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India's
2019
Elections

A Modi-led
BJP Sweep

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First time in the history of Indian elections

EDITORIAL

19th Lok Sabha elections will be remembered for landslide victory of Bhartiya Janta Party(BJP). BJP had won only two seats in 1984 general elections; but in 2019 its seats tally increased to 302. The party requires 273 seats for absolute majority in a 545 membered Lok Sabha. Only second time in the history of Indian general elections any party has registered absolute majority in two consecutive elections.

This election will be remembered for the unprecedented use of social media. In the presence of multi-facet social media, contesting the election was a totally different ball game. Twitter, What's App, Facebook, Youtube etc. were used by candidates, party workers and supporters at many levels applying so many innovative ways. Social media was the platform where candidates, party workers and supporters had direct face-offs. IT cells were created, thousands of professionals were hired, and election management communication systems were developed.

First time in the history of India, a fair section of Indian news media was divided into two groups.-those who were with government and those who were not with government. First time in the history of India, journalists were indulged in a fierce war of words and aggressively attacked one other.

First time in the history of elections, the whole election process took such a long time. The 2019 Indian general election was held in seven phases from 11 April to 19 May 2019 to constitute the 17th Lok Sabha, where approximately 620 million people franchised their voting rights. Percentage of voting in rural areas was spectacular in this election. Women participation and representation both increased in this election. One hand, 14% percent of the total elected Loksabha members were the women on the other percentage of women voter touched the percentage of male voters.

The election will also be remembered for the extraordinary management skill of BJP president Amit Shah. And extra ordinary chemistry between Narendra Modi and Amit Shah. Just like Jawahar Lal Neheru and Indira Gandhi, Narendra Modi also emerged as winning factor. His impact on ordinary voters was so high that they cued up in states like Bihar and UP dodging their caste and community barriers. First time in the history of Indian general elections, nationalism became such an important election issue. Hindutwa and pro-poor government schemes of Modi led NDA government like- Ujjawala Yojana, Ayushman Bharat, Swach Bharat and Awas Yojna were the other reasons behind the land slide victory of BJP.

Editor

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POLITICAL PARTICIPATION OF WOMEN IN INDIA: A CASE STUDY OF LOK SABHA ELECTIONS 2019

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Abstract

Around 625 million women make up nearly 50% of India's 1.35 billion population; however, female participation in politics remains underwhelming. Some of them have held high positions in government. For instance, former PM Indira Gandhi had two stints in power — from 1966 to 1977 and again from 1980 until her assassination in 1984.

Political participation cover wide range of areas like: decision-making process, political activism, political consciousness, etc. Women in India participate in voting, run for public offices and political parties at lower levels more than men. Political activism and voting are the strongest areas of women's political participation. Women turnout during India's parliamentary general elections 2014 was 65.63%, compared to 67.09% turnout for men. India ranked 20th from the bottom in terms of representation of women in Parliament.¹

According to the Election Commission of India. Women participation in voting process is almost same as that of male voters now. The paper presented here is a comprehensive analysis of women participation in Lok Sabha Elections 2019.

Key Words: Political participation of women, female voter turnout, elected female candidates, reasons for poor female political participation.

Around 625 million women make up nearly 50% of India's 1.35 billion population; however, female participation in politics remains underwhelming. Some of them have held high positions in government. For instance, former PM Indira Gandhi had two stints in power — from 1966 to 1977 and again from 1980 until her assassination in 1984.

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According to the Election Commission of India. Women participation in voting process is almost same as that of male voters now. While the average turnout of men was 68.3% in the first four phases of polling for General elections 2019 held from April 11 to April 29, the figure for women was 68%. But other side of the picture is that only 14% of the total elected Members of Parliaments are female.

In 2019 Lok Sabha elections, a total of 715 female candidates contested against a total 7,334 male candidates. 78 female candidates won the election. In 2014 elections their percentage was 12 only

The following table shows improvement of female participation in Lok Sabha since 1952. In 1952 their representation was only 4.50 that remained moving 3-5 percent for the next 30 years, except in 1961 when 6 percent female parliamentarians got elected. In 1998, female

percentage increased to 9%. After 2009 their representation gradually moved upwardly. The following table shows female representation in Indian Parliament between -1952-2019.

Table 1: Female representation in Indian Parliament since Independence¹

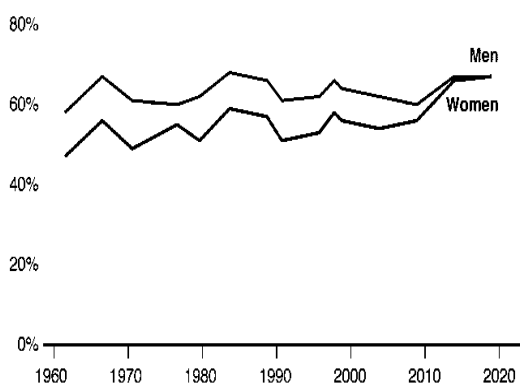
Year	Percentage of female parliamentarians in Indian assembly
1952	4.504%
1957	4.454%
1962	6.284%
1967	5.584%
1971	5.404%
1977	3.54%
1980	5.294%
1984	7.954%
1989	5.484%
1991	7.304%
1996	7.374%
1998	9.024%
2004	8.294%
2009	10.874%
2014	12.154%
2019	14.04%

Source. www.eci.com

Today, nearly half of the India's 900 million registered voters are women.² In 2019 Lok Sabha Election marked the first time female voter's equal male voters. It was the

Figure 1 : Voter turnout equal for men and women (LS 2019)

Female participation has been increasing since 1962



Source: Election Commission of India

BBC

best year for female candidates. In this election BJP gave ticket to 55 female candidates and INC gave ticket to 52 candidates.

Following table shows the number of tickets given to the women candidates during 2019 and 2014 general elections.

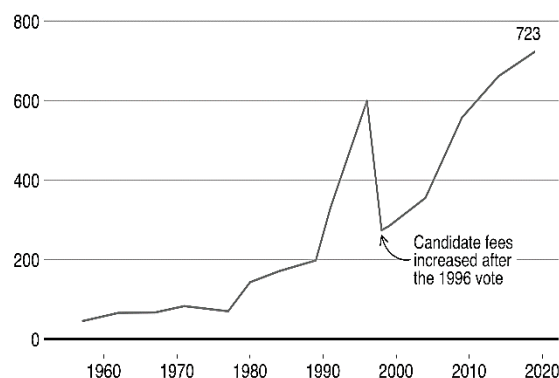
Table 2 .No. of ticket given by national level political parties during 2014 and 2019 LS elections in India

Party	Year	
	2014	2019
BJP	37	55
INC	59	52
BSP	27	23
TMC	25	22
CPI(M)	8	10
CPI	6	4
NCP	4	1
Total	166	167

There is no significant difference in the number of tickets given to the women candidates by the leading political parties of India, but significant is the number of elected women parliamentarians in 2019, which is highest ever in the history of independent India. 2019 LS elections witnessed huge women turnout. It is as much as male voter turnout. Following graph shows the journey of how women voters equals male voters.

Figure 2: Female participation in LS elections

Female participation has been increasing since independence



Source: Election Commission of India

BBC

Though the percentage of women MPs has increased over the years, it is still lower in comparison to some countries. These include

Rwanda (61%), South Africa (43%), UK (32%), USA (24%), and Bangladesh (21%). People of Odisha elected 33% female parliamentarians. One of the elected parliamentarians from the state is Chandni Murmu, a tribal graduate of only 25 years of age, is the youngest parliamentarian in the country today. Pramila Bisoi is a 62 year old newly elected parliamentarian from Odisha. For quite a long time she has been working to form Self Help Groups for women in remote areas of Odisha. But the list of such types of female parliamentarians is not long. Most of the newly female elected parliamentarians come either from very strong political families or have very strong social-economical background. In the states like Bihar female candidates were representing their powerful husbands who had been debarred from fighting elections. BJP's Rama Devi retained Sheohar while JD(U) MLA Kavita Singh and LJP's Veena Devi made successful debuts from Siwan and Vaishali respectively. None of the women Sitting MP Ranjeet Ranjan w/o senior politician Pappu Yadav of the Congress lost

her Supaul seat to the JD(U) while Neelam Devi, fielded by the grand old party from Munger, was defeated by JD(U)'s Rajiv Ranjan alias Lalan, a powerful minister in the Nitish Kumar cabinet. Other prominent women candidates who were in the fray included Congress Meira Kumar (Sasaram), RJD's Heena Shahab(Siwan), Vibha Devi (Nawada) and Misa Bharti (Pataliputra). Yet another prominent woman candidate was Putul Kumari Singh, mother of ace shooter Shreyasi Singh, who stood from Banka as an independent candidate. She had won the seat in a by-election in 2010, necessitated by the death of her husband Digvijay Singh. However, she had lost in 2014 when she was fielded by the BJP. Altogether 626 candidates, out of whom only 56 were women, had contested this time from 40 seats across the state. Most of these female candidates either had very strong political family background or representatives of their mighty husbands. As many as 222 women contested the polls independently.³

Table 2: Indian states and their Female MPs in Lok Sabha 2019 ³

Sate	No of female candidates
West Bengal	12
Uttar Pradesh	11
Maharashtra	8
Odisha	6
Gujarat	6
Andhra Pradesh	4
Madhya Pradesh	4
Chhattisgarh	3
Rajasthan	3
Bihar	3
Tamil nadu	3
Karnataka	2
Jharkhand	2
Tripura	1
Meghalaya	1
Assam	1
Kerala	1
Punjab	1
Telengana	1
Uttarakhand	1
Haryana	1

Source. www.eci.com

It is observed that except few candidates most of the female candidates were the parachute

candidates. Many of these candidates had merely any political background. The biggest

surprise this election was Samajwadi Party leader Akhilesh Yadav's decision to parachute Poonam Sinha, wife of actor Shatrughan Sinha, and get her to contest against the home minister Rajnath Singh from UP's nerve centre – the city of Lucknow. Sinha has no claim to fame as an actress, nor has she any history of activism.

However, everyone was not a parachute candidate. BJP candidate from Smirit Irani lost her LS election to Rahul Gandhi in 2014. But since then she remained in touch with people of Amati. She successfully monitored Ujwala Yojana, PM Aawash Yojna and other government schemes in the constituency. In 2019 LS elections she succeeded in trouncing Congress president Rahul Gandhi in the Gandhi family bastion of Amethi. Irani defeated Gandhi by 52,000 votes, pulling off one of the biggest upsets in this election.

The wives of Punjab's most prominent families fared well. Preneet Kaur – wife of Captain Amarinder Singh – wrested the Patiala seat from the SAD candidate by 1.60 lakh votes. Minister Harsimrat Kaur Badal, wife of SAD president Sukhbir Badal won from the Bathinda constituency in Punjab by a margin of 21,000 votes. Both women are known to be bitter rivals as indeed are their husbands.

The Trinamool Congress leader distributed 17 out of 42 seats to women candidates. Many of those seats went to Tollywood actresses such as Nusrat Jahan, Mimi Chakraborty, Satabdi Roy and Moon Moon Sen. Nusrat Jahan won with a 3.5 lakh majority from Basirhat constituency. Jahan had to face a great deal of criticism during her campaign but she seems to have emerged stronger and claims she is determined to work towards the welfare of the people. Mimi Chakraborty won from Jadavpur with a 2.9 lakh margin and Satabdi Roy won by 88,924 votes. The most controversial victory remains that of Pragya Thakur, the Malegaon blast-accused who defeated former chief minister and Congress candidate Digvijaya Singh by a margin of three lakh votes. This despite her calling Nathuram Godse a patriot and claiming it was her curse on IPS

Hemanat Karkare that resulted in him being killed by terrorists in Mumbai in 2008.

High profile female losers

Several high profile women candidates have lost. Telangana chief minister K. Chandrashekhara Rao's daughter K. Kavita lost from the Nizamabad constituency to BJP candidate Dharmapuri Arvind. 185 candidates contested from here, from which 178 were farmers. These farmers had been demanding a fair price for turmeric which is grown extensively in Telangana. Over-production saw turmeric prices crash and the perception in the state was that Kavita, who had promised an MSP on it, failed to take any action.

Another high profile woman candidate who had to bite the dust was former J&K chief minister and PDP president Mehbooba Mufti from the Anantnag Lok Sabha seat. Other key losers include Jaya Prada who contested on a BJP ticket from Rampur constituency against the Mahagathbandhan candidate Mohammed Azam Khan. Former Bollywood star Urmila Matondkar lost from the Mumbai north constituency against BJP candidate Gopal Shetty. Another bitterly contested fight was between BJP MP Poonam Mahajan and Congress candidate Priya Dutt for the Mumbai north central seat. Dutt held several *nukkad* meetings and promised to work for the poor but ended up losing by 1.86 lakh votes.

West Bengal

1. Mimi Chakraborty, Jadavpur - AITC
2. Aparupa Poddar, Arambag - AITC
3. Locket Chatterjee, Hooghly - AITC
4. Pratima Mondal, Joynagar - AITC
5. Sajda Ahmed, Uluberia - AITC
6. Sougata Roy, Dum Dum - AITC
7. Kakoli Ghosh Dastidar, Barasat - AITC
8. Mala Roy, Kolkata Dakshin - AITC
9. Mahua Moitra, Krishnanagar - AITC
10. Deboshree Chowdhury, Raiganj - BJP
11. Nusrat Jahan Ruhi, Basirhat - AITC
12. Satabdi Roy (Bannerjee), Birbhum - AITC

Uttar Pradesh

1. Anupriya Patel, Mirzapur - Apna Dal
2. Sonia Gandhi, Rae Bareilly - INC
3. Sanghmitra Maurya, Badaun - BJP
4. Keshari Patel, Phulpur - BJP
5. Smriti Irani, Amethi - BJP
6. Hema Malini, Mathura - BJP
7. Maneka Gandhi, Sultanpur - BJP
8. Rita Bahuguna Joshi, Prayagraj - BJP
9. Niranjana Jyoti, Fatehpur - BJP
10. Rekha Verma, Dhaurahra - BJP
11. Sangeeta Azad, Lalgaon - BSP

Maharashtra

1. Poonam Mahajan, Mumbai North Central - BJP
2. Heena Vijayakumar Gavit, Nandurbhar - BJP
3. Bhavana Gawali, Yavatmal-Washim - Shivsena
4. Bharati Pravin Pawar, Dindori - BJP
5. Supriya Sule, Baramati - NCP
6. Pritam Munde, Beed - BJP
7. Raksha Khadse, Raver - BJP
8. Navnit Rana, Amravati - Independent (NCP support)

Orissa

1. Aparajita Sarangi, Bhubaneswar - BJP
2. Sangeeta Kumari Singh Deo, Bolangir - BJP
3. Pratima Bisoyi, Aska - BJP
4. Rajashree Mallick, Jagatsinghpur - BJD
5. Manjulata Mandal, Bhadrak - BJD
6. Chandrani Murmu, Keonjhar - BJD

Gujarat

1. Bharati Ben Shiyal, Bhavnagar - BJP
2. Geetaben Rathva, Chhota Udaipur - BJP
3. Poonamben Maadam, Jamnagar - BJP
4. Darshana Jardosh, Surat - BJP
5. Ranjanben Bhatt, Vadodara - BJP
6. Shardaben Anilbhai Patel, Mahesana - BJP

Andhra Pradesh

1. Chinta Anuradha, Amalapuram - YSCRP
2. Goddeti Madhavi, Aruku - YSCRP
3. Vanga Geethaviswanath, Kakinada - YSCRP
4. Beesetti Venkata Satyavathi, Anakapalli - YSCRP

Madhya Pradesh

1. Pragya Singh Thakur, Bhopal - BJP
2. Sandhya Ray, Bhind - BJP
3. Riti Pathak, Sidhi - BJP
4. Himadri Singh, Shahdol - BJP

Chattisgarh

1. Jyotsna Mahant, Korba - INC
2. Gomtee Sai, Raigarh - BJP
3. Renuka Singh, Sarguja - BJP

Bihar

1. Rama Devi, Sheohar - BJP
2. Veena Devi, Vaishali - LJP
3. Kavita Singh, Siwan - JD(U)

Rajasthan

1. Ranjeeta Kohli, Bharatpur - BJP
2. Jas Kaur Meena, Dausa - BJP
3. Diya Kumari, Rajsamand - BJP

Tamil Nadu

1. Kanimozhi Karunanidhi, Thoothukudi - DMK
2. Thamizhachi Thangapandian (Sumathy), Chennai South - DMK
3. Jothamani Sennimalai, Karur - INC

Karnataka

1. Sumalatha Ambareesh, Mandya - Independent (BJP support)
2. Shobha Karandlaje, Udupi Chikmagalur - BJP

Jharkhand

1. Annapurna Devi, Kodarma - BJP
2. Geeta Kora, Singhbhum - INC

Tripura

1. Pratima Bhowmik, Tripura West - BJP

Haryana

1. Suneeta Duggal, Sirsa - BJP

Meghalaya

1. Agatha K Sangma, Tura - NPP

Assam

1. Queen Ojha, Gauhati - BJP

Kerala

1. Ramya Haridas, Alathur - INC

Punjab

1. Preneet Kaur, Patiala - INC

Telangana

1. Maloth Kavitha, Mahabubabad - TRS

Uttarakhand

1. Mala Rajya Laxmi Shah, Tehri Garhwa - BJP

Conclusion:

Political participation of women is gradually increasing in the country. During the Lok Sabha elections 2019 large number of women voters came out to elect their representatives. First time in the history of Lok Sabha elections women voters were equal to the male voters in terms of voting percentage. 2019 Lok Sabha elections witnessed an election of 78 female member of parliaments. It is highest in number of female MPs. In past most of the elected female MPs either had very strong political background or were merely the shadow of their husbands. Now scenery is gradually changing. Today many of the newly elected female Legislatures are from non-political families and have very ordinary family backgrounds.

But still long way to go because women comprise of only 14% of total LS seats in the country. Political awareness leads to participation. When more and more women come out to vote. It will surely put pressure on political parties to give more ticket to the female candidates. A women candidate might understand the problems of women more closely. Hence, politically aware women voters would vote for a sensitive female candidate. This way women representation in Lok Sabha will be increased. Election commission will have to go couple of extra miles to make the elections free and fair. Political violence in many states during the elections will discourage women participation in active politics.

Today election is extremely expensive and violent as well. A contestant needs very strong financial support and other kinds of supports. Violence, bloodshed and war of abusive words are now integral part of elections. Women find it difficult to contest in such unhealthy political environment contestants have tasted the success. But such perceptions must be prevail in other political parties as well.

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EFFECT OF FDI IN AGRICULTURAL SECTOR OF INDIAN ECONOMY

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Abstract

The global economy is undergoing a major transition whether it is from the point of view of the producer or the consumer. This major change is occurring due to the rapid technological and socio-economic changes that are occurring. Technological changes have led to major innovations and faster obsolescence of existing products. Earlier, the developing economies had more time to adapt and evolve with the changes in the environment. However, the availability of time is, nowadays, a luxury – which is not easily available. Consumers are defining consumption patterns globally and owing to their technological literacy skills, they are able to adapt to the new products and technologies at a rapid rate. As a result of the above changes and use of artificial intelligence in production processes, there is need for the emerging economies to reorient their trade policies in a manner that keeps pace with this quick evolution. The objective of this paper is to analyze the effect of FDI on the agricultural sector in Indian economy.

Keywords: Socio-economic changes, technological changes, consumption pattern, trade policies, emerging economies, FDI

INTRODUCTION

FDI is one of the recent topics of debate in India. IMF and OECD define FDI as a category of cross border investment made by a resident in one economy (the direct investor) with the objective of establishing a ‘lasting interest’ in an enterprise (the direct investment enterprise). In other words, FDI is an investment made by a company or entity based in one country, into a company or entity based in another country.¹ The flow of foreign capital is viewed as an instrument of growth and development and the channel through which it flows is FDI. FDI helps to accelerate the pace of economic growth by facilitating development programmes. It helps to increase exports of the country and reduces the imports of the country. It facilitates the transfer of technology, knowledge and improve balance of payments, introduction of new products and efficient resource allocation.

In the present day scenario, when many countries are moving towards globalization, foreign investment forms to be an integral part

of economic growth and economic development. The last decade has seen a surge of interest in international investment in agriculture sector of almost all developing countries. Since India is an agrarian country and has been showing rapid progress in past years, it is quite natural that it is attracting the attention of the investors all over the world.

FDI IN INDIA

Apart from being a critical driver of economic growth, FDI is a major source of non-debt financial resource for the economic development of India. Foreign companies invest in India to take advantage of relatively lower wages, special investment privileges such as tax exemptions, etc. For a country, where foreign investments are being made, it also means achieving technical know-how and generating employment.

FDIs form a major driving force behind the growth of Indian financial markets. Post liberalization in 1990s, the country is being viewed as a strategic destination by foreign investors to make their investments and benefit from the economic growth. The regime of favorable policy of Government of India

¹ Chakraborty S. and Khan, P. (2013), FDI Policy of India and Bhutan---A Comparative Study

and the robust business environment have ensured that foreign capital keeps flowing into the country. The government has taken many initiatives in recent years, e.g. relaxing FDI norms across sectors like defense, PSU oil refineries, telecom, power exchanges, and stock exchanges, among others.²

According to DIPP, the total FDI investments in India April–June 2018 stood at US\$ 12.75 billion, indicating that effort of the Government to improve ease of doing business and relaxation in FDI norms yielding results. Data for April–June, 2018 indicates that the services sector attracted the highest FDI

Table – 1
Sector wise Foreign Investments
[April – June 2018]

Sectors	US \$ (billion)
Equity Inflow	2.43
Trading	1.63
Telecommunications	1.59
Computer Software & Hardware	1.41

Most recently, the total FDI equity inflows for the month of June 2018 touched US\$ 2.89 billion.³

Table – 2
Nationwide Foreign Investments in equity
Inflows
[April – June 2018]

Nations	US \$ (billion)
Singapore	6.52
Mauritius	1.49
Japan	0.87
Netherlands	0.84
United Kingdom	0.65

ADVANTAGES AND DISADVANTAGES OF FDI IN INDIA

ADVANTAGES⁴

- Employment generation→ Setting up of new companies have led to creation of new jobs.

² ibid

³ <https://www.ibef.org/economy/foreign-direct-investment.aspx>

⁴ <https://www.worldblaze.in/pros-and-cons-of-fdi-in-india>

- Quality of products and flow of technology→ Better quality of products are been manufactured due to the increased competition in the market. Inflow of modern technologies has helped the country to grow and become more competitive in the world.
- Improvement of agricultural sector→ There is opportunity for the Indian farmers to earn 10-30% more income for their products.
- Increase in government revenue→ With the inflow of FDI, there is scope to increase government revenue, which would ultimately benefit the country's development structure.

DISADVANTAGES⁵

- Bad deal for the small entrepreneurs→ Small entrepreneurs find it difficult to compete with the multinational corporations.
- Trade Deficit→ Imposition of TRIPS and TRIMS have compelled India to manufacture certain products at a higher cost through FDI.
- Inflation→ The multinational companies spend a huge amount of money in India on advertisement for attracting customers, which is recovered through increase in the prices of the goods.
- Limited employment generation→ Illiterate and semi-illiterate people, who comprise of a huge number in the country, find it difficult to get jobs.
- Impact on Farmers→ Inflow of FDI creates a hurdle in the interests of farmers.
- Corruption→ Multinational companies have a tendency to bribe government officials to gain favours for operating in the country.

OBJECTIVE

The objective of this paper is to analyze the effect of FDI on the agricultural sector in Indian economy.

⁵ <https://www.worldblaze.in/pros-and-cons-of-fdi-in-india>

BACKGROUND OF THE INDIAN ECONOMY

India is predominantly an agricultural economy which contributes at about 14.7 per cent of GDP. Agriculture exports contributing about 13 per cent of total export earning not only brings in valuable foreign exchange but also benefits a large number of people involved in the production processing and exports of products. The share of agricultural exports in total Indian exports was 18.7 per cent in 1991–92, which went up to a maximum of 20.4 per cent in 1996–97 and subsequently declined to 13.2 per cent in 2002–03. Despite the fact that the share of agriculture exports showing a downward trend, agriculture is still backbone of exports quantum of the Nation. The performance of agriculture after integration with the world markets is linked to the success of exports. The government has taken measures to increase production and export of agricultural outputs. The major agriculture exports of India are fish and fish preparation, tea, oilcakes, rice, spices, cashew, sugar, fruits and vegetables, meat and meat preparation, tobacco, coffee, raw cotton etc. As per the agricultural policy resolution adopted in 1993, India has natural comparative advantage in its low cost of production, existence of diverse agro climatic conditions, exports inputs etc. The major areas of concern for agriculture exports promotion efforts are general increase in productivity, quality awareness, value addition, better infrastructure, product diversification and marketing programs. Also, with the emergence of WTO regime in agriculture exports from India have plenty of opportunities as well as certain threats. Despite all the challenges, India has taken measures to increase the agricultural exports. Compositional changes in export basket of India have been taking place continuously over the years. While the share of primary products in Indian exports Basket fell over the years from 16 per cent in 2000–01, in 2012–13 (April–November) it regained the share of 16 per cent mainly due to the export of agricultural items like rice and guar gum meal. Tea, coffee, cashews, spices, etc have been overtaken by new and more dynamic sectors like rice and maize, cotton, meat, guar gum and with the biggest change being registered in cotton. India has emerged as the largest

exporter of rice in the world, replacing Thailand and Vietnam and the country is also the biggest exporter of buffalo meat beating traditionally strong countries such as Brazil, Australia and the US.⁶

SECTOR WISE FDI INFLOWS IN AGRICULTURE OF INDIA

FDI up to 100 percent is permitted under automatic route in specified activities of the agriculture and allied sectors. Further, 100 percent FDI is also allowed under automatic route in the plantation sector namely tea, coffee, rubber, cardamom, palm oil tree and olive oil tree. FDI in agriculture was Rs 515.9 crore in the entire 2016–17 fiscal, Rs 553.14 crores in 2015–16 fiscal and Rs 365.31 crore 2014–15 fiscal. The FDI in the agriculture sector rose to Rs 611.28 crores till December 2017.⁷

FOREIGN INVESTMENTS IN AGRICULTURE SECTOR

According to DIPP, the Indian agricultural services and agricultural machinery sectors have cumulatively attracted FDI equity inflow of about US\$ 2261.33 million from April 2000 to December 2015. Some major investments and developments in agriculture are as follows:

- Mahindra & Mahindra (M&M), India's leading tractor and utility vehicle manufacturer, announced its entry into pulses retailing under the brand 'NuPro'.
- Fertilizer cooperative IFFCO launched a joint venture with Japanese firm Mitsubishi Corp for manufacturing agrochemicals in India.
- Acumen, a not-for-profit global venture fund, has invested Rs 11 crore (US\$ 1.7 million) in Sahayog Dairy, an integrated entity in the segment, based at Harda district in M.P.

⁶ www.researchgate.net/publication/306406052_FDI_in_Agricultural_sector_in_India_status_and_challenges

⁷ <https://www.moneycontrol.com/news/world/oman-to-cut-oil-output-by-2-for-six-months-3290431.html> ; <https://community.data.gov.in/sector-wise-fdi-inflows-in-agriculture-of-india-from-2013-14-to-2016-17-till-september-2016/>

- Rabo Equity Advisors, the private equity arm of Netherlands-based Rabo Group, raised US\$100 million for the first close of its second fund – India Agri Business Fund II. The fund plans to invest US\$ 15–17 million in 10–12 companies.
- Oman India Joint Investment Fund (OIJIF), a Joint venture (JV) between the State Bank of
- India (SBI) and State General Reserve Fund (SGRF), invested Rs 95 crore (US\$ 14.62 million) in GSP Crop Science, a Gujarat-based agrochemicals company.
- Israel – based ADAMA Agrochemicals (world's seventh-largest agrochemicals firm) plans to invest at least US\$ 50 million in India over the next three years.
- Belgium – based Univeg has collaborated with Mahindra & Mahindra to develop a fresh fruit supply chain.
- Canada-based International Food Security Research Fund has major investments in food security research in several Indian universities⁸.

CHALLENGES FOR FDI INFLOW IN INDIAN AGRICULTURE

- Main problems in the agricultural sector, as listed by the World Bank, are:
- India's large agricultural subsidies are hampering productivity-enhancing investment
- Overregulation of agriculture has increased costs, price risks and uncertainty
- Government interventions in labour, land, and credit markets
- Inadequate infrastructure and services
- According to Ernst and Young's third India Attractiveness Survey; slow economic growth, lack of transparency and consistency in FDI policies, infrastructure and regulatory hurdles have made the country less attractive to foreign investors⁹.

GOVERNMENT INITIATIVES FOR IMPROVING FDI INFLOW IN AGRICULTURE¹⁰

- The government has taken several steps to improve the present status of the agriculture sector on sustainable basis by increasing investment, improving farm practices, rural infrastructure, delivery of credit, technology and other inputs. Some of the major initiatives taken by the Indian Government are as follows:
- To set up two spice parks at Sitarganj and Sahaspur in Uttarakhand with the help of Spice Board of India. It has also opened fifth Spice Park at Mattupetty Sivaganga in Tamil Nadu (TN) for processing turmeric and chilli.
- The government has allowed 100 per cent FDI under the automatic route in storage and warehousing including cold storages as well as for development of seeds.
- The Cabinet Committee on Economic Affairs (CCEA) has approved the implementation of the National Mission on Oilseeds and Oil Palm (NMOOP) during the 12th Plan with financial allocation of Rs 3507 crore (US\$ 559.51 million).
- An initiative to spend US\$ 65.1 million to promote 60,000 pulses villages in rain fed areas for increasing crop productivity and strengthening market linkages.
- The government has allocated US\$ 145.8 billion for agriculture credit, an increase of US\$ 26.04 billion compared to Financial Year 2013
- Allocation to the Rashtriya Krishi Vikas Yojana (RKVY) has been increased to US\$ 2.1 billion, an increase of about nine per cent from the previous fiscal
- National Food Security Mission, a scheme to bridge yields gap of major crops, has been provided US\$ 468.7 million
- The National Bank for Agriculture and Rural development (NABARD) has opened a lending window to

⁸ www.kaavpublications.org

⁹ <http://fdiindia.in/fdi-in-agriculture.php>

¹⁰ http://zeenews.india.com/business/news/economy/fdi-worth-rs-70-cr-in-agriculture-during-apr-jun-qtr-pawar_82725.html

private sector for creation of warehouse space and also to set up cold storages and cold chains.

- The Technology Mission on Coconut (TMOC) has cleared 14 projects with an outlay of Rs 19.25 crore (US\$ 3.06 million) and a subsidy of Rs 2.86 crore (US\$ 456,044.92).
- Tata Chemicals Ltd has announced the pan-India launch of FarmGro (foliar spray) and FarmGro G (granules) as organic plant growth regulators.
- Indian Council of Agricultural Research (ICAR) has sought Rs 5,700 crore (US\$ 909.18 million) to strengthen KVK in the 12th Five Year Plan.

Given the importance of the agriculture sector, the government has taken numerous steps to attain sustainability in the agricultural sector of the Nation. These measures would result in better agricultural facilities such as research and development, capacity building, germ-plasm exchange, post-harvest management, value addition/food processing, plant protection, animal husbandry, dairy and fisheries. This would in turn have a positive impact on trade.¹¹

The agriculture sector in India is expected to generate better momentum in the next few years due to increased investments in agricultural infrastructure such as irrigation facilities, warehousing and cold storage. Furthermore, the growing use of genetically modified crops will likely improve the yield for Indian farmers.¹²

Conclusion

FDI is one of the most important means of arranging finance for the economy of any country. The Government of India has realized this fact since 1991 when The New Economic Policy came into effect; transforming the economy from a closed to a liberal and global

one. For fast growing economies like India, getting international know-how and global marketing capabilities are as important as access to capital. Efforts have been initiated by the government towards making agriculture a promising investment sector for foreign firms. Government should focus on providing subsidies to small farmers, as subsidies in India are too low when compared to countries to Canada, Japan and USA. With the Food Security Act passing in parliament, the need for more investments in the agricultural sector of India is only bound to increase. Implementation of similar policies in the future would help the country to successfully implement FDI in agricultural sector.

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12. www.kaavpublications.org

Abbreviations:

1. FDI Foreign Direct Investment
2. IMF International Monetary Fund
3. OECD Organization for Economic Cooperation and Development
4. PSU Public Sector Units
5. DIPP Department of Industrial Policy and Promotion
6. WTO World Trade Organization
7. DAHD&F Department of Animal Husbandry, Dairying & Fisheries
8. TRIPS Trade Related Intellectual Property Rights
9. TRIMS Trade Related Investment Measures

10. OIJIF Oman India Joint Investment Fund
11. JV Joint venture
12. SBI State Bank of India
13. SGRF State General Reserve Fund
14. CCEA Cabinet Committee on Economic Affairs
15. NMOOP National Mission on Oilseeds and Oil Palm
16. RKVY Rashtriya Krishi Vikas Yojana
17. TMOC Technology Mission on Coconut
18. NABARD National Bank for Agriculture and Rural development
19. ICAR Indian Council of Agricultural Research



WOMEN RIGHTS UNDER THE PROVISIONS OF CONSTITUTION OF INDIA

(A Case Study of Baramulla District of Jammu and Kashmir)

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Abstract

The purpose and objective of this study is to explore and analyze the level of awareness among the women of Baramulla district of Jammu and Kashmir state about their constitutional rights. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles. This paper will explore various provisions related to women rights under the Constitution of India. The research participants in this study are categorized into two groups working and non-working women. The nature of this study is exploratory and is largely based on the data collected from primary sources in the field with a well-structured interview schedule. The results indicate that majority of research participants are not aware of their rights contained in the Constitution. The results of this study will be very helpful for women to get a detailed outlook and awareness of rights contained under the various provisions of Indian Constitution.

Keywords: Awareness, Baramulla, Constitution of India, Women Rights.

1. Introduction

The post-colonial period from Indian context began with the attainment of Indian independence on August 15, 1947. The framing of Indian constitution by the Constituent Assembly incorporated many of the demands of women's movement in the constitution (Sahoo, 2013). The Constitution of India, implemented in 1950 carried the impact of reforms enacted since the middle of 19th century and demands made during the freedom struggle for women's development. Indian constitution is considered best in the world because it has taken care of the underprivileged and of the minorities. Any law which violates a provision of the constitution is declared unconstitutional and at the same time all laws get their sanction from this constitution (Bala, 1999).

The Indian Constitution makers while drafting the Constitution were sensitive to the problems faced by women and made specific provisions relating to them. The various Articles which not only mandates equality of sexes but also

authorizes caring discrimination in favour of women and children to make up for the backwardness which has been their age-old destiny. But categorical imperatives constitutionals by the founding Fathers are not self-acting and can acquire socio-legal locomotion only by appropriate State action. In this connection the efforts of Dr. Babasaheb Ambedkar cannot be abandoned. He exclaimed, "I strongly believe in the movement run by women. If they are taken in to confidence, they may change the present picture of society which is very miserable. In past, they have played a significant role in improving the condition of workers section and classes" (Singariya, 2014). In spite of contribution by Dr. Ambedkar and other founding fathers of the constitution, no doubt women in all spheres of life enjoy a unique position in every religious community of India, but they suffer in silence and belong to a class which is in an underprivileged position on account of several obstacles and impediments. In India women is a personification of *Shakti*, once given a

dignified status, are in need of empowerment. Women's empowerment in legal, social, political and economic requires to be enhanced.

The Constitution of India empowers the state governments to adopt the measures of positive discriminations in favour of women for neutralizing the cumulative socio-economic, political, cultural and educational inconveniences. At the same time constitution also grants equality to women along with men in all such fields (Bala, 1999, 39). The process of stabilizing justice and rights to every individual citizen of the country begins with Objectives Resolution of Pandit Nehru which was adopted by the Constituent Assembly on 22 January, 1947. This inspired shaping of the constitution through all its stages, one of the objectives among the Objectives Resolution reads, "Wherein shall be guaranteed and secured to all the people of India justice, social, economic and political; equality of status, of opportunity, and before the law; freedom of thought, expression, belief, faith, worship, vocation, association and action, subject to law and public morality" (Basu, 2013).

2. Constitution of India and Women Rights

2.1. Preamble-

The essential philosophy and fundamental values— political, moral and religious on which the Constitution is based is personified in the Preamble. In the words of Sir Alladi Krishnaswami Iyer, "The Preamble to our Constitution expresses what we had thought or dreamt so long". It contains the grand and noble vision of the Constituent Assembly, and reflects the dreams and aspirations of the founding fathers of the Constitution (Laxmikanth, 2017). Consequently, the Preamble to the Indian Constitution which is based on the 'Objectives Resolution' categorically states:

"WE, THE PEOPLE OF INDIA, having solemnly resolved to constitute India into a SOVEREIGN SOCIALIST SECULAR DEMOCRATIC REPUBLIC and to secure to all its citizens:
JUSTICE, social, economic and political;

LIBERTY of thought, expression, belief, faith and worship;

EQUALITY of status and of opportunity; and to promote among them all;

FRATERNITY assuring the dignity of the individual and the unity and integrity of the nation:

IN OUR CONSTITUENT ASSEMBLY this twenty-sixth day of November, 1949, do HEREBY ADOPT, ENACT AND GIVE TO OURSELVES THIS CONSTITUTION" (Fadia, 2013).

The goals and objectives enshrined in Preamble of the Indian Constitution clarifies, each citizen whether it is male or female be treated with justice and equality in all spheres of life without any discrimination on the basis of caste, creed, colour and sex. Justice Sikri has rightly observed, "Preamble of our constitution is of extreme importance and the constitution should be read and interpreted in the light of the guard and noble vision expressed in the preamble" (Markandan, 1984).

2.2. Fundamental Rights

The constitution of India guarantees to its citizens certain Fundamental Rights to attain the objectives which are enshrined in the preamble. In this connection Granville Austin has firmly stated that, "Indian Constitution is first and foremost a social document" (Deshpande, 1973). Fundamental rights along with Directive Principles of State Policy concretize the vision of a new India socio-political order (Ram, 2013). Articles 12-35, Part III which deals with Fundamental Rights is considered heart of the Indian Constitution. The Constitution framers were conscious of the unequal treatment and discrimination meted out to the fairer sex from time immemorial and therefore included certain general as well as specific provisions for the upliftment of the status of women. The Basic Rights which are the entitlement of every man, woman and child because they are basic in nature have been made enforceable as constitutional or fundamental rights in India. This basic nature of Fundamental Rights was upheld in *Kesavananda Bharati's* case in which it is declared, "there is Limitations on the power to 'amend' and that power cannot be used to alter the 'basic features' of the

constitution” (**Keshavanada v. State of Kerala**). Fundamental Rights, among others, ensure equality before law and equal protection of law, guarantee equality of opportunity to all citizens whether male or female in matters relating to employment and very firmly prohibits discrimination against any citizen on the basis of caste, creed, colour, religion, sex or place of birth (**Khan, 2013**).

Indian Constitution does not differentiate between sexes; Indian women are the beneficiaries of these rights in the same manner as men. It would be more appropriate to highlight broadly the rights concerning women falling under the category of Fundamental Rights:

Equality before Law and Equal Protection of the Laws-Article 14: This article affirms, *“The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India”* (**Hazarika, 2011**). According to Dicey the above quoted article has two different areas say “equality before law” and “equal protection of laws”. In the case of the former it is somewhat negative concept implying the absence of any person and the equal subjection of all classes and communities to the special privilege in favour of any ordinary law. The later at the same time is more positive conception implying equality of treatment in equal circumstances though the purpose is fundamentally same, viz., equal justices (**Dicey, 1915**).

Prohibition of Discrimination on grounds of Religion, Race, Caste, Sex or Place of Birth-Article 15: The article 14 of the constitution has made it clear that there can be no equality between unequals. But the constitution makers were aware of the fact that there are some sections of the society like women and children that need special attention because they are being discriminated. This is the reason that article 15 is placed with the following provisions, article 15(1), *“The state shall not discrimination against any citizen on grounds only of religion, race, cast, sex, or place of birth or any of them”* and article 15(3), *“Nothing in this article shall prevent the State from making any special provision for women and children”* (**Narayanappa & Rao,**

2007). Clause 1 of Article 15 prohibits gender discrimination or sex based discrimination is strictly forbidden under the constitution. Clause 3 of Article 15 lifts that rigour and permits the State to positively discriminate in favour of women to make special provisions to provide political, economic and social justice and reorganize their social condition. Thus, if a person is discriminated because he belongs to a particular caste, community, race, or sex he can get the state action negated by the court (**Basu, 2013, 96**).

Equality of opportunity in matters of Public Employment-Article 16: D. D. Basu in his book ‘Introduction to the Constitution of India’ has explained clearly the relation between article 14 and 16 and has stated “Article 14-16, taken together, enshrine the principle of equality and absence of discrimination” (**Basu, 2013, 95**). Article 16 Clause 1 affirms, *“There shall be equality of opportunity for all citizens in matters relating to employment or appointment to any office under the state”* and Clause 2 of the same article states, *“No citizens shall, on grounds only of religion, race, cast, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect of, any employment or office under the state”* (**Singh, 2003**). Therefore Constitution of India provides equal opportunities for women completely which are applicable to all persons irrespective of sex. However, the Courts comprehend that these articles reflect only *de jure* equality to women. They have not been able to accelerate *de facto* equality to the extent the Constitution intended.

Prohibition of Traffic in Human Beings and Forced Labour-Article 23: Misuse of services of others with the help of force is commonly referred as exploitation. Before promulgation of the constitution women from backward areas were purchased and sold elsewhere. This was under the above stated right that trafficking in women has been abolished (**Fadia, 2013, 131**). In this connection Article 23 Clause 1 says, *“Traffic in human beings and begar and other similar forms of forced labour are prohibited and any contravention of this provision shall be an offence punishable in accordance with law”*. Thus our constitution does not use the word slavery but instead uses more comprehensive

expression 'traffic among human beings' which not only includes the prohibition of slavery but also traffic of women and children for immoral acts (Basu, 2013, 123).

2.3. Directive Principles of State Policy

Article 36-51, Part IV of the Constitution deals with the Directive Principles of State Policy (DPSP), some of them concern women indirectly or by necessary implication. The articles under this category which directly concern women and have special bearing on their status are broadly classified under Article 39 with following Clauses states that the state shall, in particular, direct its policy towards securing:- (a) that the citizens, men and women equally, have the right to an adequate means of livelihood; (d) that there is equal pay for equal work for both men and women; (c) that the health and strength of workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength; (d) that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against moral and material abandonment (Bala, 1999, 52).

Besides, Article 42 under the same part makes it compulsory as an obligation on the state, "The state shall make provision for securing just and humane conditions of work and for maternity relief" (Arora, 2008). Under this article of the Constitution a very important provision for the maternity benefit of women has been incorporated. It directs the State to make provisions for securing just and humane conditions of work and for maternity relief at the workplace whether it is public or private.

2.4. Fundamental Duties

42nd Amendment Act 1976 of the constitution added Part IV (A) dealing with Fundamental Duties. This part has one Article, 15 (A) which places certain duties on citizens and in the same article sub-clause (e) puts forward that it shall be the duty of every citizen:-

(e) "It shall be the duty of every citizen of India to promote harmony and the spirit of

common brotherhood amongst all the people of India transcending religion, linguistic, regional or sectional diversities; to renounce practices derogatory to the dignity of women" (Saryal, 2014).

2.5. 73rd and 74th Constitutional Amendment Acts 1992

In India major changes were brought in local self-governance after Independence. Various committees were formed for giving the Panchayati Raj Institutions a constitutional status. The historic 73rd and 74th Amendment Acts were passed by the Indian parliament on 22 December 1992 during P.V. Narsimha Rao's government. Both these amendments are vested with powers to regulate the grassroots democracy in rural and urban areas respectively (Ara, 2017). Article 243D provides for the reservation of seat in Panchayats. Under this article it is mandatory for the government to reserve seats for Scheduled Castes and Scheduled Tribes. Out of the total number of seats reserved under Clause 1 not less than 1/3 of seats shall be reserved for women belonging to the SCs and STs. Clause 2 of the same article states that out of total number of seats to be filled by the direct election in every Panchayat not less than 1/3 (including the number of seats reserved for SCs and STs women) seats shall be reserved for women. Further Clause 3 affirms, such seats may be allotted by rotation to different constituencies in a Panchayat (Fadia, 2013, 573). Clause 4 of article 243D states, the offices of the Chairpersons in the Panchayats at the village or any other level shall be reserved for the Scheduled Castes, the Scheduled Tribes and women in such manner as the Legislature of a State may, by law, provide (Khan, 2013, 2).

The 74th Constitutional Amendment Act gave a federal recognition to local government in India. Constitution 74th Amendment Act, 1992 provides constitutional status to Municipalities and Municipal Corporations. This act has added Part IX-A to the Constitution of India. It is entitled as *The Municipalities* and consists of provisions from articles 243-P to 243-ZG. In addition, the Act has also added Twelfth Schedule to the Constitution. It contains 18 functional items of municipalities and deals with Article 243-W.

The Act gave Constitutional Status to the Municipalities. It has brought them under the purview of justiciable part of the Constitution (Gopi, 2016). The reservation of seats are to be made in favour of SCs and STs in every Municipality and out of the total number of seats 1/3rd shall be reserved for women which should include the quota for women belonging to SCs and STs.

To uphold the constitutional mandate, the States has enacted various legislative measures to ensure equal rights, to counter social discrimination and various forms of violence and atrocities and to provide support services especially to working women. The provisions of law affecting women significantly have been reviewed periodically and amendments carried out to keep pace with the emerging requirements, however all laws are not gender specific. It is important here to mention that we can easily distinguish between 'Welfare State' and 'Police State' when we have a deep insight into the provisions of Indian Constitution which uphold the validity of Welfare State. The aims like social welfare and the common good of each and every citizen is enshrined in the very Preamble to the Constitution which declares social, political and economic justice and sustain the mandate of India as a welfare state.

3. Materials & Method:

One of the basic requirements to carryout research is to design a methodology for the problem chosen. Research methodology is a systematic way to find solutions to selected problems. The central aim of research mythology is to give work plan of research.

Objectives of this Study: This research broadly aims at studying the constitutional rights of women under the provisions of Indian Constitution with mains focus on district Baramulla in Kashmir Valley with parameter awareness of rights. The main objectives of this study include:

- i) To ascertain the constitutional rights of women under the provisions of Indian constitution.
- ii) To examine and analyze the level of awareness among working and non-working women about Constitutional rights.

Hypothesis of this Study: In concurrence with the aforementioned objectives, the following hypothesis has been formulated for authentication and confirmation:

- i) Most of the women are unaware about the Constitutional rights given to them.
- ii) Most of the women are illiterate they are not in a position to differentiate between right and wrong.

Area of this Study: This study is based on constitutional rights of women under the provisions of Constitution of India with case study of district Baramulla of Kashmir valley. Baramulla is of one the 22 districts of J&K with population of 1015503 persons as of 2011 census. The administration of Baramulla district rests on 16 tehsils and 26 blocks.

Sample of the Survey: A serious effort was made by the researcher to give representation to all relevant variables such as age, education, income, occupation, marital status. The sample of the survey done is of representative type and all the variables were selected consciously. The core aim of survey is to get the maximum information and data on specific themes of the topic. The sample of this study is based on female respondents composed of 400 research participants. This sample is divided into two groups working women which comprised of 200 respondents and non-working women with 200 respondents. Further this sample is collection of employed and unemployed, married and unmarried, educated and illiterate women.

Data Collection: The data was collected during the field survey with structured interview schedule. The responses of research participants were individually recorded in separate interview schedule. The group of working women was contacted during their working hours in launch break at their place of work. Sufficient care was the utmost necessity during interview of which enumerator was well aware so that there would be no bias in answers. For the group of non-working women the data was randomly collected through household survey and some of the respondents were telephonically contacted. In order to record the responses of the respondents their cooperation and willingness was satisfactory.

Data Analysis: Data collected through interview schedule was tabulated in order to determine clear frequency & percentage of responses recorded according to the nature of answers given by each research participant. Quantitative analysis was done by grouping the data in terms of independent variables placed in interview schedule. The data was analyzed with separate mention of frequency and percentage during tabulation.

4. Analysis of Demographic Variables & Field Investigation:

Usually demographic analysis includes the things that allow us to measure the dimensions and dynamics of populations. Accordingly in the same way the purpose of field survey in social science research is to describe the observation of people, places, and events and to analyze that observation data in order to identify and categorize common

themes in relation to the research problem underpinning the study. As already stated in the methodology section of this paper the care was utmost urgency while selecting the appropriate units of study. Accordingly two groups of working and non-working women were taken and in order to arrive at certain conclusion, representation of all relevant variables such as age, education, income, occupation, and marital status was kept into consideration.

Tab. 1: Socio-Economic Profile of Research Participants

Variables		Working Women		Non-Working Women	
		No.	%age	No.	%age
Age Group	16-26	60	(30)	50	(25)
	27-37	70	(35)	90	(45)
	38-48	52	(26)	40	(20)
	49 above	18	(9)	20	(10)
Marital Status	Married	75	(37.5)	62	(31)
	Unmarried	82	(41)	96	(48)
	Divorced	23	(11.5)	26	(13)
	Widowed	20	(10)	16	(8)
Income	Less than 4000	20	(10)	71	(35.5)
	5000-10000	42	(21)	69	(34.5)
	11000-15000	62	(31)	25	(12.5)
	16000-20000	36	(18)	15	(7.5)
	21000 Above	22	(11)	11	(5.5)
Qualification	Up to 8 th	30	(15)	40	(20)
	Matriculate (10 th)	25	(12.5)	15	(7.5)
	Higher Secondary	30	(15)	21	(10.5)
	Graduate	70	(35)	64	(32)
	Post-Graduate/above	45	(22.5)	60	(30)

Source: Primary Data

In order to understand the awareness of women rights this survey was carried out in the selected study area. There are various provisions related to women rights under the Constitution of India which secure women from sexual abuse, dowry related

violence, marital rape, sexual harassment, domestic violence and forced prostitution etc. The following statements/Questions were posed to determine the authentic position:

Q.1: Do you agree Constitution of India has separate provisions which deal with women rights?

Response	Working Women		Non-Working Women	
	Frequency	Percentage	Frequency	Percentage
Strongly Agree	35	17.5	28	14

Agree	42	21	31	15.5
Undecided	35	17.5	36	18
Disagree	56	28	61	30.5
Strongly Disagree	32	16	44	22

Specifically, among working women 28 percent of research participants disagreed with that women has such provisions, 21 percent agreed, 17.5 strongly agreed, 17.5 were undecided and 16 percent of respondents strongly disagreed with that statement that women has such provisions.

Among the group of non-working women 30.5 percent of respondents disagreed, 22 percent strongly disagreed, 18 percent were undecided, 15.5 percent agreed, and 14 percent of research participants strongly agreed that women under

Constitution of India has provisions which exclusively deal with their rights.

Thus figures in the table reveal that most of the respondents in both the groups were undecided in their response. The constitutional rights given to women under the provisions of Indian Constitution are various but the response perceived reveals that they are partially aware about these rights. Therefore, the hypothesis of this study that “Most of the women are unaware about the Constitutional rights given to them” is accepted and confirmed by the perceived data.

Q.1: Do you agree that Constitution of India gives you equality of opportunity in matters of job, access to health, access to basic facilities and so on?

Response	Working Women		Non-Working Women	
	Frequency	Percentage	Frequency	Percentage
Strongly Agree	18	09	21	10.5
Agree	26	13	29	14.5
Undecided	58	29	46	23
Disagree	54	27	61	30.5
Strongly Disagree	44	22	43	21.5

Source: Primary Data

The data in the above table reveals that among working women 29 percent of respondents were undecided with statement that they are treat equal along with men in employment, health and basic facilities, 27 percent disagree, 22 percent strongly disagreed, 13 percent agreed and 09 percent of research participants strongly agreed. Among the group of non-working women respondents 30.5 percent disagreed with statement, 23 percent were undecided, and 21.5 percent strongly disagreed, 14.5 percent agreed and 10.5 percent of research participants strongly agreed with that women are given equal job opportunities and health facilities.

Thus the data collected from the field and after its analysis confirms that majority of respondents among both the research participant groups disagreed with the statement that women are given equal rights in matters of employment opportunity, health access and access to basic facilities and so on. And most of the respondents were undecided in their response because of illiteracy. Therefore, another hypothesis of this study “Most of the women are illiterate so they are not in a position to differentiate between right and wrong” is accepted and confirmed by the data perceived.

Q.1: How far you agree that 33 percent reservation incorporated in 73rd and 74th Constitutional amendments has benefited women in general?

Response	Working Women		Non-Working Women	
	Frequency	Percentage	Frequency	Percentage
Strongly Agree	19	9.5	16	08
Agree	39	19.5	43	21.5
Undecided	65	32.5	57	28.5
Disagree	43	21.5	53	26.5
Strongly Disagree	34	17	31	15.5

The perception among the working women reveals 32.5 percent of respondents were undecided, 21.5 percent disagreed, 19.5 percent agreed, 17 percent of research participants strongly disagreed and 9.5 percent of respondents strongly agreed with the statement posed. Among the group of non working women 28.5 percent of respondents were undecided, 26.5 percent disagreed, 21.5 percent agreed, 15.5 strongly disagreed, and 08 percent of research participants strongly agreed with the statement that women has benefited to a good extent by the incorporation of 73rd and 74th constitutional amendments. Thus the opinions of both groups regarding benefit of 33% reservation in Panchayati Raj Institutions and urban local bodies gives us clear indication that majority of the women were undecided/neutral in their response this was because of illiteracy and unawareness about these provisions. Therefore, two hypotheses of this study “Most of the women are unaware about the Constitutional rights given to them” and “Most of the women are illiterate so they are not in a position to differentiate between right and wrong” are once again confirmed and accepted.

5. Conclusion

The post-independence provided a new light of ray to weaker and underprivileged class especially women. The reason was the framers of Indian Constitution where aware of the fact that women were discriminated in all fronts. What was needed was the special attention of constitution makers and consequently women were given to some level all that what was desired, they were settled with political and economic rights and at the same time with social justice. Despite all these constitutional provisions the rights of women in the state are violated either partly or wholly. This context has created a grim depiction of women rights. The results of this study reveal that most of the women are unaware about the Constitutional rights given to them and most of the women are illiterate so they are not in a position to differentiate between right and wrong. The need of the hour is to advance the

process of women rights awareness campaigns in notified rural and urban areas.

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RELEVANCE OF GANDHIAN BASIC EDUCATION IN MODERN INDIA

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Abstract

%. India is 7th largest economy in the world. Literacy rate of India is now over 74. The country produces largest number of MBA's, doctors, engineers and other professionals. But at the same time Indians are becoming more and more inhuman, self-centric, and indifferent. It looks as if modern education system is unable to inculcate humane values in Indians.

Mahatma Gandhi was well aware of the limitations of modern education system. So he had suggested a new model of education for Indians. This education philosophy is today known as 'Basic Education'. This new model is comprised of vocational and well as ethical and moral training for the people of India. This model of education aims at making people a responsible and valuable citizen of the country.

In this paper modern education system has been discussed in detail under the prelude of Gandhian philosophy of basic education.

The paper suggests that basic education is essential for one and all. The main function of basic education is to create ideal citizens. Ideal means an individual is overwhelming with virtues and is always well behaved. Ideal citizens are the pre-requisite for coherent and comprehensive development. The education to produce the best citizens means the education of the hearts of people. This expects education to change the hearts of individuals

Key words: Basic education, Mahatma Gandhi, Moral values, Job oriented courses, Social responsibility, Ideal citizenship.

Introduction

January 6 2017, five youngsters were driving around the Detwal village near Mullapur, Dakha in Ludhiana. because the area had seen some rainfall in the previous days, the road was not the best to drive on, and the teenagers met with a bad accident. The area wasn't a very secluded one and people soon gathered around them. However, what is appalling is that instead of helping them out and taking them to a hospital, people took out their phones and started taking pictures and videos to share on social media.¹ In another incident, An 18-year-old boy succumbed to injuries following a road accident in Karnataka as onlookers clicked pictures of the bleeding victim. The boy lay bleeding for about 25 minutes before he was finally taken to a hospital, where he died

sometime later. His elder brother said on record- "No one came to his help, they were making videos and clicking pictures. If someone had cared, my brother could have been saved. More than 15 to 20 minutes were wasted there."²

Literacy rate of India is now 74.6% (Census report 2011). It means majority of Indians are literate now. But above mentioned incidents show that there is no co-relation between literacy rate and human empathy. Modern education system is making us like skilled robots. Mahatma Gandhi was aware of the negative impacts of modern education system. He was sure that modern education system lacks humane ingredients. So, he suggested for an alternative model of education- Basic Education. Mahatma Gandhi's view on literacy is still very relevant today. He says:

*"Literacy in itself is no education. Literacy is not the end of education or even the beginning. By education I mean an all-round drawing out of the best in the child and man-body, mind and spirit."*³

This system of education is in conformity with his philosophy of life and values. Gandhi suggested that literacy is only one of the means whereby person can be educated. According to him education in a broad perspective and has two basic objectives. First, acquisition of knowledge and second, a sense of freedom. According to the concept of Gandhian basic education knowledge begins with questioning or healthy inquisitiveness.

Basic education is the prerequisite for any kind of learning. Further inquisitiveness should be associated with a sense of humility and not with any imprudence knowledge which includes training of some kind acquired with inquisitiveness and humility is necessary for service of the society or humanity at large. Further Gandhi had a view that education liberates a person. By liberation he means freedom from all servitude. Gandhi mentions two kinds of servitude such as slavery to domination from outside and slavery to one's own artificial needs. By this he emphasizes the importance of moral freedom and simple living. The pursuit of these ideals constitutes the objectives of education. Gandhi takes education as a lifelong process and does not limit it to formal schooling or acquiring degrees. It stands for an all-round and integral development of the human personality. It encompassed the physical, intellectual and spiritual faculties of the individual and their harmonious development. He writes, "Man is neither mere intellect, nor the gross animal body, nor the heart or soul alone. A proper and harmonious combination of all three is required for making of the whole man and constitutes the true economics of education." ⁴ Gandhi was critical of the system of education prevalent at his time as that was only degree-oriented but not life-oriented. Education which aims at producing only white-collar snobs is no education at all. True education must not overlook any aspect of man's being or any area of human development.. Gandhi's basic education is a breakthrough in the prevalent and traditional system of education. He holds the view that a child's education should begin with the teaching of a useful craft to enable him to produce something right from the beginning of

his study and training. He further insists that it should be taught scientifically so that the child should know the why and wherefore of every process.

Gandhi's emphasis on Craft-centred education had great importance in Indian scenario. In a populous and poor country craft would make education self-supportive. In India it is not possible to educate all citizens and provide them government jobs. In Indian scenario vocational education will be of great help to provide employment opportunity to all citizens and make them self-sufficient. Gandhi links education with socioeconomic development of the community. If education does not cater to the needs of the society, then such education would be wasteful. Gandhi's emphasis on craft and vocational education is not because of its productive utility only but because of an ideology that he holds very dear. He insists on dignity of labour and thinks that vocation oriented education can promote this ideal among the students. This education would incorporate an attitude in the mind of the students to look upon manual work and intellectual work on equal term. This will usher in a revolutionary change in our work-culture and mental attitude as well. Further education imparted through handicraft will bring a harmonious development of hand, head and heart. For craftcentered education would also involve intelligent planning, theoretical soundness and proper evaluation. About the job oriented vocational education Gandhiji said:

*" taken as a whole, a vocation or vocations are the best medium for all round development of a boy or a girl and, therefore, the syllabus should be woven round vocational training , primary education thus conceived as a whole in bound to be self-supporting"*⁵

Such education can also establish an intimate relation between the teacher and taught, for in the act of teaching and learning they work together to produce something. In the process the teacher inculcates the art of living in the student.

Character-building is another important objective of basic education. A student should be impressed upon the values of simple and honest living and hard work. Besides the emotional impulses the child should be taken care of through mental training. Fellow-feeling, mutual sharing, love sympathy, compassion etc. should be generated in the mind of the child during his formative period. That will help him to cultivate moral values like discipline, integrity, purity of

character etc. in his later life. Gandhi lays utmost emphasis on moral development to be one of the primary objectives of education.

The purpose of education is to inculcate a sense of social responsibility in the individual. Any system of effective education must be aimed at achieving social goals. Gandhi seems to be a visionary in this respect. Basic education insists on the cultivation of a high sense of social consciousness. The purpose of learning moral behavior is to regulate one's conduct in society. For morality is a social obligation and moral behavior is an essential requirement for a peaceful and harmonious living in society. Education can create a healthy social spirit in the individual which ultimately helps to improve the quality of life in the society. Gandhi reconciles individual freedom with social responsibility to a most satisfactory degree in his system of basic education. Gandhi postulates an ideal republic based on justice, non-violence and equality. Once he said

*"True education must correspond to the surrounding circumstances or it is not a healthy growth."*⁶

The purpose of basic education is the gradual approximation of that ideal society. A society with self-reliance and wellbalanced citizens with a high sense of moral values no doubt can progress successively for the gradual realization of an ideal republic in the long run. An ideal society will emerge with ideal citizens. Education plays a significant role to prepare children to be ideal citizens. Basic education aims to make them selfdependent and impress upon them their rights and responsibilities. Gandhi has also hinted at the curriculum method of teaching, medium of instruction on various occasions. Scholars discussing Gandhi's philosophy of education have systematized his views on different aspects of basic education. Critical evaluation has been made to assess the theoretical and practical implications of basic education. Gandhi's emphasis on craft-oriented study, character-building and nourishing an ideal social order seems to be the basic objective of his policy of education. Scholars and educationists have applauded the program and policy of basic education. Critics bring out different drawbacks of basic education. Basic

education is primarily vocation-oriented and it gives much emphasis on productive work. But productivity is not necessarily creativity. Rather it neglects the creative spirit potent in the child. This system of education appears archaic and may not have relevance in the changing situation. When the socio-economic situation is undergoing rapid change under the influence of science and technology emphasis on basic education may drive society backward. At present goods of various types are manufactured by skilled workless and the indigenous products of the students cannot reach that standard. So it is doubtful that all educational institutions would run self-sufficiently. Further a craft-centered education cannot always be man-centered and in this process man may be treated as means but not an end. In an age of industrialization and technological sophistication it is doubtful how far the Gandhian model will be socially needful. Of course, Gandhi is not opposed to modernity and scientific research. But any scheme of education or development, as the case may be, cannot rule out Gandhi's ideals. For he always gives emphasis on sustainable development, eco-friendly environment and a non-exploitative economic system. He insists on a humane, just and equitable social order in accordance with his values of life. Keeping all these ideals intact, changes or reformations can be brought in his theories to suit to the changing situations. Gandhi's system of education was a landmark for it meant to shape a society of his dream. It had important link with his social ideals and philosophy of life.

Is Gandhian concept of basic education relevant today?

The importance of providing value based education is necessary today because the present system of education cannot contribute much to the individual and social development. It is simply a number game today. Quality and value of a student is judged on the basis of Marks he or she has obtained in an examination. His inner sense of wisdom is not judged. Basic education does not mean preaching of mere moral sciences or propagating particular religious tenets, but it is imparting knowledge of values considered functional for both individual as well as

society. It is visible that socially responsible behavior is missing in young generation. At the time of any road accident or educated people instead of helping the injured, prefer to make videos.

In such an inhuman, irresponsible environment Gandhian perspectives of basic education looks more relevant than ever before for understanding of human values and social change today. Education without character building is not education. In our country we need all our citizens having strong character. In today's India Basic education is important for character building through value-based education on the one hand and that of integrating science and technology on the other hand. In order to bring about social change in India there is a need to channelize human values through education. Truth and nonviolence can generate human values. In a highly divided Indian society, development of peace and security through cooperation seems to be essential for progress and prosperity. Basic Education is a principle which states that knowledge and work are not separate. Concept of Basic education is multi layered. Gandhi experienced that the English educational system was focused on career-based thinking' only and embodied a series of negative outcomes: the disdain for manual work, the development of a new elite class, and the increasing problems of industrialization and urbanization.

Conclusion

Gandhiji coined a new idea of education which has the three pillars and is focus on the lifelong character of education, its social character and its form as a holistic process. For Mahatma Gandhi, education is 'the moral development of the person', a process that is by definition 'lifelong'.⁷

Model of Basic Education is essentially an alternative vision of the social order: an ideal society consisting of small, self-reliant

communities with ideal citizen being an industrious, self-respecting and generous individual living in a small cooperative community. Basic education envisaged a different role for the new teacher, who as a person relating directly to the student in the form of a dialogue: Basic education envisaged a teacher who establishes rapport with the students, becomes one with them, learns more from them than he teaches them. So a teacher can consider himself as a student of his students. The crux of Basic education lay in overcoming distinctions between learning and teaching, and knowledge and work. The basic education can be conceived as a response to one of the main dialectics of modernity as Gandhi saw it--the dialectic between human being and 'machine' or 'technology': In this dialectic, man represented the whole of mankind, not just India, and the machine represented the industrialized West.

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PROPERTY RIGHTS AND DEFORESTATION: A CASE STUDY OF RURAL DUMKA OF JHARKHAND

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Abstract

This paper analyses the choice of fuel-wood supply sources in rural Dumka of Santhal Pargana province of Jharkhand State. In total, four distinct sources are available of which one is a newly constructed institution - user rights for natural forestland. The three other sources are user right plantations (P), a market alternative (MA), and open access (OA) areas. The latter source offer for unwanted deforestation. The analysis of choice is conducted using a logit model with randomly distributed parameters across households. This econometric technique allows us to calculate varying cross elasticity between the open access area and the other sources, enabling policy makers to design effective policy remedies for combating deforestation. Due to market imperfections, we cannot use market prices in the choice analysis and have therefore calculated shadow prices (and profits) for fuel-wood from each source based on separate production functions. This gives us a set of prices used in a random parameter logit estimation of we find in particular that households optimize in their choice of fuel-wood source and a relatively stronger substitution effect emerges between plantation and open access areas. This implies that a policy change that affects the production of fuel from plantations might be an efficient option. Further analysis of producer surplus measures explains why some forest land was difficult to allocate to households. We suggest that poor households are more prone to accept some managerial responsibility of forest resources.

Key Words: Property Rights, Deforestation, Energy Demand, Random Parameter

Introduction

Forest cover in Dumka has been decreased by more than 35 percent over a period of less than fifty years. In some northern parts, the situation is even worse where as much as 75 percent of the forest-cover has disappeared since 1950. The government introduced an ambitious reforestation programme some years ago but the deforestation continues, especially in poorer areas and where the forest resources are open access in character. We see that poorer households utilize forest resources to a great extent, and consequently, the poorer strata bear the greatest burden of the continuing deforestation.

The prime cause of deforestation is fuel-wood collection, which accounts for more than 60 percent of the total Indian

deforestation (World Bank 1995). It is therefore interesting to analyses in some detail how households produce and consume fuel-wood. This paper explores the fuel-wood linkages between open access areas and other forest plots with usufruct rights using a Random Parameter Logit (RPL) model with the aim of exploring potential substitution patterns between collection sites and the market alternative. These substitution patterns can be used by policy makers in their quest to halt the deforestation of open access areas by encouraging the substitution of open access fuel with energy from other types. To this end, a change in property right regime might be necessary and this paper will gain insights that can be important for this process.

Historically, the state was the holder of property rights but due to difficulties in monitoring and enforcing the rights, households looked upon the forests as open access resources. Recently, the forest act has allocated user rights together with managerial responsibilities to households. The reallocated lands show signs of forest recovery. The government has however, not been able to allocate all forest lands and the remaining unallocated areas are ridden with deforestation problems much like those associated with open access resources. The problem becomes critical because of adoption of new policy of industrial development.

The transfer of rights for state-managed public forests is a key feature of the forest policy dialogue in many developing countries. Its examples are infrequent and the economics literature discussing them is ineffective. Kant (1996), with examples from India identifies the combined conditions of large and homogeneous demands on the forest as necessary for successful forest management. Johnson (1988), reminds us with an example from Honduras that the residual claimant (usually the state's interest in final timber harvest values) generally suffers as local communities responsible for forest management extract their preferred forest products first. Hyde & Amacher (1998), with a Philippine example, concludes that when forest ministry requirements are too stringent, no community will be interested in a shared arrangement for management of the resource. The problem in Dumka is slightly different. In Dumka the no household contracts with the community and State, but they exist in the same communities where we also observe problems of forest depletion of open access forests for which no household is willing to enter an agreement. Amacher, Hyde, and Kanel (AHL, 1998), with examples from Nepal hypothesise that this situation occurs when fuel-wood (or resource) prices are high enough to justify private forest management on nearby lands, while the entire resource value on the more distant open access lands is dissipated in the collection activity. Insufficient resource value remains to justify

management and protection of the household's (or community's) own investment in these lands and this is probably why households in our sample are reluctant to agree on supplying labour for resource protection (they must for example protect the area from unlawful use) and other managerial responsibilities. The contract offers compensation, but the level of this reward is too small to make up an effective economic incentive for engaging in forestry.

Our interest in open access areas is based on two concerns. First, there are external benefits from the protection of these areas such as erosion control and improvements in water quality. Second, if poorer households are more reliant on open access areas, there are distributional aspects that might be important to consider in policy making.

This paper uses household data from northern Dumka to assess preferences between fuel-wood sources. Households have in total four fuel-wood sources:

- I. market purchase, M , and collection from,
- II. the natural forest lands with newly established user rights NF ,
- III. user-right plantations P , or
- IV. the open access state forest estate OA .

All households do not have access to all sites since user rights are exclusive. Hence, a household without a user right plantation is excluded from collecting plantation fuel. This implies that labour inputs are not substitutes across collection sites, and therefore we cannot aggregate the production. A logit choice model is instead used to describe the choice of fuel-wood mix of the household. In particular, we use an extension of a multinomial logit model, or Random Parameter Logit (RPL), which allows for household specific heterogeneity and avoids the IIA property of ordinary logit models. Early contributions using the RPL were notably in the economics of transportation see Louviere et al (1999), but also Revell and Train (1997). Recently, Train (1998), and Carlsson (1999), have used the framework

for analyzing preferences for fishing sites and environmental considerations in the choice of transportation modes. As explanatory variables in the choice probability model, we use the calculated shadow prices from a series of production function estimations, one for each fuel-wood source. Using this insight together with the predicted values of each production function, we subtract labour's share to obtain the producer's share.

Model Specification

Underlying the choice of fuel-wood source is the random utility model; see Ben-Akiva and Lehrman (1985), Long (1997), or Louviere *et al* (1999). The random utility model (RUM) assumes that a household chooses the alternative that maximizes the utility gained from the choice made. The alternative is described by a set of characteristics X . We have chosen to carry out an empirical strategy with the aim of achieving a parsimonious set of parameters that captures the most essential economic aspects of the Choice decision. The empirical strategy is therefore to start with estimations of these production functions. Then we predict the producer's surplus from each source and discuss these in the context of contractual arrangements.

Description of Data

The data is from a survey conducted during the third quarter of 1998. The data set contains 300 households in three communes, Dumka Block, Ranewer and Kathikund, and ten hamlets. The area under study is found in the predominantly hilly areas of Dumka district of Santhal Pargana province roughly 340 kilometers northwest of Ranchi the capital of Jharkhand. Seasonal patterns consist of two separate seasons; a rainy season between April and October and a dry season between November and March. The most frequent period used for fuel-wood collection is during the third quarter though large variations exist.

In total, there are about 22,500 households in the district of which roughly 11,700

have their primary income from agriculture. Two ethnic groups are represented, Santhal and Ho, of which the Santhal are in the overwhelming majority. Fuel-wood prices refer to rupaya, Indian currency. Though price is observed in most cases, we lack fuel-wood price information for 97 observations. For these, we have imputed the village average means as the relevant market price faced by the household.

The most frequently used source of energy supply is the private user right plantations (P) which are also closest in distance to household premises. These plantations are usually made up of fast growing species such as eucalyptus and acacia and not primarily designated for energy production. There are 229 households with access to plantation areas of which 145 have been collecting fuel-wood.

Second in order of importance for fuel-wood collection is the natural forest with user rights (NF). Of 149 households with contracts on natural forestland, almost all have been collecting fuel-wood. From these areas, households are allowed to take dry wood, and presumably, twigs from thinning. With the user right for natural forest, households agreed to protect the area. Less frequently utilized for energy purposes are the deforestation stricken state forests, which are open access areas (OA). It was not possible to allocate these areas as households refused to obtain the user rights under the contractual regulations. Households do nevertheless collect fuel-wood and other non-timber-forest-products from OA areas. These areas are the primary targets for deforestation activities.

The data on fuel-wood collection includes male and female hours spent per trip, number of trips per month, forest area utilized, together with a variety of household and village characteristics. This wealth is measured by the value of durables within the households and valued by the respondent. If we in addition consider the value of forestland (which must be regarded as essential), the picture becomes even more dramatic. Besides being low in wealth, the

average household that collects from open access areas has roughly one third less forestland. Obviously, this is a main reason for these households using *OA* as a source of fuel-wood. Gender and age of the collectors differ slightly depending on which source we examine. For *OA* areas, it is primarily adults conducting the collection. The same pattern is evident for collection from natural forests as well. In the plantation the pattern is different however; here, young household members are relatively more involved in the collection. Both genders contribute to the collection of fuel-wood. Two factors encourage males to engage in fuel-wood production. First, there is a non-negligible risk of being robbed or attacked while walking to and from the forest area. This risk increases the further away from the village centre the area is located. Male participation is therefore needed to reduce the risk of being attacked. Second, we also know that households have an incentive for protecting their forest and might in the case of interlopers, be liable to the Govt. and or see their fuel-wood collection diminish. The male participation in natural forest fuel-wood production is not as frequent as in the case of open access case though on average, males spend only half the time of female in the collection of fuel-wood from natural forests.

Econometric Specifications

There are some econometric issues to be dealt with. First, it is not possible to aggregate the output and estimate one production function since factor inputs are not substitutes. Consider a household with an *NF* plot but without a plantation area *P*, and assume that they collect from an *OA* source as well. If we were to aggregate these into one aggregated output and run the estimation for all households, it would potentially lead to a miss-specified econometric model. The labour input to production of fuel-wood from *P* would most accurately be a missing value as the household is excluded from this production possibility. Transforming these from missing values to zero would also be inappropriate since we then would assume that the household chose not to invest in labour due to particular preferences when

they in fact are prevented from doing it. Hence, aggregating all three production possibilities would result in a very small sample inadequate for making inference on. On the other hand, we could strive to use a logit model for the choice of production of fuel-wood. There are two obstacles to this approach: first, we will have no information on those households which conduct market purchases and will therefore not be able to estimate cross effects from collection sites on market behavior. Second, considering the small sample and the relatively large number of exogenous variables in each production function, random parameter logit estimation might become exceedingly difficult. We opt instead for conducting the analysis in two steps, where in the first stage we estimate shadow prices that are used in the second step to analyze the choice of fuel-wood mix. A drawback of this procedure is lack of precision in our parameter estimates since we are not able to correct for the standard errors that accompany our covariates in the choice estimation. Another question is related to the relevant sample for each of our fuel-wood sources and the subsequent econometric technique used. In the case of fuel-wood production (*FW*) from plantation land (*P*), there are 229 households that have plantation land (of a total of 300) and obviously all 229 households are potential collectors from *P*. Only 145 have conducted any collection however. If there is a systematic and unobserved pattern among non-collectors, OLS estimates will be biased. We need then to correct for the selection effect. If furthermore selection occurs for households with plantation land, the estimation requires a double hurdle where the collecting household, has to pass two selection procedures before the final estimation (first it has to possess *P* and secondly, it has to collect *FW* from *P*). The path chosen here is a robust sample selection model since we could not find any significant double hurdle effect (first selection criterion was insignificant) that could explain the two-tier selection bias.

In the *NF* production, there are 149 households with *NF* areas and of these, 145 collect fuel-wood. Hence, an econometric

technique such as the Heckman is suitable if we are concerned to about correcting for sample bias. This is also the path chosen. The same bias is potentially valid for the case of OA production as well.

Hence, we need to correct for sample selection in all three estimations. This means that we have to decide on what exogenous variables to use in the selection or decision equation. In general, it is likely that resource availability and substitutes affect the decisions. Likewise, factor input availability and composition are also two reasonable candidates for being important factors affecting the decision. This implies that labour availability and its composition should be included when we try to model the decision process. The composition is important if there are special requirements put on labour such as stamina needed for walking long distances.

There is furthermore a common view that poor households dominate the use of open access resources, thus, the wealth level could be significantly affect the decision to collect. Finally there might be cultural differences in preferences for forestry, and therefore we have included a dummy for ethnic background.

We do have market prices for most households and the prices of the collected fuel-wood. The latter must theoretically be the lower bound of fuel-wood prices from OA, otherwise households would prefer OA fuel under the assumption that they are being rational. It is slightly more difficult to find the upper bound since there is nothing that guides us to which exact upper bound to choose. The market price is one candidate, and a reasonable one since it is higher than shadow prices for all observations. But there is no theoretical guiding principle that states the correct choice. It might as well be slightly higher than the market price. Generating this mean is the ethnicity of the household, and this implies that Santhal and Ho households have significantly different estimates. From a policy perspective, it is interesting to analyses the cross price effects, that is, to see how a change in the price of one fuel type affects the collection of other fuels. This will enable us to detect

Some of the decision indicators differ between collection sources, since there are differences between the samples. In the collection from *P* and *NF* for example, the relevant indicators of labour availability are assumed to be the size of the household and the share of females, while in the case of production from open access, the availability is better explained by the number of adults since few young household members collect from these areas. Other differences are present, see further below.

Empirical Results

Here we use our data to estimate a series of fuel-wood production functions from our three distinct sources. The objective is to calculate shadow prices for each source are:

- i. Production from Plantations
- ii. Production from Natural Forests
- iii. Production from Open Access Resources
- iv. ProducerShare
- v. Choice of Source

potential entry points for policy interventions since our shadow prices are influenced by changes in the contractual agreement between households and governmental bodies. Of the available sources, market transactions are most rare and at the other end, plantation fuel is most commonly used as a source of fuel. Not many households use both open access and natural forest simultaneously; much more frequent is the simultaneous use of plantation and open access. We would therefore expect that there is a strong opportunity to switch between open access sources and plantations while less of a possibility between natural forest and open access. In effect, there are a number of potential avenues for Indian forest policy makers. First, if Govt. would change the contracts on the management of *P*, it would have a relatively strong impact on OA collection. Second, authorities can decide to impose heavier enforcement on the protection of OA

areas. Third, and perhaps the most tractable in the long term is to improve the productivity of *P*, thus increasing availability of fuel and making it cheaper to collect. This option requires, for example, targeted subsidies to households for increased planting of trees. The latter option also has a positive impact on sustainability. In the short term this option would have less of an impact of course, but already in the medium term households would be able to produce twigs from the newly planted stock. A combination of contractual relief and investment subsidies is obviously the most attractive alternative. Given the budget constraint faced by relevant institutions, it is unlikely that any of the more effective policy suggestions will be implemented. Nevertheless, judging, if authorities and international donors are anxious to save the remaining open access forest in Rajmahal, Pakur they should concentrate on policies that primarily affect fuel from *P* since the cross price effect is strongest between *P* and *OA* resources. Since supplying necessary funds can be difficult with Vietnamese budget constraints there is great scope for international assistance.

Conclusions

In the past, households were left to use areas that in effect were open access despite the fact that they originally belonged to state. Thus, the introduction of user rights for natural forests and plantations has meant a substantial improvement for the households as a relatively large share of their energy demand is now under their control. Still, remaining open access areas are ridden with deforestation problems, implying that the present energy supply is not sustainable. Clearly, we have found that poorer households are utilizing the open access areas more frequently relative to other household categories. Deforestation of these areas therefore implies a serious threat to the poorer strata. The wealth impact must be regarded as expected. Hence, protecting these areas from deforestation would yield benefits to poverty reduction schemes and consequently increasing the attractiveness of reforestation schemes to international donors. We have also found evidence of differences

in preferences between ethnic groups. The Santhal are to a greater extent forced into long-term commitment of supplying labour to forestry activities that in turn might impede their future welfare levels by limiting available income generating activities. There are some broad issues for the Govt. to consider. One potential avenue is for the Govt. to change the forest regulations in favour of household.

In principal then, the paper supports three policy interventions. Assuming that stricter enforcement of *OA* is too costly, policies should focus primarily on the rules that regulate collection of energy from plantations, for example by making it possible to increase the collection from these plots (remembering of course that the production should be sustainable). Second, *OA* forest plots could be allocated to present users with a minimum of managerial responsibilities thus benefiting those receiving user rights. Third, preferably this allocation could be accompanied by a cash and seedling compensation scheme to increase future productivity of the plantation (and perhaps *NF*) plots that serve as substitutes to the open access land.

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EFFECT OF SURYA NAMASKAR YOGIC PRACTICE ON HEART RATE AND FLEXIBILITY

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The purpose of the study is to determine the effect of Surya Namaskar yoga practice on resting heart rate (HR) and flexibility on college students. Twenty healthy college athletes were randomly selected from Balagharh Bijoy Krishna Mahavidyalaya, Hoogly as subjects of the study. Their age ranged from 17 to 23 yrs. Surya Namaskar techniques were properly introduced with demonstration to the subjects before the practice begins. The duration of the practice was 15-20 minutes with two sessions in a day i.e. morning and evening session for a period of twelve weeks. The variables resting heart rate and flexibility were selected for the present study. Pre and post test were conducted in order to identify the significance difference. The collected data was analyzed by applying 't' test. The result shows that there is a significant difference was found in resting heart rate. Surya Namaskar is effective in increasing flexibility of the subjects.

Keywords: Surya Namaskar, Heart Rate, Flexibility etc.

Introduction

Surya Namaskar is a branch of yoga that concentrates physical health and mental well-being. Through practicing various body postures (asana), breathing techniques (Pranayama), and meditation, it is believed that one can obtain a sound physical body as well as a calm and peaceful mind.

Regular practice of a variety of yoga techniques have been shown to lower heart rate and blood pressure in various populations. In recent years, it has become more apparent that people need techniques to help them cope with the everyday stressors of modern life. With stress related hypertension and cardiovascular disease on the rise. In most cases facilitating mind and body flexibility is easily put aside when it is probably needed the most. However, keeping the body flexible may help decrease tightness and tensions that can lead to chronic and often debilitating physical problems. Once sidelined from regular activities due to orthopedic or other problems, it becomes increasingly difficult to be

motivated to start exercising again. Regardless of the potential physical risks of inflexibility, even the most dedicated runner or recreational athlete often does not make time for adequate flexibility training. Since time is often seen as a limiting factor when exercising, a daily practice of Surya namaskar (salute to the sun) can be the perfect solution for time-challenged individuals.

Surya namaskar is a series of 12 physical postures made up of a variety of forward and backward bends. The series of movements stretch the spinal column and upper and lower body through their full range of motion, massaging, toning and stimulating vital organs by alternately flexing the body forwards and backwards. It builds upper body strength through the inherent weight bearing positions, especially in the arms and shoulders, throughout the series. The simulated push-up movement and upper body weight bearing positions in the series may help to develop muscular strength and endurance in the pectoral, triceps, as well as the muscles of the trunk. The series gives such a profound stretch to the body that it is considered to be a complete yoga practice

by itself. Key words: Basic education, Mahatma Gandhi, Moral values, Job oriented courses, Social responsibility, Ideal citizenship.

Objective of the study

To study the effect of twelve weeks Surya Namaskar practice on resting heart rate and flexibility of college students.

Hypothesis of the study

It was hypothesized that there shall be a significant difference in the selected variables following twelve weeks Surya Namaskar practice.

Methodology

In present study simple random sampling was adopted for selection of subjects. Twenty male college students from Balagharh Bijay Krishna Mahavidyalaya, Hooghly were selected for the present study. The ages ranged of the subjects were 17 to 23 yrs.

Selection of Variable:

To order to assess the effects of twelve weeks, twice daily Surya Namaskar yoga practice on

heart rate and flexibility of college students. Sit and reach test was used to measure the flexibility and resting heart rate was measured manually with the help of stop watch.

Procedure

The Surya Namaskar practice was given to the subjects for twelve weeks, twice daily for the duration of 15-20 mints, in the gymnasium hall of Balagharh Bijay Krishna Mahavidyalaya, Hooghly. Variables selected for the study was resting heart rate and flexibility. The data was collected twice i.e. prior to the start of the training program (Pre data) and after the completion of the twelve weeks practice (post data). The data collected the study was statistically analyzed by employing 't' test at level of significance.

Result

The 't' test was applied to find out the significance difference between the pre-test and post-test means of the selected variables. The level of significance was chosen to test the hypothesis was 0.05.

Table 1: Values of Paired Statistics of Resting Heart Rate

Groups	Mean	S.D	S.E.M	't' Ratio
Pre- test	64.66	8.70	2.51	5.19*
Post- test	58.16	5.93	1.71	

*Significant at 0.05 level of significance; t.05-2.18

Figure 1: Pre-test and Post-test

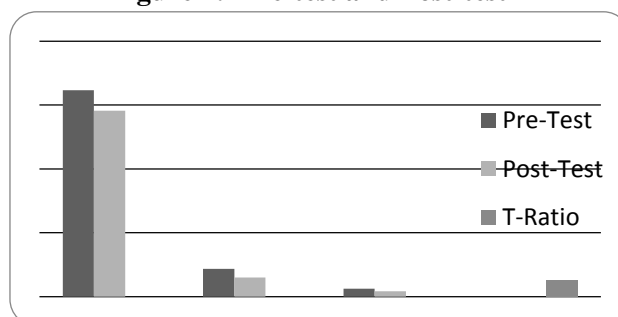


Table 1 indicate the mean', standard deviation and standard error of the mean values of pre-test of resting heart rate which were found to be 64.66, 8.70 and 2.51 respectively. And the

values of mean, standard deviation and standard error of the mean of post-test of resting heart rate were found to be 58.16, 5.93 and 1.71 respectively. Table 1 also indicate the

paired sample t-test of resting heart rate which shows that there was a significant difference in the pre and post-test values of the variables resting heart rate. The calculated value of 't' was found to be 5.19* at 0.05 level of

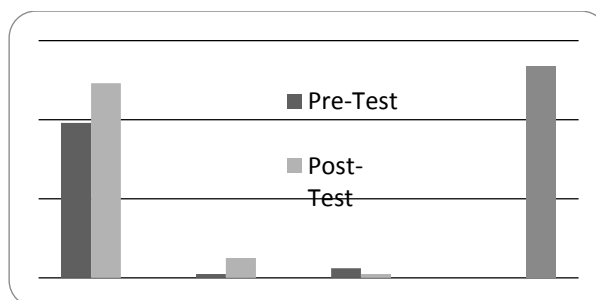
significance, which is higher than the tabulated value of 't' at 0.05 level of significance. Table 2 indicate the mean, standard deviation and standard

Table 2: Values of Paired Statistics of Flexibility

Groups	Mean	S.D	S.E.M	't' Ratio
Pre- test	1.96	0.05	0.12	2.68*
Post-test	2.46	0.25	0.05	

*Significant at 0.05 level of significance; t.05-2.18

Figure 2: Pre-test and Post-test values



Errors mean values of pre-test of flexibility which were found to be 1.96, 0.05 and 0.12 respectively. And the values of mean, standard deviation and standard error of the mean of post-test of flexibility were found to be 2.46, 0.25 and 0.05 respectively. Table 2 also indicate the paired sample t-test of flexibility which shows that there was a significant difference in the pre and post-test values of the variables flexibility. The calculated value of 't' was found to be 2.68* at 0.05 level of significance which is higher than the tabulated value of 't' at 0.05 level of significance.

Conclusion

The result of the present study shows that there is significant difference in resting heart rate and flexibility of college students of Balagarh Bijoy Krishna Mahavidyalaya, Hoogly of West Bengal. Result of present study support finding of Kristine (2008) and Sivansankara (2006) in case of BMI and is compatible with results of Talles (2004), McCaffrey (2005), Wang (2004) and Smith (2001) in case of HR, SBP, DBP and Health related quality of life.

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PROBLEMS AND PROSPECTS OF MOBILE PHONE INDUSTRY IN INDIA- A COMPARATIVE STUDY OF BLACKBERRY AND MICROMAX

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Abstract

The mobile phone components manufactured in India are low-value products like casing, plastic and box packaging. These constitute five per cent of the bill for materials required in manufacturing a phone. They started from scratch a few years ago and leveraged the mobile services boom to become key market players. Home-grown handset makers Micromax, Karbonn, Intex, Lava and Maxx, which controlled 35 per cent of the mobile handset market year. There are some increments to their value share in the Rs45, 000-crore market to 50 per cent. But simple components like keypads, except for entry-level phones and entry-level feature phones, have to be imported. India turning into a manufacturing hub to cater to its large domestic demand is not a very difficult proposition, especially as many global companies want to hedge their exposure to China

Keywords; Mobile phone, industry, BlackBerry, Micromax.

Introduction

Today mobile phones have moved beyond their primary role of voice communications. Mobiles have graduated to become an essential entertaining device for mobile users. We are in an era where users buy mobile phones not just to be in touch but today's youth use it to express their thoughts. They use it for social networking, to show their interests, play games. It also provides, news internet, listen to music, chat instantly with friends & families and even check their bank balances. The Indian mobile industry is the fastest growing in the world. India continues to add more mobile connections every month than any other country in the world. The telecom boom in the country provides great opportunity to handset manufacturers. The hottest segment for these manufacturers is the entry level segment. Among the fastest growing sectors in the country, telecom has been zooming up the growth curve at a fiery pace.

The last few years saw India adding many firsts to its list of achievements. Some of these are-the world's lowest call rates, fastest growth in the number of subscribers (20-25 million per month), fastest sale of a million mobile phones (1 week), the world's cheapest mobile handset (Rs 500), and the world's most affordable 4G phone (Rs 4,999). The market in India is dominated by mobile. For mobile we have 1000 million-plus users, unlike many other markets, mobile is becoming the dominant device for voice, for value-added services, and increasingly for mobile Internet also.

Company profile of Blackberry mobile industry

Blackberry Limited or Research in Motion Limited (RIM) is a Canadian telecommunications companies and wireless devices. It is popular for brand of smart phones and tablets, but also well known worldwide as a provider of security software. It has high reliability for industrial applications and mobile device management.

Blackberry used to be a dominant company in the smartphone market with 43% US market share in 2010 but for the past few years, the company has been experiencing a sharp decline in profit.

There are several reasons for the failure of Blackberry. Blackberry internal disagreements arising from the early days of the iPhone appeared on the market. Half of the leaders wanted to develop touch phone to catch up with new consumer trends. The other half leaders wanted BlackBerry to retain its identity with the handset using the physical keyboard.

The disagreement lasted until the end of 2010, when Thorsten Heins CEO of Blackberry wanted to launch Z10 a touch screen smart phone. However, cofounder Michael Lazaridis has opposed the plan. Blackberry has reported losses of \$ 965 million, most of this loss is due to expenses incurred due to increase in unsold Z10 in the market.

Blackberry OS was developed based on an old platform, it was less attractive than IOS and Android. In addition, RIM also made too many regulations before allowing applications to run on BlackBerry and this makes the creation of the developers stunted.

Micromax mobile company in India

This Company was incorporated as “Micromax Informatics Private Limited” on March 29, 2000 in New Delhi, under the Companies Act, 1956, as amended (the “Companies Act”) with the Registrar of Companies, National Capital Territory of Delhi and Haryana (“RoC”). June 26, 2000 and the name of our Company was changed to “Micromax Informatics Limited” pursuant to a fresh certificate of incorporation from the RoC on August 3, 2001. Micromax is an Indian Consumer Electronics company headquartered in Gurgaon, Haryana. The company was established as an IT Software company operating in the Embedded Devices Domain; it later entered the Mobile Handset business. By 2010, it was one of the largest domestic companies making handsets in the low-cost feature phone segment in India. As of Q3 2014, Micromax

is the Tenth Largest Smartphone vendor in the world.

The company is facing stiff competition from Chinese companies that have entered the Indian market. The company also owns YU Televentures, which sells its products under the brand name. Micromax was incorporated as Micromax Informatics Ltd. on 29 March 2000. It started selling mobile telephones in 2008, focusing on low pricing to compete with international brands.

Problems faced by the Micromax mobile industry

Foundation- Most Indian mobile company founders were distributors of Nokia and Samsung. Micromax was Nokia’s distributor under the brand name of Micromax Informatics, their main business was Payphone or coin phone (were second in the world). Once Nokia sold their payphone business, Micromax started importing obsolete Chinese phones, rebranded them and sold under Micromax brand. Once Chinese vendor saw their old phones is huge hit in India they started selling their new phones under their own brand with tight margin.

Innovation - Micromax and other company did little innovation. They just repackaged the Chinese phones. During 2014–2015 CEO Sanjay Kapoor build a R&D centre in Bengaluru, hired 80–90 engineers to build software, UI. Founders had no interest in innovating.

Management Tension- Micromax, which was founded in New Delhi by four partners in 2000 but only began selling mobile phones in 2008, built its market share by working with Chinese manufacturers such as Coolpad, Gionee and Oppo to offer affordable phones quickly. In 2015, it launched more than 40 new models. In 2014, the founders brought in outside managers to lead the company at a time when Micromax was challenging Samsung to become the largest mobile phone maker in India.

Problems of BlackBerry mobile industry

Slow to react to market changes- BlackBerry devices were top in their class for many years because they provided small Qwerty keyboards that made it easier to fire off emails and instant messages. BlackBerry failed to notice the change. The firm stuck doggedly to the idea that fiddly plastic keys were not only desirable, but preferable to sleek, elegant devices, and that if it churned out enough they would still sell. This never happened. BlackBerry didn't exist in a vacuum and if there are other companies responsible for its downfall Apple definitely had a part to play.

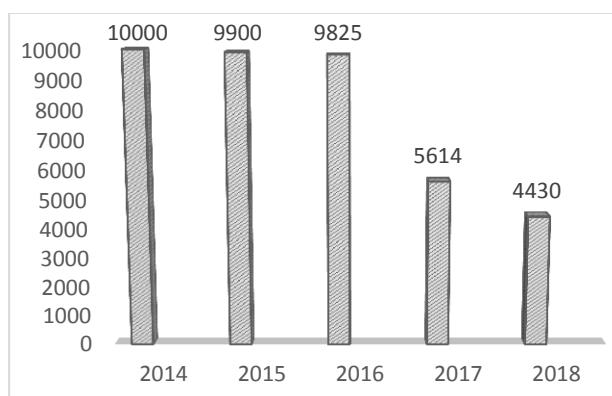
Corporate slowdown-BlackBerry always said that it would never cave into such demands, but rumours abounded that it had done so in nations such as India and Pakistan, no doubt unnerving some security managers. Meanwhile, several network problems caused many to lose faith in the firm's offering, realising that relying on a single firm's network was perhaps not the best idea.

Bad designs and bizarre names- Android manufacturers and Apple had identified that it

was possible to design sleek, elegant devices around an easy to hold rectangle, but BlackBerry refused to follow suit.

Revenue of Micromax mobile industry- Revenue can be defined as the amount of money a company receives from its customers in exchange for the sales of goods or services. Revenue is the top line item on an income statement from which all costs and expenses are subtracted to arrive at net income. The Chinese surge into the Indian domestic smart phone market has come as god news for consumers. Micromax, one of India's largest phone manufactures, has seen its revenue fall 42% in FY 17 compared to the previous year. Micromax reported revenues of Rs. 5,614 crore this year (2017), as opposed to revenues of s. 9,825 crore last year (2016). This is the 2nd straight year Micromax's revenues have fallen its revenues in were Rs. 10,450 crore in FY15.

Figure: 2 Micromax mobile company revenue (2014-2018)

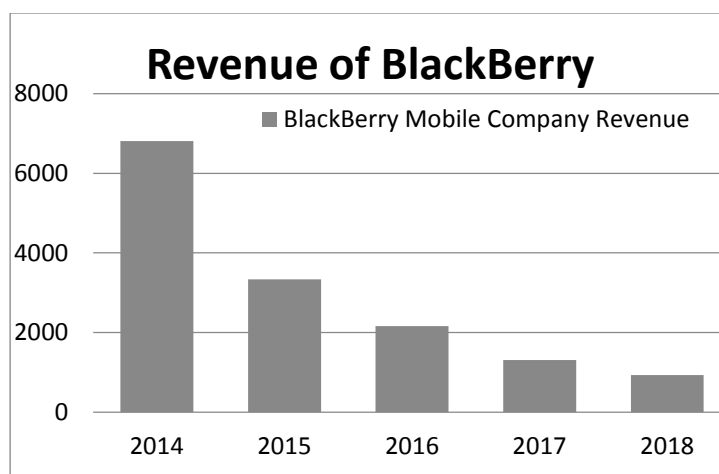


Indian smartphone maker Micromax has reported 26 percent drop in its revenues to Rs 4,430 crore for the fiscal year 2018 against Rs 5,614 crore in fiscal 2017 after posting Rs 10,000 crore plus in fiscal 2016.

Revenue of BlackBerry mobile industry- The Waterloo, Ontario-based company

planned to release an android phone, in 2016. It was bittersweet news for die-hard BlackBerry fans, a shrinking, but fiercely loyal group. BlackBerry mobile company was continue to exist, but phones running on its own BlackBerry 10 software.

Figure 3: Revenue of BlackBerry(2014-2018)



On the other hand in the second quarter of 2014(April-June), Blackberry mobile phone is in decline stage. This mobile company is about to die. In the last few years in India blackberry market share plummeted from 14.8 per cent in April-June 2010 to 7 per cent in 2012, 2.9 per cent in 2013 and just 0.5 per cent in January-March 2014, according to market research company IDC.

Conclusion

BlackBerry is the owner of the ubiquitous BlackBerry family of trademarks. These trademarks symbolize BlackBerry's reputation and goodwill and serve to identify and distinguish its products, and services from those of others. consumer expect that products, software or services bearing a BlackBerry trademark are manufactured or controlled by BlackBerry and are thus of consistently high quality. Micromax has become the largest Indian domestic mobile handsets company in terms of units shipped during the quarter ended March 31, 2010 and the third largest mobile handset seller in India as at March 31, 2010. Serious developments and rise was seen in the year of 2008 when the company entered Indian mobile phone handsets market. Since their entry into the Indian mobile handset market in March 2008, their overall market share ncreased from 0.59% for the quarter ended September 30, 2008 to 6.24% for the quarter ended March 31, 2010

(Source: IDC). They are the fastest growing company in India. Currently they are among the top five mobile handset brands in India. Their handset sales has grown by 123.48% from 1.15 million units in the quarter ended June 30, 2009 to 2.57 million units in the quarter ended March 31, 2010. They are also selling mobile data cards for computers under their brand name to their service providers in India.

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INDIAN FOREIGN POLICY WITH ASIAN COUNTRIES WITH SPECIAL REFERENCE TO BHUTAN

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Abstract

Foreign policy is never uniquely determined by anyone factor or set of factors, but is a result of the interplay of factors that affect the formulation of policy in different situations. Some of these factors are relatively stable, and have to be taken as given by the makers of foreign policy, and can therefore, be regarded as more basic or unchangeable determinants of policy than others; but even the personal role of decision makers are very are very important in the process of decision making than the basic determinants. This personal role in decision making of foreign policy may be seen in the present NDA government. The tectonic shift in India's economic performance and the foreign relation has attracted the attention of the world, especially its neighbors and major powers.

The present paper analyses the Indian foreign policy with Bhutan from Pt. Nehru to Narendra Modi period.

Key Words: India, Foreign policy, Narendra Modi period, Bhutan

Introduction

India's foreign policy has gone through many phases: the ideological phase of the Nehru period : the development of security culture during Indira Gandhi , and more realistic phase during the Rao and Vajpai periods, backed by economic growth. Modi has made Indian foreign policy more assertive. Therefore, from ideological to pragmatic to assertive- this has been tail in short, of seven decades of foreign policy.

Foreign policy in post independent era

The first Prime Minister - Pandit Jawahar Lal Nehru laid the foundation of India's foreign policy and made two significant contributions: (i) autonomy in foreign policy making; and (ii) non-alignment. Non-alignment was the backbone of India's foreign policy during cold war period. Nehru preferred to stay away with the power politics, not from international politics. His independent thinking pursued him to search for an alternative. The alternative was to join the Non-alignment movement.

Non-alignment was the guiding principle and led him to the world stage. Nehru did not have any well-defined regional policy. Nehru had to pay for that when all equipped Indian military fought against China and defeated in 1962 war.

Indira Gandhi established India as a regional power due to following reasons (i) friendship treaty with the Soviet Union in 1971, (ii) victory against Pakistan and the formation of Bangladesh in the year 1971, (iii) Simla agreement with Pakistan and (iv) India's first nuclear test in Pokharan in 1974. This has created India as a strong regional power in the International arena. Indira Gandhi was rewarded with more achievements in her foreign relation than Pt. Jawahar Lal Nehru.

Taking Mrs. Gandhi's both tenures as a whole, the most important aspects of her foreign policy was the determination to maintained India's independent decision making capability and to keep asserting India's place in the international community. In a difficult international environment, she chose a

pragmatic path, using her inside knowledge of politics and her sense of practical experiences (Damodaran & Bajpai, 1990).

Moraraji Desai was the first Indian Prime Minister who established cordial relations with the US. The American President Jimmy Carter visited India in January and Indian PM Moraraji Desai visited US in during one year in 1978. As per Dennis Kux (1994) even though Tarapur remained a chronic problem, India-US relations were, nevertheless, better than they had been more than a decade. The Desai Government (1977-79), in its short span could also continue good relations with the Soviet Union. Indian PM was able to maintained good relations with neighbours too.

The sudden death of Mrs. Indira Gandhi had raised many questions, not just about the India's stability, but India's role in world affairs in the new situation This void was filled up by Rajiv Gandhi, who gave close attention to international affairs. In the battle between change and continuity, less change and more continuity remained the hallmark of India's functioning in the world.

The Rajiv Gandhi (1984-89) was able to influenced President Regan of the US and Mr. Gorbachov of the Soviet Union and improved International Relations. Mr. Rajiv Gandhi made the path breaking visit to China in December 1988 which was the first visit of an Indian PM to China after a gap of three decades, This visit was remarkably successful and he established a rapport with the Chinese leaders exchanged views on world issues. Rajiv Gandhi took two major initiatives in the sphere of disarmament and non-proliferation, one in 1985-86 and the other at UN General Assembly session in June,1988. (Chatterjee, 2001)

The failure of the Indian Peace Keeping Force in Sri Lanka, escalated relations with Pakistan, Bangladesh, and Nepal made neighbour policies was not healthy. India's relations with all the countries of the South Asian region had become uneasy and critical during the last phase of the Rajiv Gandhi era. (Gupta,1987)

Mr. Atal Behari Vajpai's attempts at improving Indo-Pakistan relations were significant. The initiatives taken for high level visits for bringing about normalcy in economic & commercial relations, for making people to people contacts through Samjhauta Express,- (Delhi-Lahore-Delhi Bus). This resulted in expanded cooperation in the field of commerce, Education, culture and sports. However, the trust shown by PM Vajpai was betrayed by the Kargil intrus and hijacked of Indian Airlines aircraft at Kandhar (Afganistan).

A few bold and novel initiatives were taken up by United Progressive Alliance(UPA) government under the leadership of Manmohan Singh(2004-09). The Civil Nuclear Energy Cooperation (CNEC) was a bold initiative under taken by India & US in the background of the India's refusal to sign the Non-Proliferation of Treaty (NPT) and Comprehensive Test Ban Treaty (CTBT). As we know India's nuclear test was held in 1998. This government established close strategic relationship with UK, France, Russia, and important multilateral forum BRIC, EU and ASEAN.

But the second tenure of Manmohan Singh (2009-14) could not proceed satisfactory as its first term.

PM Modi's invitation to the Pakistan PM on the occasion of oath taking ceremony at Delhi. It is India that PM Narendra Modi visited to Pakistani during Nawaz Sharif era. It was a path breaking attempt to reach out to Pakistan and permanently transform our relations. It was also a manifestation of India's desire to take them in appositive and constructive direction. Pakistan embarked on a venture that constituted betrayal of trust and revealed abiding hostility.

Recently India has conveyed its concerned regarding Pakistan's continued and active involvement in instigating and sponsoring terrorism in J & K and other parts of India, conclusive evidence to this effect was also presented at the international arena and UN. How India received world support against

Pakistan and declared Hafiz Sayed as a International terror.

There is a paradigm shift under the PM Modi leadership. PM Modi visited approximately 92 countries throughout the world and developed true diplomacy (pmindia.gov.in). India has become a strong country politically, economically, and militarily. The fast growing Indian market has become attractive for trade and investment for other countries, the world has started recognizing and respecting India as an emerging power. India is now participating smart diplomacy by taking independent stand on global issue aligning with countries and group in pragmatic manner.

Foreign relations with Bhutan

Bhutan, the size of Switzerland and with a population of 750,000, has emerged from centuries of isolation recently. It is the first country to monitor GDP with a new concept called as Gross National Happiness, to balance a tentative embrace of modernity with an effect to preserve traditions. Bhutan made the transition from absolute monarchy to parliamentary democracy in 2008.

Treaty of friendship and Cooperation (TFC) between India and Bhutan founded first in the year 1949, and revised in 2007 to reflect the need for more symbiotic relationship. The TFC between India and Bhutan was signed on 8th August 1949. This treaty governed the basic framework of bilateral relations between the two countries. The treaty provided for, among other things, peace and friendship for trade and commerce and equal justice to each other citizens. The TFC also established extradition protocols.

India used to play a significant role in Bhutan's external relations. Article 2 of the treaty required Bhutan to be guided by the advice of India in the conduct of its external relations, and article 6 allowed Bhutan to import arms, ammunition, machine, and other warlike materials for its 'strength and welfare', but with India's assistance and approval. This article 2 of the 1949 TFC was removed during revision of 1949 treaty on 8th February 2008. An atmosphere of mutual respect and restrain

a rare phenomenon in South Asian International Relations, developed between India and Bhutan since 1949.

First PM of India Pt. Jawahar Lal Nehru visited Bhutan in the year 1958. Formal relation between India and Bhutan started with the appointment of Special Officer of the GOI in Bhutan. The Embassy of India known as 'India House' at Thimpu began to operating since 14th May 1968. The GOI supported Bhutan's application for UN membership in the year 1972. Bhutan's formal ties with the world began with the India's support.

Indira Gandhi as a PM visited Bhutan twice in 1968 and 1972. The President of India Mr. V. V. Giri visited Bhutan twice in April 1970 and 1974. The PM Rajiv Gandhi and The Preside R. Venkataraman visited Bhutan in 1988.

P.V.Narshingha Rao made an official visit to Bhutan in August 1993. Indo-Bhutanese relations chartered a very smooth course during the Narsimha Rao Government with the finalisation of Indian inputs into Bhutan's seventh five year plan, exploring of new avenues which consolidated Bhutan's economic link with India and strengthened the stability of the Bhutan government and its democratic institutions (shukla,2007).

An agreement on Trade, Commerce and transit was signed in June 2005. Institutional Cooperation between the Indian Union Public Service Commission and Royal Service Commission of Bhutan was formalised through an MoU in November 2005 .Cooperation between two election commission was signed in May 2006.

High level visits and meetings from Bhutan side continued since the early 1950s symbolising close relations between two friendly neighbours. Mr. Jigme Sing ye Wagnehuk , fourth King "of Bhutan was the Chief Guest at the republic day celebrations in January 2005,and visited India for bilateral discussion in August 2005 and July 2006. The next King of Bhutan Jigme Khesar Namgyal Wangchuk also visited India in January 2007. Bilateral discussion took place during these visits.

Post democratic Bhutan and India

Bhutan made the transition from absolute monarchy to parliamentary democracy in 2008. The first election of National Council (Upper House) and National Assembly (Lower House) was conducted during 2007-2008. Two political parties People's Democratic Party (PDP) and Druk Phensum Tshogapa (DPT) contested in the first parliamentary election. The DPT won the election and the party leader Jigmy V. Thinley became the first Prime Minister and Mr. Tshering Tobgay of PDP was elected as Leader of the Opposition in the Bhutan parliament. Bhutan made the transition from absolute monarchy to parliamentary democracy in 2008.

The King visit was followed by the first elected PM of Bhutan Lyonchen Jigmi v. Thinley in July 2008. Indian President Madam Pratibha Patil visited Bhutan during 5- 8th November 2008. She was the Guest of Honour at the coronation celebration of His Majesty Jigme Khesar Namgyal Wangchuk, the king of Bhutan. His Majesty Jigme Khesar Namgyal Wangchuk the king of Bhutan, visited India during 21-26th December 2009 at the invitation of Indian president. Twelve agreements and MoUs were signed between India and Bhutan during the visit of King Jigme Khesar Namgyal Wangchuk in December 2009. These covered closer cooperation in the areas of Information Technology, Hydropower, Health & Medicine, Agriculture, Civil Aviation and Narcotics.

University of Calcutta conferred Doctorate Degree of Law to the King of Bhutan in the year 2010 October. The King was made Guest of Honour on the occasion of Golden Jubilee celebrations of the National Defence College, India during 20-29 October 2010.

The Indian PM Manmohan Singh visited Bhutan for the 16th SAARC summit during 28-30 April 2010. Top level leaders and high officials of both countries have reciprocal visits during the last six decades. These high level visits manifest the strong, matured trustworthy and strong relationship between India and Bhutan.

Indian Prime Minister Narendra Modi invited Bhutan's PM Tshering Tobgay to attend the new government's swearing ceremony in May 2014. And soon after assuming the office, PM Modi embarked on a two day visit to Bhutan with Foreign Secretary, the National Security Advisor and other senior officials in June 2014. This was the first official foreign trip of PM Modi. The PM Modi addressed the joint session of the Bhutan Parliament on 16th June 2014 and laid a foundation stone of 600 MW project at Kholongchu. He inaugurated the Supreme Court building. This building was funded by the government of India. Mr. Modi has doubled the amount of Nehru-Wangchuk Scholarship to Rs. 2 crore. He also announced that the GOI's aids to established e-library at the National Library of Bhutan and its extension to all the districts of Bhutan.

Narendra Modi invited heads of government of South Asian Association for Regional Cooperation (SAARC) nations on the occasion of swearing ceremony with, a view to send messages to the neighbouring countries that India is willing to share closer ties with the SAARC. He preferred Bhutan as the country for his first foreign visit that signalling India's sincerity in forging strong relation with Bhutan. Mr. Narendra Modi is the first Indian PM who's first visit was Bhutan. It was a tribute to Bhutan's continued support to India all aspects of foreign relations, including counter terrorism policies.

A free trade exists between India & Bhutan. India's total trade with Bhutan has increased since 2013 to 2018 (Jan-Sept.). India's exports have surpassed India's imports from Bhutan (<http://mea.gov.in>).

Problems

Boundary settlement between China and Bhutan is most troubling for India. India, Bhutan is the only country with a land border dispute between China today as the 470 km border between the two nations remains contentious. China's slow encroachment into Bhutanese territory is also making Bhutan eager for any early boundary settlement, And if such a settlement allows China access to disputed areas in the Chumbi Valley, a tri-

junction abutting Bhutan, Tibet, and Sikkim. Indian security interests will suffer significantly as the Silliguri corridor connecting India to its northeast will come under direct Chinese threat.

The relation between India and Bhutan were put to serve test when Indian insurgent groups like the United Liberation Front of Assam (ULFA), National Democratic Front of Bodos (NDFB) and the Kamtapuri Liberation Organisation (KLO) setup camps in the jungle of south-east Bhutan for carrying out militant activities against the Indian state. Bhutan's timely actions against the militants not only manifested its strong resolve to prevent anti India activities on its soil, it also brought to focus the desire of Bhutan to work for India's peace.

At a time when India is rapidly ceding strategic space to China in the vicinity, it should cultivating its immediate neighbours with greater sensitivity. As Bhutan has signalled that it does not want to remain the only country ~ndia's neighbourhood without official ties with Beijing. One time PM Jigme Thinley made overtures to Beijing , meeting his Chinese counterpart on the sidelines of the UN Conference on Sustainable Development at Rio de Janeiro in 2013. It was an attempt to lobby for Bhutan's candidacy for the non-permanent seat in the UN Security Council. China's economic engagement with Bhutan is also likely to grow in the future especially as China's infrastructure development leads to a greater connections between the two countries. He encouraged more countries to open missions in Bhutan and reportedly sought to established diplomatic relations with China, US, Russia, France, and the United Kingdom. Such a shift in foreign policy of Bhutan may be unfavourable to India. How -ever, it is grim reminder that India may not continue to enjoy the leverage it always had with Bhutan.

The withdrawal of Indian subsidies on petroleum export to Bhutan in 2013. This may create a negative thoughts in the mind of Bhutan govt.

Prospects

India has made efforts to dispel concerns regarding its hegemonic tendencies in its neighbourhood. Bhutan is set to be a major source of hydro power in the coming years and is seeking greater access for its energy companies. India is hoping to import hydro power from Bhutan and its ramping up its economic aid to Thimpu. Bhutan is set to be a major source of hydropower for India in a few years as India hopes to reap the dividends of millions investment in the construction of three hydro-projects in Bhutan. During the recent Doklam stand- off , Bhutan's dogmatic stand and the ability to assert the status quo in face of Chinese intrusions, speaks about its commitment to India's security interests in a region that does not hold equal strategic importance for itself. With India's help, Bhutan can become economically competitive, militarily advanced and self reliant in matters of national security. Furthermore, India can guide Bhutan in developing requisite democratic infrastructure and a political establishment that can sustain the demands of a democratic society. A partner based on this foundation will ensure future success of Bhutan. Bhutan has been central to India's two major policies -the 'Neighbourhood First Policy' and the 'Act East Policy' .After coming into power, Modi government has laid special emphasis on India's neighbourhood as well as its resolution with Bhutan, which have mostly been tension free.

PM Modi spelled out New Delhi's vision of " a free, open and inclusive a region which embraces us all in a common pursuit of progress and prosperity". He also spoke that our concept of regional connectivity should be based on a few fundamental norm including good governance, viability and sustainability.

Conclusions

PM Modi has energised the Indian foreign policy establishments to shrug of lethargic and bureaucratic mindset, with a view to project a new and strong India. He has successfully involved the Indian diasporas all over the world to project and support his foreign and domestic policies. Modi has been able to

present to the world a resurgent India, with economic and digital strength

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YOGA AND STRESS AND ACADEMIC PERFORMANCE

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Abstract

Academic performance is related with quantity and quality of learning. In India excessive stress negatively affect the health and performance of the students. Yoga is a scientific method of minimizing stress and improving academic performance. The main objective of this paper is to establish it and discuss the effect of yoga on academic performance with respect to stress.

The article disuses the impact of yoga on the stress and academic performances on school going children

Methodology-It was a secondary data based research work, where researched conducted all over the world have been taken for examination and establishing that yoga can be instrumental in improving mental health of the students in general and school going children in particular

Key Word: Yoga, Effect of yoga on academic performance. School going students.

Introduction

In India, there has been frightening increase in social, parental and institutional emphasis on academic performance. It is observed that students who do not perform well in academics are prone to higher stress. Every year after the class 10 and 12 results, and many even before kill themselves. Psychological concerns in children are on the rise, especially behavioural issues and suicides. 12 per cent of Indian students between the age of 4 and 16 suffer from psychiatric disorders. 20 per cent show signs of mental disorders, out of which 2-5 per cent have serious concerns like autism or bi-polar disorder. Shockingly, every one hour a student commits suicide in India¹. Pressure from parents to perform well in exams can affect a child's mental health and increase their stress level.

Mental concerns often manifest themselves as poor academic performance, lack of

motivation, social interaction issues with peers or teachers, and even self-harm.

Academic achievement is an attained ability of competence in school task, usually measured by standardized tests and expressed in grades or units based on norms derived from a wide sampling of pupils' performance. Researches reveal that even low or moderate levels of stress can be interfered with task performance.²

Cognitive reactions of stress result in the inability to concentrate. Yoga, which is a way of life, is characterized by balance, health, harmony. Meditation, being part of yoga, which is the seventh limb of Ashtanga Yoga -a state of alert rest as stated by Maharishi Mahesh Yogi, who found a new technique of meditation, popularly known as transcendental meditation. By practicing yoga, a person is thought to reach a state of mental equanimity, where responses to favorable or unfavorable external events are well under the individual's control, and responses are moderate in intensity. The science of yoga is a powerful

stream of knowledge, which enables the practitioners to achieve radiant physical health, serene mind, continues spiritual uplift, and creates the ability for harmonious social living. Hatha yoga practices, like asanas, pranayama, kriyas, mudras, and bandhans are mostly taught as physical practices. While various meditational techniques work at the mental level, all these practices are intended to develop a certain type of awareness within oneself, which in turn brings about a change in emotional and visceral functions, and through them, a change in intellectual and somatic functions of the individual takes place. Researches have established that Six months of yogic practices (meditation, asanas, and pranayama) brings a feeling of well-being, a reduction in body weight, increased vital capacity, acceleration in endocrinal functions, and improvement in memory. Sahasi et al.³ has demonstrated the effectiveness of yogic techniques in the management of anxiety and reported increased attention/concentration. Yoga through its techniques of meditation, asanas, and pranayama yields a positive effect in the management of stress in adolescents. The processing of sensory information at the thalamic level is facilitated during the practice of pranayama and meditation. These two practices along with physical postures, cleansing practices, devotional sessions, and lectures on the theory and philosophy of yoga were focused to bring about an improvement in the steadiness of school students following 10 days of practice. This improvement was believed to be due to better eye-hand coordination, attention, concentration, and relaxation. In one another study, it was found that a 4-week program of yogasanas and meditation lowers the aggressive behavior of students. Another study has reported that meditation (a) reduced problems related to maladaptive behaviors, (b) increased emotional and physical health and psychological well-being, (c) reduced the frequency of thought, (d) reduced substance abuse, and (e) generally improved the quality of life. Transcendental meditation reduces stress and improves academic performance. Chanting "Om" mentally causes increased alertness, and the practice of yoga brings improvement in competitive performance.

The research done by Mind/Body Institute, Harvard Medical School, and Bruce D' Hara and his team at the University of Kentucky in Lexington, U.S., revealed a positive influence of meditation on brain functioning and performance.⁴ Children lying on the floor in silence, with their eyes closed, listening to the music playing in the background, with the blinds down. These are students who take part in the yoga sessions provided during the course of their school day. This has now become a common sight in many Catalan schools as a result of teachers and psychologists confirming the numerous benefits yoga offers for children. For example, a few minutes of yoga a day can make children feel relaxed and calm in moments of tiredness or commotion. According to UOC experts, yoga improves memory, focus and academic performance in children, while also making them aware of their own emotions.

According to Mireia Cabero, psychologist,⁵ emotional coach and UOC Bachelor's Degree in Psychology course instructor, explains that yoga develops a child's ability to connect with their own inner self. According to Mireia, Yoga promotes knowledge of the internal world, while "education stimulates and promotes knowledge of the outside world. According to Mireia Cabero, Yoga also allows children to take a pause, says Cabero. "Stopping for a moment in order to feel, to reflect and to breathe", a skill that she considers fundamental to finding "balance and facing the challenges of life". On top of all that, the expert concludes that children who practice yoga are more capable of "managing their own emotions and relating more consciously with themselves, with others and with adversities".

Yoga helps the students to understand and manage their emotion. The relaxation and breathing techniques that children use at school also help with social interactions within the classroom by reducing student stress and improving the relationships between them. The FAROS report produced by Hospital Sant Joan de Déu asserts that working on emotional education in class improves the ambience at school, as well as the relationship that exists between classmates and the teacher and fosters

aptitudes and skills that are very useful for the future.

UOC Faculty of Psychology and Education Sciences professor Toni Badia believes that "emotional education should be considered a priority in school educational systems and, therefore, should to be included as part of the educational project as a key element in an individual's total development". He adds that in primary education the development of strong emotional education among students will also have a positive impact on certain fundamental aspects of their communication, social and civic skills, as well as their capacity for autonomy and personal initiative.⁶

Shreyasi Vaksh, Mukesh Pandey and, Rakesh Kumar studied the Effect of Pranayama on Academic Performance of School Students of IX and XI Standard.⁷ In the study, 50 students (28 boys, 22 girls; 13-18 years age) motivated to do pranayama of standard IX and XI were selected from Kendriya Vidyalaya - 1, Agra, U.P. The criteria for exclusion were the students must not have taken yoga previously, students suffering from any chronic illness, taking any type of medicine for long duration, and suffering from any acute respiratory infection like rhinitis and sinusitis. Following Pranayama were taught to the students Kapal Bharti, Slow and Fast breathing, Anulom Vilom, Breath Awareness and Bhramari pranayama by a following directions, Classification, Analogies, Arithmetic Reasoning, Vocabulary, Comprehension, Series, and Best Answers. Each correct answer carries one mark and no negative marking for incorrect answer. Time required for whole administration is 32 minutes. All data obtained were expressed as mean \pm standard deviation (SD). The differences in observations before and after pranayama were studied using student's paired t-test. A two tailed, un-paired student's t-test was used to test difference between boys and girls. The findings suggested after six months of regular pranayama, there is improvement in academic performance of students. Both boys and girls performed equally well after six months of pranayama.

A research article titled "Study of Nadishodhana, Bhramari Pranayama and Omkar Chanting on autonomic functions and its reflection on performance amongst preclinical medical students"⁸ established the positive impact of yoga on the mental and physical health of the medical students. According to the study stress relaxation techniques of yogic exercise proved beneficial. Nadishodhan Pranayama, Bhramari and Omkar recitation were used to evaluate the effect of these yogic exercises on autonomic functions and performance of future medical professionals. Preclinical Knowledge Score was 14% in cases and 10% in control group.

Mahesh Narain Tripathi, Sony Kumari, and Tikhe Sham Ganpat studied the Psychophysiological effects of yoga on stress in college students⁹ and suggested evidence-based yoga therapy for college students may include following yogic practices:

- Starting Prayer
- Kapalbhathi Kriya (frontal brain cleansing), Agnisar Kriya (activating the digestive fire)
- Hands in and out breathing, hands stretch breathing, ankle stretch breathing
- Jogging, forward and backward bending, side bending, twisting
- Surya namaskara (salutations to the sun practice)
- Tadasan (palm tree pose), Vrikshasana (tree pose), Padahastasan (hand to foot pose), Ardha Chakrasana (half wheel pose), Bhujangasana (cobra pose), Shalabhasana (locust pose)
- Quick Relaxation Technique
- Nadi Shuddhi Pranayama (psychic network purification), Sheetali Pranayama (cooling breath), Seetkari Pranayama (hissing breath), Bhramari Pranayama (humming bee breath)
- Om Meditation
- Closing Prayer.

Shilpa Singh Rohilla of Dept of Psychology Panjab University, Chandigarh, India conducted a research work and measured the effect of Yoga on Mental Health, Academic

Stress And Life Satisfaction.¹⁰ and concluded that yoga training functioned as moderator and enhanced mental health, lowered down academic stress and enhanced life satisfaction among students.

Conclusion: Children face many challenges in schools regarding their academic, physical, and psychological well-being. Stress and its associated factors are believed to be a primary cause for children having difficulty with both learning and their well-being. In recent years, a growing number of public health and medicine scholars have begun to evaluate the benefits, effectiveness, and efficacy of yoga for children in various school settings.

Findings of the study established that yoga can help students learn better and become healthier. Yoga can also be helpful in improving academic grades. Overall, it seems that mindfulness-based activities such as yoga may assist children in learning in the classroom because they are calmer and find it easier to pay attention and complete tasks. Children also learn to become more mindful of their bodies and how to improve their own health in enjoyable ways.

Academic anxiety is one of the major problems with the young generation facing now a days, Yogic intervention was found to reduce the academic anxiety level of the subject.

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HUMAN RESOURCE DEVELOPEMENT THROUGH ARTIFICIAL INTELLIGENCE

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Abstract

In this globally expanding business environment, surviving for a long term becomes difficult. The role of data in planning, operations and strategy is not just about competitive differential, but more about competitive necessity to sustain in today's cutthroat business ecosystem. Since data analytics today doesn't come into action when it comes to managing people and making decisions as how we attract, grow, retain and motivate our people. Also, many companies refrain from using data for addressing critical concerns like which team is likely to have performance problems and the reasons behind those issues? How to improve managerial efficiency? How to improve working environment?

There should be technologies which enable the prompt analysis (investigation) of data by people that do not have special skills in data analysis. There should be a technique which will not eliminate job but the huge and cumbersome tasks of job and thus creating a new job.

There is an agent who is known as AI and for which can be a new frontier in the workplace. Artificial intelligence is about replacing human decision making with more sophisticated technologies. It is seen as the next wave of technological advancement with tools that can think, plan, and execute tasks that mimic human performance without stress or the need for a break from work. So what can it do for the HR discipline? The implementation of AI can offers HR departments an ability to gather and process data and make preliminary forecasts based on changing conditions. It helps outsource not just some of the administrative tasks in HR and recruitment but can also helps elevate our current efforts throughout our organization. They are the responsibility of every manager, leader and the executive. To be sure, many companies are puzzling over how artificial intelligence technologies might impact their workforce and operations?

HR is one of the disciplined sectors with extremely complex needs of data analytics and management. AI can assist in gathering large quantities of data and make predictive analysis in a matter of seconds. This speed is crucial for global businesses, as they compete in a highly fluid environment. It enables accurate, quicker, and timely decision making to ensure safeguard business opportunities and implementing learning from successes and failures. Ultimately, AI will allow human resource teams to increase the quality of company culture, training and overall performance, by analyzing employee data, and thus will result in improving company productivity and overall business.

The aim of the article is to make people aware of the upcoming technology which can be implemented in the field of HR to make work simplified and enable prompt decision.

Keyword- HRD, Puzzling, Prompt Decision, Artificial Intelligence, Predictive Analysis.

Introduction

Human resources (HR) is the one who deals with finding, screening, recruiting and training job applicants, as well as organizing employee-benefit programs in the company. As companies renovate to gain competitive edge, human resources plays a crucial role in helping companies to deal with a fast-changing environment and the greater demand for quality employees, which can be easily attained through technology, which can not only create profitable new business models, but can also enhance professionals. As the technology is becoming familiar and smarter, businesses all around the globe are allocating it to study the behavior and activities of their employees in an organization and to make their research more fruitful, they are pretty effectively taking the help of AI-based predictive analyses. "An ideal 'intelligent' is being said to Artificial intelligence, which is an agent that perceives its environment and takes actions that result into achieving success to great extent. Artificial intelligence is the branch of computer science concerned with making computers behave like humans. The term was coined in 1956 by John McCarthy at the Massachusetts Institute of Technology. It can be defined as the ability to compute how to achieve goals. Humans, animals and machines can achieve varying levels of intelligence, but artificial intelligence can compute predefined scenarios faster and more accurately than any person without the fatigue and monotonous work.

AI Elements: Artificial intelligence has been classified under various elements such as learning, reasoning, problem-solving, perception, and language understanding. There are actually many kinds of artificial intelligence that can range from calculating system performance to automating physical systems...

Research: it can be in various forms. The simplest one is by trial-and-error the simple memorizing of individual items--solutions to problems, words of vocabulary etc is termed as rote learning. It sophisticated modern techniques that enable programs to generalize complex rules from data.

Intellectualize: this involves drawing inferences that are relevant to the task or situation in hand. One of the hardest problems confronting AI is that of giving computers the ability to distinguish the relevant from the irrelevant.

Interpretive: A vast range of problems are addressed in AI. Such as; identifying people from their photographs; planning series of movements that enable them to carry out a given task. Interpretive analysis process divide into special-purpose and general-purpose. A special-purpose method is tailor-made for any specific problem. A general-purpose method is applicable to a wide range of different problems. Once general-purpose technique used in AI this means-end analysis, which involves the step-by-step reduction of the difference between the current state and the goal state.

Language-understanding: It is one of the most important function of the artificial intelligence system. Language is a system of signs having meaning by convention. This meaning-by-convention that is distinctive of language is very different from what is called natural meaning.

The three major areas that concern HR are voice recognition, robot automation and algorithms:

Voice Detection: This type of AI can convert text into words and vice versa, search Internet sites, videos, podcasts and broadcasts for key phrases and subjects and deliver the information automatically to other analytic programs and on-demand in the preferred format of speech or text. The primary function of voice recognition, however, is to trigger actions based on voice commands, such as opening a file, website or program, adjusting environmental controls, controlling household and office devices and other simple command functions.

Bots Are Great: The major search engines employ bots to search the Internet for keyword phrases. The usefulness of bots extends to learning, chatting, asking questions, giving directions, recalculating routes and other useful functions. **Intelligent Retrieval Algorithms:** AI algorithms are step-by-step instructions that guide AI functions. Sophisticated algorithms can be set to automate many HR functions such as gathering business intelligence, disseminating information to the right stakeholders, monitoring key performance benchmarks and tracking outside interests and social media activity of employees and recruitment prospects.

AI Risk, Risk Management and Beneficiaries: Anything which has some privileges it also carries some pitfalls with it. Likewise, Technology always carries some risks with it. Though AI applications perform relatively narrow tasks, which is fast and flawless, but it carries different risk level too. It includes systems that are designed to understand the human speech and idioms but in HR management, signals could be misinterpreted. That's why human monitoring and control are essential in HR. Other risks include artificial intelligence devices and systems that aren't smart enough – those that inadvertently reveal protected personal information. HR managers must be ever vigilant that AI systems don't compromise security. Some people might fail to adapt to AI and technology, but that's always been true that we can survive in the market only by adapting changes.

Risk management: There is always some sort of risk present in today's fast moving business world but it has to be overcome. It is the responsibility of every HR manager to understand the actions, decisions, intentions, and aspirations of the employees which can be easily and completely achieved by AI tool. It proved to be powerful comparatively in this regard. As Big Data is the backbone of AI, companies can easily track and analyse the entire work cycle of an employee. Adapting to new technology, trends and tools is just a part of what it takes to survive in today's digital jungle. Artificial Intelligence (AI) is the apex of every technological excellence in the digital

era. It provides real growth to businesses; it also simplifies human learning at a great pace. The strong chemistry between Big Data and AI is not just providing an extra edge to businesses in Marketing, Sales, and R&D, but it is also quite useful in enhancing employees engagement as well as satisfaction levels. The proper management of risk involved with AI can result into boosting up of business world.

By 2020, almost all products and services will be extensively based on AI (Gartner Report). The study further sheds light that companies which allow their employees to take the advantage of internal and external data are expected to invest 200 percent more on analytics than enterprises, which do not provide data access to their employees. On the other hand, Accenture Technology Vision 2017 companion survey highlights that 85 percent of the business and information technology executives are looking forward to extensively invest in AI related technologies over the next three years. 79 percent participants believe that AI will revolutionize their way of interaction with the customers while 68 percent of them staunchly agree that AI will either significantly change or completely change their working within three years of time.

Beneficiaries: It is known fact that there is no sector other than HR requires cumbersome data management, so for HR, AI could be a boon. AI technology can enhance HR department's ability to gather and process data and make preliminary forecasts based on changing conditions. Where it would have taken weeks to gather and analyse the same quantity of data manually, AI processes can accomplish in seconds. In today's fast-moving business environment, speed plays crucial role for the following reasons:

- Empowering faster decisions at the right times to generate business opportunities.
- Getting accurate information quickly.
- Facilitating pattern recognition to spot trends.
- Accelerating all company processes.
- Learning from past mistakes and success.

REDESIGN IN HR STRATEGIES

As the technology is becoming user friendly and smarter, businesses all around the globe are capitalizing it to study the behavior and activities of their employee and, to make their research more fruitful, they are pretty effectively taking the help of AI-based predictive analyses. As Big Data is the soul of AI, companies can easily obtain a fully fledged information about the number of effective hours of each employee, measuring the monthly failures rate, HR professionals can quantify the efforts of the workforce and lead to a better cost-benefit analysis. Consequently, the insights gathered from AI system can be used to devise more effective strategies and action plans that increase the per capita contribution of each employee. It can bring changes in various ways some of which are:

Molding of futuristic business: Data-driven decision-making is now not limited only to top employees of an organization, but it has also become crucial for team leader departmental head and employee for decision making purpose. Senior employees must encourage junior employees to use data to support their opinion and suggestions on various business activities. Data has transformed flat reports and dashboards into interesting and engaging communication tools that help the managers in real-time decision-making. All in all, data-driven decision-making keeps the business competitive and future-ready.

Prediction for Enhanced Productivity: technology is emerging as a great boon for businesses that are receptive to adopt advanced technique in every functional area. Based on a variety of data collection sources such as employee roster, biometric details, e-mail account details, Wats app communications, HR managers can develop clear insights on a variety of engagement and performance related issues. Means, AI empowers the HR teams with predictive intelligence that allows them to improvise the potential opportunities and avert the potential threats.

AI Means Robust Development: Predicting problems and prescribing solutions well in

advance are the core benefits of AI. By keeping a close track of employee engagement level, performance report, cultural & technical feedback AI surfaces the company with specific predictions benefitting the HR professionals with great insight regarding the opportunities that need to be tapped and the risks that need to be avoided. Hence, AI is supporting the HR teams and managers in recruiting the new talent and retaining & motivating the existing employees for the overall development of the organization.

AI- Artificial intelligence is an automated time-consuming machine which employers can use on regular basis to improve the workflow of employees. Human resource departments can be a major benefactor of these automations. Soon, Human Resource manager would be able to use this AI technology to better staff, train, review performance and account for attrition based on AI capabilities. By analyzing employee data, it will be able to provide valuable predictions and recommendations to HR employees to support decisions that will improve company productivity and environment. For starters, AI technology is immune to stereotypes and the impact the applicant's race, gender or ethnicity can have on the outcome of employee screening. The AI software can plot applicable interview questions that completely disregard someone's background at the expense of focusing on their professional competency for a particular job. These questions will be based on the applicant's earlier work records and, even more importantly, on the requirements of the job they apply for. In the word of machine we can state that, the use of AI for this type of automation allows for quick recruitment of "best candidates from the whole."

Mechanization Hiring Process: It is difficult to imagine a machine learning algorithm doing all the hiring for a candidate but it can do initial candidate research when job openings arise. By scanning resumes AI algorithms can eliminate unqualified prospects and create a shortlist for an HR representative. Using natural language processing, the shortlist could be compiled based on specific skills. Among other processes, Artificial intelligence may not be

able to sit down and personally interview each candidate to determine personality traits or people skills, but it can give insights and recommendations into the hiring process.

Recommended Instruction Process: Artificial intelligence can analyze the data from employee interactions and use that information to better tailor training sessions to the individual worker. Everyone learns in different ways and has varied skill sets, so allowing employees to learn to the best of their abilities will only improve onboarding and productivity. Machine learning will eventually be able to record how well an employee responded to a training based on their performance.

Data-Driven Performance Analysis: Artificial intelligence can help eliminate bias from certain performance metrics when needed. If an employee is simply not holding their own within a company, the data will show it and the AI can determine whether or not that employee should remain on the team. Similarly, HR can use productivity measurements to determine manager effectiveness.

While this may seem like a cutthroat style of management, productivity data does not have to be the sole performance measurement to determine an employee's worth, but other activities has to be determined to back up decisions.

Predictable Turnover And attrition: Human resource departments often deal with turnover and attrition after the employees have already left, but AI could predict such actions before they even take place .employee engagement brand advocacy artificial intelligence could determine an employee's level of interest and give a prediction on whether they are trying to change positions. This would allow HR managers to account for potential job openings and hiring new workers to smoother workflow. These artificial intelligence-driven processes may seem abstract, but they are becoming more and more of a reality as machine and deep learning continues to grow into its implementation. Due to absence of knowledge regarding usage of this tool in HR people are lacking behind in this competitive

business applications. Increasingly, by automating certain tasks HR products will become intelligent applications with embedded AI capabilities to better assist HR departments. Ultimately, AI will allow human resource teams to increase the quality of company culture, training and overall performance.

Implementation of AI: HR is one of the most talked trend in recruiting eligible candidate for the function performance in an organization. Who doesn't need more human-like functions in an industry that is called human resources? Our department is focused on engaging, retaining, hiring and developing humans. The growing importance of our function in business and in keeping the economy healthy is shining a spotlight on our activities in HR. Which is why AI is so attractive right now? It helps leverage intelligent machines keep us focused on the needs of candidates and employees.

Findings

In today's fast moving world everyone's want to be competitive and sustain in the market, but for sustaining it is essential to become the part of the changing world, otherwise they will be out of the market. Development programmes can be undertaken so as to make people aware of the new tool "AI". Ai will result in change in recruiter's role through augmented intelligence which will allow recruiters to become more proactive in hiring and determining a candidate's culture and improve their relationships with hiring managers. The AI concept will also help HR managers to evaluate employee performance for the purpose of promotion and superannuation. Managers have to spend more than half of their time on administrative coordination and control. AI will automate many of these tasks. Though the important tool AI has been arrived in the market but many people are unaware of this and so cannot avail

world of business, which may result in facing economic loss.

Suggestions:

- It offers many great possibilities to elevate HR activities.
- Maximize workplace productivity and provide more support and resources to managers, employees and candidates.
- Decision would be taken without any cumbersome process and delay.
- Employee can be motivated to perform their task and thus can be supervised and checked on a regular basis.

AI can be seen in contributing business success and enabling a better understanding of customers, along with a more rapid response to their needs, and then its uptake within the world of work is likely to continue. In the future, many tasks will have the opportunity of input from AI. However, rather than replacing humans, it is the combination of AI and humans that is likely to bring the greatest benefits to the working world. Therefore, we might conclude that it will be how AI 'interacts' with humans that will influence its role in the future world of work. If human values are carefully articulated and embedded into AI systems then socially unacceptable outcomes might be prevented.

So, does AI present opportunity or danger? Will machines take all the jobs or create more than they destroy? Opinions on this are divided, and the reality is likely to be somewhere in between the two extremes. AI will continue to change the world of work, and workers will need to engage in life-long learning, developing their skills and changing jobs more often than they did in the past.

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SUSTAINABLE TOURISM: TOOL FOR SUSTAINABLE FOREST MANAGEMENT, NATURAL RESOURCE & COMMUNITY BASED NATURAL RESOURCE MANAGEMENT

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Abstract

Sustainable tourism is a step ahead towards participation of local community for forest and natural resource management. It keeps balance between ecological, economic, socio-cultural aspect. This research paper endeavours to study the community participation on forest natural resources, activities, benefits, challenges based on sustainable tourism assessment, to evaluate sustainable tourism is the best tool for natural resource management. The exploratory research methodology assists to find out evidence and gathered information from three sites throughout two countries forest development department, New Zealand and India. The Tongariro national park and Khangchendzonga National Park. This two describes sustainable uses and management. The Keibul Lamjao National Park world's only floating national park represents unsustainable management. The study helps us to understand the benefit of (i) sustainable tourism (ii) protection, conservation (iii) community involvement and sustainable awareness on natural resources for present and upcoming generation.

Key Words: Sustainable forest management, Conservation, Sustainable tourism, Community collaboration.

Introduction

Sustainable tourism has been used as a strategy to develop and promote national parks or protected areas for many government at various stages of developing countries around the world. The building of sustainable tourism cluster in developing economics can be a positive force in improving outlying infrastructure and dispersing economy activity. This happens so that the tourism cluster invite foreign exchange earnings, generates employment and accelerates the development of infrastructure. Sustainable tourism in protected areas emphasizes on forest management and natural resource management. Forest management concerned with overall administrative, economic, legal and social aspects as well as scientific and

technological aspects. Such as aesthetics, fish, recreation, urban values, water, wilderness, wildlife, wood products forest genetic resources. On the other hand natural resource management refers to the management of natural resources such as land, water, soil, plants and animals with a particular focus on how management effects the quality of life for both present and future generations. Development of sustainable tourism product & activity emphasis wellbeing of the local people. Community involvement and prioritizing tourism integration through a bottom up approach may help to address concerns about the potential impacts of tourism development. The most pressing concerns in developing countries is to plan the destinations appropriately to optimize equitable benefits to local communities and

proper management of natural and forest resources. A conventional approach to the management of natural resources has to be taken rests with the institution of local governments and its diverse communities.

This paper presents a general overview of sustainable tourism research and issues relevant to natural resource management on national parks. The paper provides basic information about national parks of New Zealand and India, present status of nature based tourism activities, approaches to measuring their economic growth and values. It includes more through investigations of relations between tourism and Natural resource management for development of the natural resource based tourism activities in national Parks.

Objectives

- a) To analyze the growth of sustainable tourism in and around national parks.
- b) To examine the relationship among sustainable tourism and local community participation in forest natural resource management and sustainable development.
- c) To understand the protection issues.
- d) To develop sustainable approaches in communities.

Methodology

This research used secondary data collection methods. The secondary sources of data collected from forest conservation official websites. Secondary sources of data used during the study were books, papers, Journals, magazines and internet search. Few data collected from the respective department authorities.

Literature Review

According to the (Binodini Majhi, ISSN 2249-7382-2016) Describes in Joint Forest

Management Program in India and Community Participation” It is becoming clear that sustainability is clearly linked to the participation of communities living close association with the natural resources.” According to the (Division for urban planning Stockholom, Sweden 2006) Tourism serves as important incentive to preserve the environment ensuring a balance growth path of the economy and increasing living standards. According to the (Dr. Stein, IUFRO, at: <http://iufro2017.com>) entitled nature based tourism and recreations role in sustaining forests and improving peoples quality of life. According to the (Kline, Jeffray D. 2001) Tourism and natural resource management: a general overview of research and discussion, USDA) These new form of tourism because of decreasing timber harvests and increasing recreation on national forest lands and resulting impacts of these change on local economics. Tribal forests are managed to maintain diversity of species, respect culturally important landscapes, mitigate the negative effects of wildlife fire and protect water resources. According to (Gulzade Kahveci, Kenan ok and Ersin ylmaz) Forest planning should take account of the demands of local people in terms of social needs and forest resources. According to the (Tongariro National Park Management Plan, 2006-2016) the parks regional economic significance issubstantial. The park provides significant employment opportunities both directly and through associated park dependent industries. Indirect economic benefits are seen in the parks function as a soil and water conservation area. According to the (Management plan of Khangchendzonga National Park, 2008-2018) the park has become an important destination for national and international visitors to Sikkim and benefits the state through promotion of eco-tourism, revenue generation and friendship building”. Permanent delegation of India to UNESCO) The Keibul Lamjao Conservation area respects an extraordinary story of natural antiquity, diversity, beauty and human attachment. People of Manipur are socially, economically,

culturally and ecologically connected with the Loktak Lake and Keibul Lamjao National Park. According to the (T. Sanggi Leina, Rocy Pebam and S.A Hussain) The dependence of the lakeshore communities on the park for their livelihood and the wetland ecosystem contributes to rural economy. The fauna in the park is also rare and unique. The area is home to the endangered brown natured deer or sengali. But even this rare are inaccessible preserve which is one of the only notified protected areas in Manipur, is threaded today by activities like the construction of a barrage by the national Hydro Electricity Power Corporation **Study Areas-** In the present study the existing destinations; the Tongariro National Park is the oldest national park in New Zealand, located in the central north island. The Kanchenjunga National Park is a national park and biosphere reserve located in Sikkim, India. The Keibul Lamjao National Park is a National park in Bishnupur district of the state of Manipur in India. The only floating park in the World located in North East India.

Discussion

Understanding the Sustainable Tourism, Sustainable Forest Management, Natural Resource Management, Community Based-Natural Resource Management

Sustainable Tourism- Definitions are very according to different views of sustainability. Several studies devote significant attention to define sustainable forest management, natural resource management, community based natural resource management and their implications in relation to sustainable tourism. The term sustainable tourism is considered as the concept of visiting a place as a tourist and trying to make a positive impact on the environment, society, and economy. WTO, Expressed simply, **sustainable tourism** can be defined as: *"Tourism that takes full account of its current and future economic, social and environmental impacts, addressing the needs of visitors, the industry, the environment and host communities"*. However, like other forms of tourism, 'nature-based tourism',

'ecotourism' and 'cultural tourism' Sustainable tourism is becoming so popular. The United Nations Educational, Scientific and Cultural Organization (UNESCO) defined sustainable tourism as "tourism that respects both local people and the traveller, cultural heritage and the environment". It seeks to provide people with an exciting and educational holiday that is also of benefit to the people of the host country.

Sustainable tourism development requires the informed participation of all relevant stakeholders, as well as strong political leadership to ensure wide participation and consensus building. Achieving sustainable tourism is a continuous process and it requires constant monitoring of impacts, introducing the necessary preventive and/or corrective measures whenever necessary. Sustainable tourism should also maintain a high level of tourist satisfaction and ensure a meaningful experience to the tourists, raising their awareness about sustainability issues and promoting sustainable tourism practices amongst them.

Sustainable Forest Management-

Sustainable forest management is the management of forests according to the principles of sustainable development. A definition of SFM was developed by the Ministerial Conference on the Protection of Forests in Europe (FOREST EUROPE). It defines sustainable forest management as: "The stewardship and use of forests and forest lands in a way, and at a rate, that maintains their biodiversity, productivity, regeneration capacity, vitality and their potential to fulfill, now and in the future, relevant ecological, economic and social functions, at local, national, and global levels, and that does not cause damage to other ecosystems". The International Tropical Timber Organization (ITTO) defines sustainable forest management (SFM) as "the process of managing forest to achieve one or more clearly specified objectives of management with regard to the production of a continuous flow of desired forest products and services without undue reduction of its inherent values and future productivity and without undue undesirable

effects on the physical and social environment". While the Food and Agriculture Organisation of the United Nations claims "Sustainable forest management addresses forest degradation and deforestation while increasing direct benefits to people and the environment. At the social level, sustainable forest management contributes to livelihoods, income generation and employment. At the environmental level, it contributes to important services such as carbon sequestration and water, soil and biodiversity conservation. In simpler terms, the concept can be described as the attainment of balance – balance between society's increasing demands for forest products and benefits, and the preservation of forest health and diversity. This balance is critical to the survival of forests, and to the prosperity of forest-dependent communities.

Natural Resource Management - Natural resource management refers to the "management of natural resources such as land, water, soil, plants and animals, with a particular focus on how management affects the quality of life for both present and future generations". Natural resource management deals with managing the way in which people and natural landscapes interact. It brings together land use planning, water management, biodiversity conservation, and the future sustainability of industries like agriculture, mining, tourism, fisheries and forestry. It recognises that people and their livelihoods rely on the health and productivity of our landscapes, and their actions as stewards of the land play a critical role in maintaining this health and productivity.

Community-Based Natural Resource Management - The community-based natural resource management approach combines conservation objectives with the generation of economic benefits for rural communities. The three key assumptions being that: locals are better placed to conserve natural resources, people will conserve a resource only if benefits exceed the costs of conservation, and people will conserve a resource that is linked directly to their quality of life. The United

Nations advocates CBNRM in the Convention on Biodiversity and the Convention to Combat Desertification. The organization World Wildlife Fund (WWF) describes "Community based natural resource management (CBNRM) is a framework for advancing and combining community and conservation objectives". By transferring ownership or user rights from the Government to local communities, CBNRM can provide affected communities with the necessary economic incentives to conserve and sustainably utilize their natural environment and wildlife resources.

Sustainable Tourism on SFM, NRM, CBNRM in Study Areas.

Study Area 1 – (Tongariro National Park) - Tongariro National Park is the oldest national park in New Zealand. It has been acknowledged by UNESCO as a World Heritage Site of mixed cultural and natural values. The New Zealand Department of Conservation control the national park since the creation of the department.

The visitor industry is considered to be the business of travel and the associated provision of infrastructure and services to meet the needs of visitors to Tongariro National Park. This can include provision of tangible elements such as transport, foods and beverages, tours, souvenirs and accommodation, as well as intangible elements such as education, cultural interpretation, adventure or simply relaxation. The Parks protect unique or distinctive natural areas while the visitor industry converts those attractions into business opportunities. Those are:

Volcano - The region is dominated by some of the world's most active and violent volcanism. The park stretches around the massive of the three active volcanoes Mount Ruapehu, Mount Ngauruhoe, and Mount Tongariro. The volcanoes stand apart as the most spectacular and diverse volcanic complex.

Scenic and Landscape Values - The scenic and landscape values of Tongariro were a significant reason for World Heitage Site. The

three volcanic peaks have many moods depending on the season, the weather, and the extent of any volcanic activity. These scenic values have contributed to the adoption of the park as a World Heritage site.

Water- The park's water bodies used to supply townships outside of the park only where no other suitable source is available, on the other hand its ensure that no adverse effects are generated on natural systems as a result of any proposals to dam, divert or extract waters within the park.**Ecosystem** - The park's ecosystems play in processes such as delivery of clean water, cycling of nutrients, creation and maintenance of soils, provision of pollination, and the regulation of the climate. Along with the biological benefits, there are also cultural associations and recreational and aesthetic benefits derived from the park's ecosystem services.

Plants - The park, due to its diversity of landscapes, range in altitude, and successional processes, supports various species of indigenous plants. This diversity contributes to the unique natural values of the park. Plants have been used for protect and enhance ecosystems, to provide for self-sustaining populations of indigenous plants, prevent further local extinction of indigenous plants from the park, reintroduce species lost to the park, where practicable, restore and enhance plant ecosystems at sites disturbed by human-induced activities.

Animals - The Park is a crucial ecological link connecting extensive habitats utilized by indigenous animals. Recreational fishing is a valued and legitimate activity in national park.

Historic Resources - Within the park historic resources provide for public appreciation and use where this is compatible with preservation of historic resources. That acknowledge the cultural, spiritual, historical, and traditional association.

Cultural Heritage - The park plays an outstanding cultural importance as a spiritual home to the Māori people and the gifting of this sacred land, providing the initial focus for the creation of the New Zealand national parks

system, is of great significance to the country as a whole.

Recreation - The park offers a wide variety of attractive settings for a diverse range of recreational opportunities. The objective of management is to facilitate public benefit, use, and enjoyment of the park, where this is consistent with its preservation, by providing for a range of recreational activities. Recreation use covers: a) Huts and Camping b) Walkways c) Tramping d) Climbing, Rock-Climbing e) Recreational Hunting f) Mountain Biking g) Ski

Govt. and other agencies role on SFM, NRM, CBNM in study area.

Area – 1 (Tongariro National Park) –

Preservation of the environment and national park values is fundamental to the importance of national parks to the visitor industry. The purpose of the management is to promote the sustainable management of natural and physical resources, development and protection of natural and physical resources in a way, or at a rate, which enables people and communities to provide for their social, economic, and cultural wellbeing and for their health and safety. The main legislative and policy frameworks which influence the management of the park are the:

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- f. Resource Management Act 1991; and the
- g. Historic Places Act 1993.

Study Area – 2,(Khangchendzonga National Park)

The Khangchendzonga National Park located at the Himalayan range in northern India, state Sikkim. It's the First Mixed Heritage site in India. The name gets from the world third highest peak Mt. Khangchendzonga. The

Sikkim Forest, Environment and Wildlife Management Department manage the national park with a vision to conserve key ecosystem and landscape attributes whilst promoting recreational opportunities, cultural and educational values as well as the advancement of scientific knowledge and strategies which advance the wellbeing of local communities. A participatory approach to management exists through Eco – Development Committees to monitor and inspection on aspects and attributes.

Mountain Peaks - There are twenty peaks within the national park. The third highest point of the Earth's surface, the Khangchendzonga is the major significance, amongst all the peaks it's the most glamorous, magnificent, panoramic and predominant peak. Also revered as the Guardian Deity of Sikkim. These peaks have attracted people from all over the world, mountaineers, photographers and those seeking spiritual fulfillment.

Glaciers and Glacial Lakes - The park boasts eighteen glaciers including the Zemu Glacier. The Zemu Glacier is one of the largest and longest glaciers in Asia. These lakes are the major sources of water distribution for river Teesta and Rangeet.

The scientific management or interference intends to rejuvenate & restore these degraded natural lakes by treating its catchment areas, also intends to beautify the surrounding areas so as to encourage ecotourism.

Scientific Values- The KNP is of important scientific value and offers unique research opportunities to scientist of the nation, because of its conditions of extreme elevation, associated flora and fauna, culture and environment. Large number of medicinal plants also found in KNP and its surrounding areas.

Biodiversity - The park has one of the highest levels of plant and mammals diversity recorder within the Central, High Asian Mountains. The Sikkim Biodiversity Conservation and Forest Management Project strengthen the biodiversity conservation activities and forest

management capacity and simultaneously improve the livelihoods of the local people who are dependent on forest and living in forest areas.

Mythology and the sacred landscape - The name of Mt. Khangchendzonga means 'The Great Snowy Repository of Five Treasures' (from Tibetan *gangs*: snow, *chen*: great, *mdzod*: treasure, *lnga*: five). The five peaks of Mt. Khangchendzonga are considered as repository of five treasures: i) salt ii) gold and turquoise, iii) Buddhist scriptures iv) arms v) medicines and seeds. It is believed that these treasures will be made available to the Sikkimese people in times of need.

Culture - The Park is of major religious and cultural significance in Sikkim since it abounds in sacred mountains and holy places. The Sikkimese people respect their homeland as a sacred hidden valley and refrain from hunting and slaughtering animals. These indigenous belief systems and practices provide important cultural basis for conservation.

Trekking and Expedition - The magnificent Khangchendzonga and associated peaks attract thousands of mountaineer around the year. The local communities have become increasingly reliant on tourism.

Govt. and other agencies role on SFM, NRM, CBNM in study areas.

Area – 2, (Khangchendzonga National Park) – The Wildlife Sector of Forests, Environment & Wildlife Management Department, Government of Sikkim in coordination with the MoEF, Government of India must proactively work towards promoting high quality scientific research work and following the related policies and programs to promotion of the KNP:

- The Khangchendzonga National Park Management Plan 2008-2018
- State Policy on Environment, Forest and Land Use 2000
- Sikkim State Ecotourism Policy (2011)

- The National Afforestation Programme (NAP)
- The National Afforestation and Ecodevelopment Board (NAEB)
- Joint Forest Management Committees
- Pokhri Sanrakshan Samiti (PSS; Lake Conservation Committee)
- Sikkim Biodiversity Conservation and Forest Management Project (SBFP)
- The Wildlife Protection Act, 1972
- NGOs like WWF, TMI, ICI-MOD, ATREE etc.

Unsustainable Tourism or Management on SFM, NRM, CBNRM in Study Area

Area – 3 (Keibul Lamjao National Park) -

The Keibul Lamjao National Park located in the southern part of Bishnupur district and eastern part of Thoubal district of Manipur, India. The national park is characterized by many floating decomposed plant materials locally called phumdis. the park itself is predominantly state owned and the remaining areas are claim ownership rights between two tribal groups. In terms of tourism the park is ideal for an adventurous trip. The Manipur Tourism Department conducted day tours to the Loktak Lake and the Keibul Lamjao National park. The park is historically, culturally, economically and politically very significant to the society in Manipur.

Natural Value(Phumdi) - The *Phumdi* represents significant ongoing ecological and biological processes. Phumdi are a heterogeneous mass of soil, vegetation and organic matter at various stages of decomposition. It provides a magnificent vista of green floating islands all over the lake. "It is the only floating national park in the world". The Phumdi are an integral part of the lake and play an important role in the ecological processes and functions of the lake ecosystem.

Biodiversity - A long listed species were recorded in the floating meadows and water, were common to both the habitats.

Freshwater - The exceptional natural beauty of the Loktak Lake and Keibul Lamjao

National Park can be seen by standing on various islands of the lake. The blooming of water lilies and lotus in the lake during the time of summer is the real feast for the eyes. On the other hand the fresh water also used for Loktak Multipurpose Project.

Sangai - The Manipur Brow-antlered deer is the Indian form of three sub-species of Eld's deer (first described by Col. Percy Eld). The others occur in Myanmar (formerly Burma) and Thailand. All three sub-species are considered "at risk" but the Manipur deer is perhaps the most endangered of the entire world's cervids. It is known locally as "*Sangai*" which means literally, "one who looks at you". Historically *Sangai* occurs only in the southern part of Manipur and today only in the protected area of the National Park.

Agriculture - The agricultural use of the Phumdi in the Loktak Lake vividly exemplifies an exceptional system which has evolved organically and harmoniously over time. Wild rice and vegetables are commonly grown.

Fish Production - The fish production of the state is mostly contributed by the Loktak Lake. Athaphum is a fishing technique using enclosures of strips of Phumdi arranged in a circular

Culture - The *Meiteis* have rich culture out of which the floating huts exemplify uniqueness in their architecture. Three hillock island villages namely, *Karang*, *Thanga* and *Ithing* are located in the Loktak Lake with few floating huts erected on the *Phumdi*.

Mythology - According to Meitei mythology, Ebuthou Thangjing, the divine ruler of the Moirang kingdom is worshipped as deity and deemed one among the creators of the universe. This kingdom was located near Loktak Lake, 45 kms from Imphal, was rich in culture and tradition. Apart from these symbolic cultural places, there are many other sacred places in and around Loktak Lake.

Govt. and other agencies role on SFM, NRM, CBNM in study area-- Area – 3 (Keibul Lamjao National Park)

The Keibul Lamjao Conservation Area is of superlative natural beauty and provides some of the most spectacular scenery on earth. It also called the Switzerland of east and is famous for many peculiar features. The KLNP is an outstanding internationally site with unique values in India. Its freshwater, Phumdis, Culture, Indigenous people make it extraordinary. The main target of Sustainable Tourism worldwide is conservation and use of natural values in a manner. The KLNP has no fresh boundary to protect from any kind of

disturbance. Previously said the park has not any specific regulation and conservation management on those natural resources, it causes major threats to the habitat, community and natural values. Construction of the Ithai Barrage under the Loktak Multi-Purpose projects serious threats to the phumdis. The forest Department of the Manipur Govt. suggest nominal conservation measures to protect KLNP natural values. An urgent development and implementation of management plan in sustained way is important to protect this particular national park. This will attract people from worldwide.

Table 1: Tourist Flow in Study areas

Study Area Name	NO. of Entry and Exit Point	Years				
		2014	2015	2016	2017	2018
TNP	02, Northern & Alpine Circuit	114658	140000	148882	148522	155652
KNP	2	Data Not Available				
KLNP	1	Data Not Available				

Conclusion

There is a global demand for sustainable tourism and values for forest natural resources, knowledge, and protection for indigenous culture. At the global level communities like USA, CANADA, New Zealand, Africa have been effectively protecting controlling and monitoring sustainable tourism on every aspect of natural parks attractions. The study reveals national parks has enormous potential like indigenous forest, wildlife, natural beauty, local community culture. It also reflects an analysis of the economic opportunities of local people and other stakeholders through income and employment generation in the national parks and adjacent areas. The study of Tongariro National park, indicate that integration of potential management plan for natural resources, recreation, tourism, consider

the main purpose of national park. The KNP stated, management for natural assets, enhancing community wellbeing, establish ultimate eco- tourism and sustainable uses of natural assets could be invaluable. On the other hand the study of KLNP, the park has extra ordinary story of natural antiquity, diversity, beauty, and human attachment but the park need immediate conservation and develop management plan to encourage local people to promote sustainable tourism and nature education.

It is true that there are many problems facing sustainable forest management and natural resource management in national parks to promote and develop sustainable tourism in global tourist market. As Lucas,(1990) notes, Visitors to natural areas provide a particularly good audience for conservation reserves

because they do not directly alter the natural environment. Education has an important role in terms of communicating the reasons behind management actions to visitors, so that visitors are more likely to support management strategies especially those restricting their activities. Thereby we need to enhance better understanding of the natural resource management, sustainable tourism, and sustainable forest management to gain better understanding of natural areas because it is high time to start initiatives for designing sustainable tourism for national parks globally.

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DIGITAL FINANCIAL INCLUSION

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Abstract

Financial inclusion is globally considered as a critical indicator of development and well-being of society. Financial inclusion aims to eliminate these barriers and provide economically priced financial services to the underserved sections of the society so that they can be financially independent without depending on charity or other means of getting funds that are actually not sustainable. And also intends to spread awareness about financial services and financial management among people of the society and wants to develop formal and systematic credit avenues for the poor people.

In India, digital financial inclusion in banking sector is instrumental in facilitating government schemes for income generation and poverty eradication. Success of most of the government schemes hugely depends upon the financial inclusion. The article gives comprehensive picture of current status of financial inclusion in India.

Key words: Digital financial inclusion in banking sector Jan Dhan Yojna, social security schemes

1. Introduction

Financial inclusion is globally considered as a critical indicator of development and well-being of society. It is an effective means to sustainable economic growth, and is intended to ensure that each citizen of the country is able to use their earnings as a national financial resource for redeployment in productive sectors of the economy. Such pooled financial resources can be channelized to develop enterprises, fueling the nation's progress and most importantly financial intermediation. By the term Financial inclusion, it means the approach of offering banking and financial solutions and services to every individual in the society without any form of discrimination like person's income or savings. It mainly focuses on providing easy access, affordable, reliable and transparent financial solutions without any hidden cost to the economically underprivileged sections of the society. These sections include poor or low-income households, women, youth, people living in remote rural areas and few people who needs special attentions like minority sections of the

society, persons with special-abilities etc. There are many poor or low-income households, SMEs in India who don't have the access to the basic financial services because either they are unaware or they don't have the access or they don't meet the minimum eligibility criteria of the banks or financial institutions.

These economically underprivileged people of the society may not meet the required criteria like minimum income, minimum credit score, age criteria, minimum years of work experience or also may not have proper documents to provide to the banks or FIs for verification of identity or income, employment records due to the lack of information, education or resources. Due to this financial exclusion, this less fortune section of the society is either not aware of the many benefits given by the governments or are restrained from accessing them due to the unavailability of proper document or transaction medium.

Financial inclusion aims to eliminate these barriers and provide economically priced financial services to the underserved sections of the society so that they can be financially independent without depending on charity or other means of getting funds that are actually not sustainable. And also intends to spread awareness about financial services and financial management among people of the society and wants to develop formal and systematic credit avenues for the poor people. The process of financial inclusion can be carried out in both the primitive ways like opening bank branches in the untouched areas and through digitalized ways. In digital financial inclusion digital technology is used to provide digital financial services. It involves the deployment of digital means to reach financially excluded and underserved populations with a range of formal financial services suited to their needs, delivered responsibly at a cost affordable to customers and sustainable for providers. Digital financial services, together with effective oversight and supervision, can expand the scale, scope and reach of financial services, and are essential to closing the remaining gaps in financial inclusion. Digital technologies also offer affordable and convenient ways for individuals, households and businesses and covers financial products and services, including payments, transfers, savings, credit, insurance, securities, financial planning and account statements. These services are delivered via digital/electronic technology such as e-money (initiated either online or on a mobile phone), payment cards and regular bank accounts.

In the FIGI symposium held in November 2017, Communication minister Manoj Sinha said that, India is a leading case study of commitment to digital transformation and financial inclusion as it has over billion mobiles, 325 million broadband connections and 306 million new bank accounts, India has an opportunity to achieve digital and financial inclusion.¹ He also added that the Unique Identification Number (Aadhar) helped in linking and disbursing money directly to the

beneficiaries under the government's various welfare schemes. "As India is poised to become a \$10 trillion economy in the next decade, expansion of financial services and financial inclusion are imperative through innovative approaches.

2. Essential Components for Financial Inclusion:

According to report made by Consultative Group to Assist the Poor (CGAP), based on the 2nd Global Partnership for Financial Inclusion (GPFI) Conference on Standard-Setting Bodies and Financial Inclusion², following are the essential components of digital financial inclusion:

- Digital transactional platforms enable customers to make or receive payments and transfers and to store value electronically through the use of devices that transmit and receive transaction data and connect to a bank or non-bank permitted to store electronic value
- Devices used by the customers can either be digital devices (mobile phones, etc.) that transmit information or instruments (payment cards, etc.) that connect to a digital device such as a point-of-sale (POS) terminal.
- Retail agents that have a digital device connected to communications infrastructure to transmit and receive transaction details enable customers to convert cash into electronically stored value ("cash-in") and to transform stored value back into cash ("cash-out").
- Additional financial services via the digital transactional platform may be offered by banks and non-banks to the financially excluded and underserved — credit, savings, insurance, and even securities — often relying on digital data to target customers and manage risk.

3. Benefits of Financial Inclusion:

Digital finance inclusion has some extra benefits over the traditional financial system. Following are the few benefits of digital financial system:

- According to the 'The Indian Telecom Services Performance Indicators' given by the Telecom Regulatory Authority of India³. India has a total of 1,206.22 Million Telecom Subscribers (Wireless + Wireline). This can lead to greater financial inclusion, expansion of financial services to non-financial sectors, and the expansion of basic services to individuals.
- Digital finance has the potential to provide affordable, convenient and secure banking service to poor individuals in developing countries (CGAP). Recent improvement in the accessibility and affordability of digital financial services in India has increased the number of electronic transactions. Schemes like Digital India, Cashless India, Electronic transfer of government benefits has boost up the financial involvement.
- Digital finance had the capacity to increase the gross domestic product (GDP) of economies by providing convenient, reliable and affordable access to diverse financial products and services. This can lead to increase in the number of productive activities by the SME and individual due to availability of easy and affordable credit and other facilities. This can also lead to greater economic stability and increased financial intermediation.
- Digital finance also improves the delivery of financial assistance and benefits given by the government to citizens by removing the role of middleman who, who used to restrain the citizen to get these benefits by stealing them.
- Digital finance can have long-term positive effects for banking performance. It leads to the increase in the efficiency and reduction in the cost by the banks which leads to greater reach to the customer at minimized cost.

- Digital finance has benefits to financial and monetary system regulators because full-scale digital finance adoption can significantly reduce the circulation of bad (or fake) money, etc.
- Digital finance leads to greater control of customers' personal finance, quick financial assistance and decision making and reduced transaction time.

Digital finance is strengthening the financial base of the society and has the potential to bring positive changes but only with the help of proper digital infrastructure and a good amount of investment on the security needs.

4. India and Digital Financial Inclusion:

India has a world-class tech industry set against the backdrop of a financial services industry that does not yet serve the mass market and small enterprises. A robust tech sector based on world-leading software and information technology companies has developed over recent decades. This has created a tech ecosystem, including skills and capital, that is supporting a burgeoning FinTech sector, including innovators in payments, digital small enterprise and retail lending, personal financial management, and insurance.

4.1 Digital Financial Inclusion in the Banking Sector:

In this era of digitalization, technology has become inevitable in almost every sector. Initiatives like Aadhar, Digital India, Cashless India and many more have brought a significant change in our economy and on the way, we carry our activities like banking, investment etc. There is a digital shift is happening in the banking sector also. After demonetization, we have experienced a huge increase in the number of digital transactions and emergence of many new technology, application and instruments and the entrance of many new players in the financial sector. Government has also taken many technology-based initiatives for financial inclusion.

Jan Dhan, Aadhar & Mobile (JAM)

JAM = PMJHY (Financial Inclusion) + Aadhar (Biometric Identification) + Mobile Connectivity.

J stands for Jan Dhan Account which means Pradhan Mantri Jan-Dhan Yojana (PMJDY) is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded Beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of ₹ 1 lakh. It also helps in the Direct Benefits Transfer (DBT) scheme of the Union Government. A stands for Aadhaar, which is a 12-digit unique identity number that can be obtained by residents of India, based on their biometric and demographic data. Aadhaar has been introduced to provide verified and authenticated in an easy way and cost-effective way identity proof to the resident of India and for the purpose of the direct delivery of Financial and Other Subsidies, Benefits and Services to the citizens. There are around 122.75 crores aadhar generated till 20th oct 2018.⁵ Aadhar has facilitated the ease of opening bank accounts, making investments, receiving provident fund claim through Online Claim Submission for PF account holders, reduced fraudulent activities in distributing pensions, easily opening Jan Dhan Account and direct benefit transfer scheme of the government (G2P). M stands for Mobile transactions with the help of mobile phone and service provider and internet connectivity. Indian has around a billion subscribers and this means that there is a huge scope of financial inclusion through the use of mobile phones. Mobile connectivity has the huge scope of digital financial inclusion as it has the widest reach to the underprivileged people and avails effortless and cost-effective financial inclusion.

4.1.2 The Digital India program: It is a flagship program of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. “Faceless, Paperless, Cashless” is one of the professed role of Digital India. This program is reducing the need of physical presence of the banks and financial institution and helps in promoting financial inclusion in different ways with the help of technologies like: Banking cards, Unstructured supplementary service data (USSD), Aadhar enabled payment system, Unified payment

sections i.e. weaker sections & low-income groups. This deep penetration at affordable cost is possible only with effective use of technology. There has been 32.99 Crore Jan-Dhan bank accounts opened till 20th oct 2018.⁴

interface, Mobile Wallet, Pre-Banking Cards, Point of Sale, Internet Banking, Mobile Banking, Micro ATMs

4.1.3 Payment Banks: Payments banks were conceptualized by the Reserve Bank of India in 2014 as a new model to increase access to financial services for unbanked or underbanked groups such as small businesses, low-income households and migrant workers. The two main differences between a payments bank and a traditional bank are that the former can only accept deposits of up to 100,000 Rupees (\$1,550) per account and are not allowed to issue loans or credit cards.⁶ Low-cost, paperless operation through mobile phones could allow payments banks to address market segments characterized by low value/high volume transaction. In 2015, the Reserve Bank granted eleven companies, including the country’s biggest mobile service providers, “in-principle” licenses to launch payments banks.⁷

4.1.4 SME Funding: India has a large SME funding gap that is as much about market size (the number of towns and cities dwarfs the branch numbers of even the largest banks) as it is about traditional banks’ reluctance to lend except to known borrowers who have sufficient collateral. As in some of the developed markets, there has been strong growth of non-bank alternative lenders addressing this gap in small firm financing with innovative digital solutions, quicker turnaround, analytics and credit-scoring driven underwriting and cost-effective customer acquisition.

4.2 Digital Financial Inclusion in the Insurance Sector

The Indian insurance industry is mainly dominated by the agency system. This has a great impact on the financial inclusion in the insurance sector. This primitive system lacks technological advancements and has comparatively higher operating and maintain cost and also has less reach to the people. As in the other sectors, insurance companies should make the uses of the digital system for improving their services and increasing the customer base. A major part of Indian population has become techie these days. So, they need they following services:

1. digital delivery of the insurance quotations, digital purchase of the insurance policy and digital settlement of their complains and claims.
2. Customized insurance products according to their needs.
3. Unified insurance system in which both the life and all general insurance services are served through one common ID or Policy number.

Digitalization of the insurance sector can help bringing financial inclusion in the following manner:

1. It will increase the reach of insurance sector as there are around one billion of mobile phone user in India.
2. It will reduce the insurance turnover by using the digital delivery of the insurance services which is faster, convenient and cheaper as this would be the direct delivery which would reduce the intermediation cost.
3. It would help in reducing the claims as digitalization would help in gathering data about the policyholder and insured products by the help of wearable gadgets (health band), tracing device, google map, location etc.
4. It would also cut the cost and lowering the amount of insurance premium as it would reduce the role of intermediary. This can lead to increase in the insurance volume.

5. It would reduce the number of insurance frauds as digitalization would avail Real-time claim settlement.

Recent policies related to Insurance Sector in India:

4.2.1. The Pradhan Mantri Suraksha Bima Yojana:

Announced in 2015 budget, PMSBY is an accident insurance scheme, which offers a one-year accidental death and disability cover at an annual premium of Rs.12, which can be renewed annually. The risk coverage available is Rs 2 lakh for accidental death and permanent total disability, and Rs 1 lakh for permanent partial disability. All individual (single or joint) bank account holders in the 18-70 years age group are eligible to join this scheme through Public Sector General Insurance Companies or through SMS or Net-Banking. As on May 14, 2018, nearly 13.53 crore people had enrolled under PMSBY, with almost 1.5 lakh joining it on a weekly basis.⁸

4.2.2 Pradhan Mantri Jeevan Jyoti Bima Yojana:

PMJJBY is a one-year life insurance scheme at a premium of Rs.330, renewable from year to year, offering coverage for death and is available to people in the age group of 18 to 50 years (life cover up to age 55) having a savings bank account. The cover amount is Rs. 2 lakhs. As on May 14, 2018, nearly 5.35 crore people had enrolled under PMJJBY, and the total number of claims received till date were nearly 1,02,849.

4.2.3 Pradhan Mantri Fasal Bima Yojana:

PMFBY was launches in January 2016 is a combination of several agricultural schemes like Comprehensive Crop Insurance Scheme, Experimental Crop Insurance, Farm Income Insurance Scheme and National Agriculture Insurance Scheme. This scheme is for all the farmers including owner and rented farmers also for both small and big farmers. Only a minimal part of the premium is given by the farmers and rest is contributed by the central

government. The farmers can apply through the website <http://pmfby.gov.in/> or through the mobile application named "Crop Insurance App" available at Google Play Store.

4.2.4 The Insurance Regulatory and Development Authority (IRDA):

The regulator of the country's insurance sector, undertook decisive measures through the formation of two committees to promote e-commerce and financial inclusion. Initiatives, such as e-insurance account and accidental insurance cover for train passengers have had a positive impact towards the growth of the sector. Through e-account, the customers are empowered to maintain their insurance policies in an easy, speedy and efficient manner. The formulation of IRDA Regulations, 2015, in line with the amendments made under Section 32 B of the Insurance Laws (Amendment) Act, 2015, will also help in extending insurance cover to the economically-weaker sections. Economic reforms such as demonetization, Jan Dhan accounts, Unified Payment Interface (UPI) and Aadhaar integration have set the ground for a digital and cashless economy. Such a digital revolution is set to impact the value proposition of insurance services too. For instance, the need for strategic changes in developing a more relevant and better digital distribution model has become inevitable.

4.3 Digital Financial Inclusion in Investment Sector:

The Mutual Fund (MF) industry in India has seen rapid growth in Assets Under Management (AUM). Total AUM of the industry stood at Rs 2.52 trillion (US\$ 375.9 billion) between April - August 2018. At the same time the number of Mutual fund (MF) equity portfolios reached a high of 74.6 million as of June 2018.⁹ Inception of the digital era has eased the accessing anything, anytime and anywhere and has increased the investment habits of the citizens. Digitization has completely changed our investment habits. Now we have things like wealth advisory services, financial planners, project management etc. services which we can easily

avail through mobile or internet services. This has increased the investment volume of the existing investors and has also brought in many new investors. This also brought a shift in the investment pattern from investing in traditional investment alternatives to new investment alternatives. Digitization has been transforming the investment landscape in the following ways:

Information revolution - The internet is replete with information and educative articles highlighting the importance of investing and financial planning. A new investor who is indecisive about whether to and where to invest can get a lot of guidance and take informed decision after comparing various options.

1. Simple is the new smart - What's making the biggest difference in the life of new investors is the simplification that digitization has introduced. Turn-around-time has reduced dramatically, processes are made paper less and advisory is devoid of any error or bias.
2. The world is now Mobile First - In an endeavor to digitize, various mobile applications became available for easy payments, from monthly bills to bank transactions, or for investing in financial instruments like Mutual Funds, ELSS, Fixed deposits or even pension plans.
3. E-wallets - Trading and investing in stocks and bonds has become much easier through robust mobile applications and easier money transfer support.
4. Artificial Intelligence and Robo-advisory - The most recent innovation in the world of investing is Robo-advisory which is aimed at automating the entire investment advisory process by replacing human intervention. Transparency and error-free unbiased advisory are the hallmark of Robo-investing. An ideal Robo-advisor not only calculates the amount you need to invest for a financial goal, but also decides the asset allocation and

investment products for you. Further, it also guides you about the entry into or exit from a particular stock or fund at the appropriate time, unaffected by emotions attached with investment decision making.

5. Challenges in Digital Financial Inclusion in India:

No doubt that India have achieved a massive development in the last five years but still there are some problems which are either remained unsolved or will take some time and there are few new challenges which have evolved.

1. Cyber threats: The cases of cyber-crime is rapidly increasing in India. According to the Computer Emergency Response Team (CERT-in), 27482 cases of cyber-crime were reported from January to June 2017.¹⁰ This is a major cause of trust breaching of the Indian citizens on the digital financial transaction.
2. Low levels of formal financial services: In Indian market, Money lenders account for nearly 30 per cent of total banking business.¹¹ There is still cash dominance in transactions, informal credit and savings.
3. Lack of awareness: India has a literacy rate of 73%¹². Still many people in India are poor and illiterate who even don't have the basic knowledge of numbers. This results in the non-participation in the financial system and increases the numbers of financial frauds as they have to share their private details like ATM-PIN etc. to take financial help from other like balance enquiry or cash withdrawal.
4. Large number of unbanked population: Nearly 191 million Indian above the age of 15 still don't have a bank account. And for most cashless transactions through E-wallets, debit cards, credit cards or payment gateways such as the UPI and BHIM one need a bank account as all these transactions are indirectly based on bank account.

5. Low income or low transaction amount and tax evasion: India has a large number of SME, small vendors, street sellers, hawkers etc. and they transaction amount is very low which they find convenience to transact in cash. And they also do it to avoid extra cost charged for digital transactions of less amount like extra charge of 1-2% if the transaction amount is less than Rs.200 in Point-Of-Sale transaction.
6. Underdeveloped and expensive technology: There are still many areas in India which are not exposed to basic mobile, internet, electricity services. And the cost of having mobile phone and internet services is still high for the poor and village people.

6. Suggestions for Digital Financial Inclusion in India:

Digital Financial Inclusion is only possible with the combined efforts of both public, financial institutions and government. With the efforts of the government and FIs through action plans, policies, technological advancement, simplification etc. DFI can be achieved.

1. More attention in digital and financial awareness programs can help spreading information about needs, benefits, process, cost and opportunities of financial involvement through T.V, newspapers, radio, Youtube, social media etc. Govt. can also conduct awareness programs through Gram-Panchayats, Aadhar centres, local bodies or by making mandatory financial education for all 10th level or 12th level students in India.
2. Promote digital approach to financial inclusion to increase the efficiency and reach with the help of action plans, strategies and proper co-ordination with nationalized banks, payment banks and other institutions.
3. Exposure to cyber-crime should be reduced with the help of proper priority and investment to cyber

security. Data theft through Aadhar linkage and all is a major concern which should be solved or if not possible then such scheme should be revised or removed as this is terrifying people from digitalization.

4. More digitalization in the Insurance and investment sectors is needed to bring to provide expose and bring financial inclusion in these sectors and transactions in these sectors should be more transparent and simplified and hidden terms and conditions should be removed as these breach people trust and confidence.
5. Provide an Enabling and Proportionate Legal and Regulatory Framework for Digital Financial Inclusion and separate district level offices for addressing the financial problems.
6. Expansion of the financial and information and communications technology infrastructure for the safe, reliable and low-cost provision of digital financial services to all relevant geographical areas, especially underserved rural areas.
7. Hidden cost, service charge, minimum balance, transaction cost should be either removed or reduced. This discourages citizens mainly poor people because Indian citizens are very much price and cost sensitive.
8. Proper promotion and delivery of the various government schemes like PMJDY, Atul Pension Fund, PMSBY, PMFBY, PMJJBY etc. should be done so as people come to know about their benefits and can have easy access them.

With the help of the existing policies and the above suggestion, India can explore its potential and bring in the digital financial inclusion which will drag the country towards development.

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The 2019 Indian general election was held in seven phases from 11 April to 19 May 2019 to constitute the 17th Lok Sabha. The counting of votes took place on 23 May, and on the same day the results were declared. About 900 million people were eligible to vote and turnout was over 67 per cent – the highest ever as well as the highest participation by women voters. The Bharatiya Janata Party won 303 seats, further increasing its substantial majority and the BJP-led National Democratic Alliance won 353 seats. The Indian National Congress party won 52 seats, and the Congress-led United Progressive Alliance won 91. Other parties and their alliances won 98 seats. Indian National Congress again failed to secure the requisite 10% of the seats (55 seats) in the Lok Sabha and hence India remains without an official opposition party. Legislative assembly elections in the states of Andhra Pradesh, Arunachal Pradesh, Odisha and Sikkim were held simultaneously with the general election.

All 543 elected MPs are elected from single-member constituencies using first-past-the-post voting. The President of India nominates an additional two members from the Anglo-Indian community if he believes that community is under-represented.

According to the ECI, 900 million people were eligible to vote, with an increase of 84.3 million voters since the last election in 2014, making it the largest-ever election in the world.[153] 15 million voters aged 18–19 years became eligible to vote for the first time. 468 million eligible voters were males, 432 million were females and 38325 identified themselves belonging to third gender. Total 71,735 overseas voters also enrolled. The residents of the former enclaves exchanged under the 2015 India-Bangladesh boundary agreement voted for the first time.

The ECI deployed a total of 1.74 million voter-verified paper audit trail (VVPAT) units and 3.96 million electronic voting machines (EVM)

in 1,035,918 polling stations. Approximately 270,000 paramilitary and 2 million state police personnel provided organisational support and security at various polling booths.[161] On 9 April 2019, the Supreme Court ordered the ECI to increase VVPAT slips vote count to five randomly selected EVMs per assembly constituency, which means ECI has to count VVPAT slips of 20,625 EVMs before it certifies the final election results.

Turnout

In the first phase, 69.58 per cent of the 142 million eligible voters cast their vote to elect their representatives for 91 Lok Sabha seats. The voter turnout was 68.77 per cent in the same constituencies in the 2014 general elections.[165] In the second phase, 156 million voters were eligible to vote for 95 Lok Sabha seats and the turnout was 69.45 per cent, compared to 69.62 per cent in 2014. For the third phase, 189 million voters were eligible to elect 116 Lok Sabha representatives. According to ECI, the turnout for this phase was 68.40 per cent, compared to 67.15 per cent in 2014. In the fourth of seven phases, 65.50 per cent of the 128 million eligible voters cast their vote to elect 72 representatives to the Indian parliament while the turnout for the same seats in the 2014 election was 63.05 per cent. The fifth phase was open to 87.5 million eligible voters, who could cast their vote in over 96,000 polling booths.[166] In the sixth phase, 64.40 per cent of the 101 million eligible voters cast their vote in about 113,000 polling stations.

The final turnout stood at 67.11 per cent, the highest ever turnout recorded in any of the general elections till date. The percentage is 1.16 per cent higher than the 2014 elections whose turnout stood at 65.95 per cent. Over 600 million voters polled their votes in 2019 Indian General elections.
