EXPLORING THE PARADIGMS
FOR NORTH EAST DEVELOPMENT
(PART-I)
(A peer reviewed edited book)

Editor

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A Note from the Principal

In the days of a fast-changing environment exploring the developmental dimensions of a region become complex and critical. A region without a holistic approach and technique cannot march to goal of development without multi-disciplinary cross-sectional debate and discourse. Many intellectual exercises may give an impetus for developmental thinking. Out of many horizons, articulating the thought of researchers from the strand of economics, commerce and management are of utmost essential because the blatant truth is that the development of a region is highly dependent on economics, commerce, management and culture. The society of the 21st century has to face the challenges of change through economics, business, technology and the creative culture. In a constant quest for upgrading all these dimensions, the educational institutes need to craft an ecology for developing a critical mind for it. The Dispur College, Guwahati puts an attempt to usher an ecology for growth and development thinking connecting to the greater region where it is located.

It gives me immense pleasure to know that on the occasion of the 44th Foundation Day of Dispur College, the Accountancy Department of the college has come up with a book titled "Exploring the Paradigms for North East Development (Part-I)", keeping in mind the importance of analyses, debates, and discourses for development from the perspective of holistic developmental anchors, such as business, economics , management and culture.

I am really happy to know that many eminent scholars of International, National and State have contributed substantial chapters to the book and I take this opportunity to congratulate and bestow my best wishes to the editor and the guest editor Prof. Arup Barman and each author who has via their thought-provoking writings and research notes forwarded their helping hand in the unified process unfurling critical development agenda for regional competition and ensuring the presence.

May the book be of great value in society.

(Dr. Navajyoti Borah)

Principal, Dispur College

Preface and Editorial Note

This edited book on the social sector of North-Eastern India goes beyond just development and offers an elaborate introduction to the degrees of research in the region based on a thorough quantitative analysis, fieldwork and experienced commentary. With the introduction by editors Ajay Kr. Deka and Arup Barman, the book comprises four sections, covering 15 chapters around the thematic areas of industry, transport, tourism, rural development, Women Entrepreneurship, finance, new education policy, covid-19, rural development, etc. This book focuses on some areas where there is an urgent need for policy intervention and encapsulates the challenges to human capital formation helping the move towards the development of the social sector in the North-Eastern Region.

This collection analyzes the potential of the North East Indian economy, discussing ways in which can be reconnected to the mainstream economic activities of India. Gauging it through the historical factors responsible for the economic failure of the North East Region (NER), weak infrastructure, lack of technological know-how and poor access to marketing networks, it assesses the region & #39;s production scenario at present.

Economic development of frontier and remote regions has long been a central theme of development studies. This book examines this development experience in the North Eastern Region of India about the processes of globalisation and liberalisation of the economy. Bringing together researchers and scholars from both within and outside the region, this book offers a comprehensive and updated analysis of governance and developmental issues concerning the Northeastern economy.

This book will be useful to scholars and researchers of economics, public policy, governance and development, geopolitics, geography, development studies, politics and sociology of development and area studies as well as observers and policymakers interested in the North East. This book altogether contains 15 research articles/papers covering various topics of contemporary significance as noted in the contents.

One of the major objectives of our book is to provide a platform for the young research scholars and teachers to bring into focus the findings of their research enquiry embodied in a published form in the book. The articles/papers included in this journal are duly reviewed by subject experts and are revised, modified and included herein. Some papers/articles, however, have not been included in this book on various relevant grounds like content and merit. I offer my sincere gratitude to all the reviewers who took the pain in reviewing the articles/papers and suggesting modifications and improvements in the respective places. The Editors and the Publication Board remain beholden to them.

We would like to take the opportunity to express our deep sense of gratitude and indebtedness to Dr. Navajyoti Borah, the Principal of Dispur College, for his unconditional support and valuable suggestions.

We express our sincere thanks and gratitude to all my colleagues and authorities for reposing faith and trust in us for the task of bringing out the book.

Lastly, we take the pleasure of putting in the record a sense of appreciation to the members of the publication board for their valuable efforts in bringing out this book. However, the editors humbly apologise for any short comings.

Ajay Kr. Deka
Arup Barman

Acknowledgements

It gives us immense pleasure and a great sense of achievement to pen down the editorial note for the book titled 'Exploring the Paradigms for North East Development (Part-I)'. We want to begin with my gratitude to the God who gave us the spirit and energy to accomplish this task. We owe a sense of deep gratitude to Professor Padmalochan Hazarika, Ex. Dean and HOD, Department of Commerce, Gauhati University, Assam, for the unstinting support he extended to us all the time.

We could not imagine the completion of this book without the cooperation and coordination of Dr Sanjib Kr. Sarma, Assistant Professor, Department of English, Dispur College.

We also extended my sincere thanks and gratitude to Dr Navajyoti Borah, Principal, Dispur College, Ganeshguri, Guwahati, Assam who has given inspiration and assurance for the publication of this part-I of this book.

We take this opportunity to further offer our heartiest thanks to all the contributors whose academic exercise, we do believe will be applauded in the field of development of the North East among a wide circle of scholars for the times to come.

Ajay Kr. Deka

Arup Barman

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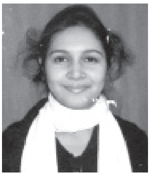
19.	 **Saswati Goswami**	Research Scholar, Department of Commerce, Gauhati University, Guwahati, Assam.
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CHAPTER-1

Green Investment: A New Paradigm Shift In Behavioural Finance

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Abstract

As per UNEP (United Nation Environment Programme), the quality of life should be improved without compromising that of the future generation. The purpose of UNEP is to help people to improve their quality of life through protection of environment. Against this backdrop, the concept has been emerged so as to fulfill the urge of investment without adversely affecting the environment. On the other hand, behavioural finance means the study of affect of psychology on investment. It helps to understand why people make certain investment choices and how it affects the financial market.

Green investments focus on the projects or areas that are committed towards preservation of the environment. These are said to be socially responsible investments where individuals allocate their capital towards companies dealing with environment-friendly products or services. Investors can buy green mutual funds, green index funds, green Exchange Traded Funds (ETFs), green bonds, etc. Apart from serving profits to the investors, it also helps them in becoming socially more responsible. This paper plans to study green investment as a new paradigm shift in the field of investment behaviour.

Keywords: Green washing, socially responsible investing, behavioural finance etc.

Introduction

Green investment companies try to focus on the investments in projects which are committed towards conservation of natural resources, pollution reduction or other environmentally conscious business practices. Though profit is not the only objective of green investments,but it has been witnessed that green investments beat the results of more traditional assets. Investors can invest in both pure-play companies like renewable fuels and energy-saving technology while some can also invest in companies which invest money in natural resources and at the same time draw their revenue from multiple sources. In many cases,green investment companies are observed to provide better returns than traditional investments. A study conducted by Morningstar.Inc, has found that there is no performance trade-off between environmentally sustainable funds and the wider market. The study also found that most of the green funds outperformed traditional funds.

Investors before investing must keep in mind that investment in green companies are riskier as most of them are only on their development stage. To determine whether the green funds are actually sustainable, the investors must first analyze the funds listed in the funds' assets and also try to follow the ratings by research firms such as Morningstar, State Street's R factor, etc.

Literature Review

- **Sheryani and Nobanee (2020)** observed that green finance can be applied on different industries depending upon the needs of the market. Profits along with going green are possible by this means of investment. However, they also observed some gross issues in green investment like unquantified risks, lack of adequate information on returns and stringent government regulations.
- **Broadstock and Cheng(2019**) examined the relationship between the US green bond market and

the US broad bond market.The authors observed a negative relationship between the two till 2013, which later on improved. A lot of factors like financial market stability, oil prices, etc. affected the green market.

- **Doval and Negulescu(2014)** studied the green industry sector in Romania. They also suggested some measures to move from a passive approach to active approach regarding green investments in Romania like greening the industries, developing ecosystem service sector, etc.

Objectives of the Study

1. To study the propensity of the investors to invest in the green market.
2. To study the effects of market fluctuations on green investment.

Methodology

The research paper is based on both primary and secondary data. The primary datawere collected during the month of March, 2022 from 100 respondents who are salaried individuals and having an annual income of Rs.2, 50, 000 and above residing in the city of Guwahati by distributing structured questionnaires. The secondary data were collected from articles, research papers, internet, etc and the authors as well as the sources have been duly acknowledged in the reference section.

Green Washing

The practice of using green investment products for non-green purposes is called *green washing*. It is a deceptive marketing strategy that involves false claim by the company that it is green or environment-friendly. Green washing is generally done by companies in order to promote their products among the environmentally-conscious consumers and make profits by duping them. As such, the investors must be very careful while investing in green investments since it can be deceptive at times. Many companies in order to raise their revenues deceit the customers by the tag “Green washing”. A classic example in this case is of the scandal of “Volkswagen” in the year 2015.The German car manufacturer made false claims that their diesel vehicles are environment-friendly. However, the company purposefully installed software in 11 million cars to trick emission test in favorable results, allowing the company to get away with vehicles making higher emissions. Later, it was detected and the company had to pay $30 billion as fine for deceiving the trust of the customers. (cleanairclaims.co.uk,2015)

Tips to avoid green washing

The consumers can protect themselves from green washing by following tips as stated below:

1. The company can make claims about its eco-friendliness without sharing proper documents supporting it. The consumers should verify the relevant documents before investing.
2. The consumers should also keep a watch on the irrelevant claims of earning extra profits by the investors made by the companies. In many cases, consumers were saved because of their cautious behavior in this regard.
3. The consumers should also be mindful of the extra overtly benefits shown by the companies while promoting their green products for investment. These are generally red flags and should be dealt with prudently.
4. The consumers can also spot and stop green washing by having a close study on the portfolio of the product and product managers. The folio details if inspected properly can help the consumers to avoid green washing to a considerable extent.
5. The market track record of the companies where the consumers wish to green invest should also be observed thoroughly in order to avoid future losses.

Green investment is "Socially Responsible Investing". They are focused towards projects or areas that are committed towards preservation of the environment. They also offer a plethora of benefits to the investors. Some of these are stated below:

1. Green investments provide mental satisfaction to investors with the feeling of investing their hard-earned money into some social and environmental cause and also with the opportunity of good returns on their investment.
2. Green investments also use green technology, so they are beneficial to the environment and uplift the idea of digital economy of the country.
3. Green investment also helps in removing geographical barriers and can be done anytime from anywhere in the world, the scope of expansion is huge.

With the pros, come some of the cons of green investment. They are listed below:

1. The market of green investment is still at its budding stage and hence small. The entry to and exit from the market of green investments is not easy as compared to traditional investment markets.

2. Many companies falsely claim to invest in environmentally sustainable projects in order to gain better returns. Investors fall a prey to such dubious companies and hence must be careful in this regard.

(United Nations Environment Programme) UNEP and Green Investment

United Nations define green economy as a low carbon,resource efficient and socially inclusive economy. UN Environment Programme (UNEP) work on facilitating green investment and financing through financial vehicles, mechanisms and incentives to promote green investment. UNEP is supporting countries in this process through targeted policy analysis and thus supporting green financial mechanisms of various types. Delivering the climate commitments along with financial benefits requires a holistic approach on the part of the countries which encompasses mobilisation, budgeting and allocation of resources to support green economy policies. The main objective is to reduce environmental risks and aim for sustainable development without degrading the environment. Green financing mainly aims to promote public-private partnership on financing mechanisms such as green bonds.

UNEP assesses environmental trends at the global level and develops industrial agreements for wise environmental management. UNEP has 193 member countries and it is based in Nairobi, Kenya. India is also one of the member countries of UNEP since 5th of July, 2019.UNEP is also popularly termed as UN Environment.

UN Environment promotes a development mechanism that understands natural capital as a critical economic asset and source of public financial benefits.UNEP was mainly formed to guide and co-ordinate environmental activities within the UN System. Green finance increases the level of financial flows (banking, micro-credit, insurance and investments) from public, private and not-for-profit sectors to sustainable development priorities.

UN Environment Financial Initiative (UNEP FI)

UNEP was founded in 1992. It was established to associate United Nations and financial sector globally.It consists of around 200 members who have signed the UNEP FI statement of commitment.Banking,insurance and investment are the three main sectors of finance which are bought together in this unique partnership.UNEP FI encourages the role of financial services sector in making our economy sustainable. All the financial institutions wishing to join the UNEP Financial Initiative must adhere to the statement.Financial services sector has become increasingly responsible for global environmental protection. It recognizes the need of compatibility between human welfare and healthy environment along with the needs of economic development.Sustainable development,sustainability management and public awareness and communication are the key areas of attention for financial service sectors in today's green economy. This has somehow positively boosted both the environment and the economy.

Scenerio of green investment in India

Green investments play a vital role in diverting capital from carbon-emitting sectors to carbon-mitigating sectors.It aims at achieving a cleaner economic growth by achieving environmental benefits.Over the years, it has been observed that there has been some improvement in public awareness and financing options in India. At this juncture, entire world is fighting against Covid-19and its impact on global economic growth. The immediate need is to kick-start the falling economy of India. However, the pandemic has also offered an opportunity to all stakeholders to rethink about the various policies and move forward to an environmentally sustainable economy.

Investing in the green investments can be risky as the companies are still in their developing stage and also provide low returns to the investors at the growth stage. Over the years, it was observed that some of the most successful green investments were in gas and renewable energy. Tesla's share price grew more than ten-fold between 2018 and 2021.Also, China's LONGI Green Energy technology showed a rise from $11 billion to nearly $70.5 billion. A number of banks have also started to involve themselves in green investment of late. For example, IDBI, ICICI, IDFC, Axis Bank, etc.

The Indian green market had its first green issuance in 2015-16.By November 2018, the total green issuance reached US$ 7.15 billion. Some of the pioneering investors in green bonds in India were Yes Bank, Greenko, IREDA, Indian Railway Finance Corporation etc. All the green bonds had a huge subscription and attracted a wide pool of investors. India's first green bond was launched by Yes Bank in 2015 to raise INR 5 billion to enhance long-term resources for funding infrastructure projects in renewable and clean energy.

India acknowledged the importance of green investment in 2007.RBI devised policies to encourage banks to align with green investments. Green car loans, alternative energy venture capital, eco-savings deposits, green credit cards etc. are environmentally responsible investments. It includes screening out (negative screening) of companies that cause environmental harm such as those involved in activities detrimental to the environment.It includes an increase in financial flows from the private, public and not-for-profit sectors to sustainable development priorities. Green investments also have the incentives in the form of tax exemptions and tax credits.

Green investments in India are mainly done through the following avenues

1. Direct investment in renewable energy projects,
2. Invest in exchange-traded funds, and
3. Renewable energy stocks.

Green investment and Behavioural Finance

Financial markets behave not only on the basis of economic rationality but also on the basis of emotions of the investors. Richard Thaler is regarded as the pioneer of behavioural finance.Kahneman and Tsverky(1979) also introduced the "prospect theory" which was one of the major milestones of the theory of behavioural finance.Robert Shiller was also a renowned person in this field.Behavioral Finance is basically related to how the investor's psychology deals with their investment decision-making ability. Certain behavioural biases are observed in the financial market by the investors such as loss aversion, anchoring, herd effect, etc. A study of all those factors is also of utmost importance for the companies before launching their financial products in the market. This will ensure better returns to them in the financial market.

Green investment is a relatively new field of investment and people are not very much aware of it. The popularity level of this emerging type of investment is slowly increasing amongst the investors with the giant companies entering into this field.

Green investment is the allocation of funds on the projects which support environment. It, in fact, uses environment as an asset for investment. Investing in green bonds, shares and other green investment avenues provide not only profits to the investors but also a sense of mental satisfaction of doing something for the betterment of the society and environment at large. It provides a sense of return on investment satisfaction along with environmental benefits which is seen to be depleting at a global level of late. So, it is a kind of win-win situation for the investors, the society, the environment and the world at large. Investing in green is like investing for the environmental betterment. Hence, investors should put their efforts more in this field.From the little efforts of individual investors, the world can be benefitted both financially and environmentally.

Interpretation of results

In India, the number of people interested in investing in green bonds and stocks have increased steadily over the years since its inception. In this paper, an effort has been made by the authors to collect data on green investment from 100 respondents, which are salaried individuals having an annual income of Rs. 2,50,000/- and above residing in the city of Guwahati. The data were collected by devising a structured questionnaire which was distributed randomly among the respondents. The data collected depicted certain amazing results about the popularity of green investments in this part of the country.These are as follows:

Green investment is a new investment avenue for the investors. Out of 100 respondents, only 55% had the knowledge about green stocks and bonds, out of which only 12% invested in them. Thus, the penetration level of green investment among the investors was observed to be relatively low.

Transparency was a positive point observed in green investments. Among the respondents, 80% felt that the companies in which they have invested maintained transparency regarding their investments while the other 20% felt that no such transparency was maintained.

Different avenuesof investments were observed thoroughly like the banking sector, insurance sector, hedge funds, pension funds, energy sector, manufacturing sector and other miscellaneous sectors. Green investment was mostly observed in the banking sector. Most of the investors (25%) were observed to invest in banking green stocks and bonds while least of the investors (5%) chose the miscellaneous other sectors for making green investment.

Fraudulent activities were observed to be minimal. Out of the total investors, only 5% experienced fraud in the green investment sectors.

The study reveals that most of the green investors (55%) are relatively fresh in this field and have less than 2 years of experience in the green market.This might be due to the fact that green investment itself is a new paradigm shift in behavioral finance and it is taking time to flourish with full grip in the investment world.

Conclusion

Green investing targets those investment opportunities which benefit the natural investments. Green investment will ensure to move forward to a green economy with sustainable development while maintaining economies of scale. Green investors provide the feeling of using the environment as a physical asset to earn good returns. Green investments over the years have also observed to earn good returns. One of the major destinations for green investment is renewable energy technology which include wind, hydropower and solar. With a view to reducing fossil fuel consumption, green transportation appears to be an emerging technology. Besides, many mutual funds are focusing exclusively on water infrastructure since water is one of the diminishing resources. Green investments seek the ways to minimize the harmful pollutants and aim at maximum utilization of resources. Thus, green investment being a paradigm shift in the behavioural finance, is not only a choice but very much a need of the hour.

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CHAPTER-2

Assam State Rural Livelihood Mission: A Panacea to Alleviate Rural Poverty
(With special reference to Pub- Chaiduar Development Block of Biswanath District)

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Abstract

Livelihood generation for the rural poor is one of the leading agendas for development all over the globe. To mitigate the above insufficiency, the government of India has been undertaking various poverty alleviation programs under National Rural Livelihood Mission (NRLM) in every state through the State Rural Livelihood Mission for the people of lower strata. Which was The outcome of the restructured program of SGSY to complete unfinished work of rural development. This present paper analyzed the effect of the Assam State Rural Livelihood Mission on empowering rural women to work as a panacea to alleviate rural poverty in the

area of Pub- Chaiduar Development Block of Biswanath District of Assam. The study concluded that Assam State Rural Livelihood Mission under National Rural Livelihood Mission has played a major role in empowering rural women especially in generating a livelihood as well as uplifting the socio-economic position of women in the society.

Keywords: *Livelihood, Empowerment, Women, Rural, Panacea*

I. Introduction

Over the last few decades, poverty reduction has remained the central concern in the developing countries particularly in India. It explains the insufficiency in terms of income, education, health care, and access to foods. Poverty also includes the lack of social status and self-respect. To mitigate the above insufficiencies, the government of India has been undertaking various poverty alleviation programmes for the people of lower strata. The poverty alleviation programmes should provide well-being, secured and sustainable livelihood1 instead of providing mere employment generation . With the objective of providing secured livelihood to rural poor the government has introduced self-employment type poverty alleviation programme namely SGSY (Swarnajayanti Gram Swarojgar Yojana, 1999), which has been also to fail to contribute to up to the mark.

After a systematic review of SGSY (Swarnajayanti Gram Swarojgar Yojana, 1999) has highlighted certain lacunas like vast regional variations in mobilization of rural poor; insufficient capacity building of beneficiaries; unsustainable Primary Institutions (SHG), and weak linkages with credit institutions like banks etc. Keeping in view the enormous unfinished work under SGSY, a restructured programe like National Rural Livelihood Mission (NRLM) came into existence. NRLM's mandate is to reach out to all rural poor families, link them to sustainable livelihoods opportunities and nurture them till they come out of poverty and enjoy a decent quality of life. NRLM Puts dedicated professional Support structure to guide the poor. States has been encouraged to constitute their own State livelihood Societies for the implementation. This research paper tries to study the outreach to different disadvantaged sections among rural poor, the availability of credit to the institutions, the level of risk taking behavior for availing loans and the kind of approach to enhance, upgrade community based livelihood options or to choose the secondary livelihoods.

National Rural Livelihood Mission (NRLM)

National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by the Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and the organization of rural poor. It aims to reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunity resulting in a sustainable livelihood. This is one of the world's largest initiatives to improve the livelihood of the poor. This scheme was launched in June 2011 by Prime Minister Manmohan Singh with a budget of $5.1 billion and is one of the flagship programs of Ministry of Rural Development.

NRLM is Based on Three Pillars

1. Enhancing and expanding the existing livelihood options of the poor.
2. Building skills for the job market.
3. Nurturing self-employed and entrepreneurs.

Mission of NRLM

To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment in their livelihoods on a sustainable basis, through building strong and sustainable grassroots institutions of the poor.

Objectives of NRLM

1. To provide professional support to the National Rural Livelihood Mission and the State Rural Livelihood Missions in the development of strategies for promoting

social mobilization and inclusion, community institution building, capacity building, financial literacy and inclusion including SHG credit linkage and insurance, livelihood promotion, redemption of entitlements, convergence with other programmes, and monitoring and evaluation of the Mission activities.

2. To undertake the capacity building and training programmes to strengthen the National Rural Livelihoods Mission and State Rural Livelihoods Missions.
3. To guide and support the State Rural Livelihoods Missions, the Resource States and the National Resource Organizations under NRLM to conduct capacity building and training programmes for various stakeholders and facilitate inter-state collaboration in all Mission activities.
4. To undertake all activities necessary to strengthen Panchayati Raj Institutions (PRIs) to enable them to discharge their functions related to National Rural Livelihoods Mission.
5. To promote participatory micro level planning for convergent poverty reduction.
6. To provide professional support to the Central and State Governments in implementation of the Placement linked Skill Development Programme.

7. To provide technical support to the Central Government and the State Governments on convergence of NRLM activities with other programmes/schemes of the Government of India and the State Governments.

8. To enter into partnership and collaboration with other public and private institutions, banks, insurance companies, universities and other academic institutions, agencies, CSOs, N.G.Os, Community Based Organisations (CBOs) and other bodies of repute, both national and international, in areas relevant to the objectives of NRLM.

9. To undertake and support research, evaluation and other studies related to matters having a bearing on the objectives of NRLM which would provide inputs for improving the quality of implementation of NRLM.

10. To collect information on and document best national and international practices, models and innovations in social mobilisation, financial inclusion, vulnerability reduction, livelihood promotion and public private partnerships and promote their replication.

11. To organize conferences, symposia, workshops, consultation, seminars etc. on areas related to NRLM and other poverty alleviation programmes.

12. To publish books, pamphlets and literature and take up or arrange production of print, audio and audio visual publicity material related to NRLM.

13. To appoint professionals, consultants, retainers and other employees on contract or on deputation basis to carry out the functions of the Society.

14. To receive grants in aid from the Government of India and resource support including financial support from national and international Agencies/ Organisations to undertake activities in furtherance of the objects of the Society.

15. To acquire, hire or take on lease property, movable or immovable, and provide their maintenance as may be necessary to carry out the objects of the Society.

16. To hire, lease, transfer or dispose of any movable or immovable property of the Society. The disposal and transfer of immovable property however shall be subject to prior approval of the Central Government.

17. To incur expenditure on the basis of annual budget for carrying out the objectives of the Society in accordance with the Rules and Bye-Laws of the Society with due regard to economy and probity.

18. To do all such other things as may be necessary, ancillary, incidental or conducive to the attainment of all or any of the objects of the Society.

19. To perform any other tasks assigned to the society by the Central Government.

Provision of NRLM in Assam

“Government of Assam is committed to extending the outreach of poverty alleviation programs to the poorest of the poor by enhancing the quality of implementation of a definite intervention in the shape of organizing the institutions of poor, capacity building, creating livelihood opportunities for the poor and monitoring & evaluation of poverty alleviation schemes is envisaged.

NRLM would reach all blocks & districts of Assam within 6/7 years. The State Rural Livelihoods Mission Assam (ASRLM) has been designed to address rural poverty to enhance the social and economic empowerment of rural poor by creating self-managed community institutions for the participating households and enhancing income through promoting sustainable livelihoods.

Assam State Rural Livelihood Mission Society

Assam State Rural Livelihood Mission Society was established in 11th November 2011 by Panchayat and Rural Development, Government of Assam, and registered under Society Registration Act xxi of 1860 with the aim to reduce poverty among rural people. The ASRLMS is implementing the National Rural Livelihood Mission (NRLM) in the state with the objective of enhancing the social and economic empowerment of the rural poor in Assam. It has multipronged approaches to strengthening livelihoods of the rural poor by promoting SHGs, providing skill development and placement for youth for wage-based occupations in different organizations.

II. Review of Literature

1. **Robert Chambers and Gordon Conway (1992)** defined sustainable rural livelihood as “the capabilities assets (store, resources, claims, and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term
2. **Scoones (2009):**had an analysis of the livelihoods perspectives that have been central to rural development thinking and practice in the past decade and identified the tension, ambiguities, and challenges of such an approach. A number of core challenges are identified, centered on the need to inject a more thorough-going political analysis into the center of livelihoods perspectives. This will enhance the capacity of livelihood perspectives to address key lacunae, including questions of knowledge, politics, scale,

and dynamics. A re-energized livelihoods perspective thus requires, first, basic recognition of cross-scale dynamic change and, second, a more central place for consideration of knowledge, power, values, and political change.

1) **Hasan (2013):**conducted research to understand the exclusion problem of the 'difficult to reach groups, and to propose a set of recommendations to enable NRLM to reach them better. From the study, he found that Particularly Vulnerable Tribal Groups (PVTGs) are needed to be included in the NRLM process and the NRLM practices should be internalized among PVTGs, which would enhance the participation of communities in Panchayati Raj Selection processes such as Gram Sabha and Gram Panchayat meetings and this would be possible only with the strong local presence of NRLM, which includes adequate resources, appropriate capacity, and a helpful attitude to deliver for PVTGs.

2) **Mishra (2014)** studied about the progress of NRLM in the district along with the relationship between the irrigation facility and progress of NRLM in the said district. And have concluded that the progress of NRLM in Sonepur is in a geometric progression and have also found that the irrigation facility has an effect in the progress of NRLM in the district.

3) **Jagadeeswari (2015)** conducted a research on whether participation of women in NRLM made a significant impact on their empowerment both in social and economic aspect or not . After conducting the research she has concluded that today NRLM is a vibrant movement spread across all district of the state . The training given by NRLM have increased their confidence and restored self –worth. Even though the members have joined NRLM for various reasons, most of the members have deverloped their own small businesses with the credit linkage.

4) **Dasgupta & Roy (2017)** reported that special attention is to be assured to eradicate poverty through which livelihood of general populace can be developed. In this study the researcher enumerated the literature on the issues like poverty, livelihood promotion of vulnerable sections of society, different promotional schemes including National Rural Livelihood Mission and their roles in promoting the said sections towards sustainable livelihood promotion. As poverty is multidimensional in nature, it can be destroyed only with the help of creating job opportunities, diversification of such opportunities and ultimately creating an environment where livelihood can be sustained in long term.

Research Gap

From the above literature review, the researcher has found that no research has been done on the topic of different schemes implemented by ASRLM in Pub-Chaiduar Development Block of Biswanath district. There was also no research done on the level of economic changes and the level of creation and growth of assets among the beneficiaries.

III. Objectives

- To access the impact of the various scheme of ASRLM on the development standard of living of poor people.
- To evaluate the impact of the various scheme of ASRLM, on the employment generation and women empowerment.
- To critically analyze the change in the outlook of the poor people towards self-employment,
- To recommend suggestions for the future course of action.

IV. Significance of The Study

- The basic idea behind the program of the National Rural Livelihood Mission is to organize the poor into SHG (Self Help Groups) and make them capable of self-employment by providing different kinds of training regarding how to do poultry farming, cattle farming, tailoring weaving, etc.

- This study will help Assam State Rural Livelihood Mission to understand and evaluate its impact in the particular area. This study will also help ASRLM to understand the satisfaction level of their work and will help them to get feedback from the members. This research work can also be further used by officials of NRLM and ASRLM as a reference for their future work. This project report will also help Government and non-government organizations in the future.

V. Research Methodology

The research study is descriptive as well as quantitative. It deals with various projects of ASRLM and its impact on economic empowerment. The study area is the state of Assam and is specially confined to Pub -Chaiduar development block of Biswanath district.

Universe

The selected universe for the study are SHGs promoted and registered in Pub -Chaiduar block of Biswanath district by ASRLM. Data for the study has been collected from both primary and secondary sources.

Primary data has been collected from some small SHG units. The original data has been collected with the help of a structured questionnaire for this purpose.

Secondary data has been collected from census reports, journals, statistical handbooks of Assam, publications of different Government Departments, Economic surveys of India and Assam, and Magazines published by different microfinance institutions operating in the country.

Sample Size

Out of nearly 1500 SHGs operating in the study area, 20 SHGs were selected according to the convenience of the researcher, and then out of the 20 such selected SHGs, 5 members from each SHG have been selected on the basis of the convenience sampling method to make the total sample of 100 members.

Statistical Methods of Analysis

Percentage distribution is the simplest form of representing research findings. So, in the present study, at first, simple tables are prepared by representing each question in percentage were drawn.

Interpreting Research Result

After following the analysis of data, the next step is taken to organize and interpret the result of the collection of data. Viewing a clear interpretation of the result, the researcher has intended to report the data in a clear and comprehensive way. Next, the assessment has been done on the implication of the research findings and the needful recommendations befitting for the following findings.

VI. Data Analysis And Interpretation

Data Analysis and Interpretation

Data analysis, also knowledge as analysis of data or data analytics, is a process of inspecting, cleansing, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making. Data interpretation refers to the task of drawing inferences from the collected facts after an analytical and or experimental study.

1. Representation of respondents of kind of skills

Table- 1

Showing kinds of skills respondents

SKILLS	NO OF RESPONDENTS	PERCENTAGE (%)
Textiles	28	28
Knitting And Tailoring	12	12
Daily Labour	10	10
Agriculture	45	45
Others	05	05
Total	100	100

Source: Field Survey

Interpretation: The above table shows that a maximum (45%) of the respondents dependent on agriculture , followed by 28% of respondents in Textiles, 12% of knitting and tailoring and 10% of respondents in daily labour along with 5% represent with others skills.

2. Schemes implemented by ASRLM in Pub- Chaiduar development block Block.

Table- 2

Showing different schemes implemented by ASRLM

SCHEMES	NO OF RESPONDENTS	PERCENTAGE (%)
Kanaklata Mahila Sablikaran Yojana Mahila Kisan Shasaktikaran Pariyojana	55	55
Ajeevika Gramin Express Yojana	15	15
Swatch Khowa Pani Yojana	05	05
Handloom Value Chain	20	20
Water Hyacinth	05	05
Total	**100**	**100**

Source: Field Survey

Interpretation: From the above table it can be seen that Kanaklata Mahila SabalikaranYojana is the scheme which is known by 55 % of respondents especially women. 15 % participants are involved in Ajeevika Grameen Express Yojana. Swatch Khowa Pani Yojana is known by 05 % of respondents and Handloom Value Chain is known by 20 %

respondents. is implemented newly in area therefore only 5% respondents know about Water Hyacinth.

3. Motivation to Join Self Help Group

Table- 3

Showing Motivation to Join Self Help Group

SOURCES	NO OF RESPONDENTS	PERCENTAGE (%)
Self	10	10%
Family Members	09	09%
Friend / Relatives	07	07%
NGO Worker	14	14%
ASRLM Officer/ Employee	50	50%
Others Member of Group	10	10%
Total	**100**	**100%**

Source: Field Survey

Interpretation: From the above table it can be seen that 50% members are motivated by ASRLM to joined in the group followed by 14% by NGO workers and rest 10%, 9% and 7% are motivated by self , friend , as well as other members of the group.

4. Awareness Regarding Availability of Basic Services.

Table- 4

Showing Sources Awareness Regarding Availability of Basic Services

Awareness on	NO OF RESPONDENTS	PERCENTAGE (%)
Immunization of child	82	82%
Access to Public Distribution System	75	75%
Sanitation Facilities	45	45%
Safe Drinking Water	65	65%
Family Planning	25	25%
Pension Scheme	10	10%
TOTAL	**100**	

Source: Field Survey

Interpretation: It is assumed that SHGs promote awareness regarding existing public services, government programs, right, entitlements, etc. to its members, even SHGs through its members mobilize the community and sensitize the governance regarding gender justice and social equality to ensure social justice. The majority of the SHGs members were found regarding basic service to them. However, awareness regarding such services as pension schemes, family planning and sanitation, etc, has been reported to be low.

5. Monthly income of a family before the training and schemes of ASRLM.

Table- 5

Showing responses of the people regarding monthly income of a family before the training and schemes of ASRLM.

INCOME LEVEL	NO OF RESPONDENTS	PERCENTAGE (%)
5000-10000	55	55%
10001-15000	30	30%
15001-20000	10	10%
20001-25000	5	5%
Total	**100**	**100%**

Source: Field Survey

Interpretation: From the above table, it can be seen that 55% of the respondent have a monthly income within the range of 5000-10000. 5% of respondents have a monthly income in the range of 20001-25000 in the area where the study was conducted. 30% and 10% of respondents have an income of 10001-15000 and 15001-20000 per month respectively.

5. Monthly income of a family after the training and schemes of ASRLM.

Table- 6

Showing responses of the people regarding monthly income of a family after the training and schemes of ASRLM.

INCOME LEVEL	NO OF RESPONDENTS	PERCENTAGE (%)
5000-10000	10	10%
10001-15000	65	65%
15001-20000	20	20%
20001-25000	5	5%
TOTAL	**100**	**100%**

Source: Field Survey

Interpretation: From the above table, it can be seen that there is an increase in the level of income i.e. 65% of respondents have an income in the range of 10001-15000,10% of the respondents belong to the 5000-10000 category, and 20% and 5% belong to 15001-20000 and 20001-25000 categories respectively.

VII. Findings and Recommendations

Findings

1. Most of the SHGs members attended school till the primary level and 10% are illiterate and dropped out because of financial problem they get engaged in household work and some of them got married.
2. Most of the respondents are engaged in agriculture and daily wage earning.
3. All the respondents grow rice. Agriculture provides both income and food. Apart from rice, they produce various types of crops and vegetables such as mustard, pulses, potato, and other seasonal vegetables.
4. Now a day's most people prefer to live in a nuclear family in villages but earlier people used to live in joint families and according to the data seventy-five percent of respondents are living in a nuclear family.

5. Most of the women are skillful in weaving. In the village, every woman practices the traditional weaving method. They weave for their own use and only a few women use it for income purposes.

6. In the study area most of the respondents have land 5-10 bighas of land.

7. The monthly income of the respondent is 6000 to 10000 which is not sufficient for their living in the village.

8. Many of the respondent rear livestock for income generation and household uses. They sell their livestock and crops to local vendors but they are not getting the reasonable price for their product because local vendor gives very less amount for their products and they sell it to the other market at a high price. Local vendors are affecting the respondent's income. Most of the respondents earn Rs.30000 to 50000 yearly by selling livestock.

9. The respondents are below the poverty line (BPL). Most of the respondents belong to ST and OBC categories.

10. The respondents are economically backward because they don't have any good income source and most of them engaged in daily wages and cultivation.

11. Many respondents use manure from livestock on the soil to increase their crop production.

12. In the study area natural resources are rivers and forests, from where they get fish and water for agriculture, and from the forest, they collect wood for cooking.
13. Many of the respondents use tractors as a tool for their agriculture and some respondent use both tractors and bullocks as an agricultural tools. They are spending Rs. 500-1500 for their agriculture per season.
14. There are very few NRML schemes but they are not implemented properly by the concerned authority
15. Due to household work women did not get much time to attend any workshops of SHGs, which Is also a reason for the lack of awareness about the schemes.
16. Pub-Chaiduar block is implementing mainly three schemes which are agricultural and veterinary and textiles. In agriculture, they are providing ginger and lemon plantation and in veterinary they are providing piggery.
17. Participation of the government official from the grassroots level is very less.
18. Many SHG members did not get exposure to any market.
19. There are many SHGs who have got Fund from NRLM schemes and they utilize the funds for SHG.
20. The NRLM scheme is helping the economic development

of the respondent in the Pub-Chaiduar development block.

21. SHG member respondents are satisfied with the NRLM because it is providing schemes and facilities along with training for them to manage their SHG. So it can be understood that NRLM has contributed to economic development as well as empowering the women in the study area.

Recommendations

1. There is a need to evolve a comprehensive livestock development policy.
2. Awareness programs should organize for the better functioning of the SHGs.
3. NRLM should focus on creating enabling environment in which the poor household gets a higher return for their effort and labor rather than providing individual subsidies.
4. NRLM should establish district-level and block-level livelihood promotion centers for providing training, mentoring, and other support services.
5. All the SHGs need to link with the bank so that they can sanction adequate loans to SHGs
6. Record keeping is important for the sustainability of

the SHGs. Bookkeeping is necessary for trust-building among the SHG members.

7. Irrigation has immense potential to increase productivity. Government can develop adequate irrigation measures for the area as they are completely engaged in agriculture
8. Training in design and product for women weavers can enhance the confidence level of women in the village to start their venture and provide a platform to market their products.
9. State and district-level agency marketing promotion agencies can conduct regular workshops in the villages to identify the potential market source.
10. The program should be designed on the basis of the needs of women at the micro level.
11. More subsidies, timely release of the fund, and low-interest rates must be given to SHGs
12. Marketing center should be provided within the village to ensure better selling of products.

Conclusion

The socio-economic development of rural women is a priority under the NRLM scheme of the government of India. In the study, an attempt has been made to analyze rural women's livelihood and their socio-economic development under NRLM to alleviate rural poverty The study has given special reference to SHGs of the different villages under the Pub-Chaiduiar development block of Biswanath district.

The study found that there is an emerging need to improve women's livelihood and the NRLM schemes implementation in the block contributed a lot to alleviating rural poverty. The NRLM is performing a very poor role in the study area and many women do not know about the NRLM and its schemes. The study found many issues that affect the economic development of the women in the study area. Lack of education is another problem in the area and lack of marketplace is also another issue in the study area. Many SHGs do not follow the coordinate principle of SHGs, and due to this so many of SHGs became inactive. If all Government and Non-Government agencies will work co ordinarily there is a huge potential to alleviate of rural poverty with the help of different schemes like scheme implemented by ASRLM under NRLM.

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CHAPTER-3

Women Entrepreneurship In India: Challenges and Opportunities in Digital World

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Abstract

Entrepreneurship has remained the top priority for any economy in the world. There are several competitive advantages offered through the same, however, various international reports reveal that the role of women in entrepreneurship is quite less. It is even lesser for developing economies like India as compared to developed nations like the US. According to Statistical Report (2021), the percentage of women entrepreneur for micro, small and medium enterprises is 20.44%, 5.26%, and 2.26% respectively in India. In other words, 20.37% of women are entrepreneurs in India at present. The rest 79.67% of entrepreneurs are men. The United Nations introduced Sustainable Development Goals (SDGs) under Vision 2030 (UN 2015). One of the primary goals is gender equality. The present study identifies the major factors influencing women's entrepreneurship in India, examines the challenges, and explores the opportunities in the digitally transformed business world. The social, psychological, educational, economic, family, and other factors are taken into account. The study is significant as it deals with employment generation, financial inclusion, women empowerment, societal balance, gender equality, and sustainable community development. The study is a descriptive empirical research project. Primary and secondary data have been collected for the study. A total of 190 female entrepreneurs were chosen based on the five most popular entrepreneurial activities. Frequency, %, Kendall Rank Correlation, and Spearman's Rank Correlation Coefficient test (Alfred Brophy 1986) have been used to analyze the data. We may conclude that the expansion of women's entrepreneurship has resulted in the creation of long-term job opportunities for women in society.

Keywords: Women Entrepreneurship, Women Empowerment, Gender Equality, Financial Inclusion, Indian Economy, etc.

Introduction

Entrepreneurs are held in high respect in the industrialized world. They are necessary for economic development. Throughout history, individual entrepreneurs' innovations have resulted in the industrialization of several countries. It conjures up pictures of active, purposeful men and women engaged in a variety of significant activities. An entrepreneur plays a critical function as a **"change agent"** in any culture. He bridges the gap between plan and implementation. (Goyal, Meenu, and Parkash, Jai. 2011)

Women's entrepreneurship has been recognized as a source of new jobs and prosperity for themselves and others throughout the previous decade. By doing so, they are proposing alternative ideas, jobs, and solutions to management, organization, and commercial problems, as well as women's exploitation. Although they are in the minority, women entrepreneurs are doing their best. Women entrepreneurs are sometimes overlooked in everyday life as a result of our male-dominated society, and most women and their families picture themselves as teachers, tutors, or government officers/ workers. They won't hire them as R&D in charge, IAS/PCS/ CID, businesswomen, factory makers, engineers, and so on. However, if we look in the mirror today, we will see successful women entrepreneurs. We can gather a complete profile of female entrepreneurs, including demographic information, impediments to starting a business, growth, and difficulties performing their responsibilities in the home and society. Lizz Papad is the best and most well-known example of self-employment. Women in business are doing extraordinarily well, but only on a small scale. As a result, we can call these women businesswomen. We should work to improve the interests and attitudes of women and society in general, particularly when it comes to women's entrepreneurship. We feel that many women entrepreneurs are either engaged in retailing or simple manufacturing with limited development potential, or they are solely concerned with education and health care. Indian society will gain social capital in terms of social, political, legal, cultural, and business elements if more women enter the workforce. (Anjula Rajvanshi 2017)

Women Entrepreneurs

Women's entrepreneurship is about more than just running a business; it also benefits everyone in the economy, and empowered women can eliminate scarcity - not just for themselves, but also for their families, societies, and countries. Policymakers cannot ignore the fact that women have become a major economic force. The participation of men and women in modern society, as well as the democratic economy, is now equal. (Arakeri Shanta, V. 2013).

Women are becoming more prevalent in all sectors of the economy, accounting for more than 25% of all sorts of businesses. Women entrepreneurs grew twice as quickly as other businesses from 1997 to 2002, according to the Center for Women's Business Research. During the 2008 economic downturn, 5% of high-potential women and 4% of high-potential males quit their jobs to start their own businesses.

Review of Literature

Irene Kamberidou (2020) -Women entrepreneurs still confront the difficulties of multitasking, as well as a lack of financial resources, marketing skills, and support services, such as limited access to business networks, technology, and digital markets. Glass ceilings have not been cracked despite the mass admission of women into traditionally male-dominated fields.

Vaishnavi Sharma and Dr. Mamta Gaur (2020) -The purpose of this research is to investigate the opportunities and obstacles that women entrepreneurs face. The study's goal is to look into the characteristics that drive women to start businesses. Secondary data was gathered from prior research papers, journals written by various research academics, blogs, and websites for this study.

RenuJakhar and Chhavi Krishna (2020) - Women entrepreneurs are women who actively begin or adopt businesses. The purpose of this article is to investigate the current opportunities and obstacles that women in our country face when it comes to entrepreneurship.

Ms Gurveen Kaur (2017) - This article emphasizes the importance of developing a sustainable banking model that promotes amore inclusive, environmentally friendly, transparent, and economically competitive financial sector, with better servicing and integrating women as a key component.

Musa Abdullahi Bayero (2015) - As a result, this article is a review of prior reports, conceptual studies, and empirical research to aid in a comprehensive understanding of the link between financial inclusion and women's entrepreneurship. Conclusions and recommendations were presented in the end.

Challenges faced by women entrepreneurs:

Women's challenges and opportunities in the digital era are rapidly expanding, to the point that job seekers are becoming job producers. Designers, interior decorators, exporters, publishers, and clothing manufacturers are all thriving, and they're still looking for new methods to generate money. Although women make up the majority of India's population, men still dominate the economic sector. In the economic sector, women in advanced countries are more visible and appreciated (Jennings, J. E., & Brush, C. G. 2013). However, Indian women entrepreneurs face many significant challenges, including:

- ✓ Awareness about the financial assistance
- ✓ Exposed to the training programs
- ✓ Identifying the available resources
- ✓ Knowledge in Business Administration
- ✓ Lack of confidence
- ✓ Lack of Education
- ✓ Managerial problem
- ✓ Market-oriented risks
- ✓ Motivational factors
- ✓ Outdated technology
- ✓ Problem of unskilled
- ✓ Socio-cultural barriers
- ✓ Training Facilities

Opportunities of women entrepreneur

Rather than relying on wage jobs, women who are highly educated, technically competent, and professionally equipped should be encouraged to start their enterprises. Untapped skills of young women can be found, taught, and applied to a range of industries to enhance industrial productivity. Every woman requires a favorable environment to instill entrepreneurial values and actively engage in commercial transactions. (2018, Shweta Gaur). Additional business alternatives for women entrepreneurs have recently become available:

- Bio-technology
- Eco-friendly technology
- Event Management
- Floriculture
- Food, fruits & vegetable processing
- Herbal & health care
- IT enabled enterprises
- Mineral water
- Plastic materials
- Sericulture
- Telecommunication
- Tourism industry

Women entrepreneurs must be empowered to achieve the goals of sustainable development and the barriers to their growth must be removed for them to have full participation in the business.

Background of the Study

A woman or group of women who start, organise, and run a business is referred to as a woman entrepreneur. Women entrepreneurs are defined by the Indian government as “an enterprise owned and controlled by a woman with a minimum financial interest of 51 percent of capital and providing at least 51 percent of the enterprise’s employment to women.” Women’s empowerment and entrepreneurship are seen as critical tools in the fight against poverty and unemployment. (Chinmayee Sahoo, 2020) Women’s empowerment has become a buzzword in recent years. Women’s empowerment may not be possible just by providing them with job options. It is critical to encourage them to start their own businesses. Women have always taken center stage, playing an important role in the management of the household and society. However, their efforts have gone unnoticed. She is involved in her family, the farm, the shop, and the factory, as well as politics. Women entrepreneurs are gaining traction around the world, but they are also up against a variety of obstacles. These difficulties can be overcome by informing them and their families about the opportunities accessible to them. As a result, family members’ support is critical for maximizing their creative abilities. (Sangolagi, Kavita & Alagawadi, Mallikarjun 2016)

Scope and Significance of the Study

Many research studies on women's entrepreneurship have been conducted, and the majority of these studies on women's entrepreneurship have been conducted in the Indian context, in large or urban areas. Rural women's entrepreneurship has received little attention in research. This is not to say that prior research was flawed; rather, the goal of the current study is to highlight a gap in the existing knowledge. Women's Empowerment and Entrepreneurship A study of urban and rural women entrepreneurs in the Kamrup district is a relatively recent phenomena, with no previous research on the subject. A large number of female entrepreneurs are emerging, establishing firms, and successfully running them. Women in rural areas, as well as urban women, are gaining economic, social, and personal empowerment. This research will also add to the growing body of knowledge on women's entrepreneurship, an area that is yet underdeveloped. It is also to the researcher's best knowledge. (Shilpa Arora and Neha Bhardwaj 2020)

Objectives of the Study

1. To study the concept of women entrepreneurs, challenges, and opportunities
2. To assess the challenges and opportunities of women entrepreneurs and women empowerment in the digital world

3. To compare women entrepreneurship with other countries

Research Methodology

Research Design

The study is a descriptive empirical research project aimed at determining the relationship between women entrepreneurship and women empowerment, as well as the challenges that women entrepreneurs experience when running their businesses. (Pawar, Neelam 2020)

Area of the Study

The study has been conducted in Kamrup District of Assam.

Population

The participants in this study were women who had been running their businesses for at least three years in both rural and urban regions of the Kamrup District. The survey was limited to women-owned enterprises such as beauty salons, tailoring/boutique, coaching centers, grocery/cosmetic stores, and bag/toy manufacturing.

Data collection

The study concentrated on both on primary and secondary sources of data.

Primary Data -For primary data gathering, the interview method was used. A self-structured interview schedule was created, with topics including the relationship between women entrepreneurship and women empowerment, as well as the problems and obstacles faced by women entrepreneurs.

Secondary Data - Secondary data is obtained through books, journals, local publications, newspapers, websites, government reports, survey reports, and other sources.

Sample Design

Women entrepreneurs from the area were identified using the snowball sampling methodology and the convenience sample approach.

Sample Size

69 women entrepreneurs were found and interviewed in chosen rural areas of Assam, while 121 women entrepreneurs were found and interviewed in Guwahati city neighbourhoods.

In a nutshell, 190 female entrepreneurs were chosen based on the five most popular entrepreneurial activities.

Data analysis

The data gathered was compiled and analyzed. In addition, the data was codified in Excel to make the analysis easier. The impact and contrast between rural and urban areas have been shown using percentages.

Statistical tools

Frequency, percentage, Kendall Rank Correlation Coefficient, and Spearman's Rank Correlation Coefficient test have been used to analyze the data.

Data Analysis and Interpretation

Factor influencing Women Entrepreneurship and Women Empowerment in digital world

Table 1: Internet Access

Opinion	Rural		Urban	
	F	%	F	%
Yes	22	31.88	77	63.64
No	47	68.12	44	36.36
Total	**69**	**100.00**	**121**	**100.00**

Source/ Reference: Primary data

According to this data, 31.88 percent of women entrepreneurs in rural areas use the internet, whereas 68.12 percent of women entrepreneurs in urban areas do not. In the city, 63.64 percent of women entrepreneurs claimed they use the internet, but 36.36 percent indicated they don't. As can be seen from the preceding explanation, the majority of women entrepreneurs in rural areas do not use the internet (68.12 percent). In urban areas, 63.64 percent of women entrepreneurs used the internet, while 36.36 percent did not.

Table 2: Security &Privacy Concern

Opinion	Rural		Urban	
	F	%	F	%
Strongly Agree	0	0	0	0
Agree	23	48.94	15	34.09
Not Sure	19	40.43	29	65.91
Disagree	4	8.51	0	0
Strongly Disagree	1	2.12	0	0
Total	**47**	**100.00**	**44**	**100.00**

Source/ Reference: Primary data

***91 female entrepreneurs did not use the internet.**

This figure reveals that in rural areas, 48.94 percent of women entrepreneurs believe that privacy and security are one of the reasons they don't use the internet, followed by 40.43 percent who aren't sure, 8.51 percent who disagree, and 2.12 percent who strongly agree. While 34.09 percent of women entrepreneurs in urban areas agreed, 65.91 percent of women entrepreneurs were unsure about this rationale for not using the internet. As shown in the table above, one of the main reasons for women entrepreneurs in rural and urban areas not accessing the internet was privacy and security concerns.

Table 3: Sending /Receiving Photos/Videos

Opinion	Rural		Urban	
	F	%	F	%
Never	14	63.64	7	9.09
Rarely	1	4.55	3	3.90
Sometimes	2	9.09	18	23.38
Often	0	0	23	29.87
Always	5	22.72	26	33.76
Total	**22**	**100.00**	**77**	**100.00**

Source/ Reference: Primary data

In rural areas, 63.64 percent of women entrepreneurs never send photos/videos for business purposes, followed by 9.09 percent who do so occasionally and 4.55 percent who do so seldom. However, 22.72 percent of women entrepreneurs always send photos/videos to expand their business. In the city, 33.76 percent of female entrepreneurs always transmit photos/ videos for business purposes, followed by 29.87 percent who do so frequently, 23.38 percent who do so occasionally, and 3.90 percent who do so seldom. Women entrepreneurs, on the other hand, make up 9.09 percent of all business owners.

Table 4: Online Selling Goods/Services

Opinion	**Rural**		**Urban**	
	F	%	F	%
Never	22	100	66	85.71
Rarely	0	0	2	2.60
Sometimes	0	0	5	6.49
Often	0	0	2	2.60
Always	0	0	2	2.60
Total	**22**	**100.00**	**77**	**100.00**

Source/ Reference: Primary data

***There are 99 female entrepreneurs who use the internet**.

This table reveals that no women entrepreneurs offer things online in rural areas. In urban areas, however, 2.60 percent of women entrepreneurs always sell, 2.60 percent of women entrepreneurs frequently sell, and 2.60 percent of women entrepreneurs rarely sell. Women entrepreneurs, on the other hand, sell things online 6.49 percent of the time and 85.71 percent of the time.

Table 5: Receive/Make Online Payment

Opinion	Rural		Urban	
	F	%	F	%
Never	21	95.45	54	70.13
Rarely	0	0	3	3.90
Sometimes	0	0	10	12.98
Often	1	4.55	0	0
Always	0	0	10	12.99
Total	**22**	**100.00**	**77**	**100.00**

Source/ Reference: Primary data

This figure shows that in rural areas, 95.45 percent of women entrepreneurs never receive or make online payments, whereas 4.55 percent receive or make online payments frequently. They were using the Paytm service to receive online payments. In the city, 12.99 percent of women entrepreneurs always receive or make online payments, 12.98 percent receive or make online payments occasionally, and 3.90 percent rarely receive or make online payments. 70.13 percent of female entrepreneurs, on the other hand, never do so.

Challenges & Opportunities Faced by Women Entrepreneurs

Table 6: Financial Constraint

Opinion	Rural		Urban	
	F	%	F	%
Never	15	21.74	9	7.44
Rarely	17	24.64	16	13.22
Sometimes	5	7.25	39	32.23

Often	16	23.18	37	30.58
Always	16	23.19	20	16.53
Total	**69**	**100.00**	**121**	**100.00**

Source/ Reference: Primary data

In the rural area, 23.19 percent of women entrepreneurs said they always experience financial constraints, while 23.18 percent said they face it frequently. However, 24.64 percent of female entrepreneurs claimed they only experience this constraint occasionally, while 21.74 percent said they never confront it. In the city, 30.58 percent of women entrepreneurs confront this problem on a regular basis, while 16.53 percent of women entrepreneurs have financial constraints all of the time. However, 32.23 percent of women entrepreneurs experience financial constraints occasionally, 13.22 percent infrequently, and 7.44 percent never. The above table shows that women in both rural and urban areas were experiencing financial difficulties. In rural areas, this problem affects 23.18 percent of the time and 23.19 percent of the time, but in urban areas, it affects 30.58 percent of the time and 16.53 percent of the time. As a result, women entrepreneurs are forced to rely on their own savings and loans from family and friends.

Table 7: Instance Competition

Opinion	**Rural**		**Urban**	
	F	**%**	**F**	**%**
Never	12	17.39	13	10.74
Rarely	15	21.74	25	20.66

Sometimes	13	18.84	14	11.57
Often	19	27.54	27	22.32
Always	10	14.49	42	34.71
Total	**69**	**100.00**	**121**	**100.00**

Source/ Reference: Primary data

According to the table above, in rural areas, 27.54 percent of women entrepreneurs said they often experienced severe competition, 18.84 percent said they sometimes faced tough competition, and 14.49 percent said they always faced tough competition. Whereas 21.74 percent of women businesses confront harsh competition only occasionally, and 17.39 percent of women entrepreneurs never face it. In the city, 34.71 percent of women entrepreneurs constantly experience, 22.32 percent of women entrepreneurs often face, and 11.57 percent of women entrepreneurs occasionally face difficult completion. However, 20.66 percent of women entrepreneurs suffer difficult completion only seldom, and 10.74 percent of women entrepreneurs never face difficult completion.

Table 8: Absence of Family Support

Opinion	**Rural**		**Urban**	
	F	**%**	**F**	**%**
Never	45	65.22	89	73.55
Rarely	9	13.04	5	4.13
Sometimes	1	1.45	7	5.79
Often	6	8.70	11	9.09
Always	8	11.59	9	7.44
Total	**69**	**100.00**	**121**	**100.00**

Source/ Reference: Primary data

This figure demonstrates that in rural areas, 65.22 percent of women entrepreneurs have never had difficulty with family assistance, 13.04 percent have had it on rare occasions, and 1.45 percent have had it on occasion. However, 8.70 percent of female entrepreneurs have experienced this, and 11.59 percent have always dealt with family assistance when presented with a challenge. In the city, 73.55 percent of women entrepreneurs said they had never had such an issue, followed by 9.09 percent who said it happened frequently, 5.79 percent who said it happened occasionally, and 4.13 percent who said it happened infrequently. 7.44 percent of female entrepreneurs, on the other hand, always dealt with family assistance when faced with a challenge.

Table 9: Absence of Professional/Technical Knowledge

Opinion	Rural		Urban	
	F	%	F	%
Never	20	28.99	54	44.63
Rarely	4	5.80	3	2.48
Sometimes	2	2.90	13	10.74
Often	10	14.49	22	18.18
Always	33	47.82	29	23.97
Total	**69**	**100.00**	**121**	**100.00**

Source/ Reference: Primary data

According to the table above, 47.82 percent of women entrepreneurs in rural areas always encounter a lack of professional/technical skills, 14.49 percent face it frequently, and 2.90 percent face it occasionally. Whereas 28.99 percent of women entrepreneurs never and 5.80 percent infrequently encounter a shortage of professional/technical competence. While in the city, 23.97 percent of women entrepreneurs said they always experienced a lack of professional/technical skills, 18.18 percent said it happened frequently, and 10.74 percent said it happened occasionally. However, 44.63 percent of female entrepreneurs never experience a lack of professional/ technical skills, while 2.48 percent face it only occasionally.

Table 10: Male Dominant Society

Opinion	Rural		Urban	
	Frequency	Percentage	Frequency	Percentage
Never	23	33.33	49	40.50
Rarely	15	21.74	28	23.14
Sometimes	18	26.09	19	15.70
Often	5	7.25	14	11.57
Always	8	11.59	11	9.09
Total	69	100.00	121	100.00

Source/ Reference: Primary data

This table reveals that 33.33 percent of female entrepreneurs never have to deal with male dominance, 21.74 percent have to deal with it occasionally, and 26.09 percent have to deal with it occasionally. However, male domination is a problem for 7.25 percent of women entrepreneurs and 11.59 percent of women entrepreneurs all of the time. In the city, 40.50 percent of women entrepreneurs never confront male dominance, followed by 23.14 percent who face male dominance seldom, 15.70 percent who face male dominance occasionally, 11.57 percent who face male dominance frequently, and 9.09 percent who face male dominance regularly.

Table 11: Gender inequality

Opinion	Rural		Urban	
	Frequency	Percentage	Frequency	Percentage
Never	42	60.87	90	74.38
Rarely	7	10.14	11	9.09
Sometimes	14	20.29	15	12.40
Often	6	8.70	2	1.65
Always	0	0	3	2.48
Total	69	100.00	121	100.00

Source/ Reference: Primary data

In rural areas, 60.87 percent of women entrepreneurs never confront gender disparity, 10.14 percent of women entrepreneurs rarely face it, 20.29 percent of women entrepreneurs face it occasionally, and 8.70 percent of women entrepreneurs face it frequently. In the city, 74.38 percent of women entrepreneurs never confront this problem, 9.09 percent seldom, 12.40 percent occasionally, 1.65 percent frequently, and 2.48 percent constantly face gender imbalance in their social sphere. It was discovered that women entrepreneurs in both rural and urban areas did not encounter gender discrimination in their business operations.

A Comparative Analysis of Women Entrepreneurship with Other Countries

India is a country in the process of evolving. India did not perform satisfactorily in many development indexes due to various characteristics involved in the measurement of various indicators. In 2017, India ranked 52nd out of 57 countries in the MasterCard Index of Women Entrepreneurs. The research focuses on the ability of female entrepreneurs to take advantage of chances to become female entrepreneurs. Whether pursuing school, working in a professional capacity, or launching a business, Indian women confront numerous obstacles on their route to success. In every sphere, women are assumed to be more responsible, which is the social norm, and women are expected to care for their families and children on their own. Even though the woman works, her family is heavy. This shows that in rural areas, 30.43 percent of women entrepreneurs confront role conflict regularly, while 8.70 percent face it all of the time. In urban areas, however, 26.09 percent of women entrepreneurs never confront such a challenge, 21.74 percent infrequently, and 13.04 percent occasionally. This is a difficulty that 28.10 percent of women entrepreneurs confront regularly, and 8.27 percent of women entrepreneurs face all of the time. However, 25.62 percent of female entrepreneurs experience role conflict occasionally, 22.31 percent infrequently, and 15.70 percent never reliant on her, and she is responsible for all domestic chores. This is a primary reason why women's growth in India is not at all satisfying in various measurement indices, as India's society fails to meet many of the standards that are used to measure various development indexes. We compare 57 nations around the world to see how many women own businesses as a percentage of all business owners. **(**Zotto, D., Cinzia. 2007**)**

Table12: Comparative Analysis of Women Entrepreneurship with Other Countries

Rank	Country	Percentage of Women Business Owners
1	Ghana	46.4
2	Russia	34.6
3	Uganda	33.8
4	New Zealand	33.0
5	Australia	32.1
6	Vietnam	31.3
7	Poland	30.0
8	Spain	29.4
9	Romania	28.9
10	Portugal	28.7
11	Peru	28.3
12	Hungary	28.1
13	Argentina	27.7
14	Singapore	27.5
15	Brazil	27.2

16	Canada	27.0
17	Uruguay	26.7
18	Bangladesh	25.9
19	Italy	25.7
20	Colombia	25.7
21	Switzerland	25.5
22	Belgium	25.5
23	United States	25.5
24	Germany	25.3
25	Thailand	25.2
26	Chile	25.1
27	United Kingdom	25.0
28	France	24.6
29	Botswana	24.5
30	Korea	24.1
31	Philippines	23.9
32	Czech Republic	23.6
33	China	23.1
34	Denmark	23.0
35	Honk Kong	22.0
36	Ecuador	21.9
37	Sweden	21.8
38	Costa Rica	21.6
39	Taiwan	20.6
40	Ireland	21.1
41	Mexico	19.3
42	South Africa	18.8
43	Nigeria	17.8
44	Israel	17.5
45	Japan	16.8

46	Malaysia	16.7
47	Indonesia	15.8
48	India	11.0
49	Tunisia	9.9
50	Ethiopia	9.5
51	Turkey	8.5
52	Malawi	8.0
53	Algeria	7.9
54	Iran	6.1
55	Egypt	3.3
56	United Arab Emirates	2.8
57	Saudi Arabia	1.4

Source: MasterCard Index of Women Entrepreneurs (MIWE) 2018

We may deduce from the table that Indian society needs to progress in terms of women's engagement in the workforce and entrepreneurship. We used the Kendall Rank Correlation Coefficient and Spearman's Rank Correlation Coefficient to examine the data from table 12. The association between the rank of countries according to women business owners and the category of nations according to their development is shown in the table below. We ranked 57 nations based on their growth stages and discovered a link between female company owners and their ranks. The results of rank correlation between the two categories of rank are shown in the table below.

Table 13: Result of Rank Correlation

Type of Test	Correlation between Income & Rank of Women Entrepreneur	Significance
Kendall's Tau Correlation	0.135	0.203
Spearman's Rank Correlation	0.167	0.227

According to the results of the above correlation analysis, the association between the rank of nations in terms of development and the rank of countries in terms of women's ownership in the business is very low and statistically insignificant in both cases. As a result of the data analysis of 57 nations throughout the world, we can infer that women's engagement in entrepreneurship has not yet achieved a point where it can influence a country's development. As a result, we may conclude that the global spread of women's entrepreneurship has not been sufficient to affect the country's economic progress.

Findings of the Study

Some rural and urban women entrepreneurs were receiving and making online payments for their firms, as can be seen. Rural women entrepreneurs face a variety of challenges, including fierce competition, role conflict, marketing, and a lack of family support. There is a gender disparity in India when it comes to financial inclusion for women, according to our results. As a result, empowering women with financial independence and allowing them to live freely in a country like India is still a long way off. However, in terms of women's entrepreneurship, we may argue that if a less developed country like Ghana can lead the world in this category, why can't India? As a result, a larger proportion of Indian women must take the initiative to breach the glass ceiling and make their own business decisions. Thus, we can claim that entrepreneurship, whether small or huge, legal or illegal, has an impact on the economy by providing money and jobs, but in India, we still prefer to hunt for work than start a new business.

Conclusion

In many publications and research studies, many of the problems faced by women entrepreneurs were explored. The Balance between work and family life, a male-dominated community, socio-cultural barriers, illiteracy, a lack of marketing and entrepreneurial abilities, a lack of financial assistance, the death of technical knowledge, a lack of self-confidence, and mobility limitations are just a few of them (G, Yoganandan, & Gopalselvam, 2007). (2018). Women are increasingly seeking to break free from the weight of housework by enabling their creativity, imagination, and entrepreneurship to bloom. In India, social and political changes have had an impact on women's roles in a changing society. As a result, we may deduce that the growth of women's entrepreneurship has resulted in the creation of long-term employment prospects for women in society.Women's participation in the workforce will be promoted once more, with the nation benefiting and women being financially empowered.

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CHAPTER-4

Redefining Inclusive Ledership from the Practitioner Lense and Development of Yardstick for Measurement

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Abstract

Inclusive leadership has been identified as an important antecedent in the accomplishment of organizational goals and has been of interest amongst both scholars and management practitioners over the last few decades. However, to the best

of our knowledge, there is no literature relating to the scale measurement to validate whether leaders identify themselves as Inclusive leaders or not and whether there exists a significant difference between Inclusive leadership with other leadership styles. Consequently, there emerges a gap which the study aims to unearth.

A proposed solution to the issue has been addressed by developing a comprehensive yardstick to measure the presence of the Inclusive leadership style among leaders and practitioners and identifying the dissimilarities of Inclusive leadership with other leadership styles.

This study will reap benefits to academic scholars, management practitioners and leaders in establishing a reliable measure to assess leaders' inclusiveness in work-related processes thereby facilitating a better understanding of what inclusive leadership is and whether leaders develop such behaviour. Furthermore, this study adds to the stock of knowledge by illustrating how Inclusive leadership is distinct from other leadership styles.

Keywords: Inclusive leadership, Yardstick, measurement, contribution, Validity.

Introduction

In the contemporary era due to impending transformations and a tumultuous business climate it is getting challenging for organizations to survive and flourish (Lauser, 2010). In such a pursuit, Leadership plays a key role and is considered the most important wealth because it is the leader(s) who crafts an inspirational vision of the future and motivates people to engage with that goal. Thus, leaders need to identify what their employees value and care about because a work environment which focuses only on getting things done may lead to burnout, exhaustion and a negative feeling toward their organization and eventually cease to exist (Hernandez *et al*., 2015). It, therefore, calls for addressing the role of Inclusive leadership in which leaders proactively exhibit openness, availability and accessibility that motivates employees to share their thoughts and opinions in the workplace (Khan *et al.,* 2020). An inclusive work environment aids in the development of supportive relationships among employees (Newman *et al.,* 2017) thereby resulting in positive outcomes for the organization. It has been seen that organizations which promote a greater degree of decision-making and give employees greater autonomy can make them feel like insiders which enhances their sense of belongingness to the organization. Thus, Inclusive leadership can be defined as an effective kind of leadership to increase the involvement of different individuals in the workplace and provide opportunities for all organizational members to go the extra mile to attain their full potential (Randel *et al.,* 2018). Such leaders emphasize the value of differences, resulting in the formation of an environment in which team members share and exchange distinct qualities and use them to communicate work practices and carry out decision-making activities (Ashikali *et al.,* 2021). The roots of Inclusive leadership can be traced back to the earlier study of Hollander and Webb (1955) on followership and its relationship to leadership and friendship. Subsequently, Nembhard and Edmondson (2006) originated the term inclusive leadership as leaders' words and actions that encourage and appreciate others' contribution and involves an attempt made by the leader to involve people in conversation and decisions where their voices and perspectives would otherwise be absent. Later on, the term was popularized with the work of Edwin P. Hollander, an organizational social psychologist who originated the term Inclusive leadership with the key principle of "Doing things with people, not to people" (Hollander, 2012). He defines that "Inclusive leadership is about relationships that can accomplish things for mutual benefit and sees more towards the involvement of people rather than the manipulation of followers by those in power".

Given the strong linkages that exist between leaders and followers, it is evident that Inclusive leadership plays a vital role in responding to emerging disruptions and catastrophes thereby achieving a state of coordinated behaviour among individuals leading to the accomplishment of organizational goals. Despite significant contribution, drawing upon prior research, it is evident that past research has centred mainly on developing a scale for measuring inclusive leadership behaviour of leaders from employees' outlook working in the organization (Carmeli *et al.,* 2010; Ashikali, 2019; Fang *et al.,* 2019). However, to the best of our knowledge, there is no definite yardstick which is currently available for evaluating the Inclusive leadership style from a leader's standpoint which our study aims to unearth.

Evolution of Inclusive Leadership

The genesis of Inclusive leadership can be found in the initial study of Hollander and Webb (1955) on followership and its relationship to leadership and friendship. The respondents included naval aviation cadets and it was concluded that leaders who are friendly and empathetic towards their employees will experience better employee engagement. It was until then that Nembhard and Edmondson (2006) originated the term Inclusive leadership as leaders' words and actions that encourage and appreciate others' contribution and involves an attempt made by the leader to involve people in conversation and decisions where their voices and perspectives would otherwise be absent. Later on, the construct was popularized with the work of Edwin P. Hollander, an organizational social psychologist who originated the term Inclusive leadership. He defines that "Inclusive leadership is about relationships that can accomplish things for mutual benefit and sees more towards the involvement of people rather than the manipulation of followers by those in power" (Hollander, 2012). In a similar line, Fairholm (2004) defines Inclusive leadership as "Doing things with people, rather than to people, which is the essence of inclusion". Likewise, Ryan (2006) defines Inclusive leadership as "a kind of leadership style in which leaders are good at listening to employees' opinions and affirming employees' contributions". Furthermore, Carmeli *et al.,* (2010) explained Inclusive leaders as people who are open, available and accessible to the staff coming up with fresh ideas and establishing a psychologically secure environment for them to share views that may not always be in sync with norms.

Review of Literature

Hollander and Webb (1955) defined Inclusive leadership with the key principle of "Doing things with people and not to people". Since Hollander and Webb's (1955) seminal work, various studies have empirically investigated the positive linkage of Inclusive leadership in fostering Innovative work behaviour (Siyal *et al.,* 2021; Mansoor *et al.,* 2021; Shakil *et al.,* 2021, Employee creativity (Siyal *et al.,* 2021), Career sustainability (Fang *et al.,* 2021), Psychological well being (Teo *et al.,* 2021), Project success (Khan *et al.,* 2020), reduced psychological distress (Ahmed *et al.,* 2021) and so on. Such leaders motivate employees to realise their full potential to contribute more to the workplace (Hollander, 2012). They continually engage in open communication with their followers and encourage them to participate in providing input (Carmeli *et al.,* 2010). Hence, an inclusive environment is seen as a prerequisite for inclusion which fosters diversity of viewpoints and ideas thereby enhancing organizational performance (Ashikali *et al.,* 2021). Randel *et al.,* (2018) pointed out that in Inclusive leadership, leaders are concerned about the needs of their employees and exhibit openness, availability and accessibility in their interaction with them. Openness implies that leaders value employees' viewpoints, encourage them to participate in decision-making and inspire them to take up challenges with innovative approaches and ideas. Availability implies that leaders are available to provide timely counsel and assistance to employees who are having challenges at work at the right time. Furthermore, Accessibility refers to a leader's capacity to pay careful attention to his or her subordinates' requirements and establish a close relationship with them (Choi *et al.,* 2015). This thus promotes inclusivity at work which improves workplace inclusion and helps in establishing trust (Bennett, 2017). According to a Gallup study, it is believed that as early as May 2020, 62% of employees were not engaged at work. In a similar vein, a report by Price Waterhouse Coopers (PwC), a consulting firm highlighted that one in five workers globally is planning to quit their jobs by the end of 2022. In such a scenario, business organizations need to create a workplace where employees can put forward their ideas, inputs, pieces of information and concerns to streamline operations and unlock improvements. This, therefore, calls for the role of inclusive leaders to promote employee participation which encourages the growth and development of the organization.

Even though there is a plethora of research on Inclusive leadership but the concept has mainly focused on measuring leaders' inclusiveness where the opinions of the employees or followers are heard and considered (Carmeli *et al.,* 2010; Ashikali, 2019; Fang *et al.,* 2019). Hence in this study, we attempt to expand our line of research by creating a self-assessment scale to evaluate leaders' inclusive behaviours that can be applied for effective evaluation and delineate the dissimilarities of Inclusive leadership with other styles of leadership.

Objectives of The Study

1. To study the emergence of Inclusive leadership in the domain of leadership and how it differs from other leadership styles.

2. To develop a yardstick for measuring leaders' inclusiveness behaviour in the workplace from leaders' outlook.

Distinctions of Inclusive Leadership from Related Constructs

As the concept of Inclusive leadership primarily revolves around leaders' supportive behaviour, it is frequently mistaken with other leadership styles. Nevertheless, the aforesaid chart of Table 1 illustrates a line of dissimilarities between Inclusive leadership with Servant leadership, transformational leadership, empowering leadership, ethical leadership, Entrepreneurial leadership and Authentic leadership.

Servant Leadership – Servant leadership refers to leaders going beyond one's self-interest and the need to serve is more important than the need for power.

Transformational leadership- Transformational leadership focuses on motivating employees to go beyond to accomplish organizational goals.

Empowering leadership- Empowering leadership is a leadership style which emphasizes sharing power and delegating authority to employees to get the work done.

Ethical leadership- Ethical leadership focuses on the promotion of moral behaviour among followers by expressing it through personal acts or interpersonal communications.

Entrepreneurial leadership- Entrepreneurial leadership emphasizes leaders' competence to seize opportunities, bear risks and tap the untapped potential of people working in the organization.

Authentic Leadership- Authentic leaders focus on making decisions based on core ethical beliefs as well as maintaining open and honest relationships with followers.

Table 1: Comparison Chart

Sl. No	Leadership Style	Originated By	Different from Inclusive leadership
1	Servant Leadership	Robert Greenleaf (1977)	Under servant leadership, leaders frames goals and visions for the organization keeping followers' interest in priority and delegating authority and responsibility to their employees to achieve it, unlike Inclusive leaders where both leaders and employees together involve in setting goals and vision.

2	Transformational Leadership	James MacGregor Burns (1978)	Transformational leaders develop an image of the future of their organization and communicate their vision to subordinates to achieve it whereas Inclusive leadership empowers employees by respecting their unique perspectives and encouraging them in the decision-making process.
3	Empowering leadership	Choi and Mai-Dalton (1999)	Self-sacrificial leadership focuses on leaders taking risks whereas Inclusive leadership focuses on empowering employees to take risks without fear of consequences due to power inequalities or status differences
4	Ethical leadership	Brown *et al.,* (2005)	Ethical leaders emphasize more on maintaining ethical standards on part of leaders whereas inclusive leaders advocates for promoting the involvement of others in discussions and decisions and fostering a climate of belongingness among group members.

5	Entrepre-neurial leadership	McGrath and Mac Millan (2000)	Entrepreneurial leadership revolves around leaders' entrepreneurial skills and expertise in generating a vision for coping with challenges and inspiring employees to put efforts into achieving the vision as framed by leaders whereas Inclusive leaders actively seek out others' viewpoints in generating a vision for the organization.
6	Authentic Leadership	Bill George (2003)	Authentic leader aims at demonstrating transparency and higher morale standards while taking decisions whereas inclusive leaders deal with employees experiencing a sense of belongingness to contribute to the decision-making process.

Source: Authors' compilation

These findings back up our efforts by highlighting the dissimilarities of Inclusive leadership with other leadership styles.

Research Methodology

The current study was conducted to examine and develop a yardstick for evaluating leaders' inclusive behaviour in the workplace. The judgemental sampling method was used for the study. The rationale behind the selection of this sampling technique is because the researcher purposefully choose the respondents based on their professional profile i.e, relying on our judgement. The respondents selected for the study were individuals from managerial positions who had experience in the field of diversity and inclusion. These included HR managers, Branch managers, Training officers, Production managers, Finance managers, General managers and marketing managers.

To emerge with a yardstick for evaluating leaders' inclusiveness, the research was conducted in two stages. In the first stage, in-depth, open-ended interviews with 12 leaders at Guwahati were taken to explore the construct of Inclusive leadership and how it impacts organizational outcomes. These leaders were contacted based on researcher convenience and personal contacts (through reference) and were distributed an open-ended questionnaire. The interview questions are listed in Appendix A. To maintain anonymity and confidentiality, respondents are coded from R1 to R12. Table 2 shows the details of the individuals interviewed.

TABLE 2

Respondents	Designation	Sector
R1	HR Manager	Hospitality
R2	Branch manager	Banking
R3	General Manager	Hospitality

R4	Team Head	IT
R5	Training officer	FMCG
R6	General Manager	Banking
R7	HR Manager	Hospitality
R8	Production manager	FMCG
R9	General Manager	Banking
R10	Marketing Manager	Hospitality
R11	Branch manager	Banking
R12	HR Manager	Hospitality

The responses of the interviews were then used to transform raw data into meaningful items. The traits or characteristics of Inclusive leaders were developed by studying the transcripts of the respondents repeatedly to consider possible meanings by summarising and forming one quality. Towards the end of the research, a literature review was conducted to check the similarities between the traits or characteristics gathered from empirical data with the existing literature which is illustrated in Table 3.

TABLE 3

Qualities	Related Literature
Equity	Inclusive leaders exhibit fair-minded treatment of team members to ensure that they feel a respected members of the group. (Randel *et al.,* 2018)
	Chrobot-Mason *et al.,* (2014) indicated that Inclusive leadership is essential for promoting initiatives needed to create an inclusive culture and influencing employees' attitudes toward equity
Inclusion	Inclusive leaders foster a culture where everyone is recognised and appreciated (Derven 2016)

Diversity	Korkmaz *et al.,* (2022) mentioned that Inclusive leaders values each employee's unique differences and actively help employees to contribute
Unique-ness	Randel *et al*., (2018) pointed out that in Inclusive leadership, leaders aim at helping team members to maintain their sense of identity while contributing to the work and outcomes of the group.
Belong-ingness	Inclusive leadership is a combination of different activities that aim at making group members feel included (Randel *et al.,*2018).
Openness	Inclusive leaders focus on exhibiting openness which places this leadership style as a core antecedent of employee creativity (Fu *et al*., 2022)
	In the words of Choi et al., (2015), inclusive leaders make their employees feel comfortable by being open and respecting their ideas and opinions.

In the second stage, to determine inclusivity among respondents, a self-assessment survey composed of 8 questions was formed in consensus with the attributes/ traits mentioned earlier. The self-assessment questions are depicted in Appendix B.

Implications

The hyper-competitive business environment has necessitated organizations to embrace innovative methods to stay ahead and achieve a competitive edge. In such a pursuit, leadership is perceived to be one of the crucial factors in stimulating a work environment where employees can freely express themselves and are involved in decision-making. Thus, this study adds to the pool of knowledge in several ways. Firstly, this study helps to explore the necessity of exhibiting inclusive behaviours of leaders to combat crises and uncertainties. Secondly, this study proposes to develop a questionnaire to measure leaders' inclusive behaviours. Thus this study will deepen our understanding in encouraging leaders, management practitioners and other stakeholders to pay closer attention to incorporating inclusion practices within the organization to achieve organizational goals.

Limitations and Future Research

Although the study has contributed to a broader understanding of leaders' inclusive behaviours, it is necessary to recognize several limitations of the study. First due to time and restrictions on resources and time only leaders from varied sectors at Guwahati were interviewed in this study. Hence it is difficult to generalise the findings of the study which can be improved by involving leaders from various other sectors and in different areas. Secondly, the sample size used in the study is small which posits difficulty in confirming the applicability of the study. Hence, larger sample size will be beneficial to derive its universal application. Furthermore, this study has been focused mainly on interviewing respondents to know their point of view about the need for the traits which correlate with Inclusive leadership styles. The reliability and validity of the scale have not been tested to ensure its relevance.

Henceforth, to yield better results the questionnaire with the newly constructed scale items can be distributed to leaders and the reliability and validity of the responses can be tested.

Conclusion

In a dynamic and turbulent business environment, leaders have a critical role in influencing how individuals see the organization which is conducive to delivering productive benefits for the firm. To do so, leaders must give employees sufficient opportunities where they can voice up their inputs and make choices openly. Thus, efforts should be taken by management practitioners and leaders to promote the development of a supportive environment which can amplify in increasing enthusiasm of employees thereby boosting and exhibiting constructive benefits for the employees and the organization as a whole. This study will thus help to develop a yardstick to identify the personality traits of inclusive leaders and the positive impact they build by incorporating inclusion practices which have a significant beneficial organizational outcome.

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ANNEXURES

Appendix A

1. What is the role of HR/ Managers towards their employees to cope with the current time of crisis?
2. How do you get your entire company in achieving organizational goals?

Appendix B

1. I wholeheartedly believe in ensuring a work environment where every team member is treated fairly.
2. My business work is diverse at every level.
3. My organization consist of team members from diverse fields who are involved in decision-making procedures

4. Each team member's values and contributions are valued and acknowledged (R)
5. My business allows full participation of all its workforce members in decision-making.
6. I am open to new and innovative ideas.
7. I feel proud of my team members and appreciate their unique abilities
8. I place a priority on hosting social events in which employees can take part.

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CHAPTER-5

A Study on Tourism Perspective of Development in North East India

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Abstract

North East India is blessed with natural beauty, pleasant weather, flora and fauna, incredible biodiversity, and cultural and ethnic heritage which offers a tremendous possibility for exploring the tourism industry. North East region of India has immense useful resource ability to develop the tourism industry. It has a rich ethnic and cultural heritage that makes it a great vacation destination. Tourism has the greater potential for generating income and employment possibilities in North East India because North East India is not only characterized

by the blending of flora and fauna but is also home to many wildlife sanctuaries. The scenic beauty of northeast India attracts tourists not only from India but also from abroad which makes it a great tourist spot. This paper attempts to explore the prospect and growth of the tourism industry in North East India.

Keywords: North East India, Flora Fauna, Heritage, Cultural, Ethnic

Introduction

Tourism refers to traveling to places of natural beauty, staying with the places of nature for a few days to enjoy Mother Nature to the fullest extent. Tourism is one of the fastest service sector industries in the world. The tourism sector helps in providing employment opportunities, foreign exchange reserves, and enhancing infrastructure facilities thereby helping in developing the economic growth of a country. Northeast India comprises eight states which include Assam, Sikkim, Meghalaya, Mizoram, Manipur, Nagaland, Tripura, and Arunachal Pradesh. The northeast region has giant potential for tourism development as it has the beauty of nature, ethnicity, ancient monuments, tea tourism, and rich cultural diversity. Several domestic tourists as well as foreign tourist visits these places every year which additionally become a source of income for the local people. The blue hills, green forests, and mesmerizing rivers are the basis that attracts tourists to visit North East India. The months starting from March to June are considered to be a pleasant time to visit the North East as those are the blooming days perfect for exploring the tribes, trails, and teas of the dazzling region which pulls the tourist to travel North East India.

Objectives of The Study

- To study the potentialities of North East India Tourism.
- To study the benefits provided by the tourism sector in developing economic growth
- To study the problems of North East India tourism.

Research Methodology

Nature and source of data

The study has been carried out systematically based on secondary data. The secondary data has been collected from various published literature like textbooks, magazines, newspapers, journals, and the internet.

Type of research

The type of research undertaken is Descriptive Research.

Review of Literature

(Milton Redman, William R.Eadington, 1990)The paper surveys programs of monetary analysis to tourism. The economic angle on tourism provides insights into the types of decisions that consumers, private sector suppliers, government agencies, and policymakers make. It additionally provides a shape for figuring out which types of data should be gathered, organized, and interpreted for purposes of better understanding tourism markets, building forecasts, and assisting in policy choices related to resource allocation.

(Asokan Rajamani and Dr. Praveen Rizal, 2013) According to them the Northeastern region of India is still the place least visited in India Despite so many unique and natural beauties. The paper examines tourism in the Northeastern states of India. The major findings of the study were the inflows of tourists are higher in Assam state and lower in Nagaland. The tourism sector's percentage in Gross State Domestic Product (GSDP) is excessive in Assam.

(Supriya Dam, 2013)North Eastern Region (NER) of India has giant useful resource potential to broaden tourism. The study reveals that Assam is the leading state in terms of overall influx of tourists in the region while Sikkim proves to be the favored vacation spot destination of overseas tourists among the North Eastern States. The paper attempts to discover the motives for

Sikkim's popularity among foreign tourists visiting the North Eastern States and the impact of the increased influx of visitors on tourism sustainability in the region.

(Miss Ananya Borgohain et al. 2020) tourism is nowadays considered an important industry that has vast scope for the generation of income and employment and is one of the fastest growing industries. The paper mainly focuses on the problems and prospects of tourism in Assam and also the development of tourism during the globalization period has also been analyzed.

Potentialities of Tourism Industry in North-East India

NE India has the finest potential to develop the area right into an amazing force through the tourism industry. Tourism is one of the significant service sector industries in India with its contribution of 6.23 percent to the national GDP and 8.78 percent of total employment, witnessing more than five million annual foreign travelers arrivals and 562 million home travelers. North East India is properly blessed by natural beauty and it lies in the center of one of the world's richest bio-geographic areas. It has a wealthy cultural and ethnic history which can easily make it a tourist hub. Tourism has the finest ability for producing earnings and employment possibilities in North-East Indian states because NE India isn't always simply characterized by the blending of aquatic flora and fauna but it's also noticeably rich in bio-diversity. Moreover, the wildlife sanctuaries at diverse locations in North-East India can attract travelers everywhere in the world. Kaziranga wildlife sanctuary situated in the Golaghat district of Assam Is a heavenly region for travelers due to its global famous one-horned rhinoceros. Moreover, the golden languor pygmy hog and different endangered species can simply enchant the minds of travelers. Besides the animals and the birds of numerous types roaming and singing their song. The northeastern region has many ornamental fishes, uncommon plants, and medicinal herbs. It has many tranquil lagoons and reverie places like Bhalukpung, Loktak, etc. for angling and boating which can effortlessly attract tourists and have the great potential of turning the northeast region into a tourist spot.

Must Visit Places in North East India:

ASSAM

Kaziranga National Park

The undisturbed acres-long stretch of forests and marshlands is located within the coronary heart of Assam and is visited by hordes of vacationers every year it is one of the well-known places to visit in North East India. The sanctuary is well known for its one-horned rhinoceros and is a World Heritage Site. Other than that Elephants, wild water buffaloes and Swamp deer can also be visible on a safari.

Majuli Island

Majuli is the largest river island of the river Brahmaputra which spans an area of 1250 sq. km. the rich aquatic flora, fauna and cultural heritage make it an important tourist hub.

Kamakhya Temple

Kamakhya temple is one of the historical and highly worshipped temples of the Northeast. Set atop Nilachal hills, this unique temple has identified and celebrated the biological process of menstruation in women forever and is one of the 51 Shakti Peethas.

Dibrugar

Dibrugarh is the largest tea-generating district located in the upper Assam area, right on the banks of the river Brahmaputra. The lush green tea gardens and the vastness of Brahmaputra attract hordes of vacationers to Dibrugarh every year.

ARUNACHAL PRADESH

Tawang

Tawang located at an elevation of 3048 mt. in the north-western part of Arunachal Pradesh, is home to the Tawang Monastery which is the second largest and oldest in Asia. The monastery is 3 tales excessive and is enclosed through a 282 mt. lengthy compound wall. There are many different locations of hobby like Sela Pass, Jang Waterfalls, etc.

Ziro

A picturesque city in the Lower Subansiri district, it is home to the Apatani tribe. Famous for mild pine-clad hills and rice fields it additionally hosts the famous Ziro Music Festival in September each year.

Mechuka

Additionally referred to as Menchukha, is a small picturesque city nestled at 1829 mt. in West Siang District. Menchukha is located in a forested valley, surrounded by pine trees and thorn bushes with the river Yargyapchu flowing through the valley.

Pasighat

Is the oldest city in Arunachal Pradesh based in 1911 A.D? The Brahmaputra emerges from the foothills of Pasighat beneath the name of Dihang or Siang.

MEGHALAYA

Shillong

The State Capital of Meghalaya is likewise referred to as the "Scotland of the East" due to the rolling hills throughout the city. Shillong has progressively grown in length since it became the civil station of the Khasi and Jaintia Hills in 1864 by the British. Shillong remained the capital of undivided Assam till the introduction of the new state of Meghalaya on 21 January 1972. In 2016 it was voted “India’s Favourite Hill Station” by HolidayIQ.com.

Cherrapunji

The ancient call Sohra is now more commonly used. It is credited as being the wettest vicinity on Earth. Cherrapunji nevertheless holds the best-ever record for the maximum rainfall in a calendar month and a year.

Mawlynnong

It **i**s a village within side the East Khasi Hills district approximately ninety km/s from Shillong and is well-known for its cleanliness and natural attraction. Mawlynnong was awarded the tag of ‘Cleanest Village in Asia’ in 2003 by Discover India Magazine.

Dawki

A border metropolis with Bangladesh, it has the lovely Umngot River as a prime tourist attraction.

Mawphlang Sacred Grove

One of the well-known sacred forests preserved by traditional religious sanctions is approximately 25 kilometres from

Shillong. The sacred grove has a splendid existence in the shape of plants, flowering trees, orchids and butterflies. A perfect vacation spot for nature lovers.

MANIPUR

Loktak Lake, Manipur

This lake is famous for its numerous small floating islands which are locally famous as ‘Phumdis.’ Loktak Lake is one of the largest freshwater lakes in North East India and is home to the world’s only floating National park- Keibul Lamjao National Park it is one of the best places to visit North East India.

Moirang

Situated close to Loktak Lake, this metropolis is one of the predominant centres of early Meitei people’s lifestyle and has a unique vicinity in the history of the Indian Freedom struggle as it was at Moirang that the flag of the Indian National Army became first unfurled on April 14, 1944, under the leadership of Netaji Subhas Chandra Bose. and has an INA Museum containing letters, photographs, badges of ranks and different memorabilia of the sacrifices made by the INA.

SIKKIM

Gangtok

The distinguished capital city of Sikkim is a Buddhist haven. In sync with the Zen philosophy that divinity can simplest make its way through clean and smooth surroundings, Gangtok is an epitome of neatness and is one of the few such locations in India. The lovely panoramic perspectives of the snow-capped Mount Kanchenjunga, add to the Gangtokian environs. Offering nice vacationer locations in Gangtok, this place is well-known for its wonderful cuisine, of which Momos and Kinema, are remarkable examples.

Tsomgo Lake

The winding roads make a 37 km lengthy adventure from Gangtok to reach an altitude of 12,400. feet are ethereally stunning and it is one of the excellent locations to go to in North East India.

Nathula Pass

The vintage silk street that after utilized by traders and buyers is at an elevation of 14450 ft. above sea level at the Indo-Tibetan border. The temperature at Nathula is constantly freezing no matter the season and the whole area is wealthy in Himalayan flowers and fauna. It is one of the well-known locations to go to in North East India and can be easily travelled from the capital city Gangtok.

Goechala trek

Goechala trek is nestled at a height of 16,207 ft., with a closer look at the third-highest peak-Mt. Kanchenjunga. It is a dream and desire for hundreds of adventure lovers. Bounded by the mesmerizing flora and fauna, which are so vibrant and colourful to cheer up one's mood.

Kanchenjunga

It is one of the well-known peaks within side the Himalayan belt and trekking to its base camp is similarly an adventure. The Kanchenjunga base camp is positioned at an elevation of 28169 ft. above sea level.

MIZORAM

Aizawl

The country's capital is located at approximately 1132 mt/s. above sea level and is a bustling town set on ridges of steep hills. It is connected by air flights from Kolkata and Guwahati. It is likewise linked to Imphal by air and is convenient from Shillong, Guwahati and Silchar by road.

Thenzawl

A village placed at a distance of 43 km/s from Aizawl. The Tropic of Cancer runs via this picturesque village. It is an integral centre of conventional Mizo handloom enterprise and produces wealthy and colourful styles of handlooms.

Hmuifang

With an elevation of 1619 metres, it included virgin forests reserved since the days of the Mizo chiefs.

Vantawng Falls

Positioned at a distance of approximately 137 km/s from Aizawl, it's far the very best and most fantastic of all of the waterfalls in Mizoram.

NAGALAND

Mokokchung

Mokokchung is a prominent district which is also home to Ao Naga. The charming mountain villages with vibrantly unique human beings of their attires and traditions following their everyday routine can be loved and witnessed in this offbeat location. Mokokchung is called the "intellectual and cultural capital of Nagaland." The fine time to go is Christmas because the complete population of Ao Naga have taken up Christianity as their religion.

Khonoma Green Village

It is a famous site to witness a number of the precise agricultural strategies that encompass terraced farming. It is located approximately half an hour from the city of Kohima and is wealthy in forestlands utilized by rare species of vegetation and animals.

Mon

Mon is home to Konyak Nagas who are famous as the headhunting tribe in Nagaland, however, they are friendly though. The tribe with tattooed faces and blackened teeth people can be found in Mon village. Mon is a very interesting village in the far eastern nook of Nagaland and has such a lot of stories of their ancestors and their lifestyle that one might end up capturing a documentary film with them.

Wokha

Home of the Lotha tribes is a land of stunning mountain degrees and rivers and is thought for its colourful dances and folk songs. Wokha means Census in Lotha.

TRIPURA

Tripura Sundari Temple

This vintage Hindu shrine is located around 56 km from Agartala town and is stated to be one of the fifty-one Shakti Peethas. Sundari Temple is one of the most interesting and best tourist locations in North East India. The outer upper edifice is a dome shape wherein the rectangular kind sanctum is worshipped. Flocks of travellers and locals go to this temple in lakhs throughout Diwali each year. It is one of the religious places to go to in North East India and one of the few temples of Goddess Kali in India.

Rudrasagar Lake

About fifty-five km far from Agartala close to Melaghar its miles and a 5.3 sq. km. water area. In the centre of the lake is the well-known lake palace «Neermahal». The lake witnesses a huge wide variety of migratory birds each winter.

Ujjayanta Palace

The whole metropolis of Agartala unfurls around this lavishly designed architectural wonder of the Northeastern part of India. Ujjayanta Palace dates back to the year 1901 and from the general public halls to the reception hall, from the library to the Chinese rooms; each aspect offers a real feel of royalty. The lush greenery of substantial gardens is properly complemented by a rippling lake. It serves as a beautiful museum to visitors who come to Tripura from their homes.

Role of tourism industry in North East Region

The tourism industry is essential for the advantages it brings and because of its role as a commercial activity that creates demand and growth for many more industries. North East tourism not only contributes towards more economic activities but also provides generation of employment, revenues and play a significant role in growth and development. Some of the major role played by North Eastern region of tourism are discussed below:

- **Employment Generation**

  Employment generation is a possible advantage of tourism in any country. In North Eastern region, tourism has created many new jobs and has provided much needed employment for people. Local people of North East India have started their own businesses in the tourism spot such as establishment of shops, hotels and motels, small restaurants, transportation activities and so on which require staffing and they try to hire locally which gives bread and butter to a number of human beings.

- **Development of Infrastructure**

  The appearance and standing of a place change when it is declared a traveller's place. Actually, tourism aids and encourages infrastructure improvement by making way for dams, roads, connectivity, airport improvements, and any other activity that enables a tourist in travelling a place in a miles higher way.

- **Cultural Heritage**

  The North East India is blessed with the scenic beauty, flora and fauna, artwork, ancient monuments, temples and rich cultural heritage of the tourist place. Different people travelling any tourist destination takes stunning cultural ideas along with them and unfold those ideas to others at the same time while travelling different destinations. Similarly, the skills, artwork, culture, ethnicity, languages of locals get huge exposure through tourism.

- **Foreign Exchange Earnings**

  The significance of tourism industry is demonstrated through foreign exchange earnings. The expenditures in tourism generates income to the host country. The country which makes money from tourism sector can then be reinvested in the economic development of the country. Some destination spot in North Eastern region may spend the money on growing their tourism industry while some may spend the money on public services and so forth.

Problems of North East Tourism Industry

- **Seasonal Fluctuations**

Tourism jobs are in most cases seasonal and have no job security as there are no extra benefits associated with it such as pensions, sick pay, or healthcare. Tourist spots can be seen flooded with traffic during peak times in North East India and then virtually evacuated for plenty of months. This results in seasonal unemployment of the local people residing in North East region

- **Lack of Marketing and Promotion**

Marketing and promotion of tourist destinations is a critical factor for the North East Region to reap its prospect. Lack of proper delegates for promoting North East India tourism and inadequate financial support for promotion and marketing, compared with competing tourist destinations, is a major reason for lagging as a tourist spot in North East India. Therefore, due to the lack of promotion and publicity, many tourists from different parts of India as well as foreign tourists are unable to know about the various tourist spots of North East India.

- **Restricted Area Permit**

The Restricted Area Permit (RAP) to the North Eastern region was introduced in the year 1955, under which a foreigner who wants to visit North East had to undergo a long arduous procedure for obtaining permission from the Home Ministry. RAP was in force till May 18, 1999, but the ghost of RAP continues to loom large and create false apprehension in the mind of foreign tourists.

- **Lack of Infrastructure**

Lack of infrastructures such as unavailability of quality hotels and accommodation, lack of proper food and beverage arrangements, lack of proper transportation facilities to the tourist spots, and unavailability of rail connectivity to all the tourist destinations are also predominant problems associated with the North East tourism. Most of the site of tourist attractions are not by the side of national highways and the roads linked to such destinations are in bad condition.

- **Insurgency**

The northeast region has been experiencing violent movement in some tourist spots over the years. Foreign and domestic tourists consider it risky to visit this part of the country. Due to insurgent activities, tourists hesitate to visit northeast India as the general impression has been that any foreign or domestic tourists could be a soft target of the insurgents.

- **Absence of tourist guide**

Many parts of the North East region do not have any trained tourist guides available in an important tourist destination. However, as the tourists arrive at such places there is hardly anyone to satisfy their curiosity about the spot.

Sugesstions

- The State Government should put in place a regulatory mechanism to promote sustainable development of the tourism industry and to prevent the growth of tourism-related activities.

- Government should encourage private sector investment in tourism-related projects and cooperate with other departments to enhance the infrastructure facilities.
- Wayside amenities such as information kiosks, souvenir shops, public toilets, and dhabas on tourism routes and at tourism destinations should be developed.
- Government should promote investment in transport services to places that are difficult to access such as riverine islands, hillocks, and hills. Such services could be ropeways, helicopters, hovercrafts, and so on.
- Tourism department should ban the use of disposable plastic bags, plates, etc. completely at tourist places.
- Enhancement of the role of media and delegates in promoting North East tourism.

Conclusion

The tourism sector offers direct benefits to the local people and businesses. It has a multiplier impact on other economic activities, offering jobs and earnings to the ones serving tourists. The North East region is endowed with various tourist attractions and each state has its distinct features. Though North East Region has wide potential for improvement of the tourism industry, it can be successful only upon the proper formulation of its policies. The Government should make massive investments mutually with private ventures to broaden the infrastructure and integrate the northeast region through cross-border marketplace entrance. Government should initiate effective policies and guidelines for making sustainable development of the tourism zone and make the North East region a hotspot tourism resort with successful connections and ties with neighboring countries.

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CHAPTER-6

COVID-19 and Its Impact on Business Incubation and Entrepreneurship process in North-East India

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Abstract

For innovators and entrepreneurs seeking workspace, resources, and collaborations, business incubators have become a popular choice. This research investigates how business incubators have managed their performance throughout the global COVID-19 pandemic. During COVID-19, the best available academic literature about business incubator performance was analysed to see how entrepreneurs are responding to the task of creating solutions. This study aims to learn more about the scenario that entrepreneurs faced during COVID-19 and the influence it had on the business ecosystem. The topic is

whether business incubators, as entrepreneurship-facilitating institutions, have been determinants of startup survival. Various tools, activities, advice, and services provided by business incubators have been critical to the survival of the entrepreneurial ecosystem, which in turn fosters the progress of our country's productive sector, from confinement to the present.

Keywords used: Pandemic, MSME, Entrepreneurship, International Business Incubation Association, E-commerce

Introduction

Business incubators are non-profit organisations that support start-up firms when the entrepreneur or inventor has a great concept but hasn't yet created a business model or plans to turn it into a profitable venture (Zapata-Guerrero et al., 2020). A set of inter-agency and coordinated actors with the goal of facilitating entrepreneurship in a given territory is referred to as an entrepreneurial ecosystem. The ongoing Covid-19 pandemic, which is wreaking havoc on the world economy, is resulting in more deaths and a significant drop in investment. It is the largest public health challenge in history, resulting in a huge economic catastrophe, job losses, revenue reductions, and the halting of production operations, among other things (Eveleens et al., 2017). The covid-19 emergence has significantly impacted SMEs' supply and demand of inputs and outputs. An outbreak of covid with an unknown origin was reported in Wuhan in December 2019. It wasn't until January 2020 that Chinese authorities discovered the outbreak was caused by a new form of Corona virus. The rest of the planet would be affected months later, with disastrous repercussions. The World Health Organization upgraded the public health emergency caused by COVID-19 to an international pandemic in March 2020, and the level of global anxiety in Spain was unprecedented. It has also had a significant negative impact on the economy, to the point where the health crisis has morphed into an economic disaster (Donthu & Gustafsson, 2020)like other rarely occurring catastrophes, have happened in the past and will continue to happen in the future. Even if we cannot prevent dangerous viruses from emerging, we should prepare to dampen their effects on society. The current outbreak has had severe economic consequences across the globe, and it does not look like any country will be unaffected. This not only has consequences for the economy; all of society is affected, which has led to dramatic changes in how businesses act and consumers behave. This special issue is a global effort to address some of the pandemic-related issues affecting society. In total, there are 13 papers that cover different industry sectors (e.g., tourism, retail, higher education.

However, the effects of the economic downturn are not evenly dispersed across the productive sector. This unequal development can result in a variety of inequalities, one of which is the dualism between large and small businesses (Chandra Kalita, 2021). Despite the fact that SMEs are increasingly using the Internet for a range of commercial and production-related objectives, they are still unable to fully leverage the potential of e-commerce in comparison to larger businesses (Peña, 2004). During periods of severe constraints on social mobility, the latter took advantage of their advantages and absorbed the majority of the effective demand, expanding the gap between small and large businesses (Davis, 2012). It is not always possible to simply put in place a specific strategy or activity pattern. It is often important to blend aspects from many strategies to create a unique strategy that is adapted to the demands and capabilities of a certain business entity (Salamzadeh & Dana, 2021). Each crisis is unique, necessitating the execution of various responses. The main thing is that these efforts are consistent, taking into account regular monitoring of both the environment and the interior of the business entity so that appropriate measures may be done, adapting to persistent changes in a globalized corporate world in the twenty-first century.

Review of Literature on Business Incubation and Entrepreneurship process

Entrepreneurship is supported by business incubators in a variety of industries, from healthcare to information technology (Estrin et al., 2020). The word incubator conjures up thoughts of eggs hatching and young, vigorous development in the early stages of life and the hatching of inventive and entrepreneurial ideas is exactly what the world needs right now as economies around the world adjust to a new normal following the pandemic (Schwartz, 2013). Literature on business incubators has been published globally, with substantial contributions from nations such as Japan, Brazil, Germany, the United States, and Australia, just like the COVID-19 epidemic was a global event. Previous research on the incubation process is critically reviewed in this section with the goal of determining the significance of various theoretical perspectives when examining social phenomena like incubation (Zapata-Guerrero et al., 2020). Following Hackett and Dilts approach of considering a variety of theories as alternatives for grounding their incubation process model, this section achieves a similar result by evaluating the viability of new venture creation theory, the RBV, social network theory, dyadic theory, real options theory, and finally, a case is made for the suitability of social mechanisms theory in the synthesis section (Tengeh & Choto, 2015). At the start of the pandemic, the entrepreneurs thought the corona virus crisis would open up new business prospects, allowing them to locate new markets and clients, as well as generate new services, products, or orders (Gerlach & Brem, 2015). Although the primary objective of entrepreneurs was still to make money, it was discovered that they started their firm to earn a living owing to a lack of work at the time. Firms aren't always ready for economic downturns, but no one was prepared for the events of the last several months (Venkataraman, 2000). The COVID-19 problem has worked as a rupture experiment, questioning digital insights, exposing assumptions about digital access universality, and indicating that fundamental challenges persist in digitization. Digitalization has progressed dramatically in recent months, and organisations ability to adapt has become critical to their survival (Hausberg & Korreck, 2020). Those who already had a technological business model were able to adjust to the new normality more quickly. Companies, particularly startups, have imposed a hiring moratorium that will last indefinitely (Krechovská & Procházková, 2014)especially in view of the concept of sustainability. Corporate sustainability is understood as the ability of companies to positively influence environmental, social and economic development through their governance practices and market presence. The approach of enterprises to sustatinability and the level of sustatinability into corporate govemance were exmined by the author;s empirical research conducted among enterprises in the CzechRepublic in 2012. It was found that enterprises are aware of the importance of the concept of sustainability to achieve corporate performance in the long term. However, sustainability is not integrated into individual business processes (especially by small and medium-sized enterprises. Simultaneously, communication, entertainment, and internet purchasing are growing at an unprecedented rate (Tang et al., 2013). In light of this, it is clear that small and medium-sized businesses must be protected and strengthened, since they are the engine of an economy and a vital supply of goods and services (Chen, 2008). The present study on incubation policy during the COVID-19 crisis suggests new practices and research directions. Because of the prolongation of these circumstances, studies should continue to focus on entrepreneurship, which is why governments and policymakers are attempting to respond to the crisis using business thinking (Eshun, 2009)cultures and strategies. Consequently, it is argued that for businesses, especially large industrial establishments (LIEs. Despite the clear necessity for entrepreneurship as a result of the current situation's changes, there is a scarcity of research that shows how policy efforts have been implemented. As a result, the value of business incubators is emphasized even more, as they provide a safe atmosphere for those who want to develop their business ideas without incurring a significant financial burden

(Cumming et al., 2014). The global expansion has prompted the establishment of a larger number of incubators and technology transfer models, many of which have overlapping and objective responsibilities, as well as a diverse variety of sponsors, including firms, investors, universities, and regional government agencies. Because of the diversity of business incubators in terms of success and the consequences of what works with management practices, corporate strategy, and university and government legislation, incubators have given an intriguing situation for researchers (Mian, 1996). As a result of these measures, business incubators' function as an effective tool for supporting entrepreneurs is becoming even more important (Thomas & K.I., 2020). It is therefore necessary to examine changes in business incubator management models, as well as the business and operational models of incubated entrepreneurs, to see how the situation has affected the entrepreneurial dynamic, and how startups have had to adapt to this new situation, facing challenges such as the need for digitalization, a lack of funding, staff changes, regulatory measures, or the perception of new opportunities that arose as a result of the situation.

Objectives and Methodology

The study aims at highlighting the existing scenario of the business incubation centers' performance during this pandemic which still persists. The study also emphasizes on the prospects and challenges of incubation centres of Northeastern part of India through extensive literature review. The research work is prepared solely relying on the existing literatures concerning the incubation process after the advent of the pandemic. Through the analysis of the literature, the researcher has attempted to focus on the performance of incubation centres in strengthening the process of entrepreneurship across the nation.

Discussion and Conclusion

The widespread closing of stores and businesses in the Northeastern part of the nation and around the world due to the coronavirus is unprecedented. Stores, factories, and many other businesses have closed by policy mandate, downward demand shifts, health concerns, or other factors during the initial period of the pandemic. Many of these closures may be permanent because of the inability of owners to pay ongoing expenses and survive the shutdown. The impact on small businesses around the world is likely to be severe.

The early effects of COVID-19 on small business and entrepreneurs are not well known because of the lack of timely business-level data released by the government. Many businesses have been unable to operate since the global

COVID-19 outbreak began due to social distance and lockdown measures. Businesses, particularly SMEs, would be hit hard by a drop in worldwide demand for their goods and services. This effect may be felt most acutely in certain industries, such as tourism, but even among SMEs catering to local markets when containment measures have been implemented. Small businesses may be less resilient and flexible in dealing with the costs that these shocks bring. SMEs may face higher costs for prevention and needed changes in work processes, such as teleworking, due to their smaller size, but also, in many cases, a low level of digitisation and difficulty in accessing and adopting technologies. When output is reduced, the costs of underutilised labour and capital fall disproportionately on SMEs. Others who sell non-essential products have noticed a significant drop in demand (Mciver-harris & Tatum, n.d.). Several governments in Northeast have set up coordination mechanisms to monitor the outbreak and develop responses. In most cases, the focus of such coordination is on health aspects. In some countries, SME aspects are explicitly considered in these coordinated efforts, as are multi-level governance matters, since regional and local governments play an important role in the SME policy response. As borders were closed, many firms were impacted by their strong reliance on imported commodities. As the pandemic progresses, the entire impact will be determined. Support services for businesses are more important than ever in providing advice on how to repurpose and change their models in order to stay relevant (Halkias et al., 2011)expand understanding of the business and social profiles of women entrepreneurs in Nigeria, examine the contextual influences on their work, raise the level of awareness of women entrepreneurs amongst all economically active agents and researchers, influence social and economic policy addressing issues of women entrepreneurs. Design/methodology/approach: A survey was developed and administered to a sample of 62 practicing Nigerian female entrepreneurs. The survey was divided into sections that recorded personal demographics, the entrepreneur's perceptions of the business environment and their venture and the motivations and drives that led to the birth of their business. Data were collected and processed to produce frequency distributions on every question/variable in the survey followed by cross-tabulations between all variables and X2 tests in order to reveal strong associations. Findings: With no or few significant differences shown to exist between male and female business owners or managers once they have already started an enterprise, there is a strong indication that Africa has sizeable hidden growth potential in its women. From the results presented, it is evident that female entrepreneurship in Nigeria is driven by micro-financing as well as family dynamics that work to shape and influence the birth of a business. Research limitations/

implications: Future research initiatives need to explore the gender dimension and the influence of education levels on the role models that influence and drive female entrepreneurship. In addition, the evolution of the complete life cycle of the entrepreneur's business should be examined and dependencies on the variables presented should be investigated. Finally, research should focus studies whose aim is to influence social and educational policy that encourages women's entrepreneurship in the fight for poverty alleviation in Africa. With pandemic restrictions limiting access to support services for entrepreneurs and business owners, it is critical that co-working spaces, incubation hubs, innovation labs, and other entrepreneurship-focused organisations collaborate with their local entrepreneurship communities to develop innovative products and services. During this time, the hubs themselves must be creative in reaching out to entrepreneurs with crucial services. Online incubation services have emerged as a welcome reaction, providing hubs with exciting opportunities to provide services remotely. Bridge for Billions is one such innovative technology that enables hubs to simultaneously execute virtual programmes for SMEs in multiple locations (Sonobe et al., 2021). There is an online incubator that evaluates how entrepreneurs can be helped throughout the pandemic. Participants will be guided and coached in the development of eco-inclusive business concepts. Participants (youth, women, and returning migrants) from the Agriculture, Renewable Energy, Water Sanitation and Hygiene sectors will be required to complete eight modules in order to improve their performance and take advantage of the incubation services (Xavier et al., 2012). Online incubation services, while necessary in this time, limit the types of entrepreneurs who can be assisted. Because not every entrepreneur is internet aware, many will be precluded from applying and participating, regardless of how simple such platforms are to use. For many, the networking opportunities and peer-to-peer engagements afforded by hubs hold enormous appeal since they are ideal for collaborating, generating novel ideas, or simply finding motivation along the difficult and sometimes lonely road of entrepreneurship (Fernández Fernández et al., 2015). Even with active virtual peer groups for sharing and learning, online platforms will be limited in duplicating that kind of atmosphere. Overall, online incubation services cover a large need in the market by satisfying the needs of entrepreneurs and business owners during the COVID-19 epidemic, and they should be seen as a viable option for delivering support services (Aruleba & Adediran, 2022). Entrepreneurship hubs can continue to offer an organized approach to learning remotely in the post-pandemic and recovery stages, in addition to their regular entrepreneur community activities, in order to reach a wider audience with their programmes.

While the factors and limits that entrepreneurs face while trying to turn their idea into a business still exist, the pandemic brought new hurdles to starting a firm. Limited access to in-person resources-the typical incubator business model and drastically increased pressure on time to market for ideas responding to pandemic demands are among the additional hurdles (Voisey et al., 2006). Because of the growing demand for innovation and the shorter timeframes for delivering solutions, entrepreneurs must be extremely focused on their decisions and resource allocations, particularly their time investments. This necessity for laser-like focus extends to incubator selection needs. In order to address the issue of lacking consistent incubation metrics, in 2016, the International Business Incubation Association started collecting data to measure the impact of the incubation activities; however, it reports challenges based on the diversity of incubator capabilities and entrepreneurs needs (Bearse, 1998). Unfortunately, there are no standard metrics for business incubators, and this lack of metrics leaves the entrepreneur having to invest precious time to decide on the best incubator, thus delaying implementing their innovative solutions.

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CHAPTER-7

Financial Inclusion as a Tool for Socio-Economic Development of Marginalized Section of Society: An Empirical Investigation in Darrang District of Assam

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Abstract

Basically, financial inclusion is a process of bringing all sections of people under the formal financial system. It makes available a wide range of financial services at reasonable cost to all households and enterprises. A small loan, a savings account or an insurance policy can make a great difference to a low-income family. People can invest in better nutrition, housing, health and education for their children, and help to deal with difficult times caused by crop failures, illness or death (United Nations, 2006). Therefore, access to safe, easy and affordable credit and other financial services by the vulnerable groups, disadvantaged areas and lagging sectors is recognized as a pre-condition for accelerating growth and reducing income disparities and poverty (RBI, 2008).Recognizing the crucial role of inclusive finance in extreme poverty reduction and economic growth the present study examined the effect of financial inclusion on socio-economic development of marginalized section of society in Darrang district of Assam. Since, marginal and small farmers is one of the key segment belong to marginalised society, therefore, empirical evidences for this study was collected from 400 marginal and small farmers covering 20 villages and four development blocks of Darrang district of Assam. The result revealed a positive effect of financial inclusion on socio-economic life of the respondents.

Key Words: Financial Inclusion, Marginalised Section of Society, Socio-Economic Life

1. Statement of the Problem

In common parlance, financial inclusion means making available a wide range of financial services at reasonable cost to all households and enterprises. The financial services may include savings, short and long-term credit, leasing and factoring,mortgages, insurance, pensions, payments, local money transfers and international remittances. Presently, financial inclusion has gained lots of popularity among the financial regulators, policy makers, academicians etc. especially after 2005 UN World Summit Resolution. The resolution no. 23 (i) mentioned that we recognize the need for access to financial services, in particular for the poor, including through microfinance and microcredit (United Nations, 2005). Further, designating the year 2005 as International Year of Microcredit helped in acknowledging the implication of access to financial services across nations. The World Bank has identified financial inclusion as an enabler for seven of the seventeen Sustainable Development Goals 2030 (World Bank, 2018).

Of late, financial inclusion has become a major global issue and getting a place on the agenda of national and international forums. For instance, organizations like World Bank, United Nations, OECD, Centre for Financial Inclusion, G20 Alliance for Financial Inclusion, etc. are committed to advancing financial inclusion across the globe. More than 55 countries have made commitments to financial inclusion since 2010 and additionally, 60 countries have either launched or are developing a national strategy for financial inclusion (World Bank, 2018). In India, RBI has launched its National Strategy for Financial Inclusion for the period 2019-24 in January 2020. Keeping in view of the global inclination, the Government of

India, Reserve Bank of India, NABARD, Commercial Banks, and other pertinent stakeholders are making a concerted effort to bring all sections of society, especially the poor and vulnerable groups under a formal financial system.

The United Nations (2006) advocated that an inclusive financial system improves people's lives, particularly those who are poor. The World Bank (2008) viewed that without inclusive financial systems, poor individuals and small enterprises need to rely on their personal wealth or internal resources to invest in their education, become entrepreneurs, or take advantage of promising growth opportunities. Financial inclusion and socio-economic development are closely associated. The empirical evidence suggests that financial inclusion plays a critical role in reducing extreme poverty, boosting shared prosperity, and supporting inclusive and sustainable development (World Bank, 2014). Beck, Demirguc-Kunt, and Levine (2004) highlighted that finance is pro-poor. The income of the poorest quintile grows faster than the average GDP per capita in countries with better-developed financial intermediaries. They also draw attention to that country with a higher level of financial development reduce income inequality at a faster rate. Park and Mercado (2015) observe that financial inclusion is an important factor that makes growth inclusive and can make long-term consumption and investment decisions. It also helps to participate in productive functions and can adjust to unexpected shocks. Similarly, Raichoudhury (2016) found a significant positive correlation between the level of human development and financial inclusion. The study pointed out that the countries with a relatively high level of financial inclusion are also countries having a high level of human development and the other way round with few exceptions. In India, Bugress and Pande (2005) found robust evidence that opening branches in rural unbanked locations was associated with a reduction in rural poverty in India. In the same way, RBI (2008) underscored that ensuring access to safe and affordable credit and other financial services by the poor and vulnerable groups is the pre-condition for accelerating economic growth and poverty alleviation. The Inclusive Finance India Report (2021) mentioned that the role of financial inclusion in fostering economic growth and ensuring that the benefits of growth percolate to those in the lower strata of the economic pyramid can hardly be overemphasized. Most research, if not all, affirm the positive impact of financial inclusion on economic growth. Now, financial inclusion is no longer a policy choice today but a policy compulsion (Chakrabarty, 2011).

Recognizing the crucial role of inclusive finance in extreme poverty reduction and economic growth the present study attempted to examine the effect of financial inclusion on the socio-economic development of marginalized sections of society in the Darrang district of Assam.

2. Significance of the Study

A small loan, a savings account, or an insurance policy can make a great difference to a low-income family. People can invest in better nutrition, housing, health, and education for their children, and help to deal with difficult times caused by crop failures, illness, or death (United Nations, 2006). Therefore, access to safe, easy, and affordable credit and other financial services by vulnerable groups, disadvantaged areas, and lagging sectors is recognized as a pre-condition for accelerating growth and reducing income disparities and poverty (RBI, 2008). Further, the inability to access financial services the individual has not only impacted the individual's life but also impact the quality of the community as a whole (Sinclair, 2001). As financial inclusion is considered an indispensable part of the process of socio-economic development hence an urgent need arises to study the effect of financial inclusion on the overall development of marginalized section of society.

3. The Target Group of this Study

The target group of this study is the marginalized section of society. Across the marginalized section, the marginal and small farmer is considered as one of the key groups belonging to this category. According to the All India Report on Agricultural Census 2015-16, a marginal farmer is one whose size operational holding is below 1 hectare (Approximately 7.5 Bigha in Assam) and a small farmer is one whose size operational holding is below 2 hectares but more than equal to 1 hectare. The report pointed out that Indian agriculture is mainly smallholders farming with an average landholding size of 1.08 hectares. In 2015-16, the size of marginal farmers in India was 1002,51,000 and their operated area was 37923,000 hectares. At the same time, the size of small farmers was 258,09,000 and their operated area was 36151,000 hectares. The number of total farmers in India was 146454,000 and the total operated area was 157817,000 hectares.

Similarly, in Assam, the size of marginal farmers in 2015-16 was 1868,000 and their operated area was 785,000 hectares and the size of small farmers was 495,000 in 2015-16 and the operated area was 696,000 hectares. The number of total farmers in Assam in 2015-16 was 2742,000 and the total size of the operated area was 2976,000 hectares. The Report on Agricultural Census 2010-11 of the Government of Assam reveals that the Darrang district has a total 87,158 number of small and marginal farmers. Out of this 72,698 (83.40 percent) are marginal farmers and 14460 (16.60 percent) are small farmers. The total operated area of marginal farmers is 31514.86 hectares and for small farmers, it is 17733.08 hectares. The total size of total farmers in the district is 95964 and the total operated area is 77823.91 hectares.

4. Objective of this Study

The lone objective of this study is to examine the socio-economic effect of financial inclusion on the marginalized section of society especially the marginal and small farmers in the Darrang district of Assam.

5. Study Design and Methodology

5.1. **Nature of the Study**: The present study is both descriptive and exploratory in nature.

5.2. **Target Population**: The entire small and marginal farmers of the Darrang district of Assam constitute the target population. As per Agricultural Census, Assam (2010-11) the district has total 87,158 numbers of small and marginal farmers. Of this 87,158 farmers, 72,698 (83.40 percent) is marginal farmers and 14460 (16.60 percent) is small farmers. It is worth mentioning here that the size of the total farmers in the Darrang district is 95,964.

5.3: **Sample Unit**: The sample unit of the study constitutes the small and marginal farmers growing the sample crops in sample villages. A total of 400 sample farmers were surveyed to collect the primary information. The sample size was determined by using the Yamane formula (Yamane, 1973) after taking a 95 percent confidence level. 5.4: **Sampling Procedure**: The sampling procedure is presented below:

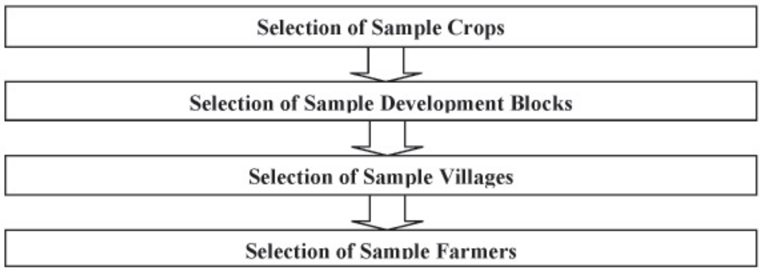

Fig.1.1: Stages in Sample Selection

Stage 1: Selection of Sample Crops:Five crops namely Jute, Potato, Black gram, Mustard Seed, and Paddy were selected from the Darrang district as sample crops. The basis of the selection of sample crops was that these were the notified crops under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2018-2019 (As per the website of the Department of Agriculture & Horticulture, Government of Assam).

Stage 2: Selection of Sample Development Blocks: Out of six development blocks of the district, four blocks namely: Bechimari for Jute produce, Dalgaon-Sialmari for Potato produce, Pachim-Mangaldai for Blackgram produce, Sipajhar for Mustard Seed and Paddy produce were selected. The basis of the selection of the blocks was that since block level production data of sample crops were not available, the Department of Agriculture of Darrang district and Krishi Vigyan Kendra of Mangaldai guided the researcher in the selection of sample blocks.

Stage ***3: Selection of Sample Villages:*** From four sample blocks, 20 villages were selected and from each village 20 small and marginal farmers were surveyed. The basis of the selection of the sample village was that the sample villages were the main pockets where five sample crops were produced abundantly. Since no village-level data on production was available the researcher was again guided by the Agricultural Department of Darrang district and Krishi Vigyan Kendra of Mangaldai in selecting the sample villages. The list of the selected villages is highlighted in Table No.1.

Table No.1: List of Sample Villages

Sample Crops	Blocks	Name of Sample Villages
Jute	Bechimari	Bechimari, Baruajhar, No. 1 Baruajhar and No. 4 Baruahjhar
Potato	Dalgaon-Sialmari	Fakirpara, Ghenamari, Nadirmukh and Niz-Nagazan
Blackgram	Pachim-Mangaldai	Monitari, No 1 Rowmari, No 1 Ghotarah and No 1 Barekhaiti
Mustard Seed	Sipajhar	Batabari, Haripur, Taragaon and Mahalipara
Paddy	Sipajhar	Kumarpara, Barachuba, Pathorighat and Bareri

Source: Based on Sampling

Stage 4: Selection of Sample Farmers:From 20 sample villages, 400 small and marginal farmers were surveyed. From each village, 20 small and marginal farmers were interviewed with the help of a structured schedule. Out of the 400 sample farmers, 332 (83 percent) were marginal farmers and 68 (17 percent) were small farmers. The basis of selection of sample farmers: first, small and marginal farmers who were producing the respective sample crops in large quantity during the survey period were selected, and second, the main income of the farmers' household should come from agriculture only.

5.5: **Sampling Technique**: The snowball sampling technique was used in this study. The basis for using this technique was that the researcher had no idea about who is a small farmer and who is a marginal farmer. Since there is no sampling frame was available, the reference of one farmer was used to meet the other farmer.

5.6: **Tools for Data Collection:** The researcher used both primary and secondary data. The primary data was collected through the personal interview method with the help of a set of structured questions prepared in advance which is commonly known as a Schedule. The first part of the schedule contained questions about the socio-economic profile of the respondents and the second part contained questions on the subject of the study. The secondary data was collected from various government and non-government sources.

5.7: **Period of the Study:** The researcher collected the primary data during July 2019 to December 2019. The reference period for the study is the agricultural year 2018-19 (1st July 2018 to 30 June 2019).

6. Profile of the Study Area

The district Darrang of Assam was purposively selected for this study. The district was created in the year 1983 and is situated at the center of the State located 68 Km away from the State Capital. The district is well-known for the historic agrarian agitation that occurred in the year 1894 and the abundance of vegetables from Kharupetia, Bechimari, and Dalgaon. As per the Statistical Handbook of Assam (2020) the total geographical area of the district is 1585 Sq. Km of which 1573 Sq. Km is a rural area. The district has one subdivision, three towns, five community development blocks, six revenue circles, 75 gaon panchayats, and 561 villages out of which 552 are inhabited. The total population of the district is 928,500 of which the male is 475,237 and the female is 453,227. The rural population is 873,006 and the urban population is 55,429. The total number of households is 187,429. The overall literacy rate of the district is 63.1 percent, male literacy is 67.9 percent and female literacy is 58 percent. The total cropped area of the district is 154,137 hectares. The number of cultivators is 129,456 and the number of agricultural labours is 81,617. The economy of the Darrang district is primarily dependent on agriculture and allied activities and about 85 percent of people, directly and indirectly, are engaged in this sector. This sector contributes Rs.14568 lakhs (22.46 percent) to the Gross District Domestic Product of Darrang in 2018-19.

7. Results and Discussion

7.1. Socio-Economic Profile of the Respondents

Financial inclusion is conditioned upon several factors some are social, some are economic, some are demographic and some are institutional (Laha and Kuri, 2011). Previous studies have used different socio-economic variables for different studies; however, for the present study, the researcher used family size, age, level of education, household income, consumption expenses, possession of livestock, size of cultivated land, and use of farming equipment as socio-economic variables. The summary of the socio-economic characteristics of the respondents is presented in Table No.2.

Group	Sub-Group	Frequency	Percentage
Age	Below 25 Years	20	5.0
	25 – 34	18	4.5
	35 – 44	102	25.5
	45 – 54	138	34.5
	55 Years & Above	122	30.5
	Total	**400**	**100**
Family Size	1 – 4 Members	203	50.75
	5 – 6	150	37.5
	Above 6	47	11.75
	Total	**400**	**100**

Level of Education	No Formal Education	76	19.0
	Primary Education	84	21.0
	6th to 10 Grade	164	41.0
	Senior Secondary	50	12.5
	Graduation	26	6.5
	Total	**400**	**100**
Yearly Household Income	Up to Rs.60,000	146	36.5
	Rs.60,001 to Rs.120,000	154	38.5
	Rs. 120,001 to Rs. 180,000	58	14.5
	Rs. 180,001 to 240,000	19	4.75
	Rs. 240,001 and above	23	5.75
	Total	**400**	**100**
Monthly Household Con-sumption Expenses	Up to Rs.3000	48	12.0
	Rs.3001 to Rs.4000	86	21.5
	Rs.4001 to Rs.5000	174	43.5
	Rs.5001 to Rs.6000	54	13.5
	Rs.6001 and above	38	9.5
	Total	**400**	**100**
Farming Equip-ment's	Tractor	18	4.5
	Power tiller	9	2.25
	Water Pump Set	158	39.5
	Solar Pump Set	8	2.0
	Sprayers	369	92.25
Size of Operation-al Land-holding	Less than 7.5 Bigha	332	83.0
	7.5 Bigha to less than 15 Bigha	68	17.0
	Total	**400**	**100**

Source: Primary Data

7.2. Socio-Economic Effect of Financial Inclusion on Small and Marginal Farmers

Empirical evidence shows that financial inclusion plays an important role in agricultural growth and development. The amount of agricultural credit has a positive and significant impact on agricultural productivity. Studies also show that the flow of agricultural credit leads to an increase in the use of fertilizers, and pesticides and an increase in the purchase of capital goods like tractors, power tillers, pump sets, etc. used in agriculture. Therefore, there is no denial about the fact that financial inclusion has a positive and significant socio-economic effect on farmers. The effect of financial inclusion was measured in three areas. These are:

7.2.1. Effect on the income of small and marginal farmers

7.2.2. Effect on household assets of small and marginal farmers and

7.2.3. Effect on quality of life of small and marginal farmers

7.2.1. Effect of Financial Inclusion on income of small and marginal farmers

Financial inclusion is one of the critical factors that contribute household welfare of the small and marginal farmers. Farmers are in a condition to acquire new household assets by accessing credit from bank and micro-finance institutions. The present study also found that the respondents acquired different types of household assets out of the loan taken from formal financial institutions like bank and MFIs. Table No. 4 highlights the types of assets acquired by the respondents.

Table No.3: Effect of KCC Loan and MFIs Credit on Income of the respondents

Respondents	Respondents Availed Loan for Agricultural Purpose			Average Loan Amount (Rs.)	Average Income of Respondents availing Loan (Rs./Yearly) (A)	Respondents Not Availed Loan for Agricultural Purpose	Average Income of Respondents Not availing Loan (Rs./Yearly) (B)	Differences in Average Income of Respondents (Rs./Yearly) (A – B)
	KCC Loan	MFIs Loan	Total					
Jute Farmers (N=80)	2	12	14 (17.5)	79,644	133,286	66 (82.5)	177,000	43,714 (-)
Potato Farmers (N=80)	12	8	20 (25.0)	74,921	204,300	60 (75.0)	142,000	62,300 (+)
Blackgram Farmers (N=80)	22	5	27 (33.75)	52,642	106,667	53 (66.25)	76,075	30,591 (+)
Paddy Farmers (N=80)	9	5	14 (17.5)	39,040	42,000	66 (82.5)	53,333	11,333 (-)
M. Seed Farmers (N=80)	6	10	16 (20.0)	38,976	90,750	64 (80.0)	63,938	26,813 (+)
Total (N=400)	51	40	91 (22.75)	57,044	115,400	309 (77.25)	102,469	12,931 (+)

Source: Primary Data

Note: Percentages are in brackets. Only formal sources of credit i.e., KCC loan and MFIs loan for agricultural purpose were considered to examine the effect. Since, the main source of income of the small and marginal farmer is agriculture, therefore, the researcher considered the annual household income as income from agriculture to examine the effect of financial inclusion.

The annual average income of both the groups was compared to see the effect of credit on yearly income of the respondents. Table No. 3 highlights the effect of KCC loan and MFIs credit (used in agriculture) on income of small and marginal farmers. It is found that out of 400 respondents, 91 (22.75 percent) availed KCC loan and MFIs loan for agricultural purpose, whereas 309 (77.25 percent) respondents did not availed KCC loan and MFIs loan for agricultural purpose. The average loan amount was Rs.57,044 during the agricultural year July 2018 to June 2019. The respondents who availed Bank and MFIs loan for agricultural purpose earn annual average income of Rs.115,400 as compared to annual average income of Rs.102,469 of the respondents who did not availed loan for agricultural purpose. The difference in annual average income was Rs.12931, which signifies that respondents availing loan for agricultural purpose earn higher annual income as compared to the respondents who did not availed loan for agricultural purpose. Thus, it can be said that financial inclusion exerts positive effect on the income of the respondents.

However, it has been found in Table No. 3 that the effect of loan on income of the respondents was not equal across the sample crop farmers. The highest effect of Rs.62,300 was noticed among the Potato farmer respondents, second highest effect of Rs.30,591 was among Blackgram farmers and third highest effect of Rs.26,813 was seen among Mustard Seed farmers. But, no effect was noticed among Jute farmer and Paddy farmer respondents. The annual average income of Rs.79,644 and Rs.39,040 respectively for Jute and Paddy farmers who availed loan was lesser than Rs.177,000 and Rs.53,333 respectively for Jute and Paddy farmers who did not availed loan for agricultural purpose.

7.2.2. Effect on Financial Inclusion on Household Assets

Financial inclusion is one of the critical factors that contribute household welfare of the small and marginal farmers. Farmers are in a condition to acquire new household assets by accessing credit from bank and micro-finance institutions. The present study also found that the respondents acquired different types of household assets out of the loan taken from formal financial institutions like bank and MFIs. Table No. 4 highlights the types of assets acquired by the respondents.

Table No. 4: Type of Household Assets Acquired by the respondents accessing Bank and MFIs Loan

Type of Assets		Frequency	Percentage
1	Livestock	29	7.25
2	Construction/Renovation of House	37	9.25
3	Land Purchase/Taken on Lease	20	5.00
4	Two Wheelers	11	2.75
5	Household Appliances	3	0.75
6	Tractor	1	0.25
7	Power Tillers	1	0.25
Not Acquired Assets from Bank/ MFIs loans		298	74.50
Total		**400**	**100**

Source: Primary Data

Table No. 4 shows that out of 400 respondents, 29 (7.25 percent) respondents acquired different livestock like cow, goat and pigs out of the loan taken bank and micro finance institutions. Livestock are a common source of income of the farmers. These livestock are also used as an emergency corpus by the farmers. Farmers sale the livestock when they need emergency fund. 37 (9.25 percent) respondents used loan amount to construct and renovate their house which in turn help them increasing their standard of living, 20 (5.0 percent) respondents used loan amount either to purchase land or taking land on lease. Taking land on lease is a common practice among the respondents. Another 11 (2.75 percent) respondents purchased two wheelers after taking loan from bank and micro finance institutions, 3 (0.75 percent) respondents purchased households appliances, 1 (0.25 percent) purchased tractor and the remaining 1 (0.25 percent) purchased power tillers to use in agriculture. Thus, financial inclusion has helped the small and marginal farmers in acquiring new assets which in turn will increase their sources of income as well as standard of living.

7.2.3. Effect of Financial Inclusion on Quality of Life

Financial inclusion not only contributes in economic development of the small and marginal farmers, but also contributes in improving quality of life like improvement in health and hygiene, education of children, meet ceremonial obligations etc. The present study found that financial inclusion has helped the respondent in improving quality of life of the respondents. Table No. 5 highlights the effect of financial inclusion on quality of life of the respondents. It is found that out of 400 respondents, 19 (4.75 percent) borrowed from micro finance institutions to meet the emergency medical expenses. It has been observed that small and marginal farmers could hardly save for future exigencies like huge medical expenses. The gap was fulfilled by taking loans from micro finance institutions. After medical emergencies, 20 (5.0 percent) respondents fulfilled ceremonial obligations such as marriages after taking credit from micro finance institutions. Meeting ceremonial obligations like marriage requires huge expenses and most of the time it is fulfilled through borrowings.

Table No. 5: Effect of Financial Inclusion on Quality of Life

Type of Non-Economic Activities	Frequency	Percentage
Meet Medical Expenses	19	4.75
Meet Education Expenses of Children	8	2.0
Meet Ceremonial Expenses	20	5.0
Not Taken Bank/MFIs loans for Non-Economic Activities	353	88.25
Total	**400**	**100**

Source: Primary Data

Again, 8 (2.0 percent) respondents met the educational expenses of their children by taking credit from microfinance institutions. Thus, it can be concluded that financial inclusion has helped the small and marginal farmers to meet medical expenses, social obligations, and educational expenses of there, which has helped them in improving their living standards.

8. Conclusion

Financial inclusion has widely been considered a tool for economic growth and extreme poverty alleviation. The present study observed a positive effect of financial inclusion on the socio-economic life of the marginal and small farmers in the Darrang district of Assam. However, the nature and extent of the effect of financial inclusion were not as expected since most of the respondents could not able to access low-cost credit from formal financial institutions like commercial banks. The present study recommends taking immediate measures like increasing financial awareness, emphasizing more on sustainable income generation activities, and providing KCC loans to farmers in order to improve the level of financial inclusion among the small and marginal farmers which will eventually lead to the improvement of socio-economic life of the target population.

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CHAPTER-8

DIGITAL COMPETENCY AMONG VARIOUS PEOPLE

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Abstract

Digital competence in the world is an evolving concept that consists of a variety of skills and competences. It has a wide scope which covers technical skills and abilities for using digital tools and technologies in a meaningful way for the study, work, communication and for various activities of daily life. Moreover, it includes the abilities for critical evaluation of the digital technologies and informations available on the websites, further it motivates the individual to participate in the digital culture. Today the 21st century educational landscape is manifested by the key concept of digital competency of professionals in the knowledge area. The education taken from digital world and training of technology are needs to be a part and role of teachers being very important in imparting

education and constructing learning experiences they need to be continuously trained and updated. The nature of digital competency is exhilarating as well as requires specific efforts by teachers to adopt the latest technology-based skills. To accomplish this, they also need to be digitally competent which assist them to learn about this, communicate with, understand one another, recognize and handle emotions, influence their social values, improve interpersonal relationships and working in collaboration with others. It deals with the summary of the study and consists of the manner in which the present study had been conducted.

Keyword: Digital competency ,digital literacy, digital skills, awareness, and results.

Introduction

- **Digital competence**

In today's world of society, digital technologies are the key force of innovation, growth, and bringing opportunities for individuals in a global economy. It is transforming ways and means of communication, study, work culture, access to information, and spending the leisure time of individuals. Individuals use the internet and related digital technologies for various purposes like using social medial platforms, online resources collecting facilities, creating and sharing resources or documents, and interacting and following people globally. However, not everyone has the knowledge, skills, and attitudes that enable them to use digital technologies in a critical, collaborative, and creative way. In recent years, various terminologies are being used to describe the skills and competence required for the use of digital technologies, some of them are 21st-century skills, ICT skills, technology skills, information technology skills, media literacy, digital literacy, and digital skills. To cover the entity of digital competence it is imperative to explain the synonyms and the related concepts, because the technologies are changing rapidly, and along with them necessary competencies changed too.

Digital competence requires a sound understanding and knowledge of the nature, role, and opportunities of IST in day-to-day life in personal and social life as well as at the workplace. This includes main computer applications such as word processing, spreadsheets, databases, information storage and management, and an understanding of the opportunities and potential risks of the Internet and communication via electronic media (e-mail, network tools) for work, leisure, information sharing, and collaborative networking, learning and research. Individuals should also understand how IST can support creativity and innovation, and be aware of issues around the validity and reliability of information available and the legal and ethical principles involved in the interactive use of IST. Individuals should have skills to use tools to produce, present, and understand complex information and the ability to access, search and use internet-based services. They also can use IST to support critical thinking, creativity, and innovation. The use of IST requires a critical and reflective attitude towards available information and responsible use of the interactive media. An interest in engaging in communities and networks for cultural, social, and/or professional purposes also supports this competence.

- **Components**

A recommendation published by the European Parliament and the Council (2006) provides a comprehensive explanation of the main competence components, which are essential for being digitally competent. These key components are explained below -

- **Knowledge-** The primary component of digital competence is the knowledge that includes the awareness and understanding of the operations of major applications of computer and digital components. The risk associated with the use of the internet and online communication has a vital role in the digital world.

- **Skills-**The skills required for being digitally competent comprise the ability to discriminate between the real and virtual world and to establish the relationship between these two realms, those are- the ability of information management and processing and the capability to use internet-based services effectively, the ability to use digital technologies to support critical thinking, problem-solving and creativity. In the report of the European Parliament and the Council, (2008a) skills are divided into two categories; the first one is named 'instrumental skills' which refers to the practical skills related to the knowledge and skills of tools and mediums. Second, one is 'advanced skills' which refers to cognitive skills related to the application of instrumental digital skills for performing specific tasks and strategies.

- **Attitudes-**The component that forms the basis for continued competent performance is attitude. The recommendations of the European Parliament and the Council (2006) view attitudes as an essential component that makes individuals critical and reflective towards any information received online, interested in engaging in online communities and networks, motivates them to become responsible users, brings autonomy and encourage them to follow the ethics and values while being online.
- **Competence-**The Key Competences Recommendation, 'competence' is defined as "a combination of knowledge, skills, and attitudes appropriate to the context"(European

Parliament and the Council, 2006). thereafter, European QualificationsFramework recommendation viewed 'competence' as the most advanced element and defined it as "the proven ability to use knowledge, skills and personal, social and/or methodological abilities, in work or study situations and in professional and personal development." From the above definitions, it could beanalyzed that competence is the highest-level element, which enables the user to use knowledge and skills with an appropriate contextual attitude which includes responsibility and autonomy.

Objectives of the Study

This study is an attempt to examine digital competency of the people. The following are the objectives to achieve through this study.

1. To understand how people use their knowledge to get digitally competent.
2. To identify the best practices and then operate as the frame for the collection and formation of exceptional teaching and learning approaches with the view to provide/collect innovative teaching and learning practices.
3. To know about the significance of the digital world in various groups of people.

Research Methodology

- Nature and source of data:

  The study has been carried out systematically on the basis of secondary data. The secondary data has been collected from various published literature like textbooks, magazines, newspapers, journals, and the internet.

- Type of research:

  The type of research undertaken is Descriptive Research.

Review of Literature

1. **According to Innis (2015)**,critical thinking involves several steps, most of which adults breeze through without much thought. These steps include identifying the issue, thinking about the goal, brainstorming possible solutions, thinking through possible results, trying one of the solutions, and finally, evaluating the outcome.

2. **Hayes and Devitt (2008),** indicated that in early learners, critical thinking strategies are not extensively developed or practiced during primary and secondary education. Teachers are therefore, obligated to help students develop the skills necessary to synthesize the nuances of a modern,

complex society. As students progress into junior and senior high school, critical thinking skills, decision-making skills, and information gathering skills need to be taught. The individual must also be skilled at evaluating the future consequences of their present actions and the actions of others. They need to be able to determine alternative solutions and to analyze the influence of their own values and the values of those around them (Hove, 2011).

3. **The National Association for Media Literacy Education (2010)** advocated explicit teaching of critical inquiry, encouraging students in ―active inquiry and critical thinking about the messages that we receive and create. The ability of students to explore issues thoughtfully ― offers a way to speak out against injustice and unfairness (Pescatore, 2007)

4. **Kulkarni (2009)** conducted a study for the development of educational and life skill learning strategies for the tribal children in Maharashtra using Information Communication Technology (ICT). The main objective of the study was to create an appropriate schooling system, to develop an effective process in basic learning, value education, and life skill training along to explore new technology ICT to solve educational problems. The

sample of the study was taken from nomadic and de-notified tribes of Maharashtra and consisted of 122 tribal boys and girls. To collect the data for the study various tools such as Selected Material Work-Centered Activities, Competency-based Curriculum, ITC based material was developed by the researcher. Data were analyzed using t-tests and other quantitative methods and findings showed that there is a social problem among the tribals and technology alone cannot work towards educating Nomads however, ITC had been proved to be the only important aspect of all the combined strategies. The study concluded that with the help of ICT along with other strategies educational problems of tribal children could be overcome.

5. **Mohan and Perras** (2012) explored the need for a 21st-century curriculum, the researchers argued that schools need to opt curriculum which includes thinking and innovative skills; information, media, ICT literacy; life and career skills as core academic subjects. In the study, the researcher presented the perspectives of teachers on the designing of the curriculum according to the present scenario by following the survey method of teachers on the much-needed curriculum with 21st-century skills. The sample of the study consisted of 200 educators selected randomly from schools in Hyderabad and Andhra Pradesh.

A self-developed survey was used as a research tool for collecting data. The survey consisted of 20 items with scoring on a 5-points scale. Simple Statistical technique tools like Mean, SD, and Variance were used for data analysis. Findings of the study revealed that 95% of the respondents strongly felt to include inventive thinking strategies in the curriculum. The researcher emphasized the fact that the curriculum must incorporate multiple literacy; promote inventive thinking, active learning, and student diversity.

6. **Srivastava and Pandey (2016)** focused on concept, features and potential use of cloud computing with special reference to education sector. Researchers viewed that cloud computing is the combination of the internet with outsourcing of the information technology. The education systems of many countries are not aware about the potential use of cloud computing in attaining its aims of providing various resources of knowledge to the whole world at a low cost, high quality in minimum time. A little number of them is utilizing it to its optimum level. As per the need all the selected services or applications like storage, database, web services, e-mail can be approached through cloud using different devices. Researchers believed that cloud computing provides a chance to step into the future of education where students need not to

confined to the four walls of class room. Cloud is able to do all this by providing a new model for hosting resources and provisioning of services to the students. It provides a convenient, on-demand access to a centralized shared pool of computing resources that can be deployed by a minimal management overhead with a great efficiency. Researchers further stated that cloud environment resources are available to the students with no need of having deep knowledge about the cloud computing concepts and a heavy IT setup at educational institutes. The students can start using the cloud environment resources as soon as connecting to the server where applications have been installed to them however, a basic infrastructure is an important challenge at present.

Significance of the study

Digital competence is a rapidly growing term in the educational area. In digital media environments where digital tools are being highly used, digital competence has become an integral component. Digital Technology is creating good opportunities for education. It is a proven fact that technology has brought in many new opportunities are social networking platforms, e-books, online learning platforms, e-libraries, webinars, virtual universities, etc. Integration of digital technology has transformed the education system throughout the world, which upgraded the development of knowledge, skills, and attitudes related to digital competence in the students as well as teachers. It is important to note that digital competence is not Information and Communication Technology (ICT) rather it is a cross-curricular responsibility along with literacy and numeracy. It lays emphasis on the development of digital skills, attitudes, and abilities that are applicable to a wide range of subjects and situations that may be appropriately used in personal and professional life. On the contrary, it is not anticipated that digital competence must be forcefully imposed on all subjects. It should be included in such a way through various classroom tasks, home assignments, teamwork, projects, and problem-solving strategies so that natural and meaningful development of digital skills could take place in the student's as well as teachers' life.

In 2011, UNESCO has created a framework for ICT competencies of teachers, with an aim to define a range of ICT competency skills for teachers, so that they may integrate technologies in the process of teaching and learning, develop pedagogical skills, collaboration, and innovation in schools and colleges or higher education with the use of ICT. This framework has three levels and its highest level is 'Knowledge Creation' this level intends that individuals either independently or collectively may be able "To create the new knowledge required for more harmonious, fulfilling and prosperous societies”. The standards developed in the UNESCO ICT-CFT integrate training of teachers on ICT skills as part of a comprehensive approach to education reform. In addition to that digital competence, and the use of digital media confidently and critically at work, during leisure time, and in communication too. This ability of logical and critical thinking is connected to a high level of advanced information management and communication skills. The skills related to the use of ICT technology (ICT) in the most basic level of digital content, include information search, evaluation, storage, creation, presentation, and transmission, as well as online communication and social networking with the ability to participate.

The largest teacher network in Europe, E-Twinning, provides a good environment for teachers to collaborate with peers and learn about new ways of using ICT for teaching. The E-Twinning study (2015) showed that 29% of teachers felt that E-Twinning had a large impact on their technology skills for teaching and 37% reported that the impact was at least moderate. E-Twinners also reported an increase in their digital teaching and learning practices, e.g. participation in online courses (78%), collaborative creation of materials with students (77%), or use of social networks with students (76%).

During the Covid-19 period, people engaged gradually in the virtual world. They have to maintain some rules and regulations in their life. It has a gradual impact on society.

That's why people engaged on the internet so much. For example, in the US the use of Telehealth, that is delivery of health-related services through telecommunication and digital technologies, increased from 0.2 percent in March 2019 to 1.9 percent in March 2020. In Finland, the use of remote and phone services for psychiatric outpatient visits increased from nine percent in January to 48 percent in May 2020, whereas at the same time face-to-face visits declined from 84 to 47 percent. Digital technologies should not be the only barrier for older persons and can enrich their quality of life if they are able to make use of them, said H.E. Ambassador Toshiya Hoshino, Deputy Permanent Representative of Japan to the United Nations.

The concept of digital competence and often as a synonym is a digital literacy. This concept has a longer tradition than digital competence, connected to media literacy, and there are studies about digital literacy related, e.g., to education. The elaboration of this concept is connected both to traditional literacy as well as to media studies. The term *digital literacy* was first introduced by Gilster (1997) in the late 1990s as: "the ability to understand and use information in multiple formats from a wide range of sources when it is presented via computers" (p: 1). This definition is acknowledged in several of the reviewed publications as the "know-how" (Goodfellow, 2011; Gourlay et al., 2013; Hall et al., 2013; Joosten et al., 2012). Joosten et al. (2012) use Pool's (1997) definition of digital literacy as an adaption of "skills to an evocative new medium, [and] our experience of the Internet will be determined by how we master its core competencies" (Joosten et al., 2012, p. 6). An example of such a definition is Digital literacy represents a person's ability to perform tasks effectively in a digital environment; digital means information represented in numeric form and primarily used by a computer, and literacy includes the ability to read and interpret media, to reproduce data and images through digital manipulation and to evaluate and apply new knowledge gained from digital environments.

Findings

Now a days so many education Teachers have collaboration skills and a moderate level of creative thinking and critical thinking skill for the digital world but Many Teachers, Professors have adequate knowledge of how to handle the digital world of technology. Therefore many peoples are competent in the digital world. Adult and teenage peoples have so much aware of the new technology. They get all the latest technology ideas by active participation in various social media platforms. Various applications and use of ICT in the teaching process are plays a vital role in technologies in the current teaching process at the university and undergraduate level. This directly indicates the great awareness and desire of students for digital development that are independent of the scientific-teaching process, which introduced them to most of the necessary tools currently used in the process of distance learning.

Suggestions

The number of new online health, social and other public services is increasing rapidly. The use of these services requires self-management, self-acquiringservices and a more active on the virtual world. Especially the oldest age people are at risk of digital exclusion. Therefore, some means should be implemented to increase the online service uses among older people. One way to increase the use among older people is offering them support in using online services. For example guidance and support from family members may increase the use of online services among older people.

Digital competence seems to be crucial for the use of online health and social care services when people pass middle age. Thus, it would be important to provide training and guidance by the family and friends also. Competence and skills among older people can be improved, for example, by ICT training including practicing in pairs, possibility to practice with the device, the possibility to influence what to learn and the availability of material that enables communication and learning.

Conclusions

ICT has become the center of learning and it has the potential to drive innovative and effective ways of teaching-learning and research; integration of multimedia, simulation tools, digital learning tools, online research tools, and digital libraries; easy and instant access to information generates greater opportunities which were otherwise not feasible. It has a wide scope that covers technical skills and abilities for using digital tools and technologies in a meaningful way for study, work, communication, and various activities of daily life. Students or the so-called digital natives of today who started to use digital technologies at an earlier age and more frequently than ever, acquire the so-called 'lifestyle skills', use the Internet extensively often for social networks like Facebook, WhatsApp, Twitter, Instagram, online shopping and online gaming, etc. - but they actually fail to acquire the digital skills required in the other areas as well as the life skills essentially required to have a healthy and sustainable life. So various age groups peoples should know that digital competency is played a vital role in our society.

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CHAPTER-9

Investigating Tourism Industries though the Lenses of Functional Management: A Concept Note

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1. Introduction

The purpose of the study is to discuss the inadequate knowledge of tourism industries. It is pleaded to expand the learning from a management perspective to acquire more comprehensive knowledge of tourism activities. A brief outline of various surveys, reports, and findings is incorporated. Tourism is one of the fastest-growing industries, and its growth is accountable to various disciplines of management. Tourism is a global phenomenon that influences society, politics, culture, and, above all, the economy. According to UNWTO, the international tourist arrival rate increased by 6% in 2018 to 1.4 billion worldwide (UNWTO, 2019 and achieved two years ahead of the forecast. Ere the pandemic, about 10% (334 million) of global employees were engaged in the sector and 10.4 of global GDP. China is top in the GDP contribution with 25%, followed by the USA with 12%, and India secured third with the contribution of 6% for the year 2018. It has been forecast that 100 million jobs will be created over the next ten years, which means one-fourth of every job will be engaged in the sector. Asia-Pacific has extensive potential for job creation in the future, about 68%, and China alone will account for 41% (Council, 2019). In India, travel, and Tourism alone contribute about 6.8% of the total economy at a growth rate of 4.9%. The industries provide 8% of total Indian employees (Council, 2020). About 94% of the tourist visit India for leisure whiles the remaining for business purposes. With a such scope, understanding tourism has become indispensable.

1.1 What is tourism?

According to UNWTO, tourism is a social, cultural, and economic phenomenon that entails people from one corner of the world to the outside environment for business or personal reasons (UNWTO, 2008). Tourism is a series of activities related to tour or travelling made by a person or sojourned outside their usual environment for less than one year for leisure, business, or other purposes (Tugberkugurlu, 2010). The Tourism industry is a global composite of activities, services, and firms that deliver a travel experience: transportation, accommodations, eating and drinking establishments, shops, entertainment, activity facilities, and other hospitality services (Ritchie and Goeldner, 2012).

When we think of tourism, we generally consider visitors who travel from another part of the world for sightseeing, visiting friends and relatives, vacations, and fun times. Apart from the usual activities, tourists are more likely to be involved in leisure, sunbathing, enjoying knight life, and many more, which are to be analyzed. Ever since Levitt (1965), Butler (1980) exposes a theoretical evolution model of the destination, known as the tourism area life cycle, which consists of six steps exploration, involvement, development, consolidation, stagnation, decline, or rejuvenation (Levitt, 1965; Buttler, 1980). Butler recommends a tourism life cycle model that helps in analyzing how tourism industries change over some time.

Exploration: There is a significantly less adventurous tourist who yearns to look for something different in terms of its nature, culture, association with the local people, history, or landscape. At this stage tourists may not receive any service from the tour guide, along with any support from social media and local people will not involve in the money-making process.

Involvement: An increase in tourist inflow in the local areas is recognized by the local people and strategies are made to improve accommodation, food, guidance, and even transportation. Usually, promotion through advertisement is initiated by building a tourist market and interacting with the tourist.

Development: When the tourist inflow exceeds the local population or more foreign tourist visit, the market potential are seen by many large companies as an opportunity to make money. Investment is done to attract more tourists by advertising; improve infrastructure and accessibility; rapid landscape change; expand jobs opportunity, in both tourism-related jobs and construction and services. Maximum revenue is made at this stage.

Consolidation: Another aspect of the growing tourism sector in the region will result in a decrease in other sectors like farming or other main occupation which the local people used to practice. Promotion of tourism and development of infrastructure will rapidly grow in the region, resulting in over crow of tourist population and result in product deterioration and abandonment of facilities.

Stagnation: An increase in competition between all the organizations and parties, will decline and threaten the local business and services. Tourists on the other hand might feel less adventurous due to repeat reliance on convention, eventually loss of the original features. Another main aspect will be social, environmental, and economic problems.

Decline: From the stagnation point onward there can be two possible outcomes ie decline or rejuvenation. The decline may be due to a decrease in tourist flow; loss of tourism market; resentment from the locals; an increase in weekenders and day visitors. On the other hand, rejuvenation can be done by an increase in investment and improving the collaboration between various parties, establishing a new tourist market, and improving services and facilities to attract more tourists.

The tourism area life cycle explained the trend in tourism industries will grow and develop. Understanding the life cycle gives a broad idea and helps the investor and the local people to understand how tourism industries will transform and bring possible changes shortly.

1.2 The Trends of Tourism

The inflow of tourism into the region is growing consistently. It has grown from 3.13 million in 2003 to 6.68 million in 2013 with a CAGR of 8%. There exist variations in the tourist inflow, Assam record the highest and is the central hub for all kind of transaction, business, facilities and so on in the North-East region of India. About 69.5% of tourist inflow into North-East India is accounted for by the state of Assam (Yes bank, 2014). Lack of proper marketing channel for communication and the changes in the choices, tastes, wants and concern for ecology by a tourist has made the industry sift from its basic trend of mere visiting heritage sites to other trends like tourism and environmental protection, cultural tourism, educational holidays, protected areas tourism, tourism, and sustainable development. According to Harshasheelam, the tourism industry has reached $1.6 trillion (Harshasheelam, 2020).

1.2.1 Ecotourism

Concern for environmental protection has an open new trend in tourism, which demands a quality of services as a factor for the selection of destinations. Tourists are more interested in pure and un-crowded destinations. Ecotourism promotes the conservation of nature through financial and social support; awareness through education; providing alternative sources of income, and conservation of forests and wildlife from endangering species Wardle *et al*. (2018). Nature treks, where the tourist gets the opportunity to get in contact with the wildlife, for example, bird watching, and safari (Faridi, 2017). A clean and environmentally sound spot is demanded and might even avoid places that are perceived to fall short of this image. Tourism may decline if information regarding environmental degradation happens to observe by the tourist through the internet or from any other source. Tourists travel to explore new cuisine, and aspects of a different culture, leaned new language, nature, leisure, and deeper appreciation of spirituality. It's another opportunity to get close to love and near ones by the romantic trip, the family gets together. Tourists usually wish to restrain from the stressful life or try to forget the loss, nature and eco-tourism can console and give peace of mind and soul. To have ecotourism artificially is to talk about the billion of investment and North-East India blesses with such natural resources make huge prospects for such tourists. Weather and climatic condition are other related issues to why people wish to travel and enjoyed the place. North-East being the region of tropical climate could provide a house for such tourists. There is a significant growth trend in the market as mass-market tourists are less active and adventurous (Talwar, 2006).

1.2.2 Cultural

Cultural tourism is the act of reaching particular destinations to search and experience a new culture. This may include activities such as; attending events and festivals, visiting museums, and tasting the local food and drinks (Stainton, 2020). The interest of tourists changes from sightseeing ancient construction to the cultural attraction recently. A study of cultural attractions in Britain and the Netherlands over the last five years indicates that cultural tourism has kept pace with the tourism market. Cultural tourism is one of the important economic dimensions because the revenue generated will support the conservation of cultural heritage (Richards, 2018).

1.2.3 Educational

It is one of the fastest-growing areas in the industry. Often educational tourism is also referred to as; career enhancement, job development, or self-actualization experiences (Haupt, 2010). A new trend in the market is demanded by the consumer, which directs towards energetic, environment-oriented tourism, with healthy menus and plenty of opportunities for exercise. Education and travel are two unspeakable aspects that bend together well. The subcontinent is full of mystery and information that can surprise the tourist and provides the opportunity to learn and explore cultures, customs, and people (Gurung, 2017).

1.2.4 Protected Areas

Protected areas are vital reserves of natural heritage. They are dedicated to the species, ecosystems, and landscapes. And provide the opportunity to manage, protect, and enhance the area's natural and cultural heritage to all visitors by; researching the expectations and satisfaction of visitors, meeting the special needs of disadvantaged or physically challenged visitors, supporting initiatives to check and improve the quality of facilities, and services to explore the protected area (Benefit, 2007). Protected area tourism motivates tourists to explore traditional cultures prevailing in nature and the lives of endangered species. It also gives educational, and interpretation features such as; minimising negative impacts upon the natural and socio-cultural environment knowledge (Australia, 2020).

1.2.5 Pilgrimage

India represents the multi-religious composition of the population. Various initiatives are organized to enable people to attend religious duties and visit places of religious importance (Singh, 2011). Being a secular country, the country opens the doors to all religions for worshipping. Some of the important sites are Vaishno Devi, Golden temple, Char Dham, and Mathura Vrindavan. Such people who undertake long journeys for pilgrimage fall under the category of religious tourism (The Time of India, 2018).

1.2.6 Wellness

Among all other types of tourism found in India, wellness tourism is one of the fastest-growing forms of international and domestic tourism. Maintaining health and wellness is another trend of tourism, as some tourists preferred for unique, authentic, or location-based experiences. Wellness tourism mainly consists of Medical tourism, Health tourism, and Spa tourism and it is one of the fastest-growing industries (Abraham, 2017). Wellness tourism includes massages, body treatments, facial treatments, exercise facilities & programs, weight loss programs, nutrition programs, pre-and post-operative Spa treatments, and mind/body programs. Wellness is one of the elements which tourists wish to seek in the destination (Mangwane and Ntanjana, 2019).

1.2.7 Heritage

India is known for its rich heritage and ancient culture. The cultural diversity and glorious history attract millions of tourists to visit numerous heritage sites that disperse throughout the sub-continent. India's rich heritage is amply magnified by the numerous monuments, temples, forts, and palaces that bear testimony to a glorious bygone era (Chidambara Vilas, 2016). The past glory and cultural diversity make a potent blend that attracts millions of tourists each year to its heritage tourist attractions. The maximum number of tourists who come to India visit the Taj Mahal for it is one of the 7 wonders of the world (Panneerselvam, 2013).

1.2.8 Sustainable Tourism

With increasing concern and awareness of the environment, more and more people are becoming conscious of pollution and its impact on the planet. According to UNWTO, sustainable tourism refers to "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". A report by UNEP and

WTO (2005) states that three-dimension pillars of sustainable development are needed and underlined as:

Economic sustainability means generating prosperity at different levels of society by addressing the cost-effectiveness of all economic activity. It is mainly about the validity and maintenance of any enterprise in the long run.

Social sustainability means giving respect to human rights and equal opportunities for all. The main objective is to alleviate poverty and equitable distribution of benefits. special emphasis is to be given to the local product, and communities, strengthening the livelihood and avoiding any form of exploitation and unethical conduct.

Environmental sustainability means conserving and managing resources. The principle of optimum utilization is to be supported and encourage. Initiation for reducing pollution of air, water, and land, and to conserve biological diversity and natural heritage. It is important to appreciate and support the three dimensions, as it gives the idea of considering nature while making policy and other carrying out any activities in an unbias way related to business or daily activities of humankind.

Sustainable tourism management and guidelines are applicable in all forms of tourism in all destinations (WTO, 2005). At present many consumers try to reduce carbon emissions by taking public transport and influence society to favour those companies featuring environmental protection (Chen, 2017). It is a new tourism concept that involves assuming a degree of financial responsibility for the long-term maintenance of the resources they profit from (Tourism R. , 2014). Financial support can be of direct or voluntary subsidies to management agencies or NGOs, which may also mean accepting practices that limit the negative impacts of tourism (Pedersen, 2002).

1.3 Tourism Environment

The Tourism environment can be understood from two perspectives ie natural and manmade environment. The natural environment mainly consists of natural resources such as wildlife, flora, fauna, free pollution, and a safe atmosphere. The concept of the natural environment has been highlighted and explained in the trend of tourism. A manmade environment refers to an artificial environment constructed for the benefit and satisfaction of the tourist. It can be considered as the building of proper accommodation (apartment, camping site, guest house), infrastructure (airport, bridge, harbour, railway, road structure), amenities (bar, club, restaurant, coffee shops), leisure and recreation facility (casino, sports building, park), telecommunication and other proper mass communication accessibility, availability of food as per the requirement of the tourist convenient, and cultural facility (theatre, museum, gallery, showroom, monument) (Ritchie and Goeldner, 2012). It has become essential to have a good plant construction not only for tourist satisfaction but to bring development to the region. The constructed environment directly impact tourism, as it has been highlighted in many books and publication. Lasansky and Laren (2004) also stated that "*the reciprocal relationship between the modern practice of tourism and the built environment.... have been inseparable since the first pilgrims descended upon Rome*". Hence, the role of constructors, engineers, policymaker, and contractor are significant for the development of the industries.

2 Overview of Tourism through Management Perspectives

Beginning in the early 1920s, tourism mainly dealt with business and economic problems; since the 1960s, it has been replaced by the ever-expanding field of tourism studies. Today, a tourism study means the multidisciplinary bundle of academic approaches in the sense of an undisguised "transdisciplinary". Tourism studies is not an integrated field of study rather it consists of countless empirical accounts, case studies, approaches, theories, and perspectives in individual disciplines, including economy, geography, psychology, architecture, ecology, sociology, political science, management, and medicine (Bhushan, 2017). The major function of management is planning, organizing, staffing, coordinating, and controlling. The tourism industry as one of the fastest-growing industries can be analyzed through the functioning of management. Tourism events need proper planning and policy as per the demand from tourists and the obligations of the organizer. The organisation of resources is another important parameter, where both man and material resources need to be well organized and systematic for effective functioning and performance. Staffing is another important function where the employee is to be trained and developed, and this function is taken care of by the human resource management department. Motivation through pay increment and a good environment for the employee is the important thing of the function. All the activities involve in tourism industries need to be well-executed and govern ethically, as per the objectives and aims. Management consists of disciplines such as marketing, human resource, finance, operation, etc. Analyzing the role and responsibility of each discipline will help in understanding how tourism industries work. what is the requirement? And how it is to be managed? These questions will be discussed from the background of management discipline in the following pages

2.1 Marketing Management

Marketing management is the process of getting things done in an organized and efficient manner. In other words, it means understanding tourists and producing goods and services as per the needs and wants of the tourists. According to Kotler *et al.* (1999) marketing is a social process by which an individual and groups obtain what they need and want through creating, offering, and exchanging products and values with others. Marketing concepts play a significant role in the development of tourism industries. Understanding tourist expectation is essential to attract more tourists. The concept of 7Ps (product, price, place, promotion, people, process, and physical evidence) (Hanlon, 2021) is essential and a necessity for the tourist. A product is an offering that should satisfy the tourist. Most of the tourist products are varied such as natural, heritage sites, and manmade construction. In another word, the product can be broadly classified as tangible or intangible. Both tangible and intangible play a vital role to attract tourists on a wide scale. Tourist usually gets updated and chooses a particular destination for visiting. Tangible tourism products, such as the palace, heritage site, Taj-Mahal, or any structure, and infrastructure act as a point for tourist attraction. On the other hand, intangible tourism product acts as a motivator to make the tourist visit the destination such as services, safety, good gesture of the host, well culture, and honesty. The second P is price. It can be referred to as a reward to the product provider and a cost which the customer (tourist) is willing to pay. It is the most flexible component among the 7Ps. Price varied depending on the demand, in this case, especially during the on-season and low during the off-season. It is to be noted that usually, the host takes advantage to get maximum money from the tourist, which is unethical. The price of tourism is usually monetary and non-monetary. Many tourism products are available freely such as natural beauty, hospitability, and kindness. Apart from it, unethical pricing by the local or any organization needs to be controlled. Such practice not only loses the business and trust but brings the image and reputation of the country down. The government and local people need to intervene and take strict action against such activities. The place is another important parameter, where the product is made accessible to the customer. However, tourism place refers to transport systems and other facilities which are made available to the tourist. Here tourists are supposed to be made accessible comfortably as most of the product in tourism industries is not transportable. Promotion is another important aspect needed for the industries to explore. It is the strategy for communicating, educating, persuading, and reminding the tourist. Usually, it highlights all the important aspects of the event to the tourist. Most of the promotional activities are carried out by advertising, sale promotion, and public relations. Creating an attractive slogan like "Incredible India!" will help in promoting, positioning, and recognising tourism industries. The tourism slogan is an effort to make the diversity of the destination into a few key concepts, create the brand identity of tourist destinations, and tourism strategy adopted by the organization (Galín *et al*., 2016). According to Praveenkumar (2015), tourism promotion and positioning are integrated with the leisure, entertainment, transportation, communication, and service sector. People, which is another aspect and it means to both the employees or tour guides and the local people who are involved in the tourism activities. As tourism and hospitability are closely related, both the tour guide as well as the local people must be well polished and hospitable to the tourist. Tourists may be from different races and parts of the world, it is the ethical conduct of both the organization and the local people to let the tourist feel secure and safe, and manage from the perspective tourists. Process, the sixth P's, means the process of handling and interacting with the tourist, the operation and flow of the tourist even. Usually, countries like China, France, Spain, and the USA are doing well (UNWTO, 2018). This is mainly due to ease of accessibility and a systematic way of understanding and working as per the tourist expectation and desires. Whether the tourism event can be processed as per the standard of tourists? This needs to be considered and discussed on a larger spectrum. Lastly, the physical evidence refers to the overall satisfaction of the tourist and compares what was expected by the tourist and how the tourist is experiencing reality. Although promotion and marketing have increased, online marketing and branding are limited and there are no proper coordinated campaign activities (Aayog, 20118). According to Marot *et al.* (2017), tourism products clubs are not only beneficial to the tourist alone but support the exploitation of new customers and new market segments. Starting from the route of arrival to the point of departing by the tourist is the major significance in this parameter. Whether the tourist enjoyed the ambience and environment? Whether the tourist is satisfied with the event? Understanding the 7Ps helps in building marketing strategies and helps in developing the market as per the requirement of the tourist.

2.2 Human Resource Management

Human resource management is mainly concerned with hiring, motivating, and maintaining the workforce in an organization. As highlighted in the introduction, the sector accounts for 10 per cent of global employment, it has become significantly essential to the management of human resources and responsibility. The key factors to success, competitive advantage, and survival of the tourist market depend on human resources directly. Human resources in the context of management can be referred to as management of all activities that involve planning, making choices, and arrangement of human resources depending on the nature of wants and needs.

That ultimately results in influencing positive interrelationships between the employees and motivating the work environment. As business activities are always goal-oriented, tourism industries need to adopt strategies that result in achieving economic effects and competitiveness in the market. There is a necessity to examine organization performance through HRM theoretically as well as in industrial practice by the adoption of strategy (Madera *et al*., 2016). Constant professional training and tracking of the new trend of supply and demand of the tourism market have become essential to provide guests with a bit better service and offer them something more. Hence, professional training is essential to make the available human resource for optimum utilization. For tourism industries, choosing the right employee for the given position is essential with regards to the skills, degree, and experience required. Job enlargement, job rotation, job redesign, and job enrichment are important measures for improving the performance of an employee (Dessler, 2013). Vocational and professional training is always recommended to the new employee to acquire new skills and transfer information from the expert. Both Daif and Elsayed (2019) suggested that the hospital and tourism department need to develop practical training for all the graduates. Policies are to be made by the government to make tourism an important part of education, as it has been ignored. The cost incurred in the training is not to be considered as a cost rather, it should be considered as an investment to increase performance and productivity. Another interesting strategy is to practice motivation strategies by increasing the incentives to the employee, doing so will not only improve the performance of the organization but also better work efficiency and better goal achievement. Unlike other types of business system, tourism needs a good working environment, as tour guide needs to encounter various tourists in and well-furnished manner. Since both structure and unstructured types of interaction are expected, the tour guide needs to understand and be flexible with the situation. From the perspective of the organization, the employee's achievements are to be acknowledged and rewarded, doing so will motivate and also set an example to the other fellow employee to be more competent and have a good competitive environment. Apart from the usual motivation, each employee's performance needs to be evaluated and monitored professionally, along with the probability of career advancement and development. For the tour guide, training should be provided to all the other organization that is involved in the industries. Training and educating the transport service provider and local people are very much essential. As highlighted earlier in various trend in tourism industries, it will be a competitive advantage if the organization provide facilities to each employee to understand the trend and at least be courteous enough to assist the tourist.

The practice of cross-training and job rotation will enable help in enhancing the skill and work knowledge of the employee (Baum, 2015). Hotels industries need to adopt a broad range of HRM strategies to avoid scarcity of employees (Nankervis and Debrah, 1995). Technology plays a vital role in changing the workplace in tourism; this is done with the help of social media influences. Any positive and negative experiences are exposed on social media, and to overcome such a situation a well-organized e-HRM existence is highly recommended (Parry, 2011; Strohmeier, 2007). Tourism practices diversity in the workplace, where employees from various backgrounds, races, and ethnic groups can work together in harmony.

Coordination of human resources is very much essential to make the best utilization of the available human resource professionally with the main objective of enhancing productivity and competitiveness.

2.3 Finance Management

Financial management refers to planning, organizing, controlling, and directing financial activities such as procurement of material, finish, and unfinished goods, allocation of funds, raising funds, financial planning, forecasting cash flow, etc. It is the driving force for any business organization. It has been mentioned that tourism and constructed environment are directly interrelated. The financing system in tourism can be broadly classified as a large-scale and small-scale investment. The role and responsibility of policymakers, stakeholders, and bureaucrats play a significant role. The perception of the constructor needs to be conscious enough to understand the investment required to enhance the infrastructure and make the environment operational to meet the expectation and wants of the tourist. Understanding the tourist psychologist by the constructor and builder will be of great help to make tourism industries operate effectively. Investing in infrastructure is an investment, where more revenue will be generated from the tourist and also make the surrounding developed. Proper budgeting and timely allocation of the fund will make the tourism industries grow at a faster pace. A decision such as the source of income, estimation of capital requirement, management of the fund, and financial control is the key element to be considered. Since huge investments are required in infrastructure, the policymakers may feel the need of taking loans such as the Asia Development Bank, while allocating funds for development or outsourcing its construction to other private companies (Business Standard, 2020; ANI, 2020). Financial function coordinates various other functional activities as no other function will be possible to stand unless the financial position is not effective. Along with the investment by individual entrepreneurs and collaboration of public-private parties are carried out to make the industries grow. The concept of wealth management is very much needed as whenever, the stakeholder or partners got disputed over any issues, it will make the event less effective. The ministry of tourism work in close collaboration with other department and ministries such as finance, culture, aviation, road transport, railways, and various other organization in the states.

The Ministry of Tourism plays a vital role in financial planning and fund allocation. The Ministry of Tourism does not provide funding for tourism business, rather it provides subsidies scheme to invest in infrastructure for the sustainment of the industries. FDI (100%) is allowed under the automatic route, including construction projects like the development of hotels, resorts, and recreational facilities. The ministry has identified 17 iconic sites and proposes to carry out the development activities in collaboration with the state government, local community, and private parties (Ministry of Tourism, 2020).

Since tourism activities mostly consist of transportation, accommodations, facilities, infrastructure, and leisure. The development of tourism industries is directly impacted by the infrastructure and status of development, and even seeks investment where development is needed. However, the integration of every policy (infrastructure, education, economic development, safety regulation, and standards) will result in the development of tourism industries.

Another important issue is the application of policies, due to poor administration, files and amounts are not sanctioned in time. Commitment to investment in tourism is another challenge in a country like India. This results in a delay in completing the project or a change in the policymaker's party. Another important aspect is to have a proper financial audit to check the transparency and authentication in the location and usage of funds allocated. Although the right to information act is being implemented, usually government and policymakers could come out with an alternative to corruption. Proper channels and strict intervention is needed to make the industries flourish. The concept of break-even and routine budget reports can be implemented by private companies or entrepreneurs to generate revenue for the investment and forecast the growth of the investment. Financial statements and other financial instrument such as cash instruments, derivative instruments, and foreign exchange instruments will help the investor to understand the financial position of the industries. To grow tourism industries, there is a necessity for more reliable tourism strategies and programs by the government to explore and take full advantage of tourism opportunities (Ohlan, 2017).

2.4 Operations Management

Operation management is a field that mainly concerns the planning, organizing, and supervising in the context of production, manufacturing, and services with the ultimate goal of maximizing the efficiency of the organization. In another word, it is the process of systematically organizing the available material to optimize the output. The concept of operation management is very much impacted in tourism industries. Many statistical tools are used to understand the tourism industries by quantifying the data. Some of the well-used tools are mean, median, mode, standard deviation, regression, ANOVA, F-test, t-test, economic order quantity, correlations, etc. Another important concept widely used is the queuing theory. The theory specifically helps in identifying the queue length and waiting time at the service rate provided by the system. The theory project the queue length and waiting time by each tourist at the counter or service centre and help the managers and organizer to act on it to minimize the rust and crowd, which not only add trouble to both tourist and the organizer but could be fatal due to mass stamping and accident. To avoid such situations by improving the service speed, adopting appointment schedule, increasing the counter and separate counter for the old, parent with children, and ladies tourists. Another interesting aspect of operation management is supply and chain management. The supply chain is the network of suppliers, manufacturers, distribution, and logistic facilities as per the expectation of tourists. The entire supplier is to be communicated to deliver the finished and unfinished goods to the tourist spot in time. Although studies of tourism supply chain are limited, Kaukal *et al*. (2000) have highlighted four components, such as the tourism supplier, tour operator, travel agent, and customer, which are in a single linked chain. As mentioned in the environment section, tourism industries are directly impacted by the manmade environment, setting a kempt environment is very much essential to winning the trust and satisfaction of the tourist. To achieve the goal of completing the project, the project management concept is used where the best and possible options are listed, making the organizer choose the best favourable option.

Business process re-engineering is a strategy that focuses on the analysis and designing of workflow and business within the organization. In another word, it is a simple step for rethinking how other successful tourism industries work and what is needed to be done to improve the organization's performance. Countries like Spain and China are performing well and generating huge revenue from the sector, India and other countries need to understand the strategies adopted by such countries and set up policies to meet the expectation of the tourist. Reports from the various institutions and departments will help in understanding the trend of tourist flow and at the same time, favourable strategies are implemented with proper financial aid and other support.

Total quality management (TQM) aims to satisfy tourists constantly and to create opportunities for training and development for maintaining the benchmark. It is a never-ending process of improvement, emphasis on the improvement of procedure, rightly delegates role and responsibility and creates a benchmark for measuring the improvement. TQM helps in boosting the confidence of employees, job security, and education. Another important aspect of TQM is minimizing errors through constant training and development. The application of TQM is widely found in hotels and restaurants, where tourists expect good service and hospitability. As hotels and restaurants are important parts of the industries, understanding, and application of TQM is very significant for the growth of the sector.

Six sigma was founded by Motorola in the year the 1970s. The main concept of six sigma is to increase quality and decrease production costs. Statistically, it is referred to as 3.4 defects per million. Widely it is practice for measuring process performance, like delivering service and goods within the stipulated time as mentioned in the message while doing advertisements and promotions. For instant, Domino's Pizza promises to deliver the food within 30 minutes after placing the order by the tourist or customer. The application of six sigma is found in the bank sector such as ICICI and HDFC, in opening accounts and credit card approval within a short duration of time. The metro and railway system follows the six sigma concepts, which not only land in satisfying the tourist by making them reach the destination in time, but rather it helps in reducing accidents, managing traffic, and reducing transportation costs.

2.5 Information System Management (ISM)

A management information system is a systematic study of information about tourist, technology, and organization involved in tourism industries, and help in improving decision-making by providing updated and accurate data related to all the management functions. Tourism industries used information systems to collect, process, and store data. Overloaded information can be stored and easily fetch to make a decision or need. Tourism industries can be broadly classified into three sectors; attraction sector, accommodation sector, and transport sector. Information system helps in promote tourism industries by creating advertisement, documentary, video and creating websites. In the accommodation sector, IS helps by providing services of interacting with the expert and seeking advice from travel agencies. Some good example is the Tripadvisor, MakeMyTrip, Chicago, etc which work specifically for giving the best advice on the variety of accommodation and food available near the spot. Even in the accommodation unit, video and entertainment programs are important to attract more tourists and enjoy more. In the transport sector, all the transport vehicles are well equipped with communication equipment, thereby communicating with tourists and convincing them to enjoy themselves more. The billboard hanging is very much part of the ISM in the transport sector, although it is stationery, tourist pass through it, and attractive message are conveyed. Tourists can get information about the weather, practice reservation, software profiling, and do electronic payments. Profiling of tourists or any organization involved in tourism is essential as such data is very much essential for analyzing the trend, maintaining a record for future reference, and saving data. Another important aspect of an information system is the incorporation of socio-economic data by calculation and updating the performance of the industries regularly. Information system helps in providing information to all the functions of the organization and ensures updated and strategic information in the form of a report. Usually, the output of the information system is in the form of a report, which can be used for decision making and with the help of research, can be used for getting meaningful findings and solutions to many other problems. Information system management helps in integrating the complete functions of the organization by providing insight to the manager to improve and take up a corrective measures to overcome any difficulties. Tourism has been revolutionalizing by information systems by providing excellent information services. Tourists while choosing the travel destination and tourism options, the information system helps by highlighting the complete details of the event and new place which is new to the tourist. Nevertheless, an information system helps in accessing the information easily, greater exposure to potential tourists, timely availability of information, and most importantly helps in strategic planning, and the easy span of controls by providing appropriate information and report.

Through the internet, many seek opinions and recommendations not only about the tourism event but are also more interested in transportation facilities, accommodation, and any other unethical or disturbance. The intervention of organizers and sponsors through advertisement or other communication equipment such as radio and pamphlets or flyers the aeroplane, trains, buses, and taxis. Collaboration with new and innovative technologies such as e-commerce websites like Flipkart, Ajio, Amazon, etc will stream the tourist to the new channel where the tourist will be communicated about the event along with the exciting holiday package and offers. Tourists wish to get detailed information about the event within a short period of their time. With the help of an information system, tourists can be communicated and approached in a hospitable manner. An information system is not only a means for providing information, but it is the motivating factor to attract tourists, which is the key for the tourist to take a decision. Information about the tourist is to be collected and kept confidentially. Proper management of information systems, will help in improving the services such as point of sales, managing human resources in an organization, and managing the financial system. Without a proper bill system and proper transaction receipt or invoice, tourists are to be provided with such facilities. This can be achieved by adopting an advance and proper information system.

Important information such as the location of the hospital, ATMs, Movie hall, bus stations, hotels, etc, which tourist seeks are to be highlighted properly through a proper information system, for example, Google maps provide the best information worldwide. Other interesting aspects like weather and climate can be accessed easily if there is a proper information system. The government of India is working to improve safety and enhance security for tourists by installing CCTVs and solar bulbs on the road; to control crime and other unethical conduct. With the help of e-governance through the installing biometric device in the public sector organization, the performance of the public sector has been improved by many falls. Biometric devices such as fingerprints are widely used for authentication purposes and also for the sake of taking attendance, which will give more chances to serve the tourists. Thus the existence of an information system to control corruption improves transport and helps in educating and making the tourist, local people and even the organization aware of the code of conduct (Khatiwada and Abiad, 2018).

2.6 Hospital Management

Hotel and hospital management is one of the contemporary tourism industries. It consists of an organization that provides food, drinks, or accommodation to the tourist. In simple hospitability is referred to as an act of kindness in welcoming and looking after the needs and expectations of the tourist. It is to be noted that hospitability does not only refers to the act of kindness to the tourist but also to the hotels and restaurants available in and around the destination. With the support from information systems, the industries provide service even while the tourist is at home or away. The concepts of hospitability can be understood from four perspectives namely; food and beverages, lodging, recreations, and travel. Tourists can be from any part of the world or race or religion, and as hosts, tourists are to be treated excellently and with respect. At present many online services are available for the tourist to choose their favourite dish, taste, and preferences. Availability of good accommodation along with various price ranges is essential. Recreation is another interesting sector, where tourist does activities for rest, relaxation, and enjoyment and most impotently to enjoy and refresh the mind. The means of transportation is very much essential to attract tourists. By increasing the mode of transportation, tourists are provided not only to choose the best and most economical mode of transport but also to enjoy the journey. The concept of avail the service 24/7 is a good example of hospitability. This can be achieved by adopting a shift system in the organization. Food and beverages are tangibles aspects, while the quality of staff and service avail at the host are intangible aspects of hospitability. Intangible aspects in more important than tangible aspects, for example, hotels operating 24/7. Employee is more contented to work when they are paid well and their work is acknowledged. Failing in providing good pay and recognition of their good work, will result in poor performance of the employee. It is to be noted that tourists may be from x/y/z generations or poverty/ middle/ elite groups of people, and as a host, the staff or the guide should be well aware and handle the situation from the perspective of a tourist. At present hotel can be used as a recreation spot by the presence of a drinking hall, smoking hall, knight club, and pub. Hotels should consist of a good engineering department to provide excellent services of electricity, water supply, air conditioning, and any other mechanical or repair services needed. Apart from it, the hotel should be secure from any kind of disturbance and difficulties, food and beverages should not be compromised, and human resources should be well maintained with good education, training, wages, and proper staff development.

The housekeeping department mainly consists of cleaning, maintaining the laundry work, and maintaining public and health clubs. Food and beverages are the important section of hotel management, where experienced chefs are recruited and stewards are well trained to help in improving the services, and restaurants for accommodating tourists from various economic classes. All the stewards and managers should have good knowledge of handling the transaction made by the tourist, and how to handle when there is fail in transaction due to technical issues. Automation of hotel functions such as guest's online booking; point of sales; telephone; material management; payrolls; and other amenities will improve the sector.

The strategy of pull is adopted in hospitality management, where the tourists are served with good gestures and manners. A business model for hotels such as 5S is proposed to improve the performance of the sector. The 5S mainly consist of their (organization), seitan (order), season (cleanliness), seiketsu (standardization), and shitsuke (discipline) (Gürel, 2013). Moreover, briefing all the workers before the commencement of work will help in improving the performance along with the passing of information and instruction to the subordinate. Getting feedback and analyzing the performance of the employee through the feedback will help in improving the performance of the employee and also maintain relations with the customer by amicably listening and dealing with the tourist if there is any kind of difficulties the tourist is facing (Lad, 2017). Apart from maintaining a good relationship with the tourist, there should be a cordial relationship between the employees irrespective of the post the employee is handling.

2.7 Banking Management System

The main objectives of the system are to provide service, and satisfy tourist needs and wants (can be financial or non-financial). Banking management is software for solving the financial application of tourists and provides additional functionalities to the tourist which is not provided under conventional banking software. Tourism industries are capital-intensive and required huge investments for their growth (Bécherel, 1995). Tourism industries require assets such as real and financial to carry out their business activities. Both tangible assets (tourism offices, buildings, and furniture for tourists, plants, machinery) and intangible assets (technological collaborations, expertise, and hospitability quality) are considered to be real assets. While financial assets mainly consist of (shares, debentures, schemes), financial institutions, and loans (Pandey, 2015). Banking management consists mainly of two types of functions namely primary functions; acceptance of money, investment, loan issued, and foreign exchange. The secondary functions consist of services provided through agents and other general utilities. The role of secondary functions is to maintain (customer relation management) CRM and solve any related issues of the failed transaction, providing data and information, assisting the tourist relating to fraud and other unethical issues. Usually, 24/7 service is provided for the tourist/ client for any information and assistance. The role of the information system is very much impacting the banking sector, as more and more tourists are more interested and secure to use digital payment. Tourist prefers to carry less cash and wishes to make use of digital payment through mobile, which is term as M-banking. Although digital payment is more favourable, the cash system of payment cannot be ignored. Tourist expects to see ATMs with cash in and around the tourist spot and accommodations. Foreign exchange service is essential and should be handled systematically. Point of sales service will make the tour more comfortable by accepting both debit and credit cards. Such service will not help in making the tourist satisfy but make the environment more competent. It is observed that banks collaborate with tourism organizers and take up initiative in giving offers to its client for being loyal or for doing huge transactions. The bank sometimes gives offers in the form of a discount coupon to each client. Another interesting fact about the system is the use of providing SMS or email message for every transaction to control and catch fraud. Although the tourist or consumer can make use of the information system to get any information related to banking, an emergency line is to be made to handle the special task of blocking cards or any unauthorized transactions. Advertisement of fraud is shown highlighting how fraud practices, especially to foreign tourists who are not aware of the area. It has been observed that for any failed transaction or situation where money is not dispensed by ATMs, at least 5 working days are needed to make the amount reflect, which the banking sector needs to resolve quickly without much delay. From the perspective of an investor, loans and schemes are to be made available and information should be shared. A scheme such as Paryatan Plus Loan Scheme is provided by the State Bank of India (SBI) with the motive of renovation, extensions, and modernization of vehicles and equipment, especially for travel and tourism business (Chaudhury, 2013). According to Adebimpe *et al.* (2016), the hospital and banking industries stimulate both economic development and investment. A country like Nepal has started tourism banking in 2010 for earning more foreign exchange and for the growth of tourism industries in the country (Ahmed G. T., 2015). The such initiative should be appreciated and adopted even in India, for the growth of tourism industries.

2.8 Entrepreneur

Entrepreneurs are those who create business by facing risk and uncertainty for profit and growth. In a simple term, it is referred to the adoption of simple innovative tools to exploit the opportunity. An individual is motivated to take up entrepreneur work mainly due to the push and pull theory. Push theory arises when there are no jobs or loss of jobs or job dissatisfaction. Pull theory suggests that individual seeks to take an entrepreneur to seek independence, to use their skill and experience optimally. As tourism industries are dynamic depending on the preference of tourists, and trends in tourism industries, the opportunity laid across has paved the way for an entrepreneur to initiate and take part. This nature, then makes the organizer difficult to work on it, hence the application of entrepreneur is very much essential. Some of the entrepreneur opportunities are as followed: accommodations, transport, tour guide, adventure tourism, magazines, and special tours like cooking, art and culture, and photography are some the important opportunities in which many entrepreneurs take part. As it is mostly done by individuals or a few people, good execution of the plan, financial management, and experience are very much essential for the work of an entrepreneur to be successful. Risk and challenges are faced by the entrepreneur to make the work successful and sustain in the tourism market.

Innovation is needed to fulfil the demand of tourists. Entrepreneurship is a process of introducing ideas and transforming those ideas into marketable products and services with the main objective of profit-making. The entrepreneur will not only create jobs and profit rather will help in utilizing the resources and opportunities available, contribute to society, and special recognition. As tourism industries are interrelated with various other businesses such as retailers, transportation sector (carriers), recreation or gaming facilities, and hotels and restaurants (Hospitality). This gives a wide scope for an individual to become an entrepreneur in the tourism sector. By collaborating with retired employees and young dynamic people, planning and developing good marketable ideas can be generated and implemented. Assam state government has issued a loan amount between 1 lakh to 20 lakh for those who are interested in an entrepreneur in the tourism sector through the "Paryatan Sanjeevani Scheme" (Singh B., 2020).

As it is forecasted that the sector will grow in the coming years, it is convincing many individuals to become an entrepreneur. Consumption in the tourism sector consists of both tangible and intangible goods, and it is complex (Laesser and Crouch, 2006). Usage of local resources impacts both the business of private organizations and the development of local economies (Scuderi, 2018). The utilization of locally available resources helps in sustaining the tourism industries, improves the livelihood of the people, and acts as a promotional activity. Sikkim organic brand is a way of attracting both domestic and international tourists. This not only boosts the tourism industry but provide hygienic and healthy food to the tourist. With the increase in concern for ecosystem and health, tourists will be motivated to explore not only for visiting the site but also to enjoy the organic cuisine (Business Standard, 2016). With the support of the government and the local people, steps can be initiated to become an entrepreneur with any locally available good and service. Apart from uplifting the standard of living of the local people, entrepreneur provides auxiliary support to tourism industries. Entrepreneur provides cost-effective goods and service to the tourist, help in conserving the ecosystem; create job and hospitable service for the tourist. The role and responsibility of local people are significant for the growth of tourism industries, therefore educating the local people to take up entrepreneurs by making policies, providing skill training, and financial aid through various schemes will add more weight to favouring tourism industries.

Existing business usually remain confined to the existing market and revenue generated are usually limited. As tourist wants and needs are dynamic, demand and expectation of goods and services by the tourist do not remain constant. Entrepreneurship is important, as it helps in uplifting poverty and improves the standard of living of the people, creates wealth, and supports other business activities (Seth, 2021). As tourism industries are engaged in numerous activities, the development of all the activities is not possible by policymakers.

Entrepreneur helps in social transformation by introducing a unique good and service by avoiding traditional methods of working and reducing the dependency on obsoletes and technologies. Through entrepreneurship, revenue generated can be retained by the local or regional people; this ultimately led to the creation of balanced economic development.

The relationship between the entrepreneur and economic development through tourism industries is the ultimate goal. Both the government and business owners should work together while planning policy, source of livelihood, and the sustainment of tourism industries.

2.9 Managerial Economics

Managerial economics is the branch of economics that mainly focuses on the study of economic theory, principles, and concepts which is used in managerial decision-making. Economics can be broadly classified into macro and micro. Microeconomics refers to the theory of demand, price, market, cost, stakeholders, and profit. While macro refers to total output, employment, economic growth, and inflations. Some of the important decision-making areas are demand forecasting, economic environment studies, production planning and cost revenue decisions, investment, and pricing decisions. Tourism industries and constructed environments are complementary to each other, as tourists wish to travel where there is a good plan and facilities available.

Tourism is an economic activity that significantly impacts the economic conditions of the host and the tourist. With the increase in tourist flow, the GDP, per capita incomes, and foreign exchange earnings of the host nation increase. Apart from the income flow, tourism industries facilitate huge infrastructure and superstructure development. These ultimately let to increase the living standard of the locals. The income flow reaches the extreme bottoms of the host society and helps in eradicating poverty and unemployment. As highlighted in the introduction that about 334 million jobs are created, which serves as a driving force for economic growth. An increase in commodity price is another negative impact of tourism, which increases the cost of living. As tourism is a seasonal event, there is no guarantee of security for the employee. An index such as the tourist satisfaction index, the growth rate of GDPs, and a trend of tourist flows is some of the well-known concepts that have been analysed for understanding the trend of tourist coming and forecasting the nature of tourist coming. Routine reports are generated by various institutes, governments, and other forms of publication to understand the overall performance of the sector both at global and domestic levels. Foreign tourist arrival is the main cause for the survival of tourism in India. The demand and supply of goods and services give the idea of an equilibrium point where the entrepreneur can work on it, and much more help in sustaining the economic activities. Tourist feels more secure when the host country is in a good manner, hospitable, educated and in good health; which indirectly let the host country maintain to make the tourist satisfy; therefore improving the standard of the host country. Government and business must work more toward sustainability of the economy by improving the infrastructure, making policies to reduce pollution, conserving resources, practising standard protocol, and educating both the local organization and tourists.

Another important economic issue in tourism is leakage when all the goods and services are obtained from a foreign country or another part of the country, revenue generated will not be retained by the domestic entrepreneurs. This ultimately led to outsourcing revenue generated. Even the local people may give up the traditional ways of making money, which is another form of sustaining the economy. This leakage can be controlled by improving the standard of living through entrepreneurship, promoting local resources, and making policies to reduce taxes on local products and services (Stainton, 2020). Many organizations, especially multinational corporations, will choose to recruit overseas staff against those who are living in the region. It is to be noted that the overseas employee is temporary, as they are not going to stay like the local people. This led to costs for the organization and also the loss of a job to the local people. A good example is Thomas Cook, where the company will provide accommodation, transport, and pay into their employee respective UK bank accounts. Such leakage can be controlled by using local tour operators, locally owned accommodation, local transport options, consuming local products and services, and avoiding imported goods. Tax reduction and other charges will boost the local people to take part as an entrepreneur. Although the government approves 100 per cent FDI in travel, hotel, and restaurant, the government needs to intervene so that the available natural resources are not exploited and the ecosystem is not compromised.

Another important aspect of the economy is the concept of the multiplier. It means that industrial sectors of an economy are interdependent, where the sales of one firm are a supply or purchase for other firms. Establish any firm that is associated with tourism industries such as; hotels, restaurants, transport, tour guide and other services that need support from other establishments. The direct income generated from the tourist will be distributed in the form of wages, rent, and profit, and likewise, indirect income will be distributed to the entire supplier in the form of payment against the purchase of goods and services. The situation arises where an extra number of employees is needed due to an increase in the arrival of tourists, which is a good example of an employment multiplier.

Tourism industries not only provide an opportunity for the tourist to explore and learn a new culture but create jobs and means for earning. It provides a platform for the young entrepreneur to encounter tourists and established goods and services for sustainment (Yehia, 2019).

2.10 Ethics

Ethics refers to the application of moral principles in the behaviour of the individual. Ethical tourism simply means tourism that benefits both the people and the destination's environment. According to Zurab Pololikashvili, UNWTO general secretary, "*Tourism is a genuine driver of solidarity and development. Let us all fully harness its power to bring people and communities together, abiding by the Global Code of Ethics for Tourism. This way tourism can keep delivering better opportunities and sustainable development for millions across the globe*." It is a roadmap for responsible and sustainable tourism development. Ethical principles are as followed:

- Tourism's contribution to mutual understanding and respect between peoples and societies
- Tourism as a vehicle for individual and collective fulfilment
- Tourism, a factor of sustainable development
- Tourism, a user of the cultural heritage of mankind and a contributor to its enhancement

- Tourism is, beneficial activity for host countries and communities
- Obligations of stakeholders in tourism development
- Right to tourism
- Liberty of tourist movements
- Rights of the workers & entrepreneurs in the tourism industry
- Implementation of the principles of the Global Code of Ethics for Tourism

Source: "Global Code of Ethics for Tourism" by UNWTO (https://www.unwto.org/global-code-of-ethics-for-tourism)

The above ten principles are intended to maximize the sector's benefit and minimize negative impact. The ten principles cover the economic, cultural, social, and environmental components of tourism. The principles are not legally binding and are a voluntary implementation mechanism.

It is to be noted that economic prosperity, social equality, and environmental and cultural protection are essential characteristics of sustainable tourism. Ethics such as better job opportunities and promotion should be provided for all the employees, a safe working environment, pollution control, etc are some of the ethical conduct expected in the sector.

Ethical tourism is a form of responsible tourism and focuses more on the environment, the economy, and society (Stainton, 2021). Ethics is not a new concept, but its importance has been growing rapidly and as it is not legally binding, the stakeholders need to educate the local people and support tourism management.

Uneven distribution of income is one major ethical issue as revenue generated is mostly reaped by a few organizations. Most of the employees involved in the tourism sector such as chefs, tour guides, drivers, etc none of this are likely to be paid a high salary. The exploitation of resources is another important ethical issue. Burning of fuel and pollution increase with the increase in tourist flow, especially in developing countries that continue the conventional method of transportation such as the burning of coal, fuels, etc, this is not so in a developed country, where solar cells and electric vehicle are used to overcome pollution problem and globalization. Pricing is another important ethical conduct that the local people and organizers need to control and manage. The local shop and merchant tend to increase the price of the commodity during the event or even try to cheat foreign tourists by charging more price than the actual price. Government and local organizations should work together to control such ill practices.

Responsible tourism is another important area to be discussed in ethical tourism. It tends to maximize positive impact and minimize negative impact. The usage of transparent and auditable reports enhances the integrity and credibility of work and wins the trust of the public (Goodwin, 2014). The main objective and outcome of responsible tourism is a "Better place for the people to live in and better places to visit". Some basic functions of responsible tourism are listed below:

- minimizes negative economic, environmental, and social impacts;
- generates greater economic benefits for local people and enhances the well-being of host communities, improves working conditions and access to the industry;
- involves local people in decisions that affect their lives and life chances;
- makes positive contributions to the conservation of natural and cultural heritage, to the maintenance of the world's diversity;
- provides more enjoyable experiences for tourists through more meaningful connections with local people, and a greater understanding of local cultural, social, and environmental issues;
- provides access for physically challenged people;
- and is culturally sensitive, engenders respect between tourists and hosts, and builds local pride and confidence.

Responsible tourism functions highlight the necessity of sharing responsibility between the government, organizers, tourists, and the local people. It is the code of conduct that will help in sustaining the tourism industry and economic growth.

2.11 Psychology

Tourists travel from one corner of the world to any part of the country to explore tourism. The taste and preferences of each of the tourists depending on the age group, gender, income, culture, places, and race differ. Knowing the likes and dislikes of tourists and designing the tour event base on their behaviour is vital for the growth of the tourism sector. These behaviours can be analyzed elaborately with the theory called “Theory of Motivation”. A good example of motivation theory is “Maslow’s hierarchy of needs”. According to the theory, tourists/ customer has hierarchical needs and want namely basic, security, social, esteem, and self-actualization. Understanding the behaviours of tourists from the theory will enlighten the organizers, local people, and policymakers to understand what makes tourists visit and buy the product and services. Tourist wishes to explore the tourist event only when the basic needs are fulfilled by the environment. Following this, tourist seeks safety and social needs from the environment. Higher levels of needs such as esteem and self-actualization are achieved as a result of the overall experience of the event by the tourist. Analyzing the behaviour is significant to meeting the tourist's needs and desires, concerning the tourist perception of "perfect holidays".

Four classes of basic travel motivators are-

- Physical Motivations: it refers to sport, recreation, relaxation, and other motivations related to health.
- Cultural Motivations: it consists of exploring and the desire to experience a new culture or social contact.
- Interpersonal Motivations: this pertains to the desire to meet and interact with other people, clients, friends, and relatives.
- Status and Prestige Motivations: a good example is education tourism, to gain knowledge, ego needs, and other personal development activities.

Another important concept is the adoption of push-pull strategies to attract more tourists. Push strategies refer to pushing the tourist away from home, and these are intangible and intrinsic desires of a tourist to travel. While pull refers to the tangible characteristic that attracts tourists. Tourism industries will flourish only when the tourists are satisfied with their visit; this makes the important to study their behaviour and satisfaction. Another important aspect is the satisfaction of spending money, the atmosphere enjoyed, and safe and secure

(Guleria, 2016). The study of psychology is not generally for attracting tourists and generating revenue; rather it helps in capturing the future market.

3. Research and Development in Tourism

Tourism industries have many challenges, problems, and unexplored opportunities, and conducting tourism research is essential to understand the industry. Tourism research mainly consists of market research, marketing research, product research, economic research, and competitive research. Research and development will not only help in solving the problem associated with the industries rather it will help in highlighting the problems, solutions, and suggestions. The finding of the research is vital as research work is carried out with an objective, logical investigation, and systematic approach related to tourism problems. Tourism research is significant as it helps in the decision-making, planning, and development of tourism products. As tourism is one of the fast-growing industries, understanding the characteristics, choices, psychology, opinions of the tourist, and travel trade can only be accomplished through research and development.

Tourism comprises many activities like marketing and sales, human resource management, entrepreneurship, finance and banking, and many more. Hence research in each area of tourism activities is essential. Marketing research will help in comprehensively understanding the industries, tourists, competitors, and growth strategy while developing a tourism base business (Ahmed A., 2019). Research on tourism products such as products and services will assist in the development and provision of tourism experiences. Economic research will examine economic and business data, and further help in understanding the pattern of tourist spending, revenue generation, and its impact. Research also helps in taking effective decisions, while reducing uncertainty. Research findings will not only result in solving the problems, but rather increases the funding, monitoring of data, sustaining, developing new markets, and exploring tourism. Research and development will help in improving tourism and hospitability. Research and development help in examining the performance of specific areas increases awareness and attention to the problems and aid in outlining possible profits. Organizations such as the United Nation World Tourism Organization, Organization for Economic Corporation and Development, Pacific Asia Travel Associations, World Travel and Tourism Councils, Economic Intelligence Unit, an International Association of Scientific Experts in Tourism, journals, report, and magazine are the major source for getting information on the current trend, performance, and forecast. Since tourism involves entrepreneurs, resources, organizations, policymakers, economists, managers, tour and travel departments, and many others; research and development in each area have become essential and still, there is a huge research gap.

Tourism development is not the same and still many tourist destinations are not yet fully explored. In the sector USA, China, France, and Spain are developed, while many Asia-Pacific countries are catching up the pace. With the help of research and development, the un explores tourist spot can be made into a tourist-attracting site, by suggesting strategist, analyzing the problems, and highlighting the issue to the concerned authority.

Although the tourism department and tourism management institute exist, most of the work is limited to file management and knowledge-gaining purposes. Detail study is not carried out from the institute's point of view. The rise and fall of tourist visiting, the reason for unexplored, uneven growth of tourism industries, challenges, lack of hospitability and education, etc are some of the problems which research and development are solving. Although the culture of corruption is studied for academic purposes, the research study will help in investigating and catching corruption. Most of the media such as newspapers, radio, and television work for the bureaucrats, instead of highlighting the problems and practices of corruption. Social media has started to take up the challenges by uploading videos and news is spread virally through social media. However, due to a lack of detailed studies on tourism, social media cannot give a long and lasting impact like research and development.

The contribution of research and development will assist in educating the people and understanding the impact of tourism. Through research and development, the behaviour of tourists and constructors, and policymakers are studied elaborately. For the development of tourism, effective market research is needed, and suitable strategies are suggested. Choosing the best strategies and marketing model is a challenge, and with the help of research, the best strategies are developed. Although reports are issued from the government department (Ministry of Tourism), Non-Government organizations, and reputed institutes and organizations, the researcher must study the report in detail and make use of the information in developing strategies and productive suggestions for sustaining the industries. Any attempt to bring growth and development in tourism must recognize the exceeding wide range of costs and benefits. This makes research and development essential and unavoidable.

Summary

Many areas and specializations of management can be engaged in tourism activities. This chapter tries to explain the role of management as an interdisciplinary profession to understand the tourism industry, and also answer: How management as an interdisciplinary profession affects the tourism industry? and what are the respective roles? As no concrete information is available to answer the complex questions, a comprehensive study of management as an interdisciplinary profession concerning tourism industries is needed. The contribution and role of each discipline in management have been explained elaborately with the help of information from various books, journals, and websites.

This piece of work will help in identifying the constituent building blocks upon which tourism development can be based. Research in the tourism sector needs to encourage so that useful theory can be formulated and designed to re-examine the available facts about tourism. Meanwhile, until complete detail of understanding the complexity of tourism is known, both positive and negative impacts of tourism are to be considered.

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CHAPTER-10

Study on National Education Policy (Nep) 2020 with Special Reference to Boosting Research In The Country

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Abstract

Either formally or informally, directly or indirectly, expressly or in the implied form, research is a natural instinct of every human soul. Since time immemorial, mankind has always been in the pursuit of new knowledge to see the unseen, to explore the unexplored and to discover the undiscovered. This basic human instinct is the basis of every civilization and developments in various sectors like agriculture, industry, technology, education, economy, trade and commerce and so on.

Independent India has witnessed quite a few policies as well as schemes on improving higher education in the country before NEP 2020.However, India's journey with respect to research has been quite disappointing. The quality of research in India is not at par with many of the developed countries of the world. National Education Policy (NEP) 2020 has been introduced with the main aim of making "India a global knowledge superpower". By revamping the whole education system, this policy aims to bring quality research and education for all. NEP 2020 has brought with it many changes in order to refine higher education and strengthen the quality of research in India. For this purpose NEP has set up the National Research Foundation (NRF) which is one of the most noteworthy initiatives in this sector.

This paper aims to study the initiatives taken by NEP 2020 in regard to boosting research in higher education.

Key Words: NEP 2020, Higher education, Research, NRF, Policy.

Introduction

Based on the report of the committee formed under former Cabinet Secretary T. S. R. Subramanian, the draft NEP was submitted by a panel that was led by former Indian

Space Research Organisation (ISRO) chief Krishnaswamy Kasturirangan in 2019. While formulating the draft NEP, a rigorous consultation procedure was undertaken and over 2 lakh suggestions were taken into consideration in order to make it as inclusive as possible. This policy has been formulated to provide a framework for the Indian education system right from elementary to higher education, including vocational education in both urban and rural India. The policy aims for a total transformation of the country's education system by 2040. This reform in the education system has been long overdue in order to align the Indian education system with the international standards.

There is a huge research lag in India due to the lack of facilities as well as scope for research. Although independent India has witnessed a lot of education policies, NEP 2020 is the first education policy that adequately addresses the issue regarding research in India.

Objectives of The Study

I. To study the initiatives taken by NEP 2020 for boosting research in the country.

II. To identify India's position in connection with quantity and quality of research as compared to other developed countries.

Research Methodology

This research is descriptive and analytical in nature and has been conducted on the basis of secondary data collected from different online sources. The relevant links for the online sources have been included in the reference section at the end of the paper.

Periodicity of the study : From 29 July 2020 to 10th August 2022

Education Policies In India: An Overview

NATIONAL EDUCATION POLICY (1968): Stemming from the recommendations put forward by the Kothari Commission, NEP (1968) was formulated with the aim of radically restructuring the Indian education sector and providing equal education opportunities for all. The "three language formula" (English, Hindi and the official language of the state) was introduced in the secondary education with emphasis on the importance of learning the regional languages. This policy increased spending on education to 6% of national income.

NATIONAL POLICY ON EDUCATION (1986): NPE (1986) was introduced with the main aim of removing disparities and provide equal education opportunities especially for women and the oppressed castes of the society.

Providing scholarships to the poor, recruitment of teachers from the oppressed communities, education for adults were the areas emphasized by this policy. Under this policy, "Operation Blackboard was launched".

OPERATION BLACKBOARD (1987): This policy aimed to improve primary education across the nation by improving the physical as well as human resources that are available in the primary schools. This scheme consists of three main components:

- To provide at least two classrooms and separate toilet facilities for boys and girls in each primary school.
- To provide, in each primary school, at least two teachers.
- To provide teaching as well as learning aids to all primary schools.

Under the 8^{th} 5 year plan, this policy was revised (in 1993-94) to cover upper primary schools and to provide 3^{rd} classroom and 3^{rd} teacher in primary schools with enrollments exceeding 100.

TEACHER EDUCATION SCHEME (1987): Envisaged under NPE (1986), this centrally sponsored scheme was launched with the aim of reorganizing and restructuring teacher education in India. Under this scheme, District

Institutes for Education and Training(DIETs) were set up, Secondary Teacher Education Institutions were strengthened into Colleges of Teacher Education (CTEs) and Institutes of Advanced Study in Education (IASEs) and State Councils for Education Research and Training (SCERTs) were strengthened.

DISTRICT PRIMARY EDUCATION PROGRAM (1994): With the goal of universalisation of primary education, this centrally sponsored scheme was launched by the Government of India in order to rejuvenate primary education. With the aim of providing access to primary education for all, decreasing the dropout rate and disparity among gender and social groups, this program is sponsored by the collaboration of both central and state government. Central Government provides 85% of the project cost while State Government provides 15%.

MID-DAY MEAL SCHEME (1995): This scheme was launched on 15th August under the name "National Programme of Nutritional Support to Primary Education" (NP-NSPE) with the aim of providing adequate nutrition to primary school children. Initially launched in 2408 blocks of the country, a cooked mid-day meal consisting of 300 calories and 12 grams of protein was provided to children of classes one to five. In 2007, this programme was renamed as "National Programme of Mid Day Meal in Schools" and included 3479 educationally backward blocks and students up to class six. This scheme was again renamed "Pradhan Mantri Poshan Shakti Nirman" (PM POSHAN) in 2021 and included 24 lakh students receiving pre primary education in government and government aided institutions, under this scheme.

SARVA SHIKSHA ABHIYAN (2001): With its roots dating back to 1994 when District Primary Education Programme (DPEP) was set up with the aim of universal primary education, Sarva Shiksha Abhiyan (SSA) was launched in 2001 to ensure education for children of ages 6 to 14. This scheme aimed to revitalize the elementary education system in the country. "Padhe Bharat Badhe Bharat" (2014) is a sub programme of SSA with the aim of improving comprehensive writing, early reading as well as mathematical skills of students of classes I and II.

86TH CONSTITUTIONAL AMENDMENT ACT (2002): 86th Amendment Act of 2002 made:

- Elementary education a fundamental right by laying out in Article 21-A Part III that, the State shall provide free and compulsory education for all children of age 6-14 in a manner as decided by the State.
- Amendment to Article 45 by laying out that State shall aim to provide early childhood care and education for all children till they complete the age of 6.
- A new fundamental duty under Article 51-A, which

states that it shall be the duty of every Indian parent or guardian who is a citizen of India, to provide educational opportunities to his/her child between the age of 6-14 years.

RIGHT TO EDUCATION ACT (2009): Enacted on 4th August 2009, "Right of Children to Free and Compulsory Education Act", is also known as "Right to Education Act". Following are the provisions under RTE Act:

- Education is made a fundamental right of each child between the age of 6-14 and minimum standards in elementary schools specified.
- All private schools, except minority institutions, are to reserve 25% of seats for the poor as well as other categories of children (to be reimbursed by the state)
- Admission of children in private institutions on the basis of caste based reservation.
- Until elementary education is complete, no child shall be expelled, held back and required to pass any board examinations.
- All unrecognized schools are prohibited from practicing.
- No donation shall be taken and there shall be no interview of parent-child for admission.

- Special training for school dropouts, improvement of infrastructure of schools and teacher-student ratio.

Enrollment, attendance and completion of education of children between the ages of 6-14 have been made the responsibility of the Government. RTE Act is the first legislation across the globe to have done so.

NATIONAL EDUCATION POLICY (2020): On 29 July 2020, the National Education Policy of India was approved by the Union Cabinet of India which replaced the National Policy on Education (1986). This policy provides a comprehensive framework with the aim of revitalizing the entire education system from elementary to higher education, including rural and urban vocational training. This policy emphasized the use of mother tongue or the local language till class five and recommended to continue it till class eight and beyond. This policy has replaced the "10+2" structure by the "5+3+3+4" model and has aimed to bring forward a better and more holistic development of the children.

Scope For Research Under Nep 2020

NEP 2020 aims to inculcate the habit of research among individuals right from the very foundational stage, i.e. from the ages of 3-8 years itself. NEP 2020 has introduced activity based learning in order to foster research habit among children. By promoting activity based learning, children will be encouraged to not just stick to the books but gather knowledge from their surrounding environment also. Different methods of learning such as playing games, demonstration, taking part in a play etc have been given special emphasis under NEP 2020 in order to impart knowledge which will make room for creative thinking. This is very important for research.

NEP 2020 also places emphasis on experiential learning right from the age of 11. Dale's Cone model states that we retain 90% of what we experience. Therefore, learning through experiences not only helps us remember the information for a longer time but also widens our knowledge horizons. Experiential learning stimulates reasoning and reflection based on real life events, as a result of which students come up with their own solutions to the events, thus promoting them to conduct research.

The previous 3 year undergraduate courses have been transformed into 4 year undergraduate courses with the 4th year being dedicated entirely to research. Earlier, students opting to pursue PhD course were thrust into the world of research without much of knowledge, skill or experience in the field. As a result, the quality of research in India had started going down a slippery slope. Now, the 4 year undergraduate courses under NEP 2020 have been designed in order to give adequate exposure to the students about the world of research. PhD is considered the highest formal degree in India and therefore, has great value attached to it. Students who are introduced to research for the first time while pursuing PhD are bound to fumble a little as compared to students who have adequate experience in the area. Thus, by encouraging research from the early stages, this policy envisions to bring forward a comprehensive approach in order to enhance the quantity as well as quality of research in India.

Multidisciplinary Education and Research University (MERU) is proposed to be set up under NEP 2020 in order to encourage education as well as research across different disciplines. By 2030, NEP aims to establish at least one large multidisciplinary higher education institution in every district. Such universities will help students acquire dual skill set which are much sought after in the world today. By enabling research across disciplines, the students will not be tied down to one stream or subject and this will lead to an increase in research in the country.

National Research Foundation

India's R&D expenditure has remained static at 1-3% of the global total over the past decade as compared to 25% and 23% of USA and China respectively. According to survey by the

World Bank, India had 253 researchers per million people in 2018, which is a very disheartening number as compared to countries like Israel, Sweden etc. To bring India at par with the rest of the world, National Research Foundation (NRF) is planned to be set up under NEP 2020. NRF was announced by President Ram Nath Kovind while addressing the joint sitting of both the houses of Parliament. It was first mooted by Prime Minister Narendra Modi in 2019. This foundation is envisioned to be set up with the aim of supporting and strengthening research in colleges, state universities and other institutions. The Union Budget 2021-22 has pledged Rs. 50,000 Crores over the next five years for NRF. A structure that aims to connect academia, industry and R&D of the country, NRF will provide a reliable base for research funding on the basis of merit but peer reviewed. With 10 directorates across several disciplines, NRF aims to promote research culture in the country by providing recognition as well as incentive for outstanding research.

Course Structure Under Nep 2020

Under NEP 2020, the school education system has been changed from “10+2” structure to “5+3+3+4” model. Under the new model, NEP 2020 takes into account 3 additional years of anganwadi or pre schooling instead along with 12 years in school. This policy divides the schooling years in four parts:-

- **Foundational stage:** This stage is designed for students of ages 3-8 and includes 3 years of pre-school (anganwadi/balvatika) and 2 years of primary school. In this stage, activity based learning is encouraged by NEP 2020.

- **Preparatory stage:** This stage includes students of ages 8-11 (classes 3-5). Along with introducing subjects like science, arts and mathematics, students will be taught to read, speak and write various languages.

- **Middle stage:** Designed for students of ages 11-14 (classes 6-8), in this stage, abstract concepts of the subjects introduced in preparatory stage will be taught to the students. Students will also be taught to correlate different subjects by the means of experiential learning.

- **Secondary stage:** This final stage includes students of ages 14-18 (classes 9-12) and is divided into two stages (9-10 and 11-12) of multidisciplinary learning. Multidisciplinary learning will provide flexibility to students, enabling them to choose subjects of their choice.

The University Grants Commission Framework (UGCF) has included multidisciplinary courses along with the multiple entry and exit scheme for both undergraduate and master's level courses. These changes have been brought in by keeping in line with the features of NEP 2020. Four year undergraduate courses have been introduced with the view of making education more flexible.

The students opting to drop out after 1st year with 36-40 credits will be awarded with an undergraduate certificate. For those choosing to drop out after 2nd year with another 36-40 credits will be awarded with a diploma. After completion of 3rd year with another 36-40 credits, a degree shall be awarded. The 4th year in such programmes involves honors/research. After completion of 3rd year, the students having a minimum of 7.5 CGPA shall be allowed to continue to 4th year and fulfill bachelor's degree with research. The 4th year of such degree courses will help students develop and enhance their research skills by providing them with opportunities to work on extensive research projects. Also, as it is not mandatory to complete 4 years, only the students who are genuinely inclined towards research will be motivated to go for it, thus improving the quality of research.

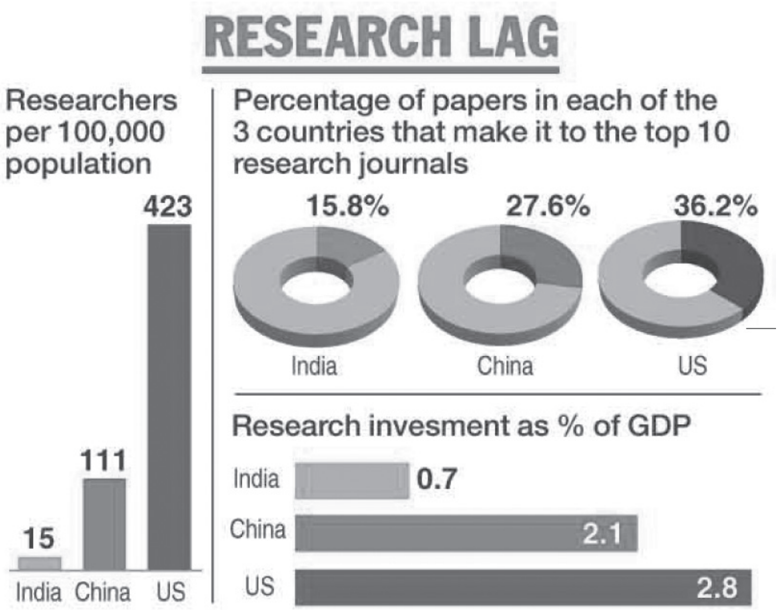
Number of Years Completed	**Total Credit Points Required**	**Certificate Awarded**
1	36-40	Undergraduate Certificate
2	72-80 (including 1st year)	Diploma

3	108-120 (including 1st and 2nd year)	Degree
4	Minimum 7.5 CGPA required till 3rd year to pursue 4th year	Bachelor's Degree with honors/research

Under NEP 2020, M.Phil has been discontinued. Students will now be able to directly opt for PhD program after 4 year undergraduate courses. Even though M.Phil wasn't mandatory even before but now it has been completely done away with adhering to international standards.

In order to enhance higher education and improve the research quality, NEP 2020 has introduced credit based courses as well as learning about education, pedagogy and teaching for students pursuing PhD. NEP 2020 also suggests that there shall be mandatory engagement of students in teaching assistantship. This policy has also stated that professional areas like law, healthcare and agriculture must be included for PhDs in all universities. Students who wish to pursue PhD must have completed 4 year undergraduate course with research or a master's degree.

India's Position in Global Research Scenario



Source: https://www.telegraphindia.com/india/narendra-modi-governments-research-agency-plan-remains-on-paper/cid/1852776

As it can be seen from the graphs above, there are only 15 researchers per 100,000 population in India as compared to 111 and 423 in China and USA respectively. Not only there is a lack of researchers in India but there is huge gap in the quality of research between India and the top performing countries like China and USA. Only 15.8% of the research papers written in India make it to the top 10 journals in the world as compared to 27.6% and 36.2% in China and USA respectively. This research lag in India is not only due to the lack of focus on research in the education curriculum but mainly due to the lack of government spending on research in India. India invests only 0.7% of its GDP in research whereas countries like China and USA spend 2.1% and 2.8% of their GDP respectively.

Conclusion

There is no denying the fact that education and research go hand in hand. For a long period of time research in India had not got the focus it deserved. Whatever be the type of research, scientific or social, the need for adequate infrastructure, environment and above all finance is a sine qua non. India has been lagging much behind the quantity and quality of research as noticed in other developed countries. The ratio of fund invested in research in relation to GDP and the researcher per 1 lakh population in India are measurably low. The National Education Policy 2020 has come up with an optimistic education structure which gives special emphasis to research. The introduction of National Research Foundation (NRF) is undoubtedly a noteworthy initiative of the policy in order to enhance the research ecosystem in the country.

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CHAPTER 11

A study on the scope of Tourism in North Eastern India with special reference to Meghalaya North eastern state, India.

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Abstract

Tourism is travel for recreational, leisure or business purposes, usually of a limited duration. Tourism is a composite phenomenon which embraces the incidence of a mobile population of travellers who are strangers to the places they visit. It has been a major social phenomenon of the societies all along. Tourism had become one of the major players in international commerce, at the same time it represents one of the main income sources for many developing countries. Tourism is one of the largest industries with faster expansion in its range and dimension. Over the decades, tourism has experienced continued growth and deepening diversification to become one of the fastest growing economic sectors in the world. Tourism has become a thriving global industry with the power to shape the developing countries in both positive and negative ways. No doubt, it has become the fourth largest industry in the global economy. The purpose of this paper is to find out the status and prospects of tourism in Meghalaya state and to find out the role of Government in upliftment of the tourism sector in the North Eastern state with reference to Meghalaya state.

Keywords: Recreational, Leisure, Phenomenon, Thriving.

Introduction

Tourism is a major socio-economic phenomenon of the modern society with enormous economic consequences. The word "tour" is originated from the Latin word "torn us", which was later changed into tours, standing for lathe or turner's wheel. As the full turn of the wheel or lathe forms a circle or circuit, the word "torn us or tour" also means a round journey in which one returns to starting point. The word tour was first used for a journey in which one travelled and visited a number of places in circuit or sequences, thus meaning a circuitous or circular journey. This meaning changed in modern English to represent one' turn. The suffix-ism is defined as an action or process typical behaviour or quality whereas the suffix denotes one that performs a action.

Tourism is travel for recreational, leisure, business, religious, health and other purposes. The World Tourism Organization defines, ‘ Tourists as, “People who travel to and stay in places outside their usual environment for more than twenty four hours and not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited’

The tourism Society in Britain defines tourism as, “tourism is the temporary, short term movement of people to destinations, outside the places where they normally live and work and other activities during the stay at these destinations it includes movement for all purposes, as well as day visits or excursions.”

Tourism is composed of three basic elements i.e.

- Involvement of travel by non-residents.
- Stay of temporary nature in the area of visited and
- Stay not connected with any activity involving earnings.

The tourism industry comprises hospitality, related to accommodation and dining, travel and various other businesses which offer services and products to tourists. Tourism does not exist in isolation. It is made up of various components. The important basic components 3 are transport, accommodation and locale.

- **Transport**: A tourist, in order to reach his destination, has to travel and therefore, some mode of transport becomes necessary. This mode of transport may be a motorcar, a coach, a train, an aeroplane, a ship etc.
- **Accommodation**: Provision of accommodation is very basic to any tourist destination; the term is used to cover board and lodging. To a great extent, tourism depends upon the types, quality and quantity of accommodation available at tourist centres. Accommodation is the matrix of tourism and thus plays a distinctive role in the development of this expanding industry.
- **Locale:** Locale means destination or resort, which forms the basis for tourism. The destination may offer natural attraction like sunshine, scenic beauty; sporting facilities etc. the important attractions of tourist destination are pleasing weather, scenic attractions, historical and cultural factors accessibility and amenities.

Types of Tourism

- **Nature Tourism**

  North East offers to the tourists so many places of natural beauty with wide variety of wildlife that very few places in the world can compete with it. Nature tourism understood in terms of hillscapes, rivers, and wildlife sanctuaries constitutes the core of tourism. The tourists, both domestic and foreign, are likely to find these places attracting, nay alluring, provided a well-definite programme of action is evolved.

- **Tea Tourism**

  Tea was first discovered in Assam in 1823 by two intrepid British adventurers, Robert and Charles Bruce and since then tea has become an integral part of North east's economy. Each of these lush green tea gardens is a treasure house of exotic beauty of nature with colourful people and their enchanting songs and dances, sprawling bungalows, and residential facilities. Many of these tea gardens have polo fields and golf courses. There are as many as 30 air strips and helipads maintained by the tea garden management. These facilities can form into an attractive package for tourism. The road communication to most of the tea gardens is fairly well maintained, and the rest houses and bungalows with modern facilities located there are generally kept ready for visitors and guests. Therefore, coordination with the management of the tea gardens can effectively do a lot in promoting tea tourism in the state. It may be noted that tea tourism is a recent concept, its potentiality, remains unexplored.

- **Eco-tourism**

  Eco-tourism is also a new concept, developed around the idea of travelling to places of natural beauty, moving around and staying with the places of nature for a couple of days. It has the twin objectives of conserving environment and improving the welfare of the local people. Countries like Kenya, Costa Rica, and South Africa have already successfully promoted eco-tourism. Kerala presents a unique success story of eco-tourism in our country. On this similar line, north east also has immense scope for eco-tourism, as its natural scenario and climatic condition resemble those in Kerala. It is virtually free from industrial pollution. Its green forests, blue hills, enchanting rivers are the basis on which eco-friendly tourism can be developed. For that a host of matters to be properly addressed, including: (a) development of good approach road to the spots of tourist attraction, (b) creation of infra-structural facilities like good quality tents with provisions for food and other logistics, (c) river cruising and water sports, bird watching towers etc. These facilities are likely to attract eco-tourists. It may be noted that eco-tourism is yet to come to the take-off stage.

- **Cultural Tourism**

  North east is a conglomeration of various ethnic tribes and groups each having a distinct language, culture, way-of-life, festivals, songs and dances. Most of these people have their spring festivals. Songs and dances, display of colourful dresses, tasting of innumerable varieties of both vegetarian and non-vegetarian dishes mark these festivals.

- **Pilgrim Tourism**

  Under this, tourists are attracted by many pilgrim centres in the world. The pilgrimage tourism is more popular in India than any other country in the world. But most of the places do not provide adequate facilities to the tourists and pilgrims, for which these places of religious importance fail to attract a large number of tourists.

- **Adventure Tourism**

  The enchanting blue hills and speedy rivers of north east provide an enormous scope for the development of adventure tourism. Recently, some of the adventure sports activities like rock-climbing, trekking, para-sailing, water sports, river rafting and angling are promoted by the Department of Tourism.

Types of tourist

From a socio-historical point of view, there are three types of tourists who can be differentiated, namely industrial tourist, hedonistic tourist and modern age tourist.

- **Industrial Tourist**: The industrial tourists are those to whom work is the centre of existence. The motivations to them for travelling can be summed up as rest and freedom from responsibilities. This type of tourist is gradually decreasing in number.
- **Hedonistic Tourist**: The hedonistic tourists belong to the generation that discovered entertainment and consumerism. They like to go on holiday to experiment, to explore the unknown, enjoy them, meet other people and relax in un-spoilt natural surroundings. These are the majority today and will continue to be so.

- **Modern Age Tourist**: The modern age tourist is someone who tends to reduce the polarity between work and play, not just work, but just not fun, either. Their reasons for traveling include broadening their personal horizons and getting back to simple things and nature, with a touch of creativity in the planning of their journey. These are gradually growing in number and in the future they will form an important segment of demand.

Objectives of The Study

- To study the status and prospects of Meghalaya Tourism to the growth and development of Indian Economy.
- To study the role of government and interferences in upliftment of tourism industry with special reference to Meghalaya tourism.

Importance of The Study

This study is important from the viewpoint of finding the status and the prospects of tourism sector in the North Eastern India with special reference to Meghalaya state. A detailed study of the information about the tourists, their nature of tours, the places to visits and the role of the policy makers in bringing the growth of the tourism has been discussed in this paper. It will be useful to the planners and program implementers to understand the factors influencing the tourism and also to give an idea to the policy makers about the need to rationalize further development.

Literature Review

All sectors in the economy play an important role in making a stable and long running development. Tourism is one of the sectors which plays an important role in development and also generate foreign revenues. This sector reflects the nature and beauty of a country.

There are many issues this sector is facing nowadays and popularity of this sector is sliding down day by day because of many problems and treats to security and life.

Dinah Payne et.al (1996) creates an ethical model for tourism industry that it is the largest and fastest growing industry in the world; it contributes much to GDP of country. Local public and or local community should not be ignored. They should be given the opportunity to be more hospitable to the tourists.

Janette Deacon (2006) explains tourism as an important sector of economy and also throws light on cultural or heritage tourism. This type of tourism is main reasons in most Asian nations like China, India, Pakistan and Sri Lanka. Factors that promote all types of tourism are training, skills, education guidelines, security, interests, attractions and many more. These factors will help tourism economy to expand and create a better image of country's tourism sector around the globe.

Nissan, E, Galindo (2010) indicates that tourism not only supplies necessary funds to finance firm's activities but also stimulates the local firms productivity and creates new jobs opportunity that increase the country's welfare. Variables that have important effects on tourism activity, such as entrepreneurship and prices have also been considered.

Singh (2007) focuses hospitality on the relationship with customers and has been focusing on how this relationship can be measured in terms of satisfaction and value.

Das (2012) indicates that the north eastern states are being blessed by the nature and is located at the centre of one of the world's richest bio-geographic areas. It is famous for rich bio-diversity and rich culture and rich heritage.

Research Methodlogy

Research method used in this study is based on secondary data. Data collected for this study is of secondary form. For this study, different data of different references have been collected for the purpose of further study. Research reaches to generalization of specific things on the bases of secondary data selected. Here, different data related to tourism are taken. Use of this data helps to know the gap between availability of facilities for development of tourism in Meghalaya. Data of various plans and programs as well as statistics used are collected from Government portals, reports, Books on Tourism, Research papers, relevant articles and newspapers on Tourism.

Limitations of The Study

As all studies and researches have limitations, any study just makes more ground or room for further study. Same as researcher faced certain limitations during the phase of this study. Certain limitations are listed below.

- It makes use of only secondary data only and there is no use of any primary data.
- Shortage of time for the survey purpose.

Findings

Tourism in India

India, the second most populous and the seventh largest country in the world, is proud of having the oldest cultural heritage. More than 110 million people with different customs and conventions of life dwell on about 32,782 square kilometre of the Indian soil. With a land frontier of

15,200 kilometres, coastline of about 6000 kilometres, the beautiful and bewitching scenery, bountiful agriculture, colossal industries, populous cities, vast and beautiful open countryside, sea shores, various dialects and languages and finally, its unique quality of unity in diversity attract tourist from every nook and corner of the world. India is a country known for its lavish treatment to all visitors, no matter where they come from. Its visitor friendly traditions, varied life styles and cultural heritage and colourful fairs and festivals held abiding attractions for the tourist. The other attractions include beautiful beaches, forests and wildlife and landscapes for eco-tourism, snow, river and mountain peaks for adventure tourism, technological parks and science museums for science tourism. Yoga, Ayurveda and natural health resorts and hill stations also attracts tourists. Tourism has become a huge socio economic phenomenon of the 21st century. It has experienced continued expansion and diversification to become one of the largest and fastest growing economic sectors of the world. The tourism industry in India has become a key growth driver of the country's socio-economic development. According to government statistics, the contribution of tourism in the Gross Domestic Products (GDP) and total jobs in the country is estimated at 6.23 per cent and 9.24 per cent, respectively. Travel and Tourism GDP is larger than that of the automotive manufacturing, chemicals manufacturing and education mining sectors. Foreign Exchange Earnings (FEE) from tourism in 2020 amounted to nearly seven billion U.S. dollars. Tourism exports account for as much as 30% of the world's export of commercial services and 6% of overall exports of goods automotive products. The Indian government is also putting emphasis in promoting the tourism sector by increasing the budgeted outlay over the years. The Ministry of Tourism plans to continue its efforts to explore and promote the huge untapped potential of India as a world class tourist destination. Maharashtra, Tamil nadu, Delhi, Uttar Pradesh and Rajasthan are the top five destinations attracting maximum number of foreign tourists and collectively account for 70% of the total number of foreign tourists visiting India. Under the different plans the government of India has been taking considerable efforts to develop tourism industry in the country.

Tourism in North East

The land where the first rays of sun kisses the nature at its best. That's none other than north East India, which is a wonderful where every attraction leaves you with an expression 'wow'. North east India Tourism captures the hearts of tourists by offering them attractions such gorgeous green valleys, mesmerizing rivers and pristine natural beauty. North East as Blue Mountains, India tour takes you to fascinating states of Sikkim, Assam, Arunachal Pradesh, Meghalaya, Nagaland, Manipur, Mizoram and Tripura. Rich in diversity and cultural heritage, North East India is well known for its hill stations, wildlife, pilgrimages, adventures sports and cruises. A wide variety of hotels ranging from highly prised to less expensive are available here. The North East India covers 7.9 percent of total geographical land area of country with the total area of 2.62 lakhs in square kilometre. It poses a unique biodiversity in the world. People often describe the north of India as a backwater. North east India is a blend of eight perfect jewels. This is a virgin land of green meadows, lush bamboo jungles, gushing waterfalls, hilly rivers, distinct flora and fauna and myths and mysteries of tribal world. Visiting North East India is a trip that leaves a scientific etched in memory forever. North east India is treasure trove of myths and mysteries along with the some of the best gifts of "Mother nature".

All these states of North east India are dotted with some beautiful snow-caped mountain peaks, lush green canopies, verdant valleys, hilly streams and vast tea gardens. Another fact of North East India is its tribal people. It is a home to some of its indigenous tribal communities of India belonging to the Austro-Asiatic linguistic family. Various tribal communities of North East India have their own culture, traditions and they loves to follow them strictly. Tourism is one of the enormous service industries in India with its contribution of 6.23 percent to National Gross Domestic Product (GDP) and 8.78 percent of total employment, witness more than 5 million annual foreign tourists arrivals and 562 million domestic tourists.

North east India is well blessed by Nature and it lays at the centre of one of the worlds richest bio-geographic areas. It is a treasure house of various economic resources. It has a rich cultural and ethnic heritage that can easily make it a tourist spot. Tourism has the greatest potential for generating income and employment opportunities in North East Indian state because North east India is not only characterized by the blending of flora and faun, it is also exceptionally rich in bio diversity. Most specifically, all the eight neighbouring states in North East India are well bestowed with unique character and beauties with them in each. This makes them a centre of attraction for tourists and one of the major tourist'sdestinations in India.

About Meghalaya

Meghalaya, along with the neighbouring Indian states, have been of archaeological interest. People have lived here since Neolithic era where Neolithic sites have been discovered so far in the Khasi Hills, Garo Hills and neighbouring states with jhum or shifting cultivation as common practice.

The current state of Meghalaya primarily consisted of the Khasi kingdom, the Garo kingdom and the Jaintia kingdom before the advent of the British East India Company. The British rule in Meghalaya made the Khasi kingdom an integral part of their empire in 1765 by considering the Sylhet markets as an integral part of the company's economy. The raids in the khasi localities around 1790 finally led British to fortify the foothills and did not allow further trading of khasi goods at the Sylhet markets. The antagonism between the Khasi and the British came to an end with the singing of few treaties in 1862. These treaties made the Khasis autonomous and free from paying taxes to the company.

At the time of Indian independence in 1947, present day Meghalaya constituted two districts of Assam and enjoyed limited autonomy within the state of Assam. A movement for a separate Hill state began in 1960. The Assam Reorganisation (Meghalaya) Act of 1969 accorded an autonomous status to the state of Meghalaya. The Act came into effect on 2 April 1970, and an autonomous state of Meghalaya was born out of Assam. The autonomous state had a 37- member legislature in accordance with the sixth schedule to the Indian constitution.

In 1971, the Parliament passed the North Eastern areas (Reorganization) Act, 1971, which conferred full statehood on the autonomous state of Meghalaya. Meghalaya attained statehood on 21st January, 1972, with a Legislative Assembly of its own.

Meghalaya or megh-cloud, alay-home, is a picturesque but tiny state in the north-eastern region of India. As the state remained cut off from mainstream India for a long time due to some ethnic problems, it has been able to survive the onslaught of crass commercialization that has been taken over other famous tourist centres of India. As is the name, the state receives heavy rainfall and two of the world's wettest places are located in Meghalaya. Full of vibrant culture, tradition, great scenic beauty and tranquillity are some of the attractions of the state that can pull any tourist in.

Meghalaya Tourism

Tourists' inflow to Meghalaya has doubled in the past 10 years and the number is increasing at a rapid rate. The important tourists' destinations in Meghalaya are Shillong, Cherrapunji, Sohra, Dawki, Mawlynnong, Mawsynram, Umaim, Nongpoh, Tura, Williamnagar, Ukiam, Jowai and more to go. Meghalaya Tourism comprises Tourism Department in the Secretariat and a Directorate of Tourism functioning to formulate policies and implement the programmers for the development of tourism sector in the state. Meghalaya tourism Development Corporation is a state owned public sector undertaking to initiate novel ventures and innovate new schemes for providing demonstration effect to the private sector. Meghalaya Tourism Development Corporation (MTDC) has been operating Hotels, Youth Hostels, Restaurants, tours and boatings.

Major Tourist Destination of Meghalaya

Shillong has been a major tourist destination of the region ever since the British Days. Shilling is often termed as "Scotland of the East", the capital of Meghalaya and also the district head quarter of East Khasi Hills is the best known hill resort in North East India is considered as one of the best in the country.

Located at an altitude of 1600 meters above the sea level, Shillong is easily motor able throughout the year and serves as a base from which the rest of the region can be conveniently accessed. It is connected with Guwahati, with nearest airport, railways and national highway 39.

There are number of beautiful sights to see and places to visit in and around Shillong. These are-

- ***Cherrapunji***

  Cherrapunji is regarded as one of the wettest places on earth as the highest rainfall is foreseen during the year. Tourists from around the world come here to see the Dain-Thlen, Kynrem, and Nohkalikai waterfalls that are known as the popular waterfalls of Cherrapunji. The town encompasses some of the best waterfalls in Meghalaya.Major attractions here are Living-Root bridges, Mawsmai cave, sevensisters' falls, Eco-park and a garden of caves.

- ***Catholic Cathedral Church***

  The principal place of worship for almost 3, 00,000Catholics in the area, it also houses the grave of first Archbishop of the city.

- ***Golf Course***

  Nestled within tall and elegant whispering pines, the eighteen holes Shillong Golf course is one of the finest golf course in the world.

- ***Shillong peak***

  An ideal tourist spot, 10 kms from the city, 1,965 metres above sea level, offers a panoramic view of the scenic countryside and is also the highest point in the state.

- ***Balpakram National Park***

  Balpakram National park is considered as the traveller's paradise. This place is referred to as the 'Land of Spirits' by many tourists that come here to explore the rich biodiversity of Balpakram National park. A paradise for all the wildlife enthusiasts or wildlife photographers as you can spot animals like Red Panda, Wild Buffalo, Elephant, Tiger, Deer, Leopards, Wild Cows, Marbled Cat, etc. Some rare species include Lesser Panda, Indian Bison, and Sterow. One of the best **places to see in Meghalaya**, tourists often compares this place to the

Grand Canyon in the USA. It is one of the best national parks in Meghalaya and you can easily find budget-friendly accommodations here.

- ***Elephant Falls***

The majestic Elephant falls were alluded to as 'Ka Kshaid Lai Patang Khohsiew' by the nearby Khasi individuals, which signifies 'The Three Step Waterfalls', as these falls comprise of three wonderful falls in progression. The first of the three waterfalls are tucked between the thick trees and are wide.The subsequent fall decreases to thin strands of water and is practically insignificant in winters because of the retreating water levels. The third and the most visible waterfall to the naked eye is the tallest with clear water streaming like a sheet of milk striking on rocks in the background. With majestic surroundings and scenic views, this waterfall is one of the most sought-after places to visit near Shillong.

- ***Double decker living root bridge***

Situated in Cherrapunji, Meghalaya, a double-decker living root bridge is famous for its bridge made up of roots of an Indian rubber tree. The bridge is 3 km long at a height of 2400 feet. The most scenic experience is when the Umshiang river flows beneath the bridge and you are walking over it. It is the oldest natural bridge made around 200 years ago but only 50 people can be accommodated at one time. The bridge begins at the town of Tyrna and crosses the Umshiang waterway during its adventure. Getting to the exact location is somewhat of a trek. The climb down to the bridge is an incredible 3500-3600 stages every route to the scaffold and once more from the base town of Tyrna, which is 20 kilometres from the principal town of Cherrapunjee. It is one of the top places to visit in Meghalaya.

- ***Don Bosco Museum***

  Many tourists are very much interested in knowing the cultural history of the state. Don Bosco Museum, situated in Shillong, is a 7-stored historical centre having 17 galleries on shows that take you through the way of life of Northeast India.Besides, these galleries display a wide arrangement of expressions, antiques, clothing types, weapons, and painstaking work that exhibit the way of life and culture of different tribes and individuals of Meghalaya. Don Bosco Museum is additionally acclaimed as one of the best in Asia.

- ***Kyllang Rock***

  Somewhere in the range of 78 km away from Shillong, an extraordinary giant rock made out of red stone, Kyllang Rock is situated in the West Khasi Hills of Meghalaya.

The Rock which is 5400 ft. above sea level and has a width of around 1000 ft. is a mammoth square of granite stone which is a piece of the Khasi fables and appears to be lovely in its shape.A climb to the highest point of Kyllang Rock enables you to cherish the magnificent scene of the encompassing zone. Encompassed by age-old Red Rhododendrons, Kyllang Rock is said to have an uncommon attractive field. The mammoth dome is blocked off from its southern side but through the northern side, it is brimming with rhododendrons and shrubs.

- ***Mawlynnong Village***

  The cleanest village in Asia, the Mawlynnong village is one of the most exotic locations in Meghalaya to go through the day. From beautiful waterfalls and root bridges to a clean environment and the scenic view, this town invites you with everything that is basic to make your Meghalaya excursion pivotal. Apart from this, there are numerous bamboo houses where you'll need to have a stay to adapt more with the location.

- ***Baghmara Reserve Forest***

  Every wildlife enthusiast should visit this spot that is only 4km from the town of Baghmara, the Baghmara Reserve Forest that is possessed with elephants, feathered creatures and langurs. For the labyrinth lovers, there are the Siju caverns, the third-longest cavern framework in the Indian subcontinent comprising of endless mazes and chambers.

- ***Nohkalikai Falls***

  The 4th most noteworthy waterfalls on the planet, Nohkalikai falls fall somewhere in the range of 335 meters from a verdant cliff to the ground giving the depiction of gigantic and extraordinary heavenliness. The pride of the territory of Meghalaya, the falls are one of the most wonderful and terrific falls in the nation. Taken care of between the evergreen rainforest of the Khasi Hill and streaming with all its glory and May, the falls dive into a tidal pond which is as blue as the evening sky. This fall is one of the best places to visit in Meghalaya.

- ***Mawsmai Caves***

  Among all the caves in the region, Mawsmai Cave is delightful without a doubt. There is a lot of vegetation inside the cavern to grab one's eye. The length of the cave is only 150 meters which isn't the longest in contrast to different caves in the region yet it most likely gives you glimpse into life in the underground. Found only 6 km away from the core of Cherrapunjee, Mawsmai cave is an amazing cave in the East Khasi Hills of Meghalaya.

- ***Umiam Lake***

  Umiam Lake, a beautiful man-made reservoir is situated at 15 kilometres north of Shillong. The lake was shaped after a dam was developed to produce hydroelectric power. The picturesque Umiam Lake is enclosed by lavish a green East Khasi slope that makes for an encompassing sights for nature lovers. The dawn at the lake is a treat to witness with naked eyes and shouldn't be missed. Tourists can take a long boat ride in the lake, and adventure junkies can appreciate drifting and different water-sports.

- ***Tura***

  Tura is one of the best **places to visit in Meghalaya** because of its serene environment. Located in Garo Hills, Tura is a paradise for wildlife enthusiasts and nature lovers. Nokrek National Park is located 12 km from Tura. Here, you will find a variety of species like leopard, golden cat, wild buffalo, and pheasant. Siju Caves is another attraction that you must visit on your trip to Tura.

- ***Jowai***

  Located in Garo Hills, Jowai is another one of the famous **tourist places in Meghalaya**. The place is famous for its mix of heritage and culture. Experience the local lifestyle of town folks and learn about their culture. What makes this town one of the most astounding **placesto see in Meghalaya** are its lakes. Visit Thadlaskein Lake and spend a few hours contemplating life as you gaze at the serene views.

- ***Nongpoh***

  Another one of the **Meghalaya tourist places** is Nongpoh. It is a small town located in the east Khasi Hills is situated very close to Brahmaputra plains. It makes a great stopover on the way to Shillong. Admire the beautiful gushing rivers, lush greenery, and salubrious weather.

- ***Williamnagar***

  One of the most beautiful **places to visit in Meghalaya**, Williamnagar has a bounty of flora and fauna. The town is flaned with scenic mountains and rivers. It is named after the first Chief Minister of Meghalaya. The beautiful town is located by the side of Simsang River.

- ***Dawki***

  Dawki needs no introduction. It is one of the most popular **tourist places in Meghalaya**. Known for its clear river, Dawki is one of the most instagrammable places on earth. If you are visiting Meghalaya anytime soon, then you should put Dawki on your itinerary.

Since it is sandwiched between India and Bangladesh, it is also a major trade hub.

- ***Mawsynram***

  Of all the Meghalaya tourist places, Mawsynram is the rainiest landscape. Encompassing lush green hills, these village witnesses' humongous amounts of rainfall throughout the year. The village is adorned with prepossessing landscapes, low-flying clouds, misty weather, and refreshing waterfalls. Mawsynram experiences an average rainfall of almost 11,872 millimetres annually, thereby making it one of the most distinctive tourist places in Meghalaya.

Some major Findings are

- Majority of the tourists prefers to visit the place atleast once in their lifetime mainly for scenery/ sightseeing, trekking etc.
- It was viewed that majority of tourists prefer to stay in hotels or government guest houses and they take hired transportation for the sight seeing which is easily available.
- It was also seen that tourism is mostly exploited by the local transport operators and guides who loot the tourists and which brings a bad name to the state.

Therefore, it is suggested to RTO and other local government authorities to enforce special rules and license mechanism to control to avoid the exploitation by the local transport operators.

- It is also found that often tourists faced with problems like no proper signboards, inadequate toilet facilities, restaurants etc. Therefore, it is suggested to the government authorities to take necessary steps in order to enhance the quality of hospitality services to be provided.
- More emphasis should be given to the publicity to bring out the special feature and popularize the selected places of Tourism in Meghalaya through Media, leading print publications, T.V. channels and Internet so that more people come to know and visit the place.

Conclusion

Meghalaya is one of the Seven Sister States of northeast India. The state of Meghalaya is mountainous, with stretches of valley and highland plateaus, and it is geologically rich. Meghalaya has many rivers which have created many beautiful lakes and waterfalls. It has been significantly successful in its tourism efforts in creating a key from platform for both domestic and international traffic. It has able to capture the tourism market as compare to the other north eastern states of India.

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CHAPTER-12

Problems and Challenges Faced by The Craftsmen of Bell Metal Products - A Study Made in Sarthebari of Bazali District, Assam.

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Abstract

Assam is having a unique identity in the field of cottage industries. Bell metal industry is one of them. Bell metal utensils are the part and parcel of Assamese society. The Bell metal industry of Sarthebari, Assam is the oldest continuing art form of Assam since the Ahom rule. The decorations and motifs produced by these cluster artisans are indigenous to the state and is handcrafted using primitive techniques and methods. Also these bell metal products holds a great significance in the Assamese culture. Many rituals and beliefs

of the Assamese people are associated with these bell metal utensils. The appreciation of this art form is required for it's upliftment in the global scenario. Currently, there has been decline in demand of these products due to the mass production which is not achieved by the artisans who still rely on their ancestral techniques.

Bell metal has been receiving a greater importance in Assamese culture and traditions since ages. But the artisans (kanhar) engaged in the production and marketing of bell metal products are facing numerous challenges. Through this research paper the Researcher focuses on the challenges faced by the bell metal artisans and tries to provide certain measures to overcome such challenges. The study is done with the help of primary and secondary data.

Key words: Bell metal, Craftsmen, Artisans, Assamese culture, Challenges etc.

1.0: Introduction

Bell metal craftsmanship in Assam's is valuable work. Over decades, numerous items of this art have acquired socio-cultural and religious significance. The distinctive characteristic of this art is the pure practice and inherited technique of production. Assamese culture is incomplete without the utensils of the bell metal industry. Each family wants to retain these articles as a symbol of its cultural identity. They are used in religious rites and marriage ceremonies mostly. Without the bell metal utensil it is not possible to perform the entire ritual practices of Nava Vaisnava religion advocated by Srimanta Sankardeva. When girls are married, parents usually present their daughters with bell metal utensils. Bell metal utensils are used and favored for any cultural and religious practice in Assam. Any time visitors visit a family, the family invites them by giving areca nut in a bell-metal utensil (Baata). Even a visitor is pleased to have been served in a bell metal bowl. So without the use of bell-metal utensils, we cannot think about Assamese history.

History says existence of Bell metal craft in Assam can be traced back to 7th century when the King Bhaskarbarma of ancient Kamrup gifted Kangshapatra (a vessel made of bell metal) along with many other articles made of bell metal to King Harshabardhana of Kannauj. During Ahom regime (1228-1826 A.D) this craft enjoyed a great place as the royal courts, castles and drawing rooms of royal families were decorated with various kinds of bell metal utensils. The Ahom rulers used to take their food in Maihang Kahi (traditional Assamese dish made with bell metal) and Maihang Bati (traditional Assamese bowl made with bell metal).

Bell metal is a mixture of Copper and Tin , usually approximately 4:1 ratio of Copper to Tin i,e 78% Copper and

22% Tin. It is a hard alloy used for making bells, utensils, instruments and various decorative items such as cymbals, water pot, sarai (a platter or tray mounted on a base), dish, bowls, figures of deities, swords, draggers, musical instruments etc. An Assamese family is incomplete without bell metal. Every auspicious occasion right from marriage to worship, bell metal utensils are widely used. Bell metal industry is the second largest handicraft of Assam after Sericulture. Sarthebari of Assam is well known for this ancient folk craft. Most of the families of this village have been practicing this art since many years. The hard alloy of bell metal forms a beautiful shape in the efficient hands of these skilled craftsmen. But the artisans or craftsmen engaged in this industry have been facing uncountable problems and challenges since ages. A detail analysis of problems and challenges faced by artisans is made in this paper.

1.1: Review of Literature

The literature review in respect of present research study are-

P. K Deka (1986) in his article "Asomor Samaj Aru Sabhyataloi kanh Silpir Arihana (Contribution of bell metal artisans towards Assamese culture and traditions)",published in the souvenir of Golden Jubilee Celebration of Assam Co-operative Bell metal Utensils Manufacturing Society ltd has mentioned about the problems faced by craftsmen in producing bell metal ware and contribution made by them for the development of bell metal industry.

Prabin Baishya (1989) in his book “Small and Cottage industries of Assam” has mentioned about the income of bell metal artisans.

K.N Deka in his book “ Aikhan sarthebari” published in 1995 mentioned about the problems of bell metal industry and its future prospect of development.

G. Deka (2006) in his thesis “Sarthebari Anchalar Lokasanskritik Adhdhyayan” has mentioned in details about the bell metal craft.

Goswami (2009) also mentioned about the various problems faced by bell metal industry and urged upon the issue of ‘trademark’ by the concerned authority for Sarthebari Bell Metal products.

Kul Talukder (2011) in his article “ Asomor Jatiya Sampad Kanh Silpir samashya aru Samadhan” published in Sonali Prabandha Bithika of Bharati Adhyayan Chakra mentioned about the problems faced by bell metal workers in the process of production and marketing of bell metal products along with future prospect of bell metal.

Dr. Rupam Roy (2014) in his study “Entrepreneurship Evolution of Cluster Industry in Assam- with special reference to bell metal industry of Sarthebari has stated in details about the bell metal industry regarding increasing prices of raw materials, problems faced by artisans, financial assistance provided by various institutions etc.

Mrinal Malla Patowary in his book " Sarthebari sabhar Etibrita aru kisu kotha" published in 2014 had stated thoroughly bell metal cluster of Sarthebari. He wrote bell metal craft and Sarthebari village are the two sides of one coin.

1.2: Statement of The Problem

Taking clue from the aforesaid discussion, we have carried out a research investigation on the topic "Problems and Challenges faced by the Craftsmen of Bell metal Products - A Study made in Sarthebari of newly created Bazali district of Assam**".**

1.3: Objectives of The Study

1. To highlight the challenges faced by bell metal artisans.
2. To provide some measures to overcome such challenges.

1.4: Research Methodology

Population: The population of the study constitutes all the people of Sarthebari engaged in bell metal production. There are 280 production units in Sarthebari and around 5-7 artisans are engaged in each unit.

Sample: A sample of 28 bell metal production units i,e about 150 craftsmen are selected for study.

Sampling Technique: The Researcher used non-probability (convenient) sampling technique to carry on the research study.

Sources of Data

Primary Data: Primary data are collected from field survey in the bell metal production units, conducting direct personal interview with the craftsmen at source where they are asked many questions with the help of a schedule to collect various information.

The researcher also collects some information from the officials of Assam Co-operative Bell Metal Utensils Manufacturing society Ltd by conducting interview.

1.5: Hypotheses to be Tested

The challenges faced by bell metal artisans has not significantly identified).

Vis-a-Vis

The challenges faced by bell metal artisans has significantly identified ().

1.6: Relevance of the Study

As the challenges faced by bell metal artisans is instrumental for proper understanding the artisans and since a general study relating to a country or state cannot properly reflect the improving of the bell metal artisans in particular district hence this study is thought to be great significance.

1.7: Periodicity of The Study

We have collected data during the period from April, 2020 to March, 2021 in respect of the sample of Kohar Salin sarthebari area which completed at least five years till March, 2020. Hence our periodicity of study is the period from April, 2020 to March, 2021.

1.8: Limitations of The Study

The study is purely based on primary data collected through sample survey. Hence the data collected are subjected are subject to both sampling and non-sampling errors.

1.9: Findings

1. **Lack of funds:** Bell metal products can be produced by using two methods. One is from broken bell metal(used as bell metal raw material) and the other is by mixing copper and tin in appropriate proportion. But the second method is very costlier. The bell metal artisans do not have sufficient fund to adopt the second method of production.

2. **Fuel scarcity:** Charcoal (Anger) is used as fuel in producing bell metal products. But deforestation causes scarcity of charcoals.

3. **Traditional tools and techniques:** Artisans are still using old tools and techniques in producing bell metal ware because of non availability of new methods of production, modern tools and techniques and sophisticated machines, which consumes more time as well as energy. Because of these the design of the finish products are becoming outdated now.

4. **Competition:** The craftsmen have to face high degree of competition with the products which are very much cheaper as compared to bell metal products. Now- a- days the market is flooded with those lookalike products with attractive design imported from other states. Therefore consumers interest towards costly bell metal products are reducing. On the other hand illiterate and poor artisans are completely unaware about the marketing strategies which can be used as weapons to revive the cluster.

5. **Unhygienic working environment:** The working environment of the bell metal craftsmen is very pathetic. Because of this unhygienic living and working condition the craftmens' health is continuously deteriorating. They easily get attacked by various diseases.

6. **Insufficient capital:** The craftsmen always face the problem of insufficient capital to run the business. Though bell metal is a tradition of Assam still the government showing less interest for the development of this craft. When we put this question to the secretary of Assam Co-operative Bell metal Utensils Manufacturing society Ltd, he told that once in 2005 the Governor of Assam provided rupees 3 lakhs to the industry. But it was not enough for the proper development of the industry.

2.0: Suggestions and Conclusions

The bell metal craft is internationally famed and popular. Each year lots of products are exported to countries like Bhutan, Nepal, Myanmar, Germany, Italy ,Japan etc. Therefore this craft of Sarthebari is having a high potentiality of growth and development. It is impossible without the help of craftsmen or bell metal artisans. The allround development of artisans are necessary for the long term survival of bell metal cluster. The government should first provide some basic infrastructural facilities like transportation and communication, electricity, medical facilities, schools and colleges , establishing rural craft museums etc. If the government provides financial incentives to artisans to purchase tin, copper zinc etc. required to produce new bell metal then the cost of bell metal finish products will decrease.

Examples of Some Bell Metal Product:

Figure 1: The stages involved in the solidification of the molten metal.

Figure 2: Craftsmen at Sarthebari Bell Metal industry

Figure 3: Bell metal bati(bowl)and spoon

Figure 4: *Baan bati,*

Figure 5: *Maihang* or *baan kahi*

Figure 6: Bata

Figure 7: *Baanbati*

Figure 8: Traditional *sarai*

Figure 9: Bell metal utensils

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Chapter-13

Budgetary allocation and utilization of funds in Assam Police

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Abstract

In any area or department, to allocate resources or funds effectively, planning and control must be exercised. The police department under the state Government is entrusted with the responsibility of mainlining law and order and thereby contributing to the socio-economic development of the region. In line with this, the current study is an attempt to assess the budgetary allocation of the Assam Police. At regular intervals, the funds are released to respective departments based on specific grants made by the latter. However, it is more

necessary to find out whether those funds are used or remain unutilized. Apart from this, incurring revenue expenditure and capital expenditure is equally important. This is so because asset creation in any department has its significance. With this objective, this paper proceeds with a brief background of the subject under study, the next section highlights the objectives and research questions along with the methodology adopted. The last section explains the findings which point towards comparatively more emphasis on revenue expenditure, a significantly low proportion of capital expenditure in total expenditure, and an increasing trend of unutilized capital expenditure.

Brief overview

In order to continue and excel in the journey of development, there must be proper planning and strategies, without which the entire mechanism and process of the society would turn into chaos. This is not only applicable in case of a society or an economy, but can also be related to everything that can be observed in the steps of life. It is so, because development is associated with resources and their proper utilization (Venables, 2016)[13]. Resources, or to be more specific, money, should be seen as a driving power of economic evolution (Bellofiore, 1985)[1].

In Economics, resources are said to be limited and have alternative uses (Shizgal, 2012)11. As these are scarce, they must be used productively and efficiently. Only when one exercises control mechanisms, resources can be put into use in an optimum and stable way. The development of economies, internationally as well as internationally, is uneven. The forces behind this process of uneven development are many and complex, both real and financial (Dow, 1987)4. Therefore, from the perspectives of financial control and stability, it becomes necessary to use certain tools, so as to make sure that the resources are channelized in the proper direction. It is worth mentioning that sustained economic growth is possible only within a sound macroeconomic framework and in such a framework fiscal policy plays a key role (Fischer & Easterly, 1990)5. Among these tools of fiscal policy comes "budget", which is an estimation of revenue and expenditure during a specific period of time. The basic objective associated with the idea of a budget is to pre-determine the probable areas of revenue and expenditure and thereby allocate funds/resources required to accomplish different programs. The budget is a crucial fiscal instrument that emphasizes government activities due to its control over public money and elements of public management (Jena & Sikdar, 2019)6. Moreover, along with responsibility comes accountability, which assumes the presence of a control system to measure actual performance and compare it to external and internal standards of expected performance (Colier, 1999)8.

Along with a sound macroeconomic framework, for economic growth and more importantly development, the presence of a peaceful and conducive socio-economic base acts as an undeniable catalyst. In line with this, it is noteworthy that the service of police is pivotal for stability and progress in socio-economic activities. Because, in the absence of proper maintaining of law and order situation, the race of development is not feasible. On the other hand, the strategy and planning to utilize the government exchequer for police service is highly considerable for the strength of the police force. Among different areas and departments, where public funds are channelized, police department remains a significant one. Usually the role of police under the state government control is to be given more weight for the greater interest social development of the province. Basically the state government plan always reflects on budgetary allocation and their utilization.

Terms commonly used in budgets

1. Voted expenditure: The Government needs funds to use for different purposes and areas. These funds are used from the Consolidated Fund of India. However, the fund

cannot be used until and unless the expenditures are voted in the lower house of Parliament or State Assemblies. This implies that utilization of funds under some heads is said to be 'voted' as they are to be permitted by the House (Medhi, 2014).

2. Charged expenditure: Apart from the voted expenditure, there is another category of expenditure: Charged expenditure. According to Article 112 (3) and Article 202 (3) of the Constitution of India, certain expenditure does not need a vote and is charged to the Consolidated Fund of India. This category of expenditure includes salary, allowances, and pension for the President as well as Governors of states, Speaker and Deputy Speaker of the House of People, the Comptroller and Auditor General of India, and Judges of the Supreme and High Courts. Further, interest and other debt-related charges of the Government and sums required to satisfy any court judgment related to the Government are also included in charged expenditure (Medhi, 2014)7.

3. Revenue expenditure: Revenue expenditure in the budget implies those expenses which are incurred on a regular basis and are recurring in nature. These are not directly associated with asset creation. These are incurred to maintain services, fixed facilities, and assets that give

immediate benefits, rather than long-term benefits. For instance: salary paid to the employees, other maintenance charges, etc.

4. Capital expenditure: Capital expenditure implies that portion of total expenditure which is spent for asset creation or up gradation purposes. These are also incurred for loan repayment, issue of loans, etc. For example construction of office or other premises, any other project involving capital outlay, etc.

Review of literature

The researchers have come across a very limited number of studies focusing on the budget of police service. The following section summarizes a brief note about the accessible literature:

Collier (Collier, 1999)3 in the study entitled 'THE POWER OF ACCOUNTING: A FIELD STUDY OF LOCAL FINANCIAL MANAGEMENT IN THE POLICE FORCE' has studied the introduction of local financial management into a police force. The field study took place primarily between 1995 and 1998, in West Mercia Constabulary. For study 52, formal and semi-structured interviews were conducted over a period of 3 years. The study reveals that in 1982, Financial Management Initiative (FMI) was introduced which promoted the concept of local financial management (LFM) in order to improve cost-effectiveness, through the alignment of operational and financial management. Local policing plans were introduced simultaneously with the implementation of local financial management. This strategy led to an increased acceptance by police managers that they were accountable for their performance as measured by a set of non-financial performance indicators. The study also focuses on 'loose coupling' through accounting wherein conflict is minimized due to common, rather than conflicting interests.

Nollenberger and co-authors (Nollenberger et al., 2012)8 in the study 'BUDGET PRIORITIES AND COMMUNITY PERCEPTIONS OF SERVICE QUALITY AND IMPORTANCE' study about budget priorities by surveying citizens in the city of Oshkosh, Wisconsin. The paper is based on the results of a citizen preference survey that allows the citizens to both increase and decrease funds for selected public programs. The findings of the study report that the perceived quality and importance of Police Services have significantly increased respondents' allocation to the Police Service public program. In general, respondents of the survey wanted to reward the Police Department for doing a good job on a very important task. Moreover, preference has been given to core services such as police and fire. Furthermore, the citizens did not want to see decreases in funding for police protection, road transportation, fire suppression, and prevention, etc.

The book 'Strategies for supplementing the police budget' by Stellwagen & Wylie (Stellwagen & Wylie)12 discusses the scenario of budget squeeze in the US department of police. Even if the level of crime has been rising and more assistance is required from the police department, city and country officials demand budget cuts. In order to meet the demands of the department, some strategies which have been discussed are donations, forfeiture, user fees, police taxes, earmarked fines, civilian volunteers, fundraisers, Internal Revenue Service Rewards, etc. even if the strategies do not directly supplement police budget, those are said to offer opportunities to ease financial pressure on local governments and also maintain the quality of police service.

'Measuring Police efficiency in India: an application of data envelopment analysis by Arvind and Srinagesh (Verma & Gavirneni, 2006)14 is another study in which the authors have assessed the performance efficiency of the police in India. It is based primarily on the input-output ratio of different elements like the number of officers, the number of arrests, the speed of solving a particular case, etc. which determine the overall efficiency. In simple, how the organization uses the resources to create output determines its performance efficiency. A noteworthy point is that police expenditure usually comprises a third of the total budget of the State governments.

Apart from the above, the researchers have not come across any specific study that addresses the budgetary allocation details of Indian or even Assam police.

Objectives and methodology

The researchers have undertaken the following objectives for the study:

1. To examine the trend of the expenditure for police service in Assam
2. To study the categories of expenditure for police service.
3. To identify the expenditure incurred for asset creation.
4. To examine the utilization of budgetary allocation for police service.

The researchers have the following research questions for the study:

a) Whether the expenditure for police is progressive in the period of the study?

b) What category of expenditure is given more weight for police in the annual financial plan of the government?

c) What is the proportion of capital expenditure for police service?

d) Whether the unutilized proportion of budgetary grants for police service is increasing?

Research method applied

The study is based on a secondary source of data. The researchers have collected information from the Appropriation Accounts of the Government of Assam. In this regard, the researchers have chosen the period 2016-17 to 2020-21. The audited appropriation accounts of the Government of Assam for the period 2021-22 are not yet released.

Quantitative tools applied: The researchers have applied ratio, percentage along with central tendency, dispersion and correlation coefficient.

Significance of the study

Studies have reported that policing is a difficult and stressful job (Brunetto et al., 20122; Rajesh Kumar, 201510). Apart from the factors related to job content, there are also elements of job context which are responsible for making policing tasks difficult. Transformation of resources into output (Verma & Gavirneni, 2006)14 is the pivotal focus to understanding performance and efficiency. On annual basis, the Government releases funds as demanded by different departments of the state. These funds presented in the Annual Financial statements or budgets reflect the resources disbursed to the said departments. Apart from the figures for sanctioned amounts, the utilization rate is also an important indicator. In line with this, the significance of the study lies in the fact that budget and allocations under the budget to police departments can contribute significantly to understanding key areas requiring attention.

Results and discussion

The relevant data collected from the Appropriation accounts of Government of Assam have been presented in following tables:

Table-1

Trend of Expenditure of Assam Police (Rs. In Crores)

2016-17	**2017-18**	**2018-19**	**2019-20**	**2020-21**	**Average Expenditure**
2893.87 (100%)	3653.90 (126.3%)	3871.12 (133.8%)	4098.26 (141.6%)	4102.59 (141.8%)	3723.95

Source: Appropriation Accounts of Government of Assam, from 2016-17 to 2020-21.

Table-2

Trend of budgeted Expenditure for Assam Police (Rs. In Crores)

2016-17	**2017-18**	**2018-19**	**2019-20**	**2020-21**	**Average Expen-diture**
4010.32	4956.65	5077.49	5810.82	4973.19	4965.69
100%	123.6%	126.61%	144.9%	124.01%	

Source: Appropriation Accounts of Government of Assam, from 2016-17 to 2020-21.

Table 3

Budgeted vs Actual Revenue Expenditure of Police: (Rs. in Crores)

Years	Budgeted total	Actual total	Unutilized Amount	Correlation Coefficient of
2016-17	4010.32	2893.87	28%	0.88
2017-18	4956.65	3653.9	26%	
2018-19	5077.49	3871.12	24%	
2019-20	5810.82	4098.26	29%	
2020-21	4973.19	4102.59	18%	
Average percentage of unutilized budgetary allocation			25%	

Source: Appropriation Accounts of Government of Assam, from 2016-17 to 2020-21.

Trend of Expenditure of Assam Police

It has been observed that the expenditure of the Assam police increased by 1.42 times from the year 2016-17 to 2020-21 though the estimated expenditure in the budget for Assam police increased 1.24 times in the same period. In fact, the budgeted estimate for police was reduced to Rs124.01 crores in 2020-21 from Rs.144.9 crores in 2019-20. After investigation, the researchers have come to know that due adverse effects of the pandemic, the budgetary allocation against the different heads of accounts were reduced during the year 2020-21. In reality, the actual expenditure has a high correlation with budgeted estimates. Though there is a high correlation coefficient (i.e 0.88) between the budgeted and actual expenditure of Assam Police, the state government couldn't utilize a sizeable amount of budgeted allocation for revenue expenditure in the period 2016-17 to 2020-21. The average portion of the unutilized amount is 25%.

Table 4

Voted vs Charged Revenue Expenditure (actual, Rs. in Crores)

Years	Voted	Charged	Correlation coefficient
2016-17	2893.46	0.41	0.28918
2017-18	3652.19	1.71	
2018-19	3870.64	0.48	
2019-20	4096.38	1.88	
2020-21	4102.25	0.34	

Source: Appropriation Accounts of Government of Assam, from 2016-17 to 2020-21.

Table 5

Trend of actual voted and charged revenue expenditure of Assam Police (Rs. In Crores)

	2016-17	2017-18	2018-19	2019-20	2020-21	Average
Voted	2893.46	3652.19	3870.64	4096.38	4102.25	3722.98
	100%	126.22%	133.77%	141.57%	141.78%	
Charged	0.41	1.71	0.48	1.88	0.34	0.96
	100%	417.07%	117.07%	458.54%	82.93%	

Source: Appropriation Accounts of Government of Assam, from 2016-17 to 2020-21.

Tables 4 and 5 show the comparison and trend of voted and charged revenue expenditure incurred during the period of five years starting from 2016-17 to 2020-21 respectively. In Table 4, it can be observed that the voted amount of revenue expenditure has increased approximately 1.42 times in the year 2020-21 as compared to 2016-17. Whereas, charged expenditure has decreased 0.83 times in the year 2020-21 as compared to 2016-17. Looking at Table 5, which shows the trend of the above-mentioned categories of revenue expenditure, the voted portion can be seen to have increased at a gradual rate. However, the charged portion can be observed to have grown in 2017-18 to almost 4 times that of 2016-17. In a similar way, the year 2019-20 shows an increase of 4.5 times in charged expenditure as compared to the base year (2016-17). The last year, i.e. 2020-21 shows a drop in charged expenditure of approximately 5 times as compared to the immediately previous year (2019-20).

Table 6

Budgeted vs Actual Capital Expenditure (Rs. In Crores)

Years	**Budgeted**	**Actual**	**Unutilized amount**
2016-17	77.41	28.84	63%
2017-18	182.33	157.19	14%
2018-19	188.67	109.07	42%

2019-20	173.50	19.82	89%
2020-21	229.37	35.29	85%
Average percentage of unutilized budgetary allocation			59%

Source: Appropriation Accounts of Government of Assam, from 2016-17 to 2020-21.

Table 7

Trend of budgeted and actual capital expenditure of Assam Police (Rs. In Crores)

	2016-17	**2017-18**	**2018-19**	**2019-20**	**2020-21**	**Average**
Budgeted	77.41	182.33	188.67	173.5	229.37	170.26
	100%	235.54%	243.73%	224.13%	296.31%	
Actual	28.84	157.19	109.07	19.82	35.29	70.04
	100%	545.04%	378.19%	68.72%	122.36%	

Source: Appropriation Accounts of Government of Assam, from 2016-17 to 2020-21.

Table 6 and Table 7 show a comparison of budgeted and actual capital expenditure and the trend of the said categories of expenditure respectively. Regarding the 6th Table, it can be observed that starting from the year 2016-17 till 2020-21; the budgeted figure has increased almost 2.96 times, whereas the expenditure has increased only 1.22 times during the same period. However, 2017-18 has shown an increase in actual expenditure by 5.45 times. Looking at the details of utilization, funds have been used relatively well in 2017-18 and 2018-19. However, in the remaining year's majority of the funds have remained unutilized and the average percentage of unutilized budgetary allocation for 5 years has been calculated to be 59%.

Table 8

Proportion of capital and revenue expenditure in total expenditure

Years	**Total expenditure (Rs. In Crores)**	**Percentage of capital (in total)**	**Percentage of revenue (in total)**
2016-17	2922.71	0.98%	99.01%
2017-18	3811.09	4.12%	95.86%
2018-19	3980.19	2.74%	97.26%
2019-20	4118.08	0.48%	99.52%
2020-21	4137.88	0.85%	99.15%
Average proportion		1.83%	98.16%

Source: appropriation account of government of Assam, from 2016-17 to 2020-21.

The 8th Table exhibits the proportion of capital and revenue expenditure in total expenditure during the specified period of time. The total expenditure is inclusive of revenue expenditure, which includes voted, and charged portion, and capital expenditure which includes voted portion. It can be observed that the proportion of capital expenditure in total expenditure is significantly low. Only during 2017-18 and 2018-19 this figure is more than 1% and during the rest of the years, the proportion is even below 1%. On the other hand, revenue expenditure secures a higher weight in the total expenditure and on average this proportion is 98.16%.

Major findings

- The expenditure associated with the police department of Assam can be categorized as revenue expenditure and capital expenditure. Revenue expenditure consists of voted and charged categories of expenditure, whereas the capital portion of expenditure includes only the voted part. Discussing the trend of expenditure of Assam police during the period of study, it has been found that capital expenditure has shown more fluctuations as compared to revenue expenditure. Capital expenditure of the 2nd year, i.e. 2017-18 shows an increase of 5.45 times as compared to the previous year whereas, capital expenditure of the 4th year, i. e. 2019-20 shows a drop of 5.5 times. In the case of revenue expenditure, the trend is upward but rises gradually. A comparison of 2016-17 and 2020-21 (1st and 5th year) shows that the expenditure has increased 1.41 times. Therefore, revenue expenditure can be opined to be progressive. However, the overall picture of capital expenditure cannot be called so.

- It has been observed that the proportion of capital expenditure is very minimal in comparison with that of revenue expenditure. It is below 1% for three years (2016-17, 2019-20, and 2020-21) and the highest share of capital expenditure in total expenditure is 4%, in the year 2017-18. Hence, it can be concluded that more weight has been given to revenue expenditure.
- As capital expenditure has been given minimal attention, allocation of budget resources for asset creation can also be concluded as negligible.
- Unutilized portions of both expenditures have been shown in respective tables (Tables 3 and 6). Comparatively, an unutilized portion of capital expenditure is more than that of revenue expenditure. 2019-20 and 2020-21 show more unutilized capital expenditure and the average percentage for 5 years is 59%. Moreover, the trend of the unutilized portion is also more fluctuating in nature. In the case of revenue expenditure, the unutilized portion is significantly low as compared to that of capital expenditure. The average unutilized portion, in this case, is 25%. Therefore, it can be concluded that the unutilized proportion of revenue expenditure has been relatively stable and has decreased gradually over the period of five years. However, this unutilized proportion has been relatively higher and has also increased over the said period.

Recommendation and Conclusion

The Planning Commission of India, set up with the object of promoting a standard of living by efficient exploitation of resources of the country, has also been made responsible for the most effective and balanced utilization of resources and determining priorities. The study shows a comparative scenario of revenue and capital expenditure along with the proportion of each in the total outlay granted to the Police department of Assam. Usually, the proportion of capital outlay remains low as compared to that of revenue expenditure. However, the findings of the study point towards the highly fluctuating proportion of capital outlay, which is an area requiring proper attention. Revenue expenditure and its significance cannot be denied. Findings of the study have also shown that comparatively more weight is being given to this category of expenditure. But this point does not validate the significance that capital expenditure holds in the process of long-term growth and development. It has been found that even if funds have been allocated for capital expenditure, the majority of the funds remain unutilized. In this regard, a continuous evaluation for a period of fixed time can be suggested as to why the unutilized portion of capital outlay is piling up every year. Upgradation of assets and their acquisition is equally important and needs more focus in the Assam Police department. Policymaking and implementation of plans have played a key role in shaping the development scenario of India. While the budget shows annual plans on revenue and expenditures, it has been used as the most visible face in policymaking itself (Jena & Sikdar, 2019)6. The current study has been done to throw light on the area of budgetary allocation of Assam Police. It is important to point out that unutilized portions or "savings" are not clearly accounted for. In most cases, the reasons for unutilized grants are attributed to 'non-receipt of the ceiling from the Government or due to the non-filling up of vacant positions. Even if funds have been sanctioned under the budgets, subsequent actions to release funds from the Government and intimating the concrete reasons of non-utilization on the part of the department needs to be addressed.

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CHAPTER-14

A Study on Importance of inculcating Soft skills in Students and Employees in workplace

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Abstract

In today's challenging environment requires a variety of skills like-technical, cognitive, interpersonal, social, hard & soft skills etc to smoothly carryout work in the workplace. In today's digital world where internet is used mostly in the workplace competes globally as well as has created demand urgency for new skill-sets. Such skill-sets contribute towards the country's economic development. The challenges of dealing with rapid technological changes have become a matter of concern for employers. In today's contemporary world soft-skill is very critical in the workplace. The general sentiment of employers to meet the market expectation is lagging behind. This has become a grave concern as employers are seen lacking in soft-skills. The soft-skill gap is said to have caused the high unemployment statistic among employees. This paper seeks to provide knowledge on the soft-skill factors of new generation from the employer's perspective through a qualitative study. The objective of this study is to explore the importance of soft-skill in workplace and to identity critical soft skills that are needed at the workplace. This study will be beneficial for every workplace because the findings reported that soft skills will be helpful for any organization and more effectively will be increasing employment growth in the country.

Keywords: Soft Skill, Employment, Competencies, Employees, Students, unemployment

Introduction

An innovative mind is what makes up for a progressive nation. Therefore, soft skill is the primary essence of the economic growth and development of a country. In the modern digital age, where organizations work in a global environment, there is an increasing demand to instill soft skills, within the younger generation, as a requirement from corporate organizations. Today's employers eye the skill quality of graduates not par with industry standards. The fresher skills do not tailor to the industry standards. To smoothly carry out complex business activities, organizations require a wider range of skills like- technical, cognitive, interpersonal, social, hard and soft skills, etc. Therefore, there is a need for structural changes within institutions. Students have to be encouraged to develop skills in a way that makes them valuable resources for hiring organizations. Soft skills play an important role in the overall personality development of a student. Lack of soft skills in students is a major problem of our country's education system due to which even though the students are given the best training and internship projects, good knowledge of field study, hard skills, and developing impressive resumes, but still cannot manage to get good jobs. Therefore, there is a need to enhance the country's education system with soft-skills development initiative programmer –which can offer help in shaping the overall personality development of youngsters seeking a job.

Students have to play a role of a leader, communicator, motivator, planner, liaison, negotiator, etc. They will have to be motivated and directed towards analyzing the soft skills which they will require for better employment and career opportunities. A degree will show only good qualifications and marks, but their soft skills will disclose their overall personality. To compete in this competitive environment and gain a good career and move ahead, they will have good soft skills for a long time. It is true, that if anyone wants to succeed in proper management, learning should be as fast as change. Soft skills are not just a degree on a paper but a process that exhibits changing complementarities. Educating students on the basis of theoretical knowledge must be implemented in parallel with soft-skills development for better prospects and careers. A combination of soft skills and education results in opening up better career opportunities and employability. Our education system needs to improve the way of learning and performing. Soft skills are vital for beginners seeking entry-level jobs in the global markets. Dual interaction of corporate and academia to put up the agenda of adding soft-skills development initiative' to the academic curriculum for the betterment and grooming of individual students to become better managers, better competitors, and rulers of the global market is a great initiative. Such meetings must be held at regular intervals. Gaining employability skills and career readiness is what employers want. Such skill development would enhance the quality of the skilled workforce in the organizations. This will benefit a student in the following ways:

- Personal Growth and Development
- Increased Employment Opportunities
- Increased knowledge and understanding of Industry.

‘Soft skills include communication & interpersonal skills, problem-solving, time management, life skills & leadership skills. Students exposed to ‘soft skills’ sessions have an edge with regard to employability & overall personality development. For effective performance in various activities, ‘soft skills need to be installed in an individual. Hard skills include technical skills and an ability to perform tasks, ‘soft skills are applicable to various jobs and different job titles and organizations. It is often said that ‘hard skills’ may get an interview, but an individual requires ‘soft skills to perform better at the job. Hard skills explain the concepts, whereas soft skills help you in adapting to the work environment. Therefore, it becomes essentially important that these skills should be inculcated by the employers so that the resources can be converted into skilled resources.

Literature Review

According to **Robles,** (2012), soft skills include personality traits, attitudes, and behaviors rather than technical aptitude or knowledge. Soft skills are described as intangible, nontechnical, personality-specific skills that help ascertain one’s strengths in leadership, facilitating mediating, and negotiating. In defining soft skills, **Deepa and Seth**, (2013) stated that these skills refer to personality traits, attributes, and high levels of commitment to the job that would make the applicant stand out ahead of his peers. The authors further input that soft skills also refer to attributes that individuals may possess such as their skills, communication skills, leadership skills, customer service skills, and problem-solving skills. Durrani, M (2001) reveals that skills like entrepreneurship, leadership, and coordination skills for the future, that world requires.According to **Robles,** (2012), soft skills include personality traits, attitudes, and behaviors rather than technical aptitude or knowledge. Soft skills are described as intangible, nontechnical, personality-specific skills that help ascertain one's strengths in leadership, facilitating mediating, and negotiating. In defining soft skills, **Deepa and Seth**, (2013) stated that these skills refer to personality traits, attributes, and high levels of commitment to the job that would make the applicant stand out ahead of his peers. The authors further input that soft skills also refer to attributes that individuals may possess such as their skills, communication skills, leadership skills, customer service skills, and problem-solving skills. Durrani, M (2001) reveals that skills like entrepreneurship, leadership, and coordination skills for the future, that world requires.

Objectives of the study

The basic objectives of this paper are-

- To study the types of soft skills required in the workplace.

- To highlight the importance of soft skills for educational institutions.
- To suggest suitable measures & strategies for providing the soft-skills to all organizations.

Research Methodology

This study is more descriptive in nature. It is based on primary as well as secondary data. Primary data was collected through personal interviews with employers, Human Resource Managers, Directors, students, and academicians. Secondary data has collected the books, documents, journals, newspapers, websites, etc.

Results & Findings

The research study indicates that 'soft skills 'are vital requirements and in demand by the hiring organizations, that need to be instilled within employees for economic prosperity. There are various initiatives and measures being taken by institutions, organizations, and the government for the effective implementation of soft skills development in youth. Soft skills are generally associated with students' emotional intelligence. It involves personality, language, communication, interpersonal, and management skills. The need for soft skills from management has emerged to be a major challenge for an academic institutions, corporate organizations, and agencies.

Soft-Skills required by the employers

- **Communication skills**- Fluency in language with good confidence is the key 'soft skill' that an organization expects from an employee. This includes verbal and written knowledge.
- **Leadership Skills**-Creative minds must possess good leadership qualities. This helps work with employees efficiently and effectively**.** It includes the ability to motivate others to work in a particular direction, a trustful environment, and positively all around.
- **Adaptability Skills**- Such skills help in adjusting with the changing circumstances and work environment organizations are in need of such candidates who can flexibly adapt to changes without any resistance.
- **Teamwork Skills-**Teamwork skills are essential for working in organizations. They need to have a positive attitude to work with people in the same workplace or outside. This will help them in building team spirit and a better work environment with highly motivated employees.
- **Strategic Thinking Skills-**Every employee must have strategic thinking skills to see the future as a big picture. They should have the ability to analyze the circumstances and behave accordingly. This is the most important and among the top demands of employers.

- **Interpersonal Skills-**Such skills improve your ability to work with others and engage with them. They are generally needed in leadership roles, where working as a good leader can lead to success or failure.
- **Delegation Skills-**Every employee must possess skills to delegate a task to the employees or their team members effectively assigning a task, taking responsibilities, and give authority to others.
- **Life Skills**- Skills are taking on challenges, setting goals, decision making, problem-solving, and practicing wellness are life skills. These skills enable them to perform well in any situation of life.
- **Entrepreneurial Skills**- These types of skills help individuals think out of the box and explore new creative ideas. They gain the ability to take judgment in dynamic environments with new business challenges.
- **Conflict Management Skills**- To have quality of solving problems and compromising to accommodate others. These skills helps in addressing problems before they reach crisis stage and solving them within due time.

Importance of 'soft skills' for employees, Institutions and organisations

Soft skills are of great importance to employees and organizations. It has been analyzed that employers are in need of administrator professionals who have a winning attitude. Organizations like IBM, Google, Apple, Infosys, Reliance, Wipro, etc- consider soft skills like leadership, communication, and interpersonal skills as a key to their managerial success. Today soft-skill is not only demanded in the commerce field but almost every organization and institution requires it. Every field is now getting attracted towards soft-skill education. The importance of soft skill can be realized from the following points-

- **Soft skills give them knowledge and a better way of the understanding workplace.**
- **Increases employment opportunities**
- **It increases opportunities to develop a career in a new direction.**
- **It helps in finding new ways of thinking and problem-solving.**
- **Soft skills give the confidence to crack interviews and present them in a better way.**
- **Develop a greater sense of self-awareness and appreciation for others.**
- **Perform effectively in the workplace and be a good team player.**
- **Possibility of personal growth when students have entrepreneurial & creative thinking skills**

Measures and Strategy for soft-skills to workplace

Employers expect the employees to be enthusiastic, numerate, and able to respond on time. They do not expect them to have fully developed skills required at the workplace, but should at least have some soft skills. Lack of communication, illiteracy, employability skills, etc. generally results in shifting from one job to another. The various measures through which various soft skills can be instilled within management are-

- By conducting seminars for soft-skills training, there will be better interaction between trainers and employees and they will manage to learn and possess soft skills.
- Conducting frequent workshops may provide freshers an opportunity to enhance their global skills.
- In-basket training can help visualize the future scenario.
- Conferences and group discussions are good options to reshape their critical thinking and business aptitude. It will help promote innovative thinking and fast decision-making.
- Team training methods can be used to develop interdisciplinary management skills.
- Role playing method and management games method can help implement the learning process effectively

and practice new techniques. It helps in facing real-life problems in organizations.

- Brainstorming is an effective way of encouraging employees to think creatively and achieve goals by gathering ideas.
- Skilled courses can be added to the curriculum like work ethics & Personality development. Employee development programs can be conducted to train the employees for their overall development. This will help in imparting knowledge in an effective way and in an appropriate direction.
- Courses to enhance the English proficiency of weak employees.
- Making training more practice-oriented
- For technology-aided communication and interaction, the building of technological aids is required.

Conclusion

With the integration of soft-skills development, the curriculum of the education system needs to be considered for proper growth and development. Students entering the workforce should also be encouraged to build skill-sets like-Resume as writing, E-mail etiquette, public speaking, and time management. Soft skills help in the empowerment of students. There are various institutes that offer soft-skill courses, and diploma courses all over the country, but they lack soft-skill development initiatives. The main problem is some of them lack skilled faculties, class management, proper practical learning, not available in ICT classrooms, regional language, communication skills, opportunities, etc. For a suitable job and promotion, students must be motivated to develop soft skills. This will benefit the student with not just only good computer skills, but also enhance their communication and problem-solving skills and shape their ability to demonstrate good leadership qualities, make strategic and long-term plans to achieve organizational goals, initiate fast decision-making in a tense and ever-changing environment juggling for success, and develop strong work ethics, etc. In order to fully utilize our manpower resources, one of the key solutions is to yield the needed amount of highly skilled manpower at an increased pace. Since education has become a common career option for most students, there is a need to add a soft-skill development program to the course curriculum. Attractive packages and growth in corporate life have motivated young freshers to option this field as a career option in their higher education-where they study many core subjects but they fail when they apply for the jobs. They compete for good scores during three years at college and are unable to develop the life skills required for employability. The major reason behind their failure is their communication and other soft skills to handle daily business operations and activities. There is an urgent requirement for the institutes to include soft skills in their curriculum which will enhance a sudden change in the level of pass outs from their institutes. As the real world is different than the knowledge gained in college, it is important for the students to gain some soft skills for the future. The analyzed soft skills for students are interpersonal skills, leadership skills, conflict skills, strategic skills, adaptability skills, presentation skills, decision-making skills, etc. for the future. Soft skills can be instilled within students by brainstorming, role-playing, seminars, conferences, case studies, workshops, adding soft skill courses, etc to gain familiarity with work conditions. This will not only lead to the growth and development of individuals but also benefited of the whole society.

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CHAPTER-15

Role of Education in North Eastern Region – with special reference to teacher education

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Abstract

Educational development in North Eastern India has been comparatively stagnant for years, but recent initiatives of the central government for Northeastern India have given new hope for rapid development. Development not only in the education sector but across the sectors has been registered during the last decade. The teacher education scenario is different in northeastern India compared with the rest of the country in terms of trained and untrained teachers in the schools. Therefore, the demand and supply of teacher educators and school teachers are different in this region. Hence, in this study, an effort has been made to understand the

role of education and analyze some of the state-wise supply and demand of school teachers and teacher education in the light of additional demand due to the Right to Education, SSA, and RMSA.

Keywords: Education, North-East India, Supply, Demand, Teacher Education

Introduction

Northeast India is known for its Seven (now Eight) Sisters States- Arunachal Pradesh, Manipur, Assam, Meghalaya, Mizoram, Nagaland, Tripura, and the Himalayan state of Sikkim.

It is basically located in the easternmost region, connected to east India via a narrow corridor squeezed between Bangladesh and Nepal. It is probably one of the most gorgeous, and naturally beautiful regions surrounded by greenery, hills, wildlife sanctuaries, and magnificent water bodies. It looks like the fascinating

land of the Northeast is blessed by Mother Nature. Even after all its beauty, Assam is the least explored region in India.**"Education is the passport to the future, for tomorrow belongs to those who prepare for it today" – Malcolm X.** The Indian Government is putting more and more emphasis on the need to usher in an education revolution in the country, including in the Northeast Indian states.

Education is one of the major indices of socio-economic development, and it is being given strict emphasis by the Governments of the seven Northeast ‘sisters’: Assam, Meghalaya, Nagaland, Mizoram, Manipur, Arunachal Pradesh, Mizoram, and Tripura. The educational programs have reached the grassroots level, and significant strides have been made to develop the educational infrastructure in the State. Arunachal Pradesh’s Namsai has been ranked no. 1 in the education sector among ‘aspirational districts in the country.

However, the challenges are many. As recently as 2010, the UGC website revealed that altogether 44 districts in the Northeast region fall under the ‘educationally backward’ category. Assam all other states as 12 districts in Assam were designed to be ‘educationally backward.

The inability of the Northeastern region to reach new heights in the education sector can perhaps be attributed to inadequate physical infrastructure, lack of innovative outlook and research, inadequate funds, and lack of an adequate number of committed teachers and professors. This has led to the widely-discussed phenomenon of ‘brain drain’, as many Northeasterners leave the state in droves in search of ‘education’ and enlightenment.

Alternatively, Education has been increasingly contributing to human development in the general and overall development of the individual in particular. The goal to universalize elementary and successively secondary education came into a profound existence in recent years through numerous policy debates and decisions. Sustainable human development begins with empowering the masses for which school education can be the most important supplementary instrument. Therefore, a planned universalization of entire school education had already begun with District Primary Education Programme (DPEP) in 1994 as a result of policy direction from NPE 1986 and successively POA 1992. After the success of DPEP, Sarva Shiksha Abhiyan (2001) was launched to universalize elementary education, and successively Rashtriya Madhyamic Shiksha Abhiyan (2008-09) has been launched with a future target of universalization of secondary education as a whole.

The function of secondary education notes two major roles; Firstly, is the indication of the success of elementary education, and secondly is the creation of eligible input in terms of quality teachers for the success of higher education. On one hand, success in elementary education with GER of Approx 80% plus, and on the other hand increasing demand for vocational and higher education in the country also led to the emerging need to universalize secondary education. Taking stock of GER at the national level, the GER of some of the states of the North-Eastern region is much lower due to several local contextual concerns.

North-Eastern states have historically been deprived due to several problems such as armed conflict, Insurgency, and other internal security reasons. In such a situation, the most affected section of the population is the young generation which has a greater impact on the universalization of secondary education in the region. Further, it has also been deprived in terms of supply of education institutional facilities at all levels in general and secondary education level in particular(NCTE 2009). Increasing demand for secondary education has been provoked basically due to huge growth in the transition rate from elementary to secondary education, together with the launching of Rashtriya Madhyamic Shiksha Abhiyan(RMSA) to universalize secondary education, and most importantly the decrease in regional migration due to political stability in recent past.

This paper largely focuses on the Politico-Economic and Educational context of North-Eastern states along with the contemporary concerns of secondary education, especially in terms of demand and supply of secondary teachers, teacher educators, and teacher education institutions keeping in view the goal of RMSA. A comprehensive analysis of the demand and supply of some of the states of the North-Eastern region and its implication for the universalization of secondary education has been reflected in the paper.

Educational Background of North East

India is the largest multicultural federal democracy in the world and the North Eastern region represents the nation in terms of diversity. The North Eastern States are historically distinct from the rest of India in terms of culture; ethnicity, language, and geography and also in terms of politico-economy and education of the region. In the last few decades, educational development in terms of literacy rate in this region (68% to 79% in 2011) has grown substantially and reached beyond the national average (64.8% to 75% in 2011) level.

Table 1

States	Population(million)	Secondary(-Schools)	Literacyin 2001	Literacyin 2011
Assam	31	5898	64.28	76.3
Arunachal Pradesh	1.3	269	54.74	66.95
Meghalaya	2.9	916	63.31	7.1
Manipur	2.7	815	68.87	79.85
Mizoram	1.0	682	88.49	89.9
Nagaland	1.9	506	63.7	80.11
Tripura	3.6	775	73.66	87.75
Total North east	39.0	9861	68%	79%
All India	1.2 billion	197767	64%	75%

Source: SEMIS (2009-10).

Source: Census of India 2011.

The North Eastern States have a high literacy rate as compared to the rest of other Indian states however, this particular region lacks infrastructural and other facilities for educational institutions. One of the important issues regarding resource allocation and use of infrastructure has emerged recently in the context of northeastern states. Although special assistance has always been provided to this region, still it lacks institutional facilities in one or the other way. The northeastern region performed quite high in most of the socio-economic and educational indicators as compared to the rest of the country, especially in the elementary education sector but there are major concerns relating to the quality and expansion of secondary education in the region. Some of the major developmental issues in this region are lack of infrastructure and facilities in remote-hilly areas, a sense of isolation from the rest part of the country in the developmental race, ethnic diversity, internal conflict, and limited resources from the state government. Like other regions of the country, states in the northeastern region have also achieved reasonably good progress in raising the literacy rates of the people and some of the states of this region even outperformed the national average. The performance of Mizoram is the best not only among the northeastern region but also comes second all over India in terms of both male and female literacy and also the gender gap is much lower than the national average. There has been a visible development in the educational progress in India in general and the northeast in particular. Special thrusts have also been provided to this region for the universalization of elementary education and to provide education to all sections of society. Although enrolment in school education has increased in recent years, still a large number of children remain outside the school. Drop-out rates have registered a visible decline at both elementary and secondary stages and the gap between drop-out rates for boys and girls has also narrowed down. Now more children are studying in the school system (Govinda 2002) for a longer number of years but still more drop out in girls is a serious problem, especially from the marginalized sections of the society.

The addition of Rashtriya Madhyamik Shiksha Abhiyan (2009) has also been launched to universalize secondary education after the huge success of Sarva Shiksha Abhiyan to universalize elementary education in India. The northeastern region has been given special preference in terms of funding for the RMSA. The document on the Report of Implementation Committee of RMSA (2010) quotes: *"The Central Government will bear 75 percent of the cost to implement all the components (where funding is to be done on sharing basis between center and states under the scheme)* for all States/ UTs except the North Eastern States during the 11th Five Year Plan. For the North Eastern States, 90 percent of such costs will be borne by the Central Government. The State Government and Union Territories will bear 25 percent of the cost to implement all the components (where funding is to be done on sharing basis between the center and states under the scheme) during the 11th Five Year Plan. The sharing base will be such that the North Eastern States will bear 10 percent of such cost. For the 12th Five Year Plan, the sharing pattern between Central and States will change to 50:50. For the North Eastern States, the sharing pattern will be 90:10 for both 11th and 12th Five Year Plans."

Significance of the Study

Teachers and teacher educators play a very significant and crucial role in the quality school education program. The Quality of school education can be maintained and enhanced by increasing the effectiveness of school teachers as well as teacher educators who have to fulfill the requirement related to their performance, commitment, and competencies for successful knowledge transaction in the classroom with the effective delivery transition as well. The need of the hour is to create a positive and vibrant awareness about sound professionalism among the school teachers, also manpower planning in the area of education as also repeatedly emphasized by the Education Commission (1964-66), and the National Curriculum Framework for Teacher Education (NCFTE, 2009) as well. In order to maintain quality in teacher education in the northeast region, it was felt to study the need of demand and supply of teacher education in the northeast region, especially in the context of universal secondary education in the region. Objectives of the Study:

Following objectives are prepared for the study:

1. To find out the demand status and estimates of secondary education and secondary teacher education in North Eastern States of India.
2. To describe the educational development in North-eastern India with special reference to teacher education.
3. To find out the supply status and estimates of secondary education and secondary teacher education in North Eastern States of India

Methodology of the Study

To achieve the objectives of the study, it is important to follow a systematic approach so as to interpret the data and present a clear picture of the investigation conducted. The present study implies descriptive in nature. The data sources are secondary in nature and it uses simple statistical techniques like mean and average. The sample was collected from some of the North Eastern states; Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura, Meghalaya, and Assam based on the secondary sources available from NCTE's Demand and Supply estimated study of school teachers and teacher education across the country.

Results; Demand and Supply Estimates in North Eastern Region

An exceptional change in Indian education has been observed in the last two decades and particularly in school education in the northeastern region. The responsibility of quality school education largely lies with the quality of respective teacher education. Teacher education has registered a rampant and unplanned growth (MHRD 2009) in terms of institutional establishment in recent decades, especially at the secondary level, and as a result quality of education has degraded to a great extent. National Council for Teacher Education had taken stock of the demand and supply estimate of school teachers and teacher educators for the period of 2007-08 to 2016-17 for all the states of India. As a result, a state-wise report has been produced showing the demand-supply mismatch and also given the recommendation to curb oversupply in most of the states in India.

Here in this paper, a state-wise analysis of the demand and supply of school teachers, teacher educators, and teacher education institutions in some of the states of the northeastern region have been discussed in the following sections.

Assam

Assam is the largest state in the northeastern region in terms of all aspects; population, area (second), educational facilities, etc. While taking a stock of demand for secondary school teachers, the required teachers are 6928 in the year 2007-08 (base year) and estimates increase year by year. Here, it is important to see the deficit of secondary school teachers which comes around 70%+ in the year 2007-08 whereas the deficit reaches up to 85% in the year 2016-17.

On the other hand, the demand for teacher educators has also been increasing simultaneously as the demand for secondary teachers increased. Approved intake remains constant, keeping 2007-08 as a base year while estimating demand and supply and quite significant here to notice is the increase in deficit similarly to the increase in demand and supply. Similarly, it is seen that the required number of M.Ed course also increase as the deficit increases for M.Ed course in the state.

Table -2 Assam

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Demand of Sec. school teachers	6928	12226	12451	12631	12764	12947	13048	13082	13125	13171
Approved Intake in B.Ed Colleges	1710	1749	1794	1841	1888	1932	1975	2014	2050	2083
DEFICIT	**5218**	**10477**	**10657**	**10790**	**10876**	**11015**	**11073**	**11068**	**11075**	**11088**
Demand of Teacher Educators	1184	1992	2032	2144	2208	2264	2312	2360	2416	2480
Approved intake in M.ed	85	85	85	85	85	85	85	85	85	85
DEFICIT	**1099**	**1907**	**1947**	**2059**	**2123**	**2179**	**2227**	**2275**	**2331**	**2395**
Required Me.d Course	44	76	78	82	85	87	89	91	93	96

Table-3 Manipur

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Demand of Sec. school teachers	1752	1773	1791	1821	1848	851	922	953	990	1029
Approved Intake in B.Ed Colleges	322	323	323	324	324	324	325	325	325	325
DEFICIT	**1430**	**1450**	**1468**	**1497**	**1524**	**527**	**597**	**628**	**665**	**704**
Demand of Teacher Educators	328	328	328	336	336	136	136	144	144	152
Approved intake in M.ed	50	50	50	50	50	50	50	50	50	50
DEFICIT	**278**	**278**	**278**	**286**	**286**	**86**	**86**	**94**	**94**	**102**
Required Me.d Course	11	11	11	11	11	3	3	4	4	4

Manipur

Manipur is one of the smallest states in the northeastern region in terms of area as well as population but it has a very strong cultural heritage and has always shown greater interest and achievement in sport and other national activities. The state has also improved much faster in terms of literacy in the last decade with almost 18% growth compared to the last census (2001). As far as estimation of secondary education is concerned, the demand for school teachers has odd growth throughout the year whereas supply is almost stagnant and as a resulting deficit registers odd but decline (from 82% in 2007-08 to 70% in 2016-17) in coming years for secondary school teachers.

On the other hand, the estimation of demand of teacher educators for teaching secondary school teachers has also been respectively declined in the coming years whereas approved intake remains constant keeping the base year 2007-08 into consideration while assessing. On a similar trend, the required number of M.Ed courses and deficit in terms of the gap between supply and demand of teacher educators also declined (from 84% in 2007-08 to 68% in 2016- 17) which in total show significant positive growth.

Meghalaya

Meghalaya is the third largest state in the north eastern region in terms of population and has also shown good (18% Appx) improvement in literacy rate in last decade. It has rich agriculture economy as well as cultural heritage and was earlier the part of Assam state. Educational status of the state reveals average picture although there are several prestigious institutions of higher education exists in the state. As far as secondary education is concerned, the estimation of demand of teacher appears to be significantly growing year by year whereas supply of secondary teachers is almost stagnant in the state. The gap between demand and supply of secondary school teacher is also growing (from 60% in 2007-08 to 74% in 2016-17) substantially which is seen in the deficit column in the table 5.

On the other hand, estimation of demand of teacher educators to teach in the B.Ed colleges has also seen visible increase incoming years whereas lack of supply of M.Ed course which make demand of teacher educators equal to the deficit. The required number of M.Ed course is much higher and almost stagnant which needs urgent attention.

Mizoram

Mizoram is the richest state in terms of literacy, human development index, education, and also in several other development aspects among all the states of the northeastern region. This state is considered to be rich in all terms but as far as secondary education is concerned, the demand for teachers is comparatively less than in other states but still too far to be achieved in near future. Keeping the supply of teachers constant at the base year 2007-08, estimation of deficit appears to be declining (from 76% in 2007- 08 to merely 4% in 2016-17) gradually and moving towards equalization of demand and supply of secondary school teachers in the state.

On the other hand, the demand for teacher educators to teach in B.Ed colleges has also been declining at a similar pace whereas, in absence of Institution M.Ed in the state, the deficit becomes equal to the demand for teacher educators. However, the required number of M.Ed courses in the state initially appears to be six but gradually declined to one in estimation at the year 2016-17. The state shows better progress while estimating the demand and supply of school teachers and teacher educators.

Table- 4 Meghalaya

	2007-08	**2008-09**	**2009-10**	**2010-11**	**2011-12**	**2012-13**	**2013-14**	**2014-15**	**2015-16**	**2016-17**
Demand of Sec. school teachers	468	795	802	809	816	826	834	844	855	866
Approved Intake in B.Ed Colleges	190	194	197	201	204	208	212	216	219	223
DEFICIT	**278**	**601**	**605**	**608**	**612**	**618**	**622**	**628**	**636**	**643**
Demand of Teacher Educators	80	168	168	176	176	184	192	192	200	208
Approved intake in M.ed	0	0	0	0	0	0	0	0	0	0
DEFICIT	**80**	**168**	**168**	**176**	**176**	**184**	**192**	**192**	**200**	**208**
Required Me.d Course	7	7	7	7	7	7	8	8	8	8

Table-5 Mizoram

	2007-08	**2008-09**	**2009-10**	**2010-11**	**2011-12**	**2012-13**	**2013-14**	**2014-15**	**2015-16**	**2016-17**
Demand of Sec.school teachers	0	0	640	637	634	632	630	161	159	157
Approved Intake in B.Ed Colleges	0	0	150	150	150	150	150	150	150	150
DEFICIT	**0**	**0**	**490**	**487**	**484**	**482**	**480**	**11**	**9**	**7**
Demand of Teacher Educators	0	0	152	152	152	144	144	32	32	32
Approved intake in M.ed	0	0	0	0	0	0	0	0	0	0
DEFICIT	**0**	**0**	**152**	**152**	**152**	**144**	**144**	**32**	**32**	**32**
Required Me.d Course	0	0	6	6	6	6	6	1	1	1

Table-6 Tripura

	2007-08	**2008-09**	**2009-10**	**2010-11**	**2011-12**	**2012-13**	**2013-14**	**2014-15**	**2015-16**	**2016-17**
Demand of Sec.school teachers	784	778	772	767	762	757	753	749	743	739
Approved Intake in B.Ed Colleges	209	212	215	217	218	220	221	223	225	226
DEFICIT	**575**	**566**	**557**	**550**	**544**	**537**	**532**	**526**	**518**	**513**
Demand of Teacher Educators	192	192	192	200	200	128	128	128	128	128
Approved intake in M.ed	60	60	60	60	60	60	60	60	60	60
DEFICIT	**132**	**132**	**132**	**140**	**140**	**68**	**68**	**68**	**68**	**68**
Required Me.d Course	5	5	5	6	6	3	3	3	3	3

Table-7 Nagaland

	2007-08	**2008-09**	**2009-10**	**2010-11**	**2011-12**	**2012-13**	**2013-14**	**2014-15**	**2015-16**	**2016-17**
Demand of Sec.school teachers	1213	1259	1334	1408	1494	1440	1397	1323	1308	1348
Approved Intake in B.Ed Colleges	93	97	102	107	112	118	122	126	130	133
DEFICIT	**1120**	**1162**	**1232**	**1301**	**1382**	**1322**	**1275**	**1197**	**1178**	**1215**
Demand of Teacher Educators	200	216	224	232	248	240	248	256	264	280
Approved intake in M.ed	0	0	0	0	0	0	0	0	0	0
DEFICIT	**200**	**216**	**224**	**232**	**248**	**240**	**248**	**256**	**264**	**280**
Required Me.d Course	8	9	9	9	10	10	10	10	11	11

Nagaland

Nagaland is the fastest developing state in the north eastern region in terms of accelerating literacy rate as well as human development index. Although, it is in books in terms and have recent history of internal armed conflict and cultural isolation from the rest of the states. As far as secondary education is concerned, estimation of demand of school teachers is quite high here but also stagnant. And on the other hand, supply of secondary school teachers appears significantly low results in high (from 92% in 2007-08 to 90% in 2016-17) but almost stagnant deficit in terms of gap between demand and supply.

On the other hand, estimation of demand of teacher educators to teach in the B.Ed colleges is significantly high and in the absence of M.Ed college in the state, deficit in terms of gap between demand and supply of Teacher educators and M.Ed course is equal to the supply. Similarly, the required number of M.Ed course is significantly high but almost stagnant throughout the years in the estimation.

Tripura

Tripura is the second fastest growing state in the northeastern region in terms of growth in literacy. Recent years have shown great educational improvement in the state. As far as secondary education is concerned, the estimation of demand for school teachers is increasingly high (from 74% in 2007-08 to 70%

in 2016-17) but appears to be almost stagnant throughout the years. Keeping the base year 2007-08 while estimating, supply makes a deficit also, in terms of the gap between demand and supply of school teachers, almost stagnant.

On the other hand, the estimation of the demand of teacher educators to teach in the required number of B.Ed colleges shows a higher but odd picture. Since the gap between demand and supply of teacher educators is a

steep decline (from 68% in 2007-08 to 53% in 2016- 17) due to decreasing demand and stagnant supply, the required number of M.Ed courses is also decreasing in order.

Conclusion

Indian education has traveled a long journey to show considerably visible progress in terms of literacy rate, and enrolment in both elementary, secondary, and higher education. What is mainly important is the significant identification of positive and inclusive progress in the education sector with decreasing dropout, increasing female literacy rate and increasing enrolment of SC/ST and minority students, accelerating pass out percentage in secondary education among girl students basically in the recent decade is commendable.

The overall picture of demand and supply of school teachers and teacher educators at the secondary level reveals that; states like Mizoram, Manipur, and Tripura have been progressing significantly well whereas states like Assam, Meghalaya, and Nagaland are still struggling, and will not be able to overcome the gap between demand and supply in near future unless the government or private initiative intervene to minimize the alarming gaps or some stern actions are taken to bring the positive effect. Also, the policies related to teacher recruitment at the secondary level and teacher educators,' recruitment for B.Ed. College also needs uniformity to meet the demand for quality school and teacher education in the northeast region, especially in the context of Rashtriya Madhyamik Shiksha Abhiyan (RMSA). An urgent need of the hour is felt for more new establishments of institutions for B.Ed and M.Ed. appears to be significant to minimize the supply and demand gap and most importantly the success of the recent initiative of RMSA mainly depends on minimizing the supply-demand gap in these areas.

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