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EDITORIAL NOTES

We are feeling great satisfaction that the Journal of Economic & Commerce (JEC) is successfully completing the ninth years of publication. We are proud of our Editorial Board for the *Journal of Economics & Commerce* **(*JEC*), *Which*** includes academicians in the fields of Economics and Commerce, who have marks of records of accomplishment in their respective disciplines and also share a burden of referee as per required from time to time. Ever since its inaugural publication in 2010, ***JEC*** has emerged as one of the most respected publications, encompassing both Economics and Commerce. We intend to build on this tradition with our present issue.

Over the years, ***JEC*** has endowed with a platform for the progression of knowledge and the quest of academic excellence. Many prominent scholars from different part of India have published inspiring high quality articles analogous to those in leading journals in the field. Even as maintaining its focus on contemporary developments in the broad areas of Economics and Commerce, the journal is now also pledged to the spreading out of research frontiers further.

Within this orientation the present issue of the journal provides a set of eight articles, which includes some special articles and case studies on burning issues of economics and commerce along with two book reviews and one proceeding of a national seminar for the benefit of the students. In addition to this we have also kept our commitment towards promotion of new contributors and young researchers in the present issue.

As the last words, we would like to tell our respected readers that our forthcoming issues intend to focus for theoretical, applied, and methodological work, with emphasis on development of critical issues with the use of empirical evidences, and the edifice policy measures. The Editors welcome submissions in this spirit on vital issues concerning our economy and commerce, **with a token of note that these will strictly be referred before acceptance.**

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GENDER DYNAMICS AMONG CONSTRUCTION SECTOR: A CASE STUDY OF PATNA

VandanaKumari* NeetuChoudhary**

ABSTARCT

In context of Bihar where the level of industrialization and non-agricultural activity is very low, informal sector is an important employment option. But agriculture with skewed land relation, has its own limitations and uncertainties due to which a large section of Bihar's workforce looks up to the informal sector. Construction related activities including infrastructure and real estate have witnessed considerable expansion over last two decades or so in Bihar and thus has become a major source of work opportunities for the poor, marginalized and the vulnerable section of the society.

As many studies have observed, over the last decade or so, women's participation as informal workers in the construction sector has increased considerably (Agrawal, 2013). However, as would be seen subsequently these women are concentrated practically at the bottom of the hierarchy and employed in secondary activities.

Therefore in this paper examine the gender dynamics of construction sector with the variable of age, types of work and wage payment on the basis of intensive study of several construction sites in Patna Municipal Area.

Key Words : *Informal labour, Construction Sector.*

INTRODUCTION

Construction sector is among the fastest growing sectors in India, (www.ilo.org/wcmsp5), second largest employer after the agriculture sector and also six largest economic sector.Many upstream economic activities depend upon the construction sector. In India it is roughly estimated that 40 to 45 per cent of steel, 85 per cent of paint, 60 to 75 per cent of glass and significant portions of the output from automotive, mining and excavation equipment industries are used in the construction industry (re.urban-industrial.in). It employs an estimated 35 million people and is a significant drive of FDI, National Skill Development Corporation's (NSDC) report on Human Resource and Skill Requirement, published in 2013-14, shows the workforce in the construction and real estate sector will touch approximately 76 million by 2022.

In context of Bihar where the level of industrialization and non-agricultural activity is very low, informal sector is an important employment option. But agriculture with skewed land relation, has its own limitations and uncertainties due to which a large section of Bihar's workforce looks up to the informal sector. Construction related activities including infrastructure and real estate have witnessed considerable expansion over last two decades or so in Bihar and thus has become a major source of work opportunities for the poor, marginalized and the vulnerable section of the society.

As many studies have observed, over the last decade or so, women's participation as informal workers in the construction sector has increased considerably (Agrawal, 2013). However, as would be seen

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subsequently these women are concentrated practically at the bottom of the hierarchy and employed in secondary activities.

Therefore in this paper examine the gender dynamics of construction sector with the variable of age, types of work and wage payment on the basis of intensive study of several construction sites in Patna Municipal Area.

METHODOLOGY

The study is qualitative in nature though some basic quantification of data has been done to develop the profile of research participants.Qualitative research method often initiates research with a conviction that big picture representations seriously misrepresents or fail to represent important social phenomena (Charles and Lisa, 2011). Since the qualitative research approach emphasizes in-depth knowledge and the refinement and elaboration of images and concepts, it is especially appropriate for several of the central goals of social science research.

This research adopts focus group discussion as well as structured and unstructured individual interviews for data collection.

OBJECTIVE

To examine how gender identity influences female workers' ability or inability to work in construction sector.

INFORMAL LABOUR IN CONSTRUCTION SECTOR OF PATNA: A PROFILE

This section discusses the characteristics of informal workers and the mode and condition of their employment within the construction sector of Bihar, as captured from field research in Patna. This involved individual structured surveys of 100 construction labourers, apart from focus group discussions with workers and individual interviews with workers, contractors as well as employers. To begin with the workers' characteristics, out of the 100 respondents, majority of 95 percent of labourers belong to the age group of 19 to 65 years, four percent of construction workers belongs to the age of 15 - 18 years and only one percent of them is of age above 65 years (figure 1). Further, 73 percent of workers in the 19-65 years' age group, is of 19 to 35 years of age, 20 percent is of 36 to 55 years of age and only two percent of informal construction workers is of 56 - 65 years of age.

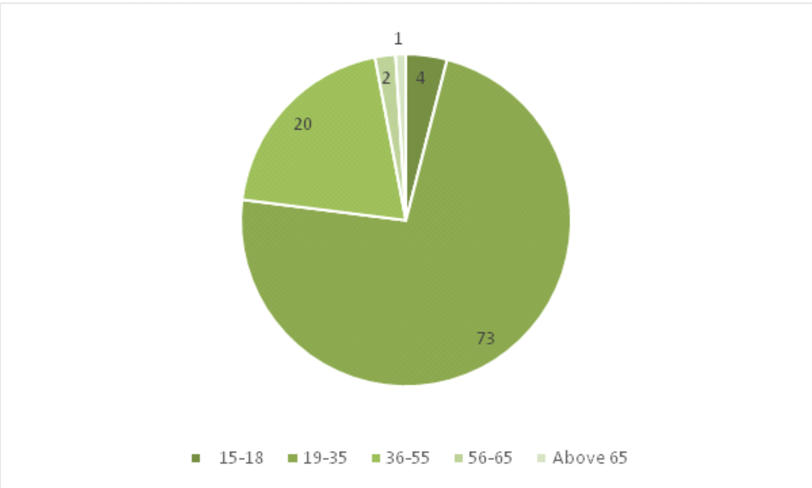

Figure -1 Percentage distribution of construction labourers by age-group
Source: Field Survey, 2016-17

As expected, the educational profile of the construction workers is very poor and in fact, in the sample of 100, 47 percent is illiterate. This is followed by workers who have accessed primary or middle level schooling and account for 30% of the sample. Around 8-10 % of sample workers has attended high school or above (figure 2).

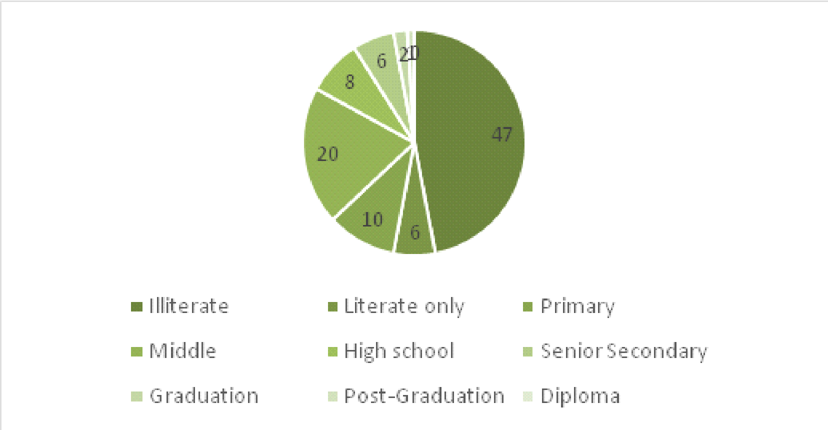

Figure -2 Percentage distribution of construction labourers by educational status
Source: Field Survey, 2016-17

Given the social stratification of Bihar's society, it is worthwhile to look also at the caste profile of the surveyed workers. As expected, majority of workers are from the socially backward communities. Compared to general caste category, the proportion of workers from Other Backward Castes (OBC), Extremely Backward Class (EBCs) and Schedule Caste/Schedule Tribes (SC/ST)is much high among construction workers in Patna (see figure 3). This is understandable since poverty and unemployment in Bihar is disproportionately concentrated among socially backward communities (pdfs.semanticscholar.org[3]). In terms of religion, around 9% of workers belong to the Muslim community and rest (91%) is from the Hindu community 91 percent.

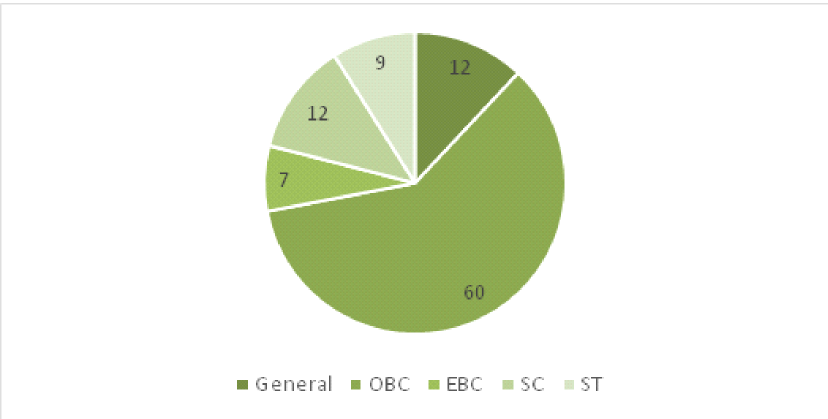

Figure- 3Caste distribution in construction work Source: Field survey 2016-17

3. Poverty by social, religious and economic group in India and its largest states 1993-94 to 2011-12 by Arvindpanagariya and Vishal More.

GENDER PROFILE

As above it mention out of the total sample 26 percent are women respondent which is randomly selected. The characteristic of the women workers are out of total women respondent are belong to mainly two age group 19 to 35 and 36 to 55 years (see figure 4).

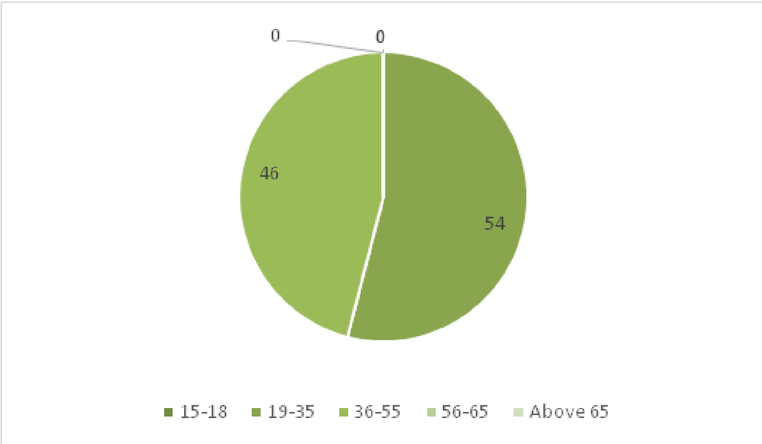

Figure- 4 Percentage distribution of women construction labour bye age-group
Source: Field survey 2016-17

As it is expected the educational profile of the women labourers are much poor, out of the total sample 47 percent are illiterate, 15 % are only literate, 31 % are attain primary level education and only 7% are get middle level education (see figure 5). As it is also expected majority of the women labourers are from the social backward communities such as Other Backward Castes (OBC), Extremely Backward Class (EBCs) and Schedule Caste/Schedule Tribes (SC/ST) and only few are come from the General Caste (see figure 6) and in terms of religion no one belong to the Muslim community as per sample.

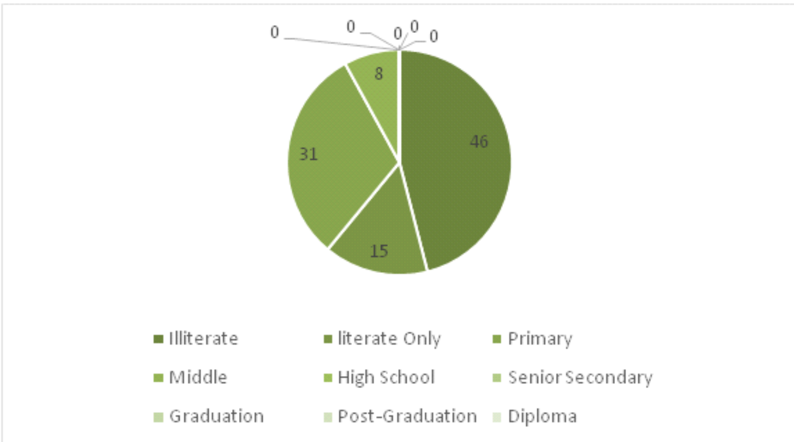

Figure- 5 Percentage distribution of women labourers by educational status
Source: Field Survey, 2016-17

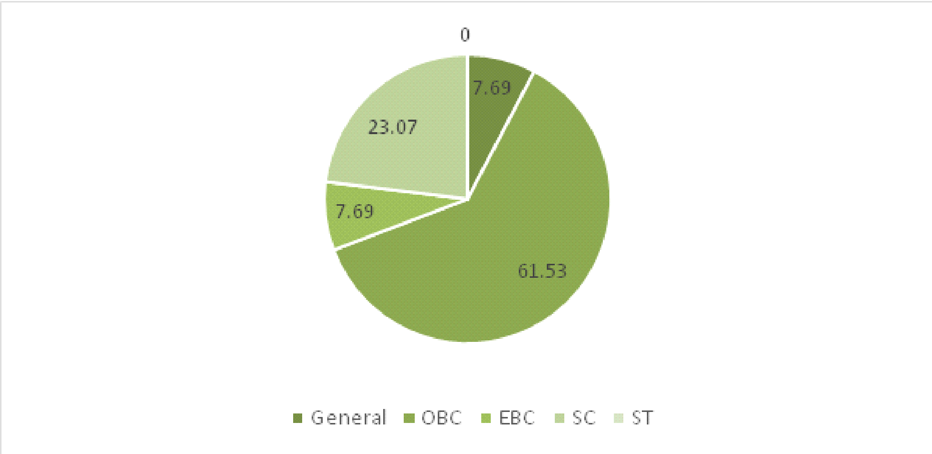

Figure- 6 Caste distribution in women construction work
Source: Field Survey, 2016-17

If the socioeconomic profile of labourers in informal segment of construction sector is looked at, the four labour chowks (squares) covered in the study project similar picture. Age profile is nearly same as discussed above for all workers surveyed. Thus, 68 percent of respondents from labour chowks belong to 19 to 35 years of age Most of the labourers on labour chowks i.e. 58 percent is illiterate, which is higher by around 10 percentage points than average illiteracy among all construction workers surveyed in this research. This means in turn that labourers in formal segment of construction sector are more literate as compared to those in informal segment. Again majority of workers belong to OBC and/or EBC caste categories.

Out of the randomly selected sample of 100 construction workers, women workers accounted for only 13 percent and nearly all of them belong to socially backward caste communities. Thus, the informal employment in construction sector of Patna, may be characterized in terms of dominance of particular caste and gender. Also, usually the practice of child labour is widespread within the informal sector, this study does not observe this in construction employment in Patna.

WAGE AND PAYMENT DYNAMICS OF CONSTRUCTION WORKERS

Wage levels of informal construction workers are variable depending upon nature of work, skill level and also the intensity of workers' need for a job, which influences his/her bargaining ability. On average the monthly income of these workers varies between Rs. 8000 to Rs 12000 per month (see table 1). Overall, 42 percent of informal labourers interviewed during field research, mentioned that they earn on average Rs 8000 to 10000 in a month, 10 percent earn Rs 10000 – 12000 and 10 percent earn Rs 12000 to 14000 a month on average. Skilled labourers earn higher income every month ranging from Rs 14000 to more than 16000. Alongside, the unskilled labourers receive only Rs4000 to 6000 and semi-skilled labourers receive Rs 6000 to 8000 in a month. Most of the workers (98 percent) work for 8 to 10 hours in a day and only 2 percent of them work for 10 to 12 hours in a day (see table 2). However, this overtime does not offer additional benefit to workers apart from wage and therefore, they do not prefer to engage in overtime. 82 percent of labourers interviewed reported a dissatisfaction with their wage levels.

Table 1: Percentage distribution of workers by monthly wage

Wage earn in a month including overtime work		
Category of Work	WageRate	Percentage of labour
Unskilled	4000-6000	8
Semi-Skilled	6001-8000	26
Skilled	8001-10000	42
	10001-12000	10
	12001-14000	10
Highly Skilled	14001-16000	6
	Above 16000	4

Source: Field Survey, 2016-17

Table 2: Percentage distribution of workers by length of daily working hours

	[illegible]	
[illegible]	[illegible] Hours	[illegible] Labour
[illegible]	[illegible]-10	[illegible]
[illegible]Skilled	[illegible]-12	[illegible]
Skilled	[illegible]-14	[illegible]

Source: Field Survey, 2016-17

IS CONSTRUCTION WORK MALE'S PREROGATIVE?

If the gender aspect is looked at, the construction sector is highly male oriented unlike other sub-sectors of the informal sector. This trend appears to be more visible in Bihar where female work participation rate itself is among the lowest in India. While only 13 percent of the randomly selected sample in this study comprises women (figure 7).Thus women are much less visible in informal construction work when seen in the light of their share in overall informal sector.

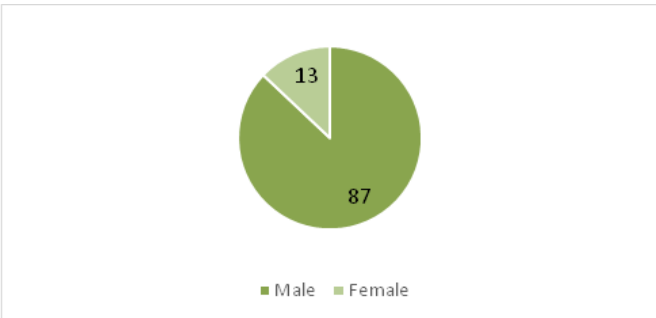

Figure- 7 Gender wise percentage distribution of construction workers

Source: Field Survey, 2016-17

Not only women workers are fewer in number but where they are not seen as construction labour, they work as second class workers. Also they are secondary workers in construction sector. 68 percent of construction labourers (out of total 100 respondent) interviewed in this research are of the opinion that it is quite obvious and natural for women labourers to work as a helper though around 32 percent did not have a clear opinion in this regard. The insignificance of female workers in construction sector is exemplified by the opinion of one of the male labourers shared during individual interview in following word,

"Women are the respect of the family, how they work with so many in this sector?"

Somewhere, women workers themselves have internalized the fact that construction sector is not an appropriate segment for women to work. During the field work, only a few women could be seen on construction sites covered under this study. However, in the last decade a large number of women workforce are engaged in construction activities, due to much opportunity to get work in the construction sector, easy to enter in this sector and also for the survival of family responsibity they are engaged in this sector. Since, female labourers are concentrated at the bottom of the labour hierarchy, there is negligible gender diversity in construction sector employment. During the field survey the most of the women are employed at site on the behalf of their husband name or including name with their husband and for that work their husband receive wage. Therefore, these women's worker are not counted as a construction labour, hence it's a serious question for construction sector 'where are all the women construction labour'?

Among the female labourers, majority get employment through networks of acquaintances or relatives Women labour get work through the help of family, friend and in very few cases with the help of contractor. This was attributed by women workers interviewed in this research, to marriage based migration that they indulge in and due to which they do not have any exposure at the new place except family at least during the early period after migration. As seen from figure 8, 74 percent of (out of total respondent) respondents out of total say they receive equal wage for the same work while 26 percent of them denied equality of wages, this 26 percent respondent are women labour.

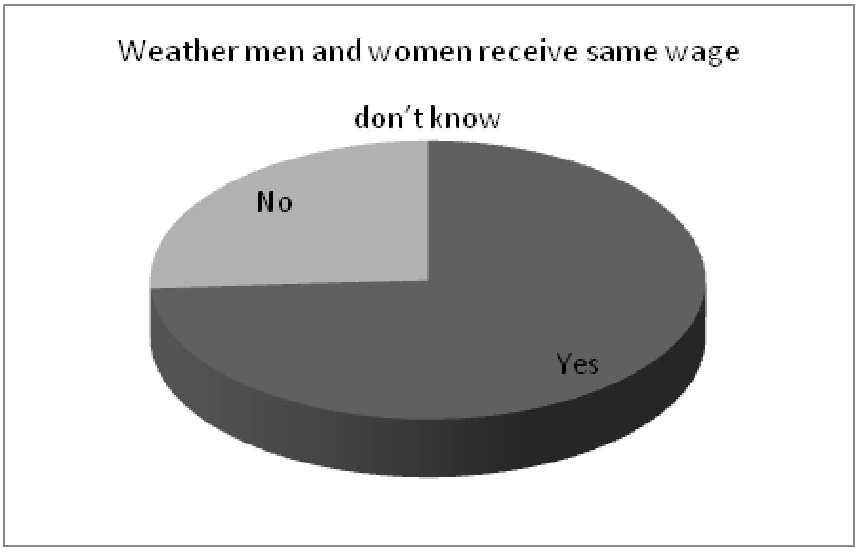

Figure 8: Percentage distribution of construction workers by their response on equal wage

Source: Field Survey, 2016-

As far as invisibility of women labourers is concerned, the field study finds this rooted in the fact that in most of the cases, they engage as a part of the family work unit, since the piece-rate system encourages workers to engage their wives and children to increase overall output, and in such circumstance, although women work, they remain behind the scene and may not receive any direct payment at all for their work. This is a very interesting aspect of informal sector (www.ijtrd.com).

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INTERDISCIPLINARY RELEVANCE OF INDIGENOUS CULTURES AND ECOLOGICAL SUSTAINABILITY

Dr. Anup K. Mishra *

PRELUDE

The new institutional economics has widened the scope of economics discussion on a canvas that transcendent the traditional scope of economics. The basic assumption of traditional economics has been 'rationality and self interest'. Real human beings do not at in these assumptions. To overcome this error, the concept of 'bounded rationality' is developed, which, in its term, has only made one modification or the other varying from model to model. However, rationality is relative and has its roots in the beliefs. The religious beliefs are very important. The complete man is not only rational but also emotional. The complete man should be reflected by a combination of rationality and emotions. This combination is represented by the value system of the man. A man is defined by religion that offers a link between the individual and the institution. On the basis of the personality and behavior of individual, so defined by religion, the paper entitled as above tries to focus on the issue of sustainability and proposing a tentative simulation to begin with. It also endeavors to find equilibrium process.

Key Words : *Ecological sustanability, Rationality, Spritual ecology.*

INTRODUCTION

The new institutional economics has added further dimension to the economic thinking with the apprehension of the failure of traditional economics in terms of predictability owing to its inability to capture the behavior of the real man. In general, economics has tried more in the line of offering explanations to the already existing events than has tried to discover a truth for its own. Based on some very artificial assumptions, a logical deduction is worked out and the conclusions are super imposed upon people to be followed as the model behavior. The basic assumption being all such theoretical under pinning had been 'rationality' and thereby the individual attempts to optimize under' given constraints. In setting forth the goals for such activity, self- interest is the only legitimate principle that can be depended upon. These individuals are rational fools (Sen, 19997). This means, the self – interested economic man is not interest in the other self. He is a gentleman, intelligent, sober, and reasonable and so on so forth, because he maximizes his objective function, which is devoid of ethics, values morals, love, favor religion, virtues, sacrifices. He is only playing with commodities or profits or money under free and full information.

One can easily conclude that technical economics has learned very little from other subjects of social sciences. In economics, the world is made to fit this (rationality and self interest assumption), rather than the assumption being made to fit the world (Sen, 1998).

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RATIONALITY: BOUNDED UNBOUNDED, RELATIVE OR ABSOLUTE

Such assumptions of complete and, absolute rationality are not only empirically unfound but also theoretically weak. The basic belief for even rationalist is relativity of rationality. To be rational is to have reasons. But it is not just the reason; it is a good or bad reason, a valid or invalid reason. The relativity of reason is governed by belief, practices and persons (Syed, 2003). Given to be rational is to have good reason is justificatory beliefs. It can be logical, factual or casual, normative or of some other kind. A good reason has two components; one component describes the situation and the other component articulate the rule by – virtue of which the reason given is a valid reason for the belief in question (Syed, 2003). For absolute reason, identity and differences are important and that are sources of all perceptions of what a thing is and what it is not. Absolute identity and differences is pure abstractions or rather idealization. Therefore absolute rationality plays no role (Taylor, 1953). Recent development in economics have recognized, although implicitly, the non-existence of the two extremes of absolute rationality visa–a-vis complete absence of the same i.e. absolute foolishness. This has enabled the theoretical developments on the assumption of 'bounded rationality' as against 'unbounded rationality'. The literature putting bunds on rationality disseminates over almost every branch of economics. Conlisk (1996) surveys such attempts. What is clear from the survey and also going through different such researches that bounded rationality is not defined by itself but the economic models make curtailments in the assumption of rationality to fit their own situations. Apparently, the attempts based on bounded rationality seem nearer to absolute and independent rationality. They miss the existence of relativity of rationality. What is required is a trans -disciplinary approach and to begin the discussion from the very beginning.

FAMILY AND BELIEF

The families are foremost of the social settings in which preferences including values are shaped certain moral inclinations either are instilled, or tried to be instilled at a young age. Whereas a family is central institution where values are shaped in one's youth, the work place reaffirms and strengthens or invalidates and weakens values.

Personal ideology is an individual's philosophy of how life should, be lived and of what forces influence human living. It is found that humanism and normative are related and are predicted in meaningful ways to cater a value system. In this regard, assumptions concerning human nature, religiosity and political orientation are important (de St. Aubin, 19996).

INSTITUTION AND THE NEW INSTITUTIONAL ECONOMICS

Institutions and organizations change preferences. The term 'institution' refers to rules, laws, norms and 'customs and the' term 'organization' refers to social settings in which activities such as production, learning, consumption takes place. Institutional include the legal or accepted ways of carrying out various activities, such as rules and laws governing market exchange, jurisprudence and politics and also widely held normative motions such as those regarding fairness and reciprocity. Organizations include firms, families, schools, media, government agencies, and courts. There is interplay between categories.

A body of thinking has evolved based on two propositions; one, institutions do matter and two, the determinants of institutions can be used in economic n discussion (Mathews, 1986). Elements of institutions are captured by property rights (Coase, 1992), conventions and norms, type of contracts and about authority.

Williamson (2000) delineates upon the levels of social analysis to capture different aspects of new institutional frame – work for economic thinking. The four levels given a sunder do act and interact with each other (Williamson, 2000).

Level –I relates to social theory that includes embeddedness: informal institutions, customs traditions, norms and religion.

Level –II relates to economics of property rights/ positive political theory i.e. institutional environments: formal rules of games especially property (polity, judiciary, and bureaucracy)

Level –III relates to the transaction cost economics i.e. governance: play of the games especially contracts (aligning governance structures with transactions)

Level –IV relates to neoclassical economics/ agency theory i.e. resource allocation and employment (price and quantities; incentive alignments)

What is important for the author is second and third levels which in turn form the new institutional – economics. The first level is given and institution at this level changes very slowly. They are informal constraints and change over centuries or millennia. Therefore religion loses its basis for economic discussions. This is because religion has different connotations in the West; however, in the Indian tradition oneness of the existence that sustains is the basis.

Economic models of religious behavior have generated heated debate. There in, the deepest problem with the economic approach to religion lies in its treatment of belief formation. The terms 'religious belief' and 'religious preferences are used interchangeably', interpreting religious behavior as choice under uncertainty (Montgomery, 1996). They use the concept of 'religious capital' (Innaccone, 1990). However, it is not clear whether the religious capital is proxy, for utilities, probability or both (Montgomery, 1996). They intend to dig into the utility function of and individual and wonder whether; probabilities, incomplete information about ultimate reality and the religious choices made by other do matter.

Another important approach lies on what is called 'methodological existentialism' and maintains that ultimate reality is unknowable. An 'infinite, chasmal, qualitative abyss' separates man from god (Kierkgarrd, 1980), (1849) and man is condemned to freedom. (Sartre, 1966, 1943). Therefore, this approach depend upon that belief formations caused by psychological tension arising from the necessity of choice, and therefore cognitive dissonance (Montgemery, 1996).

Economic agents were supposed to optimize subject to given institutional frame – work. Else, utmost institutions are taken as determinants of individual preferences. This way institutions and individuals are conflicting agents generally at war. However, if religion is taken as it is philosophized in Indian system, it does not only 'offer cooperation between' individual and the institution but also treats them as one. This way it may offer a complete picture of existence and can offer positive explanation of normative aspect of the life.

RATIONALITY, BELIEF AND THE REAL SELF

Having established the relativity of rationality and its possible root in beliefs, the real self needs to be explored. An individual is generally emotional in the sense of psychological state, because it seems that it is the more fundamental sense (Parrot, 1995; Ellsworth, 1995; Lazarus, 1995). Emotions represent a social relationship but it is an individual mind that creates them. Psychology has ample literature on emotions. Emotions might be more fundamental in the organization of human behavior than cognitions. That, in effect people may be emotes before they are cognizes (Charland, 1995; Brown, 1996). Ordinarily, e.g. love is categorized as an emotion yard held distinct from the desires, which motivate our preference ordering. It might be thought to hold little interest for economists. But our life is not 'so nearly compartmentalizes. A central message from Freud makes the action of an individual unintelligible with reference only to the conscious intention of the agents. There are unconscious motives. Sartre makes the claim that formation and pursuit like 'love' is a central feature of the human condition.

The problem of combining and cognitions is multi – fold. It is due to emotions that the combination will be indeterminate. The simple logical method, based on existence of either 'IS' or 'NOT IS' will not be useful, because the result will be multi –dimensional. The clue to this problem lies in identifying a representative to this combination. The answer lays in value system of an individual. It is the combination of emotions and cognitions, which ensures a value system. Unlike the western system value in the Indian system emanates from religion. The relation goes as under :

Man ⟹ defined as character ⟹ Character defined as values ⟹ Values defined as Religion.

Man is defined by the religion. Unlike the Western system, in Indian tradition, religion (the institution) and tie man are not deferent. Therefore, if the discussion of the behavior of the man runs in terms of value system it can pave the way out to link institution to the behavioral analysis (Mishra and Singh, 2003).

A TENTATIVE SIMULATION

To elaborate the discussion, a tentative simulation may be present, to begin with.

In Indian tradition, the values can be of two categories; one, *Preya* (loved ones) and *Shreya* (Desired ones). These values can be first order property or property of second order. It can be subjective or objective, good or bad, static or dynamic. On this basis, the values can be categorized as under:

1. Values regarding self

2. Values regarding others

3. Values regarding process

VALUE DISSONANCE

It is believed that 'Value Dissonance' result when individuals have preferences over actual possessions which conflict with 'superior values' inculcated into them. The state of having values that can't be satisfied within the prevailing physical, social and financial constraints may be called 'value over – load'. This condition inevitably generates 'value dissonance', psychological discomfort stemming from the feeling that one's personal values remain unfulfilled. The source of value over load may be a single value system. For example, a religion can demand from its followers that they are unable to fulfill or parents can instill in their children unrealistic standard of achievements. Similarly, values rooted in biological evolution need not be mutually consistent in any given context, for they might have developed in response to some separate problem. All these and many others generate value over load to be shed away by the acts. Only value loaded act could think of sustainability and this need the interdisciplinary approach.

AN INTERDISCIPLINARY ANCHOR: SPIRITUAL ECOLOGY

Spiritual ecology is a diverse, complex, dynamic and vast arena of scholarly and practical actions which is at the crossing point of spiritualities and religion on the one side and environmentalism and ecologies on the other side. (L. Sponsel, 2001) Spiritual ecology broadly does not advocate any specific religion; in its place the spirituality which is innate in every being if allowed to blossom, one can examine how the consequent maturity in values and beliefs relate to nature. In fact, spiritual ecologists can be atheists who integrate mentalist and materialistic aspects that reside in cultural anthropology, rather than mechanically contrasting one to the other as irreconcilable and antithetical.

An interdisciplinary anchor exists in this study. The socio-cultural aspect requires the research support of an expert who is sensitive to the myths, legends and folklore of the tribals and has the background of cultural studies. An economics expert with experience in using econometric/

mathematical tools who can fathom the quantitative link between spiritual ecological consciousness and ecological behavior can lend this research its true interdisciplinary flavor. Further this study dissolves water tight compartmentalization and moves into anthropology, literature, cultural studies, spirituality studies, sociology, environmental studies and above all the consciousness of conservation of environment cuts across all disciplines.

INDIGENOUS COMMUNITIES VS MODERN KNOWLEDGE SYSTEMS

Traditional knowledge echoes an understanding of the complexities of natural world that is based on an enormous set of systematic scientific experiments that have been ongoing over generations. This scientific knowledge base is the result of longitudinal leanings and whole lot of observations of the natural environs. Customarily, from time immemorial, knowledge has been passed on from the elderly people to the young through storytelling. The entire knowledge was preserved by way of oral traditions so very were crucial to continued existence. Besides oral tradition, skills and knowledge were also passed on via other ways and means. Hunting, fishing food gathering and other food preparation practices were passed on to young children by working with them. By observing, imitating parents, older siblings and grandparents, children learnt a lot. Normally, the person who taught the skill would say very little. Children became pretty skillful with numerous tools at early age. If this mode of teaching- learning is to be stated in the present educational jargon then one would say that there was a strong emphasis on modeling, guided follow-up. Peer tutoring, cooperative learning and hands-on learning were the strategies that were essentially adopted. In indigenous traditional cultures, science was not alienated from everyday life. Their knowledge of science was mixed together with storytelling, art, craftsmanship and hunting.

It was found in a study (Kawagley 1995) that Yupiaq villagers, which is a native community of Alaska, consider themselves as the creators and producers of knowledge just in contrast to the modern idea that science as a knowledge system is in fact a repository of discoveries created by scientists through long hours of work in their laboratory. These producers of knowledge are the people who observe the environment in their daily lives.

Indigenous world view is ecological and spiritual while modern system of education is rooted in the worldview that is techno-mechanical and objective in nature. The metaphors (word-thoughts) and the concepts of traditional communities are very often deep and ineffable since these are deep seated and originate from feelings of relationships and connectedness. Modern scientific knowledge does not consider the whole system, the whole organism in totality rather it has broken it into specialized fields which fails to promote systemic approach. Segregation of science from other spheres of knowledge and subdivision of science into multiple categories has led to a scenario where in a scientist who has specialized in one sphere may not lack even rudimentary understanding of other nonscientific and scientific fields.

Philosophy, science and metaphysics are taken as distinct domains of study in western culture today, but historically this kind of division did not apparently exist. Western thinkers have often turned to subjects about the existence of God or about the mysteries of nature. Modern physicists and thinkers like Hawking and Einstein did not consider necessary to take up queries about God and about the behavior of the universe separately. Nevertheless many scientists and educators from the west treat science and spirit as entities that are unrelated and separate. However, the fifth element, spirit has been overlooked by even the ecologists and it is this lack of attention to the essential element that has led to a scientific advancement that to a great extent ignores the interface and the dire systemic needs of cultures and societies within the ecosystems. Ecological studies have now begun to incorporate and sincerely consider the social needs of humans and about the changes and alterations in the ecosystem.

SIGNIFICANCE OF THE STUDY

The significance of the study rests on the fulcrum of the thought presented by Kerr (2001): What is important is that the education system that has served the development of industrial economy in the last century should contribute to not only the knowledge economy but the solution to the ecological crisis in the 21st century (Kerr, 2001).

Many current environmental troubles from the local to the worldwide eventually result from the worldview and principles of consumerism, industrialism, consumerism, and capitalism, particularly when these are nourished by insatiable greed and hunger that weakens common people and ecosystems. They pin on the perilous erroneous belief that the limited base or foundation can sustain limitless growth. That limited base is not only resources provided by the nature, but the power of Earth's systems to absorb pollution/contamination and anthropogenic pressures of other kind. The sacrilege of the environment for the ravenous exploitation of resources of the earth with wildlife decimation, deforestation, excessive mining, and toxic waste dumps is the result of the greed. Spiritual ecology attempts to wake up people to such concerns and facilitate them to discover their own trail to a new sustainable, just, green future. Thomas Berry (2006:17) affirmed the core of the subject most concisely: "… the universe is a communion of subjects, not a collection of objects."

The primary significance of this paper suggests two-fold study. *Right at the outset*, we should strengthen the theoretical framework by presenting a harmonious and all-encompassing viewpoint about the linkages that exist between 'spiritual ecological awareness' and ecological behavior in the indigenous communities.

Looking at human existence from outside in a spiritual context means understanding the network of myriads of relationships that exists between the components of the cosmos and considering it as a maximal inclusive whole that needs attention, and thinking at global level for its sustenance and continuity. An amalgamation of this outer and inner distinctiveness is realized by equating the spiritual aspect with the existential task of trying to discover the true self of one's being in the contextual reality and cosmic totality (Van Ness, 1992). The realisation of significance of self sustained economies based on native ecosystems are being developed in the form of eco- villages like Auroville, Govardhan Eco-village, (India) which is a welcome step.

The respect for conservation of biodiversity for the maintenance of the smooth life patterns for all is the principle goal and the progress of human civilization, be it technical, social or economic should be in line with this higher principle. For the indigenous people, an honored locus of nuance and construal of the world is their distinctive and exceedingly integrative cosmology and holiness.

Finally we should assure that our contribution lies in building an understanding that a combination of technology together with spiritual growth can be a new paradigm of sustainable development in the youth. Spiritual ecology involves the grand story of cosmos which can be better perceived by appreciating and experiencing connectedness, interdependence and interrelatedness with the natural world.

Glimpses of Spiritual Ecological Consciousness reflected through Practioners of spiritual Ecology in India combining the two knowledge systems. Some of the illustrious works done by individuals (Value loaded Indians) in the recent decades honoring the sacredness of the resource and using traditional community ways to solve the local problems is worth mentioning. The visionary and passionate practitioner Rajendra Singh popularly known as 'Waterman of Rajasthan' who has been awarded Stockholm Water prize very recently devoted his life for social capacity building in order to resolve local water problems of villagers of Rajasthan through participatory action connecting indigenous know-how with modern day technical and scientific approaches and setting up traditional patterns of resource use and development.

Chipko movement by Sunder lal Bahuguna started in 1973 in the Garhwal Himalayas, pushed sideways, armchair naturalists. It was revolt of the people against mindless cutting of trees. The native activists prohibited the cutting of trees just by hugging trees when the wood-cutters attempted to axe the tree. A hydro electric project known as Silent Valley project reminds us of 1978 when there was a proposal to build a dam on the river Kunthipuzha, a mindless project that would have submerged the whole biosphere reserve and would have amounted to destruction of rain forests that were 400 million years old. This had to be scrapped respecting the local movement of the villagers who could see the huge loss in biodiversity as a result of this dam which might have provided electricity but at a heavy cost. This was as if responding to the sound of nature. The tribals residing in Singhbhum district of Bihar boiled up a dissent against the government decision to plant highly- riced teak in lieu of the natural sal forests that was infact a game of greed and a populist stance of the politicians. This was a great rescue mission.

Navdanya Movement, started in 1982 by another environmental activist, a physicist by education Vandana Shiva whose fight was against globalization of seeds by MNCs like Monsanto. This movement was eco-feminist that engaged primarily women and reinstated an organic farming system that promoted conservation of biodiversity and also cultural diversity. This organization 'Navdanya' helped promote quality grain for farmers apart from creating market for farmers. This movement could be successful owing to support of the local communities and unwavering faith of the initiator. Through this network of organic producers and seed keepers in 17 states sustainable agricultural practices is promoted, food and seed sovereignty benefits are very well comprehended. Bija Vidyapeeth stands for the realized sacredness of seed.

A hydro scientist and technocrat of the Banaras Hindu University and 'Eco and spiritual Guru' of Varanasi Prof. Veerbhadra Mishra (late) also struggled to clean Ganga at Varanasi through launching " Swaksh Ganga Abhiyan" in 1982 and gave the model of oxidation pond system based on gravitational theory. Times Magazine honored him by giving Hero of the planet title in 1992.

There was another successful and one of the largest environmental campaigns spearheaded by local communities and strengthened by Medha Patekar called Narmada Bachao Andolan which questioned the very logic of large dams that sweeps away the biodiversity of the regions, eats away the livelihood and the land of the natives with meager compensation or no compensation in the name of development agendas.

Another story of struggle of three Indian villages Pangti, Ashaa and Sungro of Nagaland which worked in unison to protect the Amur falcon from mass killing is worthy of mention. Falcon has the size of a pigeon, a fascinating bird of immense ecological significance that travels up to 22,000 km/year and has the longest migratory trail in the bird kingdom. These migrate from Siberia to stop over in Nagaland state on their way to Africa. With government support and to keep up the Naga tradition of taking it as their duty to save these beautiful birds and honour them as their esteemed guests, the mass killing of these birds has been prevented. Green groups and villagers patroll the area to hold transgressors. In the last week of August 2013, Hungarian scientists in close touch with the locals started satellite tagging of the birds to trail their flight pathways.

CONCLUSIONS

The scientific knowledge of the modern times is a mix of the insights and observations of numerous diverse cultures. In addition to the large scientific knowledge base that emerged out of the Greek, Chinese, Arabic and Egyptian cultures, a considerable quantum of modern scientific knowledge has its origin from the knowledge of indigenous local cultures. For instance, around 121 modern drugs that are prescribed today were derived from plants known to these communities. Researchers from the west would have barely known the plants to be tested for healing properties if the knowledge was not provided by traditional healers (Abelson, 1990).

Traditional way of life rested on observation of the natural world along with experimentation done directly in the natural surroundings. The science that is conducted in western laboratories is largely separate from the way the science learning is practiced and promoted in indigenous cultures. Western science is apt to be called formal, impersonal, and elitist (handful of individuals who have got college education are given the status of being called scientists), while the science of the indigenous people is non elitist and informal. However, western science encourages a mechanistic vision of the universe. This is not to disregard the achievements of the current civilization completely but to pay heed to the silent signal of the time and the nature to reverse the path of development which is holistic rather than being fragmented where in the interrelated and interdependence of all universal components is well appreciated.

There is a dire need to re-create a spiritual-ecology-centric-education system which is empirically validated so that the march towards sustainability is holistically driven. Instead of 'museumising' indigenous cultures and turning them and their knowledge into exotic objects of display, this study hopes to strengthen their foundational rootedness in ecology and celebrate their superior ecological consciousness.

CONCLUDE: PROPOSED EQUILIBRIUM

No discussion in economics is complete unless equilibrium conditions are delineated upon. The stationary state is never reached, constant returns never obtained, equilibrium, even dynamic ex – ante, never establishes itself (Mehta, 1967). The way equilibrium conditions are derived; it assumes human life to be a collection of discrete objects such that objective function and constraints meet in some visible plane. Also, it approves of the paradox of happiness. One can maximize personal happiness only if one does not desire to maximize personal happiness. However, the Indian system of logic teaches that life is a continuous flow. It is a process. Therefore, to determine the consolidated behavioral agenda, it is believed that the objective function and constraints meet at infinitum. That is, they are asymptotic and not tangential. It is proposed that out of three categories of values mentioned above, first and second jointly forms the objective function and the third acts as the constraint. This proposed equilibrium may ensure the route of sustainability.

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CHINESE PERSPECTIVE IN INDO-BANGLADESH ECONOMIC RELATIONS

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ABSTARCT

Formal relations between Bangladesh and the China were established in 1976, five years after Bangladesh gained independence. The current Sino-Bangladesh relationship can be described by close political, economic and military ties. India and Bangladesh are South Asian neighbors. Generally relations between them have been friendly, although at times there are border disputes. They are common members of SAARC, BIMSTEC, IORA and the Commonwealth. Bangladesh is virtually located in between emerging markets of South Asia and fastest growing market in South East Asia and ASEAN countries. Bangladesh has the capacity to be an entry port to the region. Main bilateral issues are tariff imposition by both countries, transit and transshipment issues, water disputes and trade imbalances. Economic ties are important for bilateral relations. China is Bangladesh's largest trading partner with bilateral trade worth $10 billion dollars. China is also investing in Bangladesh largely in the area of manufacturing. China is a major partner of Bangladesh in the area of infrastructure. China is constructing bridges, roads, railway tracks, airport, and power plants. Chinese provides developmental assistance as lines of credit. Besides, neglecting the West Bengal state can give room to China to exercise monopoly in the strategic and commercial arenas. It is time to re-launch India-Bangladesh ties in a new avatar and develop them in strong diplomatic, strategic and trade relations. These ventures must be carried out in an environment that acknowledges multi-polarity in South Asia.

Keywords : *SAARC, SAFTA, BIMSTEC, FTA, IORA*

INTRODUCTION

Formal relations between Bangladesh and the China were established in 1976, five years after Bangladesh gained independence. The current Sino-Bangladesh relationship can be described by close political, economic and military ties. During the Bangladesh War of Independence in 1971 with Pakistan, China vehemently opposed Bangladesh's secession from Pakistan, because of its close relations with Pakistan and diplomatic rapprochement with the United States. In 1972, China used its veto power as a permanent member of the UN Security Council to prohibit Bangladesh's entry into the United Nations. However, after the assassination of Sheikh Mujib and subsequent presidential reign of Khandakar Mushtaq, China recognised Bangladesh's independence and newly formed government. Bangladesh is third biggest trade partner of China in South Asia. But bilateral trade between them is hugely skewed in favour of Beijing. China has increased its economic aid to Bangladesh to address concerns of trade imbalance.

India and Bangladesh are South Asian neighbors. Generally relations between them have been friendly, although at times there are border disputes. They are common members of SAARC, BIMSTEC, IORA and the Commonwealth. In particular, Bangladesh and the Indian Eastern states of

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West Bengal and Tripura are Bengali-speaking. Bangladesh has a high commission in New Delhi with consulates in Mumbai and Kolkata. India has a high commission in Dhaka with a consulate in Chittagong. Historically and culturally the two nations have been very close to each other. With the start of economic liberalization in South Asia, they established greater bilateral engagement and trade. The historic Ganges Water Sharing Treaty was signed in 1996. India and Bangladesh are close strategic partners in counter-terrorism. They are also the biggest trading partners in South Asia.

METHODOLOGY AND OBJECTIVE

This article reflects the understanding the Chinese economic investment in Bangladesh and analyses its impact on Indian economic outreach in Bangladesh. Mainly secondary data is used from the published articles, journals, newspaper and reports. Data is collected from different publication of Govt. of India like RBI, DGFT and DGCIS database, Bangladesh Bank report along with National Bureau of Statistics China, UNCTAD and World Bank reports. The main objectives of my study is-

i) To understand the outreach of Chinese trade and investment in Bangladesh.

ii) To assess the impact of Chinese perspective on Indian economic relations with Bangladesh.

iii) To analyse the challenges and opportunities of India's economic engagement with Bangladesh.

INDO-BANGLADESH ECONOMIC ENGAGEMENT

Bangladesh is virtually located in between emerging markets of South Asia and fastest growing market in South East Asia and ASEAN countries. Bangladesh has the capacity to be an entry port to the region, a potential small scale Singapore, for the region encircling Bangladesh, Nepal, Bhutan, Eight North East Indian states a resource rich northern Myanmar, a land locked region.

Table-1 India-Bangladesh trade from 2008-14

Year	Total Trade with India (in $ mn)
2008	2700
2009	2090
2010	3506
2011	5072
2012	5249
2013	5784
2014	6651

Source: DGFT database and Bangladesh Bank Reports

The above data clearly shows that Indian trade constantly increased from 2008-11 but after that (when Chinese started to increase their influence) rate of increment has decreased. Opposition at the Bangladesh turf against Chinese and Indian diplomatic efforts made the Indian trade to gain ground from 2014 afterwards.

Table-2 India-Bangladesh FDI from 2008-14

Year	FDI from India (in $ mn)
2008	11
2009	8
2010	43
2011	26
2012	28
2013	45
2014	68

Source: RBI database and Bangladesh Bank FDI survey reports

Indian FDI saw a decrease from 2010 onwards as China invested heavily in the Bangladesh. Competitiveness of Chinese investment has led to underscore the other investment in the Bangladesh.

CHINA-BANGLADESH ECONOMIC RELATIONS

Bangladeshi products export to China is reaching to the $1 billion mark. It has already approached $746 million in 2014 from only $32.36 million in 2002. Bangladeshi export basket to China is dominated by the textiles. The other main export items include fish-crustacean-molluscs and other aquatic invertebrates, raw hides and skins, plastic products, ores –slag an ash, optical-photo-technical and medical apparatus, oil seeds, cotton, electrical and electronic equipments, footwear, furniture etc.

Table-3 China-Bangladesh trade from 2008-14

Year	Total Trade with China (in $ mn)
2008	468
2009	458
2010	705
2011	825
2012	844
2013	1030
2014	1254

Source: National Bureau of Statistics China and UNCTAD

Bangladesh imports almost a 25% of her total imports from China. Bangladesh's major imports from China include – cotton, machinery, electrical and electronic equipments, manmade staple fibers, knitted or crocheted fabric, manmade filaments, plastics, vehicles other than railway, special woven or tufted fabric – lace – tapestry etc, articles of iron or steel, articles of apparel-accessories, fertilizers, organic chemicals, iron and steel etc.

Table-4 China-Bangladesh FDI from 2008-14

Year	FDI from China (in $ mn)
2008	5
2009	3
2010	9
2011	19
2012	18
2013	40
2014	43

Source: National Bureau of Statistics China and UNCTAD

Net inflow of Foreign Direct Investment (FDI) from China increased marginally in the past calendar year. Bangladesh Bank data showed that FDI from China in net term stood at $68.58 million in 2017, which was $61.4 million in 2016. Textile and weaving tops the sector-list of FDI from China in 2017, when some $13.75 million infused to this sector.

BILATERAL ISSUES IN INDO-BANGLADESH RELATIONS

The major bilateral issues in India-Bangladesh relations are as follows:

i) High customs duty on textiles products by Bangladesh

Bangladesh imposes high duty on imports sometimes as high as over 100 per cent (including basic customs duty, supplementary duty, VAT and advance trade VAT) from India on textile products, while India's imports from Bangladesh is at 'nil' duty. This affect India's textile sector negatively. It is also reported that Chinese fabrics make backdoor entry from Bangladesh after conversion to garments as SAFTA rules of origin is ineffective.

ii) High import duty on printed material by Bangladesh

The import duty on printed materials (HS Codes 4819, 4820, 4821 & 49) from India has been increased to almost 90 per cent of the shipment value by Bangladesh. Indian exporters are accordingly losing out the entire business in the Bangladesh market.

iii) Bilateral trade skewed in favour of India

Bangladesh's trade deficit is moreover high with India as compare to the rest of the world. The overall trade deficit of the country accounted for about 24 percent of its total imports and 32 percent of total exports in 2001. These shares remained unchanged in 2011. But Bangladesh's trade deficit with India in 2001 was 95 of its total import from and 1925 percent of total export to it respectively. These shares further declined to 82 and 448 percent respectively in 2011, yet imply that India is mainly a source country for imports rather than a destination market for exports of Bangladesh.

iv) Tariff duty on consumer goods by India on Bangladeshi consumer goods

Despite high trade deficit, the Indian Government placed a lot of restrictions in terms of tariffs and other barriers on Bangladesh goods entering into its market. “An average tariffs duty for consumer goods in Bangladesh was 23% while the same was 30-55% in India”. Thus, Bangladeshi goods exported to India experienced difficulty in competing with local goods.

v) Water sharing disputes

Attention for addressing the water disputes for Farakka and Teesta Barrages like the trade imbalance is called for. Bangladesh shares 54 common rivers with India mainly the Ganges, Brahmaputra and Teesta (GBT). Changes of the GBT flow from the upper riparian India have significantly impacted on the lower riparian Bangladesh. India has been deflecting water from the Ganges since 1975 by constructing a barrage at Farakka. It has also been deflecting water from the Teesta by constructing a barrage at Gazoldoba in India. Since then, it has been negatively affecting Bangladesh by depriving its water which has caused a dispute on water issues between the two countries.

vi) Transit and trans-shipment issue

Transit and trans-shipment issue is a major requirement for India to sustain socio-economic and socio-political situation in its North Eastern Region (NER). Since 1947, “NER started its business with the rest part of India or outside world through East Pakistan (now Bangladesh)”. Pakistan prohibited this route for India after the Indo-Pak War in 1965 and thus, NER was again isolated from the rest part of India. Presently, NER make their trades with the other Indian states through only available 'Siliguri Land Corridor. Distance from Agartala to Kolkata Sea Port is more than 1400 km whereas it is mere 100 km to Chittagong Seaport in Bangladesh. Thus, transportation costs of trading from NER to other parts of India are very high. India needs the transit through Bangladesh for its transportation of goods not only for the cost but also for the security reason.

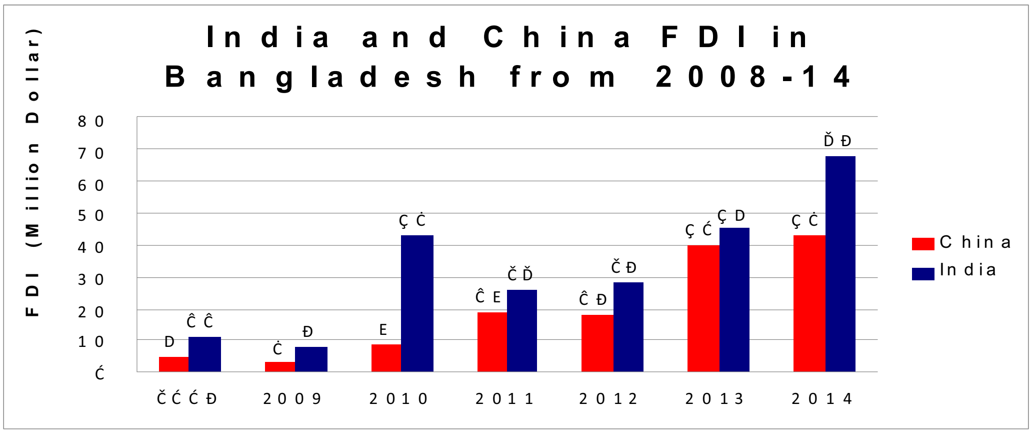
CHINESE PERSPECTIVE IN ECONOMIC ENGAGEMENT WITH BANGLADESH

China wants to make a common economic grid including Myanmar, Thailand, and the Eastern states of India using its Yunnan province. Since Bangladesh is the third largest trade partner of China in South Asia, the country has increased its economic aid to Bangladesh to reduce balance of trade. Under the Asia-Pacific Free Trade Agreement (APTA), China removed tariff barriers to 84 types of commodities from Bangladesh. They agreed to make joint ventures in trade and commerce under the

APTA concluded in 2005. With the change of relations, China provided zero-tariff treatment to 4,762 products from Bangladesh and it took effect on July1, 2010. China and Bangladesh have decided to build the 900 km Kunming Highway linking Chittagong with Kunming through Myanmar to bolster trade. China gets along with Bangladesh for regional peace, stability and progress in South Asia, including within the South Asian Association for Regional Cooperation (SAARC). Both emphasised that the Bangladesh-China-India-Myanmar (BCIM) economic corridor would prove to be an important vehicle to increase regional connectivity. Both agreed to a number of issues on global discourse, including climate change, post-2015 development agenda, energy resources, natural disasters and food security as well as other aspects related to the developing countries. In October 2016, Chinese President Xi Jingping visited Bangladesh and emphasised to continue Chinese support for development.

Economic ties are important for bilateral relations. China is Bangladesh's largest trading partner with bilateral trade worth $10 billion dollars. However, the trade balance tilted towards China with the trade gap between China and Bangladesh worth $9 billion dollars. Bangladesh asked for concessions to reduce the deficit and China responded by giving duty-free access to some Bangladeshi products. However, despite this largesse by China there is no visible impact in the deficit. China is also investing in Bangladesh largely in the area of manufacturing. China is a major partner of Bangladesh in the area of infrastructure. China is constructing bridges, roads, railway tracks, airport, and power plants. Chinese provides developmental assistance as lines of credit. During President Jinping's visit in 2016, China vowed to give $24 billion dollars in economic assistance to Bangladesh primarily as lines of credit for twenty four projects. Apart from these initiatives, Beijing is providing scholarships to students to study in China and encouraging Bangladeshis to learn Chinese. A Chinese language centre was formed in Bangladesh University of Professionals, run by the Bangladesh army, to learn the Chinese language.

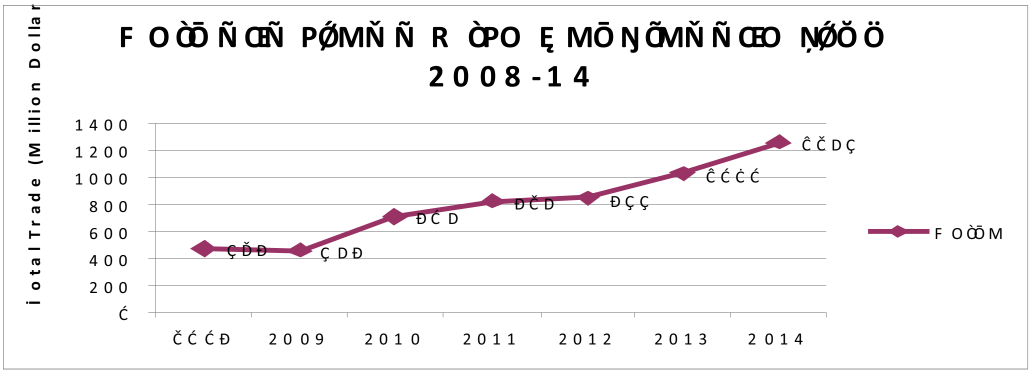
Figure-1 India and China FDI in Sri Bangladesh from 2008-14



Source: National Bureau of Statistics China and RBI data

From 2011, onwards China is trying to catch-up Indian FDI in Bangladesh and gained significant ground as compare to 2008. Sheikh Hasina got stronger in Bangladesh from after winning general elections of 2014. India fared better afterwards.

Figure-2 Chinese trade with Bangladesh from 2008-14



Source: National Bureau of Statistics China and UNCTAD

If we look at the Chinese trade with Bangladesh, it has risen constantly over the years. Bangladesh has now even joined One Belt One Road (OBOR) initiative in 2017 formally. This makes a case for Indian efforts to counter Chinese influence in Bangladesh.

INDIAN APPROACH TO CHINESE INFLUENCE IN BI-LATERAL RELATIONS

China's construction of dams on the Brahmaputra river in Tibet could cause India's Northeast and Bangladesh to face acute water shortage. The first project, the Zangmu Dam has already been operational since 2014. In addition, China's announcement in 2013 of its plans to construct three hydropower dams – Dagu, Jiacha, and Jiexy along the middle tributaries of the Brahmaputra basin, has increased concerns in India and Bangladesh in terms of erosion, flood protective measures, and the potential ecological damage to the downstream areas. There are also concerns that the Brahmaputra may be used as a diplomatic tool in Chinese foreign policy, via a stronger bargaining in water sharing talks. The following developments can be seen as the Indian constant diplomatic efforts to win back the favour of Bangladesh establishment :

i) India as the regional power requires making an effort to share the Ganges and Teesta water with Bangladesh as per agreement signed between the two countries. This will ensure proper water distribution and remove the mistrust and fears created among the people of both the countries.

ii) Bangladesh requires initiating the case to permit India to use Bangladesh to trade its goods from rest India to NER and exchange raw material and other resources to and from NER to other parts of India. This will allow India to better its overall economic growth and control political stability in those regions while it will allow Bangladesh to increase its revenue and employment.

iii) In the globalization perspective, Indian understanding of using own products and prohibition on importing Bangladesh goods to its market needs change. On the other side, Bangladesh must improve the quality of its products to attract Indian people. This will allow competitiveness for both India and Bangladesh.

iv) Maritime cooperation projects through BIMSTEC should be initiated for maritime connectivity. This will allow both Bangladesh and India to expand their economic ties and transporting goods through sea. More or less, maritime trade does not create same types of the political problems that are produced by land base trade because it is not visible to the general public. It is put forward that shipment between Chittagong and Kolkata with the smaller vessels is cost effective for Bangladeshi traders. Trading through maritime route is more profitable than that of the land customs checkpoints

v) Considering the situation of trade deficit, India also financed $ 1.0 billion line of credit to Bangladesh mainly to upgrade its road and rail connectivity to India. The then Indian President Pranab Mukherjee defined that 200 million out of 1.0 billion would be converted into grants. For reducing the trade gap further, the then Prime Minister Manmohan Singh in 2011 declared zero duty access of 46 Bangladeshi textile items during his visit to Bangladesh.

vi) The two countries amended their trade agreement that will permit Bangladesh to organise trade with the third countries like Nepal and Bhutan by using India's land, water and rail route and vice versa.

vii) During the visit of the Indian Prime Minister Narendra Modi to Bangladesh in June 2015, Bangladesh and India signed the 44 years old land border agreement by exchanging 152 enclaves. Under this agreement, 50,000 deprived citizens of the two countries will reside in their own countries.

viii) Bangladesh agreed to permit the use of Mongla and Chittagong ports for movement of goods. Work on proposed Akhaura-Agartala railway link to financed by a grant from India and would start shortly. Wagah Border like ceremony at Petrapole, Maitree Express between Kolkata-Dhaka and Bandhan Express between Kolkata-Khulna are some confidence building measures between India and Bangladesh. Out of India's total foreign aid budget in 2015-16, about 2.8 percent went for Bangladesh.

ix) India is fully committed in partnering Bangladesh in its economic development. As a long-standing development partner of Bangladesh, it has provided three lines of credit worth $8 billion to Bangladesh in the recent past. This is the biggest quantum of credit India has provided to any other country by far and comes at a highly concessional rate of interest. India on October 4, 2017 operationalized a $4.5 billion line of credit. Its third and biggest ever to Bangladesh during the recent visit to Dhaka by finance minister Arun Jaitley in October, 2017.

x) The signing of the third line of credit agreement will enable the implementation of 17 pre-identified development projects to Bangladesh in key sectors such as power, railways, roads, shipping, ports, etc. Like the earlier ones extended by India to Bangladesh, this line of credit will also be provided at a concessional interest rate of 1% per annum, with repayment over a period of 20 years time including a five-year moratorium. India also signed a Joint Communiqué with Bangladesh to update the Bilateral Investment Promotion Agreement (BIPA) to the new investment framework.

CONCLUSION

With intra-regional trade at less than 5% of total trade, South Asia is the least integrated region in the world, dwarfed by East Asia's 35% and Europe's 60%. It's 20% cheaper for India to trade with Brazil than with its neighbour Pakistan. Bangladesh's exports to India can potentially rise by 300%. South Asia can achieve better integration and boost its regional trade. While China is keen on the BCIM (Bangladesh, China, India and Myanmar) road project, India should initiate its own BIM (Bangladesh, India and Myanmar) project. Integrating the “Bharat Mala” project to BIM is recommended. Bangladesh is a crucial part of India's Act East Policy. Besides, neglecting the West Bengal state can give room to China to exercise monopoly in the strategic and commercial arenas. It is time to re-launch India-Bangladesh ties in a new avatar and develop them in strong diplomatic, strategic and trade relations. These ventures must be carried out in an environment that acknowledges multi-polarity in South Asia. Hence India and China can rise as complementary partners in the Asian Century.

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ROLE OF MICROFINANCE IN INCREASING THE LEVEL OF SELF CONFIDENCE AMONG RURAL WOMEN: A CASE STUDY OF VINDHYACHAL MANDAL

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ABSTARCT

Empowering may be understood as enabling people, especially women to acquire and possess power resources, in order to make decision on their own or resist decisions that are made by others that affect them. A person may said to be powerful when he/she has control over a large portion of power resources in society. The extent of possession of various resources such as personal wealth, such as land skills, education, information, knowledge, social status, position held, leadership trains, capabilities of mobilization. The National Policy on Education (1986) suggested certain strategies to empower women. Accordingly, women become empowered through collective reflections and decision making enable them to become agency of social change.

Keywords : *Micro finance, empowerment, SHG*

BACKDROP

Women comprise at least half the population in rural areas and their number is significantly higher in those rural areas with high levels of male outmigration and households headed by women. Women are generally poorer than men and hence form the overwhelming majority of the target group for poverty-targeted microfinance. Any development strategy that fails to include and directly benefit such large number of people is obviously only a very partial strategy. Specific attention to women in poor households is essential if the Millennium Development Goals for poverty reduction are to be achieved. Not only are women the overwhelming majority of poor people, but research has shown that women are also more likely to invest additional earnings in the health and nutritional status of the household and in children's schooling. This means that the targeting of women has a greater positive impact on child and household poverty reduction, measured in terms of nutrition, consumption and well-being.

Empowering may be understood as enabling people, especially women to acquire and possess power resources, in order to make decision on their own or resist decisions that are made by others that affect them. A person may said to be powerful when he/she has control over a large portion of power resources in society. The extent of possession of various resources such as personal wealth, such as land skills, education, information, knowledge, social status, position held, leadership trains, capabilities of mobilization. The National Policy on Education (1986) suggested certain strategies to empower women. Accordingly, women become empowered through collective reflections and decision making enable them to become agency of social change.

The global conference on Women Empowerment (1988), highlighted empowerment as the best way of making own partners in development the development of women and children in Rural Areas

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(DWCRA) program was initiated as a sub scheme of the national wide poverty alleviation program i.e., the Integrated Rural Development Program (IRDP). It aims at imparting selfreliance to rural areas through income generating skill s along with group organization skills. Keeping this in view the year 2001 was celebrated as "The Women's Empowerment Year". Human resource development and empowerment of women unlock the door for modernization of society, Instated of remaining as passive beneficiaries, women must become active partner. Participation and control over resources of power are considered as the critical indicators in the process of development discharged women especially in rural areas possess the least proportion of these resources and as a result they are powerless and dependent on the powerful and wealthy.

IMPORTANCE OF WOMEN EMPOWERMENT

"Woman reposes more closely on the central surface of life, while man hunts it in the boundaries of existence, always concerned to overcome, and in the last analysis, to kill. A woman has a secret alliance with eternal life and man with the principle of death. Woman wants to embrace the contradiction of life and to reconcile them in the act of degree so. Man on the other hand releases the tension between opposites by annihilating one of the sides, the one he finds unpleasant. He seeks the solution not in love and reconciliation, but in over coming and annihilation. He has a militant and not an erotic manner. The male principle borne of isolation, makes solitude thermal, seeks being in itself and disturbs life as a wholes his being is battle and self service, his will to- life is concerned with ascertaining his own person or overthrowing that of the stranger until the motive of salvation kindles with in him. Woman with her sustaining constitutions is at one and is harmony with the basis of the world. But man wants to change the world to bring it forward to overcome it".

MICROFINANCE AND WOMEN EMPOWERMENT

A majority of microfinance programmes target women with the explicit goal of empowering them. There are varying underlying motivations for pursuing women empowerment. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged and thus helping them should be a priority. Whereas, other believe that investing in women's capabilities empowers them to make choices which is a valuable goal in itself but it also contributes to greater economic growth and development. It has been well-documented that an increase in women's resources results in the well-being of the family, especially children (Mayoux, 1997; Kabeer, 2001; Hulme and Mosley, 1997). A more feminist point of view stresses that an increased access to financial services represent an opening/opportunity for greater empowerment. Such organizations explicitly perceive microfinance as a tool in the fight for the women's rights and independence. Finally, keeping up with the objective of financial viability, an increasing number of microfinance institutions prefers women members as they believe that they are better and more reliable borrowers. Hashemi et.al (1996) investigated whether women's access to credit has any impact on their lives, irrespective of who had the managerial control. Their results suggest that women's access to credit contributes significantly to the magnitude of the economic contributions reported by women, to the likelihood of an increase in asset holdings in their own names, to an increase in their exercise of purchasing power, and in their political and legal awareness as well as in composite empowerment index. They also found that access to credit was also associated with higher levels of mobility, political participation and involvement in 'major decision-making' for particular credit organizations. Holvoet (2005) finds that in direct bank-borrower minimal credit, women do not gain much in terms of decision-making patterns. However, when loans are channeled through women's groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns are observed. This involves a remarkable shift in norm-following and male decision making to more bargaining and sole female decision-making. She finds that the effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation had further gradually transformed groups into actors of local institutional change. Mayoux (1997) argues that the impact of microfinance programmes on womenis not always positive. Women that have set up enterprises benefit not only from small increases in income at the cost of heavier workloads and repayment pressures. Sometimes their loans are used by men in the family to set up enterprises, or sometimes women end up being employed as unpaid family workers with little benefit. She further points that in some cases women's increased autonomy has been temporary and has led to the withdrawal of male support. It has also been observed that small increases in women's income are also leading to a decrease in male contribution to certain types of household

Expenditure. Rahman (1999) using anthropological approach with in-depth interviews, participant observations, case studies and a household survey in a village, finds that between 40% and 70% of the loans disbursed to the women are used by the spouse and that the tensions within the household increases (domestic violence).

OBJECTIVES OF THE STUDY

The overall objectives of the study are to evaluate the impact of microfinance on increasing the level of confidence among rural women households in three districts of Vindhyachal Mandal. This has been initiated with following sub objectives;

- To appraise the change in the level of Self confidence of female members after joining SHGs.
- To evaluate the female members ability to face the problems after joining SHGs.
- To analyse the female members ability of control over use of money after joining SHGs.

METHODOLOGY OF THE STUDY

The present paper is based on primary sources of data and information. The primary data and information have been collected by interviewing the various stakeholders involved in Swarn Jayanti Gram Swarojagar Yojana i.e. the SHG members, bank, officials of government agencies, NGOs, Village Panchayat members, rural educated self employed people, individual volunteers at village level on the basis of structured questionnaire. One of the objectives of the SBLP is to enhance socio-economic empowerment, which includes self confidence of the members of the rural households, especially women through promotion of group and own activities and the conduct of training, organized mainly by SHPIs. The area of the study chosen was Vindhyachal Mandal. The 500 women beneficiaries of selected SHGs from three districts of Vindhyachal Mandal (i.e Mirzapur, Sonebhadra and Sant Ravidas Nagar) were surveyed on the above mentioned indicators of women empowerment. The impact of the programme has been analysed by comparing pre and post SHG situations.

SURVEY AND FINDINGS OF THE STUDY

Before describing the analysis, we present the overview of the profile of women beneficiaries. The overviews include important indicators such as Age, Marital Status Educational Attainment, Occupation.

Table 1: Profile of the Female Respondents

Particulars	No. of Respondents	
	SHG Households	**Non-SHG Households**
A. Age:		
<20 years	15 (3 %)	17(4%)
20-30 years	119 (24 %)	114 (23%)
31-40 years	176(36 %)	149(30%)
41-50 years	90 (18 %)	120(24%)
50 years	100 (20 %)	100(20%)
Total	**500**	**500**
B. Marital Status:		
Never Married	57 (12 %)	67 (14%)
Married	400 (80 %)	399 (80%)
Divorced/Separated/Widowed	43 (8%)	34 (7%)
Total	**500**	**500**
C. Caste		
General	46 (10 %)	50 (10%)
OBC	100(20 %)	100(20%)
SC/ST	354(70 %)	350 (70%)
Total	**500**	**500**
D. Educational Attainment:		
Illiterate	184 (37 %)	166(34%)
Up to Primary	89 (18 %)	106(22%)
Up to Middle	51 (11 %)	99(20%)
Up to Schooling	50 (10 %)	45(9%)
Above Schooling	46 (10 %)	7(2%)
Literate	80 (16%)	77(16%)
Total	**500**	**500**
E. Occupation:		
Farmers (Own land)	50 (10%)	82 (17%)
Artisans	100 (20 %)	93 (19%)
Traders/Shopkeepers	96 (20 %)	72 (15%)
Agricultural labour	93 (19 %)	87 (18%)
Non-agricultural labour	100 (20 %)	100 (20%)
Others	61 (13 %)	66 (14%)
Total	**500**	**500**

Source: Primary Survey (Field Data)

Note: Figures in parentheses are the percentages.

1- PROFILE OF THE FEMALE RESPONDENTS

The table shows that 36 percent of the respondents were in age group 31-40 years in case of SHG households and 30 percent in case of Non-SHG households.The distribution of the sample also reveals that around 80 percent of the respondents were married and 12 percent of the respondents were not married. The caste desegregated profile of the respondents reveals that 70 percent of the respondents belonged to SC/ST category, while 20 percent belonged to OBC category and 10 percent were from general category. As far a literacy rate is concerned 37 percent of the respondents were illiterate and nearly half of the respondents were upto primary and upto mddle and 16 percent of the respondents were literate. The table highlights that 23 percent of the respondents were Non-Agricultural labourers, Traders and Artisans and 10 percent of them were farmers. (Table 1)

Table: 2 Change in level of Self Confidence of Female SHG Members

Activity	Frequency	Pre-SHG Period		Post- SHG Period		Change	
		N	%	N	%	N	%
a. Travelling Alone to the nearest town/ district headquarter	Always/Frequently	140	28	420	84	(+)380	(+)56
	Rarely	75	15	20	4	(-)55	(-)11
	Never	275	55	60	12	(-)215	(-)34
	No Response	10	2	5	1	(-)5	(-)1
b. Going alone for medical treatment for self/children	Always/Frequently	115	23	405	81	(+)292	58
	Rarely	205	41	65	13	(-)140	28
	Never	160	32	25	5	(-)135	27
	No Response	25	5	5	1	(-)20	3
c. Handling Money	Always/Frequently	120	24	360	72	(+)240	48
	Rarely	65	13	105	21	(+)40	8
	Never	295	59	35	7	(-)260	(-)53
	No Response	20	4	0	0	(-)20	(-)4
d. Addressing the forum/group	Always/Frequently	0	0	240	48	(+)240	48
	Rarely	95	19	165	33	(+)100	14
	Never	360	72	70	14	(-)290	(-)5
	No Response	45	9	30	6	(-)15	(-)3
	Total	**500**	**100**	**500**	**100**	**500**	**100**

Source: Primary Data

2. CHANGE IN SELF- CONFIDENCE OF FEMALE MEMBERS

Information was collected on the changes in self confidence level of women in the following aspects:

- Travelling alone to the nearest Town/district headquarter
- Going alone for medical treatment for self/children
- Handling certain amount of money
- Addressing the forum/group

Table 2 provides the percentage of women members indicating the level of improvement in self-confidence over the pre SHG period. It may be observed from the results presented in table that significant improvement in self confidence was reflected mostly in travelling alone and going for medical treatment. An overwhelming majority of female respondents (about 84% and 81% respectively) used to travel alone to the nearest town/district headquarter and go for medical treatment confidently and frequently during post SHG period, against about 28% and 23% respectively during the pre SHG period. Further, about 79% and 62% of the respondents reported significant improvement in the frequency of handling certain amount of money and addressing the group or forum.

Table : 3 Distribution of Female SHG Members in Ability to Face the Problems

Activity	Frequency	Pre-SHG Period		Post- SHG Period		Change	
		N	%	N	%	N	%
a. Health Related Problems	Always/Frequently	120	24	335	67	(+)215	43
	Rarely	190	38	115	23	(-)75	(-)15
	Never	150	30	25	5	(-)125	(-)25
	No Response	40	8	25	5	(-)15	(-)3
b. Family Disputes	Always/Frequently	100	20	275	55	(+)175	35
	Rarely	130	26	100	20	(-)30	(-)6
	Never	200	40	100	20	(-)100	(-)20
	No Response	70	14	25	5	(-)45	(-)9
c. Financial Crisis	Always/Frequently	30	6	175	35	(+)145	29
	Rarely	50	10	175	35	(+)125	29.14
	Never	350	70	75	15	(-)275	(-)55
	No Response	70	14	75	15	(+)5	(-)1
	Total	**500**	**100**	**500**	**100**	**-**	**-**

Source: Primary Data

3. CHANGES IN ABILITY TO FACE PROBLEMS

Three different aspects of problematic situations were indicated to the women members and information on the ability to face them during pre and post SHG period were recorded and compared. Their responses were solicited on the following problems:

· Heath related

· Financial Crisis in the family

· Family disputes

The percentage of women respondents indicating changes in abilities to face such situations is given in Table 3. We observed that about 67% of the women respondents said that they frequently and confidently handled health related problems of their family, during post SHG period, while 55% said that they could do so with regard to family disputes. During post SHG period 35% of the women respondents were able to face /handle the situation of financial crisis in the family.

Table: 4 Distribution of Female SHG Members as Regards Ownership Over Assets.

Activity	Frequency	Pre-SHG Period		Post- SHG Period		Change	
		N	%	N	%	N	%
a. Productive Assets	Yes	80	16	210	42	130	26
	No	400	80	275	55	(-)125	(-)25
	No Response	20	4	12	3	(-)6	(-)1
b. Consumer Assets	Yes	140	28	238	68	98	40
	No	350	70	103	29.42	(-)247	(-)40.58
	No Response	10	2	9	2.57	(-)1	(-)0.57
	Total	500	100	500	100	500	100

Source: Primary Data

4 CHANGE IN SHGS MEMBER'S OWNERSHIP OF ASSETS

Information from the women households was collected and compared on whether they have/had ownership over productive assets like livestock, business assets, etc. and consumer assets like radio, T.V. etc. during post and pre SHG periods (Table 4). About 42% and 68% of the respondents have ownership of productive and consumer assets during post SHG period, against 16% and 28% respectively during pre SHG period. Observation reveals that an increase of 26% and 40% respectively has been recorded in the ownership of productive and consumer assets after joining SHGs.

Table : 5 Distribution of Female SHG Members in Control Over Use Of Money

Activity	Frequency	Pre-SHG Period		Post- SHG Period		Change	
		N	**%**	**N**	**%**	**N**	**%**
a. Buying consumer durables	Always/Frequently	30	6	90	18	60	12
	Rarely	50	10	260	52	210	42
	Never	390	78	125	25	(-)265	(-)53
	No Response	30	6	25	5	-5	-1
b.Buying physical assets	Always/Frequently	10	2	60	12	50	10
	Rarely	30	6	190	38	160	32
	Never	415	83	160	32	(-)255	(-)51
	No Response	40	8	90	18	50	10
c.Expenditure on family/social functions	Always/Frequently	60	12	150	30	90	18
	Rarely	60	12	235	47	175	35
	Never	370	74	100	20	(-)270	(-)54
	No Response	10	2	15	3	5	1
d. Expenditure on children's education	Always/Frequently	55	11	165	33	110	22
	Rarely	80	16	240	48	160	32
	Never	335	67	60	12	(-)275	(–) 55
	No Response	30	6	35	7	5	1
	Total	**500**	**100**	**500**	**100**	**500**	**100**

Source: Primary Data

5. CHANGE IN CONTROL OVER USE OF MONEY

The women members were asked to indicate their control over use of money they earn during pre and post SHG situations. Information was collected with regard to the following aspects:

- Buying consumer durable goods
- Buying physical assets like land and plots etc.
- Expenditure on family/social functions
- Expenditure on children's education.

When the control over money earned by women was examined interesting results have been observed (Table 5). The highest rate of frequency of deciding the use of money by women households during post SHG period, was on expenditure for children's education (33%), followed by expenditure on family/social functions (30%), buying consumer goods (18%) and purchase of physical assets (12%). The percentage of frequent decisions taken by women members over the use of money earned by them on above mentioned expenditure heads was about 11%, 10% 6% and 2% respectively during pre SHG period. Thus, the observation recorded an increase of about 22%, 18%, 12% and 22% respectively in the number of women respondents who had frequently participated/ taken decisions regarding use of money earned by them in buying consumer durables, physical assets, expenditure on family/social functions and consumer assets.

CONCLUSION

The analysis also presented significant improvement in self confidence of female SHG members. After joining the SHGs, an additional number of respondents could travel alone/ go for medical treatment and handle certain amount of money/ address a group or forum respectively. In the same way, female SHG members have also gained improvement in their ability to face the health related problems, financial disputes, and financial crisis in the family. The comparison of ownership over assets revealed an increase of female member's ownership of productive and consumer assets respectively after joining the SHGs.When the control over money earned by women was examined, interesting results have been observed.The highest rate of frequency of deciding the use of money by women households, during post SHG period was on expenditure for children's education, followed by expennditure on family/social functions, buying consumer goods, and purchase of physical assets.

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IMPACT OF DEMONETIZATION ON ELDERLY

Amjad Ali*

ABSTARCT

The present paper is asincere attempt to highlight the major considerations of the Indian Government such as Eradicating black money, Removing Counterfeit Currency, Stopping money laundering activities, Fighting corruption and moving towards cashless or less cash economy behind the move of demonetization and past national and international experiences of the demonetization move. This paper also discusses the impact of demonetization on the common man, especially in the context of Elderly and it's Economic/Financial, Social, Health related and Psychologically impact on elderly.

Keywords : *Demonetization, Elderly, National and International Experiences, Paper Currencies, Impact on Elderly.*

INTRODUCTION

It was midnight of 8th November 2016, when the sun had descended below the horizon and the light of the day had completely faded and people had started returning back home from their respective work after a long day, When the prime minister of our nation appeared on the national television and announced the government's decision to demonetize the old currency notes of Rupees 500 and 1000, whichaccounted for almost 86 per cent of the total paper currency in circulation at that point of time. At the one stroke of the government these currency units lost their value and ceased to be a valid legal tender. This paper is an attempt to highlight the major considerations of the India Government behind the demonetization move and to study the past national and international experiences of this move. This paper mainly tries to highlight the major Psycho-social, Economic and Health related impact of this move on Elderly in India. It was not the first time that the Indian government decided to demonetize certain paper currency notes; it adopted this policy in 1946 and 1978 also. Various countries across the world have adopted this policy at different point of time to achieve some very specific objectives. For example Ghana adopted this measure in 1982 to deal with the problem of excess liquidity and inflation, Myanmar adopted in 1985and 1987to deal with the problem of black marketing andhyperinflation, Brazil in 1990 and 1993 for fighting hyperinflation, and Soviet Union IN 1991 for fighting organised crime and problem of money overhang etc.

In India this move was taken by the government in order to achieve the following objective:

1. Eradicating black money.
2. Removing counterfeit currency.
3. Stopping money laundering activities.
4. Fighting corruption.
5. Moving towards cashless or less cash economy.

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WHAT IS DEMONETIZATION?

In simple terms demonetization denotes stripping a currency unit of its legal tender. Here the old unit of paper currency has to be retired and replaced with a new unit of paper currency. It refers to either introducing new notes or coins of the same denomination or completely replacing the old denominations with the new denominations which is very often carried out as an ambush on the black money and market. It can also be understood as a radical monetary move in which a currency unit's status as a legal tender becomes invalid. Legal tender is an official medium of payment recognised by law that can be used to extinguish a public or private debt, or fulfil any financial obligations.

COMMON REASONS BEHIND THE DEMONETIZATION MOVE WORLDWIDE

Looking at the history of demonetization or radical recall/replacement/redemption of the national currency units by the governments have been in response to hyperinflation. We have witnessed many instances across the world where the national governments resorted to the policy of demonetization to achieve certain specific objectives.Tradionally speaking the underlying purpose of the governments behind the demonetization move has been to control runaway inflation and accompanying loss of faith in the domestic currency, both among the investors and the larger public. Here the best example that comes to my mind is that of Germany under the Weimer Republic, Russia under Yeltin's regime and North Korea under its erstwhile leaderKim Jong II.

But if we go by the present scenario we find that the national governments have started using the policy of demonetization as a tool to combat corruption, to stop illegal funding to-anti national and anti-social activities, moving towards cashless or less cash economy, apart from combating inflation.The Indian government claims that the demonetization effort is to stop the counterfeiting of the current currency notes allegedly used for funding terrorism across the border by the neighbouring countries, and as an attack on the black money in the country. The move was claimed as an initiative to curb corruption, trafficking of drugs, and smuggling across borders(**Sabariga and Syamsundar, 2017**).

INDIAN EXPERIENCE OF DEMONETIZATION

Indian governments have resorted to the move of demonetization twice earlier (In 1946 and 1978) and third time on 8th November 2016 to achieve different objectives.In the January of 1946, notes of denominations 1,000 and 10,000 rupees were withdrawn from circulation and new notes of denominations 1,000, 5,000 and 10,000 rupees were introduced in 1954.Then Janata Party coalition government again demonetised banknotes of denominations 1,000, 5,000 and 10,000 rupees on 16th of January 1978 with the notion of curbing counterfeit currency and black money.The demonetization of paper currency notes of Rs. 500 and Rs. 1,000 banknotes was a policy decision carried out by the Indian Government on 8th of November 2016. In the declaration, the use of paper currency notes of all Rs. 500 and Rs. 1,000 banknotes of the Mahatma Gandhi Series would cease to be invalid after the midnight of the same day, and was also announced that the new Rs. 500 and Rs. 2,000 banknotes of the Mahatma Gandhi New Series will be issued very shortly in exchange for the above mentioned old currency paper notes. The decision of the national government to demonetise the certain paper currency notes was defended by its support who put forwarded various short term and long term advantages that this move is expected to yield to the common people and the country at large. As India lurches into the second month of its tryst with demonetization, it has quickly become evident that this is an unprecedented onslaught on the poor. The country has never faced an economic crisis of the kind it is undergoing now and there is no historic precedent to learn from, from anywhere in the world. Reports from across the country show that the foolhardy and reckless economic experiment has wrought havoc on lives and livelihood in ways that could not have been even imagined (Sridhar, 2016).

INTERNATIONAL EXPERIENCE OF DEMONETIZATION

Many countries across the world have tried demonetization to restructure their economies and achieve certain specific targets.

- In Singapore, "Banana" notes by Japanese had been in circulation during their occupation and those notes were demonetised after their surrender in 1945, according to Singapore Mint.
- Ghana, in 1982 decided to demonetisation its 50 cedi currency notes for monitoring money laundering and to curb corruption. This change was not supported unanimously by all sections of the society, but had created many problems and chaos which ended in a move back to physical assets and foreign currency.
- Similarly Nigeria's Economy also collapsed after the demonetisation move in 1984 as it did not move the way it was actually planned. The military President MuhammadBukhari launched various coloured notes to invalidate their old currency notes to fight black money. But because of some issues such as the debt-ridden economy and high inflation Nigerian economy collapsed. Nigerian Government gave just few days for exchanging the old notes; this move largely failed to solve the problems to fix the country's debts and containing the rising inflation.
- In Myanmar, demonetization was carried out with larger denomination bank notes for many times in 1964, 1985, 1987, and 2015. In 2015, the argument for the demonetization move or introducing a new 10,000 KYAT bill is fighting against Counterfeiting. In 1987, to curb the black market it has declared around 80 per cent of the currency in circulation invalid which resulted in many clashes between the students and the government machineries which killed hundreds of the protestors. In 90s, in Zaire, currency note reforms resulted in inflation surges and exchange rate against the dollar had collapsed.
- Mikhail Gorbachev the then Soviet Union president in 1991 resorted to the move of demonetization. This move of the government didn't produce much positive outcomes but has ended in the loss of Mikhail's leadership within a year's time.
- Australia was the first country in 1996 that had a full series of polymer currency notes to replace paper-based notes to stop counterfeiting. This currency made out of a more durable material was much more secure than the earlier one and changed all the currency in the country to a new type of currency note. Plastic currency was also introduced in 1992 and by 1996; all the currency notes produced were polymer in nature. Australia decided to replace its paper-based currency notes with polymer-based currency notes in 1996.
- In 2002 Euro was adopted by the member nations of the European Monetary Union to switch to the new currency, exchange rates were fixed various for the national currencies of all its members into Euros. Member of the European Union had demonetized their National currency before the Euro was introduced. However, a window period was also provided for the exchange of the old currencies to Euro for a smooth transition after demonetization.
- Government of North Korea In 2010, under Kim Jong-II adopted this measure in an attempt to constrict a control over the economy and to bring an end to the black markets, but the country's poor harvest led to a severe food shortage. AndHere Demonetisation resulted in a major economy breakdown leading to starvation of the people even for the basics needs of their life.

- Zimbabwean government also demonetized the Zimbabwean dollar in 2015 to battle the country's rocketing inflation. It was a 3-month long process involving wipe out of the Zimbabwean dollar from its economy and to strengthen the US dollar, Botswana pula, and South African rand as the country's legal tender in an attempt to give some stabilityto the ruining economy. Zimbabwe used to have hundred trillion dollar note, which was later demonetised and was exchanged in a shocking way dropping trillion dollars to just $0.5 dollar. Zimbabwe is a typical example, going through a phase of hyper-inflation in the year 2008 resulting in the value loss of its currency. The Reserve Bank of Zimbabwe announced the decision of "adopting the multiple currency system or dollarization in the year 2009 and hence demonetisation of the Zimbabwe $ became necessary to change that with the proposed multiple currency system. Two major reasons given by the central bank behind the move were its necessity for policy consistency and for enhancing the confidence of the consumers and businesses, according to its central bank.
- The central bank of the Philippines, in the year 2015 also decided to demonetise its currency in order to align with the practices of other central banks around the world which change the design of their currency that has been in circulation for over 10 years. Government of Philippines demonetized its currency notes which was in practice or circulation for over 30 years with new currency being in circulation since 2010 to fight Counterfeiting.
- Pakistan has also resorted to this move when it decided to move all its old designed currency notes out of the economy. Pakistan had demonetised its 5 Rs and 500 Rs denomination notes earlier too.
- In European Union, creating the single currency (Euro) over the period 1998-2000 is considered to be the largest demonetisation ever happened in the history.

The above mentioned experiences of various countries clearly suggest that the move of demonetisation has been largely unsuccessful and harmful for most of the countries and the common people living in these countries.

Results and Discussions

There have been lots of debates and discussions over the gains and pains or achievements and failure of this move of the government. Supporters of this move have put forwarded various arguments and points in favour of the short term and long term advantages of demonetisation and at the same time the critics of this move have also pointed out various points in support of their argument such as Poor Planning and execution on the part of the government, Huge hardship suffered by the common people due this decision in terms of income and livelihood particularly, and inefficient infrastructure that was needed to achieve the objectives stated behind the move. The 2016 Demonetization drive has led to the kind of harassment that has even caused deaths in tortuous queues across the country.As many as 50 deaths have been reported in the first ten days of the Demonetization process (Ramakrishnan, 2016). After almost eight months of this decision of the Government it can safely be stated that the decision to demonetise certain paper currency notes and its poor execution have placed a massive burden on the Frail, Poor, Elderly and the underprivileged. It's largely been a huge pain with very little gains. Looking at the impact of demonetization it has impacted almost all the sectors of the economy and sections of the society with different intensity and in nature. Overall it is clear that the extent to which the measures would inflict pain on vulnerable sections was hugely underestimated by the political establishment, Sundry Pundits, the media and a large section of the untutored or sycophantic elite of the country (Chandrasekhar, 2016). Based on the eight months experience it can be said that among the sections that have been hit the hardest by this move Elderly population stand at the top due to their inability to deal with such a sudden shock and very limited resources and options available at their disposal. Demonetization has affected the elderly in number of ways and to understand them in more holistic and better way I have clubbed them under the following headings.

Impact on Elderly

The demonetization move has impacted the elderly population in many ways, largely negatively, and this can be studied under the following headings.

1) Financial/Economic impact

- Non-payment or delays in the payment of wages as most of the elderly are either self-employed or work in unorganised sector.
- Non-payment or delay in the delivery of pension and subsidies that they receive from the government.
- Non-payment or delay in the payments of loans or debts that they had to repay and also increase in the fresh intake of debt.
- Sudden loss of savings and increased financial dependence on others.
- Loss of income or even source of income and many workdays as they had to stand in banks queues from morning to evening to get a meagre amount from their own account.

2) Social impact

- Increased instances of feeling of loneliness and isolation due to reduced contacts and meetings with the Relatives, Friends and Family members because of the hardship caused by the move.
- Unforeseen and unnecessary problems in their children or grandchildren's marriages.Marrieges have been either postponed or broken.
- Negative Impact on their children or grandchildren's study due to non-payment or delay in the payment of their school fees as they had no cash.
- Increased sense of social insecurity due to sudden loss of work and income that impacted their status and self-esteem negatively.
- Strains in their social relationship.

3) Impact on Heath

- They were denied the necessary medicines at the chemist shops as they had no cash, even though the government had allowed the acceptance of the old paper currency notes at the chemist shops but at most of the shops shop owners refused to accept them.
- Even hospitals refused to admit and give them the required treatment, though government had also allowed them to accept the old currency notes.
- Deterioration in their overall health status as they were unable to buy the required medicines and get the necessary treatment.
- Sudden Increase in the cases of high Blood Pressure, Sugar and Other cardiovascular disease among the elderly.
- Many elderly people died while standing in or coming back home from the long bank queues. Most of the People who died as a consequence of the demonetisation were elderly.

4) Psychological Impact

- Increased sense of Powerlessness, Helplessness, Worthlessness and Resourcelessness among the Elderly.
- Increase in the cases of Stress, Anxiety, Loneliness and Isolation among the Elderly which together impacted their overall mental health.
- Feeling of loss of freedom and increased dependence on others which affected their self-esteem negatively.
- Increased tendency of suicides.

CONCLUSION

Looking at the historical background of the demonetization move in India and across the world the governments always come up with or give various reasons behind the move and the noble purposes that they intend to achieve through this move. But the National and International experiences of demonetization move clearly suggest that it is a double edged weapon that causes numerous hardships and challenges before the common people while trying to achieve some noble objectives. It is largely been a case of huge pain with very little gains for the common people as it is evident from the recent experiences of this move in India. Elderly, particularly along with various other sections, suffered hugely and faced various unwanted and unforeseen issues and challenges as a consequence of the demonetization move. Further poor planning and execution of this move by the government made the scenario worst for the common people and elderly too.

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DEVELOPMENT OF EDUCATION: THE INDIAN PERSPECTIVE

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ABSTRACT

Development of education in India is basic need of human capital formation in Indian economy and government is working on it efficiently by improvement in literacy rate, pupil teacher ratio, gender parity index, expenditure on education and also by different schemes. But data reveals mix bag of results of governmental efforts of education. There is improvement in gender parity index but still there are some children away from school, whereas expenditure on education is increasing in post independence era but it is still too small in amount for development of education in India. Social mind set is also responsible factor for educational development in India. But there is also a positive effect of governmental schemes in Indian economy there is increase in number of students in schools and also change has come in social mind set of people.

Keywords : *Human Capital, Education for all, Student teacher ratio, Pupil Teacher Ratio, Drop out Ratio, UDISE.*

1. INTRODUCTION

Education means gaining knowledge and developing skills to achieve a quality life and employment. It is the basic need for Human Capital formation as well as necessary for sustainable growth of any economy. Any economy through education necessarily tries to create human capital which in turn helps in Human Development of the economy. The growth and development theories lay emphasis on importance and necessity of Human Capital for production of goods and services in an economy and the quality of human capital which in turn depends upon Education and Health. Thus, education is an integral part of Social Sector of the economy. The responsibility of providing education to all is upheld by the government. Since the advent of the New Economic Policy, the government has tried to frame and implement policies which enhance quality of education amongst its citizens. For this purpose proper budget is allocated in various plans during the past three decades. However, there is lack of uniformity in educational quality in different states of India, which may be because of certain drawbacks seen in policy implications which forms the line of discussion in the said article.

2. EXPENDITURE ON EDUCATION

For the development of education, expenditure on the part of government has been an integral part of the economy. The total public spending done by the government in various plans and allocation through budget can be referred to as expenditure on education. For this government imposes cess of 4% on the tax collected on income .This is solely to incur such expenditure. Now a days expenditure on education is rather investment in human capital as said by Amartya Sen, which helps in Human Development of the economy.

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Table : 1 Public Expenditure on Education & Gross Domestic Product (GDP)(RS in Crore)

KĜĖĪ	ĠGĪ MPFÞǾŃÕP price(at Factor cost)(Rs.crore)	İ ŎPMÕĜŔŐŇŌŇÒÞǾŇ ŎŌ Education and other Departments(Rs.crore)	İ ŎPMÕ Expenditure on Education and other Departments as %of GDP
ĈEDĈ-52	ĈĆĆĐĆ	ĎÇBÇĎ	ĆBĎÇ
ĈEĎĆ-61	ĈĎČČĆ	ČĊEBDĎ	ĈBÇĐ
ĈEĐĆ-71	ÇČČČČ	ĐEČBĊĎ	ČBĈĈ
ĈEĐĆ-81	ĈĊĆĈĐĐ	ĊĐĐÇBČ	ČBEĐ
ĈEEĆ-91	DĈĆEĎÇ	ĈEĎĈDBD	ĊBDÇ
ČĆĆĆ-01	ĈEEĈEĐČ	ĐČÇĐĎBÇĐ	ÇBĈÇ
ČĆĆD-06	ĊĊEĆDĆĊ	ĈĈĊČČĐBĈ	ĊBĊÇ
ČĆĆĎ-07	ĊEDĊČĐĎ	ĈĊĐĊĐĊBEE	ĊBÇĐ
ČĆĆĐ-08	ÇĐĐČĆĐĎ	ĈDDĐEĐBČĐ	ĊBÇ
ČĆĆĐ-09	DĊĆĊDĎĐ	ĈĐEĆĎĐBĐÇ	ĊBDĎ
ČĆĆE-10	ĎĈĆĐEĆĊ	ČÇĈČDĎBĆČ	ĊBED
ČĆĈĆ-11	ĐČÇĐĐĎĆ	ČEĊÇĐĐBČĊ	ÇBĆD
ČĆĈĈ-12*	ĐĐĊĎĆĊE	ĊĊĊEĊĆBĊĐ	ĊBĐČ
ČĆĈČ- 13(RE)*	EEDĈĊÇÇ	ÇĆĐÇČĈBĊĐ	ÇBĈ
ČĆĈĊ- 14(BE)*	ĈĈČĐČĐĎÇ	ÇĎDĈÇČBĐ	ÇBĈĊ

RE: Revised Estimates

BE: Budget Estimates

Data source: Ministry of Human Resource Development, Government of India

**Base year has been revised from 2004-05 to 2011-12*

3. SCHEMES FOR EDUCATIONAL DEVELOPMENT

The earnest efforts put forth by the government for enhancing the quality of education is through various schemes which have been introduced by the Government. Some schemes for educational development are:

3. (a) EDUCATION FOR ALL – To achieve the goal of universalization and uniformity of elementary education , Right to Free and Compulsory Education Act 2009 was enacted in 2010 by the UPA Government .The Act provides legal right to all children between 6-14 years to get free and compulsory education ,attendance and completion of elementary education. India has made significant progress in quantitative indicators such as enrolment levels, completion rates and other physical infrastructural facilities like construction of school, buildings/classrooms, drinking water facilities, toilet facilities and appointment of teachers, etc at elementary level.

3(b). MODEL SCHOOL UNDER PUBLIC PRIVATE PARTNERSHIP (PPP) MODEL – The public private partnership model was proposed in Eleventh Five Year Plan and it become popular in past few years in India. The schools under PPP model aims to provide quality education to talented rural children by setting 6000 model schools at the rate of one school per block. The scheme has following objectives:

- To have at least one good quality senior secondary school in every block
- To try out innovative curriculum and education

3(c).BETI BACHAO BETI PADHAO SCHEME – This scheme launched in 2015 by NDA government for promoting survival, protection and education of girl child. It aims to address the issue of declining child sex ratio through a mass campaign targeted at changing social mind set and creating awareness about the criticality of issue. The main motive of this scheme is women empowerment.

3(d).SAMAGRA SHIKSHA SCHEME – Recently on 26 May, 2018, Human Resource Development Minister Shri. Prakash Javedkar launched Samagra Shikhsha Scheme for school education .This scheme focuses on improving quality of education and using technology to empower children and teachers. This is a program that unifies learning from the pre- school to class 12 levels and encapsulates elements of the Sarva Shiksha Abhiyan ,Rashtriya Madhyamik Shiksha Abhiyan and Teacher education .The objectives of scheme includes :

- Provision of quality education
- Enhancing learning outcomes of students

4. INDICATORS OF EDUCATIONAL DEVELOPMENT

Educational development is indicated by certain indicators which are:

4(a).Literacy Rate – Literacy rate refers to total number of literate persons in a given age group, expressed as percentage of total population in that age group. In other words Literacy rate of population is defined as the percentage of literates to the total population of age 7 and above. Literacy rate of all and selected states are as follows:

Table : 2 LITERACY RATE IN PERCENTAGE (%)

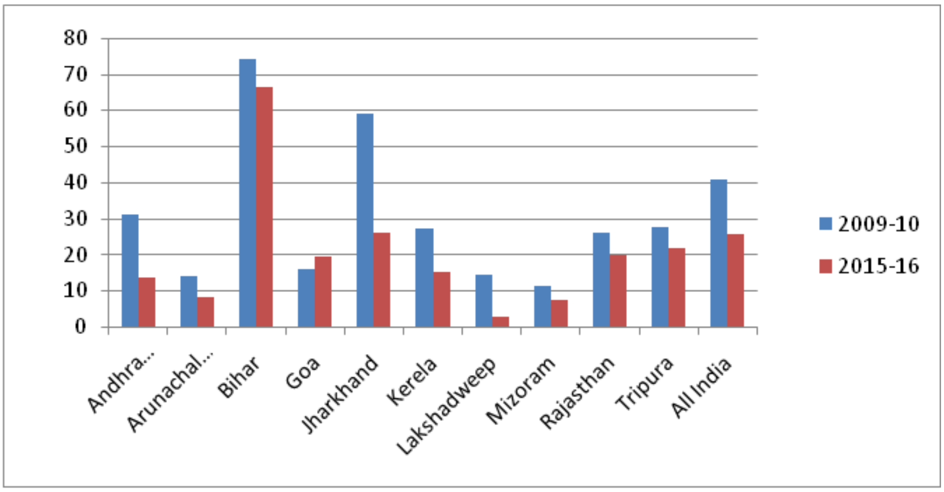
STATE AND ALL INDIA	2001 CENSUS	2011 CENSUS
Kerela	90.86	94
Lakshadweep	86.66	91.85
Mizoram	88.8	91.33
Goa	82.01	88.7
Tripura	73.19	87.22
Andhra Pradesh	60.47	67.02
Jharkhand	53.56	66.41
Rajasthan	60.41	66.11
Arunachal Pradesh	54.34	65.38
Bihar	47	61.8
All India	64.84	74.04

SOURCE: Census India

Above data shows improvement in literacy rate of top 5 highest literacy rate states (Kerela, Lakshadweep, Mizoram, Goa, Tripura) and top 5 lowest literacy rate states (Andhra Pradesh, Jharkhand, Rajasthan, Arunachal Pradesh, Bihar) and all India literacy rate also increases from 64.84% to 74.04% in 2011 census and this improvement is result of government efforts.

4(a).Student Classroom Ratio – Student Classroom Ratio is an average number of students per classroom in a school in a given year. In India, the percentage in schools with student- classroom ratio greater than 30 students ,declined from 40.63 percent to 25.74 percent in 2015-16.However, the data reveal that there exists variations in the student classroom ratio across various states in India :

Graph : 1 STATE WISE STUDENT CLASSROOM RATIO AT PRIMARY LEVEL >30(percent)

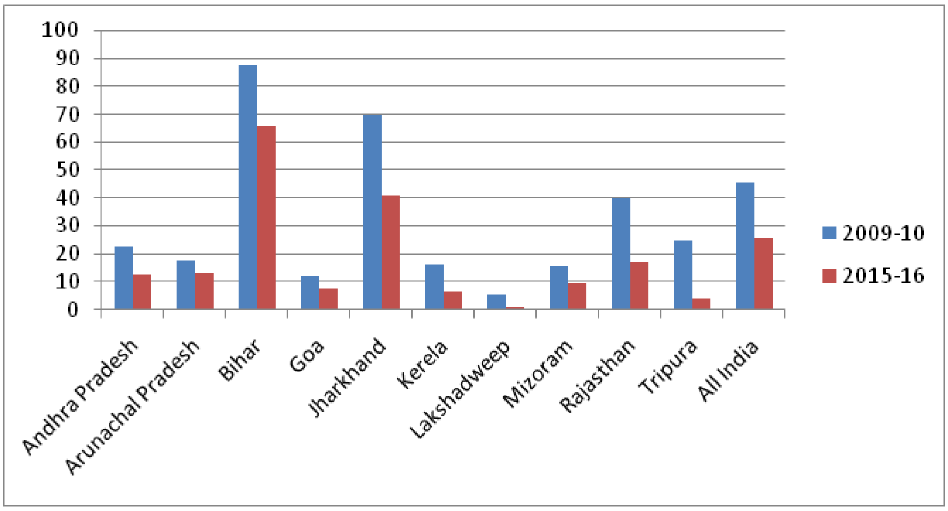


SOURCE: Economic Survey 2017-18(School Education in India , Flash Statistics, UDISE)

For Student classroom ratio we had taken the data of top five highest (Kerela, Lakshadweep, Mizoram, Goa, Tripura) and lowest (Andhra Pradesh, Jharkhand, Rajasthan, Arunachal Pradesh, Bihar) literacy rate state, Improvement is seen in all states whether it is lowest literacy state Bihar (improved from 74.19 to 66.27) or highest literacy rate Kerela (improved 27.04 to 15.23) and all India student classroom ratio>30% at primary level improved 40.63 to 25.74.

4(b).Pupil Teacher Ratio – Pupil teacher ratio is also an average number of pupils (students)per teacher in a school per year. At primary level and upper primary level, the pupil teacher ratio (PTR) should be 30:1 and 35:1 respectively. As per Unified District Information System for Education (UDISE), the PTR at national level for primary school is 23:1 in 2015-16 whereas this ratio is 40:1 in 2009-10.

Graph : 2 STATE WISE PUPIL TEACHER RATIO AT PRIMARY LEVEL >30(percent)

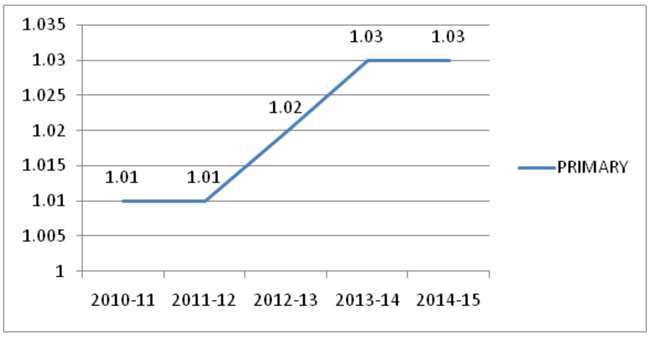


SOURCE: Economic Survey 2017-18(School Education in India , Flash Statistics, UDISE)

By government consistent efforts there is also improvement in pupil teacher ratio, not only in highest literacy rate state but also in lowest literacy rate. There is improvement in pupil teacher ratio of Kerela from 16/22 to 6.55 in 2015-16 because it has highest literacy rate in all India and there is great improvement in Bihar from 87.67 to 65.92 whether it has lowest literacy rate in all India. If we see the scenario of all India pupil teacher ratio it improved from 45.76 to 25.94 in 2015-16.

4(c).Gender Parity Index – Gender Parity Index (GPI) in Education is an important indicator which reflects the discrimination against girls in access to educational opportunities. With consistent efforts by government through programs like "Beti Padhao Beti Bachao", the GPI has improved substantially at the primary level of enrolment. As shown in data in GPI is 1.01 and till 2014-15 it increases to 1.03 which is a good sign for the educational development.

Graph : 3 GENDER PARITY INDEX IN ENROLMENT

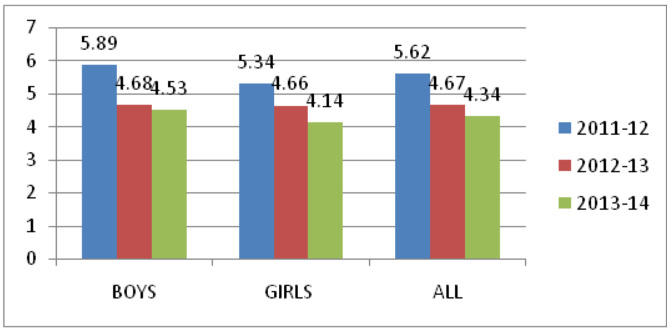


SOURCE: Economic Survey 2017-18

4(c).DROP OUT RATE

Drop out rate refers to the percentage of students who left school before completion of their schooling in a year. It also shows the number of children remain away from school and are not part of human capital of an economy. Data shows that drop out rate is decreasing by impressive governmental efforts but dropout rate is dependent on mind set of the people in the economy. Children are asset to parents and their hands are other helping hands for their family that's why there is existence of dropout rate in economy. With improvement in the number of schools, facilities in school and enrolment, the annual drop out rate at primary level came down by 1.28% point(from 5.62% in 2011-12 to 4.34% in 2013-14) for all category students. At this level, the drop out rate for boys and girls decreased by 1.36% point (from 5.89% to 4.53%)and 1.2%point (from 5.34% to 4.14%)respectively during 2011-12 to 2013-14.

Graph : 4 Dropout Rates (%) from 2011-12 to 2013-14 at primary level



SOURCE: Educational Statistics at a Glance (Ministry of Human Resource Development) 2016

5. CONSEQUENCES OF DEVELOPMENT OF EDUCATION IN INDIA

As every coin has two sides, same in consequences, it also has two sides: positive and negative. If we see the consequences of educational development in India, It is also divided into two parts:

5(a).Positive Consequences –

- There is improvement in pupil teacher ratio which shows number of students getting quality education by qualified teacher.
- Improvement in gender parity index reveals that there is change in mind set of people and existence of women empowerment, due to which large number of girls get benefited by it.
- Decrease in dropout ratio shows large number of students get benefited by government schemes and small amount of students remain to get education.
- With increase in number of students, facilities in schools, etc.

5(b).Negative Consequences –

- Problem of implementation is first and foremost negative consequences because there is leakage effect(effect of leakage like corruption, biased infrastructure, biased recruitment system, etc) in implementation of any educational development done by government.
- Digitalizing education in the classroom is very challenging because only 62% of all schools have an electricity connection, only 24% have functional computers and 9% have both electricity and functional computers.
- According to Ministry of Human Resource Development (MHRD) 6 million children are still out of school because of social mind set and government didn't manage to attract these children to schools.
- ASER report notes that only 48%of class 5th children across India can read a class 2nd level text which is a serious concern before government.
- Amount of expenditure on education still too low, there is need to increase in amount of expenditure on education. Around 3.8% of GDP only is spent on education and most of this is spent on salaries of teachers.
- The bias infrastructure /amenities are missing in primary school, for ex. toilet, books, boundary walls, etc.

6. CONCLUSION

Government is doing a great job in educational development in India but negative consequences and leakage effect is main reason behind the bad educational development in India. Solution for this leakages is strict and concrete step should taken by government and then government will succeed in building a quality of human capital in India by the means of educational development in India.

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OCCUPATIONAL HEALTH HAZARDS AMONG WOMEN BEEDI WORKERS: A REVIEW

Md. Saddam Ali*

ABSTRACT

Beedi industry is the one of the major informal or unorganized sector in India which employees a good number of women. Majority of Women Beedi Workers are home based worker. They are exploited by the Contractors and Employer's. We can see the Proletarianization of Beedi workers by the bourgeoisie or Capitalist community.Beedi Workers are still struggling for their equal rights and opportunities in term of equal remuneration, adequate medical facilities, safeguards from the occupational hazards, proper ventilation facility, normal working environment, first aid facility. In spite of all mentioned physical safety Women Beedi Workers are facing dual problem due to the Capitalist Feminist approach. Capitalist Feminist approach means due to women, Women are considered as vulnerable and marginalized community and due to labourers/workers they are exploited by the Bourgeoisie community. Apart from occupational health hazards women beedi workers are also facing problems like unequal remuneration, low wages, non-payment of wages on time. Women Beedi workers are not getting all these social securities because of they comes under unorganized sector which constitute ninety three percent of total work force and all the Labour laws or social securities are only apply on workers who belongs to organized sector which only constitute seven percent of total work force. Due to lack of awareness and illiteracy among Women Beedi Workers are not capable enough to raise their voice for equal rights and opportunities. Through this paper I studied various literatures on Women Beedi Workers all over the India and tried to find out the various challenges, issues and concerns in term of Occupational hazards of women such as cough, respiratory problem, headache, neck ache, pain in legs etc. Women Beedi Workers are suffering from various severe diseases like cancer, TB etc due to the occupational health hazards.

Keywords: *Women Beedi Workers, Beedi industry, Occupational Health Hazards, Informal Sector*

INTRODUCTION

A Beedi is a thin South Asian cigarette made of 0.2-0.3 g of tobacco flake wrapped in a tendu leaf and secured with colored thread at both ends. As it is a cheap form of tobacco consumption, it is extremely popular among the non-affluent but it carries greater health risks as it delivers more nicotine, carbon monoxide and tar than conventional cigarettes. Beedi rolling is a popular small-scale industry in Bihar, India. A special feature of the beedi industry is that work is done through contractors and by distributing work in private dwelling houses where the workers take the raw material given by the contractor and handover the finished product to him. It is an arduous, labour intensive task because each beedi is rolled individually. Women constitute a very high percentage of labour force in the

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industry. The reason for this is, firstly, the work is done generally from home and women can do it while at the same time attending to their children and other household chores; secondly, their deft fingers are more suited to the work of beedi rolling, besides, women are considered to be more sincere and hardworking. Srinivasulu (1997) reported that 90% of beedi workers are women. When Beedis are stored in the house, food spoils quicker and family members experience nausea and headaches (Panchamukhi PR 2000).

OVERVIEW OF THE BEEDI MANUFACTURING IN INDIA

Beedi is still the most popular smoking tobacco product in Asian countries such as India, Bangladesh, Nepal, Sri Lanka and Pakistan, etc. Beedi manufacturing is a traditional agro-forestry based 2nd largest tobacco based industry in India (Shimkhada and Peabody, 2003). As per Standing Committee on Labour, 49.90 lakh beedi workers in India (Ministry of Labour and Employment, 2011) majority of who are home based women workers. Women constitute 76-95% of total employment in beedi manufacturing (Pande R., 1999; Sudarshan R. and Kaur R., 1999). The All India Beedi, Cigar, and Tobacco Workers Federation estimates women comprise around 90 per cent of total employment in beedi manufacturing. Beedi rolling is the one of the largest and popular small scale industry in India which provides employment to millions of women and children who are mostly from the poor socio-economic status. The beedi industry provides a livelihood to over three million people engaged in tobacco cultivation, processing and beedi rolling (Jaisani, 1989) and one of the largest employers of workers in India, after agriculture, handloom and construction (GoI, 1995). It provides employment for both male and female, mainly those from the lower socioeconomic status. Unorganized sector of work is full of health hazards and injuries and if the workforce is female, the scenario worsens (Bharara K. et al., 2012). India is one of the biggest beedi rolling centers in the world. According to ILO reports, there are about 300 manufacturers of major beedi brands and thousands of small scale contractors and manufacturers involved in the beedi production.

ACTS APPLICABLE ON WOMEN BEEDI WORKERS

Apart from the various acts governing the industrial environment specific acts have been enacted by the government of India to safeguard the welfare of the beedi rollers. All the Labour Acts/Laws/Legislations do not directly discussed about the women but Constitution of India directly ensure the health safety of their workers. These provisions are especially mentioned in The Factory Act, 1948. Although Women Beedi Workers comes under the Informal/Unorganized sector the concern Act do not cover these workers but there are certain fundamental things which are directed by our Honorable Constitution of India to safeguard about the working conditions and Conditions of Workers engaged in either organized or unorganized sector. There are many Labour Acts which apply on Women Beedi Workers to protect their Conditions of Work and Working Conditions. The various Labour Acts are as follows:

- Minimum Wages Act, 1948
- Maternity Benefit Act, 1961
- Workmen's Compensation Act, 1923
- Payment of Wages Act, 1936
- Payment of Gratuity Act, 1972
- Chapter IV and Section 85 of the Factories Act, 1948
- Industrial Disputes Act, 1947
- Industrial Employment (Standing Orders) Act, 1946

- Employee Provident Fund & Miscellaneous Provision Act, 1952
- Child Labour (Prevention & Regulation) Act, 1986

The law which directly deals with the Beedi workers is as follows:

- The Beedi and Cigar Workers (Conditions of Employment) Act, 1966
- The Beedi Workers Welfare Cess Act, 1976
- The Beedi Workers Welfare Fund Act, 1976

THE SALIENT FEATURES OF THE ABOVE ACTS

BEEDI AND CIGAR WORKERS (CONDITIONS OF EMPLOYMENT) ACT, 1966,

This Act plays an important role for the safeguards and protection of Beedi Workers and this is also a milestone for the welfare of Beedi Workers. Act covers various social security, conditions of work and working conditions regarding decent work, leave with wages, weekly rest, daily hours of work, maternity leave, welfare amenities and benefits such as canteen, drinking water and toilet facility. This Act also discussed about the various measures to safeguards from the occupational health hazards and also promotes the healthy working conditions of beedi Workers such as proper ventilation facility, cleanliness, first aid, etc. for the safeguard from the economic exploitation the Act prohibits an employer or contractor from arbitrarily rejecting more than 2.5% of the Beedis as sub-standard Beedis. If Employer or contractor rejects more than 5% of total Beedis then they have to make entries in writing about the reasons for rejection. In practice various studies have proved that the rate of rejection of Beedi is much higher. The Act does not apply to the occupier or owner of a private dwelling house involved in the manufacturing process with the help of his family or anybody who is dependent on him, provided the owner or occupier is not an employee of an employer to whom the Act is applicable.

THE BEEDI WORKERS WELFARE CESS ACT, 1976

This main aims of this Act is to collect taxes by way of cess or by imposing excise duty on manufactured Beedis.

THE BEEDIS WORKERS WELFARE FUND ACT, 1976

This Act was enacted with the objective to promote financial assistance to the workers. The Beedi Workers Welfare Fund Rules, 1978 stipulate that the owner of an establishment or a factory or contractor should maintain a register of works and furnish statistics and other information as required by the government from time to time. Employers are to provide photo identity cards to every worker. The main emphasis of the welfare measures is in the health sector as the beedi workers as a category of workers is involved in Health Hazardous Occupations. Despite laws which seek to protect the interests of beedi workers, the real benefit does not reach the workers; the law is flouted in various ways and the workers are exploited. Helpless because of poverty and lack of awareness, they succumb to all atrocities. It is with the object of understanding the problems of women beedi workers and find out possible solutions that the National Commission of Women decided to hold public hearings at various places and have a first-hand account/report from the workers themselves. Five public hearing were conducted, viz - Ahmedabad (Gujarat), Nippani (Karnataka), Sagar (Madhya Pradesh), Tirunelveli (Tamil Nadu) and Warrangal. Apart from these laws, there are other labour law legislations also which cover the welfare of beedi workers.

ACTUAL SCENARIOOF WOMEN BEEDI WORKERS

I reviewed a paper to know about the Occupational health hazards among women and the title of the paper is on 'A study on occupational health hazards among women beedi rollers in Tamil Nadu, India'.

This study has been done by the SenthilkumarNakkeeran and SubburethinaBharathiPugalendhi. After analyzing this paper I may conclude various occupational health hazards of women beedi workers.

- There is clear no relationship between the employer and employee.
- The working conditions of Women Beedi Workers are very poor and unhygienic which have always fears of occupational hazards.
- It is no need to say that Women Beedi Workers are poor. They live in a single small room where they roll Beedi and also do their all work like cooking, sleeping etc.
- Child Labour is very common in Beedi work so children of Beedi Workers are exposed to all the occupational hazards of tobacco.
- Low wages and wages not paid on time are very common issues and problem of Beedi worker. This is matter of concern of violation of fundamental rights which is given by the constitution of India to every citizen.
- Employers or Contractors Women Beedi workers obtains less amount than the actual remuneration.
- No women worker has dare to challenge their Contractors or Employers regarding their economic exploitation. If any employee challenge this then they are threatened and lose work.
- This occupation does not require any skill or expertise.
- Majority of Workers does not have identity cards or any valid document for getting any benefits through any schemes.
- Women Beedi workers have lack of awareness about the schemes by the state and central government it is because of illiteracy is common among them.
- The nature of unorganized sector is like scattered and home based workers so it is very difficult to take any collective action. Beedi workers do not have scope for alternative work so does not dare to raise voice against the Employers or Contractors.

OCCUPATIONAL HEALTH

In India, 1.83 million people are suffering from occupational diseases contributing to 20% of the global burden (Kouser et al., 2014). The largest segment of the labor force in the country belongs to the unorganized sector, 185.3 million workers in the agriculture sector, 14.6 million in the construction sector, 9.51 lakh in the plantation sector and about 41.35 lakhs in the beedi industry (GoI Planning Commission). In our country, most of the females are working in beedi manufacturing and tobacco processing industries (Rani M. et al., 2003). Women constitute a very high percentage of labour force in the beedi rolling industry (Kusum K., 2005) in India. Srinivasulu (1997) reported that 90% of beedi workers are women. The beedi industry has been classified as unorganized, falling under the small scale and cottage industries sector. Beedi manufacturing is one of the major informal sector activities in India in which a huge numbers of home based women workers are engaged in beedi rolling activities who live below the poverty line. Therefore, there is a need to improve the living and working conditions as well as to promote decent employment and income opportunities for women beedi rollers.

Occupational health is specifically concerned with safety and wellbeing of the workers, as well as its motive is to improve productivity

Major studies on occupational health hazards among Women Beedi Workers in different states of India, based on the published literature: An Analysis

Location	No. of Respondents (N) & Age Groups	Types of Health Hazards Faced by the Beedi workers * (% of Total)	Reference
Rajasthan	N = 200	Cough, Respiratory disorders, Breathlessness, Facial swelling, Anemia, Hemoptysis, Anorexia, Disphagia, Asthmatic allergy	Prakash and Vyas, 2012
Bihar	N = 197, 20 to 60	More than 70% suffered from eye, gastrointestinal and nervous problems while more than 50% suffered from respiratory problems, mostly throat burning and cough. More than 75% faced Osteological problems.	Yasmin, S. et al., 2010
Madhya Pradesh	N = 70, ? 14 to >30	62.86% headache, 51.43% back pain, 20% eye problem, 11.13% asthma, limbs and shoulder pain 67.14%, gastric 17.57% and TB 7.14%.	Sen V., 2007
Uttar Pradesh	N = 214, 20 to ? 75	Eye problems (33.8%), Respiratory problems (22.68%), Osteological problems (48.05%), Skin problems (29.63%) and Headache (14.81%)	Singh, J. K. et al., 2014

West Bengal	N = 92, ? 20 to >41	Musculo-Skeletal (100%), Respiratory (50%), Eye (43%), Dizziness (33%), Stomach problems (28%) and Gynecological (7%)	Chandra K. D., 2013
Andhra Pradesh	N = 470, 15 to ? 35	Back pain and neck pain (76.60%), Pain in shoulder/knee (80.85%), Abdomen pain (18.72%), Cough (bronchitis) (27.24%), Breathlessness (20.22%), Acidity (40%), Tuberculosis (6.8%), Nausea/vomiting (19.14%), Headache (40.42%), Generalized weakness (34.4%), and skin diseases (dermatitis) (21.27%)	Joshi, K. P. et al., 2013
Andhra Pradesh	N = 100, 18 to >50	Cancer related diseases (51%), lung problem (32%), cough (11%) and chest pain (6%).	Nagalakshmi T., 2013
Maharashtra	N = 54	Headache (50%), Acidity (25%), Nausea and Vomiting (20%), Breathlessness (30%), Cough (32%) and Chest Tightness (25%) problems faced by Female Tobacco	Wali and Raut, 2013

Maharashtra (Mumbai)	N = 52, 20 to 70	Weakness and fatigue (88.5%), Lower backache (78.8%), pain in knee (42.3%), Headache (32.7%), Eye problems (36.5%) and other.	Sabale, et al., 2012
Karnataka	N = 113, 14 to 69	Musculoskeletal disorder (64%), Anemia (47%), Gastrointestinal disorders (44%), Respiratory disorders (36%), Obstetric and gynecological (42%), Ophthalmic conditions (36%) and other (35%).	Manjula, A. et al., 2012
Karnataka	N = 426, 15 to 70	Oral health status: Gingival disease (16.26%) and Periodontal disease (83.25%).	Vanishree N., et al., 2014
Karnataka	N = 439, 18 to ? 55	Musculoskeletal problem (34.6%), Eye problems (31.2%), Respiratory problems (12%) and Other problems (19.8%)	Madhusudan M. et al., 2014
Tamil Nadu	N = 310, 15 to 80	Defective vision (62.9%), headache(53.5%), eyes irritation (38.1%), redness of eyes (6.5%), eye watering (6.5%), photophobia (3.5%), skin tanning (22.9%), rough skin (11.9%), miscarriages (4.8%) and other	Mittal S., et al., 2008

Tamil Nadu	N = 50	Body Pain (46%), Respirator Problem (24%), Diabetes (14%), Heart Problem (14%), Cancer (2%) and other	Srinivasan and Ilango, 2013
Tamil Nadu	N = 182, 20 to 50	Reduction of lung functions (16% of workers had obstructive, 7% had restrictive and 10% had mixed type of ventilatory defect)	Kouser et al., 2014
Tamil Nadu	N = 388	28% skin diseases, 32% anemic problems and more than 70% suffered from eye, gastrointestinal and nervous problems, 50% respiratory problems and more than 75% faced osteological problems.	Senthil, K.N. and Subburethina, B.P., 2010

Source: The International Journal of Humanities & Social Studies (Vol. 3 Issue 10 October, 2015. P. 54-55)

AN ANALYSIS OF REVIEW OF LITERATURES/OCCUPATIONAL HEALTH HAZARDS OF BEEDI ROLLERS IN THE COUNTRY

Prakash and Vyas in his study 'Prevalence and risk factors for respiratory manifestations in female Beedi workers of Ajmer' studied 200 respondents and find out the various occupational health hazards of Women Beedi Workers. The common occupational hazards faced women beedi workers are Cough, Respiratory disorders, Breathlessness, Facial swelling, Anemia, Hemoptysis, Anorexia, Dysphagia, Asthmatic allergy. These are the health hazards of women beedi workers in Ajmer (Rajasthan).

Yasmin(2010),studied various occupational health hazards of women beedi workers in Bihar. In her study called “Occupational Health Hazards in Women Beedi Rollers in Bihar, India,”, She find out the common occupational health hazards which are as follows 70% has problem of burning of eyes, gastrointestinal and nervous problems while more than 50% suffered from respiratory problems, mostly throat burning and cough. More than 75% faced Osteological problems. In this study women were suffering from various occupational health hazards but they were not aware about their issues of occupational hazards. This is very important study to know about the various issues and challenges about the occupational health hazards among beedi women workers in Bihar.

Sen (2007), in his study 'Effects of working conditions on health of beedi workers: A study of Sagar District of Madhya Pradesh: Environment, drinking water and public health: problems and future goals' discussed about the various occupational health hazards after collecting data from the field. In his study majority of the women beedi workers were suffering from such hazards like 62.86% of beedi workers have headache, 51.43% back pain, 20% eye problem, 11.13% asthma, limbs and shoulder pain 67.14%, 17.57% of beedi workers have gastric problem and 7.14% are suffering from TB. Madhya Pradesh has a large number of beedi workers and women beedi workers are also in a good number. This study did not focused on the issues and challenges of women beedi workers but although women are in a majority in this sector so I mentioned this study for the purpose of common health hazards faced by the women as well as men beedi workers in Sagar district of Madhya Pradesh.

Singh Rana and Mishra (2014), 'Occupational Health Problems amongst Women Beedi Rollers in Jhansi, Bundelkhand Region, Uttar Pradesh' has studies the various common occupational health hazards of Women Beedi workers. These occupational hazards are as follows on the basis of field experiences, a good number of women beedi workers have Eye problems (33.8%), Respiratory problems is also a very common occupational health hazards (22.68%), Osteological problems (48.05%), Skin problems (29.63%) and Headache (14.81%). The matter of concern of women beedi workers is like they are not much aware about their health problems with especial reference to occupational health hazards.

Chandra Kant Das (2013) in his Article entitled 'A study on occupational health hazards among women beedi-workers of Murshidabad district in West Bengal' tried to focus on the various occupational health hazards of women. In his study he find-out that majority of women beedi workers are suffering from one or more occupational health hazards. Muscular-Skeletal is very common occupational hazards among beedi workers and so all the respondents were suffering from this problem (100%), Respiratory related problem (50%), burning of Eye (43%), Dizziness (33%), Stomach problems (28%) and Gynecological (7%). Chandra Kant Das also said that these women beedi workers are very vulnerable and marginalized and majority of them are not having even basic facility of life. Their conditions of work and working condition is very poor.

Joshi, Robins, Parashramlu andMallikarjunaih (2013)study a detail occupational health hazards among Beedi workers in Amarchinta (Andhra Pradesh). This was a study group of Scholars and the Title of the paper is 'An Epidemiological study of Occupational Health Hazards among Beedi workers of Amarchinta, Andhra Pradesh'. In this research paper researchers find out that majority of women beedi workers are suffering from following occupational health hazards like Back pain and neck pain (76.60%), Pain in shoulder/knee (80.85%), Abdomen pain (18.72%), Cough (bronchitis) (27.24%), Breathlessness (20.22%), Acidity (40%), Tuberculosis (6.8%), Nausea/vomiting (19.14%), Headache (40.42%), generalized weakness (34.4%), and skin diseases (dermatitis) (21.27%). Beedi industry is very popular in Andhra Pradesh and it provide livelihood to a good number of people which comes under unorganized sector.

Wali and Raut, (2013) studies female beedi workers in Maharashtra and the title of the paper was 'Lung volume study of female workers in tobacco processing units'. In this study Wali and Raut knew about the various forms of occupational health hazards facing by the women beedi workers. This study showed that 50% of the women have Headache problem, Acidity (25% of the respondents have acidity problem, 20% of the respondents have Nausea and Vomiting problem, 30% are suffering from breathlessness, 32% are suffering problem have Cough and 25% of women have chest tightness problems faced by women Tobacco Workers.

Sabale, Kowli and Chowdhary (2012) study the 'Working condition and health hazards in beedi rollers residing in the urban slums of Mumbai'. This is very important study to know about the various occupational health hazards and working condition of beedi workers of urban slums in Mumbai (Maharashtra). This study generalized the occupational health hazards and working conditions of male as well as female beedi workers.This study did not find out the separate working conditions and occupational health hazards of beedi workers but study showed the general issues and challenges among beedi rollers in Mumbai. Their findings are as follows 88.5% are suffering from Weakness and fatigue, 78.8% of women beedi workers have Lower backache, 42.3% suffering from pain in knee, 32.7% are suffering from headache and 36.5% are suffering from eye related problem.

Manjula, Leonard, Anna, Prasanna and Jayaramin **2012** studied the morbidity pattern of women beedi workers in the urban field practice area of Mangalore under the title of 'Study of morbidity pattern of female beedi workers in the urban field practice area of Mangalore, Southern India'. This is an important study of women beedi workers in term of their morbidity pattern. This study tries to know the impact of occupational hazards on the health of women beedi workers and also find the morbidity pattern due to occupational engagement of women beedi workers. Their findings showed that 64% of beedi workers are suffering from Musculoskeletal disorder, 47% women beedi workers are suffering fromanemia, Gastrointestinal disordersis very common problem among women beedi workers it shows that 44% of women beedi workers are suffering from this problem, 36% of women beedi workers are suffering from Respiratory disorders, 42% are suffering from Obstetric and gynecological, 36% of women beedi workers are suffering from Ophthalmic conditions.

Vanishree, Peter, Ashwini, Nishi, Chandrashekar and Mohan in **2014** study the Women beedi workers under the title of 'Oral health status and treatment needs of female beedi factory workers in Mangalore city, India'. This study only focused on the oral health status and its treatment needs of women beedi workers in Mangalore city of Karnataka. This study was done in medical college and find that 16.26% are women beedi workers are suffering from gingival disease and 83.25% of total women beedi workers are facing the problem of periodontal disease.

Mittal, Apoorva and Ramakrishnanin **(2008)**study the occupational health hazards of beedi workers in the field of tobacco and tried to know the various form of occupational health hazards dust to the tobacco dust. This study was done under the title of 'Ocular manifestations in beedi industry workers: Possible consequences of occupational exposure to tobacco dust'. Their major findings were includes majority of beedi workers were suffering from Defective vision (62.9%), 53.5% of total respondents had headache problem, eyes irritation 38.1%, redness of eyes 6.5%, eye watering 6.5%, photophobia 3.5%, skin tanning 22.9%, rough skin 11.9%, miscarriages 4.8%.

Srinivasan and Ilango(2013) studied about the various occupational health problems of women beedi workers under the title of'Occupational Health Problems Faced by Female Beedi Workers at Khajamalai, Trichy District, Tamil Nadu'. This is very simple and important study about the Women beedi workers and their occupational hazards. Trichy (Tamil Nadu) is one of the most populated states of beedi workers and also provide livelihood to a large number of population. This study showed that 46% of total women beedi workers are suffering from Body Pain, 24% are suffering from respiratory problem, Diabetes 14%, 14% are suffering from Heart Problem, and 2% are suffering from cancer.

KouserBanu, Sitalakshmi and Padmavathi in 2014studied on the issue of pulmonary functions among the beedi workers of South India under the title of 'Pulmonary Functions among Beedi Rolling Workers of South India - A Cross Sectional Study'. This study shows the following data which are as follows reduction of lung functions 16% of beedi workers had obstructive, 7% of beedi workers had restrictive and 10% of total respondent had mixed type of ventilatory defect. This study shows that occupational health hazards are a common problem among beedi workers in South India.

Senthil and Subburethina in **2010** studied the various form of occupational health hazards of women beedi workers under the title of 'A study on occupational health hazards among women Beedi rollers in Tamil Nadu, India'. Tamil Nadu is one of the most populated states of India, in term of beedi workers. So beedi workers in Tamil Nadu have various forms of occupational health hazards and they need treatment for their hazards and also require awareness about the occupational health hazards. This study shows that 28% of total women beedi workers have skin diseases, 32% of total respondents have anemic problems and more than 70% of total women beedi workers are suffering from eye problem, gastrointestinal and nervous problems, 50% respiratory problems and more than 75% are facingosteological problems.

REMEDIAL MEASURES FOR HEALTH PROBLEMS

Women Beedi Workers are the victim of their occupation in term of occupational health hazards. Working condition is not suitable for women Beedi workers. There are many ways to get the problem of occupational health hazards of Beedi workers such as while rolling Beedi Women Beedi Workers inhale dust of tobacco, seating posture for long hours, Tuberculosis, backache, headache, respiratory/lungs problems, cough, stomach related issues, burning of eyes, neck ache, joint pains, pain in legs etc. After reviewing the Article on 'occupational health hazard of women Beedi workers in rural India' by Sanat Kumar Purkailand BinodkumarSardar(International Journal of Science, Engineering and Technology Research (IJSETR), Volume 4, Issue 5, May 2015)I can suggest following measures for Occupational Health Hazards which as follows.

- State has to provide proper awareness about health education among Beedi Workers.
- Health dispensaries for Beedi Workers and it should be Beedi workers concentrated areas.
- Every health dispensaries should have adequate medicines.
- State has to provide mobile dispensaries of Allopathic, Unani, Homeopathic and Ayurvedic.
- There should be reserve seats in TB Hospitals for Women Beedi workers because of TB is very common disease among Beedi workers.
- There should be economic assistance to women Beedi workers for buying spectacles.
- There should be facility for reimbursement of expenditure as financial assistance to Women Beedi workers for severe diseases like TB, Cancer, Heart problem, Kidney problem.
- Sufficient number of Doctors should be appointed in all dispensaries.
- Women Beedi Workers have to organize and form self-help group for their economic empowerment.
- State has to promote them to participate in skill development programme and also provide them employment opportunities through entrepreneurial development programs.
- State has encouraged them for open account in Banks to get financial assistance, loans scholarship for their children and so on from the state and central government.
- Government have to provide single window system at every district level and also encouraged to women Beedi workers to associate with welfare schemes through awareness.
- For the welfare of women Beedi workers governments has to provide the social security measures such as pensions, maternity leaves. Working conditions and conditions of women Beedi workers have to be implemented in a proper manner and should be monitored by the central as well as state governments.

- State have to provide alternative work opportunities to women Beedi workers for their livelihood and make them empowered.

CONCLUSION

From the present study we conclude that most of the Women Beedi Workersbelongs toa extremely poor social, economic and educational status. Majority of illiterate are involved in Beedi Work. After studying various study on Occupational health hazards among Women Beedi Workers we can say that majority of Women Beedi Workers are suffering from Headache problem, Neck ache, burning of eyes or problem of poor vision and other problem related eyes, many women beedi workers are suffering from pain in legs, gastric problem due to the long hours working, skin disease and anemia is very common problems facing by women beedi workers. Still many of the women beedi works are facing the problem of cough and chest pain or we can say that they are suffering from severe diseases like Cancer and TB. State has to promote the awareness camp for the safety and protect them from the occupational health hazards.Beedi rollers are unaware of the safety measures that have to be followed while being in the job and the health care facilities provided to them. Awareness among beedi workers regarding proper safety measures and proper posture is very important point to reduce the pain in body due to the occupational hazardsshould be done to reduce the risk of health hazards. Since beedi rolling is an organized sector and due to lack of available policies for home based beedi rollers, steps have to be taken by policy makers to include home based beedi rollers into the policy.

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ENERGY SCENARIO OF INDIAN STATE: A COMPARATIVE STUDY OF DELHI AND UTTAR PRADESH

Shikha Sharma*

ABSTRACT

Indian economy growing rapidly along with energy sector. But the development varies from the state to state. In this paper I have tried to focus on energy scenario development of two Indian state-Delhi & Uttar Pradesh. In this paper, analysed their installed conventional and renewable energy sources compared their energy scenario on the basis of electricity availability, rural electrification, & percent use of primary energy in lighting. As per for the suitability, used data of the year 2011, 2012, 2013, 2014&2015 according to availability of the variable data. The last section of the analysis conclude that UP installed capacity of conventional and renewable energy sources is higher than Delhi but availability of electrics for lighting, electrified rural areas is greater in Delhi rather than UP.

Keywords : *Energy sector, NCT, Renewable energy*

1. INTRODUCTION

Energy availability in the country is the main key of economic development. In lack of electricity many countries growth are hampering, poor countries in the centre. According to the World Bank Survey 2006, most of the Indian firms facing this problem mainly inadequate electricity supply. Reason of the inadequate supply is the generation capacity. All Country and Indian State has their own different problem and speciality. India is the second most populous country. There have 28 states and 7 territories and has been seen lots of diversifications in the development in both regions. A number of states are highly developed and well structure and a few states have just opposite condition.

In this paper I have tried to analyse the condition of two northern states- Delhi & Uttar Pradesh in reference of their energy scenario. Energy demand and supply, Installed capacity, per capita electricity consumption, rural electrification, and electricity use in lighting the variable. This study is based on secondary data and data has been collected from literature and reports. This study has five sections; in first section study has focused on the objective and related literature review. Second and third sections are related to energy scenario of Delhi and U.P. Fourth section is analytical and last and fifth section is related to the result of the study.

2. OBJECTIVE

1. To study the energy condition of Delhi & U.P.
2. To study the Delhi's and U.P. Demand and supply of electricity.
3. To examine the difference between their condition.

2.1 ELECTRICITY IN UTTAR PRADESH

Uttar Pradesh, one of the most populous and largest states of the India. But according to its population it is congested because its area is just half of the California and their lives 190 million people. It will be

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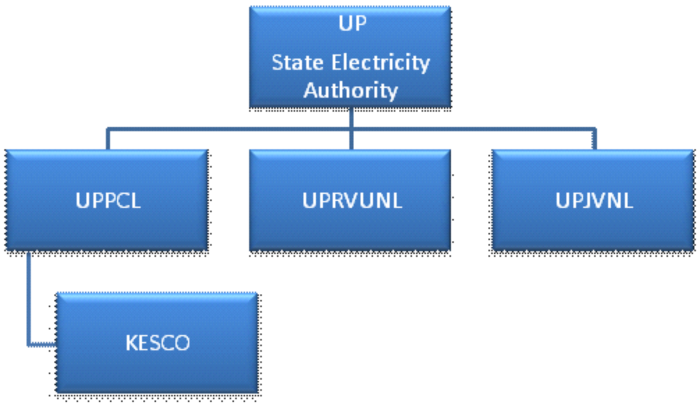
fifth most populous country if it will make a country. In compare of population and area, this state is not well developed and full of facilities. According to World Bank U.P. state is the home of 8% of poor people.

In U.P., all electricity related work like transmission and distribution comes under the control of Uttar Pradesh power corporation (UPPCL). UPPCL came into the force in 2000 after the reform of power sector. This remains under the state government entity. In 1999 power sector was facing the problem of power shortage as well as financial crises. In the process of unbundling and privatization state electricity board divided into three independent corporations- U.P. Power Corporation limited (UPPCL), U.P. Rajya vidyut Utpadan Nigam(UPRVUNL), and third one U.P. Jal vidyut Nigam(UPJVNL). One other 100% subsidiary of UPPCL is Kanpur electricity supply company (KESCO). U.P. power sector is still facing difficulties in efficiency, energy conservation and financial problem too. [7]

Restructured power Sector of UP



2.2 INSTALLED GENERATING CAPACITY OF ELECTRICITY IN UP

This state's generating capacity of electricity also increasing due to the effective steps and accounting increased growth rate of generation capacity. From the 2012 to 2013 generating capacity growth rate was in the minus, growth decreased by -2.52 GW. Period of 2014-2015 of generating capacity increased with the 1.7 GW growth rate, New &Renewable sources increased 0.83 to 0.99 and rest of the fuel generating capacity remained as it was.

Table-2.1 Installed generating Capacity of electricity in UP

Year	Thermal	Hydro	Nuclear	New & Renewable	Total	Growth Rate
2012	7.12	0.52	0.00	0.61	8.33	-2.52 (2012-2013)
2013	8.01	0.52	0.00	0.82	9.36	
2014	7.77	0.52	0.00	0.83	9.12	1.7 (2014-2015)
2015	7.77	0.52	0.00	0.99	9.29	

Source- Energy statistics 2013, 2015, &2016.

2.3 RENEWABLE ENERGY SCENARIO IN UP-

As on the march 2015, state potential situation 3% in renewable power. Biomass is most developed in renewable sources after that solar and small hydro. Waste to energy less developed and wind energy is totally not. In biomass it shows increased from 2014 to 2015and solar power increased for the same period. In remains all fuel no increasement has been counted, the value is same as it was in the 2014.

Figure-2.1 RES in Uttar Pradesh in 2014-15

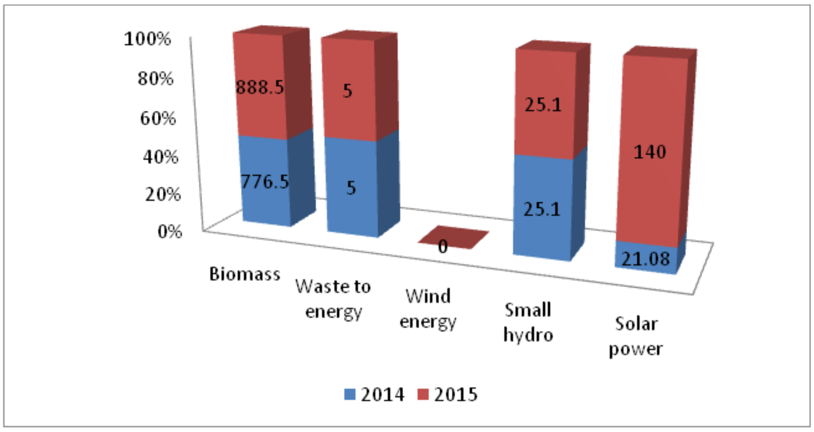


Table- RES in Uttar Pradesh in 2014-15(in MW)

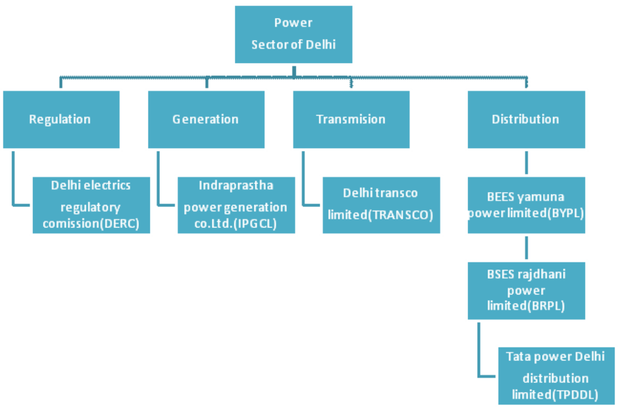
RES	2014	2015
Biomass	776.5	888.5
Waste to energy	5	5
Wind energy	0	0
Small hydro	25.1	25.1
Solar power	21.08	140

Source – Energy statistics 2016

3.1 ELECTRICITY SCENARIO OF DELHI-

Delhi or national capital territory (NCT) is the metropolitan region of India located in the northern region. Delhi is the second most populous city after the Mumbai. Total installed capacity of electricity generation in Delhi was 7,163MW as on april2013, included joint &central sector utilities. The contribution (Constitutes) of central and state is 75% & 23% respectively and the main source by coal. Private sector share is 25 % and renewable power is 10% of the total installed capacity (including small hydro). [4]

Institutional structure of power of Delhi-



1.2 INSTALLED GENERATING CAPACITY OF ELECTRICITY IN DELHI-

Delhi electricity generation mostly based on the thermal power. No hydro power & nuclear power is developed in the state and new and renewable energy sources is also very less developed. From the 2012 to2015 installed capacity of electricity generation by renewable energy is only by 0.02 GW. No increasmenst in growth rate for the period 2014-2015 has been accounted it is 0.00. In the previous period 2012-2013 33.51 installed capacity growth rate had accounted just because of thermal power capacity increasement. In last year's installed capacity remained same for both of year.

Table- 3.1 Electricity generation installed capacity in Delhi

(In GW)

Year	Thermal	Hydro	Nuclear	New & Renewable	Total	Growth Rate
2012	1.54	0.00	0.00	0.02	1.56	33.51 (2012-13)
2013	1.79	0.00	0.00	0.02	1.81	
2014	2.29	0.00	0.00	0.02	2.31	0.00 (2014-15)
2015	2.29	0.00	0.00	0.02	2.31	

Source- Energy statistics 2013, 2015, &2016.

3.3RENEWABLE ENERGY SCENARIO IN DELHI–

Renewable energy is not so much developed in Delhi. In Delhi only two Renewable energy sources are developed-waste to energy and solar energy. Although, this is also not at very satisfactory level. Rest of the renewable energy source is totally not in the energy basket of Delhi. With the 70.87 % increasement waste to energy reached 28.00 MW in 2015 while it was 16.00MW in 2014. 30.29 % raised solar power in 2015 and then total installed capacity become 6.71 MW, it was 5.15MW in 2014.

Table-3.2 Installed capacity of Renewable energy in 2014-15

[illegible]	[illegible]	
	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

Source-Energy statistics 2016

4. INTER SCENARIO COMPARISON-

This section focused on the differences between Delhi & U. P. energy scenario. On the basis of states electricity demand & supply, rural electrification, per capita electricity consumption.

4.1 DEMAND &SUPPLY-

All state is facing the power deficit but it varies with state to state. In the FY2011, Delhi has been able to meet their demand more or less whereas UP has registered high rates of power deficit of 15% in the same period. [2]

Table- 4.1Demand and supply in Indian state in 2011

State	Energy requirement (MU)	Availability (MU)	Surplus(+)/Deficit (-) (MU)	% Surplus(+)/Deficit (-)
Uttar Pradesh	76.292	64.846	-11,446	-15.0
Delhi	25,625	25,559	-66	-0.3

Source-PHD research bureau 2011

Peak shortage of power supply (MW) in state -

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Source- Central Electricity Authority 2015.

4.2 Per capita electricity consumption-

UP's energy requirement is higher than Delhi and energy availability is low so deficit is very high compare to Delhi. It was only -0.3in Delhi and -15.0% in UP. In compare to requirement per capita electricity consumption is different due to availability. Per capita electricity consumption is 1,561 KWH in Delhi in 2015 but for the same year it is 502KWH. Delhi' per capita electricity consumption is three time higher than UP.

Table – 4.2 per capita electricity consumption (KWH) in 2015

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*per capita electricity consumption=Gross electricity generation + Net import/mid year population.

Source- Ministry of Power, Government of India 2016

4.3 ELECTRIFIED VILLAGES-

UP is also far away from the 100% rural electrification targets but this is true with Delhi. All rural households of Delhi is electrified but still 18.1% rural households of UP is unelectrified. Total no. of inhabited villages in UP is 97813 and 103 in Delhi as per census 2011.

Table-Status of rural electrification of state

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Source – CEA 2016

4.4 PRIMARY SOURCES OF LIGHTS AND HOUSEHOLDS-

Primary sources are coal, oil and natural gas generated electrics.92.9 households use primary source for lighting in 2001 in Delhi and after 10 year in 2011 it is 99.1%. 6.67% growth is recorded in that. In UP 31.9% primary sources were uses for lighting and after 10year in census 2011 it reached 36.8%.

More increasement 15.36% has been recorded in UP primary sources use for lighting but it is still only 36.8%, 62.3% far from the Delhi's condition.

Table- Primary sources of lights in Households

Rank	State	Percentage of households using electricity As their primary source of lighting(%) census 2001	Census 2011
2	Delhi	92.9	99.1
34	UP	31.9	36.8

Source- census of India 2001 & 2011

5. CONCLUSION

There are lots of differences between both of the state in reference of their installed capacity and electricity availability. Delhi is more electrified and high availability while installed capacity of conventional and renewable energy sources isles than UP and just contrast with the UP. It may be because of lack of appropriate policy and development. Structure of UP power sector has been restructured but still it is facing the problem of properly generation, transmission, and distribution. Power cuts and low power in UP is common things. These adversely affect development. So there is need of suitable policy, development program and accurate mechanism to implement it. Through this improvement UP can attain their required demand of electricity and minimise his deficit.

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PROCEEDING OF THE NATIONAL SEMINAR ON PHILOSOPHY OF UNION BUDGET 2018: POPULISM VS. DEVELOPMENT

Dr. Vimal Shankar Singh* Mr. Harshit Singhal**

A one day National Seminar was organized by Department of Economics, D.A.V.P.G. College, Varanasi on 9th February 2018. It was attended by about two hundred participants. Apart from Plenary session, three technical sessions were organized.

Plenary session was Presided over by Dr. Vimal Shankar Singh, Head Department of Economics, DAVPG College, Varanasi. Dr. Amaresh Dubey, Professor, Department of Economics, JNU was the Chief Guest. Prof.Achal Kumar Gaur, Head, Department of Economics, BHU; Dr. DevRaj Singh, Professor, Tibetan Central University and Dr. Anil Singh-Ex. Principal, Hindu College,Jamania, Gazipur, were Special Guests& Key note speakers of the Seminar.Dr. Anup Kumar Mishra, Assistant Professor in Economics anchored the program, whileother two Faculty members namely, Dr. Parul Jain & Dr. Urjaswita Singh welcomed andextended vote of thanks, respectively to the delegates.

A consensus emerged in the seminar that the present budget 2018 is a popular budget yet not populist's one. Second, it may emerge as a development oriented budget but certainly will notemerge as engine of growth. The Chief Guest of the seminar Dr. AmareshDubey whileoutlining the world economic history briefly described the relevance of presenting budget for any government. He opined that in the neo-liberal economic environment of today that has engulfed almost entire world including India, the role of State has changed tremendously. A debate has emerged even on the desirability of presenting budget every year, however,everyone is sure that forevery Finance Minister, growth is inevitable pre-condition that should be achieved through the budgets followed by redistribution of the wealth. The recent Indian budget has followed this path. Role of entrepreneurs are important and equally important is to how we are going to facilitate the schemes like MNREGA which fosters equality through job creation. He emphasized that much work is yet to be done on taxation and distribution aspects that should be undertaken in the forthcoming Union budgets.

Dr. D.R. Singh, other panelist insisted that considering the vastness & glitches of the economy, one should analyze the positive sides of the budget. He opined that it is a development oriented budget and there are little populists' measures in it. He said that the philosophy of the budget passes through fostering agricultural and social sectors. It is crystal clear that government effort is to transform the agricultural sector that was neglected sector until recently. This effort will rejuvenate this sector. Allocation of more resources in it and increasing of the minimum support price to 1.5 times more of the cost for agricultural crops will have a lasting effect on this sector. One can expect that with strengthening of agro-market infrastructure and allocation of more resources for food processing industries, this sector will experience transformational effect. He further said that a new economy will emerge in India with infusion of more resources in sectors like health and education.

DrAchal Kumar Gaur drew the attention of the audience on the efficacy ofbudgetary support to

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** Program Reporter & Student of M.A. Final, Department of Economics, DAVPG College, Varanasi

different sectors of the economy. He said that world economy has experienced several changes in the economic structure. Transformational effect can be experienced in the economy with changes in philosophical dogma from Adam Smith to socialist pattern of the society and further to Neo-liberalism model of development. In the present environment, philosophy of development and use of development instruments like budgetary allocations craves for a mix of role of State and market development. If we analyze the budget from this angle, the budget is supportive of development.

In his Presidential speech Dr. Vimal Shankar Singh reminded the audience that the topic of the seminar is related to the 'philosophy' of budget and not on the 'budget' alone. He said that the budget 2018 should not be read or viewed separately but it should be analyzed in conjuncture of the Union Budgets of the past three years also. Second, while analyzing the philosophy of budget, government philosophy of development; its vision & mission should be kept in mind. The vision & mission of the Modi led government is to convert Indian economy into a modern, prosperous and vibrant economy with the philosophy of sub kasath& sab kavikash. Fostering agricultural &rural sector and development of key industries through mixed economy concept was the wishes of Shri D DUpadhyay, the philosopher & guide of BJP government. He said that there are several positive aspects of 2018 Union budget. Enhanced expenditure on health and agriculture sector is a welcome aspect of the budget and allocation of more resources on them are in the line of fulfilling its philosophy. Similarly, limits on tax exemption on savings of senior citizens has been raised is noteworthy. However, Union budget has not come out of the DAVOS effect. In World Economic Conference, PM has said that India has laid down red carpet to the World investors and FDI and technology is welcomed. However, indigenous resources, technology and entrepreneurs are not given any generous rebate or encouragement in the budget. MSMEsthat has been hit badly by demonetization and GST has not been extended any encouragement apart from a reduction in excise duty from 30 percent to 25 percent in the budget against the philosophy of D DUpadhyay. Food processing industries has not been encouraged in a big way.There is nothing in the budget that creates jobs directly, although with allocation of more resources to infrastructure building in the budget and spending on agriculturalsector will have indirect impact on job creation.Similarly, on fiscal level, fiscal prudence has not been kept and hence fiscal deficit has soared to 3.5 per cent of the GDP. Despite increase in fiscal deficit, investment in the economy is not increasing.Growth in the long run will be limited by limited capital formation;even though government preference for growth to development is an open secret. Government is more and more relying on disinvestment of public sector to garner the resources. Allocation of resources in the budget on past years programs such as on Smart City and Linking of Rivers has not attracted government attention showing inconsistency in its effort.

A conspicuous deliberation took place in the technical sessions on the several aspects of budget and budgetary support. The general conclusion emerged that philosophy of budget is supportive of the theory sab kasath, sab kavikash, i.e., inclusive growth. Inclusion of farmers in the growth process and health insurance measures will transform the economy. Government philosophy hovers over ease of doing business and ease of living. Budget is going to augment the later index considerably. Ease of living was never the policy of the any government. However, it has become the most compelling requirement now as neglect of agricultural sector is dragging the economy very significantly.It is out of compulsion and not populism that the government has given priority to this sector in the present budget.

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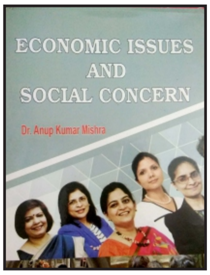
Book Review

ECONOMIC ISSUES AND SOCIAL CONCERN

Author : Dr. Anup Kumar Mishra

Publisher : Nikhil Publishes & Distributors , Agra
ISSN: 978-93-87820-26-5
Price: 1250/-
Publication Year: 2018



The objective of the book entitled " Economic Issues and Social Concern" written by Dr. Anup Kumar Mishra is to explore issues of labour , education , health , demography and gender at ground level which are the basic foundation of social sector issue . This book has been divided into sixteen chapters and exclusive bibliography. All the chapters focused on the issues of labor, education, health, demography and gender. The social sector and informal economy has emerged as one of the most dynamic and active segments in the developing world. Unfortunately, at the same time, it remains one of the least treated subjects in the main stream economic theory and development economics. The socio cultural and economic values have inhabited the participation of women in education and their poverty has crippled their capacity to take advantage of the new educational opportunity resulting in to their low participation in the economic life. In the meantime, women empowerment programmed do not always address some health facility or food security and significant proportion of rural women in India continue to face enormous risk during pregnancy, child birth and other health hazard due to obstacles experienced in obtaining timely and appropriate care. Unfortunately, still in rural India the main purpose of women's work is to keep the family intact, there has not improved their status in terms of education and health. The present book tries to focus on the related issues at ground level, especially in the eastern part of Uttar Pradesh. The chapters within the book discusses the basic foundation of social sector issue defining social capital and human capital using theoretical and analytical tools. The consequences of the caste system in terms of equity and poverty are more serious than that for economic growth. Since the access to source of income and economic reward under the caste system is determined by denial of educational, social, and economic rights, and resultant deprivation and poverty of the lower castes. It also focused on the issues and the relevance of social exclusion in the specific case of Uttar Pradesh and rural Varanasi.. This is mirrored in (and perhaps partially caused by) the serious attention that caste inequality now receives in the agendas of the multilateral funding agencies. The book suggest that this area of research should be further explored.

This book is an effort to analyze the educational, occupational and employment scenario of gender specific study in the rural and urban area of India especially for the informal sector. The missing regional and gender inclusiveness in employment, wage and health issues has been also discussed. This is an attempt to evaluate the changing pattern of gender specific rural workers especially in context of education, health and employment at ground level (a case study of Varanasi).The basic question at the present time arises that "Is **lack of skills hampering job creation, or is inadequate job creation a disincentive for investments in formal skilling?"** The book also tries to address this question by exploring the demographic dividend and skill development issues. It pointed out that there are some challenges related to those seemingly favorable demographics, however. The first is in finding jobs for all these people. Second, and more importantly, India's young people will need to develop the right skills for the modern job market.

Overall, I can say and believe that this book could help the students and researchers of economics in many ways.

Reviewed By:
Mukesh Kumar Yadav
Research Scholar (JRF)
Department of Economics
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Book Review

THE GREAT DIVIDE

Author of the Book : Joseph E.Stiglitz
Name of the Publisher:Penguin Random House U K
Year of Publication:2015
ISBN: 978-0-241-20290-6

The Great Divide book began with the onset of the Great Recession.The book is collection of the articles,essays and reflections on the inequality-its dimensions,causes and consequences that is afflicting not only America but the other western countries of the world as well,written by Joseph E.Stiglitz,a Nobel Prize winning Economist at the World Bank and the best-selling author of the Great Divide,The Price of Inequality,Free-fall,Globalization and its Discontents,The Roaring Nineties,Making Globalization Work.He is columnist for the New York Times and Project Syndicate and has written for Vanity Fair,Politico,The Atlantic and Harper's.He is currently University Professor of the Columbia Business School and Chair of the Management Board and Director of Graduate Summer Programs,Brooks World Poverty Institute,University of Manchester.He believes that financial inequality undermines the U.S.economy.

In Great Divide,the author expands on the diagnosis he offered in his best-selling book,'The Price of Inequality'and suggest ways to counter this gnawing problem.He argues that inequality is a matter of choice-the aggregate result of unjust policies and misguided priorities.

The essays compiled in this book are grouped together thematically into different sections,preceded by a short introductory essay that explain the context in which the articles were written.Beginning with the Prelude:Showing Cracks,the book further proceed with Part I,with an overview of some key issues in inequality including[Of the1Percent,by the1Percent,for the1 Percent Vanity Fair article and inaugural article for The Great Divide series in the New York Times]PartII focuses on the articles that share personal reminiscences of the author on growing interest in the subject.In this book, the PartIII,IV & V deals with the dimensions,causes and consequences of inequality.Part VI brings out some ideas related to Policy and Part VII looks at inequality and policies designed for other countries and lastly Part VIII turn to one of the core causes of inequality in America.

In this book,Joseph argues that inequality is not the natural result of market efficiency but instead is due to 'rent seeking' on part of economic elites that have gained control of income producing resources that have enabled them to become richer not by creating any new wealth but by increasing their share of the wealth that already exists.

The author of this book was also a former advisor to President Bill Clinton and a critic of President George W.Bush policies. He was of theopinion that George Bush administration's remedy for any problem was a tax cut whereas Clinton administration had put off investments in infrastructure,education and programs to help the poor in the name of deficit reduction.Large deficits began to characterize the American economy with President Reagan and it was not until President Clinton that the deficit turned into surplus.

* Principal, Zakir Husain Delhi College (E), Jawaharlal Nehru Marg, New Delhi-110002

From Reagan-era to the Great Recession and its aftermath,the author delves into the irresponsible policies-deregulation,tax cuts for the rich,the corruption of the political process-that are leaving many people behind,turning the America dream of socially built society into an unachievable myth.There was a time when we were filled with optimism and could look forward to a better life for our children and grandchildren.But America is no longer home to the American dream but instead to a'Great Divide',separating haves and haves not.

The huge inequality that is emerging in U.S and many other advanced countries has resulted into economic mismanagement,globalization and hence the role of the state and the market is under question.The making of 'Great Recession'is connected with the making of America's great divide.Poverty,inequality,racial discrimination and unemployment battered the country.

With formidable yet accessible economic insight,Stiglitz urges us to embrace real solutions-increasing taxes on wealthy,offering more help to the children of the poor,investing in education,science and infrastructure,helping homeowners instead of banks and most importantly doing more to restore the economy to full employment.He draws lessons from Mauritius,Singapore,Japan,and Spain and argues against tide of unnecessary destructive austerity that is sweeping across Europe.

Joseph's complain is not so much about capitalism but how capitalism has been perverted.He has diagnosed America's greatest economic challenges,from the Great Recession and its feeble recovery to the wide gap between the rich and the poor.A fairer democracy and a healthy economy are within our grasp if we can put aside misguided interests and ideologies and abandon failed policies.This book reveal equality of opportunity as a national myth,show that today's inequality is a matter of choice not an act of God but result of our policies and politics and explain reforms that would spur higher growth,more opportunities and greater equality.If we follow the reforms he suggested,America can live up to the dream of a more prosperous and equal society.

The book is valuable in the style of writing.Written in easy,readable,plain and simple English using no jargons,Stiglitz makes his concepts clear and comprehensible to even those with minimal economic knowledge or background.His persuasive approach that repeatedly makes the point clear that inequality is inevitable and is result of consciously made choices.If at times repetitive,the book looks at the steady increase in income inequality throughout the world over past several years. The author is successful in carrying forward his perspective by breaking down the complex economic concepts into the language that even a layman can follow and the solutions and remedies discussed by him would prove to be quite effective and beneficial in the long run to those concerned about yawning economic gaps in modern society.

Reviewed By:
Dr. Masroor Ahmad Beg

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