

CLOUDE PROTECTION INTIMIDATION ANALYSIS

Dr. R. S. Mishra¹

ABSTRACT

Cloud computing is current buzzword in the market. The popularity of clouds has driven privacy laws and data residency restrictions around the world. Cloud computing promises to serve enterprise-computing needs while providing cost savings, particularly in the area of capital H/W, data centers managements and software development.

Confidentiality, integrity, availability, authenticity and privacy are essential concerns for both cloud providers and consumers. This paper identifies threats and attacks related to the IaaS layer (Infrastructure as a service) and types of attacks and elaborated study of IaaS components security.

KEYWORDS

Cloud Protection Intimidation, Infrastructure as Services, Threats and Attacks on Cloud Security etc.

INTRODUCTION

Cloud computing involves delivering hosted services over the Internet on demand. These services include software applications, software services, network resources, platforms, computing infrastructures and virtual servers. Cloud computing is scalable and managed infrastructure. End- users simply consume these services and pay on usage basis or subscription basis. There are three famous service models of cloud computing as described below:

Software as a Service (SaaS). In this model, software application is hosted as service and end-users use the application on the web browser. SaaS applications are designed for end- users, delivered over the web.

Platform as a Service (PaaS): In this model, end-user creates, test and upload applications using tools and libraries hosted by the service provider. PaaS is the set of tools and services designed to make coding and deploying those applications quick and efficient.

Infrastructure as a Service (IaaS): This model involves hosting of hardware computing services like storage, hard-drive, servers and network components. Service provider is responsible for maintenance and managing all these resources. IaaS is the hardware and software that powers it all – servers, storage, networks, operating systems

The term “cloud” was coined from the computer network diagrams, which use it to hide the complexity of infrastructure involved.

Cloud computing provides software, platform and infrastructure as a service. Its main features include resource pooling, rapid elasticity, measured service, on-demand self-service and broad network access. Therefore, a cloud is a collection of hardware and software that runs in a data center and enables the cloud-computing model. A cloud reduces capital investment, hardware cost and software license cost.

Cloud computing also raises severe challenges especially regarding the security level required for the secure use of services provided by it. There are no publically available standards specific to cloud computing security. Therefore, in this paper, we propose the following standards for maintaining security in an unsafe cloud-computing environment.

Main characteristics include:

On-demand Self-Service. The ability for an end user to sign up and receive • services without the long delays that have characterized traditional IT.

Broad Network Access. Ability to access the service via standard platforms • (desktop, laptop, mobile etc).

Resource Pooling. Resources are pooled across multiple customers.

Rapid Elasticity. Capability can scale to cope with demand peaks.

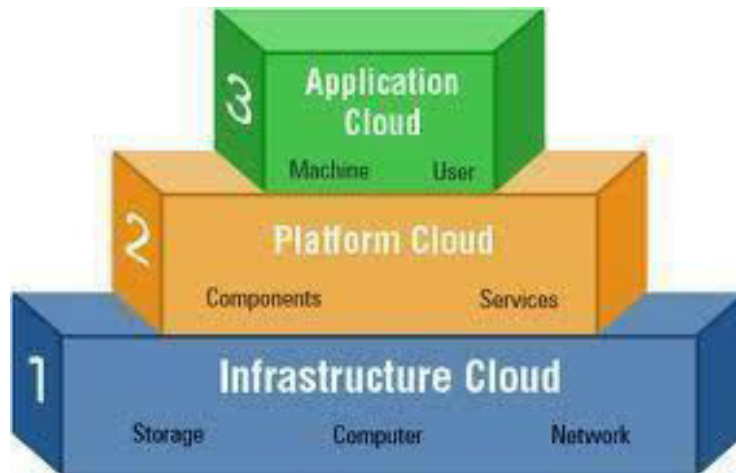
¹ Assistant Professor, Office Management & Company Secretaryship, Banaras Hindu University, Uttar Pradesh, India, ratanhugmail.com

Measured Service. Billing is metered and delivered as a utility service.

The diagram below depicts the Cloud Computing stack - it shows three distinct categories within Cloud Computing:

- I. Software as a Service,
- II. Platform as a Service and
- III. Infrastructure as a Service.

Figure-1



Sources: Authors Compilation

Characteristics of SaaS

- Web access to commercial software.
- Software is managed from a central location.
- Software delivered in a “one to many” model.
- Users not required handling software upgrades and patches.
- Application Programming Interfaces (APIs) allow for integration between different pieces of software.

Characteristics of PaaS

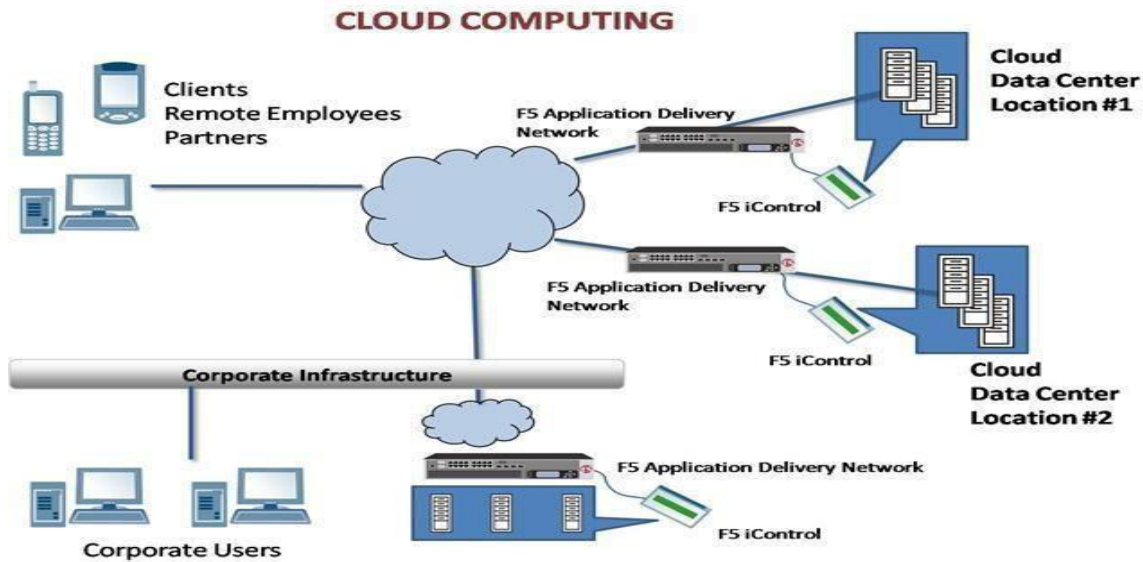
- Services to develop, test, deploy, host and maintain applications in the same integrated development environment. All the varying services needed to fulfill the application development process
- Web based user interface creation tools help to create, modify, test and deploy different UI scenarios.
- Multi-tenant architecture where multiple concurrent users utilize the same development application.
- Built in scalability of deployed software including load balancing and failover.
- Integration with web services and databases via common standards.
- Support for development team collaboration – some PaaS solutions include project planning and communication tools
- Tools to handle billing and subscription management.

Characteristics of IaaS

- Resources are distributed as a service.
- Allows for dynamic scaling.
- Has a variable cost, utility pricing model.
- Generally includes multiple users on a single piece of hardware.
- Desktop virtualization
- Policy based services
- Internet connectivity
- Automation of administrative tasks.

CLOUD COMPUTING ARCHITECTURE

Figure-2



Sources: Authors Compilation

VARIOUS TYPES OF CLOUDS

Clouds are broadly classified as:

Personal Clouds: Such clouds are especially operated by single organization.

General Clouds: These clouds are used for providing services to common people.

Domain-Specific Clouds: These clouds are maintained for specific requirements by a group of organizations.

Mixed Clouds: These clouds are mixtures of above said three clouds, which can share data to achieve, fulfill a specific requirement.

CURRENT SECURITY PROBLEM AND SOLUTION

The main problems cloud computing faces are preserving confidentiality and integrity of data in aiding data security. The primary solution for these problems is encryption of data stored in the cloud. However, encryption of data also brings up new problems. Here is an overview of some of the main problems faced by cloud systems and some solutions.

Trust

Trust between the Service provider and the customer is one of the main issues cloud computing faces today. There is no way for the customer to be sure, whether the management of the Service is trustworthy, and whether there is any risk of insider attacks. This is a major issue and has received strong attention by companies.

The only legal document between the customer and service provider is the Service Level Agreement (SLA). This document contains all the agreements between the customer and the service provider; it contains what the service provider is doing and is willing to do (Weis & Alves-Foss, 2011). However, there is currently no clear format for the SLA, and as such, there may be services not documented in the SLA that the customer may be unaware that it will need these services at some later time.

Legal Issues

There are several regulatory requirements, privacy laws and data security laws that cloud systems need to adhere to. One of the major problems with adhering to the laws is that laws vary from country to country, and users have no control over where their data is physically located.

Confidentiality

Confidentiality is preventing the improper disclosure of information. Preserving confidentiality is one of the major issues faced by cloud systems since the information is stored at a remote location that the Service Provider has full access. Therefore, there has been some method of preserving the confidentiality of data stored in the cloud. The main method used to preserve data confidentiality is data encryption; however, encryption brings about its own issues, some of which are discussed later.

Authenticity (Integrity and Completeness)

Integrity is preventing the improper modification of information. Preserving Integrity, as if confidentiality is another major issue faced by cloud systems that needs to be handled, and is mainly done by the use of data encryption.

In a common database setup, there would be many users with varying amount of rights. A user with a limited set of rights might need to access a subset of data, and might also want to verify that the delivered results are valid and complete (that is, not poisoned, altered or missing anything) (Weis & Alves-Foss, 2011).

A common approach to such a problem is to use digital signatures; however, the problem with digital signatures is that not all users have access to the data superset, therefore they cannot verify any subset of the data even if they're provided with the digital signature of the superset; and too many possible subsets of data exist to create digital signatures for each.

Recently, researchers have tried to find solutions to this problem. The primary proposal is to provide customers with the superset's signature and some metadata along with the query results. This metadata (called verification objects) lets customers fill in the blanks of the data, which they don't have access to, and be able to validate the signature. There are two primary variations of this idea, one based on Merkle trees and the other based on signature aggregation (Weis & Alves-Foss, 2011).

Encryption

The main method used for ensuring data security in the cloud is by encryption. Encryption seems like the perfect solution for ensuring data security; however, it is not without its drawbacks. Encryption takes considerably more computational power, and this is multiplied by several factors in the case of databases (Weis & Alves-Foss, 2011).

Cryptography greatly affects database performance because each time a query is run, a large amount of data must be decrypted; and since the main operation on a database is running queries, the amount of decryption operations quickly become excessive. There are several approaches developed to handle data encryption; each having its own compromises and downsides, some provide better security mechanisms, and some focus on facilitating more operations to the customers. Some of these methods are mentioned below:

Early Approaches

Early approaches have used extensions to the query language that simply applied encryption before writing to the database and apply decryption before reading from the database.

Querying Encrypted Data

There are several methods that were proposed to handle Querying of Encrypted Data, one such method was proposed by Purushothama B.R. and B.B. Amberker in (Purushothama & Amberker, 2013).

In the proposed scheme, several cryptographic methods were used to encrypt the data in each cell of each table to be stored in the cloud. When a user needs to query this data, the query parameters are encrypted and checked against the stored data. No data decryption is done in the cloud, thus protecting the Authenticity and integrity of the information. When the results of the query is returned (in encrypted form) to the user, the user then decrypts the data and uses it.

This scheme also has significant improvements for select queries over previous related schemes.

Key Management

Since encryption is the main method used to ensure data security, naturally we would be faced with the problem of key management. The encryption keys cannot be stored on the cloud, therefore the customer must manage and control a key management system for any cryptographic method used (Weis & Alves-Foss, 2011). For simple encryption schemas such as the “Early Approaches” described above, there might not be a problem since a single encryption and decryption key can be used for the entire system. However, almost any real database requires a more complex system (Weis & Alves-Foss, 2011). This simple system to manage keys might even have to take the form of a small database, which would have to be a secure local database; which again, may defeat the purpose of moving the original database to the cloud.

Clearly, Key Management is a real problem for cloud systems using encryption, and recent research has been done on using two-level encryption, which allows the Key Management system to be stored in the cloud. This scheme is efficient, and may be the solution to the Key Management problems cloud systems faces; however, it has not yet been applied specifically to database encryption.

Data Splitting

Some methods have been developed that serve as alternatives to encryption. These methods are generally faster than encryption but have their own drawbacks.

Divyakant Agrawal and his colleagues initially developed data splitting. The idea is to split the data over multiple hosts that cannot communicate with each other; only the owner who can access both hosts can collect and combine the separate datasets to recreate the original. This method is extremely fast compared to encryption but it requires at least two separate, but homogeneous service providers.

Multi-clouds Database Model (MCDB)

(AlZain, Soh, & Pardede, 2012)

This is a method of Data Splitting, which uses multiple clouds and several other techniques to ensure data is split in across clouds in a manner that preserves the data Confidentiality, Integrity and ensures Availability.

MCDB provides cloud with database storage in multi-clouds. MCDB model does not preserve security in a single cloud; rather security and privacy of data will be preserved by applying multi- shares technique on multi-clouds. By doing so, it avoids the negative effects of single cloud, reduces the security risks from malicious insiders in cloud computing environment and reduces the negative impact of encryption techniques (AlZain, Soh, & Pardede, 2012).

MCDB preserves security and privacy of user’s data by replicating data among several clouds, using a secret sharing approach that uses Shamir’s secret sharing algorithm, and using a triple modular redundancy (TMR) technique with the sequential method. It deals with the cloud manager to manage and control operations between the clients and the multi-clouds inside super cloud service provider (AlZain, Soh, & Pardede, 2012).

Multi-Tenancy

Cloud systems share computational resources, storage, services between multiple customer applications (tenants) in order to achieve efficient utilization of resources while decreasing cost, this is referred to as multi-tenancy. However, this sharing of resources violates the confidentiality of tenants’ IT Assets. This implies that unless there is a degree of isolation between these tenants, it is very difficult to keep an eye on the data flowing between different realms which make the multi-tenancy model insecure for adoption (Behl & Behl, 2012). Some multi-tenancy issues are:

Virtual Machine Attacks

Typically, in a cloud, business data and applications are stored and ran within virtual machines. These virtual machines are usually running on a server with other virtual machines, some of which can be malicious. Research has shown that attacks against, with and between virtual machines are possible.

If one of the virtual machines on a server hosts a malicious application that breaches legal or operational barriers; this may lead legal authorities, the service provider or other authorities to shutting down and blocking access the entire server. This would greatly affect the users of the other Virtual Machines on the server.

Shared Resources

Assuming the cloud system is not running on a virtual machine, the hardware is now an issue. Research has shown that it is possible for information to flow between processor cores, meaning that an application running on one core of a processor can get access to information of another application running on another core. Applications can also pass data between cores.

Multicore processors often have complex and large caches. With these hardware resources, if data is decrypted in the cloud, if even for a moment for comparison, it would then exist unencrypted in the memory of some one of the cloud machines. The problem is that we do not know what other application is running on these machines. Other malicious cloud users or the service provider can be monitoring the machine memory and be able to read our data. However, the likelihood of these hardware attacks is very small (Weis & Alves-Foss, 2011).

If one of the applications on a server hosts is malicious, this may lead to the service provider or some other authority shutting down and blocking access the entire server in order to investigate and determine the malicious application. This would greatly affect the users of the other applications on the server.

CONCLUSION

Security concerns are an active area of research and experimentation. Lots of research is going on to address the issues like network security, data protection, virtualization and isolation of resources. Addressing these issues requires getting confidence from user for cloud applications and services. Obtaining user confidence can be achieved by creating trust for cloud resource and applications, which is a crucial issue in cloud computing.

Trust management is attracting much attention. Providing secure access to cloud by trusted cloud computing and by using service level agreements, made between the cloud provider and user; requires lots of trust and reputation management. We will be focusing on the analysis of solution in the cloud-computing environment. Also lots of our survey based in the field of trust and trust management. In this article we gave a telling overview of security threats of cloud computing. We have also provided the reader with some effective countermeasures, besides introducing main elements of security in cloud computing.

Cloud computing offers real benefits to companies seeking a competitive edge in today's economy. Many more providers are moving into this area, and the competition is driving prices even lower. Attractive pricing, the ability to free up staff for other duties, and the ability to pay for "as needed" services will continue to drive more businesses to consider cloud computing.

The decision to move to cloud-based services should fit into the organization's overall corporate objectives. Before any services are moved to the cloud, the organization's senior management should ensure such actions are consistent with their strategic plans and meet acceptance criteria that address the ten items discussed in this article. Just as there are advantages to cloud computing, there are also several key security issues to keep in mind. One such concern is that cloud computing blurs the natural perimeter between the protected inside the hostile outside. Security of any cloud-based services must be closely reviewed to understand what protections your information has. There is also the issue of availability. This availability could be jeopardized by a denial of service or by the service provider suffering a failure or going out of business.

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HEALTHCARE TOURISM: CONCEPTUAL RELEVANCE IN THE INDIAN CONTEXT

Dr. Nagma Sona² Harish D. N.³

ABSTRACT

We live in an era of rapidly accelerating change. Powerful forces are converging to fundamentally alter ways of living, working, and interacting all around the world. That, in turn, is driving new imperatives for business and unique opportunities and challenges for the travel and tourism sector causing companies, customers, and employees alike to be affected by these transformations (e.g. continued rise in outbound travel from Asia). Healthcare tourism is categorised into three: Outbound where patients travel outside their territorial borders for treatment; Inbound where foreign nationals travel another country for treatment; Intrabound where patients travel domestically for treatment.

This paper focuses on inbound healthcare tourism providing a holistic understanding of the industry in India via summarisation of existing knowledge by knitting together the existing mass of literature published most recently in the healthcare tourism sector where it draws upon the main causes and effects of healthcare industry as well as the spread of it which yields great insight and its application in the developing world context. The United Nations World Tourism Organisation (UNWTO) estimates that medical tourism will be the main business of the 21-century prompting the developing destinations to label the healthcare tourism industry as the industry of the future.

KEYWORDS

Health / Care Tourism, Medical / Wellness Tourism / Destination(s), Self-Pay, India(n), Alternate Medicine, Word of Mouth, Āyurvēda etc.

INTRODUCTION

Patients/tourists travelling abroad their national borders to receive the full range of medical treatment including elective and medically no indicated procedures could be termed healthcare tourism. The main drivers of medical tourism are easy online communication, fairly low costs of airfare, patients who cover the low cost of therapy/treatment/surgery on a self-pay basis have access to a multitude of healthcare providers worldwide (Zavlin et al., 2018).

There are four kinds of facilitators involved in this industry:

Healthcare tourism agencies/operators, who conceive, design, develop, and sell products and services as per the needs of medical tourists;

Tourist offices in hospitals where many services are offered: currency exchange, obtaining / prolonging visas, and ticketing;

Limited professional services (e.g. offering support, reservations, and conducting remote medical consultations); and

Wellness services with a myriad of centres for alternate therapies and for rejuvenation treatments – they are usually held and promoted within or near the tourist accommodation facilities utilising certain traditional therapies that include domestic natural resources (Lunt et al., 2011).

About a decade-and-a-half ago over 1.2 million medical patients travelled to India, and the industry back then was believed to generate nearly US\$60 billion in revenues with 20% growth rate. This sector is believed to have grown explosively since the late 1990s where thousands of patients reasoned care to be either too costly, not enough or available at home, and started moving to countries such as India, thereby, creating Asian destinations (Connell, 2013).

The state-of-the-art equipment, cosy accommodations, has aptly aided this dramatic rise and, most importantly, doctors trained in the US/UK (Cai et al., 2016). Even so, the Internet and the word of mouth (WoM) coupled with the level of quality of care, medical preferences and availability, and the economic or cultural factors too played a noteworthy role. A big selling point for these destinations was that their treatments prices were 80% lower than the medical tourists' home country (Herrick, 2007).

²Assistant Professor in Commerce, Government First Grade College, Periyapatna, Karnataka, India, nagmasona@gmail.com

³Associate Professor in Management, Visvesvaraya Technological University, Postgraduate Centre Mysuru, Karnataka, India, haricarpediem@yahoo.com

Across the globe, tourism is one of the fastest growing sectors with considerable revenue generation, and equally, the healthcare sector grew rapidly in developing countries via foreign direct investment (FDI) which significantly augmented a country's GDP (Cheah & Abdul-Rahim, 2014).

LITERATURE REVIEW

Regardless of the number of sources of information that deal with its impressive development and evolution which could lead to think as if it was a new phenomenon (Badulescu & Badulescu, 2014), healthcare tourism dates to as old as medicine itself evident by the universal culture of fables, legends, and tales about mythical protagonists seeking potions and cures for their loved ones and themselves through their adventures looking for fountains of youth, and eternal beauty. There were many ancient cultures that used mineral springs for treatment of multiple diseases suffered greatly by such cultures.

Ancient Greeks crossed the Mediterranean Sea in a quest for a land called Epidaurus, which they believed to be the sanctuary of the healing god Asclepius near the Salonic Gulf. In addition, in the island of Kos the legendary physicist Hippocrates was believed to have commenced his career. The Romans appreciated the curative features of springs and thermal baths and started building and constructing thermal curative establishments throughout the empire like Bath, now in the UK; Aix and Vichy, currently France; Aachen and Wiesbaden, nowadays Germany; Baden, now Austria; Aquincum, now it's a part of Obuda district of Budapest, Hungary; and Herculaneum, Romania. Similarly, both Persian and Indian travellers had a tradition of seeking alternative medicine outside (Chanotis, 2005). In fact, the early Indian medicine of Āyurvēda (Sanskrit *āyur* – life + *vēda* – knowledge) dates back 5000 years ago and was observed by Indians as a true science of life where they had to travel to the area of Āyurvēda to benefit from this medicine. Thus, travelling long distances for medical purposes were limited to only wealthy or desperate people.

In the modern (post-World War II) era, the free movement of goods and services under the auspices of the UNWTO and its General Agreement on Trade in Services (GATS) has accelerated the liberalisation of the trade in health services. A combination of several factors led to the recent significant increase in the popularity of medical tourism – a new form of a niche tourism market (Paffhausen et al., 2010) – involving the act of travelling to other countries to obtain medical, dental, and surgical care. Cormany & Baloglu (2011) assert that the driving motivator for health travellers is cost savings, as of yet unproven. Beladi et al. (2015) covered the benefits and drawbacks of health tourism for the destination countries. Higher income strengthens the relationship between online WoM and the intention to travel to the healthcare destination (Abubakar & Ilkan, 2016).

Adabi et al. (2017) present a case series of patients living in the United States who travelled abroad for cosmetic surgery and postoperatively suffered adverse outcomes – their case was rebuked by Zavlin et al. (2018) on the ground that cosmetic surgery was an elective and medically nonindicated procedure requiring optimal follow-up which would not be the case when patients return to the US after surgery leading to postoperative complications. Badulescu (2013) discussed transforming medical care into a marketing tool where it is viewed as a commodity that can be bought and sold.

Beladi et al. (2015) talk about the positive aspects of health tourism for the host countries concerning health sector employees, how it can keep them in their countries, and what they should do to enhance the earnings of medical tourism. Chen & Flood (2013) delved into the impact of medical tourism on the developing destination countries in terms of equity issues and low and middle-income classes of the society while addressing most of these issues.

Chuang et al. (2014) dealt with the evolution of medical tourism, its motives, and the emergence of organ transplant tourism and its related issues where it is becoming a trend to link transplantation to beautification. Bies & Zacharia (2007) tackled the phenomenon of outsourcing surgeries, explain its advantages and risks, whether it should be encouraged or not, and what form of health tourism consumers prefer.

Globalisation really opened many vistas for developing countries to emerge as a centre of excellence in medical tourism (Sujatha & Kumar, 2006) laying the foundation for the Indian healthcare industry emerge as a prime destination for medical tourists by upgrading its technology, gaining greater familiarity with western medical practices, and improving its image in terms of quality and cost (Mohanty & Madhav, 2006) causing a substantial number of foreigners, mostly from the USA/UK, come India to avail the quality medical treatment with no waiting/queue ins at a fraction of the cost of other countries all the while having a good holiday.

After Singapore and Thailand, India is the next multimillion-dollar Asian medical industry (Mukherjee & Mookerji, 2004). The emergence of Indian medical tourism as one of the world's most cost-efficient medical tourism destinations has helped India to attain a position among the global leaders poising Indian healthcare industry to grow at a compound annual growth rate (CAGR) of 15% and nearly 90% of this growth would come from the private sector (FICCI-Ernst and Young, 2007). Turner (2008)

emphasises on marketing services as high technology and high quality is common, as well as a focus on clinicians with overseas experience (training, employment, registration) is potentially important.

Thus, this study thrashes out the concept of healthcare tourism in a holistic manner bringing to the fore every facet (genesis, evolution, and trends) concerned with the broader theme of the study pertaining to the Indian phenomenon.

HEALTHCARE TOURISM: DEFINITION, MEANING, AND MAGNITUDE

Tourism is one of the dynamically vital industries for an(y) economy to create favourable conditions for its populace, provide employment, and generate extra income earned by way of foreigners who visit the country for pleasure. In lay parlance, tourism is travel for recreational, leisure, or business purposes.

The Organisation for Economic Cooperation and Development (OECD) defines tourists as people who “travel to and stay in places outside their usual environment for more than twenty-four (24) hours and not more than one consecutive year for leisure, business, and other purposes not related to the exercise of an activity remunerated from within the place visited (OECD, 2007)” It includes transportation services (airlines, cruise ships, and taxicabs); hospitality services (accommodations: hotels and resorts); and entertainment venues (amusement parks, casinos, shopping malls, music venues, and theatres).

Health tourism is the organised travel outside one’s local environment for the maintenance, enhancement, or restoration of an individual’s wellbeing in mind and body (Carrera & Bridges, 2006). Consumers may solely travel with the purpose of receiving healthcare services or combine their travel with an enjoyable vacation element. Hence, medical tourism is related to the broader concept of health tourism (Lunt, et al., 2011).

Taxonomically, a range of nomenclature is used in the health services literature: international medical travel, medical outsourcing, medical refugees, and biotech pilgrims. Some commentators object to the use of the term ‘medical tourism’ (Whittaker, 2008; Glinos et al., 2010; Kangas, 2011). The taxonomical moniker ‘healthcare tourism’ has no unanimous definition owing to its long- standing history and tradition which rendered critics to approach the definition in terms of the activities, driving factors, or motivations making its definition holistic of all the travel activities that are related to health, wellbeing, and medical purposes. Consequently, the term, these days, in its broadest sense implies travel activity that promotes the wellbeing and health of the tourist by involving medical enhancement treatments (Ahwireng-Obeng & van Loggerenberg, 2011).

The research into the economic impact and social importance of the sector conducted over the last 25 years by World Travel & Tourism Council (WTTC), which represents the global private sector of travel and tourism, shows that travel and tourism in 2018:

Contributed US\$ 8.8 trillion to the global economy;

Grew faster than the global economy for the eighth successive year (3.9% for Travel and Tourism versus 3.2% for global GDP);

Generated 10.4% of all the global economic activity;

Contributed 319 million jobs, representing one in ten of all jobs globally;

Is responsible for one in five of all new jobs created in the world over the last five years;

Is the second-fastest growing sector in the world, ahead of Healthcare (+3.1%); Information Technology (+1.7%) and Financial Services (+1.7%) behind only Manufacturing, which grew by 4%;

Increased its share of leisure spending to 78.5% (from 77.5% in 2017) meaning 21.5% (22.5% in 2017) of spending was on business;

Increased its share of spending from international tourists 28.8%, up from 27.3% in 2017. This means that 71.2% of spending comes from domestic tourists. It is clear after these statistics why tourism industry is so important for the countries (WTTC, 2018).

TAXONOMY OF HEALTHCARE TOURISM

The world economy is changing rapidly and sporadic innovations are nearly extant in every sphere of the ever-expanding global economy. Of late, developments in tourism have led to its numerous specialty forms, which have been succinctly discussed here.

Adventure

(Also *extreme tourism*) Here, the main motivations of the traveller are risk taking, yearning for excitement, and adventure. Although, judged extreme from the views of points of aesthetics, legality, and morality, they are not considered as negative since the longing is for adventure. It combines travelling, sporting challenges, and outdoor activities. E.g.: trekking the Himalayas, abseiling inside waterfalls, riding mountain bikes on hilly terrain, parasailing, paragliding, basejumping, bungee jumping, hydro speeding, rafting, canyoning, skiing, and snowboarding are becoming increasingly popular, especially with affluent urban thrill- seekers (Bujdosó & Dávid, 2013).

Agritourism

(Also *agrotourism*) involves any agriculturally based operation or activity that brings visitors to a farm, ranch (Biuo, 2007), or to a countryside. Though most agritourists simply spend an afternoon visiting farm stands, picking fruit, or feeding animals, others might stay on a farm for several days. Depending on the farm, they might have the opportunity to help with farm or ranch chores, contributing to tasks ranging from planting crops to building greenhouses.

Bariatric

When obese medical patients travel to receive treatments for their obesity (Birch et al., 2010; Snyder et al, 2016).

Birth / Maternity

A medical facility that provides obstetric services to foreign parents (Para Ti, 2018). Often, the end goal is obtaining a passport for the baby or access to healthcare. Parents often consider birth tourism in light of what opportunities they can give to their newborn. So long as women do not lie about why they are coming (visiting), birth tourism is legal in most countries.

Cosmetic

Medical tourists travel to get elective/nonindicated cosmetic surgeries (Cai et al., 2016) via three ways:

Macro-tourism – receive the treatment overseas;

Micro-tourism – receive the treatment via a distant plastic surgeon as the patient needs a postoperative care by a domestic plastic surgeon afterwards;

Specialty tourism – receive a plastic surgery from a non-plastic surgeon which poses a difficulty to find a plastic surgeon to consult in case of complications because they would feel an increased sense of tension and hesitation to take care of a plastic procedure that is undergone by a non-plastic surgeon (Iorio et al., 2014).

Culinary

Exploring food as the purpose of tourism (Long & Lexington, 2004). Healthy eating is not just about following a strict diet, rather experimenting healthy new food, which provides energy and stabilises the mood. Wellness tourists achieve this by learning the nutrition basics and using them for their physical and psychological wellbeing. Ergo, food is becoming the new taste of a destination where culture seems to be moving out from museums to be a live experience where the quality of slow/fast food has to be high (Hrelia, 2015).

Culture and Heritage

Travel to destinations of local/host populations to discover their ancient and current lifestyles leading to a eudaimonic pleasure of self-realisation whose by-product is happiness. It renders tourists' psychological wellbeing via heritage sites, architecture, art galleries, museums, and social customs. It benefits the destination countries too through positive economic and social impact that can aid in maintaining harmony of cultural identity and facilitate understanding or cohabitation (Philipp & Thorne, 2013). Although, some scholars differentiate culture and heritage tourism as distinct, the researchers are of the view that they are inseparable by their very nature, as one cannot preclude the other.

Dark

Travel to a location wholly, or partially, motivated by the desire for actual or symbolic encounters with death, particularly, but not exclusively, violent death (Seaton, 1996). There are five possible categories of dark travel activity: to witness public enactments

of death; to sites of individual or mass deaths; to memorials or internment sites; to see symbolic representations of death; and, to witness re-enactments of death.

Dental

Patients travel offshore to have their teeth fixed (Bartold, 2010). It consists of two types:

Classic – travel to another country to receive dental treatment as a part of holiday;

Migrant – go back to native country for a holiday and visit relatives while accessing dental care during the stay (Jaapar et al., 2017).

Ecotourism

Involves visiting fragile, pristine, and relatively undisturbed natural areas, intended as a low-impact and often small-scale alternative to standard commercial mass tourism. It means responsible travel to natural areas, conserving the environment, and improving the well-being of the local people (The International Ecotourism Society, 2018).

Fertility

(Also *reproductive/procreative tourism*) the travelling by candidate service recipients from one institution, jurisdiction, or country where treatment is not available to another institution, jurisdiction, or country where they can obtain the kind of medically assisted reproduction they desire (Pennings, 2002). Tourists are usually infertile individuals and couples who travel across national and international borders with the intention of receiving medical advice, assisted reproductive technology (ART) treatments, and, in some cases, donor gametes, embryos, or surrogacy services.

Geotourism

Deals with the natural and built environments (Sadry, 2009) encompassing all aspects of travel, not just the environment...tourism that sustains or enhances the geographical character of a place: its environment, heritage, aesthetics, culture, and wellbeing of its residents – describes completely all aspects of sustainability in travel (Stokes et al., 2003). Geotourism differentiates itself from ecotourism by focusing on the working landscape of the region and is not bounded by a protected or pristine area, but ties sustainability to all aspects of the region where people interact with the environment (Boley et al., 2016).

Health / Care

An umbrella term, it includes both of wellness and illness / medical tourism (Kajzar, 2015). Based on its motivation, healthcare tourism is categorised into two: *Health Healing*: patient's travel overseas seeking to restore their health and to treat an illness – medical tourism; *Health Promotion*: tourists travel abroad to enhance their health potency in the destination country – wellness tourism (Chantrapornchai & Choksuchat, 2016).

Illegal

Based on the legality of the service sought, medical tourism can be divided into three:

Services which are illegal in both the medical tourist's home and destination sought by patients (purchasing an organ);

Semi-legal services which are illegal/unapproved in the medical tourist's country, but are legal in their destination – called *circumvention tourism* – (stem cell treatment, fertility, experimental drug, and euthanasia);

Services that are legal both in the home and destination country of the patient, opted owing to lower costs or better-quality treatments abroad and to avoid the long waiting time in the home country (Cohen, 2012) – Government and insurer prompted tourism usually deals with this segment. Employers encourage medical tourism of their staff as it helps in reducing the medical costs of their employees by sending them abroad to less expensive destinations where the savings from this process could be passed on to the employees to spend on their accord (Bies & Zacharia, 2007).

Illness / Medical

Patients travel abroad to receive medical treatment (Badulescu, 2013). It encompasses a wide range of *clinical* procedures and



entails qualified medical interventions (e.g. check-up/health screening, dental/joint treatments, heart/cancer, or neurosurgeries/transplants) including even *enhancement* procedures that do not relate to a disease, yet, they need a qualified medical intervention for aesthetic reasons (e.g. cosmetic or breast surgeries, facelifts, dental work, and liposuction). Earlier, this usually referred to travelling from less-developed countries to major medical centres in highly developed countries for treatment unavailable at home (Horowitz, 2007). All the same, this trend is being uprooted due to reverse globalisation (read further).

Refractive Surgery

Patients suffering from this eye malfunction would travel to receive treatment (Lockington et al., 2014).

Religious

(Also *faith tourism*), here people travel individually or in groups for pilgrimage, missionary, or leisure/fellowship purposes (Gannon, 2017).

Sports

Involves either observing or participating in a sporting event while staying apart from the tourists' usual environment (DISR, 2000).

Stem Cell

The most controversial of medical tourism, in which patients are driven by hope and pretence by myriad of clinics worldwide offering unproven stem cell treatments for desperate patients suffering from intractable medical conditions (Crush & Chikanda, 2015). These clinics have been criticised heavily by scientists, clinicians, and bioethicists as they make use of the bad condition of ill patients and claim that they have achieved a valid advancement in the stem cell therapies. Lindvall & Hyun (2009) revealed how clinics worldwide tend to overpromise their clients about the outcomes of their treatments and downplay the risks associated with it which imposed the potential of a serious harm to the vulnerable patients as many of them are too young to make an(y) informed decision.

Transplant

Patients travel overseas to have an organ transplantation – a notorious form of medical tourism, heavily denounced by the World Health Organisation (WHO) (Chin & Campbell, 2012).

Wellness

An offshoot of healthcare tourism, people travel to improve or maintain their health comprising of treatments such as spas, thermal bath, massage, acupuncture, diet, beauty care, herbal/āyurvēda, homoeotherapy, or yoga. It is divided to four groups:

Spas at a Hotel/Resort: where spas are located in a hotel – here hotel or resort service is the overall business while the spa is a facility inside;

Spa as a Destination: provides a tailor-made package for the tourists who would like to attend a course at a resort for two nights;

Day Spa: where myriad services are provided that can take place without the need to stay for an overnight. Hence, an outside guest can visit the hotel/resort, it can then qualify for a day spa depending on the duration of stay;

Medical Spa: a midcourse between a day spa and the healthcare clinic – it must be operated by a qualified medical team that could deal with cosmetic or nutrition services and the like (Chantrapornchai & Choksuchat, 2016).

Apart from the above, there are other forms of tourism like LGBTQ/sex, movie, nautical, pop-culture, and slum tourisms, which have not been highlighted as they fall outside the gamut of this study. All in all, healthcare tourism comprises of wellness tourism concerned about soft and minor or secondary treatments such as relaxation therapies, massage services; and medical tourism is about having a disorder, an illness, or injury, and this could be deducted from the word 'medical' itself which indicates a disease in its raw meaning; this leads the term to have numerous possibilities ranging from psychotherapy to stem cell treatments and the like which signals that not all its treatments include a surgery (Connell, 2013).

CONTEMPORARY VOGUES IN HEALTHCARE TOURISM

The trends of health tourism, specifically health tourism services/interventions, which will likely continue to thrive in the days to come, are:

Baby Boomers

As per WHO, around one billion people are already over 60 years old and it is estimated that by 2050 one in every five persons of the world population would be over 60 which is anticipated to cause great loads on the economies of all the countries that adopt traditional healthcare systems. The post war baby boomer populace are approaching the age of their highest disposable income due to their aging, which increases their propensity to travel (García-Altés, 2005), making them less price conscious, but more sensitive about features like location, destination, privacy, and quality of care. This would mean market increases in the demand for cosmetic surgeries, spas, and retirement communities.

Cosmetic Procedures

Beautification is the hottest vogue of the healthcare industry (Chuang et al., 2014) with growing demand in elective procedures like rhinoplasty, liposuction, breast enhancement/reduction, and LASIK (laser-assisted in situ keratomileusis) surgery. Currency fluctuations play a major role in tourists opting destinations with favourable exchange rate.

Exoticism

By 2030 over 1.2 billion people in the developing countries will belong to the global middleclass (Jamison et al., 2017) – a sharp rise from 400 million in 2005 – signifying that black African women have a high probability of suffering from breast cancer due to their increase of income and social class due to their adopting Western procreative and food behaviours that are typical of middleclass lifestyles causing sub-Saharan Africa to become a vast market of breast cancer treatments.

Robust ICT

ICT and healthcare tourism are inseparable with the Internet being the prime source of information about health centres in prospective destinations. Testimonies on websites aid the potential customers make an informed decision. Internet of Things (IoT)-enabled devices observe pivotal health parameters and physical activity allowing patients pursue a healthy lifestyle which prevents illnesses by monitoring vital data 24/7. Data collection is reaching new heights in terms of scale, speed, impact, and opportunity. The IoT is expected to be a US\$2 trillion market by 2030, with 75 billion connected devices expected to be in use by 2020 (Lucero, (2016).

Through the development of smart homes, smart cities, autonomous vehicles, and other IoT phenomena, our surroundings are becoming a continuum of sensors that capture enormous amounts of information. Simultaneously, machine learning is set to revolutionise our ability to make use of all the newly available data marking a shift from rules-based analysis to learning-based artificial intelligence (AI) in which the data dictates this model (Engleson, 2017).

As the new devices help in improving the functionality of the primary set of devices since they are configured to other personal devices of the patient like smartphones, home gateway, PC, and the like. Thus, new devices empower the patients to get more detailed information collected while staying at home and hospitalisation would be used only in emergency situations where a surgery is needed or conducting treatments at home is deemed to be too hazardous.

Reverse Globalisation:

Internal brain drain is one of the unintended consequences of privatisation as specialists can earn higher income in the private sector. Although, urban-rural disparities exist as most private hospitals are located in urban areas (Phua & Barraclough, 2011).

The main trend of health tourism is reverse globalisation wherein developed countries of Europe and the US have been categorised as high-cost destinations and the developing countries of Asia as low-cost destinations. Developed countries' loss of competitive advantage of knowledge-based innovative activities to developing ones through establishing private centres of excellence for specialised treatments attracted medical tourists seek them and catered local patients too who could afford it. These centres have top doctors trained in the US/UK, some foreign physicians, and high quality staff to maintain positive relationships with well-placed medical individuals globally that could help in promoting prospective referrals.

Additionally, affiliating medical centres to renowned foreign schools assists in obtaining referrals worldwide, which further establishes these countries as prospective destinations for medical tourists. Nowadays, bilateral agreements between countries for

healthcare tourism are a result of the reverse globalisation of its market. A case in point is the bi-lateral agreements between the UK and India concerning medical tourism wherein UK exports its medical patients to India to receive healthcare services and treatments (Álvarez et al., 2011).

Contemporary society has witnessed a steady and rapid growth of medical tourism mainly due to the inclination of middle to upper class Americans and Europeans to travel to non-Western destinations like India, Malaysia, Mexico, Singapore, and Thailand as they offer good quality treatments at relatively low costs and allow them to combine medication with vacation.

Therapeutic Procedures

They are divided into three groups:

Destinations with a reputation/contribution for healing, renowned for their natural landscapes (e.g. Lourdes, France) promote natural touristic trips in natural environments for healing purposes or incorporate elements of nature in their interior décor which help in creating new spaces of healing;

Alternative therapies' network: spa facilities, Āyurvēdic medicine, yoga, tai chi, vegetarian cafés, and gardens serving as harmonising additions to medical tourism packages; and

Therapeutic centres as healthy spaces reflecting the societal values.

MOTIVATORS, MITIGATING FACTORS, AND BENEFIT FOR HEALTHCARE TOURISTS

Healthcare tourists differ in terms of the services pursued and expenses coverage. Most price sensitive tourists also happen to be quality sensitive too for they opt self-pay for the type of health procedure undergone. Then, there are insurance or government covered medical tourists who would follow the schemes designed for them, while the rest make use of medical tourism owing to common borders, or during their either temporary visit or long-term residence abroad.

Motivation is a psychological state in which the person is inclined towards and attempts to realise a type of fulfilment. Medical tourists' behaviour is driven by needs that spring from their internal state as it is deeply affected by two forces of motivation:

The need to escape from a personal or interpersonal problem e.g. A medical condition, and

The need to pursue a reward in which s/he gets personal or interpersonal benefit e.g. Having illness cured, spending quality time in the destination country (jaapar et al., 2017).

The myriad motivations behind the pursuance of healthcare tourism are:

Costs: The prime driver for patients is to save money;

Availability: Procedures not available at home;

Quality and Trust: Better at the destination country;

WoM and Info: Positive WoM and the abundance of information available on the Internet;

Cultural Ambience: The similarity of the destination country, its atmosphere and location sometimes move the healthcare tourists; and

Propinquity: At times, it is proximity of neighbouring countries.

Conversely, the very same drivers, on reaching the other extreme, become the mitigating issues of healthcare tourism:

Ethicality – The concerns that arise where some patients receive fraudulent or illegal procedures;

Risks – The postoperative complications resulting from overseas treatment;

Equity – The gap in treatment between the well-off healthcare tourists and the local population who cannot afford such procedures in their own home country due to higher costs (Baker, 2015);

Infections – One might receive in the host countries;

Quality Care – Poor quality of care received during the treatment abroad (Pafford, 2009);

Negative WoM – Patients providing negatively reviewing medical tourism destination results in negative WoM; and

Legality – Legal restrictions in host destinations (García-Altés, 2005).

The tri-categorisation of benefits of healthcare tourism are:

Economic – Benefits to the host countries include luring foreign investments in medical destinations resulting in fresh revenue by the healthcare system (Beladi et al., 2015);

Social – Benefits to the societies of the exporting and importing countries. The high profits of medical tourism in the private sector start trickling down to the general public at a discounted rate to the local patients to benefit from high-tech facilities, thereby, lowering the pressure on the public sector e.g. Apollo Hospitals, India offers philanthropic treatments for low-income children in cardiac procedures; and

Medical – Benefits related to the medical treatments and care quality of the host countries encompass developing state-of-the-art technologies, practitioners with credentials, and international accreditation of its facilities leading the public sector to start investing in their own infrastructure and revitalise weak healthcare systems.

HEALTHCARE TOURISM: THE INDIAN SCENARIO

The inimitability of India lies in its ability to offer holistic medical services such as āyurvēda, yoga, meditation, homeopathic, and unani treatments (Singh, 2014) enabling it to emerge as one of the world's most cost-efficient and fastest growing medical tourism destinations (Wong & Musa, 2012). Despite these advantages, the Indian government is taking a different approach in promoting its medical tourism industry by highlighting its wellness elements.

The Ministry of Tourism, Government of India – reported 460,000 foreign tourists visited India for medical purpose in 2015-16, a 23% increase from the year before and that most of the medical tourists are from South Asia, Africa and Middle East (IMTJ, 2017) – is actively promoting medical tourism through overseas road shows where market development assistance (MDA) is provided to medical and wellness tourism service providers to encourage overseas promotion.

The government had introduced medical visa to govern medical tourism. In order to further expand the healthcare system and enhance its quality, the government also actively provides incentives and gives special approvals to foreign firms for direct investments. Vice versa, some of its large hospital groups (i.e. Apollo Hospitals, Fortis Healthcare) are expanding overseas, creating a strong global brand name and building referral opportunities.

Among the most popular sought after treatments by the medical tourists in India are cardiac surgery, orthopaedic, dental care, cosmetic surgeries, organ transplant, and surrogacy (Swamy, 2014), where the latter two may not be easily available in other destinations. Majority of them prefer India due to the low-cost factor, offers less waiting time in the hospital, personalised services, medical specialisation, and highly trained doctors (Wharton, 2011).

As a world-renowned medical study destination, India produces more than 30,000 medical graduates annually (Singh, 2014) with 21 Joint Commission International (JCI) accredited hospitals (JCI, 2013) where the majority of them are situated within the cities of New Delhi and Mumbai.

India still lacks far behind by the Western standards, despite its growth of medical tourism, the infrastructure system (e.g. flight connectivity, roads, public transport), and general hygiene conditions (Gan, 2012). Foreign patients have little trust in Indian hospitals, particularly when there is a lack of uniform pricing policies and standards across hospitals (Dawn & Pal, 2011). The rape cases of foreign tourists and increasing crime rates in India further tarnished its tourism destination image (Rana, 2014) causing medical tourists to place extra cautions before deciding to seek treatment in India.

PROPOSITIONS FOR AUGMENTING INDIAN HEALTHCARE SECTOR

Pocock & Phua (2011) consider delivery, financing, human resource, governance, and regulation are the key variables in medical tourism. Following terse suggestions go a long way to amplify the Indian healthcare tourism.

Professionalisation

Slew of steps in this regard would entail: (a) Increasing the number of internationally accredited hospitals (JCI, ISO, TEMOS) offering standardised health services; (b) creation of a resource pool of highly skilled and cordial healthcare professionals/staff principally enhancing their insufficient foreign language skills; (c) standardisation of services including even uniformity of prices.

Satisfaction

Patient's clinical outcomes and satisfaction do not necessarily go hand in hand with one another since satisfaction is not always the primary indicator for some treatments (for instance, terminal illness or rare complicated surgical cases) as is the cost involved (Ehrbeck et al., 2008).

Coordination

A tripartite synergetic synchronisation between accredited hospitals, medical tourism facilitators (travel agencies connecting medical tourists with healthcare institutions), and the respective state governments to fortify the trust of visiting tourists.

Holisticise

Banking on the strength of ancient Indian medicine and blending it with a host of other alternative healing therapies i.e. AYUSH (Āyurvēda, yoga, unani, sidha, homoeopathy), naturopathy, *et cetera* and offering them along with allopathic treatment helps the medical tourists in benefitting from holistic healing.

Superspecialisation

Develop a close-knit network/association to build centres of excellence with expertise in a couple of medical solutions that are above the healthcare destinations of the world (e.g. Thailand – cosmetic and sex medicines; US – cancer and orthopaedic solutions) which can divert and attract foreign patients to the Indian shores and compete with the world market.

ICT Full-On

Monitor the reviews on popular reviews sites and social media as the positive online WoM has the power to obtain 30 times the number of customers than the traditional way since the healthcare tourists regard it to be up-to-date, impartial, and more trustworthy (e.g. immediate photo sharing during cosmetic treatments) than the information provided on the hospital websites or brochures of travel agencies.

Homogeneity

Studies show that patients opt treatment destinations with similar culture, language, religion, climate, or physical surroundings since they tend to feel insecure during their illness period. So, the healthcare administrators do their best to familiarise the patients with the destination country so as to stimulate a continuous stream of referrals as it is strategically important to have foreign medical trainees, recruit foreign doctors, and to maintain strong relationships with well-placed medical representatives to increase future referrals.

Intellectual Osmosis

An effective technique to draw the attention of target countries is to convene medical seminars at domestic and foreign institutions, which would be a positive step for having referrals from different backgrounds. Thus, it is highly important to create 'cultural niches' in the destination country hospitals to feel culturally comfortable.

CONCLUSION

Apart from witnessing an increase of patients from the subcontinental countries, India is becoming a popular destination for Americans, Canadians, and Europeans for cost factors and specialised treatments like fertility, orthopaedic, cardiac, oncology problems, and organ transplants (Barnato, 2014). What's more, India offers traditional treatment of alternative medicine i.e. Āyurvēda intriguing more patients to experience it. Besides, natural spas, hot springs, and health centres have always been an attraction point for health tourists since there is no way to stimulate such conditions authentically in domestic hospitals which makes traditional treatment to continue to attract more and more people. Ergo, India should invest more on its medical arsenal so as to offer treatment of the same level as in developed countries, but at a lower price so that healthcare tourism will dominate the

market for years (probably decades) to come.

The Indian healthcare sector needs to embrace the tech, the trends, and the training needed to beat the best and ace in the Asian health tourism destination in view of the fact that the coming decades will be marked by changing power dynamics resulting in the emergence of new centres of influence.

A growing and predominantly Asian middleclass and increasing urbanisation will have dramatic effects on global markets requiring businesses to keep up with the demands of the most sought-after consumers, and compel them to address the repercussions of these shifts in today's hyper-connected world. The IoT and machine learning – AI alone is expected to contribute over US\$15.7 trillion to the global economy – will deliver unprecedented ability to better understand and predict outcomes, becoming the lynchpin of new applications, strategies, and business plans. These technologies offer tremendous opportunities for the travel and tourism sector to provide connected, personalised and integrated customer experiences, but trust and accountability are also required. Data collection via smart devices enables consumer empowerment through access to information – but it also increasingly makes consumers uneasy when it comes to their safety, security, and privacy (WTTC, 2018).

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Editor-In-Chief

Pezzottaite Journals

Saraswati Lane, Near Modern Dewan Beverages, Jammu Tawi – 180002,

Jammu and Kashmir, India.

(Mobile): +91-09419216270

editorinchief@pezzottaitejournals.net

contactus@pezzottaitejournals.net

RELEVANCE OF ENCOURAGING AFFORDABLE HOUSING PROJECTS OF REAL ESTATE PLAYERS IN INDIA: A MACRO LEVEL STUDY

Jaheer Mukthar⁴ Dr. Manoj P. K.⁵

ABSTRACT

Housing shortage is a major problem in India, urban housing shortage being more acute than the rural. In the current scenario, the Government of India is committed to the national goal of 'Affordable Housing for All by 2022'. Given the immense potential of housing development for economic development of the nation because of its vast linkage effects on the one hand, and the urgency of attaining the national goal on housing development on the other hand, the Government of India has been actively promoting housing finance and housing development in the nation. The paper discusses the need for promotion of housing and real estate sector for the fast development of India and suggests suitable policies.

KEYWORDS

Affordable Housing, Linkages, Loan to GDP ratio, Employment, ICT, PPP etc.

INTRODUCTION

It is widely acknowledged that housing and residential real estate sector has immense potential for economic development of any country, besides the vital social development role played by this crucial sector. This fact is especially true in respect of developing countries like India. There have been many initiatives to promote housing development in India over the years. In the last few years in particular, there have been a few landmark developments like the promulgation of Real Estate Regulatory Authority Act (RERA) and implementation of Goods and Services Tax (GST). In the ongoing regime since the start of FY 2017 (i.e. April 2016 onwards, to be specific) Indian economy has been passing through an economic slowdown which is characterized by crisis in the banking sector as well. In this context, promotion of housing development becomes very meaningful because of the vast forward and backward linkages of this industry with not less than 269 other industries. Moreover, the fact that India is already committed to the national goal of 'Affordable Housing for All by 2022' makes the policy of promotion of housing and real estate sector more meaningful in the Indian context. The case of encouraging affordable housing initiatives of the real estate developers in India assumes high significance in the above backdrop, considering the fact that such a policy would help to kick-start the steadily slowing down Indian economy.

RELEVANCE AND SIGNIFICANCE OF STUDY

First, the vast forward and backward linkages of housing and residential real estate industry with 269 other industries enable it to promote faster and balanced economic development of a nation. This is especially relevant for developing nations like India where the housing shortage is severe. Housing and real estate industry has the potential to kick-start a recession-hit economy too, because of the above linkage effects. Second, from a social perspective, housing is a primary requisite of human life and hence an essential ingredient in any welfare state. With the initiation of the economic reforms in India in the early 1990s, the housing sector has been getting more attention and hence a conducive environment for its growth; notwithstanding the fact that successive Governments used to accord high priority to housing even before the reforms era, especially since the early 1970s. Third, in the ongoing regime 'Affordable Housing for All by 2022' is a national goal that India seeks to attain. Promotion of affordable housing initiatives by the real estate players would benefit more people to have their own houses, because of vast majority of the shelterless in India belongs to low income and middle-income segments. Only 'Affordable' or 'Budget' type housing projects can cater to the needs of this vast majority, and that too only if adequate housing finance is available from sources like commercial banks (CBs) and housing finance companies (HFCs). Fourth, while growing urbanization pressures is a global phenomenon, the one associated with Kerala state in India is much more pronounced, among not only the Indian cities alone but also the cities of the whole world. Fifth, housing and real estate sector is labor-intensive and hence it has got vast employment potential. It is second only to the agricultural sector in this regard in the Indian context. As Indian economy is passing through a prolonged slowdown, encouraging this vital sector, hence, is an imperative for the revival of the economy by rising the employment opportunities. Sixth, the recent developments like the promulgation of Real Estate Regulatory Authority Act (RERA) and implementation of Goods and Services Tax (GST) have given another dimension to the turbulence and uncertainty in Indian economy. Considering the clear

⁴Research Scholar, Department of Applied Economics, Cochin University of Science and Technology (CUSAT), Kerala, India, jaheermukthar@gmail.com

⁵Faculty Member & Research Coordinator, Department of Applied Economics, Cochin University of Science and Technology (CUSAT), Kerala, India, manoj_p_k2004@yahoo.co.in



benefits of housing and real estate sector in India, particularly the 'Affordable' or 'Budget' segments in it, a study of the above aspects is attempted.

OBJECTIVES OF STUDY

To study the current status of Indian economy, the housing situation in the country, the problem of housing shortage, and the relevance of promoting affordable housing;

To suggest strategies for the sustained growth of housing and real estate sector in India, for the fast and sustained economic development of the nation.

METHODOLOGY OF THE STUDY

The present study is descriptive-analytical as well as exploratory in nature. The study is descriptive to the extent that it describes the developments in the field of housing and real estate sector in India. The paper is analytical too as it seeks to analyze the need for promotion of affordable housing schemes of real estate players in India, so as to ensure faster as well as sustainable housing development in the country, and also to tide over the prolonged slowdown faced by the economy as a whole and its banking sector in particular. The study is based on authentic secondary data from sources like RBI, NHB, CRISIL, IBEF, IFMR, etc.

LITERATURE REVIEW AND RESEARCH GAP

Kiran Keswani (1997) [11] in his paper, 'The contribution of building centers to low-cost housing in India' in *Building Research & Information* has studied the reasons for the slow growth in low-cost housing projects in India. The author has suggested that the Government should assume the role of a facilitator rather than a provider. A three-pronged strategy has been suggested for promoting low cost housing viz. (i) examining critically the archaic laws on housing, (ii) disseminating information on technical aspects of house building, and (iii) training in updated technologies on low-cost housing. Peer Smets (1999) [30], in his paper 'Housing Finance Trapped in a Dilemma of Perceptions: Affordability Criteria for the Urban Poor in India Questioned' in *Housing Studies* has argued that a definitional issue associated with formal housing finance and 'eligibility' for the same in terms of 'affordability criteria in one go' has resulted in exclusion of the vast majority of the urban poor from availing finance from formal sources of finance. The author has advocated the need for 'incremental housing' and the need to assess the 'affordability in a phased in manner' and 'not in one go'. Manoj P K (2003) [13] in his research paper, 'Retail Banking: Strategies for Success in the Emerging Scenario' in *IBA Bulletin* has suggested strategies for the sustained growth of the retail credit portfolio of banks, that mainly comprises of housing finance, as a safer way of increasing business and also kick-starting the then recession-hit industry of India. 'Linkages' – both forward and backward – of housing with large number of other industries, and the positive effect of such linkages for bringing about faster economic growth have been pointed out in the paper. Manoj P K (2004) [14] in his another research paper, 'Dynamics of Housing Finance in India' in *Bank Quest* has pointed out the growing appetite of commercial banks (CBs) towards housing credit, the falling share of housing finance companies (HFCs) in the market, and allied aspects. Some macro level strategies for the sustained and balanced growth of housing finance in India are suggested. The relevance of promoting secondary mortgage market (like, RMBS), alternative models like Housing Micro Finance (HMF) etc. has been noted. Working Paper 19 of IFMR (2007) [7], has noted the utmost importance of promoting Housing Micro Finance (HMF) – an alternative model for housing finance for the poor – for addressing India's chronic housing problem, which in turn is primarily that of the poor and marginalized in the country, like the LIG (Low Income Group) and EWS (Economically Weaker Sections). Only models like HMF could cater to such deprived sections that are not served by the formal sector agencies. So, models like HMF are required to solve India's 'real housing problem'. The report seeks to design the suitable HMF model for the Indian poor. Manoj P K (2008) [15] in his paper, 'Learning from Cross-country Experiences in Housing Finance: A Microfinance Approach' in *Journal of Global Economy* has suggested suitable macro level strategies for promotion of housing micro finance (HMF) in the Indian scenario by appropriately replicating the successful and time-tested models like HMF or other similar alternative housing finance models prevalent elsewhere in the world. A paper on HMF by Manoj P K (2010) [21], "Prospects and Problems of Housing Microfinance in India: Evidence from 'Bhavanashree' Project in Kerala State" in *European Journal of Economics, Finance and Administrative Sciences* has studied in detail the utmost importance of HMF for balanced and equitable housing development in India, and hence rapid economic development of the country. Strategies for promotion of HMF in India have been suggested, along with specific and category-wise strategies for the HMF based in Kerala and sponsored by the state government namely 'Bhavanashree'. Manoj P K (2010) [18] in his paper, 'Benchmarking Housing Finance Companies in India: Strategies for Enhanced Operational Efficiency and Competitiveness' in *European Journal of Economics, Finance and Administrative Sciences* has made a detailed analysis of the relative competitive position of the leading housing finance companies (HFCs) in India and has suggested strategies for the enhanced operational efficiency and competitiveness of HFCs. KPMG (2010) [11], in its report on housing has pointed out the immense growth prospects of real estate players in the affordable housing market in India, given the huge demand and grossly under-penetrated market, favorable Governmental policies etc. The demand and supply constraints, the relevance of PPP in the real estate sector etc. have been dealt in detail. In a paper by Manoj P K, (2010) [19] 'Determinants of

Successful Financial Performance of Housing Finance Companies in India and Strategies for Competitiveness: a Multivariate Discriminant Analysis' in *Middle Eastern Finance and Economics*, has attempted to find the determinants of superior financial performance of HFCs. Using the tool Multivariate Discriminant Analysis (MDA), a Discriminant Function with five distinct parameters (selected from the total 21 parameters used in MDA) that significantly influence the financial performance of HFCs has been derived. Another paper by Manoj P K (2010) [17], 'Financial Soundness Housing Finance Companies in India and Determinants of Profitability: A 'CAMEL' Approach along with ROE Decomposition Analysis' published in *International Journal of Business Policy & Economics* has employed the methodology of 'CAMEL' ranking along with ROE decomposition analysis to identify the determinants of profitability of HFCs. A research paper by Manoj P K (2011) [22], 'Determinants of Profitability of Housing Finance Companies in India and Strategies for Competitiveness: a Multiple Partial Correlation Approach' in *International Journal of Business Intelligence and Management* has suggested competitive strategies for various groups of HFCs with the help of the basic parameters that significantly influence the respective groups of HFCs. A paper by Hrushikesh Mallick & Mantu Kumar Mahalik (2015)[5] has sought to identify the factors determining the housing prices with respect to 15 major cities in India using data relating to 16 Quarters (4 years, 2010 to 2013). It has been noted that fundamental factors are more significant than speculative factors. In a research paper by Manoj P K (2015) [25], "Socio-Economic Impact of Housing Microfinance: Findings of a Field-based Study in Kerala, India", published in *International Research Journal of Finance and Economics*, the reasons for the failure of 'Bhavanashree' – the HMF initiative of the Government of Kerala have been studied in detail. The author suggests strategies for effective implementation of HMF projects based on the "learning from the failure of 'Bhavanashree' project" in Kerala. The research report by IFMR (2015) [8] on affordable housing finance has analyzed in detail the need, relevance and significance of affordable housing in India in the context when the national goal of 'Affordable Housing for All by 2022' is implemented by the Government of India. The crucial role that HFCs have to play in this context is specially noted in the IFMR report. The fact that there is a gradual re-emergence of HFCs since 2013, thus overtaking the CBs in growth rate and significantly improving their market share has been specifically pointed out. In a paper by Manoj P. K. (2015) [23], "Deterrents to the Housing Microfinance: Evidence from a Study of the Bankers to 'Bhavanashree' in Kerala, India", in *International Research Journal of Finance and Economics*, the major problems associated by the bankers in financing 'Bhavanashree', the HMF initiative of the Government of Kerala, has been dealt in detail. Various issues like the unclear land tenure, fragile institutional framework of the HMF and its parent (mentor) 'Kudumbashree' etc. have been studied in detail. Suggestions have been made to the Government based on the findings of the study; for enabling, more meaningfully implement HMF initiatives in the future, 'Bhavanashree' initiative being more or less a failure. In a research article by Manoj P K (2015) [24], "Housing Microfinance: A Study on Quality, Cost and Default Rate with Respect to 'Bhavanashree' in Kerala", in *International Research Journal of Finance and Economics*, a detailed and critical study of the asset quality, administrative (transaction) costs, and default rates in respect of the HMF initiative of the Govt. of Kerala i.e. 'Bhavanashree' has been made. Suggestions are made for more effective implementation of HMF projects by the state government. A paper by Manoj P K (2016) [26], "Real Estate Investment Trusts (REITs) for Faster Housing Development in India: An Analysis in the Context of the New Regulatory Policies of SEBI" in *International Journal of Advance Research in Computer Science and Management Studies* has made an exploratory study of the utmost relevance of REITs in a developing country like India for promotion of its housing and real estate sector and hence the whole economy. BCG (2018) [2] has sought to highlight the immense opportunity for digital lending in India. According to BCG, it is a USD 1 Trillion opportunity over the next 5 years and the stakeholders can utilize the same. Industry research agency, IBEF (2018) [6] in its report on Indian Real Estate industry has noted the tremendous growth prospects of the real estate industry in India, as it is estimated to attain a size of USD 1 Trillion by 2030. Its estimated size as of 2019 is 3.7 Million Square feet and it is the fourth largest sector in terms of FDI flows. Rapid urbanization, growing affordability, and Governmental commitment to attain 'Affordable Housing for All' etc. brighten the prospects of India's real estate sector. Though there are many studies on housing, those relating to the ongoing era of GST and RERA and focusing on the need for governmental interventions are scarce. So this paper

SIGNIFICANCE OF HOUSING AND REAL ESTATE SECTOR IN INDIAN ECONOMY

As a primary human need, housing which ranks second only to the need for food and clothing and hence housing development has high socio-economic implications in any society. This is particularly true in respect of developing nations like India wherein the housing stock is inadequate to meet the growing housing needs of the masses. It may also be pointed out that housing industry has the capacity to kick-start a recession-hit economy, and further it can withstand the recessionary pressures too, better than any other industry.

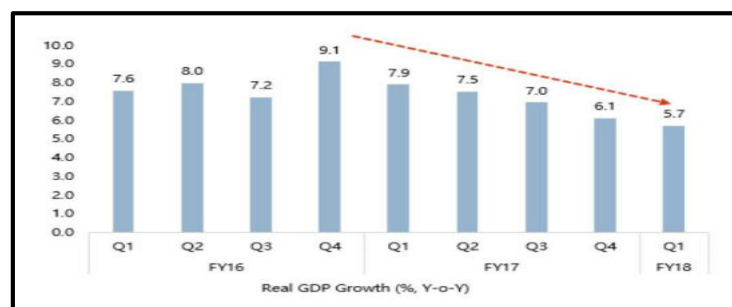
In the ongoing era in India characterized by GST and RERA, even when there is a clear slowdown in every sector in Indian economy, housing and real estate sector could register a reasonable level of resilience despite a fall in its annual year-on-year growth rates. Therefore, and to interpret the future in terms of the current developments, the best can be attained by more housing investments. In fact, housing development and GDP growth are mutually interconnected and accordingly contribute to each other's growth. This crucial reality regarding housing development is well reflected in the policy of 'Affordable Housing for all by 2022' – an official goal of the Govt. of India since 2017.

The present policy of the Govt. of India is that of promoting integrated housing development, which can satisfy, not only the basic human needs but also can facilitate the holistic development and that too within the parameters of a planned welfare economy. Accordingly, safe, secure and affordable housing can by any means enhance the opportunities for employment and education for the citizens. Moreover, it can enrich the communities thus resulting in a better civil society as well as better quality of life of individuals. Besides the direct contribution, that housing investments make to the country's GDP it increases social capital, which is intangible wealth that comes with good social network. At the heart of such a network occupies clean environment including hygienic living as well as quality housing. India, with its 130 Crore plus population, still witnesses an acute shortage of dwelling units. As per the 12th Plan (2012-2017) estimates, the urban housing shortage is to the level of 18.78 million units. Studies reveal that the population in the five most populous cities of India, namely Mumbai, Kolkata, New Delhi, Chennai and Hyderabad are set to increase at a scorching pace of more than 50 percent between 1995 and 2010 and by 2025, the number will be more than double. The above statistics indicate high level of migration of population from rural and semi urban locations to a more urbanized areas or settlements. The percentage of urban population (31.16 percent in 2011) is projected to be over 50 percent by 2050. Along with the growing demand for housing units, another key factor that has resulted in the buoyancy of housing activity has been the issue of affordability of dwelling units. This, in turn, is the outcome of the unified effect of three factors viz. stabilized property prices, greater level of incomes, and reduced level borrowing costs. In fact, the boom witnessed by the housing finance sector can be attributed to these factors. Housing is often called the "Engine of Domestic Growth" of an economy. As investment in housing and construction triggers investments in many allied sectors, like, Steel, Cement, Paint, Furniture, etc. Due to this 'Linkage effect', housing investments drive as many as 269 other industries, directly and indirectly. Housing ranks third among the 14 major industries in terms of total linkage effects, and the linkage effect with respect to Steel and Cement industries are very prominent. Based on the contribution of housing to the GDP of the nation, it is noted that out of every rupee invested in housing and construction sector 78 paisa is added to the country's GDP. Considering the multiplier effects on the economy, housing is ranked in the fourth position and is hence ahead of sectors like transport and agriculture. Investments in housing sector has steadily increased throughout during the Plan era in India, right from the first Plan to the XII Plan (2012-2017). The present Niti Ayog era so far (2017 to 2020) is no exception. Probably the most striking socio-economic impact of housing is employment creation, because it is the second largest generator of employment in the nation, its position is second only to agriculture in this regard. Besides, numerous vocations and professions have their origin in the housing and allied activities, either directly or indirectly. Construction workers, builders, developers, suppliers, civil engineers, valuers, property consultants, furnishers, interior decorators, plumbers – the list is virtually unending. In a developing country like India, housing could provide the solution to the most crucial challenge that the Government faces viz. employment. Besides the above indirect benefits that the economy derives from housing, it may be noted that the Government itself is a direct beneficiary of the housing sector. This, in turn, is in terms of the huge amounts collected in the forms of stamp duty, registration charges etc. that are associated with acquisition of real estate properties. It is in the above backdrop that the Government has taken every effort to support the vital activity of promoting all sorts of housing activities. The initiatives of successive Governments of providing tax incentives for housing loans has been ensuring a greater credit off-take in the case of retail housing loans. This denotes a reaffirmation of the Government's commitment to support the housing sector. Other governmental initiatives in this regard in the Indian context include extension of the benefits u/s 80 I to mass housing projects, repealing of the Urban Land ceiling act, promulgation of the Securitization Act. These initiatives are all in line with the objective of propelling economic growth through housing activities. However, it may be noted that there is scope of more improvement in various areas, primarily with respect to the streamlining of enactments relating to construction activities and rationalizing of registration charges, stamp duties, modalities of securitization transactions, and so on.

STATUS OF INDIAN ECONOMY AND SITUATION OF HOUSING AND REAL ESTATE SECTOR

There is a steadily falling trend in respect of GDP of India over the last few quarters and this is very prominent since the fourth quarter of 2016 (Q4, 2016) (Figure I). As per the latest statistics available, this falling trend is continuing.

Figure-I: Real GDP Growth Rate in India: Steadily Declining Trend after Q4 2016



Sources: CRISIL (September 2018) [3]

Housing shortage is a reality in India even after 70 years of her independence. Though there is a gradually declining trend in housing shortage in rural India, it is still acute in urban areas of the nation and is showing a generally growing trend over the years. The housing shortage in India, particularly urban housing shortage, is very acute and most of the shortage is in the low-cost affordable housing segment.

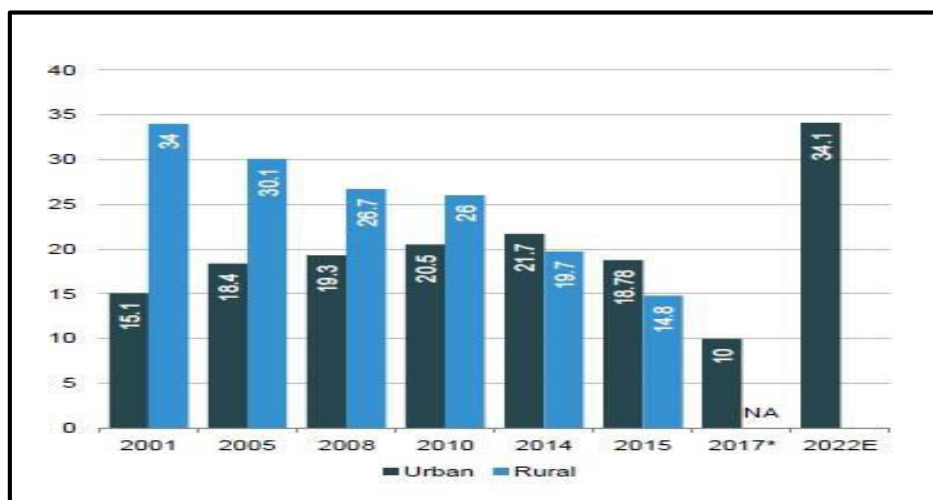
Table-I: Housing and Housing Stock in India (In millions)

Year	Rural			Urban			Total Deficit
	Number of Households	Number of Occupied Residential Houses	Deficit in Houses	Number of Households	Number of Occupied Residential Houses	Deficit in Houses	
1951	53.6	54.1	-0.5	12.3	10.3	2	1.5
1961	68.9	65.1	3.8	15.6	13.8	1.8	5.6
1971	79.6	72.7	6.9	20.9	18	2.8	9.7
1981	90.9	86.1	4.8	28.9	27.6	1.3	6.1
1991	111.6	107.9	3.7	40.4	39.1	1.3	5
2001	137.7	135.1	2.6	55.8	52.1	3.7	6.5
2011	167.9	159.9	7.9	78.9	76.1	2.7	10.7

Sources: Government of India (2017), Office of the Registrar General of India.

Owing to the growing demand for housing in the above segment and also governmental efforts in promoting housing development, many players have entered this segment. It may be noted that there has been a generally growing trend in respect of the deficit (shortage) in the number of houses over the years and this fact is very prominent during the decadal period between Censuses 2001 and 2011. Given the fact that the mortgage to GDP ratio in India is at a very low level of nearly 10 percent which is one of the lowest among the world nations, and the fact there exists a huge housing shortage in India even after 70 years of independence, there are high growth prospects for the housing finance industry and also for real estate players engaged in the residential housing segment. Given the fact that vast majority of the housing shortage relates to the low income groups (EWS, LIG and MIG), 'Affordable housing' has excellent growth prospects. (Table I).

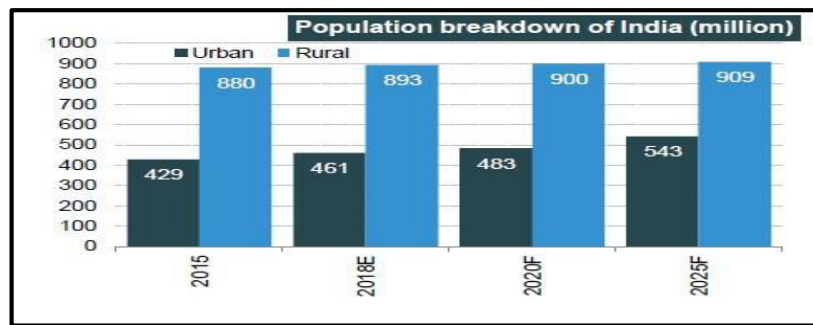
Figure-II: Housing Shortage in India – Rural and Urban



Sources: IBEF (July 2018) [9]

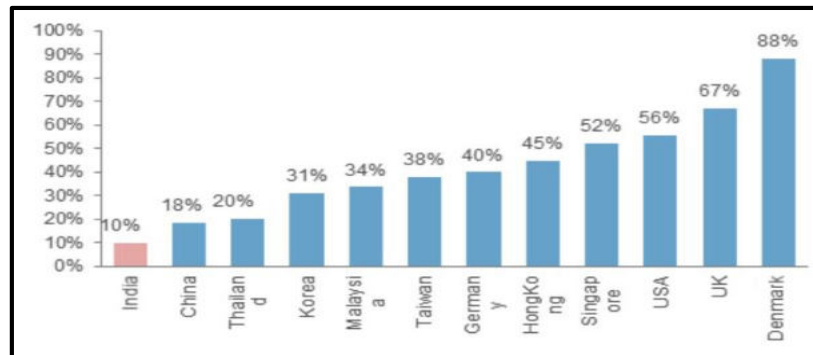
Urban housing problem in India growing because of the growing urbanization in the country. (Figure II). The national goal of 'Affordable Housing for All by 2022' gives another dimension to the urgent need for solving the growing urban housing problem.

Figure-III: Urbanization in India – Steadily Growing Trend



Sources: IBEF (2018), Real Estate [9]

Figure-IV: Mortgage to GDP Ratio of India (2012) vis-a-vis Selected Other Countries



Sources: CRISIL (September 2018) [3]

Housing investments help not only the respective individuals directly but the socio-economic development of the whole nation as well. Therefore, governmental policies on housing have vital impact on the national economic development besides the social and familial wellbeing of the citizens. Because of this fact, housing is often called the growth engine for developing nations like India. Given the low mortgage to GDP ratio in India of about 10 percent, which is one of the lowest in the whole world, there is enormous scope for the housing finance sector to grow in India. (Figure IV). Retail credit, particularly housing loans portfolio within it, has the capacity to generate more demand by way of creating multiplier effects because of its vast linkages with nearly other 269 allied industries. Besides a necessity of human life, housing is the most prominent activity under the construction sector, which in turn accounts for over 50 percent of the developmental outlays of the government. A HUDCO-sponsored study to assess the impact of housing investments on employment and GDP has noted that housing sector ranks third among the major 14 sectors in India in terms of linkage effects with other sectors of Indian economy. It is reported that in respect of income multiplier housing sector ranks fourth and that it is ahead of other sectors like transport and agriculture. It is reported that unit rise in final expenditure on housing would create additional income of nearly 5 times. Therefore, housing sector in India plays a major role by contributing to employment and income generation.

STRATEGIES FOR SUSTAINED GROWTH OF RETAIL CREDIT, PARTICULARLY HOUSING FINANCE

Given the national goal of 'Affordable Housing for All by 2022' in India, and also the fact that housing investments can act as a catalyst for rapid economic development of India, the following strategies seem to be quite relevant from a macro perspective:

Promotion of retail credit by banks, particularly housing loans segment within it, because of the vast linkages of housing industry with 269 other industries. Investment in housing can kick-start many a recession-hit sector in the economy and is a top employment creator too. The medium term banking strategy should be that of promoting their 'retail credit portfolio, with a thrust on housing finance segment'.

Adoption of 'ICT Integration' as a generic strategic strategy and encouraging the same in banking and financial services, particularly in retail credit under which housing finance and allied loans belong. ICT enhances quality and reduces operating costs.

Public investment in housing sector, especially in Affordable Housing is an imperative to meet the National Goal of 'Affordable Housing for All by 2022'. This public investment would trigger more investments, given the linkage effects of housing. Besides, this would trigger investment that is more private as well. Because of the combined effect of public and private investments, higher economic growth can be attained.

Given the budget, constraints of the Government and considering the huge investments in housing that are required on a time-bound manner, it is very advisable to adopt Public-Private Partnerships (PPP) mode for housing development in India.

From a long-term perspective, with a view to ensure the long-term sustainability of the housing markets devoid of asset-bubbles etc., it is advisable if it encourages a dynamic secondary market for housing finance, like, residential mortgage backed securitization (RMBS) is yet to emerge in India. The Government has to facilitate a vibrant RMBS market in India so that it acts as a new source of finance for the housing sector, particularly for the HFCs, which are grappling with liquidity problems. Equally important is the need to promote the real estate investment trusts (REITs) in India. This in turn would promote the commercial real estate directly; and residential real estate too, but indirectly. However, the case of 'Residential Housing' needs to be mandated or at least preferred in all such moves, because often 'Commercial' real estate or 'Office' spaces are being developed by REITs. Instead, the focus should be Residential Units.

CONCLUDING REMARKS

Notwithstanding the issue of economic slowdown that India is facing at present, there is ample scope for the country to tide over this temporary macro-economic development. More investment in the housing and residential real estate sector is an imperative in this regard, particularly when we consider the fact that India is already committed to the achievement of the national goal of 'Affordable Housing for All by 2022'.

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INDIAN FOREIGN POLICY IN THE REFERENCE OF PAKISTAN

Dr. Vipul Yadav⁶

ABSTRACT

भारत का भूभाग विश्व के क्षेत्रफल का 2.4 प्रतिशत है, जबकि यहाँ पर लगभग विश्व की 17 प्रतिशत जनसंख्या निवास करती है। इस प्रकार भारत देश विश्व में आकार की दृष्टि से 7वां व जनसंख्या की दृष्टि से चीन के बाद दूसरा स्थान रखता है, अतः विश्व के इस विशाल देश की विदेश नीति का विश्व में महत्त्व अत्यधिक है। इस विषय में कोई संदेह नहीं है कि भारत ने सदैव अपने पड़ोसी मुल्कों के साथ अच्छे व सौहार्दात्मक सम्बंध बनाए रखने का भरसक प्रयत्न किया है। पाकिस्तान के संदर्भ में भी यह अपवाद नहीं है। बल्कि मुख्य तौर पर यदि देखा जाए तो पाकिस्तान में जो जनता निवास कर रही है वह कभी भारत की ही जनता रही है बेशक इनका धर्म कोई भी रहा हो। अगर भारत की विदेश नीति के विषय में देखा जाए तो भारत ने सदैव भाईचारे व दोस्ताना कदम के साथ-साथ एक दूसरे की मदद करने को प्राथमिकता प्रदान की है। लाल बहादुर जी, इंदिरा गाँधी जी द्वारा पाकिस्तान से ऐतिहासिक समझौते को किया गया। परन्तु पाकिस्तान अपनी आदतों से बाज नहीं आया है। वर्तमान में भाजपा पार्टी को केन्द्र में पूर्ण बहुमत प्राप्त है, पर बातचीत की पेशकश सदैव, भारत के द्वारा ही की गई है। यह भविष्य के गर्भ में है कि पाकिस्तान में तहरीर-ए-हिंद पार्टी के प्रधानमंत्री इमरान खान इस विषय में कितना सकारात्मक दृष्टिकोण दिखाते हैं।

KEYWORDS

साम्यवादी, गुटबंदिया, शरणार्थी, निर्माण तत्त्व, विदेश नीति

भारत का भूभाग विश्व के क्षेत्रफल का 2.4 प्रतिशत है, जबकि यहाँ पर लगभग विश्व की 17 प्रतिशत जनसंख्या निवास करती है। इस प्रकार भारत देश विश्व में आकार की दृष्टि से 7वां व जनसंख्या की दृष्टि से चीन के बाद दूसरा स्थान रखता है, अतः विश्व के इस विशाल देश की विदेश नीति का विश्व में अत्यधिक महत्त्व है। भारत का यह इतिहास रहा है कि इसने कभी किसी देश पर आक्रमण नहीं किया है। सदैव दूसरे देशों के साथ सांस्कृतिक व व्यापारिक सम्बन्ध अच्छे प्रकार से रखने का प्रयत्न किए हैं।

किसी भी देश की विदेश नीति के निर्माण तत्त्व (भारत के संदर्भ में)

भौगोलिक तत्त्व

नैपोलियन बोनापाट ने कहा था कि “ किसी देश की विदेश नीति उसके भूगोल द्वारा निर्धारित होती है। ” किसी भी देश की भौगोलिक परिस्थितियों का उस देश की विदेश नीति में महत्वपूर्ण स्थान होता है। भारत एशिया का एक बड़ा देश है, व यह एक महाद्वीप की विशेषता रखता है। इसकी समुद्री सीमाएं बहुत बड़ी हैं। उत्तर में हिमालय पर्वत से यह चीन जैसे साम्यवादी राष्ट्र से सुरक्षित है। इसलिए अपनी समुद्री सीमा व पर्वतीय सीमा की सुरक्षा की दृष्टि से यह किसी भी राष्ट्र के गुट में सम्मिलित नहीं हुआ। भारत का यह मानना रहा है कि ब्रिटेन के उपनिवेशों के रूप में द. एशिया के राष्ट्रों के स्वाधीन होने के बाद में राष्ट्र स्वयं अपनी सीमाओं की रक्षा करने में स्वतंत्र हैं। आर्थिक तत्त्व को ध्यान में रखते हुए भारत ने किसी भी गुट में सम्मिलित न होना ही श्रेयस्कर समझा। भारत अपने विकास के लिए सभी देशों के साथ मैत्री का सम्बन्ध रखकर विदेशी सहायता प्राप्त करना चाहता था।

विचार धाराओं का प्रभाव

भारत की विदेशी नीति शांति व अहिंसा पर आधारित थी। हडमन लिखते हैं कि “गाँधी के शांतिवाद ने देश को यह भरोसा दिलाया कि विश्व में शांति समझौते के द्वारा ही स्थापित हो सकती है। ”

गुटबंदिया

भारत की आजादी के समय विश्व दो गुटों में विभाजित था। दोनों गुटों के मध्य शीत युद्ध की स्थिति विद्यमान थी। यह माना जाता है कि चौथा विश्व युद्ध कभी नहीं होगा। क्योंकि अगर तीसरा विश्व युद्ध लड़ा गया तो दुनिया ही समाप्त हो जाएगी।

⁶Assistant Professor, Progressive Learning College of Education, Haryana, India, vipulyadav85@gmail.com

सैनिक

सैनिक दृष्टि से भारत शक्तिशाली नहीं था। अपनी रक्षा के लिए वह पूरी तरह विदेशों पर निर्भर था। इसीलिए भारत ने सभी देशों के साथ मैत्री बनाये रखी।

राष्ट्रीय हित

पंडित जवाहर लाल नेहरू ने संविधान कथा में कहा था "किसी भी देश की विदेश नीति की आधारशिला उसके राष्ट्रीय हित की सुरक्षा होती है और भारत की विदेश नीति भी ध्येय यही है।"

भारत-पाक सम्बन्धों को प्रभावित करने वाली समस्याएँ

कश्मीर विवाद

स्वतंत्रता के बाद भारत और पाकिस्तान दो नये देश बने, वही देशी रियासतों को यह स्वतंत्रता प्रदान की गई कि वो किसी भी देश में स्वतंत्र रूप से शामिल हो सकते हैं। कश्मीर रियासत की स्थिति कुछ विशेष प्रकार की थी। भारत के उत्तर पश्चिम पर पाकिस्तान से यह इलाका सटा हुआ था। यहाँ का शासक एक हिन्दू राजा था, जबकि जनसंख्या का बड़ा भाग मुस्लिम लोगों का था। 22-10-1948 को कबायलियों ने कश्मीर पर आक्रमण कर दिया। आक्रमणकारी श्रीनगर से 25 मील दूर बारामूला तक आ गये, 26-10-1948 को कश्मीर के हिन्दू राजा ने भारत सरकार से मदद की गुहार लगाई व कश्मीर रियासत को भारत में विलय करने के लिए भी निवेदन किया। भारतीय सेना ने शीघ्र ही पहुंचकर स्थिति को नियंत्रण में ले लिया व जनमत संग्रह करवाकर कश्मीर को भारत के हिस्से के रूप में सम्मिलित कर लिया। 01-01-1948 भारत सरकार द्वारा संयुक्त राष्ट्र की सुरक्षा परिषद में यह शिकायत की गई कि कबायलियों ने पाकिस्तान से मदद लेकर भारत के एक हिस्से कश्मीर पर आक्रमण कर दिया है, इससे अशांति पैदा हो गई है। पाकिस्तान ने भी भारत पर कश्मीर के विवाद को अन्यायपूर्ण माना। स्थिति की समीक्षा के लिए सुरक्षा परिषद ने अमेरिका, कोलम्बिया, चेकोस्लोवाकिया, अर्जेंटीना व बेल्जियम को सदस्य नियुक्त करके समझौता करवाने के उद्देश्य से भेजा। दोनों पक्षों द्वारा लम्बी वार्ता के बाद 01-01-1949 को युद्ध विराम के लिए सहमति हो गई। जनमत संग्रह करवाया गया। युद्ध विराम रेखा निर्धारित होने के बाद पाक ने भारत के 32,000 वर्गमील क्षेत्रफल को 'आजाद कश्मीर' की संज्ञा दे दी।



पाकिस्तान द्वारा अमेरिका से 1954 में सैनिक संधि कर ली गई। वह 1955 में सैण्टो का सदस्य बनकर अपने कुछ अड्डे अमेरिका को देने के लिए तैयार हो गया। भारत को यह डर पैदा हो गया कि पाकिस्तान कश्मीर को 'हथियाने के लिए स्वयं की सैनिक शक्ति बढ़ा रहा है। 1950 में पंडित जवाहर लाल नेहरू ने पाकिस्तान से "युद्ध वर्जन संधि (No War Pact) करने का प्रस्ताव रखा, परंतु पाकिस्तान ने उसे स्वीकार न किया। 06-2-1954 को कश्मीर की संविधान सभा ने एक प्रस्ताव पास करके जम्मू व कश्मीर का भारत में विलय करने की पुष्टि कर दी। 14-5-1954 को अनुच्छेद 370 के अंतर्गत भारत ने संविधान संशोधन करके कश्मीर को विशेष राज्य का दर्जा दे दिया। 26 जनवरी 1957 को जम्मू कश्मीर का संविधान लागू हो गया। पाकिस्तान द्वारा संयुक्त राष्ट्रसंघ में बार-बार कश्मीर के विषय में मुद्दा उठाया जाता रहा है व उसने यह मांग की कि संयुक्त राष्ट्र संघ की आपात सेनाओं को भेजकर कश्मीर में जनमत संग्रह करवाया जाए, जिसका प्रयास फ्रांस, अमेरिका, ब्रिटेन द्वारा समर्थन भी किया गया, परन्तु सोवियत संघ द्वारा इस पर वीटो का इस्तेमाल करके यह प्रस्ताव रूकवा दिया गया। भारतीय प्रतिनिधी ने एक ऐतिहासिक भाषण में कहा कि "मूल प्रश्न यह नहीं है कि जम्मू कश्मीर में संविधान लागू हो या ना हो। मूल समस्या यह है कि जम्मू कश्मीर से अभी तक पाकिस्तानी सेनाएँ क्यों नहीं गयी हैं।"

हैदराबाद विवाद

हैदराबाद के चारों ओर भारत का भू-भाग था भौगोलिक दृष्टि से यह भारत में ही मिल सकता था। हैदराबाद रियासत का निजाम स्वयं की रियासत को एक स्वतंत्र देश के रूप में रखना चाहता था, इसके लिए पाकिस्तान की शह उसे प्राप्त थी लेकिन भारत को भ्रम में रखकर वह विलय की पेशकश भी करता रहा। वह दक्षिणी भारत में इस्लाम का प्रचार करके मुस्लिम वर्चस्व स्थापित करना चाहता था। रियासत में अराजकता फैल गई, भारत को सैनिक कार्यवाही करती पड़ी व निजाम को 50 लाख रुपये प्रिवीपर्स के रूप में देना तय किया गया। पाकिस्तान ने संयुक्त राष्ट्र संघ में इस मुद्दे को बार-बार उठाया, परन्तु अमेरिका के सिवाय किसी ओर ने इसमें रुचि नहीं ली।

जूनागढ़

गुजरात में जूनागढ़ एक छोटी सी रियासत थी, जिसमें अधिकांश जनसंख्या हिन्दू, किन्तु शासक मुस्लिम था। उसने रियासत को पाकिस्तान में सम्मिलित करने की घोषणा कर दी, परंतु जनता द्वारा नवाब को पाकिस्तान में भागने पर विवश कर दिया गया। भारत

सरकार द्वारा जनमत संग्रह करवाकर जूनागढ़ को भारत में शामिल कर लिया गया। जिसके लिए पाकिस्तान ने भारत विरोधी प्रचार किया।

शरणार्थियों का प्रश्न

देश के बँटवारे के बाद भारत से मुस्लिम पाकिस्तान गये व पाकिस्तान से हिन्दू भारत आये, मुस्लिम लीग द्वारा प्रायोजित साम्प्रदायिक दंगों के कारण पाकिस्तान में हिन्दू सुरक्षित नहीं थे। हिन्दू महिलाओं के साथ बलात्कार किये गए व हजारों व्यक्ति मौत के घाट उतारे गये। पाकिस्तान से आने वाले एक रेलगाड़ी में सभी हिन्दुओं को मौत के घाट उतार दिया गया, जब वह ट्रेन अटारी स्टेशन पहुंची तब उसमें कोई भी जीवित मुसाफिर नहीं था व रेलगाड़ी के डिब्बों पर लिखा था, “ पाकिस्तान का भारत की आजादी पर तोहफा। ” भारत की धर्मनिरपेक्ष सरकार द्वारा मुस्लिमों की यहाँ सुरक्षा की गई, परन्तु पाकिस्तानी हुकुमत ने हिन्दुओं की सुरक्षा का कोई प्रबन्ध नहीं किया। पाकिस्तान से विस्थापित लोगों की सम्पत्ति का मूल्य अधिक था, जबकि भारत में पाकिस्तान गये लोगों की सम्पत्ति का मूल्य कम था। बाद में भी शरणार्थी लगातार भारत आते रहे।



ऋण की अदायगी का प्रश्न

स्वाधीनता के बाद दोनों देशों के मध्य आमदनी और कर्ज का बँटवारा एक जटिल प्रश्न था। विभाजन के बाद भारत और पाकिस्तान दोनों सरकारों में लेनदारी को समान अनुपात में बाँटा जाना चाहिए था। परन्तु भारत सरकार ने सहृदयता दिखाते हुए ब्रिटिश सरकार के सारे ऋण का भार स्वीकार कर लिया। इसके उपलक्ष्य में भारत को 300 करोड़ रुपया प्रतिवर्ष पाकिस्तान सरकार से 5 वर्ष बाद दिया जाना तय हुआ। लेकिन पाकिस्तानी सरकार यह ऋण देने में टालमटोल करने लगी।

भारत-पाक युद्ध 1965

अप्रैल 1965 में अचानक पाकिस्तानी टुकड़ियां ने पहले कच्छ के रन में भारतीय क्षेत्र व फिर कश्मीर में घुसपैठ कर दी। यह घुसपैठ पूर्णतया एक योजना का हिस्सा थी। पाकिस्तानी सैनिक असैनिक वेष में कश्मीर में घुस आए थे। पाकिस्तान का यह विश्वास था कि कश्मीरी जनता, छापामारों का साथ देगी, जिससे वो कश्मीर पर अधिकार कर लेगे। इसी दरमियान पाकिस्तान की नियमित सेना ने थी अंतर्राष्ट्रीय सीमा रेखा (LOC) को पार करके भारतीय भू-भागों पर आक्रमण कर दिया। जिससे युद्ध पूर्णरूप के आरम्भ हो गया। संयुक्त राष्ट्रसंघ की सुरक्षा परिषद द्वारा दोनों देशों से युद्ध विराम की अपील की गई। 22-9-65 को दोनों देशों के मध्य युद्ध बंद हो गया। भारत को युद्ध में 750 वर्ग मील व पाकिस्तान को 210 वर्गमील भूमि मिली।



नहरी पानी विवाद

पंजाब में पाँच नदियाँ बारहमासी बहती हैं। झेलम व चिनाव पाकिस्तान के मध्य से और व्यास पूर्णतया भारत में बहती है। सतलुज व रावी दोनों देशों के मध्य से बहती है परन्तु भारत के नियंत्रण में वे दोनों मुख्यालय आ गए, जिससे नहरों के द्वारा पानी की पूर्ति की जाती थी। 1960 में प्रधानमंत्री नेहरू और राष्ट्रपति अययूब खॉं ने रावलपिंडी में एक समझौते पर हस्ताक्षर किये गए। 12-1-1961 से इस संधि की शर्तों को लागू कर दिया गया।

ताशकंद समझौता

सोवियत संघ के प्रधानमंत्री ने मध्यस्थता करके पाकिस्तानी राष्ट्रपति अययूब खॉं और भारत के प्रधानमंत्री लाल बहादुर शास्त्री को वार्ता के लिए ताशकंद में आमंत्रित किया। 10 जनवरी को ताशकंद समझौता हुआ व जिससे दोनों देशों ने आपस में विभिन्न प्रकार के बिन्दुओं पर सहमति व्यक्त की। ताशकंद में ही लाल बहादुर शास्त्री जी को दिल का दौरा पड़ने से निधन हो गया।



भारत-पाक युद्ध 1971

पूर्वी पाकिस्तान (बांग्लादेश) में शेख मुजीब के नेतृत्व में स्वाधीनता प्राप्ति का आंदोलन प्रारम्भ हुआ। याह्य ख़ाँ ने बंगालियों पर अत्याचार प्रारम्भ कर दिये, जिससे प्रतिदिन हजारों की तादाद में शरणार्थी घबराकर भारत में आने लगे। 2-12-1971 को पाकिस्तानी वायुयानों ने भारत के हवाई अड्डों पर भीषण बमबारी आरम्भ कर दी। जिसका भारतीय वायुसेना द्वारा मुहतोड़ जवाब दिया गया। 16 दिसम्बर 1971 को ढाका में एक समारोह में भारत के ले. जनरल जगजीत सिंह अरोड़ा के समक्ष पाकिस्तानी जनरल नियामी द्वारा आत्मसमर्पण कर दिया गया।



बांग्लादेश स्वतंत्र हो गया। पाकिस्तान की 6 हजार वर्ग मील भूमि पर भारत ने अधिकार कर लिया। पाकिस्तान में सत्ता परिवर्तित होकर जुल्फिकार अली भुट्टो के हाथ में आ गयी। 28 जून 1972 को शिमला में दोनों नेताओं के मध्य मुलाकात हुई व 3 जुलाई 1972 को ऐतिहासिक "शिमला समझौता" हुआ।

दोनों नेताओं के मध्य मुलाकात हुई व 3 जुलाई 1972 को

पाकिस्तान द्वारा आतंकवाद को प्रोत्साहन

पाकिस्तान ने स्वयं के अस्तित्व से ही भारत में आतंकवाद को बढ़ावा देने में कोई कौर-कसर बाकि नहीं रखी है। 1993 में नवम्बर में हुए श्रृंखलाबद्ध बम विस्फोटों में भी पाकिस्तान का ही हाथ साबित हुआ है। एशिया में सोवियत संघ के प्रसार को रोकने के लिए अमेरिका व चीन द्वारा पाकिस्तान को गैर जरूरी सहायता व हथियार सदैव पहुँचाये जाते रहे हैं।

भारत के प्रधानमंत्री अटल बिहारी वाजपेयी द्वारा फरवरी 1999 में दिल्ली-लाहौर-दिल्ली बस सेवा के उद्घाटन अवसर पर लाहौर की यात्रा करके ऐतिहासिक पहल की गई।

कारगिल संघर्ष

मई 1999 में कारगिल क्षेत्र में पाकिस्तान ने घुसपैटिए भेजकर नियंत्रण रेखा का उल्लंघन किया। श्रीनगर-लेह राष्ट्रीय राजमार्ग का सम्पर्क तोड़ने के इन घुसपैटियों के प्रयास को भारतीय सेना ने विफल कर दिया। अत्यधिक सर्दियों में जब सेनाएँ चोटियों से नीचे मैदानी इलाकों में उतर आती हैं, तब पाकिस्तानी घुसपैटियों ने धोखे से भारतीय चोटियों पर अधिकार कर लिया था। सर्वप्रथम एक पशुपालक ने इन विदेशियों को इन चोटियों पर बैठा देखकर घुसपैट की सूचना दी थी। भारतीय सेनाओं ने 26 जुलाई 1999 में ऑपरेशन कारगिल विजय में विजय प्राप्त की। अंतर्राष्ट्रीय दबाव व भारतीय सेना की शानदार सफलता से पाकिस्तानी सेनाओं को पीछे हटकर संघर्ष करने के लिए बाध्य होना पड़ा।



आगरा शिखर वार्ता

12 अक्टूबर 1999 को पाकिस्तान के थलसेना अध्यक्ष द्वारा नवाज षरीफ सरकार का तख्ता पलटकर स्वयं को देश का शासक घोषित कर दिया। 14 जुलाई 2001 को आगरा शिखर वार्ता के लिए जनरल परवेज़ मुशर्रफ़ भारत आए। परंतु घोषणा पत्र सहमति के बिना राष्ट्रपति मुशर्रफ़ वार्ता को अधूरा छोड़कर पाकिस्तान लौट गए। जिससे पाकिस्तानी शासकों के दोहरे ब्यक्तित्व को साफ रूप में देखा जा सकता है।



संसद भवन परिसर में 13 दिसम्बर 2001 को पाकिस्तान समर्थित लश्कर-ए-तोइबा व जैश-ए-मौहम्मद के आतंकवादियों ने हमला कर दिया। भारत ने भी बदले में कड़ा रूख अपनाते हुए रेल व बस सेवा बंद कर दी। 20 जनवरी 2006 को अमृतसर व लाहौर व 24 मार्च 2006 को अमृतसर व ननकाना साहेब के बीच बस सेवा प्रारम्भ की गई। श्रीनगर-मुजफराबाद बस सेवा व समझौता तथा थार एक्सप्रेस का भी प्रारम्भ किया गया। मनमोहन सिंह के प्रधानमंत्री करने के दौरान भी आपत्ति विवादों को निपटाने के लिए भरसक प्रयत्न किए गए। 26 मई 2014 को प्रधानमंत्री मोदी ने स्वयं के शपथ ग्रहण समारोह में नवाब शरीफ को आमंत्रित करके सकारात्मक पहल की कोशिश की गई।

निष्कर्ष

इस विषय में कोई संदेह नहीं है कि भारत ने सदैव अपने पड़ोसी मुल्कों के साथ अच्छे व सौहार्दात्मक सम्बंध बनाए रखने का भरसक प्रयत्न किया है। पाकिस्तान के संदर्भ में भी यह अपवाद नहीं है। बल्कि मुख्य तौर पर देखा जाए तो पाकिस्तान में जो जनता निवास कर रही है वह कभी भारत की ही जनता रही है, चाहे इनका धर्म कोई भी रहा हो। अगर भारत की विदेश नीति के विषय में देखा जाए तो भारत ने सदैव भाईचारे व दोस्ताना कदम के साथ-साथ एक दूसरे की मदद करने को प्राथमिकता प्रदान की है। लाल बहादुर जी, इंदिरा गाँधी जी द्वारा पाकिस्तान से ऐतिहासिक समझौते को किया गया। परन्तु पाकिस्तान अपनी आदतों से बाज नहीं आया है। वर्तमान में भाजपा पार्टी को केन्द्र में पूर्ण बहुमत प्राप्त है, पर बातचीत की पेशकश सदैव, भारत के द्वारा ही की गई है। यह भविष्य के गर्भ में है कि पाकिस्तान के तहरीर-ए-हिंद पार्टी के प्रधानमंत्री इमरान खान इस विषय में कितना सकारात्मक दृष्टिकोण दिखाते हैं।

(लेखक किसी भी राजनीतिक पार्टी की विचारधारा से सरोकार नहीं रखता है, यह लेखक के स्वयं के निजी विचार हैं, जिसका उद्देश्य किसी की जन भावनाओं को ठेस पहुंचाने का बिल्कुल नहीं है।)

सन्दर्भ ग्रन्थ सूची

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THE CHALLENGES OF IMPORT CLEARANCE PROCEDURE ON TRADE FACILITATION: THE CASE OF JIGJIGA BRANCH CUSTOMS OFFICE

Dr. Perways Alam⁷

ABSTRACT

The collected data was analysed using descriptive statistics. The findings of the study showed that the most common challenges of Import clearance procedure on Trade facilitation are more delay, cost, goods damage and missing of market opportunities, while lack of proper implementation of time standard and Risk management Techniques; lack of Import clearance team employees competency and cooperativeness, insignificant use of information technology; weak cooperation among Customs and other regulatory bodies for Import; lack of enough professional man power; lack of customer education and support; Complexity of Import clearance procedure. Finally the study recommended that in order to minimize the above mentioned challenges ERCA should implement time standard and Risk management techniques properly and cooperate to other regulatory bodies for Import. At the same time also it has to upgrade the capacity of its employees and the customers and use information technology properly. The importers should be also loyal and submit correct and complete information about their goods. The challenges of Import clearance procedure vary depending on the nature of the imported.

KEYWORDS

Challenges, Import, Clearance-Procedure, Trade-Facilitation, Customs, Clearing Agent etc.

INTRODUCTION

African countries have acknowledged the importance of trade facilitation through transparent and predictable customs procedures, sub-Sahara African countries' customs administrations are characterized by, complex customs laws and regulations; lack of automation and insignificant use of information technology; lack of proper risk management techniques; lack of transparency, predictability and consistency; lack of cooperation with other government agencies; lack of professional man power; lack of customer education ; as well as corruption. This results in the waste of enormous amount of time and money (ECA, 2004). Like other sub-Sahara African countries, the Ethiopian customs administration has similar features and faced the same challenges. Hence, the aim of this study is to assess the challenges of import clearance procedure on trade facilitation focused on risk management, customer education, customs automation, human resource developments and management, as well as cooperation among customs and other regulatory bodies for Import.

OBJECTIVES OF STUDY

Following are the objectives of the study:

To identify the challenges of import clearance procedure in Jigjiga customs Office

To recommend possible solutions that may reduce those procedural challenges of on trade facilitation.

RESEARCH QUESTIONS

The study more specifically will try to find for the following questions:

What are the challenges of import clearance procedure at Jigjiga Customs Branch office?

⁷ Assistant Professor, Department of Accounting and Finance, College of Business and Economics, Jigjiga University, Jigjiga, Ethiopia, perways1@rediffmail.com

What are the possible solutions to overcome those challenges?

JUSTIFICATIONS OF STUDY

The study will have significance for ERCA's strategic management to design proper import clearance procedure that can fit the current global trade environment. It will benefit also to the business communities and legitimate traders in such a way that clearance related transaction cost and time will be reduced significantly. It will help the researcher to acquire knowledge and experience relating to import clearance procedure on trade facilitation. Finally, it will also serve as a base for future and further research in this area of by other researchers and play significant role in reducing the existing empirical literature gap.

LITERATURE REVIEW

Theoretical Literature

Customs organizations throughout the world hold a unique position within the country's government and the international community. From a national point of view, border protection, revenue collection and the operation of a customs administration are uniquely sovereign responsibilities. Customs administrations also have a special alignment with the international community to provide service. Customs are often the first contact with foreign business and travelers have with the government. A satisfactory encounter with customs at the border has a potential to encourage continued commercial activities (Michel, 1998, pp.).

The World Customs Organization (WCO) defines Customs as "the government service which is responsible for the administration of customs law and the collection of import and export duties and taxes and which also has responsibility for the application of other laws and regulations relating, inter alia, to the importation, transit and exportation of goods"(Ethiopian customs guide, 2017).

Customs Procedures

According to Puengpradit (2010), Customs procedures are a significant factor that needs to be taken into consideration in relation to trade facilitation. Customs administrations should strengthen their customs operations by simplifying customs procedures and implementing risk management and audit-based control in order to enhance the capacity for revenue collection, improve the efficiency of customs clearance, and reduce the time and costs for customs administrations and the trading community.

Customs Clearance

Customs clearance relates to Article VIII of GATT 1994, in particular Art.VIII.1(c): "The contracting parties also recognize the need for minimizing the incidence and complexity of import and export formalities and for decreasing and simplifying import and export documentation requirements". Release in the Customs context means the action by Customs to permit goods undergoing clearance to be placed at the disposal of the persons concerned. Clearance means the accomplishment of the Customs formalities necessary to allow goods to enter home use, to be exported or to be placed under another customs procedure (RKC, 1999). The key measures proposed aim to expedite the clearance and release of goods at the borders. These measures include, inter alia, pre-arrival clearance, separate release from clearance, authorized trader schemes, risk management, and post-clearance audit. Customs modernization through automation and ICT use is a useful step in implementing such procedures (UNCTAD, 2008).Likewise, the WCO revised Kyoto convention also defines customs clearance as "the accomplishment of the customs formalities necessary to allow goods to enter the home as to be exported or to be placed under another customs procedure". In addition, release as "the action by the customs to permit goods undergoing clearance to be at the disposal of the person concerned (UNCTAD, 2006).

Trade Facilitation

Trade facilitation is the simplification, harmonization, standardization and modernization of trade procedures. It seeks to reduce trade transaction costs at the interface between business and government and is an agenda item within many customs related activities (Andrew Grainger, 2007). In the context of economic globalization, security and facilitation of international trade are exerting a profound influence on the stability and progress of the international community. In international trade activities, security underpins the realization of facilitation. Without security, trade facilitation cannot be achieved in a real sense whereas without trade facilitation, security will lose its essence. Security and facilitation are interdependent and complementary. In other words, they exist in an inseparable whole that none of them can be dispensed with. With this, having regarded security and facilitation as two major tasks of world's customs administrations, Customs must attach great importance to both by taking effective measures to ensure their realizations and at the same time strike a balance between the two (Yibiao, 2004, p.2).

Empirical Literature

A Study of Express Consignment Operations in Thailand by Puengpradit (2011), recognizes that conditions and circumstances vary considerably across countries, particularly in relation to levels of customs development and fundamental issues such as customs infrastructures, human resources development, customer education, risk management, efficient utilization of customs automation, customs cooperation with governmental agencies and stakeholders play important roles in trade facilitation and customs regulatory control. Hence, trade facilitation is receiving unprecedented attention and has become a feature in WTO negotiations, supply chain security, capacity building and customs modernization programs. Many other government agencies have a stake in the facilitation of legitimate trade, too. The research also reveals a clear link between human resource development and five other key elements outlined in the framework for trade facilitation and custom regulatory control risk management, legislation, customs procedures, information technology and cooperation. Even though these elements are considered integral parts of the framework for facilitation and control, the elements alone are insufficient to bring about an effective approach to the accommodation of trade facilitation and customs regulatory control. Support in the form of effective management of human resources is required to make facilitation and control achievable (Puengpradit, 2011:p.164).

A survey conducted by the World Bank (WB) in 1999-2000 and involving more than 10,000 companies in 80 countries found that companies in many parts of the world still find ineffective customs (and foreign trade regulations) a major obstacle to trade. The survey also shows that companies in most developing countries perceive these procedures as a serious impediment to growth and similar research by OECD finds that Customs procedures have substantial effects on international trade and cumbersome Customs procedures have been found to be a challenge for developing countries in exporting to developed and other developing countries (OECD, 2005).

After discussing of all these articles and related literatures, the researcher has taken challenges of importer of Jigjig as research topic.

RESEARCH DESIGN AND METHODOLOGIES

Sources of Data: Primary data was collected from Importers, employees of Import clearance team and employees of Customs clearing agents. To collect the primary data, questionnaire and interview was used as primary data collection tools.

Area of Sampling: This study was conducted in Jigjiga Customs Branch office only, especially in Import clearance procedure team with the title of "Assessment of the Challenges of Import Clearance Procedure on Trade Facilitation".

Sample Size: Even though, there are different methods for determining a sample size, the study adopted Yemeni (1967) formula for sample proportion. Here the target population of 325. Researcher takes 179 as a sample size. However, the respondents returned only 178 questionnaires.

Method for Data Collection: The research used structured, open and closed ended questionnaire in order to save time, finance, and offer greater anonymity. Interviews were also conducted in line with the research questions and objectives and used to gather information from employees of import clearance team and customs clearing agents about the challenges of import clearance procedure on trade facilitation in the branch office.

Data Analysis: to analyze the data, everyone for answering the research questions uses descriptive statistics as data analysis like percentage and tabulation to make the data easily identifiable and understandable.

RESULTS AND DISCUSSION

Delay faced During Import Clearance

Business communities always face delay during import clearance procedure. Here, in Ethiopian Revenue and Customs Authority delay means more than the standard time, which is eight hours legally or in other words delay means more than one day (working hours). Therefore, table-1 is depicted the delay faced during Import clearance in Jigjiga customs office.

Table-1: Delays Faced During Import Clearance

S. No.	Time Required	Number of Respondents
1	Less than the Standard Time	86 (48)
2	More than the Standard Time	92 (58)
	Total	178 (100)

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

According to the above table, 92 (52%) of the respondents agree that they face delay during import clearance procedure, whereas the remaining 86 (48%) of the respondents response that they do not face any delay or more than the standard time during import clearance procedure. Therefore, the result shows that although the percentage is almost around equal, the importers face delay during import clearance procedure.

Import Clearance Costs Incurred by Importers

The import clearance costs incurred by the importers of Ethiopian Revenue and Customs Authority, particularly Jigjiga customs office are presented in table-2.

Table-2: Import Clearance Costs Incurred By Importers

S. No.	Import Clearance Costs Incurred	Number of Respondents
1	High Cost	123 (69)
2	Low Cost	55 (31)
	Total	178 (100)

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

According to the above table, 123 (69%) of the respondents agrees that they face high costs and the remaining 55 (31%) of the respondents' response that they face low costs during import goods clearance. Therefore, this result shows that majority of the importers faced high transaction cost during import goods clearance procedure. This cost comes from different types like inconsistency or unpredictable duties and taxes, Transport cost, rent of car, house and port space, live and also bribe cost; as well as audit findings. This result is in line with the finding of the interview of the two relevant key stakeholders -employees of import clearance team and customs clearing agents.

Goods Damaged During Clearance

Goods damage is the injury of the imported goods during import clearance procedure. Most of the vulnerable goods face this problem during physical examination of the imported goods. In order to identify the damage of the imported goods during import clearance procedure; customs importers were asked to express their opinion and the result is shown in the table below.

Table-3: Goods Damaged During Clearance

S. No.	Condition Goods During Clearance	Number of Respondents
1	Damaged	107 (60)
2	Un-damaged	71 (40)
	Total	178 (100)

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

Based on the above table, 60% of the respondents agree that they face goods damage during import goods clearance procedure and the remaining 40% response that they do not face any goods damage during Import goods clearance procedure. Therefore, this means that majority of the importers face goods damage during import goods clearance procedure. Normally, nature of goods vary; some goods are vulnerable and easily breaking during loading and unloading like some Machines, Furniture, Spare parts and other related goods. The 40% may be the importers who import less vulnerable goods like cars; these importers might face less goods damage challenge during import goods.

Competitive Disadvantage faced by the Importers

Competitive disadvantage is a factor, which places a business at risk for losing customers to a competitor, or it is unfavorable circumstance or condition that causes a firm to underperform. In order to collect data about the competitive disadvantage faced by the importers of the branch because of Import clearance procedure; branch importers were asked to questions concerning this issue and the result is summarized as follows.

Table-4: Competitive Disadvantage Faced by the Importers

S. No.	Competition	Number of Respondents
1	Low	62 (35)
2	High	116 (65)
	Total	178 (100)

Sources: Authors Compilation

Note: Figures in bracket indicate percentages.

As shown in the above table, 65% of the respondents face high competitive disadvantage or miss market opportunities, while the remaining 35% face low competitive disadvantage because of import clearance procedure. This means that most of the Importers are missing market opportunities because of import goods clearance procedure.

Most Challenging Procedure

There are nine common import clearance procedures (steps) in the Ethiopian customs operations from registration and preparation of the goods declaration up to the clearance or release of the goods. Among these nine steps one-step may be has more challenge on trade facilitation than the other procedures. Therefore, in order to assess the most challenging steps; customs importers were asked to express their opinion and the result is given in the table below.

Table-5: Most Challenging Area

Level of Agreement	Frequency	Percent
Examination of the Goods	45	25
Acceptance or Rejection of the Declaration	21	12
Risk Level Identification	23	13
Assessment of the Goods	89	50
Other	0	0
Total	178	100

Sources: Authors Compilation

As a result the above table shows that the most challenging area (procedure) of import clearance is the assessment of the goods, 89 (50%), while 45 (25%) of the respondents response that examination of the goods is the most challenging area (procedure) of import clearance. Therefore, most of the respondents agree that assessment and examination of the goods are the first and second most challenging areas (procedures) of import clearance respectively.

Degree of Contribution by Stakeholders for Import Clearance Procedure Challenges

Different stakeholders contribute for the import clearance procedure challenges. This contribution is depending on the nature of the product, some products more stakeholders may contribute, while another product less may contribute. The common stakeholders for import clearance procedure challenges of Ethiopian Revenue and Customs Authority with their contribution are demonstrated in the table given below.

Table-6: Degree of Contribution by Stakeholders for Import Clearance Procedure Challenges

S. No.	Contributors for Import Clearance Procedure Challenges	The Degree of Contributing for Import Clearance Procedure Challenges			
		High	Very High	Low	Very Low
1	Ministry of Trade (MOT)	55%	18%	14%	13%
2	Customs Office	19%	54%	17%	10%
3	Investment Commission (IC)	15%	4%	59%	22%
4	Importers	24%	60%	11%	5%
5	Clearing Agents	18%	63%	13%	6%
6	Banks	55%	24%	14%	7%
7	Transport Authority (TA)	59%	19%	13%	9%
8	Food, Medicine and Health Care Administration and Control Authority (FMHACA)	18%	64%	9%	9%
9	Ministry of Communication and Information Technology (MOT)	56%	27%	13%	4%
10	Ministry of Industry (MOI)	24%	12%	59%	5%

Sources: Authors Compilation

As can be seen from the above table, the degree of contribution by stakeholders for import clearance procedure challenges can be categorize in to three-High contributors (Ministry of Trade, Banks, Transport Authority and Ministry of Communication and Information Technology), very high contributors (Customs Office, Importers, Clearing agents and Food, Medicine and Health Care Administration and Control Authority) and low contributors (Investment Commission and Ministry of industry).

CONCLUSION AND RECOMMENDATION

Conclusion

Customs has been described for a century as one of a gate keeper, with customs authorities representing a barrier through which international trade must pass. However, currently customs play a critical role in the implementation of a range of trade, economic and social policies and contribute to the achievement of national development objective focusing on trade facilitation. Trade facilitation is regarded as one of the major requirements for both government and the business community in pursuing their national and international trade in the competitive environment of today. However, enormous amount of time and money wasted due to long delays, high cost, and goods damage at Customs in most sub-Sahara African countries like Ethiopia. This study was conducted to assess the challenges of import clearance procedure on trade facilitation, the case of 'Jigjiga Customs Branch Office. To achieve the research objectives, the study employed a descriptive research methodology and used both quantitative and qualitative research approaches. Primary data were collected from Importers of Ethiopian Revenue and Customs authorities, Jigjiga Branch using questionnaire and for crosschecking purpose interview were conducted from employees of Import clearance team and clearing agents. Accordingly, 179 questionnaires were distributed and unstructured interview was made. The collected data was analyzed using descriptive statistics. The findings of the study showed that the most common challenges of import clearance procedure on Trade facilitation are more delay, cost, goods damage and missing of market opportunities, while lack of proper implementation of time standard and Risk management Techniques; lack of Import clearance team employees competency and cooperativeness, insignificant use of information technology; weak cooperation among customs and other regulatory bodies for import; lack of enough professional man power; lack of customer education and support. Finally, the study recommended that in order to minimize the above-mentioned challenges ERCA should implement time standard, Risk management techniques properly, and cooperate to other regulatory bodies for import. At the same time, also it has to upgrade the capacity of its employees and the customers and use information technology properly. The importers should be also loyal and submit correct and complete information about their goods. The challenges of import clearance procedure vary depending on the nature of the imported. This study entirely delimited to study the issues of Jigjiga Import clearance procedure it does not represent the scene in other branches and other clearance procedures. Thus, further research needs to be conduct to address the challenges of Export Clearance Procedure on Trade facilitation.

Recommendations

The contribution of Importers in the clearance procedure challenges are undeniable, because Importers they are the first people who start the Import clearance procedure and they are a reference for the remaining two stakeholders, but unfortunately they are always submitting incorrect and incomplete commercial invoice to the clearing agents. Therefore, to play a positive role in minimizing the Import clearance procedure challenges, they should be loyal to disclose any needed information related to the imported goods and submit correct and complete information about their goods. As far as they are importing goods to Ethiopia, it is profitable also for them to know the laws of Import clearance procedure clearly.

As indicated in the finding part that more delay, cost, goods damage and competitive disadvantage are the most common challenges that the Importers faces; while lack of proper implementation of Time standard and Risk management Techniques; lack of Import clearance team employees competency and cooperativeness; insignificant use of information technology; weak cooperation among Customs and other regulatory bodies for Import; lack of enough professional man power in the team; lack of customer education and support in the Branch; Complexity of Import clearance procedure Laws, and discrepancy between the written

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