

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.,

Open J-Gate, India (link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)),

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3770 Cities in 175 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	MAHATMA GANDHI NREGS: TOWARDS EMBRACING FINANCIAL INCLUSION <i>V.AMBILIKUMAR, M.S.RAJU, MATHEW SEBASTIAN & ANUSREE H.</i>	1
2.	PROBLEMS AND PROSPECTS OF FRUIT PROCESSING INDUSTRY: A STUDY WITH REFERENCE TO CHITTOOR DISTRICT OF ANDHRA PRADESH <i>G. SURESH BABU & MAMILLA.RAJASEKHAR</i>	5
3.	ORGANIZATION JUSTICE TOWARDS COUNTERPRODUCTIVE WORK BEHAVIOR IN BANKING SECTOR <i>PIAR CHAND & PAWAN KUMAR CHAND</i>	10
4.	COLLEGE STUDENTS ATTITUDE TOWARDS GREEN PRODUCTS IN TIRUNELVELI CITY <i>DR. S. RAJAMOHAN & D. JOEL JEBADURAI</i>	19
5.	COMPARATIVE PERFORMANCE EVALUATION OF SELECTED AUTOMOBILE COMPANIES IN INDIA USING EVA AND MVA MEASURES <i>DR. KULDEEP KUMAR</i>	25
6.	MUTUAL FUND PERFORMANCE: AN EMPIRICAL INVESTIGATION OF SELECTED EQUITY DIVERSIFIED SCHEMES IN INDIA <i>AKSHATHA SUVARNA & DR. ISHWARA P.</i>	30
7.	COMPOSITIONAL CHANGES IN IRANIAN TRADE BASKET OF LIVESTOCK SECTOR <i>MASSOUMEH N. ZADEH, BITAN MONDAL, RAKA SAXENA & SMITA SIROHI</i>	37
8.	CUSTOMERS' SATISFACTION REGARDING LIQUIDITY IN MUTUAL FUND: A STUDY <i>DR. SANJEET KUMAR & VIVEK JANGID</i>	43
9.	LIFE OF AND CHALLENGES FACED BY AFRICAN STUDENTS IN TAMIL NADU, INDIA: A QUALITATIVE STUDY <i>DR. G. YOGANANDAN</i>	47
10.	UNORGANIZED INFORMAL SECTOR AND FEMALE LABOUR IN REFERENCE TO CITIES OF UTTAR PRADESH <i>DR. VANDANA MITTAL</i>	50
11.	WAGNER'S LAW IN INDIA: AN EMPIRICAL ANALYSIS <i>AMITA</i>	54
12.	A STUDY ON MONOPOLY PROCUREMENT SYSTEM OF PADDY IN TIRUVARUR DISTRICT, TAMIL NADU <i>DR. C. PRAKASH</i>	60
13.	A STUDY OF CSR IN INDIA <i>KOMAL CHAUDHARY</i>	63
14.	ASSESSMENT OF SMALL SCALE FISHERS' LIVELIHOOD STATUS IN THE BATTICALOA DISTRICT OF SRI LANKA <i>SARAVANAMUTTHU JEYARAJAH & SELVARATHNAM SANTHIRASEGARAM</i>	66
15.	CRITICAL SUCCESS FACTORS FOR INNOVATION: AN EMPIRICAL ANALYSIS ON TEA INDUSTRY IN SRI LANKA <i>K.M.V. SACHITRA & DR. P.J. KUMARASINGHE</i>	69
16.	FINANCIAL DEVELOPMENT AND ECONOMIC GROWTH IN DEVELOPING COUNTRY <i>MACAULAY ONOVUGHAKPO AUGUSTINE & KASIMU ABUDU</i>	75
17.	PROSPECTS OF ECOTOURISM IN BIHAR <i>VAIBHAV KUMAR CHAUHAN</i>	82
18.	PROMOTING FINANCIAL INCLUSION IN RURAL AREAS THROUGH CO-OPERATIVE BANKS: WITH SPECIAL REFERENCE TO DCCB, PADERU AGENCY <i>S. KANAKA DURGA DEVI</i>	85
19.	ECONOMIC IMPACT OF TOURISM ON RESIDENTS OF JAMMU AND KASHMIR STATE <i>SUTINDER SINGH</i>	89
20.	A CONCEPTUAL PAPER ON CROWDFUNDING WITH REFERENCE TO ENTREPRENEURS AND INVESTORS IN INDIA <i>DARSHANA THAKER</i>	91
	REQUEST FOR FEEDBACK & DISCLAIMER	94

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISOR**AMITA**

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF.**

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

PROSPECTS OF ECOTOURISM IN BIHAR

VAIBHAV KUMAR CHAUHAN
ASST. LECTURER
INSTITUTE OF HOTEL MANAGEMENT
BODHGAYA

ABSTRACT

Eco-tourism focuses on local cultures, wilderness adventures, volunteering, personal growth and learning new ways to live on our vulnerable planet. It is typically defined as travel to destinations where the flora, fauna, and cultural heritage are the primary attractions. Responsible Eco-tourism includes programs that minimize the adverse effects of traditional tourism on the natural environment, and enhance the cultural integrity of local people. Responsibility of both travellers and service providers is the genuine meaning for eco-tourism. Saving the environment around you and preserving the natural luxuries and forest life, that's what eco-tourism is all about. This Paper reviews and helps in exploring the prime Eco tourism destinations available in the State of Bihar. The study involved exploratory interviews with the local residents and through the different written sources available on the internet. Bihar Government is betting big on Eco tourism especially in Valmiki Tiger Reserve which fourth largest tiger reserve in India There is more emphasis on Eco-Tourism has been taken as it was absent Earlier. Historical, biological and cultural conservation, preservation, sustainable development etc. are some of the fields closely related to Eco-Tourism. As Bihar is very much rich in this diversity as it has 3000 years back history which includes lot of cultural and historical diversity. Many professionals have been involved in formulating and developing eco-tourism policies. They come from the fields of Geographic Information Systems, Wildlife Management, Wildlife Photography, Marine Biology and Oceanography, National and State Park Management, Environmental Sciences, Women in Development, Historians and Archaeologists, etc. Eco-tourism is considered the fastest growing market in the tourism industry, according to the World Tourism Organization with an annual growth rate of 5% worldwide and representing 6% of the world gross domestic product, 11.4% of all consumer spending - not a market to be taken lightly.

KEYWORDS

Ecotourism, Flora, Fauna, Cultural diversity, Biodiversity, Wildlife sanctuary, Sustainable.

INTRODUCTION

Fundamentally, eco-tourism means making as little environmental impact as possible and helping to sustain the indigenous populace, thereby encouraging the preservation of wildlife and habitats when visiting a place. This is responsible form of tourism and tourism development, which encourages going back to natural products in every aspect of life. It is also the key to sustainable ecological development. The International Eco-tourism Society defines eco-tourism as "responsible travel to natural areas that conserves the environment and improves the well-being of local people." This means that those who implement and participate in Eco-tourism activities should follow the following principles:

Minimize impact

Build environmental and cultural awareness and respect

Provide positive experiences for both visitors and hosts

Provide direct financial benefits for conservation

Provide financial benefits and empowerment for local people

Raise sensitivity to host countries' political, environmental, and social climate

Support international human rights and labour agreements

The history of Bihar indicates a rich culture inherited from various dynasty and birthplace of and great personalities and several religions. It has immense potential for tourism activities like religious tourism, heritage tourism, and nature tourism. Apart from that, the wildlife, birds and sanctuaries hold vast potential for eco-tourism. But the tourism potential of the state for generating much needed income and employment remain under-utilized.

Generally, ecotourism deals with living parts of the natural environments. Ecotourism focuses on socially responsible travel, personal growth, and environmental sustainability. Ecotourism typically involves travel to destinations where flora, fauna, and cultural heritage are the primary attractions. Ecotourism is intended to offer tourists insight into the impact of human beings on the environment, and to foster a greater appreciation of our natural habitats.

OBJECTIVE

The objective of this research paper is to explore the Prospects of Eco-Tourism in Bihar so as to position Bihar in the list of tourist destinations in the said field.

RESEARCH METHODOLOGY

Data was accumulated through various sources like internet, reference materials, newspapers, magazines etc.

PROSPECTS OF ECOTOURISM IN BIHAR

VALMIKI NATIONAL PARK AND WILDLIFE SACNCTUARY

Valmiki National Park and Wildlife Sanctuary is located in the West Champaran district of Bihar state, India. The extensive forest area of Valmikinagar was previously owned by the Bettiah Raj and Ramanagar Raj until the early 1950s. Valmiki Tiger Reserve (VTR) is one of the natural virgin recesses in east India, situated in the north west corner of Bihar. The pristine forest and wilderness of VTR is an excellent example of Himalayan Terai landscape. VTR comprises the Valmiki National Park and Valmiki Wildlife Sanctuary. The VTR forest area covers 899.38 square kilometres (347.25 sq mi), which is 17.4% of the total geographical area of the district West Champaran. As of 2013, there were 22 tigers in the Reserve.

The name of the district West Champaran derives from two words, Champa and Aranya, meaning forest of Champa trees. Total forest area comprises about 900 square kilometres), out of which the Valmiki Wildlife Sanctuary is 880 square kilometres and spread of the National Park is about 335 square kilometres area. In the north, the protected areas are bordered by Nepal while the Indian state Uttar Pradesh bounds the sanctuary from western side.

Bihar Government is turning 800 hectares of forest in VTR into Grassland making it India's biggest grassland. The landscape of VTR encompasses foothills ranges of Himalayan Siwaliks with mosaic of the cliffs, ridges, gorges, hills, streams and valleys; dense forests, open woodlands, grasslands, swamps and riverine fringe. Situated in Gangetic plains bio-geographic zone of the Country, the forest has combination of bhabhar and terai tracts. Boulder and pebble deposits by the Himalayan rivers in foothills characterized the Bhabhar tract while the finer sediments deposits feature terai lands.

WILD ANIMAL DIVERSITY

MAMMALS: The wild mammals found in the forest of VTR are tiger, Rhinoceros, Black bear, Leopard, Wild dog, wild buffalo, wild boar etc. There are several species of deer and antelopes found in VTR which are barking deer, spotted deer, Hog deer, Shambhar, Blue bull. Apart from that hyena, Leopard cat, Wild cat, fishing cat, Languor, monkey, and flying squirrel can also be sighted in VTR.

REPTILES: The reptiles which are commonly found in VTR are python, Cobra, King cobra, Krait, Banded krait, domuha snake (sand boa), etc. Among aquatic reptiles crocodiles, otters (water cat), Ghariyal, monitor lizard, etc. are found in VTR. Good number of crocodiles are found near Belahwa Village which is adjacent to the VTR. Ghariyals are found in river Gandak.

BIRDS: At present 241 bird species have been reported from VTR. Some of the interesting birds of VTR are Nepal kaleej pheasant, three-toed quail, flycatcher, grey shrike, green willow warbler, tree pipit, white eye, green barbet, waders, ibises, storks, pitta, plovers, snipes, pied hornbill, emerald dove. There are five types of green pigeons and purple wood pigeon found in VTR. In the night several owls, owlets, nightjars, etc. can be easily sighted.

PLANT DIVERSITY

The important tree species found in valley area of VTR are Sal (*Shorea robusta*), Karam (*Adina cardifolia*), Asan (*Terminalia tomentosa*), Bahera (*Terminalia balerica*), Asidh (*Lagestomia parviflora*), Simal (*Salmelia malabérica*), Satsal (*Dalbergia latifolia*), etc.

In hilly regions apart from Sal, Piyaar (*Buchanania lanzon*), Mandar (*Dillenia aurea*), Banjar (*Anogeissus latifolia*), Bhelwa (*Semicarpus anacardium*), Harra (*Terminalia chebula*), Boderia (*Eugenia operculata*), etc. tree species are found.

CULTURAL DIVERSITY

The Valmiki landscape harbours vivid socio-cultural diversity. 'Tharu', a scheduled tribe, is the dominant community in the landscape. There are several theories on colonization of this community in the Himalayan terai. It is said that the community migrated from Rajasthan to the Himalayan foothills some 400 years ago. Their prime occupation is agriculture and staple food is rice. They are non-vegetarian and like chicken, pork, snails and fish and gents relish liquor locally prepared from jaggery. Tharus speak Bhojpuri and worship Hindu deities. Ramnavmi is their main festival. They also maintain socio-cultural relationship with the Tharus of Nepal. Their population is around 2.5 lakh.

Communities other than the tribes are called 'Bajiyar'. They are outsiders and involved in agriculture as well as small business in the villages.

BHIMBANDH WILDLIFE SANCTUARY

Bhimbandh Wildlife Sanctuary is located in the south west of Munger District. The forests cover an area of 681.99 km² on the hills and undulating tract of Kharagpur Hills. It is situated at a distance of 56 KM from southern border of Munger 20 km from Jamui Railway Station and 200 km from Patna Airport.

This forest are located in the famous Kharagpur hill range. Bhimbandh is situated south of river Ganges to the northern boundary of Chhotanagpur Plateau and west of Santhal Pargana. It is surrounded on all sides by non-forestry areas inhabited by dense population. In the valley portions and at the foothills are several hot springs of which the finest are at Bhimbandh, Sita Kund and Rishi Kund. All the hot springs maintain nearly almost same temperature round the year. Among them the Bhimbandh springs have the maximum temperature (52°C to 65°C). There are number of places of tourist interest nearby the Sanctuary like, Rishi Kund, Sita Kund, Ha-Ha Punch Kumari, Rameshwar Kund, Kharagpur Lake etc.

FAUNA

Tiger, Leopard, Peacock, Wild Bear, Rabbit, Monkey, Sahil Bear, Cheeta, Barking deer. Van Murgi, Nilgai, Python, Tiger, Newala, Goh, and Hyena are the major fauna of the Bhimbandh. Other fauna include the Jungle Cat, Fishing Cat, Leopard Cats and Hyaena. Small mammals include the rare Hispid Hare, Indian Gray Mongoose, Small Indian Mongooses, Large Indian Civet, Small Indian Civets, Bengal Fox, Golden Jackal, Sloth Bear, Chinese Pangolin, Indian Pangolins, Hog Badger, Chinese Ferret Badgers, and Particolored flying squirrels.

Crocodiles are found in Kharagpur lake and Kalidah near Rameshwar kund. Among snakes cobra and kraits are of common occurrence while python, Narokole, Bisako and Karmegh are occasionally seen.

Common bird species are Peafowl, Grey Partridges, Quail, Malabar, Pied Hornbill, Swallow, Nightjars, Dronges, Paradisefly, Kingfisher, Bulbul, Mainas, Pigeon, Wood Pigeon, Blue jay, Owl, Falcon, Kites, Eastern Imperial Eagle, Greater Spotted Eagle, White-tailed Eagle, Pallas's Fish Eagle, Grey-headed Fish Eagle, and the Lesser Kestrel and Vultures. Birds such as the Lesser White-fronted Goose, Ferruginous Duck, Baer's Pochard duck and Lesser Adjutant, Greater Adjutant, Black-necked Stork, and Asian Openbill stork migrate from Central Asia to the park during winter.

FLORA

There are two major biomes present in Bhimbandh, first is grassland biome and second is forest biome. The sanctuary area having mainly of sal forest, Bamboo forest, grass land and many small forests of many miscellaneous species of flora. The top canopy of Bhimbandh mainly consists *Shorea Robusta* (sal), *Diospyros melanoxylon* (kendu), *Boswellia serrata* (salai), *Terminalia tomentosa* (Asan), *Terminalia bellayocia* (Bahera), *Terminalia Arjuna* (Arjun), *Pterocarpus Marsupium* (Paisar). The top canopy of Bhimbandh mainly *Madhuca indica* (Mahua) and *Holarrhena antidysenterica*. Bhimbandh's ground flora includes *Flemingia Chappar*, *Zizyphus Xylopyra*, climber flora include *Bauhinia Vahlia*, *Smilax Protifera*, and creepers flora includes *Butea Superba*, *Butea Parviflora*. Lying in the famous Kharagpur range, Bhimbandh Wildlife Sanctuary boasts of a very rich and varied fauna. In fact, the flora here is quite distinctive when compared with the other sanctuaries in Bihar. As you move across the sanctuary, you will find Sal, Kend, Semal, and creepers belonging to different classifications

THE KANWAR LAKE BIRD SANCTUARY

The Kanwar Taal or Kabar Taal Lake at Begusarai, Bihar, is Asia's largest freshwater oxbow lake. It is approximately three times the size of the Bharatpur Sanctuary. Ornithologist Salim Ali mentioned about 60 migratory birds that come all the way from Central Asia in winter and recorded around 106 species of resident birds. Even though Kanwar Lake Bird Sanctuary is less popular among tourists, it is a ideal destination for bird watching. There are around 106 species of birds at the Kanwar Lake. During winter, which is the best time to travel Kanwar Lake Bird Sanctuary, around 60 migratory birds come to the park from Central Asia.

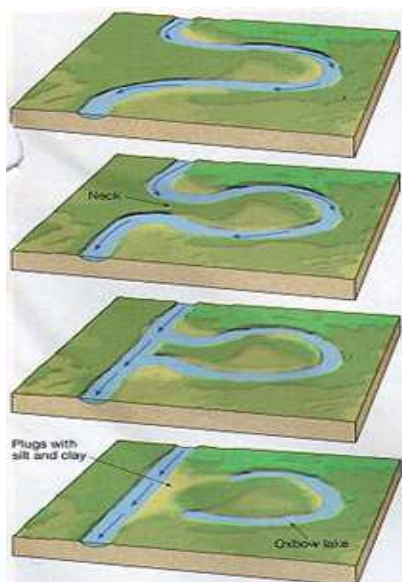
Since Kanwar Lake is one of the quietest bird sanctuary in India with pretty less tourist activity, the place is ideal for bird watching and photography.

At the Kanwar Lake Bird Sanctuary tourists will come across several species of birds that includes Oriental White-backed Vulture, Long-billed Vulture, Greater Adjutant, Greater Spotted Eagle, Lesser Kestrel, Sarus Crane, Darter Anhinga, Painted Stork and Black-bellied Tern.

OXBOW LAKE

An oxbow lake is a U-shaped body of water that forms when a wide meander from the main stem of a river is cut off, creating a free-standing body of water. This landform is so named for its distinctive curved shape, resembling the bow pin of an oxbow. In Australia, an oxbow lake is known as a billabong, from the indigenous language Wiradjuri. In south Texas, oxbows left by the Rio Grande River are called resacas.

FIG 1: A FORMATION OF OXBOW LAKE



VIKRAMSHILA GANGETIC DOLPHIN SANCTUARY

Vikramshila gangetic Dolphin Sanctuary is located in Bhagalpur District of Bihar, India. The sanctuary is a 50 km stretch of the Ganges River from Sultanganj to Kahalgaon. Designated in 1991, it is the only protected area for the endangered Gangetic dolphins in Asia. Once found in abundance, only a few hundred remain, of which half are found here. The Gangetic dolphins have been declared as the National Aquatic Animal of India. This decision was taken in the first meeting of the National Ganga River Basin Authority (NGRBA) chaired by Prime Minister Dr. Manmohan Singh on Monday, 5 October 2009

KAKOLAT WATERFALL

Kakolat waterfall a stunning little hidden wonder of nature, situated on the beautiful Kakolat hill, located on the border of Bihar and Jharkhand, just 33 km from Nawada. This is one of the most visited and renowned Bihar getaway, where tourists come from all over the state and adjoining areas to witness the sheer beauty of Mother Nature cascading marvelously. The Kakolat waterfall of Bihar cascades down from a height of between 150 to 160 feet and forms a natural reservoir at the base of the waterfall. Legends are also associated with the Kakolat waterfall such as, a Treta Yug king was cursed to take the shape of a python and live at the falls here, by a Hindu spiritualist. The place was then visited by the Pandavas during their exile and it was during that time that the python king got rid of the curse, and he proclaimed that any person who bathed in the waterfall would never be reborn as a snake.

Kakolat waterfall has become an increasingly popular tourist attraction in Bihar, where huge crowds can be seen during summers for weekend picnics. This waterfall also boasts a wide variety of watersports and fun in the water. Apart from its significance as a tourist destination, the Kakolat waterfall is also widely visited at the time when a big fair is held on an occasion of bishua or chait Sankranti. This is basically a religious event accompanied with a three day mela, where many devotees take their bath in the waterfall. The Kakolat waterfall has great historical and mythological significance. The waterfall is located near Govindpur police station, about 33 km away from Nawada, on Kakolat Hill. Below the falls there is a deep natural reservoir.

The fall is approximately 160 feet (49 m) in height. The scene is panoramic due to all-round green forest area. Kakolat Fall is a popular tourist spot in Bihar. During the summer, people from all over India come to the falls for picnics.

CONCLUSION

The Bihar has tremendous potential of ecotourism and with proper organized planning and implementation, ecotourism can make a breakthrough for the conservation and economic development of the area. The Community Based Ecotourism (CBE) module can be implemented as the local people are aware and sensitive about the tourism ventures, thus they can be involved in planning and implementation of the ecotourism. Most villagers strongly feel that ecotourism should be encouraged and more and more eco-tours be promoted. While there is liking for tourists, there is strong disliking as well for the non-environmental tourist behaviours of contributing pollution. There is need for capacity building for providing them opportunities for starting business at small-scale level. The youths of the village are very much interested to be a part of ecotourism to act as tourist guides. Women are also interested to take up the ecotourism related activities. There is need to streamline the functioning of the village forest committee with a view to involve villagers in the development and management of the area. An integrated holistic plan for the community-based ecotourism should be prepared through the involvement of all stakeholders and implemented through the local people and a strategy for the sustainable ecotourism management should also be evolved for all such areas.

REFERENCES

1. Buckley R., (1994), A Framework for Ecotourism, *Annals of Tourism Research*, 21(3), pp 661-665.
2. Buckley R., (2004), Impacts positive and negative: Links between ecotourism and environment. In R. Buckley (Ed.), *Environmental impacts of ecotourism*, Oxfordshire: CABI Publishing, pp. 5-14.
3. Epler Wood M. E., (2002), *Ecotourism: Principles, practices and policies for sustainability*, UNEP-TIES, United Nations Publication.
4. Fennell D. A., (1999, 2003), *Ecotourism: An introduction*. London: Routledge
5. Lindberg K., et al., (1996), *Ecotourism questioned: Case studies from Belize*. *Annals of Tourism Research*, 23(3), pp 543-562.
6. Oxford English Dictionary
7. Ross S., and Wall G., (1999), *Ecotourism: Towards congruence between theory and practice*. *Tourism Management*, 20 (1), pp 123-132.
8. Valmiki National Park. *The Hindu*. 2007-05-07. Retrieved 2009-06-13
9. <http://bstdc.bih.nic.in/WildLife.htm>
10. <http://discoverbihar.bih.nic.in/pages/wildlife.htm>
11. http://en.wikipedia.org/wiki/Kanwar_Lake_Bird_Sanctuary
12. http://en.wikipedia.org/wiki/Valmiki_National_Park
13. http://en.wikipedia.org/wiki/Vikramshila_Gangetic_Dolphin_Sanctuary
14. <http://nawada.bih.nic.in/Kakolat%20Water%20Fall.htm>
15. <http://valmikitigerreserve.com>
16. <http://www.bharatonline.com/bihar/travel/munger/bhimbandh.html>
17. <http://www.valmikitigerreserve.com/index.aspx>

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

