

Emerging Dimensions of Indian Economy

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ABS BOOKS

Delhi-110086

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ISBN : 978-93-87229-64-8

Copyright : Editor

Edition 2020



Published by

ABS Books

Publisher and Exporter

B-21, Ved and Shiv Colony, Budh Vihar
Phase-2, Delhi - 110086

☎ : +919999868875, +919999862475

✉ : absbooksindia@gmail.com

Website : www.absbooksindia.com

PRINTED AT

Overseas Branches

ABS Books

Publisher and Exporter

Yucai Garden, Yuhua Yuxiu Community,
Chenggong District, Kunming City,
Yunnan Province -650500
China

ABS Books

Publisher and Exporter

Microregion Alamedin-1 59-10
Bishek, Kyrgyz Republic- 720083
kyrgyzstan

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By : Dr. G.K. Sinha

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Intellectual Property Rights & IP Law Regime: An Indian Perspective

Dr. R. Uma Devi*

Introduction

Intellectual Property Rights(IPR) are the rights given to persons over the creations of their minds for a certain period of time. The main purpose of Intellectual Property Law is to encourage the creation of a wide variety of intellectual goods for consumers. These exclusive rights allow owners of intellectual property to benefit from the property they have created, providing a financial incentive for the creation of an investment in intellectual property. Since IPRs are country-specific, it is imperative in a global economy, to ascertain and analyze the nature of protection afforded to IPRs in each jurisdiction. The WIPO treaty and several related international agreements underline that the protection of intellectual property rights is essential to maintain economic growth. On this juncture an attempt is made to overview the Intellectual Property Rights and the Laws in their protection in India.

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Chapter Book on

Fundamental Concepts of Economics

Booklet-1

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SWEDEN | INDIA

FUNDAMENTAL CONCEPTS OF ECONOMICS

Edited by: Dr. Dilip A. Ode, Jigesh D. Chauhan, Sruthi S. & Dr. Girish D. Makwana

■ **RED'SHINE PUBLICATION PVT. LTD.**

Headquarters (India): 88, Patel Street, Navamuvada,

Lunawada, India-389 230

Contact: +91 76988 26988

Registration no. GJ31D0000034

In Association with,

RED'MAC INTERNATIONAL PRESS & MEDIA. INC

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Cover page ©RED'SHINE Studios, Inc, 2020

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■
ISBN: 978-93-89840-99-5(paperback)

DIP: 18.20.995/89840

Price: ₹900

January, 2021 (First Edition)

■
The views expressed by the authors in their articles, reviews etc. in this book are their own. The Editor, Publisher and owner are not responsible for them. All disputes concerning the publication shall be settled in the court at Lunawada.

■
www.redshine.co.in | info.redmac@gmail.com

Printed in India | Title ID: 89840599

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COVID-19 AND IT'S IMPACT ON THE FISHERIES SECTOR IN YANAM, PUDUCHERRY: AN OVERVIEW

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“COVID-19 may prove to be a game-changer for India’s fisheries sector as the pandemic has made people conscious of adopting healthy dietary habits.”

- Vice-President, Sri M. Venkaiah Naidu

❖ ABSTRACT:

The fisheries sector is one of the vital sectors in the Indian economy that provides food & employment to millions of people. The unpredictable outbreak of COVID-19 has a great impact on all the sectors of the Global Economy, no exception to Fisheries sector. The continuous lockdown with the fear of wide spread of the virus has greatly affected the livelihoods of fishing communities across India, particularly on food systems, storage and market chains, both locally and regionally. Yanam is a coastal line in which most of the people depends on fishing for their bread and butter. As a consequence of the current pandemic, thousands of fishermen lost their employment and suffered increasing inequality and poverty. On this backdrop, the present study has been undertaken to overview the impact of COVID-19 on the Fisheries sector in India in general and Yanam in particular.

Keywords: COVID -19, Fisheries Sector, Vulnerable, Livelihoods, Unemployment, Inequality and Poverty

1. CONCEPTUAL FALLACY:

India houses 10 per cent of the global diversity in fish and is the second largest producer in aquaculture. Fisheries sector could be a vital sector of food and nutritional security in India. Over 9 Million people directly rely on fisheries for his or her livelihood of which 80% are small scale fishers. The sector employs over 14 million people and contributes to 1.1% of the Indian GDP.

The world Pandemic has disturbed the demand and supply chain of the all sectors of the economy. It’s enormous impact on fish and fishery products because of the prolonged lockdown, which directly affected 14.5 million people related with the fisheries sector. The impact includes production, distribution and marketing of inland fisheries, marine products, supply of seed and export seafood items. Complete lockdown within the harbours and also the landing centres has greatly affected the fisher-folks’ day-to-day earnings of all the coastal districts. Small scale fisheries especially are accountable for providing fish as a major source of protein at low cost for consumers. Due to the physical distancing norms, only few fisherwomen are ready to buy fish from the fishermen within the landing centres. Since the time allotted to sell the fish is extremely short, they're forced to sell their catch at lower prices. And hence, their income has totally reduced and that they face difficult to manage their families.

The lockdown restrictions also made them to face difficulties in marketing their fish. The fishers who are suffering due to lack of storage facilities in marketing their catch and are severely affected. The export market is on standby and since of this, the complete fishing sector, together with its allied sectors, is affected adversely. Since the lockdown, fish traders aren’t allowed to acquire fish and then the export marketing of fish has declined to a great extent.

2. REVIEW OF LITERATURE:

The COVID-19 Pandemic has started in the city of Wuhan, China on 31st December 2019 and spread throughout the world and has immobilized the world by its health and economic shock (Hongzhou et al., 2020). By observing the terrible severity of the outbreak, World Health Organization (WHO) declared COVID-19 as a global emergency on 30th January 2020 (Sohrabi et al., 2020). As the disease is highly transmissible and vaccine has not been developed, so the ways to “Flatten The Curve” (Nicola et al., 2020) include the imposition of self- quarantine, social distancing, travel restrictions, closedown of different public

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SWEDEN | INDIA

CONCEPTS OF EDUCATION

Edited by: Dr. Dilip A. Ode, Jigesh D. Chauhan & Aashka R. Sharma

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Headquarters (India): 88, Patel Street, Navamuvada,

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■
ISBN: 978-93-89840-98-8(paperback)

DIP: 18.20.988/89840

Price: ₹ 900

January, 2021 (First Edition)

■
The views expressed by the authors in their articles, reviews etc. in this book are their own. The Editor, Publisher and owner are not responsible for them. All disputes concerning the publication shall be settled in the court at Lunawada.

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Printed in India | Title ID: 89840599

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❖ ABSTRACT:

Education Management refers to the administration of an education system in which a group combines human and material resources to supervise, plan, strategize and implement structures to execute an education system. It includes processing, analyzing, and reporting of educational information including teacher, students, staff, and payroll library management etc. Information technology harnesses technology to facilitate efficient administration, management and education. A Management Information System (MIS) is a central data repository capable of not only gathering, organizing and storing data but also processing and analyzing it and generating various reports from it. In order to minimize workload and maximize efficiency, adoption of MIS in Education becomes inevitable. On this juncture, an attempt is made to overview the significance of EMIS working as the backbone of modern institutions.

Keywords: Education Management, Data, Reporting and Management Information System

1. CONCEPTUAL FALLACY:

Data is the lifeline of every educational institution. Today, most of the higher education institutions are looking for an optimum distribution of resources and services to yield maximum benefits to students, teachers, and the management alike. In this world of ballooning educational demands, *Management Information System (MIS)* is just what these institutions need to propel their progress in the right direction. **Education Management Information System (EMIS)** is specially designed to monitor the performance of education programs offered by the institute and to manage the distribution and allocation of educational resources. Of course, in the field of education, EMIS has specific roles to help an educational institution grow. Nowadays many higher education institutions are looking forward to implementing **comprehensive education management solution** to align academic processes and deliver better student experience.

A Management Information System or Education MIS is a software that collects, organizes, analyzes crucial data and generates precise reports. It helps the management, administrative staff and teachers to organize & centralize the data, monitor the performance of students, and make smart decisions which would effortlessly enhance the growth of educational institutes in the long run. Ease of tracking and analyzing resource distribution and expenditures is one of the biggest reasons for any top-level management of an educational institution to look forward to implementing an MIS system.

2. REVIEW OF LITERATURE:

The literature review consists of the opinions of experts on the concept and significance of MIS in Education.

Visscher & Wild (1997); Pegler (1992) states that school management information systems increase effectiveness and efficiency by saving time and facilitating development of alternative solutions for sophisticated problems. Visscher, (1996a) viewed that the value of management information was recognized during the integration stages. As a result, many projects were initiated by the governments in many developed countries that provided the stimulus to enter a higher development stage. Visscher (1996b) believes that MIS can provide administrators and teachers with the information required for informed planning, policy-making, and evaluation. Gurr (2000) claimed that MIS have changed school management in the areas of leadership, decision making, workload, human resource management, communication, responsibility, and planning. These systems can assist the school manager in determining the aims of the school, formulating strategic plans, distributing resources, and evaluating staff performance as well as organizational success (Telem & Buvitski, 1995; Telem, 1999). Carnoy (2004) opines that during the initial stages the main purpose of software development and usage was to improve the efficiency of school office

International Chapter Book on

**MULTIDISCIPLINARY SUBJECTS
FOR RESEARCH-IV
Volume-1**

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MULTIDISCIPLINARY SUBJECTS FOR RESEARCH-IV, VOLUME-1

Edited by: Dr. Dilip A. Ode, Mr. Jigeshkumar D. Chauhan & Sruthi S.



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LGH 1103. Älvsjö, 12573 Stockholm, Sweden
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The views expressed by the authors in their articles, reviews etc. in this book are their own. The Editor, Publisher and owner are not responsible for them. All disputes concerning the publication shall be settled in the court at Stockholm or Lunawada.



ISBN: 978-1-716-20064-9

DIP: 18.10.2021/716200649

Price: \$ 25 USD

December, 2020 (First Edition)



www.redshine.co.in | www.redshine.co.se | info.redmac@gmail.com

Title ID: 7165038108

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CORPORATE SOCIAL RESPONSIBILITY - A STRATEGIC WEAPON OF SURVIVAL: AN OVERVIEW

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❖ ABSTRACT:

Today Corporate Social Responsibility (CSR) has become a worldwide concept whereby corporates consider the interests of society by taking responsibility for the impact of their activities. In India, it is in abudding stage and facing daunting social and environmental challenges due to rapid economic developments. It covers almost all issues like the use of child labor; inequality of employment; environmental impact; involvement in local community; products' safety; company cultures; brand image and reputation etc. and it is one of the parameters to judge the performance of a company. CSR is now considered as a strategic weapon to ensure growth and survival. Unlike other strategic tools that focus internally, CSR is externally focused to ensure survival by maximizing stakeholder welfare. Against this backdrop, the study has been made to overview the CSR practices as a strategic practice.

Keywords: Corporate Social Responsibility, Sustainability, Strategic Weapon, Survival and Stakeholders

1. CONCEPTUAL FALLACY:

Corporate Social Responsibility is the procedure of assessing an organization's impact on society and evaluating their responsibilities. It begins with an assessment of various aspects of each business such as Customers, Suppliers, Environment, Communities and Employees. Developing economies such as India have also observed a number of companies enthusiastically engaged in CSR activities and have been quite sensible in taking up CSR initiatives and integrating them in their business processes. It has become progressively projected in the Indian corporate setting and companies now have specific departments and teams that develop specific policies, strategies and goals for their CSR programs and set separate budgets to support them. Mostly these programs are based on well-defined social beliefs or are carefully aligned with the companies' business domain.

The concept of CSR can be divided into many and diverse domains. Sen and Bhattacharya (2001) provided six broad domains of CSR activities are: Community Support, Diversity, Employee Support, Environment, Non-domestic Operations and Product.

1.1. Concept and Principles of Corporate Social Responsibility:

Archie Carroll (1991) describes CSR as a multi layered concept that can be differentiated into four interrelated aspects – economic, legal, ethical and philanthropic responsibilities. Carroll presents these different responsibilities as consecutive layers within a pyramid, such that “true” social responsibility requires the meeting of all four levels consecutively. Figure below makes clear that various aspects such as *Philanthropic, Ethical, Economic and Legal* to be considered by the organizations while framing their CSR report.

Figure 1: Multi layered concept of Corporate Social Responsibility





ECONOMIC IMPACT OF COVID 19

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Economic Impact of Covid 19

Editor

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A.P.H. PUBLISHING CORPORATION

4435-36/7, ANSARI ROAD, DARYA GANJ,

NEW DELHI-110002

Published by

S.B. Nangia

A.P.H. Publishing Corporation

4435-36/7, Ansari Road, Darya Ganj,

New Delhi-110002

Phone: 011-23274050

e-mail: aphbooks@gmail.com

2021

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Typeset by

Ideal Publishing Solutions

C-90, J.D. Cambridge School,

West Vinod Nagar, Delhi-110092

Printed at

BALAJI OFFSET

Navin Shahdara, Delhi-110032

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18

Impact of Covid-19 on Tourism Industry: An Indian Perspective

*Dr. R. Uma Devi**

CONCEPTUAL FALLACY

A well-managed tourism industry is truly a magic bullet. Besides its earnings and jobs, it builds a positive image for the country.

Tourism considered as a significant and vital instrument for economic development and employment generation. It is the largest service industry globally in terms of Gross Revenue as well as Foreign Exchange Earnings (FEE). It plays an important and effective role in achieving the growth with equity objectives that set forth. In India tourism is growing at alarm rate with a capacity to capitalize the service sector and provide sustainable growth. An important feature of Indian tourism industry is its contribution to national integration and preservation of natural as well as cultural environments and enrichment of the social and cultural lives of people.

The COVID-19 Outbreak is the first and foremost human disaster, considered as Global Pandemic in 2020. It had impacted the economy of over 150 countries in the world by jeopardising their lifestyle and economy. The current outbreak has had severe economic consequences across the globe, and it does not look like any country will be unaffected. This not only has consequences for the economy; all of society is affected, which has led to dramatic changes in different industry sectors such as tourism, retail, higher education etc.

*Assistant Professor of Commerce, Dr. S. R. K. Govt. Arts College, Pondicherry University, Yanam – 533464. Puducherry (UT).

Crisis of COVID-19 & India Economy

Dr. R. Uma Devi



BlueRose
Publishers

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First Published in August 2021

ISBN: 978-93-5472-199-1

Price: INR 1189/-

BLUEROSE PUBLISHERS

www.blurosepublishers.com

info@blurosepublishers.com

+91 8882 898 898

Cover Design:

Muskaan Aggarwal

Typographic Design:

Vaishnavi Tiwari

Distributed by: BlueRose, Amazon, Flipkart

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Crisis of Covid-19 & Indian Economy

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Corona Virus Impact on Indian Healthcare Sector

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CHAPTER 15

INDIAN E-COMMERCE INDUSTRY - PRE, DURING & POST COVID ERA: AN OVERVIEW

**Dr. R. Uma Devi, M. Com., MBA, M.Phil, Ph. D.*

ABSTRACT:

“The Indian E-Commerce Industry has witnessed a huge upsurge due to COVID-19 and there is substantial room for future growth”

Phil Pomford

The worldwide spread of the COVID-19 pandemic has disrupted how people buy products and services and how they perceive e-commerce. The standardized lockdown rules across India and the growing hesitation among consumers to go outside and shop for essential goods have tilted the nation towards e-commerce. Consumers have switched from shops, supermarkets, and shopping malls to online portals for the purchase of products, ranging from basic commodities to branded goods. Since the norm of social distancing has been initiated for almost the entirety of 2020, the scope of online purchases and online businesses is expected to surge. The present study aimed to overview the transformation of trade & commerce during the crisis.

CHAPTER 18

IMPACT OF COVID 19 ON AQUA CULTURE SECTOR OF EAST GODAVARI, ANDHRA PRADESH

** Dr. A. Irin Sutha*

*** Dr. R. Uma Devi*

**** Mr. Kattungi Vijaya Sekhar*

ABSTRACT:

Fisheries sector provides livelihood to around 16 million people in the country apart from its contribution to food and nutritional security and as a major Forex earner. In 2018-19, seafood exports brought in \$6.7 billion to the exchequer. Fisheries and aquaculture sector contribute around 1% to India's Gross Domestic Product (GDP) and over 5% to the agricultural GDP. The country wide lockdown shackled the Aquaculture sector in India. The study focused on the impact of the Pandemic on Aqua farmers in East Godavari District of Andhra Pradesh.

Keywords:

COVID-19, Aquaculture, Fishing, Fisheries Sector and Gross Domestic Product

1. INTRODUCTION:

C COVID-19 reported for the first time in China during December 2019, later declared as world Pandemic on March 11th 2020 by World Health Organization (WHO). The highly contagious nature of the

CHAPTER 6

**IMPACT OF PANDEMIC COVID-19 ON
VARIOUS SECTORS WITH REFERENCE
TO EDUCATION IN INDIA- AN
ANALYSIS**

*Dr. Yoginder Singh **

ABSTRACT:

The impact of pandemic COVID-19 is observed in every sector around the world. The education sector of India as well as world are badly affected by it. It has enforced the world wide lock down creating very bad effect on the students' life. Around 32 crore learners stopped to move schools/colleges and all educational activities halted in India. The outbreak has taught us that change is inevitable. An attempt has been made to analyze the impact on key sectors like auto, pharma, tourism, textiles, electronics, solar, and chemical and special emphasis on education and highlights some measures taken by Govt. of India to provide seamless education in the country.

Keywords:

COVID-19, Auto, Pharma, Govt. of India.

CHAPTER 9

COVID-19: IMPACT ON INDIAN ECONOMY

**Mr. T. Mutyalu, MA, M. Phil*

ABSTRACT:

The impact of COVID on Indian Economy has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. The crisis witnessed a horrifying mass exodus of such floating population of migrants on foot, amidst countrywide lockdown. Their worries primarily were loss of job, daily ration, and absence of a social security net. COVID 19 has also provided some unique opportunities to India. There is an opportunity to participate in global supply chains as multinationals are losing trust in China. This study focused on assessing the impact of the Pandemic on various sectors of the economy.

Keywords:

COVID - 19, Economic Impact, GDP Growth Rate, Sectoral Impact and COVID Relief Measures

1. INTRODUCTION:

The outbreak of COVID-19 has impacted nations in an enormous way, especially the nationwide lockdowns which have brought social and economic life to a standstill. There is a multi-sectoral

CHAPTER 10

CHALLENGES & PROSPECTS OF ONLINE EDUCATION IN INDIA DURING THE PANDEMIC

**Mr. A.V. V. S. Murthy, M. Sc. (Maths), M. Tech,
M. Phil, (Ph. D.)*

ABSTRACT:

COVID-19 has been declared as Pandemic by World Health Organisation (WHO) and there is a sense of fear and panic all around the globe. Since the first case of COVID-19 has emerged in India, the government has taken all the possible precautionary steps to curb the spread of the disease and that include shutting down educational institutes, vacating hostels, postponing entrance examinations, convocation ceremonies and so on. In the wake of this emergency situation, educational institutes around the globe are shifting their operations to online education. The concept of online education as an advanced system for educating mass people by using Information and Communication Technologies (ICTs). Though Online education can be considered as an important alternative to offer students an opportunity for education, it facing certain challenges. The present study is an attempt to focus on the challenges faced by education sector and the future prospects of it in India.

CHAPTER 12

ROLE OF INFORMATION & COMMUNICATION TECHNOLOGY DURING COVID-19 PANDEMIC

**Mrs. B. Jyothi, M. Sc. (Computer Science), (Ph. D.)*

ABSTRACT:

The globe is currently gripped by the deadliest and most widespread pandemic it has faced in over a century. Due to technology enablement, most of the organizations, industries are able to survive even in this tough period. With the various array of tools, organizations are able to continue with their business during lockdowns and various restrictions by enabling their workforce to Work from Home (WFH). But the current COVID-19 situation has resolved our long existing dilemma by pushing all of us to adhere to the WFH model. The present paper aimed to focus on the role of Information & Communication Technology (ICT) during the Pandemic period.

Keywords:

Information & Communication Technology, ICT Tools, COVID-19 and Work from Home

1. INTRODUCTION:

CCOVID-19 has become a global, transnational health threat. By June 15, 2020, the pandemic spread to more than 200 countries, infecting more than seven million people, as it turned into a global

CHAPTER 16

COVID-19 AND BANKING INDUSTRY IN INDIA

**Mrs. D. Jayabharathi, M. Com. M. Phil*

ABSTRACT:

Banking sector is the heart and soul of an economy for any country. It is the most vital pillar for any financial sector and plays a major role in economic development of the country. The lockdown to prevent the spread of the COVID-19 has stopped economic activity across many sectors, with important repercussions for firms and households. The banking sector is also affected, although mostly indirectly. While banking services can be provided remotely and do not rely on direct customer contact, the linkage of the sector with the real sector as provider of Payment, Savings, Credit and Risk Management Services extends the negative effect of the Covid-19 crisis to banks and other financial institutions. The paper aimed to highlight the impact of COVID on Banking Industry in India.

Keywords

COVID-19, Lock-down, Banking Industry and Credit and Risk Management Services

1. INTRODUCTION

Indian Banking system continuously framing reforms to minimize the effect of COVID-19. As total world suffering from COVID-19 Pandemic. It will change

CHAPTER 17

COVID-19: IMPACT ON EMPLOYMENT IN INDIA

**Mr. B. Veerabhadra Rao, M. Com. M. Phil*

ABSTRACT:

The COVID-19 outbreak in India and the subsequent nationwide lockdown from March 25 altered the landscape of the country's employment sector. With close to 10.9 million jobs being lost across sectors, 2020 was termed the worst-ever year for the job market in India. Among the various sectors, aviation, hospitality and travel were the worst hit due to the lockdown. Indians were forced to stay home and these sectors either sent their employees on 'leave without pay' or laid them off. Daily wage labourer also lost their employability due to the Pandemic. Hence the study aimed to focus on the impact of the Pandemic on Employment in India.

Keywords:

COVID-19, Employment, Lock-down and Economic & Labour Market Crisis

1. INTRODUCTION

The COVID-19 pandemic has caused widespread socioeconomic upheaval - the International Labour Organisation predicts 1.6 billion informal economy workers could suffer "Massive Damage" to their livelihoods, and 81 million jobs have been lost in the Asia Pacific alone. This turmoil has been a consequence of a

CHAPTER 19

IMPACT OF SOCIAL NETWORK ON PUBLIC DURING COVID-19 PANDEMIC

**Mrs. V. Sridevi, M. com., M. Phil., (Ph. D.)*

ABSTRACT:

Social network happens to be the main source for interaction with people by transmitting information, pictures, videos, recordings and comments. WHO (World Health organization) and National Health Authorities focuses on proactively identifying and reporting potentially wrong or misleading information during the pandemic and encourage individuals to report false or misleading content online. Social media platforms plays a vital role in dissemination of information. The positive and negative face of social network is analyzed in the paper. This paper also highlights the world's most used social network platforms and the active users of such platforms via mobile phones.

Keywords:

COVID-19, Social Network, Pandemic and Social Media Platforms

1. INTRODUCTION

Social network plays a vital role on the whole world during this Covid-19 pandemic. It's a network of social interactions and personal relationships, a dedicated website or an application which enables users to communicate with each other by posting information,

CHAPTER 13
IMPACT OF CORONA VIRUS DISEASE
(COVID-19) ON
INDIAN TOURISM INDUSTRY

**Mrs. Shaik Khwajabi, M. Com., M. Phil., B.Ed.*

ABSTRACT:

The purpose of this study is to examine the effect of COVID-19 on the tourism industry in India. In the past few months, the drastic outbreak of the novel coronavirus has caused great losses to the tourism industry. The governments across the world are trying to woo back visitors from domestic and international markets. Travel and tourism companies will have to recuperate the trust and confidence of people in the recovery period to travel again after the pandemic. The present study suggests that the travel and hospitality sector should restructure their approach by introducing measures like changing people's social behaviour, wearing a mask when stepping out, social distancing, and hesitation to travel far distances.

Keywords:

Tourism Industry, COVID-19, Outbreak and Travel & Hospitality Sector

1. INTRODUCTION:

Tourism is considered to be the biggest and rapidly growing industry. Due to the sphere of pandemics and infectious diseases, the tourism industry has

**WOMEN
EMPOWERMENT
THROUGH SKILL DEVELOPMENT
OPPORTUNITIES
AND
CHALLENGES**



Editor

Dr. K. Venkatesan

ISBN : 978-81-942920-9-8

© writer

First Edition : 2020

Publisher : SRIJANLOK PRAKASHAN

B-1, Duggal Colony, Khanpur

New delhi - 110080

Branch : Vashishth Nagar, Ara (bihar) - 802301

Mobile : 7654926060

Email : srijanlok@gmail.com

Cover design : Santosh Shreyans

Printer : Aarav Printing Pack, Okhala ph-1,

New Delhi

₹ 600

**Women Empowerment through Skill Development
Opportunities and Challenges**

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Educational Status of Women in Andaman and Nicobar Islands.

Dr. Prasad Rao. T

Asst. Professor
Department of History
Dr.S.R.K. Govt. Arts College,
Yanam, Puducherry (U.T)

Save girl child and educate girl child, holds good in these far flung islands of Andaman and Nicobar Islands (U.T) in Bay of Bengal at the distance of 1200 KMs from the main land India. The Union Territory of Andaman and Nicobar Islands fair better in the terms of education indicators with the literacy rate of 86.63 %, the Gross Enrolment Ratio is 98.54, Net Enrolment Ratio is 76.57, less drop-out rate of 0.98 Literacy and Literacy Gap of 7.9, with the female literacy rate at 82.43% and male literacy rate at 90.27%, much ahead of India's average performance. Educational status of women in these islands is progressive in terms of literacy rate, enrollment ratio, number of dropouts, gender parity index and achievement rate, showing positive impact on other social and economic aspects of women status in these islands. The paper tries to evaluate the role played by the state and the civil society in promoting the education among women in these Islands in historical, social, economical, cultural and administrative perspective.

Key words : Education ,Women, Andaman and Nicobar Islands.

Education is a vital tool for the human resources development and empowerment of citizens of a country. Education is a process by which a person's body, mind and character are formed and strengthened, thus enabling a person to develop an all round personality, identifying the best in him or her. Education is for transformation, to be able to think by one self, to be able to relate to others meaningfully and understand the world and society clearly. A nation advances in proportion to education and intelligence spread among masses. Development of any country depends on human resources, this call for a high quality and well trained human resources from our education.

Education has become the most important source of transforming wealth of knowledge and skills from one generation to another. Education plays a major role in imparting knowledge, values and developing skills and in the process, increases the growth and productivity of the nation.

Female education plays an important role in achieving the above stated objectives of the education. As said by Gandhiji, "Educate one man, you educate one person, but educate a woman and you educate a whole civilization". Education to woman means 'liberation, empowerment, independence and enlightenment of not only the women, but the family and society at large. It is noticed by the National Sample survey that 70 % of dropouts are from the families of women without education. We find disparities in terms of female literacy rate, more female dropout rate and employment rate, inspite of greater enrollment of girls in primary schools, willingness and liking for the school and education among female students and greater

DISEASE AND DIET SURVEY IN NIZAM STATE OF HYDERABAD**Dr. Prasad Rao.Thota.***Assistant Professor, Department of History, Dr.S.R.K Government Arts College, Yanam, Puducherry. (U.T), PIN: 533464. India. e-mail: tprao1976@gmail.com***Abstract**

Diet survey stands for a systematic collection of factual data pertaining to the diet of a human population within a given geographical area. When nutrition was discovered as the problem and cause of the disease, Diet survey was taken up in Nizam State of Hyderabad at a cost of Rs. 23,734/- a year covering three years (1939-42), under the guidance of Dr.C.R.Naidu. The special features of the survey included institutional surveys, survey of tribal settlements and examination of school children for various deficiencies with definite recommendations. An important fact that came through a number of surveys was that malnutrition was more marked among the populations which used highly polished or milled rice, than those used home pounded or roughly milled rice. The deficiency of certain food essentials particularly vitamins and minerals was wide spread among the people, which surely lowered vital processes, impaired resistance to microbic and other pathogenic agents of disease and developed the maladies of many kinds. As a concluding part of diet survey, based on the detailed reports and analysis, special emphasis was laid on propaganda work. The Nizam Government formulated various policies and made recommendations to various departments for adoption.

Keywords: Diet Survey – Disease – Hyderabad State.

Diet and nutrition which play an important role in the prevalence of disease, had received very less attention in both colonial India and Native Princely states. Curative aspects were given more importance than the preventive measures by Medical and Public health departments. Mal-nutrition was 'discovered' as a problem of imperial importance to the Colonial Government only during the inter-war years from late 1920s.¹

Sir Robert Mc.Carrison, an IMS officer from the British government with his exposure to research nutrition sciences in Europe, was of the opinion that there were problems with the customary native diet causing poor physical development, low resistance to diseases and wide spread ill-health. The observations of the Royal Commission of Agriculture (1926) on the research of Mc.Carrison made the British Indian government nutrition conscious for the first time. This led to the recognition of Dr. Mc.Carrison's Deficiency Disorder Enquiry Unit at Coonoor in South India as a full-fledged Nutritional Research Laboratory.²

By late 1930's, Nutritional workers in India had gained certain important insights into physiological requirements of the human body under different climate and environmental conditions and reached to definite conclusions as to what constitute a good diet for humans. The principles of correct feeding were fairly understood and optimum, dietary standards based on these principles had been drawn up by League of Nations Commission and other authoritative organizations.³

During years of 'Great Depression' (1929-33), two important issues received more attention of the nutritional workers and researchers. The question of evolving balanced diet and need to understand the relationship between nutrition and infection. Various laboratory experiments were conducted in different parts of the country during 1930's, with a view to understand the above mentioned issues, formed an important stage in the evolution of Nutritional science in India.⁴

The publication of Health Bulletins, 'The Nutritional Value of Indian Foods' and the 'Planning of Satisfactory Diets', in 1938 by W.R. Aykroyd was an attempt to compose the data on various food-



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at the “66th Congress of the Indian Society of Theoretical and Applied Mechanics (ISTAM)” organised by

ISTAM and VIT-AP University, Amaravati held during 3rd -5th December 2021.

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Convenor, 66th ISTAM Congress &
Dean, School of Mechanical Engineering
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Dr. Dipak Kumar Maiti
Secretary, 66th ISTAM Congress
Professor, Dept. of Aerospace Engineering
IIT, Kharagpur

Chapter 10

Heavy Metal Remediation by Natural Adsorbents



Neha Dhingra, Ngangbam Sarat Singh, Talat Parween, and Ranju Sharma

Abstract Global industrialization and urbanization have led to serious, alarming levels of environmental pollution. Due to the property of high solubility in the aqueous solutions, heavy metals can quickly be absorbed by all living organisms. Once they enter the food chain, it is challenging to detoxify them. Metals are a part of the biological systems, but up to a certain permissible limit, beyond that limit, it becomes hazardous. The physical and chemical technologies require special equipment, it is also labor intensive as well as very costly. Whereas biological technologies of remediation are gaining popularity in order to solve the increasing levels of contamination in the environment. During the recent studies, it is clear that lime precipitation proves to be as one of the effective technique in order to treat inorganic effluent having a concentration of metal higher than 1000 mg/L; usage of new adsorbents, as well as the technique of membrane filtration, are frequently studied and is used for the remediation of the heavy metal-contaminated wastewater. Various techniques have been used for the remediation of contaminated wastewater, it is important to select the most effective method for remediation of metal-contaminated wastewater based on criteria of pH, initial metal concentration, the overall result after the treatment when compared with other technologies along with environmental impact and economics parameter including the capital investment and costs of operation. Finally, the technical applicability along with the simplicity of the plant and cost-effectiveness are major key factors that play an important role in the selection of the suitable treatment system for contaminated wastewater.

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Chapter 13

Bioremediation of Oil-Spills from ShoreLine Environment



Ranju Sharma, Ngangbam Sarat Singh, Neha Dhingra, and Talat Parween

Abstract In the present day society, we are in great need of petroleum hydrocarbons for our energy need. In spite of recent advance technologies, crude oil accidental spill occurs at constant rate during its extraction, transportation, storage, refining, and distribution. Marine shorelines are essential ecological and human resources that serve as a home of a variety of wildlife habitat. Marine oil spill causes extensive damage to coastal marine environments. Unlike, higher organisms that are adversely affected by oil spill, specific microorganisms are capable of degrading these hydrocarbons into the non-toxic compound and mineralize them. They play an essential role in the bioremediation of oil spill and reduce the overall impact of the oil spill disaster. Microbial bioremediation of petroleum hydrocarbons is a useful approach and have been used practically in recent years. In this chapter, we studied various factors responsible for the oil spill disaster, its ill effect and ways to overcome these effects. We also explored the importance of bioremediation technique over the traditional methods.

Keywords Oil-spill · Bioremediation · Bio-augmentation · Biodegradation

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Chapter 14

Rainwater Harvesting and Current Advancements



Neha Dhingra, Ngangbam Sarat Singh, Ranju Sharma, and Talat Parween

Abstract Our natural resources such as water, soil, forests, etc. are limited. As the cities are burdened with new residential areas, industries, food supplies with increasing population, the demand for these resources have been elevated as per they are already being exploited beyond their limits. Water is the basis of our life as crucially involved in simple chores of drinking, cooking to high scale industrial set ups. But with increasing urbanization and industrialization the water bodies have been exhausted to their utmost limit. Which is why there is a need to develop the alternate water sources. For this, the concept of rainwater harvesting comes up as a robust approach for sustaining the human needs. Rainwater harvesting is not a new policy; only it has been revitalized with the modern scientific approaches since there is numerous evidence of ancient civilizations of conserving and harvesting rainwater. The common method involves rainwater harvesting is a collection of rainwater in different structures and then making use of it in daily life, conserving it for future applications or it recharges the groundwater bodies. The implementation of varying rainwater harvesting techniques and methods varies from place to place depending upon their specific climatic conditions, land topography, hydrogeological conditions, etc. Also, it strengthens the relationship between the humans and the environment, making them aware of the need for conserving nature and natural resources along with sustainable development.

Keywords Rain water · Water harvesting · Runoff coefficient · Rain water harvesting system · IRCSA

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Emerging Dimensions of Indian Economy

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ISBN : 978-93-87229-64-8

Copyright : Editor

Edition 2020



Published by

ABS Books

Publisher and Exporter

B-21, Ved and Shiv Colony, Budh Vihar
Phase-2, Delhi - 110086

☎ : +919999868875, +919999862475

✉ : absbooksindia@gmail.com

Website : www.absbooksindia.com

PRINTED AT

Overseas Branches

ABS Books

Publisher and Exporter

Yucai Garden, Yuhua Yuxiu Community,
Chenggong District, Kunming City,
Yunnan Province -650500
China

ABS Books

Publisher and Exporter

Microregion Alamedin-1 59-10
Bishek, Kyrgyz Republic- 720083
kyrgyzstan

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International Chapter Book on

**MULTIDISCIPLINARY SUBJECTS
FOR RESEARCH-IV
Volume-1**

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II - Semester

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E-28, Sector-8, Noida - 201301 (UP)

Phone: 0120-4078900 • Fax: 0120-4078999

Regd. Office: 7361, Ravindra Mansion, Ram Nagar, New Delhi 110 055

• Website: www.vikaspublishing.com • Email: help@vikaspublishing.com

Work Order No. AU/DDE/DE1-291/Preparation and Printing of Course Materials/2018 Dated 19.11.2018 Copies - 500

M.Sc. [Zoology]

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ISBN 978-93-5338-523-1



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ISBN 9789388365680



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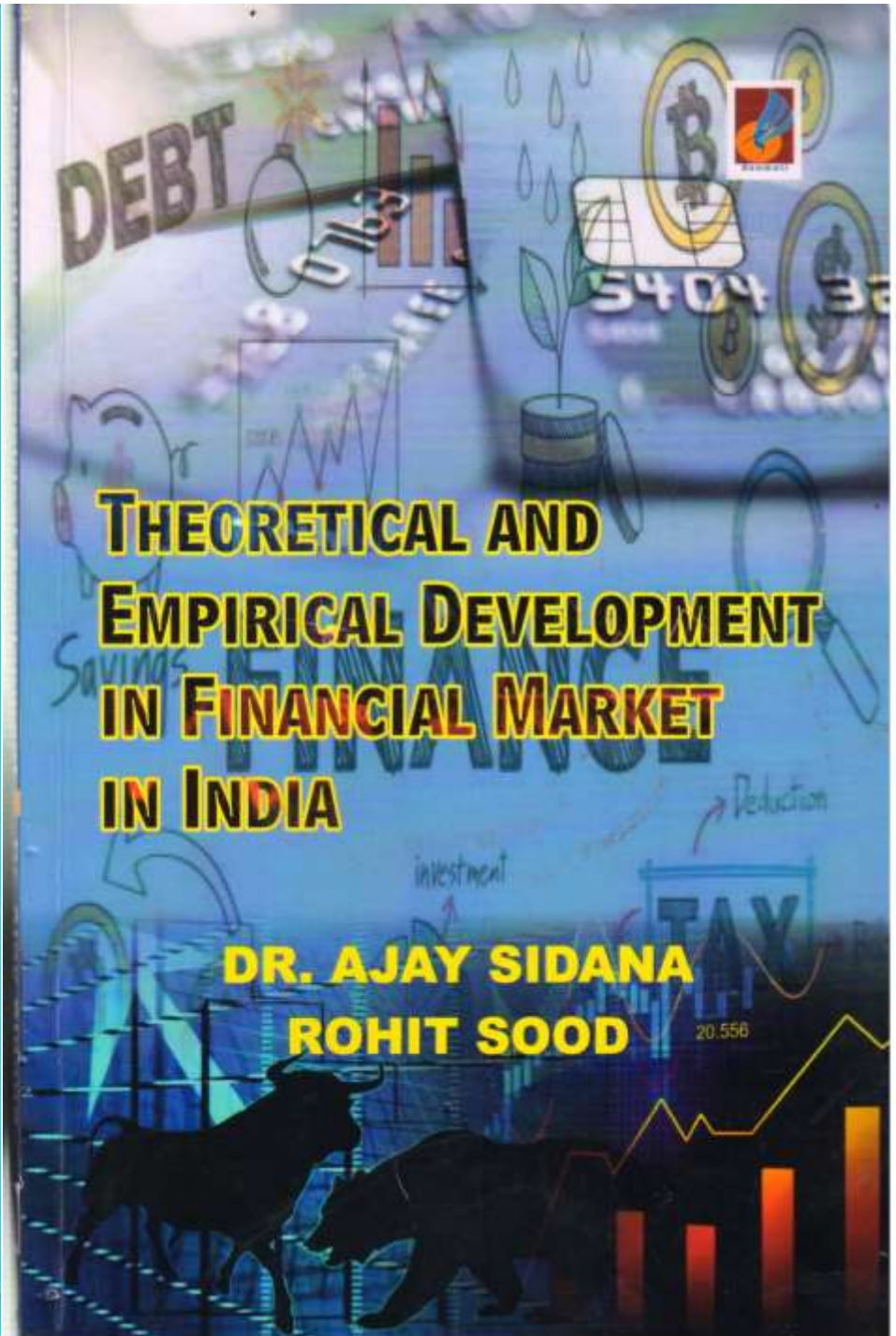


Sanmati Publishers & Distributors
www.sanmatiindia.com
Cover design by : Retrotech

THEORETICAL AND EMPIRICAL DEVELOPMENT IN FINANCIAL MARKET IN INDIA

DR. AJAY SIDANA
ROHIT SOOD

20,556



ISBN : 978-93-88365-68-0

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Sanmati Publishers & Distributors

B-347, Sanjay Vihar, Avas Vikas Colony,
Meerut Road, Hapur-245101 (U.P.)

Mob. : +91-7302710291
+91-8439645104

email : sanmati555@gmail.com
Website : www.sanmatiindia.com

Edition : First, 2019
MRP : Rs. 400/-

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PREFACE

Financial Markets are considered as the life blood to an economy and can pave the way for the sound economic development. The growth of financial sector in India at present is nearly 8.5% per year. The rise in the growth rate suggests the growth of the economy. The financial policies and the monetary policies are able to sustain a stable growth rate. This edited book is letting you aware about the recent trends and development in Indian Financial market and helps many researchers, academicians and other relevant audiences to widen their outlook and knowledge as it has been prepared by collecting research papers/chapters from various experts of Management, banking & Finance fields, eminent academicians and professionals from pan India. From this book, the insight on growing penetration, innovation in Financial markets, growing demand, Government support in digitization as well as various empirical and theoretical concepts developed by esteemed academicians from various institutes of India can be gained and proved to be the catalyst in Economic development on the back of robust banking and insurance sectors in Capital markets.

The purpose of studying various developments on Indian Financial Markets is to enable you to recognize and appreciate how developments in the field of Capital Markets contribute to current practices. An examination of these past and present approaches can help to discover the strengths and weaknesses of current depth of the market and finally enable us to contribute in the economic development through innovation and providing the blue print on the road ahead for financial market development through research inputs.. The structure of this book is divided in the form of twelve chapters, authors of the different chapters are the paper contributors and their names have been put against the title of the chapters. The formations of chapter are based on the papers contributed by them for this book.

We are also thankful to all authors who have sacrificed their precious time to contribute their valuable researches and articles for this edited book. We are also thankful to Dr. Neeru Sidana, Associate Professor, Lovely Professional University, Phagwara and other eminent professors for motivating us. This edited book is dedicated to Almighty and our parents for their inspirations, support and necessary guidance in originating this work.

- Dr. Ajay Sidana

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PRESENT SCENARIO OF DEBT DERIVATIVE MARKETS IN INDIA AND ECONOMIC GROWTH: AN ANALYSIS

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ABSTRACT

As risk is an inevitable component in financial market, Debt Derivatives have emerged as an economic tool for the effective and efficient management of risk. Debt Derivative is a security that facilitates the investors to transfer their credit risk to other interested investors without any collateral security. Derivative markets are the recent innovations in financial markets globally and growth of these markets enhances financial stability. Credit Derivatives allow for buying protection on both corporate and sovereign debt and hence considered as a major component for the growth of financial sector. Though financial market innovation and globalization have provided many instruments, tools and strategies to manage risk and enhance returns, still the financial markets have become increasingly complex and competitive. On this backdrop, an attempt has been made to analyze the role of Debt Derivatives in the growth of financial markets in particular and the economy as a whole.

Keywords: Derivatives, Sovereign Debt, Risk Management, Volatility and Innovation

CONCEPTUAL FALLACY

The role of financial system in economic development is crucial and significant as money; credit and finance are the lifeblood of the economic system. The financial system influences the level of national income, employment, standard of living, and social welfare etc. A well

About the Book

The present edited volume titled "Functional Management: Contemporary Issues" is a rare collection of 14 articles on different aspects of functional management. The present book is an amalgamation of thoughts, experiences and research studies conducted by various management scholars, professionals and practitioners which is addressing a wide range of issues. The volume deals with the analytical issues aimed at exhaustive treatment of almost all the leading aspects of the functional management practices and policies.

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Bharti Publications, New Delhi

E-mail: info@bhartipublications.com • bhartipublications@gmail.com

www.bhartipublications.com

ISBN 978-81-941192-7-1



Price: Rs. 800/-

Functional Management: Contemporary Issues

Dr. Manisha Verma

FUNCTIONAL MANAGEMENT Contemporary Issues



Dr. Manisha Verma



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First Published, 2019
ISBN: 978-81-941162-7-1

Published by :
Bharti Publications
4819/24, 3rd Floor, Mathur Lane
Ansari Road, Darya Ganj, New Delhi-110002
Phone: 011-23247537
Mobile : +91-989-989-7381
E-mail : bhartipublications@gmail.com
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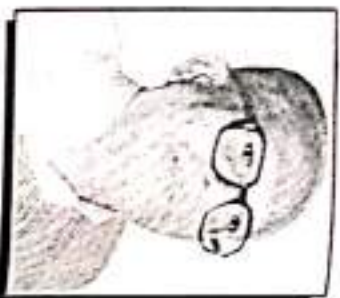
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నివసించుటకు చిన్న నిలయమొక్కటి దక్క గదన చేయుట కాన పడనునేను
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ఈ విష వలయం సాగడం
 ఎంతవరకు?
 రహస్యం

గుడిసెలు వాళ్ళకు తెలిసే వరకు.
 ('గుడిసెలు కాలిపోతున్నై' కావ్యం నుండి 1973)



కవిశాంధ్య యామ్ వ్యాగ్యయామ్
 క్షిప్రానః ప్రితః - లక్ష్మీపట్నం, మే 2016
 సంఖ్య: 1 సంఖ్య: 4

సహాయకులు: డా|| శ్రీధారణి
 నెట్: 994482025286

కార్యనిర్వాహక సహాయకులు
 డా|| వేదవతి భాస్కర్ రెడ్డి
 సహాయక కళా:

డా|| వేదవతి భాస్కర్ రెడ్డి
 మధువాసంతుల నర్సయ్యారాయణమ్మార్
 పి.ఆర్.ఎల్. సామి, 3, విజయలక్ష్మి
 పదోను సహాయకులు

ముమ్మిడి శ్రీ వీర వాగవైశాంబ్ (బెన్చూరి)
 సెన్సార్ రాం, లోలోజి చాచా
 పాపగుణుష్ణ అశోక్ భూపాల్

కృ సుంధ్య
 ఐండి నెం: 2-1-043

అంబేద్కర్ నగర్, యానాం-533 464
 మూసానియ్య, అల్లసానిపర్తి

అల్లసానిపర్తి
 ఓ.పి.వి. & రి అల్లసాని

కవిశాంధ్య క్రాఫ్ట్
 పల్లెటూరు

చిలుకాపాల్వే, 99448963516

ముమ్మిడి
 వాగవైశాంబ్, విజయవాడ

సంపత్కర్షణండా డా. 200
 3 నల్లూరిల వండా డా. 600

5 నల్లూరిల వండా డా. 1000
 వాళ్ళి వండా డా. 5000
 శరీర వర్ణ్య వండా డా. 10,000

1

పాటకు సోలెట్ వట్టం



జయనగర్ బాప్ గిల్యాన్

బహుళ సమకాలీన కవిత్వం
 డా|| వేదవతి భాస్కర్ రెడ్డి
 కార్యనిర్వాహక సంపాదకుడు
 #1-7-008, ఐ.ఎన్. వాయువ భావి, యానాం-533 464
 నెట్: 94401 27967
 email: kavisaandhya.yonnam@gmail.com
 www.kavisaandhya.com లో ప్రచురించు చదవచ్చు
 'జయనగర్'లో ప్రచురించబడిన రచనలు అయా
 రచయితల స్వంత అధిష్టాధికారాలు. అది వ్యతిరేక
 అధిష్టాధికారాల కారణమే లేదు. - వట్టెనర్, కవిశాంధ్య
 అక్టోబర్-డిసెంబర్, 2016

యానాం కవికోత్సవం దృశ్యాలు



కవికోత్సవం
 జ్యోతిషయ్యమ్ వాక్యాయమ్
 ప్రధానోపన్యాసం - మచిలీ, ఫిబ్రవరి 2017

సంపుటి: 1 సంచిక: 5
 సంపాదకులు: డా॥ కిషోరుదేవ్
 ఫోన్: 9848202326
 కార్యకర్తల కోసం సంపాదకులు
 డా॥ వేదగుణ భాష్యలే రెడ్డి
 సంపాదక ప్రింట్
 వాక్య చేపాపాపం డా॥
 మధువాపాపం సంస్కారాయణమాస్టర్
 పి.ఎన్.ఎల్. పార్వతి, డి. విజయలక్ష్మి
 ప్రోము సంపాదకులు
 ముద్రించే శ్రీ వీర నాగభద్రాచారి (పిల్లూరి)
 సిహెచ్. ఆం, బొట్ల రాజా
 తొమ్మిదివచ్చి అలౌక్ కుమార
 63 సంపుటి
 మండ్ల నెం. 2-1-043
 అంటేపల్లి మనో, యానాం-523 464
 ముద్రణం, అక్షరాలంకరణ
 అక్షరాలంకరణ
 పి.ఎస్. & కె ఆర్ట్స్
 కవికోత్సవం గ్రాంట్స్
 రిజిస్టర్డ్
 విజయవాడ, 9948963516
 సూచనలు
 నాగోపభద్రాచారి, విజయవాడ
 సంచలన చందా రూ. 200
 3 సంవత్సరం చందా రూ. 600
 5 సంవత్సరం చందా రూ. 1000
 ఏకపు చందా రూ. 5000
 కీలకపత్రిక చందా రూ. 10,000

ఈ సంచికలో...

- సమిష్టి సంచిక వ్యవస్థ సాహిత్య ప్రమాణం అధికారం
 అధికార ప్రాంతాలలో మార్గ గాంధీ భావన
 సంపాదన - 3
- కవిత్వ తరవాత ఎవరయ్యారు...
 - జి. లక్ష్మీ వరదాచారి - 11
- మనదాని సంకలనాలు-2
 గోలకొండ కవుల సంచిక - సుధామ - 15
- డ్రామా యాం - అరుణ్ సింగ్ - 18
- మంచి వర్ణన - డా॥ వేదగుణ భాష్యలే రెడ్డి - 19
- దేవులపల్లి కృష్ణశాస్త్రి వర్ణన
 - శ్రీనివాస సుబ్రహ్మణ్య శాస్త్రి - 20
- యానాం కవికోత్సవం గవేరెడ - సుధామ - 22
- 'మో' అయినా సందర్భంగా
 సిగ్నల్ డ్రాఫ్ట్ ఉన్న బడి - సి. వల్లభాచారి - 25
- రుషీగంధర్వ భావన
 - కృష్ణమయం శ్రీనివాసారావు - 28
- కవిత్వం విశ్వాసం మధ్య భావన
 - తొమ్మిదివచ్చి అలౌక్ - 31
- అక్షరాలంకరణ లోపం-సవరణం ప్రణాళిక
 - సుధామ - 33

కవిత్వం * మూలములూ ముద్రణ - 100 వాదన రెడ్డి
 * పాప ప్రాంతం-సంచిత సిద్ధాంత * వైద్య-మనో శ్రీనివాస
 * అను - డా॥ కృష్ణాచారి మోహన్ * యానాం ఒక అక్షర
 యానాం-అక్షరాలంకరణ కేంద్రం: * జోల... శంకరాచారి
 లోగవల్లం, -అంతా సుధామ * అది ఒక ప్రస్తుతం-అక్షర
 200, * మూల ముద్రణ - ఎం. మనో భామ * 200
 తొమ్మిదివచ్చి అలౌక్

కవిత్వం సంకలనం అనుభవం
 డా॥ వేదగుణ భాష్యలే రెడ్డి
 కార్యకర్తల కోసం సంపాదకుడు
 #1-7-008, కె.ఎస్. నాగయ్య రూమ్, యానాం-523 464
 ఫోన్: 94401 27967, email
 kavitakotha@gmail.com

కీర్తితా వై'జయగ్రంథి'

రాయప్రోలు

13 మార్చి 1892

శ్రీశ్రీ

30 ఏప్రిల్, 1910



బండపేటగిరి, అందుకాండ్ల
వీరవేదాంతం, ఎల్లవీరవంశ
వీరవంశాధిపతి, ఎల్లవీరవంశాధిపతి
సాహిత్యం నీ వారి నిండు గౌరవము



వి. వీరవంశాధిపతి, యాదాద్రి
విఘ్నేశ్వరి గర్భాభారణం
సంకీర్తన చరిత్ర సమగ్రం
సంకీర్తన పదాభ్యుదయం

వేదము
23 మార్చి, 1900



మధునాథండుల
5 మార్చి, 1900



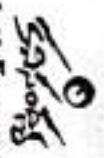
పుట్టపర్తి
29 మార్చి, 1914



మైసూర్ కాలం కాలంలో క్రొత్తవంతు
వీరవంశాధిపతి, ఎల్లవీరవంశాధిపతి
విండు వంతుల వంశాధిపతి

వీరవంశాధిపతి, యాదాద్రి గిరివంశాధిపతి
శ్రీశ్రీ గ్రంథాల సంకలనం
వీరవంశాధిపతి, యాదాద్రి గిరివంశాధిపతి

శ్రీశ్రీ గ్రంథాల సంకలనం
వీరవంశాధిపతి, యాదాద్రి గిరివంశాధిపతి
వీరవంశాధిపతి, యాదాద్రి గిరివంశాధిపతి



కవిత్వం
జ్యోతిర్మయమ్ వాక్యం యమ్
ప్రచురము వినోదం - మార్చి, ఏప్రిల్ 2017

సంపుటి: 1 సంపుటి: 6

సంపాదకులు: డా॥ కే. భామినీ

ఫోన్: 9848920252

కార్యనిర్వాహక సంపాదకులు

డా॥ వేదగుణ భాస్కర్ రెడ్డి

సంపాదక కేంద్రం:

డాక్టర్ దేవదానం రాజు

మధునాథండుల సత్యనారాయణమూర్తి

కొండుూరు రామారాజు, కె. విజయలక్ష్మి

నల్గొండు సంపాదకులు:

ముమ్మిడి శ్రీ వీర నాగధర్షణాద్ (విద్వాంసు)

వి. వాల్. రాం, బోల్షోజా బాబా

పాపగుమ్మల భాస్కర్ కవచం

కృ. సంపుటి

బుడి నెం. 2-1-043

అంబేద్కర్ నగర్, యానాం - 533 464

ముఖ్యమంత్రి, ఆంధ్రప్రదేశ్:

అల్లినా ఆర్ట్స్

ఓ.వి.వి. & రో ఆర్ట్స్.

కవిసంఘం (కాఫీన్)

కె.జైపల్:

విజయలక్ష్మి, 9948963516

ముఖ్యం:

నాగేంద్రప్రెస్, విజయవాడ

సంపాదక వందా రూ. 200

3 సంపుటి వందా రూ. 600

5 సంపుటి వందా రూ. 1000

విశిష్ట వందా రూ. 5000

ఉచిత స్వీకృత వందా రూ. 10,000

1

ఈ సంపుటిలో ...

- సూర్య దేవత కవితా కృత్యం -3
- ఎం. నారాయణ శర్మ
- కవిత్వంలో అనుభూతి -7
- ఇంద్రగిరి శ్రీకాంత్ శర్మ
- మనవాక్య సంకలనాలు-3 - 13
- సుధామ
- గ్రామసమస్యలు - కొన్ని అనుభవాలు -17
- బోల్షోజా బాబా
- సమకాలీన భారతీయ కవిత్వం - 19
- మనవాక్యం: ఎ.వి.ఎస్. కవచం-ఎల్.ఆర్. స్వామి- 22

కవిత్వం:

- + రెండు కీర్తనలు: దేవీమయ * కరణాద్రి ... అద్వైత త్రీనివాస్ * యువరాజన్-దింకపల్లి సుధాకర్ * నర్సరా వని-రేణుకా అయ్యల * కృత్యసంకీర్తన-సురేంద్ర దేవ్
- వల్లి * ఇంకొకటి కొండ - డా. సంకీర్తన వరసయ్య
- * సాఫల్యం - గంగిరెడ్డి లక్ష్మీనారాయణ * అనంద గోదావరి - వేదాంతం రాంబోజ్ * మూ మొగలు- మోతుకూరు త్రీనివాస్ * ఈ గాథికి ఏమయ్యింది? - కె. నాగసత్యనారాయణ * నాన్నా! - మార్కెట్ కీరామధుసూద్
- * వైదానం లో సూర్యదేవత - రావణాంధ నరసింహశర్మ (అనువాదం) * వివేక సత్యనాథం - అభాగ్య కవాల పీఠాల్పే

పుస్తక ప్రచురణ:

- * నారాయణస్వామి-వానాశ్రమ-వివి * ప్రసాదమూర్తి- వేనుగట్ల వీరేశ్వర-బాలసుబ్రహ్మణ్యం మాళి * గుడివల్లి వీరవంశాధిపతి-వింశతి-శ్రీశ్రీ-సత్యయ్య * అంతర్మంది-డా॥ అవధానం భనుకవేదార్ * సుందరీద్రి నారాయణ రెడ్డి - తాను-చైరెడ్డి కృష్ణారెడ్డి * అనుభూతి భూమియ్యం - తాంబిగల్లు-మృణాళిని

టాకీగా...

- * ఈ గాయాలకు ఏం మీరు చెబుతారు * జీవ భవాన్య డివి * సాహితీ వాదన * సన మీ... మాట్లాడను
- కవితలు సంపుటి కవితలు:
- డా॥ వేదగుణ భాస్కర్ రెడ్డి, కార్యనిర్వాహక సంపాదకుడు
- #1-7-008, జి.ఎన్. నాయుడు కాలనీ, యానాం-533 464
- ఫోన్: 94401 27967, kavisa@hyderabad@gmail.com
- Magazine website in: www.kavisanandhya.com

మార్చి-ఏప్రిల్, 2017



21 ఆగస్టు, 1921
1 ఆగస్టు, 1966

నా కవిత్వం

నా కవిత్వం కాలాని తీర్థం
మీ ఆడు మీరే మనస్సుకం
ఇటు భవిష్యవం, సామ్యవం
ఇంద్రియ బాహులు, జ్ఞానములు

గాని కేవలం వేషం నమ్మగలూ
ఇంద్రియాల అల్లడు దీపాలు
మంత్రి లోకపు మేరీ స్వరాలు
నా కవిత చందమామ నుండ
చిత్త వింజులు

కాని దాని పాదాః సత్యంగా
దర్శనం క్షేత్ర రక్షణలు
అగోచరీ క్షేత్రంకే ఇందుకు
నా కవిత చందమామ నుండ

నా అర్థాలు తప్పి తి అనులే
తప్పే దాని సాహసాలు
నా అర్థాలు ప్రాచీనమైనవం
దేవుల సాహసాలు
నా అర్థాలు వచ్చి లోకే అనులే
అందమైన అందాలు

- దేవరెడ్డి రామకృష్ణారెడ్డి వారి



22 జూలై 1925
5 నవంబర్, 1987

ఆ చంద్రుని నమ్మకం
దాచే అదనంవేయాలి?
ఆ నల్లని అక్షరాలి?
కాలరాని కామపు రుండలి?
వినోదం నిండ కనులలి
మనం తెలుసుకోవాలి అంతి?
గమనమీద కవి గుండలి
ప్రాయం దని కావాలి అంతి?
- (అగ్నిధార)

చింతలతోపులో కుండలు
చామలకుం తపిస్తున్నాయి
లించే యువీన్ శయించు వనితల
మీగలు తోని జాడకున్
లించుల లేపు కప్పుకు; బొంబ
హిమంతులు పోతున్నారేమి? నా
నిండు దుర్లభం నలు నించుక
వెళ్ళని అగ్ని గీతములే.
- (యద్దోని)

పాలు పాడికినే తెలుగులు
నిద్దురే వేలుకొగి, పో
రాలు నీరుగా, తరల
దాచుకున్నాను కాలక్షేపంగా,
కోటి గణం కొక్కడ గొప్పి,
వ్యవసాయ ముద్దించి;
నాటికే వేడికినే తెలుగులు
కాంతిగాక రేపించి.

- దాశరథి (సుమిత్రాంజలి దేవయ్య)



అగ్నిధార, యమి నాగ్న, యమి
కవితాసంకలనం - అగ్ని-అగ్ని-2017
సంపుటి: 1 సంపుటి: 6

సంపాదకులు: డా॥ కృపాపతి
ఫోన్: 9848202526

కార్యనిర్వాహక సంపాదకులు
డా॥ యనం రామకృష్ణ రెడ్డి

సంపాదక ప్లకం:

దాని దేవయ్య రామ

మధ్యకాలం నాగ్న-అగ్ని-2017

అగ్ని-అగ్ని, అగ్ని-అగ్ని

సోమ సంపాదకులు:

మొదటి త్రీ వీర నాగ్న-అగ్ని (2017)

సంపాద. రాం, అందాం రామరాజు

పాపనామం అగ్ని-అగ్ని

59 సంపుటి

అందాం No. 2-1-043

అందాం నాగ్న, అందాం-553 464

ముఖ్యమంత్రి, అగ్ని-అగ్ని

అగ్ని-అగ్ని

కవితా, ఆ రోజుల్లో

కవితా, ఆ రోజుల్లో

కవితా

వివేకానంద్, 9948963516

ముఖ్యమం

నాగ్న-అగ్ని, వివేకానంద్

సంపాదక దేవయ్య డా॥ 200

3 సంపాదక దేవయ్య డా॥ 600

5 సంపాదక దేవయ్య డా॥ 1000

వివేక దేవయ్య డా॥ 5000

కవితా సంపుటి దేవయ్య డా॥ 10,000

వివేకానంద్ దేవయ్య



**కావీ నాగ్న-అగ్ని
వివేకానంద్**

కావీ నాగ్న-అగ్ని దేవయ్య
#1-7-008, ఆ.ఎన్. నాగ్న రామ, వివేకానంద్
దేవయ్య-553 464.
ఫోన్: 94401 27967.

kavisandhya.yaman@gmail.com
Magazine available in: www.kavisandhya.com

'వివేకానంద్' ప్రచురించబడిన కవితలు అందాం
కవితా సంపుటి అగ్ని-అగ్ని. అందాం
అగ్ని-అగ్ని రామకృష్ణారెడ్డి వారి.



కవిత్రయం

సుందరి ఒకమీ కనిపించి
విత్తనం చేతనుంచి
వలకల్పంగా వెలిపోయంది.

ఈ విత్తనాన్ని పాతి.

మొక్కె

మహా వృక్షమై

భిక్షాంత రాజులు

విస్తరించే రాక

పొంది.

అప్పుడు -

పొద్దు పొద్దున లోక

పొడిచే నటకాలు నెక్కి

అమెను వెతుక్కుంటే

యోజనాలు నడిచిపోతాను.

- **భిష్మాయిదే**
(25 నవంబర్, వర్తంతి)

అనామిక

మహా సర్దాలు మూల్యదన
మహా వృక్షాలు మూల్యదన
తీసిన వృక్షాహంలే

మహాసర్పంబని ప్రవేశించిన
ప్రపంచమైన ఆలోచన వెనుక
అన్నీ ప్రకృతి అని కదా నీ ప్రకృ

మహా సర్దాలు మూల్యదన

మహా వృక్షాలు మూల్యదన

వేసవిని సంపాదించున్న

వర్ష లిండునకుండా

మంత్రమయ శక్తాలను

చిత్రికరిస్తున్న నా ప్రేమ

విశ్వాంతరాశంధో వేదజల్లుతున్న

కరోర సర్కాలను విసగలవా ?

అప్పుడు నీవే ఒక ప్రకృ

మహా సర్దాలు మూల్యదన

మహా వృక్షాలు మూల్యదన

- **అజంతా**
(25 డిసెంబర్, వర్తంతి)

కవిత్రయం

కవిత్రయమ్ వాక్యయమ్
వైమనజ వ్యూహ-విమల, డిసెంబర్ 2017
సంపుటి : 2 సంఖిక : 10

సూచకము : డా॥ శివామి

నెం : 9848202525

కళ్యాణినిక సూచకము

డా॥ వేదగు భాస్కర్ కెక్కి

సూచక యు :

డాక్ట దేవదానం రాజు

మధువాపంతుల సత్యనారాయణమూర్తి

లోలోళా లాదా, బి. విజయలక్ష్మి

కరోయ సూచకము :

ముప్పిడి శ్రీ వీర నాగిరెడ్డి (చిన్నాది)

వివాన్. రాం, కొండూరు రామరాజు,

పొనుగుమట్ల ఆశోక్ కుమార్

కళంపు

బంది నెం. 2-1-043

అంబేద్కర్ నగర్, యానాం - 533 464

అక్షరాలయం :

అర్జున్ ఆర్ట్స్

టి.ఎస్.సి, రోల్స్ రాయ్ & మిత్రులు :

మాచిలీ గ్రాఫిక్స్

9908001724

magazine@kavitrayam@gmail.com

నవంబర్ చందా రూ. 200

3 నవంబర్ చందా రూ. 600

5 నవంబర్ చందా రూ. 1000

విశేష చందా రూ. 5000

తనికెళ్ల చందా రూ. 10,000

ఈ సంచికలో...

- సంపాదకీయం 2
- దానియోల్ నెవెర్ ఫోర్ డాక్టర్ బులెట్ ప్యూ 3
- సమకాలీన భారతీయ కవిత్వం-అరియా- ప్రతిభా శతపతి 7
- మన కాల్యనందనాలు - తరం తరం - సుధామ 10
- అర్జీ కుటీరం కవనసాహసం - డా॥ శివామి 13
- సాంస్కృతిక యోధుడు సి.వి. 16
- మానవతా శిఖరం శిష్యులు రాజశేఖరం 20
- మంచి వర్ణం, డా॥ వేదగు భాస్కర్ కెక్కి 22
- కల్యాణక వాస్తవికత కాశోజీ 23
- పోల్యుమర్ల రామారావు యుక్తలు 25

కవిత్రయం

* ఒక చరిత్రాలను సాయంకాలం, పల్లెను కనుమ, బిటికలు తెరుస్తూ : చిత్రకాండ గంగాధర్ * కాంక్షితేతలు : రావి రంగారావు * కాంక్షితే వర్షశి: ప్రసాదమూర్తి * వులెపెను పూజకీలం: యు. నూర్జువలెదరావు * వెళ్ళిపోవటం అంటే వెళ్ళిపోవటం కాదు : గండేపర్తి క్రాంతిపడూర్ * అక్షరం : సిహెచ్.వి. బృందావనరావు * కనిపించే వైసం : అనీ సువాద్ * ఒక అక్షరం : పి. లక్ష్మణరావు * రెండు గూళ్ళు : రోచిప్పాన్ వస్త్రక ప్రపంచం 35

వలెపాఠిక కవిత్రయం - కోడూరి విజయకుమార్, ఏకాకి వున్నచో తోటను దర్శించే కవిత్రయం 'తపనభాష', డాక్ట దేవదానం రాజు, రెక్కనిచ్చిన కవిత్రయం : బండ్రగంటి శ్రీకాంఠశర్మ, కవిత్రయం సృజనానుభవం - యోజనాద్.

ముఖద్వారం : మాజీకవి డాశరథి (నవంబర్ 5, వర్తంతి)

చేరులు సుమనసు యుగోళా

డా॥ వేదగు భాస్కర్ కెక్కి, కాల్యాణినిక సమాచకం

1-7-008, తి.ఎన్. నాయుడు కాలనీ, యానాం-533 464. నెం : 94401 27967. kavitraya@kavitrayam@gmail.com Magazine available in : www.kavisondhyo.com



అభ్యుత్పద

విద్యార్థుని యానుకూలంలో ఓరు నన్ను
 చిను సూర్యుని
 కాంగ్రేసు రాష్ట్రపతి స్వామి కేశం
 బాబా సుబాసచేతులతో పోటీదేసి
 ఓడిపోయిన రాజ్ కర్ పట్టాభిని
 గాన్నేను, మరో సూర్యుని
 నాకు విచిత్రంబారు భావాలు కలవు
 నా కన్నులందున దిలిసిపోవులు
 మయ్యలసోపులున్నవి
 నా ఈ వచన విద్యాలనే ఓడ్డు
 కల్లెడల్
 విద్యాల వదుముదో విరుగతంజాను
 దిన్నయ్యుమరి బాలవ్యాకరణాన్ని
 చాలా దుండిస్తాను
 ఇంగ్లీషు భాషా భాందారంలోనుండి
 బంటి పోటుంజేసి కావల్సిన
 మూటల్ను దోస్తాను
 నాయిష్టం వచ్చినట్లు జేస్తాను
 అనుసరిస్తాను నవీనవంధా, కానీ
 భావ కవిత్వాత్రముకానేనే
 నవంధావ కవిని

- ప్రకాశి
 (19 ఫిబ్రవరి - ఆరుంఠి)



స్థా సీంపిల్

ఇంకెందుకూ
 నను వెళ్లి నిన్ను
 ఆ దేశటి వెళ్లుకొండ
 ఆరులు కాలిపడినచోట
 కల్లెవజల్లు రేడియేన ఒడ్డినలపిరి
 నా రాత్రిళ్లు గిడుపుతాను
 కీళ్లు నమూల్నూ
 మైంపి వరుచుకవి.
 వక్కనే నది,
 నున్నుండవక్కడ
 బాలిగ నున్నుతుంది;
 బీకడికి మెరిసి
 నన్నుని వచ్చేలతి మురిసి,
 బాంధా జ్వాల
 ఎప్పుడో పూర్వపురి వెలిగింది,
 కాస్తంఠ తేనీరు కామకుంబాను;
 పాలూ పంచదార ఉండవు,
 నను కన్నులొని నిగ్గిపోయిన
 నీ ఓడితూ ఉండవు ఆక్కడ
 .బంకెందుకూ
 నన్ను వెళ్ళనిన్ను
 నా దిలికెనవేరిక బొదులూ!

- వేగుండు మోహనప్రసాద్
 (5 ఆనవరి - ఆరుంఠి)



కొనా బుక్స్
 క్లౌడియమ్ వ్యాజ్యయమ్
 కైమానక పబ్లికేషన్లు, స్టూం 2017
 సంపుటి : 2 నంబర్ : 11

సూర్యులు : డా॥ శేఖరమణి
 నెం : 9848202526
 కార్యకర్తల సూర్యులు
 డా॥ వరుగు భాస్కర్ రెడ్డి
 సూర్యుల ఖంఠ :
 డా॥ దేవదాసం డా॥
 మధునాపంతులు సత్యనారాయణమూర్తి
 బొల్లెల బాబా, పి. విజయలక్ష్మి
 పర్యాయ సూర్యులు :
 ముద్దిపాటి శ్రీ వీర నాగప్రసాద్ (విద్యార్థి)
 పిపిఎన్. రాం, కొండూరు రామరాజు,
 పానుగుమట్ల అశోక్ చమరాజ్
 కవలంపు
 బుడి నెం. 2-1-043
 అంకేట్ నెం.గె, యానాం - 503 464
 అక్రమించుట :
 అల్లెవై అక్సెస్
 ఓ.ఎస్.సి, రి అల్లెల & మిత్రులు :
 మూడవి (కాఫీక్యీ)
 9908001724
 madhu@geophysics@gmail.com

సంవర్ధన చందా	రూ. 200
3 నెలారాల చందా	రూ. 600
5 నెలారాల చందా	రూ. 1000
ఏకేన్న చందా	రూ. 5000
ఓవీర శతకల్ప చందా	రూ. 10,000

ఈ సంచికలో ...

- సూర్యులు 2
- సూర్యులు : రిజల్ ఓడినలో ప్రవేశం వచ్చింది - స్వర్ణం కాదు - దీప్తికుం 3
- మూరతుల కాలేతు బిరుదు-కాశీకాండం - గిరీశ్ లోకాచారి - అనుబంధం - 100 కావలెంట్ల కవలంపు - 11
- వీర కార్యకర్తలూలు - మూర్తి శివన దేశయ్య కవలంపు - 11
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- పానుగుల సూర్యుల ముగ్ధన - కావలెంట్ల రామకర్తలు 20
- కవలంపు సమాల - కావలెంట్ల అశోక్ 22
- నేలం ముగ్ధంబం - శ్రీనివాసులు 25
- ముగ్ధంబు ముగ్ధంబు అనీ 29
- కవలంపు కేళిమం అల్లెవై నుండుం - అశోక్ బాబా రి వికేళిళ్లు 30
- డిగ్రీ కేళిళ్లు రేణువి ముగ్ధంబు - శేఖరమణి 33
- కవలంపు 35
- * ఇప్పుడున్న కవలం : కేళిళ్లు * కవలం గానా : ఆలూకా * కవలం కొండల్ : డా॥కర్ణాజ్ కవలంకేళిళ్లు * అంబిళ్లు కవలం కవలం * అల్లెం : పిపిఎన్. రుద్రాచమరాజ్ 40
- కవలం కవలం అనుబంధం వారి కేళిళ్లు కవలం - నుండుం పిపిఎన్ 40

ముగ్ధంబు : మూరతుల కేళిళ్లు కవలం (ఫిబ్రవరి 24, ముగ్ధంబు)
 కవలంబు
 డా॥ వరుగు భాస్కర్ రెడ్డి, కార్యకర్తల సూర్యులు
 # 1-7-008, ఓ.ఎస్. నాయుడు కావలెం, యానాం-533 464
 నెం : 94401 27967, kavisandhya.yanam@gmail.com
 Magazine available at : www.kavisandhya.com



ఆంధ్ర నిజాన్ని చెప్పకు ఓ కాస్తా

ఆంధ్ర నిజాన్నీ నాకు యివ్వకు
నా దాహనికే నమ్రద్రాస్థంబట్టి
యివ్వకు
కాంటి కోసం అడిగితే ఆకాశాస్థంబట్టి
యివ్వకు

కాని ఒక్క క్షణం కాంటిని మాత్రం
యివ్వ
ఒక మంచు వడిన గడ్డి పంకనివ్వ
ఒక నయనునివ్వ
వచ్చులు సానుమోని దులిపేసిన
ఒక నీటి చుక్క నివ్వ
గాలి దాసితే ఒక యిసుక
రేణువునివ్వ

ఆంధ్ర నిజమా నాకు వచ్చు
నాకు చెప్పకు ఆంధరి నిజాన్నీ

- త్రిపుర
(24 మే, 2008)



నీటి గడియారం

నువ్వు ఎక్కడలనుకున్న రైలు
ఎప్పుడూ ఒక జీవితకాలం లేటు
ఎక్కో పూర్ణా నిర్వహణకే
ఎక్కోస్థానేలో ఒక బండి
నీ ఆదర్శాల లగేజీ
ఎక్కోనంటాడు టి.వి.సి
నీ ఊర్పూలాల బ్రాంతు వెట్టు
కలల బ్రేకులో పారెయ్యాలి
నువ్వు తెచ్చుకొన్నవన్నీ
ఎక్కోచో లోపన
కనీసపోతుంది బండి
అందుకు అందులో కొన్ని
నీ అభినాన కూర్చోల దగ్గరే
ఒదిలియ్య
నువ్వు వెళ్ళదలనుకున్న ఊరు
నువ్వు లలికుండగా చేరదాల్సిలు
దేవుడా ! ఇంత చేశావా అని
ఉన్న ఉకోగనే అందు !

- అరుద్ర
(4, ఆగస్ట్ - 2008)

కవిత్వం

శ్రీకృష్ణయమ్ వాల్మీయమ్
ప్రచురిత చిత్రం - మి - ఆగస్ట్, 2018
సంపుటి : 2 సంపుటి : 13

సూచనలు : డా॥ శిలామణి
నెం : 9848202526

కావ్యవిమర్శకు సూచనలు
డా॥ వడుగు భాస్కర్ రెడ్డి

సూచనల ప్కం :

కావ్య దేవదానం కావ్య
మధురావంతుల సభ్యులారాడంబూర్
టాల్డ్లూ లాభా, కె. విజయలక్ష్మి

సూచనలు సూచనలు :

మొట్టొక శ్రీ వీర నాగద్రాపాణ్ (విద్వాంసి)
వి.వెంక. రాం, కొండూరు రామరాజు,
ధానుగుమట్ల ఆచార్యే కుమార్

కవిసంపుటి

బండి నెం. 2-1-043

అంబేద్కర్ నగర్, ధూనికాం - 533 464

అభ్యుదయం :

అర్జున్ ఆళ్లర్

టి.వి.సి, రే ఆఫీస్ & మిట్టూరు :

మాడలి గ్రాఫిక్స్

9908001724

madhura@gmail.com

సంపుటి 1 చందా	రూ. 200
3 సంపుటిల చందా	రూ. 600
5 సంపుటిల చందా	రూ. 1000
విశేష చందా	రూ. 5000
బిండి సభ్యత్వ చందా	రూ. 10,000

ఈ సంచికలో ...

- సంచికలీడరు 2
- బాలాంధ్రపు రూపాంతరాలాచార్యో మూర్తి 2
- సుబ్రహ్మణ్య రథ్న సంకలనం 3
- నమనానంద బాలలీడు కవిత్వం : బాంధ 7
- శ్రీకాంఠరథ్న అనువాదం : గురి నానకరథ్న 7
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- గాధా సప్తతిరి - లాల్లూ లాభా 13
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కవిత్వం

- 17
- * బండి సాధారణం : ధానుగుమట్ల ఆచార్యే కుమార్
- * నా లోకం అయ్యారాలు : డా॥ రావి రంగారావు
- * నల్లబండలు : బండారి రాజేశ్వరరాజు
- * ఆసిఫా : * కవితాదేవతారాంబి :
- * నల్ల విండల్ కట్టెలు * శీతలు : డా॥ విజయ కోనండ్రి
- * వనంబ రుతువు : ఆదార్య దేవకోట
- * రామలక్ష్మం * శ్రీ.మధు వివాదం - కవిత్వం
- * గ్రామ : అక్షేపర్ష-ప్రభు * క్యాంబిని
- అవ్వేనీసా... : English : Dr. Jayaram
- Dantala, రెడారు : డా॥ ఎల్.కె. సుధాకర్ *
- కవికే కల్ప : రేణు అమోఘ * వైష్ణవలాలి :
- విజూరి నాగేంద్రరావు * జన్నీ... : ఉదయకోట
- సుబ్రాహ్మణ్య * శ్రీ. వెంక. కొండ : అమృత *
- కె.వెంకటేశ్వర రంగ : లాల్లూ లాభా

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రత్నకోయిన దేవీశ్రీ వెంకే కార్నాడా డా॥ కె.ఐ.
వేణు, ముంబయిగు ఒక పోతు - డాల్ల దేవదానం

కావ్య

కావ్య కవిత్వం

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మూలకం : లాల్లూ రథ్న రథ్నకాంబికా

రచనలు ముందుకు రథ్నకాంబికా

డా॥ వడుగు భాస్కర్ రెడ్డి, కావ్యవిమర్శకు సంపాదకుడు
1-7-008, టి.వి.సి నాయుడు కాలనీ, ధూనికాం-533 464
నెం : 94401 27957, lenihanthyra@gmail.com
Magazine available in : www.kavisandhyra.com



విధివీరి

రావిమోహన్
 నీడలంపన
 రాంవీర్య
 విశ్వజ్ఞం
 గుమట పీకల్లో
 రుమ్మల్లో
 ప్రజలరాయి భ్రాజనం
 విలు రోహిలో శిరిక
 వ్యంభించిన మాల్వ ముక్కు
 నడి ఆకాశంలో
 పొరలో
 దీకల్లో
 గొర్రెల మంద
 కంటినిద్ర...
 తాగిలో నువ్వు
 కనురెప్పలపై
 ముద్దుల భారం-
 వుండుంటి
 గుండెలో
 మీ ఆడుగుల నవ్వులి
 దగ్గిరొకటన్న ధీతి



ఆకాశంలో నగం నీవు

ఆకాశంలో నగం నీవు
 అనంత కోటి నక్షత్రాల్లో
 నగం నీవు నగం నేను
 బూర్జు వన నాగవంధో
 రాగం నీవు రానం నేను
 ముద్దుల కలిసి
 తిరుమిన్నే తిప్పిన
 ముద్దుల కలిసి
 విన్నవిన విజయం
 ఆకాశంలో నగం నీవు
 విన్నవ వధంలో ముద్దులం
 ఒకరికోకేరం తాన తేనుకానేతర
 విన్నవ నకానికే ముద్దులం
 కలిసి కట్టుగా భాసమీస వేర
 త్యాగం మన పేరు
 దోరాటం మనవూరు
 ఆకాశంలో నగం నీవు
 అనంతకోటి నక్షత్రాల్లో
 నగం నీవు నగం నేను
 విన్నవాకాశంలో

- వజీర్ రహమాన్
 (28 ఏప్రిల్ వర్సం)

- శివసాగర్
 (17 ఏప్రిల్ - వర్సం)

కవిశిల్ప

కృతికర్తయమ్ వాల్మీయమ్
 ద్విపాదం పుట - జ్యోతిష్ 2016
 సంవత్ : 2 నవంబ : 12
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 అక్షరాలంబులు :
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 3 నెలలారా చందా రూ. 600
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- # 1-7-008, ఓ.ఎస్. నాథుడు శాసని, ధూళాం-533 464.
- నెం : 94401 27967, kavishilpa.yanam@gmail.com
- Magazine available in : www.kavishilpa.com

మార్చి - ఏప్రిల్, 2018



ఆవృత్తం



తెలుగు శాఖ, డా. ఎస్.ఆర్.కె. ప్రభుత్వ ఆర్ట్స్ కళాశాల, యానాం
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కవిసంఘ - 8 'సినారె ప్రత్యేక సంచిక' ఆవిష్కరణ

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అంశం : సినారె సాహితీ వ్యక్తిత్వం

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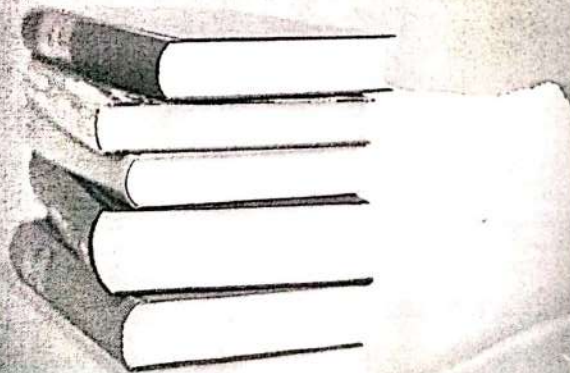


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EMERGING RESEARCH PARADIGMS IN COMMERCE



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First Published in May 2018

ISBN: 978-93-87923-76-8

Price: INR 500/-

BLUE ROSE PUBLISHERS

www.bluerosepublishers.com

info@bluerosepublishers.com

+91 8882 898 898

Cover Designer:

Priya Santra

Typographic Designer:

Prateek Rana

Distributed by: Blue Rose, Amazon, Flipkart, Shopclues

CHAPTER 10

Digital Marketing – A Paradigm in Modern Marketing: An Overview

Dr. R. Uma Devi

Abstract

Business today is becoming digital by the growth of Information Technology. A strong social media is considered as a valuable asset for the growth of any business. The massive Indian market is changing fast and the pace of change continues to be rapid with digital channels constantly growing in volume and strength. There is a huge transitional change from traditional marketing to digital marketing. Now-a-days most of the people are spending their time on digital and the digital tools & sites play an ever-growing role in their lives. Customers are the focal point of Modern Marketing and hence the smart marketers are targeting the customers by utilizing the digital technology in order to achieve their marketing objectives. On this backdrop, an attempt is made to analyze the role of digital marketing as the future of marketing of any business and the recent global trends of it in general and India in particular.

"Marketing is the management process responsible for identifying, anticipating and satisfying customer requirements profitably. Achieving marketing objectives through applying digital technologies and media is Digital Marketing"

Conceptual Fallacy

During the past few years the people are moving fast towards the mobile lead digital economy. The increasing popularity of digital media has provided for a paradigm shift in the global marketing trends and the marketers are following the changing trends in order to face the marketing challenges and to be successful in the business arena. The use of the Internet and other digital media and technology to support 'Modern Marketing' has given rise to a bewildering range of labels such as Digital Marketing, Internet Marketing, E-Marketing & Web Marketing and so on. Chaffey (2013) defined as "Digital marketing is the use of technologies to help marketing activities in order to improve customer knowledge

by matching their needs." It can be used to support these aims as follows:

- *Identifying* – the Internet can be used for marketing research to find out customers' needs and wants
- *Anticipating* – the Internet provides an additional channel by which customers can access information and make purchases – evaluating this demand is a key to governing resource allocation.
- *Satisfying* – a key success factor in digital marketing is achieving customer satisfaction through the digital channel etc.

Digital marketing is an umbrella for the marketing of products or service using digital technology, mainly on the internet, display advertising, and any other digital medium, but also including mobile phones. In practice, digital marketing includes managing different forms of online companies and the digital techniques are used to support the objectives of acquiring new customers and providing services to existing customers that help develop the customer relationship through E-CRM and marketing automation. However, for digital marketing to be successful, there is still a necessity for integration of these techniques with traditional media such as print, TV and direct mail as part of multichannel marketing communications. The role of digital platforms in supporting integrated multichannel marketing is an important component of digital marketing and the scope includes the activities across the customer lifecycle such as;

- Digital media and communications channels
- Digital and mobile experiences such as web design and mobile apps
- Prospect and customer relationship management through marketing automation
- Digital strategy and integrating multichannel communications and experiences
- Digital technologies and platforms to manage all digital marketing activities

Online channels can also be managed to support the whole buying process from pre-sale to sale to post-sale and further development of customer relationships.

Digital Marketing Techniques: The following are some of the digital marketing techniques used by the modern marketers:

Chapter 3

Pesticide Contamination and Human Health Risk Factor

Ngangbam Sarat Singh, Ranju Sharma, Talat Parween, and P.K. Patanjali

Abstract The use of pesticide has become an integral part of modern agricultural practices. Majority of pesticides applied in agriculture are not target specific and during their application they also affect non-target organisms. Repetitive use of pesticide leads to loss of biodiversity. Continuous and non-judicious use of pesticide has leads to increase pesticide contamination in the environment. It is associated with various ecological and health problems. It leads to over three million poisoning cases annually and up to 220,000 deaths, primarily in emerging countries. Pesticides may present instantaneous danger to the user if applied inadequately or without appropriate knowledge of their toxic effects. Occupational exposure to pesticides repeatedly occurs in the case of agricultural workers in open fields and greenhouses, workers in the pesticide industry, and exterminators of house pests. Some are highly toxic and may cause serious illness and even death if spilled on the skin, inhaled, or otherwise used imprecisely. Potential future hazards to human health can be created by pesticide residues that may cause accumulation in the food chain and widespread contamination of the environment. Acute and chronic effect of pesticide contamination cause various carcinogenic, oncogenic, genotoxic and teratogenic effect on the human being. This chapter explores the different types of pesticide, their mode of action, various ways through which pesticide enters our environment (soil, air and water) lead to pesticide contamination. We also learn about the way that how pesticides enters the human body and causes various health effects and also discuss about their future perspectives.

Keywords Pesticide • Environmental contamination • Human health • Risk factor • Acute effects • Chronic effects

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ज्ञान-विज्ञान विमुक्तये



Infinitude: Frontiers of Research in Mathematics, Statistics and Computer Science

UGC - HRDC
University of Calicut

English
Infinite Frontiers of Research in Mathematics, Statistics and
Computer Science

Chief Editor: Prof. Dr. M. A. Joseph

Editors: Dr. Lajish V L, Dr. Abdul Haleem P P

Published in August 2016

Publisher: UGC - HUMAN RESOURCE DEVELOPMENT CENTRE
UNIVERSITY OF CALICUT

Layout: Anish (Ph 9349177497)

Cover Design: Indulekha Dezires

Printed: Chinna Offset Prints, Kozhikode

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ISBN

9780191070627



9780191070627

₹ 550

Copies: 1000

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Chapter 1

A Secure RSA Encryption Method Based on Various Public Keys

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1 INTRODUCTION

Cryptography means secret writing. Cryptography is the study of mathematical techniques related to aspects of information and communication security. It is the art of protecting the information by transforming it into an unreadable format in which a message can be concealed from the casual reader and only the intended recipient will be able to convert it into original text. Cryptography is a technique of hiding the plain information from the web. By using cryptography we can assist this shaky information by secreting writing on our computer network. Cryptography renders the message unintelligible to outsider by various

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transformations. Data Cryptography is the scrambling of the content of data like text, image, audio and video to make it unreadable or unintelligible during transmission. Its main goal is to keep the data secure from unauthorized access. In traditional (symmetric-key) cryptography, the sender and receiver of a message know and use the same secret key. The main challenge is getting the sender and receiver to agree on the secret key without anyone else finding out. If they are in separate physical locations, they must trust a courier, a phone system, or some other transmission medium to prevent the disclosure of the secret key. Anyone who overhears or intercepts the key in transit can later read, modify, and forge all messages encrypted or authenticated using that key. Because all keys in a secret-key (symmetric-key) cryptosystem must remain secret, secret-key cryptography often has difficulty providing secure key management. To solve the key management problem, Whitfield Diffie and Martin Hellman introduced the concept of public-key cryptography in 1976. Public-key cryptography refers to a cryptographic system requiring two separate keys, one of which is secret and one of which is public. Although different, the two parts of the key pair are mathematically linked.

The algorithms used for public key cryptography are based on mathematical relationships (the ones being the integer factorization and discrete logarithm problems). Although it is easy for the

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Chapter 9

E-WASTE - GLOBAL CONCERN

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1 INTRODUCTION

Globalization and information technology are being widely recognized as main drivers of the human civilization in this century. E - waste abbreviated from electronic waste means the items which reached their end of life or not used by us. The Information Technology (IT) has been the power house of the global economy particularly since early 1990s. Software and hardware part of IT has touched most of the parts of social, technical, economic and natural environment. Exponentially increasing production of computer hardware has posed major challenges of proper disposal of the waste (e-waste) produced by this industry. In the last years, there is an increasing acknowledgment of our impact on the environment due to our lifestyle, while the need to adopt a more sustainable approach concerning our consumption habits emerges as of particular significance. The increasing 'market penetration' in the developing countries, 'replacement market' in the developed

countries and 'high obsolescence rate' make e-waste one of the fastest waste streams. This new kind of waste is posing a serious challenge in disposal and recycling to both developed and developing countries. This trend regards industrial sectors affecting the consumption habits and, especially, electronic industry where the short life cycles and the rapidly developing technology have led to increased e-waste volumes. The majority of e-waste elements are led to landfills. However, their partial recyclability, due to their material composition along with the unavoidable restrictions in landfills, has led to the development of retrieval techniques for their recycling and re-use, highlighting the significance of e-waste recycling, not only from a waste management aspect but also from a valuable materials' retrieval aspect. Acknowledging the benefits of IT revolution this section presents darker reality of information technology. The reality of computer life cycle reveals a hazardous life cycle. The dark side of high technological development of electronic industry, especially computer technology, is revealed in the form of polluted drinking water, waste discharges that cause harm to fish, birth defects, high rate of miscarriage and cancer among cluster workers. Rapid changes in computer technology and the emergence of new electronic goods, the growing dependence on information technology, increasing rates of consumption of electronic products have led to disastrous environmental consequences. This high tech benefits and boom in the market lead to

IMPACT OF SOCIO-ECONOMIC
DEVELOPMENT SCHEMES OF
SCHEDULED TRIBES IN INDIA



Dr. U. Narasimhulu
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SOCIO - ECONOMIC IMPACT OF SELF HELP GROUPS ON SCHEDULED TRIBES DEVELOPMENT

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Abstract: The tribal communities are specified with the criteria of geographical isolation, distinctive culture, backwardness, shyness to contact with others as they are far away from other community in hilly areas. But now a day's far away from city, living in hilly regions is not a hurdle as there is yen number of transportation means. Government have initiated with many facilities, schemes, scholarships and so on for the development of the tribal community. SHGs play a vital role in the development of rural poor in all areas including tribes. This paper has made an attempt to study the socio-economic development of scheduled tribes in Andhra Pradesh.

Keywords: STs (Scheduled Tribes), SHGs (Self Help Groups), Social Development, Economic Development, Empowerment, Articles

INTRODUCTION

Self-help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action not only rural and urban areas but also in tribal communities. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment in all people irrespective of areas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrolments, and improving nutrition and the use of birth control.

The origin of SHG is from Garmin Bank of Bangladesh. It has been acknowledged as a pioneer in the field of microfinance. Dr. Mohammed Yunus, Professor of Economics in Chittagong University at Bangladesh was an initiator of an action research project 'Grameen Bank', to provide micro-finance to rural women in 1975. It has been established as the most powerful instrument to tackle poverty. The Self-Help Group movement became a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 53 developing countries including India, have taken up this on a large scale. The Government of India is supporting the SHG movement.

The term 'Scheduled Tribes' first appeared in the Constitution of India. Article 366 (25) defined scheduled tribes as "such tribes or tribal communities or parts of or groups within such tribes or tribal communities as are deemed under Article 342 to be Scheduled Tribes for the purposes of this constitution". Empowered by Clause (1) of Article 342, the President may, with respect to any State or Union Territory, and where it is a State, after consultation with the Governor thereof, notifies tribes or tribal communities or parts of these as Scheduled Tribes. This confers on the tribe or part of it a Constitutional status invoking the safeguards provided for in the Constitution, to these communities in their respective States/UTs. Clause (2) of the Article



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FINANCIAL INCLUSION THROUGH SELF HELP GROUPS: A CASE STUDY IN ANDHRA PRADESH

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Abstract

The purpose of this paper is to study the rural poor in India and the poor exclusively in Andhra Pradesh. Financial Inclusion in India helps to provide a healthy standard of living of rural public. Financial Inclusion is the delivery of financial services and product at affordable cost to weaker section and low income groups particularly in rural and semi-urban areas. People may be financially included through Cooperative Banks, Regional Rural Banks (RRBs), Insurance Policies, Post Office Savings Bank (POSBs). SHGs Bank Linkage Programme is one of the several alternative channels of Financial Inclusion which help extensively to strengthen the poor specially women folk. SHGs play a very important role to improve the socio-economic conditions of women folk by developing savings and thrift habit, providing them micro finance at the time of needs and also encouraging micro entrepreneurs.


Keywords: Financial Inclusion, Self Help Groups, Microfinance Institutions, Non Government Organizations, Empowerment.

Introduction

In early 2000s, the term "Financial Inclusion" has gained importance as it directly correlates to elimination of poverty. The United Nations defines the objectives behind financial inclusion as follows:

Access at a reasonable cost for all households to a full range of financial services, including savings or deposit services, payment and transfer services, credit and insurance; sound and safe institutions governed by clear regulation and industry performance standards; financial and institutional sustainability, to ensure continuity and certainty of investment; and competition to ensure choice and affordability for clients.

In India, the term 'Financial Inclusion' was used for the first time in April 2005 in the Annual Policy Statement presented by Y. Venugopal Reddy the then Governor of RBI. In July 2005, Khan Committee report of the Internal Group to examine issues relating to Rural Credit and Microfinance drew strength from this announcement by Y. Venugopal Reddy, wherein he has expressed deep concern on the exclusion of vast section of the population from the formal financial system. On the recommendations of the Khan Committee report, the RBI exhorted the banks with a view to achieving greater financial inclusion to make available a basic "no-frills" banking account. Financial inclusion again featured later in 2005 when it was used by K.C. Chakraborty, the chairman of Indian Bank. Mangalam became the first village in India where all households were provided banking facilities. Norms were relaxed for people intending to open accounts with annual deposits of less than Rs. 50,000. General credit cards (GCCs) were issued to the poor and the disadvantaged with a view to help them access easy credit.




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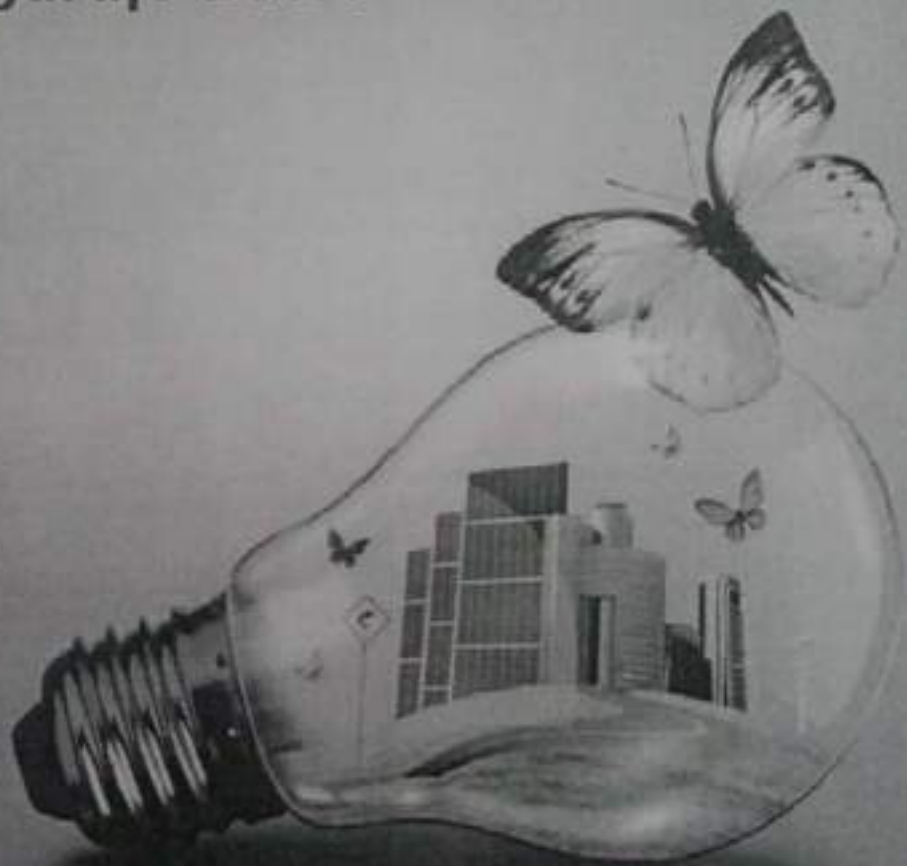
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Dr. Nagaraju Battu



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ISBN : 978-93-85518-07-2



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CSR - The Role of Seed

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Abstract

Every individual must have social responsibility towards the development of the nation. SEED (Society for Education, Empowerment and Development) a Non-Government Organization plays a vital role in providing legal aids to the poor people especially women, children and minorities. It is India's leading integrated Corporate Social Responsibility consulting, planning and implementing agency. It has a nationwide network in 17 states with 14 regional offices across India. This paper has made an attempt to explore the activities performed by SEED, their potentiality in rendering services to the Self Help Groups, creating awareness of value educational system in children and inculcating skill development in the rural poor. It is not only the corporate alone but every individual's social responsibility to go hand in hand for the sustainable development and promotion of the nation.

KEYWORDS: CSR, SEED, NGO, Self Help Groups, Empowerment, Sustainability

INTRODUCTION

Corporate Social Responsibility (CSR) is a form of corporate self-regulation integrated into a business model. This policy functions as a built-in, self-regulating mechanism where business has to monitor them and should ensure that its activities compliance with the spirit of legal ethics, standards and international norms. There are different names such as 'corporate conscience' or 'sustainable and responsible business' for CSR. The main aim of CSR is to make the company's realize the responsibility for their actions, to encourage a positive impact through its activities on the environment,

consumers, employees, communities, stakeholders and all others on the globe. CSR-focused business would absolutely promote public interest by encouraging community growth and development, and voluntarily eliminating practices that harm the public sphere. CSR is the deliberate inclusion of public interest into corporate decision-making and the honouring of a triple bottom line namely 3 p's that is people, planet and profit.

Under Section 135 of the Companies Act, 2013, the following are the interventions that qualify as CSR activities namely:

Sustainability Reporting - A Corporate Social Responsibility Practice: An Overview

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Every company should regularly report to its stakeholders on its policies and practices as regards to Environment, Social Issues, Ethics, Health and Safety."

Abstract

Liberalization, Privatization and Globalization (LPG) has brought in many remarkable changes in the global management practices. The concept of Corporate Social Responsibility (CSR) has become a worldwide concept whereby organizations consider the interests of society by taking responsibility for the impact of their activities. CSR covers the areas like the use of child labor, inequality of employment, environmental impact, involvement in local community, products' safety, company cultures, brand image and reputation etc. It is considered as one of the parameters to judge the performance of a company and sustainability. Sustainability refers to an organization's activities, typically considered voluntary, that encourage the inclusion of social and environmental concerns in business operations and interactions with stakeholders. The concept of sustainable development requires the organization to become socially responsible, and to communicate their social activities by means of sustainability report along with financial report. On this juncture, the present study has been undertaken to overview the vitality of sustainability reporting as a CSR practice in the growth of the firms.

Keywords: Corporate Social Responsibility; Sustainability Reporting; Environmental Challenges and Stakeholders

Conceptual Fallacy

Corporate Social Responsibility is a continuous commitment of a business to behave ethically and to contribute for economic development while improving the living standards of the workforce and their families as well as the community. The Indian business has traditionally been socially responsible and they are practicing various methods of discharging its social responsibility. It is now prominent and evident more than ever due to the emphasis laid on businesses regarding environmental, social and ethical issues. It encompasses many different aspects such as ecological, social and economic issues such as human rights, labour rights, environmental protection, consumer protection, socio-economic development, corruption etc. It also includes some fundamental operational aspects of CSR like supply chain responsibility, stakeholder involvement, transparency and reporting and independent verification.

Corporate Sustainability Reports (CSR) are publically released documents detailing the environmental, social, and governance performance of a company. According to Global Reporting Initiative, 2012, Sustainability reporting began in the late 1980s and has quickly become an important focus for companies from a wide range of industries. It makes the connection between corporate financial performance and corporate Environmental, Social and Governance (ESG) behaviour transparent and traceable. In reality there is some overlap between sustainability reporting and other related reporting categories, including Corporate Responsibility (CR) and

Environmental Health and Safety (EHS) reporting. This report is usually separate and disconnected from the rest of the annual report that is traditionally focused on financial performance data and corporate strategy generally.

Influencing factors of Corporate Sustainability Report (CSR)

There are four factors that influence organizations for the preparation of sustainability reports such as: Values, Regulatory Stakeholders' Pressure and Other pressures. Friedman viewed that the Reports must provide information about Environmental issues (including the impact of the company's business on the environment). The company's environmental and Social and community issues (CSR begins with an assessment of various aspects of business such as Customers, Suppliers, Environment, Communities and Employees) is not only about ecological accountability, having a recycling policy, but also encompasses the whole representation of the company.

Concept and Principles of Corporate Social Responsibility:

The principles that underline CSR are:

- **CSR is a Business Imperative**
Whether pursued as a voluntary, corporate initiative or for legal compliance, CSR will achieve its intended objectives only if businesses truly believe that it is beneficial to them.
- **CSR is a link to Sustainable Development:** Businesses that do not have there is a need to integrate CSR



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FINANCIAL INCLUSION THROUGH SELF HELP GROUPS: A CASE STUDY IN ANDHRA PRADESH

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Abstract

The purpose of this paper is to study the rural poor in India and the poor exclusively in Andhra Pradesh. Financial inclusion in India helps to provide a healthy standard of living of rural public. Financial inclusion is the delivery of financial services and product at affordable cost to weaker and low income groups particularly in rural and semi-urban areas. People may be financially included through Cooperative Banks, Regional Rural Banks (RRBs), Insurance Policies, Post Office Savings Bank (POSBs). SHGs Bank Linkage Programme is one of the several alternative models of Financial Inclusion which help extensively to strengthen the poor specially women. SHGs play a very important role to improve the socio-economic conditions of women folk by developing savings and thrift habit, providing them micro finance at the time of needs and also supporting micro entrepreneurs.

Keywords: Financial Inclusion, Self Help Groups, Microfinance Institutions, Non Government Organizations, Empowerment.

Introduction

In the 2000s, the term 'Financial Inclusion' has gained importance as it directly correlates to the eradication of poverty. The United Nations defines the objectives behind financial inclusion as follows:

1. Access to a reasonable cost for all households to a full range of financial services, including savings and deposit services, payment and transfer services, credit and insurance; sound and safe financial institutions governed by clear regulation and industry performance standards; financial and institutional sustainability, to ensure continuity and certainty of investment; and competition to ensure choice and affordability for clients.

2. In 2005, the term 'Financial Inclusion' was used for the first time in April 2005 in the Annual Report presented by Y. Venugopal Reddy the then Governor of RBI. In July 2005, the Committee report of the Internal Group to examine issues relating to Rural Credit and Finance drew strength from this announcement by Y. Venugopal Reddy, wherein he has expressed deep concern on the exclusion of vast section of the population from the formal financial system. On the recommendations of the Khan Committee report, the RBI exhorted the banks to focus on achieving greater financial inclusion to make available a basic "no-frills" banking service. Financial inclusion again featured later in 2005 when it was used by K.C. Chakraborty, Chairman of Indian Bank. Mangalam became the first village in India where all households were provided banking facilities. Norms were relaxed for people intending to open accounts with deposits of less than Rs. 50,000. General credit cards (GCCs) were issued to the poor and disadvantaged with a view to help them access easy credit.



EMPOWERING INDIAN ECONOMY

Recent Economic Reforms



About the Book

The present volume is the testimony of different government initiatives and its positive or negative impact over the economy and society at large. A total of 16 research papers contributed by scholars and academicians from across (country) have thrown light on most of the modern government programs like Make in India, Start-up India, Pradhan Mantri Jan Dhan Yojana, Gold Monetization Scheme etc. A systematic manner has been adopted to place the chapters in the book. The theme covered and the chapters incorporated in this book will surely fulfil the expectations of readers and scholars from different subjects and domains.



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Dominant
Publishers & Distributors Pvt Ltd

4370/4-B, Narain East Street, Ansari Road, Beroypally,
New Delhi - 110028. E-mail: dominantbooks@gmail.com
Ph: +91-11-23207481, 412411200 Fax: 23279682
www.dominantbooks.com

₹ 150



EMPOWERING INDIAN ECONOMY

Recent Economic Reforms



edited by

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Knowledge is Our Business

EMPOWERING INDIAN ECONOMY: RECENT ECONOMIC REFORMS

Edited by *Amr Mangla*, *Ashish Kumar Chaudhary* & *Chintan Kumar Das*

This edition published by Dominant Publishers And Distributors 07/181
117/4-B, Mansarovar Street, Ansari Road, Daryaganj,
New Delhi-110002.

ISBN: 978-81-84207-63-1

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October 2017

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Printed in India by Regika Press Pvt. Ltd

Dominant

Publishers & Distributors Pvt Ltd

Editorial Office: 116-A, South Anand, Delhi - 110051.
Sales & Marketing: 437B-4-B, Munari Lal Street, Ansari Road,
Daryaganj, New Delhi - 110002.
Ph: +91-11-23391665, 41043100, fax: +91-11-25270880
Production Office: A-2/21, Sahibabad Industrial Area,
Sector-IV, Sahibabad, Gurgaon Capital Region, Delhi.
e-mail: dominantbooks@gmail.com
info@dominantbooks.com

www.dominantbooks.com

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Skill Development and Skilled India

Dr. R. Uma Devi¹³

Abstract

"An entrepreneur searches for change, responds to it and exploits opportunities. Innovation is a specific tool of an entrepreneur hence an effective entrepreneur converts a source into a resource." – Peter Drucker, Management Guru

Entrepreneurship has been considered the backbone of economic development. The level of economic growth depends on the level of entrepreneurial activities in the region. The myth that entrepreneurs are born, no more holds good, rather it is well recognized now that the entrepreneurs can be created and nurtured through appropriate interventions in the form of entrepreneurship development programmes. In the era of Liberalization, Privatization and Globalization along with ongoing IT revolution, capable entrepreneurs are making use of the opportunities emerging from the evolving scenario. However, a large segment of the population, particularly in the industrially backward regions/rural areas generally lags behind in taking advantage of these opportunities. Therefore, there is a need to provide skill development and entrepreneurship development training to such people in order to mainstream them in the ongoing process of economic growth. On this backdrop, an attempt is made to analyze the importance of skill development programmes in the development of entrepreneurs in particular and the economy as a whole.

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Keywords: Entrepreneur, Entrepreneurship, Skill Development, Entrepreneurial Development and Information and Technology

CONCEPTUAL FALLACY

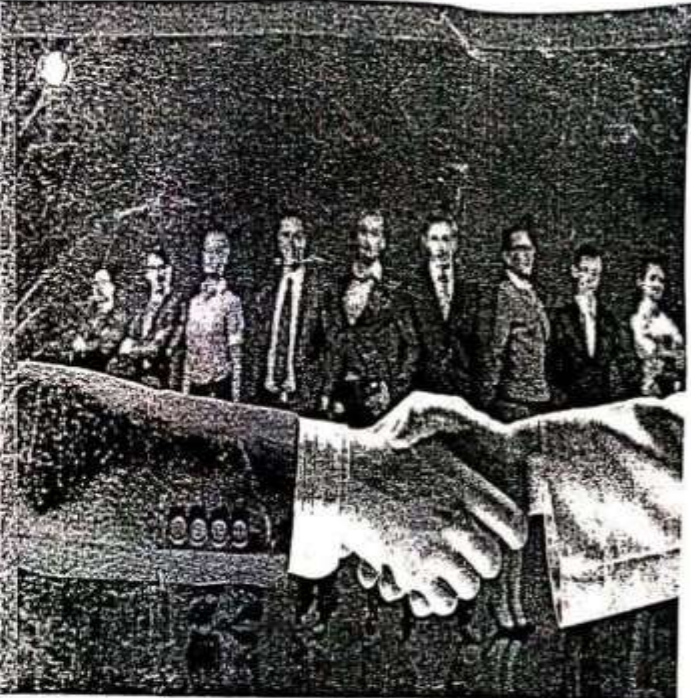
"If we could have an entrepreneur in every family, India's economy would sky rocket we would then be able to take our rightful place as an economic superpower in the community of nation. Entrepreneur creates jobs, they creates wealth, they create product and services"

— Mr. Rahul Bajaj CMD, Bajaj Auto

Entrepreneur is an important input of economic development. Entrepreneurs are the catalysts of change and innovation and play an important role in the economic development of any country. They make use of the factors of production to the fullest advantage of the society, generate employment, create innovation, improve standard of living, develop backward areas, etc. Entrepreneurs are the seeds and fruits of industrial development. Entrepreneurship means risk taking, innovating or adventuring. Entrepreneurship is the ability to create and build something from practically nothing. Entrepreneurship has two basic qualities as such doing a thing in a new and better way and taking decision under uncertainty. According to Cole, "Entrepreneurship is the purposeful activity of an individual undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services." Entrepreneurship enables greater employment opportunities to unemployed youth, increase in per capita income, higher standard of living and increased individual saving, revenue to the government in the form of income tax, sales tax, export duties, import duties, and balanced regional development. Indeed, the entrepreneurs with their vision, passion, ability and innovative qualities lay down a strong foundation for sustainable economic development. Entrepreneurs are considered as national assets to be cultivated, motivated and remunerated to the greatest possible extent. Entrepreneurs can change the way of live and work. If successful, their innovations may improve the standard of living. In addition to creating wealth from their entrepreneurial ventures, they also create jobs and the conditions for a prosperous society. Hence entrepreneurs can be called "The Creator, The Park-creators, The Pioneers and The Gamblers."

Skill and knowledge are the driving forces of economic growth and social development for any country. Countries with higher levels and better standards of skills adjust more effectively to the challenges and opportunities in the domestic and international job market. The recent political developments in

Foreign Direct Investment is playing a prominent role globally in the economic growth and development of the nation. The Concept of Foreign Investment is now a part of India's economic future but the term remains vague to many despite the profound effects on the economy. FDI is allowed up to 51% investment in single brand retail but government is going to open the doors for Multi brand investment. India is the second most attractive destination for FDI globally from among thirty emergent markets so foreign investors are curious to invest in India in so many sectors. It has made India the cynosure of many foreign eyes. FDI in multi brand can effect our economy by so many way. Government of India is now easing the entry norms for the foreign players to participate in the mission of make in India.



Yoginder

Foreign Direct Investment inflows in India-Policies a Practi



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978-3-8484-3708-5



belittling, humiliating, nagging and various controlling behaviours such as monitoring their movements, and restricting their access to information or assistance. When abuse occurs repeatedly in the same relationship, it reduces into an act of "battering."

Impressum / Imprint

Bibliografische Information der Deutschen Nationalbibliothek: Die Deutsche Nationalbibliothek verzeichnet diese Publikation in der Deutschen Nationalbibliografie; detaillierte bibliografische Daten sind im Internet über <http://dnb.d-nb.de> abrufbar.

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Bibliographic information published by the Deutsche Nationalbibliothek: The Deutsche Nationalbibliothek lists this publication in the Deutsche Nationalbibliografie; detailed bibliographic data are available in the Internet at <http://dnb.d-nb.de>.

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Coverbild / Cover image: www.ingimage.com

Verlag / Publisher:

LAP LAMBERT Academic Publishing
ist ein Imprint der / is a trademark of
OmniScriptum GmbH & Co. KG
Heinrich-Böcking-Str. 6-8, 66121 Saarbrücken, Deutschland / Germany
Email: info@lap-publishing.com

Herstellung: siehe letzte Seite /
Printed at: see last page

ISBN: 978-3-8484-3708-5

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ISBN: 978-93-84443-33-7

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Research India Publications

Head Office: B-2/84, Ground Floor,
Rohini Sector-16, Delhi-110089, INDIA
Fax No.: +91-11-27297815
Email: ripublication@vsnl.net
Website: www.ripublication.com

Financial Management. Contemporary Thoughts



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Research India Publications
Head Office: B-2/84, Ground Floor,
Rohini Sector-16,
Delhi-110089, INDIA
Fax No.: +91-11-27297815
Email: ripublication@vsnl.net
Website: www.ripublication.com

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Book Proposal No.: 1021

ISBN: 978-93-84443-33-7

Price: Within India: Rs. 500
Outside India: US\$ 25

Typeset by RIP INFORMATION SERVICES
B-2/84, Ground Floor, Rohini Sector-16, Delhi-110089 INDIA

Printed in India

Preface

There are lot many books available in the market on the popular subject like financial management. But after going through the content and topics covered in the book it was felt that there was shortage of books which deals with contemporary thoughts in financial management. The text books available in the market deals only with a particular topic and they deals with development of concepts only. Taking into account all these factors the editors have made an attempt to provide insights on the various emerging issues in the finance area. The book covers various issues like Financial Inclusion, Capital Markets, E-Banking, Microfinance, Environmental Accounting Indian Banking, Merchant Banking Internet Banking, Regional Rural Banks, Stock Markets and Wealth Management,

With all these features, we present this book before you and fervently hope that the book would appeal to the teaching community, and all those directly or indirectly related to finance filed. The reader of this book will enjoy the thought provoking and very scholarly contribution of the contributors in the book.

The editors are confident that the students, practicing managers and faculty members will be able to understand the intricacies of the complex topics discussed in the book.

The readers are requested to give their valuable suggestions and to bring out any mistake in the book. We are thankful to publishers and their staff for their efforts in bringing this book to you.

We thank you one and all...

Editors

Pavnesk Kumar

S.K. Singh

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E-Banking: A New Paradigm in Banking Services

Dr. R. Uma Devi

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Abstract:

The advent and expansion of globalization and the development of new technologies forced the banks to launch new channels to gain competitive advantage, reduce their costs, improve their financial services, enlarge their customer databases, progress their financial positions through innovative products and boost their general customer loyalty. Electronic commerce is now thought to hold the promise of a new commercial revolution by offering an inexpensive and direct way to exchange information and to sell or buy products and services. The Internet has sparked an IT-based revolution in the financial services sector that has radically altered the way that banking services are delivered. Today, banks are switching to multi-channel distribution of financial services through internet which has enabled busy people to complete their financial activities in a cost-effective and efficient manner at any time of the day regardless of their physical location. At this juncture, an attempt is made to overview the impact of e-banking and information and communication technology (ICT) on banking sector, customers, service quality and payment system. The study mainly focus upon e-banking impact on productivity and profitability primarily due to core banking system, electronic fund transfer, real time gross settlement system and electronic clearing services etc.

Keywords: Online Banking, Internet Banking, Electronic Banking, Risk Management in Electronic Banking

1. INTRODUCTION:

E-commerce in India is in an embryonic/ infancy stage. However, one area of e-commerce that has proven successful in India is electronic banking (E-banking).

"Electronic Banking" or "e-banking" covers both computer and internet banking. It refers to the use of information and communication technology by banks to provide services and manage customer relationship more effectively and more satisfactorily. The concept of electronic banking has been defined in many ways. Daniel (1999) defines electronic banking as the delivery of banking information and services by banks to customers via different delivery channels that can be used with different terminal devices such as a personal computer and a mobile phone with browser or desktop software, telephone or videoconferencing.

Due to the innovative technology and Information & Communication Technology (ICT), banking sector has undergone tremendous technological changes and we cannot think about the success of a banking system without information technology and communication. It has enlarged the role of banking in the economy. The financial transactions and payment can now be carried out quickly and easily. The banks with the latest technology and services are more successful in the competitive financial market. They have been able to generate more and more business resulting in their greater profitability and launched computerized and online banking services through Online Banking Information System (OBIS). Internet Banking is the latest in the series of technological wonders of the recent past and it is bank's innovative product that has positive influence on environment, i.e., it provides possibility to save paper, energy and other resources and as result to decrease carbon footprint and to provide other business with possibility for sustainable development and customers' loyalty.

As the internet becomes more important for commerce, internet websites are playing a more central role in most companies' business plans. An especially elegant case has been made for the "Internet-only" business model in the banking industry. Such as, eliminating the need for physical branch offices; this results in the reduction of overhead expenses. Banks can then use the resulting savings to reduce their loan interest rates or increase their deposit interest rates, attracting new customers without sacrificing earnings. The web-based distribution focus allows banks to enter new geographic markets without the costs of acquiring existing banks or of starting up new branches, further increasing growth potential.

The world is changing at a staggering rate and technology is considered to be the key driver for these changes around us. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due to the acceptance of information technology at home as well as at workplace. Slowly but steadily, the Indian customer is moving towards the internet banking. The ATM and the Net transactions are becoming popular. But the customer is clear on one thing that he wants net-banking to be

simple and the banking sector is matching its steps to the march of technology. E-banking or Online banking is a generic term for the delivery of banking services and products through the electronic channels such as the telephone, the internet, the cell phone etc.

Electronic banking is one of the truly widespread avatars of E-commerce in the world over. Electronic Banking is a combination of two concepts: Electronic technology and Banking. Electronic Banking is a process by which a customer performs banking Transactions electronically without visiting a brick-and-mortar institutions. It denotes the provision of banking and related service through Extensive use of information technology without direct recourse to the bank by the customer.

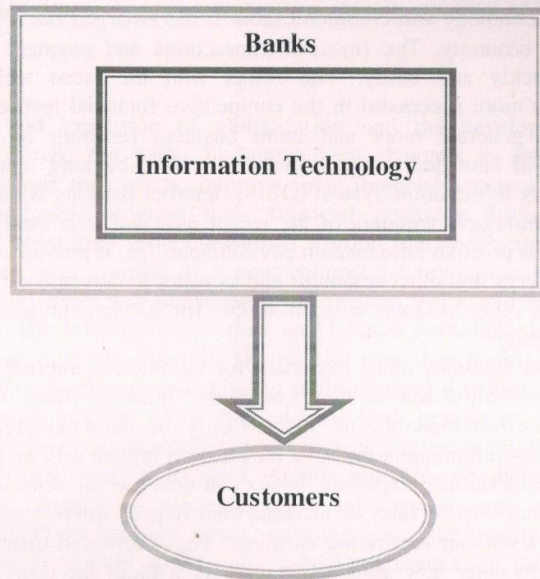


Figure 1: Diagram of E-banking

Through Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a "need to have" rather than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services.

REVIEW OF LITERATURE:

Various empirical and theoretical studies have been undertaken at the national and international level to analyze the impact of e-banking and Information and Communication Technology (ICT) on banking sector, customers, service quality and payment system. The studies mainly focus upon e-banking impact on productivity and profitability primarily due to core banking system, electronic fund transfer, real time gross settlement system and electronic clearing services. From the customer angle the studies primarily focus upon; why customers choose e-banking products and increase in their level of satisfaction due to phone banking, mobile banking, internet banking, website services, ATMs, etc. These services have not only improved the satisfaction level of customers, but also helped in reduction of processing time and transaction time. The productivity of banks in terms of time saving and attending the customers at the branches has also improved. The review of following studies throws light upon different aspects of e-banking. To know the impact of e-banking on various aspects, the research studies undertaken for the review have been classified into four categories, i.e., studies related to banks, studies related to customers, studies related to service quality and studies related to technology.

The rapid expansion of Information and Communication Technologies has had a tremendous impact on all areas of human life (Schneider, 2006). A widely studied area of technological transformation is in retail financial services. This development, referred to as Internet banking (IB), has enabled busy people to complete their financial activities in a cost-effective and efficient manner at any time of the day, regardless of their physical location. It is widely agreed that internet banking provides banks with a competitive advantage, by improving the quality of customer services and reducing the operational costs (Jordan and Katz, 1999; Furst et al., 2000a). Indeed, during the last decade the number of banks that recognized the benefits of internet banking services and adopted internet banking increased dramatically.

According to Internet Banking Comptrollers Handbook (1999), internet banking or online banking refers to systems that enable bank customers to access accounts and general information on bank products and services through their personal computer (PC) or other intelligent devices such as mobile phones. In other words Singh (2000) "E-banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar institution. According to Luštšik (2003) and Calisir et al (2008), internet provides an ideal platform for commercial exchanges and financial transactions through Internet banking (or online banking); Telephone banking; TV-Based Banking; Mobile Phone Banking; PC Banking.

Pikkarainen et al (2004) define internet banking as an "internet portal, through which customers can use different kinds of banking services ranging from bill

payment to making investments". De Young (2001) views that with the exception of cash withdrawals, internet banking gives customers access to almost any type of banking transaction at the click of a mouse. Uppal (2008) opines that E-banking has affected customers' expectations as bank's clients prefer to deal with banks that offer enhanced, well-organized, professional and innovative services. Banks have to bring improved quality services to their customers to survive in this vulnerable environment.

Wise and Ali (2009) argued that many banks want to invest in ATMs to reduce branch cost since customers prefer to use them instead of a branch to transact business. The financial impact of ATMs is a marginal increase in fee income substantially offset by the cost of significant increases in the number of customer transactions. The value proposition however, is a significant increase in the intangible item "customer satisfaction". The increase translates into improved customer loyalty that in result in higher customer retention and growing organization value. Internet banking is a lower-cost delivery channel and a way to increase sales. Internet banking services has become one of the most important factors in the business economy today. Ozcan (2007) found that banks try to gain advantages in this aggressive atmosphere by transferring new technological developments in their area as soon as possible. Husain, et al (2010) opines that with increasingly easier access to internet, even in developing countries like India over 17 % of all banking customers already use Internet Banking actively.

3. DATABASE AND METHODOLOGY:

Internet banking has been one of the most successful of all the traditional commercial ventures that have adopted the internet platform. The internet is taking over as a main access channel in the banking industries' efforts to enhance their services, improve integration with partners and interaction with their clients. The high level of internet penetration in the world and particularly in India has made it a very attractive channel. On this juncture, an attempt is made to assess electronic banking in terms of a multi-channel distribution technique with an objective to examine the progression of Internet-banking in an emerging market India. The study has been undertaken with the objectives mentioned below:

- 1) To overview the services undertaken by the banking industry
- 2) To analyze the innovations and developments in the services of banking industry
- 3) To analyze the emerging changes in Information & Communication Technology
- 4) To analyze the meaning and need of e-commerce in banking services
- 5) To analyze the role and significance of internet banking
- 6) To analyze the benefits derived by internet banking
- 7) To examine the effect of e-banking on customer satisfaction

8) To analyze the customer's response towards internet banking

In order to accomplish the objectives, both primary and secondary data is used. Primary data is the first hand information collected through a survey among online customers of banks and the proposition of strategies to control and fight against the risky issues associated with electronic banking (e-banking) activities. The usage percentage of online banking, the awareness of customers about the online services and their expectations from online banking activities in India are evaluated through a survey and in depth interviews with online customers. The study is of qualitative in nature rather than quantitative.

4. ANALYSIS:

Usually the main functions of banks are deposit mobilization and lending loans to the customers. But now-a-days due to industrialization and globalization, the area of operations has widened. In order to keep up goodwill, the banks are rendering various services to the customers of the entire world by adopting updated technology in their services. Information & Communication Technology enabled banks to adopt cost-effective methods in their services which ultimately results in profits to the banks and also retains the customers' loyalty. Technological improvements employ innovations in our daily life in a rapid speed. One of the innovative products emerging from technological improvements is internet technology which has an expansive usage. The internet has proved to be a very cost effective delivery platform, because of its inherent built-in qualities. According to Centeno (2003) "Banks offer Internet banking mainly to increase cost-effectiveness, increase customer reach, and retain market share." Internet banking is extremely beneficial to customers because of the savings that can accrue in the costs, time, and space it offers, its quick response to complaints, and its delivery of improved services. It is clear that the internet provides excellent new opportunities for the banking industry in terms of it being able to reduce long-term overhead costs and offer improved services. Consumer spending via internet is increasing at a significant rate. Progressively more groups and organizations sense that internet can be used to facilitate development by taking advantage of its easy access to information and the transfer of technology. Increased competition in the banking sector and customer demand is forcing banks to provide their services online.

It is true that the emergence of the internet has changed the business model of many industries around the world as in the case of the banking industry. Banking industry is one of the major users of information and communication technologies in business life. Today, banks in India are competing aggressively to introduce new types of products and services that are driven mostly by

technology. Internet banking is one of the most innovative technologies offered by the banks in India.

4.1. Influencing Factors for the emergence of E-banking:

Indian banking sector has gone through tremendous technological changes and has invested enormous amount of funds in development of information systems, and has launched internet-based Online Banking Information Systems (OBIS) to improve their operations and to reduce cost. These online banking systems are beneficial both for banks as well as for users. Banks can benefit from much lower operating costs by offering online banking service to the customers, as these services require less staff and fewer physical branches. For users online banking service provides convenience, speed, and anywhere anytime availability. Besides, the use of, and investment in, online banking information systems in banking sector will continue to increase, as today's financial organizations are rapidly undergoing changes due to globalizations of capital market, socio-political changes and advancements in technology. Thus creating a tough competitive environment, therefore, organizations for their survival should take measures to increase their productivity, quality of service and competitive abilities. The following are some the factors that caused the emergence of internet in banking services:

- i. The progressive achievements on technology
- ii. Enlarged role of banking sector in the economy
- iii. Variation of customer's demand
- iv. Increasing competitive environment
 - i. Reliable/prompt responses, attentiveness, and ease of use
 - ii. To introduce new types of products and services that are driven mostly by technology
 - iii. To generate more business
 - iv. To speed up transactions
 - v. To create environment for marketing
 - vi. To achieve competitive advantage
 - vii. Lower the cost structure than traditional delivery channels
 - viii. Decreasing profit margins put the banks the pressure to process new personnel administrations.

4.2. E-banking in India:

The banking industry has faced rapid changes both internationally and in India during the past ten years. The most flagrant changes have been the progress in communication and Information technology. Information technology has reduced in size the world and as a result time and distance is of no importance. But previously in India all banking activity was done in the bank itself meaning that

to make a transaction all consumers have to the bank to conclude their transaction. Since the new millennium electronic commerce has experienced explosive development in many countries and transformed traditional banking practices and the way service is provided to customer.

The concept and the scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. Several initiatives have been taken by the Government of India as well as the RBI (Reserve Bank of India); have facilitated the development of e-banking in India. The government of India enacted the IT Act, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. The RBI has been preparing to upgrade itself as regulator and supervisor of the technologically dominated financial system. It issued guidelines on the risks and controls in computer and telecommunication systems to all banks, advising them to evaluate the risks inherent in the systems and put in place adequate control mechanisms to address these risks.

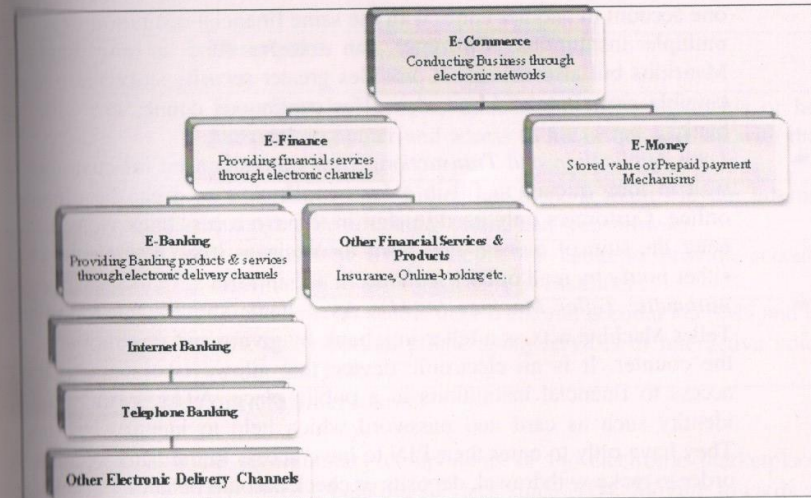


Figure 2: Diagram of E-Banking System

Now-a-days almost every bank is providing electronic banking. Some of the e-banking services provided by bank in India are: mobile banking, electronic payment, funds transfer from one account to another, loan application and transaction, receiving or checking bank statement online, Automatic Teller

Machine (ATM) and many more. The following are some of the e-banking products:

- ✦ **Mobile Banking:** Mobile banking is a financial transaction conducted by logging on the bank website by using a mobile phone or Personal Digital Assistant (PDA) to view balance account transaction, balance checks, payments etc. Today the mobile banking service is performed mainly via SMS or the internet Law associated with internet banking
- ✦ **Electronic Bill Presentment and Payment (EBPP):** This service facilitate payment such as electricity, telephone, insurance premium and many others by permitting customers to electronically settle payments of goods and services. Customers of bank and billing companies can make use of the phone or the internet to easily remit payment as well as accessing to their billing information. EBPP can provide considerable savings to traditional print and mail billing and payment remittance and causes significant reduction in the use of paper.
- ✦ **Electronic Fund Transfer (EFT):** It refers to the transfer of money from one account to another either with the same financial institution or across multiple institutions. Customer can transfer fund in any bank in Mauritius but also abroad. It provides greater security since there is no tangible cash involved and also offer continuous connection with the bank.
- ✦ **Loan Application and Transaction:** Today there is need for customer to wait in long queues to fill in a loan application as it can be obtained online. Customers only need to sign in to have access bank website and enter the sum of money they want to obtain as loan. The customer is either notify by mail or by telephone.
- ✦ **Automatic Teller Machine (ATM):** As its name suggest an Automatic Teller Machine acts as a teller in a bank by giving and taking money over the counter. It is an electronic device that allows customers to have access to financial institutions in a public place. ATM is run through identity such as card and password which help to identify customer. They have only to enter their PIN to have access to the bank account in order to make withdrawal, deposits or check account balance.

4.3. Types of Internet Banking or E-Banking:

- ❖ **Informational:** This is the basic level of Internet banking which can be provided by the banks or outsourced. It gives the bank's marketing information about the bank's products and services on a stand-alone server.
- ❖ **Communicative:** This type of Internet banking system acts as a communicator between the bank and the customer. It communicates the

interaction between the bank's system and the customer, which may be limited to electronic mail, account enquiry, loan applications, or static file updates (name and address change).

- ✦ **Transactional:** This level of Internet banking allows customers to execute transactions that can include accessing accounts, paying bills, transferring funds etc.

4.3.1. Forms of Internet Banking:

Internet banking refers to the deployment over the internet of retail and wholesale banking service. It involves individual and corporate clients and includes bank transfers, payments and settlements, corporate and household banking, card business and some others. Furthermore electronic banking is categorized into different forms which are summarized in the following table:

Table 1. Different forms of banking in Electronic Banking

Form of Banking	Description
PC Banking	The client has only to install the software on his or her personal computer and access to his or her account with that particular software.
Internet Banking	Client can access his or her bank account via the Internet through a Pc or cellular phone and web-browser.
TV-Based Banking	It consists of using satellite or cable to provide account information to the TV screens of customers.
Telephone-based Banking	Customers can access their bank and account via SMS and as well as by normal phone using services of interactive voice responses (IVR).

Sources: Academic open Internet Journal

Compatible with the revolutionary components of the electronic marketplace, India has actively developed e-banking services since 2004. Moving towards an industrialization nation with knowledge economy as the backdrop, the personal computer and online approach of life is growing in India. Public awareness of e-banking among users has been increased and thus people are ready to migrate to technology applications.

4.3.2. Dimensions of E-Banking:

There are seven online service dimensions such as: reliability, access, ease of use, personalization, security, credibility, and responsiveness. Joseph et al (1999)

identified six dimensions viz., convenience/accuracy; feedback/complaint management; efficiency; queue management; accessibility; and customization. Zeithaml et al (2000) developed *e-SERVQUAL* for measuring e-service quality by identifying 11 dimensions such as access; ease of navigation; efficiency; flexibility; reliability; personalization; security/privacy; responsiveness; assurance/trust; site aesthetics; and price knowledge etc.

4.3.3. E-banking Services:

In India, Internet banking base has been growing at an exponential pace over the last few years. Currently around 78 per cent of the bank's customer base is registered for Internet banking for availing the following services:

- ✦ *Bill payment service:* Each bank has tie-ups with various utility companies, service providers and insurance companies, across the country. It facilitates the payment of electricity and telephone bills, mobile phone, credit card and insurance premium bills. To pay bills, a simple one-time registration for each biller is to be completed. Standing instructions can be set, online to pay recurring bills automatically. One-time standing instruction will ensure that bill payments do not get delayed due to lack of time. Most interestingly, the bank does not charge customers for online bill payment.
- ✦ *Fund transfer:* Any amount can be transferred from one account to another of the same or any another bank. Customers can send money anywhere in India. Payee's account number, his bank and the branch is needed to be mentioned after logging in the account. The transfer will take place in a day or so, whereas in a traditional method, it takes about three working days. ICICI Bank says that online bill payment service and fund transfer facility have been their most popular online services.
- ✦ *Credit Card Customers:* With Internet banking, customers can not only pay their credit card bills online but also get a loan on their cards.
- ✦ *Railway Pass:* Indian Railways has tied up with ICICI bank and provided railway pass for local trains online. But the facility is limited to Mumbai, Thane, Nasik, Surat and Pune. The bank would just charge Rs10 + 12.24 percent of service tax.
- ✦ *Investing through Internet banking:* A Fixed Deposit can be opened online through funds transfer. Online banking can also be a great friend for investors and now investors with interlinked Demat account and bank account can easily trade in the stock market and the amount will be automatically debited from their respective bank accounts and the shares will be credited in their demat account. Moreover, some banks even give the facility to purchase mutual funds directly from the online banking system.

Recharging your prepaid phone: Now there is no need to rush to the vendor to recharge the prepaid phone, just top-up the prepaid mobile cards by logging in to Internet banking.

Shopping at your fingertips: Leading banks have tie ups with various shopping websites. With a range of all kind of products, one can shop online and the payment is also made conveniently through the account. One can also buy railway and air tickets through Internet banking.

4.4. Advantages of E-banking:

E-banking considers as the newest delivery channel offered by the retail banks in many developing countries. Computerization of banks, introduction of Real Time Gross Settlement System, setting up of InFinet, Electronic Payment Products (such as Electronic Clearing Service) had ensured better resource management, systematic efficiency and substantially reduced inter-branch reconciliation entries. Development of e-banking products such as electronic billing, establishing internet portals, electronic checks, ATM, etc. had provided additional services to customers. The strategic and operational risks which arise in banking sector could be minimized with a cost efficient electronic process.

- 1 The IT Revolution in banking sector which had not only provided improved service to the customer, but also reduced the operational cost.
- 1 Internet banking is bank's innovative product that has positive influence on environment, i.e., it provides possibility to save paper, energy and other resources.
- 1 E-banking provides higher degree of convenience
- 1 E-banking meet users' needs by using different feature availability on the web site such as the provision of interactive loan calculators, exchange rate converters, and mortgage calculators on the web sites draw the attention of both users and non-users into the bank's web site.
- 1 Enhances speed and timeliness of the service, and product variety/diverse features
- 1 Acts as a tool to achieve competitive advantage
- 1 Provides environment for marketing (public relations, advertising, promotion, direct marketing, etc.)
- 1 Improves online customer service quality, online information system quality, banking service product quality, overall internet banking service quality and customer satisfaction
- 1 Enhances internet banking reliability, internet banking usability, internet banking service quality and internet banking quality.
- 1 Improves customers' satisfaction with internet banking quality and customers' loyalty

- Enable bank customers to access accounts and general information on bank products and services through their personal computer (PC) or other intelligent devices such as mobile phones.
- Provides higher degree of convenience that enables customers to access internet bank at all times and places.
- Privacy is an important dimension that may affect users' intention to adopt e-based transaction systems.
- Assurance about security relates to the extent to which the web site guarantees the safety of customers' financial and personal information.
- Security can be assured by providing a privacy statement and information about the security of the shopping mechanisms and by displaying the logos of trusted third parties.
- Quality designs, graphics or colors and the propensity to portray good image of the bank would enhance efficient use of navigation.
- To make services more adaptable, customers should be provided maximum choice and convenience.
- Banks use online banking as it is one of the cheapest delivery channels for banking products.
- Online banking sites never close; they're available 24 hours a day, seven days a week, and they're only a mouse click away.
- Online bank sites generally execute and confirm transactions at a quicker than ATM processing speeds.
- One can access and manage all of your bank accounts, including IRAs, CDs, even securities, from one secure site.
- Many online banking sites now offer sophisticated tools, including account aggregation, stock quotes, rate alert and portfolio manager program to help you manage all of your assets more effectively.
- Most are also compatible with money managing programs such as Quicken and Micro soft money.
- Saves the time and money of the bank with an added benefit of minimizing the likelihood of committing errors by bank tellers.
- The Internet is still a very cheap alternative to opening a physical branch and most of the push seems to be coming from the supply side. The cost of a banking service through the Internet form a fraction of costs through conventional methods.
- Mass customization to suit the likes of each user, innovation of new products and services, more effective marketing and communication at lower costs.

Development of non-core products such as insurance and stock brokerage as an expansion strategy, improved market image, better and quicker response to market evolution.

Internet banking is a lower-cost delivery channel and a way to increase sales.

Security plays an important role in internet banking and so there are several protocols for internet security of encrypted data packets.

Offering high quality services to satisfy consumers' needs, at lower costs, are potential competitive advantage of e-banking.

Internet banking services has become one of the most important factors in the business economy today.

1.3.3 Disadvantages:

Banking sites can be difficult to navigate at first. Plan to invest some time and/or read the tutorials in order to become comfortable in virtual lobby.

Even the largest banks periodically upgrade their online programs, adding new features in unfamiliar places. In some cases, customers may have to re-enter account information.

Start-up may take much time in operation of online banking. In order to register for bank's online program, customer will probably have to provide ID and sign a form at a bank branch.

Only literate people can operate online banking. Without computer knowledge, even literates cannot operate online banking.

People in rural & remote areas cannot get online services due to lack of proper connectivity.

There may be security problems such as hacking of information and cyber crimes etc.

1.4 CONCLUSIONS:

In day, information technology and communication have enlarged the role of banking sector in the economy. Electronic banking is one innovation of modern information and communication technology and it has contributed immensely to the growth of the banking sector globally. It has experienced explosive growth and has transformed traditional banking practices. Since its inception, Internet banking has experienced strong and sustained growth. The financial transactions and payment can now be processed quickly and easily. With the advent of the service, costs of transactions have been reduced in terms of convenience, security, and accessibility. The banks with the latest technology and techniques are more successful in the competitive financial market. They have been able to

generate more and more business resulting in their greater profitability. The study makes clear that various factors such as convenience, accessibility, security and charges and service quality were found to determine the satisfaction of customers about the use of e banking.

Through primary data, E-banking in India is analyzed with regard to many dimensions. The findings show that the E-banking usage rates have increased in the recent years, depending on the increase of educated users. The usage rate is significantly related with the education and income levels and there is no significant relationship either on the age or the gender of the users. Main risk in internet banking is confidence and easiness, it's easy to attract the customers to go online, but it's even easier to lose them when there is a problem of inconvenience. The prominent and modern products and services offered by the most innovative banks are not the decision factor for online customers but their habits. Users prefer to use the internet banking services of the bank that they use in their daily transactions. Buying and selling securities or insurance products are the least used products in online services. The customers still need a personal touch in traditional branches with bank professional advisors to do their investment decisions. The most significant factors that affect the choices are the simplicity of usage of the internet branch, and the security. By improving these points Indian Banks can expand their customer base, and reduce the cost of giving service through classical branches. According to the survey results, Indian Online users generally trust in the safety of online banking transactions. The majority of Indian online customers admit that they do believe that internet bank branches are safe, cheaper and understandable and saving extra time by using online branches is one of the main reasons that they prefer to do their operations online. It is an extraordinary result that the bank customers would not consider changing their banks in case of inadequacy of that banks internet banking services; this result illustrates how conventional and faithful the Indian Banking customers are to their accustomed banks.

The last outcome confirms that traditional branch banking and actively and face to face made marketing and financial facilities to find new customers and keeping the previous ones is still very important for a banks' future customer portfolio.

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Foreign Direct Investment Policy of India



Foreign Direct Investment (FDI) is a key driver of international economic integration. With the right policy framework, FDI can provide financial stability, promote economic development and enhance the well being of societies. Strong economic growth and progressive liberalization has induced Indian companies to expand their presence into new markets. Over the last decade, the fast pace of economic growth and progressive policy liberalization has made India an attractive destination for world's investments and hence this decade would be considered as the golden year for FDI in India. Since 1991 the government has focused on liberalization of policies to welcome FDI which have been a key driver for accelerating the economic growth through technology transfer, employment generation, and improved access to managerial expertise, global capital, product markets and distribution network. FDI in India has enabled to achieve a certain degree of financial stability, growth and development to sustain and compete in the global economy.

The main objective of this book is to complement and supplement valuable data and statistics on FDI for achieving a higher level of knowledge on the role of FDI in the overall economic development of India and providing opportunities for up gradation as well as access to global trends and practices of FDI. The book is written keeping in mind the requirements of various categories of readers, scholars and policy-makers. It may act as a useful reference for policy makers and research scholars.

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- ❖ Tried maximum to explain the concept through figures and diagrams in order to make the concept more attractive and simple.
- ❖ It covers all the dimensions of the subject to the best possible extent and the language is simple and understandable for all types of readers.
- ❖ Useful issues are included sector-wise, year-wise analysis of FDI in India in order to help the readers, who need the greater details.
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Foreign Direct Investment Policy of India



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ISBN 978-93-82122-37-1

Price: ₹ 495/- (IN INDIA)
: \$ 14.00 (US) : £ 10.00



UDH Publishers & Distributors Pvt. Ltd.
4762-63/23, Ansari Road, Darya Ganj, New Delhi - 110002
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Website: www.udhbooks.com

First Edition 2016

ISBN: 978-93-82122-37-1

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Typeset and Printed by: Reliable Infomedia, New Delhi

PREFACE

**Decidicated
To
Our Beloved Cuty**

A TEXTBOOK OF
**MARKETING
RESEARCH**

Concepts
& Practices



About the Book

Marketing research is one of the important functions of marketing management. Every manager needs relevant, reliable, adequate, and timely information to take decision related to any area of marketing. Many companies maintain a well-equipped marketing research department to collect, analyze, and interpret data required for making marketing decisions at various levels. Keeping in mind the importance and vitality of the concept, the book is organized into Nine chapters and each chapter dealt with satisfactory in detail. It covers all the dimensions of the subject to the best possible extent and the language is simple and understandable for all types of readers. Reliable data provided in this book is very helpful for the corporate bodies faced with the challenges of marketing in this global environment. It is believed that the book will be a perfect guide for students, academicians, research scholars, marketing professionals, marketing researchers, management and others.



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Knowledge is Our Business

A TEXTBOOK OF MARKETING RESEARCH: CONCEPTS & PRACTICES
by R. Uma Devi

This edition published by Dominant Publishers And Distributors (P) Ltd
4378/4-B, Murarilal Street, Ansari Road, Daryaganj,
New Delhi-110002

ISBN 978-93-84207-09-0

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First published in 2016

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Printed in India by KSS & ASS, Delhi - 110051

Dominant Publishers & Distributors Pvt Ltd

Editorial Office: 116-A, South Anarkali, Delhi - 110051.

Sales & Marketing: 4378/4-B, Murari Lal Street, Ansari Road,
Daryaganj, New Delhi - 110002.

Ph. +91-11-23281685, 41043100, Fax: +91-11-23270680

Production Office: A 2/21, Sahibabad Industrial Area,
Site-IV, Ghaziabad, Uttar Pradesh, India.

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Dedicated
To
The Almighty
Sri Shirdi Sainatha

Special features of the Book

- A Perfect Guide for Accountants, Academicians, Management Professionals, Research Scholars and Corporate Bodies etc.
- A Means of Information on Reporting Practices (Financial and Non-financial), its various aspects, dimensions and policy frameworks.
- The subject matter is presented in a simple and lucid style that the prospective readers can grasp it easily and quickly.
- Tried maximum to explain the concept through figures and diagrams in order to make the concept more attractive and simple.
- Covers all the dimensions of the subject to the best possible extent and the language is simple and understandable for all types of readers.
- Useful issues are included in order to help the readers, who need the greater details.
- Reliable data provided in this book is very helpful for the corporate bodies faced with the challenges of reporting for their sustainability in this global environment.

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9 788193 278406

INR 475.00

REPORTING PRACTICES

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Dr. R. UMA DEVI



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Published by

CSMFL

#2862, HUDA, Sector 17, Jagadhri-135003 INDIA

Sales & Supplies Office:

#1, Street No.1, Shani Mandir Road, Opp. Bus Stand, Yamunanagar-135001 India

Affiliate Overseas Offices: ITALY, SPAIN,

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ISBN: 978-81-932784-0-6

First Edition: 2016

Printed by: CSMFL, India.

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Perspectives of

BUSINESS AND FINANCE: CSR & Make in India

ABOUT THE BOOK

The present book is an effort to provide broad and contemporary ideas about the perspectives of business and finance: Specially focused on CSR & Make in India. There are 25 research papers contributed by distinguished scholars & academicians from reputed institutions. These papers are categorically presented in a systematic way focuses on contemporary issues on corporate social responsibility and recent government initiatives like Make in India, Digital India etc. Further, it also focuses on organisational issues like conflict resolutions and organisational commitments.

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e-mail- shriyanshiprakashan@yahoo.com

₹ 1200/-



ISBN 978-93-81247-86-0

Perspectives of BUSINESS AND FINANCE: CSR & Make in India



Twinkle Prusty
Ashish Kant Chaudhari
Alok Kumar





Perspectives of Business and Finance: CSR & Make in India

Edited by Twinkle Prusty, Ashish Kant Chaudhari & Alok Kumar

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First Published in 2016

ISBN: 978-93-81247-86-0

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This edition is published by **Shriyanshi Prakashan**

Editorial Office: Gandhi Nagar, Agra-282003 - Uttar Pradesh, India

Tel - 056222527106

E-mail - shriyanshiprakashan@yahoo.com

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The Trends of Corporate Social Responsibility Practices in India: An Overview

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Abstract

Now days due to globalization, the concept of corporate social responsibility (CSR) has gained utmost importance and has become a worldwide concept whereby organisations consider the interests of society by taking responsibility for the impact of their activities. In India, CSR is in a budding stage and facing mounting social and environmental challenges due to rapid economic developments, many Indian companies have to go beyond their essential economic functions and to consider social and environmental aspects through their CSR for their sustainability and development. CSR covers almost all issues like the use of child labor; inequality of employment; environmental impact; involvement in local community; products' safety; company cultures; brand image and reputation etc. and it is one of the parameters to judge the performance of a company. Against this backdrop, an attempt has been made to overview the CSR practices in India.

Keywords: Corporate Social Responsibility, Development, Sustainability, Environmental Challenges, Stakeholders

Conceptual Fallacy

The term "corporate social responsibility" came into common use in the late 1960s and early 1970s. As corporations pursue growth through globalization, they have encountered new challenges that impose limits to their growth and potential profits and are encountering various challenges by government regulations, tariffs, environmental restrictions and so on. Companies considered that CSR is as a strategic tactic to gain public support for their presence in global markets, helping them sustain a competitive advantage by using their social contributions to provide a subconscious level of advertising.

CSR is the procedure of assessing an organization's impact on society and evaluating their responsibilities. It begins with an assessment of various aspects of each business such as customers, suppliers,

environment, communities and employees. Rising economies such as India have also observed a number of companies enthusiastically engaged in CSR activities and have been quite sensible in taking up CSR initiatives and integrating them in their business processes. It has become progressively projected in the Indian corporate setting and companies now have specific departments and teams that develop specific policies, strategies and goals for their CSR programs and set separate budgets to support them. Most of the time, these programs are based on well-defined social beliefs or are carefully aligned with the companies' business domain.

Domains of Corporate Social Responsibility Activities

The concept of CSR can be divided into many and diverse domains. Sen and Bhattacharya (2001) provided six broad domains of CSR activities which are as follows:

- 1) *Community Support:* The company provides support to the community with the use of health and educational and housing programs for financially disadvantaged. The generous and innovative giving is promoted.
- 2) *Diversity:* The company provides initiatives for sex, race, family, sexual orientation and disability diversity.
- 3) *Employee Support:* The company promotes health and safety, ensures job security and profit sharing, develops relations with the labour unions and allows employees involvement.
- 4) *Environment:* The company avoids the use of hazardous waste management techniques, uses and produces environmental friendly products, develops pollution control and recycling techniques.
- 5) *Non-domestic Operations:* The company prevents operations in countries where human right violations occur or unhealthy labour practices take place.
- 6) *Product:* The company produces safe products and promotes research and development and innovation.

Concept and Principles of Corporate Social Responsibility

Archie Carroll (1991) describes CSR as a multi layered concept that can be differentiated into four interrelated aspects - economic, legal, ethical and philanthropic responsibilities. Carroll presents these different responsibilities as consecutive layers within a pyramid, such that "true" social responsibility requires the meeting of all four levels consecutively. Figure below makes clear that various aspects such as *Philanthropic, Ethical,*

Economic and Legal to be considered by the organizations while framing their CSR report.

Figure 1: Multi layered concept of Corporate Social Responsibility



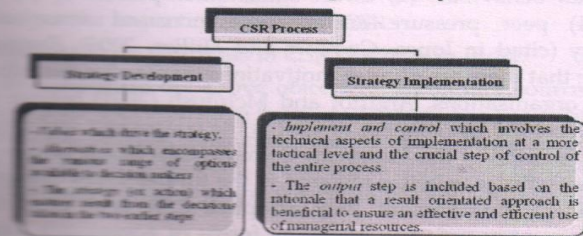
While the definitions of CSR may differ, there is an emerging consensus on some common principles that underline CSR:

- *CSR is a business imperative:* Whether pursued as a voluntary corporate initiative or for legal compliance reasons, CSR will achieve its intended objectives only if businesses truly believe that CSR is beneficial to them.
- *CSR is a link to sustainable development:* Businesses feel that there is a need to integrate social, economic and environmental impact in their operation
- *CSR is a way to manage business:* CSR is not an optional to business, but it is about the way in which businesses are managed.

Process of Corporate Social Responsibility

CSR is a process with the aim to embrace responsibility for the company's actions and encourage a positive impact through its activities on the environment, consumers, employees, communities, stakeholders and all other members of the public. Organizations are being called upon to take responsibility for the ways their operations impact societies and the natural environment. The CSR process is considered to comprise two distinct phases:

Figure 2: Process of corporate social responsibility



Review of Literature

Corporate social responsibility has earned much salience over the last few decades in academic literature that offers various interpretations of the concept of corporate social responsiveness and it is argued that business and society are interwoven: society has certain expectations regarding business and therefore the firm has responsibilities towards society.

Corporate social responsibility can be defined as the "economic, legal, ethical, and discretionary expectations that society has of organizations at a given point in time" (Carroll and Buchholtz 2003). Nexen (2009) defines CSR is a commitment to behave ethically and contribute to economic development while improving the quality of life of our workforce and their families as well as the local community at large. Kotler & Lee (2004) defines it as a commitment to improve community well-being through discretionary business practices and contributions of the corporate resources. Eufin Org (2009) defines CSR as a concept companies take themselves to reflect social and environmental concerns within their activities and in their relationships with the various corporate stakeholders. Fraser (2005) describes that the companies need to be responsible not only for their shareholders, but also its stake holders like the employees, customers, suppliers, government and non-governmental organizations. Mallen Baker (2005) refers to CSR as "a way companies manage the business processes to produce an overall positive impact on society". According to World Business Council for Sustainable Development "Corporate social responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large".

Corporate social responsibility is being built based on a variety of very important factors. Ernst and Young (2002) mention that there are five key drivers which encourage the increasing business focus on CSR. These are: (1) greater stakeholder awareness of corporate ethical, social and environmental behaviour, (2) direct stakeholder pressures, (3) investor pressure, (4) peer pressure and (5) an increased sense of social responsibility (cited in Jones, Comfort and Hillier, 2006). Panwar et al. (2006), argue that there are diverse motivations that lead to the adoption of CSR by the organisations. Andriof and McIntosh (2001) believe that the driving force behind the concept of CSR is the consumers and employees.

The commission of the European Communities (2002) argues that the organisations in order to better respond to the fundamental changes in the overall business environment they adopted CSR and used it as an important element in new and emerging forms of governance. Mackey &

Barney (2005) opine that if a company surpasses the minimum CSR requirements then the potential benefits can lead to a positive effect to the company's performance and value. Gildea (1994) and Zaman (1991), stress that companies that care for the environment and exhibit good CSR practices experience increased consumer purchase preference in addition to increased investment appeal. Muckiewicz (1993) opines that the reputation of an organization plays a vital role in marketing the products. Bernstein (2004) stated that CSR benefits both the company and the community.

Arora and Puranik (2004) reviewed contemporary CSR trends in India concluding that the corporate sector in India benefitted immensely from liberalization and privatization process, its transition from philanthropic mindsets to CSR has been lagging behind its impressive financial growth. Verma and Chauhan (2007) found that roads, pollution and power are the major concern of corporate CSR activities as compared to least concern area which is communication and education. Dutta and Durgamohan (2009) found that education takes the first place followed by health and social cause. The various dimensions of CSR valued by companies are national wealth, employment, environment and social programme including health and literacy.

Database and Methodology

Many researchers have undertaken the study on different aspects and even then certain gaps still remained. In order to bridge the gaps, the present study "The Trends of corporate social responsibility Practices in India - an Overview" has been undertaken with the under mentioned objectives:

1. To analyze the importance of Corporate Social Responsibility and its dimensions.
2. To outline the new areas of increasing importance in CSR.
3. To analyzing the key driving factors and benefits of CSR.
4. To point out the steps taken by the regulatory statutes and statutory bodies to ensure proper CSR by the corporate entities.
5. To analyze the impact of reforms on CSR.
6. To analyze the recent trends in CSR practices in India.

In order to accomplish the above objectives, secondary sources, available literature, reports and data have been used, which has been obtained from various journals, reports, magazines and websites. The data pertaining to the study has been analyzed and presented in tables and figures in order to make the findings meaningful and easily understandable way.

Analysis

"Every company should regularly report to its stakeholders on its policies and practices as regards to environment, social issues, ethics, health and safety."

In an increasingly fast-paced global economy, CSR initiatives enable corporates to engage in more meaningful and regular stakeholder dialogue and thus be in a better position to anticipate and respond to regulatory, economic, social where markets, labour and communities are able to function well together and companies have better access to capital and new markets. CSR defined as "the ethical behavior of a company towards the society" manifests itself in the form of such noble programs initiated by non-profit organizations. It has become increasingly prominent in the Indian corporate scenario because organizations have realized that besides growing their businesses it is also vital to build trustworthy and sustainable relationships with the community at large.

There are six sets of influences that might promote social responsibility actions within the firm such as internal pressures on business managers, pressures from business competitors, investors and consumers, and regulatory pressures coming from governments and non-governmental organizations.

A. Corporate Social Responsibility Policy

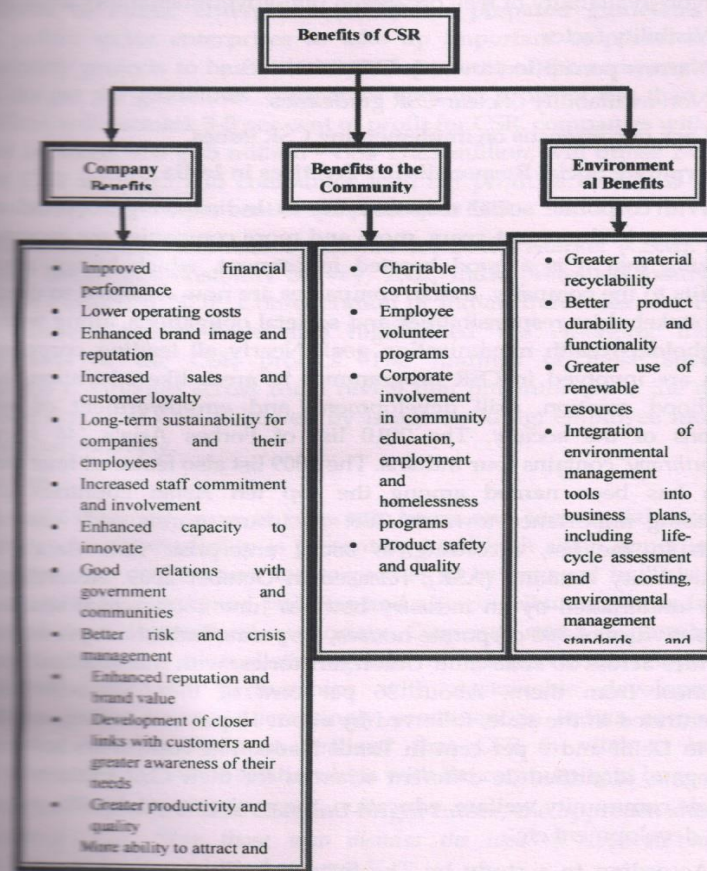
CSR policy functions as a built-in, self-regulating mechanism whereby a business monitors and ensures its active compliance with the spirit of the law, ethical standards, and international norms which covers the following core elements:

- Care for all Stakeholders
- Ethical Functioning
- Respect for Workers' Rights and Welfare
- Respect for Human Rights
- Respect for Environment
- Activities for Social and Inclusive Development

B. Benefits of Corporate Social Responsibility

Some of the potential benefits that a business can have from the use of CSR practices can include improved financial performance and profitability;

Figure 3: Benefits of Corporate Social Responsibility



Challenges faced by the companies

The following are some of the challenges faced by the corporates in CSR activities:

- 1) Lack of community participation in CSR activities.

- 2) Need to build local capacities.
- 3) Issues of transparency.
- 4) Non-availability of well organized non-governmental organizations.
- 5) Visibility factor.
- 6) Narrow perception towards CSR initiatives.
- 7) Non-availability of clear CSR guidelines.
- 8) Lack of consensus on implementing CSR issues.

D. Corporate Social Responsibility Practices in India

With corporate social responsibility in India having acquired a new dimension in the recent years, more and more companies are increasingly realizing that it is a good hearted investment, which brings manifold benefits to the company. Indian companies are now expected to discharge their stakeholder responsibilities and societal obligations, along with their shareholder-wealth maximization goal. Nearly all leading corporates in India are involved in CSR programmes in areas like education, health, livelihood creation, skill development, and empowerment of weaker sections of the society. The 2010 list of Forbes Asia's '48 Heroes of Philanthropy' contains four Indians. The 2009 list also featured four Indians. India has been named among the top ten Asian countries paying increasing importance towards CSR disclosure norms and was ranked fourth in the list, according to social enterprise CSR Asia's Asian Sustainability Ranking (ASR), released in October 2009. According to a study undertaken by an industry body in June 2009, which studied the CSR activities of 300 corporate houses, corporate India has spread its CSR activities across 20 states and Union territories, with Maharashtra gaining the most from them. About 36 per cent of the CSR activities are concentrated in the state, followed by about 12 per cent in Gujarat, 10 per cent in Delhi and 9 per cent in Tamil Nadu. The companies have on an aggregate, identified 26 different schemes for their CSR initiatives those include community welfare, education, the environment, health, as well as rural development etc.

According to a study by The Economic Times, donations by listed companies grew 8 per cent during the fiscal ended March 2009. The study of disclosures made by companies showed that 760 companies donated US\$ 170 million in FY09, up from US\$ 156 million in the year-ago period. As many as 108 companies donated over US\$ 216,199, up 20 per cent over the previous year. Although corporate India is involved in CSR activities, the central government is working on a framework for quantifying the

CSR initiatives of companies to promote them further. In 2009, the government made it mandatory for all public sector oil companies to spend 2 per cent of their net profits on corporate social responsibility. The Department of Public Enterprises (DPE) has prepared guidelines for central public sector enterprises to take up important corporate social responsibility projects to be funded by 2-5 per cent of the company's net profits. As per the guidelines, companies with net profit of less than US\$ 22.5 million will earmark 3-5 per cent of profit for CSR, companies with net profit of between US\$ 22.5 million - US\$ 112.5 million, will utilise 2-3 per cent for CSR activities and companies with net profit of over US\$ 112.5 million will spend 0.5-2 per cent of net profits for CSR.

Receptions of Indian Business by Centre for Social Market (CSM), and Corporate Social Responsibility Survey, 2002, India presented jointly by the British Council, UNDP, Confederation of Indian Industries and Price Water House Coopers have also highlighted the emerging Indian participations in the CSR process. The findings of these surveys emphasized companies across India reveal that philanthropy is the most significant driver of CSR, followed by image building, employee morale and ethics respectively.

Conclusion

As India rides the wave of economic boom and commercial success, corporate social responsibility is presenting itself both as an opportunity and an important requirement for corporates to be engaged in. This will help corporates in their brand building and also contribute towards faster and more balanced growth of our society. Corporate social responsibility practices in India sets a realistic agenda of grassroots development through alliances and partnerships with sustainable development approaches. It has become increasingly prominent in Indian corporate scenario because organizations realized that CSR is vital to build trustworthiness and sustainable relationships with the community at large.

In order to have the best CSR and bright future, the approach should be 'National-local'. "For those who dismiss the idea of corporate social responsibility: A closed mind is a dying mind".

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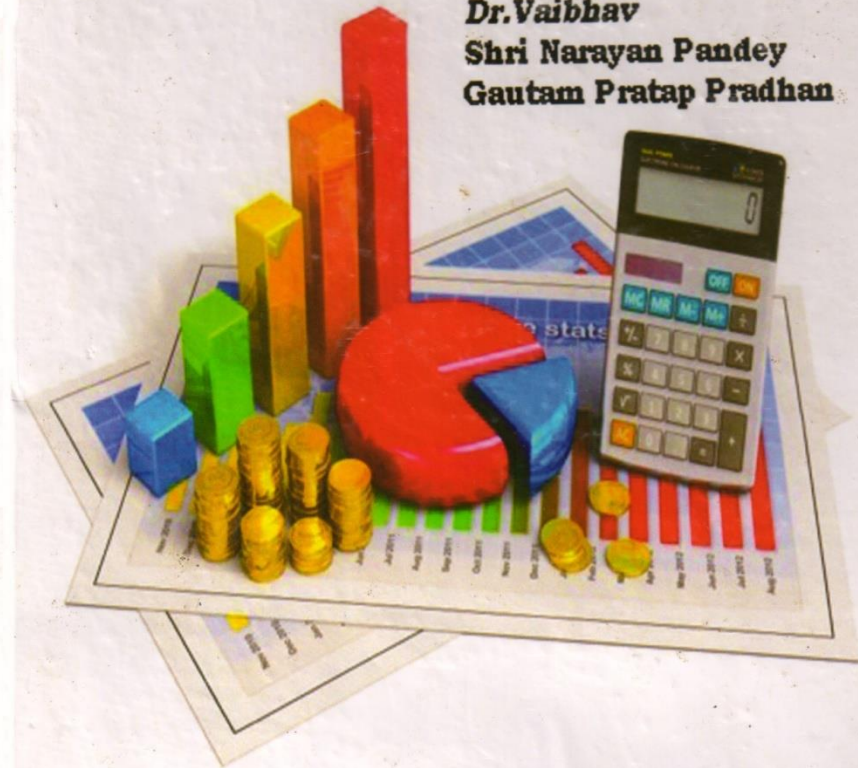
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ISBN:978-93-85640-52-0

Dynamics of Business Reporting, Taxation and Financial System in India

**Dr. Vaibhav
Shri Narayan Pandey
Gautam Pratap Pradhan**



Archers & Elevators Publishing House
www.aeph.in

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131 AGB Layout, 6th Cross
Hesaraghatta Main Road
Bangalore-560090(INDIA)
Tel: 080-32211335
Mob: + 91 9164362263
E-mail: archerselevators@gmail.com
Website: www.aeph.in

Dynamics of Business Reporting, Taxation and Financial System in India

© Editors

First Edition 2016

ISBN: 978-93-85640-52-0

Rs.1500/-

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PRINTED IN INDIA
A & E Printers, Bangalore-90

Dedication

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Sustainability Reporting – A Value Creation to the Stakeholders: An Overview

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Every company should regularly report to its stakeholders on its policies and practices as regards to Environment, Social Issues, Ethics, Health and Safety.

Abstract

Sustainability refers to an organization's activities, typically considered voluntary, that demonstrate the inclusion of social and environmental concerns in business operations and in interactions with stakeholders. In this dynamic world, stakeholders require companies to interact with them on sustainability issues in real-time – an annual report no longer meets their expectations in a social-media enabled world. The primary stakeholders of a corporate body are the shareholders who had invested the capital and it was the directors' responsibility to maximize their return by way of dividends and capital growth. The concept of sustainable development requires the corporate to become socially responsible, and to communicate their social activities by means of sustainability report along with financial report. In recent days, there has been an emergent concern of social, environmental and ethical reporting along with financial reporting because corporate reporting is undergoing a change towards the concept of sustainable development. On this juncture, the present study has been undertaken to assess the vitality of sustainability reporting in the value creation to stakeholders.

Keywords: Sustainability, Corporate Responsibility, Environmental Challenges, Stakeholders

Conceptual Fallacy

Corporate Sustainability Reports (CSR) are publically released documents detailing the environmental, social, and governance performance of a company. According to Global Reporting Initiative, 2012, Sustainability reporting began in the late 1980s, and has quickly become an important focus for companies from a wide range of industries. It makes the connection between corporate financial performance and corporate environmental, Social and Governance (ESG) behaviour transparent and traceable. In reality, there is some overlap between sustainability reporting and other related reporting categories, including Corporate Responsibility

(CR) and Environmental Health and Safety (EHS) reporting. This is usually separate and disconnected from the rest of the annual report traditionally focused on financial performance data and corporate generally.

Influencing Factors of Corporate Sustainability Report (CSR)

There are at least four reasons why organizations compile and sustainability reports:

- Values
- Regulation
- Stakeholders' Pressure
- Other payoffs

Friedman viewed that companies have been under pressure accountable to a growing number of stakeholders and the Reports include information about:

- Environmental matters (including the impact of the company's business on the environment);
- The company's employees; and
- Social and community issues

Companies are now expected to act responsibly in their relationships with other stakeholders who have a legitimate interest in the business. As there was a fear within companies that their financial performance was damaged if public costs and other stakeholder interests were taken into account, societal pressure has grown since the 1990s.

Review of Literature

Sustainability Reporting is now prominent and evident more than ever due to the emphasis laid on businesses regarding environmental, social and ethical issues. The literature is relevant to the concept of Sustainability Reporting, the relation between Corporate Social Responsibility and Sustainability Reporting and its impact on value creation etc.

Sustainability reporting is the incorporation of the environmental, social and economical aspects of an organization to the reporting and communication to the interested parties. The most solid reason for the initiation of such reporting is due to the stakeholder pressure and pressures upon the organizations. This reporting is mainly used as a communicating mode to the wider stakeholder base of the organization. Haider (2010) observes the historical development of Corporate Social Reporting (CSER) and concludes that the development of CSER is following a slow process which begins 'with employee reporting, then moves on to social reporting, environmental reporting, triple bottom line reporting and eventually, and ideally, sustainability reporting'.

Friedman viewed that few trends would so thoroughly undermine the foundations of our free society as the acceptance by corporate officials of social responsibility other than to make as much money for their shareholders as they possibly can. Kolk (2003) opines that as the dimensions of corporate performance expanded to include social and environmental dimensions, companies expanded their reporting to include documents such as corporate philanthropy reports, corporate social responsibility reports and, most recently, sustainability reports.

Ferraro (2010) said that although the analogy between financial reporting and sustainability reporting must be used carefully the concept of disclosure to allow stakeholder oversight remains the dominant theme in this domain too. Farneti & Guthrie (2009) opine that the demand for sustainability reporting extends well beyond public corporations. Public sector bodies and non-profits are also experiencing demands for more information on their performance and stakeholders are pressing for the information on this type of performance. This reflects a general social acceptance of the limitations and the need to develop sustainable models of economic development (Rockstrom et al., 2009). Ballou, Heitger, and Landes (2009) view that corporate sustainability reporting, commonly abbreviated as CSR, involves firms publicly reporting about their environmental, social, and governance measures and their ability to deal with the related risks of these factors. This type of reporting, which was virtually non-existent thirty years ago, has become a major factor in a company's public reports because internal and external stakeholders are increasingly demanding this information.

Porter and O'Bannon (1997) view that social-financial performance is a virtuous cycle, means that available funds drive positive social performance and that positive social performance also drives financial performance. Waddock and Graves (1997) also argue that attention to social performance builds effective and lasting relationships with stakeholder groups, which causes better overall financial performance. Waddock (2005) presents a different view on measuring corporate social performance initiatives by looking at social, environmental, and governance (ESG) factors to see how they affect financial performance and shareholder stock return. He looks at firms with high ESG scores and concludes that these firms will have excessive demand, which will lead to a higher stock price.

Research and Methodology

The need to analyse the trends in Sustainability Reporting practices arises due to the recent considerable importance that has placed to it. Many researchers have undertaken the study on different aspects and formulated

Even then certain pertinent gaps remained and in order to bridge the present study "Sustainability Reporting – A Value Creation Stakeholders: An Overview" has been undertaken with the under mentioned objectives:

1. To analyze the importance of Sustainability Reporting dimensions
2. To outline the new areas of increasing importance in Sustainability Reporting
3. To analyze the key driving factors and sustainability framework
4. To point out the steps taken by the regulatory statutes and bodies to ensure proper CSR by the corporate entities
5. To analyze the impact of sustainability Reports on firm valuation
6. To analyze the impact of reforms and the recent trends in CSR practices in India

In order to accomplish the above objectives, secondary sources, literature, reports and data have been used. The data has been collected from various journals, reports, magazines and websites. The data pertaining to the study has been analyzed and presented in tables and figures to make the findings meaningful and easily understandable.

Analysis

"We strive to be a safety leader in our industry, a world-class open good corporate citizen and a great employer. We are working to ensure Safety and Risk Management, Earn Back Trust and Grow Value."

Business organizations in the corporate world operate with the aim of their ultimate objective of maximizing the shareholders' wealth. The focus focuses prominently on the shareholders attached to the business organization. Shareholders can be defined as a prominent figure that an organization providing the funds, by sacrificing their own consumption and undertaking risks of the uncertainty for the investment and a satisfactory return. Yet, shareholders alone are not the only party, which contributes to a business organization. Hence, other stakeholder groups hold a legitimate interest in the business organization aside from the shareholders.

In an increasingly fast-paced global economy, CSR initiatives encourage corporate to engage in more meaningful and regular stakeholder dialogues and thus be in a better position to anticipate and respond to regional economic, social where markets, labour and communities are interconnected and function well together and companies have better access to capital markets. CSR defined as "the ethical behavior of a company towards society" manifests itself in the form of such noble programs initiated by profit organizations.

CSR has become increasingly prominent in the Indian corporate scenario. Business organizations have realized that besides growing their businesses it is also vital to build trustworthy and sustainable relationships with the community at large.

There are six sets of influences that might promote social responsibility within the firm such as internal pressures on business managers, pressures from business competitors, investors and consumers, and regulatory pressures coming from governments and non-governmental organizations.

Global Reporting Initiative (GRI)

The GRI has a mission to develop global sustainability reporting guidelines for voluntary use by organisations reporting on the three linked elements of sustainability, viz, the economic, environmental and social dimensions of their activities, products and services.

Economic Dimension: This includes financial and non-financial information on R&D expenditure, investment in the workforce, current staff expenditure and outputs in terms of labour productivity.

Environmental Dimension: This includes any adverse impact on air, soil, land, biodiversity and human health by an organization's production processes, products and services.

Social Dimension: This includes information on health and safety and protection of rights, e.g. human rights for both employees and outsourced workers.

Sustainability is now recognized as having three elements viz., economic, environmental and social. It is recognized that advances in environmental and social improvement are dependent on the existence of an economically viable organisation. As environmental and social reporting evolves, there are efforts being made to harmonize the content and disclosure. This can be achieved with the publication of the triple bottom line, the Connected Business Network and the IFAC Sustainability Framework.

Triple Bottom Line (TBL)

The Triple Bottom Line was a concept developed in the 1990s under which financial, social and environmental performance were to be reported within an annual report. The fact of reporting social and environmental impacts provided an incentive for a company to identify and establish performance indicators. Environmental impacts were identified in relation, amongst other things, to waste, emissions and energy. Social impacts were identified in relation, amongst other things, to employment and human rights issues.

A much more comprehensive approach will be needed that involves a wide range of stakeholders and coordinates across many areas of government

policy, including tax policy, technology policy, economic development, labour policy, security policy, corporate reporting policy and environmental protection will be a central governance challenge and more critically, a market challenge in the 21st century.

The Connected Reporting Framework

The Accounting for Sustainability project has developed a Connected Reporting Framework, which will "help, provide clearer, more comparable information for use both within an organisation and externally. It explains how all areas of organisational performance can be presented in a connected way, reflecting the organization's strategy and the way it is managed." The principles, which underlie the new Framework, are:

- Sustainability issues should be clearly linked to the organization's overall strategy;
- Sustainability and more conventional financial information should be presented together so that a more complete and balanced picture of the organization's performance is given; and
- There should be consistency in presentation to aid comparison between years and organisations.

The Connected Reporting Framework has the following five key elements:

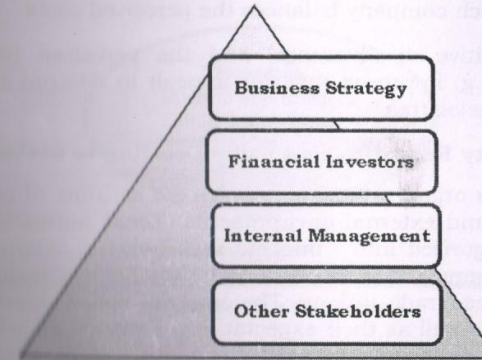
1. An explanation of how sustainability is connected to the organization's operational strategy of the organisation and the provision of sustainability targets.
2. Five key environmental indicators, which all organizations should consider reporting, are: polluting emissions, energy use, water use and significant use of other finite resources.
3. Other key sustainability information should be given where the organization or operation has material impacts.
4. The inclusion of industry benchmarks, when available, and performance indicators, to aid performance appraisal.
5. The up-stream and down-stream impact of the organization's products and services: the sustainability impacts of its suppliers and of the products or services by customers and consumers.

International Federation of Accountants (IFAC) Sustainability Framework

The Framework indicates that the successful management of a business organisation requires attention to four perspectives. These perspectives are business strategy, internal management, financial investors and other stakeholders. Taking a perspective means being aware of the organization's concerns in relation to sustainability.

Four Perspectives of Sustainability Framework:

Figure 1: Four Perspectives of the Sustainability Framework



Business Strategy Perspective – taking a strategic approach: The framework emphasises the importance of adopting a strategic approach, so that sustainable development is a part of strategic discussions, objectives, and targets, and is integrated with governance and accountability, risk management and risk management.

Internal Management Perspective – making it happen: In many organizations, (a) enhancing performance evaluation and measurement, (b) changing behaviours, and (c) introducing sustainability and environmental reporting as an extension of existing accounting/information systems to integrate organisational plans for sustainable development, can be a challenge for organisations, and can take time to achieve.

Financial Investors' Perspective – telling the story to investors: The framework offers advice on both incorporating environmental and other sustainability issues into financial statements in a way that supports an organization's stewardship role and enhanced reporting to investors in financial reporting, including narrative reporting using management reports.

Other Stakeholders' Perspective – wider transparency: The final perspective considers an evolving part of sustainable development that focuses on the development of stakeholder relationships to improve financial and non-financial reporting against a broader set of stakeholders, which includes sustainability assurance, to help to improve transparency and trust.

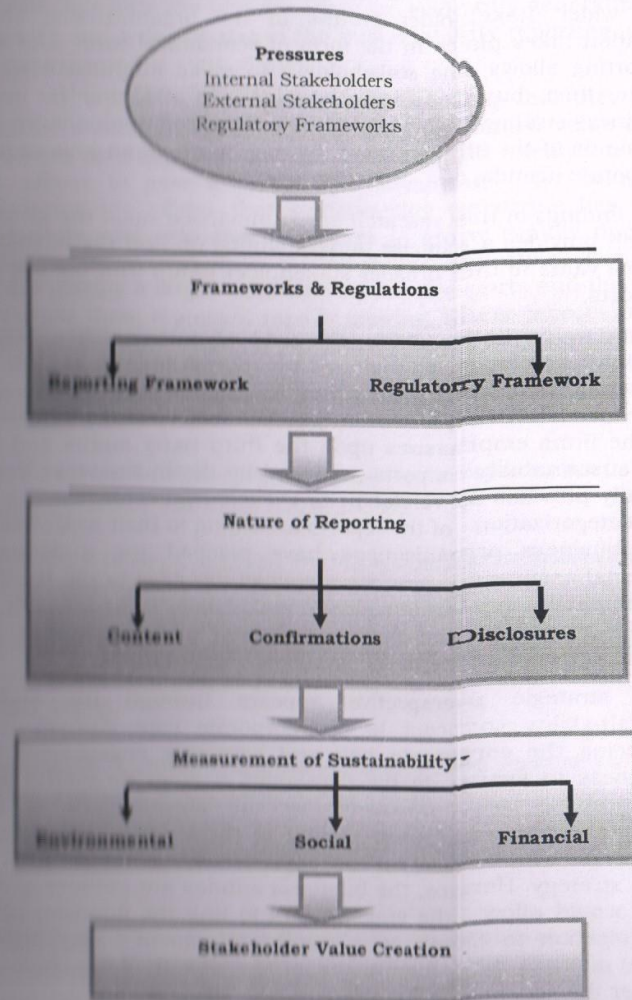
The proposals in the triple bottom line, the Connected Reporting Framework and the Sustainability Framework are voluntary proposals for best practice. It is voluntary in recognition of the fact that market and political pressures exist; that each company balances the perceived costs

(e.g. competitive disadvantage) and the perceived benefits of voluntary disclosure (e.g. improved investor appeal) in determining the extent of voluntary disclosures.

Sustainability Reporting and Value Creation to Stakeholders

The business organizations are under the scrutiny of many pressures from its internal and external environments. These normative pressures are broadly categorized into - internal stakeholders, external stakeholders and regulatory frameworks. The internal stakeholders include parties like the employees, trade unions. The external stakeholders of an organization are diverse as well as their expectations. External stakeholders create and cultural pressures to an organization. Social pressures arise with the increased awareness of the customers, as result of the emphasis and concern over the climate changes. This has led the organizations to closely monitor the activities of the business organizations to ensure that the negative impacts of their operations are maintained at a minimum. These social pressures arise in clusters, in the form of pressure groups. As a result of the internal and external stakeholders' pressures, many regulatory pressures have been developed. These regulatory frameworks lead to the initiation of reporting frameworks such as the GRI framework. Both reporting and regulatory frameworks have influenced the nature of reporting to the social, economic and the environmental aspects of business organizations and these can be identified as the impact on the confirmations and the disclosures.

Figure 3: Proposed Framework to Analyze the Value Creation to the Stakeholders



Development of Affects

Business organizations were openly criticized for its "green washing" under the sustainability aspect, where the society held a general

perception that businesses use sustainability and its reporting as a marketing tool for image building. Hence, the business organization has changed its approach on sustainability reporting to be more of a strategic action. In addition, with the enhancement of the information processing capabilities of the wider stakeholder groups of the organizations, stakeholder value creation takes place in the form of economical value and social value. Sustainability reporting allows the stakeholders to make informed decisions and at the same time businesses incorporate the stakeholder interests into their business strategy. This could be seen as giving prominence to the needs and demands of the stakeholders, by making them an important element of the corporate agenda.

The findings of the research are summarized upon the proposed framework which provides a concise understanding on how the business organization can create value to the broader stakeholder group with the use of Sustainability Reporting.

According to Kolk (2004), the field of sustainability, reporting has followed a gradual development path. With the guidance of the regulatory bodies and reporting frameworks, the content of the sustainability reports has evolved over time. Further, in current practice related to the Sustainability Reporting, the focus of the firms emphasizes upon the third party audits and confirmations of the sustainability reports produced by the businesses. The GRI framework mainly provides a validation to the external confirmations / assurance. The categorization of the reports according to their assessment levels indicates that the business organizations have reached the understanding that external assurance provides a competitive edge to the business through the Sustainability report and aids in stakeholder value creation. Both the evolution of the reporting and the measurement of Sustainability currently represent a strategic perspective in the business organizations.

The strategic perspective appears through the embedding of the sustainability concept to the corporate core strategy with the focus on reducing the corporate risk and corporate engagement which leads the business to focus on the developing a more innovative approach. As corporations are pressured by the stakeholders to provide a comprehensive and clear picture of the sustainability engagement of their business, which has led the organizations to relate these activities to their core strategy. Hence, the business entities are producing integrated reports that would allow the stakeholders to link the financial performance of the organization to their social and environmental movements. Corporations have realized the importance of the sustainability from a strategic perspective rather than a marketing view.

Conclusion

The study reveals that the business organization's involvement in Sustainability reporting practices and the manner in which the business

integrates sustainability reporting to the core strategy. This leads to the evolution of the reporting itself in terms of content, disclosure and assurance. With the inclusion of the wider stakeholder interests in to the reporting agenda, not only the organizations are evidently generating value for the stakeholder, but with the use of the Sustainability reporting, create a competitive edge against the competitors.

Although many firms place a heavy reliance on claiming that they possess high quality corporate sustainability initiatives, the true added value of these initiatives has been debated for years. The firms should attempt to improve their sustainability efforts to gain a competitive advantage over competitors. Further, analysing the effects that sustainability reporting has on firm value is a relatively new field that continues to grow rapidly due to the increasing importance of corporate sustainability reporting. Considering that stakeholders are placing a larger emphasis on these reports and the number of firms that release these reports is rapidly growing, these reports may have a greater effects on firm value in the future. This study should serve as a guide for firms in examining the financial effects of sustainability reports and in maximizing the positive effects of sustainability reporting.

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A Study of Consumer Perception while Buying Financial Products and the Role of Broking Firms in Their Decision

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Abstract

Savings form an important part of the economy of any nation. With the increasing option for savings for people, the money acts as the driver for growth of the country. Indian financial scene too has various avenues for the investors. Though certainly not the best or deepest of markets in the world, it has reasonable options for an ordinary man to invest his savings. The emerging market of financial broking firms is definitely providing a helping hand to amateur investors by introducing to them the concept and benefits of investment, hedging their risk and doing their portfolio management. This paper focuses on the role of religious securities in building consumer perception and its influence in financial market.

Keywords: Broking Firm, Consumer Perception, Financial Products & Securities

Introduction

The dictionary meaning of investment is to commit money in order to earn a financial return or to make use of the money for future benefits or advantages. People invest with an expectation to increase their future wealth and invest today to spend tomorrow. Mostly investors and advisors do not think while selecting investment plan. They instead of analysing the investment of investor put more time in analysing the various investment options available. Best investment happens if the process is other way round. Investment benefits both economy and society. In the long term, current investment determines the economy's future productive capacity and, consequently, a growth in the standard of living. By increasing personal wealth, investing can contribute to higher overall economic growth and prosperity. The process of investing helps to create financial markets where companies can raise capital. This too, contributes to greater economic growth and prosperity. Specific types of investments provide other benefits to society as

Mostly investors have nine common needs from their investments:

1. Security of Original Capital;
2. Wealth Accumulation;
3. Comfort Factor;

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About the Book

This book is an effort to provide meaningful insights into the substantial content both in Indian as well as global context. It includes 31 Research papers in Finance and Accounting contributed by academicians and scholars from different parts of the country. The book covers the topics such as Working Capital Management, Behavioral Finance, CSR, Enterprise Risk Management, Financial Econometrics, IFRS, Sustainability Reporting, Impact Investing and Micro Finance etc. It is believed that this initiative will enrich the academic and intellectual content and open up new endeavors for future research.



Dr. Meenakshi A. Singh, a postgraduate from Punjab University, presently working as an Assistant Professor in the Faculty of Commerce, Banaras Hindu University has completed her Ph.D. from Mahatma Gandhi Kashi Vidyapith, Varanasi. She has also served as a Reader in the School of Management Sciences, Varanasi for Six years before joining the University in 2014. She has contributed research papers and articles in national and international journals. She also has one book to her credit.



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Publishers & Distributors Pvt Ltd

4378/4-B, Murari Lal Street, Ansari Road, Daryaganj,
New Delhi - 2. E-mail : dominantbooks@gmail.com
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DYNAMICS OF FINANCE & ACCOUNTING
MODERN CONCEPTS AND PRACTICES

edited by *Meenakshi A. Singh, Vandana Sonker & Vandana Srivastava*

This edition published by Dominant Publishers And Distributors (P) Ltd
4378/4-B, Murarilal Street, Ansari Road, Daryaganj,
New Delhi-110002.

ISBN 978-93-84207-19-9

©Editors

First published in 2016

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Printed in India by KSS & ASS, Delhi - 110051.

Dominant
Publishers & Distributors Pvt Ltd

Editorial Office: 116-A, South Anarkali, Delhi - 110051.

Sales & Marketing: 4378/4-B, Murari Lal Street, Ansari Road,
Daryaganj, New Delhi - 110002.

Ph. +91-11-23281685, 41043100, Fax: +91-11-23270680

Production Office: A 2/21, Sahibabad Industrial Area,
Site-IV, Sahibabad, National Capital Region, Delhi.

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Sustainability Reporting: A New Dimension of Corporate Reporting Practices

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“Every company should regularly report to its stakeholders on its policies and practices as regards to Environment, Social Issues, Ethics, Health and Safety.”

Abstract

Corporate reporting is nothing but the communication of an enterprise's activities to the external world. Recently reporting not only confined to financial data, but extended to other non-financial areas of a corporate enterprise. Many numerous reforms have emerged in Corporate Reporting Practices in order to safeguard the interests of stakeholders. Recent developments in corporate reporting indicate a greater emphasis on better voluntary disclosures by the companies regarding their performance and state of affairs. Sustainability refers to an organization's activities, typically considered voluntary, that demonstrate the inclusion of social and environmental concerns in business operations and in interactions with stakeholders. In the dynamic world, stakeholders require companies to interact with them on sustainability issues in real-time – an annual report no longer meets their expectations in a social-media enabled world. The concept of sustainable development requires the corporates to become socially responsible, and to communicate their social activities by means of sustainability report along with financial report. In recent days, there has been

an emergent concern of social, environmental and ethical reporting along with financial reporting because corporate reporting is undergoing a change towards the concept of sustainable development. On this juncture, the present study has been undertaken to overview the vitality of sustainability reporting as a dimension of Corporate reporting practices.

Keywords: Sustainability, Corporate Reporting, Environmental Challenges and Stakeholders.

Conceptual Fallacy

Nowadays due to rapid industrialization and globalization, the concept of Corporate Reporting (CR) has gained utmost importance. It is regarded as a crucial issue of organizations irrespective of size, sector and business goal. Recently reporting not only confined to financial data, but extended to other non-financial areas of a corporate enterprise. Corporate reporting is a broader concept which includes both financial and non-financial reporting. It has become a worldwide concept whereby organisations consider the interests of stakeholders by taking responsibility for the impact of their business activities on customers, employees, shareholders communities and the economy as a whole. It is one of the crucial functions of corporate enterprises through which the interested parties such as employees, customers, creditors, stakeholders and even Government etc., can access easily both the financial and non-financial information of a company which enables them to analyze the overall position of a company while taking crucial decisions.

Dimensions of Corporate Reporting

Corporate reporting is a wide concept that includes Financial Reporting, Social Reporting, Environmental Reporting and Human Resource Reporting etc. It discloses the overall picture of the activities of a corporate enterprise. The following are some of the dimensions of corporate reporting:

- Integrated Reporting
- Financial Reporting
- Corporate Governance
- Executive remuneration
- Corporate Responsibility
- Narrative Reporting
- Environmental Reporting

- Social Reporting
 - Sustainability Reporting
1. **Integrated Reporting:** Integrated reporting is the future phase of corporate reporting and its main purpose is to provide all sorts of material information reflecting the commercial, social and environmental context within which it operates. It gives the information about an organization's current decisions with its future prospects, connecting information about strategy, risk, remuneration and performance. It enables the management to explain their business rationale to stakeholders with greater clarity and authority.
 2. **Financial Reporting:** Financial reporting is the communication of financial information to the external world. At the core of the corporate reporting model is the financial reporting model, consisting of financial statements and accompanying notes that comply with Generally Accepted Accounting Principles (GAAP).
 3. **Corporate Governance:** Corporate Governance is the processes by which companies are directed and controlled. Levels of disclosure differ worldwide but might include information on board composition and development, accountability, audit and relations with shareholders.
 4. **Executive Remuneration:** This dimension of corporate reporting refers to the evaluation of executives, how executives are rewarded, both in the short and longer-term, for delivering their company's strategic objectives.
 5. **Corporate Responsibility:** Corporate responsibility includes the communication about how companies understand and manage their impact on people, clients, suppliers, society, and the environment in order to deliver increased value to all their stakeholders.
 6. **Narrative Reporting:** Narrative reporting is shorthand for the critical contextual and non-financial information i.e., reported alongside financial information to provide a broader, more meaningful understanding of a company's business, its market position, strategy, performance and future prospects. It includes quantified metrics for these areas.
 7. **Environmental Reporting:** Protection of environment is one of the ethical responsibilities of a corporate unit. Hence they are

responsible to protect the environment by producing pollution-free goods and are responsible to disclose the environmental facts to the concerned bodies. Now-a-days environmental reporting has become mandatory.

8. **Social Reporting:** Social reporting is one of the aspects of integrated reporting. As a firm works in a society, it is their moral responsibility to protect the society and human beings. Hence the firms have to voluntarily disclose the material facts to the society.
9. **Sustainability Reporting:** The companies are socially responsible, and communicate their social activities by means of sustainability report along with financial report.

The concept of sustainable development requires the business houses to become socially responsible, and to communicate their social activities by means of sustainability report along with financial report. Integrated reporting is the future phase of corporate reporting and its main purpose is to provide all sorts of material information reflecting the commercial, social and environmental context within which it operates. In recent days, there has been an emergent concern of social, environmental and ethical reporting along with financial reporting because corporate reporting is undergoing a change towards the concept of sustainable development.

Sustainability reporting makes the connection between corporate financial performance and corporate Environmental, Social and Governance (ESG) behaviour transparent and traceable. In reality there is some overlap between sustainability reporting and other related reporting categories, including Corporate Responsibility (CR) and Environmental Health and Safety (EHS) reporting. This report is usually separate and disconnected from the rest of the annual report that is traditionally focused on financial performance data and corporate strategy generally.

Review of Literature

Sustainability Reporting is now prominent and evident more than ever due to the emphasis laid on businesses regarding environmental, social and ethical issues. The literature is relevant to the concept of Sustainability Reporting, the relation between Corporate Social Responsibility and Sustainability Reporting and its impact on value creation etc.

Sustainability reporting is the incorporation of the environmental, societal and economical aspects of an organization to the reporting and communication to the interested parties. The most solid reason for the initiation of such

reporting is due to the stakeholder pressure and coercive pressures upon the organizations. This reporting is mainly used as a communicating mode to the wider stakeholder base of the organization. Haider (2010) observes the historical development of Corporate Social and Environmental Reporting (CSER) and concludes that the development of CSER is following a slow process which begins 'with employee reporting and then moves on to social reporting, environmental reporting, triple bottom line reporting and eventually, and ideally, sustainability reporting'. Milton Friedman viewed that few trends would so thoroughly undermine the very foundations of our free society as the acceptance by corporate officials of a social responsibility other than to make as much money for their shareholders as they possibly can. Kolk (2003) opines that as the expectations of corporate performance expanded to include social and environmental dimensions, companies expanded their reporting to stakeholders to include documents such as corporate philanthropy reports, corporate social responsibility reports and, most recently, sustainability reports.

Etzion & Ferraro (2010) said that although the analogy between financial reporting and sustainability reporting must be used carefully the concept of information disclosure to allow stakeholder oversight remains the dominant model in this domain too. Farneti & Guthrie (2009) opine that the demand for sustainability reporting extends well beyond public corporations. Public sector bodies and non-profits are also experiencing demands for more sustainable performance and stakeholders are pressing for the information to monitor this type of performance. This reflects a general social acceptance of planetary limitations and the need to develop sustainable models of economic development (Rockstrom et al., 2009). Ballou, Heitger, and Landes (2006) view that corporate sustainability reporting, commonly abbreviated as CSR, involves firms publicly reporting about their environmental, social, and governance measures and their ability to deal with the related risks of these factors. This type of reporting, which was virtually non-existent thirty years ago, has become a major factor in a company's public reports because internal and external stakeholders are increasingly demanding this information.

Preston and O'Bannon (1997) view that social-financial performance is a positive synergy, means that available funds drive positive social performance and that positive social performance also drives financial performance. Waddock and Graves (1997) also argue that attention to corporate social performance builds effective and lasting relationships with stakeholder groups, which causes better overall financial performance. Oliver Salzmann (2005)

and Risk Management, Earn Back Trust and Grow Value."

Business organizations in the corporate world operate with the aim to fulfill their ultimate objective of maximizing the shareholders' wealth. This aim focuses prominently on the shareholders attached to the business organization. Shareholders can be defined as a prominent figure that drives an organization providing the funds, by sacrificing their current consumption and undertaking risks of the uncertainty for the capital investment and a satisfactory return. Yet, shareholders alone are not the only party, which contributes to a business organization. Hence, other stakeholder groups hold a legitimate interest in the business organizations aside from the shareholders.

Sustainability is now recognized as having three elements viz., economic, environmental and social. It is recognized that advances in environmental and social improvement are dependent on the existence of an economically viable organisation. As environmental and social reporting evolves, there are proposals being made to harmonize the content and disclosure. This can be seen with the publication of the triple bottom line, the Connected Framework and the IFAC Sustainability Framework.

Influencing factors of Corporate Sustainability Report (CSR)

There are at least four reasons why organizations compile and publish sustainability reports:

- > Values
- > Regulation
- > Stakeholders' Pressure
- > Other payoffs

Friedman viewed that companies have been under pressure to be accountable to a growing number of stakeholders and the Reports must include information about:

- > Environmental matters (including the impact of the company's business on the environment);
- > The company's employees; and
- > Social and community issues.

Companies are now expected to act responsibly in their relationships with other stakeholders who have a legitimate interest in the business. Although there was a fear within companies that their financial performance would be damaged if public costs and other stakeholder interests were taken into account, societal pressure has grown since the 1990s.

The Four Perspectives of Sustainability Framework

Taking a perspective means being aware of needs and concerns in relation to sustainability. For example, the importance attached to the control of carbon emissions by other stakeholders influences the priority given to it by management. This might also have to be reconciled with the business strategy perspective which could be that funds are being diverted away from productive capital investment. Taking a perspective means being aware, communicating effectively and influencing behaviour within an organisation.

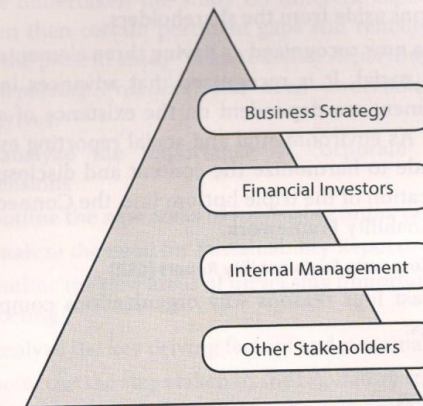


Fig. 1: Four perspectives of the Sustainability Framework

1. **Business Strategy Perspective – taking a strategic approach:** The Framework emphasises the importance of adopting a strategic approach, so that sustainable development is a part of strategic discussions, objectives, goals and targets, and is integrated with governance and accountability arrangements and risk management.
2. **Internal Management Perspective – making it happen:** In many organisations, (a) enhancing performance evaluation and measurement, (b) changing behaviours, and (c) introducing sustainability and environmental accounting as an extension of existing accounting/information systems to accommodate organisational plans for sustainable development, can be a challenge for organisations, and can take time to achieve.
3. **Financial Investors' Perspective – telling the story to investors:**

The Framework offers advice on both incorporating environmental and other sustainability issues into financial statements in a way that supports an organization's stewardship role and enhanced reporting to investors in financial reporting, including narrative reporting using management commentary.

4. **Other Stakeholders' Perspective – wider transparency:** The final perspective considers an evolving part of sustainable development that builds on the development of stakeholder relationships to improve transparency and non-financial reporting against a broader set of expectations.
 - Such reporting commonly takes the form of separate sustainability or corporate social responsibility reports that may be based on de facto standards, such as those from the Global Reporting Initiative (GRI). This perspective also includes sustainability assurance, to help to improve credibility and trust. The proposals in the triple bottom line, the Connected Reporting Framework and the Sustainability Framework are voluntary proposals for best practice.

The Global Reporting Initiative (GRI)

The GRI has a mission to develop global sustainability reporting guidelines for voluntary use by organisations reporting on the three linked elements of sustainability, viz, the economic, environmental and social dimensions of their activities, products and services.

- **Economic Dimension:** This includes financial and non-financial information on R&D expenditure, investment in the workforce, current staff expenditure and outputs in terms of labour productivity.
- **Environmental Dimension:** This includes any adverse impact on air, water, land, biodiversity and human health by an organization's production processes, products and services.
- **Social Dimension:** This includes information on health and safety and recognition of rights, e.g. human rights for both employees and outsourced employees.

As the business organizations were openly criticized for its "green washing" behaviour under the sustainability aspect, where the society held a general perception that businesses use sustainability and its reporting as a marketing tool for image building. Hence, the business organizations have

changed its approach on sustainability reporting to be more of a strategic action. In addition, with the enhancement of the information provision to the wider stakeholder groups of the organizations, stakeholder value creation takes place in the form of economical value and social value. The reporting allows the stakeholders to make informed decisions and at the same time businesses incorporate the stakeholder interests to their business strategy. This could be seen as giving prominence to the needs and demands of the stakeholders, by making them an important element in the corporate agenda.

Conclusions

The study reveals that the business organization's involvement in Sustainability reporting practices and the manner in which the businesses integrate Sustainability reporting to the core strategy. This leads to the development in the reporting itself in terms of content, disclosure and assurance. With the inclusion of the wider stakeholder interests in to the corporate agenda, not only the organizations are evidently generating value to the stakeholder, but with the use of the Sustainability reporting, create a competitive edge against the competitors.

Although many firms place a heavy reliance on claiming that they possess effective corporate sustainability initiatives, the true added value of these initiatives has been debated for years. The firms should attempt to improve sustainability efforts to gain a competitive advantage over competitors. Generally, analyzing the effects that sustainability reporting has on firm value is a relatively new field that continues to grow rapidly due to the increased importance of corporate sustainability reporting. Considering stakeholders are placing a larger emphasis on these reports and the number of firms that release these reports is rapidly growing, these reports may have much greater effects on firm value in the future. This study should serve as a useful tool in examining the financial effects of sustainability reports and promoting the positive effects of sustainability reporting.

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Human Resource Management in Globalised Era



About the Book

This book provides a comprehensive discussion on human resource management in globalised scenario in India. It is a collection of 28 extensive research papers contributed by the research scholars, academicians and business practitioners from the diverse areas of the country. The papers focus on need, effect, programmes and strategies of human resource management in India. Also focuses on labour welfare, industrial disputes, employee retention, employment services, training strategies, talent management, employer branding, female labour participation, quality of worklife, 360 degree performance appraisal, job satisfaction, human resource development and economic growth issues, etc. Today human resource management is more significance in changing business and economic environment. The present volume would surely act as an indispensable reference work to those academicians, students and research scholars of Economics, Commerce and Management and other related topics or subject who are interested to develop an understanding about the human resource management in globalised era.



Dr. G.K. Sinha shares his knowledge as Assistant Professor in the Research & PG Department of Economics, Arya Mahila Post Graduate College (BHU), Varanasi, with M.A. (IRPM), M.A. (Economics), BJMC (Gold Medalist), MJMC, DEM(Bangalore) and Ph.D. Besides editing this volume he has authored two books on Economic Growth in Modern Era and Inclusive Growth of the Economy. Dr. Sinha has authored many research papers and articles in various reputed journals of national and international stature. He has presented more than 45 research paper in various international and National conferences and seminars. Also he is managing editor of bi-annual refereed International Journal of Commerce & Social Science. Dr. Sinha is General Secretary of Uttar Pradesh Commerce Association. He is life member of Indian Commerce Association, New Delhi, Institute of Rail Transport (Ministry of Railways), New Delhi, and Institute of Public Enterprise Research, Allahabad.



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₹ 1550



Human Resource Management in Globalised Era





Knowledge is Our Business

HUMAN RESOURCE MANAGEMENT IN GLOBALISED ERA

edited by *G. K. Sinha & Rahul Singh*

This edition published by Dominant Publishers And Distributors (P) Ltd
4378/4-B, Murarilal Street, Ansari Road, Daryaganj,
New Delhi-110002.

ISBN 978-93-84207-26-7

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Edition 2016

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Printed in India by KSS & ASS, Delhi - 110051.

**Dominant
Publishers & Distributors Pvt Ltd**

Editorial Office: 116-A, South Anarkali, Delhi - 110051.
Ph. : 011-22415687.

Sales & Marketing: 4378/4-B, Murari Lal Street, Ansari Road,
Daryaganj, New Delhi - 110002.
Ph. 011-23281685, Fax: +91-11-23270680

Production Office: A 2/21, Sahibabad Industrial Area,
Site-IV, Sahibabad, National Capital Region, Delhi.

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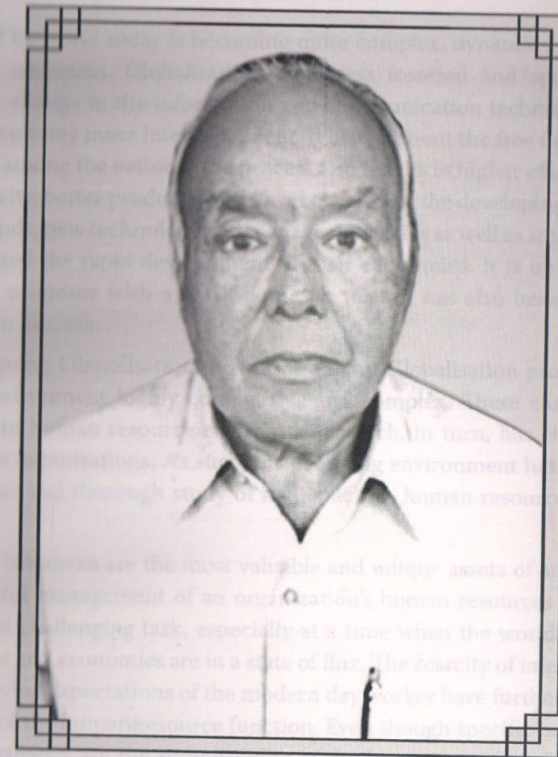
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to

my Father

with reverence and affection.....



Late Shri S.P. Sinha

(01st February, 1940 – 06th April, 2016)

attracting, managing, motivating and developing employees for the benefit of the organization.

This book consists of twenty eight papers deals with effect, programmes and strategies of human resource management in India. Also focuses on labour welfare, industrial disputes, employee retention, employment services, training strategies, talent management, employer branding, female labour participation, quality of work-life, 360 degree performance appraisal, job satisfaction, human resource development and economic growth issues, etc. Apart from this, these papers are written by the research scholars, academicians and business practitioners from the diverse areas of the country. The contributors have toiled to assess the position of human resources of the economy as well as the real economic environment of the country.

In all, the book provides a refreshing insight into all that a reader wants to know about the human resource management.

I am also congratulate to contributors who have taken pain to contribute their valuable research papers for completion of this book. I hope this book will be useful for academicians, policy makers, general readers, and students to know the real position and challenges of human resource management in globalised era.

—G.K. Sinha

—Rahul Singh

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Talent Management – A Trend of Human Resource Development Strategy

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Abstract

Human capital is a precious and scarce resource and management of it is considered to be a tough and crucial job for Human Resource Personnel. Nowadays the organizational environment has become global, complex, dynamic, highly competitive and extremely volatile and due to these factors long run survival of corporate entities became difficult. To overcome such problems, the enterprises have to adopt sound personnel policies and strategies for the smooth operation of the organization as talented employee occupies a key role in the achievement of organizational goals. The organizations have to be global and systematic in managing their human capital with a hope of gaining and sustaining a competitive advantage in future. Globally the Human Resource Professionals recognized the importance of efficient and effective talent management practices for sound and healthy operation of an organization and making more investment into talent development initiatives which currently is a challenge. On the above backdrop, the present study is undertaken to analyze the trends of talent management practices as a Human resource strategy for the best of the organisations in particular and the nation as a whole.

Keywords: Talent Management, Global, Human Resource, Human Capital, Recruitment and Organization.

1. Conceptual Fallacy

“Talent management is the additional management processes and opportunities that are made available to people in the organization who are considered to be ‘talent.’”

Today’s global economy has created a more complex and dynamic environment in which most firms must learn to compete effectively to achieve sustainable growth. Despite millions of unemployed workers, there is an acute shortage of talent. Talent management not at all a new concept, but its importance has recognized globally due to the dynamic environmental conditions at present. Talent management is a tailor-made system and every organization has its own talent management system that suits their organization and environment. One of the most critical challenges for any organization is finding, recruiting, and retaining talented individuals. Global business strategy needs alignment of people and talent management strategies. There is a strategic imperative for organizations to manage talent. Retaining and developing key people in the organization will be a critical success factor in the organizations. Senior managers report talent management as a strategic priority, yet over half of line managers are resistant to talent management processes. The strategies that can be used to determine the employee competency level of success include incorporating behavioral based questions that are designed to elicit examples from candidates about their previous work history and how they behaved in the previous job situations. Another significant strategy of ensuring the best fit is through competency-based management which can be described as the organization understanding its needs and who best fits with the organizations and then aiming to deliver the right outcomes by determining the value behaviors. As a selection tool, this strategy helps with recruitment of employees who possess the requisite skills and behavior and to identify the long-term high potential employees.

1.1. Talent management System as a Process

Talent management is a continuous process and consists of various steps which are as follows:

- *Establish Development Plans for All Employees:* Targeted career development for all levels of employee incorporating performance assessment, succession management and learning initiatives is essential in managing talent efficiently.

- *Build a Foundation of Competencies:* Establishing the competencies - the knowledge, skills and behaviours that are used to develop people in an organization is a critical step for the success of any talent management approach.
- *Integrate Career Development Planning into Performance Management:* For best results, work plans should contain activities that help employees to develop the skills needed to meet both individual and organizational goals.
- *Build Internal Talent Pools:* The identification and retention of high performing and high potential public sector employees should continue to be a high priority in today’s challenging environment.
- *Leverage the Power of Informal Learning:* For most employees, learning on the job from one’s peers is the most effective method of learning and providing the right tools can facilitate this more efficiently and produce greater benefits for the employee and the organization.

Talent management strategies are holistic in nature and aim at supporting such practices which improve the communication of goals and performance expectations across different levels in an organization. For many organizations talent management is a major strategic issue and they view it as a critical factor for providing them with a competitive advantage in the competitive war for talent. Effective management of talent requires a thorough diagnosis of the employee attitudes and also the organizational culture. The tools which help in attracting and retaining the best of talent in an organization are: pay, benefits, learning and development and a proper work environment which can be group centric or individual and the benefits can be tangible or intangible. Talent Management is managing the ability, competency and power of employees within an organization. The concept is not restricted to recruiting the right candidate at the right time but it extends to exploring the hidden and unusual qualities of employees and developing and nurturing them to get the desired results. Hiring the best talent from the industry may be a big concern for the organizations today but retaining them and most importantly, transitioning them according to the culture of the organization and getting the best out of them is a much bigger concern. With a relatively young population and a highly educated workforce, India has much to offer multinational companies that plan to build or expand their operations in the country.

2. Review of Literature

Work forces around the world have become larger, increasingly diverse, more educated, and more mobile. This global environment has not only changed the way business is conducted, it has also created the need for organizations to manage their work forces in a global context. As a consequence, the notion of a "global workforce" has received extensive discussion recently. One of the major topics of this discussion has been around talent management. Most of the research in the area of talent management so far has been premised on the idea of talent shortages, reflecting the robust economic conditions at present.

Campbell and Roland Smith (2010) define talent management as 'an organization's efforts to attract, develop, and retain skilled and valuable employees'. The goal of talent management is to develop or recruit people with the requisite 'capabilities and commitment needed for current and future organizational success. A report of Cornerstone on demand argues that in today's challenging fiscal environment improved talent management is not optional but essential if it is to play its part in enhancing efficiency, reducing operational risks and lowering costs. It also states that a greater focus on managing talent can help public sector employers deliver improved training at a lower cost, better develop and engage their people, and plan more effectively for the leadership and talent needs of the future.

According to a survey report of the Economist Intelligence Unit (2006) and Development Dimensions International (DDI), maximum CEO's from across different industries globally spend their major chunk of time in recruiting, performance management, talent management, succession planning, mentoring and retention. Kirkland (2007) opines that the challenges faced by profit and non-profit organizations are enormous and one of the most critical challenges for any organization is finding, recruiting, and retaining talented individuals. Karthikeyan(2007) views that the emphasis has been laid on initiatives that can be put in place to help organization to retain and nurture the talent. Despite the companies allocate great sums of money to talent management systems, many still struggles to fill key positions, limiting their potential for growth in the process. Athey (2008) finds that despite millions of unemployed workers, there is an acute shortage of talent globally. Cliffe(1998) finds that many companies mismanage talent development tasks. Through employee value proposition, management can attract and retain the

talent. Globally, fewer and fewer managers and professionals are ready to fill these leadership roles, and companies worldwide find themselves competing for a smaller pool of talent. Murty (2008) found that the current challenge for IT industry is to match its supply and demand position, and retaining the experienced persons in the organizations depends upon a number of factors in addition to pay and perquisites.

McCauley & Wakefield (2006) says that businesses must have the ability to identify the most talented individuals, provide them with the necessary training and experience, and retain valuable employees on a long term basis. Heinen & O'Neill (2004) views that managing talent cannot be completed within a quarter or a year, because it involves integrated planning and is not merely the responsibility of the Human Resources Department, but other factors are included in managing talent. Guthridge, Komm, & Lawson (2006) find that nearly half of the executives interviewed expressed concern that the senior leadership of their organizations does not align talent management strategies with business strategies. Gakovic & Yardley (2007) opine that global business strategy needs alignment of people and talent management strategies. Initially, identify the senior business manager with talent specialists. Next steps were to expand the talent pool, beyond a senior business manager level, implement development programs for future leaders according to levels of experience and seniority in an organization, and ensure the company had a customized solution to retain its talent through the employee value proposition. Roer Martin and Mihnea Moldoveanu (2003) define that *Talent = Capacity to learn + capacity to think + capacity to relate + capacity to act* accordingly and the values of the organization. Abbasi & Hollman (2000) point out that many human resource development academicians and practitioners have suggested and used training and development as a means of accomplishing this critical task.

Collings & Mellahi (2009) view that for many organizations there now seems to be a talent surplus with unemployment increasing across many countries and too many qualified people chasing too few jobs. Regardless of economic and work force conditions, however, organizations large and small, public and private, have come to the realization that in order to gain and sustain a global competitive advantage they must manage their work forces effectively. And to do so they must confront the reality of Global Talent Management (GTM) and its many challenges and develop human resource management activities to meet those challenges. Coy and Ewing(2007) notice that there

is considerable evidence that organization world wide face formidable talent challenges. The ability to attract, develop, and retain a needed supply of critical talent is a challenge facing all organizations. Boudreau (2007), Ramstad (2005), Cappelli (2008), Collings & Mellahi (2009) and Lewis & Heckman (2006) also suggest that organizations face greater competition for talent worldwide and face challenging times in attracting, retaining, and developing people they need.

3. Database and Methodology

As human capital is a precious and diversified resource, it's a highly difficult task to manage the talent. However talent management is a major strategic issue for many organizations and considered as a critical factor for providing with a competitive advantage in the competitive war for talent. On the above backdrop, an attempt has been made to have an in-depth knowledge of the emerging trends of talent management practices in India and the study entitled *'TALENT MANAGEMENT – A TREND of HUMAN RESOURCE DEVELOPMENT STRATEGY'* is undertaken with the under-mentioned objectives:

1. To study the concept and growth of Talent Management
2. To analyze the need of Talent Management
3. To evaluate the benefits of Talent Management
4. To analyze the Perspectives and Operational Dimensions of Talent Management
5. To assess the essential tools of Talent management Strategies
6. To analyze the trends of Talent Management Practices in India
7. To evaluate the role of TMP in the development of organizations
8. Finally to analyze its role on the overall progress of the economy.

The data pertaining to the study has been analyzed and presented in tabular forms to make the findings meaningful and easily understandable. The present study was based on two sources of data viz., primary data and secondary data. The primary data is the first hand information collected from the employees of various organizations through direct interview method to know the importance of this concept. The secondary data related to present study is mainly collected through secondary sources which include various periodicals, magazines and websites etc.

4. Analysis

In recent years, talent management has become a priority issue for organizations worldwide due to a shortage in skilled staff, particularly managers. Talent management strategies facilitate the development of both individuals and organizations by identifying employees with talent and ensuring that they receive the support they require. A talent management strategy is a well planned and designed that contains a clear statement of what types of jobs and/or what part of the organization a particular talent management approach is concerned with; reflect an understanding of where in the organization or outside it the right kinds of people may be found for these jobs and when they will be required to fill them; and outline the 'development outcomes' which this talent management work is designed to deliver in order to address current and potential future challenges.

Organizations which wish to attract the best of talents and retain employees across all levels must have an integrated approach to talent management. Many Indian organizations have realized that it is the quality of people which they employ, retain and develop will ensure their business profitability and provide them a competitive advantage. Talent management is concerned with delivering business success by understanding what an organization actually means by talent and how it can achieve the long term organizational goals. It aims at ensuring that the organizations value natural talents and understand the obstructions to an effective performance.

4.1. Talent Management Strategies

Talent management solution integrates the needs of the management, executives and employees into one system and unifies information across all the major HR processes like performance management, recruitment and selection, learning and development, succession planning and career development. According to a survey report of the Economist Intelligence Unit (EIU) and Development Dimensions International (DDI), maximum CEO's from across different industries globally spend their major chunk of time in recruiting, performance management, talent management, succession planning, mentoring and retention.

Talent management strategies are holistic in nature and aim at supporting such practices which improve the communication of goals and performance

expectations across different levels in an organization. These strategies can be categorized into the following heads:

- Developing the existing talent pool
- Maximizing employee satisfaction
- Attracting talent visibility
- Planning in advance for succession
- Acting upon the performance reviewed

Essentials of successful Talent management strategies: To ensure that talent management strategies are successful, the following prerequisites are essential:

- Ensure the organization is committed to the long-term development of a talent management strategy.
- Have a clear definition of talent.
- Identify the skills of organization needs to develop in the next five to ten years.
- Link the talent management strategy with wider business objectives.
- Decision regarding the availability of talent management strategy to all or specific targeted groups.
- Involvement of all employees of the organization in the development of talent management strategy.

4.1.1. Strategic Challenges

Talent Management is managing the ability, competency and power of employees within an organization. The concept is not restricted to recruiting the right candidate at the right time but it extends to exploring the hidden and unusual qualities of employees and developing and nurturing them to get the desired results. Hiring the best talent from the industry may be a big concern for the organizations today but retaining them and most importantly, transitioning them according to the culture of the organization and getting the best out of them is a much bigger concern. According to a report from CIPD's 2006 Learning and Development Survey, managing talent is not a very easy job and various factors influence the talent management strategies and policies of an organization. The report highlights some of the major strategic challenges to talent management which are:

- A rise in the trends of globalization in the labor market.

- An increase in the virtual workplaces.
- Diverse workforce in terms of age, race, etc.
- Educated workforce carries independent notions about their style of work and career path.

Effective management of talent requires a thorough diagnosis of the employee attitudes and also the organizational culture. The tools which help in attracting and retaining the best of talent in an organization are pay, benefits, learning and development and a proper work environment which can be group centric or individual and the benefits can be tangible or intangible.

- *Pay:* IT and ITES majors like Wipro and Infosys implement *variable pay* for retaining the employees and extracting the best performance from them. Flexible benefits are another effective tool for encouraging high performers.
- *Benefits:* Benefits which provide social and futuristic security to the employees can serve as a major tool for retaining the best talent pool in an organization.
- *Learning and Development:* Many Indian companies are providing ample learning opportunities to its employees for developing their leadership potential and also designing a *Life Cycle Stage Development programme*, which selects the employees with the leadership potential and trains them in accordance with their level in the organization.
- *Organizational Culture:* A healthy work environment boosts the morale and spirit of the employee and strengthens the bond of relationship between the management and the employees.

Talent Management illustrates managing the ability, competency and power of employees within an organization. It's not just limited to attracting the best people from the industry but it is a continuous process that involves sourcing, hiring, developing, retaining and promoting them while meeting the organization's requirements simultaneously. Therefore, it can be said that talent management is a full-fledged process that not only controls the entry of an employee but also exit.

4.1.2. Strategic Perspectives

The HR professionals have to consider various perspectives while formulating talent management strategy. Ashridge has recommended Six Perspectives for the implementation of the best talent management system for successful human capital management.

- *Process Perspective* believes that the future success of the company is based on having the right talent and nurturing talent is part of the everyday process of organizational life.
- *Cultural Perspective* believes that an organization where the development of every individual's talent is paramount and appreciated, and allowing people to explore and develop their talent becomes part of the work routine.
- *Competitive Perspective* which is underpinned by the belief that talent management is about identifying talented people, finding out what they want, and giving it to them – if not, competitors will.
- *Developmental Perspective* that proposes talent management is about accelerated development paths for the highest potential employees, applying the same personal development process to everyone in the organization.
- *HR Planning Perspective* claims talent management is about having the right people matched to the right jobs at the right time, and doing the right things. Succession planning tends to be more prominent in organisations taking this approach.
- *Change Management Perspective* uses the talent management process as a driver of change in the organization, using the talent management system as part of the wider strategic HR initiative for organizational change.

Table 1 depicts the various perspectives and ways in which they may impact on HR practices are outlined in. An organization may shift its perspective over time in accordance with changes in the organization's strategy. The cultural perspective would be exceedingly difficult to achieve as a starting point when introducing talent management, but may be where an organization would intend to be in a number of years after developing a development or HR planning perspective.

Table 1: Differences in operationalization of HRM Practices according to talent Management perspective

Perspective	Core belief	Recruitment & selection	Retention	Succession Planning	Development Approach
Process	Include all processes to optimize people.	Competence based, Consistent approach.	Good on processes such as work-life Balance & intrinsic factors that make people feel they belong.	Routine review process based on performance review cycle.	PDPs and development reviews as part of performance management. Maybe some individual interventions.
Cultural	Belief that talent is needed for success.	Look for raw talent. Allow introductions from in-house.	Allow people the freedom to demonstrate their talent, and to succeed and fail.	Develop in-house if possible, if not look outside.	Individuals negotiate their own development paths. Coaching & monitoring are standard.
Competitive	Keep talent away from the competition.	Pay the best so you attract the best. Poach the best from the competition.	Good people like to work with good people. Aim to be employer of choice.	Geared towards retention—letting people know what their target jobs are.	Both planned and opportunistic Approaches adopted. Mentors used to build loyalty.
Developmental	Accelerate the development of high potentials.	Ideally only recruit at entry point and then develop.	Clear development paths and schemes to lock high potentials into career paths.	Identified groups will be developed for each level of the organization.	Both planned and opportunistic.
HR Planning	Right people in the right jobs at the right time.	Target areas of shortage across the company. Numbers and quotas approach.	Turnover expected, monitored and accounted for in plans.	Detailed inhouse Mappings for individuals.	Planned in cycles according to business needs.

Change Management	Use talent Management to instigate change in the organization.	Seek out mavericks and change agents to join the organization.	Projects and assignments keep change agents, but turnover of mainstay staff can occur.	Can be a bit Opportunistic initially until change is embedded.	Change agents develop others who align with them and become the next generation of talent.
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There are some important factors to be considered while designing and devising Talent Management Strategies which are as under:

- Talent management approaches need to be built around a clear, coherent model of leadership.
- Talent profiles and skills sets must keep pace with public sector change and reform.
- Talent management needs to be aligned with diversity management so that an organization can ensure that talented people from minority groups are identified and developed.
- Processes and systems designed to manage talent must be aligned with capability and audit processes in order to ascertain if talented staff possess the requisite qualities and skills.
- The links between internal talent management processes and national talent management programs must be clarified to enable high-achieving staff to advance from agency- to sector- to cross-sector work.
- The range of development opportunities open to talented staff should be extended by embarking on joint talent management programs with other public sector and private sector partners.
- Talent management processes ought to be better linked with career planning and succession planning.
- Public sector organizations need to develop talent management strategies that reflect their values around inclusivity and public service.

4.2. Benefits of Talent Management Practices

Talent management can be a discipline as big as the HR function itself or a small bunch of initiatives aimed at people and organization development. This could be utilized for mapping people against the future initiatives of the

company and for succession planning. There are more benefits that are wide ranged which are as under:

- *Right Person in the right Job:* Through a proper ascertainment of people skills and strengths, people decisions gain a strategic agenda. This is especially important both from the perspective of the organization as well as the employee because the right person is deployed in the right position and employee productivity are increased.
- *Retaining the top talent:* Retaining top talent is important to leadership and growth in the marketplace. The focus is now on charting employee retention programs and strategies to recruit, develop, retain and engage quality people.
- *Better Hiring:* The quality of an organization is the quality of workforce it possesses. The best way to have talent at the top is have talent at the bottom. Nowadays talent management programs and trainings, hiring assessments have become an integral aspect of HR processes.
- *Understanding Employees Better:* Employee assessments give deep insights to the management about their employees. It is easier therefore to determine what motivates whom and this helps a lot Job enrichment process.
- *Better professional development decisions:* When an organization gets to know who its high potential is, it becomes easier to invest in their professional development.

4.3. Integrated Talent Management Programme (ITMP)

Integrated Talent Management programme encompasses data, process, workflow management, security models, user portals, and reporting and analytics tools across all technology applications required to run state-of-the-art talent management systems characterized by, and producing, high levels of alignment, planning, decision-making and service delivery.

Essential approaches in achieving optimal talent management outcomes include:

- Assessing information about an organization's directions, priorities, goals and objectives;

- Evaluating the results of regular employee surveys;
- Collating and considering information on employee demographics; and
- Analyzing departmental scan findings concerning the organization's culture, leadership, management practices, work environment, decision-making and other business processes and practices.

There are several critical factors in developing and implementing an effective ITMP such as;

- Active participation by senior executives;
- Accountability for the ITMP at the line manager level;
- A high level of departmental hr management support; and
- Effective organizational communication of the program.

4.4. Operational Dimensions

While designing a Talent Management System, the organizations have to consider various operational dimensions in order to meet the strategic goal. These dimensions are mainly categorized into three heads viz., defining, developing talent and structures and systems to support talent management. Basically there are 18 dimensions which are common to all the organizations. But their application and approach differs from organization to organization.

- *Defining talent:* Defining talent is how organisations decide to segment their workforce. By using a segmentation strategy for their talent, an organization is not identifying the rest of the workforce as talentless.
- *Developing talent:* Promotions, project work, management training schemes and management qualifications were the main development opportunities offered and undertaken in organisations.
- *Structures and systems to support talent management:* Performance management systems provide a good baseline for talent management systems on the basis of performance, although many systems are not geared towards measuring an individual's potential and future capability.

Defining:	Developing:	Structures and Systems:
1. Size of talent pool	7. Development path	14. Performance management
2. Entry criteria	8. Development focus	15. Talent management process
3. Decision process	9. Support	16. Use of technology
4. Permanency of decision	10. Influence on career conversations	17. Systems flexibility
5. Recruitment as a source of talent	11. Connected conversations	18. Ownership of talent
6. Transparency	12. Organizational values	
	13. Risk	

Fig. 1: Operational Dimensions of Talent Management

4.5. Prospects of Talent Management in India

Many organizations already have identified and applied best practices for talent challenges in India with great success. A study by India's Information Technology Industry Association and NASSCOM reveal that the supply of skilled workers for offshore service and technical work will be exhausted if India maintains its 46 percent global share of this sector. India must produce an additional 500,000 graduates to staff, and ultimately manage its growing workforce in the next five years. India is helping to reshape the world's information technology industry and service sectors such as finance and telecom. It is also emerging as a vital R&D partner for multinationals in pharmaceuticals, software, and microelectronics. India will become world's largest export platform as well as the largest domestic market for many products. India's greatest impact on the global economy for the foreseeable future will not be through their products, but rather as sources of skilled labor. While the U.S. still enjoys one of the world's biggest supplies of degree-holding scientists and engineers on a per-capita basis, India is producing millions of graduates in these fields each.

Indian businesses face huge challenges in recruiting, retaining, and developing their work forces. But because India is a former British colony with an established education system, and many Indians are fluent in English and open to international assignments, the cultural divide with the West is a boon to India. India is one of the world's most important suppliers of new talent. Each year, 2.5 million Indians graduate from college, and women are entering the workforce in increasing numbers. Some 300,000 Indians are employed in Business Processing Outsourcing (BPO), where workers remotely handle everything from insurance claims to tax statements for foreign corporations. Organizations need to consider different kinds of management structures to manage young leaders who are progressing quickly.

The management structure in India needs to include training and development. Because outsourcing is viewed as a cost-cutting measure, organizations overlook development needs, and then blame cultural differences for problems that arise. Foreigners often insist on graduates of India's elite schools, but this is a limited talent pool. Most outsourcing programs begin with easy, routine tasks that are best assigned to undergraduates. Women are increasingly important to the Indian workforce. Recruiting women to work in call centers can dramatically increase the labor pool. In some industries, the percentage of female workers jumped from 10 percent to 50 percent. But this isn't happening at senior levels of the work force. The McKinsey Global Institute produced a study contending that only 10-15 percent of Indian graduates in most professional disciplines are suitable for employment by multinationals due to poor training, weak English skills, and other factors. McKinsey also predicted that India will soon have huge labor shortages in fields with specialized skills like engineering.

5. Conclusions

Globalization has spawned a global competition for talent. Many of the most pressing global challenges facing global firms today are directly related to human capital challenges. Many Human Resource practitioners and HR consultants/professionals are now recognizing this, especially for multinational enterprises. A talent management strategy will improve organizational performance through better identifying, sourcing, developing, rewarding, motivating and retaining the talent that keeps the firms ahead of competitors. The study enunciated that the factors driving the popularity of talent management today are: *Scarcity of*

talent, increasing complexity of the role of leadership and increased demands in technology. A rightly managed talent turns out to be a gold mine. Managements need to realize its worth, extract it, polish it and utilize it. In all business climates, taking measures to retain valued employees saves money, preserves margins leading to better business opportunities. To achieve success in business, the most important thing is to recognize the talent that can accompany in achieving the organizational goals. Every organization requires the best talent to survive and remain ahead in competition. Talent is the most important factor that drives an organization and takes it to a higher level, and therefore, cannot be compromised at all. It won't be exaggerating saying *talent management as a never-ending war for talent!*

By the study, it is clear that Talent Management System is integrated across all aspects of Human Resource Management. There are clear inter-dependencies between talent management and recruitment, development, diversity, retention and succession planning practices. Best practices for developing Indian talent also came up in every session with due importance of it. The talent management system can be an effective tool for creating symbiotic relationship between talent and the organization to dramatically accelerate performance improvements. Nurturing and retaining knowledge is a key to the success of any global sourcing venture. Nurturing human capital is not an end in itself, but a route creating better value for all stakeholders - customers, shareholders, vendors and the employees. The successful management of talent today gives organizations a vital edge. This indeed is a challenge to HR and effective talent management is an important feather in the cap of any HR manager. Hence it can be concluded that Talent Management Practices plays a significant role in the acceleration of sound growth of an organization which ultimately leads to the development of the economy as a whole.

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2016 February First Edition

1/8 Demmy. 208 Pages.

Price : Rs.200

ISBN: 978 - 81 - 910738 - 7 - 4

Printed at: Sri Raghavendra Laser Printers,
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ENVIRONMENTAL REPORTING – A NEW PARADIGM OF CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT:

Nowadays due to globalization, the concept of Corporate Social Responsibility (CSR) has gained utmost importance and has become a worldwide concept whereby organisations consider the interests of society by taking responsibility for the impact of their activities. Corporate Responsibility includes the communication about how companies understand and manage their impact on people, clients, suppliers, society, and the environment in order to deliver increased value to all their stakeholders. In India, CSR is in a budding stage and facing daunting social and environmental challenges due to rapid economic developments, many Indian companies have to go beyond their essential economic functions and to consider social and environmental aspects through their CSR for their sustainability and development. Protection of environment is one of the ethical responsibilities of a corporate unit. Hence they are responsible to protect the environment by producing pollution-free goods and are responsible to disclose the environmental facts to the concerned bodies. Now-a-days environmental reporting has become mandatory. On this backdrop, an attempt is made to overview the dimensions of Corporate Social responsibilities, especially environmental and social reporting for the sustainable development.

Keywords: Corporate Social Responsibility, Environmental Protection, Globalization and Environmental Reporting

CONCEPTUAL FALLACY:

Environmental awareness among Indian stakeholders gets strengthened with advancement in communication technology. Stakeholders are sensitive about the harmful impacts of industrial activities on environment. Such high propensity of environmental awareness ensures a more cautious approach among Indian corporations to be environmentally responsible. Regulatory efforts are geared internationally towards reduction of the quantum of pollution, by making

it commercially viable and an attractive unexplored profitable business opportunity. Carbon trading is one such positive initiative towards abating pollution internationally.

Corporate Social Responsibility is the procedure of assessing an organization's impact on society and evaluating their responsibilities. It begins with an assessment of various aspects of each business such as Customers, Suppliers, Environment, Communities and Employees. Rising economies such as India have also observed a number of companies enthusiastically engaged in CSR activities and have been quite sensible in taking up CSR initiatives and integrating them in their business processes. CSR is now prominent and evident more than ever due to the emphasis laid on businesses regarding environmental, social and ethical issues. CSR encompasses many different ecological, social and economic issues.

Corporate Social Responsibility has six domains such as Community Support, Diversity, Employee Support, Non-domestic Operations, Product and Environment. The Company avoids the use of hazardous waste management techniques, uses and produces environmental friendly products, develops pollution control and recycling techniques. The concept of Corporate Environmental and Social Responsibility was first introduced in 1990s by multinational companies. It requires the business houses to become socially responsible, and to communicate their social activities by means of Environmental report along with financial report. As the environmental and social reporting systems have been developed over decades, the climate of corporate environmental and social responsibility is becoming mature nowadays globally. Environment-sensitive companies disclose such information voluntarily are extensively concerned by the public where strong debatable issues constantly raise as a result of the rapid economic growth. Corporate environmental and social responsibility is no longer an international obligation but a domestic demand for the economy. Organizations are being called upon to take responsibility for the ways their operations impact societies and the natural environment.

REVIEW OF LITERATURE

Corporate Social Responsibility has earned much salience over the last few decades in academic literature that offers various interpretations of the concept of corporate social responsiveness and it is argued that business and society are interwoven: society has certain expectations regarding business and therefore the firm has responsibilities towards society.

Corporate Social Responsibility can be defined as the "economic, legal, ethical, and discretionary expectations that society has of organizations at a given point in time" (Carroll and Buchholtz 2003). Nexen (2009) defines CSR is a commitment to behave ethically and contribute to economic development while improving the quality of life of our workforce and their families as well as the local community at large. Kotler & Lee (2004) defines it as a commitment to improve community well-being through discretionary business practices and contributions of the corporate resources. Eufin.Org (2009) defines CSR as a concept companies take themselves to reflect social and environmental concerns within their activities and in their relationships with the various corporate stakeholders.

The emergence of Corporate Environmental Reporting (CER) in India has been an important development, both for better environmental management and overall corporate governance. Early 1990's, marked the beginning of environmental reporting, by few heavily polluting industries. A number of recent national and international surveys have identified growth in the number of companies reporting on internet (Isenmann R, 2004). Corporate reporting is expanding beyond financial and environmental performance (Kolk A, 2004). Lodhia (2006) has defined Corporate Environmental Reporting (CER) as a process through which "companies often disclose environmental information to their stakeholders to provide evidence that they are accountable for their activities and the resultant impact on the environment."

DATABASE AND METHODOLOGY

The present study "*ENVIRONMENTAL REPORTING – A NEW PARADIGM OF CORPORATE SOCIAL RESPONSIBILITY*" has been undertaken with the objectives below:

1. To analyze the importance of Corporate Social Responsibility and its dimensions
2. To outline the increasing importance of Environmental Reporting
3. To analyze the Environmental Policy
4. To overview the regulatory statutes and statutory bodies to ensure environmental initiatives
5. To analyze the advantages of Environmental Reporting
6. To analyze the recent trends in Environmental Reporting practices in India

In order to accomplish the above objectives, secondary sources, available literature, reports and data have been used, which has been obtained from various journals, reports, magazines and websites. The study is merely of qualitative in nature rather than quantitative.

ANALYSIS:

Ecology and the increasing destruction of ecosystems and natural resources have warranted a widespread concern from the public, the governments and inter-governmental agencies. Moreover, business organizations throughout the world are legally required to conduct an Environmental Impact Assessment (EIA) for their new operations or expansion of the existing ones. EIA is a careful and detailed study of the likely environmental consequences of the new development, together with plans to avoid causing damage or to repair damage that cannot be avoided (Allaby, 1986). It takes into account whether resources used are renewable or non-renewable. In this sense, the rights of the future generations to exploit such resources have to be considered. But there are dangers in having too many regulations to curb the environmental impacts of the business. The cost of obeying regulations may inhibit innovation and, apart from the economic effect, this may delay or even prevent the substitution of new products and processes for old ones. Environmental Reporting is the production of narrative and numerical information on an organization's environmental impact or 'footprint' for the accounting period under review. In most cases, narrative information can be used to convey objectives, explanations, aspirations, reasons for failure against previous years' targets, management discussion, addressing specific stakeholder concerns, etc. Numerical disclosure can be used to report on those measures that can usefully and meaningfully be conveyed in that way, such as emission or pollution amounts, resources consumed and land use etc.

Environmental Policy:

Environmental policy messages underline the company's commitment in environmental protection activities, though not necessarily connected to their productive activity. Environmental policy statements help in instilling a sense of commitment to improve the economic efficiency of the firm, through efficient pollution prevention measures. Sound pollution prevention makes strong economic sense as it helps corporate to minimize emissions, effluents and waste discharges, which ultimately leads to increased profitability. It includes

Health Safety & Environment (HSE), Energy Conservation and Wind Energy, Corporate Sustainability/Environmental Initiatives, Waste Management and Water Management etc.

Guidelines for Environmental Reporting

In most countries, Environmental Reporting is entirely voluntary in terms of statute or listing rules. The best known and most common voluntary reporting framework is the Global Reporting Initiative (GRI), is a reporting standard that prescribes and specifies how the company should report on a wide range of social and environmental issues. It is a non-profit organization that promotes economic, environmental and social sustainability and it provides all companies and organizations with a comprehensive sustainability reporting framework that is widely used

around the world. The stakeholders are increasingly paying more and more attention to environmental issues in a company. Investors and financial analysts need environmental information to evaluate overall performance and estimate environmental risks; governments need information to implement environmental regulations; and consumers need the information to protect their own rights. As a response, many companies have taken on the responsibility for environmental reporting and disclosure, by which they can provide information about environmental performance and sometimes corporate social responsibility and sustainable development, meeting the needs of the financial markets and at the same time providing itself with a positive environmental image.

The Triple Bottom Line (TBL)

The Triple Bottom Line was a concept developed in the 1990s under which financial, social and environmental performance were to be reported within the annual report. The fact of reporting social and environmental impacts provided an incentive for a company to identify and establish performance indicators. Environmental impacts were identified in relation, amongst other things, to waste, emissions and energy. Social impacts were identified in relation, amongst other things, to employment and human rights issues. Environmental protection will be a central governance challenge and, even more critically, a market challenge in the 21st century. The Connected Reporting Framework has the five key environmental indicators, which all organizations should consider are: polluting emissions, energy use, water use, waste and significant use of other finite resources. The GRI guidelines include 79 disclosing items, which are grouped into economic, environmental and social performance.

There are 30 environmental items to be reported by companies, and they are categorized into nine groups: material, energy, water, biodiversity, emissions, effluents and waste, products and services, compliance and transport etc.

Economic Consequences of Environmental Reporting

There can be internal and external favourable economic consequences for companies. They can achieve cost reductions and become more attractive to potential investors.

- *Cost Reductions:* It has been reported that the discipline of measuring these risks can yield valuable management information with DuPont, for example, reporting that since it began measuring and reporting on the environmental impact of its activities, its annual environmental costs dropped from a high of US\$1 billion in 1993 to \$560 million in 1999.

- *Investors:* Investors are gradually beginning to require information on a company's policy and programmes for environmental compliance and performance in order to assess the risk to earnings and statement of financial position. Environmental reporting evolves with more consistent, comparable, relevant and reliable numbers and narrative disclosures.

Environmental reporting is in a state of evolution ranging from *ad hoc* comments in the annual report to a more systematic approach in the annual report to stand-alone environmental reports. Companies are realizing that it is their corporate responsibility to achieve sustainable development whereby they meet the needs of the present without compromising the ability of future generations to meet their own needs. Economic growth is important for shareholders and other stakeholders alike in that it provides the conditions in which protection of the environment can best be achieved, and environmental protection, in balance with other human goals, is necessary to achieve growth that is sustainable.

Environmental Reporting - The Road Ahead

There is widespread environmental awareness among all sections of society in India. A Survey on Corporate Environmental Reporting attempts to understand the reasons for environmental disclosure in the light of changing global business scenario clubbed with changes in stakeholder expectations of Indian corporate houses. Firstly world over companies now realize that natural resources (both renewable and nonrenewable) are scarce. Renewable resources cannot keep pace with the growing demand as the rate of depletion is faster than the rate of replenishment. This realization among today's

business world, how so ever late, drives them to make an honest attempt on judicious use of resources, recycling of water, waste reduction etc at their end.

Secondly with globalization, Multinational Companies (MNC) of European Union, United States of America (USA) and Japan are strengthening their global presence in India. These international companies bring in their responsible good practices thereby helping Indian companies to set higher international disclosure standards.

Thirdly economic theories have changed in the last few years. Traditionally development has been defined as a rise in GNP, or rise in personal incomes, or with industrialization and technological advancement. Gradually there evolved a debate regarding the measurement of economic development in context of high growth rate of GNP. This gave rise to a consensus towards economic development being best defined in terms of reduction of poverty, inequality and unemployment for a growing economy. Lack of safe drinking water, highly polluted atmosphere, rivers, toxic emissions, chemical spills, massive deforestation and climate change cannot be the signs of well being of a nation. Industrialization unabated has resulted in heavily polluted environment that adversely affected the quality of life. There is international consensus that sustainable development is of prime importance than unhindered industrialization for overall economic development.

Fourthly regulatory efforts are geared internationally towards reduction of the quantum of pollution by making it commercially viable and an attractive unexplored profitable business opportunity. Thus corporate must realize that political responsibility of working for clean technologies would benefit in the long run.

Last but not the least environmental awareness among Indian stakeholders gets strengthened with advancement in communication technology. Their awareness and desire to leave an environmentally safe world for future generations, exerts a positive pressure on Indian corporate giants, to come out with, responsible environmental disclosure initiatives. Stakeholders are sensitive about the harmful impacts of industrial activities on environment. Thus stakeholders of today are well informed and their high propensity of awareness on environmental matters ensures a more cautious approach among Indian corporations to be more environmentally responsible.

CONCLUSION:

Corporate Social Responsibility is “*the ethical behavior of a company towards the society*”. It has become increasingly prominent in the Indian corporate scenario because organizations have realized that besides growing their businesses it is also vital to build trustworthy and sustainable relationships with the community at large. Organizations having the most active role in the market economy, cannot confine their attention to economic goals only, but must focus on a more extended qualitative approach and pay attention to their environmental and social responsibility through internal and external reporting. However corporate environmental reporting and disclosure will become more important in the near future in India for Sustainable development. There is no doubt that more laws and regulations will be gradually enacted to regulate the environmental behaviour of enterprises in the near future. New trends of government disclosure will also promote corporate environmental disclosure. Corporate environmental reporting and disclosure is still at an initial stage in India and is in need of further development in parallel with the improvement of corporate governance and the increasing of public awareness on sustainable development.

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ISBN No. : 978-81-910738-8-1

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**COMPARATIVE STUDY OF
LANGUAGE AND LITERARY ELEMENTS IN
ENGLISH, HINDI, TAMIL AND TELUGU**

© Dr. S.R.K. Govt. Arts College, Yanam

Price : ₹ 250

Printed : April, 2016

Publisher :

Thamizhannai Aayvakam, Puducherry

Cover Page, DTP & Type setting :

Excel Computers & Communication Services, Yanam

ISBN No.: 978-81-910738-8-1

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Printed at: Sri Raghavendra Laser Printers,
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I am sure the reader will enjoy reading the different contributions.

Dr. VARUGU BHASKAR REDDY
Head, Department of Telugu.

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5. MODERN TRENDS IN HINDI AND TELUGU LITERATURE: AN OVERVIEW

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Abstract :

Indian literature virtually encompasses the whole of India and its every single aspect, both symbolically as well as realistically. Indian literature includes everything such as religious and mundane, epic and lyric, dramatic and didactic poetry, narrative and scientific prose, as well as oral poetry and song. Hindi is the most widely spoken language in India today serves as the lingua franca across much of North and Central India. Hindi literature is flourishing in both productivity as well as diversity of voices. Hindi language today has inevitably acquired a local colour, rooted as it were in its specific cultural and geographical context that negotiates with and assimilates easily the other languages of the region. Hindi literature today transmits a kind of restlessness, more so in poetry than in prose. Telugu is one of the prominent languages in India. It is spoken predominantly in the states of Andhra Pradesh, Telangana and

Union Territory of Yanam. Telugu literature is like a garden with a variety of flowery techniques and expressions. Telugu, the Indian language with the third largest number of speakers (after Hindi & Bengali), is rich in literary traditions. In fact Telugu Literature has been the standard bearer of Indian Literature in all respects. The present study is undertaken to overview the modern trends in Hindi and Telugu literature.

Keywords :

Literature, Telugu, Hindi, Traditions and Dalit Poetry

1. Introduction :

Indian literature is the knowledge of the identity of the self (Atman) with the eternal (Brahman). It contains the continuity of a rich heritage, both modern and traditional. The Indian literature includes Vedas (Four Vedas), Upanishads, Mahakavyas/the Great Epics of Ramayana and Mahabharata, The Ashtaadasa Puranas (18) etc., represents the ocean of knowledge, divinity, spirituality, philosophy etc. All these were written both in prose and poetry are expressions of philosophical concepts. In Indian literature the effort has been to find out how a man can achieve divinity. The secret behind a tendency for hero worship is love and regard for humanity. In Vaishnava bhakti poetry, God descends on this earth as a human being, to share with us our suffering and turmoil, our happiness and prosperity. The flowering of bhakti literature as a pan-Indian consciousness took place in almost all the Indian languages

during medieval times. The Indian literature was divided into various periods such as; Early Dravidian Literature, Medieval Literature and Modern Indian Literature etc.

Around 1000 A.D. local differences in Prakrit grew more and more pronounced, known as Apabhramsa which led to the development of modern Indian languages. These languages, conditioned by the regional, linguistic and ethnic environment, assumed different linguistic characteristics. Today there are constitutionally recognized 22 modern Indian languages viz., Konkani, Marathi, Sindhi, Gujarati (Western); Manipuri, Bengali, Oriya and Assamese (Eastern); Tamil, Telugu, Malayalam and Kannada (Southern) and Hindi, Urdu, Kashmiri, Dogri, Punjabi, Maithili, Nepali and Sanskrit (Northern).

Hindi is a direct descendant of Sanskrit through Prakrit and Apabhramsha. It has been influenced and enriched by Dravidian, Turkish, Farsi, Arabic, Portugese and English. It is a very expressive language. In poetry and songs, it can convey emotions using simple and gentle words. It can also be used for exact and rational reasoning. Hindi started to emerge as Apabhramsha in the 7th century by the 10th century became stable. Several dialects of Hindi have been used in literature. Braj was the popular literary dialect until it was replaced by Khari Boli in the 19th century.

Telugu literature is the body of works written in the Telugu language. It consists of poems, novels, short stories, dramas

and Puranas. Telugu literature can be traced back to the early 11th century period when Mahabharata was first translated to Telugu from Sanskrit by Nannaya. It flourished under the rule of the Vijayanagar Empire, where Telugu was one of the empire's official languages. Telugu split from Proto-Dravidian between 1500-1000 BC. So, Telugu became a distinct language by the time any literary activity began to appear in the Tamil land, along with Parji, Kolami, Nayaki and Gadaba languages.

2. Anyalysis :

In almost all the Indian languages, the modern age begins with the first struggle for India's freedom in 1857, or near that time. The impact of western civilization, the rise of political consciousness, and the change in society could be seen in what was written during that time. Contact with the Western world resulted in India's acceptance of western thought on the one hand, and rejection of it on the other, and resulted in an effort made to revive her ancient glory and Indian consciousness. A large number of writers opted for a synthesis between Indianization and westernization, in their search for a national ideology. All these attitudes were combined to bring about the renaissance in 19th century India. The most important literary event that revolutionized literature was the emergence of literary prose in all the modern Indian languages. The emergence of prose as a powerful medium brought a kind of change that coincided with the process of modernization.

'Modernism' might be said to have been characterized by a deliberate and often radical shift away from tradition, and consequently by the use of new and innovative forms of expression. Thus, many styles in art and literature from the late 19th and early 20th centuries are markedly different from those that preceded them. The term 'Modernism' generally covers the creative output of artists and thinkers who saw 'traditional' approaches to the arts, architecture, literature, religion, social organization had become outdated in light of the new economic, social and political circumstances of a by now fully industrialized society.

2.1. Modern Indian Literature :

The impact of Western civilization, the rise of political consciousness, and the change in society were reflected in Modern Indian Literature. The emergence of prose as a powerful medium brought a kind of change that coincided with the process of modernization. Patriotic writings proliferated almost spontaneously in different languages, as the resistance of a community against foreign rule. The birth of the novel is associated with the social reform-oriented movement of the 19th century. This new genre, borrowed from the West, is characterized by a spirit of revolt, right from its adoption into the Indian system. The trend of Indian romanticism ushered in by three great forces influenced the destiny of modern Indian literature. These forces were Sri Aurobindo's (1872-1950) search

for the divine in man, Tagore's quest for the beautiful in nature and man, and Mahatma Gandhi's experiments with truth and non-violence.

2.2. Modern Trends in Hindi Literature :

Hindi can be traced back to as early as the seventh or eighth century. The dialect that has been chosen as the official language is Khariboli in the Devnagari script. Other dialects of Hindi are Brajbhasa, Bundeli, Awadhi, Marwari, Maithili and Bhojpuri. Hindi literature started as religious and philosophical poetry in medieval periods in dialects like Avadhi and Brij. The most famous figures from this period are Kabir and Tulsidas. In modern times, the Khariboli dialect became more prominent than Sanskrit. Chandrakanta, written by Devaki Nandan Khatri, is considered to be the first work of prose in Hindi. Munshi Premchand was the most famous Hindi novelist. The chhayavadi poets include Suryakant Tripathi 'Nirala', Prem Bajpai, Jaishankar Prasad, Sumitranandan Pant, and Mahadevi Varma. Other renowned poets include Ramdhari Singh 'Dinkar', Maithili Sharan Gupt, Agyeya, Harivansh Rai Bachchan, and Dharmveer Bharti. Shankani, written by Gaurav Bhasin, Hindi literature includes literature in the various Central Zone Indo-Aryan languages which have writing systems. It is broadly classified into four prominent forms (styles) based on the date of production. They are:

- Vir-Gathas (Poems Extolling Brave Warriors) – 11th-14th century
- Bhakti Era Poems (Devotional Poems) – 14th -18th century
- Riti or Sringar Poems (Poems of Romance) – 18th -20th century
- Adhunik Literature (Modern Literature) – 20th century onwards

The literature was produced in dialects such as Braj, Bundeli, Awadhi, Kannauji, Khariboli, Marwari, Angika, Vajjika, Maithili, Magahi and Bhojpuri. Hindi literature, with its supra-regional character, attracted Namdev (Marathi) and Guru Nanak (Punjabi) and others to write in Hindi, which by then had developed into a conglomeration of many languages and dialects, and came to be known as an umbrella language. The centrality of Hindi and its vast geographical area was the reason for it. Kabir (Hindi) is the foremost among the poets of the Sant Tradition (faith in one omnipresent god and not in many gods like Rama and Krishna). Kabir's poetry touches upon the various aspects of devotion, mysticism and social reforms. Surdas, Tulsidas and Meera Bai (15th - 16th Century A.D.) point to the great heights of Vaishnavite lyricism achieved by Hindi. Tulsidas (1532 A.D.) was the greatest of the Rama-bhakti poets who wrote his famous epic, the Ramacharit Manas (the lake of the deeds of Rama). In fact, epics like the Ramayana and the Mahabharata received a rebirth in the new languages. These

languages gave a fresh life, a renewed relevance, and a meaningful reincarnation to the great Sanskrit epics, and these epics in their turn provided substance and style to the new languages too.

From the 20th century, works produced in Standard Hindi, a register of Hindustani, are sometimes regarded as the only basis of modern literature in Hindi. The person who brought realism in the Hindi prose literature was Munshi Premchand, who is considered as the most revered figure in the world of Hindi fiction and progressive movement. Before Premchand, the Hindi literature revolved around fairy or magical tales, entertaining stories and religious themes. Premchand's novels have been translated into many other languages.

In the 20th century, Hindi literature saw a romantic upsurge. This is known as Chhayavaad (Shadowism) and the literary figures belonging to this school are known as Chhayavaadi. Jaishankar Prasad, Suryakant Tripathi 'Nirala', Mahadevi Varma and Sumitranandan Pant are the four major Chhayavaadi poets. Poet Ramdhari Singh 'Dinkar' was another great poet with some Chhayavaadi element in his poetry although he wrote in other genres as well. This period of Neo-romanticism, represents the adolescence of Hindi Poetry. It is marked by beauty of expression and flow of intense emotion. The four representative poets of this era represent the best in Hindi Poetry. A unique feature of this period is the emotional

(and sometimes active) attachment of poets with national freedom struggle, their effort to understand and imbibe the vast spirit of a magnificent ancient culture and their towering genius which grossly overshadowed all the literary 'talked abouts' of next seven decades. Other important genres of Adhunik Sahitya (Modernism) are: Prayogvad (Experimentalism) of Ajneya and the Tar Saptakpoets, also known as Nayi Kavita (New Poetry) and Nayi Kahani (New Story) of Nirmla Verma and others; followed by Pragativad (Progressivism) of Gajanan Madhav Muktibodh and other authors.

Among the numerous schools of poetry which sprang up in the fifties of this century was Nakenwad, a school deriving its nomenclature from the first letters of the names of its three pioneers – Nalin Vilochan Sharma, Kesari Kumar, and Naresh Mehta all poets of note in their own right. Apart from being poets, Nalin Vilochan and Kesari Kumar were also brilliant critics, with a wide perspective on literary history. Their critical attitude is marked by a synthesis or coordination of various disciplines of human knowledge – philosophy, history, art and culture, all pressed into the service of literary appraisal and analysis.

Hindi travel literature Rahul Sankrityayan, Bhadant Anand Kausalyayan, Sachchidananda Hirananda Vatsyayan 'Ajneya' and Baba Nagarjun were some of the great Indian writers who dedicated themselves entirely to the Hindi Travel Literature (Yatra Vritanta). Rahul Sankrityayan was one of the

greatest travelled scholars of India, spending forty-five years of his life on travels away from his home. He is known as the ("Father of Hindi Travel literature"). Baba Nagarjun was a major Hindi and Maithili poet who has also penned a number of novels, short stories, literary biographies and travelogues, and was known as ("Janakavi- the People's Poet").

Modern Hindi literature has been divided into four phases; the age of Bharatendu or the Renaissance (1868-1893), Dwivedi Yug (1893-1918), Chhayavada Yug (1918-1937) and the Contemporary Period (1937 onwards). Bharatendu Harishchandra (1849-82) brought in a modern outlook in Hindi literature and is thus called the 'Father of Modern Hindi Literature'. Mahavir Prasad Dwivedi later took up this vision. Dwivedi was a reformist by nature and he brought in a refined style of writing in Hindi poetry, which later acquired a deeper moral tone. This was the age of revival when the glory and grandeur of ancient Indian culture was fully adopted to enrich modern life. Social, political and economic problems were portrayed in poetry while songs were of social awakening. This trend helped in the emergence of National Cultural Poetry whose leading poets were Makhanlal Chaturvedi, Balkrishna Shama 'Navin', Siyaram Gupta and 'Dinkar'. These poets put more stress on moral aspect of life rather than on love or beauty, which later evolved in the Chhayavada style of poetry. Kamayani is the zenith of this school and Chhayavada was best

represented by Prasad, Nirala, Pant and Mahadevi Verma. After the decline of this movement, the leftist ideology was developed which found voice in two opposite styles of Hindi poetry. One was 'Progressivism' or 'Prayogavada' and the other was 'Nayi Kavita'. The former was an effort of translating Marx's philosophy of Social realism into art. The most notable figure of this movement was Sumitranandan Pant. The latter safeguarded artistic freedom and brought in new poetic content and talent to reflect modern insight. The pioneers of this trend were Aggeya, Girija Kumar, Mathur and Dharamvir Bharati. A third style called Personal Lyrics also appeared, aiming at free and spontaneous human expressions with Harivansh Rai Bachchan as the leader of this trend. The history of Hindi poetry, thus, extends over a period of almost one thousand years.

The proper development of Hindi prose followed the rise and growth of Khari Boli (colloquial dialect). Pre-Bharatendu writers like Ram Prasad Niranjani, Sadasukh Lal, Insha Allah Khan and Sadal Misra composed proses mainly based on mythological stories. Insha Allah Khan used the typical Khari Boli while others were more influenced by Sanskrit and Braj Bhasha. The development of Hindi prose has been classified into three periods:

- The First Phase (1868-1918)
- The Period of Growth (1918-37)
- The Present Age of Excellence (1938 onwards)

❖ **The First Phase:** Prose literature of Bharatendu and

Dwivedi era covers the first phase. The writers of this age developed drama, novel, short story, essay and literary criticism. Popular dramatic compositions were done mainly by Bharatendu Harishchandra, Bal Krishna Bhatt and Radha Krishna Das. They inclined more towards satires on contemporary conditions, social and patriotic plays. Eminent prosateurs of this age included Devaki Nandan Khatri (novelist), Chandradhar Sharma (short-story writer), Mahavir Prasad Dwivedi (essayist) and Padma Bingham Sharma (critic).

❖ **The Period of Growth:** This is represented by Jayshankar Prasad, Rai Krishna Das and Mahadevi Varma. Drama acquired a distinct place for itself in this period but the theatre did not respond to it. Again, fiction attained new proportions with Premchand as its most outstanding representative.

❖ **The Period of Excellence:** This period came more wholeheartedly after the Independence of India in 1947. Hindi drama of this period laid emphasis on realistic expressions and two new forms evolved like poetic Drama and radio play. Now the theatre also became interested in enacting these plays. 'Ashka' Jagdish Chandra Mathur, Mohan Rakesh and Lakshminarayan Lal have acquired distinction amongst modern playwrights. Fiction made a wonderful progress during this period. Realism, psycho-analytical techniques and prose-style was the main ingredient of the plot structure. Modern Hindi fiction found its mentors in Yash Pal, Aggeya and Renu. Essay and literary

criticism also developed during this period. Essayists like Hazari Prasad Dwivedi, Mahadevi Varma and Siyaram Sharan Gupta found new ways of expressing themselves through reminiscences, reportage and sketch. The history of Hindi prose is not expansive, as it had started out quite late. However, it has progressed at a rapid pace.

The prose literature also found a huge craving and the writers have shown their flair for drama, novel, short story, play, fiction, essay and also criticism. So many eminent personalities have made an unimaginable contribution to these kinds of Hindi literature. Bharatendu Harishchandra, Radha Krishna Das, Devaki Nandan Khatri, Mahavir Prasad Dwivedi, Padma Singh Sharma Jayshankar Prasad, Rai Krishna Das, Phanishwar Nath Renu, Yash Pal, Jagdamba Prasad Dikshit, Rahi Masoom Raza, Jagdish Chandra Mathur and Lakshminarayan Lal are a few to mention.

2.3. Modern Trends in Telugu Literature:

The early decades of the 20th century were marked by new developments in Telugu literature in accordance with the changes in the economy, particularly by the growth of the national movement. The romantic lyric became a popular genre. The narrative poems of Rayaprolu Subbarao, Devulapalli Krishna Sastry, Abburi Ramakrishna rao and Viswanatha Satyanarayana were marked by abundant imagery, metrical diversity and innovative themes.

Romanticism in Telugu poetry was influenced by R. Tagore and the English romantic poets. The Telugu romanticists made use of folklore, as in Nanduri Bubbarao's *Venkipatalu*. Unnava Lakshmi Narayana's multithematic *Malapalle* (The Hamlet of the Untouchables, 1921), which accurately depicted the peasant movement and the protests of Andhra's Untouchables, was an important novel of 1920. During 1930-40 the realistic socio-psychological novel developed, although romantic and realistic traits continued to co-exist in many works, such as *Narayana Rao* by Adivi Bapiraju (1895-1952) and *The Seashore* by Viswanatha Satyanarayana depicted the Peasant Movement. Short stories were written during this period by Chinta Dikshitulu, Gudipati Venkatachalam, popular as Chalam and Malladi Ramakrishna Rao. Revolutionary romanticism predominated in poetry, in the works of Srirangam Srinivasa Rao, popular as SriSri influenced by Surrealism. In the poetic cycle SriSri challenged the whole world and appealed for social justice. The poets Arudra and Dasarathi also wrote in the spirit of revolutionary romanticism. Telugu literature in 19th century reflected the struggle for national independence and the anti-feudal peasant movement as depicted in the plays of V. Bhaskara Rao (1914-57) and S. Satyanarayana and in the poetry of Kundurti and Duvvuri Ramireddy.

India's achievement of independence in 1947 engendered a Telugu Cultural Revival. The number of periodical publications increased; ties with other cultures were reinforced and Russian classics and Soviet literature were translated. Literary factions were formed during 1950-60. Progressive writers dealt with important social issues in such works as the narrative poem 'Song of Five Principles' by A. Somasundar; *The Chariot*, a novel about the hard life of peasants by R. Ramamohan Rao, and *Instruction*, a novel devoted to the intelligentsia, by K. Kutumba Rao. During this period, some Telugu writers were influenced by Existentialism and Freudianism.

In the novel *What Remains* (1952), Buchchibabu depicted the solitude of man in an inimical world of property ownership and advocated the ideal of serving the people. Rachakonda Viswanatha Sastry recounted the misadventures of an average man in the novel *The Insignificant One*. The predominant type of Telugu novel during the 1950s and 1960s was the realistic socio-psychological novel. The socially oriented short story was established by K. Kutumba Rao and T. Gopichand, who supported Marxism and portrayed the Indian intelligentsia. Karuna Kumar depicted the peasant life and Palagummi Padmaraju was a master of the psychological short story. The humorist Munimanikyam Nrisimha Rao wrote short stories whose heroine remained

steadfast before life's misfortunes. Rachakonda Viswanatha Sastry's six tales about *The Dry Law* (1962) resounded with social protest. Many a social and a political literary works were written for a mass readership during 1960. In second half of the decade, 'The Digambara' (Naked Poetry) trend arose. Expressing an archaic protest, the trend was related to the Hindi New Poetry Movement and to other Youth Movements in Indian Poetry of the 1960s. Telugu literature of the late 1960s and early 1970s reflected a conflict between Progressive, Democratic and Maoist Nihilism.

The major part of the literature published during the first half of the 19th century was poetry, particularly the Satakas. There were large in number and showed a greater amount of originality, moral instructions, social element, human touch and spirit of lyricism than other poetic forms. Phakki Venkata Narasayya, Vasurayalu were some of the eminent Sataka writers. There also flourished a host of poetesses the most famous of whom was Vengamma. The founder of modern Telugu literature was Rao Bahadur Kandukuri Viresalingam. He was influenced by English literature and the theme of his first novel *Rajasekhara charitramu*, was suggested by Goldsmith's *Vicar of Wakefield*. Later he focused on social reforms and advanced ideas in all spheres of life. The drama of the modern type was evolved from older forms of play writing like the *Vidhinataka* and the *Yakshagana*. The age old *Yakshagana* had almost

developed into a full blown type of native drama by the time it made its debut in the 19th century. Telugu writers were very fascinated started writing plays on modern lines. Some made translations from Sanskrit or English or new themes but adapted the Sanskrit norms or the English in the technique of composition. Viresalingam did a pioneering work in this direction. As the first novelists he is hailed as the father of modern prose literature in Telugu. Gurajada Apparao may be hailed as the father of modern short story in Telugu.

During the second half of the 19th century appeared a lot of prose works dealing with moral fables, stories of pilgrimages, subjects like politics, law and so on. Chinnayasuri's *Niti chandrika* won reputation as a classical specimen of modern Telugu prose in a very chaste and lucid style. Some have employed colloquial style and satisfied the growing need of a vast majority of the public. As it gained momentum, the novel, the short story, the essay and the like, the essential form of which is prose came into being. Eminent services were rendered by the Europeans to the cause of Telugu literature during the first half of the 19th century. W. Carrey etc wrote Telugu grammars, published dictionaries. Col Mackenzie etc took pains in collecting manuscripts of old works.

There was an all round progress in different branches of Telugu literature during this period. In particular two decades 1915 to 1935 have been regarded by some as the most brilliant

period in Andhra literary history. An important reason was the almost revolutionary change brought about G. V. Ramamurti Pantulu (died in 1940) who emancipated it from archaic grammar and introduced the spoken language as the vehicle of literature. He was the pioneer in the field of journalism in Telugu and through his journal *Viveka Vardhini* 1874 he propagated modern ideas, fostered fresh creative art in literature and launched attacks against social evils and superstition. His translation of Kalidasa's *Abhijnana Sakuntala* 1883 is still the best.

Lyrical poetry reached a high degree of excellence, its main theme being love in its various forms and appreciation of the beauties of nature. Nanduri Venkata Subbarao wrote exquisite love lyrics in the series *Yenki-Patalu* or the songs of Yenki regarded by some as the most beautiful love poems in modern Indian literature. Two other great poets were Visvanatha Satyanarayana who was also called kavi-samrat and Devulapalli Krishnasastri who came to be known as the 'Shelley of Andhra'. The latter like many others belonged to the old school. Birangam Srinivasa Rao belonged to the progressive school while Neo Classicism is represented by poets such as Gurram Jashuva. The poet Visvanatha Satyanarayana also wrote novels and his best-known work is *Veyipadagalu* (Thousand Snake Hoods), which gives a comprehensive picture of the present Andhra society.

Fiction in Telugu had its origin in the 17th century, but it was then in the form of a narration of a Puranic story or a fairly tale with little artistic merit. It was not until the 1870's that novels in the modern sense came to be written in Telugu. Early Telugu novels were translations of English or Bengali ones. Dramatic literature also made good progress. Gurujada Apparava is the author of the first noteworthy social drama, *Kanya-sulkamu* (Bride Price). There were other authors of social plays and historical plays like K.S. Rao who wrote on the fall of Vijayanagara. The period showed remarkable progress in essays, particularly in works of literary criticism. Although the honor of being the first essayist in Telugu goes to S.N.N. Naidu for his *Hitasuci* 1862, a collection of eight essays, the essay in the modern sense started with Viresalingam.

A very important role was played in the development of Telugu literature by the Sahiti Samiti, a sort of literary fellowship founded by Sivashankara Sastri, the Anna Guru who attracted around him a number of brilliant writers, poets, short story writers and essayists. The movement in favor of adopting the spoken language as a literary medium was inaugurated by G V R Pantulu, but its success was assured by the practical adoption of this medium by this group of writers. It is not unlikely that they were inspired by the Sabuj Patra movement in Bengali literature. The autobiography of Tanguturi Prakasam is an outstanding work in Telugu literature. The Swadeshi movement

in Bengal in 1905 had also a great repercussion on Telugu literature. Several novels written in Hindi and European languages were also translated in Telugu. Marxist ideas also had their impact on modern Telugu poetry. However, they could make an impact only post-Independence. These writers have a new attitude to poetry, which is noticeable both in the form and content of their works. SriSri ranks high among these poets.

9.4. Literary Movements in Post-modern Era :

In the Uttara Adhunika (Post-Modern) era the effort is to be natural, to be Indian, to be near to the common man, to be socially conscious. The literature of social realism, having its roots in the soil, became a dominant trend in contemporary literature. It was a continuation of the progressive literature of the thirties and forties, but definitely more militant in its approach. G.M. Muktibodh (Hindi), or the Telugu naked (Digambar) poets revealed the poet's solitary struggle in opposition to the mounting crisis of uprooted identity. They wrote political poetry on the theme of agony and struggle. It was poetry of commitment. Literature now moved to the downtrodden and the exploited. People like Dhumil (Hindi) showed a great range of social realism. Then came the Naxalite movement of the seventies, and with it post-modernism entered the Indian literary scene. In the Indian context, post-modernism arrived as a reaction to 'Media operated and 'market-guided reality', a reaction to the modernism of the sixties of the existential anguish, of the crisis

of identity, and of the frustration of the idealist, but it carried with it the trend of progressive literature of protest and struggle. One of the most significant features of the post-modernist era was the emergence of writings of the outcasts, as a major literary force. Dalit literature introduces a new world of experience in literature, widens the range of expression, and exploits the potentiality of the language of the outcasts and underprivileged Dalits.

3. Conclusion :

The literary developments in Telugu and Hindi seem to be similar. The advent of Marxism and Gandhism movement was conspicuous in Urdu, Punjabi, Bengali, Telugu and Malayalam, but its impact was felt all over India. In Hindi, Chhayavad was challenged by a progressive school that came to be known as Pragativad (progressivism). Nagarjun was undisputedly the most powerful and noted Hindi poet of the progressive group. With the advent of the modern period and the impact of western literature, drama took a new turn and developed as a form of literature. Jaishankar Prasad (Hindi) wrote historical and social plays to highlight the clash between idealism and the harsh realities by which they were surrounded. The making of modern theatre became complete only after India achieved independence in 1947.

A great work of art, in the Indian context, is the expression of both the traditional and the actual. As a result, the concept of modernism grew in the Indian context along different lines. The urge was to create something new. However, the tradition of humanism is also very much alive and hopes for a better future is not discarded. In western terminology, modernism is a breaking

away from established rules, traditions and conventions, but in India, it is a search for alternatives to existing literary models. Indeed the thought themes in Indian literature broadly hold within itself a magnificent yet clandestine vision, if viewed in an open angle.

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SKILL DEVELOPMENT & ENTREPRENEURSHIP

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This book provides a comprehensive discussion on skill development and entrepreneurship scenario in India. It is a collection of 23 extensive research papers contributed by the research scholars, academicians and business practitioners from the diverse areas of the country. The papers emphasize on need, effect, programmes, strategies of skill development and entrepreneurship in India. Also focuses on women entrepreneurs, development of women entrepreneurs, skill development and make in India, skilled labour force and economic growth, humanpower and small scale enterprises, organized and unorganized sector, development and human resource development, skill development and green jobs, corporate social responsibility, sustainable development, etc. The importance of skill development as a strategy of job creation and entrepreneurship development has increased immensely over the last decade due to the persistence of jobless growth. The present volume would surely act as an indispensable reference work for those academicians, students and research scholars of Economics, Commerce and Management and other related topics or subject who are interested to develop an understanding about the skill development and entrepreneurship.



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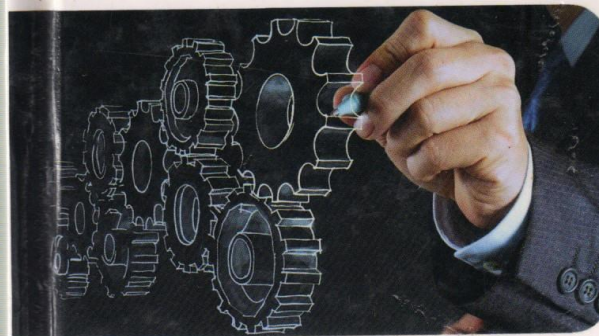
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SKILL DEVELOPMENT & ENTREPRENEURSHIP



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edited by G. K. Sinha & Rahul Singh

This edition published by Dominant Publishers And Distributors (P) Ltd
4378/4-B, Murarilal Street, Ansari Road, Daryaganj,
New Delhi-110002.

ISBN 978-93-84207-18-2

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First Published in 2016

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Printed in India by KSS & ASS, Delhi - 110051.

**Dominant
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Sales & Marketing: 4378/4-B, Murari Lal Street, Ansari Road,
Daryaganj, New Delhi - 110002.

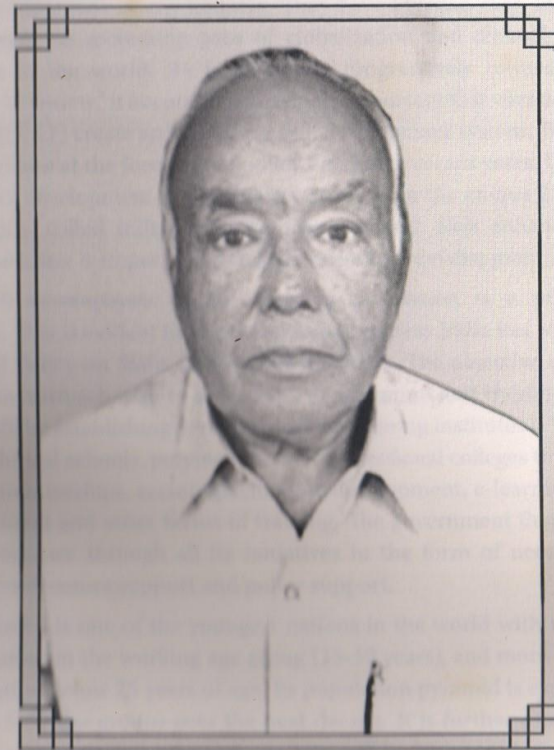
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Production Office: A 2/21, Sahibabad Industrial Area,
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*Dedicated
to
my Father
with reverence and affection.....*



Late Shri S.P. Sinha

(01st February, 1940 – 06th April, 2016)

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Chapter 5

Women Entrepreneurship in Present ERA: An Overview

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Abstract

In the history of human development, woman has been as important as man and the status, employment and work performed by women in society are the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated. Women constitute only one third of the economic enterprises throughout the world. In the wake of economic liberalization and globalization, women entrepreneurship is gaining importance in India. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. On this backdrop, an attempt is made to overview the status of women entrepreneurship in India and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment.

Keywords: Entrepreneurship, Development, Women Entrepreneurs, Constraints, Future Prospects

Introduction

"Woman is the builder and moulder of nation's destiny. Though delicate and soft as lily, she has a heart, far stronger and bolder than of man... she is supreme inspiration of man's onward march"

—Rabindranath Tagore

Nowadays women have emerged as a strong economic force and recognized that their social and economic development is necessary for development of any country. In this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanization, social legislation and along with the spread of higher education and awareness, the emergence of Women owned businesses are highly increasing in the economies of almost all countries.

In former days, women associated with three activities viz., 3 Ks: *Kitchen, Kids & Knitting*, later with 3 Ps: *Powder, Paapad & Pickles* and now with 4 Es: *Electricity, Electronics, Energy and Engineering*. Indian women have shifted from kitchen to higher level of professional activities and are growing fast and becoming a force to reckon with in the business world. In the present era, the women owned businesses in the form of women entrepreneurs are one of the fastest growing entrepreneurial populations in India. Today's women are under taking highly skilful and challenging tasks and exploring new avenues of economic participation. Women entrepreneurs explore the prospects of starting a new enterprise; undertake risks, introduction of new innovations, coordinate administration & control of business & providing effective leadership in all aspects of business and have proved their footage in the male dominated business arena. The Government of India has recognized women as the vital force for progress of the economy and introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the emerging women entrepreneurs.

Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Women Entrepreneurs may be defined as *"the woman or group of women who initiate, organize and co-operate a business enterprise"*. Government of India has defined Women Entrepreneurs as *"an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women"*. Skill, knowledge and adaptability in business are the main reasons for women to emerge into

business ventures. Patience is another precious quality of Indian women and the woman entrepreneur in India has numerous qualities and some of them are as follows:

- *Managerial Qualities*: A woman or a group of women manages the whole business of enterprise. She prepares various plans and executes them under her own supervision and control.
- *Generates Employment*: A woman entrepreneur must provide at least 51 percent of the employment generated in her enterprise to women.
- *Risk taker*: A woman entrepreneur takes calculated risk. She faces uncertainty confidently and assumes risk.
- *Mobilizes capital*: A woman entrepreneur assembles, co-ordinates, organizes and manages the other factors namely land, labour and capital.
- *Self-confident and flexible*: A woman entrepreneur should have the confidence to implement the change and overcome any resistance to change.
- *Timely and courageous decision-making*: A woman entrepreneur should have courage to own the mistakes and correct them. A woman entrepreneur must be clear and creative in decision making process.
- *Innovative*: A woman entrepreneur is one who incubates new ideas, starts her enterprise with these ideas and provides added value to society based on their independent initiative.
- *Work hard and Achievement-oriented*: A woman entrepreneur has to follow the principle, "Hard-work is the key to success a woman entrepreneur is an achievement oriented lady, not money hungry." Achievement orientation is a drive to overcome challenges, to advance and growth.
- *Optimistic*: A woman entrepreneur must be optimistic. The positive thinking of woman entrepreneur can turn the situation favorable to her.
- *Technically Competent*: The success of an enterprise largely depends upon the ability of woman entrepreneur to cope with latest technology.
- *Bold and Brave*: Women entrepreneurs face the adversities boldly and bravely. She has faith in herself and attempts to solve the problems even under great pressure.
- *Clear and Analytical thinking*: A woman entrepreneur is energetic, single-minded, having a mission and a clear vision. She must be

intelligent, adaptable and problem solver.

- *Leadership Qualities:* Leadership quality is one of the most important characteristic of a woman entrepreneur to influence and support others to work enthusiastically towards achieving objectives.

Review of Literature

Today Women entrepreneurship is a buzzing issue and several researches were conducted on this area. The literature review mainly focused on huge untapped areas and the opportunities available in the Indian economy.

"Women Entrepreneurship" means an act of business ownership and business creation that empowers women economically increases their economic strength as well as position in society. "Women Entrepreneur" is a person who denies the role of their personal needs to participate and be accepted economically independent. Strong desire to do something positive is a high-quality women entrepreneur who contributes to the position values of family and social life. According to Kamala Singh, "A women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life". In the words of Former President APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation." Dilip Kumar (2006) has elaborated on some of the issues faced by entrepreneurial women, such as a shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties and a lack of achievement motivation. According to Rizvi and Gupta (2009), government-sponsored development activities have benefited only a small section of women, namely the urban middle class due to their level of education, access to information and family support. According to Peters, Montgomery, Bakker and Schaufeli (2005), pressures from the job and family domains are often incompatible, giving rise to imbalance. It is estimated that women entrepreneurs presently comprise about 10 percent of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years, women will comprise 20 percent of the entrepreneurial force (Saidapur et.al, 2012). Anil Kumar (2007) opines that lack of sufficient education and technical

skills become a constraint for women entrepreneurship as it is a continuous risk taking and strategic decision making profession. A study by Das (2000) shows that more than 50 per cent of the women used their own funds or funds borrowed from their spouse or family to set up their business. Mangai(1992) opines that capital mobilisation is a limiting factor for women entrepreneurship and most of the entrepreneurs rely on family finance or at the maximum on partners and friends.

Database and Methodology

Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. Recent statistics confirm that women's economic activities play a crucial role in the growth of many of the world economies. With this background the present study "*WOMEN ENTREPRENEURSHIP IN PRESENT ERA: AN OVERVIEW*" has been formulated with the under mentioned objectives:

1. To study the importance and growth of Women Entrepreneurship in India.
2. To study the business opportunities available and socio-economic background of Women Entrepreneurs in India
3. To analyze the motivational factors and other factors that influence women to become entrepreneurs in present era .
4. To analyze the major strength and weakness of women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship
5. To analyze the challenges or constraints faced by women entrepreneurs and to offer suggestions to improve and promote of women entrepreneurship in India.
6. To know the future prospects of women entrepreneurs.

For accomplishing the objectives of the study, both secondary and primary data have been utilized. The primary data is obtained by Direct Interview method from 110 sample respondents through well structured questionnaires from the local people. The secondary data is obtained from various publications, journals, books and websites of various departments. Consistent with the objectives of the study, different techniques have been used for the analysis of data. Interpretation of the data is more on qualitative terms than on quantitative terms.

Analysis

The impact of women entrepreneurs as the engine for the economic development is well recognized globally. In India, entrepreneurship is considered as one of the best means for triggering economic and social development. In almost all the developed countries in the world women are putting their steps at par with the men in the field of business. The role of Women entrepreneur in economic development is inevitable. Their role is also being recognized and steps are being taken to promote women entrepreneurship.

Table 1: Women Entrepreneurship in India during 1971-2011

Year	Percentage
1970-71	14.2
1980-81	19.7
1990-91	22.3
2010-11	31.6

Source: World Bank Report 2010-11 and WAVE Conference Report 2009-10.

Table 1 makes clear that women work participation in India has got momentum recently as the percentage of work participation went up from 14.2 percent in 1970-71 to 31.6 percent in 2010-11.

Though women Entrepreneurship is a dynamic and burning issue, but still slower due to the discouraging social factors. It is only during last 10-15 years women have started becoming entrepreneurs and started industries and business. The Government of India has been providing various schemes and initiatives in order to enhance women work participation. The GOI providing various schemes in creating entrepreneurial opportunities to the women through various training programmes such as In-plant training, Advanced/Hi-skilled training, Vocational Training, Training & Development and Self-employment ventures etc. Apart from the above, action is taken to provide quality and professional training in the potential areas like Tourism and Hospitality, Food Processing, Logistics, BPO Call Centres and Medical Transcription, Office Management and Export Import Management etc., with a target of 3000 beneficiaries in the Annual Plan 2011-12 through all these training programmes. The Govt. is providing Financial Infrastructure and Incentives and Concessions to women entrepreneurs which are mentioned below:

- Special Investment Subsidy
- Rent Subsidy Interest Subsidy
- Employment Subsidy
- Incentives for Pollution Control Equipments / Energy Saving Devices
- Uninterrupted Power Supply
- Stamp Duty Exemption for the IT Industries

The Govt. encouraging women entrepreneurs through attractive schemes such as:

- Mahila Udyan Nidhi (MUN)
- Mahila Udavi

Women Entrepreneurship in India is still at the infancy level. The Women Entrepreneurs has to react to new ideas, demand and exploit the opportunities and thereby contribute to technical progress. But they are facing umpteen problems at various stages since from incorporation to the running of an enterprise such as:

- Male dominance
- Absence of Entrepreneurial Aptitude
- Lack of proper training & development facilities
- Marketing problems
- Financial problems
- Family conflicts
- Lack of credit facilities
- Shortage of raw materials
- Heavy competition, high cost of production
- Lack of entrepreneurial training
- Legal Formalities
- Mobility Constraint
- And other Constraints such as poor self image of women, inadequate motivation, discriminating treatment, lack of freedom of expression, etc.

Female entrepreneurship has been steadily climbing in recent years, but these new opportunities and growth are not without a unique set of challenges. Even with all of the advancements that women have made in the business world, there is still a long way to go before the success rate level is between

male and female entrepreneurs. Below are some of the top challenges:

- Gender Bias
- Fear of Risk
- Soft and Tender nature
- Overburden of Responsibilities and so on.

The female entrepreneurs need to overcome these challenges in general and to be more successful as a whole and in order to face such different "stumbling blocks," throughout their careers and the following suggestions are offered:

1. *Finance cells:* A large number of various finance cells may be opened to provide easy finance to women entrepreneurs.
2. *Marketing Co-operatives:* Marketing co-operatives should be established to encourage and assist to women entrepreneurs.
3. *Supply of raw-materials:* The required, scarce and imported raw-materials should be made available to women entrepreneurs at priority basis at concessional rate.
4. *Educational and awareness:* The educational and awareness programmes should be arranged to change the negative social attitudes towards women.
5. *Training facilities:* Special training schemes should be so designed that women can get full advantages.
6. *Develop a Blue Print:* It is advisable that all women entrepreneurs to write up a business blue print comprising clear description of the product or service, their target audience and the specific responsibilities of the business owner and employees, as well as an estimated cost and turn over etc.
7. *Team Building:* It's important that female entrepreneurs surround themselves with team members that have different strengths and expertise that can help run a successful business.
8. *Build Relationships:* It is advisable to build relationships, but shouldn't be scared to be competitive when pitching sales.
9. *Under-pricing services:* Women under price themselves in the workplace, and the same thing happens when you are an entrepreneur.
10. *Hiding from cash flow issues:* Managing cash flow and following up on owed money and payments is critical to every successful

business, but women tend to be less assertive when collecting money.

11. *Getting too close with employees:* While many small businesses adopt that "family" mentality, female entrepreneurs are often very guilty of getting too close with their workers.

The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women. There is a need of Government, Non-Government, Promotional and Regulatory agencies to come forward and play the supportive role in promoting the women entrepreneurship in India. The Government of India (GOI) has also formulated various training and development cum employment generation programs for the women to start their ventures and introduced special package on the "Integration of Women in Development":

- *Specific target group:* Government of India considers women as a specific target groups in all major development programs of the country.
- *Arranging training facilities:* It is also suggested to devise and diversify vocational training facilities for women to suit their changing needs and skills.
- *Developing new equipments:* Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipments and practices.
- *Marketing assistance:* It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.
- *Decision-making process:* It was also suggested to involve the women in decision-making process.

The GOI devised special programs to increase employment and income-generating activities for women in rural areas such as:

- Prime Minister Rojgar Yojana
- Women in Agriculture Scheme.
- KVIC Scheme.
- Women Co-Operatives Schemes
- Several other schemes like Integrated Rural Development Programs (IRDP), Training of Rural Youth for Self Employment (TRYSEM) etc.

- > Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme
- > Women Component Plan
- > Swarna Jayanti Gram Swarozgar Yojana and Swarna Jayanti Sekhari Rozgar Yojana
- > Women Development Corporations for arranging credit and marketing facilities.

State Industrial and Development Bank of India (SIDBI) has also introduced various schemes to assist the women entrepreneurs such as Mahila Udyam Nidhi, Micro Credit Scheme for Women, Mahila Vikas Nidhi, Women Entrepreneurial Development Programmes and Marketing Development Fund for Women etc.

Conclusions

The study enunciates that the women in India are undertaking wide range of entrepreneurial activities, traditional as well as non-traditional, but they are facing multiple problems. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among women entrepreneurs. The Government has to play the most vital role in entrepreneurial development by creating and highlighting the creativity and innovation among the women to grow entrepreneurship culture in society. Higher prospects are indicated by women entrepreneurs and within the service sector corporate/industries have the shows higher prospects to women. The study reveals that women participation in the field of entrepreneurship is increasing at considerable rate, efforts are being taken at the economy as well as global level to enhance woman's involvement in the enterprise sector.

Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Developing countries are definitely in dire need to encourage women entrepreneurship as women workforce is promptly available to exploit the unexplored dimensions of business ventures. The prospective role of women entrepreneur in India has been realized since a long time. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have

benefited only a small section of women and the large majority of them are still unaffected by change and development. Resurgence of entrepreneurship is the need of the hour. Women entrepreneurs must be moulded properly with entrepreneurial traits and skills to meet changing trends and challenging global markets, and also be competent enough to sustain and strive in the local economic arena. Women entrepreneurship brings in tremendous changes in the quality life of the people. Hence it can be concluded from the study that Women Entrepreneurship enhances not only the family prosperity, but also the entire economy as a whole.

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Women Entrepreneurship in India

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Abstract

Entrepreneurship can be among the most rewarding and demanding career options anyone can take up. With the rewards come the challenges as well. As we know India is a male dominant country thus it is very difficult for Indian women to overcome male dominance. The Indian educated women have to give huge effort for achieving equal rights and positions. Today women compete with men and successfully stand up men in every walk of life and business is no exception for this.

These women leaders are hardworking, confident, persuasive, devoted towards their work, diligence and perseverance. Women are working in various organisations in high positions.

The present paper endeavours to study the concept of women entrepreneur-Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in India - suggestions for the growth of women entrepreneurs-Schemes for promotion & development of women entrepreneurship in India.

Keywords: *Entrepreneurship, Women, Business, Gender.*



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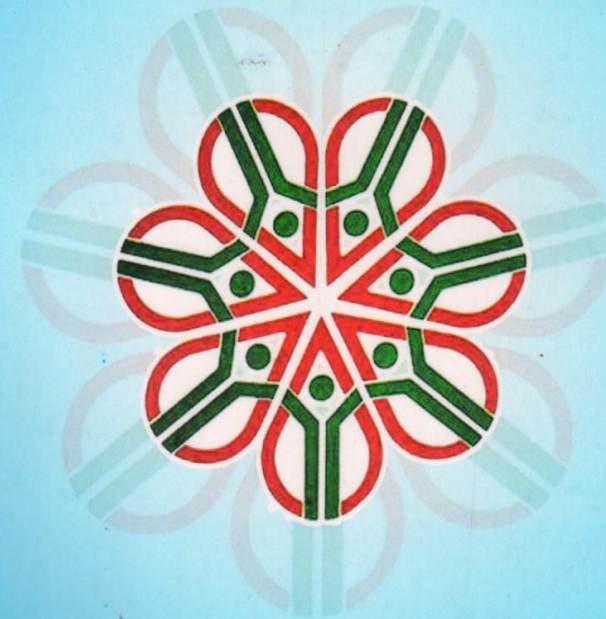
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Published by
PND Publishers
Vijayawada, INDIA



U.G.C. NATIONAL SEMINAR on
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At the same time while mentioning various regions, mountains and rivers, we respectfully acknowledge the unity of our country in its diversity. You must be coming across news items and articles in newspapers, or discussions on television, focusing on the need to maintain the unity and integrity of our nation. In fact, national unity and integrity, i.e. national integration has been one of the most important priorities of our country. In the course of analyzing the issues related to unity and integrity of the country, Secularism is mentioned as the fundamental characteristic of our nation. It is said that secularism is one of the most essential conditions of national integration.

Communalism has been one of the most disturbing problems. It has continued to be a threat to national integration. It is true that traditionally, the Indian society has been non-communal. Since centuries it has been absorbing and assimilating many religions and cultures. But it was during the British rule that communalism was used as a tool to divide Indians. The colonial rulers created situations to convince Indians that primarily they were members of different religious communities and they must think and act differently. The Constitution makers have sensed the negative potential of communalism. That is why, the Constitution declares India to be a secular State. Although the original Constitution had many provisions to promote secularism, the continued reappearance of communalism demanded reassertion. Consequently, it was made one of the basic pillars of Indian democracy and the word 'secular' was inserted into the Preamble of the Constitution by the Forty Second Amendment in 1976.

There is a need to preserve the national integrity of our country. The feeling of oneness among the entire citizen is important for the overall stability and growth of our country. All issues keeping in the mind to thinking in the Broadway we proposed this seminar and gathered in a common-place of discussions and solve these problems.

KANDULA ANJANEYULU
CONVENER

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¹Dr.S.Sudhakar Babu, Associate Professor, Human Resource Development Centre, University of Hyderabad, Hyderabad,

*inspirational, judicious, knowledgeable,
legitimate, manifesting, nationalistic,
ordinating, pragmatic, quick-witted,
rejuvenating, spell-bounding, tenacious,
unbounded, vivacious, wholesome, xylographic,
yearning, zealous and what not!*

Prabhu Kumari Vanama

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VIOLENCE AGAINST WOMEN - A MENACE TO WOMENS' HUMAN RIGHTS

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1. INTRODUCTION:

"Violence against women is a violation of human rights that cannot be justified by any political, religious, or cultural claim. A global culture of discrimination against women allows violence to occur daily and with impunity. Amnesty International calls on you to help us eradicate violence against women and help women to achieve lives of equality and dignity."

Violence against women is rooted in a global culture of discrimination which denies women equal rights with men and which legitimizes the appropriation of women's bodies for individual gratification or political ends. Around the world at least one woman in every three has been beaten, coerced into sex, or otherwise abused in her lifetime. Every year, violence in the home and the community devastates the lives of millions of women. Violence against women is rooted in a global culture of discrimination which denies women equal rights with men and which legitimizes the appropriation of women's bodies for individual gratification or political ends.

1.1. Status of Women in India:

India is a Veda-bhoomi and Karma-bhoomi and considers women as 'SHAKTI', the 'Goddess of Power'. As per our elders' words, God created women in his place as he cannot look after everyone in the universe. Historically Indian women are equal to men. The principle of equality of women and men has been basic to traditional Indian thinking. In epics woman is glorified as a "light of the house, mother of the universe and supporter of the earth and all its forests". In earlier Vedic, age a woman held higher and honoured situation in gender relationship. Manu the first to codifier of the laws in India said that "YATRA NARYANTU PUJYATE, TATRA RAMANTE DEVATA" means "Where women are verily honoured,

there the gods rejoice." He also declared that "In whatever house a woman is not duly honoured, that house, with all that belongs to it shall utterly perish."

2. REVIEW OF LITERATURE:

The literature review gives national and international evidence into the violence against women that can inform policy development and debate that explores contemporary moves to initiate cultural change within the economy:

Violence is an act carried out with the intention or perceived intention of physically hurting another person (Gelles and Straus, 1979). Schuler (1992) defined Gender Violence as "any act involving use of force or coercion with intent of perpetuating promoting hierarchical gender relations". Liz Kelly (1998), Surviving Sexual Polity has defined violence as "any physical, visual, verbal or sexual act that is experienced by the woman or girl at the time or later as at threat, invasion or assault, that has the effect of hurting her or degrading her and/or takes away her ability to contest an intimate contact". According to a report of Conference on Women, Beijing, 1995, Violence against women is any act of gender-based violence which results in, physical, sexual or arbitrary deprivation of liberty in public or private life and violation of human rights of women in violation of human rights of women in situations of armed conflicts. Dr Joanne Liddle modified this definition as "any physical, visual, verbal or sexual act that is experienced by the person at the time or later as a threat, invasion or assault, that has the effect of hurting or disregarding or removing the ability to control one's own behaviour or an interaction, whether this be within the workplace, the home, on the streets or in any other area of the community".

Adriana (1996) viewed that the expressions of violence take place in a man-woman relationship within the family, state and society. Cultural and Violence against women has been clearly defined as a form of discrimination in numerous documents. The World Human Rights Conference in Vienna, first recognized gender-based violence as a human rights violation in 1993. United Nations Declaration, 1993, defined *violence against women* as "any act of gender-based

violence that results in, or is likely to result in, physical, psychological harm or suffering to a woman, including, sexual or such acts, coercion or arbitrary deprivations of liberty, threats of occurring in public or private life". (Cited by Gomez, 1996) whether Radhika Coomaraswamy identifies different kinds of violence against women, in the United Nation's special report, Physical, sexual and psychological violence occurring in the family 1995 as:

DATABASE & METHODOLOGY:

The issue of violence against women in India was brought to the forefront after the brutal gang-rape of a 23-year-old woman in Delhi on 16th December 2012 which led to a sudden outpouring of anger and frustration about the situation that allowed such attacks to take place. On this backdrop, present study "VIOLENCE AGAINST WOMEN: A MENACE TO WOMENS' HUMAN RIGHTS" is undertaken with the under mentioned objectives:

- 1) To overview the status of traditional and present violence against women
- 2) To analyze the causes for the decline in the status and rights of women
- 3) To overview the basic rights of women
- 4) To analyze the causing factors of the violation of women's rights
- 5) To analyze the consequences of violence against women
- 6) To analyze the measures to prevent violence against women
- 7) To derive conclusions and suggestive measures for the protection of Women's rights.

For accomplishing the objectives, secondary data available for the books, journals, papers and various websites is obtained. To make the study more interesting and meaningful, the collected data is tabulated and inserted graphs. Interpretation of the data is qualitative in nature.

4. ANALYSIS:

Around the world at least one woman in every three has been beaten, coerced into sex, or otherwise abused in her lifetime. Every year, violence in the home and the community devastates the lives of millions of women. Gender-based violence kills and disables as

many women between the ages of 15 and 44 as cancer, and its toll on women's health surpasses that of traffic accidents and malaria combined. Violence against women in India is an issue rooted in societal norms and economic dependence. Discriminatory practices are underlined by laws favouring men. Inadequate policing and judicial practices deny female victims proper protection and justice. Although female participation in public life is increasing and laws have been amended, India still has a long way to go to make Indian women equal citizens in their own country.

4.1. Women's Rights:

Violence against Women is a Violation of Human Rights and fundamental freedoms of women. Violence against women is an obstacle towards gender equality. Women are entitled to equal enjoyment and protection of all human rights and fundamental freedoms that include among others:

- The right to life;
- The right to equality;
- The right to liberty and security of person;
- The right to equal protection under the law;
- The right to be free from all forms of discrimination;
- The right to the highest attainable standard of physical and mental health;
- The right to just and favourable conditions of work;
- The right not to be subjected to torture, or other cruel, inhuman or degrading treatment or punishment.

4.2. Root causes for Violence against women:

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. In modern India, women have held high offices in India including that of the President, Prime Minister, Speaker of the Lok Sabha and Leader of the Opposition. As of 2011, the Speaker of the Lok Sabha and the Leader of the Opposition in the Lok Sabha (Lower House of the parliament) were women. However, women in India continue to face atrocities

such as rape, acid throwing, dowry killings, and the forced prostitution of young girls.

Violence against women multiplied by numerous factors such as socio-cultural, political and legal which includes:

- Gender inequality within society and of existing structures of power in gender relations.
- Cultural patterns, especially in harmful influences of particular traditional practices or customs, education systems, religious beliefs and media influences.
- Lack of financial independence and high unemployment rate
- Low social and healthcare security
- Housing problems
- Fear of losing children
- Lack of protection by state institutions
- Low literacy rate
- Lack of education about self-protection skills
- Lack of improper legal mechanism
- Fear of ostracized and shamed by communities
- Long and humiliating court battles with little sympathy from authorities or the media and so on.

4.3. Measures to prevent Violence:

Physical, sexual and psychological violence strikes women in epidemic proportions worldwide. It crosses every social and economic class, every religion, race and ethnicity. From domestic abuse to rape as a weapon of war, violence against women is a gross violation of their human rights. Not only does it threaten women's health and their social and economic well-being, violence also thwarts global efforts to reduce poverty.

- It should be assured for girls and boys to receive upbringing and education which neither encourage traditional society and cultural patterns about the role of girls and boys, nor foster prejudice or stereotypes about each gender.
- It is important to strive towards creation of social climate with no tolerance for violence against women or any other form of violence.

- The conviction that violence against women is not acceptable should become generally accepted norm.
- Communities need to have an important role in defining solutions to violence and providing support to victims.
- The world should recognize the enormous potential of women and girls and make them feel safe, empowered.

5. CONCLUSIONS:

Violence is, however, preventable; a combination of efforts that address income, education, health, laws and infrastructure can significantly reduce violence and its tragic consequences. Violence is in many cases behaviour learned within families, from relationships with other people, at school, and from media. Decrease of violence in society is a long term aim, achievable through individual daily efforts for non-violent behaviour and peaceful resolving of conflicts, and by sharing necessary and appropriate knowledge with the community. That way one can stop harmful (abusive) patterns of behaviour being handed down from generation to generation. Violence against women has become a prominent topic of discussion in India in recent years. Politicians and media have placed great focus on the issue due to continuously increasing trends during 2008-2012.

Finally it can be concluded by the words of Swami Vivekananda "that a country and nation which did not respect women have never great nor will ever in future" which brings to a conclusion that the status assigned to women in any society reflects the nature of its cultural richness and the level of its civilization standards.

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"AMBEDKARITE QUEST ON EGALITARIAN REVOLUTION IN INDIA"

DR. SHOBHA BANKA

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The importance of pursuit in the perspectives to build up a sound Literacy, Philosophical and Educational system in the society is an obligatory. Ever-since Pre and After Independence, the issue is enlighting out in many Seminars and conventions, but the question is still up in the air. Though there are tremendous changes had been taken place and now the education system is far better, there needs much more strength to be given to make the present education system sound in the aspects of Literacy and Philosophy.

Many university instructors, intellectuals and educationalists have overcome to develop a model based education system in both literacy and philosophy adopting the Ambedkarite Quest on Higher, Professional and Technical education for the weaker sections of the society and to explore the potentiality in literature to strengthen the society as well as Indian national spirit. Within the epistemological frames that focus on the nature of knowledge and how we come to know, there are four major educational philosophies, each related to one or more of the general or world philosophies. These educational philosophical approaches are currently used in classrooms over the world. They are i) Perennialism - to ensure that students acquire and understandings of the great ideas of Western civilization; ii) Essentialism - training the students to read, write, speak, and compute clearly and logically; iii) Progressivism - education should focus on the whole child, rather than on the content or the teacher, and iv) Reconstructionism - highlights social reform as the aim of education. These educational philosophies focus heavily on "what we should teach", the curriculum aspect. In the quest of Dr. B.R. Ambedkar, the Education is not a matter that concerns only

INTERDISCIPLINARY ASPECTS OF ENVIRONMENTAL SCIENCE



Editors

Dr.T.Selvam, R.V.Gopala Rao

Dr.P.Madhavee Latha, Dr.K.Sree Latha

Dr.K.M.K.Chakravarthy

Interdisciplinary Aspects Of Environmental Science

- National Seminar On Interdisciplinary Aspects Of Environmental
Science 24th Feb, 2016 Proceedings

Editors

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© Tamizhannai Aayvagam

2016 February First Edition

1/8 Demmy. 208 Pages.

Price : Rs.200

ISBN: 978 - 81 - 910738 - 7 - 4

Printed at: Sri Raghavendra Laser Printers,

No. 15, Thanappa Street, Chennai. 600 005.

Ph: 044-42664695, 9003181586

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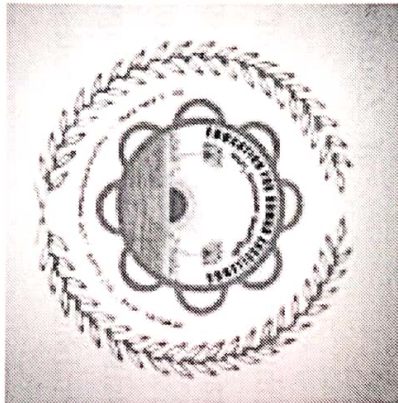
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ON
INTERDISCIPLINARY ASPECTS OF
ENVIRONMENTAL
SCIENCE

24th FEB, 2016

PROCEEDINGS



DR. SARVEPALLI RADHA KRISHNAN
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ACCREDITED WITH B+ BY NAAC & AFFILIATED TO
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Dr B.Raghunadhachary, Associate professor and Head of the Department of Physics, Dr. S.R.K. Government Arts College, Yanam was the chairperson for Technical Session 1 and Dr R. Veeramohan Associate Professor of Botany, Dr. S.R.K. Government Arts College, Yanam was the chairperson for Technical Session 2.

Nearly 50 delegates from various states and 100 Graduate & Post Graduate students from various institutes participated the seminar. 25 delegates presented full length papers and the remaining presented abstracts, posters and articles.

List of full paper presenters

1. Yandamuri Ayyana & Alavala Matta Reddy, Adikavi nannaya university.
2. Bharathi Anjuri, Adikavi nannaya university.
3. Dr.K.Sreelatha, K.M.C. for PG studies, Puducherry.
4. Dr.P.Madhav Latha, Avvaiyar government college for womens, Kakinada.
5. Kola Surya Prakash, Dr.S.R.K. Government arts college, Yanam.
6. P.Hari Kumar, lecturer in commerce , Ravi junior college, Yanam.
7. C.Ilango, R.S. Pondicherry university.
8. B.Jyothi, Department of computer science, Dr.S.R.K. Govt. arts college.
9. Shaik K.Khwajabi, Dr.S.R.K. Govt. arts college, Yanam.
10. A.V.V.S. Murthy, Dr.S.R.K. Govt. arts college, Yanam.
11. Palavi Pagaku & S.Ram Reddy, dept. of Microbiology, Kakatiya university, Warangal.
12. G.G.H.S.K.S. Prabhakar, Dr.S.R.K. Govt. arts college, Yanam.
13. Dr.Sankaraiyah, at al,K.M.C. for PG studies, Puducherry.
14. Dr.Yoginder Singh, Dr.S.R.K. Govt. arts college, Yanam.
15. V.Sridevi, Dr.S.R.K.Govt. arts college, Yanam.
16. Dr.R.Uma Devi, Dr.S.R.K.Govt. arts college, Yanam.
17. Dr.Varugu Bhaskar Reddy, Dr.S.R.K.Govt. arts college, Yanam.
18. N.S.Subba Rao, Adikavi nannaya university, Rajahmundry.
19. Dr.T.Selvam, Dr.S.R.K.Govt. arts college, Yanam.
20. Dr. A. Mani, Bharathidasan Govt. College for Women, Puducherry.
21. P. Lakshmi, Dr.S.R.K.Govt. arts college, Yanam.

The various papers have been published in a book form, so as to ensure wider reach of information to one and all. I am sure the reader will enjoy reading the different contributions and in turn contribute to the sustenance of environment and ecology.

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IMPACT ASSESSMENT OF PARTICULATE MATTER IN RELATION TO HUMAN HEALTH IN YANAM

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ABSTRACT:

Health of man and environment are two sides of a coin. Environment influences the life of human and human activities alter the environment. Abuse and Excessive interference of man in environment makes the environment sick. Presence of Particulate matter one of the air pollutants above the tolerance level has adverse effects on human respiratory system directly and other systems indirectly. Various industries established in Yanam (a small town in Puducherry UTD) region triggered lot of air pollution. Air sampling tests carried in Yanam using High Volume Air Sampler exposed the presence of Hazardous particulate matter in alarming level. Study of public health through door to door survey correlated the impact of particulate matter on public health in Yanam.

Key Words: Pollution, Particulate matter, Yanam.

INTRODUCTION

Environment is an integral part of human life. Any alterations in the environment may affect the health of people exposed to it. Generally the systems that are directly get affected by alterations in environmental are the skin, respiratory system and alimentary systems.

Present Globalization and Urbanization is affecting the quality of air all over the world. Since breathing air is a continuous process whether awake or asleep (Man breathes nearly 22000 times a day and inhales approximately 15 kg of air per day), air pollution plays a crucial role in human health. WHO has estimated that 50% of the global burden of chronic respiratory illnesses is associated with air pollutants (WHO 2000). On global scale millions suffer from respiratory ailments and other diseases attributed to the presence of toxic chemicals and biological agents in the air (W. H. O. Report).

HISTOPATHOLOGY OF GILLS IN ANABAS TESTUDINEUS (BLOCH) EXPOSED TO SUB-LETHAL CONCENTRATIONS OF PLANT EXTRACT OF CALOTROPIS gigantea(L.)R.BR.

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ABSTRACT

Tissue alterations in fish exposed to different concentrations of insecticides are functional response of organism which provides information on the nature of the toxicant. In histopathology, we can provide information about the health and functionality of organs. Tissue injuries and damages in organs can result in reduced survival, growth and fitness, the low reproductive success or increase susceptibility to pathological agents. Histopathological alteration due to pesticide toxicity and histopathological investigations on different tissues of exposed fish are useful tools for toxicological studies and monitoring water pollution. Naturally occurring insecticide chemicals could also be potential pollutants. The present study was taken up with sub lethal dose response in the experimental fish *Anabas testudineus* (Bloch) with *Calotropis gigantea* plant extract (three different sub lethal concentrations). The histopathological changes in the gill that is bulging of tips of primary gill filament, the secondary gill filaments lost their original shape and curling of secondary gill filaments was observed, The pillar cells nucleus showed necrosis and development of vacuoles in the secondary gills epithelium. Respiratory epithelium was ruptured at different points, so that the capillaries were exposed to water and hemorrhage exudates, inflammatory alternations were seen in the epithelium and shrinkage of blood capillaries and loss of micro ridges were observed.

INTRODUCTION

Calotropis gigantea alkaloids are namely uscharin and voruscharin (Robert Raffauf, 1970), Terpenoids are optically active, biologically active namely, insecticidal, antihelmintic or antiseptic in action, these compounds induce histomorphological changes in gills (Agarwal, 1992; Patole and Mahajan, 2006; Bharati. M, 2005). *Anabas testudineus* (Bloch), commonly known as climbing perch is popular table fish in India.

HINDUISM'S ATTITUDE TOWARDS ENVIRONMENT

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ABSTRACT

Understanding the interaction of human and environmental systems requires understanding the religious dimensions to the integration of ecology and society. Some proposed that Eastern religions and indigenous people offers more eco-friendly worldviews than Western people and religions. Since many environmental problems have stemmed from human activity, it follows that religion might hold some solutions to mitigating destructive patterns. Therefore by using idealized and disciplined framework of Hinduism we can create solutions to amend the broken relationship between humanity and nature.

HINDUISM AND THE ENVIRONMENT

Ishavasyamidamsarvam “This entire universe is to be looked upon as the Lord.” - hukla Yajur Veda, Ishavasya Upanishad - 1

The above three Sanskrit words is expressing the essential Hindu outlook on the world. It is a reverential attitude towards all of life. “Let there be peace in the heavens, the Earth, the atmosphere, the water, the herbs, the vegetation, among the divine beings and in Brahman, the absolute reality. Let everything be at peace and in peace. Only then will we find peace.” - *Atharva Veda*

Earth is intelligent and always giving. Our physical bodies are sustained by her abundance. When her abundance is withdrawn, our physical bodies are no more. “Ether, air, fire, water, earth, planets, all creatures,, directions, trees and plants, rivers and seas—they all are organs of God's body. Remembering this, a devotee respects all species. - SrimadBhagavataMahapurana (2.2.41), directions, trees and plants, rivers and seas—they all are organs of God's body. Remembering this, a devotee respects all species. - SrimadBhagavataMahapurana (2.2.41) Wherever you look in Hindu scripture, you find references reinforcing the central pillar of Hindu environmental thought: All is God, all is Divine, all is to be treated with reverence and respect, and all is sacred. At the highest level, there is no distinction in composition between the world we perceive and the Divine. Rather than being created

TOURISM AND ENVIRONMENT-AN ANALYSIS

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ABSTRACT

The need to preserve the world's inherent assets for future generation is becoming an essential goal not only for travel and tourism but also for all other industries that used the earth's natural resources. However, tourism, as one of the world's fastest growing industries, has a multitude of impacts, both positive and negative, on the environment. Negative impacts will arise when the level of visitor use is superior to the environment's ability to cope with this use. Positive impact will arise when every tourist understands the real and main concept of environment and sustainable tourism by heart, not just by word. In this paper an attempt has been made to study about some concepts about environment and tourism, sustainable development and tourism, ecotourism, and their relationship.

Keywords: Environment, Tourism, Eco tourism, Sustainability, Environment conservation, Tourism management, Wild life.

INTRODUCTION:

Tourism is an environmentally dependent activity. At the broadest level, the natural environments and heritages belong to people of each country and even some of them belong to all people of world. So, they all have right to understand, appreciate and conserve its national and international values. At the time of globalization, the protection, conservation, interpretation, and presentation of different natural and cultural environments of any particular region or country is a significant challenge for people in all parts of world. The term environment can be defined as all the conditions, circumstances, and influences surrounding, and affecting the development of an organism or group of organisms. In this definition both biophysical and socio-economic factors are included. In the long term, tourism depends on the quality of the environment. Indeed, the quality of an environment, or some particular

ENVIRONMENTAL REPORTING – A NEW PARADIGM OF CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT:

Nowadays due to globalization, the concept of Corporate Social Responsibility (CSR) has gained utmost importance and has become a worldwide concept whereby organisations consider the interests of society by taking responsibility for the impact of their activities. Corporate Responsibility includes the communication about how companies understand and manage their impact on people, clients, suppliers, society, and the environment in order to deliver increased value to all their stakeholders. In India, CSR is in a budding stage and facing daunting social and environmental challenges due to rapid economic developments, many Indian companies have to go beyond their essential economic functions and to consider social and environmental aspects through their CSR for their sustainability and development. Protection of environment is one of the ethical responsibilities of a corporate unit. Hence they are responsible to protect the environment by producing pollution-free goods and are responsible to disclose the environmental facts to the concerned bodies. Now-a-days environmental reporting has become mandatory. On this backdrop, an attempt is made to overview the dimensions of Corporate Social responsibilities, especially environmental and social reporting for the sustainable development.

Keywords: Corporate Social Responsibility, Environmental Protection, Globalization and Environmental Reporting

CONCEPTUAL FALLACY:

Environmental awareness among Indian stakeholders gets strengthened with advancement in communication technology. Stakeholders are sensitive about the harmful impacts of industrial activities on environment. Such high propensity of environmental awareness ensures a more cautious approach among Indian corporations to be environmentally responsible. Regulatory efforts are geared internationally towards reduction of the quantum of pollution, by making

ECOTOURISM IN CORINGA, ANDHRA PRADESH: A PROMISING OPPORTUNITY FOR DEVELOPMENT

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ABSTRACT

The present paper makes an attempt to highlight ecotourism in Coringa, Andhra Pradesh. Also tries to identify the resource base to promote ecotourism and emphasizes the constraints relating to the development of ecotourism and finally, suggests some measures for attaining the desired development of ecotourism in the state. Thus the paper focuses on the present status, the potentialities of ecotourism in Coringa.

KEYWORDS: Ecotourism, sustainable development, wildlife sanctuary, flora, fauna.

INTRODUCTION

Ecotourism is a new form of tourism based on the idea of sustainability. The term "ecotourism" has diverse meanings. The concept of ecotourism came into prominence in the late 80s as a strategy for reconciling conservation with development in ecologically rich areas. Conservation of natural resources prevents environmental degradation, this form of tourism has received global importance and currently recognized as the fastest growing segment of the tourism market. The World Ecotourism Summit, held in Quebec City, Canada, from 19th to 22nd May, 2002, declared the year 2002 as the International Year of Ecotourism. Such declarations highlight the relevance and recognition of ecotourism, both locally and globally. Presently, ecotourism comprises 15-20% of international tourism. The growth rate of ecotourism and nature based activities is higher than most of the other tourism segments (Kandari and Chandra, 2004). Its market is now growing at an annual rate of 30% (Whelan, 1991). From this, the significance of ecotourism can be very easily evaluated. The term 'ecotourism' was coined by Hector Ceballos Lascurian in 1983 to describe nature based travel. Lindberg, (1991) defines it as "traveling to relatively undisturbed or uncontaminated natural areas with specific objectives of studying, admiring, enjoying the scenery and its wild plants and animals, as well as existing cultural manifestations (both past and present) found in these areas". Identified sustainable development effort as an important element of ecotourism. A direct contributor

E-WASTE MANAGEMENT – A GROWING FIELD OF ENTREPRENEURIAL OPPORTUNITIES

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ABSTRACT

Highlights the state of entrepreneurship opportunities in managing E-waste from multiple frameworks. E-waste is growing faster than any other waste stream, driven by a growing electronics market and the rising obsolescence rate of electronic equipment. An e-waste recycling business is green business opportunities that helps conserve world's resources that would otherwise be spent on the manufacture of recovered substances E-waste refurbishing and recycling work hand-in-hand in the value chain and overall, the opportunities for growth in the e-waste management industry must coincide with strong public awareness on the environmental, health and economic issues. Once all of the market, technical processing and management research have been done, the entrepreneur must combine this accrued wealth of knowledge with a desire to work with the community. Establishing business in the e-waste world requires determination to work together with local governments and communities to bring a safe and productive work environment protecting the environment, aid building efficient industry. Meld notes explain many opportunities available for e-waste entrepreneur in processing and minimizing the e-waste and some avenues for e-waste disposal. The findings are drawn on considering E-waste as both a crucial environmental issue and economic opportunities in managing e-waste

Keywords: refurbishing, e-waste entrepreneur, dismantling opportunities, e-waste

INTRODUCTION

E-waste or electronic waste is the type of refuse that contains broken and unwanted electrical or electronic devices and peripherals. Common examples of e-waste include printer cartridges, batteries, dead mobile phones, broken television, monitors, and other such appliances. Much of the generated e-waste finds place in landfills, and the toxic non-biodegradable ingredients inside such e-waste items raise

HEMATOLOGICAL STUDIES OF ALBINO MICE EXPOSED TO MONOCROTOPHOS

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ABSTRACT

Hematological studies of Albino Mice exposed to sublethal concentrations of Monochrotophos, displayed gradual decrease in hemoglobin (Hb), packed cell volume (PCV) and total erythrocyte count (TEC). Gradual rise was observed on MCV, MCH and MCHC of experimental animals. Besides eosinophils, monocytes and basophils, Neutrophils and lymphocytes also increased significantly in experimental mice. The changes are more pronounced in animals exposed to multiple dose animals than the animals exposed to single dose.

Keywords: Monocrotophos, Toxicity, Hematological parameters, Albino Mice.

INTRODUCTION

The organophosphates (OP compounds) have been used as pesticides for more than 50 years and are still used in most developing countries. It is believed that every year 750,000 -3,000,000 OP poisoning cases occur globally. Organophosphorus pesticides poisoning can result from occupational, accidental or intentional exposure. Mortality due to OP pesticides is higher in the developing countries as they are readily available pesticides for farming. They are estimated to cause 300,000 fatalities annually. The commonly used OP insecticides are acephate, anilophos, chlorpyrifos, dichlorvos, diazinon, dimethoate, fenitrothion, methyl parathion, monocrotophos, phenthoate, phorate, pirimiphos, quinalphos, temephos, etc.

Monocrotophos is widely used against a variety of sucking boring and chewing insects of crops. Due to its high toxicity to human and wildlife; it is classified as a restricted use pesticide. Despite being labeled highly hazardous by the World Health Organization (WHO), it is still in use. As it is cheaper than the other alternative pesticides and more effective in controlling pests that decimate crop output, farmers are using monocrotophos pesticide to save their crops from pests ignoring the risk. As there are numerous reports on monocrotophos poisoning the widely used organophosphorous pesticide monocrotophos is selected for the study on mammalian model mice to relate the investigation to

HUMAN RIGHTS AND ENVIRONMENTAL PROTECTION

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ABSTRACT:

Human rights and environmental protection are interrelated, interconnected, and mutually responsive as both of them intended to the well-being of humanity. Safe and healthy environment is the precondition for the enjoyment of fundamental human rights. The linkage between these two approaches has recognised in various international and regional instruments, resolutions of the UN subsidiary organization, the outcome documents of international conferences, and the judicial pronouncement of tribunals, which consider the human rights framework as an effective means to achieving the ends of environment protection. Despite the evident relationship between these two, human rights violations and environmental degradation have been treated by most organizations, governments and even academia as unrelated issues. Environmentalists have tended to focus primarily on natural resource preservation without addressing human impacts of environmental abuse. Linking human rights with the environment creates a rights-based approach to environmental protection that places the people harmed by environmental degradation at its centre. Articulating the fundamental rights of peoples with respect to the environment creates the opportunity to secure those rights through human rights bodies in an international forum as well as the national tribunals. In this regard, the contribution made by the Indian judiciary for the protection of environment and to provide remedies to the victim of environmental harm by applying the right based approach to environmental protection is a clear example of how the framework of human rights can contribute in the protection of environment and the very existence of the humanity. The concept of sustainable development is very well served to interlink these approaches as it comprising three interrelated dimensions: environmental, economic and social. The present study is intended to describe the interlink between environmental protection and human rights approaches by analyzing instruments, initiatives taken by environmental and human rights bodies and the judicial pronouncement of various tribunals. Further it also

HISTOPATHOLOGY OF LIVER IN ANABAS TESTUDINEUS (BLOCH) EXPOSED TO SUB-LETHAL CONCENTRATIONS OF PLANT EXTRACT OF CALOTROPIS gigantea(L.)R.BR.

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ABSTRACT

Histopathological alteration due to pesticide toxicity and histopathological investigations on different tissues of exposed fish are useful tools for toxicological studies and monitoring water pollution. Biopesticides of any type have been approved for use by producers in the developing world where chemical use is largely or totally uncontrolled, they can be insecticidal or antimicrobial, some are herbicidal. Naturally occurring insecticide chemicals could also be potential pollutants.

The present study was taken up with sub lethal dose response in the experimental fish, *Anabas testudineus* (Bloch) with *Calotropis gigantea* plant extract (three different sub lethal concentrations). The histopathological changes in the liver include disarray in arrangement of hepatic chords, sinusoids filled with blood, vacuolization, enlargement and rupture of hepatocytes and necrosis was noticed.

INTRODUCTION

Calotropis gigantea alkaloids are namely uscharin and voruscharin (Robert Raffauf, 1970) Terpenoids are optically active, biologically active namely, insecticidal, antihelmintic or antiseptic in action, these compounds induce histomorphological changes in gills, liver, RBC's, stomach, kidneys and brain (Agarwal, 1992; Patole and Mahajan, 2006).

Anabas testudineus (Bloch), commonly known as climbing perch is popular table fish in India. The airbreathing species are attracting attention of the pisciculturists owing to their high production potential from paddy fields and stagnant shallow ponds (Dehadrai and Mukhapadhaya, 1979). The fish is easy to rear and are hardy, these attributes add to its demand. Hence it is necessary to study the immediate and chronic effects of insecticides on the fish, which form a part of human diet. Taking into consideration the myriad function performed by the liver, especially its pivotal role in detoxification, liver is chosen as one of the focal organ for our study. Furthermore, as all toxins pass through liver at some point or

E-WASTE POLLUTION THREAT TO HUMAN HEALTH

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ABSTRACT

In addition to its damaging effect on the environment and its illegal smuggling into developing countries, researchers have now linked e-waste to adverse effects on human health, such as inflammation and oxidative stress—precursors to cardiovascular disease, DNA damage and possibly cancer. In a study published, Tuesday 31 May, in IOP Publishing's journal *Environmental Research Letters*, researchers took air samples from one of the largest e-waste dismantling areas in China and examined their effects on human lung epithelial cells.

Keywords: E-waste, environmental hazard, occupational hazard, human threat.

INTRODUCTION

E-waste, or electronic waste, describes end-of-life electrical goods such as computers, televisions, printers, and mobile phones. Each year between 20–50 million tons of e-waste is generated worldwide, 100,000 tons of which is exported from UK shores, according to a recent BBC Panorama programme. A large proportion of worldwide e-waste is exported to China. Due to the crude recycling process, many pollutants, such as persistent organic pollutants and heavy metals, are released from e-waste, which can easily accumulate in the human body through the inhalation of contaminated air. After exposing the cultured lung cells to the organic-soluble and water-soluble constituents of the samples, the researchers tested for the level of Interleukin-8 (IL-8), a key mediator of inflammatory response, and Reactive Oxygen Species (ROS), chemically reactive molecules that can cause extensive damage in excess.

Fig- 1. e- wastage



IMPACT OF E-WASTE ON ENVIRONMENT

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ABSTRACT

E-waste is the term abbreviated by electronic waste refers to all electrical and electronic items reached their end of life. Now a days due to globalization and computerization, the use of electronic and electrical items grow rapidly. These items are made our lives very happily and do things in easy and better way. These Electronic products are combination of several hundred tiny components. The electronic and electrical items contains mobiles, laptops, televisions, computers etc and all these items contains toxic substances such as Cadmium, Lead, Lithium Mercury, Polyvinyl Chloride (PVC), Brominated Flame Retardants (BFRs), Chromium, Beryllium etc., which is dangerous to environment and human health also. E-waste is one of the growing and emerging problems in this world. If we not dispose this properly it can have serious repercussions for those in proximity to places where e-waste is recycled or burnt. The e-waste problem is of global concern because of the nature of production and disposal of waste in a globalized world. This raises concerns about resource efficiency and also the immediate concerns of the dangers to humans and the environment. On this backdrop, the present has been undertaken to analyze the impact of E-waste on human health and environment.

Keywords: E-waste, electrical, mobiles, recycling

INTRODUCTION

As the science and technology improves so many changes occurs in human lives. The information and communication revolution has brought enormous changes in our lives to do things with more comfort, security, faster and efficiently. The creation and of innovative and new technologies and their globalization of the economy have made whole range of products available to the people changing their lives significantly. The rapid growth of technology in the electronic industry have led to waste streams consists of end of the electronic items. The electronic and electrical items such as mobiles, laptops, washing machines, refrigerators, printers, televisions, circuit board etc., the disposal and dumping of e-waste has to be done properly. This has to lead to environmental

THE MATHEMATICS OF ATMOSPHERIC DISPERSION MODELLING

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ABSTRACT

A mathematical relationship between emissions and air quality that incorporates the transport, dispersion and transformation of compounds emitted into the air is called **Air Quality Modeling**. There are various mathematical models developed based on partial differential equations, statistical approach. Here consider The Gaussian Plume Mode Approach, and it is a standard approach for studying the transport of airborne contaminants due to turbulent diffusion and advection by the wind. This paper reviews the assumptions underlying the model, its derivation from the advection-diffusion equation, and the key properties of the plume solution. The results are then applied to solving an inverse problem in which emission source rates are determined from a given set of ground-level contaminant measurements. This source identification problem can be formulated as an over-determined linear system of equations that is most easily solved using the method of least squares. Various generalizations of this problem are discussed and we illustrate our results with an application to the study of zinc emissions from a large smelting operation.

Keywords: Air Quality, Dispersion, Turbulent Diffusion, Plume Solution

INTRODUCTION

Air pollution models are routinely used in environmental impact assessments, risk analysis and emergency planning, and source apportionment studies. In highly polluted cities such as Athens, Los Angeles and Mexico, regional scale air quality models are used to forecast air pollution episodes – the results from these models may initiate compulsory shutdown of industries or vehicle restrictions. The various roles served by air pollution models, which cover a broad range of scales from local to global, lead to distinct modelling requirements.

Models reflect a mathematical description of hypothesis conveying the behavior of some physical process or other. When the process of problem reduction or solution involves transforming some idealized form of the real world situation into mathematical terms, it goes under generic name of Mathematical Modelling. Mathematical modelling is an activity which requires rather

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AVIFAUNA OF CORINGA MANGROOVES

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ABSTRACT

The Godavari Estuary in Coringa Wildlife Sanctuary situated in Andhra Pradesh, India is the second largest stretch of mangrove forests in India. This area is very much suitable for number of local and migratory birds. The birds are warm blooded vertebrates able to survive in great climatic extremes than other animals. The present paper deals with the biodiversity of local avian fauna. The study was carried out during May 2013 to April 2015. In the present investigation 82 different species of birds in this area were recorded. The adjoining area has agricultural fields as well as waterlogged soil with marshy habitat. This area shows plant species like *Avicennia officinalis*, *Avicennia marina*, *Avicennia alba*, *Excoecaria agallocha*, *Rhizophora mucronata*, *Ceriops decandra*, *Bruguiera gymnorrhiza*, *Lumnitzera recemosa*, *Sonneratia apetala*, *Rhizophora conjugata*, *Aegiceras corniculatum*, *Thespesia populneoides* and *Hibiscus tiliaceus*. Apart from the tree species, some of the shrubs found in the sanctuary are *Dalbergia spinosa*, *Derris trifoliata*. Herbs like *Sesuvium portulacastrum*, *Suaeda maritima*, *Suaeda monoica* and *Salicornia brachiata* and grasses like *Aeluropus lagopoides*, *Porteresia coarctata* and *Myriostachya wightiana* are found. Due to presence of marshy land and plants the birds get natural environment for settlement. Maximum number of birds were observed during winter followed by rainy and summer season. The species of birds like egrets, doves, crows and sparrows are common in occurrence. The migratory species were also recorded.

KEYWORDS: Wildlife, avian fauna, mangrove forests, wetlands

INTRODUCTION

Coringa mangrove forms a good food chain in aquatic habitat. Soil supports good number of plant species. The marshy habitats and ponds nearby become important localities for breeding as well as nesting grounds. And habitat is a paradise for local as well as migratory birds. It is widely accepted that the number of water birds using a wetland site is a good indicator of that site's biological importance. Kushlan (1993) assessed the value of waterbirds as bio-indicators of wetland change, and one of his conclusions was that "population level data show special promise as sentinel bio-indicators". Statistics on the status and trends in numbers of water birds are required for

ROLE OF MATHEMATICAL APPLICATIONS IN ENVIRONMENTAL SCIENCES

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ABSTRACT:

Over the years mathematics has been playing a vital role in the natural sciences extending and unifying observation and suggested new experiments. Mathematical applications in aspects of life necessitated the knowledge of Mathematics, even in Environmental protection. Since this has become a very vast field, comprehensive presentation seems to be impossible and it is impossible to think of the quantitative sciences bereft of mathematics. Environmental Science is a 'holistic' discipline that brings together traditional disciplines like Biology, Meteorology, Hydrology, Chemistry, Physics and many more, to understand the workings of the environment as a whole. The mathematical application will often yield results that correspond to observable reality. In this juncture, an attempt is made to undertake this study to analyze the role of Mathematical Applications in Environmental Sciences.

Keywords: Natural Sciences, Mathematical Applications, Environment, Protection and Diffusion, Environmental Impact Assessments(EIA), Differential Equations, Exact Equations, Numerical analysis, Grid-boxes

INTRODUCTION:

Environmental Science corresponds to popular notions of environmental 'problems' like climate-change, land-degradation and air or water pollution. It is inter-disciplinary and willing to address the messiness and clutter of the real world. Its motivation is often practical and immediate; usually want to predict the consequences of altering our environment in some way. Such prediction involves solving differential equations and the rates of change of things in time and space. Solving them yields the spatial or temporal variability of the thing that we are trying to predict, which the probability of some event is often. It is in the process of choosing the differential equations, and testing the quality of the solution, that Environmental Science may be departing from the 300-year tradition of natural science.

The environmental scientist is more likely to talk of building a mathematical model of some environmental system than of proposing a theory. Complexity of this model reflects the uncooperative complexity of the real

BIODIVERSITY

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Biodiversity is the variation in living organisms, found within a given habitat, ecosystem or in the world as a whole. The concept is usually applied to the species diversity. While most people think of rainforests as places of great biodiversity, biomes such as oceans and grasslands are the likely places for greater variation. Biodiversity is presently critical. In many places, species loss is caused by human beings. The extinction of a species is almost always related to destruction of habitat or human-made pollution.

The Environmental Sciences

The three Science subjects are important.

- Earth systems
- Biology
- Ecology

Use of the interdisciplinary approach

One of the criticisms of broad environmental programs has been that knowledge is spread too thinly, and often doesn't provide an analytical approach to solve the current issues.

Interdisciplinary approach is more effective and an intrinsic part of a quality environmental education program.

Tsunamis, also known as seismic sea waves (mistakenly called "tidal waves"), are a series of enormous waves created by an underwater disturbance such as an earthquake, landslide, volcanic eruption, or meteorite. A tsunami can move hundreds of miles per hour in the open ocean and smash into land with waves as high as 100 feet or more.

From the area where the tsunami originates, waves travel outward in all directions. Once the wave approaches the shore, it builds in height. The topography of the coastline and the ocean floor will influence the size of the wave. There may be more than one wave and the succeeding one may be larger than the one before. That is why a small tsunami at one beach can be a giant wave a few miles away.

All tsunamis are potentially dangerous, even though they may not damage every coastline they strike.

Earthquake-induced movement of the ocean floor most often generates tsunamis. If a major earthquake or landslide occurs close to shore, the first wave in a series could reach the beach in a few minutes, even before a warning is issued. Areas are at greater risk if they are less than 25 feet above sea level and within a mile of the shoreline. Drowning is the most common cause of death associated with a tsunami. Tsunami waves and the receding water are very destructive to structures in the run-up zone.

PROMOTING SUSTAINABLE DEVELOPMENT: CHALLENGES FOR ENVIRONMENT POLICY

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Abstract

China is confronted with the dual task of developing its national economy and protecting its ecological environment. Since the 1980s, China's policies on environmental protection and sustainable development have experienced five changes: (1) progression from the adoption of environmental protection as a basic state policy to the adoption of sustainable development strategy; (2) changing focus from pollution control to ecological conservation equally; (3) shifting from end-of-pipe treatment to source control; (4) moving from point source treatment to regional environmental governance; and (5) a turn away from administrative management-based approaches and towards a legal means and economic instruments-based approach. Since 1992, China has set down sustainable development as a basic national strategy. However, environmental pollution and ecological degradation in China have continued to be serious problems and have inflicted great damage on the economy and quality of life

Introduction

India has a unique environmental heritage. The country represents almost all types of habitats of the world and the land mass of the country and its water bodies sustain an extremely rich variety of plants and animals. However, development based on intense utilisation of natural resources and polluting and energy intensive industrial technology along-with pressures of population and poverty have taken a heavy toll of these environmental assets over the years.

2. This Chapter aims at reviewing the current state of the environment and identifying policy issues for promoting sustainable development.

It is Broadly Divided into Five sections:

1. Environment-economy linkages.
2. Review of our major environmental concerns;
3. underlying causes of environmental degradation;
4. Discussion on policy response and current initiatives in this area;
5. And the challenges/issues in environment policy which have a bearing

Comparative Study of
Language and Literary Elements in
English, हिन्दी, தமிழ் and తెలుగు



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COMPARATIVE STUDY OF LANGUAGE AND LITERARY ELEMENTS IN ENGLISH, HINDI, TAMIL AND TELUGU

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**COMPARATIVE STUDY OF
LANGUAGE AND LITERARY ELEMENTS IN
ENGLISH, HINDI, TAMIL AND TELUGU**

© Dr. S.R.K. Govt. Arts College, Yanam

Price : ₹ 250

Printed : April, 2016

Publisher :

Thamizhannai Aayvakam, Puducherry

Cover Page, DTP & Type setting :

Excel Computers & Communication Services, Yanam

ISBN No.: 978-81-910738-8-1

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Printed at: Sri Raghavendra Laser Printers,
No. 15, Thanappa Street, Chennai. 600 005.
Ph: 044-42664695, 9003181586

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2. COMPARATIVE LITERATURE AND THE PROBLEMS OF TRANSLATION

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Abstract :

World Literature's growing significance and reach has given rise to certain pertinent questions. While a substantial number of works have been translated from one language to another across the world, the problem of translation still remains at the heart of Comparative Literature studies. While comparing one or more texts from the same language may not be a difficult task, to compare texts that have been translated into a language the comparatist is not well versed with makes this task a difficult one. There are many factors that remain problematic when one is venturing into the theoretical aspects of Comparative Literature. This paper looks at some of these vexing issues and also if Intertextuality and translation are the appropriate ways to bring about the expansion and reach of World Literature.

Introduction :

World Literature, as envisaged by Goethe and Tagore, that held sway for a while and then disappeared into the corners of literary studies, has evolved into Comparative Literature. The term *Comparative Literature* encompasses a range of

3 . A COMPARISON OF PARTS OF SPEECH : TAMIL AND ENGLISH

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In English traditional grammar there are eight parts of speech. They are the following:

1. Verb

A verb is used to show an action or a state of being.

(e.g)a)go

*I **went** to the market.*

b)write

*He **will write** a letter*

c) exist

*Where **is** the particle **existing**?*

d) be

*It **was** a cat*

2. Noun

A noun is a word used to refer to people, animals, objects, substances, states, events, ideas and feelings. A noun functions as a subject or object of a verb and can be modified by an adjective.

(a)John

***John** is a man*

b) lion

5. MODERN TRENDS IN HINDI AND TELUGU LITERATURE: AN OVERVIEW

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Abstract :

Indian literature virtually encompasses the whole of India and its every single aspect, both symbolically as well as realistically. Indian literature includes everything such as religious and mundane, epic and lyric, dramatic and didactic poetry, narrative and scientific prose, as well as oral poetry and song. Hindi is the most widely spoken language in India today serves as the lingua franca across much of North and Central India. Hindi literature is flourishing in both productivity as well as diversity of voices. Hindi language today has inevitably acquired a local colour, rooted as it were in its specific cultural and geographical context that negotiates with and assimilates easily the other languages of the region. Hindi literature today transmits a kind of restlessness, more so in poetry than in prose. Telugu is one of the prominent languages in India. It is spoken predominantly in the states of Andhra Pradesh, Telangana and

7. TIRUVALLUVAR'S CONTRIBUTION TO ECONOMIC THOUGHT IN ANCIENT INDIA

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Introduction :

Indian history discloses many important matters regarding the endeavor of any human aim or work. India had a great tradition and culture from the ancient time onwards. We cannot complete the human history without mentioning the Indian history. India reasoned for giving birth for many classics, myths, knowledge, philosophers etc. There are many contributions from the part of Indian to natural sciences, humanities, trade and commerce etc from the early time onwards.

Here this hub is aimed to explain the role of ancient Indian society to the field of history of economic thought. There are two main writers who disclose the economic system of that time. They are Kautilya and Tiruvalluvar. The main sources of information regarding the history of economic thought in ancient

8. A COMPARATIVE STUDY OF SUBRAHMANIAN BHARATHI AND BHARTIDASAN

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Subramanian Bharathi :

Chinnaswami Subramania Bharathi (11 December 1882 — 11 September 1921) was an Indian writer, poet, journalist, Indian independence activist and social reformer from Tamil Nadu. Popularly known as “Mahakavi Bharathi”, he was a pioneer of modern Tamil poetry and is considered one of the greatest Tamil literary figures of all time. His numerous works were fiery songs kindling patriotism and nationalism during the Indian Independence movement. Born in Ettayapuram of the then Tirunelveli district (present day Thoothukudi) in 1882, Bharathi had his early education in Tirunelveli and Varanasi and worked as a journalist with many newspapers, notable among them being the Swadesamitran and India. Bharathi was also an active member of the Indian National Congress. In 1908,

13. తెలుగులో కళాతత్వశాస్త్ర విచారణ (తులనాత్మక అధ్యయనం)

డా॥ వరుగు భాస్కర్ రెడ్డి

తెలుగు శాఖాధిపతి,

డా॥ సర్వేపల్లి రాధాకృష్ణన్ ఆర్ట్స్ కళాశాల, యానాం

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సారాంశం :

కళాతత్వశాస్త్రం అన్ని లలిత కళలకు సంబంధించిన సమాన ధర్మాల గురించి సైద్ధాంతిక అధ్యయనం చేస్తుంది. సాదృశ్య వివేచన చేస్తుంది. ఈ శాస్త్రం కళావ్యాపారం, మానవ జీవితంలో కళా వ్యాపారానికి ఉన్న స్థానం మొదలగు విషయాలతో ముడిపడి ఉంది. ఇది ముఖ్యంగా కళాప్రమాణాల నిర్ణయంలో కళాభిరుచి, కళావిలువల నిర్ధారణకు సంబంధించిన శాస్త్రం.

ప్రత్యేకంగా ఒక కళాకృతి మీద కాని లేదా ఒక కళాకారుని మీద కాని కాకుండ అన్నింటిని కలిపి సామూహికంగా వివేచించడం ఈ శాస్త్ర విలక్షణత. తులనాత్మకత కళాతత్వ శాస్త్రపు మౌలిక విషయం. ఇది దృశ్య శ్రవ్య, సంగీత, నృత్య, సాహిత్య, శిల్ప, చిత్ర, వాస్తు కళలకు సంబంధించిన పరస్పర సంబంధాన్ని విశ్లేషిస్తుంది. తత్వాన్ని నిరూపిస్తుంది.

కీలక పదాలు :

కళాతత్వ శాస్త్రం, తత్వ శాస్త్రం, అలంకార శాస్త్రం, కళా విమర్శ లలితకళలు, మతం, సౌందర్యం, తులనాత్మక అధ్యయనం.

14. ఆంగ్ల - తెలుగు భాషా ధ్వనుల తులనాత్మక అధ్యయనం

డా॥ ఎన్. రుహానీ రాణి

అసిస్టెంట్ ప్రొఫెసర్ ఆఫ్ తెలుగు

డా॥ ఎన్.ఆర్.కె. గవర్నమెంట్ ఆర్ట్స్ కాలేజ్, యానాం.

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అన్ని భాషలలోను, సాహిత్యం మరియు ఇతర కళలలో తులనాత్మక సాహిత్య అధ్యయనం వుంది. తెలుగు భాషా సాహిత్యం మొదటి నుండి ఇతర భాషా సాహిత్యాల ప్రభావానికి లోనవుతూనే వుంది. సంస్కృత, ప్రాకృత భాషల తరువాత పోర్చుగీసు, డచ్, ఇంగ్లీషు, ఫ్రెంచి వారి పరిపాలనల వల్ల వారి భాషల ప్రభావం, దక్షిణ భాషలపై అందులో ముఖ్యంగా ఇంగ్లీషు వారు ఎక్కువకాలం పరిపాలించటం వల్ల మన సామాజిక వ్యవస్థలో మార్పులు మన భాషా సాహిత్యం పై, సంస్కృతిపై ప్రభావం చూపించి తెలుగు భాషా వాడుకలో గణనీయమైన మార్పులు తెచ్చింది. అయితే ఆ కాలం నాటికి వివిధ సాహిత్యముల తులనాత్మక అధ్యయనం ఎక్కువగా జరగలేదు.

తెలుగు భాషలోనికి వచ్చిన ఆంగ్ల పదాల ఉచ్చారణలో తెలుగు ఉచ్చారణ ప్రభావం కనిపిస్తుంది. కాల గమనంలో చాలా ఆంగ్ల పదాలు తెలుగు పదాలుగా మారిపోయాయి. ఉదాహరణకు బస్సు (bus) కారు (car) పెన్ను (pen) వంటి సామాన్య పదాల నుండి సమానమైన ధ్వనిబద్ధతను ఆపాదించలేనటువంటి Promise/c/ catch /k/ crazy /z/వంటి పదాలు. ధ్వని శాస్త్రం ఈ విషయాల్ని పరిశీలిస్తుంది. ఏ భాషలోనైనా ధ్వని శాస్త్రానికి చాలా ప్రాముఖ్యత వుంది. ఇది మాతృభాషలో ఒక భాగం. ముఖ్యంగా ఇంగ్లీషు లాంటి భాష నేర్చుకోవడంలోను, బోధించడంలోను, మనం ఒక పదం తప్పుగా ఉచ్చరించటం వలన తప్పుడు సమాచారం చేరటం మరియు అపార్థం

21. ప్రపంచీకరణ - అనువాదం

డా॥ వరుగు భాస్కర్ రెడ్డి, అధ్యక్షులు తెలుగుశాఖ

డా॥ సర్వేపల్లి రాధాకృష్ణన్ ప్రభుత్వ కళాశాల,

యానాం, పుదుచ్చేరి కేంద్ర పాలిత ప్రాంతం.

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తులనాత్మక అధ్యయనంలో 'అనువాదం' అత్యంత ప్రధానమైన అంశం. ప్రపంచీకరణ నేపథ్యంలో, మనం ప్రాంతాల మధ్య దూరాన్ని తగ్గించగలిగాం. కాని వేర్వేరు భాషలు, ప్రజల మధ్య పెద్ద అడ్డుగోడ (Language Barrier) గా నిలుస్తున్నాయి. 'గ్లోబలైజేషన్' లో ప్రపంచమే ఒక కుగ్రామంగా మారాలి. అదే దాని పరమార్థం. ఒక చిన్న గ్రామంలోని ప్రజలమధ్య మానవసంబంధాలు, ఆర్థిక సంబంధాలు ఇతరత్రా ఎంత సన్నిహితంగా ఎలా ఉంటాయో అలాగే ప్రపంచమంతా ఉండగలిగితే అప్పుడది గ్లోబలైజేషన్.

అనువాదం, యంత్రానువాదం మాత్రమే ఈ అడ్డుగోడను కూల్చి నిజమైన గ్లోబలైజేషన్ను సాకారం చేస్తాయి. అప్పుడే వసుదైక కుటుంబ భావన సాకారమౌతుంది. అంటే ఈ వసుధలోని వారంతా ఏక కుటుంబంగా వ్యవహరించగలిగిన వీలేర్పడుతుంది.

కీలక పదాలు : అనువాదం, పరిభాష, ప్రపంచీకరణ, యంత్రానువాదం, అభివృద్ధి, వసుదైక కుటుంబం

సంస్కృతంలోని "వద్" ధాతువుకు "అను" అన్న ఉపసర్గ చేరడంతో అనువాదం అనే పదం ఏర్పడింది. ఒక భాషలోని సమాచారాన్ని మరొక