

UNIVERSITY COLLEGE MANGALORE

U.P. MALYA ROAD, HAMPANKATTA, MANGALORE -575001, KARNATAKA

3.3.3.1. Total number of books and chapters in edited volumes/books published and papers in national/international conference proceedings year-wise during last five years

Number of books and chapters in edited volumes/books published and papers published in national/international conference proceedings per teacher during last five years

Number of Book Chapters /Conference Proceedings

Sl. No.	Year	Book Chapters /Conference Proceedings
1	2020-2021	22
2	2019-2020	15
3	2018-2019	22
4	2017-2018	43
5	2016-2017	24
TOTAL NUMBER		126

2020-2021

1.

राष्ट्रीय सेवा योजना

पर्यावरण संवर्धन एवं नारी सम्मान

(Environmental Conservation & Women Dignity)



Save Earth, Save Life
Save Girl Child, Save Society

संपादक

प्रा. डॉ. अनिल दिगंबर वाडकर

राष्ट्रीय सेवा योजना पर्यावरण संवर्धन एवं नारी सम्मान

संपादक - प्रा. डॉ. अनिल दिगंबर वाडकर

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अरूणा प्रकाशन

१०३, ओमकार कॉम्प्लेक्स - अ,

खड्गेकर स्टॉप, औसा रोड, लातूर

मो. ९४२१४८६९३५, ९४२१३७१७५७

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'राष्ट्रीय सेवा योजना पर्यावरण संवर्धन एवं नारी सम्मान' या पुस्तकातील सर्व मते आणि अभिप्राय संबंधित लेखकांची असून त्या संबंधी प्रकाशक, मुद्रक व वितरक सहमत असतीलच असे नमूद

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डॉ. नागरत्ना एन. राय.

एसोसिएट प्रोफेसर

हिंदी विभाग, विश्वविद्यालय कालेज

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मानव एक व्यवस्थित, व्यावहारिक एवं विचारबद्ध प्राणी है जिसने विभिन्न आविष्कारों और खोजों से अपने जीवन को सदैव अनुशासित रखने का प्रयास किया है। मानव संवेदनशील होने के साथ साथ बुद्धिमान भी है तभी उसने ज्ञान, विज्ञान, शास्त्र, तत्त्व आदि क्षेत्रों में अपार प्रगति की है। ज्ञान के इस विस्तृत तथा अनंत श्रृंखला में पत्रकारिता मानव समाज का एक अविभाज्य अंग है जो हर समय और सन्दर्भ में सजग रहकर नागरिकों में उनके दायित्व का बोध कराता है।

पत्रकारिता का महत्त्व

पत्रकारिता एक मिशन है, जो जनता को सदा जागरूक बनाये रखता है। यह लोकतंत्र का चौथा स्तम्भ है जिसका उद्देश्य जन मूल्यों की रक्षा करना है। एक पत्रकार निष्पक्ष होकर समाज के विभिन्न क्षेत्रों में जो हो रहा है, उसका सिलसिलेवार ब्यौरा प्रस्तुत करता है। वह जो हो रहा है, जो हुआ है और जो होना चाहिए, इन सबका सही चित्र प्रदर्शित करते हुए भविष्य की संभावनाओं पर प्रकाश डालते हुए क्या होना चाहिए का विवेकपूर्ण विश्लेषण करता है। वह जनता को सतर्क रखता है। एक सच्चे और सफल पत्रकार का सामाजिक दायित्व है कि उसकी पैनी नज़र सूर्य की किरणों की भाँति समाज के कोने कोने को छूनी चाहिए। समाज में घटित हर घटना का सच्चाई के साथ बयान होना चाहिए ताकि तत्कालीन समाज दिग्भ्रमित न हो। एक पत्रकार के निम्नार्थ कर्म से ही किसी भी समाज का चहुँमुखी विकास संभव है। भगवद्गीता में भी पत्रकारिता अर्थात् समाचार के प्रचार प्रसार के सात्विक महत्त्व को स्वीकार करते हुए कहा गया है कि जिसमें शुभ दृष्टि हो और जो मंगलकारी तत्वों को प्रकाश में लाता है वही पत्रकारिता है। हमारे पुराण कथाओं में नारदमुनिजी एक अच्छे पत्रकार की ही भूमिका अदा करते हैं। यहाँ तक कि उनके सिर पर जो चुटिया है वह आज

2.



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SHG AS MECHANISM FOR WOMEN EMPOWERMENT - A SPECIAL REFERENCE TO TRIBAL WOMEN IN DAKSHINA KANNADA DISTRICT



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Assistant Professor, Department of Sociology,
University College Mangalore,
Mangalore, Karnataka

Abstract

One of the powerful approaches to women empowerment is the formation of Self-Help Groups (SHGs). The idea of Self Help had fetched noticeable results not only in India and Bangladesh but world over. Women self-help groups are increasingly being used as tool for various developmental interventions. Credit facility and delivery mechanism of self-help groups have bridged the gap between the Banks and the poor. In this integrated approach, credit is only an entry point, and an instrument to operationally other aspects of group dynamics and management. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. Women in tribal community work very hard and are known to be income generators of the family. But tribal women are under privilege, they are completely ignorant of their potential and individuality, which leads to unhealthy and unproductive lives. Economic independence helps to achieve social and political empowerment and SHGs are the most significant tools for the economic empowerment of Tribal women. Review of the existing literature makes it clear that research studies focusing on the impact of self help groups on tribal women, especially in Dakshina Kannada district are rare in nature. Hence, the present study is undertaken to assess the role of women self help groups in improving the socio-economic status of the tribal women in Dakshina Kannada district and to study the level of personal, social, economic and financial empowerment achieved by these women through SHGs.

Keywords: Empowerment, SHG, Micro Finance, Dakshina Kannada, Tribal Women.

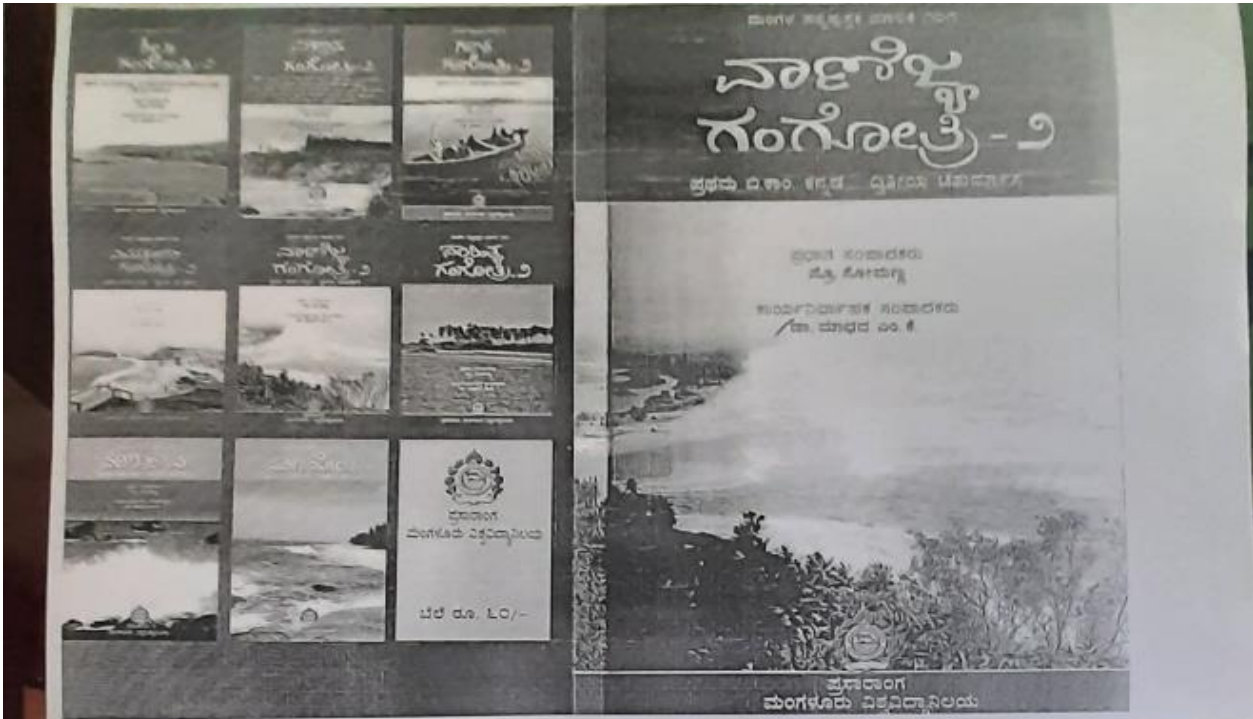
Introduction

In the recent year's microfinance has become an important intervention and a tool for development and poverty alleviation in India. Many numbers of microfinance institutions including NGOs and Government agencies had intensively intervened the process of development. Microfinance programmes throughout the world have brought the message that it goes beyond the finance, it brings together communities of the unorganized poor, helping them in building their social capital and networks. Perhaps, no other development mechanism has generated so much enthusiasm and hope as microfinance in impacting the lives of the poor in general and women in particular. It is evident that existing policies, systems and Procedures are not suitable for the needs of poor. Whereas microfinance through innovation, provides micro savings, micro credit, micro insurance, payment and remittance facilities for the poor and disadvantaged population. It is important to note that due to the cultural and social constraints imposed on women in developing countries, women's freedom or control on resources may not necessarily result in empowering women on their own. There is a need of some external support which along with financial security will also help women in social and political sphere. This kind of financial support that SHG provides will helps women to expand their choices and reduces the impact of poverty and social exclusion.

Self Help Groups and Empowerment of Tribal Women

The SHG programme emerged in the early 1990s with the Reserve Bank of India guidelines encouraging the nationalised

3.



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ಕವಿತೆ ಮತ್ತು ಕಥೆ

ಪುಟ ಕೇಳಿ

ಕವಿ ಸುಬ್ರಹ್ಮಣ್ಯನು ಬರೆದಿದ್ದ 'ಕವಿತೆ ಮತ್ತು ಕಥೆ' ಎಂಬ ಕೃತಿ 1992ರಲ್ಲಿ ಪ್ರಕಟವಾಗಿತ್ತು. ಈ ಕೃತಿಗೆ ಮುಖ್ಯ ಅಂಶವೆಂದರೆ ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಎರಡು ವಿಭಿನ್ನ ಸಾಹಿತ್ಯ ರೂಪಗಳನ್ನು ಒಂದೇ ಮಟ್ಟದಲ್ಲಿ ಪರಿಗಣಿಸುವುದು. ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಎರಡು ವಿಭಿನ್ನ ಸಾಹಿತ್ಯ ರೂಪಗಳನ್ನು ಒಂದೇ ಮಟ್ಟದಲ್ಲಿ ಪರಿಗಣಿಸುವುದು.

ಈ ಕೃತಿ 29 ವರ್ಷಗಳಿಂದ ಕವಿತೆ ಮತ್ತು ಕಥೆಗಳನ್ನು ವಿಶ್ಲೇಷಿಸಿರುವ ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಕೃತಿಗೆ ಮುಖ್ಯ ಅಂಶವೆಂದರೆ ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಎರಡು ವಿಭಿನ್ನ ಸಾಹಿತ್ಯ ರೂಪಗಳನ್ನು ಒಂದೇ ಮಟ್ಟದಲ್ಲಿ ಪರಿಗಣಿಸುವುದು.

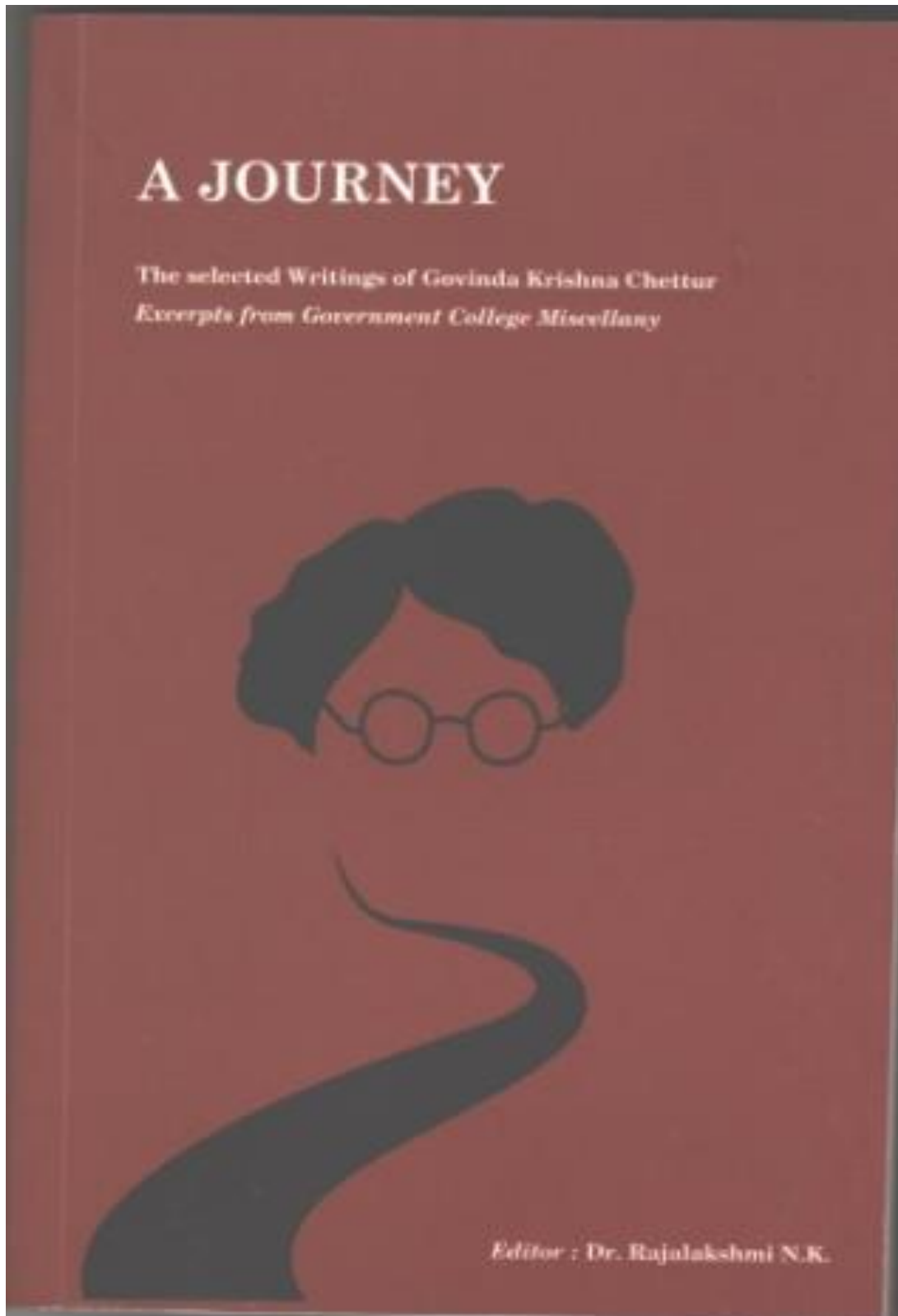
'ಕವಿತೆ ಮತ್ತು ಕಥೆ' ಎಂಬ ಕೃತಿಗೆ ಮುಖ್ಯ ಅಂಶವೆಂದರೆ ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಎರಡು ವಿಭಿನ್ನ ಸಾಹಿತ್ಯ ರೂಪಗಳನ್ನು ಒಂದೇ ಮಟ್ಟದಲ್ಲಿ ಪರಿಗಣಿಸುವುದು.

ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಕೃತಿಗೆ ಮುಖ್ಯ ಅಂಶವೆಂದರೆ ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಎರಡು ವಿಭಿನ್ನ ಸಾಹಿತ್ಯ ರೂಪಗಳನ್ನು ಒಂದೇ ಮಟ್ಟದಲ್ಲಿ ಪರಿಗಣಿಸುವುದು.

ಈ ಕೃತಿಗೆ ಮುಖ್ಯ ಅಂಶವೆಂದರೆ ಕವಿತೆ ಮತ್ತು ಕಥೆ ಎಂಬ ಎರಡು ವಿಭಿನ್ನ ಸಾಹಿತ್ಯ ರೂಪಗಳನ್ನು ಒಂದೇ ಮಟ್ಟದಲ್ಲಿ ಪರಿಗಣಿಸುವುದು.

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4.



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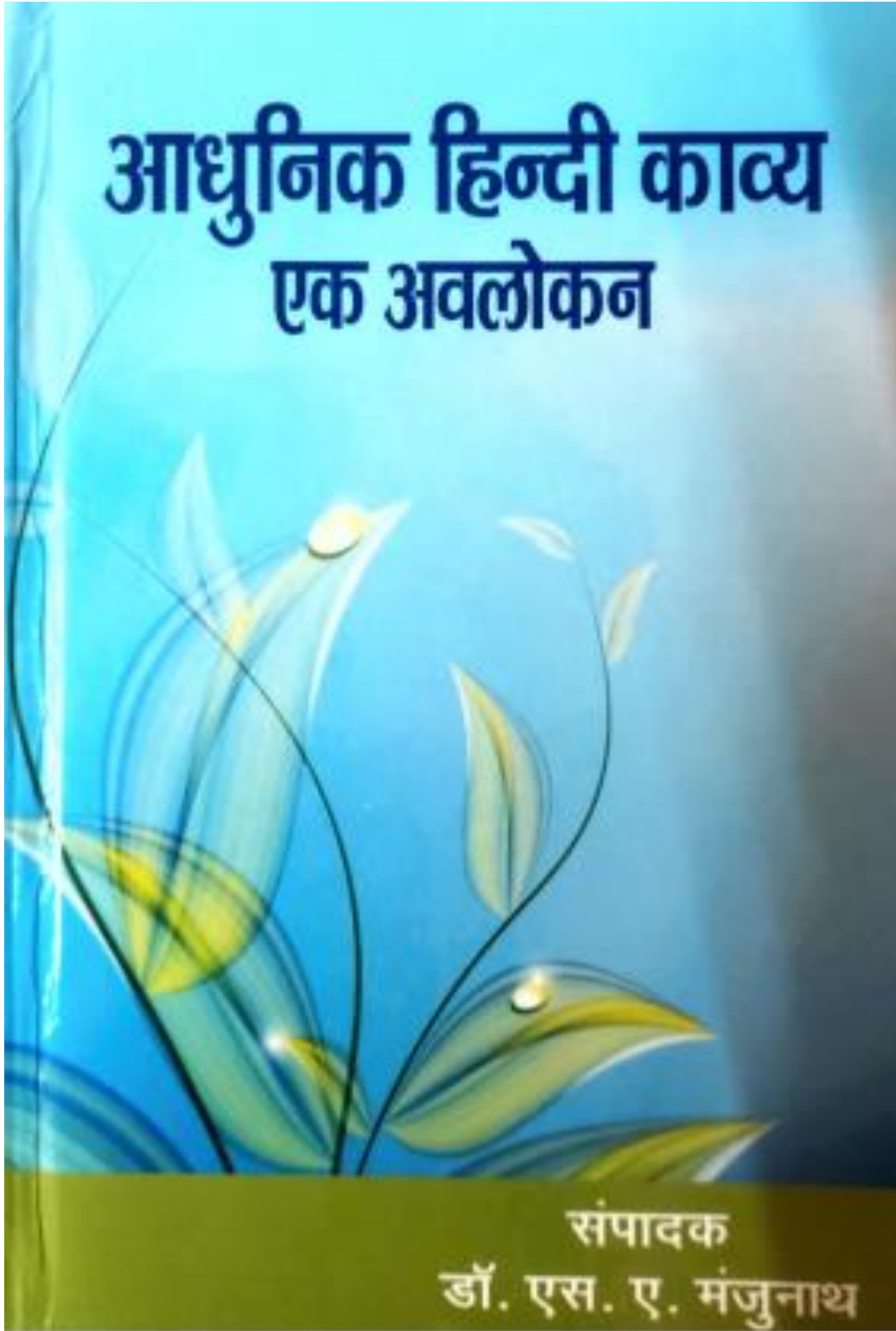
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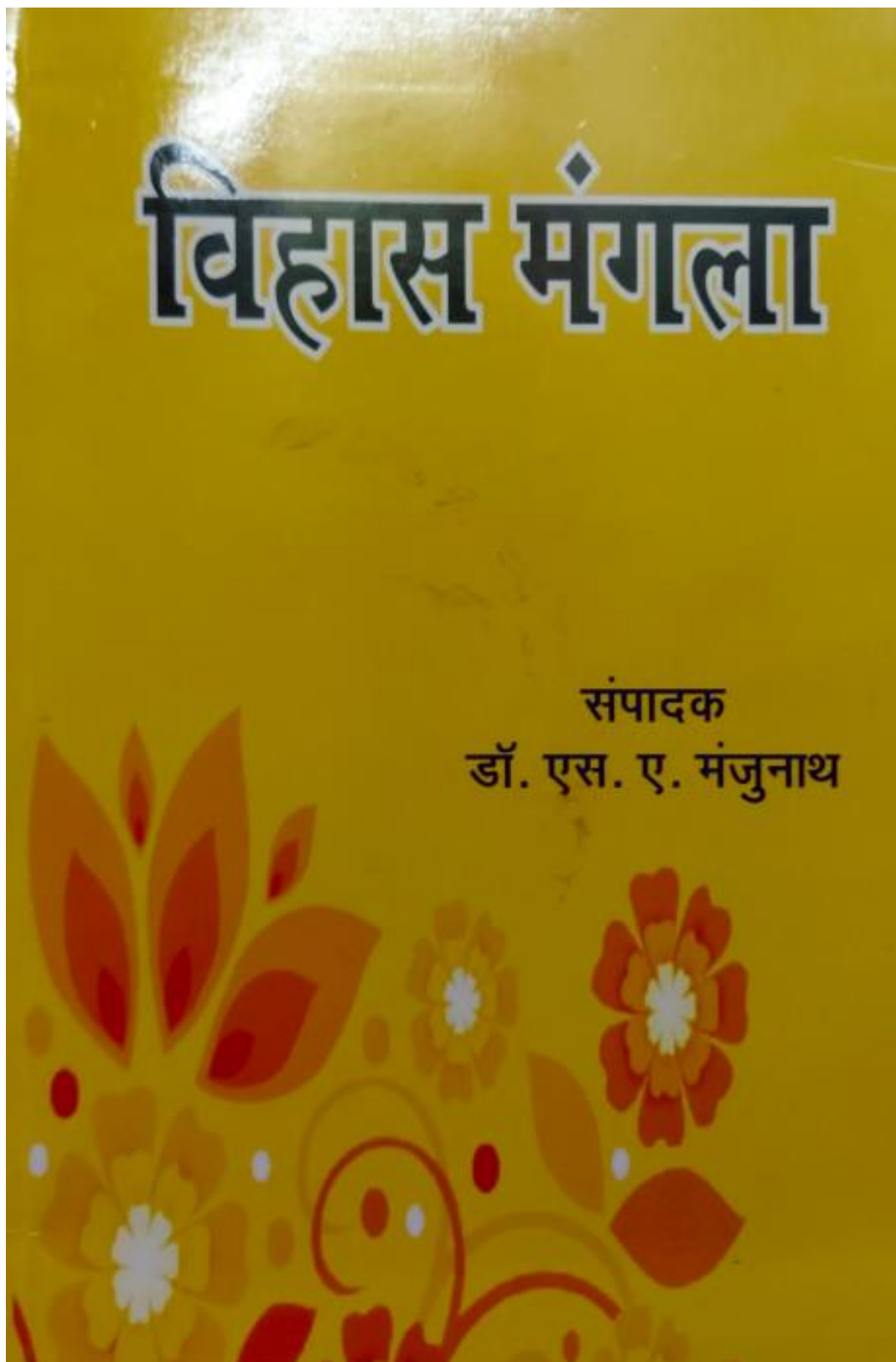
'कितने प्रश्न करूँ' में व्यक्त स्त्री का प्रतिरोधी स्वर

डॉ. नागरत्ना एन. लक्ष्मी

साहित्य अपने समय की सोच और स्थितियों का यथार्थ चित्रण है कि साहित्यकार वास्तविकता के साथ चित्रित करता है। दुनिया की आदि आदि और परिवार की आधारशिला—स्त्री को सदा इस समाज ने दोगम दर्ज देना है। इतिहास इस बात का साक्ष्य है कि इस समाज ने स्त्री को सदा दबने का कोशिश की है, उसकी उठती आवाज को मौन किया है। सामाजिक मान-मर्यादा का मान रखते हुए वह सदा सहती आयी। उससे न कभी उसकी इच्छा पूरि गयी न आकांक्षा। उस पर सदैव जिम्मेदारियाँ थोपी गयी जिसके चलते वह कभी किसी से प्रश्न न कर सकी कि अधिकर उसके साथ ही क्यों ? यदि वह हिम्मत करके उसने पूछ भी लिया होता तो उसका जवाब न मिलता। लेकिन सदा से 'समाज की पुकार' के रूप में अवतरित हुआ है किन्तु नई सामाजिक न्याय नहीं दिला पाया। न्याय माँगने से नहीं मिलता, उसे हासिल करना पड़ता है। नारी की दबी कामना को लेखकों और लेखिकाओं ने अपने तरीके से वाणी तो दी पर सही मुद्दा न सामने आया और न उसका समाधान मिला। स्त्री संबंधी विषयों की चर्चा कर स्त्री के स्वतंत्र अस्तित्व को स्थापित करने का प्रयास ममता कालिया ने 'कितने प्रश्न करूँ' में किया है। यह रचना स्त्री की सोच को बदलने का प्रयास करती है और समाज में स्त्री के प्रति जागृति उत्पन्न करती है।

स्त्री-शिक्षा ने स्त्री की सोच को बदला, उसमें एक नई चेतना उत्पन्न हुई। जब तक उसे स्त्री बने रहने के लिए लाचार किया जाता रहा, तब तक वह उसी सीमा में बंधकर सोचती और कार्य करती रही। जैसे ही वह शिक्षा होकर जागरूक बनी वह प्रश्न करने लगी। पुरुषसत्तात्मक यह समाज स्त्री के मन में उठे इन सवालों का जवाब देने में सक्षम है या नहीं, यह सीता के चरित्र के आधार पर ममता कालिया जी ने अभिव्यक्त करने का समाज प्रयास किया है। ऐसा लगता है जैसे कवयित्री के मन में स्त्री अस्तित्व के प्रति जो भी सवाल हो उन सब को सीता के जरिए दिला कर प्रकट कर दिया है। आज तक जितने भी कवियों ने राम-कथा को अपनी कथा

6.



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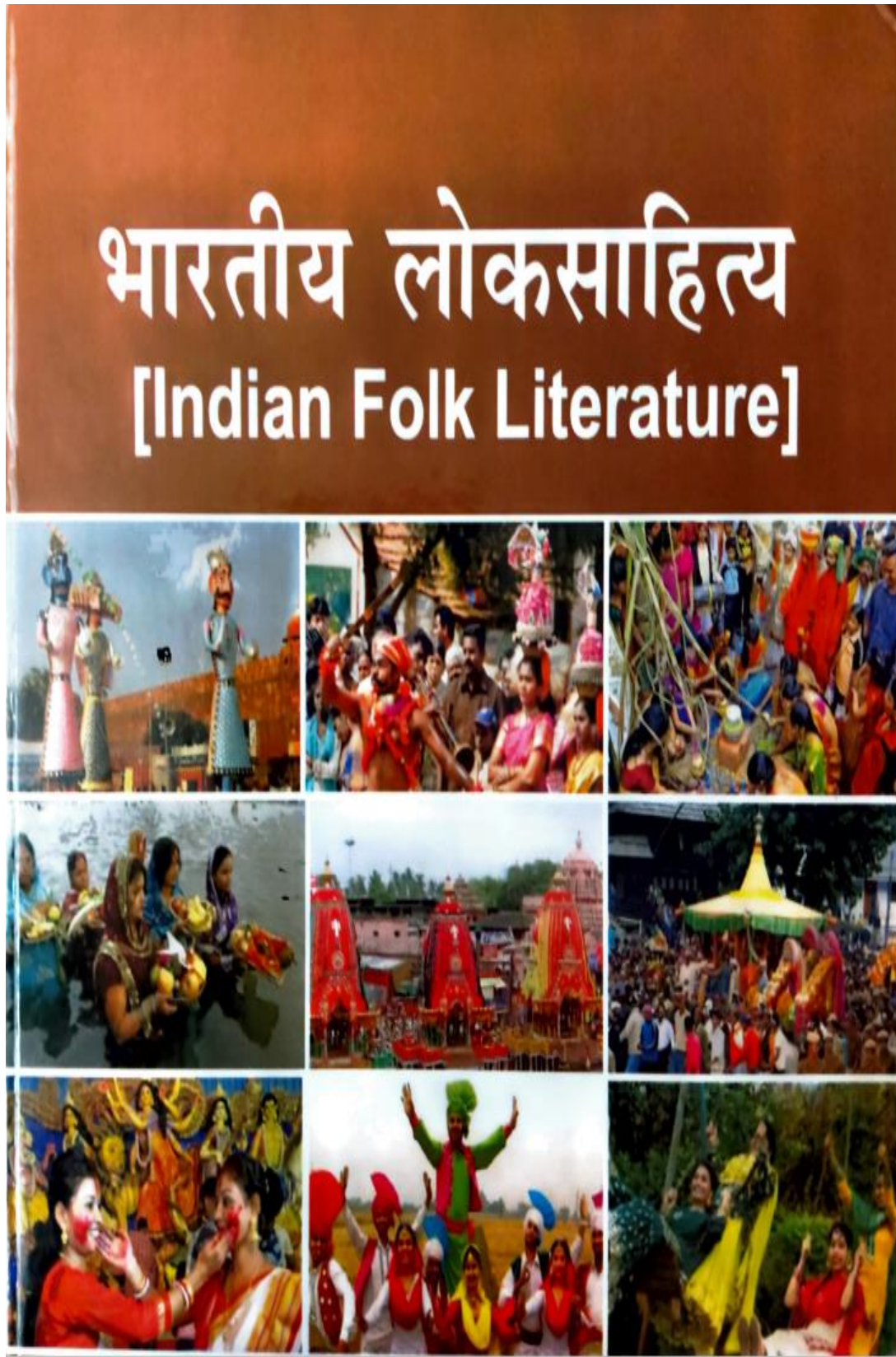
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डॉ. नागरत्ना एन. राव

छायावादी काव्य के पुरोधा कवि निरालाजी ने अपनी लेखनी के माध्यम से अनेक विधाओं को समृद्ध किया है। कहानी, उपन्यास, निबंध, रेखाचित्र के साथ-साथ इन्होंने लम्बी कविता जैसी नवीन विधा को भी विकसित किया है। निरालाजी की कविताओं में लाक्षणिकता, कल्पनाशीलता, प्रकृति सौंदर्य आदि तत्वों ने उन्हें महाकवि के समतुल्य बना दिया है। उनकी कविताओं में प्रकृति की विराटता, कोमलता और कठोरता है। छायावादी प्रवृत्ति से फिर निरालाजी प्रगतिवादी स्वर के साथ युगीन यथार्थ का चित्रण करने लगे। उनके स्वभाव में फक्कड़पन और विचारों में विद्रोही स्वर के कारण उनकी रचनाएं बहुआयामी हैं। इस प्रकार अपने व्यक्तित्व और वैयक्तिक साधना के बल पर उनके काव्य में जो सामंजस्य दिखाई देता है, उसका श्रेष्ठ उदाहरण है— उनका शोक गीत—सरोज—स्मृति। हिंदी में यह कविता अपने ढंग का एकमात्र शोक—काव्य है। यह कविता एक दुखी एवं बेबस पिता द्वारा अपनी पुत्री की मृत्यु पर लिखा गया करुण भाव प्रधान रचना है। यह अपने ढंग की अकेली कविता जिसमें नीति, श्रृंगार, व्यंग्य, हास्य—प्रसंग और स्वयं निरालाजी के अपने जीवन की वैयक्तिक कहानी भी आ गयी है। इस कविता की वस्तु इसीलिए विशिष्ट बन पड़ी है जिसके भिन्न पहलू इस प्रकार हैं। निरालाजी ने इस कविता में अपनी बेटी सरोज के बाल्य—काल से लेकर उसकी मृत्यु तक की घटनाओं को बड़े ही प्रभावशाली ढंग से वर्णित किया। कवि निरालाजी की पुत्री का नाम सरोज है। वे अपनी इकलौती और लाडली बेटी से बेहद प्यार करते थे। उनके जीवन का सबसे बड़ा दुःख यह है कि न वे उसके बचपन का आनंद उठा सके और न ही समय पर उसका इलाज करवा सके। वे अपनी आर्थिक दुर्दशा के कारण उसके प्राण नहीं बचा सके। सरोज ने अपने जीवन के प्रथम चरण में कदम रखा ही था कि अपनी माँ को खो दिया। फिर विवाह के बाद अपने दाम्पत्य जीवन में प्रवेश ही किया था कि स्वास्थ्य बिगड़ने के कारण अपनी जान गँवा दी। कवि अपनी पुत्री को इस

7.



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डॉ. नागरत्ना एन. राव

'नृत्य सबसे अधिक चलने वाला, सबसे सुन्दर कला है, क्योंकि यह जीवन का अनुवाद या अमूर्त नहीं है, यह तो जीवन ही है।'—हैवमॉक ऐलिस

'लोककला' नृत्य-नाट्य और संगीत का त्रिवेणी संगम है। लोक कलाओं का आधार लोकजीवन है, जिसमें नृत्य और नाट्य रूप का विशेष स्थान है। लोक जीवन से प्रेरित लोकनृत्य में आचार्य भरतमुनि के नाट्य रस की प्रक्रिया का संचार होता है—

'नहिं रसादृते कश्चिदपि अर्थः प्रवर्तते।'

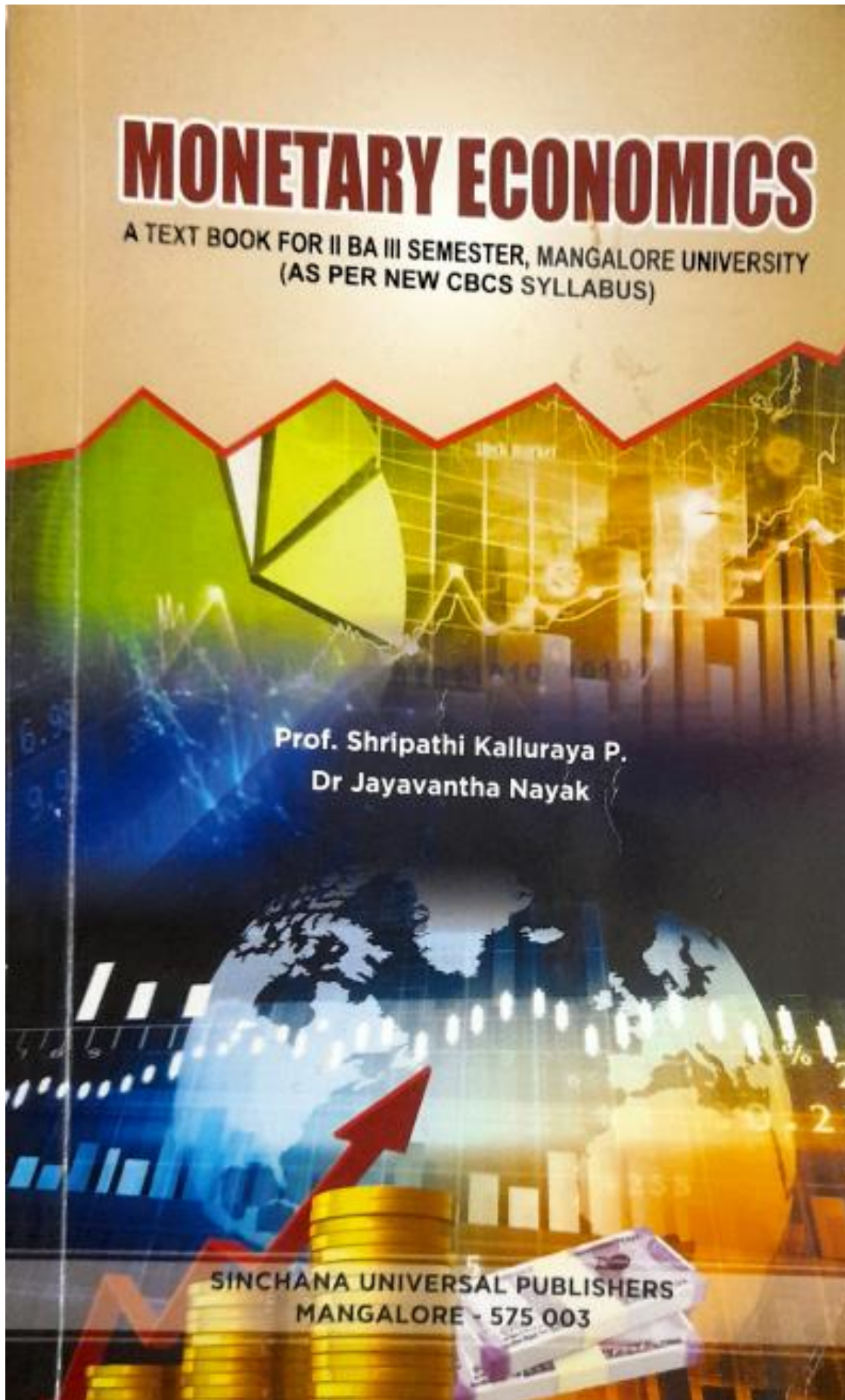
तभी लोकनृत्य ने समाज के हर वर्ग को संप्रेषित किया है। सभ्यता से कटी हुई जनजातियों की कला ही लोककला है, जिसमें लोकनृत्य की अप्रतिम भूमिका रही है। आज इन लोक कलाओं ने कला के अध्येताओं को अपनी ओर आकर्षित किया है। लोकनृत्य में मानव जीवन की मूल संस्कृति, बोली, जीवन एवं उनकी समस्याओं का वास्तविक चित्रण होता है।

लोककलाएँ भारतीय संस्कृति की संवाहिका हैं, जिनके माध्यम से हमारी भाषा और सभ्यता ने विश्वव्यापी ख्याति प्राप्त की है। भारत के विभिन्न राज्यों में कर्नाटक के लोकनृत्य का विकास अपने परवान पर है। उसकी परम्परा की अविच्छिन्न धारा आज भी प्रवाहित हो रही है। कर्नाटक के परम्परागत लोकनृत्यों ने राज्य की सांस्कृतिक धरोहर में अमूल्य योगदान दिया है। कन्नड़ के अलावा यहाँ तुलु, कोडव और कोंकणी जातियाँ हैं। मलनाडु और तटीय क्षेत्र के विभिन्न लोकनृत्यों में यक्षगान, डोल्लू कुणिता, नागमण्डल, कृष्ण पारिजाता, भूताकोला, वीरगासे, बयलाटा, गुडिया, कुणीता आदि उल्लेखनीय हैं। इन नृत्यों ने समय के साथ नये विचारों, नवीन रूपों को आत्मसात् कर इन्हें अपनी निजता के साथ पल्लवित और पुष्पित किया है।

कर्नाटक के लोकनृत्य

वैसे तो संगीत और नृत्य मानव की मानवता को जगाता है, उसे सहृदयी बनाता है। "संगीत व्यक्ति की भावनाओं को छिपाने में सहायक है तो नृत्य उन सभी रहस्यों को प्रकट कर सकता है जो संगीत छुपाता है।" चार्ल्स बौडेलर का यह कथन अक्षरशः सत्य है। नृत्य अभिव्यक्ति की कला मात्र ही नहीं, बल्कि एक व्यक्ति को असामान्य कलाकार बनाता है और उसे अनुशासित करता है। नृत्य कई प्रकार के होते हैं, जैसे—शास्त्रीय, क्रम्पिंग, हिप हॉप, लोकनृत्य आदि। ये लोकनृत्य अपनी स्थानीयता और पीढ़ियों का

8.



MONETARY ECONOMICS - A Text book for IIIrd Semester B.A of Mangalore University as per New CBCS Syllabus By Dr. Shripathi Kalluraya P. Former Chairman of Department of P.G Studies and Research in Economics, Mangalore University, Mangalagangothri and Dr Jayavantha Nayak, Associate Professor, University College, Mangalore.

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PREFACE

This volume is designed to be an introduction to money and banking, an important branch of economics. It attempts to impart an understanding of monetary economics. It describes carefully the basics of monetary economics like money, value of money, theories of monetary economics, banking and its evolution. Discussion on these issues in this volume simply provides a foundation for the students of economics.

In fact, this edition on monetary economics is prepared keeping in mind the degree syllabus of Mangalore University. However, in this text, it is attempted to see that the discussions are made simple so that primary students of economics can make use of it.

Much of the material appearing in these pages was rehearsed in graduate classes in economics at the Mangalore University. We are grateful to the students in these classes whose queries sharpened the arguments and exposition that they encountered.

We acknowledge the help of many teachers and students who inspired us. We extend our sincere thanks to the management and staff of Sinchana Universal Publishers for their help and cooperation in bringing out this volume. We also thank Victory Reflections for the attractive and timely printing of the book.

Readers, teachers and students are invited to contribute comments and suggestions to this volume.

Mangalore
August 20, 2020

Shripathi Kalluraya P.
Jayavantha Nayak.

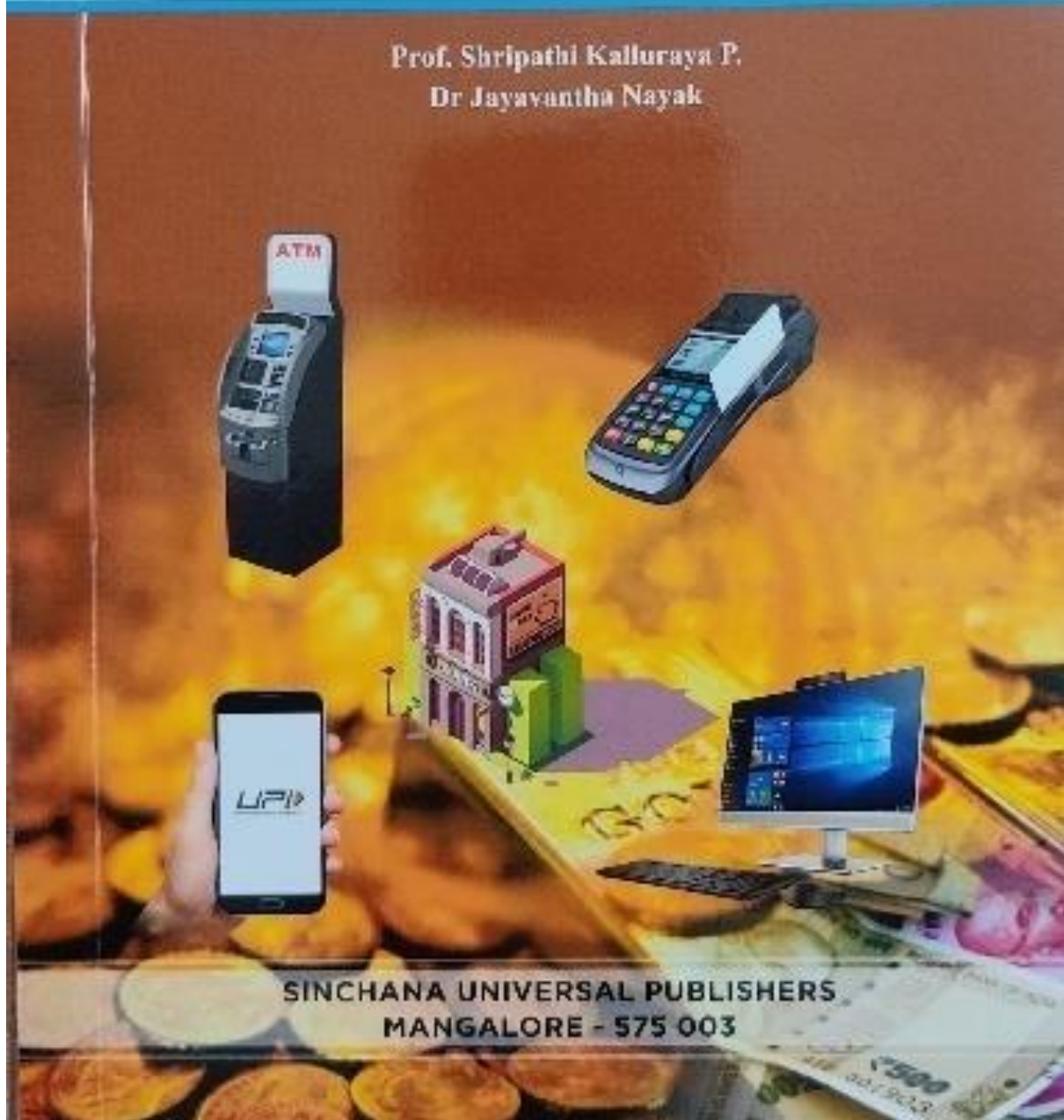
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9.

MODERN BANK MANAGEMENT

A TEXT BOOK FOR II B.COM III SEMESTER, MANGALORE UNIVERSITY
(AS PER NEW CBCS SYLLABUS)

Prof. Shripathi Kalluraya P.
Dr Jayavantha Nayak



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Dr. Shripathi Kalluraya P. Former Chairman of Department of P.G
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Mangalagangothri and Dr Jayavantha Nayak, Associate Professor,
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ii

Preface

This volume is designed to be an introduction to modern Banking management, as an important branch of economics. It attempts to impart an understanding of modern banking contents like digital banking, core banking etc. It describes carefully the basics of modern banking like meaning and functions of commercial banks, investment policy, digital and innovative banking and origin and development of RBI. In general this volume provides a foundation of Banking Theory and Practices for the students of economics.

In fact, this edition on Modern Banking Management is prepared keeping in mind the degree syllabus of Mangalore University. However, in this text, it is attempted to see that the discussions are made simple so that primary students of economics can make use of it.

Much of the material appearing in these pages was rehearsed in graduate classes in economics. We are grateful to the students in these classes whose queries sharpened the arguments and exposition that they encountered.

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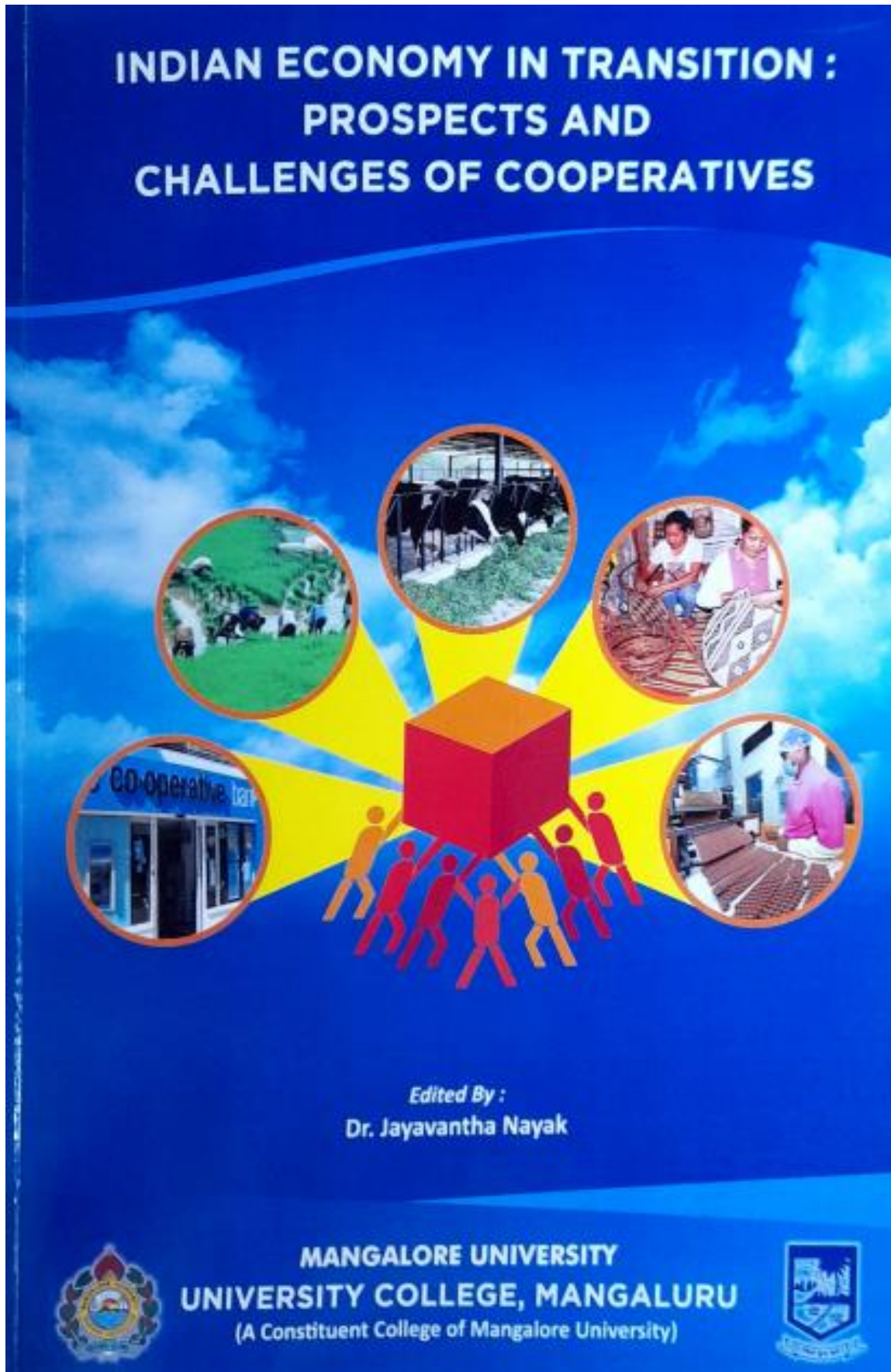
Readers, teachers and students are invited to contribute comments and suggestions to this volume. Readers, teachers and students are invited to contribute comments and suggestions to this volume.

**Mangalore
September 2020**

**Shripathi Kalluraya P.
Jayavantha Nayak.**

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10.



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National Conference on "INDIAN ECONOMY IN TRANSITION: PROSPECTS AND CHALLENGES OF COOPERATIVES"

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ROLE OF AGRO COOPERATIVE SOCIETY IN FINANCIAL INCLUSION OF FARMERS : A STUDY WITH REFERENCE TO BELTHANGADY TALUK

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ABSTRACT

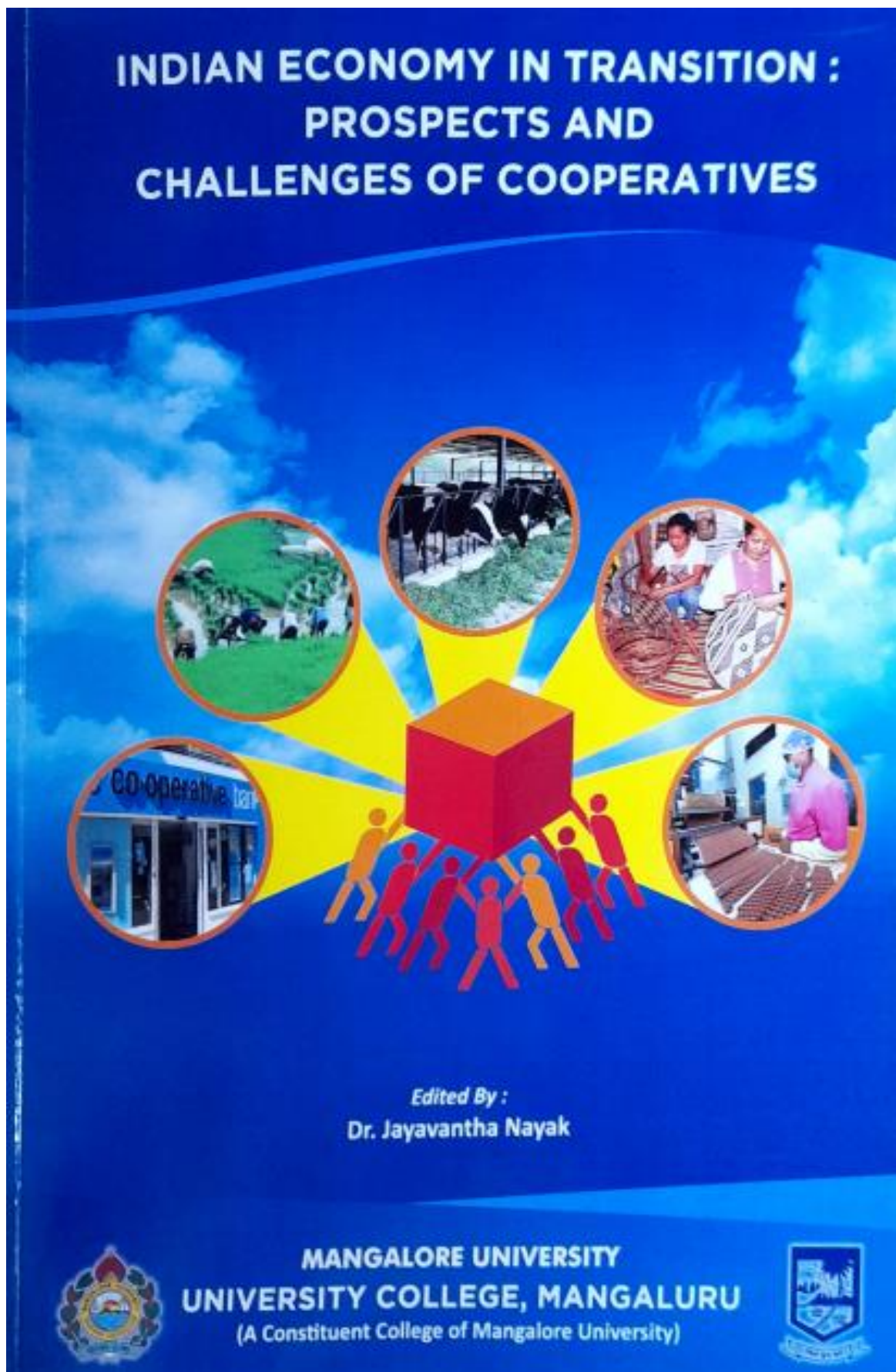
Farmers are the backbone of our country. In India, people are alive because of the efforts of farmers. But today, agricultural working has come down because farmers are not showing interest towards agricultural activities. The main reason is that there is no an appropriate price for their crops, which results in inflation and deflation situation in the economy. Now the people are moving towards the service sector. So, this will impact our economy negatively as majority of the people in India depend on the agricultural sector as India is an agricultural economy. Its 55% population is employed by agriculture and it contributes around 14% of the Indian GDP. But as our economy is growing, the contribution of this sector is decreasing year- by- year. Agriculture used to contribute around 53% which is down to 14% currently. In this context, the Government has to take necessary measures to safeguard the interest of the farming community. So, to motivate the farmers, the Reserve Bank of India has started a special department for the Agro co-operative societies, where farmers can get credit or loans. These co-operative societies are working for the farmers by the farmers. So, the Agro co-operative societies have mainly been established for the development of agricultural activities. This study is undertaken with the objective of understanding the role of agro co-operative societies in achieving financial inclusion of farmers. This paper attempts to study the working of agro co-operative society and to analyze the importance of financial inclusion of marginal farmers.

Keywords: Co-operative, Banks, Agriculture, Society

INTRODUCTION

Agriculture is the strength of the Indian economy. The economy is mainly dependent on agriculture as more than 65% of the total population is engaged in this sector. Agriculture is the most important sector of the Indian economy from the perceptive of poverty mitigation and employment generation. Any changes in the agriculture sector has effect on the entire economy. At present, agriculture is facing many difficulties such as lack of irrigation facility, lack of marketing infrastructure, short supply of fertilizer, credit and other capital equipment, etc. Availability of credit to the agriculture sector is the major factor, which is affecting agricultural development. There are two source of agriculture credit, first is non- institutional, i.e., professional moneylenders, friends, and relatives, and the second is institutional source, i.e., co- operative

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ROLE OF COOPERATIVES IN EMPLOYMENT CREATION OF INFORMAL SECTOR: A CASE STUDY AMONG THE BENEFICIARIES OF NEERMARGA COOPERATIVE SOCIETY

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ABSTRACT

Close to 81% of all employed persons in India make a living by working in the informal sector, with only 6.5% in the formal sector and 8% in the household sector. Among the five south Asian countries, informalization is highest in India and Nepal (90.7%) says a new report by ILO. In the present era of globalization, agriculture in India is the largest sector which provides highest level of informal employment (93.6%) in the world. The industry (57%) and service sector (47%) are relatively less exposed to informality. However, when informality is the main source of employment, especially in emerging and developing countries, a high level of informality is observed in almost all the sectors (ILO).

Agricultural credit is a diversified and complex subject. The existence of a strong as well as efficient credit institution is winning more than half the battle. Especially in the rural part of India, cooperatives are the life-giving institutions to the small and landless agricultural farmers, who are the major part of agricultural labour found in India. This paper studies the role of the Neermarga Cooperative Bank in employment creation of informal agricultural labour in the region. The study is based on primary data which is collected from both the Neermarga Cooperative Society and from 60 of its beneficiaries.

Keywords: Role of Cooperatives, Informal sector, employment creation, Agricultural workers, Agricultural development

INTRODUCTION

Cooperatives have been in pioneers in the development of rural India since the last 100 years. Presently in India, 65,000 primary credit cooperative societies are running profitably. Around 1 lakh milk cooperative societies are functioning profitably. Cooperatives are economic enterprises with a distinct form of ownership. They make profit and continue to make profit, but are not meant to profit. In order to give good and encouraging returns to their shareholders.

Finance is the life source of most sectors in India. There has been a number of credit institutions credited in India with the aim of promotion of all the three different sectors in the economy, namely, agro-based and allied, manufacturing, and service activities. They raise funds by issuing shares to the public and perform normal banking activities like accepting deposits and lending to the needy. They issue shares of unlimited liability and give the right to vote to

Synthesis of (2E)-3-(4-bromophenyl)-1-(3,4-dichlorophenyl) prop-2-en-1-one and characterization

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Synthesis of (2E)-3-(4-bromophenyl)-1-(3,4-dichlorophenyl) prop-2-en-1-one And Characterization

Rashmi Madhava^{1, b}, J. Indira^{2, a}, Balladka Kunhanna Sarojini³, Kishori Ramachandra Harshitha³,

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Abstract: The synthesis of (2E)-3-(4-bromophenyl)-1-(3,4-dichlorophenyl)prop-2-en-1-one and crystallography is reported. Second harmonic generation study is showed by the sample. The UV and FTIR studies were carried out. Thermo gravimetric analysis shows melting point at 154° C. Photoluminescence study has given strong emission of blue and green at 465, 480, 489 and 560 nm with quantum yield.

INTRODUCTION

The applications of single crystal in the field of science and technology has unbounded limits. Nonlinear optical (NLO) properties of organic materials are the key elements for further developments in photonic technologies [1]. They have given many contributions in the areas optical information storage, telecommunication, sensor protection, telecommunication and coupling in scientific community [2]. An organic molecule acquires NLO response due to some of strategies as acceptor-donor-acceptor (A- π -D- π -A), donor-acceptor-donor (D- π -A- π -D) and donor- π -donor (D- π -D) kind of molecules [3]. A strong electron donor, strong π -electron acceptor and polarizable high π -conjugated bridge are the three essential features of organic compounds for high nonlinear activities [4]. π -conjugated bridge manipulates a wide range of substitutions of chalcone derivative compounds.

Non centrosymmetric structure having nonlinear property has received substantial attention in chalcones for their applications in second-order nonlinear optics [5,6]. The large dipole moment arises in nonlinear electronic polarization by optical radiation occurs for charge transfer compounds generally [7]. Various chalcone derivative compounds having optical properties as optical switching, optical limiting, etc are used in several optical devices [8-10]. It also offers greater flexibility in designing suitable strategies of chalcone molecule by enhancing nonlinear optical coefficients [11, 12].

EXPERIMENT

Synthesis

Claisen-Schmidt condensation method is used to synthesise substituted chalcone derivative compounds [13]. 3',4'-dichloroacetophenone (2.5 g, 0.013 mol) and 4-bromobenzaldehyde (2.44 g, 0.013 mol) is dissolved in 30 ml of ethanol and 4-5 drops of 40% of KOH is added to the mixture. Stirred well for one hour, by filtration precipitate was collected and dried. Slow evaporation technique is used to obtain single crystal at room temperature using acetone as solvent.

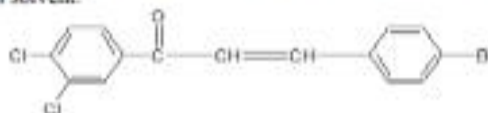


FIGURE 1. Structure of (2E)-3-(4-bromophenyl)-1-(3,4-dichlorophenyl)prop-2-en-1-one

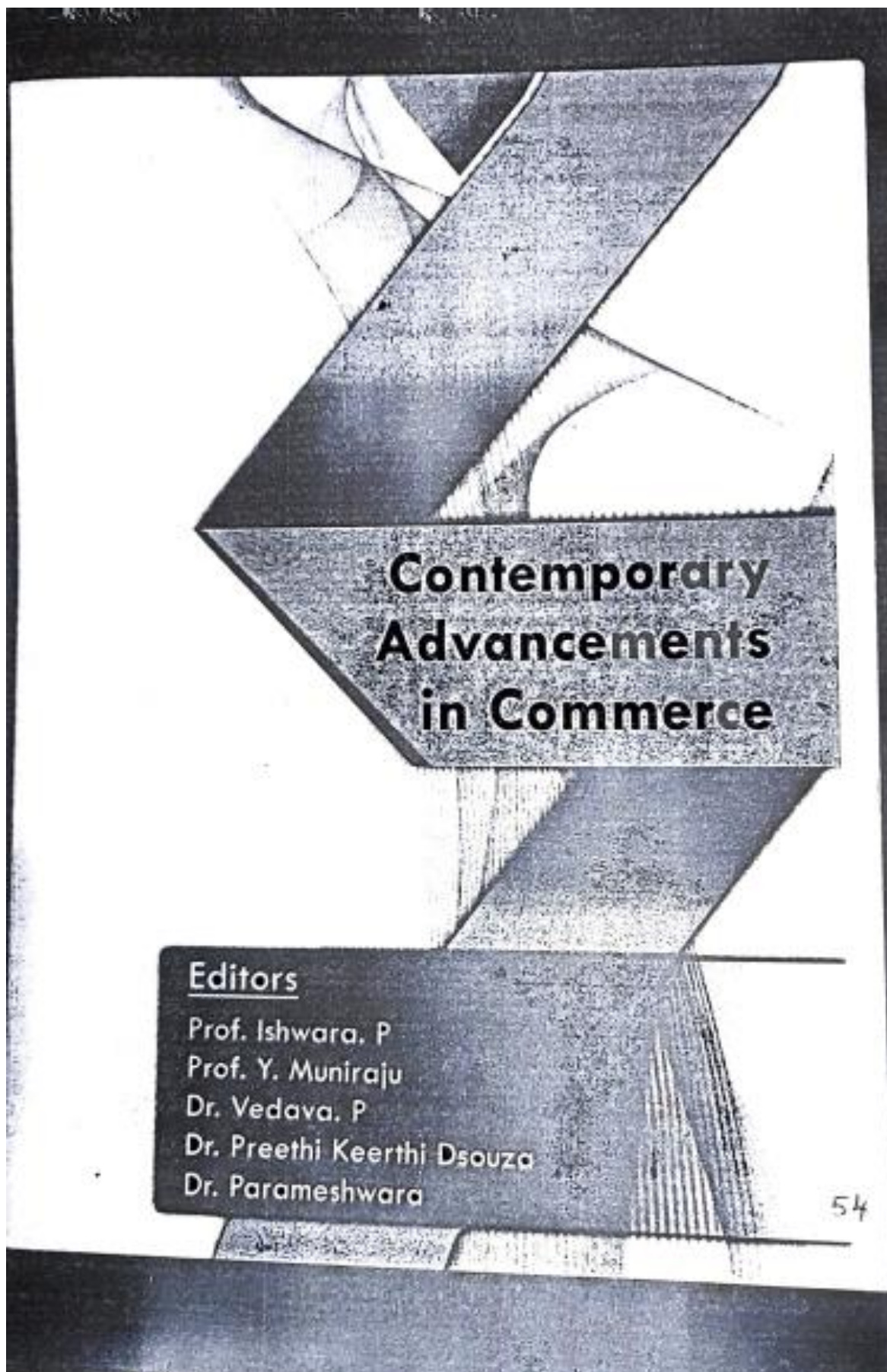
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THE EFFECT OF WORKPLACE ENVIRONMENT ON EMPLOYEE PERFORMANCE IN THE PRIVATE LIFE INSURANCE COMPANIES

*Chandrashekara K

**Dr. Abbokar Siddiq

Abstract

In any organization work environment plays an important role in increasing employee performance. Most of the difficulties faced by employees are related to working environment and employee performance. The level of productivity can be increased through developing a supportive working environment in the organization. A working environment is the environment where people work together for achieving organization objectives. It means systems, processes, structures and tools and all those things which interact with employees and affect in positive or negative ways on employees' performance. The basic objective of this study is to understand the factors that influences workplace environment on the performance of employee's in private life insurance sector and effect of workplace environment on the performance of employee's in private life insurance sector.

Keywords: Life Insurance, Workplace, Environment, employee, Performance.

Introduction

In the modern world the level of competition in the market is increasing day by day with the increase in the level of stress in employees. There are several reasons for stress in human being but the most common stress is the work stress or job stress. There is a vast difference between common life stress and work related sources of stress, but sometimes individuals faces both the sources of stress due to which they are unable to cope up with any of their life and work related demands. Job performance is a result of an activity assigned to an individual or employee, in which he has to accomplish different task assigned to him successfully with reasonable utilization of available resources. Stress up to a limit is positive in nature and improves employee's performance but when it exceeds the limit it becomes negative in nature and decline the employees productivity or performance. High level of stress in employees shows negative impacts like decrease in performance level, unable to accomplish the set targets, absenteeism and may even leads to turnover.

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**FINANCIAL EDUCATION THROUGH MICRO INSURANCE: CONNECTING
FINANACTAL AND SOCIAL INCLUSION**

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Abstract

Financial inclusion presently in use is the delivery of financial services at an affordable cost to vast sections of underprivileged and low-income groups. In fact, providing access to finance is a form of empowerment of the vulnerable groups. Micro insurance is a critical tool in addressing the issues of financial and social exclusion. Micro insurance programs have a potentially significant contribution to economic, social, and psychological empowerment of the poor in general, women in particular. Financial inclusion is an international policy priority and demand-side initiatives including financial education have an important role to play in helping individuals to access and use appropriate, formal financial products. The results of this study show that low levels of insurance inclusion are associated with lower levels of financial literacy. The basic objective of this study is to understand the factors that influence financial education through micro insurance in the rural area and the role of insurance companies in connecting financial and social inclusion. A closed ended questionnaire was developed to collect information from target respondents of Dakshina Kannada district and simple statistical methods were used to derive results from the collected data.

**IMPACT OF FAMILY SIZE AND INCOME ON "SPENDING- SAVING" PATTERN OF
RURAL MUSLIM COMMUNITY: A STUDY**

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Abstract

This study measures the impact of family size and income level on their spending and savings through surveying rural Muslim households from five taluks of Dakshina Kannada district. It uses hypothesis testing to compare mean rank of different level of income and number of dependent on consumption and savings behavior and to know the association of income level and number of dependent on household level consumption and savings behavior of rural Muslim community of Dakshina kannada district. The study considered 398 rural Muslim community respondents and SPSS 23 software version has been used for the analysis to find the association and mean difference among selected variable. Therefore, this study concludes that income and number of dependents play an important role in attributing consumption and savings behavior. Consumption and saving behavior pattern also depends on number of dependent family member. The major tool used for the data collection is questionnaire and various statistical tools have been used to extract the output based on the normality of the data.

Keywords: Number of dependents, Income level, Consumption expenditure, Rural Muslim community

Introduction

Income is necessary for consumption and savings activities of the people but depends on family size or number of dependents in a family. Spending habit of a people is reflected through various

**A STUDY ON AWARENESS OF CONSUMER RIGHTS IN D.K AND UDUPI
DISTRICT**

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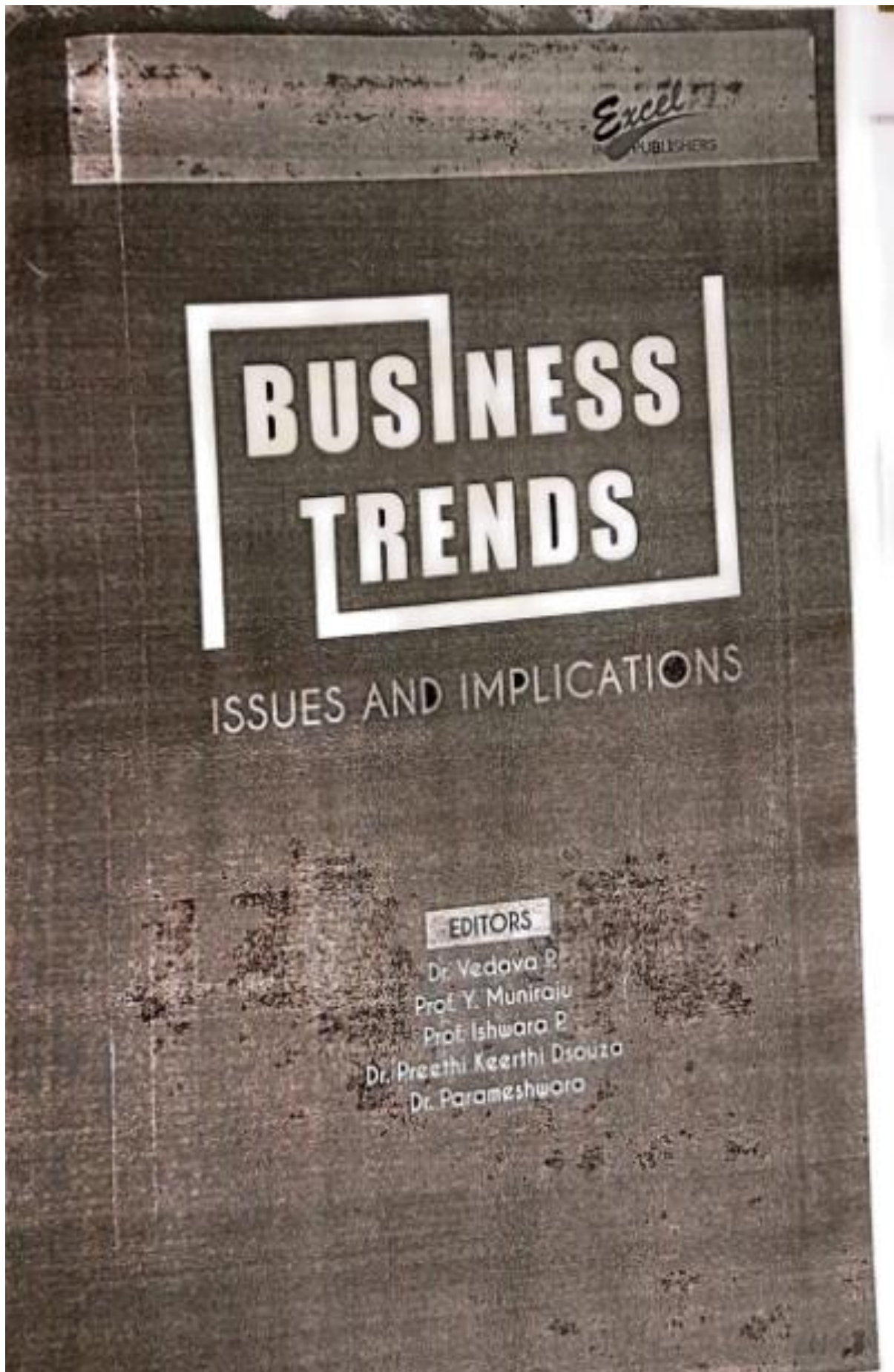
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DISTRICT**

ABSTRACT

The present era is marked by the growing awareness about consumer's rights and protection globally, where consumers are exploited through lots of undesired elements such as misleading advertisements, underweight goods, unsatisfied services etc. In order to protect the interest of the consumers Government of India has taken development steps by way of enactment of various Acts and other measures to protect the consumers. In the present study, an attempt was made to find the awareness of Consumer Rights in D.K and Udupi District.

Keywords: consumer rights, consumer rights awareness

17.



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A Study On Customers' Awareness on Green Life Insurance Initiatives of LIC of India with Special Reference to Dakshina Kannada District

K. Chandrashekara¹ and Dr. Abbokar Siddiq²

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²Associate Professor & Co-ordinator, P.G. Studies in Commerce,
University College, Mangaluru

ABSTRACT

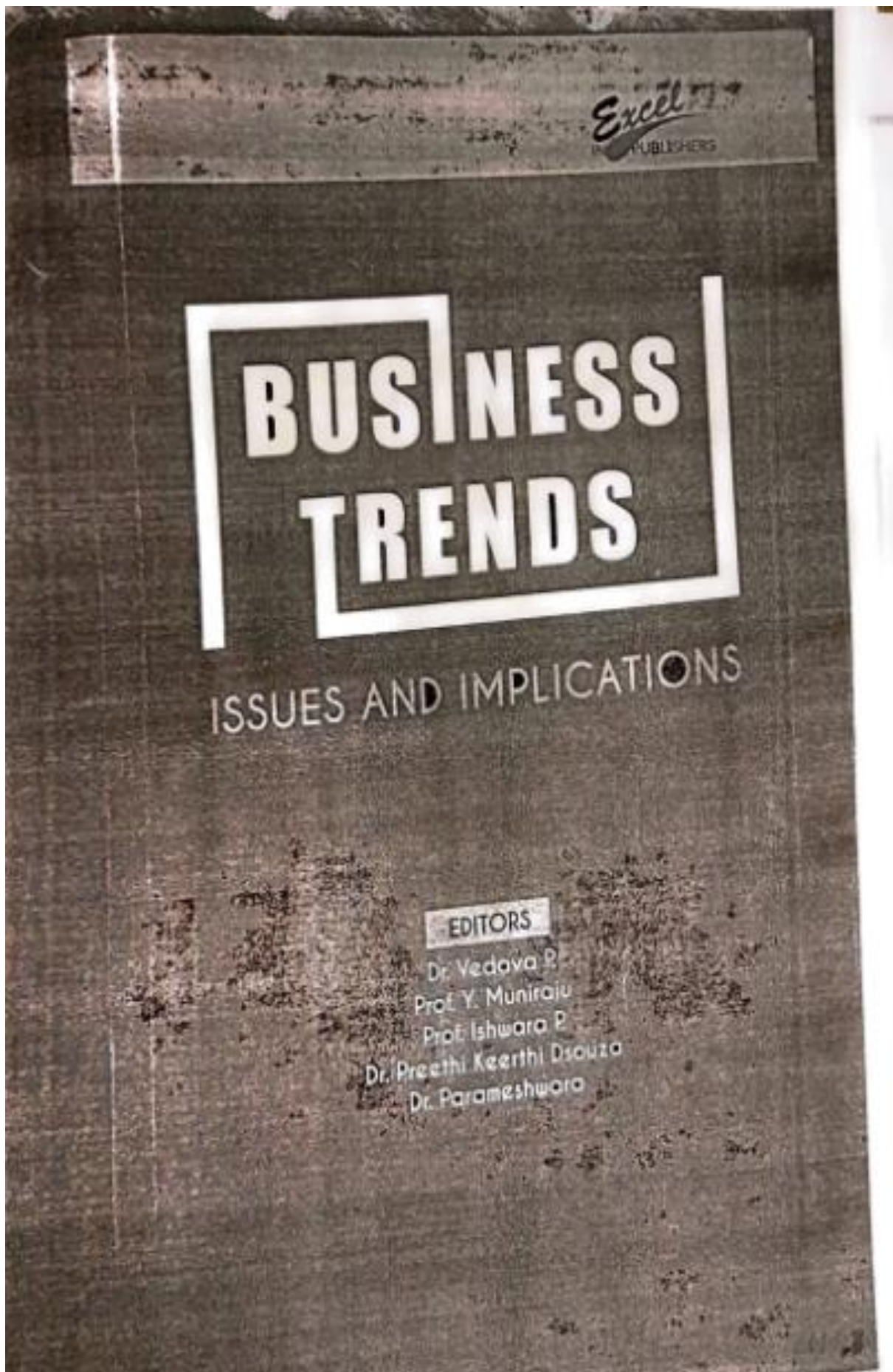
Life Insurance Corporation (LIC), Established in 1956 is one of India's oldest, reliable, prominent and a trusted insurance company. LIC has been providing insurance to millions of Indians. LIC offers numerous methods through which customers can pay for their policies. Payments for LIC policies can be done online on the LIC website, at authorised banks, franchises, approved LIC agents and Paytm. LIC has partnered with two of India's leading banks (Axis & Corporation) to provide an added convenience to all their customers in making premium payments for LIC policies. The LIC of India is adopting various environmental practices in their day to day business operations for the environmental concern to maintain the ecological balance. The concept of green life insurance helps to create a cleaner and greener future as Green life insurance has a direct impact on the environment. Against this backdrop, this paper has been made to study the level of customers awareness regarding "Green life insurance services" initiative taken by LIC of India, dakshinakannada district. This research article also focuses on the charisma of cashless transaction system and its impact on LIC of India productivity. This paper concludes with some important findings along with policy holders suggestions.

Keywords: Green Life Insurance, Awareness, Cashless Payment, Premium and Policy Holders

INTRODUCTION

LIC has expanded its products to cater to the insurance and financial needs of its customers. LIC offers numerous methods through which customers can pay for their policies. Payments for LIC policies can be done online on the LIC website, at authorised banks, franchises, approved LIC agents and Paytm. The option to make premium payments online is now possible by LIC, this makes payments efficient and secure for customers. The payment process for registered and non-registered users are different but nevertheless customers will benefit from the same efficiency and security of making payments anywhere and anytime. LIC usually sends premium notices one month in advance to the due date of the premium. Registered policyholders can choose to pay their policy premium via the e-Services facility offered on

18.



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A Study on the Factors that Influence Employee Turnover in the Hospitality Industry with Special Reference to D.K. District of Karnataka

B. Ganesha Acharya¹ and Dr. Abbokar Siddiq²

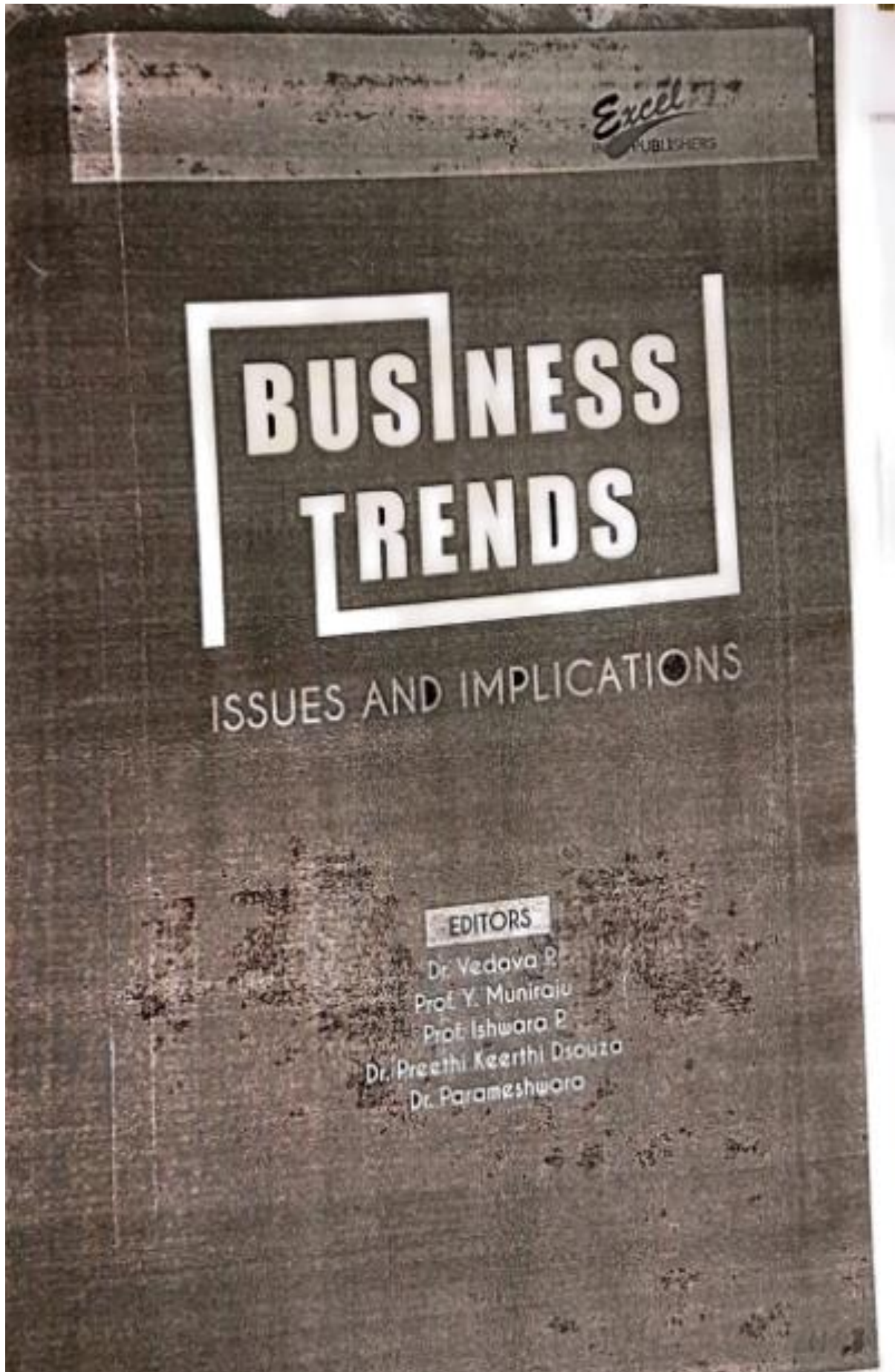
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Commerce, University College,
Hampankatta, Mangalore-575001

INTRODUCTION

The major issue for most of the organisations in the present structure is that of understanding and managing employee turnover. It is the unorganised practices of industrial conflict. A high employee turnover rate will create many negative consequences on the activities of an organisation, mainly the cost of appointment and training of new employees become high, reduction of employee's productivity and failure in matching the sales targets. In case of hospitality industry, employees are integral part of the customer experience. The hospitality industry is negatively affected by labour turnover because the employees are significant in building and providing services from the hospitality industry to the customers. In the hospitality industry employees leave their jobs commonly because of unsatisfactory situations such as low motivation, low pay and poor conditions of service. This hospitality business is a labour-intensive and quality-driven service. The quality of service from the employees determines the quality of the product to the guest and therefore the success of the industry. Apart from that, the competitiveness and productivity of the industry depends mainly on the availability of skill and professional approach of its employees. Nevertheless, the hospitality industry suffers from high labour turnover. This affords a continuous challenge for the organisations, limits the ability to maintain a skills workforce and results in higher costs. The D.K. District of Karnataka is branded for the hospitality facilities such as hotels, guest houses and restaurants. More over this place is recognised and famous for food too. The hospitality industry in this area employs a considerable number of employees, but it is not able to retain a considerable number of them for a lengthy period of time. With these subjects the study required to examine the factors that influence employee turnover in the hospitality industry in the D.K. District of Karnataka.

19.



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Socio-Economic Condition Influencing Financial Literacy of Rural Muslims

Niyaz¹ and Dr. Abbakar Siddiq²

¹Research Scholar, Dept. of Commerce, University College, Hampankatta, Mangalore, Karnataka, India

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ABSTRACT

The development of a country depends on the combination of its social, financial, and economic development (Ajim Uddin, 2017). Financial literacy is strongly related to socio-demographic characteristics and family financial sophistication (Lusardi, et al., 2010). Financial literacy of any individual plays a very important role in financial decision. A better financial decision will lead to financial stability of an individual. Among all the religious groups, Muslims are in the least educated section of Indian Society (Post Sachar report, 2014). The contribution of level of education plays a very important role in the financial knowledge of an individual. Education is the basic mechanism that develops the social, economic, and cultural enhancement of any communities. The purpose of this study is to know the impact and relationship of socio-economic condition of rural Muslim community on financial literacy. Is there any positive contribution of socio-economic condition of rural Muslim community on financial literacy?

The study is confined only to the specific area of socio-economic condition and financial literacy. The major tool used for the data collection is questionnaire and the authors personal experience. In order to analyse the data and draw a conclusion in this study descriptive statistics, correlation and multiple regression are used. The paper concludes the most of the socio-economic indicators positively influence the financial literacy of rural Muslims.

Keywords: Socio-economic Condition, Financial Literacy, Cooperative Banking, Rural Muslims

INTRODUCTION

India is the 3rd largest Muslim populated country in the world after Indonesia and Pakistan with 200 million Muslims. The average monthly expenditure is only Rs. 32.7 per day (Post Sachar Report, 2014). The Indian Muslim population is projected to increase from 177.3 million in 2009 to 236.2 million in 2030 (Pew Research Center's Forum on Religion & Public Life, 2011). In spite of various programs implemented by the Central government and state government for the Muslim Community, the community lags behind in many socio-economic aspects such as financial, social, economic, educational, health, Physical assets, family status, employment status etc. There are many studies which proved that the cooperative banks help to increase socio-economic development of rural people. Present study is mainly focused to know the importance of socio-economic status on financial literacy of rural households. Socio-economic status of Muslim communities is collected using nine indicators and financial literacy has found

'छप्पर' की दुनिया

मूल्यांकन और अवदान

(हिन्दी का पहला दलित उपन्यास)

सम्पादक

डॉ. नामदेव • डॉ. नीलम

18:50



वैधानिक चेतावनी

पुस्तक के किसी भी अंश के प्रकाशन, फोटोकॉपी, इलेक्ट्रॉनिक माध्यमों में उपयोग के लिए लेखक व प्रकाशक को लिखित अनुमति आवश्यक है। पुस्तक में प्रकाशित आलेख/आलेखों के सर्वाधिकार मूल रचनाकार/रचनाकारों के पास सुरक्षित हैं। पुस्तक में व्यक्त विचार पूर्णतया लेखक/लेखकों अथवा संपादक/संपादकों के हैं। यह जरूरी नहीं है कि प्रकाशक इन विचारों से पूर्ण या आंशिक रूप से सहमति रखे। किसी भी विवाद के लिए न्यायालय दिल्ली ही मान्य होगा।

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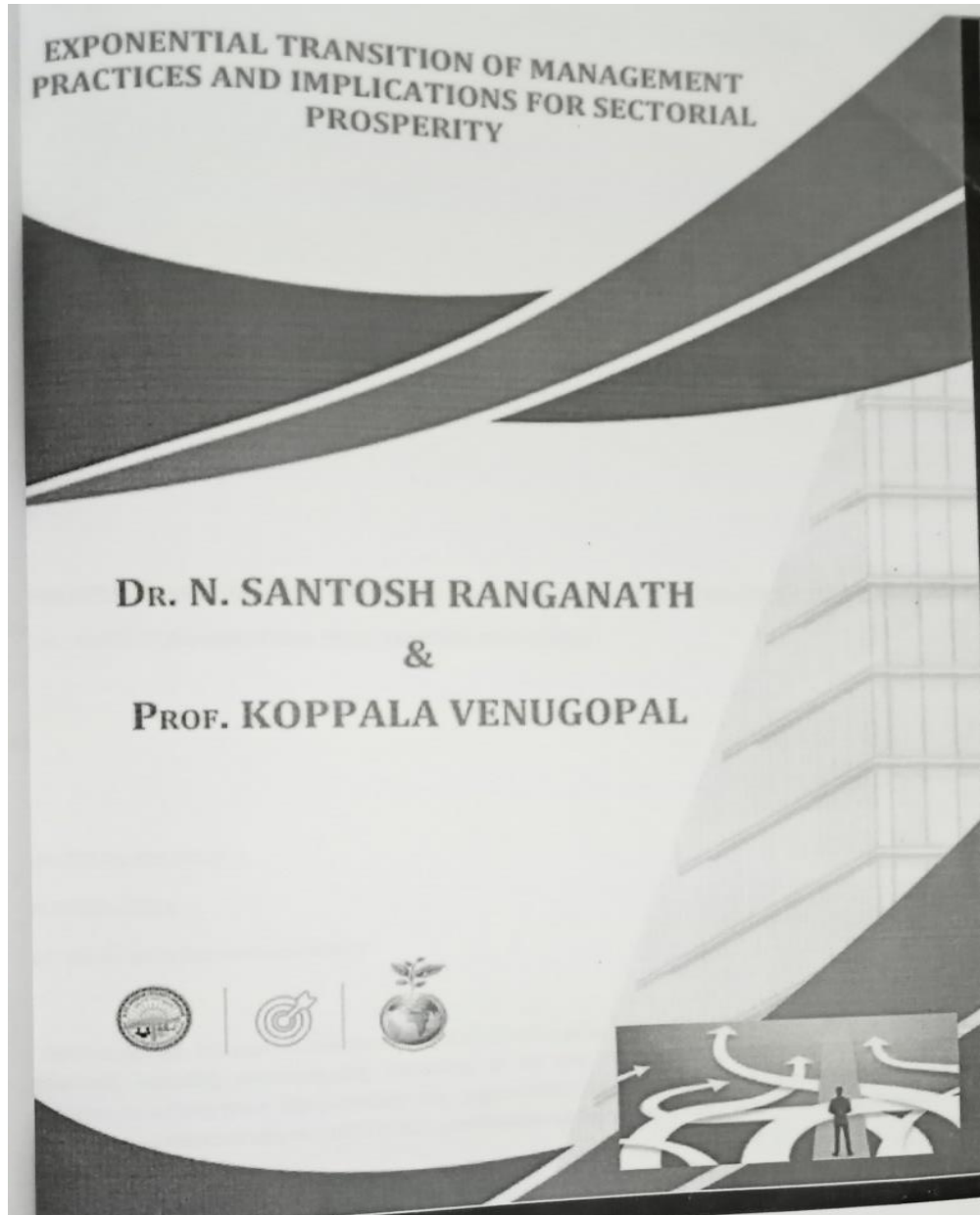
दलित-चेतना की दस्तक - 'छप्पर'

डॉ. सुमा टी. आर.

हिन्दी दलित-साहित्य पर डॉ. बाबा साहेब अम्बेडकर के क्रान्तिकारी विचारों के प्रभाव को देख सकते हैं। दलित-साहित्यकार अपनी सामाजिक प्रतिबद्धता के साथ रचनाकार्य से जुड़कर साहित्य की सृजनात्मकता में मानवीय सरोकारों, संवेदनाओं और स्वतन्त्रता भाईचारे की भावनाओं को स्थापित कर रहे हैं। उसकी दृष्टि में प्रत्येक व्यक्ति और उसकी पीड़ा उसके दुःख-सुख महत्त्वपूर्ण हैं उसमें दलित हो या स्त्री उसके प्रति रचनात्मक तादात्म्य स्थापित करना दलित-साहित्य का प्रमुख प्रयोजन है। दलित चिन्तन ने दलित-चेतना का नया आयाम देकर साहित्य की भावना का विस्तार किया है। दलित-साहित्य विभिन्न अवरोधों के बाद भी विकास की ओर अग्रसर है। यह साहित्य उत्पीड़न, असमानता, अन्याय के प्रति विरोध प्रकट करता है तथा समता की बात रखता है। डॉ. बाबा साहेब अम्बेडकर जी का सपना एक सुदृढ़ समुचित और सुखी-सम्पन्न राष्ट्र और समाज का था, जिसमें सब समान हों तथा सब परस्पर प्रेम, सहयोग और बन्धुता के साथ रहें। कोई छोटा-बड़ा न हो, ऊँच-नीच-अछूत न हो तथा दलितों को मानवीय अधिकारों के प्रति संघर्ष करने के लिए प्रेरित किया। कुल मिलाकर दलित-साहित्य का स्वर सामाजिक न्याय का स्वर है। उसकी दृष्टि रचनात्मक है। दलित-साहित्य की यह स्पष्ट मान्यता है कि जाति का नाश हुए बिना सामाजिक समता की कोई सम्भावना नहीं है।

दलित-साहित्य का किसी धर्म या समुदाय से कोई टकराव नहीं है जो भी दलित कल्याण की बात करे, दलित उत्थान पर प्रेरणादायक साहित्य रचे, वह दलित-साहित्यकार है। जयप्रकाश कर्दम भी ऐसे ही दलित-साहित्यकार हैं, जिन्होंने 'छप्पर' उपन्यास लिखकर चन्दन के माध्यम से दलितों में चेतना जगायी। जयप्रकाश कर्दम जी दलित-साहित्य को दलित आन्दोलन का एक हिस्सा मानते हैं तथा अपने कृतियों में दलितों के उद्देश्य को स्पष्ट करते हैं। उनके हर पात्र में स्वाभिमान शिक्षा की ध्वनि उठती है। उन्होंने दलित-समाज की इच्छा, आकांक्षा और उसकी वेदना-संवेदना को गहराई से समझा है और स्वयं अनुभव किया है। उनका कहना भी है— "लेखक को जनता के बीच रहना चाहिए। बन्द कमरे में बैठकर मोटे-मोटे पोथे लिखे जा सकते

21.



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RURAL MARKETING - A STUDY IN MANGALORE TALUK OF DAKSHINA KANNADA DISTRICT

Dr. Jagadeesh.B

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Abstract: Today, all marketing organizations are functioning in a highly dynamic environment and are finding it very difficult to stay in the face of the ever growing competition and shifting consumer preferences. The Three 'C's'- Customer, Change and Competition are creating challenges and opportunities in the society. An era of new competition and new customers with different value systems is now a stark reality facing marketers. The business unit needs to have strategic orientation and engage themselves in planning and implementing marketing strategies. In the above context, the present study assesses the seller issues pertaining to SIRI products

The contemporary society is facing challenges ushered by the government policies of liberalization, privatization and globalization. This policy initiative has changed the very concepts of 3 C's. Now the customers have the option to buy multiple products flooded in the market. The intensity of the competition has increased due to the entry of new suppliers providing products at competitive prices. There are not only national suppliers but also international suppliers in the form of MNC,s. Due to the change in the income levels, the consumer behavior and the purchase decision has also changed.

All these changes are not restricted to cities. It is now being percolated to rural areas also. Though there is a strong impact of change in urban centers, in rural areas also witnessing the impact of change. This change is a challenge and if managed properly is an opportunity to grow and excel the business.

The change in customer outlook and competition has to be addressed in production as well as in marketing. The marketing agencies has to redefine its operations and policies to accommodate the changes in the economy.

SIRI PROFILE

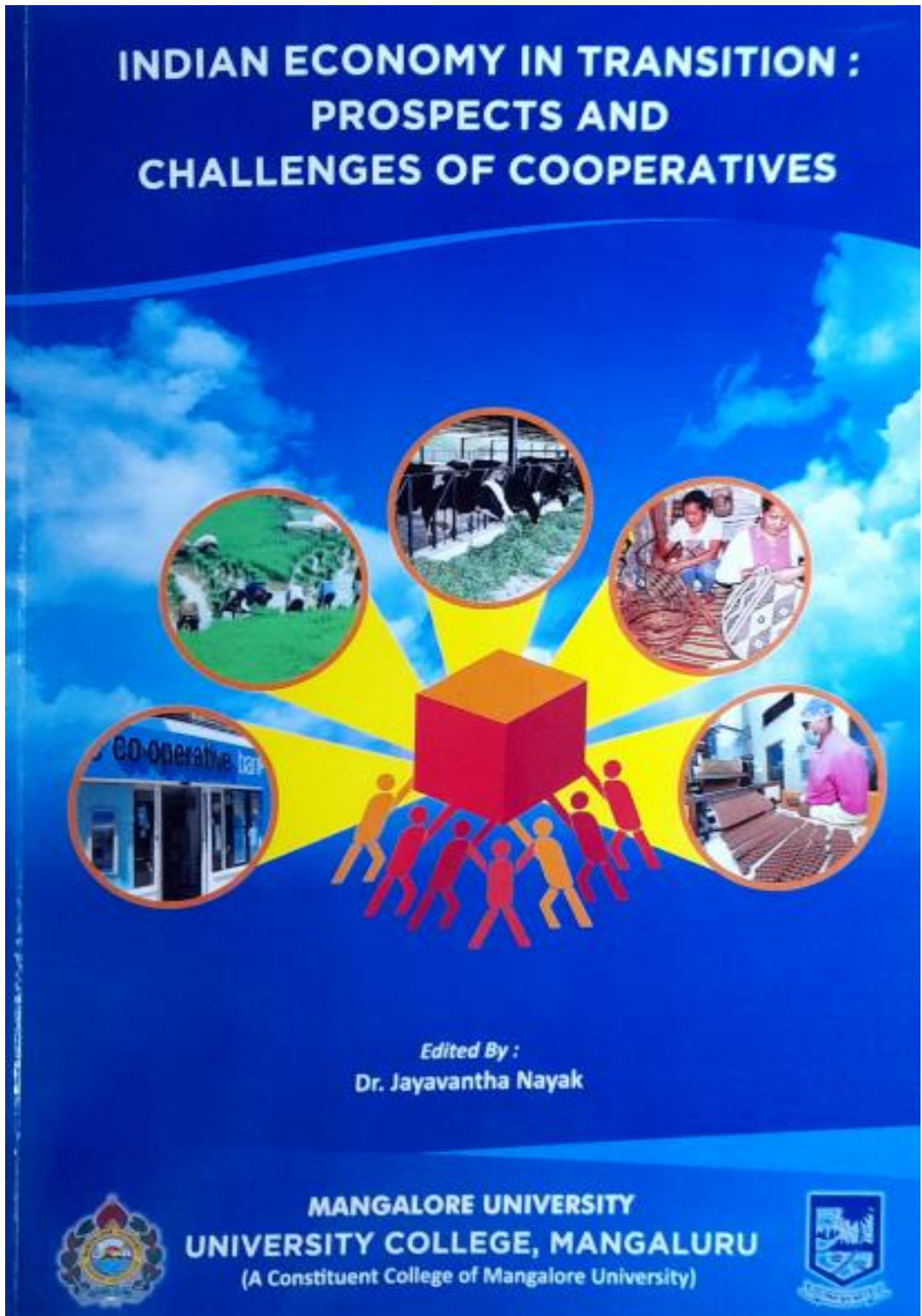
Having an experience of 20 years in rural development activity SKDRDP nurtured many groups producing commodities of various types. But on account of severe competition in the market, the pricing of commodities and quality maintenance have become challenging issue to SHGs. As a support system to SHGs, the SKDRDP established 'Shri Dharmasthala SIRI Gramodyoga Samsthe', under section 25 of the company's Act with share capital from SHGs, in order to provide forward and backward linkage to them for taking up income generating activities. The products of SIRI are sold under the brand name SIRI through various marketing networks. More than 5,000 women are engaged in production activities producing more than 75 items like chemical items, food products, readymade garments, pickles, areca leaf cups, fancy items, condiments, agarbathis, squashes, vermi compost, etc. Having its head office at Belthangady, SIRI provides the following services to rural women. SIRI is a unique rural agency promoted by Sri Kshetra Dharmasthala Rural Development Program (SKDRDP), an NGO in Belthangady taluk of Dakshina Kannada district in Karnataka State. As a umbrella brand SIRI agency promotes more than 60 products. The research study was mainly concentrated on seller perception of SIRI products.

Objectives

1. To study the socio-economic background of respondents
2. To assess the respondents issues and their views on product supply

Research Methodology

The researcher has followed the sample survey method for conducting the empirical enquiry. The mangalore taluk of Dakshina Kannada district is taken as sampling unit. Ten villages in the taluk were selected. A sample



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BOOSTING EMPLOYMENT AND ECONOMY BY BIODIESEL PLANT USING WASTE FRIED COOKING OIL OF MANGALORE

Dr. BHARATHI PRAKASH
Asst. Prof. and Head, Dept. of Microbiology
University College, Mangaluru

ABSTRACT

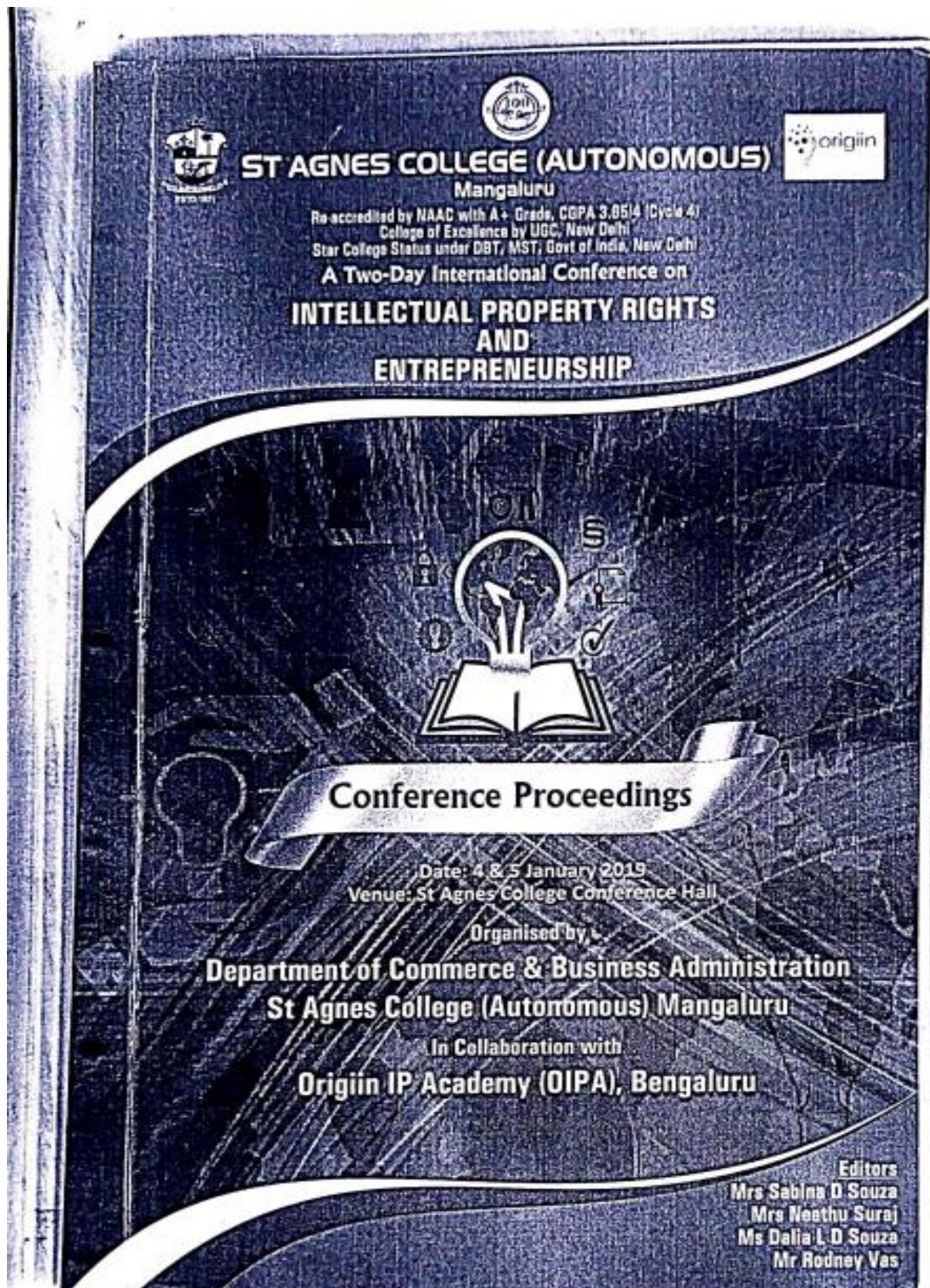
Generating renewable energy sources is a dire necessity in today's depleting energy sources. Various renewable energy resources are hidden around us that need to be tapped and diverted to a positive outcome. The solid and liquid waste of all the cities can be used to produce renewable energy sources. Repeatedly fried oil is one of such raw material that can be used for biodiesel production. Our survey states that around 200 restaurants in Mangaluru generate minimum 3000 litres of waste cooking oil per day. Such oil, if again used for cooking, is a sure health hazard and is also used to mix with fresh vegetable oil. To minimize this, Food safety and standards authority of India (fssai) has come up with the RUCO concept 'Repurpose used cooking oil'. It is an ecosystem that collects and converts cooking oil (vegetable and animal fat) into biodiesel. This simple process once established, is a sure source of renewable energy. The government has fixed the biodiesel price produced out of RUCO for the next three years enabling entrepreneurs to come forward for a biodiesel plant. Lots of used cooking oil is drained into kitchen sinks by domestic dwellers as waste, especially when in the small quantity, that may block the pipelines. Small hotels give it for garbage, which pollutes the soil of dump yards and percolates in to nearby wells and water bodies, especially in the rainy season. With minimum start-up investment in RUCO Biodiesel plant, will help to prevent cooking oil adulteration, soil and water pollution, and generate employment in every city. Such government policies need to be responded by emerging young entrepreneurs to safeguard the customer and generate reliable and safe source of bio fuel in the future. This will help to improve the economy and boost employment in a big way.

INTRODUCTION

Increasing human population and over consumption of conventional energy resources are stressing to look for an alternative renewable energy resource. Generating such resources from waste products like agricultural biomass, plant-based non-edible oil, and from used fried cooking oil are some of the useful and implementable options. Mangaluru being a coastal city well-connected with air, water, and land transport attracts many visitors and tourists. The presence of many eminent educational institutes around has facilitated a variety of restaurants in Mangaluru. As junk food is in increasing demand, fried stuff is commonly served in all kinds of restaurants. It consumes large amounts of vegetable oil and generates waste cooking oil. This oil waste needs to be utilized in an effective way.

2019-2020

1.



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**BUSINESS MODEL INNOVATIONS OF SOCIAL
ENTERPRISES IN THE INDIAN CONTEXT**

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INTRODUCTION

Social enterprises are young but fast growing and ambitious industry in India. Most of the social enterprises target the marginalized and the rural population but are situated in Metropolitan cities due to the availability of resources, infrastructural facilities and networks (Intelcap report, 2012). India has a good number of social enterprises, but is not known as they don't know to market their innovative ideas. Exploiting market opportunities to make innovations more financially sustainable and/or create new economic opportunities for the poor, but often public or private subsidies are needed to catalyze change. India ranked 39 out of 138 countries in global competitiveness index 2016-17. India climbs for the second year in a row, to 39th. The competitiveness has improved across the board, in particular in goods market efficiency, business sophistication, and innovation. (World Economic forum report 2016-17). Innovation is one of the pillars to measure the competitiveness of a country in the global market. Social Entrepreneurship and Innovations are extensively linked in the existing literature (Alvord et al, 2010. Reddy, 2016). Moreover Innovation is not only witnessed as a mechanism to solve social, economic and environmental but also a driver for the to improve a nation's economic and social welfare competitiveness in the globe (Report, Schwab, & Forum, 2015). The innovation pattern becomes the core for the social value proposition in the social enterprise business model.

OBJECTIVES

The present paper is to fulfill the following objectives:

- To understand the relevance business model innovation in social entrepreneurship
- To examine how firms engage in social entrepreneurship combining social and economic value creation
- To understand the efforts of social enterprises to enhance the financial and innovative capabilities of the organization

METHODOLOGY

Both primary and secondary data is used for the present paper.

Based on the insights derived from the literature, three social enterprises were selected to understand the innovative business models that address some complex social problems. The research adopts qualitative case study method as it attempts to build a theory. Qualitative semi structured interview was conducted to acquire the information on the operations of the social enterprise. The cases selected were with a certain set of criteria that fits well to the concept of social enterprises. The major conditions considered were 1) success of the organization 2) social innovation 3) social impact created 4) level of cooperation and willingness to participate in the research. Various forms of secondary data in print and soft form has been collected to prepare the research paper.

The present research paper is divided into three parts. The First part states the relevance of Business model innovation to social enterprises. The second part on the case studies that explains the business models of social enterprises based on certain set of elements and the last part gives the concluding remarks to the paper

PART I**INTRODUCTION TO BUSINESS MODEL INNOVATION****Business Model Innovations- Global Scenario**

Social innovations are based on the ecology of the social problems. Understanding the ecological context of the social problems helps the social enterprise ventures to identify the areas of highest leverage that are least obvious (Trivedi & Misra, 2015). Hence the business model innovation of social enterprises is purely dependent on the kind of social problems and the ecosystem supporting the growth of the enterprise. The emergence of social enterprises around the world was the result of the social problems embedded in the particular social, physical, political, economic and cultural context of that region. In the 1970's and early 1980's, the European countries faced the toughest challenges like unemployment, reduction in the state budget, the need for more active integration policies and increased exclusion of some groups. A group of central European social reformers found social enterprise as a viable solution and received aid from International sources. Italy is the first country in Europe to adopt a legal form of social enterprises (Defourny & Nyssens, 2010). The Social enterprise movement in Italy is in the co-operative tradition. Most of the social enterprises in Scotland provide training or support to provide employability and other common sectors are community amenities, creative industries and child care. In Wales, the social enterprises are built on models focusing on culture, leisure, education and environment. In Africa & Asia, the social enterprises design models to tackle social problems like unemployment,

2.

प्रवासी हिन्दी साहित्य

संवेदना के विविध संदर्भ



संपादक

डॉ. प्रतिभा मुदलियार

इस पुस्तक के सर्वाधिकार सुरक्षित हैं। सम्पादक एवं प्रकाशक की लिखित अनुमति के बिना इसके किसी भी अंश को फोटोकॉपी एवं रिकॉर्डिंग सहित इलेक्ट्रॉनिक अथवा यशोदा, किसी भी माध्यम से अथवा ज्ञान के संग्रहण एवं पुनःप्रयोग की प्रणाली द्वारा, किसी भी रूप में, पुनरुत्पादित अथवा संचारित-प्रसारित नहीं किया जा सकता।

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भारतीय संस्कृति का संवाहक : प्रवासी लेखन

- डॉ. नागरत्ना एन. राव

राजेन्द्र यादव प्रवासी साहित्य पर इस प्रकार टिप्पणी करते हैं -

“घर छोड़ देने या बदल देने के बावजूद किसी की आँखें हैं कि वहीं उन्हीं दीवारों से चिपकी झूट गयी है।”

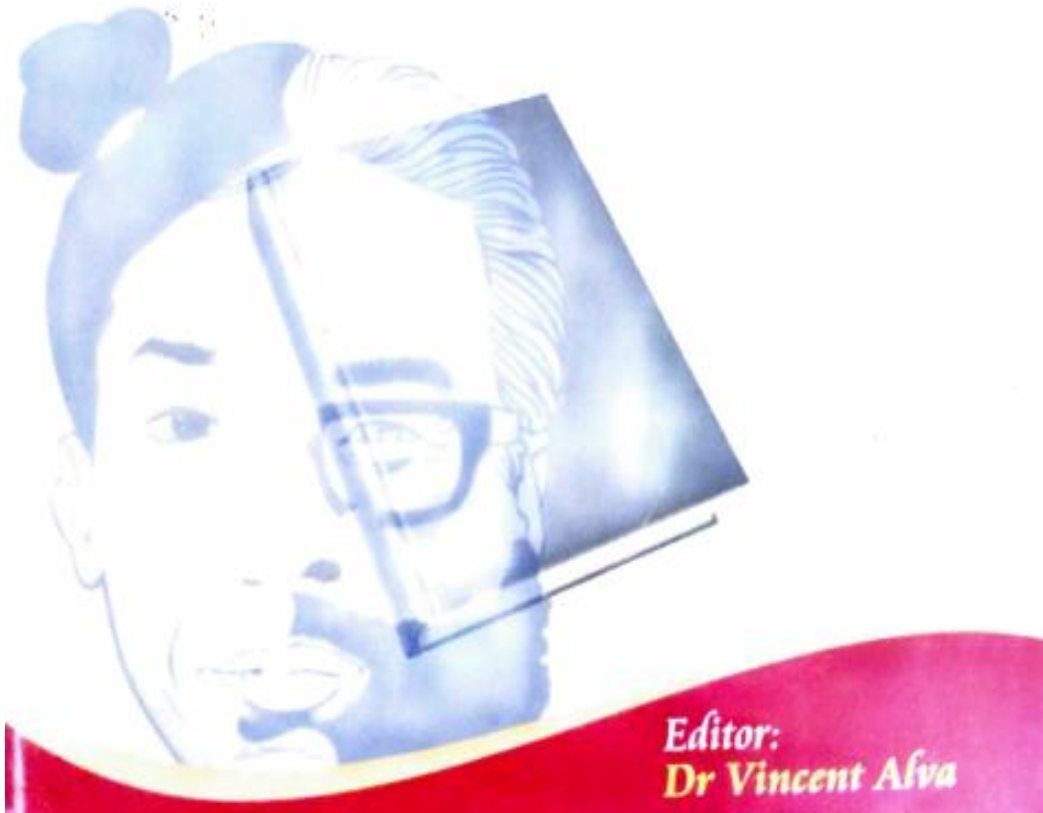
प्रवासी हिन्दी साहित्य उन भारतीयों की संवेदना है जो किसी कारण वश अपना देश छोड़ विदेश में बस गए। प्रवासी लेखक यद्यपि अब भारत में नहीं रहता पर उनमें भारत की जड़ें गहरी जम चुकी हैं। उनकी संवेदनाओं के तंतु भारत में ही विकसित हुए। उनकी मान्यताएँ, अवधारणाएँ भारत में ही बीज रूप में फल्लवित हुए इसलिए विदेश में रहकर वे वहाँ की हर वस्तु की तुलना भारत से करते हैं। इस प्रकार भले ही अब वे वटवृक्ष की भाँति आकाशोन्मुख हो कितने ही फैलाव लिए हुए क्यों न हो भाव और विचार से वे भारत की जड़ों से जुड़े हैं। प्रवासी साहित्य उनकी जड़ों, अस्मिताओं और द्वन्द्वों का साहित्य है जो हर हाल में उन्हें भारतीय संस्कृति से जोड़े रखती है।

साहित्य मानव-समाज और जीवन की व्याख्या और पुनर्व्याख्या है। मानव जिस प्रकार का जीवन जीता है वैसी ही उसकी विचारधारा होती है जो उसके साहित्य में प्रतिबिम्बित होती है। भारतीय पर्यावरण में रहकर वहाँ की संस्कृति और विचारधारा को अनुभव कर लिखना और एक भारतीय का अभारतीय पर्यावरण में रहकर भारतीय भाषा तथा संस्कृति से जुड़कर लिखना भिन्न बात है। कोई भी लेखक अपनी भीतरी विवशता के कारण लिखता है - अज्ञेय के अनुसार - “अनुभव तो घटित का होना है पर अनुभूति, संवेदना और कल्पना के सहारे उस सत्य को आत्ममान कर लेती है जो वास्तव में कृतिकार के साथ घटित नहीं हुआ है।” अतः अनुभव के बिना अनुभूति नहीं होती परन्तु जरूरी नहीं कि हर अनुभव अनुभूति बने।

103 ❖ भारतीय संस्कृति का संवाहक : प्रवासी लेखन

3.

Gender Sensibilities
in
Modern Literature



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जनकृत 'अन्या से अनन्या' में अभिव्यक्त आधुनिक बोध

डॉ. नागराजा एन. राव

स्नातकोत्तर हिन्दी विभाग,
मंगलूर विश्वविद्यालय, मंगलूर,

वर्तमान युग प्रेम, विवाह, घर, परिवार, स्नेह विश्वास से आगे निकल
। मोह पाश से मुक्त हो अपने लक्ष्य की ओर अग्रसर होती स्त्री-पुरुष
। का यथार्थ बयान करती।

अन्या से अनन्या। संघर्ष और सृजन का नाम है - प्रभा खेतान ।

साहित्यिक कृतियाँ - सामाजिक तथ्य और घटनाओं का ज्वलन्त
। हैं । युग के साथ साहित्य बदलता है और उसके साथ समीक्षा के
। भी बदलते हैं । परिवर्तित साहित्य रूपों तथा विषयों को नयी मान्यताओं
। पर विवेचित करना होगा । प्रत्येक काल के सामाजिक गतिविधियों की
। में पर साहित्यिक प्रयोग किये जाते हैं । साहित्यिक रचनाओं के माध्यम से
। एवं जनमानस का संस्पर्श उभरने लगता है क्योंकि साहित्य लोकहित का
। महत्वपूर्ण साधन रहा है । जनचेतना एवं जनरुचि के आधार पर साहित्यिक
। की दिशाएँ भी परिवर्तित होती रहती हैं । इसलिए साहित्य व्यक्ति सापेक्ष
। समाज सापेक्ष होने के कारण उसे समझने में वर्तमान संदर्भ को परंपरा के
। संदर्भ में समझना आवश्यक है । तभी तो पाश्चात्य विद्वान गोल्डमन कहते हैं -
। "साहित्य एक निश्चित सामाजिक वर्ग की विश्व दृष्टि के संदर्भ में ही पूरी
। समझी जा सकती है ।"

इसी परिप्रेक्ष्य में आधुनिक हिन्दी साहित्य को समझने से पूर्व
। आधुनिकता के स्वरूप को समझना आवश्यक है । जीवन विषयक विशिष्ट दृष्टि
। 'आधुनिकता' है । जैसे समाज में कई तत्वों और विचारों की सुदीर्घ परंपरा
। होती है । किसी विषय को अद्यतन ज्ञान-विज्ञान के आलोक में परिभाषित करना
। उस व्यक्ति को आधुनिकता कहलाती है । किसी भी विषय की परंपरा उस

4.

डॉ. निर्मल वालिया आभिनन्दन ग्रन्थ



संपादक
डॉ. अमरसिंह वधान
प्रोफेसर एमरिटस, डी.लिट.

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मन परदेशी : नारी मन का एक्स-रे

डॉ. नागनाथ

वैसे तो साहित्य मन-बुद्धि की भावनात्मक एवं वैचारिक अभिव्यक्ति है, लेकिन आत्मकथा एक व्यक्ति मन का एक्स-रे ही है। जिस प्रकार एक्स-रे में विवरणों द्वारा शरीर के अंग का पता चलता है, उसी प्रकार आत्मकथा व्यक्ति के मन का यथार्थ पूरी सच्चाई के साथ प्रस्तुत करता है। यदि कुछ भी न छुपाए। ऐसे में आत्मकथा-आत्मकथाकार का वैयक्तिक, बौद्धिक एवं भावनात्मक सहायक होती है। सरोज जग्गी के अनुसार आत्मकथा स्व की कहानी है, जहाँ वह अपने अन्तः की सुंदर झोंकी प्रस्तुत करता है। डॉ. चंद्रवती सिंह का मानना सटीक है कि आत्मकथा में प्रवृत्ति मस्तिष्क के विकास क्रम को लिखता है, स्वयं अपने मस्तिष्क का अध्ययन करता है, अन्तः का आत्मनिरीक्षण कर बड़ी सच्चाई के साथ अपने आप को पाठकों के सम्मुख प्रस्तुत करता है।

अब प्रश्न यह है कि आत्मकथा की क्या आवश्यकता है? इसके लिए डॉ. चिरंजीवु का विचार है। वे कहते हैं—“आत्मकथा रागात्मक गद्य साहित्य का वह माध्यम है जिसमें प्रवृत्ति अपने अनुभूतिप्रवण, तथ्याश्रित, चरित्रप्रधान विधा में अपनी मानसिक प्रौढ़ावस्था में अतीत की अनुभूतियों एवं स्वप्नों के साथ परिस्थितियों को अपने अवचेतन में अध्ययन कर कलात्मक रीति में इस प्रकार प्रस्तुत है कि व्यष्टि का विशिष्ट बोध होकर वह चिरंतन मानव संबंधों से एकाकार हो जाए।”

आधुनिक जीवन की वैज्ञानिक बौद्धिकता ने मानव-मन को इतना एकाकी बना दिया कि व्यक्ति को दुर्द्वेष्टने हेतु आत्मकथा की शरण लेनी पड़ी। साहित्य की अन्यान्य विधाओं में कल्पना प्रयोग है, किंतु आत्मकथा आत्मा से अनुभूत एक-एक पल, एक-एक विचार का सोधा और सजाया जाता करता है। यह मानव मन को एक्स-रे की भाँति तार-तार खोल कर रख देती है फिर उसे संतुष्ट कर सकता है। एक दृष्टि से आत्मकथा लेखन अपने जीवन संबंधी प्रामाणिक दस्तावेज़ है जो मनुष्य को आकलन करने में सहायक होता है।

प्रस्तुत 'मन परदेशी' में लेखिका ने अपने सुख-दुःख, आशा निराशा, हर्ष-विषाद को अपनी प्रामाणिकता, आत्मीयता और वास्तविकता के साथ मिलीमिलेवार प्रस्तुत किया है। ऐसा लगता है कि अपने मन-मस्तिष्क को हमारे सम्मुख खोलकर रख दिया है, फिर चाहे उनके निजी जीवन के या पारिवारिक। यह आत्मकथा लेखिका के जीवन तक ही सीमित न होकर संपूर्ण मानव प्रामाणिक आलेख है। उन्होंने अपने विचारों एवं भावनाओं को प्रभावी ढंग से अभिव्यक्त किया है। भागी हुई जिंदगी और अनुभवों को संवेदना के साथ चाणी देती हैं। उन्होंने अपनी यादों को इतना सजाया

5.



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Paper No 113**CUSTOMER SATISFACTION ON E – BANKING SERVICES:
AN EMPIRICAL STUDY**

Dr. Abbakar Siddiq

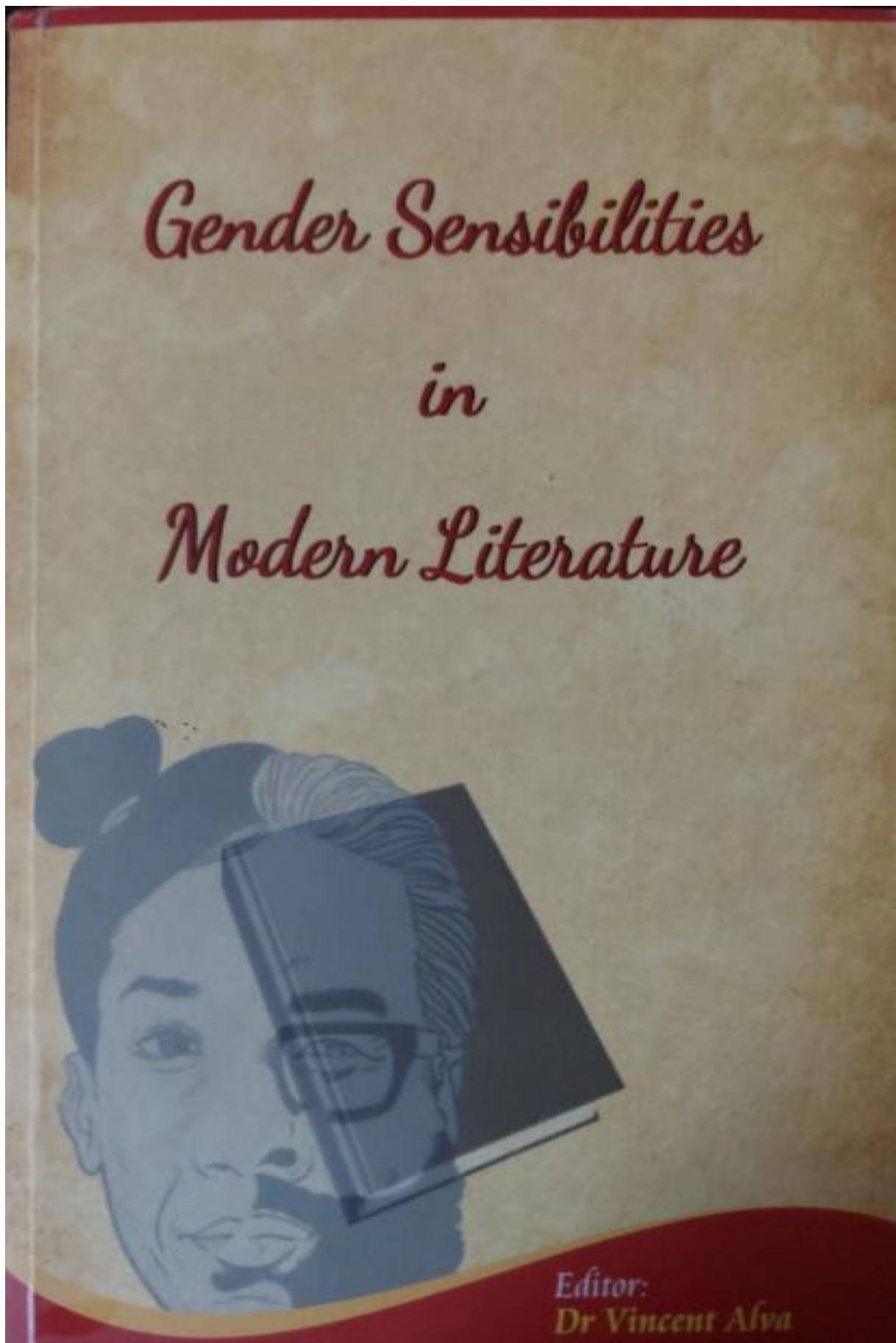
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ABSTRACT

The technology has entered in every activity of human being. One such field where technology has gained very much popularity is the banking sector. The technology has brought a complete shift in the functioning of banks and delivery of banking services. Customers need not visit the bank branches for banking transactions. They can do the banking transactions sitting at home and need not visit the branches of banks for anything. Banks use technology to provide quality service at a great speed. This technological phase in banking sector can be traced in 1991 in India, i.e. post liberalization period. Along with the basic function of accepting deposits and lending of loans, banks have started rendering various other services to the customers, which is been enabled by the innovation in the Banking Technology. At the beginning telephone, telegrams, letters, typewriters, calculators, billing machines, Fax, couriers were used for the purpose. The new information technology plays an important role in the future development of banking. The new technological innovations that have taken place are Online banking, Mobile banking, ATMs, Anytime banking, Telebanking, Green banking, Internet banking, Core Banking Solutions, SMS alerts, RTGS, NEFT, POS, etc. These technological innovations enable the customer to have banking transactions at any time 24x7, anywhere in the country. Thus, the innovation in Banking Technology results in increasing the efficiency and productivity of the banks, saves time, reduces the cost and thereby increases the profitability of the banks. This paper has been prepared with a main objective of finding out the level of satisfaction of customers towards e-services of the banks in dakshina Kannada district of Karnataka state in India. The primary data are collected, tabulated and analyzed using an appropriate statistical tool to draw a meaningful conclusion.

Keywords: Banking Industry, E- Banking, Technology, Customer Satisfaction.

6.



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हिन्दी उपन्यास साहित्य में उषा प्रियंवदा का नाम अत्यन्त उज्ज्वल है। प्रियंवदा ने अधिकतर अपने उपन्यासों में नारी संवेदनाओं को महत्व दिया है। आधुनिक तथा नवीन शिल्पात्मकता के गुण उनमें स्पष्ट दृष्टिगोचर होते हैं। इन गुणों के कारण उन्होंने अपने उपन्यास साहित्य में नारी की आंतरिक जीवन को जीवन के नए संदर्भों में परत-दर-परत खोला है। आज के आधुनिक नारी जीवन की विसंगतियों का, उलझनपूर्ण मनःस्थितियों को विवशता, अकेलेपन, उदासी ऊब, घुटन, अकेलेपन में उनके गहरे यथार्थ बोध का चित्रण मिलता है। स्त्री-पुरुष सम्बन्धों तथा नारी के अंतर्जगत का अत्यन्त सूक्ष्म चित्रण उषा प्रियंवदा के उपन्यासों में मिलता है। नए मूल्यों के शोर में नारी जीवन में जो बदलाव आए हैं, उनका भी उन्होंने सजीदगी के साथ चित्रण किया।

उषा प्रियंवदा द्वारा लिखित उपन्यास हैं - 'पचपन खंभे लाल दीवारे', 'संवेदना', 'अंतर्वशी और भयाकबीर उदास' तथा 'रुकोगी नहीं राधिका' आदि। इनमें नारी अस्तित्व और महत्व की व्याख्या देख सकते हैं। इन उपन्यासों के अन्तर्गत नारी के अंतर्मन की संवेदनाओं का व्यापक लेखा-जोखा है। जिसमें नारी चरित्र उभरकर सामने आए हैं।

'पचपन खंभे लाल दीवारे', की नायिका सुषमा आधुनिक नारी के शोषण का प्रतीक बनकर हमारे सामने आयी है। उसके जीवन में केवल अकेलेपन की घेड़ा में संतप्त कुण्ठित, निराश और पलायनवादी मनोवृत्ति ही दिखाई देती है। सुषमा अपने टूटे हुए रूप में भी जीवन के प्रति आस्थावान है। घर की आर्थिक स्थिति ठीक न होने के कारण सुषमा नौकरी करती है। सुषमा के सामने अनेक समस्याएँ उठ खड़े हो रहे हैं। अगर वह शादी करेगी तो उसके परिवार का क्या

7.

प्रवासी हिन्दी साहित्य संवेदना के विविध संदर्भ



संपादक

डॉ. प्रतिभा मुदलियार

इस पुस्तक के सर्वाधिकार सुरक्षित हैं। सम्पादक एवं प्रकाशक की लिखित अनुमति के बिना इसके किसी भी अंश को फोटोकॉपी एवं रिकॉर्डिंग सहित इलेक्ट्रॉनिक अथवा मशीनी, किसी भी माध्यम से अथवा ज्ञान के संग्रहण एवं पुनःप्रयोग की प्रणाली द्वारा, किसी भी रूप में, पुनरुत्पादित अथवा संचारित-प्रसारित नहीं किया जा सकता।

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प्रवासी साहित्य : साहित्य, संस्कृति और संवेदना

- डॉ. सुमा टी. रोडनवर

हिन्दी साहित्य अपने आप में एक अनमोल खजाना है। जिसके अन्तर्गत कविता, कहानी, उपन्यास, नाटक, आत्मकथा, संस्मरण, पत्रलेखन, रिपोर्टाज, कहावतें, लंकाकित्तियाँ, मुहावरे, रेखाचित्र आदि गद्य तथा पद्य के रूप में साहित्यकारों ने अपनी रचनाएँ रची तथा इसे साहित्य रूपी माला के रूप में पिरोकर जनमानस तक पहुँचाया। यह अनमोल खजाना केवल भारत में नहीं अपितु विश्व के प्रत्येक कोने में है जहाँ भारत के लोग बसते हैं, जिन्हें प्रवासी कहा जाता है।

पारचात्य देशों की सभ्यता और संस्कृति में रहकर भारतीयता को सुदृढ़ बनाने का कार्य आज प्रवासी साहित्यकार कर रहे हैं। प्रवासी साहित्य के अन्तर्गत रचनात्मक साहित्य सबसे अधिक लिखा गया है। हम यहाँ पर प्रमुख प्रवासी साहित्यकारों के सृजनात्मक लेखकों का जिक्र करने जा रहे हैं, जिसमें उन्होंने अपनी रचनाओं में भारतीयता को सुरक्षित तो रखा साथ ही हिन्दी भाषा को एक विशिष्ट पहचान दी है।

प्रवासी साहित्यकारों ने हिन्दी साहित्य को समृद्ध करने में महत्वपूर्ण भूमिका निभाई है। अपने देश की मिट्टी, उसकी स्मृति यह सब प्रवासी साहित्य का जरूर फलक रहा है। उसकी यह विशेषता रही है कि साहित्यकार अपने देश से दूर रहकर भी अपने वतन की स्मृति को याद रखते हुए विदेश में किए गए संघर्षों और जीवनानुभव को अपने साहित्य में उकेरता है। यानि कोई कितने दिनों तक अपने देश से बाहर क्यों न रहा हो, लेकिन वह अपने देश की स्मृति, अपनी जड़ को भूल नहीं पाता है।

हिन्दी में प्रवासी साहित्य नवयुगीन साहित्यिक विमर्श है। पिछले लगभग एक डेढ़ दशक के दौरान प्रवासी लेखन ने अपनी उपस्थिति हिन्दी रचनात्मकता की मुख्यधारा में दर्ज करायी है। इतना ही नहीं उसमें गजब की गतिशीलता आई है। प्रवासी साहित्य की चर्चा करने से पहले प्रवासी व प्रवासी साहित्य के मूल अर्थ में जाना जरूरी है, जिससे प्रवासी साहित्य को आसानी से समझा जा सके।

8.

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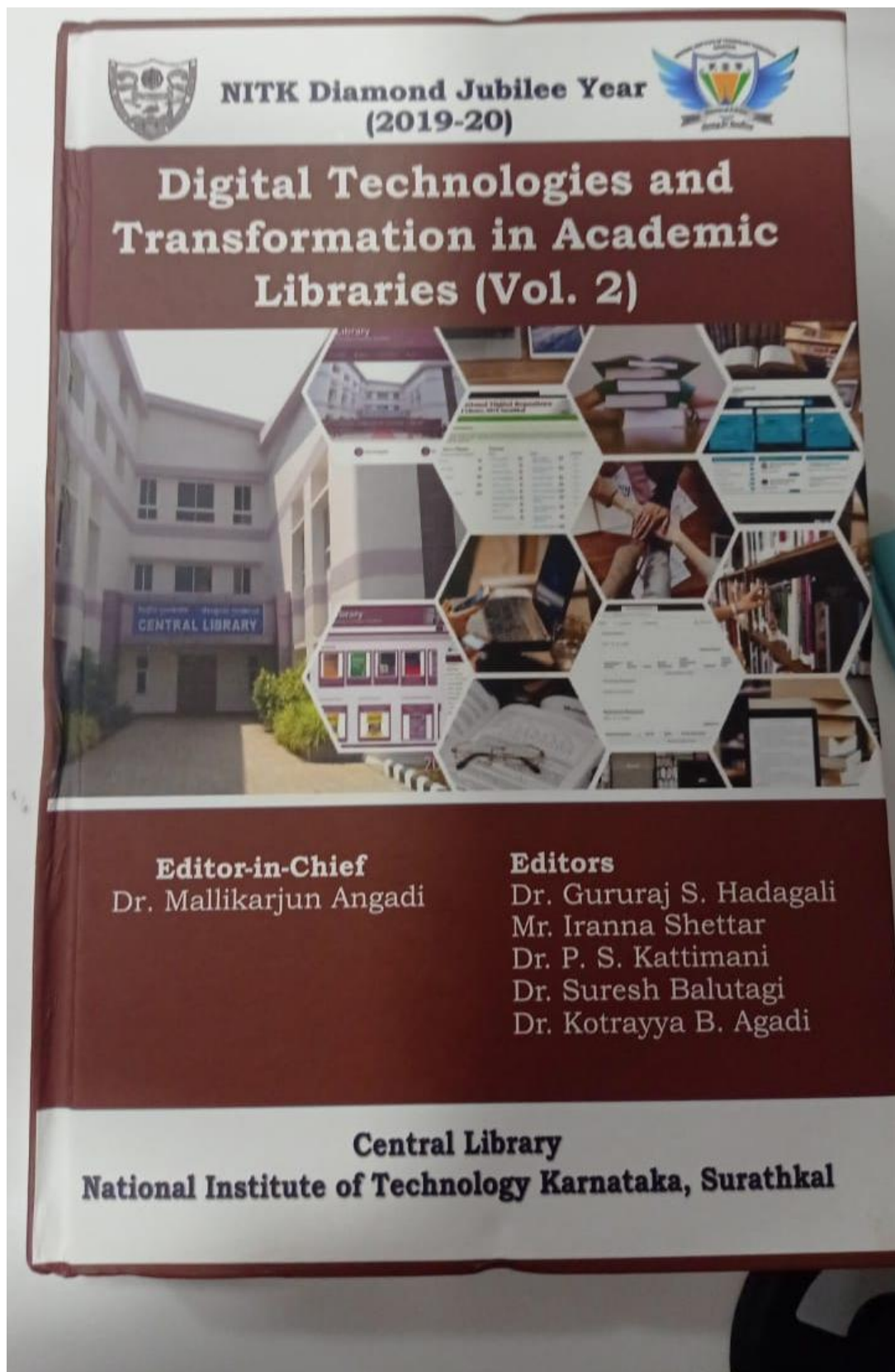
महान क्रान्तिकारी संत बसवेश्वर

-डॉ. सुमा टी. रोडनवार

हिन्दी साहित्य के इतिहास में कबीरदास का जितना महत्वपूर्ण स्थान है उतना ही कन्नड़ साहित्य में बसवेश्वर जी का रहा है। बसवेश्वर 12 वीं शताब्दी के महान दार्शनिक राजनीतिक विशारद और क्रान्तिकारी समाज सुधारक थे। उनका जन्म कर्नाटक में हुआ था यानि की केवल वे कर्नाटक से ही संबंधित नहीं थे बल्कि उनकी विचारधारा पूरे भारत में ही नहीं विश्व के लिये बरदान सिद्ध हुई। जिस समय बसवेश्वर का आविर्भाव हुआ उस समय समाजिक तथा धार्मिक क्षेत्र में घोर अंधकार छाया हुआ था। जाति प्रथा जोरो पर थी दार्शनिक क्षेत्र में अनेक मतों का बोलबाला था कुल मिलाकर जनाता अंधकार में भटक रही थी उस समय बसवेश्वर का आना लोगो के लिये अमृत सिद्ध हुआ।

बसवेश्वर का जन्म 1105 में हुआ था। उनके पिता का नाम मादरसा तथा माता माडिलांबा था तथा दोनों ईश्वर भक्त थे बसवेश्वर को बसवण्णा जी कहा जाता है बसवेश्वर बचपन में ही संवेदनशील भावुक तथा स्वतंत्र प्रकृति के थे यानी बसवेश्वर छोटी उम्र से ही अपनी निजी क्षमता और वैयक्तिक विशेषताओं को प्रदर्शित करने लगे थे। जगत और जीवन का सूक्ष्म निरीक्षण करना मानव स्वभाव को पहचानना, उनपर चिन्तन करना उनके प्रमुख गुण थे। बागेवाड़ी उस समय एक प्रसिद्ध अग्रहार था। अग्रहार का अर्थ होता है राजाओं द्वारा धर्म साधन मे लगे रहने वालों को दान में दी गयी नगरी। उस अग्रहार का शासन प्रतिनिधि सभा द्वारा होता था। सभा के 500 सौ सदस्य होते थे बसवेश्वर के पिता जी मादिराज उस सभा के अध्यक्ष तथा प्रधान शासनाधिकारी थे। वे नगर की देखभाल करते थे यानि अग्रहार में उनका बहुत मान सम्मान था। बसवेश्वर के समय में पूरे समाज मे पुरानी रूढ़ियों या रीतियों

10.



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S.N.	Name of project
20	Development of e-Contents on Foundation Course on Analytical Biochemistry and Separation Techniques
21	Development of Simplified Conceptual Content for Self-teaching on Advanced Engineering Topics
22	Digital Library
23	e-Content Development for the Course on Family and Community Resource Management
24	e-Book on Material Science & Engineering
25	e-Content Development for Real-life Learning Applications using Soft Computing
26	e-Content Development of Marketing Management
27	e-Content for Under and Post Graduate Courses in English Language and Literature
28	e-Content for Undergraduate Students in Biochemistry
29	e-Content for Video Processing & Creating Digital Environment for Design in India - e-Kalpa
30	e-Content for Zoology Experiments
31	e-Content Generation and Delivery Management for Student-centric Learning
32	E-content Generation for Adult and Non-Formal Education Programme
33	e-Content on Theory and Practice of Literary Translation
34	E-Course Development in Economics
35	Learning by Doing (LBD) based Course Content Development - International Institute of Information Technology, Hyderabad
36	Mathematical Sciences without Walls
37	Next Generation e-Content for High-Performance Computing
38	Next Generation e-Content for Numerical Methods and its Applications
39	Production of Courseware e-Content Development, Video Programmes and Learning Object Repositories on Climate Change
40	Quantum and Nano Computing Virtual Centre
41	e-Content and Video in the Area of Manufacturing Technology for UG and PG Students and Industry Are
42	UG Course Content in Cultural Education, Rural Development, Proficiency in Indian Music, Drawing & Organisation Journalism and Mass Communication
43	Use of Open Source software for Teaching Mathematics
44	Vocational Courses e-enabled with Delivery through ICT and Conversion to Regional Languages

5. E-PG PATHASHALA

The initiative started by the National Mission on Education through ICT (NME-ICT) developed by UGC under the Ministry of Human Resource Development. The Ministry has supported to the UGC for the development of the online course work for the postgraduate students in all universities, institutions and organisations. It

Open Knowledge Resources A Pragmatic Approach of INFLIBNET

Vanaja* & Pushpalatha**

Abstract

Learning paradigm has undergone changes triggered by both technology and society. It has to meet the need and demands of society. Interactive pedagogical models are being considered. The requirement of higher education considered learning as a process that takes place with the combination of social and technological systems. It guides towards contribution in the learning space. The Internet and web technology have changed the way people communicate, interact, acquire, share, search, investigate and participate in the creation and re-use of content. To initiate the development of the ICT in the modern education system in India, National Mission in Education through ICT (NIMECT) launched 2009 by the MHRD. The main aim of this project to develop a technology-oriented education system. Access is one of the most fundamental issues in a knowledge society, where every learner irrespective of sex, caste, age can learn according to his/her convenience and time. The present paper discusses the role of INFLIBNET centre in the success of open education consortium to open access and digital initiatives for higher education in India, particularly and abroad, in general. The current study attempts to discuss INFLIBNET's e-Content projects including e-PG Pathshala, Vidya-Mitra, Swayam and Swayam-Prabha.

Keywords: Online Learning, Open Access Resources.

1. INTRODUCTION

The educational model underwent a drastic change by the advancement of Information Communication and Technology (ICT) and subsequent advancement of the digital world. In the digital age, E-learning is progressive and attempts to improve the quality of the education system. There is no age and time constraint.




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Multi-scale Local Binary Patterns- A Novel Feature Extraction Technique for Offline Signature Verification

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Abstract. This paper presents a powerful feature representation method called Multi-scale Local Binary Patterns for offline signature verification. The multi-scale representation oriented local binary patterns can be obtained by changing the radius R value of Local Binary Patterns(LBP) operator and combining the LBP features at different scales. In this proposed approach the LBP operator is applied at 3 different scales by varying the radius R value and at each scale equal number of pixels are considered for the processing. Finally, by cascading a group of LBP operators at 3 different scales over a signature image with fixed number of pixels at each scale and combining their results, a multi-scale representation LBP can be obtained. This essentially represents nonlocal information. Features fusion is performed by the linear combination of the histogram corresponding to 3 different radii results in a multi resolution (scale) feature vector. Support Vector Machine (SVM) is a well known classifier employed to classify the signature samples. Experimental results on standard datasets like CEDAR and a regional language datasets shows the proposed technique's performance. A comparative analysis with few well known methods is also presented to demonstrate the performance of proposed technique.

Keywords: Multi-scale Local Binary Patterns · Signature verification · Support Vector Machine · Local binary patterns

1 Introduction

Signatures are one of the biometric trait, globally accepted to authenticate individuals. Automatic Signature verification is categorized into two branches based on the way signatures are acquired, which are offline and online signature verification. Offline signature verification method takes the scan of signature which is written on a paper this is static by nature. Offline signature verification works on the static information mainly on texture such as vertical and horizontal projections, line width, orientation etc. Where as online signature verification method takes the signature using digital gadget like digitizing tablets etc

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Circular Map Pattern Spectrum—An Accurate Descriptor for Shape Representation and Classification



Bharathi **Pilar** and B. H. Shekar

Abstract In this work, we propose a shape descriptor namely, Circular Map Pattern Spectrum (*CMPS*) for shape representation and classification. The pattern spectrum describes the local figure thickness of the skeleton points with reference to the shape contour. Generally, we say that skeletons are sensitive to contour noise resulting in generation of spurious skeleton branches and hence influences negatively on the performance of the classifier system. Hence, we propose to compute pattern spectrum by using shape contour. These features are invariant to rotation and scale of the object. Further, to make improvement of the accuracy of the classifier, we have explored the ‘combined classifier’ paradigm where Block-wise binary pattern is combined with *CMPS* at decision level. The experimentation results on standard shape datasets reveals the performance of the proposed approach. Comparative analysis with some of the existing approaches shows the performance of the proposed approach in terms of the accuracy of the classification.

Keywords Mathematical morphology · Circular map pattern spectrum · Block-wise binary pattern · Combined classifier · Shape classification

1 Introduction

Rapid development in the technology has made extensive usage of automated intelligent systems in a wide range of applications such as industrial image processing, medical applications, defence and biometrics. Design of automated intelligent systems demands development of good machine learning algorithms. The process of machine learning involves object extraction, representation and classification. Shape-based representation scheme is one of the popular object representation schemes available

B. Pilar (✉)

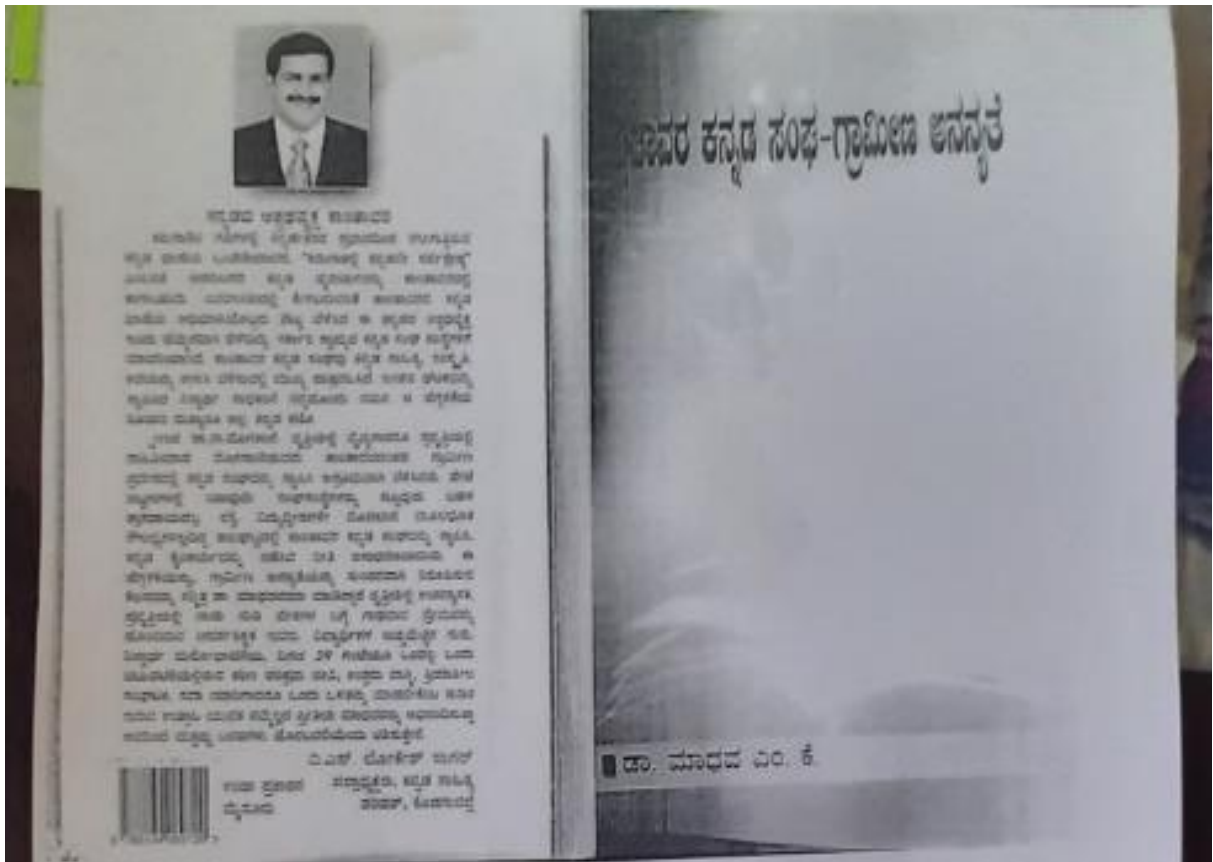
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ಕಾಂಠವರ ಕನ್ನಡ ಸಂಘ-ಗ್ರಾಮೀಣ ಅನನ್ಯತೆ

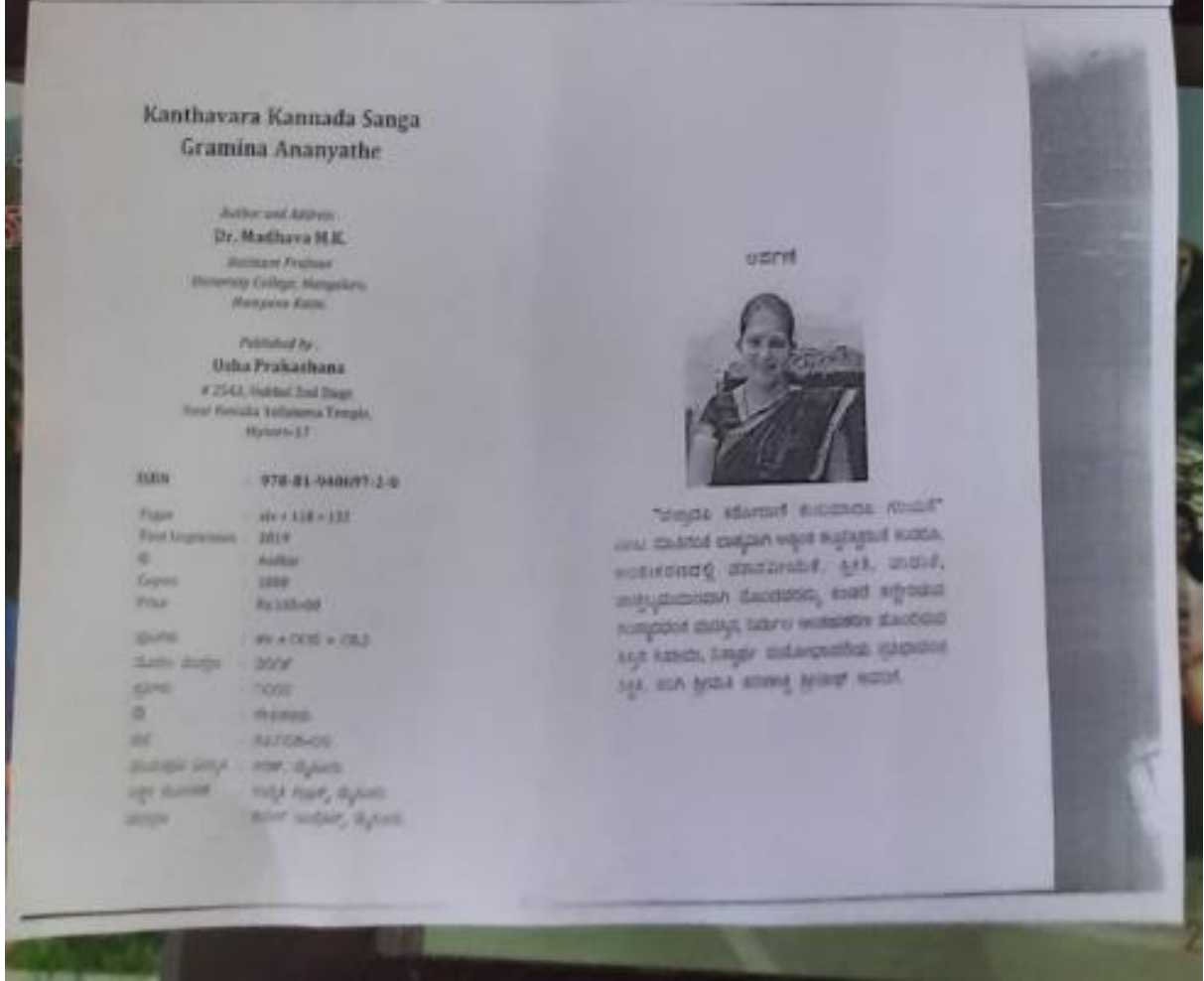
ಕಾಂಠವರ ಕನ್ನಡ ಸಂಘದ ಅಧ್ಯಕ್ಷರಾದ ಡಾ.ಮಧವಾ ಎಚ್.ಕೆ. ಅವರವರು ಈ ಕೃತಿಯನ್ನು ಬರೆಯುವ ಮೂಲಕ ಕನ್ನಡ ಭಾಷೆಯ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸಮಗ್ರ ಪ್ರಯತ್ನ ಮಾಡಿದ್ದಾರೆ. ಈ ಕೃತಿಯು ಕನ್ನಡ ಭಾಷೆಯ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸಮಗ್ರ ಪ್ರಯತ್ನ ಮಾಡಿದ್ದಾರೆ. ಈ ಕೃತಿಯು ಕನ್ನಡ ಭಾಷೆಯ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸಮಗ್ರ ಪ್ರಯತ್ನ ಮಾಡಿದ್ದಾರೆ.



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ಪ್ರಕಾಶನ

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ಡಾ. ಮಧವ ಎಂ. ಕೆ.



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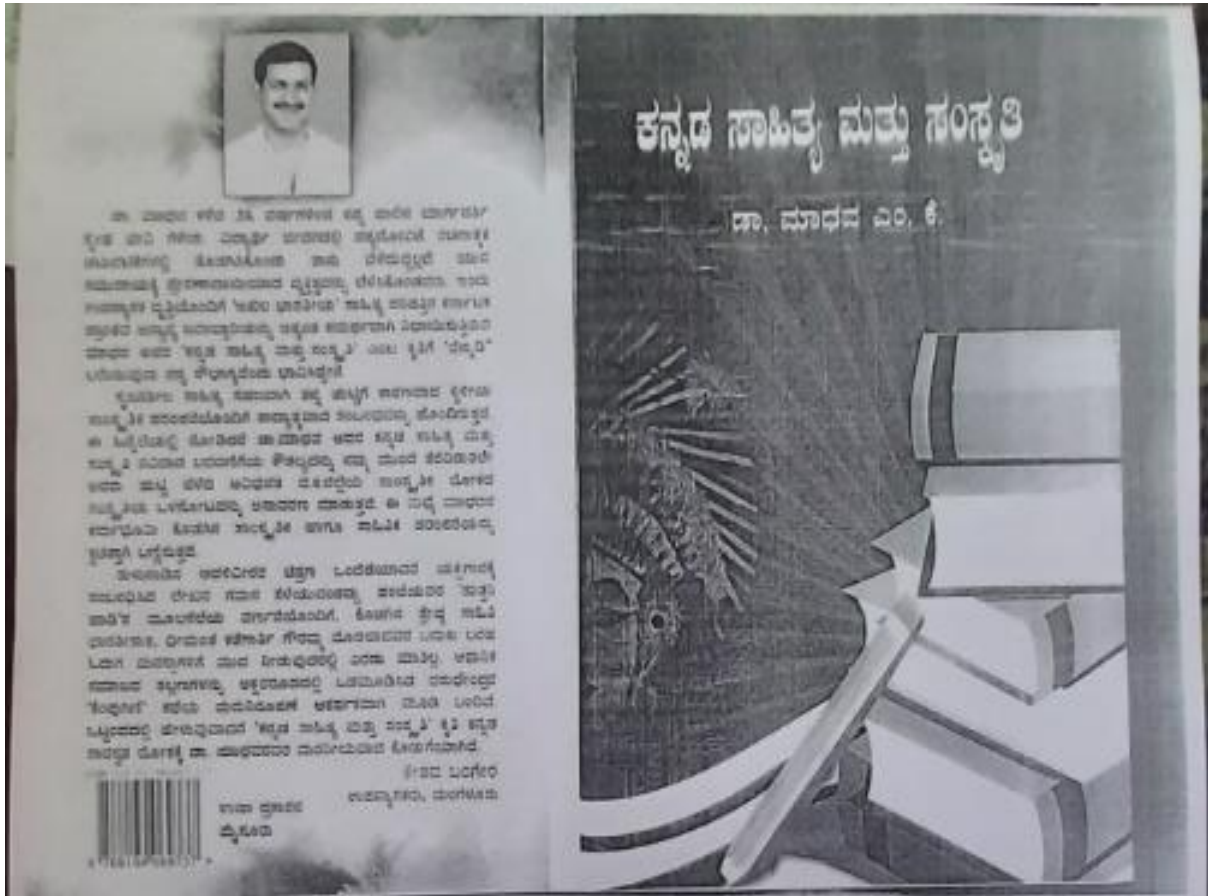
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ಕನ್ನಡ ಸಾಹಿತ್ಯ ಮತ್ತು ಸಂಸ್ಕೃತಿ

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ಈ ಪುಸ್ತಕವು ೨೫ ವರ್ಷಗಳ ಹಳೆಯದು ಆದರೂ ಕನ್ನಡದ ಇತಿಹಾಸ ಮತ್ತು ಸಾಹಿತ್ಯದ ಬಗ್ಗೆ ಹೆಚ್ಚಿನ ಜನರಿಗೆ ತಿಳಿಸುವುದರ ಜೊತೆಗೆ ಈ ಪುಸ್ತಕವು ಕನ್ನಡದ ಸಾಹಿತ್ಯ ಮತ್ತು ಸಂಸ್ಕೃತಿಯ ಬಗ್ಗೆ ಹೆಚ್ಚಿನ ಜನರಿಗೆ ತಿಳಿಸುವುದರ ಜೊತೆಗೆ ಈ ಪುಸ್ತಕವು ಕನ್ನಡದ ಸಾಹಿತ್ಯ ಮತ್ತು ಸಂಸ್ಕೃತಿಯ ಬಗ್ಗೆ ಹೆಚ್ಚಿನ ಜನರಿಗೆ ತಿಳಿಸುವುದರ ಜೊತೆಗೆ...

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ಕನ್ನಡ ಸಾಹಿತ್ಯ ಮತ್ತು ಸಂಸ್ಕೃತಿ

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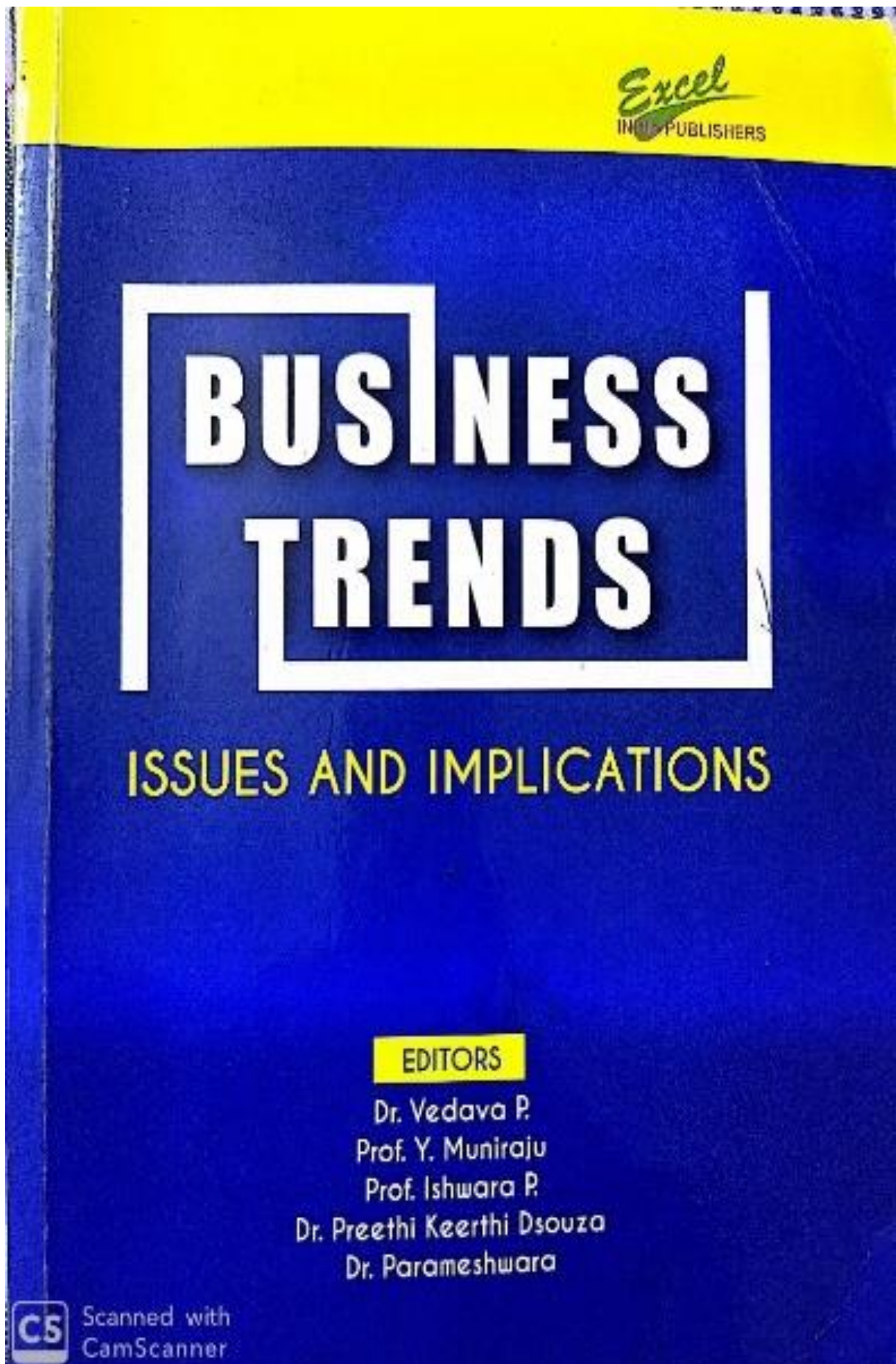
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An Awareness of E-Payment in Online Shopping: A Perceptual Study with Reference to the Consumers of Mangaluru City

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ABSTRACT

The innovation and tremendous development in the area of technology has made the globalization of the market enabling the consumers to buy product or services from any parts of the world. Due to increased technological advancement in Commerce and business field, the innovative E-Payment system has been introduced which overtook the traditional and physical mode of payment. E-Payment stands for Electronic Payment which usually refers to making payments through electronic form or using digital means for the purchase of goods and services, transfer of funds between the individuals etc. E-Payment is done by using online apps, Debit card, Credit card, Net banking and Mobile banking etc. E-Payment is used for several purposes playing a major role in undertaking electronic shopping. E-Payment has assumed prominence and greater attention in the field of Online Shopping across the globe. Online shopping is the process of buying products and services from the sellers through internet without visiting the shops in person. The usage of E-Payment in Online Shopping has increased since last few years to fulfill the needs and expectations of Digital India initiatives of Government and thereby promotes and encourages for the cashless transactions in the economy.

In this regard, an attempt has been made in this paper to study and understand –An Awareness of E-Payment in Online Shopping: A Perceptual Study with reference to Consumers of Mangaluru City. For this purpose, an empirical survey has been conducted which is based on primary data through structured questionnaire by collecting data from 50 customers as respondents who hail from Mangaluru city. The research study helps to discover and analyse awareness among general public as regards usage of E-payment in online shopping.

Keywords: Online Shopping, E-Payments, Consumers, Customers' Perception

INTRODUCTION

An extensive growth and development in the field of technology has made the world into a small market enhancing the people to buy or sell goods and services electronically over internet from any corners of the universe. The introduction and updation of technology in the modern business environment created a path for the adaption of online payment system in the mode of digital shopping. E-Payment is a revolutionary phenomenon in the business sector which helped to overcome the limitations of traditional cash payment system. E-Payment system is



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Bancassurance Prototypes in Indian Perspective: A Contemporary Evaluation

Pallavi D. R^{*} & Anasuya Rai^{}**

ABSTRACT

The business of banking around the globe is changing due to the emergence of liberalization, globalization and privatization (LPG). The integration of global financial markets, development of new technologies, universalization of banking operations and diversification in non-banking activities are the changes post LPG. The integration of different financial services has provided synergies in operations and development of new concepts. Bancassurance as a concept started in France in the early 1980s^{*}. Later, the other European countries adopted to imbibe the benefits of it. In Europe over 70% of insurance, commercial enterprise is through banks. Bancassurance was initiated in India in 2000 Banking Regulation Act. It was first introduced by SBI (State Bank of India) in 2002. Gradually Indian banks have adopted Bancassurance. At present, Bancassurance has become a common service amongst banks. This paper examines the challenges of Bancassurance in India and suggests some measures for further improvement.

Keywords: Bancassurance, Life Insurance, Banking, India

INTRODUCTION

In India, the existence of banking activity can be traced way back to the Vedic period (2000 and 1400 BC) wherein temples where the safe custody of wealth for the rulers and also carried out lending activities. The early banks were dealt mainly with lending and accepting deposits, i.e. restricted to basic financial services. But in the later stage, banks became the nucleus or powerhouse for the economy of a country as their presence is felt in almost everywhere. The 1990's LPG (liberalization, Privatization and Globalization) and information and communication technology led to many reforms in the Indian banking system and the innovations are still continuing.

Bancassurance as a concept originated in France in the early 1980s^{*} later, the other European countries adopted to imbibe the benefits of it. In Europe over 70% of insurance business is through banks. Bancassurance was initiated in India in 2000 with the Government's notification under Banking Regulation Act. It was introduced by SBI (State Bank of India) in 2002. Gradually Indian banks adopted Bancassurance in a big way.

This paper deals with the Bancassurance in India with the following objective:

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Intellectual Property Rights
and Entrepreneurship**BUSINESS MODEL INNOVATIONS OF SOCIAL
ENTERPRISES IN THE INDIAN CONTEXT****Dr Uday Kumar M.A***Associate Professor**Department of Commerce**University College, Mangaluru***Ms Roshni Yeshawanth***Assistant Professor**Department of Commerce & Management**Govt. First Grade College, Haleyangodi***INTRODUCTION**

Social enterprises are young but fast growing and ambitious industry in India. Most of the social enterprises target the marginalized and the rural population but are situated in Metropolitan cities due to the availability of resources, infrastructural facilities and networks (Intelcap report, 2012). India has a good number of social enterprises, but is not known as they don't know to market their innovative ideas. Exploiting market opportunities to make innovations more financially sustainable and/or create new economic opportunities for the poor, but often public or private subsidies are needed to catalyze change. India ranked 39 out of 138 countries in global competitiveness index 2016-17. India climbs for the second year in a row, to 39th. The competitiveness has improved across the board, in particular in goods market efficiency, business sophistication, and innovation. (World Economic forum report 2016-17). Innovation is one of the pillars to measure the competitiveness of a country in the global market. Social Entrepreneurship and Innovations are extensively linked in the existing literature (Alvord et al, 2010. Reddy, 2016). Moreover Innovation is not only witnessed as a mechanism to solve social, economic and environmental but also a driver for the to improve a nation's economic and social welfare competitiveness in the globe (Report, Schwab, & Forum, 2015). The innovation pattern becomes the core for the social value proposition in the social enterprise business model.

OBJECTIVES

The present paper is to fulfill the following objectives:

- To understand the relevance business model innovation in social entrepreneurship
- To examine how firms engage in social entrepreneurship combining social and economic value creation
- To understand the efforts of social enterprises to enhance the financial and innovative capabilities of the organization

METHODOLOGY

Both primary and secondary data is used for the present paper.

Based on the insights derived from the literature, three social enterprises were selected to understand the innovative business models that address some complex social problems. The research adopts qualitative case study method as it attempts to build a theory. Qualitative semi structured interview was conducted to acquire the information on the operations of the social enterprise. The cases selected were with a certain set of criteria that fits well to the concept of social enterprises. The major conditions considered were 1) success of the organization 2) social innovation 3) social impact created 4) level of cooperation and willingness to participate in the research. Various forms of secondary data in print and soft form has been collected to prepare the research paper.

The present research paper is divided into three parts. The First part states the relevance of Business model innovation to social enterprises. The second part on the case studies that explains the business models of social enterprises based on certain set of elements and the last part gives the concluding remarks to the paper

PART I**INTRODUCTION TO BUSINESS MODEL INNOVATION****Business Model Innovations- Global Scenario**

Social innovations are based on the ecology of the social problems. Understanding the ecological context of the social problems helps the social enterprise ventures to identify the areas of highest leverage that are least obvious (Trivedi & Misra, 2015). Hence the business model innovation of social enterprises is purely dependent on the kind of social problems and the ecosystem supporting the growth of the enterprise. The emergence of social enterprises around the world was the result of the social problems embedded in the particular social, physical, political, economic and cultural context of that region. In the 1970's and early 1980's, the European countries faced the toughest challenges like unemployment, reduction in the state budget, the need for more active integration policies and increased exclusion of some groups. A group of central European social reformers found social enterprise as a viable solution and received aid from International sources. Italy is the first country in Europe to adopt a legal form of social enterprises (Defourny & Nyssens, 2010). The Social enterprise movement in Italy is in the co-operative tradition. Most of the social enterprises in Scotland provide training or support to provide employability and other common sectors are community amenities, creative industries and child care. In Wales, the social enterprises are built on models focusing on culture, leisure, education and environment. In Africa & Asia, the social enterprises design models to tackle social problems like unemployment,

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AUGMENTATION OF TRADITIONAL MEDICINES FROM THE SUSTAINABLE AND INNOVATIVE ENTREPRENEURS IN INDIA

VENUGOPAL H.S,

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The man of the contemporary world struggling to have sustainability in all the aspects of his life. The science, technology, theology, philosophy all disciplines contributed optimum for the sophisticated life. More and more sophistication and comfort ability should give peace in life but it reversed the life with unhealthy conditions. Health is a priority goal as well as a core driver for human development and economic development.

Health is a fundamental determinant of economic growth and development. Unfortunately health sector still remains largely untapped and continuous to suffer neglect. Health along with a number of mechanisms can generate economic productivity and national well being. The mechanisms are education, labor productivity, savings and investment, demographic structure, life span and life cycle behaviour. Therefore a developing countries should be on how to improve health exist everywhere.

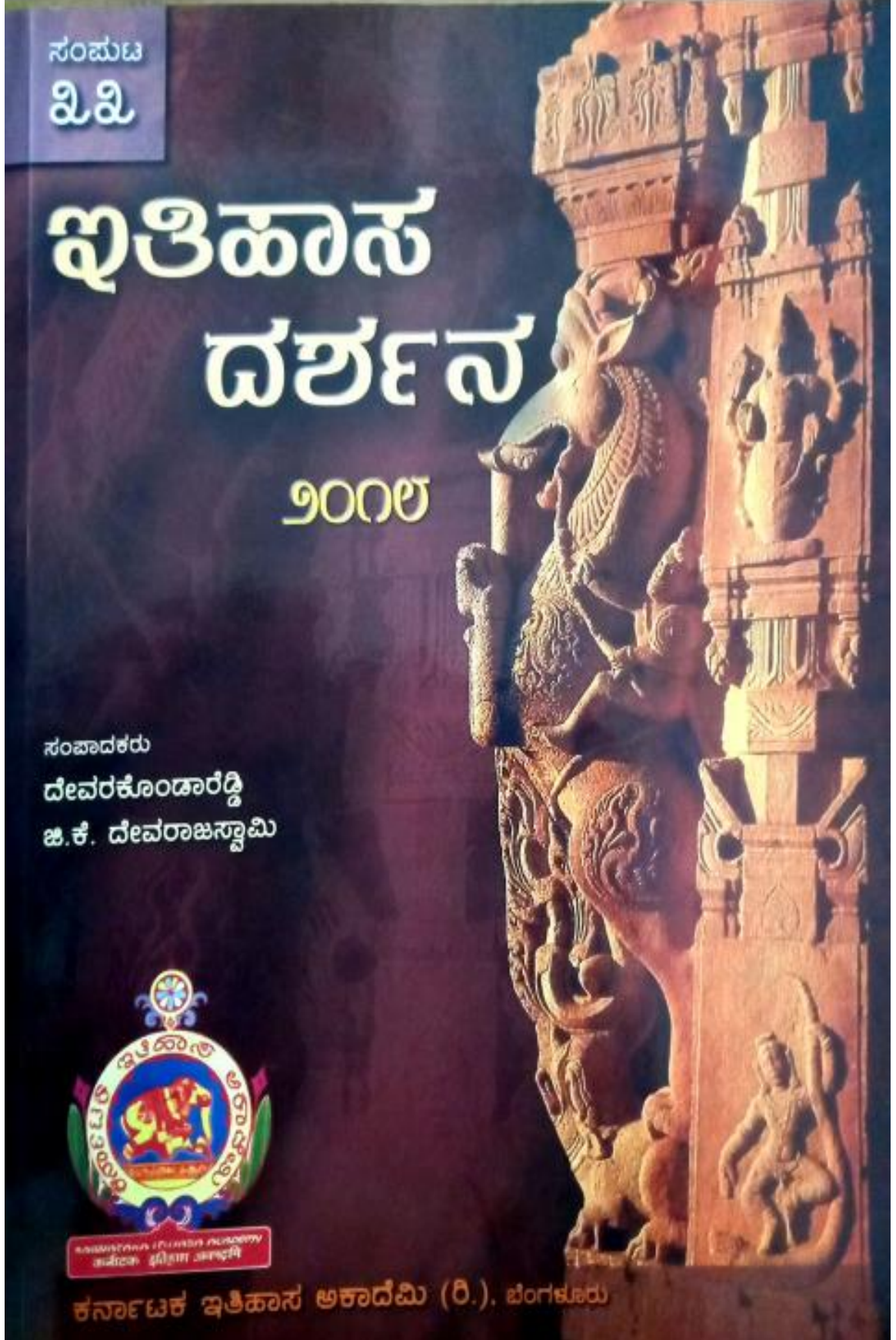
The time has come to reclaim public health and make a paradigm shift from a policy based entitlement for healthcare to a right based entitlement(1). The term healthcare system refers to a country's system of delivering services for the prevention and treatment of diseases and for the promotion of physical and mental well being. For such comprehensive health care a single system of medicine is not sufficient. Medical Pluralism, Alternative and Complementary or traditional medicines are the substitute for healthcare. Medical pluralism is not a recent phenomenon but has its roots in increasing patterns of ranking and social stratification in human society. Various medical anthropologists have formulated various schemes or approaches that recognize the phenomenon of medical pluralism in complex societies. Based on their cultural and ecological settings, there are three types medical systems are prevailing such as local medical systems, regional medical systems and the cosmopolitan medical system. Local medical system are folk or indigenous medical systems in foraging, horticultural or pastoral societies or peasant communities in the state, Regional medical systems are systems distributed over a relatively large area, such as Ayurveda and Unani medicine in India and Srilanka, Traditional Chinese medicine. Cosmopolitan medicine refers to the world wide system commonly known as western medicine, regular medicine, Allopathic medicine, scientific medicine or biomedicine. Complex societies generally need all three of these systems. In the modern industrial or post industrial societies biomedicine the dominant systems tends to exist in a competitive relationship with other systems such as chiropractic(2).

Today Indian traditional medicine, such as yoga and ayurveda are popular health and wellness options in western societies and continue to serve health needs in Indian society. For the urban middle class Indian patient, traditional medicine may serve as a healthcare option that addresses socio-cultural beliefs. The delayed pace of entrepreneurial activity in this country is in part a response to the general economy and markets, but also due to the lack of capital for new healthcare ventures. The recent dearth of entrepreneurial activities in the health services sector may also due to failure to consider new approaches. The capital and added expertise can allow entrepreneurs to leverage resources, dampen business fluctuations and strengthen long-term prospects(3).

In last century, medical science has made incredible advances all over the globe. In the 21st century pollution, unhealthy lifestyle, environmental toxins increases the risk of diseases. The side effects overuse/misuses of allopathic drugs are also a major concern. In 2013 WHO (World Health Organization) developed and launched 'WHO traditional medicine strategy 2014-2023' and emphasized to integrate traditional and complementary medicine to promote universal healthcare and to ensure the quality, safety and effectiveness of such medicine. Therefore the world is looking for cost effective, easily available better physiological compatible traditional systems of medicine and holistic approach to avert such problem and provide the basic healthcare to all.

All these conceptual thoughts provoked traditional medicine in the form of entrepreneurship into a sustainable and innovative entrepreneurship. The traditional medicine

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೫೨.	ವೀರಬಲ್ಲಾಳ ಶಕ ವರ್ಷಗಣನೆ: ವೀರಬಲ್ಲಾಳದೇವ ವರ್ಷದ ಕೆಲವು ಹೊಸ ವಿಚಾರಗಳು	ಮುರಳಿ ಕೊಡ್ಲೂರು	೨೨೬



ಹೊದಕೆ-ಶಿರೂರಿನ ಮಲ್ಲಪ್ಪೊಡೆಯರ ಅಪ್ರಕಟಿತ ಶಾಸನ

ಗಣಪತಿಗೌಡ*

ಹೊದಕೆ-ಶಿರೂರು ಗ್ರಾಮ ಉತ್ತರ ಕನ್ನಡ ಜಿಲ್ಲೆಯ ಹೊನ್ನಾವರದಿಂದ ೧೫ ಕಿ.ಮೀ. ದೂರದಲ್ಲಿದೆ. ಇಲ್ಲಿರುವ ಈಶ್ವರ ದೇವಾಲಯದಲ್ಲಿ ೬ ಅಡಿ ಉದ್ದ ಮತ್ತು ೩.೫ ಅಡಿ ಅಗಲದ ಶಿಲಾಶಾಸನವಿದೆ. ಈ ಶಾಸನದ ಕುರಿತಾಗಿ ೧೯೪೦-೪೧ ರಲ್ಲಿ ಧಾರವಾಡದ ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯದ ಕನ್ನಡ ಸಂಶೋಧನಾ ಸಂಸ್ಥೆ ತನ್ನ ವರದಿಯಲ್ಲಿ ದಾಖಲಿಸಿದೆ. ಶಾಸನದ ಶಿರೋ ಭಾಗ ಕಮಾನಿನ ಆಕೃತಿಯಲ್ಲಿದ್ದು ಅದರ ಮಧ್ಯ ಭಾಗದಲ್ಲಿ ಪೂಜೆಗೊಳ್ಳುತ್ತಿರುವ ಲಿಂಗ ಮತ್ತು ಬಲ ಭಾಗದಲ್ಲಿ ಕರುವಿಗೆ ಹಾಲುಣಿಸುತ್ತಿರುವ ಹಸು ಮತ್ತು ಎಡ ಭಾಗದಲ್ಲಿ ನಂದಿ ಹಾಗೂ ವಾದ್ಯವನ್ನು ಊದುತ್ತಿರುವ ವ್ಯಕ್ತಿಯ ಚಿತ್ರವಿದೆ. ಮೇಲ್ಭಾಗದಲ್ಲಿ ಸೂರ್ಯ ಚಂದ್ರರ ಚಿತ್ರವಿದ್ದು, ಚಂದ್ರನ ಪಕ್ಕದಲ್ಲಿ ಕತ್ತಿಯ ಚಿತ್ರವಿದೆ.

ಶಾಸನದಲ್ಲಿ ೧೪ನೇ ಶತಮಾನದ ಕನ್ನಡ ಅಕ್ಷರದ ಒಟ್ಟು ೩೪ ಸಾಲಿನ ಬರಹ ಬಹಳ ಸ್ಪಷ್ಟವಾಗಿದೆ. ನಮಸ್ಕುಂಗೆ ಶಿರಶ್ಚುಂಜಿ ಚಂದ್ರ ಚಾಮರ ಚಾರವೇ ಎಂಬ ಶಿವಸ್ತುತಿಯೊಂದಿಗೆ ಆರಂಭವಾಗುವ ಶ್ಲೋಕ ಮತ್ತು ಶಾಸನ ಶಿಲ್ಪವನ್ನು ಗಮನಿಸಿದಾಗ ಇದೊಂದು ಶೈವ ಪರ ಶಾಸನ ಎನ್ನುವುದು ಸ್ಪಷ್ಟವಾಗುತ್ತದೆ. ಶಾಸನದ ಕಾಲಮಾನ ಶಕವರುಷ ೧೩೧೨ನೇ ಶುಕ್ಲ ಸಂವತ್ಸರದ ಮಾರ್ಗಶಿರ ೧೫ ಗುರುವಾರಕ್ಕೆ ಸೇರಿದೆ. ಇದು ಕ್ರಿ.ಶ. ೧೩೮೯ ಡಿಸೆಂಬರ್ ೩ ಗುರುವಾರಕ್ಕೆ ಸರಿಹೊಂದುತ್ತದೆ. ಶಾಸನದಲ್ಲಿ ವಿಜಯನಗರ ದೊರೆ ಎರಡನೇ ಹರಿಹರನು ಧರಿಸಿದ ಹಲವಾರು ಬಿರುದಾವಳಿಗಳ ಉಲ್ಲೇಖವಿದೆ. ಅವುಗಳಲ್ಲಿ ಪ್ರಮುಖವಾದವುಗಳೆಂದರೆ, ಪ್ರತಾಪಚಕ್ರವರ್ತಿ, ಪೂರ್ವಪಶ್ಚಿಮ ಸಮುದ್ರಾಧೀಶ್ವರ, ಅರಿರಾಯ ವಿಭಾಡ, ಮಹಾರಾಜಾಧಿರಾಜಾ ಇತ್ಯಾದಿ.

ಮೂಲತಃ ಇದೊಂದು ದಾನ ಶಾಸನ. ವಿಜಯನಗರ ದೊರೆ ಎರಡನೇ ಹರಿಹರ ಮಹಾರಾಜರು ವಿಜಯನಗರದಿಂದ ಆಳ್ವಿಕೆ ಮಾಡುತ್ತಿದ್ದ ಸಂದರ್ಭ ಹೊನ್ನಾವರದ ರಾಜಧಾನಿಯಿಂದ ಮಹಾಪ್ರಧಾನ ಮಲ್ಲಪ್ಪೊಡೆಯರು ಹೈವೆ, ಕೊಂಕಣ ಮತ್ತು ಮಲೆ ರಾಜ್ಯಗಳನ್ನು ಆಳ್ವಿಕೆ ಮಾಡುತ್ತಿದ್ದರು. ಈ ಸಂದರ್ಭದಲ್ಲಿ ಹರಿಹರ ಮಹಾರಾಜರು ಹೈವೆ ರಾಜ್ಯದಲ್ಲಿನ ಹೊದಕೆ ಗ್ರಾಮವನ್ನು ತನ್ನ ಸಹೋದರ ಬುಕ್ಕರಾಯನ ಮಡದಿಯಾದ ಹೊನ್ನಾಯಿ ಅವಳು ತಂದೆಯಾದ ಹೊದಕೆಯ ಕೃಷ್ಣ ಹೆಬ್ಬಾರ ಅವರ ಮಕ್ಕಳಾದ ಹಿರಿಯಪ್ಪ, ಹಿರಿಯ ಮಲ್ಲಪ್ಪ ಮತ್ತು ಚಿಕ್ಕ ಮಲ್ಲಪ್ಪರಿಗೆ ಈ ಕೆಳಗಿನಂತೆ ದಾನ ನೀಡಿರುವುದು ತಿಳಿದುಬರುತ್ತದೆ.

ಉತ್ಪನ್ನದ ವಿವರ	ಗದ್ಯಾಣ/ಹೊನ್ನು	ಹಣ
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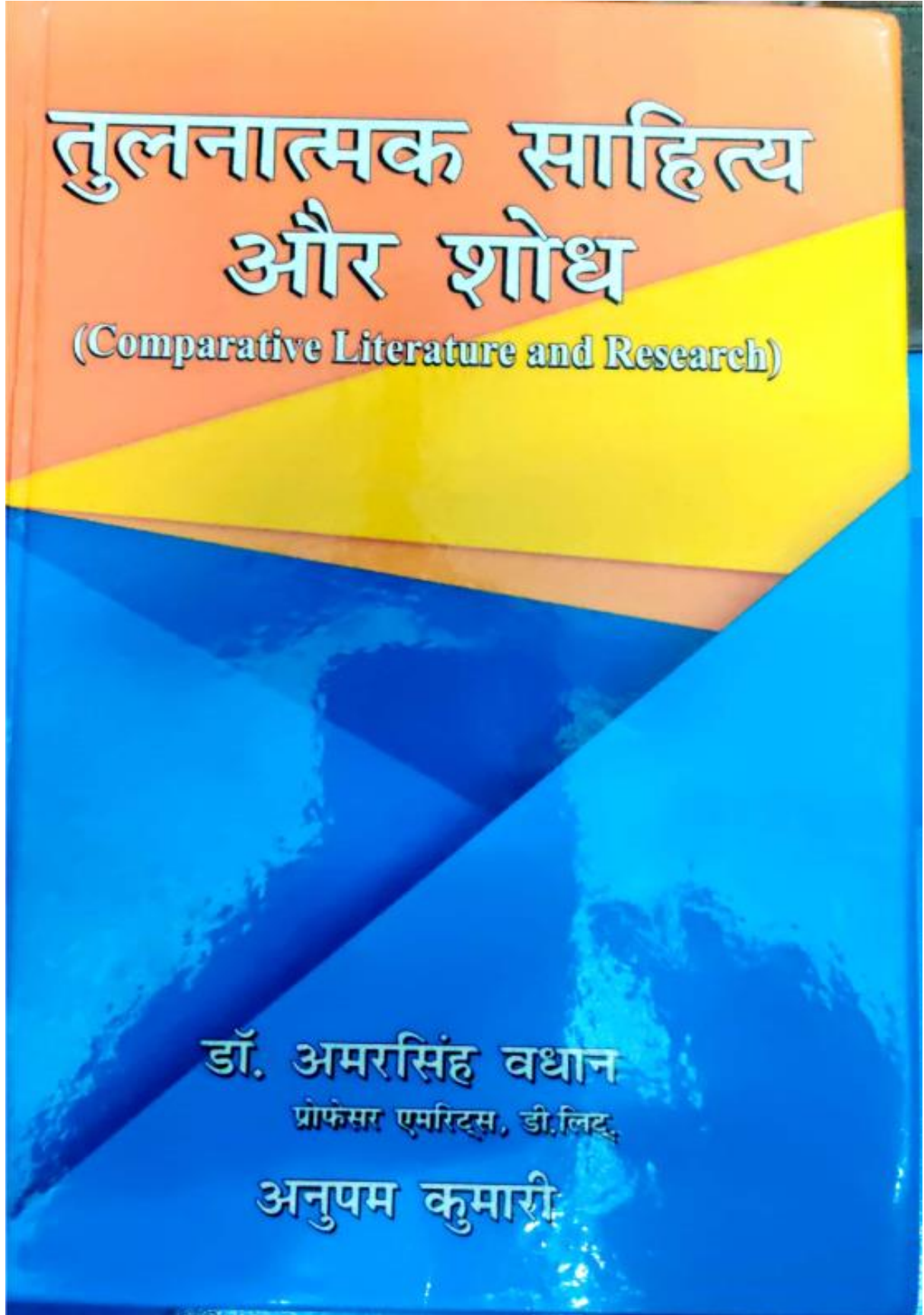
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11 The Role of VCOs in Consumer Protection

An Empirical Study in Rural Karnataka

Abhakar Siddiq

"Consumer Organizations should not only ask what the government can do for them, they should also tell government what they can do for their consumers." —John, F. Kennedy

Introduction

Consumers are the pillars of economic development of any country as the entire economy revolves around them. They are the basis for building the economy and responsible for the transformation of resources into productive assets. They are also responsible for the production of goods and services which are the index of economic growth. They are the directors and dictators of the economic world and the kings of the market but the reality is something very different which contradicts these assumptions. The consumers are relegated to the back seat rather than given any commanding supremacy in the business world.

Problem

The developing countries and many underdeveloped countries at present find a new 'sun' known as 'Consumerism' to protect consumers and they have become victims of various types of exploitation. In spite of various provisions providing protection to the consumers, very little could be achieved in the field of Consumer Protection. The reasons are

laws alone is not the solution for consumer problems unless legislation is supplemented by effective enforcement. There should be an effective linkage between the law and the consumers, so that, quick and inexpensive justice could be taken to their doorsteps. For this purpose, the need for Voluntary Consumer Organizations (VCOs) is gaining momentum to play a vital role to help and to render assistance to the ill-fated consumers in protecting their rights and interests.

Literature Review

Srivastava, P.N. & Saldavid (1990) pointed out some of the basic problems faced by the VCOs; the defensive attitude of erring businessmen, limited financial resources and the non-availability of dedicated professionals. It is suggested that more vigorous efforts are needed on the part of VCOs in order to solve the problems in the various fields such as consumer education, consumer advocacy, government regulation and policy etc.

Kalpana (1992) in her article "Making Consumerism a Movement" stressed the establishment of VCOs to safeguard the consumers against the malpractices and exploitation by the businessmen. She concluded that only legislation cannot solve the problems of consumers.

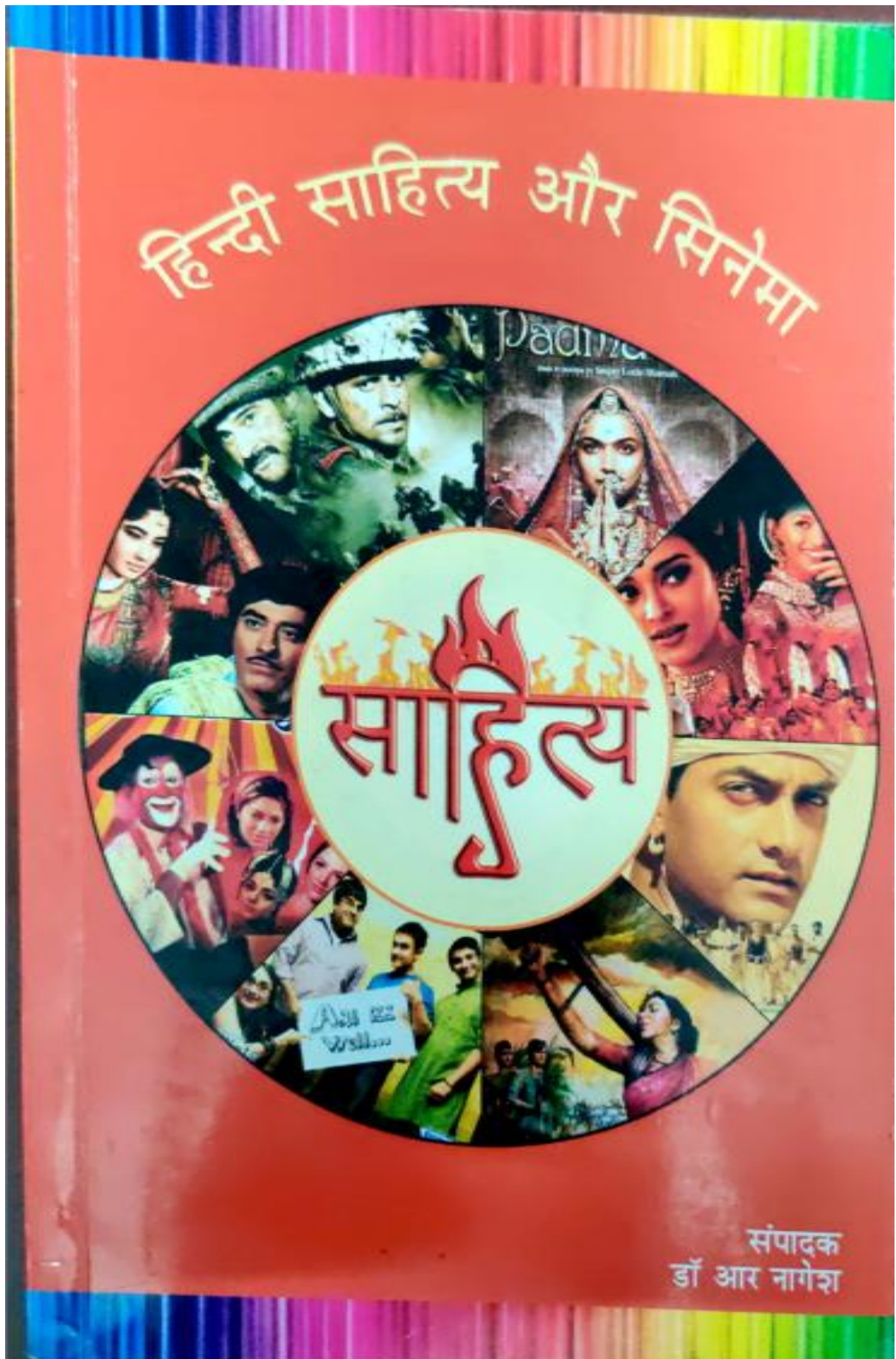
Dutt, S.K. (1998), a member of Consumer Forum, New Delhi, conducted a survey, which showed that there were no VCOs in 66 per cent of the districts out of the 512 districts in India. In a large number of districts, the number of VCOs is not more than one or two. The number of VCOs functioning in the districts is not equitable in relation to the area of population. Out of a total of 610 VCOs, 203 are concentrated in Andhra Pradesh alone. Even considering large cities on an All-India basis, VCOs are functioning only in 40 per cent of these cities while there is none in the remaining 60 per cent. Thus, the growth of VCOs is not balanced and need based.

Objectives of the Study

The present study has been carried out with the following objectives:

1. To understand the level of awareness among the complainant consumers about Consumer Protection Legislations and Consumer Rights in the study area.
2. To know the expectations of Complainant Consumers from the various Voluntary Consumer Organizations in the study area.

10.





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प्रस्तुत पुस्तक में प्रकाशित आलेख, विभिन्न विचार आदि लेखक के हैं।
अतः संपादक मंडल, मुद्रक तथा प्रकाशन इसके लिए जिम्मेदार नहीं है।

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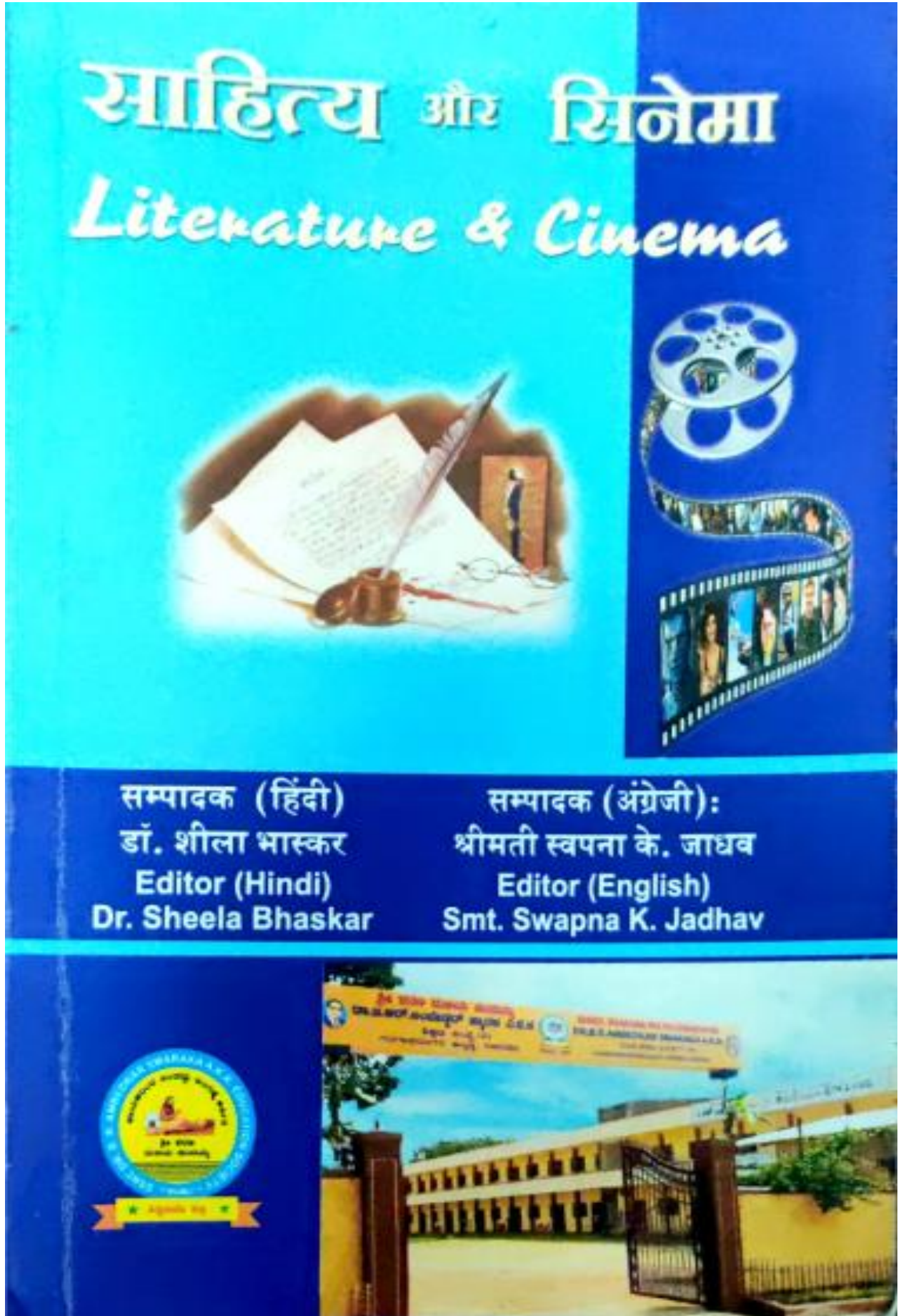
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मानव समाज हमेशा उन्नति की ओर अग्रसर होता रहता है। अपने कार्य में अथम प्रयास या परिश्रम कर समाज में अपनी एक अहम भूमिका बना लेता है। अथम परिश्रम के साथ-साथ उसे इस मशीनी जिन्दगी में थोड़ी मनोरंजन की भी आवश्यकता होती है। मनोरंजन की आवश्यकता इसलिए जरूर है कि कुछ समय के लिए तो उसे मानसिक शांति एक प्रसन्नता मिले ताकि पुनः उसमें नयी स्फूर्ति आए और वह अपने कार्य क्षेत्र में अधिक परिश्रम कर सके। पहले के जमाने में नाटक व नृत्य मनोरंजन का साधन बने आगे चलकर चलचित्र यानि सिनेमा का जन्म हुआ और सिनेमा ने आज समाज में अपनी अहम भूमिका बना ली है। वैसे भी मानव समाज के लिए सिनेमा सबसे सस्ता, सुलभ मनोरंजन साधन बनकर प्रस्तुत हुआ है। मनोरंजन के अन्य भी साधन हैं पर आज बच्चे, बूढ़े, जवान, नर, नारी सभी में सिनेमा का क्रेज बना हुआ है। सिनेमा का इतना लोकप्रिय होने का कारण समाज पर उसका सीधा प्रभाव। सिनेमा में दिखाये गए पात्र, उनका चरित्र, घटनाएँ तथा पात्रों की दिनचर्या का प्रभाव से मानव समाज सर्वाधिक प्रभावित है।

भारत में सिनेमा की शुरुआत सन् 1913 से होती है और प्रथम फिल्म 'गजा सत्य हरिश्चन्द्र' थी। भारतीय सभ्यता और संस्कृति को बचाने के लिए धार्मिक सिनेमा भी बनने लगे। जिसे लोगों ने काफी

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सिनेमा और साहित्य समाज का दर्पण होता है। सिनेमा का सीधा संबंध साहित्य से जुड़ा हुआ है क्योंकि सिनेमा के लिए कथावस्तु की जरूरत होती है और कथावस्तु साहित्य से मिलती है। प्राचीन काल से लेकर आजतक जनमानस के बीच सिनेमा का क्रम बराबर ही है। हिन्दी भाषा का प्रभाव तो सिनेमा-जगत में स्पष्ट रूप से देखा जा सकता है। आज साहित्य की तुलना में सिनेमा की लोकप्रियता अधिक रही है, आज साहित्य की तुलना में सिनेमा की लोकप्रियता अधिक बढ़ी है, इसका मूल कारण हर अनपढ़ वर्ग है जो साहित्य तो पढ़ नहीं सकता पर सिनेमा देखकर रसास्वाद ले सकता है। सिनेमा के महत्व पर प्रकाश डालते हुए डॉ. अर्जुन तिवारी लिखते हैं - चल-चित्र मानव की गहन अनुभूतियों और संवेदनाओं को प्रकट करनेवाला एक अत्याधुनिक माध्यम है। जिसमें लेखन, दृश्य, कल्पन, मंच निर्देशन, रूप-सजा के साथ प्रकाश विज्ञान, इलेक्ट्रानिक्स, कार्वनिक और भौतिक रसायन विज्ञान के तकनीकी योगदान है। यह सृजनात्मक और यांत्रिक प्रतिभा का मूल संगम है।

भारत में सिनेमा का इतिहास बड़ा रोमांचकारी है। सन् 1913 से 1930 तक का समय मूल-सिनेमा का रहा। मूक फिल्मों के निर्माता दादा साहेब फाल्के भारतीय सिनेमा के "जनक" माने जाते हैं। दादा साहेब फाल्के जी ने पहली मूकफिल्म "राजा हरिश्चंद्र" बनायी थी। जो काफ़ी प्रसिद्ध रही तथा कई सालों तक जनमानस के स्मृति पटल पर छापी रही। इसीसे इसकी प्रसिद्धि का अंदाजा लगाया जा सकता है। उनकी अन्य फिल्में थी - भस्मासुर-मोहिनी, सत्यवान सावित्री, लंकादहन, कृष्णजन्म, कालिय-मर्दन आदि। भारतीय सिनेमा का शुरुआती दौर धार्मिक फिल्मों का रहा है क्योंकि लोग ऐसी फिल्में वहदे पसंद करते थे। आगे चलकर सामाजिक विषय को लेकर फिल्में बनते लगी थी। समय के साथ-साथ लोगों की रुचि भी बदलने लगी थी। अर्देशिर ईरानी द्वारा निर्मित फिल्म "आलमाअग" भारत की पहली संवाद फिल्म थी। बम्बई के मैजिस्टिक थियेटर में यह फिल्म 14 मार्च 1931 को प्रदर्शित की गई थी और यह मुस्लिम पृष्ठभूमि पर आधारित एक वेशभूषा प्रधान फिल्म थी। "आलमाअग" से हिन्दी सिनेमा में जो गीत-संगीत, नृत्य की परंपरा शुरू हुई वह आज तक बरकरार है। जब सवाक् फिल्में बनने लगी तो निर्माताओं के पास कोई विषय साहित्य और सिनेमा का दौर चल पड़ा और वह आजतक बरकरार है। वर्तमान समय में भी साहित्य पर आधारित कई फिल्मों का निर्माण किया जा रहा है पर साहित्य और सिनेमा का गैर-कठिन है। क्योंकि आज का निर्माता अपना मुनाफ़ा देखता है। कहानी को रोमांचकारी बनाने के लिए, मिर्च-मसाला डाला जाता है। हर फिल्म को हिट बनाने के लिए "आइडम" के आधार पर किया गया जो एक सीमा-चिन्ह बन गई जिनमें भीष्म साहनी द्वारा लिखित

12.



मूल्य : पाँच सौ पचास रुपये मात्र

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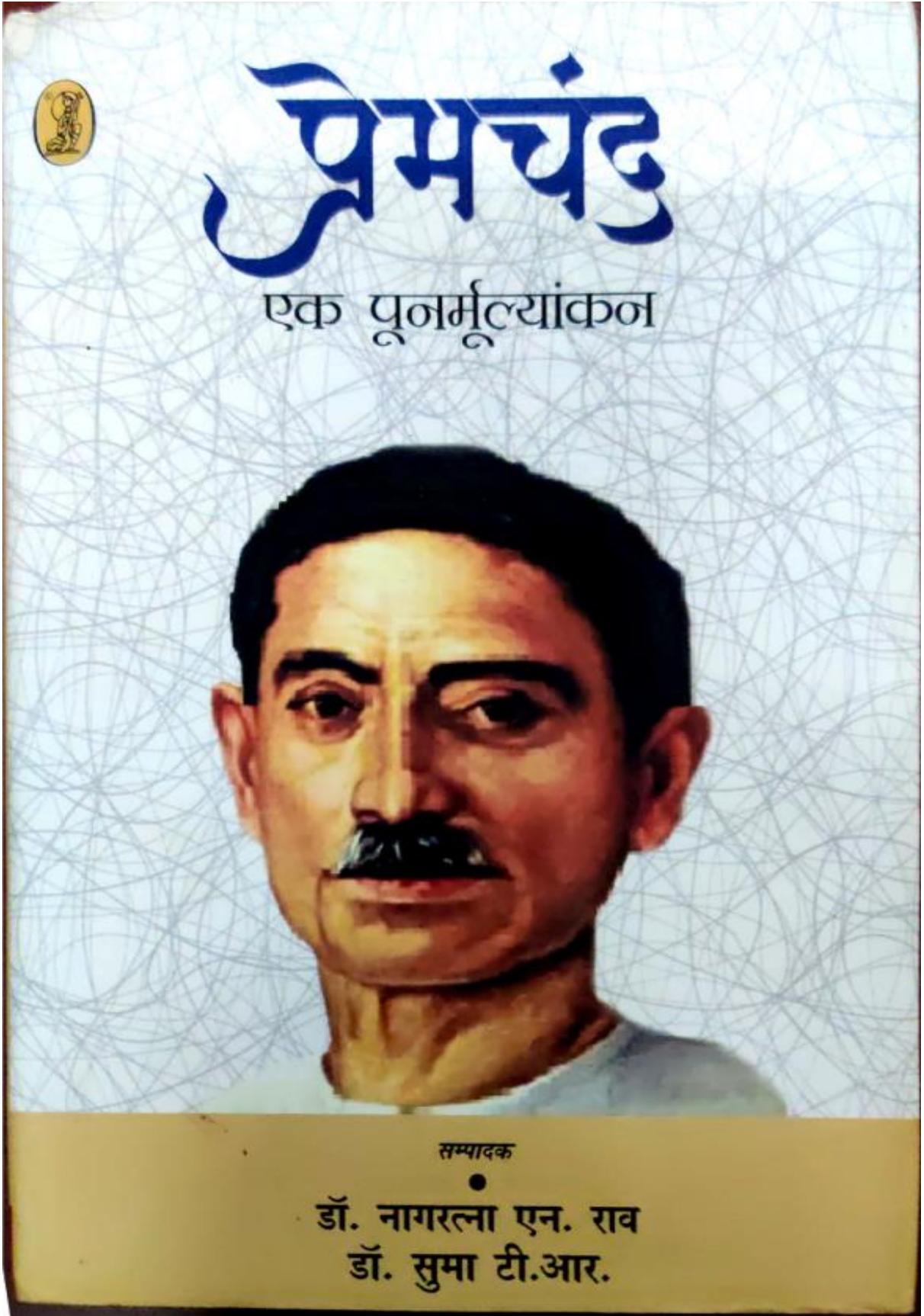
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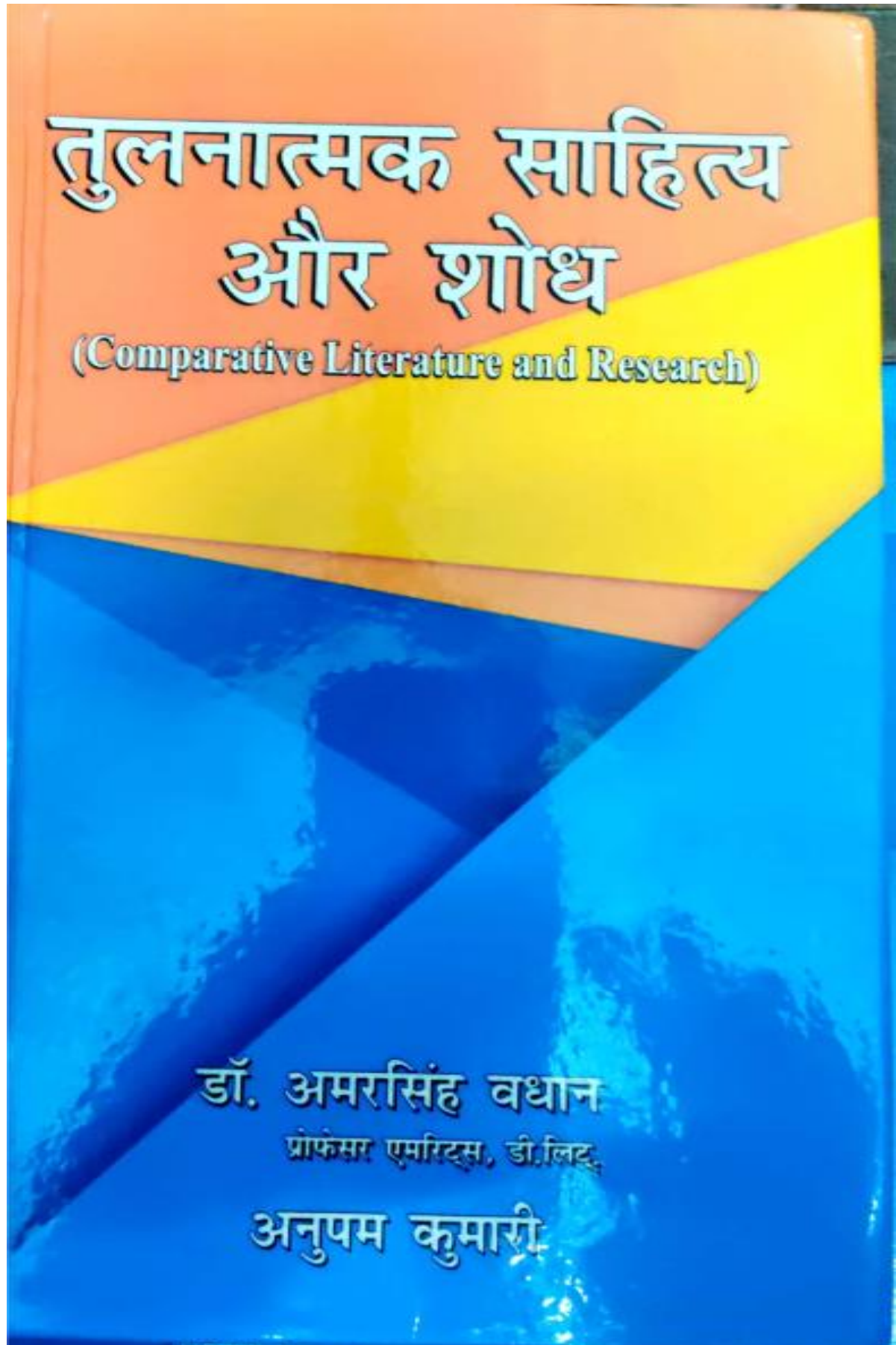
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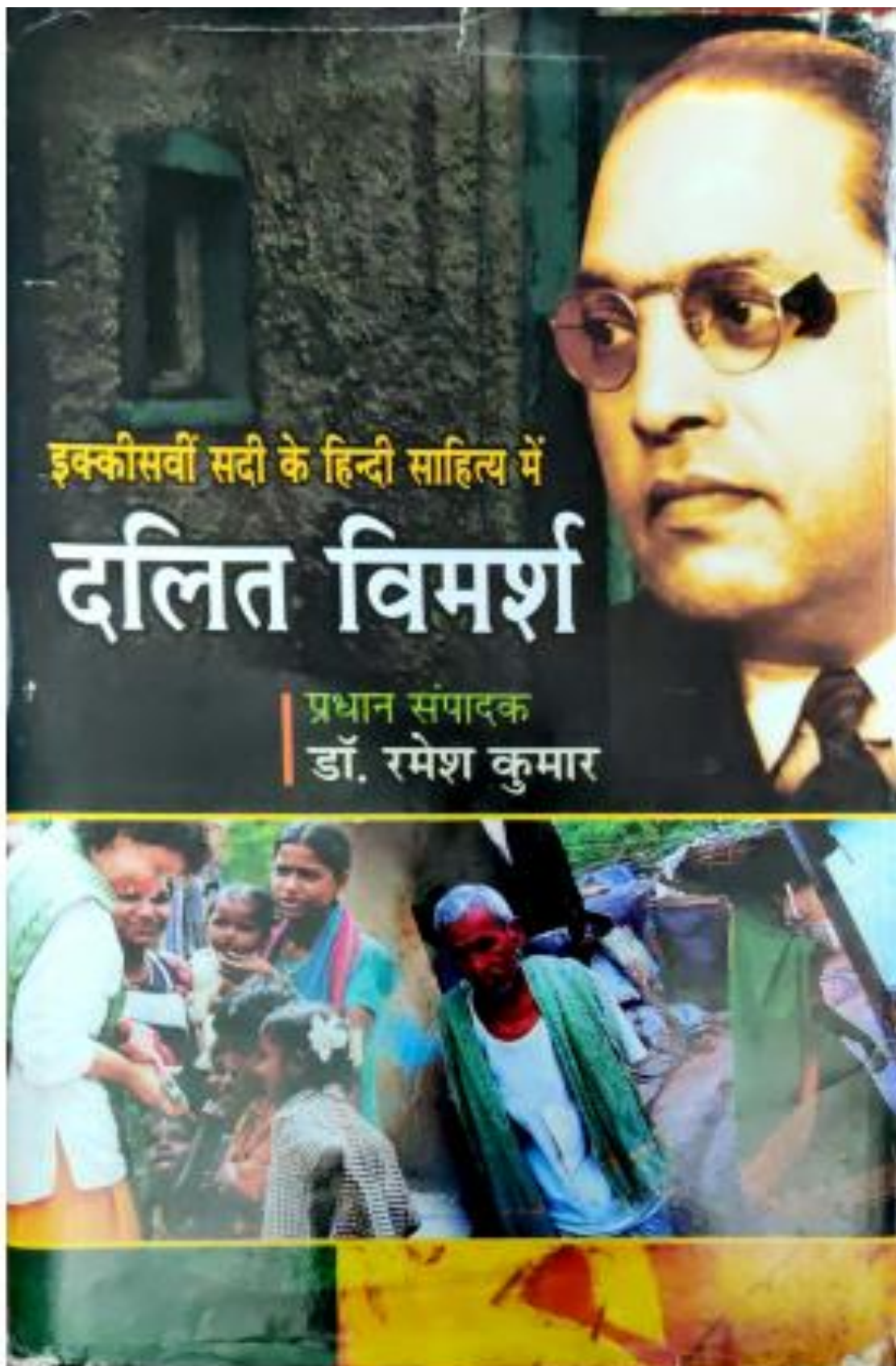
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तुलनात्मक साहित्य अध्ययन का बढ़ता आयतन

डॉ. सुमा टी. रोडनवर

भारत एक विशाल देश है। कवि रवीन्द्रनाथ टैगोर ने भारत को मानवता का महान् पारावार कहा। इस देश में भौगोलिक दृष्टि से इतनी विविधता है कि इसे देखकर आश्चर्य होता है और लोग सोचते हैं कि इतना व्यापक देश कभी एक नहीं बन सकता। किंतु इस विभिन्नता के बीच एकता गुप्तगामिनी की भाँति विद्यमान है। गीता में सही कहा गया है—‘अविभक्त विभक्तेषु।’ यहाँ की संस्कृति सामासिक संस्कृति है। समन्वय इस संस्कृति का एक अवशेष नहीं, एक जीवंत विशेष है। भारत की सांस्कृतिक एकता को दृढ़तर बनाने के लिए भाषा-साहित्य का तुलनात्मक अध्ययन अत्यंत अपेक्षणीय है। दो भाषाओं को आस-पास लाना दो नदियों के संगम के समान है। संगमोत्सुकता जीवंत नदी का लक्षण है। भारत की भाषा विभिन्नता तथा उसमें पाई जाने वाली एकता के बारे में डॉ. नगेन्द्र कहते हैं—“भारत की भाषाओं का परिवार यद्यपि एक नहीं है, फिर भी उनका साहित्यिक महत्व समान ही है। रामायण, महाभारत, संस्कृत का अभिजात साहित्य अर्थात् कालिदास, भवभूति, बाण, श्रीहर्ष और जयदेव आदि की अमर कृतियाँ पालि, प्राकृत तथा अपभ्रंश में लिखित बौद्ध, जैन तथा अन्य धर्मों का साहित्य भारत की समस्त भाषाओं को उत्तराधिकार में मिला है। शास्त्र के अंतर्गत उपनिषद्, षडदर्शन, स्मृतियाँ आदि और उधर काव्यशास्त्र के अनेक अमर ग्रंथ— नाट्यशास्त्र, ध्वन्यालोक, काव्यप्रकाश, साहित्य दर्पण, रसगंगाधर आदि की विचार विभूति का उपयोग भी निरंतर किया है। वास्तव में आधुनिक भारतीय भाषाओं के ये अक्षय प्रेरणा स्रोत हैं और प्रायः सभी को समान रूप से प्रभावित करते रहे हैं। उनका प्रभाव निश्चय ही समन्वयकारी रहा है और इनसे प्रेरित साहित्य में एक प्रकार की मूलभूत

15.



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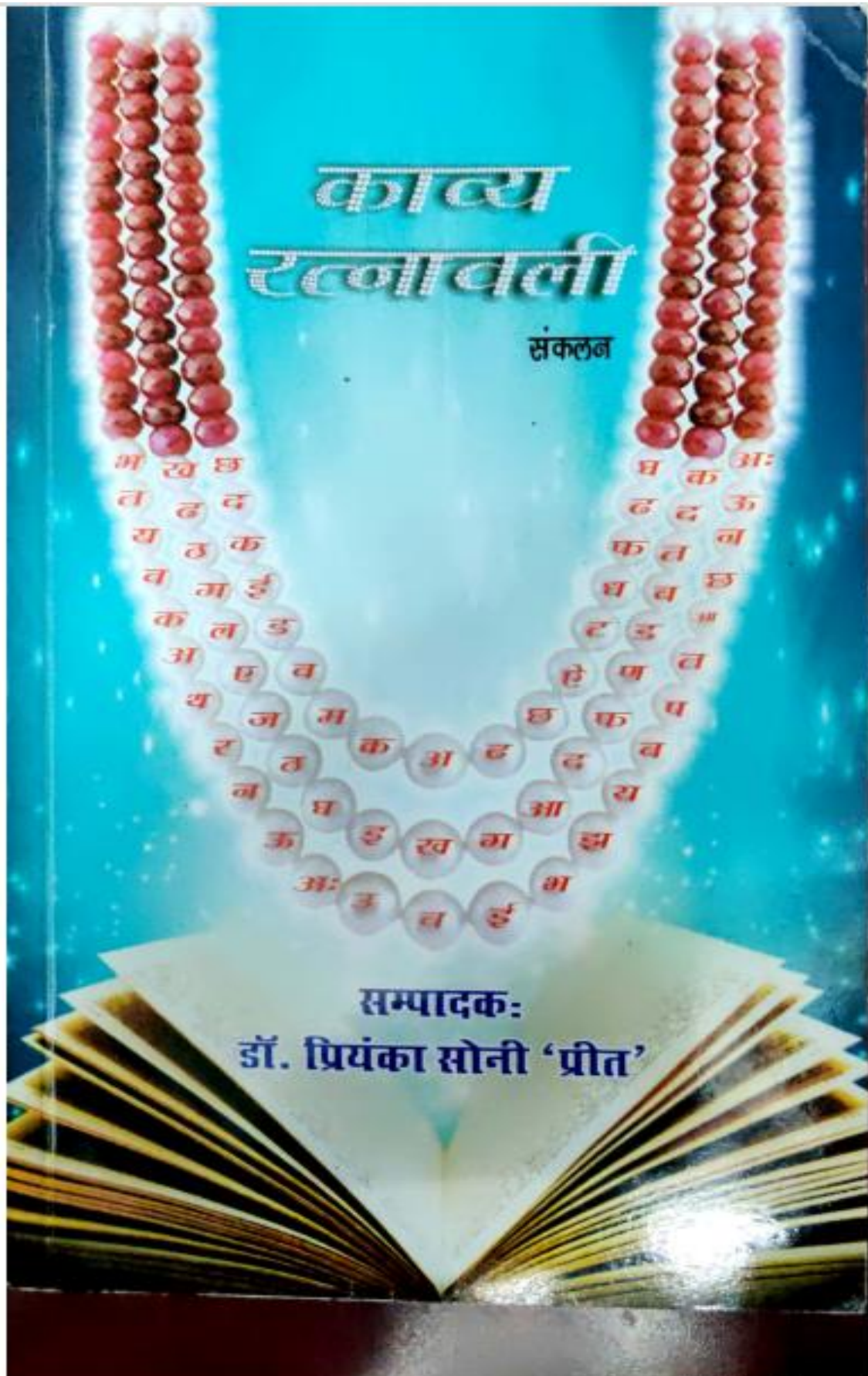
उत्तर आधुनिकता के परिप्रेक्ष्य में दलित कविताएँ

डॉ. सुधा टी. रोडनवर

उत्तर आधुनिकता को 'पूछ पूंजीवाद की संतान' माना जाता है। पूंजीवाद के इजारेखाने दौर में लकड़ीकी प्रोन्नति को इसका मुख्य कारण माना गया है। विश्व स्तर पर साम्राज्यवादी दखलछाजी के बढ़ने के बाद से आर्थिक तौर पर अफरीकी प्रशासन की दायगिरी बढ़ी है। इसके अलावा जनसाध्यमों संस्कृति प्रीयोगिकी और विद्यान की दुनिया ये आए बदलावों के कारण दुनिया के अधिरचना में निर्धारक परिवर्तन हुए। इन परिवर्तनों के कारण आम आदमी के जीवन शैली में बुनियादी परिवर्तन हुए। आम आदमी के दृष्टिकोण में नए साथ दिखाई दे रहे हैं। इस तरह पीतलफा परिवर्तन पहले कभी नहीं देखे गए।

उत्तर आधुनिकता विमर्श की शुरुआत संस्कृति के क्षेत्र से हुई है। यही वजह है कि इसकी शैलियों का भी जन्म हुआ है। आज भी यह विवाद का क्षेत्र है। असल में संस्कृति का क्षेत्र आम जीवन की हलचलों का क्षेत्र है और साम्राज्यवादी विस्तार को अनंत संभावनाओं से भरा है। पूंजी, मुनाफा और प्रभुत्व के विस्तार की लड़ाईयें इसी क्षेत्र से लड़ी जा रही हैं। इसकी कोई निश्चित परिभाषा नहीं है। रिचर्ड रोली कहते हैं- 'उत्तर आधुनिकता' विडंबनात्मक सैद्धांतिकी है, जो हर शास्त्र सत्य और अनिश्चयताओं की खोज के विरुद्ध है। 'उत्तर आधुनिकता को आधुनिकता से जोड़कर देखना चाहते हैं, उसी का विस्तार मानते हैं। सुधीश पघोरी मानते हैं कि बहुत से उपकेंद्र उपलब्ध हैं, जिनमें झगड़े हैं, जो सत्ता के नए रूपों को प्रकट करते हैं। आधुनिकता का महत्व यह नहीं है कि वह सभी क्रियाओं के नियम खोजती, स्थापित करती है। बल्कि यह एक ऐसा अपने समग्रतावाद के तहत निरंकुशता लागू करके संभव करती है। यह एकता, एकसूत्रता और समग्रता झूठी है, क्योंकि यही महासूत्रता बनते हैं। यह पूंजीवाद विरोधी किनामिना नहीं है। पूंजीवादी की सामान्य विशेषता यह है कि वह अपने आधार में निरंतर परिवर्तन करते रहते हैं। वह अपनी अधिरचना को निरंतर बदलता रहता है। यह काम समाजवाद भी करता है। पर जो भी व्यवस्था अपनाते को बरकरार रखना चाहती है। उसे यह कार्यनीति अपनानी पड़ सकती है।

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सुनने को, मकान को,
नड़ती लावारिश लाशों को,
खड़े इन्सान को,
बड़बुडोते परिंदे को,
ऐब सुकून की नींद नहीं आती।
खिने स्वप्नों को
खिने अरमानों को,
खाले मंदिर को,
खाले विश्वास को,
ऐब सुकून की नींद नहीं आती।
खिने शहरों को,
खिने शम को,
खिने लिबास में लिपटी नारी को,
खिने परिवार की मिठास को,
ऐब सुकून की नींद नहीं आती।
खिने पर उठती टोस को,
खिने शक्ति के नाम पर भड़कती आग को,
खिने तह के बदलते की चाह को,
ऐब सुकून की नींद नहीं आती।
खिने के नाम पर बँटवारे को
खिने के नाम पर देश को
खिने के नाम पर इन्सान को
खिने खिने तड़पता
ऐब सुकून की नींद नहीं आती।



डॉ. सुमा टी. रोडकर

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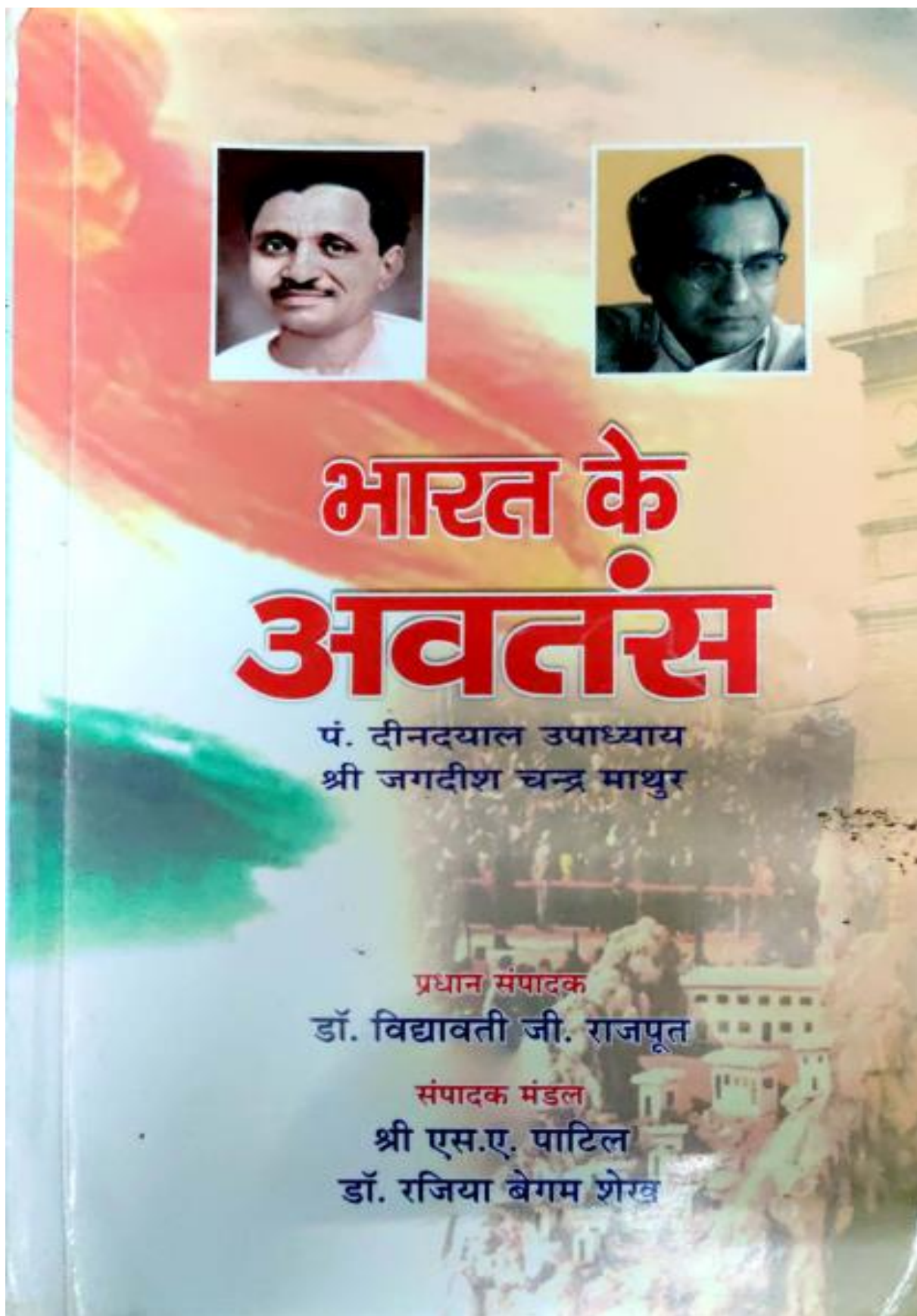
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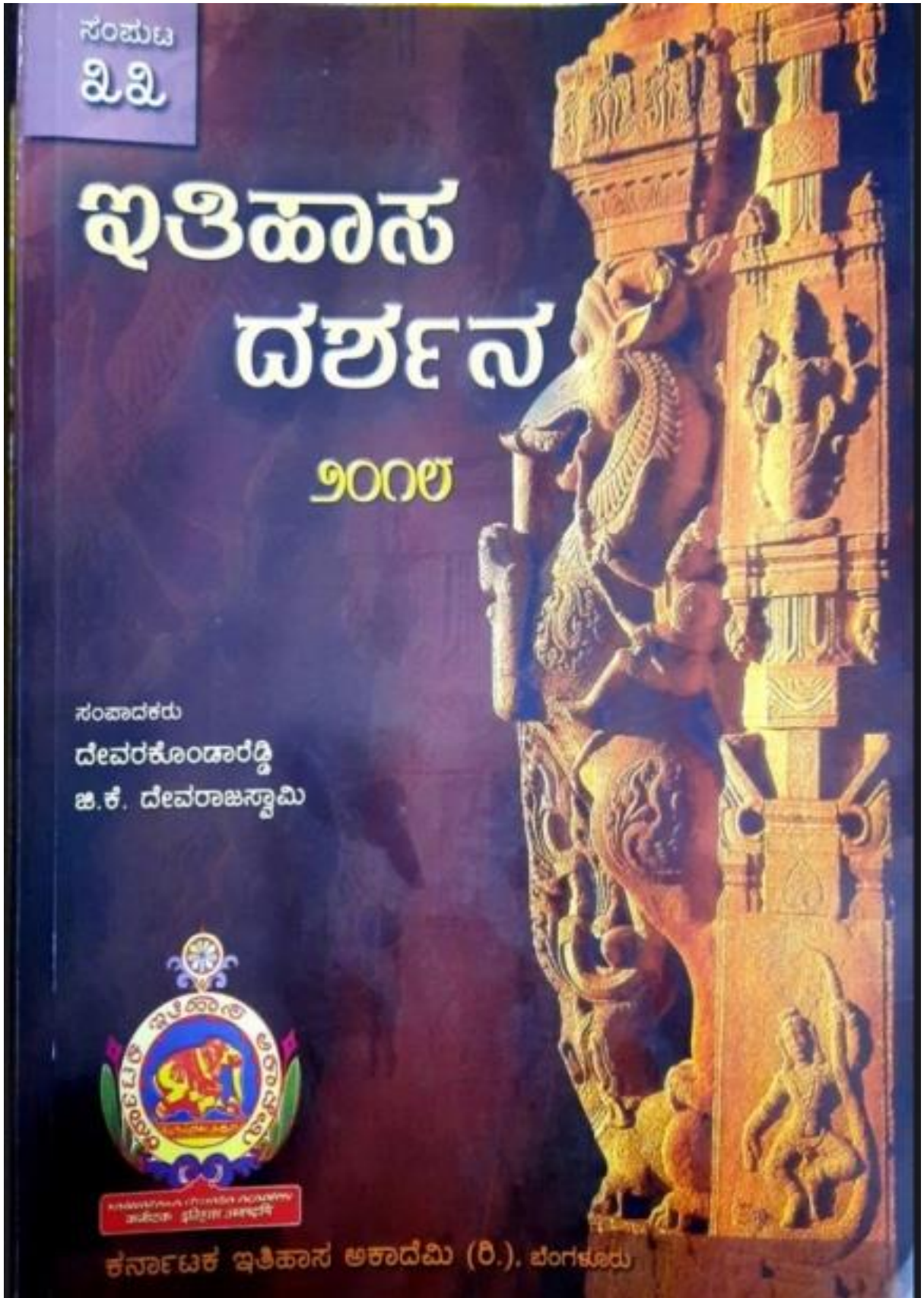
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डॉ सुमा रोडब्रवर

हिन्दी नाट्य जगत के बहुचर्चित एवं प्रतिभावन कलाकार जगदीशचंद्र माथुर हैं जिन्होंने नाटक के साथ-साथ एकांकी साहित्य को नवीन आभा से रंग दिया। एकांकी को एक नए पथ पर अग्रसर का उसे उत्कृष्ट कोटि तक पहुँचाया यानि हिन्दी एकांकी साहित्य को अमृत बना दिया उनके द्वारा लिखित एकांकी अभिनय की दृष्टि से भी काफी चर्चित हैं तथा उनका सफल मंचन भी हुआ है। उसमें रीढ़ की हड्डी एकांकी भी एक है। इस एकांकी में जगदीशचंद्र माथुर जी ने नारी समस्याओं के विभिन्न पहलुओं पर विचार किया, जैसे समाज तथा परिवार में नारी का दोगम दर्जा, विवाह के समय नारी का परिशीलन विवाह के नाम पर देहेज तथा पुरुष प्रधान समाज में नारी की स्थिति आदि। जगदीशचंद्र माथुर जी नारी उत्थान के पक्षधर थे उन्होंने इसका समर्थन उसी सीमा तक किया, जहाँ तक कि हमारी भारतीय संस्कृति के अनन्य उपासक थे। वे नारी को उसके बन्धनों से मुक्त करना चाहते हैं। इसलिए उन्होंने नारी जागरण की बात उठाई। वे नारी के व्यक्तित्व को संकुचित दृष्टि से नहीं देखते। सदियों से नारी पुरुष द्वारा दासी के रूप में पीड़ित है, जिससे उसका आत्मसम्मान लुप्त सा हो गया। उसके अनुसार नारी में भी आत्मसम्मान की वैसी ही चिंगारी होती है, जैसा पुरुष में होती है। रीढ़ की हड्डी में नारी के इसी अभिमान को दिखाने का प्रयास किया है।

नारी जो पहले घर की चारदीवारी के भीतर सीमित थी, अब उसका द्वारा शिक्षा के क्षेत्र तक विस्तृत हो गया है। मनुष्य के जीवन का कार्य क्षेत्र जितना विस्तृत होता है, उतना ही उसे कठिनाईयों का सामना भी करना पड़ता है। शिक्षा, अर्थ, राजनीति आदि क्षेत्र में भाग लेने की वजह से नारी-जीवन का स्वरूप बदल गया। रीढ़ की हड्डी एकांकी में उमा ऐसी पात्र है जो अपनी अस्मिता की पहचान बनाए रखती है। उमा बी.ए. तक पढ़ी लिखी है पर उसे भी पारंपरिक रीति रिवाजों के अनुसार विवाह के लिए तैयार होना पड़ता है। पर जब उसके चरित्र पर प्रश्न उठाया जाता है तो वह सहन नहीं कर पाती और वर पक्ष को कराग जवाब देती है। वह एकांकी एक तरफ सामाजिक यथार्थ एकांकी है, जिसमें उन्होंने मध्यवर्गीय परिवार की ज्वलंत समस्याओं का बखूबी दिखाया है कि आज भी समाज में नारी का दर्जा दोगम दर्जा है पितृसत्तात्मक समाज में लड़की को ज्यादा महत्व

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ಕೊಡುಗಿನ ಕುರಿತು ಮಾಹಿತಿ ಹಾಗೂ ಇತಿಹಾಸ ಸೃಷ್ಟಿಯಲ್ಲಿ ವಸಾಹತುಷಾಹಿ ಅಕ್ರಮಣಕಾರರು ಮಹತ್ವದ ಪಾತ್ರವಹಿಸಿರುತ್ತಾರೆ. ಲೆಫ್ಟಿನೆಂಟ್ ಕೊಡುಗಿನ ಪ್ರಾಂತ್ಯವನ್ನು ಗೆದ್ದದ್ದು ಮಾತ್ರವಲ್ಲ ಅದರ ಇತಿಹಾಸವನ್ನು ಕೊಡು ಕಟ್ಟಿಕೊಟ್ಟದ್ದು. ಕಾವ್ಯ ನಿರೂಪಿಸಿದ ಚರಿತ್ರೆಯ ನಿಜವಾದ ಚರಿತ್ರೆಯನ್ನು ಸಾಧಿಸಿದರು. ಇವರು, ಪ್ರಾಂತ್ಯದ ನೆಲ, ಜನರು, ಸಂಸ್ಕೃತಿಗಳ ಕುರಿತು ಅಧ್ಯಯನ ಮಾಡಿದ್ದು ಮಾತ್ರವಲ್ಲ, ಅವುಗಳ ಕುರಿತು, ಗುರುತುಗಳನ್ನು, ಪ್ರತಿಮೆಗಳನ್ನು ಹೊಂದಿಟ್ಟರು. ಇವುಗಳ ಕೊಡುಗಿನ ರಾಜಕೀಯ ಹಾಗೂ ಸಾಮಾಜಿಕ ಜೀವನದಲ್ಲಿ ದೀರ್ಘ ಕಾಲದಿಂದ ನೆಲೆನಿಂತು, ಇಂದಿನ ಪ್ರವಾಸ ದೇಯುತ್ತಿವೆ.

ವಸಾಹತುಷಾಹಿ ಬರಹಗಾರರು, ತಮ್ಮ ಸುಪರಿಂಗ್ ಬಂದ ಪ್ರದೇಶಗಳ ಬಗ್ಗೆ ಮಾಹಿತಿ ಕಲೆಹಾಕಿ ಅವುಗಳ ಆಧಾರದ ಮೇಲೆ ಚರಿತ್ರೆಯನ್ನು ಆಡಳಿತಾತ್ಮಕ ಉದ್ದೇಶಗಳಿಗೆ ಬರೆದರೂ ಅದರ ಹಿಂದೆ ಸಾಮಾನ್ಯವಾಗಿ ಕಾರ್ಯಸೂಚಿಗಳಿದ್ದವೆನ್ನುವುದು ಸತ್ಯ.

ಕೊಡುಗಿನ ಇತಿಹಾಸ ನಿರ್ಮಿಸಲು ನಮಗೆ ಇರುವ ಒಂದು ಬಹುಮುಖ್ಯವಾದ ಆಕರವೆಂದರೆ ವಿಶೇಷ ಪ್ರವಾಸದ ಪ್ರವಾಸಿ ಕಥನಗಳು, ಅನುಭವಗಳು, ಸರ್ವೇಕ್ಷಣಾ/ ಸಮೀಕ್ಷಾ ವರದಿಗಳು, ಮುಂತಾದವು. ಇವುಗಳು ಸ್ವೀಕೃತ ಸಮಾಜ ಸಂಸ್ಕೃತಿ, ಇತಿಹಾಸ, ಆರ್ಥಿಕತೆ, ರಾಜಕೀಯ ವ್ಯವಸ್ಥೆಗಳು, ಜನಾಂಗಿಕ ಅಂಶಗಳು, ಇವೇ ಮುಂತಾದ ವಿಷಯಗಳ ಕುರಿತು ಸ್ವೀಕೃತ ಬರವಣಿಗೆಗಳಿಗಿಂತ ಭಿನ್ನ ಭಿನ್ನವಾದ ಗ್ರಹಣೆಗಳನ್ನು ಅಭಿಪ್ರಾಯಗಳನ್ನು ಅನಿಸಿಕೆಗಳನ್ನು ಮಾಹಿತಿಯನ್ನು ನೀಡುತ್ತಾ ನಮ್ಮಲ್ಲಿ ವಿಮರ್ಶಾತ್ಮಕ ದೃಷ್ಟಿಕೋನಗಳನ್ನು ಮೂಡಿಸುತ್ತವೆ. ಕೊಡುಗಿನ ಸಂದರ್ಭದಲ್ಲಿ ಅಂತಹ ಒಂದು ಮುಖ್ಯ ದಾಖಲೆ ಹಾಗೂ ಆಕರ ಲೆಫ್ಟಿನೆಂಟ್ ಕಾನರ್ ಎಂಬ ಸರ್ವೇಕ್ಷಣಾಗಾರದ ವರದಿ 'ಮೆಮ್ಬರ್ ಆಫ್ ದಿ ಕೊಡುಗಿನ ಸರ್ವೆ ಕಾನರ್‌ನ ರಿಪೋರ್ಟ್ ಕೊಡುಗಿನ'.

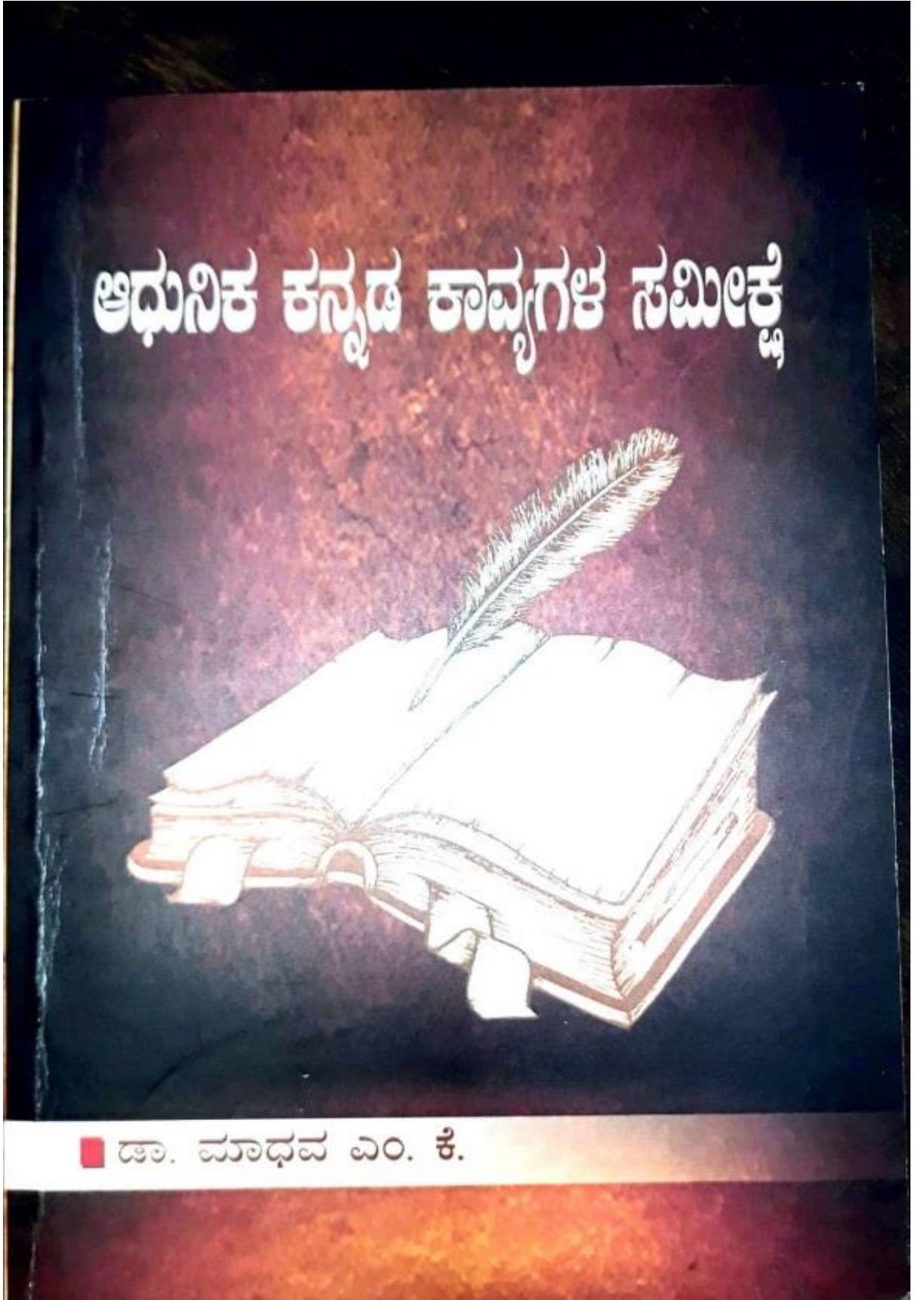
ಲೆ. ಕಾನರ್‌ನು ಮೆಮ್ಬರ್ ರಾಯಲ್ ಇಂಜಿನಿಯರ್ ಇಲಾಖೆಗೆ ಸೇರಿ ೬೫ ಸರ್ವೇಕ್ಷಣಾಗಾರದಾಗಿದ್ದು ಇದರಲ್ಲಿ ಲಿಂಗರಾಜನ (೧೮೧೧-೨೦) ಕಾಲದಲ್ಲಿ ಅವನ ಅಧ್ಯಾಪನದ ಮೇಲೆ ಕೊಡುಗಿನ ಪ್ರಾಂತ್ಯದ ಸ್ಥಳ ವಿವರಣೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸ್ಥಳವಿವರಣಾ (ಚಿತ್ರಾತ್ಮಕತೆ) ಸರ್ವೇಯನ್ನು ಸುಮಾರು ಎರಡು ವರ್ಷಗಳ ಅವಧಿಯಲ್ಲಿ (೧೮-೧೯) ಮಾಡಿ ವರದಿ ಸಲ್ಲಿಸುತ್ತಾನೆ. ಕೊಡುಗನ್ನು ಕನ್ನಡದಲ್ಲಿ 'ಕೊಡುಗು' ಎಂದು, ಇಂಗ್ಲಿಷ್‌ನಲ್ಲಿ 'ಕೊಡುಗು' ಎಂದು ಕರೆಯುತ್ತಾನೆ. ಅಂದಿನ ಕೊಡುಗಿನ ಪ್ರಾಂತ್ಯ ಇಂದಿನ ದಕ್ಷಿಣ ಕನ್ನಡ ಜಿಲ್ಲೆಯ ಭಾಗಗಳಾದ ಮತ್ತೂರು ಹಾಗೂ ಸುಳ್ಯ ತಾಲೂಕುಗಳನ್ನು ಒಳಗೊಂಡಿತ್ತು.

'ಮೆಮ್ಬರ್ ಆಫ್ ಕೊಡುಗಿನ ಸರ್ವೆ' ವರದಿಯು ಕಾನರ್‌ನ ವ್ಯಕ್ತಿ ನೈಪುಣ್ಯಗಳಿಗೆ, ದೈಹಿಕ ಹಾಗೂ ಮಾನಸಿಕ ಶಕ್ತಿ, ಪ್ರಮುಖ, ಬುದ್ಧಿ, ಚಿಂತನೆ ನೋಟ, ಆಳವಾದ ಗ್ರಹಣೆ, ಮುಂತಾದವುಗಳಿಗೆ ಶ್ರೇಷ್ಠ ಉದಾಹರಣೆಯಾಗಿದೆ. ೧೮೧೦ರಲ್ಲಿ, ದಟ್ಟ ಅರಣ್ಯಗಳ, ನದಿ ತೊರೆಗಳ, ದುರ್ಗಮ ನಾಡುಗಳ, ವೈವಿಧ್ಯ ಪ್ರಾಣಿ ಸಂಕುಲದ, ಸಹಿಸಲಸಾಧ್ಯ ವಾತಾವರಣದ ಪ್ರಾಂತ್ಯವಾದ ಕೊಡುಗನ್ನು ಎರಡು ವರ್ಷಗಳಲ್ಲಿ, ಅದರ ಉದ್ದಗಲಕ್ಕೂ ತಿರುಗಾಡಿ ವಿವಿಧ ಅಂಶಗಳ ಕುರಿತು ಅಂದರೆ ಅದರ ಭೌಗೋಳಿಕ ಲಕ್ಷಣಗಳು, ಜನಸಂಖ್ಯೆ, ರಾಜಕೀಯ ವ್ಯವಸ್ಥೆ, ಭೂ ಹಿಡಿತವುಗಳು; ಆರ್ಥಿಕತೆ, ಕ್ರೈಮಿನಲ್, ಕೃಷಿ-ಗುಲಾಮ ವ್ಯವಸ್ಥೆ, ಪಾಕಿ ಪದ್ಧತಿಗಳು, ಸಸ್ಯ ಹಾಗೂ ಪ್ರಾಣಿ ಸಂಕುಲಗಳು, ಧಾರ್ಮಿಕ ನಂಬಿಕೆಗಳು, ಕುಟುಂಬ ವ್ಯವಸ್ಥೆ, ಪ್ರಾಂತ್ಯದ ನೆಲೆ ಹಾಗೂ ಅದರ ಸೈನಿಕ ಲಾಭಗಳು, ತೆರಿಗೆ ವ್ಯವಸ್ಥೆ, ಶಿಕ್ಷಣ ವ್ಯವಸ್ಥೆ, ವ್ಯಾಪಾರ, ಕೃಷಿ ಉತ್ಪನ್ನಗಳು.

* ಸಾಹಿತ್ಯ ಪ್ರವಾಸಗಳು, ಉದ್ಯಾನವನದ ಅಧಿಕಾರಿ, ಬೆಂಗಳೂರು-೫೬೦೦೦೧, ಕೆ.ಎ. ೯೮೦೦೦೧_೨೩೩

ಇತಿಹಾಸ ದರ್ಶನ : ಸಂ. ೩೩, ೨೦೧೧

19.





ಈ ದಾಖಲೆ ಅದರ ಅತ್ಯಂತ ಪ್ರಮುಖ, ಪಾಠಶಾಲಾತ್ಮಕ, ಸಾಂಪ್ರದಾಯಿಕ ವಿಧಾನದ ಮೂಲಕ ಬರೆದಿದೆ. ಈ ದಾಖಲೆಯು, ಬರೆಯುವುದರಲ್ಲಿ ಅತ್ಯಂತ ಪ್ರಮುಖವಾದವುಗಳಾಗಿ ಕೊಂಡೊಡ್ಡುವ ಮಾರ್ಗದರ್ಶಿಯನ್ನು ಕೊಡುತ್ತದೆ. ಇದರಲ್ಲಿ ವಿವಿಧ ಸಾಂಪ್ರದಾಯಿಕ ವಿಧಾನಗಳ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿವರಿಸಿದ ವಿಷಯಗಳು ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿವರಿಸಿದ ವಿಷಯಗಳನ್ನು ಸೇರಿಸಿ, ಈ ದಾಖಲೆಯು ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿವರಿಸಿದ ವಿಷಯಗಳನ್ನು ಸೇರಿಸಿ, ಈ ದಾಖಲೆಯು ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿವರಿಸಿದ ವಿಷಯಗಳನ್ನು ಸೇರಿಸಿ...



Dr. Madhava M. K.

ಧುನಿಕ ಕನ್ನಡ ಕಾವ್ಯಗಳ ಸಮೀಕ್ಷೆ



ಪಾ. ಮುಧವ ಎಂ. ಕೆ.

ADHUNIKA KANNADA KAVYAGALA SAMEEKSHE

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ವಿದ್ಯಾಭಿವೃದ್ಧಿ ಮತ್ತು ವಿಜ್ಞಾನಗಳ ಅಧ್ಯಯನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕನ್ನಡ ಭಾಷೆಯಲ್ಲಿ ಬರೆಯಲಾಗುವಂತಹ ಅತ್ಯಂತ ಪ್ರಮುಖವಾದವುಗಳಾಗಿ ಕೊಂಡೊಡ್ಡುವ ಮಾರ್ಗದರ್ಶಿಯನ್ನು ಕೊಡುತ್ತದೆ. ಇದರಲ್ಲಿ ವಿವಿಧ ಸಾಂಪ್ರದಾಯಿಕ ವಿಧಾನಗಳ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿವರಿಸಿದ ವಿಷಯಗಳು ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿವರಿಸಿದ ವಿಷಯಗಳನ್ನು ಸೇರಿಸಿ, ಈ ದಾಖಲೆಯು ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿವರಿಸಿದ ವಿಷಯಗಳನ್ನು ಸೇರಿಸಿ...



ಪ್ರ. ಮುಧವ ಎಂ. ಕೆ.
ಮುಖ್ಯಸ್ಥರು, ಕನ್ನಡ ಭಾಷಾ ಶಿಕ್ಷಣ ಸಂಸ್ಥೆ


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CRM IN BANKS – A STUDY

Mrs. VidyaKishan Alva, Mrs. Poojari Jayashree Muddu & Mrs. Prameela

Abstract

High competition is witnessed in the banking sector, due to advent of new banking technologies. With the entry of many global banks and private sector banks, today customers can choose any banks of their choice for transactions. Under such circumstances, to attract and retain the customers, has become the biggest challenge for public sector banks and also to have a competitive edge over other banks.

CRM (Customer Relationship Management) is the important business strategy used by banking sector to sustain in today's competitive environment. The concept of CRM is to retain customers who contribute maximum to the development of banks. A highly satisfied and delighted customer is the vital non-financial asset for the sustainability of any bank.

CRM is the strategy for building, managing and strengthening loyal and long-lasting customer relationships. Therefore, in this paper an attempt has been made to highlight CRM policies of the bank and matching its practical applications through the perceptions of the customers of select banks.

Keywords: CRM, Banks, Sustainable Development, Competition, Customers.

Introduction:

Today, we witness a tremendous change in the banking sector, whether it is a shift from traditional banking business to modern technology driven banking business, or it could be the use to digital banking to interact with customers.

Under such scenario, maintaining a sustainable development is the biggest challenge faced by any banks. To face the cutthroat competition from various competitor banks, financial institutions, many banks are using CRM strategies.

Customer Relationship Management has emerged as a popular business strategy for the banks to overcome competitive environment. With the increased competition in the banking sector, banks realised the importance of building and maintaining customer relationship. CRM is a strategy which can help banks to become customer-oriented and implement Customer-focused strategies which in turn will help them build long lasting relationship with the customer and hence increase their profits.

"CRM is a tool to retain the 20% customers who give 80% of the revenue" (M. Malla Reddy, A. Suresh, 2012)

Definition of CRM:

CRM is defined as "the strategies, processes, people and technologies used by companies to successfully attract and retain customers for maximum corporate growth and profit." CRM can be defined as the process of predicting customer behaviour and selecting actions to influence that behaviour to benefit the company (Jenkins, 1999), usually leveraging on information technology and database-related tools.

Need of CRM in Banks:

- To provide prompt and better services to present customers.
- To attract and acquire new customers and to retain the old customers.
- To maximise profit by maintaining long-term relationship with the customer.

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E-FINANCE AND BANKING – A STUDY

Poojari Jayashree Muddu*

Lecturer, Department of Commerce and Management, University College, Mangaluru

Introduction

Banking industry has undergone tremendous changes on account of various factors, such as changes in technology, customer becoming the king, extensive competition, changing banking norms, RBI regulations, etc. E-finance in Banking has helped banks to reduce its operating cost, rush in banking premises. E-finance here includes all those forms which involve electronic dealings in bank accounts.

Objectives Of The Study

To study the role of E-finance in Banking

- To explain different forms of E-finance in banking
- To analyse rules and regulations relating to E-finance guided by RBI
- To study the extent of usage of e-finance by the bank customers
- To suggest certain measures to make E-finance in Banking more effective.

Methodology

Primary and secondary data are used for the purpose of study. A questionnaire is used to collect the information from 50 respondents randomly selected who use e-finance services offered by the Banks in one or the other ways. Secondary data is collected from journals and related websites.

Limitations

- The sample size is comparatively smaller than the actual number of customers of the bank.
- Primary data has its own limitations which might affect the conclusion of the study.
- The study simply presents the findings and has not used other advanced statistical methods.
- The study is very much limited to the customers of Mangalore city.

Data Analysis

Only simple statistical tool, the percentage analysis are used for the analysis and interpretation of the data.

Forms of E-finance in Banking:

1. ATM or Debit Cards:

ATM or Debit Cards are used by the customers for many purposes like, for withdrawing cash, to check the balance, for making payments at POS, for online shopping, online bookings etc. These cards eliminate the need to carry cash.

2. Mobile Banking:

Mobile Banking allows customers to conduct their banking transactions through mobile phones. It uses certain apps provided by financial institutions and banks for this purpose. It is available 24 hours and are used for accessing bank accounts, fund transfers, bill payments etc.

Dr Catherine Niramala



An Academician for the past 27 years, Dr. Catherine is currently working as an Associate Professor in Post Graduate Department of Commerce, St. Agnes College (Autonomous), An avid researcher, she has completed her Ph.D. in M.S. University Tirunelveli and M.Phil in Finance. She has completed 2 minor Research projects and presented 25 research based papers in National and International Conferences and has several publications to her credit. Recently, Dr. Catherine Niramala has received recognition as Ph.D. guide in commerce under mangalore University.

Ms Dolan C. Banerjee



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22.



INDIVIDUALS PERCEPTION TOWARDS E-FILING RETURN - A STUDY WITH REFERENCE TO MANGALURU UNIVERSITY

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Lecturers, Department of Commerce & Management, University College Mangaluru

Introduction

According to section 139(1) of the Income Tax Act, 1961, any individual whose total income is exceeding the minimum exempted limit, should file their income tax return (ITR) every year. Even the salaried individuals when TDS gets deducted each month and no tax due, the filing of ITR is still compulsory. It was very burdensome manual work to individuals as they have to go through long process. Now a day, with emerging trend in information technology E-filing of return has become popular.

E-filing is the process of filing income tax through internet by registering individuals through income tax website. From the year 2013 individuals having more than Rs. 10 lakh of income are mandatorily filing income tax return online.

The present study helps to know the awareness and perception of individuals towards E-filing. The study reveals that individuals are aware about E-filing but they approach tax consultants for particular work.

Objectives of the study

The objective of the study is given below:

1. To understand the concept of E-filing.
2. To study the awareness of E-filing among individuals.
3. To investigate the problems in using E-filing.
4. To measure level of satisfaction among individuals towards E-filing.

Methodology

The study was based on 50 respondents. The study is accomplished with the help of structured questionnaire circulated to individuals who file income tax through E-filing. The study was carried out by using primary data which is collected with the help of questionnaire.

Research instrument for the study

In order to measure the response from the respondents, structured questionnaire was used. The data collected from the respondents is recorded in SPSS. Descriptive statistics i.e., frequency method had been used in order to fulfill the different objective of the study.

Dr Catherine Niramala



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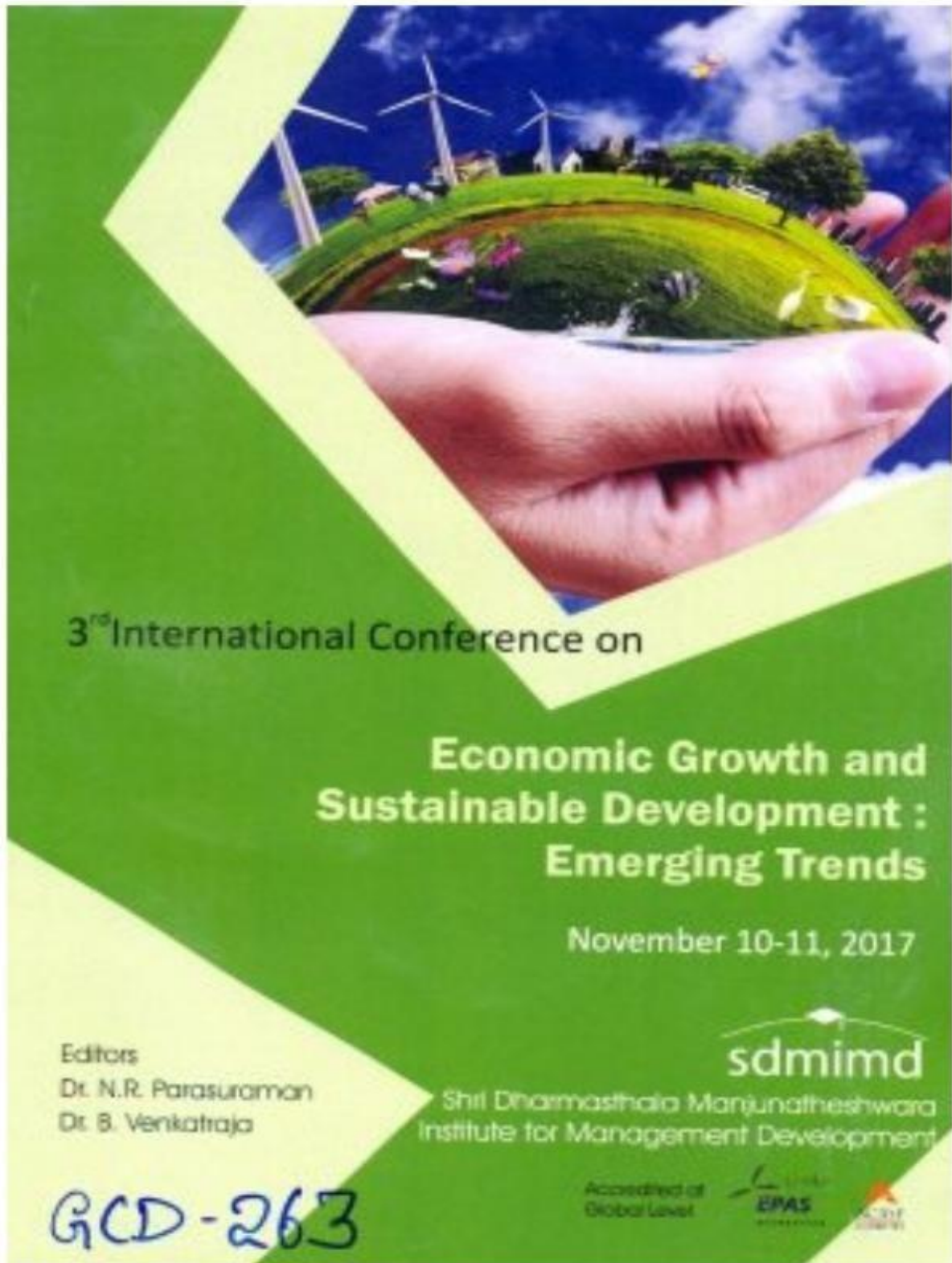
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Scientific HR policy tool for sustainable development: a case study of ITES companies in Mangalore.

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Abstract

Organisations where staff is employed, HR policies play a very eminent role in shaping the ideas and getting the best out of the employees. It is important to have a sound HR policy that motivates and bind both employees and employer in the organisation. If the needs of the employees are not aligned with the needs of the organisation the employees may not contribute towards its success. It is very evident that the success of the organisation achieves a greater height in the economic development of the country. This study will contribute in reviewing the HR policies that helps the organisation to survive in the business world. In this study the researchers attempt to analyse the HR polices that acts as a tool for sustainability. The data collected is from both the primary and secondary sources. However, the conclusion is drawn on the basis of primary data collected through the structured questionnaire. Various attributes such as the awareness of HR Policy, Recruitment level, training and development, increase in performance level etc are considered to measure the sustainable development in the organisation. The statistical analysis used in the study analyse whether the HR policy is significantly correlated with the sustainable development in the organisation. Finally the hypothesis is tested using the data collected from 260 employees working in ITES companies of Mangalore.

Keywords: HR Policy, Sustainability, Employee Performance, ITES companies, Training and Development.

Introduction

Human resource is a nerve system of any organisation. Organisation can excel when the employees contribute towards its success. Employees act positive towards the employer when they feel they are the valued assets of the organisation. The organisation need to provide continuous support to its employees through training and development, rewards and recognition, good working condition, and challenging job profile. This can be implemented through a scientific HR policy. A HR policy that aims at an overall development of the employees helps the organisation to capture a good market share. Well equipped and skilled human resources will contribute to individual, organizational and national development through improved performance (Osman-Gani & Tan, 1998).

Most of the organisation adopt various strategy to attain sustainability. The most promising is "Going Green". This concept ensures that the products and methods would not harm the environment and reduce the use of natural resources through alternative sources. In addition, it will result in using scarce natural resources efficiently and effectively, while keeping the environment free from detrimental products. (Wales, 2013) According to the Environment Data Services' *Sustainable Business Report* (2011), "businesses have rapidly increased their capacity to engage with sustainability" and increasing numbers of both employees and graduates are identified as having sustainability skills and knowledge. However, it perhaps should not be assumed that just because organizations have the capacity to engage with sustainability means that they will necessarily do so, especially during times of economic difficulty.

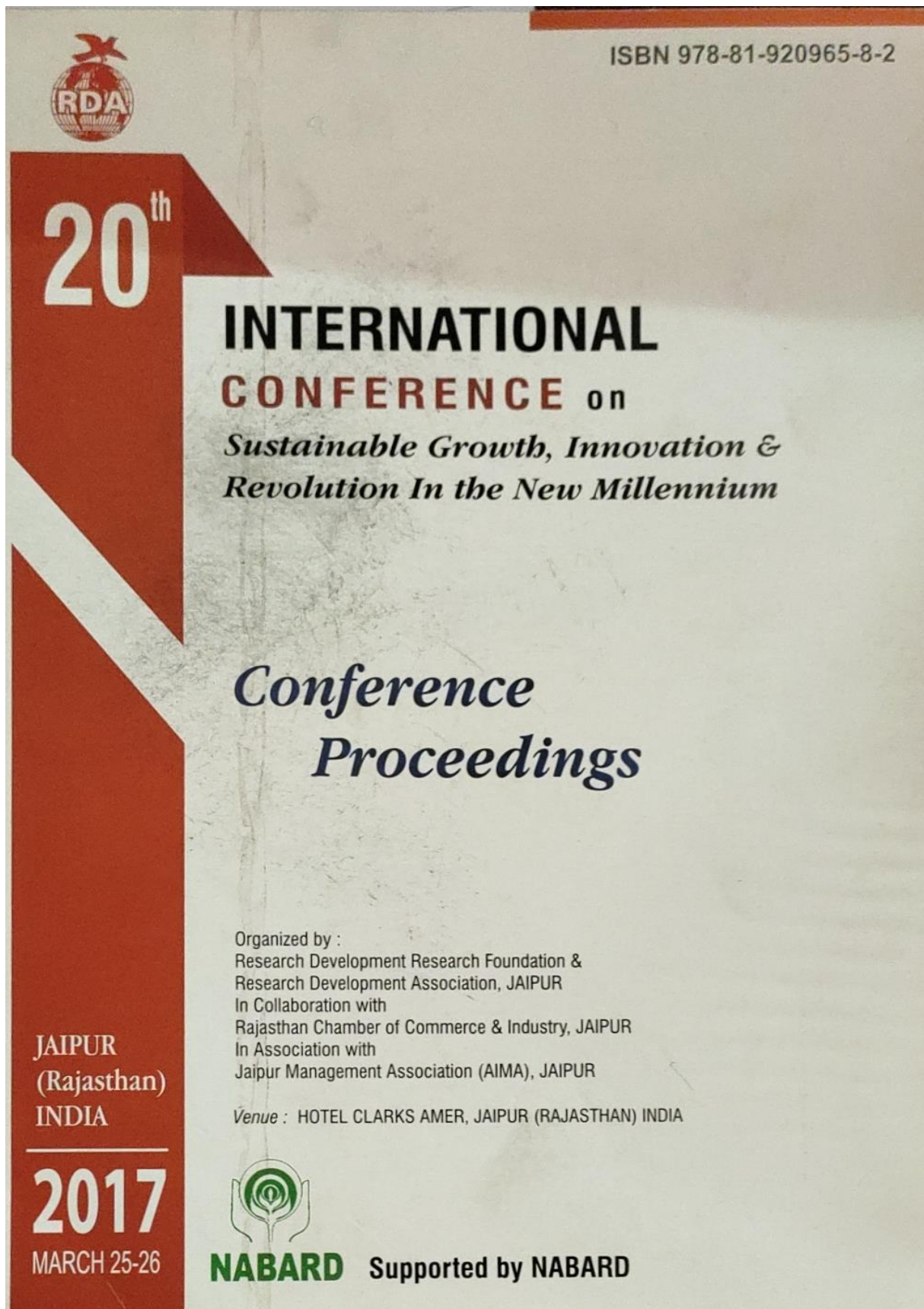
Boudreau and Ramstad (2005) argues that sustainability is "achieving success today without compromising the needs of the future". This strengthens the idea that sustainability should be a part of HRM. Traditionally HRM were focused on employee workload, and handle them like dead wood but through sustainability employees can continue to contribute to make positive contribution to families and communities while they are employed in an organisation.

The concept of scientific HR policy

The traditional concept of Human Resource were treated as a cost centre which means a unit in an organisation that generates only cost in the form of training, recruitment compensation and benefit etc. But the modern concept of human resource is treated as a profit centre, which means a much satisfied employees earn profits to the organisation by their contribution to the company (HUSELID, 1995). The effectiveness of even highly skilled employees will be limited if they are not motivated to perform, however the HRM practices can affect employee motivation by encouraging them to work both harder and smarter. The scientific HR policy aims at implementing the strategy that is well defined on the basis of certain principles and measures. The key areas of scientific HR policy in the organisation are:

Attraction of Talent: The HR Policy aims to attract the talented sources. Attraction is affected by other factors such as the reputation of the company, opportunities provided through development plan, Reward and working environment of the company etc. An attracted

2.



Technical Session - 5

Sustainability, Innovation & Revolution In Accounting, Finance,
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Room A (11.00-12.00)

Sl. No Title of the Research Paper

- 1 A Study on Credit Supply Network of Knitwear Export Units in Tirupur
Dr P. Baba Gnanakumar, V. S. Pranesh Raj & S.Mohan Kumar
- 2 Demonetisation - Perfect Antidote for Current Monetary Irregularities
Dr I. Annapurna
- 3 Market Dynamics
Rajan. P & Valliammai V
- 4 The Feasibility of Cash Less Economy in terms of Indian Rural Un-Organized Market : A
Case Study of a few Rural Market in context.
Nabajyoti Sarmah & Dr. Rekha Borthakur
- 5 Augmenting Financial Intermediation through Self Help Groups for Inclusive Growth
Shirly Abraham & Dr Deepa Pillai
- 6 Revolution in Corporate Governance
Dr Vekaria Bharat P
- 7 Impact of Emotions in Advertisement on Consumer Brand Perception
Karuna Patel & Dr Utkarsh Goel
- 8 Contribution of Leather Industry to Indian Economy (with Special Reference to Ambur Town
in Tamilnadu)
Dr N. Raja Hussain & Dr N. Fathima Thabassum
- 9 Evaluation of Marketing Strategies & Consumer Satisfaction towards Lakme Cosmetic
Products with Special Reference to Challakere
Dr Cirappa I.B. & Leelavathi K.
- 10 A Study of Opportunities for Female Entrepreneurs due to the Technological Advancement
in Online Business - Problems and Remedial Measures
Aparna Pathak
- 11 Proposed Start Up District: A Case Study of Dakshina Kannada District of Karnataka State
Dr Anasuya Rai
- 12 Good Communicaiton Skills: The Key Factor to Success for an Entrepreneur
Dr Pulin K Bhatt
- 13 Management of Learning: The Indian Way
Dr Y. S. Vaishampayan
- 14 Emotional Intelligence Leadership for Effective Governance in Medical Sector in India
Dr Ekta Verma
- 15 Motivational Program and Impact Assessment for Talented School Students of Punjab
Dr K. S. Bath, Mandakini Thakur, Dr Kiran Mehta, Dr Renuka Sharma & Dr S.N. Panda

texture of the skin. With growing environmental pollution it is very necessary to look after health specially the skin which is most exposed and the best method is the use of cosmetics. Cosmetics have the solution for each and every problem right from pimples and blackheads to wrinkles. Not only the consumers are benefited but also the wholesalers, retailers and dealers earn the profit margin in high sales of cosmetics. The study of Lakme cosmetic products has a wide scope in the market of cosmetics. The scope of marketing of these products involves high efficiency and high quality products. The price of these products also matters in this case.

Proposed Start Up District: A Case Study Of Dakshina Kannada District Of Karnataka State

Dr Anasuya Rai

Associate Professor, University College, Mangaluru, Karnataka

The Government of India is set to create the country's first "startup district" replete with incubation centres and tinkering labs for schools as part of efforts to devise innovation solutions in agriculture, health and education. Incubators give startups space to operate, and mentoring so that they can scale up their business. Commerce Minister Mrs. Nirmal Sitharaman is reportedly pitching for the cluster to be developed in Mangalore. Apart from funding the initiative, the government will ensure that roads, electricity and digital networks are provided for the project. However, no cost assessment has been done so far. The incubation centres will provide specialised services for sectors including agriculture, medicine and pharma, along with information technology. The Department of Industrial Policy and Promotion and the government's policy think-tank NITI Aayog will throw open a grand challenge to pick the institution that will operate the incubation centres and the school-level tinkering labs. As part of the Startup India action plan announced by Prime Minister Narendra Modi in January last year, the government wants to promote entrepreneurship, provide pre-incubation training and a seed fund for high-growth startups. The government wants to encourage startups to provide

Inhibition and Quenching Effect on Positronium Formation in Metal Salt Doped Polymer Blend

S. D. Praveena^{1,a}, V. Ravindrachary², Ismayil³, R. F. Bhajantri⁴,
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Abstract. Sodium Bromide (NaBr) doped PVA/PVP (50:50) polymer blend composites were prepared using solution casting technique. Pure PVA/PVP blend and PVA/PVP:NaBr composites were studied using XRD and Positron Annihilation Lifetime Spectroscopy (PALS). XRD study shows increase in amorphous nature of the blend due to the NaBr dopant and PALS studies reveal that the o-Ps lifetime (τ_1) and intensity (I_1) decreases with increase in NaBr doping level. This shows chemical quenching and inhibition process of positronium (Ps) formation in the composite. Here the electron acceptor (Br⁻) acts as a strong chemical quencher for positronium formation and same is understood based on the spur model.

INTRODUCTION

Recently, polymer blending is one of the most important techniques used to develop new polymeric materials with a wide variety of physical and chemical properties. In the PVA/PVP blend, the interactions are expected through interchain hydrogen bonding between the carbonyl group of PVP and the hydroxyl group of PVA. When such polymers are doped with a suitable dopant like metal salt NaBr, dopant may interact either in the amorphous fraction or in the crystalline fraction of the polymer and both the cases polymer microstructural property will alter. The PVA/PVP blend doped with NaBr forms complex system and microstructural modifications are mainly attributed to the presence of lone pair electrons on the side chain of polymer blends where metal salts are solvated. Due to the chemical reaction between polymer and the dopant, there is a formation of charged polaronic species (polarons/bipolarons) that may take part in the conduction process and also modify the microstructure of the polymer. In such a complex system, it is very interesting to know the positron behavior [1, 2].

In recent years, PALS has emerged as a unique and effective probe for polymeric study. Positrons from a radioactive source (²²Na) are injected into a condensed medium like polymers, get thermalized rapidly by losing their energy and annihilate with the electrons of the medium. The positrons may undergo annihilation in different states viz., free or trapped annihilation, or form a bound state called Ps by picking up an electron from the molecules. Usually, positronium exists in two spin states: para-Positronium (p-Ps) - annihilating particle spins are antiparallel and decays into two gamma quanta with a mean lifetime 0.125ns and the other one is the ortho-positronium (o-Ps) - annihilating particle spins are parallel and has a mean lifetime of 140ns in vacuum. It is known that the positron parameters in polymers are to be affected by the size of the free volume, doping, cross-linking, presence of negative polar groups etc. Particularly, the o-Ps intensity I_1 is believed to be related to the density of free volume sites and is known to depend on several parameters like the chemical composition, mechanical history of the sample, free radicals introduced by radiation, built up electric field due to charge carrier etc [3, 4]. In the present

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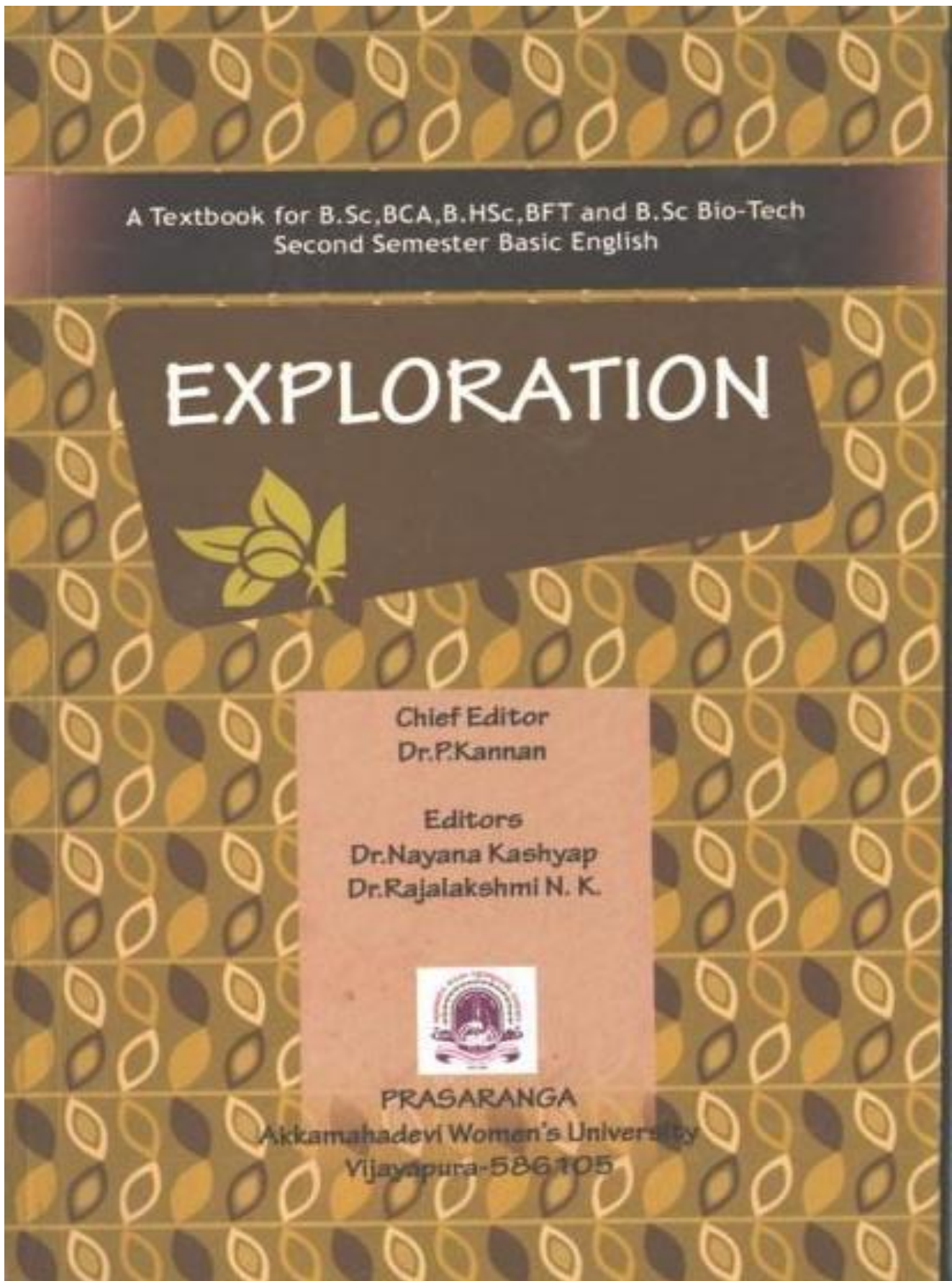
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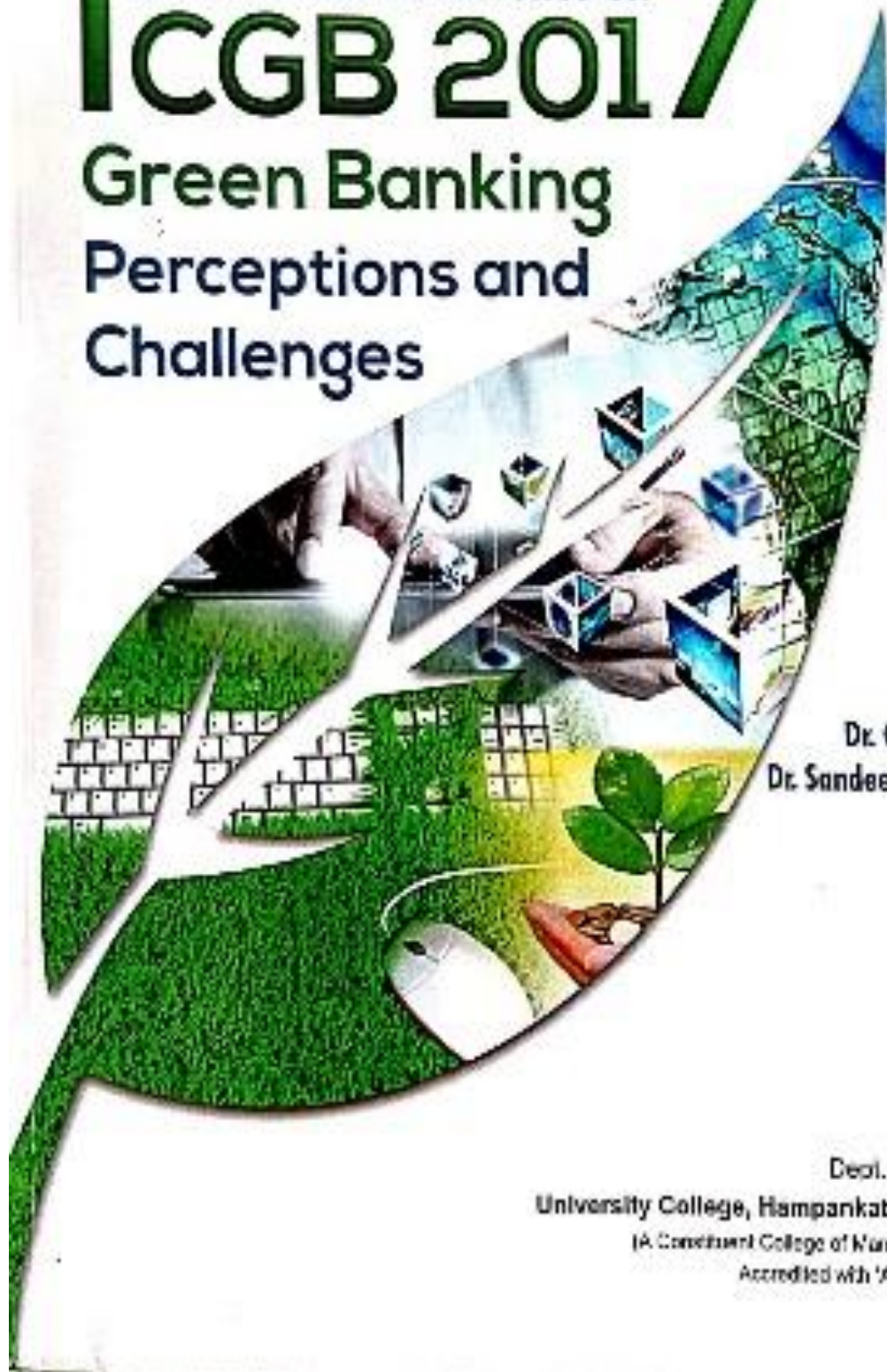
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Editors
Dr. C.K. Hobbar
Dr. Sandeep S. Shenoy



Dept. of Commerce
University College, Hampankatta, Mangaluru
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Attitudes of Policy Holders Towards Green Insurance: A Study with Special Reference to Dakshina Kannada District of Karnataka State

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"Companies should spend less time protecting financial data from employees and more time teaching them to analyze and act on it."

—Bill Gates

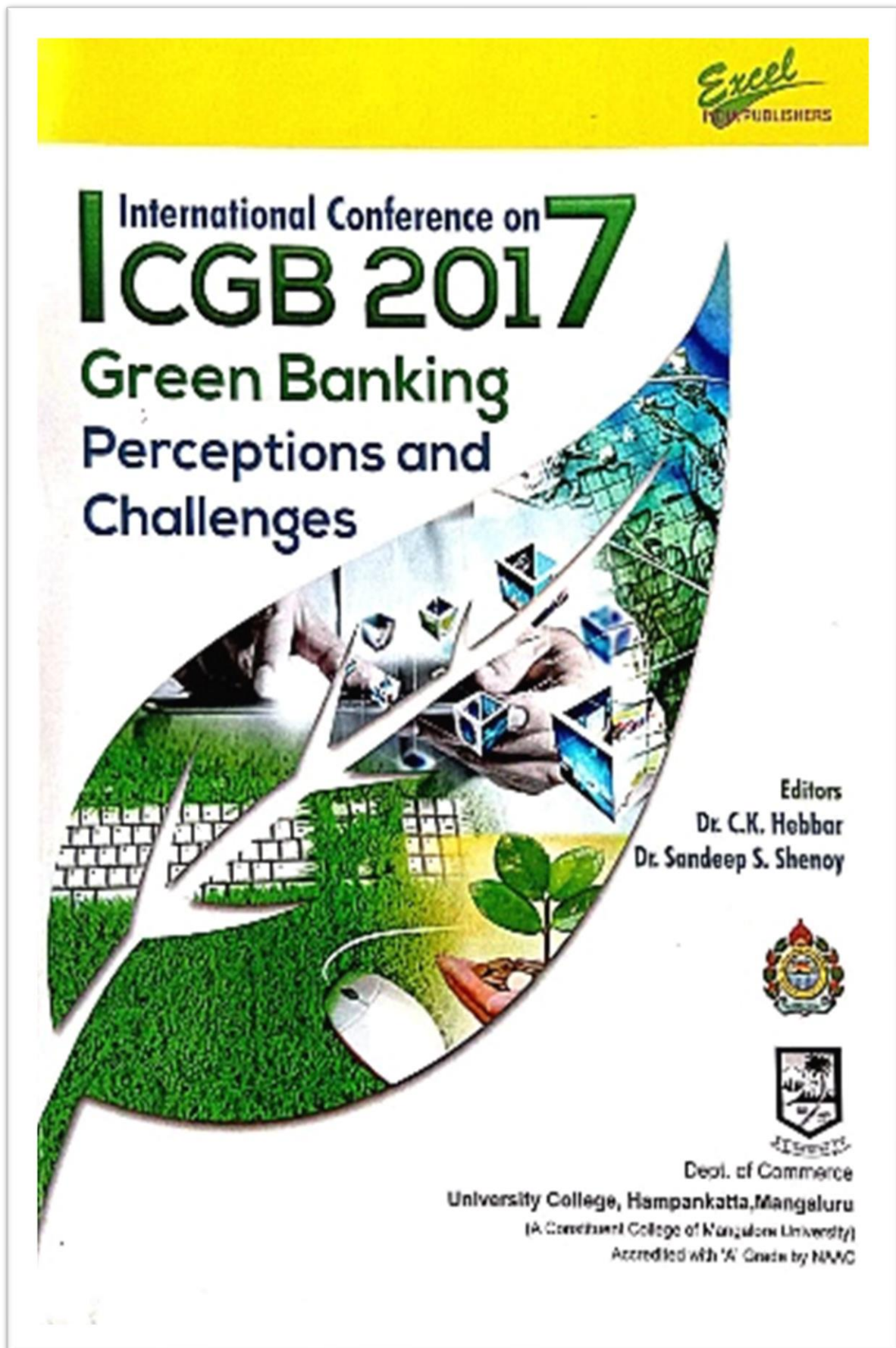
INTRODUCTION

Attitudes are generally considered as judgements and these are results of either direct experience of the social environment or through observations. So attitude can be considered as a hypothetical construct, which represents degree of liking or disliking of an individual towards a particular object. Attitude is composed of beliefs about the consequences of performing the behaviour and evaluation of how the consumer will feel about the consequences. Attitude may be defined as an enduring organisation of motivational, emotional, perceptual, and cognitive process with respect to some aspect of our environment (Best *et al*, 2003). Whereas, in the context of consumer behaviour, attitude is a learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object (Kanuk and Schiffman, 2000). As learned predispositions, attitudes have a motivational quality; that is they might propel a policy holder toward a particular or repel the policy holder away from a particular behaviour.

Insurance is an arrangement to deal with unpleasant contingencies. It is a contractual arrangement which provides partial or total protection against adverse, typical financial outcomes, while there are many outcomes or risks, which are insurable, there are many more against which can be no insurance. The business of insurance is related to the protection of the economic value of assets, every asset has a value. However, if the asset gets through the lens of sustainable development usually conceived as meeting the needs of the current generation while not sacrificing the ability of future generations to meet their own needs. The insurance providers, understanding the facts that in order to save the environment from degradation and to reduce loss earlier being destroyed or made non-functional, through an accident or other unfortunate event the owner of these derived benefits therefore suffers, insurance is a mechanism that helps to reduce such adverse consequences. For many years, the international community has approached environment and development challenges the carbon have introduced innovative products and schemes for the sustainable development.

Green approach in the field of insurance is the adoption of all possible measures by using updated technology in administration and management of insurance policies and schemes (George Fraser, 2016). Operations such as online payment of premium, online settlement of claims, verification and supervision of policy status through logging in of sites

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Green Banking Initiatives in Tourism: A Study in Dakshina Kannada District of Karnataka

"Travel makes one modest. You can see what a tiny place you occupy in the vast world"

—Gustave Flaubert

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INTRODUCTION AND SIGNIFICANCE

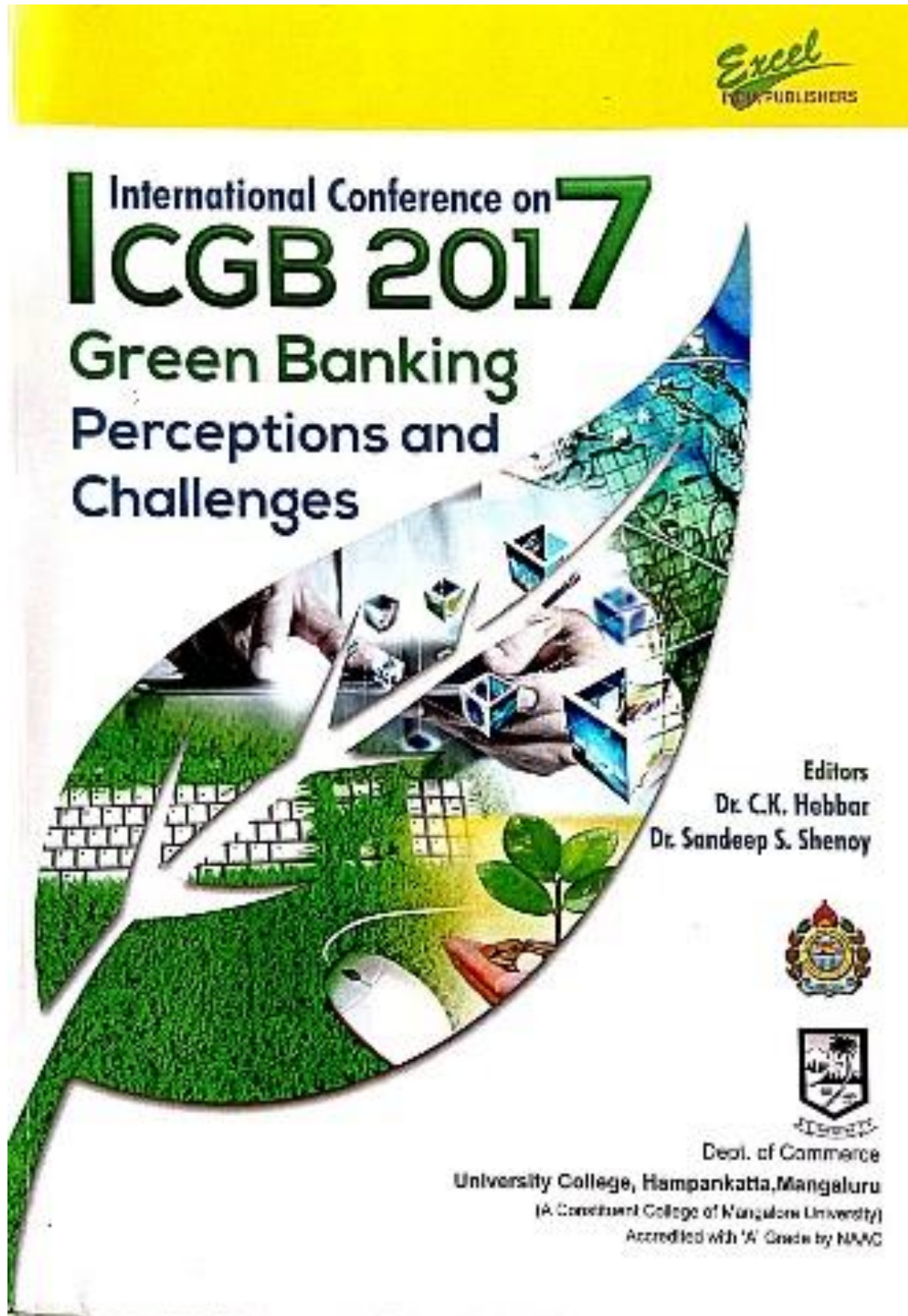
The banking is a very determinant sector that can play a crucial role in tourism, and in turn, the sustainable economic development of the country. Green banking refers to one such practice where the banking business conducted in selected area and manner that helps the overall reduction of external carbon emission and other manual work. Green banking, which considers all the social and environmental factors, is called 'ethical banking'. Ethical banks started with the aim of protecting the environment. These banks are like normal banks that aim to protect the environment and are controlled by the same authorities. Green banking, compared to normal banking, gives more weight to environmental factors. Its aim is to provide good environmental and social business practices. It checks all the factors before considering a loan, whether the project is environment-friendly and has any implications for future.

The Indian tourism and hospitality industry has emerged as one of the key drivers of growth among the service sectors in India. With the international tourist arrivals in India (pegged at 7.5 million in 2013) there would be an annual industry growth rate of 6.2 per cent over the next decade, visitor exports (expenditure generated by foreign tourists) are expected to amount to INR 2958 billion by 2023 growing at 9.6 per cent per annum for the country.

Being one of the fastest growing industries in the world "Tourism" is greatly influenced by the extent and speed of green banking operations of the country. Tourism development can be a powerful tool for economic growth, poverty reduction, and for the conservation of country's natural and cultural resources. All the sub-sectors of tourism such as Airlines, Hotels, Travel agencies and tour operators now greatly dependent on the green banking measures and practices of their management and customers.

The present paper aims to highlight the green banking initiatives in the tourism administration and the green banking measures taken in the field of customer service to the tourists. The study deals with contributions of green banking to several spheres of the tourism industry in the Dakshina Kannada district of Karnataka state. The main respondents selected for the primary survey data are Hotels, Travel agencies and tour

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Change Management through Green Banking: A Study in Dakshina District of Karnataka

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"Change before you have to"

—Jack Welch

INTRODUCTION

The banking industry in India has a huge canvas of history, which covers the traditional banking practices from the time of Britishers to the reforms period, nationalization to privatization of banks in India. Indian Banking Sector has went on witnessing series of such changes. Change is inevitable and ubiquitous in a rapidly expanding world. Thus change management is considered to be a plurality of subjects, techniques and skills that specialization and complexity are metamorphosed into actions and results with the organization. Change can lead to another change or a chain of changes, so employees are affected by it and react differently due to emotional reactions and thus change management is inevitable. Along with banking product-innovation and process-innovation occur, resulting in changes in technology (Mobile banking, ATMs, Internet banking site). The concept of Green Banking is one of such metamorphic change.

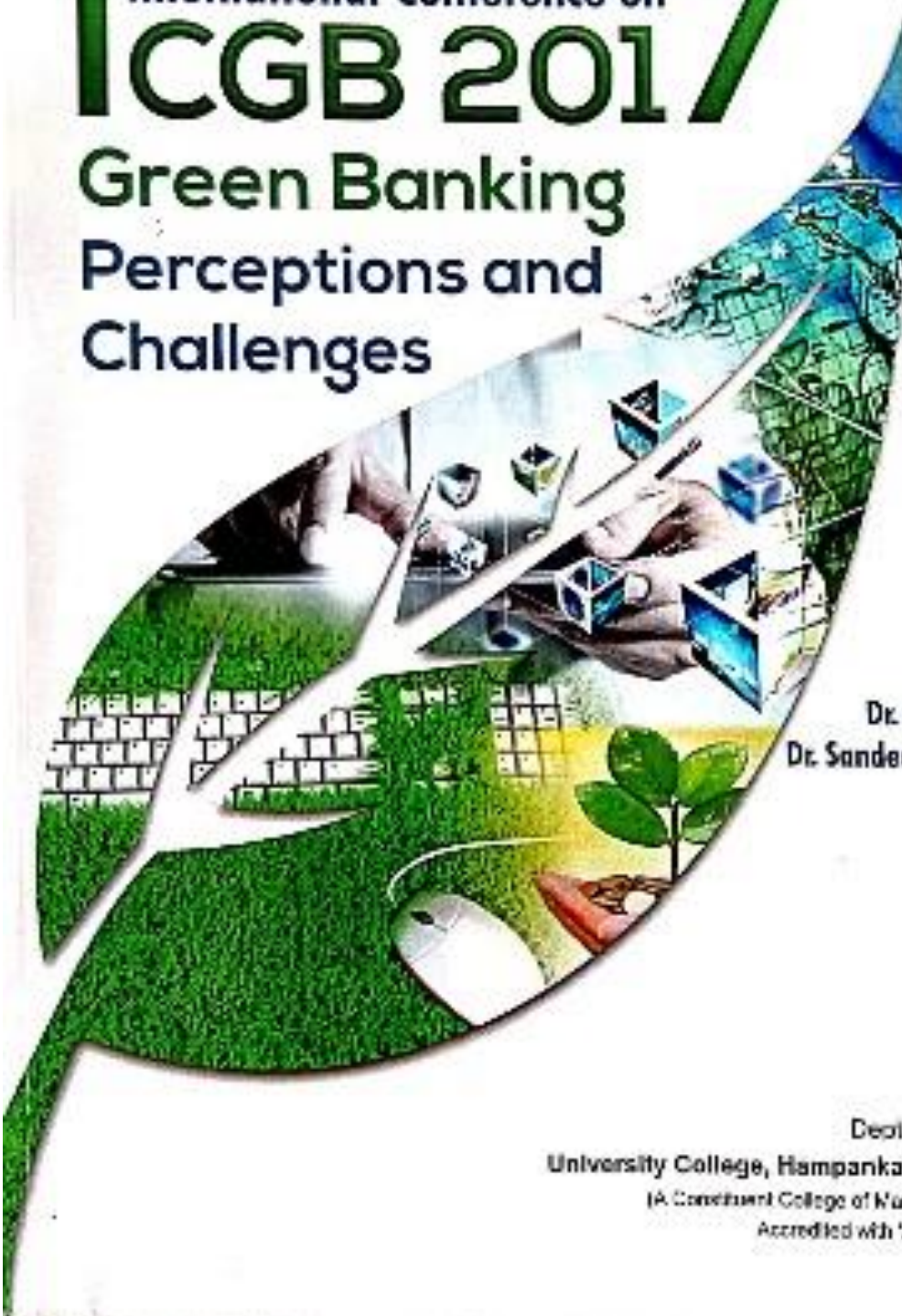
Green banking can benefit the environment either by reducing the carbon footprint of consumers or banks. Either a bank or a consumer can conserve paper and benefit the environment. Ideally, a green banking initiative will involve both. Online banking is an example of this. When a bank's customer goes online, the environmental benefits work both ways. Green banking means combining operational improvements and technology, and changing client habits.

OBJECTIVES OF THE PAPER

The central purpose of this proposed paper is to identify the key factors which predict "Change Management through green banking. The overall objectives of the paper are:

- To study and understand the perception of bankers towards the need for a change.
- To look into the strategies they developed for a change.
- To understand and find out the perception of customers about change strategies.
- To identify the priority of customers towards the environmental care in their banking habits.
- To analyze and evaluate the changing habits of the people towards greenness.

International Conference on **ICGB 2017** Green Banking Perceptions and Challenges



Editors
Dr. C.K. Hobbar
Dr. Sandeep S. Shenoy



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Cashless Banking: Awareness and Adaptability (A Study on Bankers and Customers in Dakshina Kannada District of Karnataka)

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"A people... who are possessed of the spirit of commerce, who see and who will pursue their advantages may achieve almost anything." –

—George Washington

Abstract: Change is always for development. Various developments keep on taking place in Indian banking. Among the various developments technology is the one which has influenced the way customer interacts with banks. Electronic channels and products such as ATM's cards, internet banking and mobile banking are offered along with traditional branch channel. Differences in the usage of channels exist between developed countries and developing countries. There is a shift from traditional channels to electronic channels. A cashless economy is one in which all the transaction are done using cards or digital means. The circulation of physical currency is minimal. India has wished to rule out too much circulation of cash for its gamut of growing transactions. Her vision is to become a cashless economy by 2018.

The proposed study makes an attempt to understand the level of awareness of customers and banks about cashless banking. The adaptability of bankers and customers in Dakshina Kannada district of Karnataka is the focus area of the proposed work. 25 customers and 25 branches are selected for the random sample and it is estimated that there would be positive approach and co-operation attended by the people towards cashless economy as a way towards green banking.

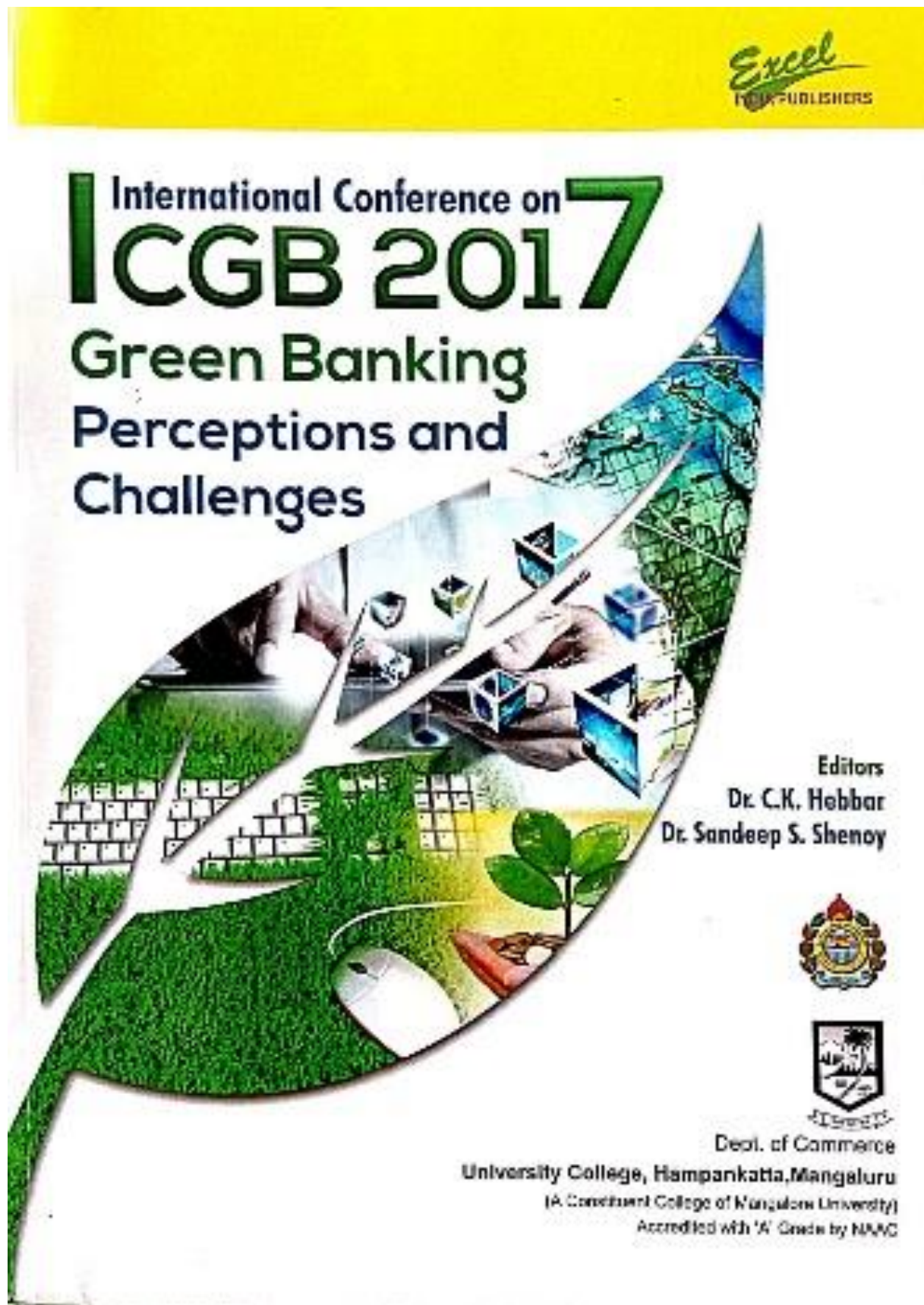
Keywords: Cashless, Banking, Economic Development

INTRODUCTION

Various development have taken place in Indian Banking among the various development, technology has influenced the way customer interact with banks. Electronic channels and products such as ATM's cards, internet Banking are offered along with traditional branch channels. Differences in the usage of channels exist between developed countries. Evidences suggest that there is shift from traditional channels to electronic channels.

The introduction of electronic banking- online transaction and mobile banking in India has paved way for new era of development where the use and demand for physical cash is gradually declining. These recent evolution of technology in Indian financial institutions possess interesting institutions ,business analyst and government regarding the current economic status ,logistics and availability of instruments to guarantee economic growth and stability, efficiency and effectiveness of cashless policy. Initially exchange of goods and services was through barter system. The trade by barter method of transaction has been the foundation for the introduction of money and coins to solve the problem of double coincidence of wants and divisibility faced by trade by barter. The use of money was introduced after the use of trade by barter method, and it has solved various challenges associated with trade by barter ,but the use of money as an exchange medium has its own

10.



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Core Banking for Green Banking: A Study on Perceptions of Selected Customers of Dakshina Kannada District of Karnataka

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"Suffering is due entirely to clinging or resisting:

It is a sign of our unwillingness to move on, to flow with life"

—Nisargadatta Maharaj

INTRODUCTION

Among the various complicated issues, that the world is facing, the most critical issue is protecting the environment from global warming and climatic changes. Ecological preservation and sustainable development are the most required demands of the day. Banks being the premier institutions in the economic sector of the economy have a major role in this regard to play. The concept of Green Banking has been introduced to make banks environmentally, economically and socially responsible. Efforts are being made by the bankers to conduct banking business in such a manner as to reduce external carbon-emission and internal carbon footprint. Banking sector has been witnessing rapid technological developments from the last three decades. Adoption of Core Banking Solutions (CBS) is the major step taken in this regard to extend the banking wings to the door steps of the customers. Core banking technology enables the customers to carry their banking operations through various banking delivery channels like ATMs, Internet banking, Mobile banking, Credit cards, Debit cards etc without directly approaching the base branch. Core Banking Technology has a direct bearing on paperless banking which can be considered as the main core of Green banking.

GREEN BANKING INITIATIVES THROUGH CORE BANKING

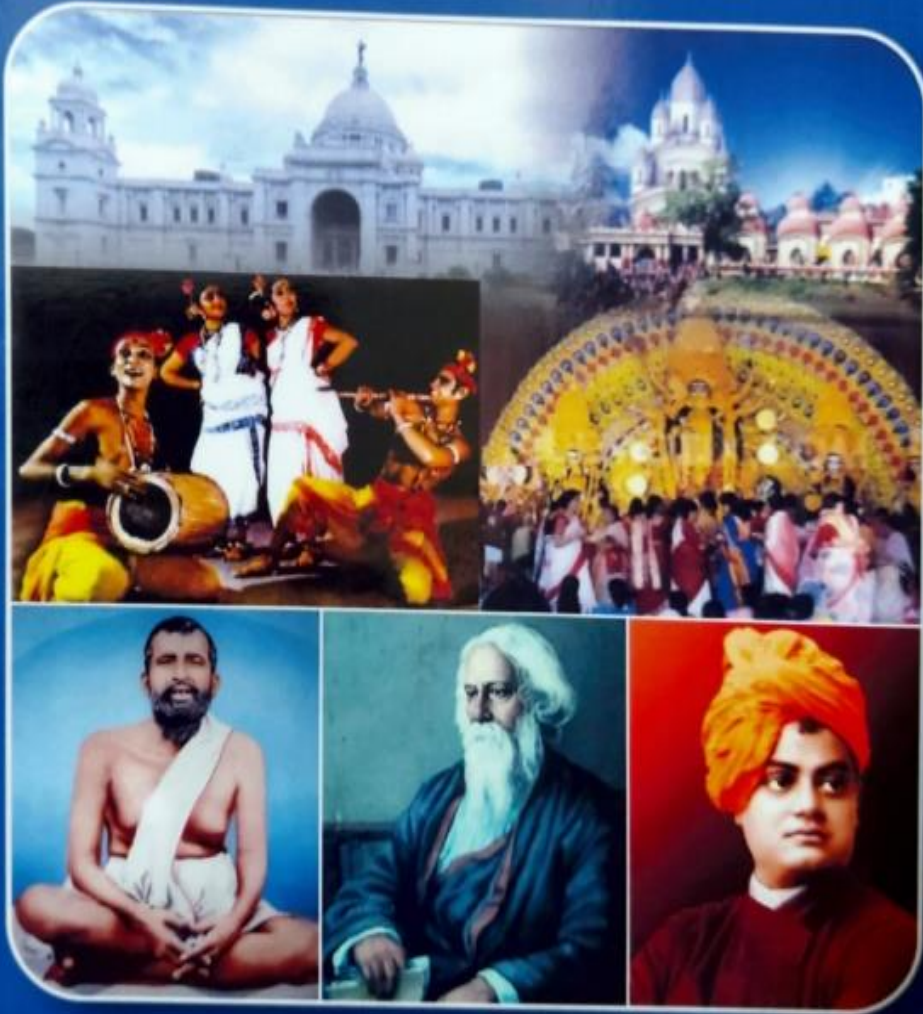
The biggest challenge of Bankers at present is to make banking paperless, cheque less and cashless. And the vital instrument available to face this challenge is adoption of CORE Banking system. The term CORE stands for Centralised Online Real time Exchange. It is computer software installed by the bankers to enable the customers to operate their accounts from any part of the world, from any bank or from any branch of the bank which have installed Core Banking Solutions. Besides promoting anywhere and anytime banking, Core Banking System acts as the main facilitator of Go Green Concept of the Bankers.

Green Banking means developing environmental friendly banking practices which may be served through the following CORE banking channels.

11.

बाँगला साहित्य और संस्कृति

(A Critical Appreciation)



डॉ. अमरसिंह वधान, प्रोफेसर एमरिट्स, डी.लिट.
डॉ. कुमुद बाला मुखर्जी

इस पुस्तक का कोई भी भाग किसी भी रूप में या किसी भी अर्थ में संपादक की अनुमति के बिना प्रकाशित नहीं किया जा सकता। सर्वाधिकार संपादक के अधीन हैं।

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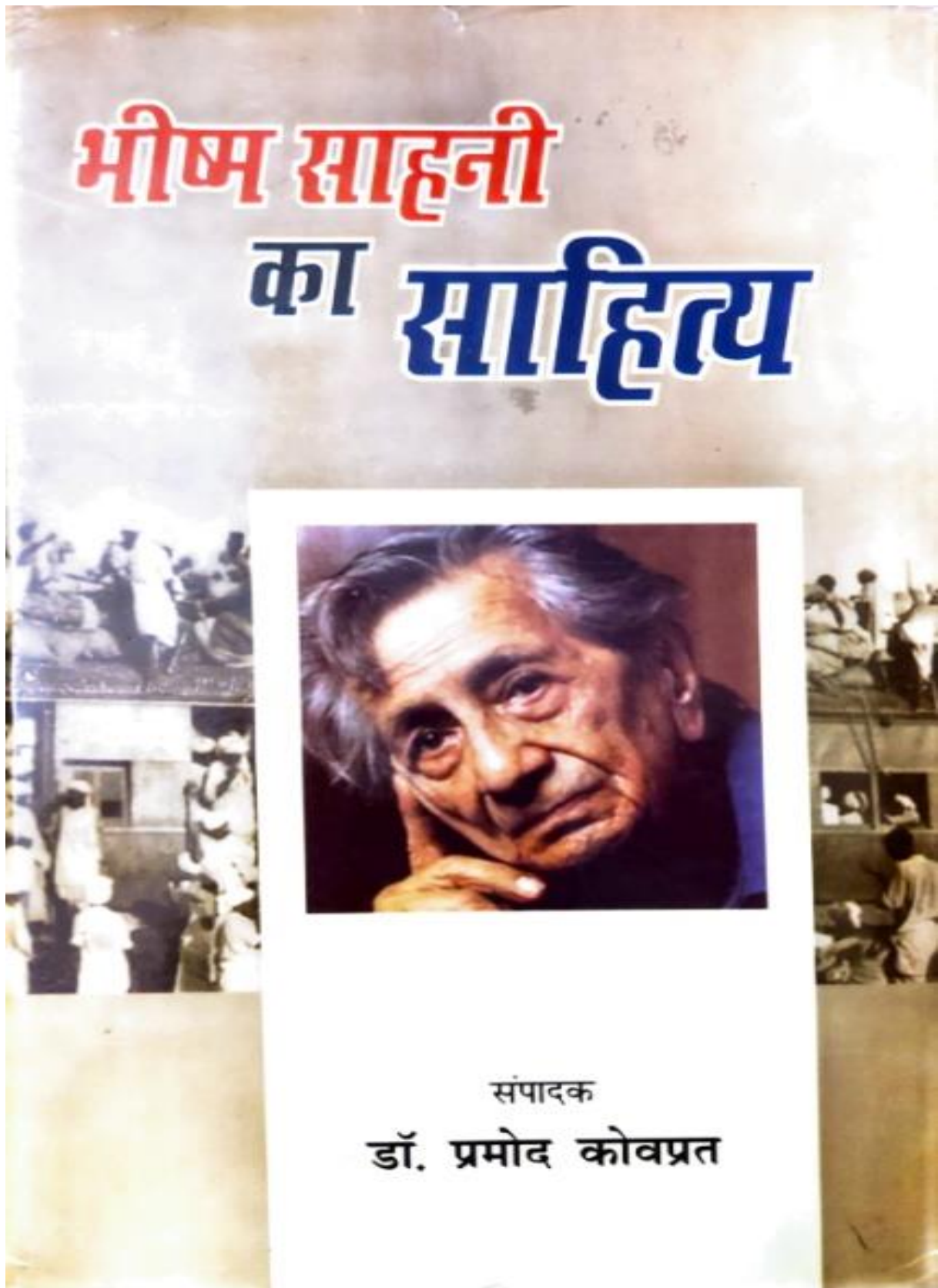
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साहित्य मानव की चित्तवृत्तियों का स्वाभाविक चित्रण है। साहित्य और समाज का अटूट संबंध है और साहित्य का सीधा संबंध मनुष्य से है। साहित्य की रचना मनुष्य द्वारा मनुष्य के लिए होती है। भारत एक बहुभाषी देश है। यहाँ कई भाषाएँ अत्यंत समृद्ध हैं। बंगला उनमें से एक है, जिसमें कई साहित्यकारों ने साहित्य रचना की है। इन बंगला साहित्यकारों की विशिष्टता यह है कि इनका साहित्य केवल बंगलाभाषी क्षेत्र तक सीमित न होकर भारतीय साहित्य की परिसीमा तक व्याप्त है। इस प्रकार बंगला साहित्य भारतीय साहित्य है।

उन्नीसवीं सदी के बंगला के प्रसिद्ध साहित्यकारों में शरतचन्द्र चट्टोपाध्याय एक हैं। वे बंगला के अमर कथाकार हैं, जिनकी कृतियाँ विभिन्न भाषाओं में अनूदित हैं। शरतचन्द्र के कथा साहित्य की तुलना मुंशी प्रेमचंद से की जा सकती है। जिस प्रकार प्रेमचंद का साहित्य नारी समस्याओं तथा उनके जीवन में भ्रान्त-भ्रान्त था। उसी प्रकार शरतचन्द्र का साहित्य भी नारी संबंधी विषयों में परिपूर्ण है। उनका नारी संबंधी दृष्टिकोण ही उन्हें विशिष्ट बनाता है। एक पुरुष होते हुए भी उन्होंने नारी की मर्म वेदना को अनुभव किया, यही उनके साहित्य की विशिष्टता है। उनके साहित्य में युगीन परिस्थितियों का प्रतिबिम्ब देखने को मिलता है। बंगला के अमर कथाकार शरतचन्द्र ने तत्कालीन युगानुसार विचारों का चित्रण अपनी रचनाओं में किया है। वे बहुमुखी प्रतिभावान्

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—नागरत्न एन. राव

साहित्य, समाज का दर्पण है जिसमें उसकी पुनर्रचना, पुनर्व्याख्या एक नए रूप में मुखरित होती है। साहित्य का कर्म संवेदनशीलता पैदा करना है। समय के उतार-चढ़ाव के अनुरूप हिन्दी साहित्य की हर विधा नए रूप और नए ढंग से रेखांकित हुई है। साहित्य में यथार्थ, अनेक तरह की समस्याएँ, प्रश्न निरन्तर अपनी उपस्थिति बनाए हुए हैं। किसी भी साहित्यकार के लिए यथार्थ कह पाना एक चुनौती है। आत्मबोध और लेखक के सामाजिक दायित्व के प्रति संवेदनशील रचनकार के रूप में साहनी जी लम्बे समय से हिन्दी साहित्य में प्रतिष्ठित हैं। उनके साहित्य में जीवन की दृष्टि में प्रतिबद्धता के साथ-साथ एक उन्मुक्त, संवेदनशील रचनात्मकता का विकास और सहजता देखी जा सकती है। भीष्म साहनी जी ने यह चुनौती स्वीकार की और भली भाँति निभाया भी। उनकी इस सामाजिक चेतना तथा यथार्थ अभिव्यक्ति से अजितकुमार जी की चुनौती स्वीकार करते दिखाई देते हैं। अजित कुमार, साहित्यकारों को चुनौती देते हैं—

हिम्मत किसमें है,

अनुभव किए हुए को लिखने की,

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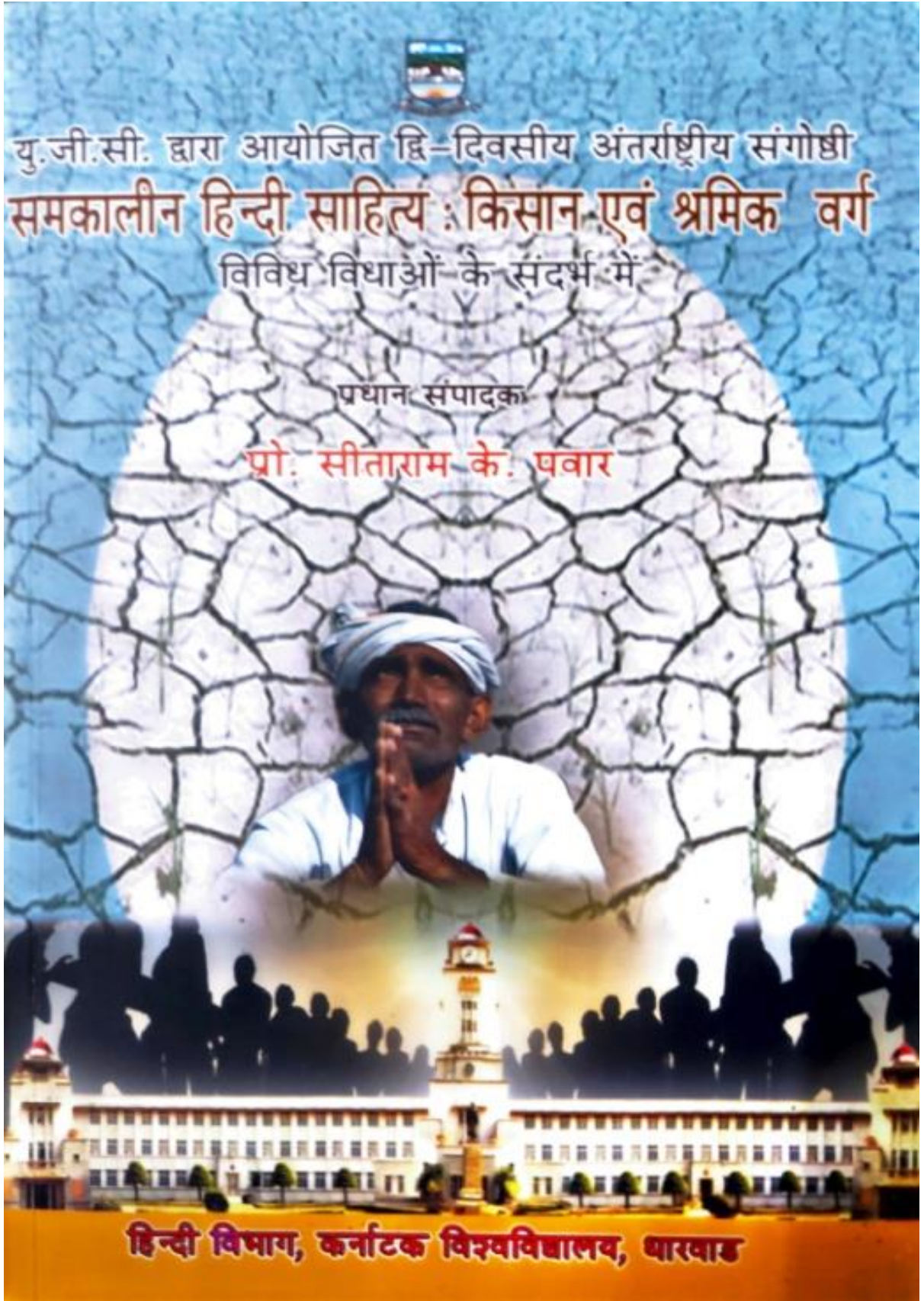
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यस हें हे हें।

भीष्म साहनी जी अपनी पहचान एक संवेदनशील कथाकार के रूप में बनायी लेकिन नई पीढ़ी, नये सृजन, नई संभावनाओं के प्रति सदैव अत्यधिक आत्मीय, सजग और जिज्ञासु दृष्टि से देखने वाली उनकी रचनात्मक प्रवृत्ति ने ही

‘हानूश’ : भीष्म साहनी की महत्वपूर्ण उपलब्धि / 199

13.



“समकालीन हिन्दी साहित्य : किसान एवं श्रमिक वर्ग”
(Collective Essays Presented at International Conference on
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प्रस्तुत पुस्तक में प्रकाशित आलेख, विभिन्न विचार, आदि लेखक के हैं। अतः संपादक, संपादक मंडल, मुद्रक तथा प्रकाशन इसके लिए जिम्मेदार नहीं है।

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समकालीन हिन्दी नाटकों में श्रमिक वर्ग की संवेदना

डॉ. नागरत्ना एन. रा

दृश्य काव्य या पंचम वेद की संज्ञा से अभिहित 'नाटक', साहित्य की सर्वांगी अभिवृद्धि का द्योतक है। सर्वाधिक सशक्त, सत्तम, सुबोध एवं संप्रेषणीय विधा नाटक जनचेतना का अजस्र स्रोत है। नाटक अपनी प्रकृति की अनुपम एवं संश्लिष्ट विधा जिसकी महत्ता को आचार्य भरतमुनि ने भी स्वीकारा और इस प्रकार शब्दांकित किया - "न ऐसा कोई ज्ञात है, न शिल्प, न विद्या है, न ऐसी कला है, न कोई योग है और कोई कार्य है जो नाटक में प्रदर्शित नहीं किया जा सकता।" नाटक का पठन, मंचन व नटन (अभिनय) होता है।

हिन्दी नाटकों को धरोहर के रूप में संस्कृत तथा लोक नाट्य शैली की परंपरा मिली जिससे उसने काफ़ी कुछ ग्रहण किया। परिणामस्वरूप हिन्दी नाटकों में विषयवस्तु, ग्रात्रचित्रण, संकलन-त्रय आदि में कई नवीन प्रयोग हुए। नाटक ने रूपक, नुक्क नाटक, एकांकी, प्रहसन आदि कई रूपों में अपने आपको विकसित एवं पल्लवित किया। आधुनिक काल में समकालीन नाटककारों ने समयानुकूल विचारों, प्रासंगिक विषयों का चित्रण करने में मानवाधिकारों, अव्यवस्था के विरुद्ध हो रहे संघर्षों आदि का समर्थन करके समाज को नए विचारों से प्रेरित करने का प्रयास किया। आज का नाटक विविधोन्मुखी है जहाँ - नारी, दलित, श्रमिक आदि वर्गों के संघर्षों का खुलासा बड़ी संवेदनशीलता से हुआ है। इन नाटककारों ने समकालीन समाज को अपने साहित्य का आधार बिन्दु बनाया।

समकालीन समय संघर्ष का समय है तो समकालीन जीवन की परिस्थिति विडम्बनायुक्त है जिसके कारण व्यक्ति के जीवन में आंतरिक एवं बाह्य दोनों रूप में तनाव उत्पन्न होता है। इस अंतर्द्वन्द्व के कारण व्यक्ति ने परंपरागत मूल्यों, मान्यताओं को बदल दिया है।

समकालीन समय के इन बदलते मूल्यों, मान्यताओं का चित्रण समकालीन हिन्दी नाटकों में महिला नाटककारों ने नाटकीय संवेदना के साथ व्यक्त किया है। महिला नाटक लेखन कहते हैं मानव जीवन एक नाटक है जिसका रंगमंच यह सृष्टि है। इस नाटक में स्त्री-पुरुष का समान महत्व है। नारी सदैव केन्द्र में रही है। जीवन की भाँति नाट्य लेखन में भी महिला लेखन का विशेष महत्व रहा है जिनमें प्रमुख हैं विमला रैना, शोभना भूटानी, मन्नू भण्डारी, मृदुला गर्ग, शान्ति मेहरोत्रा, मणाल पाण्डे, डॉ. कुसुम कुमार, नादिरा जहीर बख्तर आदि। इन्होंने कई सामाजिक नाटक लिखे जिनमें मानव जीवन की विविधता और उसमें निहित वर्ग संघर्ष की दास्तान है। आधुनिक काल के भले ही विकास काल है जिसमें मानव की उत्थिति का इतिहास अंकित है। आधुनिक काल के साथ-साथ सामाजिक एवं वैचारिक स्तर पर जितनी उत्थिति की है उतना ही असमर्थता के लिए अवनति की ओर उन्मुख भी हुआ।

परिणामस्वरूप एक तरफ वह बुद्धिजीवी बना तो दूसरी तरफ शोषक भी बन गया। असमर्थ ने सदा असमर्थ को भुनाया, सबल ने दुर्बल का दुरुपयोग किया और जहाँ तक संभव हो सका उसका शोषण भी किया। इस संदर्भ यह कहना समीचीन है कि 'समर्थ का न दोष गुसाई'।

युगपुरुष गुरु गोविंद सिंह



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डॉ. नागरत्ना एन. राव

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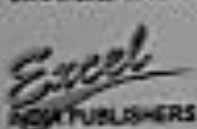
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Customer Perception and Satisfaction towards E-Banking: An Empirical Study

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INTRODUCTION

A healthy banking system is very much needed for any economy striving to achieve good growth in an increasingly global business environment. The banking sector has undergone a intense transformation since the early 1990s. The changed operating environment for the banking industry, underpinned by globalization, deregulation and advances in information technology, has resulted in intense competitive pressure. Banks need responded with this challenge eventually diversifying through overhauling data innovation organization Also modernization of existing framework. E-banking is a revolution of banking sector by data engineering.

Electronic Banking: E-banking refers to the use of technology which allows customers to access banking services electronically whether it is to pay bills, transfer funds, view accounts or to obtain information and devices.

Thulani *et al* (2009), Yibin (2003) and Diniz (1998) identify three functional kinds of e-banking that are currently employed in the market place and these are:

Informational Websites: Such services are known as first level of e-banking. Through such services bank provides marketing information regarding banking products and services on a standalone server. It has very low degree of risk as there is no connection between server and bank.

Communicative Websites: In this system there is very less scope of communication between banking system and e-banking users. This communication is only to the extent of e-mail, account balance enquiry, loan application or static file updates. This system is not having fund transfer facility.

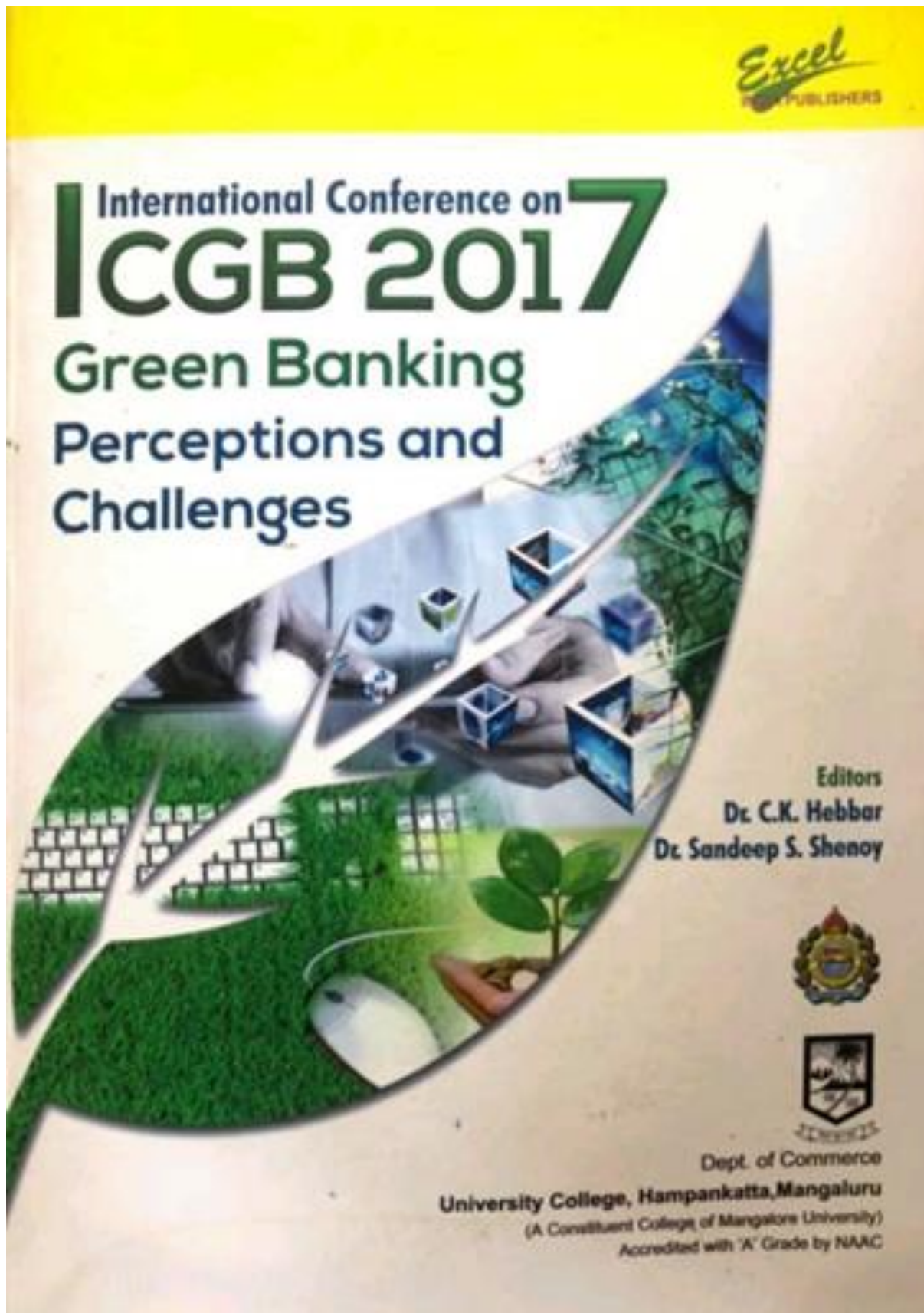
Advanced Transactional Websites: This form of e-banking enables e-banking users to transfer their fund electronically, make payment of utility bills and conduct other banking transaction online.

OBJECTIVES OF THE STUDY

The study has been conducted with the following objectives:

1. To study the extent of awareness and the usage of e-banking services by customers in the study area.

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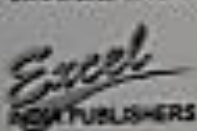
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Green Banking Initiatives in Hospitality Industry in D.K. District of Karnataka: An Exploratory Study

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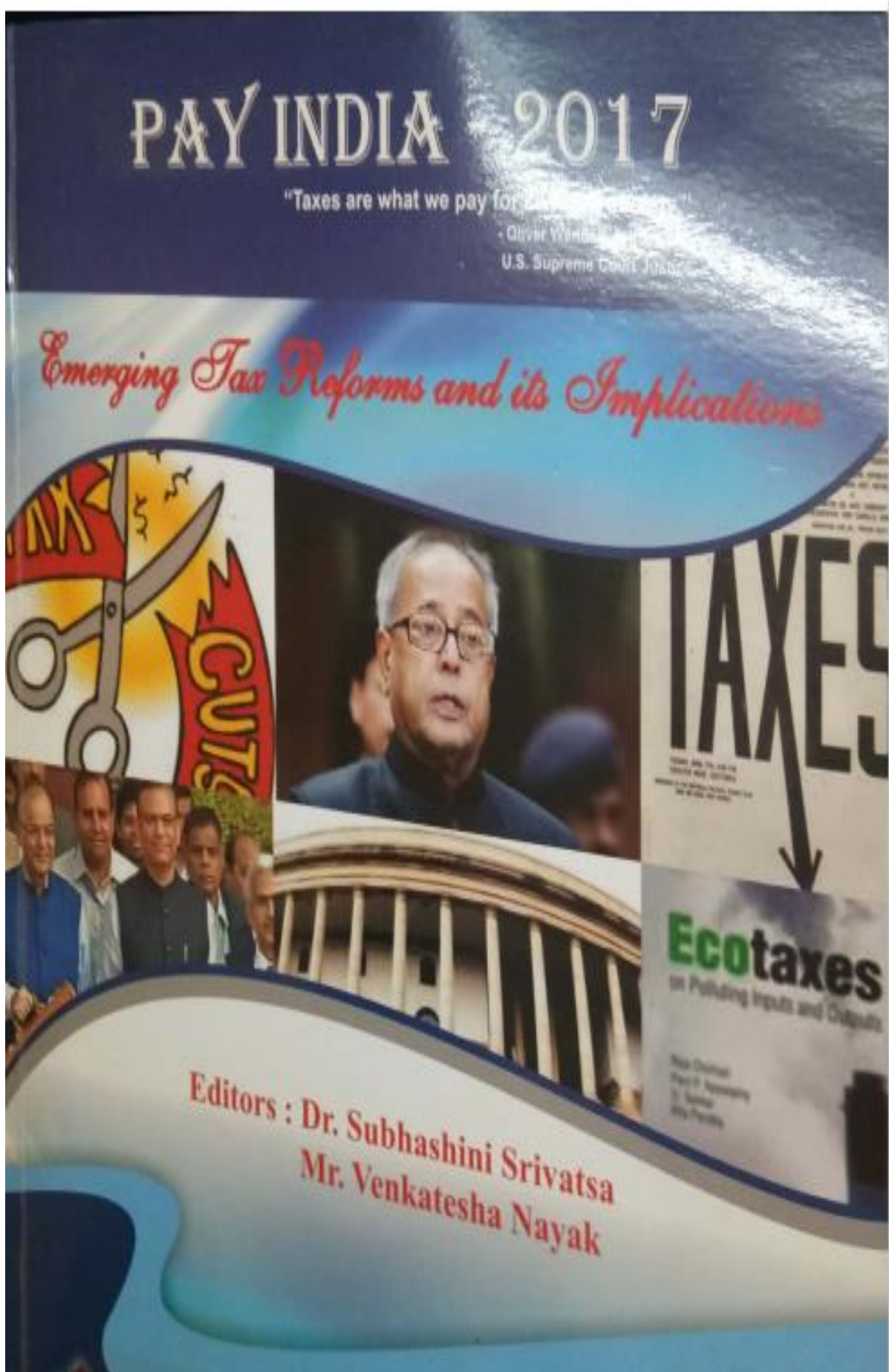
Abstract—The concern for environmental sustainability has been given mass recognition to the concept of corporate social responsibility. In this regard, this concern for environmental sustainability by the banks has given rise to the concept of Green Banking. In an emerging economy like India, environmental management needs to be the key focus area of the business fraternity and especially the banking industry being the major intermediary. This would help the firms in the emerging economies to utilize their limited resources in an optimum way without harming the natural environment and face the global challenge of sustainability in successful manner. In the present paper green banking initiatives has been discussed in detail. The paper highlights the relationship between Green Banking Initiatives in Hospitality Industry and Green Initiatives of Hospitality Industry which can be explained by empirical evidences. The data will be collected and analysed to draw a meaningful conclusion.

Keywords: Environmental Sustainability, Corporate Social Responsibility, Green Banking, Green Initiatives, Green Banking Initiatives

INTRODUCTION

The hospitality industry keeps growing and is one of the leading growing sectors of the global economy, bringing in billions of dollars annually in developing countries and transporting millions of people internationally. Nowadays, hospitality industry represents high world's exports of services and majority in the developing countries, this growth often comes with unsustainable consumption practices endangering ecosystems and natural resources and created an increasing amount of stress on the environment. So as to conserve local biodiversity while sustaining the hospitality industry, a new approach involving sustainable development must be implemented. To achieve this goal, the different components of the hospitality industry need to be integrated into a global strategy of environmental protection.

Implementation of greener banking practices will not only be useful for environment, but also benefit in greater operational efficiencies. The State Bank of India recognizing the warning of global warming has initiated urgent measures to combat the climate change by reducing the bank's own carbon footprint and sensitizing the bank's clients to adopt low carbon emission practices. Apart from that, there is negligible awareness of green banking among the customers, even the bank staff. In the context of Indian policymaking, National



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TAX LITERACY AMONG SALARIED INDIVIDUALS - AN EMPIRICAL STUDY IN DAKSHINA KANNADA DISTRICT OF KARNATAKA

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INTRODUCTION

The assesses ability to manage personal taxation computation of tax liability, tax savings, filing of return and system of payment of taxes is called tax management. In this respect one should aware and knowledgeable (called tax literacy) about basic concepts of personal taxation. Therefore, effective management issues concerning personal taxation is known as Tax literacy.

It is understood that, Indian taxation system is bit difficult to absorb and tax payer's find it difficult to understand and manage the issues related to determination of tax liability, tax filling and tax saving. Moreover for such there is no training programs or courses also. Apart from that they are under the impression that, high rate of taxes and complexity to understand tax systems, most of them are not file in their tax returns. This leads to low collection of tax revenue to the government.

Under this study an attempt has been made to determine tax literacy level of salaried individuals at Dakshina Kannada of Karnataka based on various factors, in order to know the level of tax knowledge possessed by them. Again focus will be given to find the factors which significantly affect the level of tax literacy.

OBJECTIVES OF THE STUDY

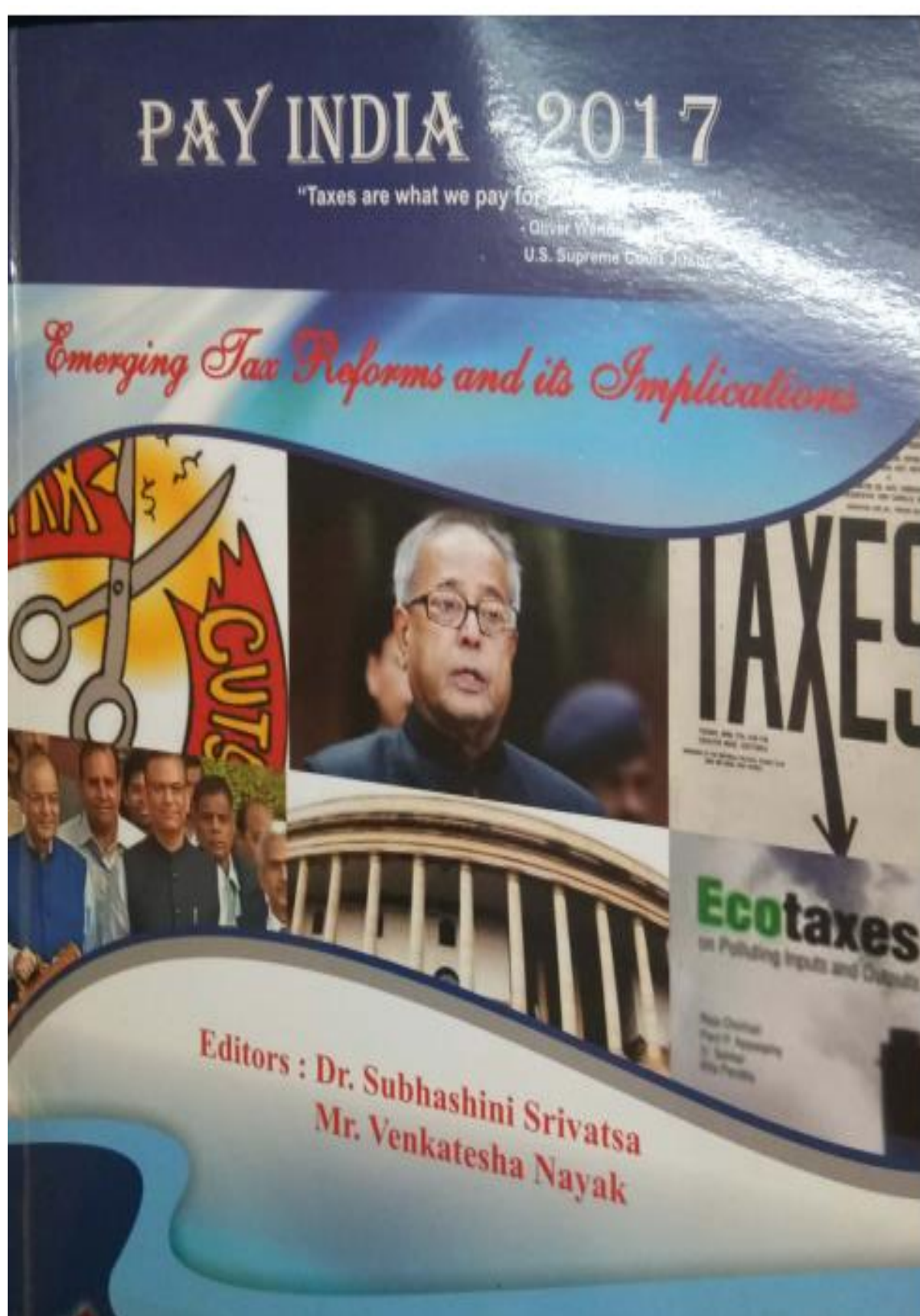
The main objective of this study is to assess the salaried individuals perceived level of tax knowledge and the complexity of the income tax system in the study area. To be specific:

- (i) To find the level of tax literacy among salaried individuals.
- (ii) To know the relationship between tax literacy and various demographic and socio-economic factors.

METHODOLOGY

The study is an empirical one using both secondary and primary data. The analysis of secondary data involved a comprehensive literature review of published and semi published sources, including, journals and magazines and reports of various committees.

The micro level empirical part of the research study was based on a field survey confined to salaried individuals (those who fall in income tax bracket) of Dakshina Kannada of Karnataka. The study will be carried out with a structured questionnaire to salaried individuals (those who fall in income tax bracket) of Dakshina Kannada of Karnataka. Accordingly, the sample of 200 salaried individuals (those who fall in income tax bracket) is interviewed and the sample is drawn systematically. Data Analysis is done through basic statistical form of percentages.



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IMPACT OF CASHLESS PAYMENTS ON EMPLOYEES OF LIFE INSURANCE SECTOR

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INTRODUCTION

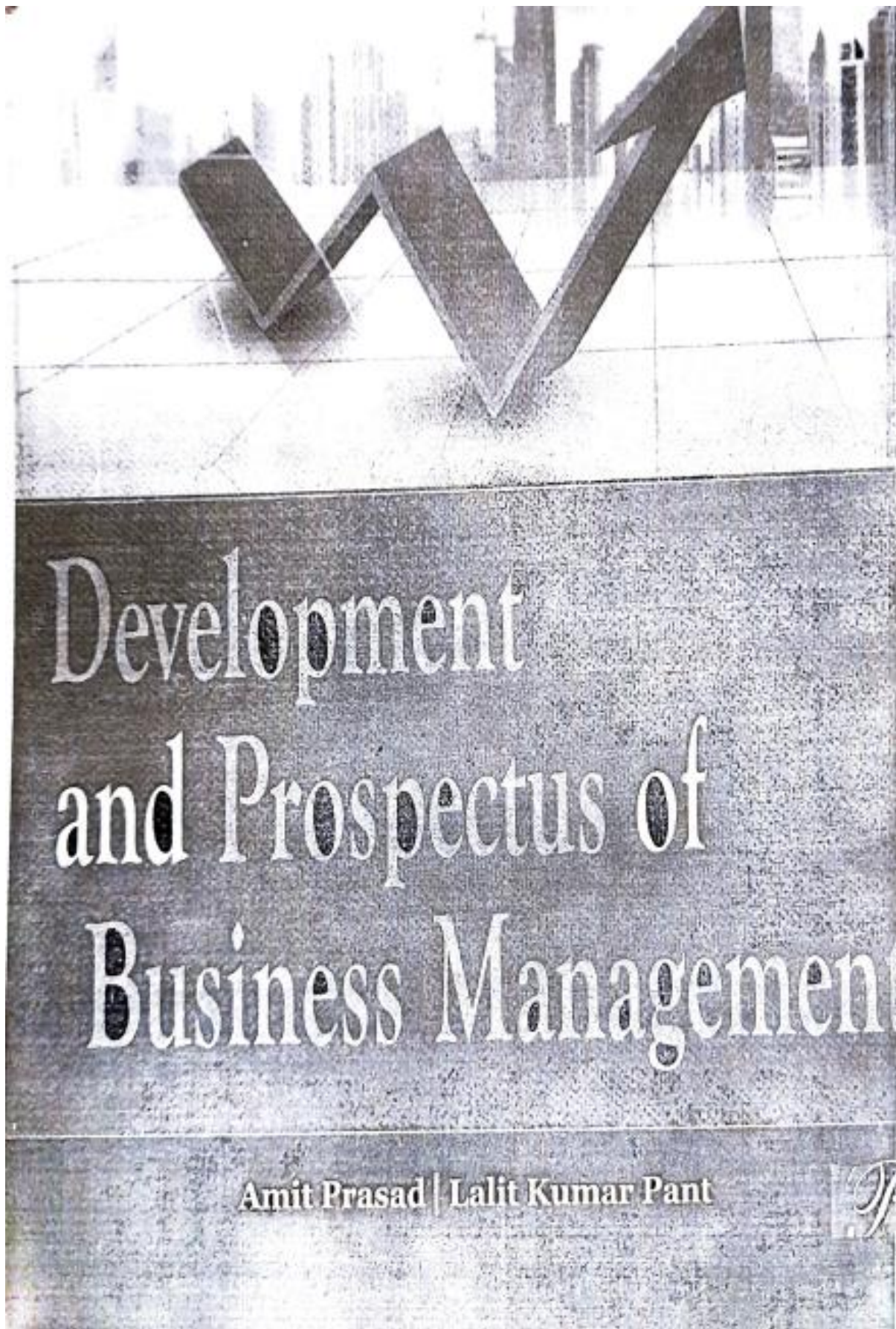
Information technology plays an important role in bringing about sustainable development in every nation. Without an optimal use of information technology, no country can attain a speedy social- economic growth and development. The future of all business particularly those are in the services industry lies in information technology. It is no doubt that information technology can help to reduce transaction costs for insurance companies, which will translate to lower prices for services to customers. Information technology for insurance companies takes different forms which include: computerization of customers' accounts, information storage, retrieval and networking to facilitate access to accounts from any branch of the insurance companies. The government's plans to instill a cashless economy, and people downloading e-wallet and e-payment apps on their smartphones, are expected to auger well for the insurance sector. India has largely been a life insurance market which is currently valued at \$60 billion and growing 12% each year. On the other hand, the general insurance market is valued at \$11.44 billion, growing 17% year-on-year. For one, going digital reduces operating costs, and the benefit will be passed on to the customers in the form of discounts, improved product portfolio, and better services.

BACKGROUND OF THE STUDY

In order to increase employee productivity, the first step is always creating healthy working environment. Design of the work environment has been known to play a role in influencing the productivity level of the company. According to the monthly numbers of life insurance companies released by IRDAI, the individual single premiums collected in November 2016 for all life insurance subscriptions were Rs 6,692 crore. This was a whopping 507% more than what was collected in November 2015. Digital payment system makes the economy more efficient, yielding a meaningful boost to economic growth year after year through a multitude of factors.

Cashless economy is defined as "one in which there are assumed to be no transactions frictions that can be reduced through the use of money balances, and that accordingly provide a reason for holding such balances even when they earn rate of return" (Woodford, 2003). Ashish Das, and Rakhi Agarwal, (2010) in their article "Cashless Payment System in India- A Roadmap" Cash as a mode of payment is an expensive proposition for the Government. The country needs to move away from cash-based towards a cashless (electronic) payment system.

19.



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Women Empowerment in Managerial Decisions and Hospitality Industry: An Exploratory Study in D.K. District of Karnataka

Ganesh Acharya B* & Alubakkar Siddiq**

ABSTRACT

Hospitality industry is one of the world's largest and fastest growing industries in the service sector. Hospitality industry is at present contributes main source of foreign exchange earnings and it provides direct and indirect employment. Apart from that, Hospitality industry can contribute to economic growth, poverty reduction and community development. Hospitality industry presents both opportunities and challenges for gender equality and women's empowerment. Hospitality industry is underrepresented in management and managerial involvement in the industry increased in the recent years.

This study focuses on the factors that have influence on women's managerial level involvement in hospitality industry in D.K. District of Karnataka using a census survey of 120 women. The schedule questionnaire was employed in order to collect primary data and to triangulate the results. Significance tests have been applied to find out the association between women's level of participation with all other possible variables using Chi-square test. Demographic factors such as age and marital status; socioeconomic status; occupational level, prior family involvement, condition of work environment, household headship, etc. variables have been identified as independent variables that might have effect on level of women's participation.

Keywords: Hospitality industry, Gender Equality, Women's Empowerment, Management and Leadership
Keywords: Demographic factors.

Hospitality industry is one of the world's largest and fastest growing industries in the service sector. Hospitality industry acts as an engine for development through foreign exchange earnings and the creation of direct and indirect employment. Apart from that, Hospitality industry can contribute to economic growth, poverty reduction and community development.

Hospitality industry has demonstrated its potential for creating jobs and encouraging income-generating activities to benefit local communities in destination areas. The Hospitality industry definitely provides various entry points for women's employment and opportunities for creating paths towards the elimination of poverty of women and local communities in developing countries.

Hospitality industry presents both opportunities and challenges for gender equality and women's empowerment. In the Hospitality industry, though the participation of women is high, their function

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“समकालीन हिन्दी साहित्य : किसान एवं श्रमिक वर्ग”
(Collective Essays Presented at International Conference on
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CONTEMPORARY HINDI LITERATURE”)

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सभी हक सुरक्षित है (इस पुस्तक में प्रकाशित संशोधित लेख एवं सभी विचारों से संपादक मंडल, सहमत होंगे ही ऐसा नहीं है।)

प्रस्तुत पुस्तक में प्रकाशित आलेख, विभिन्न विचार, आदि लेखक के हैं। अतः संपादक, संपादक मंडल, मुद्रक तथा प्रकाशन इसके लिए जिम्मेदार नहीं है।

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डॉ. सुमा टी. रोडनवर

कविता अपने समय के विचारों की उपज है। इसी प्रकार समकालीन कविता भी अपने समय की समझ से पैदा हुई है। सत्तर और अस्सी के दौर की कविता में देश की राजनीतिक तथा राजनीतिक नीतियों को अपनाया गया था, वे इकीसवीं सदी के इस दौर में ही अपनी पूरी विभक्तियों के साथ सामने आ रही है। समकालीन एक प्रवृत्ति नहीं, बल्कि कालावधि है। सन १९६० के बाद की हिंदी कविता समकालीन कविता के माध्यम से प्रसिद्ध हुई जो अपने समय की पहचान तो है, किंतु विविध काव्यांदोलन की उलझन के कारण उसका कोई निश्चित रूप खींचना मुश्किल-सा लगता है।

समकालीन हिंदी कविता में किसान एवं श्रमिक वर्ग का चित्रण दिखाई देता है। आज ग्रामीण जीवन महानगरों की मॉल संस्कृति की चकाचौंध में उलझता जा रहा है। श्रमिकों के फलस्वरूप हर व्यक्ति अपना गाँव, अपनी जमीन, अपना खेत सबकुछ बँचकर शहर जाने को मजबूर है। इसके कारण गाँव उजड़ रहे हैं। 'गाँव' वा ग्राम का उच्चारण करने ही हमारे सामने गाँव का एक जीवित चित्र प्रस्तुत होता था, जिसमें लकड़ी और कच्चे मिट्टी के बने मकान, धुएँ की सौंधी गंध, गोधुली आदि बातें आँखों के सामने आ जाती। पर आज गाँव शहरों में तबदील हो रहे। गाँव के किसान अपनी परंपरा, उपविश्राम, लोक कथाओं के साथ सीधी-सादी जीवन जी रहे थे। शहरों में आकर श्रमिक बन गए। हमारे देश में स्वाधीनता प्राप्ति के बाद प्रत्येक क्षेत्र में आमूल परिवर्तन आया। यह परिवर्तन सकारात्मक तथा नकारात्मक दोनों प्रकार का है। शहरीकरण की हवा ने ग्रामीण-जीवन को पूर्ण रूप से तोड़ दिया। हर व्यक्ति कम परिश्रम में ज्यादा पैसा कमाने के पीछे लगा है। गाँवों से शहरों की ओर आ रहे लोगों के कारण शहरों में नई-नई समस्याएँ पैदा हो रही। आज ग्रामीण जीवन में परिश्रम हाशिए पर चला गया है। श्रमिक संसाधनों की उपलब्धता और नए-नए आविष्कारों के कारण गाँवों के लोग शहर से जी चुगने लगे हैं यानि आलसी बन रहे हैं। हर व्यक्ति कम से कम परिश्रम कर अधिकतम पूँजी कमाना चाहता है। गाँव का प्रत्येक किसान गाँवों में पसीना बहाकर खेती करने के लिए तैयार नहीं है, क्योंकि वह शहर जाकर मजदूरी करना चाहता है। शहरी जीवन के रंगीन सपनों में वह पूरी तरह डूब गया है। अगर कोई खेती कर रहा है तो उसके सामने नौकरी का कोई विकल्प नहीं है। महात्मा गाँधीजी ने श्रम को ईश्वर की तरह सततपूर्ण स्थान दिया था। उन्होंने गाँवों की खस्ता हालत देखकर उसी समय कहा था— 'हमारे देश में बढ़ रही बेरोजगारी और दरिद्रता देखकर मैं सचमुच रोया हूँ, किंतु इसके लिए हमारा अज्ञान और आलस्य ही जिम्मेदार है। यह वास्तव में हमें स्वीकार करना पड़ेगा कि हमें श्रम-प्रतिष्ठा यह चीज पता नहीं है।' यानि हमारा समाज श्रम की गरिमा को भूल रहा है। दिन-भर खेती में जी-तोड़ मेहनत करनेवाला किसान आज मजदूर बनकर खस्तहाली में अपना जीवन काट रहा है, तो दूसरा वर्ग बनिया, साहूकार, महाजन आदि का दूर-दूर तक श्रम के साथ कोई रिश्ता नहीं पर उनकी पाँचों उंगलियाँ धी में हैं। इसका जीवन सुदामापांडे धूमिक ने अपनी कविता में इस प्रकार किया है, जो बड़ी सार्थक लक्ष्मी है—

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21.

युगपुरुष गुरु गोविंद सिंह



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डॉ. नागरला एन. राव

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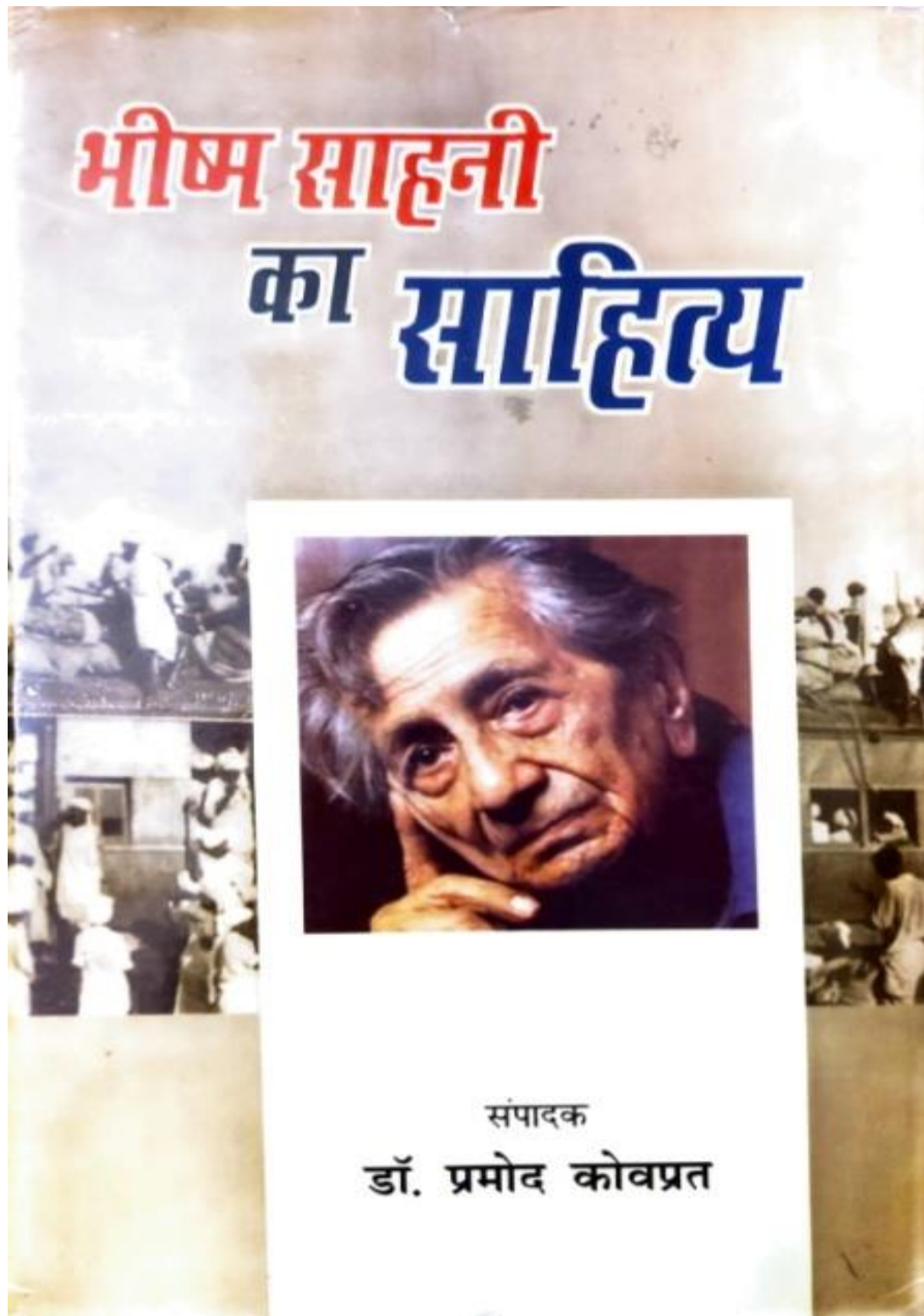
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‘सफलता सदैव महानता से नहीं मानी जा सकती’

—जे. डी. कनिंघम

भारत देश हिन्दू, मुस्लिम, सिख और ईसाई की संगम भूमि है। अनेक भाषाओं और बोलियों में लिखा साहित्य इस पावन भूमि को प्रेम से सींचता आ रहा है। साहित्यकारों ने अपने अनमोल विचारों से इस भूमि की संस्कृति में मानवता की भावना को बनाए रखा, जिनमें हम सिखों के दशम गुरु गोविंद सिंह का नाम आदर से ले सकते हैं। अपने साहित्य के माध्यम से उन्होंने मनुष्य जाति को अपने अनुभव, चिंतन, विचार एवं शब्दरूपी मोती तथा अपनी काति एवं उज्ज्वलता से आकृष्ट किया। गुरु गोविंद सिंह एक ऐसे प्रबल व्यक्तित्व एवं सामाजिक आदर्शों की प्रेरणा लेकर अवतरित हुए थे, जिनके ज्ञान का आलोक समाज के दिशाहारा और निराशा से भरे हुए लोगों के लिए सहायक सिद्ध हुआ। वे लोकमंगल के लिए कल्याणकारी कार्य करने वाले योद्धा थे। मानव कल्याण के लिए उन्होंने अपनी कविता को साधन बनाया।

गुरु गोविंद सिंह का प्रादुर्भाव ऐसे युग में हुआ, जब हिंदू जनता मुगल शासकों के अत्याचार से त्रस्त होकर मरणासन्न थी। औरंगज़ेब की कूटनीति तथा धार्मिक कट्टरता के कारण हिंदू धर्म का पतन हो रहा था तथा हिंदू धर्म अपनी अस्मिता बचाने के लिए संघर्ष कर रहा था। इतना ही नहीं, हिन्दुओं को जबरन मुस्लिम धर्म अपनाने के लिए मजबूर किया जा रहा था। हिंदू जाति निरंतर शोषण की चक्की में पिसती जा रही थी। यानि शोषण में पिसते-पिसते निःसहाय हो गई थी। राष्ट्रीय और सांस्कृतिक स्तर पर लगातार कुठाराघात



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-सुमा टी. रोडनवर

भीष्म साहनी द्वारा लिखित उपन्यास ‘तमस’ विभाजन की त्रासदी पर आधारित है। भीष्म साहनी ने 1947 के खूनी दंगों को अपनी खुली आँखों से देखा था, विस्थापन की मार भी झेली थी। आजादी के कई सालों बाद जब भीष्म सहानी मुंबई के पास भिवंडी सांप्रदायिक दंगों का सर्वे करने गए तो वहाँ का नजारा देखकर उनके मुँह से निकल गया अरे यार मैं 1947 के रावलपिंडी में आ गया हूँ। सांप्रदायिक दंगों का खूनी नजारा ऐसा ही था। इसी घटना ने उन्हें ‘तमस’ उपन्यास लिखने के लिए मजबूर किया और ‘तमस’ उपन्यास हमारे सम्मुख आया। कोई भी रचना का उद्देश्य निरुद्देश्य नहीं होता। आजादी से दो-तीन साल पहले पूरे हिन्दुस्तान में तनाव फैल गया था। हिन्दू-मुस्लिम-सिक्ख सांप्रदायिक संकीर्णताओं में घिरे हुए थे। चारों ओर लूटमार, बलात्कार, कत्ल आम बात थी। ऐसा तज्जन्य तनाव का यथार्थपरक चित्रण करने के लिए उन्होंने उस समय की परिस्थितियों एवं समस्याओं को चित्रित किया है। उनका प्रमुख उद्देश्य तो धार्मिक अंधता के कारण होने वाले सांप्रदायिक दंगों के परिणामों को आम जनता के सामने रखना था। भीष्म सहानी का ‘तमस’ उपन्यास एक सामाजिक राजनीतिक उपन्यास है। पंजाब का एक अंचल विशेष, यद्यपि इस उपन्यास के सृजन की पृष्ठभूमि में आता है, तथापि उसमें उस युग सत्य की रूपायित किया गया है, जिसने भारत की आत्मा की धुन की तरह बार-बार खाकर इतना खोखला और सशक्त बना दिया है। उसे विभाजन का मुँह देखना पड़ा। इतना होने पर भी आज तक हमारा देश हिन्दू-मुस्लिम सांप्रदायिकता से ग्रस्त और पीड़ित है।

‘तमस’ उपन्यास में सामाजिक एवं राजनीतिक यथार्थ का चित्रण होने के कारण नगरीय एवं ग्रामीण दोनों ही प्रकार के जीवन की अनेक समस्याओं का चित्रण बखूबी हुआ है। ये समस्याएँ समाज के विविध पंक्तों से संबंधित हैं, विशेषकर हिन्दू-मुस्लिम सांप्रदायिकता तथा सामाजिक राजनीतिक ढाँचे से संबंधित

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23.



International Conference on
Green Banking
Perceptions and Challenges

Editors

Dr. C.K. Hebbar
Dr. Sandeep S. Shenoy



The Department of Commerce
University College, Mangaluru, Karnataka-575001

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Green Banking Initiatives in Tourism: A Study in Dakshina Kannada District of Karnataka

"Travel makes one modest. You can see what a tiny place you occupy in the vast world"

—Gustave Flaubert

Sriraj B.S.¹ and Dr. Subhashini Srivatsa²

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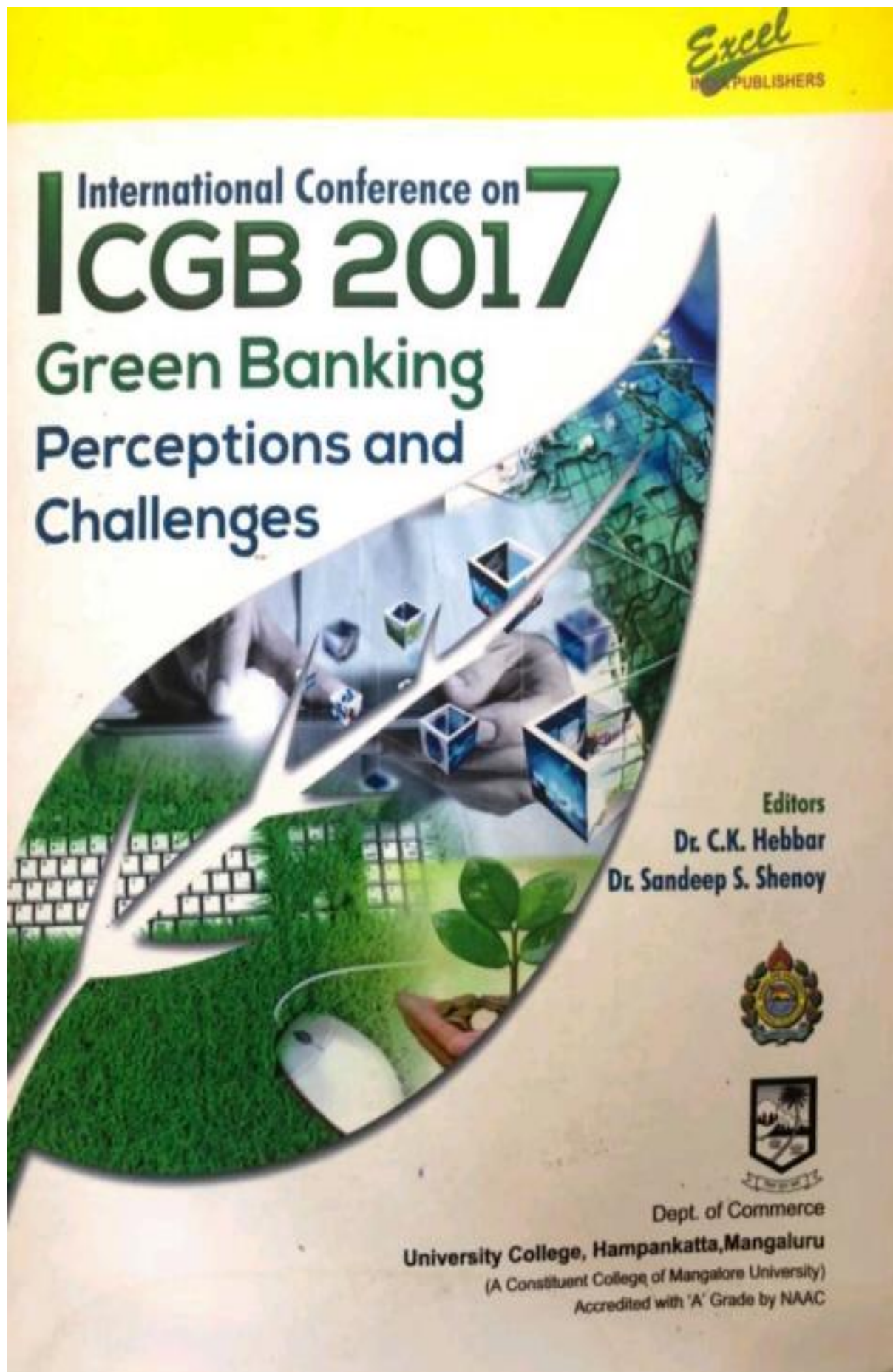
INTRODUCTION AND SIGNIFICANCE

The banking is a very determinant sector that can play a crucial role in tourism, and in turn, the sustainable economic development of the country. Green banking refers to one such practice where the banking business conducted in selected area and manner that helps the overall reduction of external carbon emission and other manual work. Green banking, which considers all the social and environmental factors, is called 'ethical banking'. Ethical banks started with the aim of protecting the environment. These banks are like normal banks that aim to protect the environment and are controlled by the same authorities. Green banking, compared to normal banking, gives more weight to environmental factors. Its aim is to provide good environmental and social business practices. It checks all the factors before considering a loan, whether the project is environment-friendly and has any implications for future.

The Indian tourism and hospitality industry has emerged as one of the key drivers of growth among the service sectors in India. With the international tourist arrivals in India (pegged at 7.5 million in 2013) there would be an annual industry growth rate of 6.2 per cent over the next decade, visitor exports (expenditure generated by foreign tourists) are expected to amount to INR 2958 billion by 2023 growing at 9.6 per cent per annum for the country.

Being one of the fastest growing industries in the world "Tourism" is greatly influenced by the extent and speed of green banking operations of the country. Tourism development can be a powerful tool for economic growth, poverty reduction, and for the conservation of country's natural and cultural resources. All the sub-sectors of tourism such as Airlines, Hotels, Travel agencies and tour operators now greatly dependent on the green banking measures and practices of their management and customers.

The present paper aims to highlight the green banking initiatives in the tourism administration and the green banking measures taken in the field of customer service to the tourists. The study deals with contributions of green banking to several spheres of the tourism industry in the Dakshina Kannada district of Karnataka state. The main respondents selected for the primary survey data are Hotels, Travel agencies and tour



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COASTAL TOURISM MANAGEMENT WITH SPECIAL REFERENCE TO BEACHES OF KARNATAKA

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Introduction:

Karnataka, rich in its scenic beauty is located at the southern part of India. It has plenty tourist resources including temples, wild life sanctuaries, waterfalls, valleys, hill resorts, beaches etc which made it as a must visit destination for all tourist enthusiasts. It has 320 km long, virgin, pristine and unexploited coast line from Ullal to Karwar. Karnataka has the most beautiful and amazing coastal location between two similar destinations i.e., Goa and Kerala.

Though the government of Karnataka framed sound tourism policy it has not been implemented effectively. Coastal Karnataka has lot of potentiality to be developed as a major Coastal/Beach tourism hub. Tourist attractions of this region have not been marketed to the international standards. As a result this region has failed in attracting international arrivals. From this perspective the paper highlights on the various attractions of Coastal Karnataka and the issues and challenges associated with it.

Literature Review:

Coastal Tourism is based on a unique resource combination at the border of land and sea environments: sun, water, beaches, outstanding scenic views, rich biological diversity (birds, whales, corals etc), sea food and good transportation infrastructure. Based on these resources, various profitable services have been developed in many coastal destinations such as well maintained beaches, diving, boat-trips, bird watching tours, restaurants or medical facilities.

The origins of tourism in coastal areas go back to Roman times, when the first villas were constructed in the Southern part of the Apennine peninsula. In the centuries that followed, especially from the mid-18th century onwards, coastal tourism was generally related to the therapeutic properties of sea and sun. Sun, sea and sand have continued to provide the main ingredients for coastal tourism until today, especially in the second half of the 20th century, which was marked by the development of mass tourism.

Miller (1993) proposed that the resolution of tourism problems in the coastal zone would require the scientific study of environmental and social conditions, policy analyses, planning and public education.

Wong (1998) opined that coastal tourism experience provided valuable lessons for coastal zone management, i.e., the necessity for environmental impact assessment, management of increasing tourist numbers, evaluation of small-scale resort development, consideration of conservation, defining and revising planning standards and aiming for sustainable development.



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Role of Green Banking in Promoting Sustainable Tourism—An Investment-centric Approach

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Abstract—Green Banking is an ethical banking wherein lender thinks about environment impact of lending as well. These financial institutions provide low cost, long term financing support to clean, low-carbon projects by leveraging public funds by attracting private investors. Sustainable Tourism aims at development of present tourism with the future perspective. As tourism is one of the major threats for environment the world is looking towards making tourism more sustainable. Sustainable tourism requires huge investment from the public and private stakeholders. Hence sustainable tourism is primarily focused on the banking and financial institutions. Banking sector today requires boosting sustainable tourism through various green-banking guidelines. Thus green banking can be an effective strategy to promote sustainable tourism. From this perspective this theoretical paper focuses on various issues associated with promotion of sustainable tourism through green banking. The paper discusses various approaches of green banking in tourism. The main objective of this paper is to study the pros and cons of green banking in sustainable tourism application. The study suggests various strategies of effective implementation of green banking in India. The results of this theoretical study can be applied to bring out innovative changes in tourism-green banking in India.

Keywords: Green Banking, Sustainable Tourism, Promotion, Tourism Finance

INTRODUCTION

Banking is a financial activity which aims at promoting welfare of the society through providing the financial assistance in terms of loans and disbursements of various purposes. Socio-economic condition of the people of the society is drastically improving because of the continuous efforts and evolution in banking sector. Today banks are not only dealing with financial support to their clients but also becoming more and more society oriented. Thus banks are becoming facilitators than the lenders. In the process of becoming society oriented, banks have adapted the policy frameworks which support overall growth of society. Crossing boundary of lending, today banks have been reached society- development strategies which lead to origin of green banking. A green bank is a bank that promotes environmental and social responsibility but operates as a traditional community bank and provides excellent services to the investors, stakeholders and clients. Green banks are traditionally promoting the welfare of marginalized section of the society with the prime objective of funding practices and projects which sustain natural environment. On the other hand it is believed that the tourism is a disastrous and dangerous development in human sustainability. There is urgent need of shaping tourism into a sustainable industry to which green banking projects can contribute in large scale. However green banking is a remarkable revolution in the history of banking and financial institutions which is very much necessary in the present competitive world which is highly disastrous. From this perspective the paper discusses the various issues associated with the green banking and sustainable tourism.

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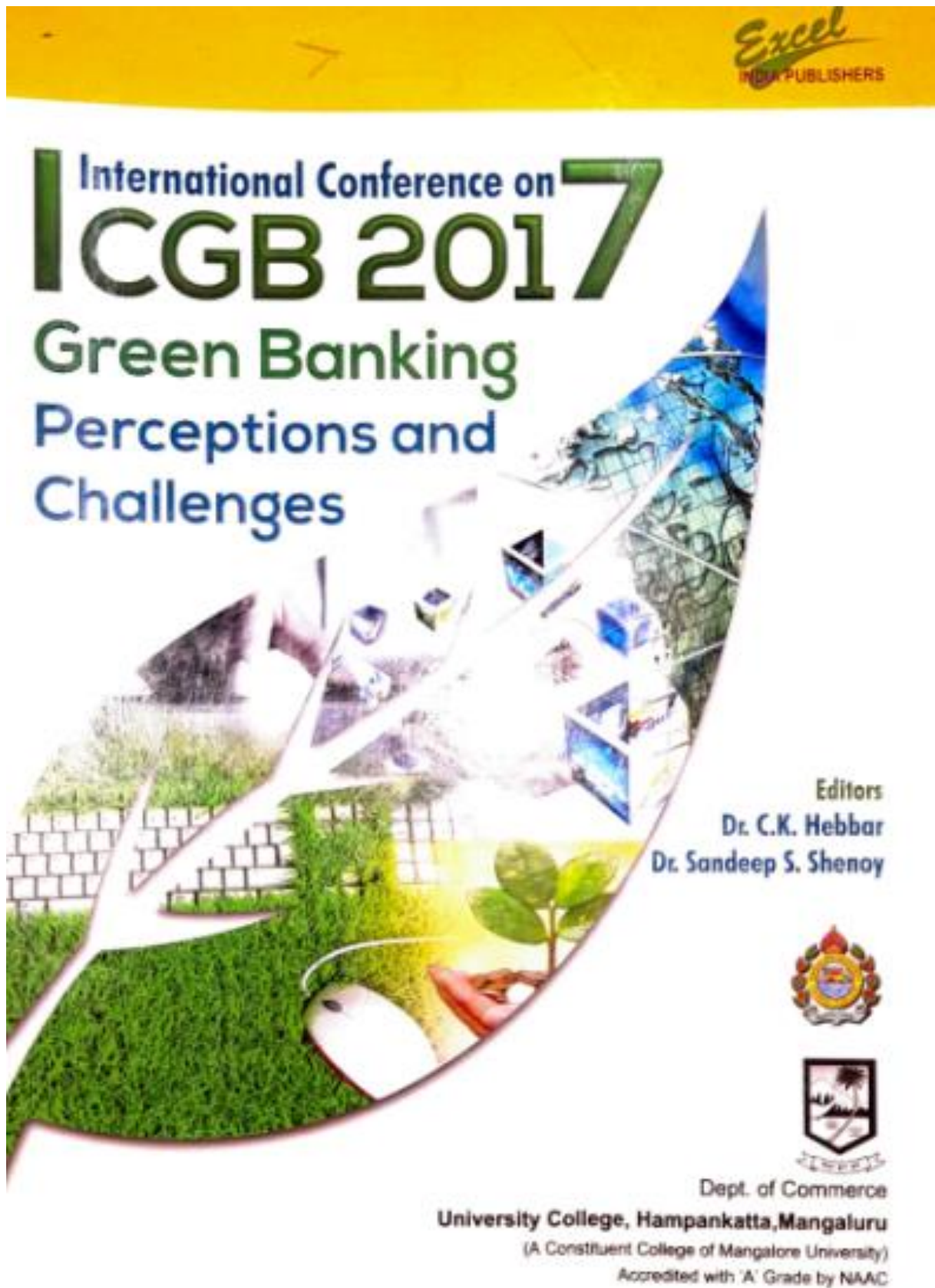
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An Analytical Study on the Impact of Plastic Money on Consumer with Special Reference to Debit and Credit Cards

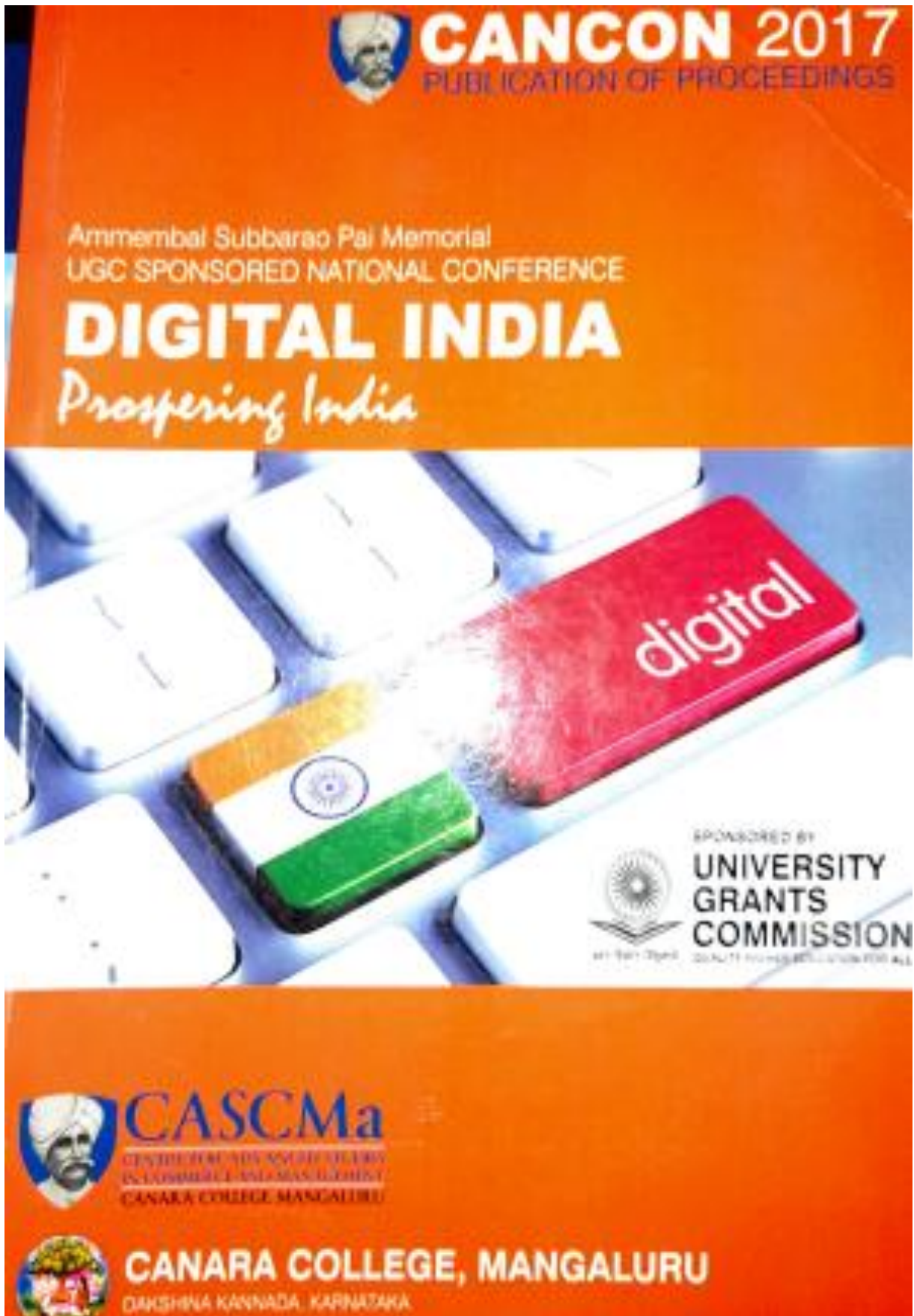
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Plastic money or polymer money, made out of plastic, is a new and easier way of paying for goods and services and used every day in place of actual bank notes. Plastic money was introduced in the 1950s and is now an essential form of ready money which reduces the risk of handling a huge amount of cash. It includes credit cards, debit cards, ATMs, smart cards, etc. Plastic money is the alternative to the cash or the standard 'money'. Plastic money is much more convenient to carry around as we do not have to carry a huge sum of money with us. It is also much safer to carry it along or to travel with it as, if it is stolen one can consult the bank whose service we are using and get it blocked hence saving our money from getting stolen or even lost. Now a day, even developing countries like India are encouraging the use of this plastic money more than cash due to these reasons. Furthermore these credit and debit cards also have plastic used in their making and that is where the name 'plastic money' has originated from.

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DIGITAL INDIA: PROSPERING INDIA

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DIGITALIZATION IN BANKING

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INTRODUCTION

Digitalization is the use of digital technologies to change a business model and provide new revenue and value-producing opportunities. It is the process of moving to a digital business. In the past, the term was mostly confined to the youth segment but now its influence has extended much further spreading to the whole economy. The rising influence of digital technology is changing the face of banking.

ROLE OF DIGITALISATION IN BANKING

Banks are playing a significant role in our daily lives. For many, day will not end without at least a single financial transaction. Thus banks always try to adopt latest technologies to enhance their customer experience.

Digitalization for banking industry has become inevitable because every industry is being digitized and banking sector is no exception.

Mobile banking is increasing at a faster rate with the increased usage of internet by mobile users.

OBJECTIVES

- To know the perception of people towards digitalisation.
- To determine the extent of usage of digitalisation in banking by customers.

METHODOLOGY

Primary and secondary data are used for the purpose of study. A questionnaire is used to collect the information from 100 respondents randomly selected who are using digital banking some way or the other. Secondary data is collected from books, journals and related websites.

LIMITATIONS

- The sample size is comparatively smaller than the actual number of users of digital banking.
- The study simply presents the findings and has not used other advance statistical methods.
- The present research was limited only to Bangalore and Vitis city.

DATA ANALYSIS

One simple statistical tool, the percentage analysis used for the analysis and interpretation of the data.

Table 1: Personal details of respondents:

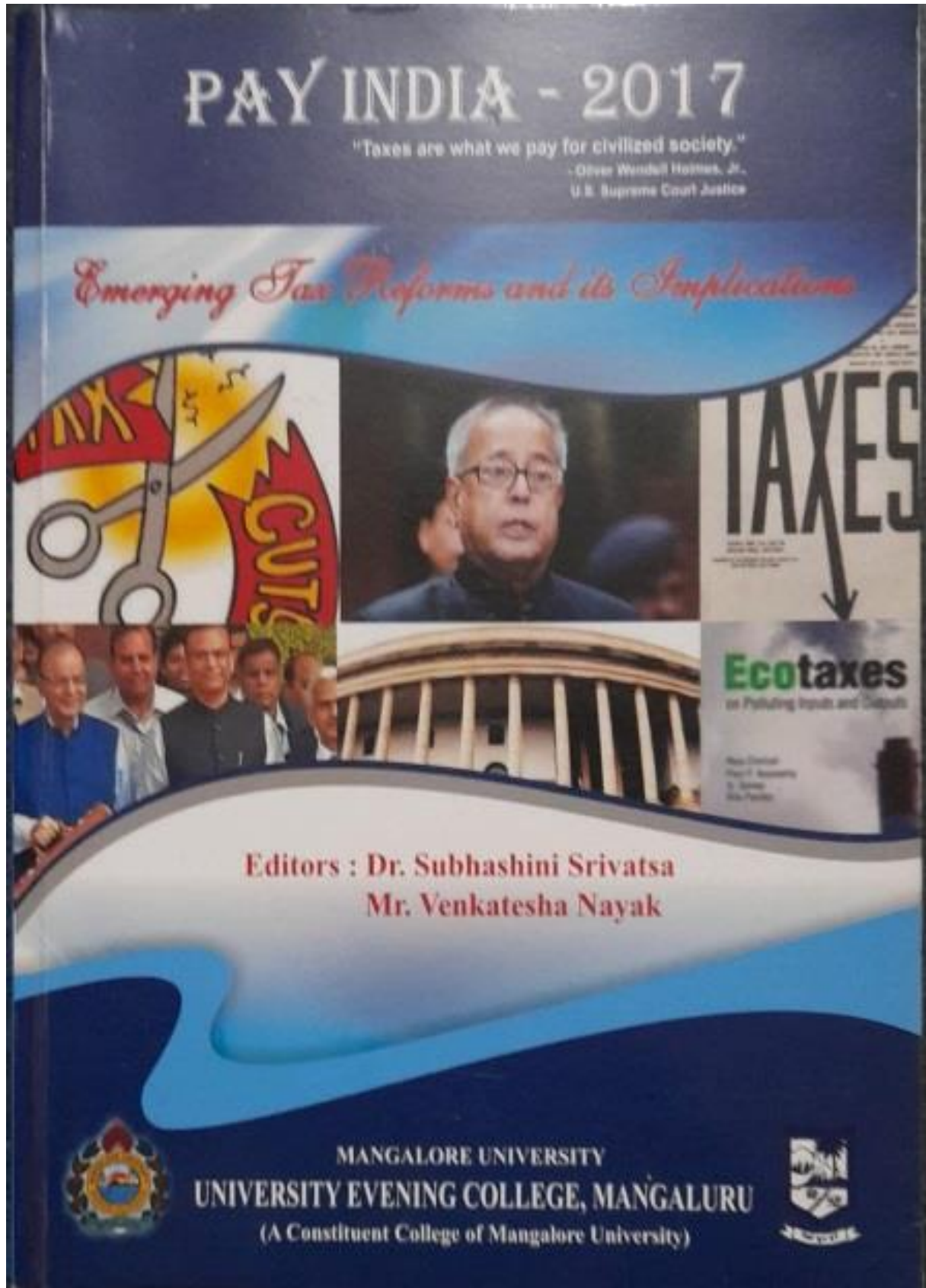
Particulars	Respondents	Percentage
Total	100	100
A. Gender		
Male	47	47
Female	53	53
B. Age		
18 to 24	22	22
25 to 35	42	42
35 to 50	26	26
Above 50	12	12
Education		
Illiterate	04	04
High School	13	13
Intermediate	16	16
Degree	43	43
Master Degree	26	26
Profession		
Student	08	08
Business	15	15
Service	28	28
Government Employee	29	29
Other	22	22
Annual income		
Below 1,00,000	27	27
1,00,000- 2,00,000 Rs.	45	45
2,00,000- 3,00,000 Rs.	15	15
Above 3,00,000 Rs.	03	03
Marital Status		
Single	32	32
Married	68	68

Table 1 show that there were 100 respondents consisting 47 male and 53 female. The majority of the respondents come under the age category between 25 to 35 years, majority are graduates. Respondents chosen mainly come under the category of government job and others in profession. The majority of the respondents (68%) come under the annual income ranging from Rs.1,00,000 to Rs.3,00,000. Among the respondents, 68% were married.

Table 2: Category of the banks, respondents consider as most technologically advanced.

Particulars	Respondents
Public Sector Banks	79
Private Sector Banks	21
Total	100

According to the respondents, majority (79%) consider Public Sector Banks as most technologically advanced.



PAY INDIA -2017

Emerging Tax Reforms & Implications

Editors

Dr. Subhashini Srivatsa

Mr. Venkatesha Nayak



Department of MBA(IB)
Dept of UG & PG Studies in Commerce
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MAKE IN INDIA: CHEAPER AND EXPENSIVE AFTER GST

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INTRODUCTION:

Goods and Services Tax (GST) is the accumulation of prevailing Central and State Taxes in India into a single tax. It is biggest and most significant reformation of Indian Indirect Tax Structure till date. GST will mitigate the cascading or double taxation of present taxation, facilitating a common national market. Laptops, cars, FMCG products, consumer durables, electronics items and readymade garments will become cheaper, but mobile phones, banking and insurance services, telephone bills as well as air travel will be dearer due to higher tax. Under the new indirect taxes regime, likely to take effect from April 1, 2017, levy on manufactured goods will come down, while consumers may end up spending more as service tax burden would go up. GST is a consumption based tax.

Keywords: GST, tax reform

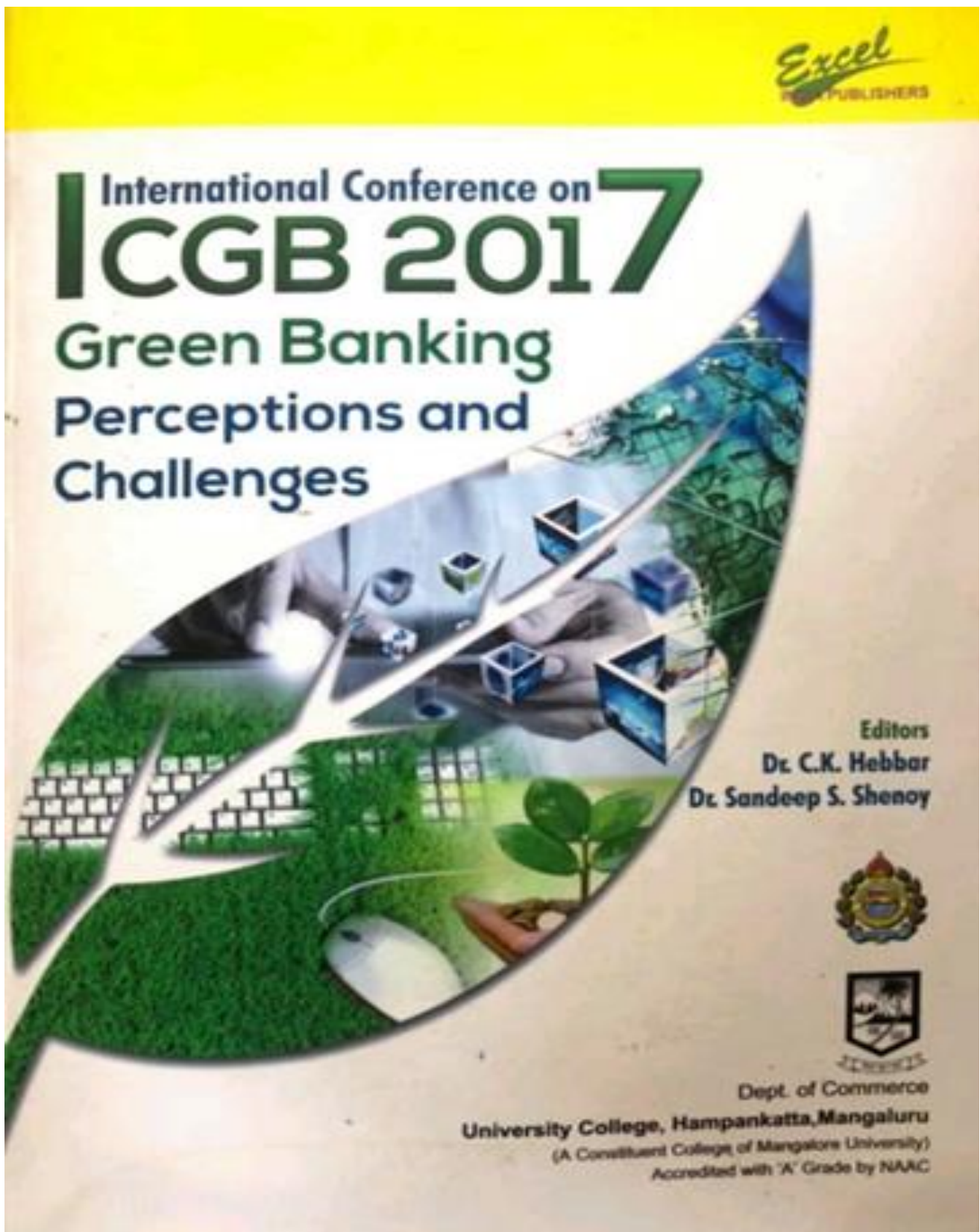
OBJECTIVES: To study the possible impact of GST on goods and services in making them expensive and cheaper.

METHODOLOGY: The present study is Descriptive in Nature and for the purpose of study, data is extracted from secondary sources viz. from journals and related websites.

EFFECTS OF GST:

1. Expensive: Moderate Impact

- 1. Eating Out:** The Restaurants, Cafes, and Eating joints provide food (a product) as well as service (cooking, delivering, serving, etc.). Hence, currently, they are partially covered by Excise and VAT and partially covered by Service Tax. Under GST, firstly these services will get expensive by 4-5%. However, in the long run, the cost of providing services will get reduced when dealers will claim setoff of various taxes and thereby the prices will also be 4-5% below the current prices.
- 2. Travelling:** Similarly, travelling will also get expensive with the onset of GST. Railway tickets, Bus tickets, Cab Services and Flight tickets will get expensive. Air tickets too will become expensive after the implementation of the GST. Service tax on airline fares ranges between 6%-9%. GST will push the fares up further to 15%-17%.
- 3. Online Shopping:** For every purchase from its sellers, the e-commerce companies will pay a fixed TDS. Consequently, the cost for e-commerce will increase. This will affect sales as customers will be expected to shell out more money for the same goods.



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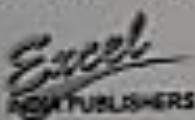
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Demonetisation and its Impact on Digital Banking—A Study with Reference to Mangaluru Taluk

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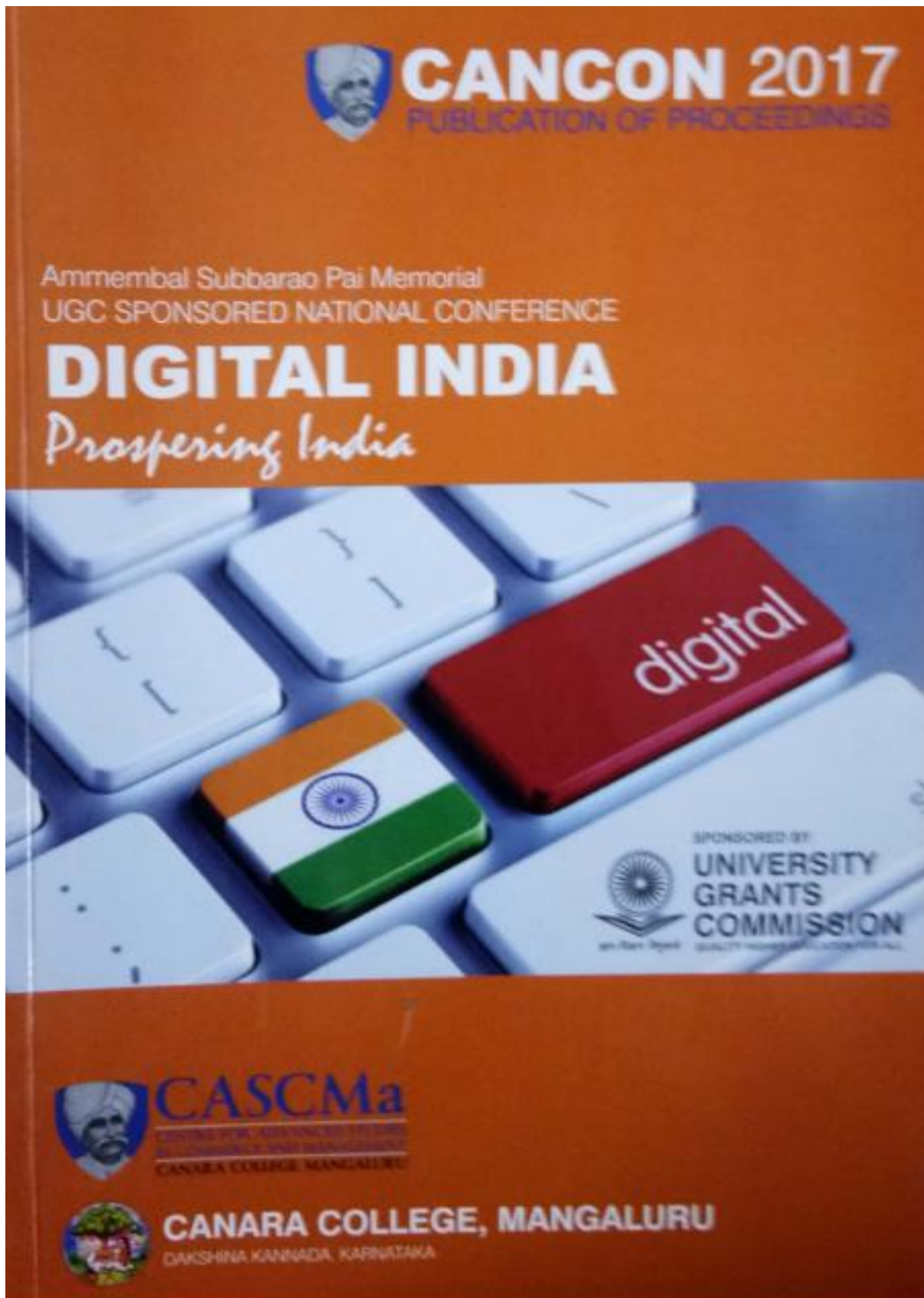
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ABSTRACT

The demonetisation undertaken by the government is a large shock to the economy. The government has implemented a major change in the economic environment by demonetising its high value currency notes—of Rs. 500 and Rs. 1000 denomination. These ceased to be legal tender from the midnight of 8th of November 2016. People have been given up to December 30, 2016 to exchange the notes held by them. The move by the government is to tackle the menace of black money, corruption, terror funding and fake currency. Later, new objectives were tacked on: enabling growth in bank credit, turning India into a cashless economy. In the short term, it is intended that the cash in circulation would be substantially reduced since there are limits placed on the amount that individuals can withdraw. The drying up of cash has thrown the lives of millions of Indians in disarray. But many facing hardship support the government's move. The demonetisation, by removing 86 per cent of the currency in circulation, has resulted in a very severe contraction in money supply in the economy. The short-term effect on the economy would depend on the speed with which and the extent to which the cash is replaced by the authorities.

There is growing literature that points out to the possibility of changes in spending behaviour as a result of moving to instruments other than cash. There are many substitutes for cash in the modern economy ranging from cheques, debit cards, pre-paid cards, credit cards and mobile wallets. When compared to cash, these instruments differ in a number of key characteristics. This move can lead to improved tax compliance, better fiscal balance, lower inflation, lower corruption, complete elimination of fake currency and another stepping stone for sustained economic growth in the longer term. Cash is expensive as a store of value - it gives negative returns and is amenable to loss and theft. Many households are forced to save in cash or other similar assets, because they do not have convenient and reliable access to the modern financial system. It would be beneficial for many households and enterprises to move most of their store of value to financial instruments, but only if considerable comfort around security, convenience and reliability of these instruments is ensured.

Digital banking means more than just going paperless. The banking sector is increasingly becoming boundary-less owing to customers who are 'Omni-present' (accessible anywhere and through any channel), 'always-on' (true citizens of cyberspace who are online 24/7 and expect the same responsiveness), and 'networking globally'. Banks are increasingly focusing on taking steps to develop deeper relationships with their customers with the prime objective of gaining trust, building engagement and creating value for consumers to give them a good and long-lasting experience.



DIGITAL INDIA: PROSPERING INDIA

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PERCEPTION OF FISHERIES ON CASHLESS BANKING

A STUDY WITH REFERENCE TO MANGALURU TALUK

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INTRODUCTION

In earlier days people used to stand in queue for hours together to get the necessary banking services. Thanks to the modern innovative technology like cashless banking which has made banking easier than never before. Cashless economy is when the flow cash within an economy is non-existent and all transactions have to be through electronic channels. Banks are one of such institutions where a rapid change is taking place on account of growth. Thus a part of innovation by the combination of technology and changing client habits the emergence of green banking is making a sound in the banking business. India continues to be driven by the use of cash; less than 5% of all payments happen electronically however the finance minister, in 2016 budget speech, talked about the idea of making India a cashless society, with the aim of curbing the flow of black money. Even the RBI has also recently unveiled a document "Payments and Settlement Systems in India: Vision 2018" setting out a plan to encourage electronic payments and to enable India to move towards a cashless society or economy in the medium and long term. Green banking practices will be useful for the environment and it also leads to cost reductions in banking activities such as green checking accounts, green loans, green credit cards, mobile banking and save paper. One of such practice is going cashless.

Fisheries in India are a very important economic activity and a flourishing sector with varied resources and potentials. Only after the Indian independence, has fisheries together with agriculture been recognized as an important sector. The importance of fisheries in a country cannot only be measured by the contribution to the GDP, but one must also take into consideration that fisheries resources and products are fundamental components of human feeding and employment. Another aspect that makes fisheries resources important is the self renewable character. Unlike mineral resources, if the fishery resources or any

other biological resources are well managed, their duration is practically unlimited.

OBJECTIVES OF THE STUDY

- To know the perception of fisheries on cashless banking.
- To analyze the difficulties faced by the fisheries while using cashless banking.

STUDY DESIGN AND METHODOLOGY

For the purpose of the study both primary data and secondary data has been collected. The convenience sampling method is used to collect primary data out of fisheries of Mangalore Taluk and to collect the information from the respondents structured interview has been conducted in the local language Tulu. Sample size was 100 for the study consists of male and female. Secondary data is from the published research papers, books and from internet were considered. The data collected from the sample respondents on various aspects has been organized in the tabular form. Such organized data has been analyzed with the help of different statistical tools like average, percentage etc. for easy understanding of the data and for drawing meaningful conclusion.

LIMITATIONS OF THE STUDY

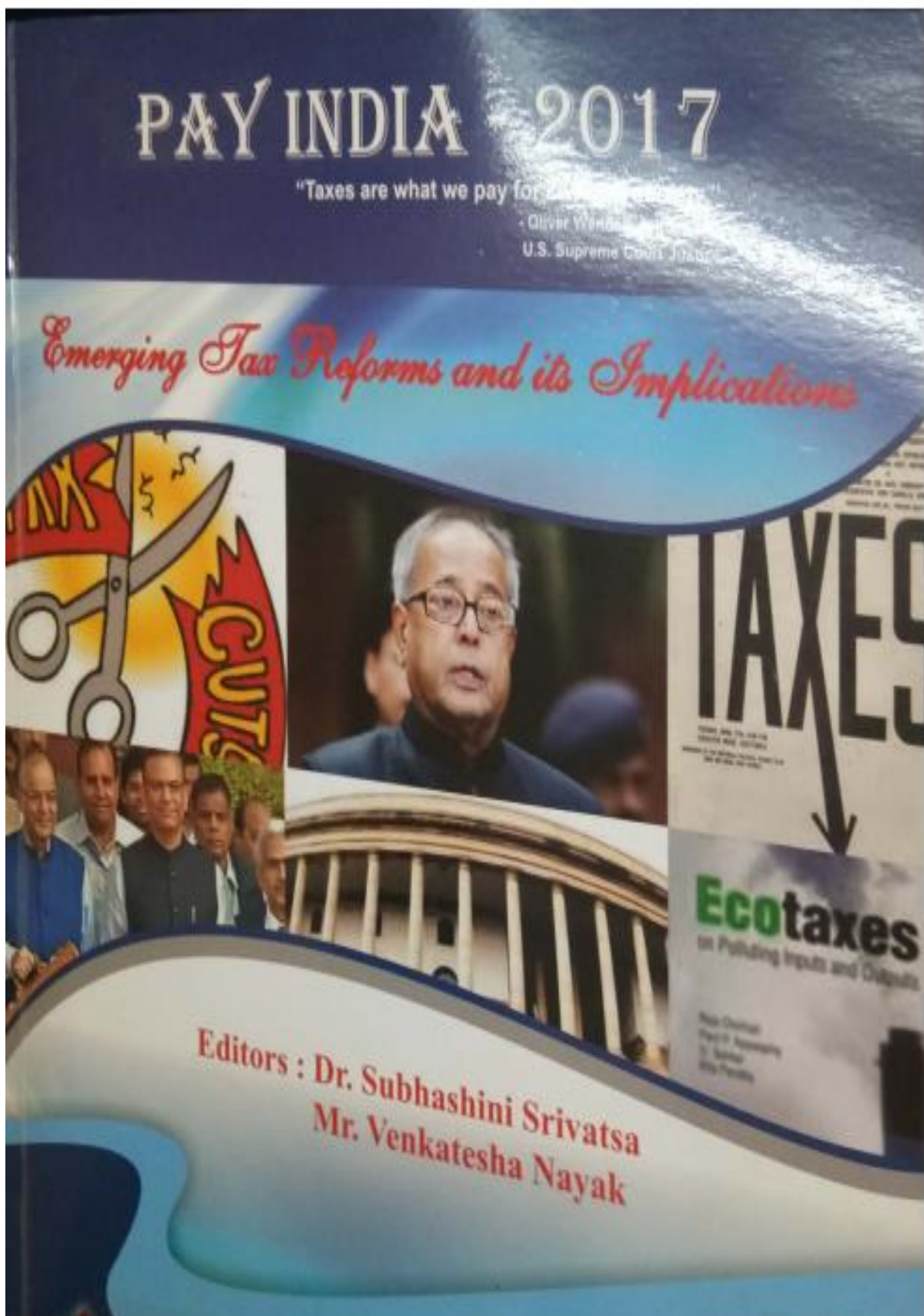
- The sample size may not be very large to generalize the results.
- The sample may not be the true representative of the entire population.
- It is limited to information provided by both primary and secondary data.

DATA ANALYSIS AND INTERPRETATION

Table 1: Profile of respondents

Particulars	No.	%
Gender	Male	30
	Female	70
Age	20-25	17
	26-35	13
	36-45	57
	Above 45	13
Marital status	Single	13
	Married	87
Education	No Formal Education	40
	Upto 5th std	30

31.



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PERCEPTION OF GENERAL PUBLIC TOWARDS VOLUNTARY INCOME DISCLOSURE SCHEME -A STUDY WITH REFERENCE TO MANGALURU CITY.

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INTRODUCTION:

Government has been offering tax amnesties practically every ten years on the premise that the citizens need to be given an opportunity to come back to path of rectitude and contribute their mite to the grand adventure of nation building. The Voluntary Income Disclosure Scheme (VIDS) was a very unconventional but successful step among Indian economic policies. It would give an opportunity to the income tax or wealth tax defaulters to disclose their undisclosed income at the prevailing tax rates. This scheme would also ensure that the laws relating to economic offences would not be applicable for those defaulters. This Scheme is an important step by the Government to reign in undisclosed income & assets as it provides an opportunity to all persons who have not declared income correctly in earlier years to come forward and declare such undisclosed income. The Scheme was described as "a golden chance for tax evaders to become honest" and the "last chance to come clean".

OBJECTIVES OF THE STUDY:

- To know the perception of general public towards VIDS.
- To evaluate the effectiveness of VIDS.

STUDY DESIGN AND METHODOLOGY:

For the purpose of study both primary data and secondary data has been collected. The convenience sampling method is used to collect primary data in Mangaluru city. 100 respondents were considered from various areas of work like teaching, bank and business. Secondary data is from the published research papers, books and from internet. The data collected from the sample respondents on various aspects has been organized in the tabular form. Such organized data has been analysed with the help of different statistical tools like average, percentage etc. for easy understanding of the data and for drawing meaningful conclusion.

LIMITATIONS OF THE STUDY:

- The present study is done taking into consideration the respondents in Mangaluru city only.
- Time constraints were the problem to conduct the detailed study

DATA ANALYSIS AND INTERPRETATION:

TABLE 1-Whether existing tax rates are reasonable

Response	Frequency	Percentage
Yes	68	68.0
No	32	32.0
Total	100	100

N=100

Source: Field Survey

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Students Perception towards E-Banking: With Special Reference to Latest Banking Developments

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INTRODUCTION

The developments and tremendous changes in information and communication technology have made life very easier. Information technology plays a very important role for the success of any service industry including banking sector. Now-a-days banks have become more competitive and successful with the help of latest information technology techniques. Because of latest information technology there has been a drastic change in banking sector. The transition from traditional banking to modern banking is mainly due to information technology. E-Banking is a process by which customers can transact electronically without visiting the banks. It allows the customer to have access to banking information, make deposits, and make withdrawals, etc with the help of internet without visiting the banks.

Mangaluru has become an educational hub. Students from different places have migrated to mangaluru to fulfill their educational needs. They play vital role in shaping the future of the society. The present generation can access anything in their fingertips in fraction of seconds with the advent of technology. Young generation have started to look forward the convenience and acceptance of E-Banking. In the present study an attempt has been made to know the perception of students towards E-Banking.

OBJECTIVES OF THE STUDY

- To know the concept of E-Banking in general.
- To know the awareness and perception of students about E-Banking.
- To know the problems faced by students while using E-banking facilities.
- To give suggestion based on the findings of the study.

STUDY DESIGN AND METHODOLOGY

The universe of the study is Mangaluru city. To have a fairly representative sampling, 100 students were randomly selected from different colleges in Mangaluru city. The study has been conducted using the primary data. To gain an in-depth knowledge about the study, survey method is being adopted. Information has been gathered by interview schedule

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Awareness of Bank Customers on Green Banking Products— A Study with Reference to Mangaluru Taluk

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Abstract—Banks and financial institutions play a major role to make our planet a better place to live in. Green banking is one of the important form of banking through which the country can get environmental benefits. The concept of green banking helps to create cleaner and greener future as Green Banking has direct impact on the environment. This has now become a constant concern in every industry and it is no wonder that the banking industry also sought the "green" flag. The green banking strategy will ensure substantial economic development and encouraging eco-friendly practices in banks, so it is suggested to initiate and promote green banking in India. This paper mainly aims to study the level of customer awareness and satisfaction regarding the green banking products provided by various banks in Mangaluru taluk.

This study focuses on the various opinion and awareness of bank customers with regard to environment friendly banking products. The collection of primary data for the present study is from different places in mangaluru taluk using a structured questionnaire, in addition to the secondary data. The study will show whether the customers are aware of green banking products or not and also shows whether the customers face any problems in using the green banking products.

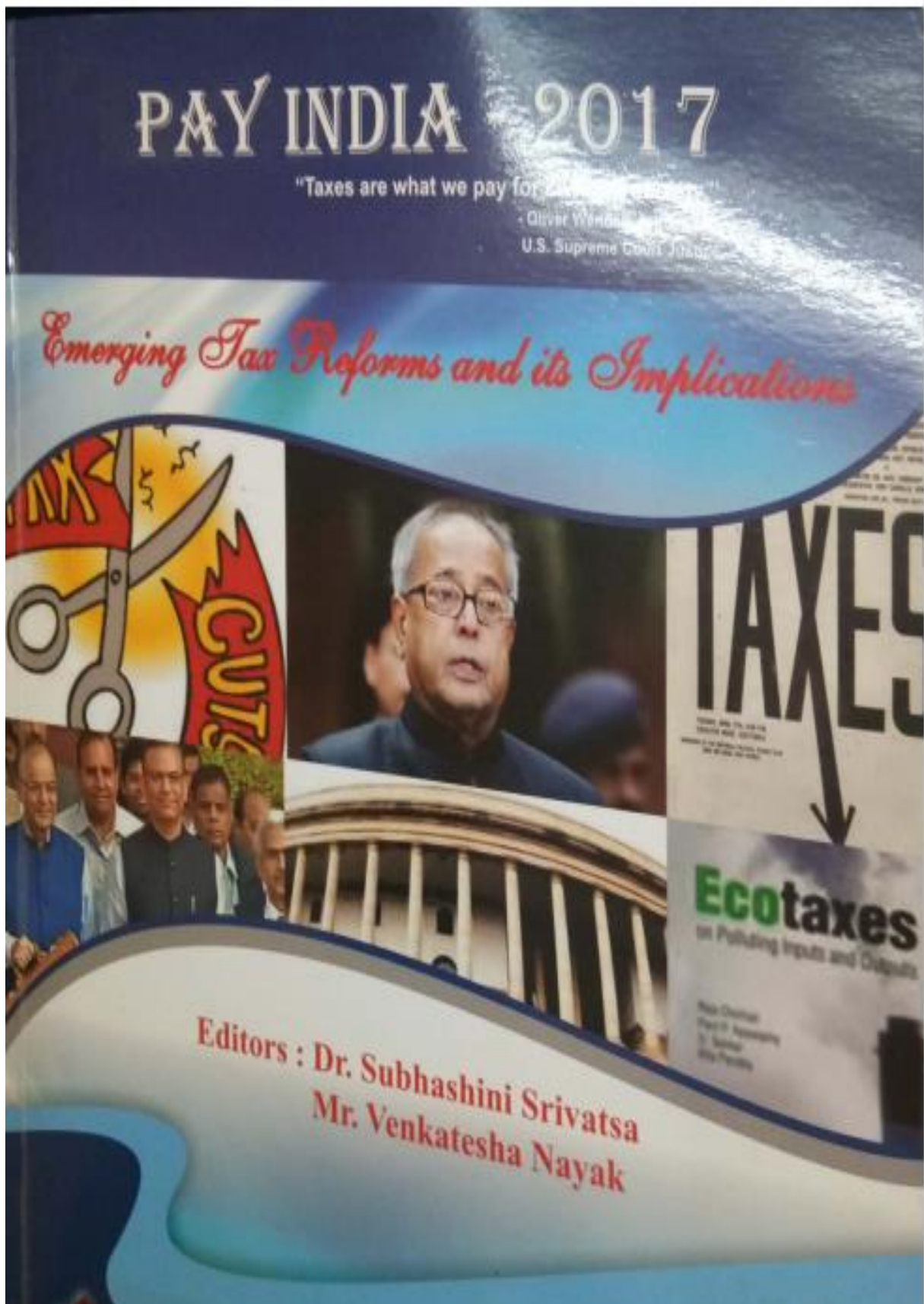
Keywords: Green Banking, Environment, Customer Awareness.

INTRODUCTION

Today the banking industry was upgrading their technology very fast manner. During older days, the banks were followed only paper based systems in their operations. Today all the systems in banking industry are totally changed because banks are concentrating towards the sustainable development of the world. In this aspect, the RBI has introduced the new term called "Green Banking". Green banking means using all of the banks resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account. And even it means to promoting environmental friendly practices and reducing carbon footprint from banking activities. Adoption of green banking practices will not only be useful for environment, but also benefit in greater operational efficiencies, a minimum errors and frauds, and cost reductions in banking activities. Enterprises are now interested in implementing strategies that help to address environmental issues. The growing interest of consumer in environmentally friendly goods and services, higher expectations by public, regulatory compliance requirements are some of the reasons to go for green banking. Green banking which considers all the social and environmental factors, aims to make use of IT and banking processes with minimal impact on the environment.

Green Banking comes in many forms like:

- Online Payment
- Online fund transfer



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PERCEPTION OF GENERAL PUBLIC TOWARDS SIN TAX: A STUDY WITH REFERENCE TO MANGALURU

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INTRODUCTION

Sin taxes are imposed to discourage consumers from using goods or services that are seen as undesirable or detrimental to society. Sin Taxes are intended to serve two objectives. One, to make the undesirable goods so expensive that rational consumers would be forced to give up the habit. Two, to make the industry producing these products pay higher tax, which can be used to fund other welfare expenditure. Sin Taxes are now a global trend. In India, cigarettes, pan masala and liquor have always attracted high taxes, even under a non-GST regime. Sin Taxes show the consumption of cigarettes and soft drinks has fallen significantly, after the new tax. The huge revenues many State governments in India rake in from liquor sales (excise taxes) show that Sin Taxes can mean a bonanza for the State.

OBJECTIVES OF THE STUDY:

Our study has the following objectives:

1. To know the awareness level of the concept of sin tax
2. To study the level of perception of general public towards sin tax
3. To give suggestions based on the findings.

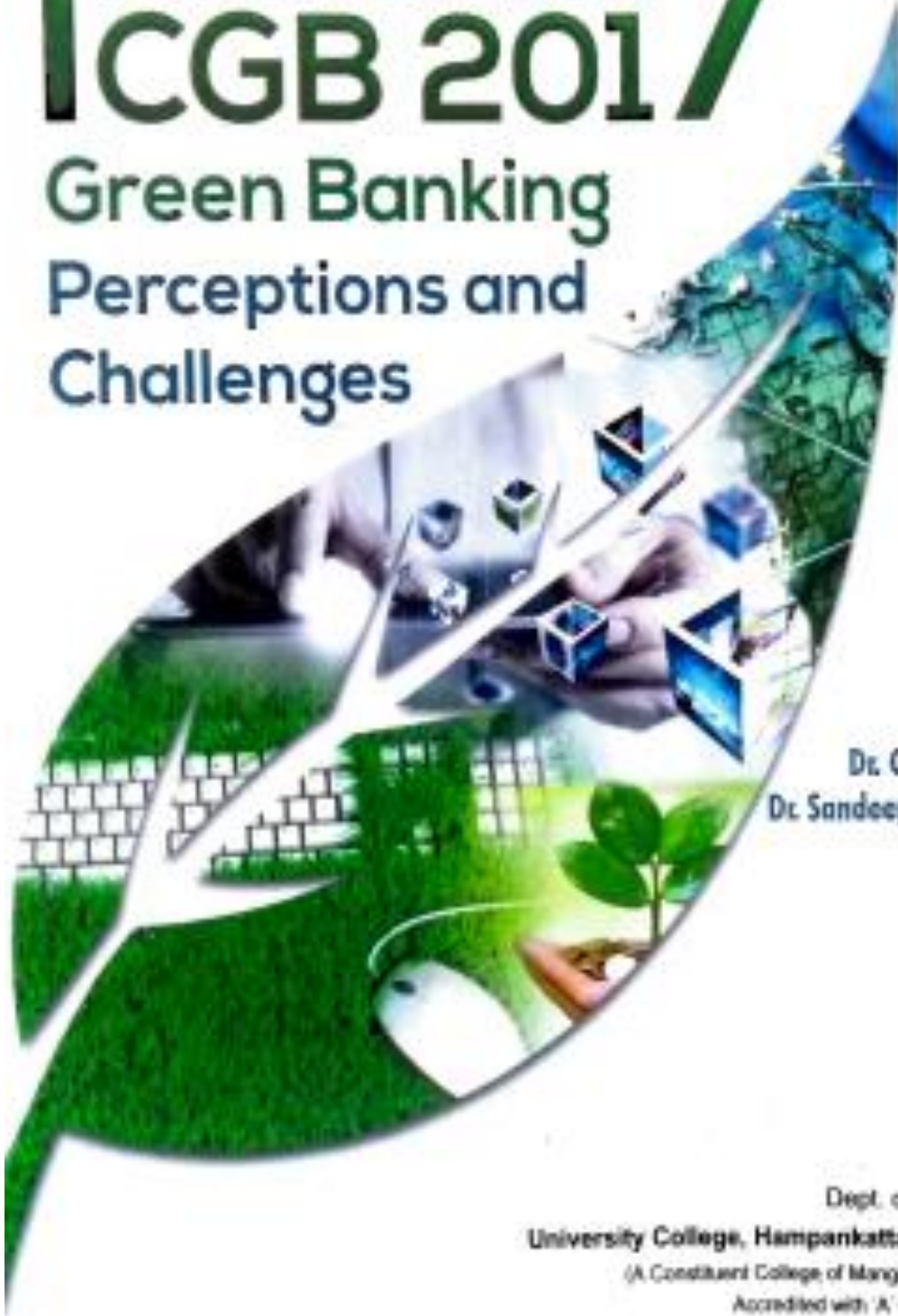
STUDY DESIGN AND METHODOLOGY:

Our study has been conducted using primary data as well as secondary data. Secondary data was collected from different published sources. Primary data was collected by using structured questionnaire survey method has been adopted. 50 respondents were randomly selected from Mangaluru city. Information has been gathered by interview schedule specially designed for the purpose. Spot observations and discussions were also used. Data has been represented in tabular form.

LIMITATIONS OF THE STUDY:

1. Sample size of the study may not be very large to generalise the result.
2. The sample may not be the true representative of the population.
3. Our study is limited to the information provided by primary and secondary data.

International Conference on **ICGB 2017** Green Banking Perceptions and Challenges



Editors
Dr. C.K. Hebbar
Dr. Sandeep S. Shenoy



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Demonetisation and its Impact on Digital Banking—A Study with Reference to Mangaluru Taluk

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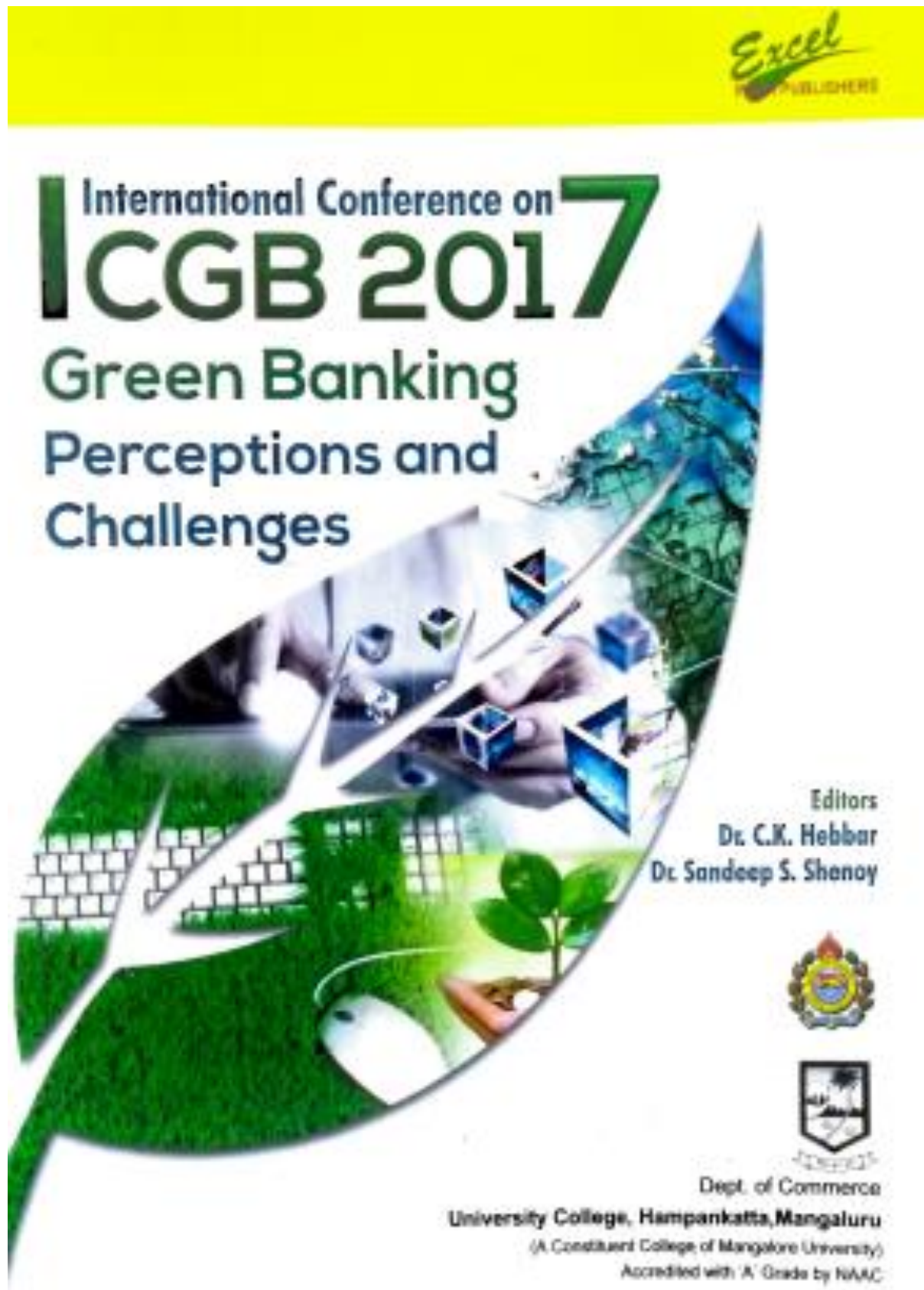
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INTRODUCTION

The demonetisation undertaken by the government is a large shock to the economy. The government has implemented a major change in the economic environment by demonetising the high value currency notes—of Rs. 500 and Rs. 1000 denomination. These ceased to be legal tender from the midnight of 8th of November 2016. People have been given up to December 30, 2016 to exchange the notes held by them. The move by the government is to tackle the menace of black money, corruption, terror funding and fake currency. Later, new directions were tacked on: enabling growth in bank credit, turning India into a cashless economy. In the short term, it is intended that the cash in circulation would be substantially reduced since there are limits placed on the amount that individuals can withdraw. The drying up of cash has thrown the lives of millions of Indians in disarray. But many facing hardship support the government's move. The demonetisation, by removing 86 per cent of its currency in circulation, has resulted in a very severe contraction in money supply in the economy. The short-term effect on the economy would depend on the speed with which and the extent to which the cash is replaced by the authorities.

There is growing literature that points out to the possibility of changes in spending behaviour as a result of moving to instruments other than cash. There are many substitutes for cash in the modern economy ranging from cheques, debit cards, pre-paid cards, credit cards and mobile wallets. When compared to cash, these instruments differ in a number of key characteristics. This move can lead to improved tax compliance, better fiscal balance, lower inflation, lower corruption, complete elimination of fake currency and another stepping stone for sustained economic growth in the longer term. Cash is expensive as a store of value - it gives negative returns and is amenable to loss and theft. Many households are forced to store in cash or other similar assets, because they do not have convenient and reliable access to the modern financial system. It would be beneficial for many households and companies to move most of their store of value to financial instruments, but only if considerable comfort around security, convenience and reliability of these instruments is provided.

Digital banking means more than just going paperless. The banking sector is increasingly becoming boundary-less owing to customers who are 'Omni-present' (accessible anywhere and through any channel), 'always-on' (true citizens of cyberspace who are online 24/7 and expect the same responsiveness), and 'networking globally'. Banks are increasingly focusing on taking steps to develop deeper relationships with their customers with the prime objective of gaining trust, building engagement and creating value for consumers to give them a good and long-lasting experience.



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Students Perception towards E-Banking: With Special Reference to Latest Banking Developments

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INTRODUCTION

The developments and tremendous changes in information and communication technology have made life very easier. Information technology plays a very important role for the success of any service industry including banking sector. Now-a-days banks have become more competitive and successful with the help of latest information technology techniques. Because of latest information technology there has been a drastic change in banking sector. The transition from traditional banking to modern banking is mainly due to information technology. E-Banking is a process by which customers can transact electronically without visiting the banks. It allows the customer to have access to banking information, make deposits, and make withdrawals, etc with the help of internet without visiting the banks.

Mangaluru has become an educational hub. Students from different places have migrated to mangaluru to fulfill their educational needs. They play vital role in shaping the future of the society. The present generation can access anything in their fingertips in fraction of seconds with the advent of technology. Young generation have started to look forward the convenience and acceptance of E-Banking. In the present study an attempt has been made to know the perception of students towards E-Banking.

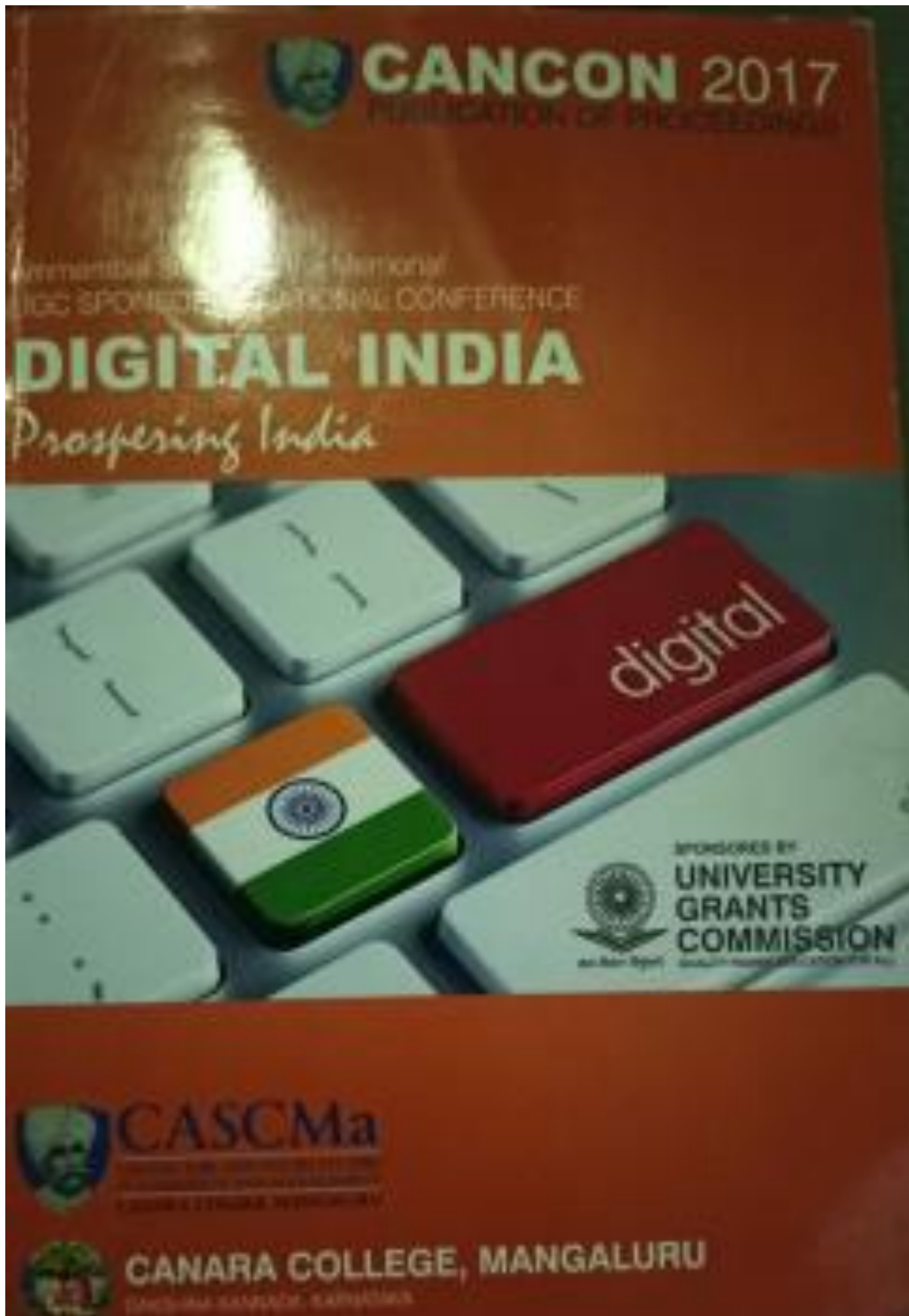
OBJECTIVES OF THE STUDY

- To know the concept of E-Banking in general.
- To know the awareness and perception of students about E-Banking.
- To know the problems faced by students while using E-banking facilities.
- To give suggestion based on the findings of the study.

STUDY DESIGN AND METHODOLOGY

The universe of the study is Mangaluru city. To have a fairly representative sampling, 100 students were randomly selected from different colleges in Mangaluru city. The study has been conducted using the primary data. To gain an in-depth knowledge about the study, survey method is being adopted. Information has been gathered by interview schedule

37.



DIGITAL INDIA: PROSPERING INDIA

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A PERCEPTIONAL STUDY OF CUSTOMERS TOWARDS DIGITAL BANKING SERVICES OF SELECTED PUBLIC SECTOR BANKS IN MANGALURU CITY

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INTRODUCTION

A healthy banking system is essential for any economy striving to achieve good growth and yet remain stable in an increasingly global business environment. The Indian banking system has witnessed a series of reforms in the past, the deregulation of interest rates, liberalisation of government shares in PSBs, and increased participation of private sector banks. It has also undergone rapid changes, reflecting a number of underlying developments. This trend has created new competitive threats as well as new opportunities.

As India is being pulled back towards globalization Digital banking is the sector to be studied with great interest. The question of how attitude towards elements of existing banking service might influence the consumer's decision to use internet banking has not been investigated (Devlin, 2002). As consumers get more and more educated, getting insight about modern banking, via Digital banking has evolved as primary area of concern for all leading and upcoming banks in India. This paper provides an insight analysis on this aspect. The research will assist bank administration to ascertain a better understanding of consumer perceptions of automated services in bank's products offering.

OBJECTIVES OF THE STUDY

- To know the concept of digital banking
- To study the perception of customers of selected public sector banks towards digital banking
- To analyse the problems faced by the customers
- To give suggestions based on the findings.

LIMITATIONS OF THE STUDY

- Sample size chosen may not be very large to generalise the result.
- The sample may not be the true representative of the population.

- Our study is limited to the information gathered by both primary and secondary data.

RESEARCH DESIGN AND METHODOLOGY

The study has been conducted using primary as well as secondary data. Secondary data was collected from different published sources. Primary data was collected by using structured survey. 50 respondents were randomly selected from Mangaluru city who are customers of public sector banks. Spot observations and discussions were also used. Data has been represented in table form.

DATA ANALYSIS AND INTERPRETATION

TABLE 1.: Availability of digital banking services

RESPONSE	NO.	PERCENTAGE
YES	50	100%
NO	0	0%
TOTAL	50	100

The above table 1 shows that out of 50 respondents, all have stated that their bank is providing digital banking services.

TABLE 2.: Representing banking facilities provided

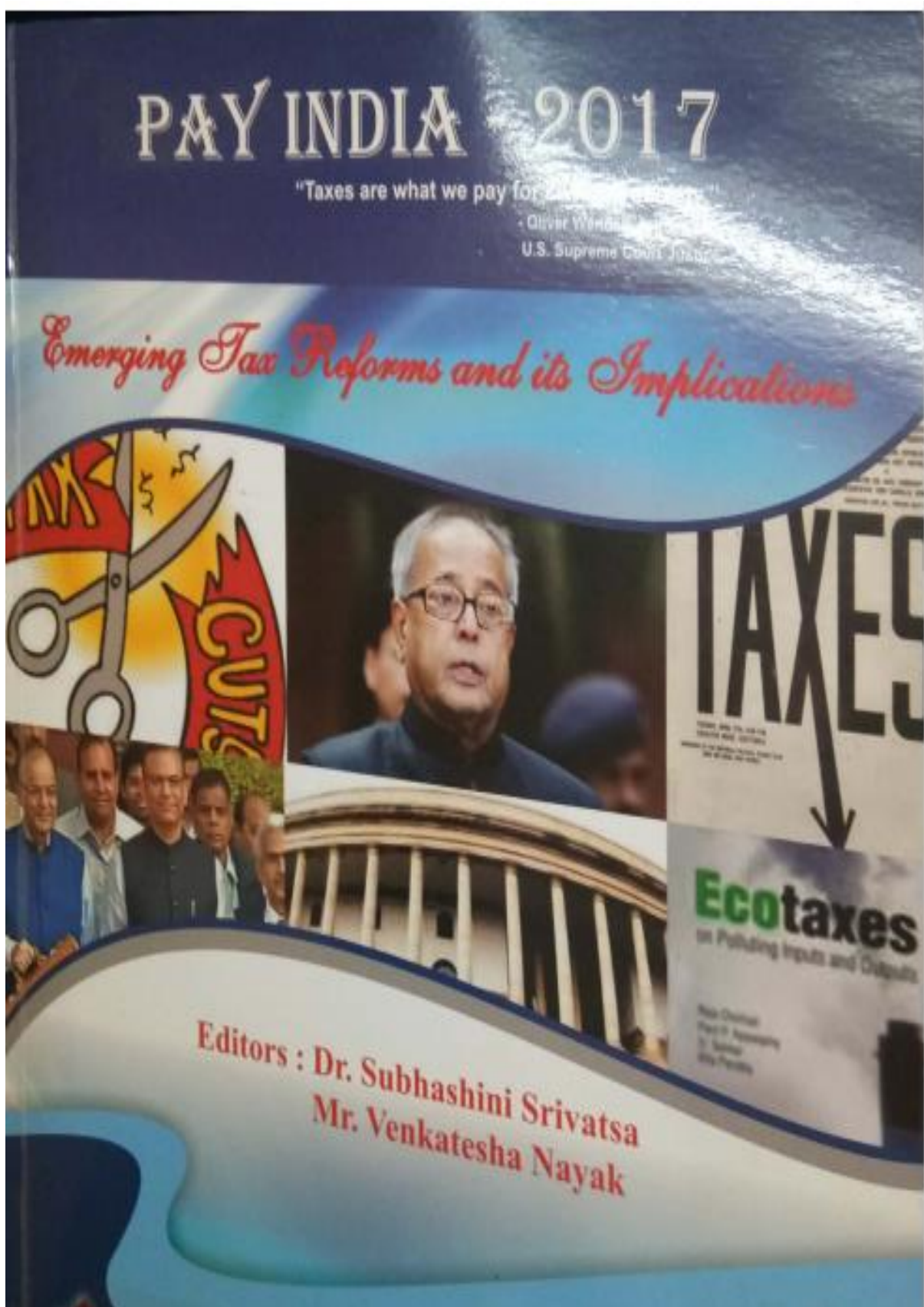
FACILITY	NO. OF RESPONDENTS
AT/branch	50
Telephone banking	4
Over banking	50
Food cards	50
Mobile banking	50
FTI Banking	50
Customer Service	50
Internet banking	50
RTGS	50
Any other	50

The above table 2 shows that majority of 50 respondent's bank is providing the above facilities to their customers.

TABLE 3.: Representing reason which encourage to use more digital banking services

FACTORS	NO. OF RESPONDENTS
Simple	50
Quick processing	50
Time saving	50
Any other	50

The above table 3 reveals that 100% respondents that digital banking services is simple to use.



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PERCEPTION OF GENERAL PUBLIC TOWARDS VOLUNTARY INCOME DISCLOSURE SCHEME -A STUDY WITH REFERENCE TO MANGALURU CITY.

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INTRODUCTION:

Government has been offering tax amnesties practically every ten years on the premise that the citizens need to be given an opportunity to come back to path of rectitude and contribute their mite to the grand adventure of nation building. The Voluntary Income Disclosure Scheme (VIDS) was a very unconventional but successful step among Indian economic policies. It would give an opportunity to the income tax or wealth tax defaulters to disclose their undisclosed income at the prevailing tax rates. This scheme would also ensure that the laws relating to economic offences would not be applicable for those defaulters. This Scheme is an important step by the Government to reign in undisclosed income & assets as it provides an opportunity to all persons who have not declared income correctly in earlier years to come forward and declare such undisclosed income. The Scheme was described as "a golden chance for tax evaders to become honest" and the "last chance to come clean".

OBJECTIVES OF THE STUDY:

- > To know the perception of general public towards VIDS.
- > To evaluate the effectiveness of VIDS.

STUDY DESIGN AND METHODOLOGY:

For the purpose of study both primary data and secondary data has been collected. The convenience sampling method is used to collect primary data in Mangaluru city. 100 respondents were considered from various areas of work like teaching, bank and business. Secondary data is from the published research papers, books and from internet. The data collected from the sample respondents on various aspects has been organized in the tabular form. Such organized data has been analysed with the help of different statistical tools like average, percentage etc. for easy understanding of the data and for drawing meaningful conclusion.

LIMITATIONS OF THE STUDY:

- > The present study is done taking into consideration the respondents in Mangaluru city only.
- > Time constraints were the problem to conduct the detailed study

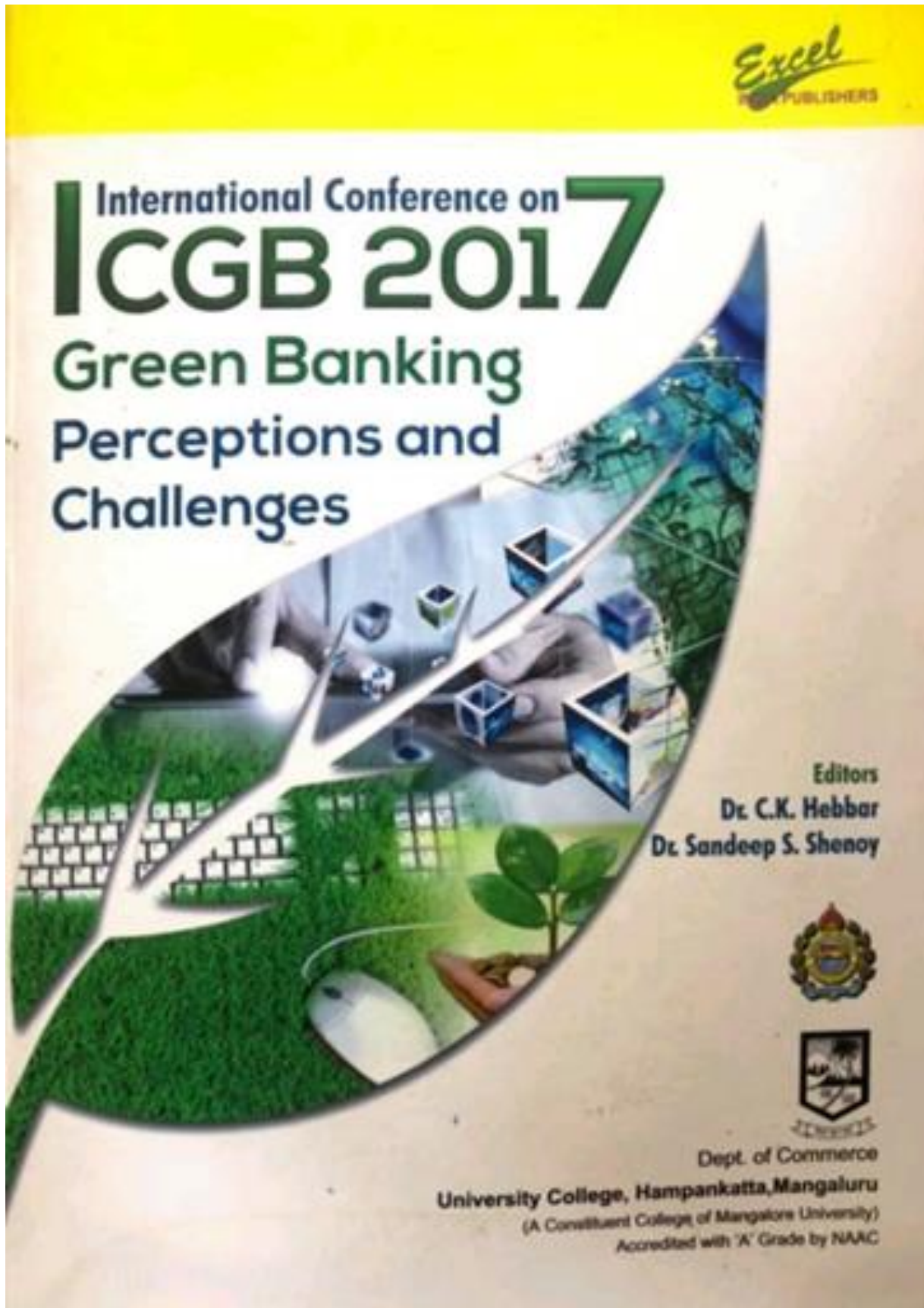
DATA ANALYSIS AND INTERPRETATION:

TABLE 1-Whether existing tax rates are reasonable

Response	Frequency	Percentage
Yes	68	68.0
No	32	32.0
Total	100	100

N=100

Source: Field Survey



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Indian Banking Transformation through Green Banking, their Implication and Effects in Mangalore Taluk

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Abstract—This paper suggests the banking transformation through green banking and how this transformation has a greater implication and effects in Mangalore Taluk. Today Indian banking has undergone a tremendous transformation moving forward from manual to technologically leading position. Today a consumer can go to an ATM across locations, operate the bank account through web, call a customer service centers for queries and never need a visit to branch for banking transactions.

Due to demonetization of 500 and 1000 rupee notes the banks and the customers were involved in acceptance and exchange of currencies. During this all the banks were over crowded in Mangalore Taluk and now people are adopting themselves to the green banking technology. Even if the banking transactions become easy, people are not accepting the modern banking technology rather than using ATMs. This shows that even if there is Digitization people look back the disadvantages and the fraud which might occur due to green banking technology.

Keywords: Transformation, Banking, Demonetization, Technology, Digitization

INTRODUCTION

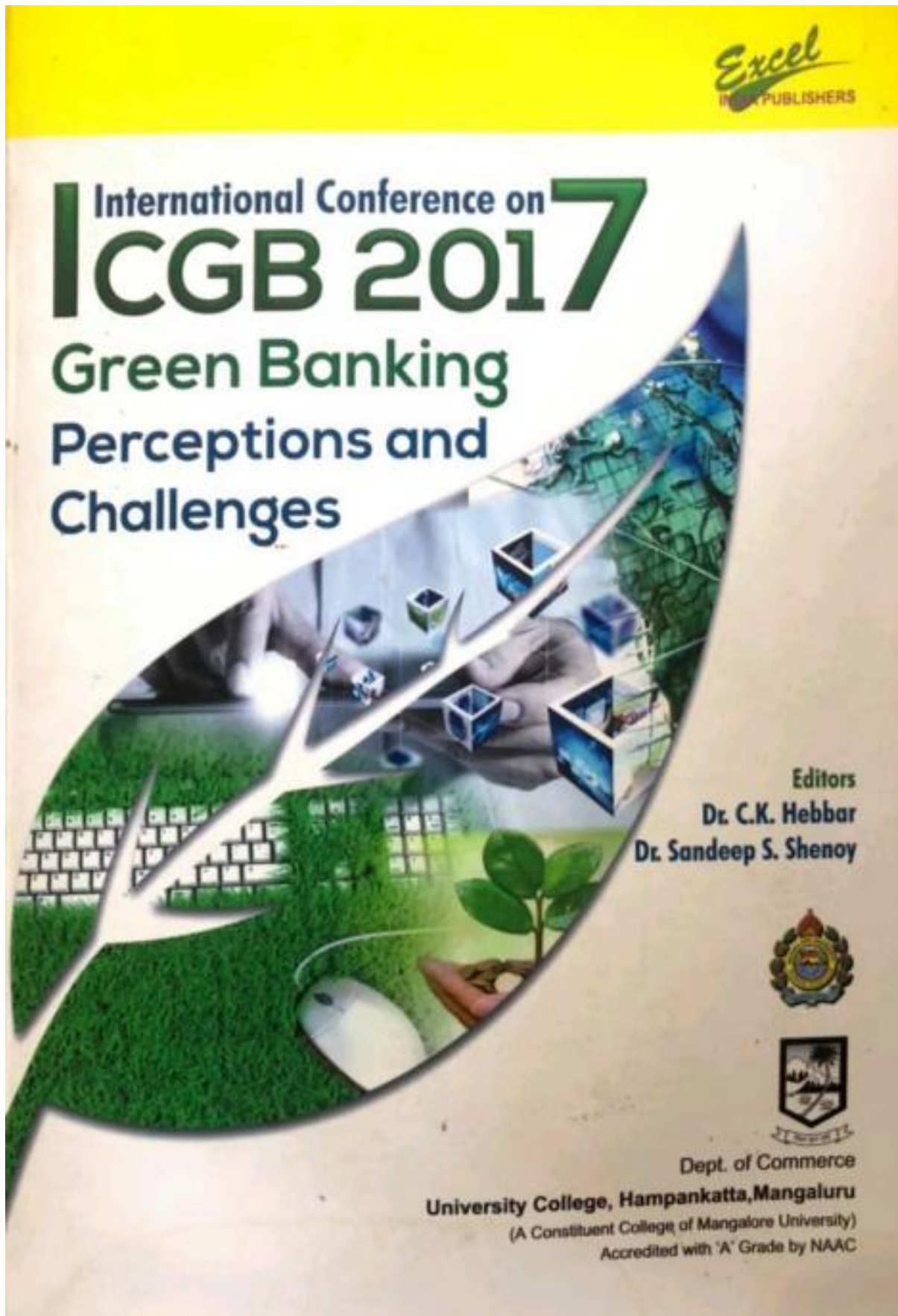
Banking sector is considered as the key element for today's sustainable development and is environment friendly. Environmental impact of banks is not physically related to their banking activities but with the customer's activities. Today a larger transformational change is taking place in banking sector. Demonetization process has lead the people to use the technology for their banking transactions.

Although banks are considered environment friendly and do not impact the environment greatly through their own internal operations, the external impact on the environment through their customers activities is substantial. "Green banking" refers to the banking business conducted in such areas and in such a manner that helps the overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, banks should finance green technology and pollution reducing projects.

Digitization has brought a major change in the minds of people particularly in Mangalore Taluk. People are adopting themselves to the banking technologies but still there are some loopholes which may lead to the failure of digitization process. ATMs have been widely adopted but the level of adoption of other electronic banking means despite their potential are yet to pick in a big way.

REVIEW OF LITERATURE

Green Banking aims at greener and a clean future. From the primary survey conducted we found that surprisingly even those people who are using online facilities provided by their banks nearly three fourth of them are unaware of the term Green Banking. They find that



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Role of Green Banking in Promoting Sustainable Tourism—An Investment-centric Approach

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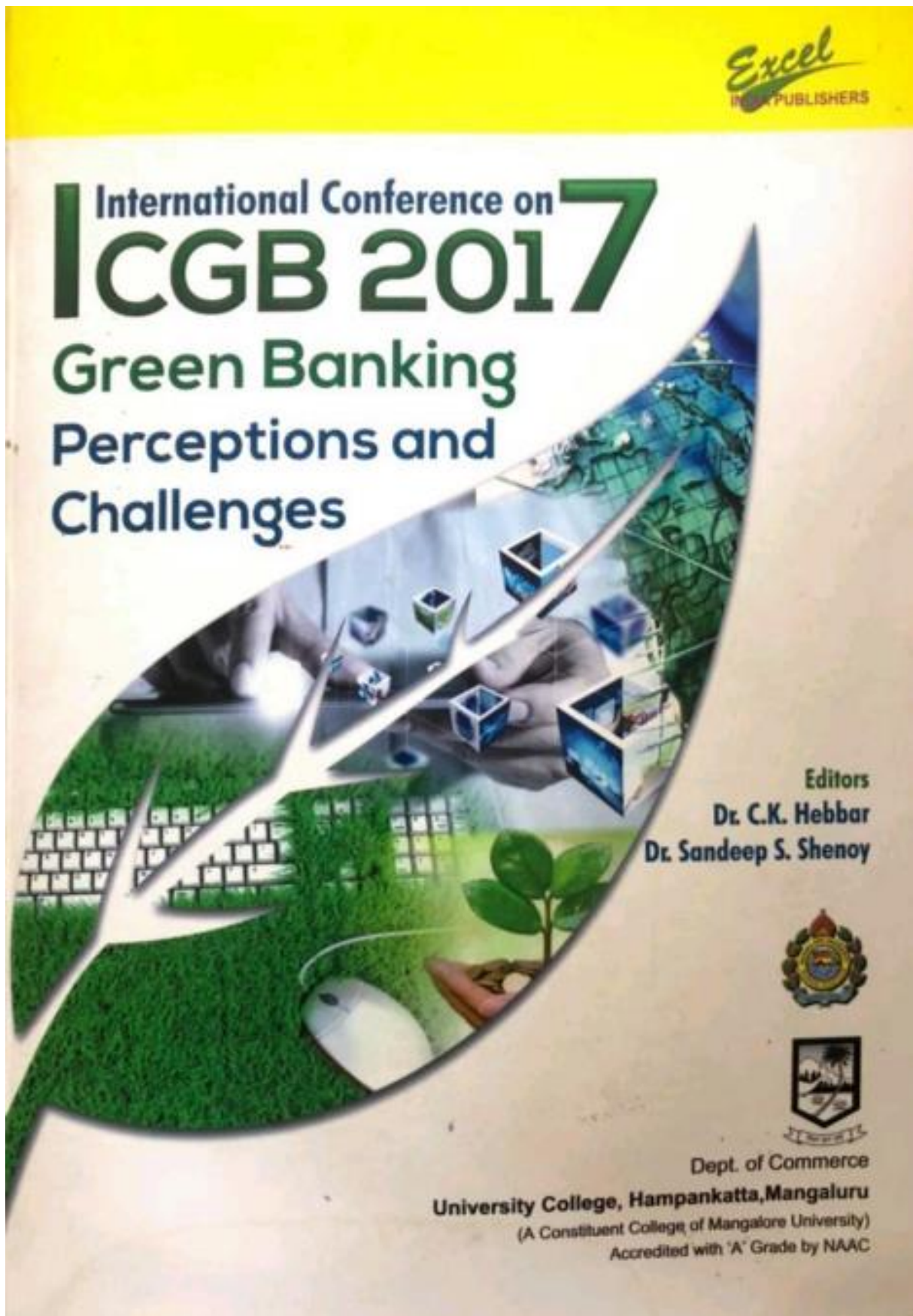
Abstract—Green Banking is an ethical banking wherein lender thinks about environment impact of lending as well. These financial institutions provide low cost, long term financing support to clean, low-carbon projects by leveraging public funds by attracting private investors. Sustainable Tourism aims at development of present tourism with the future perspective. As tourism is one of the major threats for environment the world is looking towards making tourism more sustainable. Sustainable tourism requires huge investment from the public and private stakeholders. Hence sustainable tourism is primarily focused on the banking and financial institutions. Banking sector today requires boosting sustainable tourism through various green-banking guidelines. Thus green banking can be an effective strategy to promote sustainable tourism. From this perspective this theoretical paper focuses on various issues associated with promotion of sustainable tourism through green banking. The paper discusses various approaches of green banking in tourism. The main objective of this paper is to study the pros and cons of green banking in sustainable tourism application. The study suggests various strategies of effective implementation of green banking in India. The results of this theoretical study can be applied to bring out innovative changes in tourism-green banking in India.

Keywords: Green Banking, Sustainable Tourism, Promotion, Tourism Finance

INTRODUCTION

Banking is a financial activity which aims at promoting welfare of the society through providing the financial assistance in terms of loans and disbursements of various purposes. Socio-economic condition of the people of the society is drastically improving because of the continuous efforts and evolution in banking sector. Today banks are not only dealing with financial support to their clients but also becoming more and more society oriented. Thus banks are becoming facilitators than the lenders. In the process of becoming society oriented, banks have adapted the policy frameworks which support overall growth of society. Crossing boundary of lending, today banks have been reached society- development strategies which lead to origin of green banking. A green bank is a bank that promotes environmental and social responsibility but operates as a traditional community bank and provides excellent services to the investors, stakeholders and clients. Green banks are traditionally promoting the welfare of marginalized section of the society with the prime objective of funding practices and projects which sustain natural environment. On the other hand it is believed that the tourism is a disastrous and dangerous development in human sustainability. There is urgent need of shaping tourism into a sustainable industry to which green banking projects can contribute in large scale. However green banking is a remarkable revolution in the history of banking and financial institutions which is very much necessary in the present competitive world which is highly disastrous. From this perspective the paper discusses the various issues associated with the green banking and sustainable tourism.

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Paytm—A Tool to Beat the Cash Crunch: A Study with Reference to the Auto Rickshaw Drivers of Mangaluru City

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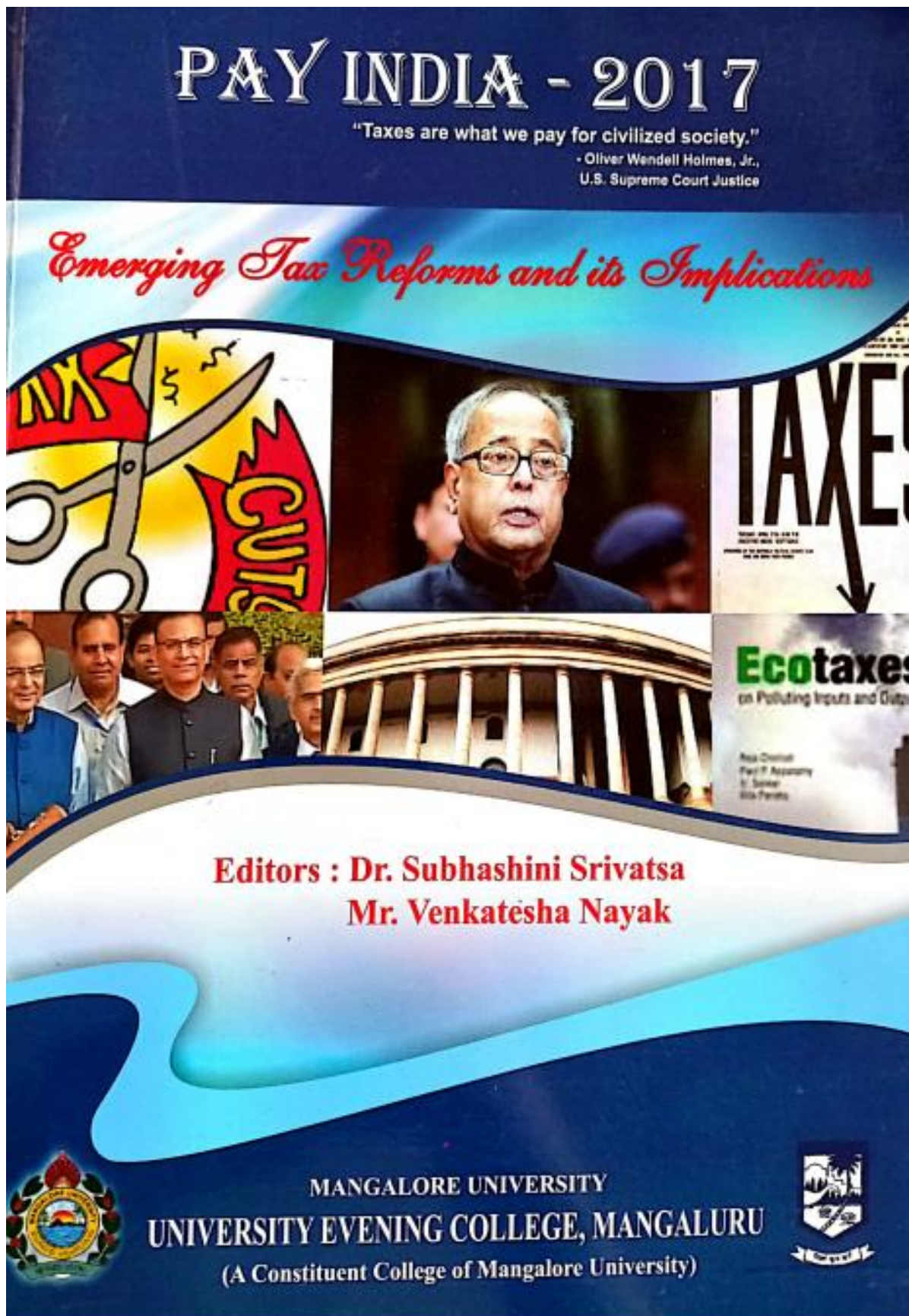
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Abstract—India has witnessed demonetization, and there are various pros and cons which are the outcomes of the process. Cash transaction in the economy is crushed; the withdrawal limit and availability of cash in banks are restricted. It has resulted problems and citizens have faced inconveniences in cash transactions at shops, malls, travel etc. Cash crunch is trending in all the way and to avoid all these hassles, a few of these auto drivers have opted to embrace the change by installing mobile wallet Paytm in their vehicles. Paytm is an innovative concept targeted towards empowering the auto-rickshaw drivers and widening their horizons. The new tool is already making rickshaws more reliable and seems to be solution to certain extent. This is technological disruption, but of a targeted, sensitive sort. The study is basically aimed to understand awareness level and the perception of auto-rickshaw drivers in relation to use of Paytm in Mangaluru city. The study also makes an attempt to analyse the cashless transaction and the involvement of auto rickshaw drivers. For the purpose of study both primary and secondary data has been considered. The findings of the study will be focused on problems that are faced on the transaction and ground level reality; the attempt will be done to suggest the solution based on the analysis of study.

Keyword: Demonetisation, Paytm, Cashless, Rickshaw Drivers

INTRODUCTION

India has witnessed demonetization, and there are various pros and cons which are the outcomes of the process. Cash transaction in the economy is crushed; the withdrawal limit and availability of cash in banks are restricted. This created problem among the people to meet their day today expenses. Among them auto drivers also faced problem in keeping change, so in order to avoid this problem auto rickshaw drivers came up with the paytm wallet to address the issue of returning change after completing the ride. So with this move customers can directly pay the fair to drivers account through paytm wallet. This is an innovative concept targeted towards empowering the auto-rickshaw drivers and widening their horizons. Kudla Souharda Sahakari, a cooperative of auto rickshaw drivers, has pioneered this initiative with seven vehicles in the beginning. In coming days, it will be extended to more than 200 autos in city as it has been well received among auto drivers. The Sahakari immediately got in touch with "I Search" at Kudroli which readily provided e-wallets to interested drivers and the drivers will be given orientation programme on how to use it. Adoption of this tool by auto drivers were supported by public and various NGO's.



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PERCEPTION OF PEOPLE TOWARDS FAT TAX- A STUDY WITH REFERENCE TO KASARAGOD TALUK

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INTRODUCTION

Food is the important source, playing the day of everyone's life. As change in the life style and consumption habit of Indian population move away from homemade food to the instant food or junk food which is leading to obesity. The post modernization of society has to raise in the nuclear family, western parties, and more of western culture so this has given demand for consumption of junk food or instant food like burger, pizza, pasta, sandwiches and the food which contains high calories and saturated fats which results in health issues. The idea behind fat tax is to reduce the obesity problem due to the consumption pattern. Kerala was well noted for its rich stock of spices and food items such as Cardamom, Pepper, Turmeric, Ginger and fish cuisines etc. for centuries but due to the modernization people tend towards the fast food due to the over consumption of fast food which lead to various diseases so Kerala government has implemented the fat tax on junk food. As of now Kerala is the only one state in India to impose fat tax and this tax is levied on junk foods like burger, pizza, pastas, tacos, doughnuts, sandwiches, patty and bread-filling in branded restaurants

OBJECTIVES OF THE STUDY

1. To analyse the need for fat tax in Kerala
2. To understand the reason for changes in consumption habit of people
3. To analyse the perception of people on implementation of fat tax in Kerala with reference to Kasaragod Taluk.

METHODOLOGY

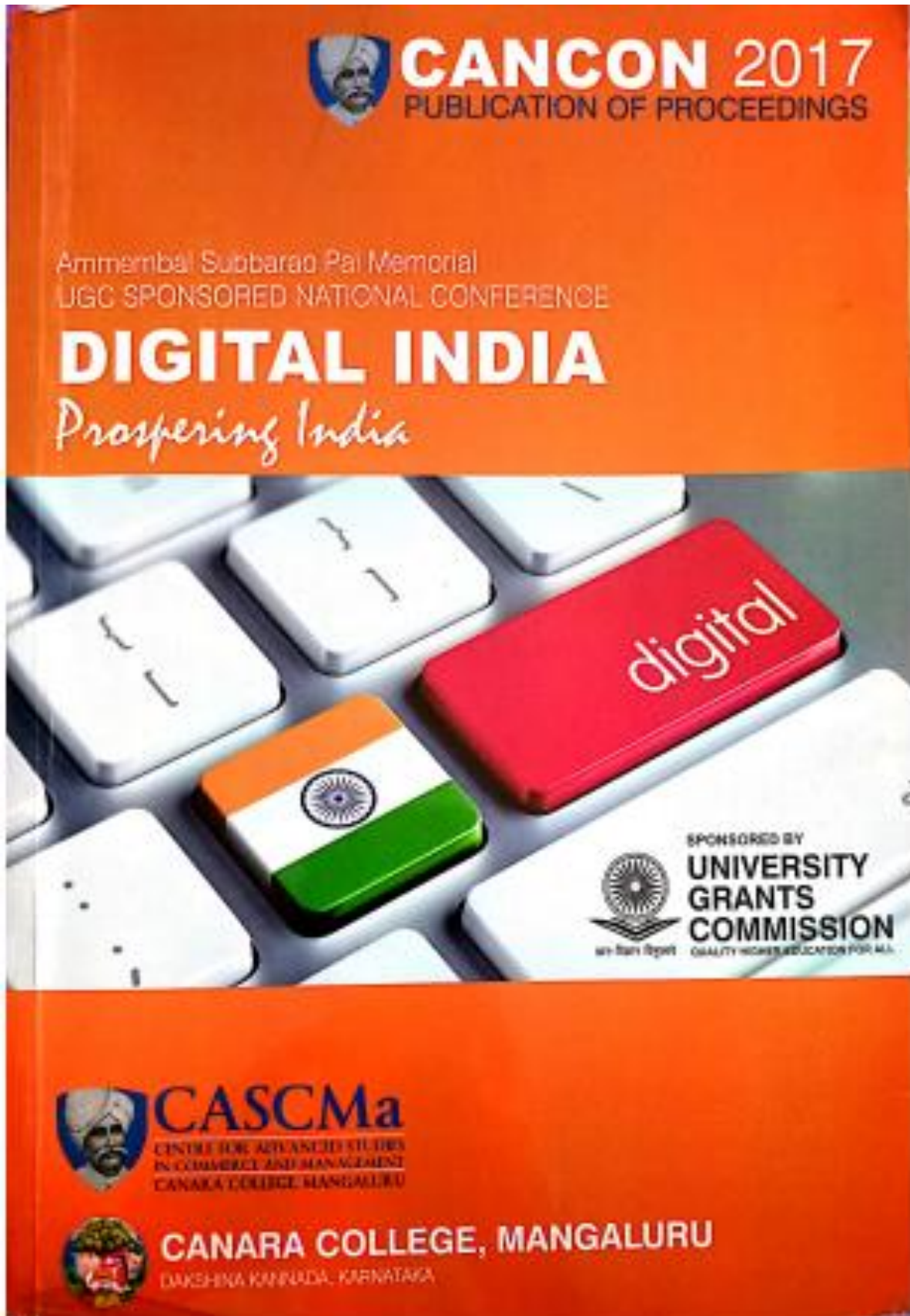
The data has been collected from both primary and secondary sources. Primary source has been collected from the respondents through structured questionnaire covering different area of Kasaragod taluk by using simple random sampling method. The secondary data is collected from various websites and newspapers. The number of sample size is 50.

NEED OF FAT TAX

As India opens the gate towards globalization which has led to the changes in the life style of the people, people are attracted towards the global culture than the traditional culture among which the food has impacted more thus due to the cultural changes and modern style of eating habit it has made the government to take preventive step to reduce the health issues due to the consumption of junk food.

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DIGITAL INDIA: PROSPERING INDIA

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NOTE BAN: "PICK-POCKETED COMMON MAN, UNAFFECTED DEFAULTERS"

A STUDY WITH REFERENCE TO PEOPLE OF MANGALURU CITY

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INTRODUCTION

A radical economic decision affected the population for greater extent. It has both pros and cons. India's economy, almost entirely dependant on cash, has been the worst hit, putting the marginalised and economically vulnerable - People in remote areas, labour in unorganized sectors are being were paid in demonization notes. Hence impact of demonization were large on these people. Because most of the people belonging to this category were depended on conventional system and not on digital system for their day today activities. Were as defaulter being comparatively affect less then common people. They searched for the opportunities to overcome from the problems like they invested their black money not only in cash but also on land, building gold whereas the innocent common man faced hardship to exchange their old currency notes in the bank by standing in a long queue. All these results due to the demonisation have made the people to think about its purpose.

OBJECTIVES OF THE STUDY

- To study the impact of note ban on people of Mangaluru city.
- To analyse the perception of people towards note ban.

METHODOLOGY

The data has been collected from both primary and secondary sources. Primary source has been collected from the respondents through structured questionnaire covering different area of Mangaluru city by using simple random sampling method and some questionnaires are also filled through direct interview. The secondary data is collected from various websites and newspapers. The number of sample size is 50.

LIMITATIONS

- The present study is done by taking into consideration of people perception in Mangaluru city only.

- Time constraints were the problem to conduct detailed study.

DATA ANALYSIS AND INTERPRETATION

TABLE 1: PROFILE OF THE RESPONDENTS

Particulars	No. of Respondents	Percentage
Gender	Male	28
	Female	22
Total		50
Age	Below 20	24
	20 to 40	44
	40 to 60	21
	Above 60	6
Total		95
Occupation	Students	48
	Business	6
	Service	40
	Other	11
Total		105
Annual Income	No Income	44
	Below 3,00,000	32
	2,00,000 to 5,00,000	14
	Above 5,00,000	18
Total		108

Analysis of the above table reveals the demographic profile of the people who are responded. On the basis of demographic profile we can make the following analysis. Most the respondents were female that is and the fine respondents were of the age group between (20 to 40years) that consists of 44% of the total respondents. With regard to the occupation most respondents are students with no income and none of the respondents were found who are businessman and most of them are in service sector where they earn below 2,50,000 per month i.e., 32%.

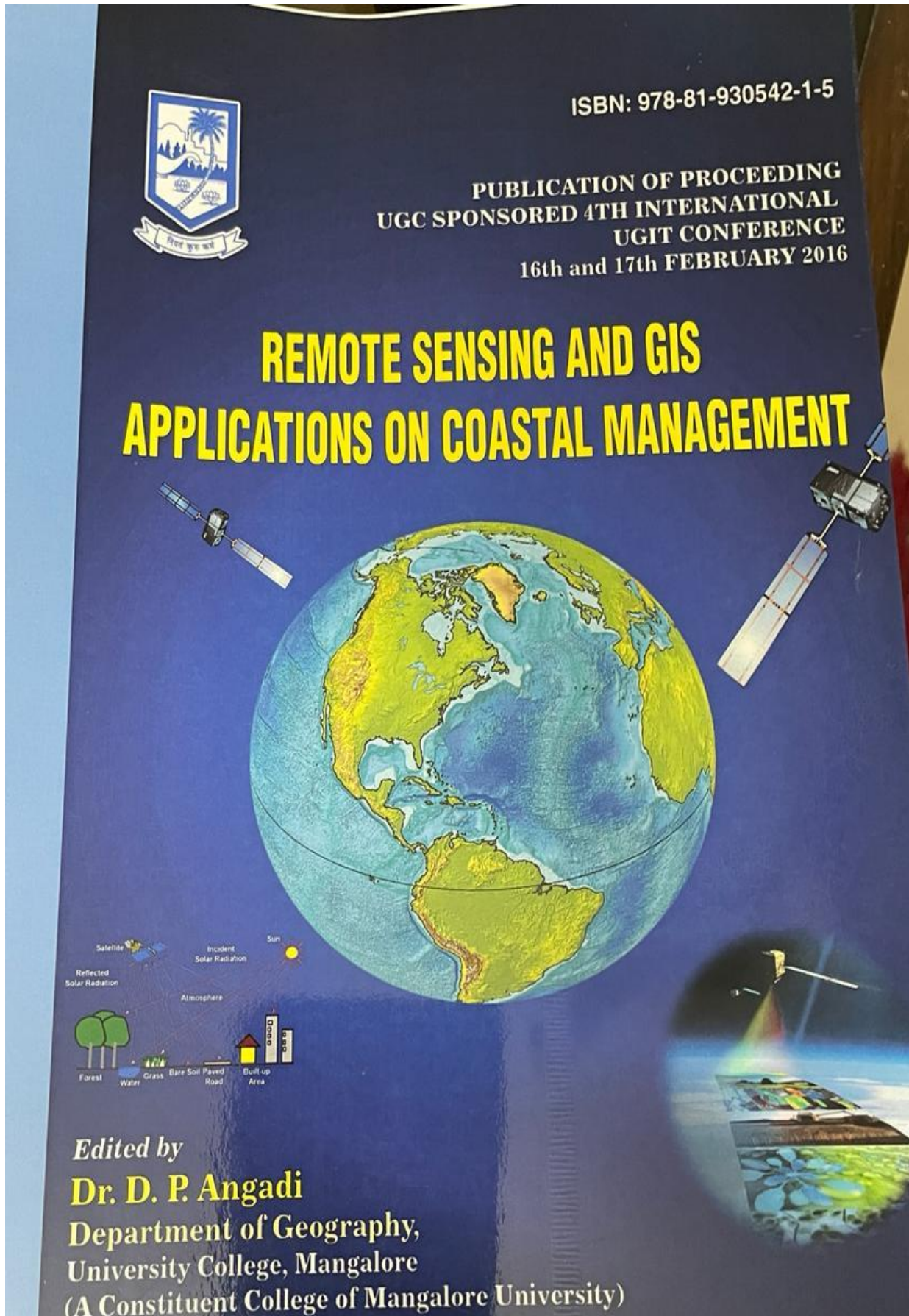
Table 2. Need of information

Particulars	No.	(%)
Yes	12	24
No	28	56
Needs	10	20
Total	50	100

Analysis of above table reveals that more than 50% of the total respondents don't feel to be informed about the note ban before actually it is done. It may

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1.



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FOOD SECURITY IN INDIA: SOME ISSUES

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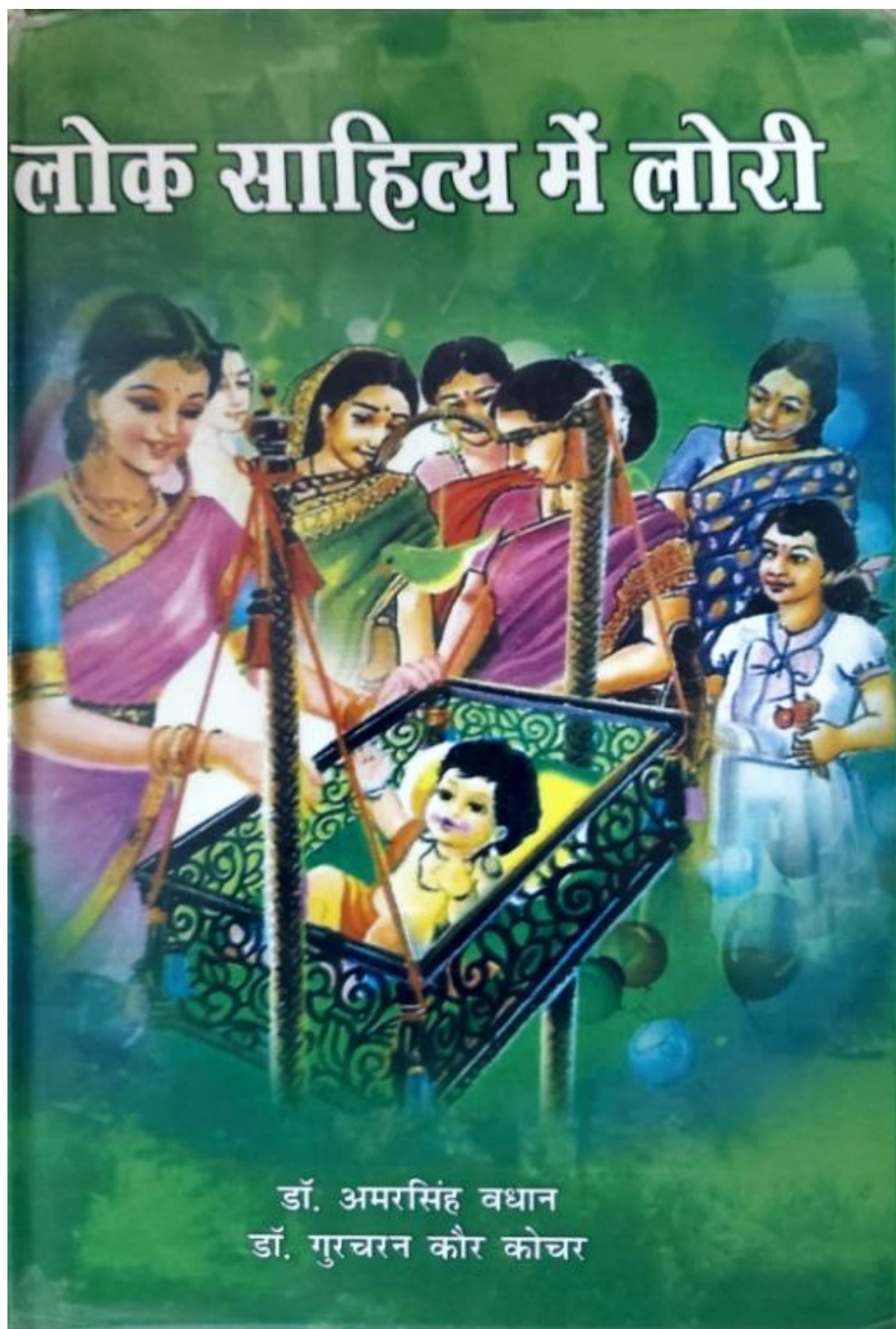
INTRODUCTION:

The Indian planners, right from the beginning realized the need to attain self – sufficiency in food grains as one of the important goals of planning. The Government realized that food surplus countries used their food surplus as a weapon to force food deficit countries to submit to their dictates. Food security refers to the availability of food and ones access to it. A household is considered food secure when its occupants do not live in hunger or fear of starvation. In developing countries often 70% or more of the population lives in rural areas. In that context, agricultural development among small holder farmers and landless people provides a livelihood for people allowing them to opportunity to stay in their communities. According to a 2004 article from the BBC, China, the world's most populous country is suffering from an obesity epidemic. In India, the second most populous country in the world, 30 million people have been added to the ranks of the hungry since the mid – 1990's and 46% of children are underweight. Global food security will remain a worldwide concern for the next 50 years and beyond.

CONCEPT FOOD SECURITY:

The modern concept of food security has been evolved over the last quarter century. The concept has been considered at a number of levels; global, regional, national, state, household and individual. Though the ultimate concern of the food security may be at the household and individual levels, its presence or absence at the levels outside the household has a strong bearing on the performance of the household

2.



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डॉ. नागरत्ना एन. राव

आज का युग अर्थयुग है, जहाँ मूल्यवान से मूल्यवान भी वस्तु के रूप में परिगणित होता है। रुपयों-पैसों से रिश्ते-नाते की कीमत तोली जाती है। आधुनिक युग में जहाँ सब-कुछ बिकाऊ एवं बेचने के लिए आकर्षित और कृत्रिम बनाया जाता है, वहाँ आज भी माँ की ममता को खरीदा नहीं गया। भले ही कुछ लोगों ने भी इसकी कोशिश की। लेकिन मातृसुख वह परमानंद है, जिसमें कृत्रिमता नहीं लाई जाती। माँ की ममता आज भी निश्चल, उज्ज्वल एवं शुभ्र है, जिसे किसी भी स्वार्थ ने बेरंग नहीं किया। माँ बनकर एक स्त्री का जीवन सुखों का संगम और सुरों का सरगम बन जाता है। माँ बनने का भाव आज के युग में भी वही मायने रखता है, जो पहले था। भले ही उसका अंदाज और उसकी भाषा क्यों न बदल गई? स्त्री जीवन में मातृत्व सुख का अनुभव और काल स्वर्णिम होता है।

माँ अपने बच्चे के प्रति अपनी ममता और स्नेह की वर्षा की अभिव्यक्ति का सशक्त एवं प्रभावशाली विधा 'काव्य रूप है। माँ की ममता जिस रूप में उन्मुख होती है, उसे 'लोरी' कहते हैं। 'लोरी' भले ही किसी भी भाषा में हो उसका मुख्य उद्देश्य अपने मासूम, प्यारे, लाड़ले बच्चे के प्रति अपनी ममता के प्रवाह को उँडेलना है। उसका बच्चा माँ के संगीत को ग्रहण करता है कि शब्दार्थ को। यह जानते हुए भी माँ अपनी लोरियों में तन्मयता से ऐसे ख जाती है कि बच्चा अपनी जननी की भावनाओं से तादात्म्य का स्थापन कर उसका आनन्द उठाता है। माँ की मुस्कुराहट और उसके हाव-भाव को ग्रहण कर वह अपने चंचल हाथों से माँ की बाहों और उसकी गोद में आश्रय ले हुए लालायित होता है। यह है माँ की लोरियों का प्रभाव जो बच्चे को खेलते-खेल

3.

हिन्दी गद्य की नवीन विधाएँ



डॉ. अमरसिंह वधान • डॉ. सुमा टी. रोडनवर

इस पुस्तक का कोई भी भाग किसी भी रूप में या किसी भी अर्थ में प्रकाशक की अनुमति के बिना प्रकाशित नहीं किया जा सकता। सर्वाधिकार संपादक के अधीन हैं।

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डॉ. नागरत्ना एन. राव

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4.

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भूमिका

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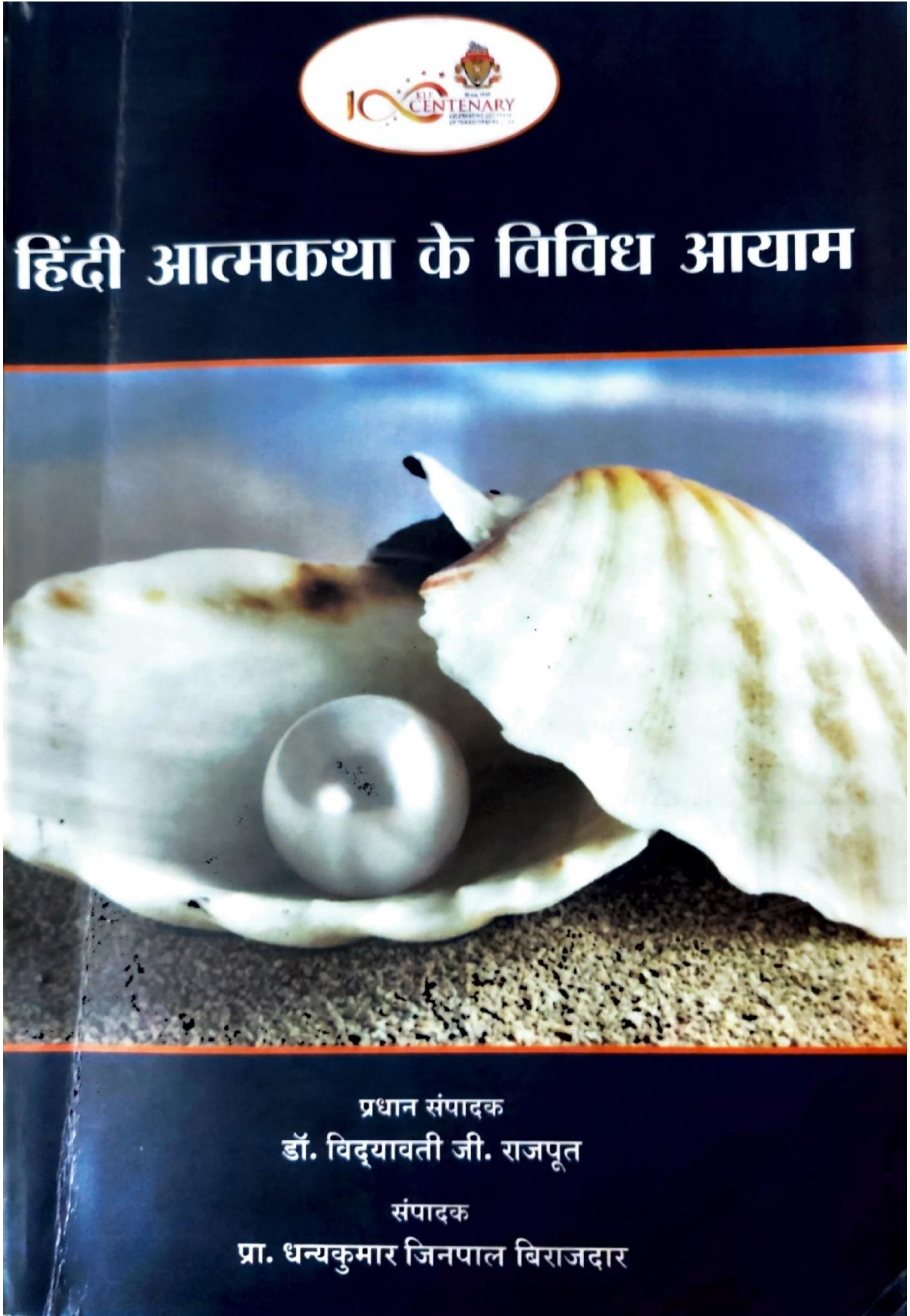
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'हर बेकसूर आदमी की लाश
हमारी कलम की स्याही में
उतर आती है
और हम सिर झुका

उस अनन्त प्रार्थना में डूब जाते हैं
जो इन्सान के लिए अक्ल की भीख माँगती है।'

साहित्य और नारी का अटूट संबंध है, क्योंकि नारी के बिना सृष्टि एवं साहित्य की रचना संभव नहीं। फिर भी यह समाज आज तक नारी को पूरी तरह से सम्मान नहीं दे सका। नारी जीवन चित्रण नाटक में किस प्रकार हुआ है, उसका लेखा-जोखा ही इस आलेख का उद्देश्य है। साहित्य की विभिन्न विधाओं में नाटक मात्र एक ऐसी सशक्त प्रभावशाली एवं हृदयद्रावक विधा है, जो मानव के अत्यंत नजदीक है। नाटक मानव-जीवन की मूर्त व्याख्या है, समाज की वास्तविक स्थिति का प्रामाणिक मापदण्ड भी। नाटक में सभी कलाओं का समावेश होता है और मंचीयता के कारण इसके माध्यम से समाज को प्रत्यक्ष रूप से प्रश्न किया जा सकता है। नाटक में निहित प्रत्यक्ष प्रतिक्रिया की संभावना के फलीभूत संभवतः इस विधा की रचना करने से नाटककार और विश्लेषण करने से अनुसंधानकर्ता सदैव संकोच करते रहे। कहानी या काव्य में जो चित्रण होता है, उसे पाठक पढ़कर भुला देता है, किन्तु नाटक में चित्रित पात्र के संवाद और उसके मंचन से उसकी अमिट छाप दर्शक के मन-मस्तिष्क पर रह जाती है। इसीलिए साहित्य की अन्यान्य विधाओं में नाटक प्रभावोत्पादक है।

5.



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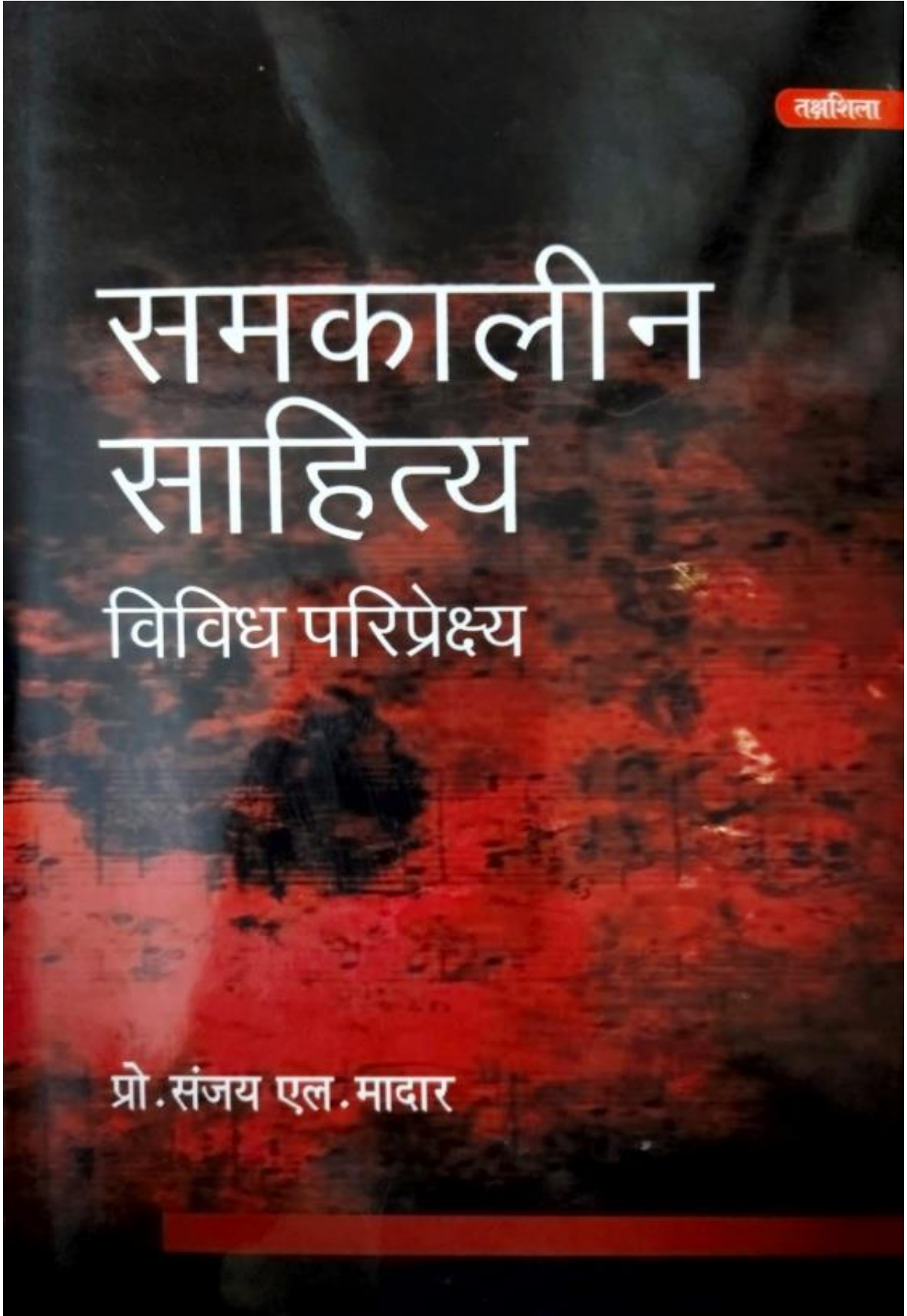
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विश्वविद्यालय कॉलेज, हंपनकट्टा मंगलूर, कर्नाटक

‘आत्मनः विषये कथ्यते यस्तां सा आत्मकथां’ अर्थात् जहाँ अपने ही में बात की जाए, वह आत्मकथा है। हिंदी में गद्य रूप आत्मकथा की अभिव्यक्ति काफी बाद में हुई। भारतीय दर्शन और चिंतन के अनुसार आत्मपरिचय या आत्मपरक लेखन को आत्मश्लाघा मानकर हमारे साहित्यकार, आत्मकथा लेखन से दूर रहे, जिसके कारण हमें कई रचनाकारों की प्रामाणिक जानकारी नहीं मिल पाई। हिंदी में भले ही देर से आत्मकथा लेखन की शुरुआत हुई, फिर भी हमें कई उत्कृष्ट आत्मकथा उपलब्ध हुईं जैसे-स्वामी दयानंद सरस्वती का ‘स्वामी दयानंद की जीवन चर्या’ बालमुकुंद गुप्त का ‘आत्मकथा निबंध’, गांधीजी की ‘जेल कथा’, लोकमान्य तिलक का ‘तिलक जेल में’, इलाचंद्र जोशी का ‘मेरे प्राथमिक जीवन की स्मृति’, महावीरप्रसाद द्विवेदी की ‘अतीत स्मृति’ आदि। इसके बाद हमें हिंदी आत्मकथा की एक परंपरा ही मिलती है, जिसमें प्रेमचंद की जीवन ‘सार मेरा जीवन’, विश्वंभरनाथ कौशिक की ‘मेरा पहला बाल्यकाल’, राहुल सांकृत्यायन की ‘नौ यात्रा कथाएँ’, गुलाबराय की ‘मेरी असफलताएँ’, जैनेंद्र कुमार की ‘अपनी बात’, उदयशंकर भट्ट की ‘मेरी रचना के स्रोत’, अश्व की ‘मेरे प्रथम प्रयास’, रामविलास शर्मा की ‘अपनी घरती अपने लोग’ आदि। जब लेखकों ने ही अपनी आत्मकथाएँ लिखीं तो कुछ लेखिकाओं ने भी अपनी आपबीती लिखी।

पुरुष सदा से ही अपनी अभिव्यक्ति में स्वतंत्र रहा है। वह अपने अनुभवों को निःसंकोच कह देता है। लेकिन स्त्रियों को सदा मर्यादा का पालन करना पड़ता है। साहित्य की अन्य सभी विधाओं में रचना करने की कुछ सीमाएँ हैं, जिसके पार वर्णन नहीं हो पाता। ‘आत्मकथा’ साहित्य की वह विधा है, जिसमें आत्मकथाकार व्यक्तिगत

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एक रचनाकार की संवेदनशीलता ही उसकी रचना प्रक्रिया का प्रमुख आयाम। लेकिन आधुनिक काल के परिवेश ने मानव को संवेदनहीन बना दिया है। आधुनिककाल में ग्लोबलाइजेशन, उदारीकरण, औद्योगिकरण का प्रभाव है, जिसका तेबिंब हिंदी कथा साहित्य में दृष्टिगोचर है। एक तरफ समाज में मुक्त व्यापार। माहौल, जिसके अनुसार साहित्य में भी उदारीकरण का चित्रण है। दूसरी तरफ समाज की केंद्र बिंदु नारी हर बंधन से मुक्त होना चाहती है। उसी के अनुरूप एक रचनाकार अपनी रचनाओं में काम-वासना का अंकन बिना किसी संकोच के करता। नारी स्वतंत्र होने के साथ-साथ स्वच्छंद हुई। उसने स्वतंत्रता के नाम पर मुक्त भोगवाद यानी लिविंग टूगेदर को अपनाया। वह विवाह के बंधन से मुक्त जीवन जीना चाहती है इस प्रकार सदियों से चली आई परंपरा को लांघकर हिंदी कथा साहित्य ने उत्तर आधुनिकतावाद की इस प्रवृत्ति को अपनाया, जहाँ केवल भोगवाद और केवल धन को महत्व दिया जाता है। जहाँ मानवीय संवेदना और संबंध कोई स्थान नहीं रखता। यदि कोई किसी रिश्ते से बंधा है तो वह आज छिछोरापन, गूँझापन कहलाता है। सभी संबंधों से मुक्त होकर जीना ही आज के जीवन की विशेषता है। उपभोक्तावाद, संवेदनशून्यता, अमानवीयता का हिंदी कथा साहित्य में चित्रण है। इसमें कोई ज्वलंत समस्या छूटी नहीं और मनुष्य के व्यापक जीवन की अर्थार्थता, मानसिक भावों, विचारों का अंकन प्रामाणिकता के साथ उपस्थित है। हिंदी रचनाकारों ने आधुनिक जीवन की यांत्रिकता, पूंजीवादी प्रवृत्ति को अपने ही यथार्थ रूप में दिखाया है समकालीन जीवन में लोगों को एक-दूसरे पर अविश्वास है। आधुनिकता का आधार मानववाद, तर्कनिष्ठा, बौद्धिकता तथा वैज्ञानिकता एवं

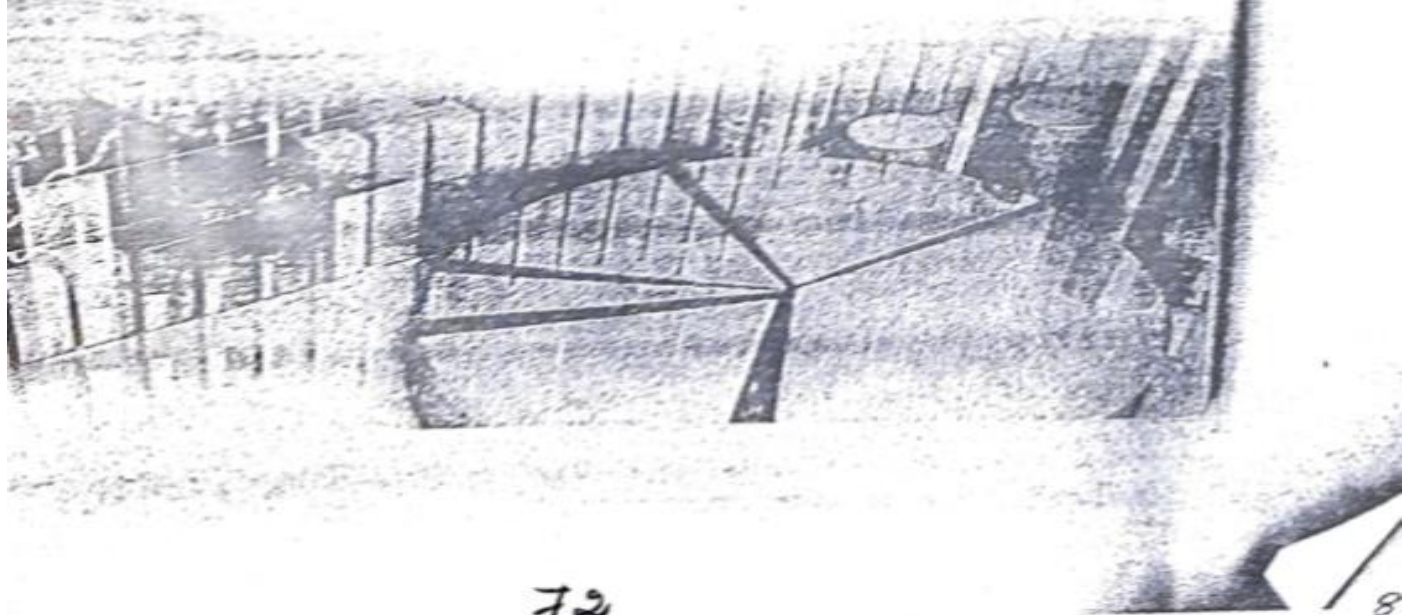
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8

An Analysis of Obstacles and Opportunities of Rural Entrepreneurship with Specific Reference to Selected Villages of Udupi District of Karnataka State

Mr. Santhosha Shetty G* & Dr. Abubakkar Siddiq**

Abstract

The contribution of rural entrepreneurs is very significant in the economic development of the country. Rural entrepreneurship creates self-employment opportunities, develops rural places through industrialization and thereby provides opportunity for maximum utilization of labour and raw materials. Most of the rural entrepreneurs are facing difficulties due to lack of facilities and requirement for establishment and running of enterprises. In this paper an attempt is made to identify the problems of rural entrepreneurs of Udupi district by taking into consideration reasons behind it. Rural entrepreneurship avoids migration to urban areas by providing scope for unemployed rural people to establish their own enterprises. On the opposing side, it is similarly a circumstance that the majority of rural entrepreneurs are facing numerous difficulties due to non-availability of most important facilities for establishment of enterprises in rural areas of developing country like India. This paper makes an effort to discover the difficulties and encounters for the capabilities of Rural Entrepreneurship. The goal of this study is to find the issues concerning entrepreneurship in rural places of Udupi district of Karnataka. The present study is centered on primary and secondary data. The primary data were composed from 240 entrepreneurs from six villages of Udupi district using random sampling method. The secondary data is mainly assembled from websites, government reports, published and unpublished works on the related topics. Results of this study disclose that absence of awareness about entrepreneurship, low ability to bear risk, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of rural entrepreneurship in Udupi district.

Key words: *Rural Entrepreneurship, Challenges, Professional, Awareness, Self-employment*

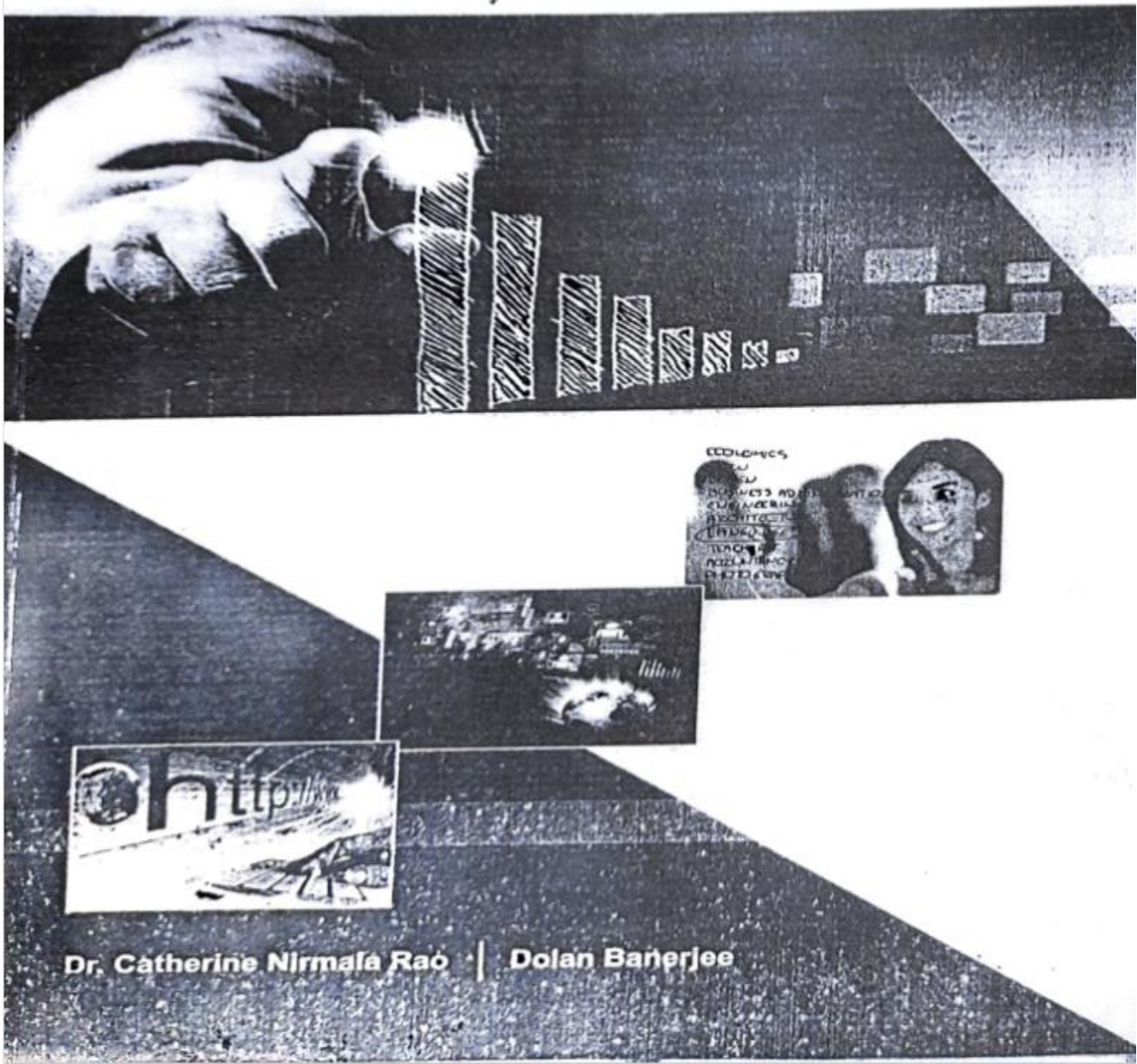
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8.

Strategies for Overcoming Contemporary Management Challenges



Dr. Catherine Nirmala Rao | Dolan Banerjee

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Strategies for Overcoming Contemporary Management Challenges

ROLE OF ICT IN MAKING LAZY BANKING AN EASY BANKING A STUDY WITH REFERENCE TO CORPORATION BANK

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INTRODUCTION

Globally, the banks are recognizing the need to embrace technology in the area of products and services to compete successfully in the years ahead. In fact, the commercial banks, the world over, are among the largest consumers of information technology. The banks perceive the future of the financial services industry as becoming heavily dependent on electronic delivery mechanism and are working towards bringing banking right into their customer's homes. Information technology is one of the most important facilitators for the transformation of the Indian banking industry in terms of its transactions processing as well as for various other internal systems and processes. The various technological platforms used by banks for the conduct of their day to day operations, their manner of reporting and the way in which interbank transactions and clearing is affected has evolved substantially over the years. Indian banking industry has witnessed a remarkable development in the Informational Technology (IT) in last few years. Banking transactions have become easier and customer friendly due to the technological improvements. To play a supportive and key role, banks are providing with lots of services which are the combination of electronics and information technology, like, Computerization and networking, Core banking, Automatic Teller Machines (ATMs), Plastic money i.e. credit card, debit card and smart cards, Phone banking, Mobile banking, e-banking or net-banking, EFT, NEFT, RTGS etc. ATMs have emerged as the most favoured channel for offering banking services to the customers in the world. Reserve Bank of India has also adopted IT in endorsing the payment system's functionality and modernization on an ongoing basis to improve the efficiency of banking sector. There is a noticeable improvement in the performance of financial institutions and the service sector by incorporating IT into their functionality. It shows an increasing share, enhanced competitiveness at the global surface because of adopting IT culture. Globally, the banks are poised to use technology that will gradually give new dimensions to the banking products, services and delivery systems. Computers are getting more sophisticated. The changes that new technologies have brought to banking are enormous in their impact on officers, employees, and customers of banks. Advances in technology are allowing for delivery of banking products and services more conveniently and effectively than ever before - thus creating new bases of competition. Rapid access to critical information and the ability to act quickly and effectively will distinguish the successful banks of the future. The bank gains a vital competitive advantage by having a direct marketing and accountable customer service environment and new, streamlined business processes.

OBJECTIVES OF THE STUDY

The present study on Role of ICT In making Lazy Banking an Easy Banking-A study with reference to Corporation Bank has been done based on the following objectives.

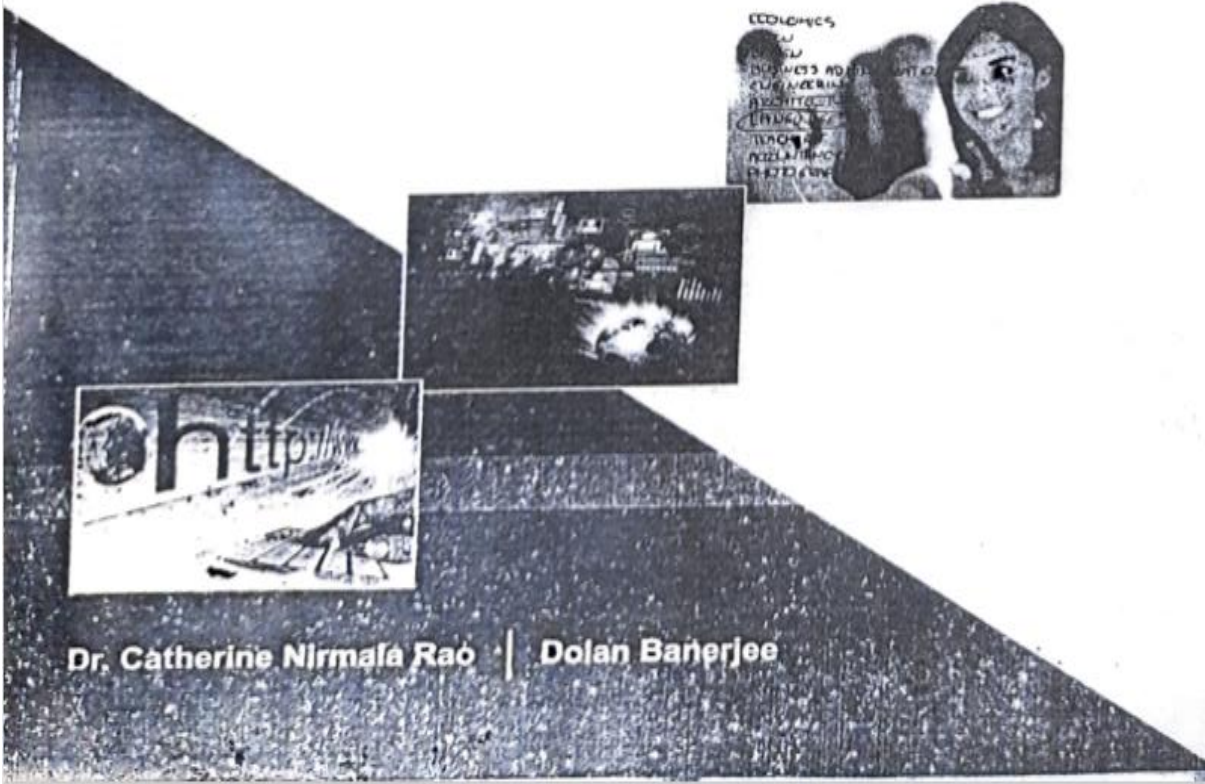
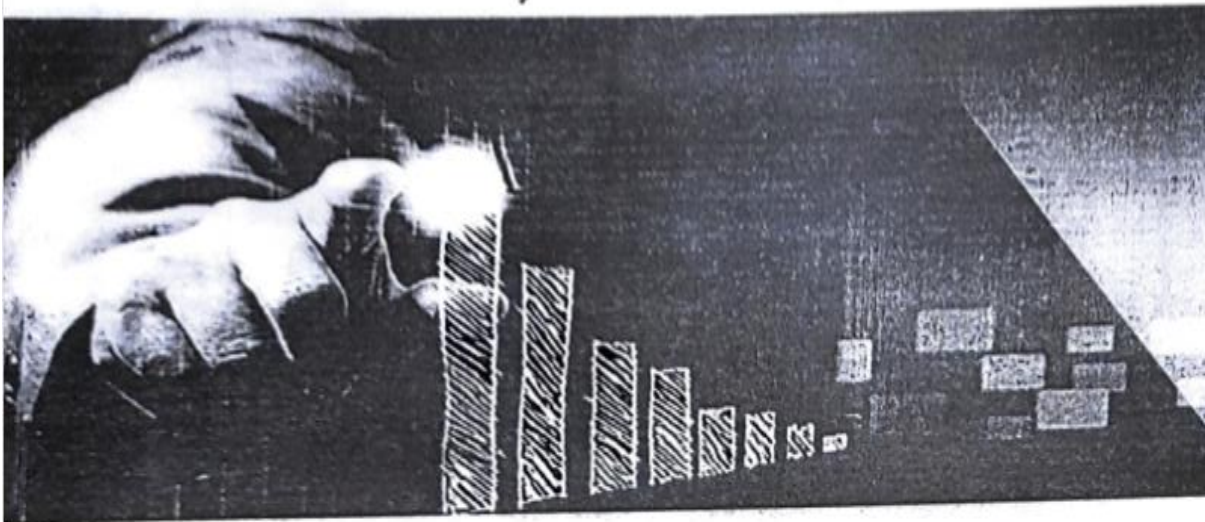
- To know the importance of use of technology in banking industry.
- To analyze the use of technology and its impact on banking business.
- To understand the awareness, perception and the level of satisfaction of customers towards the use of technology.
- To suggest some measures to improve the customer service through technology based on the findings of the study.

RESEARCH METHODOLOGY

The present study on "Role of ICT In making Lazy Banking an Easy Banking - A study with reference to Corporation Bank" has been conducted by employing the following methodology. The study was conducted by collecting primary and secondary data. The research was based on a study of a sample, sized 100, of the customers of Corporation bank, Mangalore city using the e-banking services. The research was done by collection of data from the primary source using the questionnaire. The data collected was analyzed and interpreted to draw a meaningful conclusion. The questionnaires were individually administered to each customer to ensure minimum scope for faulty data entry and error of understanding. This method also gave the interviewer the scope for entering into a dialogue and understanding the customer's perception better. The questionnaire tried to capture the responses of the customers mainly on the key services and technologies and few questions have been included to gauge the level of satisfaction. The data was also collected from bank's annual report, circulars, journals, magazines and books. For the analysis of the study, the percentages as a statistical tool have been used.

9.

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Strategies for Overcoming Contemporary Management Challenges

EMPLOYEE RETENTION THROUGH EMPLOYEE ENGAGEMENT IN SERVICE INDUSTRY WITH SPECIAL REFERENCE TO D. K. DISTRICT"

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INTRODUCTION

In day organisations are very conscious about their reputation in the market and also like to get competitive advantage. Every organisation is focusing upon HR issues and practices. As a result organisations value employees as the most resource, so they should be handled with care. So every organisations address employees' grievances and to satisfy them by providing proper solutions viz. relating job and the work environment. As attrition is a serious concern for many organisations, it is necessary to find out why people are leaving the company. New age employees are far more flexible than old ones leads to a situation where organisations play a vital role in curbing the attrition and retaining the talented pool. Hence, attrition is a serious concern for every company today and they are fighting with this problem by redefining their policies and practices. At a certain point we cannot stop attrition, but we can definitely reduce the rates by devising effective retention strategies.

REVIEW OF LITERATURE

Abinaya T. S. Sange (2015), in his article "Effect of employee engagement on attrition with respect to service industry", analyses the effect of employee engagement on attrition in organizations with special reference to service industry. It was found that employee engagement strategies do have a significant effect on reducing the attrition rate in organizations. However, a more serious consideration in exploring the relationship between the two variables needs to be made by the organisation to have an impact on bottom line results.

Nappinnai & N. Premavathy (2013), in their research article, "Employee Attrition and Retention in a Global Competitive Scenario", present that in the global competitive world as there are ample opportunities for talented persons to move from one organisation to another. As a result, the corporate are facing the problem of attrition. Organisations spend a lot of time and money on employees' retention because losing a valued employee proves to be costly in the form of lost productivity, worried co-workers and lost money. Retention is more economic than going for fresh recruitment. Organisations should have an effective retention plan to keep the current employees.

Lakshminan, Dr. D. Masthan & Dr. V. Chandra (2013), in their article, "Employee Retention through Employee Engagement Study at an Indian International Airport", focused on Employee engagement and the level of engagement in employees by analyzing its drivers (influential factors) and work on them. The study finds that the employee retention can be improved by increasing the level of employee engagement and focusing on few non-financial drivers.

Dr. Jude Lavanya Kumar and Dr. T. Gopinath (2016), in their research paper, "An Empirical Study on Employee Engagement and Retention Strategies in BPO Companies in India", the study examines and comprehends the purposes for which do BPO employees switch their occupations, to know why retention is required and to understand the different strategies received by BPO industry for retaining their employees.

PROBLEM STATEMENT

Employee engagement and Employee Retention have become the key challenge in the service sector which need to be addressed to achieve organisation goal, there is need to map and measure these and also establish the link between these with organisational performance.

OBJECTIVES

This paper has been prepared with the following objectives:

- To study the significance of Employee engagement in the organisation.
- To study the drivers of the employee engagement in the organisation.
- To find out the factors for choosing the service industry for employment and reasons for leaving the same.
- To examine the contribution of Employee engagement in Employee Retention.
- To give some observations and suggestions based on the findings of the study.


10.

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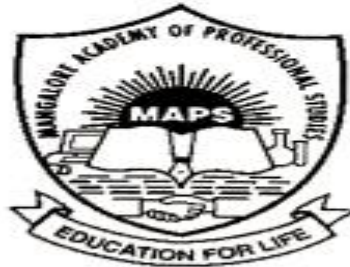
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HEALTH INSURANCE LITERACY AMONG RURAL FOLK: A STUDY IN KEPU GRAMA PANCHAYAT OF BANTWAL TALUK

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ABSTRACT

Growing economies and changing technologies are constantly presenting new challenges and creating new opportunities for the business. Access to healthcare services is critical for rural communities. Rural residents often experience barriers to healthcare that limit their ability to get the care they need. For rural residents to have sufficient healthcare access, necessary and appropriate services must be available which can be accessed in a timely manner. Indian economy has undergone tremendous transformation with the introduction of LPG in 1991. The remarkable transformation has been in Indian insurance sector which has opened up to competitors by integrating financial services to the global market. In order to protect the interest of the investors IRDA was established in 1999. Many insurance companies entered this sector to provide the service of health insurance by bringing experience, specialised marketing skills, operational experience, upgraded technology etc.. Educating rural population in gramapanchayath like Kepu in Bantwal taluk on the need of insurance is a challenging one, but definitely provide a platform for insurance business

Keyword: Health Insurance, Literacy, Communities, Opportunities, Challenges

INTRODUCTION

Growing economies and changing technologies are constantly presenting new challenges and creating new opportunities for the business. Access to health insurance services is critical for rural communities. Rural residents often experience barriers to health insurance services that limit their ability to get the care they need. For rural residents to have sufficient healthcare access, necessary and appropriate services must be available which can be accessed in a timely manner. Indian economy has undergone tremendous transformation with the introduction of LPG in 1991. The remarkable transformation has been in Indian insurance sector which has opened up to competitors by integrating financial services to the global market. In order to protect the interest of the investors IRDA was established in 1999. Many insurance companies entered this sector to provide the service of health insurance by bringing experience, specialised marketing skills, operational experience, upgraded technology etc. In rural areas, where there is little anonymity, social stigma and privacy concerns are more likely to act as barriers to healthcare access.

Health insurance literacy is "the capacity to find and evaluate information about health plans". Health insurance literacy focuses on insurance coverage. Insurance is more concentrated in relatively financially stable urban areas, but the requirement for a cushion to absorb risks is greater among rural and urban poor. For the development of the economy, insurance penetration in India should grow, but that growth will be possible only when suitable products become available. The poor and needy find insurance a risky proposition with their uncertain and irregular incomes, and with their limited ability to read about its benefits. The male literacy rate in India in the year 2011 was 82.14 percent; the female literacy rate was only 65.46 percent (Census 2011).

11.



इस पुस्तक का कोई भी भाग किसी भी रूप में या किसी भी अर्थ में प्रकाशक की अनुमति के बिना प्रकाशित नहीं किया जा सकता। सर्वाधिकार संपादक के अधीन हैं।

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डॉ. सुमा टी. रोडनवर

आधुनिक हिंदी साहित्य की लगभग सभी विधाओं का शुभारंभ भारतेंदु काल में हुआ। जीवनी साहित्य की शुरुआत भी भारतेंदु काल से ही मानी जाती है। व्यक्ति विशेष के जीवन व वृत्तांत को जीवनी कहते हैं। अंग्रेजी में जीवनी के लिए दो शब्द प्रचलित हैं—'लाइफ' तथा 'बायोग्राफी'। हिंदी में इसे 'जीवनी चरित्र' तथा 'जीवन चरित' भी कहा जाता है। कुछ आलोचकों का कहना है कि आदिकाल के चरित काव्यों का चरित शब्द कालांतर में चरित्र बन गया होगा और आगे चलकर जीवन चरित्र ही जीवनी कहलाया होगा। लेकिन जीवनी साहित्य की सही मायने में शुरुआत आधुनिक काल में हुई पाश्चात्य साहित्य के प्रभाव के फलस्वरूप भारतेंदु काल में इस विधा का आरंभ माना जाता है। कीर्तिक प्रसाद खत्री ने 1893 में मीराबाई का जीवन चरित्र लिखा। भारतेंदु हरिश्चंद्र ने बड़े स्तर पर जीवनियाँ लिखीं। उन्होंने विक्रम, कालिदास, रामानुजाचार्य, शंकराचार्य, जयदेव, पुष्पदत्त, वल्लभाचार्य, सूरदास, नेपोलियन तथा राजाराम शास्त्री आदि की जीवनियाँ लिखीं तो प्रतापनारायण मिश्र का जीवन चरित भी लिखा। पर भक्तिकाल में 'भक्तमाल' तथा 'वार्ता-साहित्य' मिलता है, जिनमें भक्तों व संतों के चरित्र को अतिरंजनापूर्ण शैली में लिखा गया, जो अविश्वसनीय तथा संदिग्ध लगता है। पुराणों और महाकाव्य में राजपुरुषों, देवताओं और वीरों का वर्णन मिलता है। पर उसे आधुनिक जीवनी साहित्य के अंतर्गत नहीं रखा जा सकता।

जीवनी दूसरों के द्वारा लिखी जाती है। सामान्यतः जिसमें किसी व्यक्ति के संपूर्ण कार्यों का वर्णन होता है। जीवनी कथा साहित्य नहीं है, इसलिए उसमें कृत्रिमता तथा कल्पना के लिए कोई जगह नहीं होती। लेखक के लिए जीवनी लिखना एक चुनौतीपूर्ण कार्य होता है। जिस चरित को लेकर वह

12.

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आलोचना



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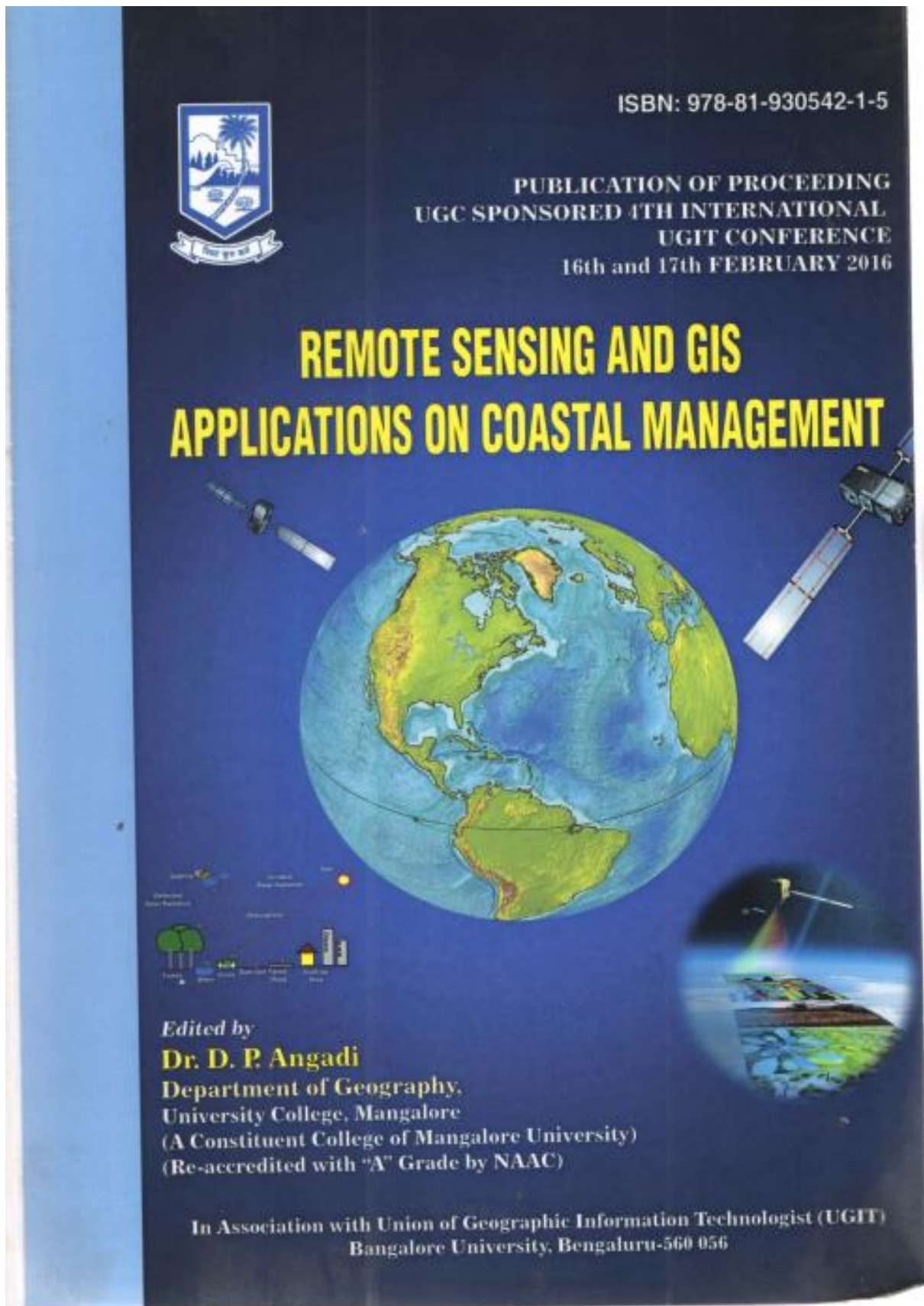
हिन्दी कविता में भूमंडलीकरण विमर्श

-डॉ. सुमा टी. रोडनकर

'सोन चिरैया! सोन चिरैया!
उड़ने में कैसा लगता है?
मुक्त नहीं बोलूंगी, भैया
कहने को पैसा लगता है।'

राकेश रंजन की 'वाक्-3' में प्रकाशित कविता की यह साधारण-सी पंक्तियाँ भूमंडलीकरण के प्रभाव को व्यक्त करती हैं। सोन चिरैया का स्वभाव सहज बोलना है, वह भी पैसा माँग रही है तो हम यह सोचने पर मजबूर हो जाते हैं कि आज के भूमंडलीकरण के दौर में आम आदमी की हालत क्या होगी, जो हम भूमंडलीकरण की इस त्रासदी में गुजर रहे हैं। भूमंडलीकरण शुद्ध पूँजीवादी अवधारणा है, जो मुक्त बाज़ार व्यापार नीति के रूप में 1846 में ही इंग्लैंड में शुरू हो गया था। बीसवीं सदी के अंतिम दशक तक आते यह विश्व व्यापार संगठन के रूप में प्रसिद्ध हो गया और दुनिया के शांतिप्रिय और विकासशील देशों के नागरिकों को उपभोक्ता बनावट पश्चिम दुनिया के भोगवादी संस्कृति को भोगने की कुचेष्टा व षड्यंत्र कर रहा है। भूमंडलीकरण हमारे लिए स्वर्णिक और चौंकाने वाला अहसास दिला रहा है कि आज गाँव शहर में आ गया है तो शहर गाँव में। यानि आज हम विश्व गाँव में जी रहे हैं। दुनिया की हर वस्तु, भोजन, समाचार सब कुछ घर बैठे खरीद सकते हैं, उसका उपयोग कर सकते हैं। लेकिन कभी हमने यह नहीं सोचा कि उपभोक्ता के रूप में हम उत्कृष्ट गुणवत्ता की वस्तु कम से कम कीमत में प्राप्त तो कर लेते हैं, पर दुकानदार और फुटपाथ पर घूम-घूम कर बेचनेवाले भी आए दिन किसानों की भाँति आत्महत्या क्यों करने लगे हैं? भूमंडलीकरण की इस

13.



to stop soil erosion and thereby imageries brings certain constraints in the minute and micro land use analysis of the district.

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SUSTAINABLE DEVELOPMENT OF ECO-TOURISM IN WESTERN GHATS OF KARNATAKA: A GEOGRAPHICAL APPROACH

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1. Introduction:

Ecotourism refers to recreational trips undertaken for the purpose of viewing ecosystems, scenery, wildlife and other natural features of a given region. The International Ecotourism Society defines the practice as "responsible travel to natural areas that conserves the environment and improves the well-being of local people." Such business accounts for a substantial portion of the modern global tourism industry, and generates significant amounts of money--not to mention controversy--in many parts of the world. Much ecotourism the world over is centered on wildlife, for better or worse. Often a handful of flagship species attract most of the attention to preserve. In Yellowstone National Park in the U.S. Rocky Mountains, grizzly bears and gray wolves are some of the most sought-after wildlife species. Interest in these large, exciting animals--termed "charismatic mega fauna" by conservationists--affects a great variety of other organisms, because they typically require large territories and thus their preservation broadly impacts their ecosystems.

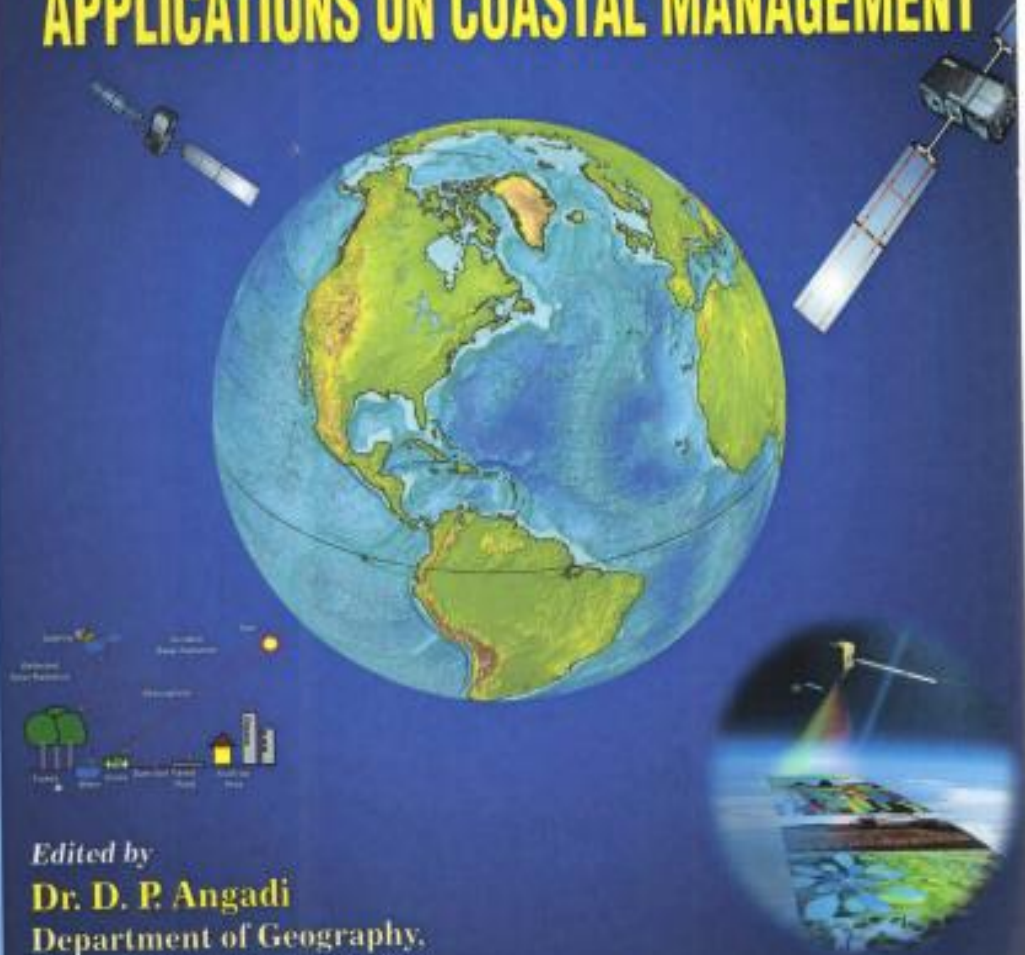
Ecotourism is a new approach in tourism. Ecotourism is a preserving travel to natural areas to appreciate the cultural and natural history of the environment, taking care not to disturb the integrity of the ecosystem. It stretches from North Canara district in the north to Kodagu in the south in Karnataka. These districts are lush green and rainforest are covered with distinct culture, unique customs and traditions. The Western Ghats in Karnataka are called Malnadu. The rich forest areas and biological diversities have been



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Edited by

Dr. D. P. Angadi

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University College, Mangalore
(A Constituent College of Mangalore University)
(Re-accredited with "A" Grade by NAAC)

In Association with Union of Geographic Information Technologist (UGIT)
Bangalore University, Bengaluru-560 056

H¹N¹INFECTION IN DAKSHIN KANNADA DISTRICT, INDIA: COMPARISON WITH THE DATA FRM GLOBAL INFLUENZA SURVEILLANCE AND RESPONSE SYSTEM (GISRS).

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Priya M. University College, Mangalore, Hampanakatta, Mangalore University, Mangaluru -575001	Nagarathna K.A. University College, Mangalore, Hampanakatta, Mangalore University, Mangaluru -575001	Siddaraju M. Nanjundaiah University College, Mangalore, Hampanakatta, Mangalore University, Mangaluru -575001
--	---	--

Introduction:

On 15th April 2009, a 10-year-old patient in California was detected with an infection of influenza A virus and laboratory testing at CDC confirmed that this virus was new to humans. Few days later, an 8-year-old patient living in California about 130 miles away from the first patient is also detected with the similar virus. The virus quickly spread across the world (30 countries) within 3 months through human to human transmission. By the end of June 2009, World Health Organization (WHO) declared pandemic alert to level 6. These viruses were different from all other flu viruses reported previously in humans or animals. Swine flu and human has almost similar symptoms i.e nasal secretions, cough, decreased appetite rarely death. In very few occasions human have developed the swine flu infection when they are closely associated with pigs (farmers and pork processors), and in similar way pig populations are rarely infected with the human flu infection. Influenza A (H1N1) virus is the subtype of influenza A virus responsible for human influenza in 2009 and 1918 outbreak (Spanish Flu). The 2009 H1N1 virus was a novel virus that with a combination of gene segments that have previously not been reported in swine or human influenza viruses [1]. The H1N1 flu has spread with great speed across 200 different countries and territories in the 2009-2010 flu seasons.

This virus is the result of a re-assortment of genes from 4 influenza viruses namely 1. North American swine influenza, 2. Asia/Europe swine influenza, 3. human influenza and 4. avian influenza (non-H5). Genetic studies have shown that gene for hemagglutinin (HA) is similar to the swine flu viruses present in U.S. pigs and gene for neuraminidase (NA) resembled isolates of European swine flu. The name H1N1 is because it exhibits two main surface antigens, H1 (hemagglutinin type 1) and N1 (neuraminidase type1). The eight RNA strands from novel H1N1 flu have one strand derived from human flu strains, two from avian (bird) strains, and five from swine strains. Haemagglutinin causes red blood cells to clump together and binds the virus to the infected cell. Neuraminidases are a type of glycoside hydrolase enzyme which helps to move the virus particles through the infected cell and assist in budding from the host cells [2].

Dakshina Kannada is the southern coastal district of Karnataka State, India. The district lies between 12 57' and 13 50' North Latitude and 74 and 75 50' East Longitude. It has a population of 20, 89,649. The area is characterized by excessive humidity (78%) during the greater part of the year. Communicable diseases are common in Dakshina Kannada because of high humidity and heavy rainfall in the region [3]. Hence there is more chance of water getting stagnated which leads to



WEEDS: ECOLOGICAL AND SCIENTIFIC ATTRIBUTES

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Abstract— Weeds are the actual green cover on earth protecting erosion and also improve the soil quality. In the present study, we have conducted a random survey in Mangaluru Taluk as part of the Peoples Biodiversity project from Karnataka Biodiversity Board. In this survey we identified most common weed plants and documented the associated traditional knowledge from Traditional practitioners and localities. Our survey suggests people are less aware of ecological benefits of weeds in soil conservation, green cover and its medicinal benefits. Along with documentation we created awareness about the ecological importance of weeds and their medicinal values through group discussions and meetings. We have done a thorough literature survey of selected weed plant species for their bioactive properties and validated its scientific attributes with recent publications by scientific community. This study highlights the importance of weeds and their attributes.

Keywords— Weeds, traditional knowledge, soil conservation, green cover.

INTRODUCTION:

A weed is a sporadically spreading plant species in an undesirable land. Weeds are also referred as unwanted plants in human-controlled settings, such as farm fields, gardens, lawns, and parks. The term "weed" has no botanical significance in terms of taxonomy, because a plant that is a weed in one context and place may become a desirable crop or species at different setting or land. As part of Peoples Biodiversity Report (PBR), we surveyed 3 villages belonging to Mangaluru taluk to gather information on the vegetation and crops. Interesting part of the study was to identify the weeds in the open field and follow lands. The huge and vast spreading of weed plants in many regions appeared like a green cover against soil erosion and dry lands. Hence we planned for an awareness program on "need of weeds" along with the PBR data

collection. The following study was an effort to understand the basic knowledge and notion of the people for weeds and their usage in their local settings. It was also an effort to spread the awareness on weeds in maintaining the green cover on and also its medicinal uses.

Most of the weeds are effectively well adapted to grow and proliferate in diverse areas¹. The weedy nature of these species often gives them an advantage over more desirable crop species because they often grow quickly and reproduce quickly, or may have short lifespans and they commonly have seeds that persist in the soil for many years. Some weeds complete multiple generations in the same growing season. Whereas, perennial weeds often have underground stems that spread under the soil surface or have creeping stems that root and spread out over the ground. These weedy natures allow them to grow unrestricted in agricultural fields, lawns, roadsides, and construction sites.

There are approximately 250,000 species of plants worldwide, and approximately 8000 species are considered to behave as weeds. There are various methods and features to categorise the types of weeds. They can be categorised based on their invasive strength, crop interference, adaptability etc. Similar morphological characters, life cycle, requirements of soil, water, and climatic condition are grouped together as a class or category. This classification of weeds is helpful for management of a larger weed groups instead of an individual weed species. It is always economical and practically feasible to manage the group of weeds as compared to manage the individual weed species.

Table 1: Classification of weeds²

Based on their life cycle	
Annual Weeds:	They complete their life cycle within one year or one season
Kharif Weeds:	They appear with the onset of monsoon (June, July) and complete their life cycle when rainy season is over (Oct or Nov). Eg. Cock's comb, <i>Portulaca</i> etc
Rabi Weeds:	They complete their life cycle during winter season (Oct/Nov to Feb). Eg. <i>Chenopodium album</i> , <i>Portulaca oleracea</i> , wild oat etc.
Summer Weeds:	They complete their life cycle during summer season (Feb to May). Majority of the Kharif season weeds grow during summer season in irrigated farming. Eg. <i>Portulaca</i> , <i>Amaranthus</i> spp, <i>Euphorbia</i> Spp

An Integrated approach of Radon Transform and Blockwise Binary Pattern for Shape Representation and Classification

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Abstract—In this paper, we propose Radon Transform based shape descriptor. The Radon transform is region based and hence is robust to noise and it needs no normalization. These features are matched using Euclidean Distance. We have also proposed an integrated approach combining Radon transform with our approach Block based Binary Pattern (BBP) to enhance the classification accuracy. The BBP takes the local neighborhood of each pixel, replaces the neighborhood block by the single pixel with the pixel value, which is the decimal equivalent of the binary stream of the neighborhood block. The BBP features does not vary when shape undergoes shift or rotation operation. These features are matched using Earth Movers Distance (EMD) metric. The decision level fusion of these two works well and gives better classification accuracy and is proved experimentally. The BBP found to be rotation invariant and invariant to shift and uniform scaling of the object. We have conducted experiments on the standard shape databases namely, *Kimia-99* and *Kimia-216* and *MPEG-7* datasets. The *Precision-Recall graph* has been drawn for *MPEG-7* dataset presenting the retrieval accuracy. The results obtained proved that proposed approach gives better classification accuracy compared to other available in the literature.

1. Introduction

The research work in Pattern Recognition has lead to significant advances in office automation to industrial works through the creation of optical character recognition systems, assembly-line industrial inspection systems, medical imaging, defense and biometrics. The performance of the automated machine learning intelligent systems depends upon representation and identification of the components of the system under investigation. In many of the automated intelligent systems, shape is used as one such efficient representation scheme to represent and classify objects accurately. The shape based representation scheme should retain dominant characteristics of shape, must be compact, must possess invariance to geometric transformations. There are ample number of techniques based on shape contour and shape region exists in the literature.

The methods based on shape contour include distance sets [1], elastic matching [2], robust symbolic representation [3] etc. The region based methods include Fourier descriptor [4], Zernike Moments [5], shock graphs [6] [7], Bone graphs [8], Skeletal shape abstraction [9] etc. We have presented here a brief review of few approaches exists in the literature.

The curvature scale space (CSS) [10] method is based on positions and degree of convexity/concavity of the boundary subdivisions. The multi-scale convexity concavity (MCC) [11] takes into consideration every two consecutive scale levels and analyses the displacement of the sample points on the given shape boundary. There are approaches namely, Triangle area representation (TAR) [12] [13], Hierarchical Procrustes Matching (HPM) [14], Shape Context (SC) [15] and Inner-Distance Shape Context (IDSC) [16] which gives promising results on standard shape datasets. Though there exists ample number of approaches in the literature, none of these single classifiers are found to be accurate due to large variations of shapes in the same class and large similarities in shapes of different classes. In such scenarios, combining two or more basic classifiers would perform better than single decision making scheme. Hence, combined classifier is gaining increasing attention in the pattern recognition community as none of the single classifier approaches accurately classify the objects with large intra-class variation and inter-class similarities. The approach which combines Morphology based pattern spectrum with Height functions [17] and Morphology based pattern spectrum with IDSC [18] are combined classifiers which does the decision level fusion of the feature vectors to obtain the accurate results. The combined classifier namely, learning manifold approach [19] does the decisive level fusion of Centroid distance, Farthest distance, Zernike distance and Major axis shape descriptors [19] to improve the classifier accuracy. In this context, we have made an attempt to propose Radon Transform as the shape descriptor and also an integrated approach by combined it with our approach Block based Binary Pattern (BBP) to enhance the classifier accuracy, giving rise to a powerful classifier model. We have explained in detail the proposed approach in section 2, followed by experimental results in section 3. The

Eigenvalue Analysis with 2D-DCT and BBP for Shape Representation and Classification

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ABSTRACT

In this work, we present eigenvalue based shape descriptor which makes use of small eigenvalue and large eigenvalue along with two dimensional Discrete Cosine Transformation (2D-DCT) for the purpose of feature extraction. The DCT based features are combined with Block based Binary Pattern (BBP) and hence propose the combined classifier model for shape representation and classification. The small eigenvalue and large eigenvalue are computed for each pixel associated with a shape, capturing the structure of a shape. It is well known fact that the 2D-DCT is capable of capturing the region information and does the energy compaction. Hence, we perform 2D-DCT on these two eigenvalue based matrices to obtain compact representation of the shape and are matched using Euclidean Distance. We have also proposed a variant of local binary pattern called blockwise binary pattern (BBP) which is found to be invariant to rotation and shift of the object. The histogram features obtained due to proposed BBP are matched using Earth Movers Distance (EMD) metric. Finally, to improve the classification accuracy, we have proposed a decision level fusion strategy which integrates 2D-DCT based features with BBP. Extensive experimental results on the publicly available shape databases namely, Kimia-99 and Kimia-216 and MPEG-7 data sets demonstrate the accuracy of the proposed method and comparative analysis exhibit that the proposed approach classifies more accurately than many baseline shape matching algorithms.

Keywords

Eigenvalues, Discrete Cosine Transformation, Block based Binary Pattern, Euclidean distance, Earth Movers Distance, Combined classifier, Decision fusion, Shape Representation, Shape Classification, Shape descriptor

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1. INTRODUCTION

Object representation and classification plays very significant role in the area of Machine Learning and Computer Vision. There are many object representation schemes exists in the literature, out of which shape is one of the significant representation scheme. Most commonly, a boundary or region based representation scheme is used to represent and describe the object. In most of the imaging applications, the image analysis can be reduced to the analysis of shapes, hence shape based approaches receiving increased attention from researchers.

The contour-based methods include distance sets [9], elastic matching [2], robust symbolic representation [5] etc. The region based methods include Fourier descriptor [3], Zernike Moments [10], shock graphs introduced by Siddiqi et al. [21] [22], Bone graphs [14], Skeletal shape abstraction [6] etc. A review on some of the well known shape descriptors are presented below.

Zhang and Lu [26] found that for general shapes, the centroid distance function is the most desirable shape signature to derive Fourier Descriptor. El-ghazal et. al., [7] proposed Invariant curvature-based Fourier shape descriptors which is derived from 2D Fourier transform of the curvature-scale image. The curvature scale space (CSS) [16] method make use of locations and the degree of convexity (or concavity) of the segments of the shape boundary.

The multi-scale convexity concavity (MCC) [1] computes displacements of contour points between every two consecutive scale levels. The overlapped segmentation is done in Hierarchical procrustes matching (HPM) [15] method, whereas non overlapped segmentation using midpoint of the curve is done by shape tree [8].

The Shape Context (SC) [4] captures the spatial distribution of contour points relative to other sample points. The spatial distribution is represented by a coarse histogram and the bins in the histogram are uniform in log-polar space which makes the descriptor more sensitive to nearby sample points than to points farther away [4]. To make contour-based shape descriptors articulation insensitive, Ling and Jacobs [13] proposed Inner-Distance Shape Context (IDSC) [13]. Although, IDSC best capture the global characteristics, the local characteristics are not captured in this approach and hence is sensitive to small perturbations in local regions.

It shall be observed from the above literature review that neither contour based nor region based shape descriptors are found to be more accurate for shape classification. In such scenarios, combining two or more basic classifiers would



BIODIVERSITY STUDY OF KANAKAMAJALU

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Synopsis- Increasing exploitation of bioresources has imbalanced nature and its biodiversity. Once the rare species become extinct, then even today's high end technologies will not be able to save them. Hence, whatever we are left with, we need to preserve and prevent them from getting extinct. Karnataka Biodiversity Board (KBB), under Government of Karnataka is documenting the local biodiversity of every gram panchayat under the project 'People's Biodiversity Register'. It is an innovative project and a unique opportunity for teachers and students of life sciences to study the local biodiversity and document as per the PBR guidelines.

Kanakamajalu is a small village Gram Panchayat in Sullia taluk in Mangalore District. It is named so due to the abundant golden paddy grown in Kanakamajalu. Biodiversity study of Kanakamajalu gram panchayat is the part of KBB project. This study has helped to know local flora and fauna with new species of medicinal properties. Many traditional knowledge holders in agriculture, horticulture, pisciculture, and forestry are studied. Common and wild flora and fauna are also included. Natu vaidyas both for human and livestock, hakims who prepare traditional medicines are identified. Padhu kava and padhu mulla were the two unique medicinal plants of this area. Pernal padhe, Mager Gudde and Nishani Gudde are the common tourist places holds ancient interesting history. Many old people are the best resources for traditional knowledge regarding rare species. This study helped to know the complete biodiversity of Kanakamajalu, based on the information given by the local people.

Keywords- Kanakamajalu, Karnataka Biodiversity Board.

INTRODUCTION

Earth is a mother of all resources. All living beings have a right to utilize these resources. Each one of them have their unique importance contributing to biodiversity especially in western Ghats. But indiscriminate use of the resources is disturbing the nature by unbalancing the demand and supply of bioresources. Mahatma Gandhi says 'Nature has everything to satisfy our needs but not

greeds.' We are dependent on nature for food, water, shelter, clothing, medicines and even fuel. To restore the resources, there should be equal "give and take" strategy between us. But this is not the fact. Hence, many resources are disappearing. In the days to come, rare species can be seen only in the picture. There are plenty of unidentified and misidentified species of which many are getting extinct. Any species once lost, cannot be recovered even by today's high end technologies. Hence, there is a need to restore, preserve and cultivate rare species. Thereby, it is necessary to document them before they get extinct. It will help to know to which part it belongs originally.

UN General Assembly has adopted 22nd May every year as the 'International Day for Biological Diversity' (IDB). The theme for IDB in 2016 is 'Mainstreaming Biodiversity: Sustainable people and their livelihood.' Biodiversity and Ecosystem Services it supports, is the foundation for livelihoods and sustainable development in all areas including economic sectors such as Agriculture, Forest, Fisheries and Sustainable Tourism. To create awareness and implement the rules and regulations of biodiversity, Karnataka Biodiversity board (KBB) was established by Karnataka Government in 2003 under Biological Diversity Act 2002. It aims towards the conservation and documentation of biodiversity. (12)

Biodiversity study of Kanakamajalu gram panchayat is the part of KBB project where data is collected about the area, peoplscape, landscape, soil type, water resources, livelihood, population, mainly the flora and fauna. This biodiversity study of Kanakamajalu has brought out unique plant species of this area and sacred groves too. Once documented, the resources will be known to all consequently, preventive & sustainable preservative measures can be taken mainly for the species which are about to extinct.

WORK METHODOLOGY

Karnataka has rich biodiversity. This diverse biodiversity should be documented and conserved to



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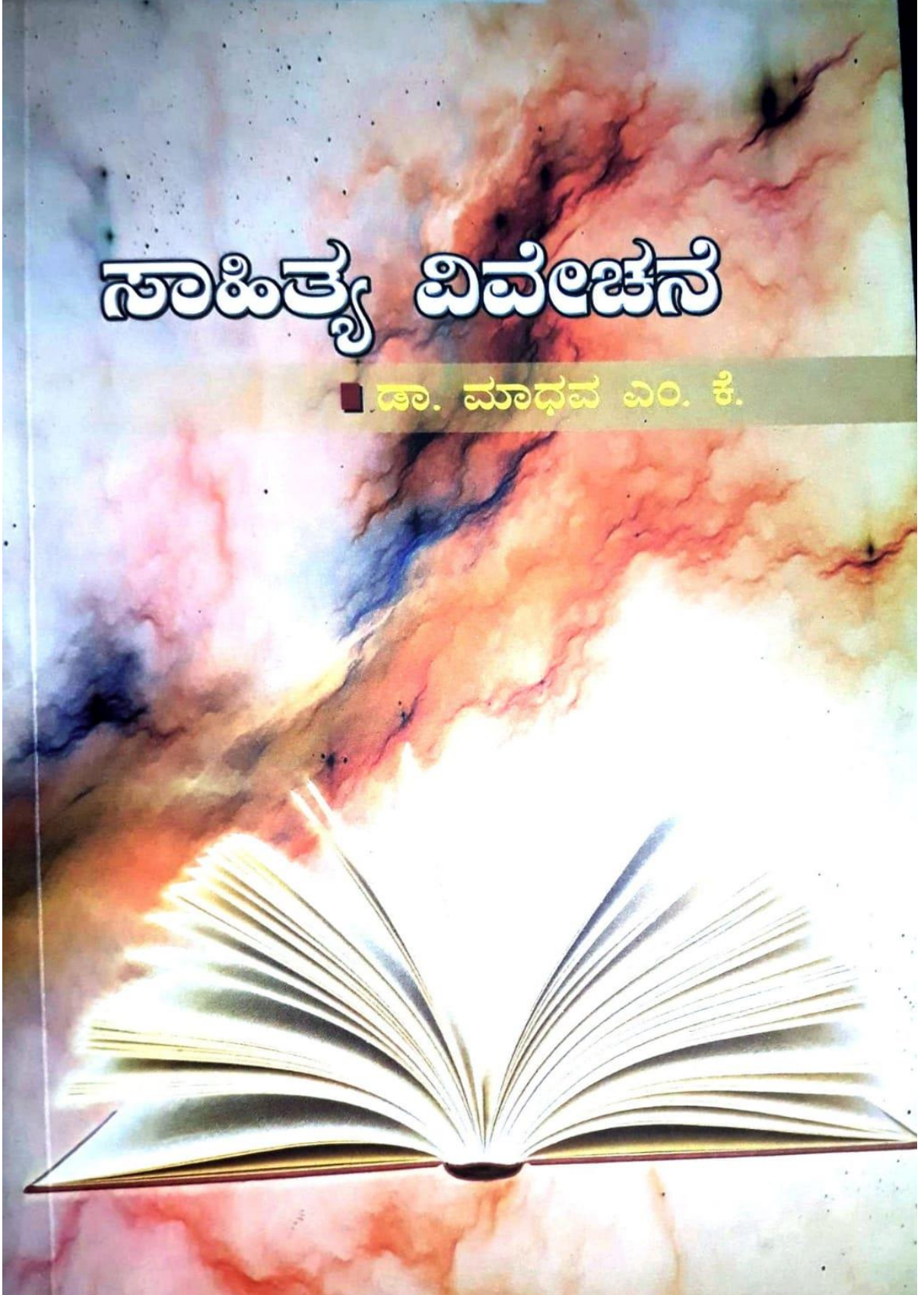
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19.



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ಡಾ|| ಮಾಧವ ಎಂ. ಕೆ ಅವರು ಬಹುಮುಖೀ ವ್ಯಕ್ತಿತ್ವದ ಪ್ರತಿಭೆಯ
ಆಗರ. ಉತ್ಸಾಹಿ ಬರಹಗಾರನಾಗಿ, ವಿಮರ್ಶಕರಾಗಿ, ಭಾಷಣಕಾರನಾಗಿ,
ತರಬೇತುದಾರನಾಗಿ ನಿರಂತರವಾಗಿ ತೊಡಗಿಕೊಂಡವರು. ಅದಮ್ಯ
ಜೀವನೋತ್ಸಾಹವನ್ನು ಹೊಂದಿರುವ ಡಾ|| ಮಾಧವ ಹಿತ-ಮಿತ ಮಾತಿನ
ಮೋಡಿಗಾರ. ಸಾಮಾಜಿಕ ಹುಡುಕ - ಸ್ವಂದನ ಹೊಂದಿರುವ ಕ್ರಿಯಾಶೀಲ
ಉಪನ್ಯಾಸಕ, ಸಂಶೋಧಕ, ಲೇಖಕ.

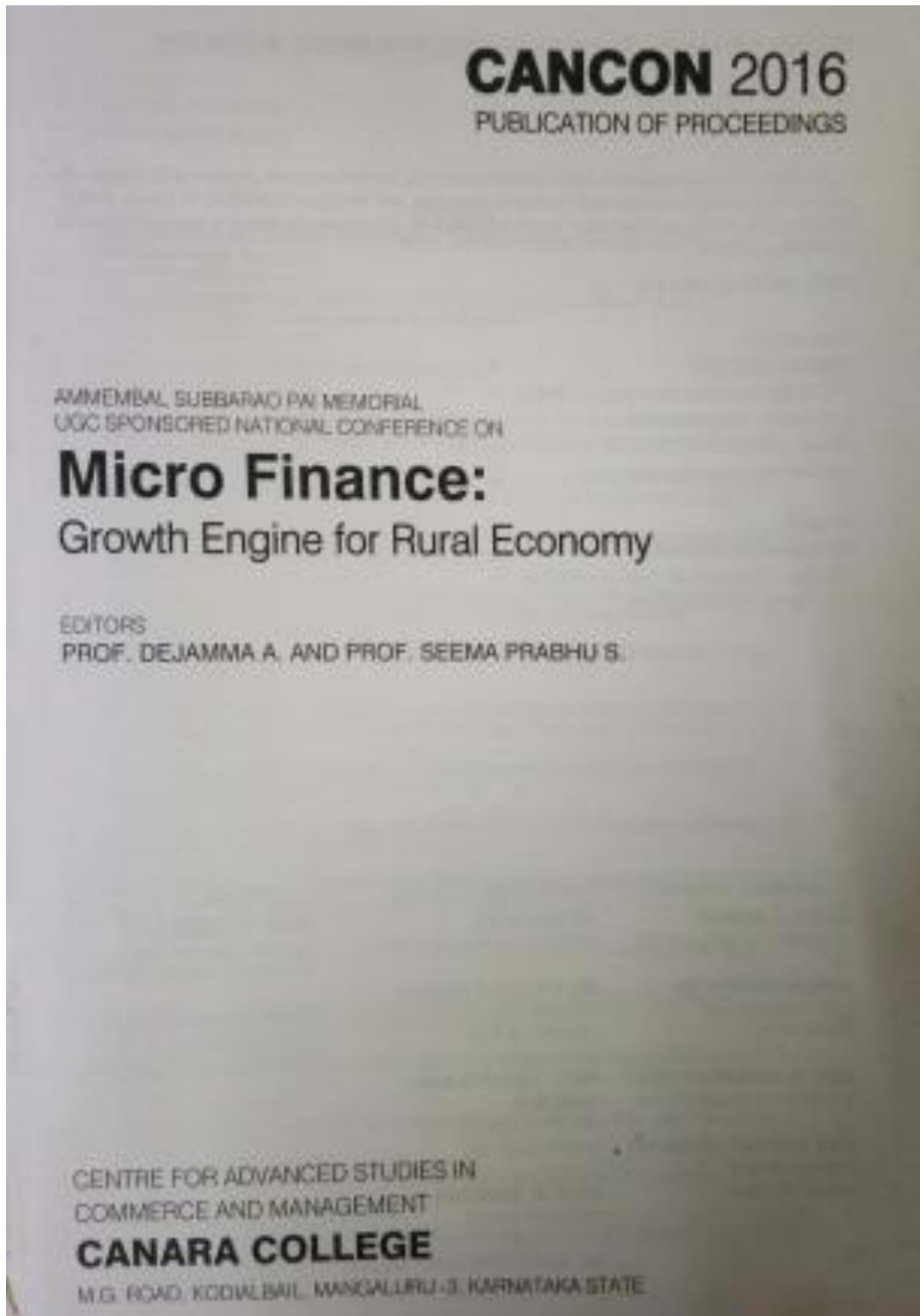
ಪ್ರಸ್ತುತ ಕೃತಿ ಕಾದಂಬರಿಗಳ ಅಧ್ಯಯನದಲ್ಲಿ ನಾ. ಮೊಗಸಾಲೆಯವರ
ಕಾದಂಬರಿಗಳ ಬಗ್ಗೆ ಬೆಳಕು ಚೆಲ್ಲುತ್ತಾ ಮೊಗಸಾಲೆಯವರು ತಮ್ಮ
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ಉಪನ್ಯಾಸಕರು, ಮಂಗಳೂರು



ಉಷಾ ಪ್ರಕಾಶನ
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21.



MICRO FINANCE: GROWTH ENGINE FOR RURAL ECONOMY

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ROLE OF MICROFINANCE IN POVERTY REDUCTION IN INDIA

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Microfinance refers to an array of financial services, including loans, savings and insurance, available to poor entrepreneurs and small business owners who have no security and wouldn't otherwise qualify for a standard bank loan. Microfinance is emerging as a powerful instrument for poverty reduction in the new economy. Microfinance cover not only consumption and production loans, but will also include other credit needs such as housing and shelter improvements. Poverty is a fresh and undesired phenomenon in mankind. Microfinance sector has grown rapidly over the past two decades and has helped women to gain economic empowerment and improve quality of their life. Provision of financial services is one of the important economic inputs in the effort to reduce poverty. Microfinance institutions aim to provide credit to the poor who have no access to commercial banks. In general, these institutions receive financial support from western donors, NGOs or commercial banks who lend to microfinance institutions, often against below market interest rates.

MEANING OF MICROFINANCE AND POVERTY REDUCTION:

Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Ultimately, the goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money and insurance.

Poverty reduction is a term that describes the provision of various measures, both economic and humanitarian, that will permanently lift people out of poverty.

OBJECTIVES OF THE STUDY:

- To study the importance and role of microfinance in poverty reduction.
- To analyze the role of microfinance institutions.
- To study the features and principles of microfinance.

METHODOLOGY:

Research methodology is descriptive. Formative information has been collected with the help of Magazines, Newspapers, Research Articles, Reports, Journals, E-Journals and Websites.

Role of Microfinance in Poverty Reduction:

Microfinance is about providing financial services to the poor who are not served by the Commercial bank financial institutions - it is about extending the frontiers of financial service provision. Microfinance serves as effective tool stronger many for poverty alleviation. However, it should be used with caution despite such claims, the equality between microfinance and poverty is a complex phenomenon and many countries have the poor in general have to cope with. Rural finance institutions are not motivated to lend money to the general rural financial institutions show a preference for urban over rural sectors, large scale over small scale transactions, and non-agriculture over Agriculture loans.

Formal financial institutions have the incentives and to the rural poor for the following reasons:

Management difficulties: Small rural areas often geographically scattered, in areas with poor communication facilities, making their administration difficult.

Systematic risks: Agricultural production is associated with some systematic risks, such as drought and floods, which is reflected in a non-ownership of local incomes.

Repayment problems: The repayment of working capital may be required only once a year to many during the harvest season. On the other hand, access to informal loans is relatively easy, convenient and available locally to low income households for the following reasons:

- Informal moneylenders use informal and contracts to reduce default risk, such as development of business relationships with their clients.

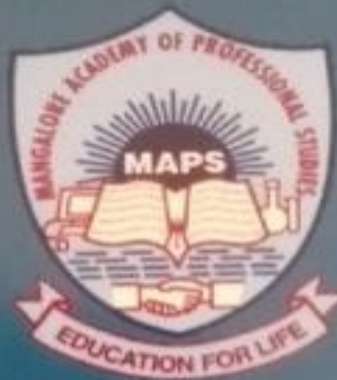
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EMPOWERMENT OF RURAL WOMEN THROUGH SHGs -A STUDY WITH REFERENCE TO BANTWAL TALEK

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ABSTRACT

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress. India was one of the first country in the world to give women the right to vote. Empowerment of women is essential to harness women labour in the main stream of economic development. It is multidimensional in its approach and covers social, political, economic and social aspects. Recently a huge number of self-help groups have been formed by women. This study has been conducted to understand the role of SHGs in women empowerment through entrepreneurship. The study also tries to know how women entrepreneurs meet their financial requirements.

Key words: Women empowerment, SHGs, entrepreneurship.

INTRODUCTION

The concept of Self Help Groups serves to underline the principle "for the people and of the people". The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also to the family and community as a whole. Self Help Groups have linkages with Non-government Organizations (NGOs) and banks to get finance for development. SHGs promote the economy of the country by its contribution to rural economy.

SELF HELP GROUPS

Self Help Groups are voluntarily formed informal groups, consisting of 10-20 members who are encouraged to save on regular basis. They use the pooled resources to meet the credit needs of the group members. The group is democratic in nature and collectively make decisions. Since the members are neighbours and have common interest, the group is a homogeneous one. Cohesiveness is one of the characteristic features. Regular savings, periodic meetings, compulsory attendance, systematic repayment and training are the salient features of the SHG.

MICRO-FINANCE

Micro-finance has evolved as a need-based programme for empowerment and alleviation of poverty to the neglected target groups (women, poor, deprived) and micro-finance has become one of the most effective interventions for economic empowerment of the poor. Even though the terms micro credit and micro finance are interchangeably used, the term micro finance connotes broader activity. There is a shift from micro credit (small loans) to micro finance, in addition to credit mobilization of savings, insurance, training and support services like assistance in marketing of client's products which are otherwise known as "credit plus". Micro-finance gives quick and tangible results to the poor people especially women.

finance is required by the poor people to invest in income generating activities which will break their vicious cycle of poverty.

WABARD has defined micro finance as follows: "Micro finance is all about provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi urban and urban areas for enabling them to raise their standard of living".

CONCEPT OF WOMEN EMPOWERMENT

Empowerment may be described as a process which helps people to assert control over the factors which affect their lives. The very concept of women empowerment shows that society as such has given a raw deal to women who comprise nearly 50% of the population.

OBJECTIVES

- To know the saving patterns of rural women.
- To know the benefits availed by rural women through SHGs.
- To study the level of satisfaction of members in Self Help Group.
- To give suggestions based on the findings of the study.

STUDY DESIGN AND METHODOLOGY

The universe of the study is Bantwal taluk. To have a fairly representative sampling, 50 women were randomly selected from Bantwal taluk who are members of SHGs. The study has been conducted using the primary data. To gain an in-depth knowledge about the study, survey method is being adopted. Information has been gathered by interview schedule specially designed for the purpose. Accordingly, the spot observations and discussions were also used for verifying the information collected from the women respondents. The primary data collected on various aspects has been organized in the tabular form. Such organized data has been analyzed with the help of different statistical tools like average, percentage etc. for easy understanding of the data and for drawing meaningful conclusion. Along with the primary data, secondary data has been used wherever necessary to substantiate the primary data.

LIMITATIONS OF THE STUDY

- The sample size may not be very large to generalize the results.
- The sample may not be the true representative of the entire population.
- Findings are limited to information provided by both primary and secondary data.

DATA ANALYSIS AND INTERPRETATION

TABLE 1: Representing the age of respondents

AGE	NO. OF RESPONDENTS	%
< 25 years	3	6
26-35 years	25	50
36-45 years	10	20
> 45 years	12	24
TOTAL	50	100

N=50 Source of data: Survey

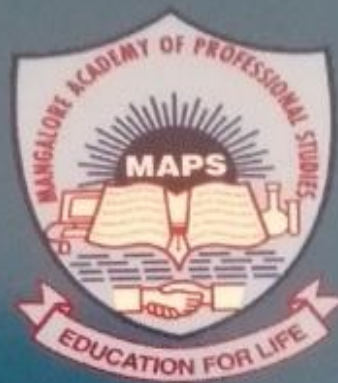
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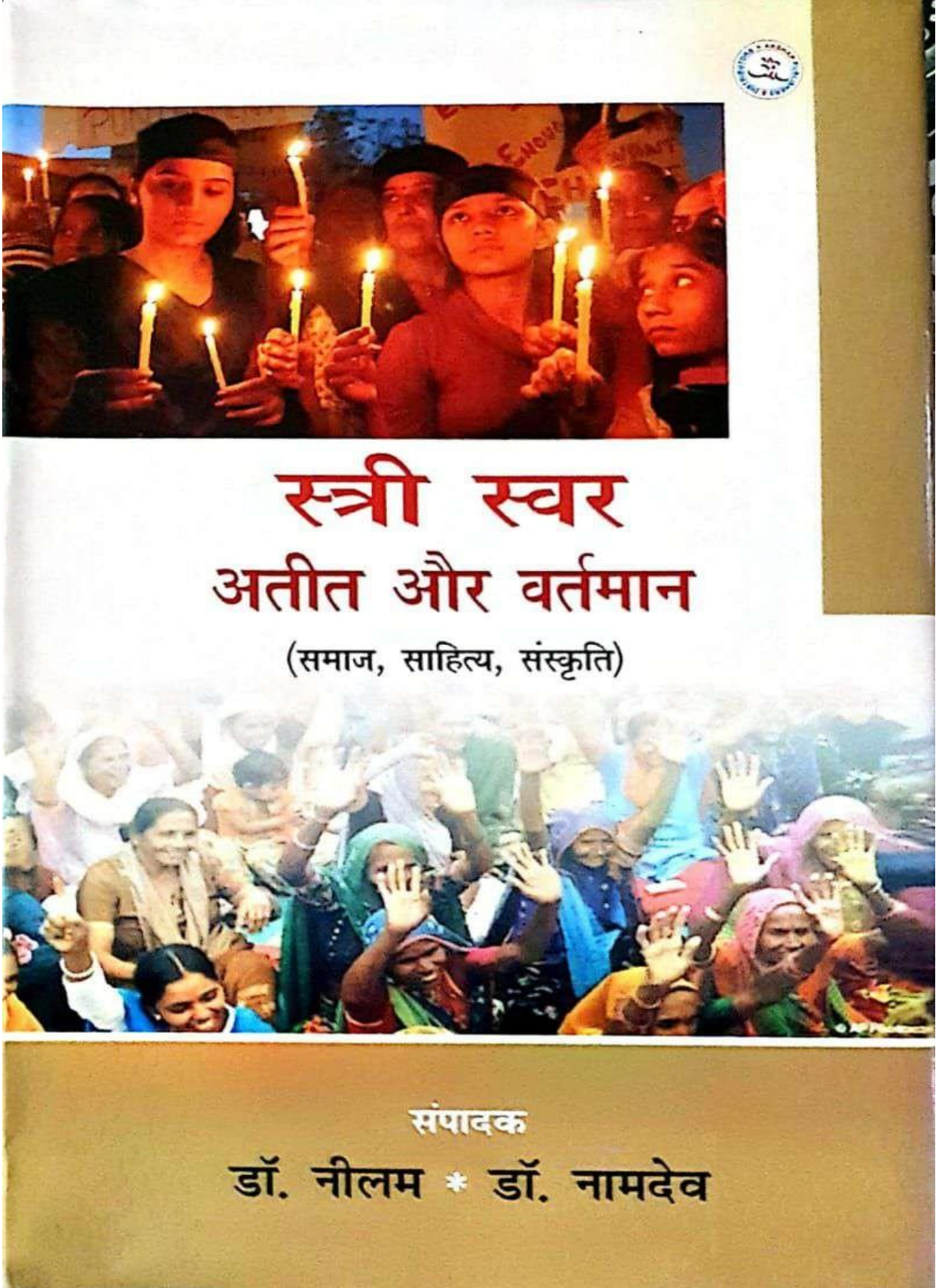
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नारी संवेदनाओं की अभिव्यक्ति और अनामिका की कविताएँ

डॉ. सुमा. टी. रोडनक

वैदिक युग से ही नारी साहित्य के क्षेत्र में पुरुष का साथ देती आई है। मध्ययुगीन अनेक कवियत्रियों ने अपने गीतों से साहित्य-कानन को पल्लवित और पुष्पित किया है। किंतु आधुनिक युग में जब नारी ने साहित्य के क्षेत्र में पुरुष का साथ देना आरंभ किया, तब उसके समक्ष अनेक सवाल उठ खड़े हुए। यानि महिला कवियत्रियों तथा लेखिकाओं को प्रारंभ में एक प्रकार से उपेक्षा ही मिली। उन पर उंगलियाँ उठायी जाने लगी, किंतु उन्होंने निर्विकार रूप से एवं आक्षेपों की चिंता न कर साहित्यिक योगदान में जुटी ही रहीं तथा अपनी कृतियों से अपनी दास्ता लिखती रहीं। आज महिला साहित्यकारों ने अपनी श्रेष्ठता साहित्य के हर विधा में प्रमाणित कर दिया है। महिला लेखिकाओं ने अपने अनुभवों के आधार पर आज की नारी की सामाजिक स्थिति और उसकी मानसिकता को बड़ी गहराई से उकारा है। नारी ने नारी मन की मनः स्थिति को गहराई से पकड़ा है। जिस विशिष्टता से पहचाना है और जिस सुघड़ता से उसको अभिव्यक्ति दी है, वह बड़े महत्व की बात है। क्योंकि एक नारी ही नारी की व्यथा को स्पष्ट रूप से जान सकती है। मैं यहाँ पर अनामिका के काव्य में नारी संवेदनाओं की चर्चा करना चाहूँगी। अनामिका ने एक बोल्ड लेखिका के रूप में अपनी पहचान भी हिंदी कविता के क्षेत्र में दर्ज करा दी है।

महिला लेखन में जो खास संवेदना मौजूद है, उसी कारण आज उसे साहित्य में एक विशेष दर्जा प्राप्त है। अपनी जाति की विडंबनाओं, कमजोरियों एवं खूबियों को अनूठी अभिव्यंजनात्मक शैली में लिखने के कारण उनकी अलग पहचान बन गई है। महिला लेखन के साहित्य ने आज के युग में नारी के संदर्भ में वैचारिकता को व्यापकता प्रदान की है। महिला रचनाकारों के संदर्भ में आर