

# **GOVERNMENT DEGREE COLLEGE NAGARI**

**(Accredited by NAAC with B Grade (2014-2019))**



## **Criteria-3**

### **3.3.3 (Additional Information)**

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

**2016-2017 to 2020-2021**



Government Degree College, Nagari,  
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The details are given below:

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Number	02	12	31	32	24

*R. Keerthi*

Principal  
Govt. Degree College  
Nagari-517590, Chittoor Dist

**Books and Chapters in edited volumes/books published and papers published  
in national/ international conference proceedings per teacher during last five years**

**INDEX**

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
<b>2016</b>					
1	Dr.G.Tirumalaiah	Problems and Prospects of Micro Small and Medium Enterprises in India	MSMEs in India - The challenges	978-93-80509853	01-05
2	Dr.G.Tirumalaiah	Service Quality and Customer Relationship Management in 21 <sup>st</sup> century – Emerging Issues and Challenges	Challenges of Quality Customer Service in Indian Banks	978-93-80509846	06-10
3	Dr.G.Tirumalaiah	Impact of MGNREGES on Rural Development	Empowerment of Women through MGNREGS	978-93-52542628	11-15
4	Dr.G.Tirumalaiah	Impact of MGNREGES on Rural Development	A Study on Performance of MGNREGS in Andhra Pradesh	978-93-5254-262-8	16-18
5	G.Tirumala Vasu Deva rao	Service Quality and Customer Relationship Management in 21 <sup>st</sup> century – Emerging Issues and Challenges	Service quality in Development of Tourism	978-93-80509-84-6	19-21
6	G.Tirumala Vasu Deva rao	Impact of MGNREGES on Rural Development	The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) Role in Upliftment of Persons with Disabilities	978-93-5254-2628	22-24

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
7	Dr.G.Gangaiah	Service Quality and Customer Relationship Management in 21 <sup>st</sup> century – Emerging Issues and Challenges	Service quality and customer satisfaction in a telecommunication service provider	978-93-80509-84-6	25-27
8	Dr.G.Gangaiah	Impact of MGNREGES on Rural Development	Mahatma Gandhi National Rural Employment Guarantee Scheme : A Unique Scheme for Indian Rural Women	978-93-5254-262-8	28-30
9	Dr.K.Manohar	Service Quality and Customer Relationship Management in 21 <sup>st</sup> century – Emerging Issues and Challenges	A Study on Impact of Service Quality on Customer Satisfaction in the Retail Banking Sector	978-93-80-509-84-6	31-33
10	Dr.K.Manohar	Impact of MGNREGES on Rural Development	A Study on Performance of MGNREGS in Andhra Pradesh	978-93-5254-262-8	34-36
11	Dr.K.Chitti Kalavathi	Women in India Through the Ages-A Glance	Role of Women in History	978-93-5171-082-0	37-38
12	Dr.K.Chitti Kalavathi	Impact of MGNREGES on Rural Development	MGNREGA and Good Governance	978-93-5254-262-8	39-41
13	Dr.K.Chitti Kalavathi	Visual Art Forms of Medieval India	History and Development of Art& Architecture of Medieval of India	978-93-5254-229-1	42-44
14	Smt.V.Vasavi	Micro-Finance Growth and Impact	Impact and Progress of Self-Help Group bank Linkage Programme	978-81930334-4-9	45-47

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
15	Mrs. A. Devaki,	Women in Differential fields: Issues and Challenges	Women at Work Place - Issues and Challenges	978-93-85640-49-0	45-50
16	Mrs. A. Devaki,	Service Quality and Customer Relationship Management in 21 <sup>st</sup> Century: Emerging Issues and Challenges	Service Quality and Customer Satisfaction in Banking Sector	978-93-80509-84-6	51-53
17	Mrs. A. Devaki,	WOMEN IN INDIA THROUGH THE AGES – A GLANCE	Women and Education	978-93-5171-082-0	54-57
18	T.Narasimhulu	Impact of MGNREGES on Rural Development	Impact of MGNREGs on Children Education : A case study of Nagari Mandal in Chittoor District	978-93-52542628	58-60
19	Dr.Kumara Sridevi	Teaching English Language and Literature Innovative Methods and Practices	Student Centered Learning in ELT-A Modern Approach	978-93-5171-101-8	61-64
20	Dr.C.S.Sukumar Reddy	Impact of MGNREGES on Rural Development	performance of MGNREGA- A study in Chittoor District of Andhra pradesh	978-93-5254-262-8	65-67
21	Dr.M.Narasimhulu	Jaashuva saahityam samalochana	Jaashuva saahityam-Karuna Rasam	978-93-5254-324-3	68-70
22	T.Narasimhulu	Impact of MGNREGES on Rural Development		978-93-52542628	71-73

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
23	Dr.J.Babu	Service Quality and Customer Relationship Management in 21 <sup>st</sup> century – Emerging Issues and Challenges	A Study on Impact of Service Quality on Customer Satisfaction in the Retail Banking Sector	978-93-80-509-84-6	74-76
24	Dr.J.Babu	Impact of MGNREGES on Rural Development	A Study on Performance of MGNREGS in Andhra Pradesh	978-93-5254-262-8	77-79
<b>2017</b>					
1	Dr.K.Chitti Kalavathi	Impact of Socio-Economic Development Schemes of Scheduled Tribes in India	Central and State Govt Schemes for the Development of STs	978-93-85132-19-3	80-83
2	Dr.K.Chitti Kalavathi	Challenges and opportunities of Indian Tourism	Prospects, Challenges and Opportunities in Tourism	978-93-85101-89-2	84-87
3	Dr.K.Chitti Kalavathi	Role of Women Self Help Group on Poverty Alleviation and Empowerment of Women in the Globalised Era	Women Entrepreneurship	978-93-85101-01-4	88-91
4	Dr.C.S.Sukumar Reddy	Role of Women Self Help Group on Poverty Alleviation and Empowerment of Women in the Globalised Era	Women Empowerment is a requisite to the growth of the society- A perspicuity	978-93-85101-01-4	92-95
5	Smt.V.Vasavi	Role of Women Self Help Group on Poverty Alleviation and Empowerment of Women in the Globalised Era	Women Empowerment is a requisite to the growth of the society- A perspicuity	978-93-85101-01-4	92-95
6	Dr.M.Narasimhulu	Antharjalam lo Telugu Saahitee sourabham	Antharjalam lo Telugu Saahithya patrikalu	978-81-933256-2-9	96-98
7	Mrs. A. Devaki,	Women Empowerment through Microfinance	Empowering Women through Micro-finance	978-93-5056-868-2	99-102

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
8	Mrs. A. Devaki,	Impact of Socio-economic Development schemes of Scheduled Tribes in India	Socio-economic impact of Self-help Group on STs Development – Women Empowerment	978-93-85132-19-3	103-105
9	Mrs. A. Devaki,	Recent Approaches in Teacher Education	Teaching Skills and Skill Development in Teacher Education	978-1-926488-64-6	106-109
10	Mrs. A. Devaki,	Challenges and Opportunities of Indian Tourism	Ecotourism in Sustainable Development	978-93-85101-89-2	110-113
11	Mrs. A. Devaki,	Demonetisation – Impact and Prospects	Successes and Failures of Demonetisation	978-93-83823-26-0	114-117
12	Dr.Kumara Sridevi	The Bhagavad Geetha: To Become the Best Teacher	The Bhagavad Geetha:An Excellent Guide to Humanity	978-93-5268-196-9	118-121
13	Dr.Kumara Sridevi	Sustainable Development	Role of Biodiversity in Sustainable Development	978-81-93-4005-6-2	122-125
14	S.Padmavathi	Sustainable Development	Conservation of Biodiversity	978-81-93-4005-6-3	126-128
15	Dr.G.Tirumalaiah	Impact of Socio Economic Development Schemes of Schedule Tribes in India	Socio Economic Development of Tribal women through Micro Finance	978-9385132-19-3	129-133
16	Dr.G.Tirumalaiah	Challenges and Opportunities of Indian Tourism	Growth and Performance of Tourism Industry in India	978-93-85101-89-2	134-136
17	Dr.G.Tirumalaiah	Demonetisation Impact and Prospects	Impact of Demonetisation and Re-monetization: an Empirical Analysis of The Experiences of India.	978-93-83823-26-0	137-140

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
18	P. Sanyasi Rao	Plurality and Difference	A Critical Study of Nayantara Sahgali's Political Novels	978-93-5207-552-2	141-145
19	P. Sanyasi Rao	The Bhagavadgita: To Become the Best Teacher	Bhagavan Shri Krishna: The Cosmic Teacher; Detached Attachment: His Message to the Universe	978-93-5268-196-9	146-149
20	Dr.A.Radhaiah		Nucleic Acid based Identification of Bio Pesticides	978-93-83729-37-6	150-151
21	G.Tirumala Vasu Deva rao	Sustainable Development	Sustainable Tourism	978-81-934005-6-2	152-155
22	G.Tirumala Vasu Deva rao	Sustainable Development (EDITED)		978-81-934005-6-2	156-157
23	P. Sanyasi Rao		Ethical and Cultural Issues and The Strategies Adopted in Translation	978-93-87102-84-2	158-161
24	Dr.G.Gangaiah	Impact of Socio -Economic Development schemes of Scheduled Tribes in India	Challenging issues of Tribal Education in India	978-93-85132-18-3	162-164

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
25	Dr.G.Gangaiah	Demonetarization Impact and Prospects	Demonetarization-Impact on Cashless Payment System	978-93-83823-26-0	165-167
26	Dr.G.Gangaiah	Recent innovations in Commerce and Management Skill Development and E-Commerce(CMSDE	E-Commerce is a Stupendous Troy to the Present generation-a overview	978-81-933256-4-3	168-170
27	Dr.K.Manohar	Demonetarization Impact and Prospects	Demonetarization-Impact on Cashless Payment System	978-93-83823-26-0	171-173
28	Dr.K.Manohar	Impact of Socio-Economic Development Schemes of Scheduled Tribes in India	The Problems of Tribal Communities in India	978-93-85132-19-3	174-176
29	Dr.C.S.Sukumar Reddy	Recent innovations in Commerce and Management Skill Development and E-Commerce(CMSDE	E-Commerce is a Stupendous Troy to the Present generation-a overview	978-81-933256-4-3	177-179
30	Dr.C.S.Sukumar Reddy	Impact of Socio-Economic Development Schemes of Scheduled Tribes in India	Constitutional safeguards for the development of scheduled tribes in India	978-93-85132-19-3	180
31	Dr.G.Gangaiah	Challenges and Opportunities of Indian Tourism	Tourism in India : Challenges and Opportunities	978-93-85101-89-2	181-183
32	T.Narasimhulu	Impact of Socio-Economic Development Schemes of Scheduled	Tribals : The Biggest Victims of Development	978-93-85132-19-3	184-186
<b>2018</b>					

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
1	S.Padmavathi	Challenges & Opportunities in Emerging India	Role of NTFP in Poverty Reduction	978-93-5300-050-9	187-190
2	Dr.K.Chitti Kalavathi	Changing Scenario of Women in Era of Globalisation issues and Concerns	Women and Society	978-93-85101-41-0	191-194
3	Dr.K.Chitti Kalavathi	Challenges & Opportunities in Emerging India	Regionalism and National Integration	978-93-5300-050-9	195-198
4	Dr.K.Chitti Kalavathi	Challenges & Opportunities in Emerging India	The Review of Indian Constitution	978-93-5300-050-9	199-201
5	Dr.K.Chitti Kalavathi		Challenges in the Implementation of GST in India	978-93-85-100-91-8	202-205
6	Dr.M.Narasimhulu	Dr.V.R.Rasani Saahitya Samalochana	Vibhinna Kalamistu ga Raasani	978-81-924602-1-5	206-208
7	Dr.M.Narasimhulu		Maatrubhasha parirakshana-Prasara Madhyamala Patra	978-81-927315-7-5	209-211
8	Smt.V.Vasavi	Entrepreneurship Through Startup and standup in India	A Snapshot of Indian Startup Scene	21-9088-306-5	212-215
9	Smt.V.Vasavi		Manava Bhashalu Dianthus basha	978-81-927315-7-5	216-218
10	Mrs. A. Devaki,		GST (Goods and Service Tax) in Indian Economy	978-93-5279-925-1	219-221
11	Mrs. A. Devaki,	GST IN INDIA; IMPLICATIONS	GST – Agricultural and The Allied Industries	978-93-87540-39-2	222-225
12	Dr.Kumara Sridevi		Enhancing English and Employability Skills	978-93-5291-505-7	226-229

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
13	M Dharma rao	Mother Tongue-An Effective Tools of Modern context	Neeti Telugu Bhas Praisthiti	978-81-927315-7-5	230-232
14	P. Sanyasi Rao	Mother Tongue-An Effective Tools of Modern context	The Significance of Mother Tongue Literacy in Child's Education - A Study	978-81-927315-7-5	233-236
15	P. Sanyasi Rao		Assertion of Freedom The Substratum in Nayantara Sahgal's Political Novel, A situation in New Delhi	978-93-87793-61-63	237-239
16	Dr.G.Tirumalaiah	Mother Tongue-An Effective Tool of Modern Context.	Learning of Language Limitations- An analysis	978-81-927315-7-5	240-243
17	Dr.G.Tirumalaiah		The Impact of Electronic Banking In Indian Banking System-Critical Appraisal of Andhra Bank	<b>978-93-5279-925-1</b>	244-247
18	Dr.G.Tirumalaiah	GST in India : Implications	GST The Biggest Challenge in Republic India	978-93-87540-39-2	248-251
19	Dr.G.Tirumalaiah	GST in India : Implications	Impact of Goods and Service Tax in Indian Economy	978-93-87540-39-2	252-254
20	G.Tirumala Vasu Deva rao	Challenges and opportunities in Emerging India	Motivational Priorities of Tourists In Srisailam Tourism	978-93-5300-050-9	255-258

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
21	G.Tirumala Vasu Deva rao	Challenges and opportunities in Emerging India	Sports in India dates back to Vedic era	978-93-5300-050-9	259-262
22	G.Tirumala Vasu Deva rao	Challenges and opportunities in Emerging India ( Edited Book)		978-93-5300-050-10	263
23	G.Tirumala Vasu Deva rao	Hand Book on Tourism in Andhra Pradesh ( Edited Book)		978-93-5300-156-8	264-265
24	Dr.C.S.Sukumar Reddy	Mother Tongue-An Effective Tools of Modern context	Manava Bhashalu Janthu basha	978-81-927315-7-5	266-268
25	Dr.C.S.Sukumar Reddy	GST in India : Implications	Goods and Service Tax : At Glance	978-93-87540-39-2	269-271
26	Dr.G.Gangaiah	Issue and Opportunities in Producers Co-operatives	Role of MSMEs in Economic Development of India	978-93-5156-307-5	272-274
27	Dr.G.Gangaiah	GST in India: Implications	Goods and Service Tax(GST)-An Overview and Impact	978-93-87540-39-2	275-277
28	Dr.G.Gangaiah	Inclusive Growth through Startups in India	Inclusive Growth and Financial Inclusion	21-9088-305-8	278-280
29	Dr.K.Manohar	GST in India : Implications	GST The Biggest Challenge in Republic India	978-93-87540-39-2	281-283
30	A.Devaki	Inclusive Growth through Startups in India	Challenges and Opportunities for sustainable Growth in Agriculture	21-9088-305-8	284-286
31	Dr.C.S.Sukumar Reddy	A Study on Housing Finance In Chittoor District, Andhra Pradesh		978-93-88805-13-1	287-288

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
<b>2019</b>					
1	Dr.K.Chitti Kalavathi	International Terrorism and Women Trafficking- Challenges and Policy Options	Causes of Women Trafficking	978-81-939248-7-7	289-292
2	Smt.V.Vasavi	Transition of Academic Libraries between physical and Digital Contexts	Readers of Library have lost their Hearts from reading Habit	978-93-88808-10-1	293-295
3	Dr.Kumara Sridevi	Colloquium in communication, Composition and conversion- Acompendious Convergence	Plight of immigrants in Bharathi Mukherjee's Short Stories	978-81-933356-7-3	296-299
4	Mrs. A. Devaki,	Employment Generation and Poverty Alleviation	Employment Generation Schemes in India	978-93-83823-35-2	300-303
5	P. Sanyasi Rao	Novel Trends & Techniques in Literaturative and Language Research (Volume 3)	Political Realism in Nayantara Sahgal's "Storm in Chandigarh and A situation in New Delhi - A Study"	978-9386-890375	304-307
6	G.Tirumala Vasu Deva rao	A Glossary of History For High School Students		978-93-5391-638-1	308-309
7	G.Tirumala Vasu Deva rao		Save environment for better future	978-93-87540-98-9	310-313
8	Dr.M.Dharmarao	ఉత్తరాంధ్ర మాస పత్రిక	మల్లిపురం జాగడీశ్ కథలు- గిరిజన చైతన్యం	Rni.No.71923/99	314-316
9	Dr.M.Srinivasulu	Transition of Academic Libraries between physical and Digital Contexts	Uttarahari vamsamlo nachana somana bhakthithvam	978-93-88808-10-1	317

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	ISBN/ISSN number of the proceeding	Page No.s
10	Dr. C.S.Sukumar Reddy	Transition of Academic Libraries between physical and Digital Contexts	Readers of Library have lost their Hearts from reading Habit	978-93-88808-10-1	318-320
11	Dr. G TIRUMALA VASU DEVA RAO	UG TEXT BOOK ON ANCIENT INDIAN HISTORY & CULTURE	Text book on ancient Indian history according to UG syllabus	978-93-5361-053-1xx	321-323
12	Dr.K.Chitti Kalavathi	Parliamentary Democracy in India : Problems and Prospects	One Nation, One Election	978-1-79481-805-7	324-327
<b>2020</b>					
1	Dr.G.Gangaiah	Teaching Learning Strategies in Higher education	The foundation of Higher education is mother Tongue an a study	978-93-53-24-2312	328-331
2	Dr. G.Tirumala Vasu Deva rao	Scheduled caste Students in Indian School Education System(2011 Census)		978-93-5416-048-6	332-334

**PROBLEMS AND PROSPECTS OF MICRO, SMALL  
AND MEDIUM ENTERPRISES IN INDIA**



# **PROBLEMS AND PROSPECTS OF MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA**

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#### Problems and Prospects of Micro, Small and Medium Enterprises in India

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17.	MSMEs in India: The Challenges	Dr. G.Tirumalaiah Prof. M. Venkateswarlu	111-116
18.	A Study on the Development of MSMEs in India during Five Year Plans	Dr.P.Subramanyam Prof. B.Ramachandra Reddy	117-121
19.	MSME - Catalyst for Economic Development	Prof. P.V. Narasiah Dr. K. Padmapriya	128-134
20.	Problems and Prospects of Micro Small and Medium Enterprises	K. Gunasekhar Prof. K. Ramakrishnaiah	137-140
21.	Contribution of MSMEs in the Economic Development in India	Dr. B. Umamaheswari Dr. G. Nirmala	146-152
22.	Growth and Performance of MSMEs	Dr.K.Balasubramanyam J. Muni Narendra Prof. M. Venkateswarlu	153-154
23.	MSME - A Boon For Doldrum Enterprises In Financial Aspects	Dr.G.Sudhakaraiah Dr.B.Penchalaiah Mrs.S.Santha Kumari	157-160
24.	The Need of Women Participation in Micro, Small and Medium Enterprises (MSMEs)	Dr.K.Saritha Smt.T.R.Bharathi	161-164
25.	Employment Generation Through MSMEs with Special Reference to Sericulture Industry	Dr. N.V.Rathnam Prof.P.V.Narasiah	165-173
26.	Institutional Finance to MSMEs - Role of Commercial Banks in Chittoor District	M.Devendra S. Shobha Prof.P.Mohan Reddy	177-184
27.	Role of MSMEs in Promotion of Khadi and Village Industries through Khadi and Village Industries Commission	Dr.N. Venkata Ramana Dr P. Chengalrayulu Prof. K. Ramakrishnaiah	185-190
28.	Tax Planning with Reference to New Business Organisation and Impact of Capital Structure on Tax Payment	Dr. Abraham Konda Prof. M. Rajasekhar	191-197
29.	Development of Small Scale Industries During Planning Period in India	Dr.K.Ekambaram	198-201
30.	An Overview of Micro, Small and Medium Enterprises in India	Dr. R.Babu Dr.D.Subramanyam Dr.K.Malyadri	206-210
31.	Role of Microfinance in Women Empowerment In India (An Empirical study in Hyderabad region rural SHG's)	Dr V. Ramesh Babu Dr. S. Jayasree Dr. B. Ravendra Naik	211-214
32.	Progress of Micro, Small and Medium Enterprises in Chittoor District, A.P	Dr.P. Sankarappa Dr.M.Siva Saakar Reddy Prof. B.Bhagavan Reddy	220-233
33.	Development of Micro, Small and Medium Enterprises in Chittoor District of Andhra Pradesh	Ch.Venkataramanaiah	234-241

## **MSMEs IN INDIA: THE CHALLENGES**

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### **Abstract**

Micro Small and medium enterprises (MSMEs) all over the world have been playing a crucial role in promoting economic development as well as industrial production. In particular, MSMEs provide the necessary foundations for sustained growth and rising income in the less developed and transitional economies. MSMEs financing is a topic of significant research interest to academics and an issue of great importance to the policymakers of India and around the world. Economic as well as technical and social arguments warrant the promotion of SMEs as they create large scale, Low-cost employment opportunities, use locally available inputs and technologies, mobilize small and scattered private savings, develop entrepreneurship, and correct the regional imbalance in development that exists in developing countries. Despite all these potentials, SMEs are disappearing, abandoning the potential role they could have played in economic development. Several studies have identified the major obstacles that include, but not limited to financing, infrastructure facilities, taxes and regulations, and stability in policies. Access to financing continues to be one of the most significant challenges for the growth and survival of SMEs especially innovative ones. This paper will present the challenges faced by MSMEs in Indi.

### **DEFINITION OF MSME**

MSME are the engines of growth of any country's economy. In accordance with the provision of Micro, Small and Medium Enterprises Development Act 2006 the micro, small and medium enterprises are classified into two classes.

#### **A. Manufacturing Enterprises**

The Enterprises engaged in the manufacturing or production of goods pertaining to any industry specified in the first schedule to the industries (Development and Regulation Act 1951) the manufacturing enterprises are defined in the terms of investment in plant and machinery.

#### **B. Service Enterprises**

The enterprises engaged in providing or rendering of services and are defined in the terms of investment in equipment. (b) The limit of investment in plant and machinery/equipment for manufacturing/ Service Enterprises as notified

### **INTRODUCTION**

Micro Small and medium enterprises (MSMEs) all over the world have been playing a crucial role in promoting economic development as well as industrial production. In particular, MSMEs provide the necessary foundations for sustained growth and rising income in the less

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# SERVICE QUALITY AND CUSTOMER RELATIONSHIP MANAGEMENT IN 21<sup>st</sup> CENTURY: EMERGING ISSUES AND CHALLENGES



Editor  
Prof.M.Venkateswarlu

**Proceedings of UGC & ICSSR Sponsored National Seminar  
on  
SERVICE QUALITY AND CUSTOMER  
RELATIONSHIP MANAGEMENT IN 21<sup>st</sup> CENTURY:  
EMERGING ISSUES AND CHALLENGES**

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**Service Quality and Customer Relationship Management in 21<sup>st</sup> Century:  
Emerging Issues and Challenges**

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**CONTENT**

S.No	Title of the Paper	Author's Name	Page Number
1.	A comparative Study of Customer's Satisfaction on e-Banking Channels	T. Viswanatha Reddy, Prof. V. Balakrishnama Naidu	1-4
2.	Service Quality Dimensions in select Public and Private Sector Banks in Tirupati Town	P.M. Siva Prakash, Prof. K.Ramakrishnaiah	5-19
3.	Service Quality and Customer Satisfaction in Indian Banks: With Special Reference to Indian Bank And Axis Bank in Tirupati Corporation	Dr. K. Subramanyam Dr. S. Suresh Babu	20-33
4.	Challenges of Quality Customer Service in Indian Banks	G.Tirumalaiah ✓	34-38
5.	Customer Relationship Management A Key Success Factor in District Co-Operative Central Bank	J.Muni Narender, A. Munguravaiah, Prof.M.Venkateswarlu	39-44
6.	Impact of Employee Satisfaction on Service Quality: A study on Select Public and Private Banks in YSR Kadapa of Andhra Pradesh	Abraham Konda Prof. Rajasekhur Mamilla	45-53
7.	Customer Relationship Management	V. Aswini S. Poornima Prof. G.Sardar Gugloth	54-59
8.	Service Quality and Customer Satisfaction in Banking Sector in India	B. Sailakshmi	60-66
9.	An Empirical Study on Service Quality and Customer Relationship Management in Banking Sector in Krishna District of Andhra Pradesh	Dr.Ch.Brahmaiah, Dr.D.Ch. Appa Rao	67-74
10.	The Impacts of Service Quality and Customer Satisfaction on Internet Banking	D.Venkatesh E.Vijay Kumar Prof.M.Venkateswarlu	75-79
11.	Services Quality and Customer Satisfaction in the Banking Industries	D.Krupavathi Prof. P.Mohan Reddy	80-85
12.	Customer Relationship Management in Banking Sector: A Comparative Study of SBI And Other Nationalised Commercial Banks In India	M. Devendra Prof. P.Mohan Reddy	86-94
13.	Customer's Knowledge Towards Quality of Banking Service with Reference to Select Commercial Banks in YSR District of Andhra Pradesh	G.Damodhar Prof. B. Rameshchandra Reddy	95-100
14.	A Study On Impact Of Service Quality On Customer Satisfaction In The Retail Banking Sector	Dr.K. Manohar ✓ Dr.J.Babu	101-106
15.	Customer Service Quality in Banking Sector in India	Dr. B. Parnabaramulu	107-113
16.	Customer Relationship Management in India	Dr.Ch.Bandeah Dr.A.Rambabu B.Sejatha	114-120

## CHALLENGES OF QUALITY CUSTOMER SERVICE IN INDIAN BANKS

Dr.G.Tirumalalah

Lecturer in Commerce, Government Degree College ,Nagari.

*"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is a part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so"*

- Mahatma Gandhi

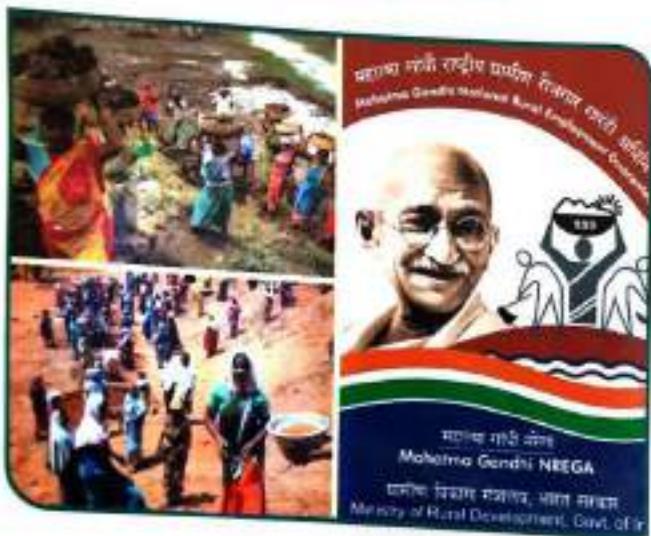
### ABSTRACT

21<sup>st</sup> century banking has become wholly customer driven and technology driven. During the last decade technology has been dramatically transforming banking in India. The customers expect speed, courtesy and accuracy concern from the bank. Banks have been using technology to reduce cost and enhance efficiency, productivity, and customer convenience. Since nationalization of major banks in India, with increase in the multifarious responsibilities of banks, coupled with the entry of millions of new types of clients who were hitherto out of reach of the banks, the subject of customer services has gained crucial importance in marketing of banking services. The role of the bank in relation to its customers is fast changing. Banks have a large number of customers of diverse type to deal with and large number of newly recruited, promoted and de-motivated existing staff to attend to them. The challenge of the 90s is ensuring services to every customer so as to acquire image by potential contribution to economic progress and social welfare over the next decade that lies ahead. Being personalized services oriented industry, banks primary aim is creation, maintenance and satisfaction of customer needed service. Customer satisfaction can be considered the essence of success in today's highly competitive world of business. Thus, the significance of customer satisfaction and customer retention in strategy cannot be overstated. Consequently, customer satisfaction is increasingly becoming a corporate goal as more and more companies strive for quality in their products and services. The progress of any organization, and particularly a service organization like a bank, depends upon the quality of service offered to clients. Today the customers are demanding fast, accurate and reliable services. The absorption of technology, therefore, becomes inevitable for the banks to enable them to respond to customer needs at all times and at competitive prices.

### INTRODUCTION

During the last two decades the commercial banks in our country went through significant qualitative and quantitative changes and manifold growth in all business dimensions. The fast changing environment has been characterized by rapidly growing size, complexity, uncertainty and ambiguity. On the one hand, banks have to shoulder the social responsibility of taking a leading role in the balanced socio-economic development

# “Impact of MGNREGS on Rural Development”



*Editor*

**T. Narasimhulu**

**Impact of Mahamta Gandhi National Rural Employment  
Guarantee Scheme (MGNREGS) on Rural Development**

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**Impact of MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME on Rural Development**

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60.	<b>IMPACT OF MGNREGS ON INDIAN AGRICULTURE : A BENEFICIARY PERSPECTIVE</b> B.Rupesh Kumar Reddy	389-393
61.	<b>GOOD GOVERNANCE INNOVATIVE APPROACH ON MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA)</b> Dr. Y.Sivaramaiah	394-397
62.	<b>EMPOWERMENT OF WOMEN THROUGH MGNREGS</b> Dr. G.Tirumalaiah ✓	398-401
63.	<b>IMPACT OF MGNREGS ON CHILDREN EDUCATION A CASE STUDY OF NAGARI MANDAL IN CHITTOOR DISTRICT</b> T.Narasimhulu ✓	402-406
64.	<b>KNOWLEDGE AND AWARENESS ON MGNREGS RULES AND REGULATIONS: A SOCIOLOGICAL PERSPECTIVE IN KURNOOL DISTRICT OF ANDHRA PRADESH</b> Dr.T.Mallikarjuna	407-417
65.	<b>IMPACT OF MGNREGS ON LIVELIHOODS OF SCHEDULED CASTE GROUPS: A CASE STUDY IN PAKALA MANDAL OF ANDHRA PRADESH</b> Dr. M. Muralimohan	418-426
66.	<b>IMPACT OF MGNREGS: A STUDY OF SRI RANGARAJA PURAM MANDAL IN CHITTOOR DISTRICT</b> Dr. Vasu Jalari	427-435
67.	<b>WOMEN EMPOWERMENT THROUGH MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME</b> Dr. G. Sugunamma	436-444
68.	<b>MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE PROGRAMME: AN ANALYSIS</b> Prof. G. Savaraiah, B.Rajendra and D.Udayasanthi	445-451
69.	<b>IMPACT OF DEMONETAZATION ON MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARENTEE PROGRAMME</b> Prof. G. Savaraiah	452-457

## 62. EMPOWERMENT OF WOMEN THROUGH MGNREGS

Dr. G.Tirumalaiah, Lecturer in Commerce, Government Degree College, Nagari

### I. INTRODUCTION:

Empowerment is a process aimed at changing the nature and direction of systematic forces, which marginalize women and other disadvantaged sections in a given context. A large segment of Indian womanhood still suffers deprivation and discriminatory attitudes. It is necessary to mobilize the vast women power, if the country has to progress in all sphere of development. Empowerment of women is a long and difficult process which is to be promoted with full public support and this could be successful only when those women living at the lower strata who have been suppressed by the male dominated society taking undue advantage of their lack of education and poverty can rise up to claim their rightful place in their own society. The Government has framed different programmes/schemes to uplift the women from poverty and vulnerability of life. One such women friendly programme is Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) which was enacted in 2005. MGNREGA has provided a unique opportunity to people from rural India to earn their own income without any discrimination of caste or gender. Most remarkable feature of NREGA is that it pays women the same as men, something that was virtually unimaginable in rural India.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is the flagship programme of the Government that directly touches lives of the poor and promotes inclusive growth. The National Rural Employment Guarantee Act (MGNREGA), notified on September 7, 2005, marked a paradigm shift from the previous wage employment programmes with its rights based approach that makes the Government legally accountable for providing employment to those who demand it. MGNREGA was launched on February 2, 2006 in 200 districts initially and expanded to cover all 614 districts across the country in rural areas. The Act aims at enhancing livelihood security of households in rural areas of The country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

In a country where labour is the only economic asset for millions of people, gainful employment is a prerequisite for the fulfilment of other basic rights - the right to life, the right to food, and the right to education. One of the important features of MGNREGS is that it protects employment as a fundamental right of the individuals with all its strict rules. So that this programme is called the employer of last resort and this programme is entirely different from those other developmental and welfare programmes. Through this, it was protected the women justice and rights. There is much that the MGNREGA promises from the perspective of women's empowerment as well. Most boldly, in a rural milieu marked by stark inequalities between men and women - in the opportunities for gainful employment afforded as well as wage rates - MGNREGA represents action on both these counts. The act stipulates that wages will be equal

# "Impact of MGNREGS on Rural Development"



*Editor*

**T. Narasimhulu**

## CONTENTS

S. No	Title	Page No.
1.	<b>TOWARDS MILLENNIUM DEVELOPMENT GOALS - THE ROLE OF MGNREGA: ISSUES AND INTRICACIES</b> Dr. Alluri Venkata Nagavarma, Dr. J.S.Prabhakara, D.Surya Prabha	1-8
2.	<b>MGNREGA: THE ROLE IN INCLUSIVE GROWTH</b> Dr. K. Veerachari	9-19
3.	<b>MGNREGA: A BOON TO RURAL DEVELOPMENT</b> R. Srikanth	20-24
4.	<b>IMPACT OF MAHATMA GANDHI RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ON RURAL DEVELOPMENT-A COMPARATIVE ANALYSIS</b> Dr.R.Radhika	25-32
5.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> Dr.G. Sudhakar, Vadde Ravikanth	33-37
6.	<b>FINANCIAL MANAGEMENT OF MGNREGS</b> G.Sandheep	38-48
7.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> Dr. M. Reddi Naik, K. Venu Gopal	49-55
8.	<b>IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT: WITH SPECIAL REFERENCE TO KURNOOL DISTRICT OF ANDHRA PRADESH</b> Dr.M. Balaji Naik, Dr.Saipoga Ramanjaneyulu	56-66
9.	<b>PERFORMANCE OF MGNREGA - A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH</b> Dr. M. Sriramulu, C.S. Sukumar Reddy, T. Viswanadha Reddy	67-73
10.	<b>MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) IN INDIA-AN OVER VIEW</b> Dr.N. Thyaga Raju	74-81
11.	<b>MNREGA AND GOOD GOVERNANCE</b> V.Jagannath	82-85
12.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> M.V. Rama Mohan Rao	86-97
13.	<b>ISSUES AND PRESERVE OF NATURAL RESOURCES THROUGH - MGNREGS</b> G.Venkateswarlu, M. Jayalakshmi	98-102
14.	<b>MGNREGA AND GOOD GOVERNANCE</b> Dr.K.Chitti Kalavathi ✓	103-109
15.	<b>GOOD GOVERNANCE THROUGH MGNREGS- A STUDY</b> S. BALAMURALI	110-115
16.	<b>A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH</b> Dr. K. Manohar, Dr. J. Babu, Dr. G. Thirumalaiah ✓	116-123

**16. A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH**  
**Dr. K. Manohar**, Assistant Professor, Dept. of Commerce, Govt. Degree College, Nagari,  
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 of Commerce, Govt. Degree College, Nagari, Chittoor District of A.P.

**ABSTRACT**

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was notified on September 2005 and implemented all over the country in three phases. The Act covered 200 districts in its first phase, implemented on February 2, 2006, and was extended to 130 additional districts in 2007- 2008. All the remaining rural areas have been notified with effect from April 1, 2008. The objective of the programme is to provide guaranteed employment for at least 100 days in rural areas in a financial year to every rural household whose adult members volunteer to do unskilled manual work. Besides generating wage employment, the novel idea involved in NREGA is creation of assets both at individual level and the community level in rural areas. The Act envisages strengthening the natural resources management and addressing causes for chronic poverty like drought, deforestation and soil erosion and thereby to achieve sustainable development. The present study is undertaken to assess : the employment generated by MGNREGA, the nature of assets generated by the programme, the growth in wages and growth in productivity and Categories of persons secured employment in Andhra Pradesh. The performance of MGNREGS is evaluated for the period 2012-13 to 2014-15 by considering number of persons employed, categories of persons employed, and type of assets created.

**KEY WORDS:** MGNREGA – Wages – Employment – Assets and Labour supply.

**INTRODUCTION**

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was notified on September 2005 and implemented all over the country in three phases. The Act covered 200 districts in its first phase, implemented on February 2, 2006, and was extended to 130 additional districts in 2007- 2008. All the remaining rural areas have been notified with effect from April 1, 2008. The objective of the programme is to provide guaranteed employment for at least 100 days in rural areas in a financial year to every rural household whose adult members volunteer to do unskilled manual work. Besides generating wage employment, the novel idea involved in NREGA is creation of assets both at individual level and the community level in rural areas. The Act envisages strengthening the natural resources management and addressing causes for chronic poverty like drought, deforestation and soil erosion and thereby to achieve sustainable development.

The works undertaken through MGNREGA give priority to activities related to Water harvesting, groundwater recharge, drought-proofing, and flood protection. Its focus on eco-restoration and sustainable livelihoods will lead over time, to an increase in land productivity and aid the workers in moving from wage employment to sustainable employment. Almost 80%

# **SERVICE QUALITY AND CUSTOMER RELATIONSHIP MANAGEMENT IN 21<sup>st</sup> CENTURY: EMERGING ISSUES AND CHALLENGES**



**Editor  
Prof.M.Venkateswarlu**

56.	Banking Services Quality and Customer Satisfaction- A Study on Banks in Chittoor District, Andhra Pradesh	Dr.P.Seshagiri Rao	372-8
57.	Service Quality and Customer Satisfaction in Commercial Banks: An Empirical Study	Dr. G Sudhakaraiiah	382-8
58.	Service Quality and Customer Satisfaction In Banking Sector With Reference to SBI, Vijayawada	Suresh Talamala	388-8
59.	Service Quality in Development of Tourism	G.Tirumalavasudeva Rao ✓	392-7
60.	Dimensions of Customer Relationship - A Pragmatic Look at Bank of India, Madanapalle	Dr. K. Padma Priya G.S.Veena Kumari Prof. P.V. Narasaiah	397-4
61.	CRM in Financial Service Industry With Reference to Select Stock-Broking Firms	Dr.K.Veerabhadra Rao	404-8
62.	E -CRM Practices in Indian Banking Sector - Issues and Challenges	A.Lavanya	420-8
63.	Service Quality on Mobile Commerce Adoption: An Empirical Analysis of the Factors Affecting Consumer Intention to Use Mobile Commerce	K. Bhaskar S. Parthasarathi	416-8
64.	A Study on Customer Satisfaction in the Indian Banking Sector. Case Study on HDFC Bank of India	Dr.P.Venugopal	418-8
65.	Service Quality and Customer Satisfaction in a Telecommunication Service Provider	Dr. G. Gangaiah ✓	458-8
66.	Emerging Trends on Tourism Sector in India	K. Kumaresan S. Rajeshkanna R.Pasupathi M.Selladurai	458-8
67.	Service Quality and Customer Relationship Management Practices in 21st Century: Emerging Issues and Challenges	Dr. S. Jyothirmay Reddy Dr. B. Venkateswara Reddy Prof. S. Durga Rao	462-8
68.	A Study on Comparative Performance of Evaluating the Different Private Sector Banks of India	Mrs.V.Mouneswari Dr.T.Narayana Reddy	470-8

## SERVICE QUALITY IN DEVELOPMENT OF TOURISM

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### ABSTRACT

Tourism has been one of the world's fastest growing industries, and there are large societies entirely dependent upon the visitor for their sustenance. The impact of tourism is extremely varied. On one hand, it plays an important and certainly positive role in the socio-economic and political development in destination countries by, for instance, offering new employment opportunities. Also, in certain instances, it may contribute to a broader cultural understanding by creating awareness, respecting the diversity of cultures and ways of life. Service quality has been defined as a gap between the customer's expectations of a service and the customer's perceptions of the service received. The consumer satisfaction literature views these expectations as predictions about what is likely to happen during awaiting transaction, whereas the service quality literature views them as desires or wants expressed by the consumer.

This study aims to investigate the function of service quality in Tourism industry, through tourist's revisit. It begins with reviewing the importance of tourism and the concept, its dimensions of service quality. It also deals with the impact of service quality in tourism and customer satisfaction. Finally, it presents the theoretical form of the research indicating the dimensions of quality in tourism industry. The results from the research showed that such dimensions as Quality of convenience, accommodation, location and their components contribute directly in satisfaction of tourists, their intend to return and ultimately development of tourism industry in a section.

**Key Words:** Service Quality, Tourism, Customer Satisfaction.

### INTRODUCTION

Over the decades, tourism has experienced continued growth and is expanding. Diversification is becoming one of the fastest growing economic divisions in the world. Tourism has become a prosperous global industry with the power to shape in developing countries in both ways. No doubt it has become the fourth largest industry in the global economy. Similarly, in developing countries like India tourism has become one of the major sectors of the economy, contributing to a large proportion of the National Income and generating huge employment opportunities. It has become the fastest growing service industry in the country with great potentials for its further expansion and diversification. However, there are pros and cons involved with the development of tourism industry in the country. The Indian tourism and hospitality industry has emerged as one of the key drivers of growth among the services sector in India. The third-largest sub-segment of the services sector comprising trade, repair services, hotels and restaurants contributed nearly 12.5 per cent to the Gross Domestic Product (GDP) in 2014-15, while growing the fastest at 11.7 per cent Compound Annual Growth Rate (CAGR) over the period 2011-12 to

# “Impact of MGNREGS on Rural Development”



*Editor*

**T. Narasimhulu**

33.	<b>STANDARD OF LIVING OF WOMEN THROUGH MGNREGS</b> Mr.T.Gangadhram	220-223
34.	<b>EFFECTS AND IMPACT OF MGNREGA ON WOMEN EMPOWERMENT</b> Dr. Dhananjaya Reddy, C.Arma	224-230
35.	<b>IMPACT OF MGNREGS ON WOMEN EMPOWERMENT AND GENDER ISSUES</b> R. Jagadeeswari	231-234
36.	<b>AN ANALYSIS OF ERADICATION OF FINANCIAL VULNERABILITY THROUGH WOMEN EMPOWERMENT IN INDIA - REFERENCE WITH MGNREGS</b> Dr. B. Ramachandra, N.Venkata Narayana	235-240
37.	<b>IMPACT OF WOMEN'S PARTICIPATION ON MGNREGA</b> M.Venkatramana Naik, T. Vijaya Kumar	241-250
38.	<b>IMPACT OF MGNREGS ON WOMEN EMPOWERMENT IN ANDHRA PRADESH</b> Dr.P.Chengrayulu, Dr.G.Sree Prakash, Prof.K.Ramakrishnaiah	251-257
39.	<b>MGNREGS AND ITS IMPACT ON DAILY WAGED WORKING WOMEN- A CASE STUDY IN CHANDRAGIRI MANDAL, CHITTOOR DISTRICT.</b> Dr.M. Padmavathi	258-260
40.	<b>MGNREGP AND THE MUSLIM MINORITIES</b> Mohd. Azgar Ali	261-263
41.	<b>THE ROLE OF MGNREGS IN FINANCIAL INCLUSION OF THE RURAL POOR</b> Dr.D.Adeppa	264-268
42.	<b>IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARENTEE ACT ON WAGES AND EMPLOYMENT OF RURAL POOR</b> Dr. P. Omkar, Prof M. Ashok Kumar	269-272
43.	<b>SOCIAL IMPACT OF MNREGA ON WOMEN IN RURAL HOUSEHOLDS - AN ANALYSIS</b> Dr V Vaithianathan, Dr A Sugirtha Rani	273-280
44.	<b>MNREGA IMPACT ON RURAL EMPLOYMENT GENERATION</b> Dr. T. Seshuiah, Dr. V Saravanan	284-286
45.	<b>THE MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ROLE IN UPLIFTMENT OF PERSONS WITH DISABILITIES</b> G. Tirumala vasu deva rao ✓	287-290
46.	<b>THE PERFORMANCE OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) - AN OVERVIEW</b> Dr.G.Prathap, Dr. C.V. Naidu, Prof. M.C.Naidu	291-300

**45. THE MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ROLE IN UPLIFTMENT OF PERSONS WITH DISABILITIES****G. Tirumala vasu deva rao, Lec. in History, Government P. G. & Degree Collage, Nagari.****ABSTRACT**

Persons with Disabilities should realize that they have constitutional rights to quality health care, economic security, and access to education and political power. Section 33 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) (PWD) Act, 1995 envisages three percent reservations for persons with disability in identified posts in Government establishments. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme was started by Govt. of India in lieu to provide at least 100 days employment to people at the rural level. Its major aim was to strength the rural society.

Poverty is both a cause and consequence of disability. Majority of people with disabilities find their situation affects their chances of going to school, working for a living, enjoying family life, and participating as equals in social life. This in turn leads to increased economic and social vulnerability and exclusion. This exclusion affects not only the individual, but the entire family as well. Poor people with disabilities are thus caught in a vicious cycle of poverty and disability, each being both a cause and a consequence of the other.

The efforts are made to ensure that the special category persons are given work close to their place of residence so that they need not travel long distances for MGNREGA works. The differently abled persons are to be given preference for appointment as mates for MGNREGA works and as workers for providing drinking water, to manage crèches etc. at the work sites. They are paid wages equal to other persons employed in MGNREGA works.

**INTRODUCTION**

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a flagship program of Government of India. The Act was notified initially in 200 most backward districts of the country w.e.f. 02/02/2006 and subsequently extended all over India in two phases. The program aims at enhancing livelihood security of the rural poor by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act seeks to create durable assets and strengthen the livelihood resource base of the rural poor. The choice of works suggested in the Act address causes of chronic poverty like drought, deforestation, soil erosion, so that the process of employment generation is on a sustainable basis. Empowerment is a process aimed at changing the nature and direction of systematic forces, which marginalize Persons with Disabilities and other disadvantaged sections in a given context. A large segment of Indian Persons with Disabilities still suffers deprivation and discriminatory attitudes. It is necessary to mobilize the Persons with Disabilities power, if the country has to progress in all sphere of development. Empowerment of society is a long and difficult process which is to be promoted with full public support and this could be successful only when those people living at the lower strata,

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**Editor  
Prof.M.Venkateswarlu**

56.	Banking Services Quality and Customer Satisfaction- A Study on Banks in Chittoor District, Andhra Pradesh	Dr.P.Seshagiri Rao	372-3
57.	Service Quality and Customer Satisfaction in Commercial Banks: An Empirical Study	Dr. G Sudhakaraiah	382-3
58.	Service Quality and Customer Satisfaction In Banking Sector With Reference to SBI, Vijayawada	Suresh Talamala	388-9
59.	Service Quality in Development of Tourism	G.Tirumalavasudeva Rao ✓	395-3
60.	Dimensions of Customer Relationship – A Pragmatic Look at Bank of India, Madanapalle	Dr. K. Padma Priya G.S.Veena Kumari Prof. P.V. Narasaiah	399-4
61.	CRM in Financial Service Industry With Reference to Select Stock-Broking Firms	Dr.K.Veerabhadra Rao	404-6
62.	E –CRM Practices in Indian Banking Sector – Issues and Challenges	A.Lavanya	421-5
63.	Service Quality on Mobile Commerce Adoption: An Empirical Analysis of the Factors Affecting Consumer Intention to Use Mobile Commerce	K. Bhaskar S. Parthasarathi	435-5
64.	A Study on Customer Satisfaction in the Indian Banking Sector: Case Study on HDFC Bank of India	Dr.P.Venugopal	431-4
65.	Service Quality and Customer Satisfaction in a Telecommunication Service Provider	Dr. G. Gangaiah ✓	451-1
66.	Emerging Trends on Tourism Sector in India	K. Kumaresan S. Rajeshkanna R.Pasupathi M.Selladurai	451-4
67.	Service Quality and Customer Relationship Management Practices in 21st Century: Emerging Issues and Challenges	Dr. S. Jyothirmayi Reddy Dr. B. Venkateswara Reddy Prof. S. Durga Rao	462-6
68.	A Study on Comparative Performance of Evaluating the Different Private Sector Banks of India	Mrs.V.Mouneswari Dr.T.Narayana Reddy	471-4

## **Service Quality and Customer Satisfaction in a Telecommunication Service Provider**

**Dr. G. Gangalah**

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### **Abstract**

Using the SERVQUAL model, this study aimed to examine the impacts of reliability, responsiveness, assurance, empathy and tangible aspects on customer satisfaction. A total of 200 current users of a GSM provider participated in this study. Gap analysis was used to determine the perceived importance and satisfaction on each dimension of service quality, and regression analysis was conducted to test the relationship between service quality and levels of customer satisfaction. Results indicated that reliability, responsiveness, assurance and empathy significantly positively influenced customer attitudes in terms of satisfaction and loyalty. In addition, t-test results showed that there was a significant gap between the perceived satisfaction and importance (P-I) on all of the service quality dimensions.

**Keywords:** Service quality, customer satisfaction, telecommunication,

### **Introduction**

Telecommunication service providers (TSPs) are of paramount importance to both developed and emerging economies. In Malaysia, TSPs are projected to contribute greatly to the national goal of achieving status as a developed nation by the year 2020. With stiff competition between three providers of Global System for Mobile Communications (GSM) and one private automatic branch exchange (PABX) landline provider, customer satisfaction is a necessity for survival in the market. At the same time, Malaysians are becoming equipped with necessary knowledge about quality service delivery. Many telecommunication service providers in Malaysia offer various products and services in the market. TSPs have to compete with each other to ensure optimal customer satisfaction in terms of products or services.

Quality is generally regarded as being a key factor in the creation of worth and in influencing customer satisfaction. Hence, the telecommunication industry in Malaysia has to be strategically positioned to provide quality services to satisfy customers. To provide improved quality service, telecommunication companies need to investigate degree of customers' sensitivity and expectations toward service quality. Armed with such information, telecommunication outfits are then able to strategically focus service quality objectives and procedures to fit the Malaysian market. The purpose of this study was to examine the impact of several product and service delivery factors on reported levels of service quality within a single GSM provider.

# "Impact of MGNREGS on Rural Development"



*Editor*  
**T. Narasimhulu**

47.	IMPACT OF MGNREGS ON LEVELS OF LIVING OF WOMEN AND OTHER SOCIAL GROUPS IN ERADICATION OF POVERTY IN INDIA – WITH REFERENCE TO CHITTOOR DIST. Dr. K. Sudhakar Reddy, Prof. G. Erraiah	301-309
48.	IMPACT OF MGNREGS ON EMPLOYMENT AND LIVELIHOOD SECURITY: A CASE STUDY OF SELECT GRAMA PANCHAYATS IN ANANTAPUR DISTRICT OF ANDHRA PRADESH Dr.N.Nirmala, T.Venkataramana and G.Nagabhushanam	310-321
49.	CHALLENGES MGNREGA IN THE ERADICATION OF RURAL POVERTY AND UNEMPLOYMENT-{A CASE STUDY OF KARNATAKA] Smt. B. Sobha Rani	322-326
50.	PERFORMANCE OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) IN KADAPA AND CHITTOOR DISTRICTS D. Krishnamoorthy	327-334
51.	IMPACT OF MGNREG PROGRAMME ON RURAL HOUSEHOLDS- A CASE STUDY OF CHITTOOR DISTRICT K. Sekhara, Dr.Vasu Jalari	335-341
52.	MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME: A UNIQUE SCHEME FOR INDIAN RURAL WOMEN Dr. G. Gangaiah ✓	342-349
53.	THE IMPACT OF MGNREGS ON RURAL DEVELOPMENT-A CASE STUDY IN MEDAK, KARIMNAGAR AND NIZAMABAD DISTRICTS OF TELANGANA Dr. M.A.Malik	350-359
54.	IMPACT OF MGNREGA ON SUSTAINABLE LIVELIHOOD SUPPORT T. Radha Krishna	360-363
55.	MGNREGA FOR RURAL DEVELOPMENT IN ANDHRA PRADESH Peddineni Parvathi	364-368
56.	IMPACT OF MGNREGA ON WOMEN EMPOWERMENT Dr. B. Padmaja	369-373
57.	IMPACT OF MGNREGS ON STEMMING MIGRATION IN ANANTHAPURAM C.Annapurna	374-380
58.	A REVIEW ON ROLE OF WOMEN IN MGNREGS FOR RURAL DEVELOPMENT M. Santhi	381-385
59.	MGNREGA-ENVIRONMENTAL SERVICES AND AGRICUL-TURAL PRODUCTIVITY N. Srihari, N. Rama Devi, M. Anil Kumar, M. S. Sudheer, M. Muni Prasad and G. V. S. Vallinath	386-388

**52. MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME: A UNIQUE SCHEME FOR INDIAN RURAL WOMEN**

Dr. G. Gangaiah, Lecturer in Commerce, Govt. Degree College, Nagari,  
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**Abstract:**

The Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) provides a legal Guarantee of 100 days of wage employment in a financial year to every rural household. It is also committed to ensure that at least 33% of the workers shall be women. The study aims to analyze the relevance of MGNREGS on women empowerment in the Chittoor district of Andhra Pradesh State. Data were drawn from 250 responders through a field survey in 2014 using the random stratified sampling technique. Keeping the objective of study in mind, an elaborate interview schedule was designed to search out information from respondents. It helped in meeting the beneficiaries, investigating motives and feelings, etc. Significant benefit reported by the study includes success in raising the level of employment and income of the rural household women, thereby enhancing their purchasing power, satisfaction, confidence etc.

**Key Words:** Women's Empowerment, Unemployment, Poverty

**Introduction**

According to the United Nations Millennium Campaign the overwhelming majority of the labour that sustains life – growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water – is done by women, and universally this work is accorded low status and no pay. The role of women in protecting the family members from hunger and poverty had been highlighted by Rosi Braidotti (1994) and Caroline Moser (1988, 1989). According to them, in 1980's the international economic conditions and debt crisis led to increasing poverty of populations in the south and to what was termed a 'feminization of poverty'. An increasing number of women became providers of family subsistence, while men often migrated in search employment. In many societies around the world, women never belong wholly to themselves; they are the property of others throughout their lives. Their physical well-being – health, security and bodily integrity – is often beyond their own control. Where women have no control over money, they cannot choose to get health care for themselves or their children. The word women empowerment essentially means that the women have the power or capacity to regulate their day-to-day lives in the social, political and economic terms – a power which enables them to move from the periphery to the centre stage. (Dasarathi, B. 2006). When women have economic empowerment, it is a way for others to see them as equal members of society. Through this, they achieve more self respect and confidence by their contributions to their communities. When women have the agency to do what she wants, a higher equality between men and women is established (Sugosh India Foundation 2010). The Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1)), equality of opportunity (Article 16), and equal pay for equal work (Article 39(d)). Women today are demanding their position in the society. Women have become increasingly aware of sexual inequalities in every sphere of existence and are in search of ways to battle them.

# **SERVICE QUALITY AND CUSTOMER RELATIONSHIP MANAGEMENT IN 21<sup>ST</sup> CENTURY: EMERGING ISSUES AND CHALLENGES**



**Editor  
Prof.M.Venkateswarlu**

**CONTENT**

S.No	Title of the Paper	Author's Name	Page Number
1.	A comparative Study of Customer's Satisfaction on e-Banking Channels	T. Viswanatha Reddy, Prof. V. Balakrishna Naidu	1-4
2.	Service Quality Dimensions in select Public and Private Sector Banks in Tirupati Town	P.M. Siva Prakash, Prof. K.Ramakrishnaiah	5-19
3.	Service Quality and Customer Satisfaction in Indian Banks: With Special Reference to Indian Bank And Axis Bank in Tirupati Corporation	Dr.K.Subramanyam Dr.S.Suresh Babu	20-33
4.	Challenges of Quality Customer Service in Indian Banks	G.Tirumalaiah ✓	34-38
5.	Customer Relationship Management A Key Success Factor in District Co-Operative Central Bank.	J.Muri. Norender, A. Muniganavaiah, Prof.M.Venkateswarlu	39-44
6.	Impact of Employee Satisfaction on Service Quality: A study on Select Public and Private Banks in YSR Kadapa of Andhra Pradesh	Abenham Konda Prof. Kajasekhar Mamilla	45-53
7.	Customer Relationship Management	V. Aswini S. Poonima Prof. G.Sardar Guptho	54-59
8.	Service Quality and Customer Satisfaction in Banking Sector in India	B. Sailakshmi	60-66
9.	An Empirical Study on Service Quality and Customer Relationship Management in Banking Sector in Krishna District of Andhra Pradesh	Dr.Ch.Brahmaiah, Dr.D.Ch. Appu Rao	67-74
10.	The Impacts of Service Quality and Customer Satisfaction on Internet Banking	D.Venkatesh E.Vijay Kumar Prof.M.Venkateswarlu	75-79
11.	Services Quality and Customer Satisfaction in the Banking Industries	D.Krupavathi Prof. P.Mohan Reddy	80-85
12.	Customer Relationship Management in Banking Sector: A Comparative Study of SBI And Other Nationalised Commercial Banks In India	M. Devendra Prof. P.Mohan Reddy	86-94
13.	Customer's Knowledge Towards Quality of Banking Service with Reference to Select Commercial Banks in YSR District of Andhra Pradesh	G.Damodhar Prof. B. Ramachandra Reddy	95-100
14.	A Study On Impact Of Service Quality On Customer Satisfaction In The Retail Banking Sector	Dr.K. Manohar ✓ Dr.J.Babu	101-106
15.	Customer Service Quality in Banking Sector in India	Dr. B. Parasharamulu	107-113
16.	Customer Relationship Management in India	Dr.Ch.Bandeiah Dr.A.Rambabu B.Sujatha	114-120

## A STUDY ON IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE RETAIL BANKING SECTOR

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✓ **Dr. J. Babu**, Contract Lecturer in Commerce Govt. Degree and PG College, Nagari, Chittoor District.

### 1. INTRODUCTION

According to a recent report India's banking sector is set to emerge as the fifth largest worldwide by 2020 and the third largest by 2025. Deposits have increased steadily over the last decade and were estimated at US\$ 1,274.3 billion in financial year 2013. Added to this, recent reports suggest that only 35 per cent of Indian adults have a bank account, indicating tremendous potential for growth.

In a recent (2013) discussion paper RBI has suggested several banking sector reforms that aim at, amongst other things, enlarging the scope of financial inclusion, encouraging both private and public sector banks to voluntarily consolidate operations in order to create globally competitive Indian banking entities and expanding the size and capacity of the banking system. In keeping with the spirit of these reforms RBI has given an in-principle approval to 2 new NBFC's, Infrastructure Development Finance Company (IDFC), and Bandhan Financial Services Pvt Ltd, to start banking operations in 2014. This has further intensified competition in a market that is currently sluggish and underscores the need for banks to focus on continually improving and innovating to facilitate survival and growth.

This in an increasingly competitive market where a rising number of players is spoiling customers for choice, it is imperative that banks identify the factors that are best able to attract new customers and retain the existing ones. Since the nature of banking is such that product innovation is easy to replicate and therefore fails to offer any long term benefits, it is the service quality that can act as the differentiator and not only help banks carve a niche in the market but will also lead to satisfied customers who are likely to recommend the bank to others.

### 2. REVIEW OF LITERATURE

Kotler & Armstrong (1999), defined customer satisfaction as customers' perception that compare their pre-purchase expectation with post purchase perception.

Jauhari & Datta (2009) state that, 'satisfaction is a broader concept that includes perceptions of service quality, price, situational factors, and personal factors'.

Kaura (2013) in a study considered three dimensions of service quality - employee behavior, information technology and tangibility of which only the first two were found to have a positive impact on satisfaction of private sector bank customers in India.

### 3. RESEARCH METHODOLOGY

Questionnaire was administered to 250 respondents from ICICI, HDFC, Axis and

# “Impact of MGNREGS on Rural Development”



*Editor*

**T. Narasimhulu**

## CONTENTS

S. No	Title	Page No.
1.	TOWARDS MILLENNIUM DEVELOPMENT GOALS - THE ROLE OF MGNREGA: ISSUES AND INTRICACIES Dr. Alluri Venkata Nagavarma, Dr.J.S.Prabhakara, D.Surya Prabha	1-8
2.	MGNREGA: THE ROLE IN INCLUSIVE GROWTH Dr. K. Veerachari	9-19
3.	MGNREGA: A BOON TO RURAL DEVELOPMENT R. Srikanth	20-24
4.	IMPACT OF MAHATMA GANDHI RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ON RURAL DEVELOPMENT-A COMPARATIVE ANALYSIS Dr.R.Eadhika	25-32
5.	INCLUSIVE GROWTH THROUGH MGNREGA Dr.G. Sudhakar, Vadde, Ravikanth	33-37
6.	FINANCIAL MANAGEMENT OF MGNREGS G.Sandheep	38-48
7.	INCLUSIVE GROWTH THROUGH MGNREGA Dr. M. Reddi Naik, K. Venu Gopal	49-55
8.	IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT: WITH SPECIAL REFERENCE TO KURNOOL DISTRICT OF ANDHRA PRADESH Dr.M. Balaji Naik, Dr.Saipogu Ramanjaneyulu	56-66
9.	PERFORMANCE OF MGNREGA - A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH Dr. M. Sriramulu, C.S. Sukumar Reddy, T. Viswaradha Reddy	67-73
10.	MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) IN INDIA-AN OVER VIEW Dr.N. Thyaga Raju	74-81
11.	MNREGA AND GOOD GOVERNANCE V.Jaganrath	82-85
12.	INCLUSIVE GROWTH THROUGH MGNREGA M.V. Rama Moban Rao	86-97
13.	ISSUES AND PRESERVE OF NATURAL RESOURCES THROUGH - MGNREGS G.Venkateswarlu, M. Jayalakshmi	98-102
14.	MGNREGA AND GOOD GOVERNANCE Dr.K.Chitti Kalavathu	103-109
15.	GOOD GOVERNANCE THROUGH MGNREGS- A STUDY S. BALAMURALI	110-115
16.	A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH Dr. K. Manohar, Dr. J. Babu, Dr. G. Thirumalaiah	116-123

**16. A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH**

**Dr. N. Manojan**, Assistant Professor, Dept. of Commerce, Govt. Degree College, Nagari, Chittoor District of A.P. **Dr. J. Babu**, Contract Lecturer, Dept. of Commerce, Govt. Degree College, Nagari, Chittoor District of A.P. **Dr. G. Thirumalath**, Assistant Professor, Dept. of Commerce, Govt. Degree College, Nagari, Chittoor District of A.P.

**ABSTRACT**

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was notified on September 2005 and implemented all over the country in three phases. The Act covered 200 districts in its first phase, implemented on February 2, 2006, and was extended to 130 additional districts in 2007-2008. All the remaining rural areas have been notified with effect from April 1, 2008. The objective of the programme is to provide guaranteed employment for at least 100 days in rural areas in a financial year to every rural household whose adult members volunteer to do unskilled manual work. Besides generating wage employment, the novel idea involved in NREGA is creation of assets both at individual level and the community level in rural areas. The Act envisages strengthening the natural resources management and addressing causes for chronic poverty like drought, deforestation and soil erosion and thereby to achieve sustainable development. The present study is undertaken to assess: the employment generated by MGNREG, the nature of assets generated by the programme, the growth in wages and growth in productivity and Categories of persons secured employment in Andhra Pradesh. The performance of MGNREGS is evaluated for the period 2012-13 to 2014-15 by considering number of persons employed, categories of persons employed, and type of asset created.

**KEY WORDS:** MGNREGA – Wages – Employment – Assets and Labour supply.

**INTRODUCTION**

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was notified on September 2005 and implemented all over the country in three phases. The Act covered 200 districts in its first phase, implemented on February 2, 2006, and was extended to 130 additional districts in 2007-2008. All the remaining rural areas have been notified with effect from April 1, 2008. The objective of the programme is to provide guaranteed employment for at least 100 days in rural areas in a financial year to every rural household whose adult members volunteer to do unskilled manual work. Besides generating wage employment, the novel idea involved in NREGA is creation of assets both at individual level and the community level in rural areas. The Act envisages strengthening the natural resources management and addressing causes for chronic poverty like drought, deforestation and soil erosion and thereby to achieve sustainable development.

The works undertaken through MGNREGA give priority to activities related to Water harvesting, groundwater recharge, drought-proofing and flood protection. Its focus on crop restoration and sustainable livelihoods will lead over time, to an increase in land productivity and aid the workers in moving from wage employment to sustainable employment. Almost 10%

**WOMEN IN INDIA  
THROUGH THE AGES - A GLANCE**

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## ROLE OF WOMEN IN HISTORY

*Dr. K. Chitti Kalavathi*

### **Introduction**

Women in India have always been issues of concern. The folks and society at large consider women as second class citizens. Though we admire and preach them in the name of Durga, Saraswati, Parvati and Kali, we also abuse her in the form of Child-marriage, Female infanticide, Sati, Dowry and so on. The status of women in India has been subject to many great alterations over the past few millenniums. From a largely unknown status in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been lively. The status of women has varied in different time periods.

Any study of civilization is incomplete without study the status and position of women in it. Women constituted the keystone in the arch of Indian civilization. Indian civilization based on the spirit that women's cause is men; they rise or sink together, dwarfed or godlike, bond or free. One of the best way to understand the spirit of civilization and to appreciate its excellences and to realize its limitations is to study the history of the position and status of women in it. As far as education is concerned, the Ancient Indian Women enjoyed deny them the right to education.

Women enjoyed freedom and participation in public life showthat the sense of justice and its play developed in acommunity. The laws of marriage and customs serve as guide to evaluate partner. His co-operation was must for thehappiness and success of the family. The extent to whichwomen were freedom to choose their partners in life. Hermanagement of their household as also the recognition of theirproprietary rights indicates man's capacity to control thenatural love of self, pelf, power and possession, which is so deeply implanted in the heart of every human being. The position and status of women did not remain constant through the period of our study. Gods are pleased with where women are held at honour remained merely an ideal and in actual practice she was treated as Sudra. She was under the influence where she is given of her parents, as an adult, of her husband and as a widow of her sons. The freedom of women is also circumscribed. If she is girl and a young women or even by an aged one she cannot do anything independently even in herown house. There was gradual deterloration in her status and position. Ancient Indian society was found wanting in establishing the footing equality of man and woman. There was greater erosion in her status and position in medieval and modern period. Those countries which don't respect women have never become great. The main

# “Impact of MGNREGS on Rural Development”



*Editor*

**T. Narasimhulu**

## CONTENTS

S. No	Title	Page No.
1.	<b>TOWARDS MILLENNIUM DEVELOPMENT GOALS - THE ROLE OF MGNREGA: ISSUES AND INTRICACIES</b> Dr. Alluri Venkata Nagavarma, Dr. J.S.Prabhakara, D.Surya Prabha	1-8
2.	<b>MGNREGA: THE ROLE IN INCLUSIVE GROWTH</b> Dr. K. Veerachari	9-19
3.	<b>MGNREGA: A BOON TO RURAL DEVELOPMENT</b> R. Srikanth	20-24
4.	<b>IMPACT OF MAHATMA GANDHI RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ON RURAL DEVELOPMENT-A COMPARATIVE ANALYSIS</b> Dr.R.Radhika	25-32
5.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> Dr.G. Sudhakar, Vadde. Ravikanth	33-37
6.	<b>FINANCIAL MANAGEMENT OF MGNREGS</b> G.Sandheep	38-48
7.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> Dr. M. Reddi Naik, K. Venu Gopal	49-55
8.	<b>IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT: WITH SPECIAL REFERENCE TO KURNOOL DISTRICT OF ANDHRA PRADESH</b> Dr.M. Balaji Naik, Dr. Seipogu Ramanjanyulu	56-66
9.	<b>PERFORMANCE OF MGNREGA - A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH</b> Dr. M. Sriramulu, C.S. Sukumar Reddy, T. Viswanadha Reddy	67-73
10.	<b>MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) IN INDIA-AN OVER VIEW</b> Dr.N. Thyaga Raja	74-81
11.	<b>MNREGA AND GOOD GOVERNANCE</b> V.Jaganath	82-85
12.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> M.V. Rama Mohan Rao	86-97
13.	<b>ISSUES AND PRESERVE OF NATURAL RESOURCES THROUGH - MGNREGS</b> G.Venkateswarlu, M. Jayalakshmi	98-102
14.	<b>MGNREGA AND GOOD GOVERNANCE</b> Dr.K.Chitti Kalavathi	103-109
15.	<b>GOOD GOVERNANCE THROUGH MGNREGS- A STUDY</b> S. BALAMURALI	110-115
16.	<b>A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH</b> Dr. K. Manohar, Dr. J. Babu, Dr. G. Thirumalaiah	116-123

**14. MGNREGA AND GOOD GOVERNANCE**

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**ABSTRACT**

Government of India has accelerated its pace of poverty alleviation strategies by mobilizing greater budget resources, creating time frames for quantifiable deliverables, linking, with global frameworks of action, such as the Millennium Development Goals which provide an umbrella approach for addressing multi-dimensional deprivations. As a democratic country, a central feature of good governance is the constitutionally protected right to elect government at various levels in a fair manner, with effective participation by all sections of the population. The seriousness and urgency of these policy and resource commitments to poverty alleviation are exemplified in a single legislation was National Rural Employment Guarantee Act (NREGA) which enacted on 23rd of August 2005 and got presidential assent on 5th of September 2005, is one of the largest and most ambitious anti-poverty schemes which strengthen livelihood security through time bound guaranteed wage employment and is a paradigm shift from all other development programs that were traditionally supply led. Centrally funded entirely through domestic resources, the implementation of this law is supported by a budget based on demand for employment. It was —an Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members' volunteers to do unskilled manual work and for matters connected or incidental thereto..... (NREGA-2005).

Besides employment generation, the objective of the scheme is to create durable community assets for strengthening of the livelihood source on a sustainable basis. It serves as a social safety net by providing a source of employment as such it is an —employer of last resort]. It was initially called the National Rural Employment Guarantee Scheme (NREGS) but was renamed on 2nd October 2009 to Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The other key attributes of this scheme are time bound guarantee, labor-intensive work, decentralized participatory planning, women empowerment, work site facilities, and above all, transparency and accountability through the provision of social audits and right to information. The process outcome of this Act is creating a model of governance reform anchored on the principles of right to livelihood, transparency and grass root democracy.

**INTRODUCTION**

Government of India has accelerated its pace of poverty alleviation strategies by mobilizing greater budget resources, creating time frames for quantifiable deliverables, linking, with global frameworks of action, such as the Millennium Development Goals which provide an umbrella approach for addressing multi-dimensional deprivations. As a democratic country, a central feature of good governance is the constitutionally protected right to elect government at various levels in a fair manner, with effective participation by all sections of the population. The seriousness and urgency of these policy and resource commitments to poverty alleviation are

# VISUAL ART FORMS OF MEDIEVAL INDIA



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32.	THE GLIMPSES OF ART AND ARCHITECTURE OF RAYALASEEMA WITH REFERENCE TO TAINPATRI TEMPLES N. Sivapavithra	141
33.	SHRINES OF LEPAKSHI TEMPLE AS A TOURIST CENTRE Dr. U. Krishna Mohan, N.V. Vasunathi	145
34.	CAPTURING THE CONVERGENCE OF DIVERGING FAITHS : SCULPTURE OF SRI ULLANGESHWARA TEMPLE IN KADAPA DISTRICT Dr. G. Parvathi, Dr. P. Padma	149
35.	HERO STONES IN PYLAKURTHY VILLAGE, KURNOOL DISTRICT, ANDHRA PRADESH : A SCULPTURAL STUDY Dr. Y. Raghu	153
36.	MEDIEVAL MARVELS ON THE ROCKS - AN HISTORIC AND CULTURAL HERITAGE OF TIRUPATI GOVINDARAJA TEMPLE COMPLEX Sivakumar Challa	156
37.	KALYANASUNDARAMURTI IN THE ART OF RAYALASEEMA Dr. Balaraj Uska Rani	162
38.	MINIATURE ART IN MEDIEVAL INDIA K. Srinivasa Chari, Prof. G Venkataraniiah	166
39.	DEVELOPMENT OF ART AND ARCHITECTURE IN MUGHAL PERIOD Dr. G. Sunil Kumar	170
40.	VISUALIZATION OF RAGAS WITH REFERENCE TO RAGAMALA PAINTINGS OF DECCAN Radha Sarangapani	176
41.	VISUAL ART FORMS AS COGNITIVE REPRESENTATIONS OF SOCIAL CLIMATE AND EDUCATION IN MEDIEVAL INDIAN ART CHANDINI BHOOPAL, Dr. SAROJ ARYA	180
42.	HISTORY AND DEVELOPMENT OF ART & ARCHITECTURE OF MEDIEVAL INDIA Dr. K. Chini Kalavathi	184
43.	AESTHETICS OF PICTORIAL COMPOSITION BY PALLAVA ARTISTS WITH A SPECIAL REFERENCE TO SOMASKHANDAR COMPOSITION OF KANCHE- KAILASANATHA TEMPLE Dr. S.A.V. Elandheeran	188
44.	THE INDIAN TEMPLE ARCHITECTURE - A STUDY ON THOUSAND PILLARS TEMPLE Nagajana Surepally	193
45.	PORTRAITURE AND PAINTING STYLES OF MEDIEVAL INDIA - COMPARATIVE ANALYSIS N. Sridhar, T. Muralimajya Rao	199

## HISTORY AND DEVELOPMENT OF ART & ARCHITECTURE OF MEDIEVAL INDIA

*Dr. K. Chitti Kalavathi*

Nagpur

### **Introduction:**

At times it becomes very important to be reminded that we are that civilization which has spanned atleast 4,500 years and which has left its impact on nearly everything in our lives and society. Imagine UNESCO has listed 830 World Heritage Sites, out of which 26 are in India. This is less than six other countries. Is this not a tangible proof of the creative genius and industry of this ancient people, and also of the gifts bestowed by nature. Be it the Bhimbetka's pre historic rock art at one end or the innumerable palaces, mosques, temples, gurudwaras, churches or tombs and sprawling cities and solemn Streets.

Going through the cities of Delhi, Agra, Jaipur, Mumbai and Calcutta etc, you find many beautiful buildings. Some are monuments, palaces, temples, churches, mosques and memorials. Many of them had their foundation before Christ and many after the coming of Christ. Many generations have been a part of this architecture which stands mighty and lofty reminding us of that glorious past which has been ours. This is because art and architecture forms an important part of Indian culture. Many distinctive features that we find in the architecture today developed throughout the long period of Indian history. The earliest and most remarkable evidence of Indian architecture is found in the cities of the Harappan Civilization which boast of a unique town planning. In the post Harappan period

architectural styles have been classified as Hindu, Buddhist and Jain. The medieval period saw the synthesis of Persian and indigenous styles of architecture. Thereafter the colonial period brought the influence of Western architectural forms to India. Thus Indian architecture is a synthesis of indigenous styles and external influences which has lent it a unique characteristic of its own.

### **ARCHITECTURE-ORIGINS AND INDIAN PERSPECTIVE**

Architecture is not a modern phenomenon. It began as soon as the early cave man began to build his own shelter to live in. Man first began to create and fix his own shelter when he stepped out from the natural habitat of dense jungle covers. With the artistic faculties of man awakened in the search for larger and better-sheltered spaces, he began to build, with inherent aesthetic sense, shelters that seemed pleasing to the eye. Thus emerged architecture which is a combination of needs, imagination, capacities of the builders and capabilities of the workers.

**Architectural Forms and Construction Details:** Architecture accommodated the local and regional cultural traditions and social requirements, economic prosperity, religious practice of different times. Hence, the study of architecture reveals to us the cultural diversities and helps us understand the rich traditions of India.

Indian Architecture evolved in various ages in different parts and regions

# MICRO - FINANCE GROWTH AND IMPACT

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NAGARI.

*Editor*

**Dr. R. Neelaiah**



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# Chapter

17

## IMPACT AND PROGRESS OF SELF-HELP GROUP BANK LINKAGE PROGRAMME

VJASAVI

### Introduction

During the early eighties NABARD conducted a series of research studies and those studies revealed that despite the wide geographical expansion of banking sector in India, a very large proportion of the rural poor, especially women are remaining outside the reach of the formal banking and financial services. Perceived high level of risk by bankers in lending to poor and low credit worthiness of rural people and high transaction costs in providing the small loans at frequent intervals, are some of the deterrents that came in the way of bringing the marginalized sections of the society into financial inclusion. In this scenario, Microfinance has been considered as an alternative mode through which marginalized sections can be reached in a cost-effective way.

### Objectives of the study:

- Finding out the impact of SHGBL programme and
- Evaluating the progress of SHGBLP in physical as well as in Financial terms.

### Methodology:

The study is of descriptive nature. Data related to the progress of SHGBLP for a period of five years is collected from the Status of Microfinance in India-NABARD publications and from various journals.

### What is Microfinance?

The task force on supportive policy and regulatory frame work for Microfinance has defined Microfinance as "Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income level and improve living standards". Though the terms Microfinance and microcredit are used interchangeably, there is a lot of difference between the two terms. The term Microcredit relates to mere purvey of loans in small quantities, whereas the ambit of the term Microfinance is broader as it covers other financial services like savings, insurance in addition to credit. Hence, Microfinance can be viewed as a novel approach to banking with poor, the so far neglected sectors by banks. Microfinance has brought a paradigm shift by making poor 'bank-friendly' and financial institutions as 'poor-friendly'. Microfinance can be viewed as a weapon in the hands of marginalized sections of the society to wage a war against the poverty.

WOMEN IN DIFFERENTIAL FIELDS  
Issues and Challenges

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*Dr.P.Thavitha Thulasi*

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20	<b>Wife-Battering - The Shameful Act Of Men</b> * Dr. G. Suneetha Bai      ** Mrs. B. Sudha Priya	157
21	<b>Sociological Dimensions of the Issue of Women Empowerment in India: Problems and Strategies</b> * Sayam Deepthi	166
22	<b>Women at Work Place - Issues and Challenges</b> * Dr. A Malleswari Devi      ** Mrs. A. Devaki	172
23	<b>Gender Stratification - Inventing Equal Opportunities in India - A Socio Legal Study</b> * Dr. S. Kavitha Latika	176
24	<b>Capacity Building: Empowerment of Women via Media - ICT</b> * Mrs. Ch. Baby Prasuna	181
25	<b>Knowledge, Attitudes and Practices of Menstrual Hygiene - A Study in Rural Areas of Tirupati</b> * Dr. C. Manju Yadav      ** Dr. G. Prameela Devi *** Dr. P.A. Chandrasekharan	186
26	<b>Women Participation of Disadvantaged Groups (SCs, STs, BCs) in Panchayats</b> * Dr. A. Lavanya Kumar      ** Dr. H. Mohan Rao	195
27	<b>Women Issues in India: The Role and Importance of Media in Women Development</b> * L. Hemalatha      ** Prof. C. Vani	206
28	<b>The Perceptions of Abortions: A Case Study of Yanadi Women</b> * G. Ramesa Krishna      ** P. Dali Hanthu	223
29	<b>Media Strategy for Development of Women Health</b> * K. Hemalatha	232

**Women at Work Place – Issues and Challenges**

\* Dr. A Malleswari Devi

\*\* **Prof. A. Divakar**

Gender equality is achieved when people are able to access and enjoy the same rewards, resources and opportunities regardless of whether they are men or women.

The aim of gender equality in the workplace is to achieve equal opportunities for women and men, not exactly the same access to individuals.

**To achieve this requires:**

1. Work places to provide equal remuneration for women and men for work of equal or comparable value.

2. The removal of barriers to the full and equal participation of women in the workforce.

3. Full and genuine access to all occupations and industries, including a leadership role for women and men.

4. Elimination of discrimination on the basis of gender particularly in relation to family caring responsibilities for both women and men.

Achieving gender equality is important for workplaces not only because it is the right thing to do, it is also vitally important to the bottom line of a business, and to the productivity of our nation.

**Women in the workforce** earning wages or a salary are part of a modern phenomenon, one that developed at the same time as the growth of paid employment for men, but women have been challenged by their day in the workforce. Until modern times, legal and cultural practices, combined with the tenets of longstanding religious and educational conventions, restricted women's entry and participation in the workforce. Economic dependence upon men, and consequently the poor socio-economic status of some, have had the same impact, particularly as occupations have become professionalized over the 19th and 20th centuries.

Restrictions on women's access to and participation in the workforce were the same around the globe, and, therefore, most industrialized nations with minimal equal opportunity laws, and cultural restrictions on women in education and jobs, struggles associated with developing institutional, unequal access to capital, and but identified as a difficulty in both industrialized and developing nations.

Women began to see themselves going on to college and working through their marriages and even attending graduate school.

**SERVICE QUALITY AND CUSTOMER RELATIONSHIP MANAGEMENT  
IN 21<sup>st</sup> CENTURY: EMERGING ISSUES AND CHALLENGES**

**Volume-II**



**Editor  
Prof.M.Venkateswarlu**

## CONTENT

No	Title of the Paper	Author's Name	Page Number
1.	Tourism as a major component of the Service Sector in india	Prof. P.V.Narasiah M. Adiseshaiah	1-6
2.	Customer's Perception on Perceived Quality of Branded Ceramic Tiles	G.Chinrajeevi Dr. M.Rajasekhar	7-20
3.	Service Quality and Customer Satisfaction in Commercial Banks: A Study	Dr. K. Babubramanyam P.Munirathnam	21-26
4.	Entrepreneurial Behavior and the Development of Trading Institutions: An Analytical Approach	Dr.M.Sambasivaiah Dr. B. Ramesh Kumar	27-32
5.	An Overview of Employee Satisfaction on Quality and Profitability in High-Contact Service Industries	Dr. SK.Ghose Dr. K. Rajiah	33-36
6.	Customer Relationship Management – An Overview	K. Gunasekhar G. Anil Kumar	37-44
7.	Customer Perception in Public Sector Banks in Internet Services	Dr. N.Gurumurthy Dr. K. Jayachandra Reddy Dr. Y. Mallikarjun Rao	45-49
8.	Dimensions and Prospects of Customer Relationship Management in Corporate Sector	Dr. S Jayesree	50-55
9.	SBI Internet Banking And E-Customer Retention – A Perspective of E-CRM and its Influence on Service Quality	Dr. S Jayesree	56-64
10.	Service Quality and Customer Satisfaction in Banking Sector	Ms. A Devaki Dr. A. Malleswari Devi	65-67
11.	Quality Service Management of Indian Health Insurances	Dr. T. Padama Dr. Merusu Siva Sankar	68-73
12.	Consumer Buying Behaviour with Reference to ICICI Prudential Health Insurance	C.Arunjothi B.Sabitha B. Vijaya Lalshmi	74-88
13.	Customer Perception and Satisfaction towards E-Banking: A Study Related to Nellore Town	Dr.P.Beulah Secharitha	89-96
14.	Problems and Prospectus of Fruit Processing Industry in Andhra Pradesh: A Case Study of Fruit Processing Industry in Chittoor District	Dr. Mamilla Rajasekhar G. Suresh Babu	97-103
15.	Service of Customer Relationship Management: APSRTC	Dr. P.Thiripalu Prof.R. Haritha Dr. Merusu Siva Sankar	104-108

## SERVICE QUALITY AND CUSTOMER SATISFACTION IN BANKING SECTOR

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Banks are key players in financial market's operations and play an important role in keeping a country's economy running smoothly. In today's highly competitive corporate environment, quality of services is an essential element for enhancing customer satisfaction and customer loyalty. These are important factors in improving the performance of banks and in determining their success, i.e. better profitability and a bigger market share.

The economic competitive, regulatory, social and technological elements generally affect the marketing of goods and services. However, there are a few special considerations that apply only to service are **Economic Element**, **Competitive Element**, **Regulatory Element**, **Social Element**, **Technological Element**.

**Service Quality:** Johansson (1997), spelt out that the intangibility of service is typically assumed to make consumers evaluations of quality more difficult than for tangible products. This view is based on the natural hesitation of people to evaluate things they cannot touch. The intangibility of services make them much more subjective product. Quality is a matter of how we feel and of our particular taste. This dependence on subjective feelings means that what is perceived as high quality service may differ between individuals.

**Quality services** enable them to fulfill not only the present needs of their customers satisfactorily but also to anticipate their future needs. This ability to anticipate the future needs of customers allows them to delight their customers through quality services on consistent basis. Subsequently it enhances customer satisfaction and customer loyalty level towards these organizations.

**Good service quality** enhance corporate image and may provide insulation from price competition. Essentially, the purpose to evaluate the level of service quality and customer satisfaction at the Bank and recommend ways to improving service quality to management, determine how customers service influence customer retention rates, explore staff attitude towards customers of the bank, examine how the commercial bank goes about the marketing of bank services and evaluate the quality of staff at the bank in terms of training and academic background.

**Customer loyalty** through satisfaction increased business and this may lead to attract new customers, hence customer retention is more cost effective than trying to attract new customers. **Customer satisfaction** lead to increase in opportunities for cross-selling, comprehensive and up to date service knowledge and sales techniques among employee, combined with developing relationships.

**Customer Satisfaction** is to degree at which the product or services rich the standard of the buyer in his or her expectations. It dealt with what people called as surprise quotient. This is to extend at which firms give out unexpected technical characteristics or personal service to a customer.

# WOMEN IN INDIA THROUGH THE AGES - A GLANCE



*Editor*

**Smt. N. SIVAPARVATHI**

# WOMEN IN INDIA THROUGH THE AGES - A GLANCE

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© Editor

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51.	ROLE OF WOMEN IN SOCIETY K. Vijaya Bharathi, K. Naga Mani	301
52.	ROLE OF WOMEN ENTREPRENEURS IN BUSINESS WITH INDIAN CONTEXT Muralidhar Dunna, Dr. C. Rammohana Reddy	306
53.	WOMEN AND EDUCATION Dr. P. GAYATHRI	313
54.	WOMEN AND EDUCATION Mrs. A. DEVAKI	317
55.	ROLE OF WOMEN IN RELIGION Dr. A. MALLESWARI DEVI	321
56.	"WOMEN EDUCATION POLICIES AND PROGRAMMES" R. Arvind Kumar	325
57.	Women Representation in Indian Politics. M. AKSHUTHA NANDA	329
58.	THE HISTORICAL AND MODERN-DAY ROLE OF WOMEN IN RELIGION M. VEERABHADRAIAH	339
59.	ANALYSIS ON THE EFFECTS OF DIFFERENT INTENSITIES OF BOLLYFIT DANCE TRAINING TOTAL CHOLESTEROL AMONG MIDDLE AGED WOMEN T. MADANNA, Dr. Y. KALYAN KUMAR	348
60.	WESTERN IMPACT ON INDIAN WOMEN Dr. M. Revathi	352
61.	Chalant's Philosophy of 'Love', in his work 'Savithri' K.N. Sundareswara Rao, C. V. Viswanatha Rao	356
62.	MARGINALITY AND IDENTITY IN WOMEN'S FOLK NARRATIVES Dr. K. Shyamala	358
63.	IMPACT OF TELEVISION ON WOMEN Dr. T. PENCHALAI AH	371
64.	INDIAN WOMEN EMPOWERMENT IN VARIOUS PERIODS B. Purushotham, N.S. Hanumantha Rao	374
65.	The Status of Women in the Maha Bharatha Acharya S. Rajeswari	378

## WOMEN AND EDUCATION

*Mrs. A. DEVAKI*

The history of female education in India has its roots in ancient Vedic age. "The home has, verily, its foundation in the wife" - The Rig Veda. During the Vedic age, more than 3,000 years ago, women were assigned a high place in society. They shared an equal standing with their men folk and enjoyed a kind of liberty that actually had societal sanctions. The ancient Hindu philosophical concept of 'shakti', the feminine principle of energy, was also a product of this age. This took the form of worship of the female idols or goddesses. In India even today people worship Goddess "Saraswati" as the Goddess of education. Vedic literature praises the birth of a scholarly daughter in these words: "A girl also should be brought up and educated with great effort and care." (Mahanirvana Tantra); and "All forms of knowledge are aspects of Thee; and all women throughout the world are Thy forms." (Devi Mahatmya).

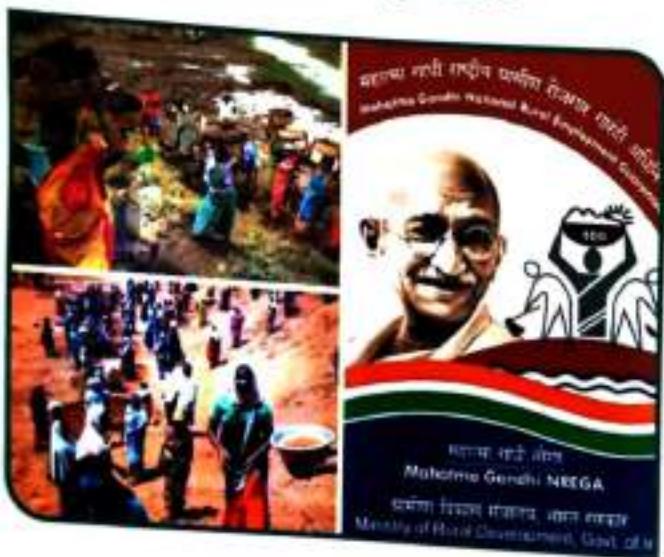
Women, who so desired, could undergo the sacred thread ceremony or 'Upanayana' (a sacrament to pursue Vedic studies), which is only meant for males even to this day. The mention of female scholars and sages of the Vedic age like Vac, Ambhrni, Romasa, Gargi, Khona in the Vedic lore corroborates this view. These highly intelligent and greatly learned women, who chose the path of Vedic studies, were called 'brahnavadnis', and women who opted out of education for married life were called 'sadyovadhus'. Co-education seems to have existed in this period and both the sexes got equal attention from the teacher. Moreover, ladies from the Kshatriya caste received martial arts courses and arms training.

Women of the Vedic period (circa 1500-1200 BCE), were epitomes of intellectual and spiritual attainments. The Vedas have volumes to say about these women, who both complemented and supplemented their male partners. When it comes to talking about significant female figures of the Vedic period, four names - Ghosha, Lopamudra, Sulabha Maitreyi, and Gargi - come to mind.

### **Ghosha**

Vedic wisdom is encapsulated in myriad hymns and 27 women-seers emerge from them. But most of them are mere abstractions except for a few, such as Ghosha, who has a definite human form. Granddaughter of Dirghatamas and daughter of Kakshivat, both composers of hymns in praise of Ashwins. Ghosha has two entire hymns of the tenth book, each containing 14 verses, assigned to her name. The first eulogizes the Ashwins, the heavenly twins who are also physicians; the second is a personal wish expressing her intimate feelings

# “Impact of MGNREGS on Rural Development”



*Editor*

**T. Narasimhulu**

60.	IMPACT OF MGNREGS ON INDIAN AGRICULTURE : A BENEFICIARY PERSPECTIVE B.Rupesh Kumar Reddy	389-393
61.	GOOD GOVERNANCE INNOVATIVE APPROACH ON MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) Dr. Y.Sivaramalah	394-397
62.	EMPOWERMENT OF WOMEN THROUGH MGNREGS Dr. G.Tirumalaiah ✓	398-401
63.	IMPACT OF MGNREGS ON CHILDREN EDUCATION A CASE STUDY OF NAGARI MANDAL IN CHITTOOR DISTRICT T.Narasimhulu ✓	402-406
64.	KNOWLEDGE AND AWARENESS ON MGNREGS RULES AND REGULATIONS: A SOCIOLOGICAL PERSPECTIVE IN KURNOOL DISTRICT OF ANDHRA PRADESH Dr.T.Mallikarjuna	407-417
65.	IMPACT OF MGNREGS ON LIVELIHOODS OF SCHEDULED CASTE GROUPS: A CASE STUDY IN PAKALA MANDAL OF ANDHRA PRADESH Dr. M. Muralimohan	418-426
66.	IMPACT OF MGNREGS: A STUDY OF SRI RANGARAJA PURAM MANDAL IN CHITTOOR DISTRICT Dr. Vasu Jalari	427-435
67.	WOMEN EMPOWERMENT THROUGH MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME Dr. G. Sugunamma	436-444
68.	MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE PROGRAMME: AN ANALYSIS Prof. G. Sevarajah, B.Rajendra and D.Udayasanthi	445-451
69.	IMPACT OF DEMONETAZATION ON MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARENTEE PROGRAMME Prof. G. Sevarajah	452-457

**63. IMPACT OF MGNREGS ON CHILDREN EDUCATION  
A CASE STUDY OF NAGARI MANDAL IN CHITTOOR DISTRICT**

T.Narasimulu, Lecturer in Economics, Govt. Degree College, Nagari.

Dr.K.Venkataramana, Community Mobilization Officer, Sarvasiksha Abhitan, Chitor

**ABSTRACT:**

The impact on poverty would have four effects on the children in poor households. These are: (a) nutrition status of pregnant and lactating women and of pre-school children; (b) the health status of women and children; (c) increase in child labour and withdrawal of children from school; (d) the distress sale of productive assets. All these have potential long term impact and will reduce the ability of individuals and households to reduce poverty and would have adverse consequences for the children in these households.

An increase in women's labour-force participation can potentially affect individual and household behaviour on several fronts, including marriage, fertility, and intra-household distribution of resources. While an increase in either fathers' or mothers' labour supply could improve their children's outcomes purely due to an income effect, greater labour-force participation by mothers could affect children's education through two additional channels. A rise in women's share in MGNREGS working days increase the school attendance and performance of the children within the household. Better social protection and women's decision making position has improved considerably through the scheme which in turn benefited children's well-being.

**KEY WORDS:** Child Labour – Social Protection – Labour Force

**Introduction**

MGNREGS is the most important rights-based social protection programme in India that has demonstrated varying degrees of success across the country. If harnessed optimally, MGNREGS, by improving the right of women and men to employment, can in turn enhance the rights of children. There have been many evaluations of the employment, infrastructural and social impacts of MGNREGS among others but there are hardly any systematic studies relating to the effect of the scheme on children education.

The existing interventions in education are targeted more towards ensuring the attainment of a universal enrolment ratio for children in the age group of 6-14 years rather than retaining children above the age of 14 years in school. The Right to Education (RTE) Act 2009, provides for free and compulsory education of children aged 6-14 years. These measures have led to a significant rise in the enrolment ratio and an overall improvement in the educational status of children in the age group of 5-14 years, but not beyond. Thus, the problem of retaining children in schools after the age of 14 years persists. The policy response to achieving an arrest in the drop-out rate in the age group of 15-17 years is inadequate and needs to be revised for

TEACHING ENGLISH LANGUAGE AND LITERATURE:  
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Editors  
Dr. G. REDDI SEKHAR REDDY  
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*Teaching English Language and Literature: Innovative Methods and Practices*

26	Importance of Campus Recruitment Training for the Prospective Engineers: Employers Expectations	Vallamati Padma	59
27	Role of E-Learning and Virtual Learning Environment in English Language Learning	Sirshadalam Thevarasu	61
28	English Language in Professional College	B. Kalyani	63
29	The Importance of the English Language in Today's World: A Positive Study	Dr. Ch. B. Jacob	65
30	The Role of ICT in the Teaching of English Language and Literature	S. Amranns, U. Aparasjani B. Ramalakshmi Dr. M. V. Raghavan	68
31	Stumbling Blocks in Foreign Language Acquisition: A Study from Lahiri's <i>In Other Words</i>	Dr. Edwin Jeevaraj	71
32	Teaching English through Literature	Dr. K. Ravi Sankar	74
33	Personal and Professional Early Career Development	Dr. K. Arasaju	76
34	Paradigm Shift and Contextualisation of English Language Teaching in India with Special Reference to Technical Education	Dr. Manakshi B. Verma	79
35	Student-Centered Learning in ELT - A Modern Approach	Dr. Karnam Sridevi	81
36	Effective Strategies for Teaching English Language Learners	Dr. Kumbh Suresh Kumar	82
37	Evaluation on English Textbook 'Microscopes' in Developing Communicative Skills of the Engineering Students under JNTU, Anantapur, A.P.: A Case Study	T. Naresh Naidu	85
38	English Language Teaching and Learning at Tertiary Level	T. Sridevi	87
39	English Language to Enhance Empowerment	Madhanala Shala Prasad	89
40	ICT Awareness and Challenges in Teaching English Language to Engineering Students	Ch. Kranthi Kumar	91
41	Integrating Language Skills in Teaching English	Shrinika Deshpande	94
42	The Role of Newspapers in Enriching English Language Skills	Pillai Visweswar	96
43	The Transcendent Method of Teaching English Language	Syeda Fatima Fathoun	98
44	History of ELT in India	P. Tanveer Malik	100
45	Teaching English Language and Literature: Innovative Methods	Mrs. Baderunnisa	102
46	News Bulletins in Teaching Collocations: A Lexical Study	Ditya Gudisa	103
47	Technological Hub - My Classroom	Pita Bemah Madam	108
48	Language and Society	Dr. D. Bharathy	110
49	Career Oriented English Language Teaching	Y. V. Herma Kumari	112
50	Impact of Stress Factors on College Students Academic Performance	J. Ravindra Des	115
51	Language in Ads and Influence of Culture on ad-	A. Kameswari	118

ISBN: 978-83-5171-101-8

v

**Student-Centered Learning in ELT – A Modern Approach**

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English is the most preferred language for international communication in various fields. Today's world of globalization demands effective communication between individuals and groups and this is more evident in India which plays a key role in the world of international commerce. The ability to speak with global intelligibility is now required to choose better prospects. Therefore, good communicative skills and sound knowledge of English are prerequisites for securing a job in any field.

It is the need of the hour to inculcate global skills and communicative efficiency in the students to meet the global challenges. But in our country where most of the students learn English as a second language, English Language Teaching has not been as successful as it is aimed to be. This may be due to teacher-centered and content-based teaching. In traditional methods of teaching though the students are acquainted with the rules which are necessary to follow while using the language they do not provide ample opportunities to apply what they have learned. Due to this the students face difficulty in showing better performance in areas like presentation and public interaction.

The need to innovate methodologies for empowering the students to make them communicatively competent has led to new methods of teaching such as learner-centered teaching, communicative language teaching, cooperative language learning and task-based language teaching. Each method is effective in its own way. But, any methodology, however effective it is in theory, can be useful only when it is practiced successfully in the classroom.

Student-centered learning with communicative language technique is one such successful method which is adopted in the classroom to make the teaching and learning process interesting and useful. Unlike the conventional lecture method where there is little scope for learning, it focuses more on the LSRW skills than on the content.

First language acquisition takes place spontaneously without any formal instruction. But when it is taught as a second language, it must be acquired through practice. Traditional methods like reading newspapers and books help the student a lot in acquiring the language. When these methods are modified along with some innovative techniques the entire teaching and learning process becomes effective.

The learner-centered method is a flexible approach which helps the students to understand the language in context and to use it in real life situations. In this method, the teacher sets different tasks and activities to encourage the students to communicate in English. The learners are allowed to speak in whatever language they know and the focus is entirely on the meaning of their message. This makes it closer to real-life communicative situations. According to Nunan, a communicative task is, "a piece of classroom work that involves learners in comprehending, manipulating, producing, or interacting in the target language while their attention is focused on mobilizing their grammatical knowledge in order to express meaning, and in which the intention is to convey meaning rather than to manipulate form" (p.2)

Communicative language teaching has gained significance as its main feature is to involve the students in activities and help them in acquiring the speaking skills in an amicable teaching learning environment. The learners who have little exposure to speaking will feel free and enthusiastic to express themselves in the target language. "Unlike reading, writing and listening activities speaking requires some degree of real time exposure to an audience". Certainly this method provides them an opportunity to use the language to enhance their speaking skills.

Pair and group work are some of the teaching learning techniques often used extensively in this method. The students exchange information, discuss and solve the problems in pairs or groups. It enriches their ability to use the language fluently for one-to-one and one-to-many communication in different contexts.

Thus, it can be said that the student-centered learning is a path-breaking and innovative technique that ensures the success of learning. It helps to meet students' current and future language and communication needs and also develops their productivity in the four language skills.

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# “Impact of MGNREGS on Rural Development”



*Editor*

**T. Narasimhulu**

## CONTENTS

S. No	Title	Page No.
1.	<b>TOWARDS MILLENNIUM DEVELOPMENT GOALS - THE ROLE OF MGNREGA: ISSUES AND INTRICACIES</b> Dr. Alluri Venkata Nagavarma, Dr.J.S.Prabhakara, D.Surya Prabha	1-8
2.	<b>MGNREGA: THE ROLE IN INCLUSIVE GROWTH</b> Dr. K. Veerachari	9-19
3.	<b>MGNREGA: A BOON TO RURAL DEVELOPMENT</b> R. Srikanth	20-24
4.	<b>IMPACT OF MAHATMA GANDHI RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ON RURAL DEVELOPMENT-A COMPARATIVE ANALYSIS</b> Dr.R.Radhika	25-32
5.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> Dr.G. Sudhakar, Vadde. Ravikanth	33-37
6.	<b>FINANCIAL MANAGEMENT OF MGNREGS</b> G.Sandheep	38-48
7.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> Dr. M. Reddi Naik, K. Venu Gopal	49-55
8.	<b>IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT: WITH SPECIAL REFERENCE TO KURNOOL DISTRICT OF ANDHRA PRADESH</b> Dr.M. Balaji Naik, Dr.Saipogu Ramanjaneyulu	56-66
9.	<b>PERFORMANCE OF MGNREGA - A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH</b> Dr. M. Sriramulu, C.S. Sukumar Reddy, T. Viswanadha Reddy	67-73
10.	<b>MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) IN INDIA-AN OVER VIEW</b> Dr.N. Thyaga Raju	74-81
11.	<b>MNREGA AND GOOD GOVERNANCE</b> V.jagannath	82-85
12.	<b>INCLUSIVE GROWTH THROUGH MGNREGA</b> M.V. Rama Mohan Rao	86-97
13.	<b>ISSUES AND PRESERVE OF NATURAL RESOURCES THROUGH - MGNREGS</b> G.Venkateswarlu, M. Jayalakshmi	98-102
14.	<b>MGNREGA AND GOOD GOVERNANCE</b> Dr.K.Chitti Kalavathi ✓	103-109
15.	<b>GOOD GOVERNANCE THROUGH MGNREGS- A STUDY</b> S. BALAMURALI	110-115
16.	<b>A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH</b> Dr. K. Manohar, Dr. J. Babu, Dr. G. Thirumalaiah ✓	116-123

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**9. PERFORMANCE OF MGNREGA – A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH**

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**ABSTRACT**

The MGNREGA achieves twin objectives of rural development and employment. The works undertaken through MGNREGA focus on eco-restoration and sustainable livelihoods will lead over time, to an increase in land productivity and aid the workers in moving from wage employment to sustainable employment. The average wage rate per day per person in Andhra Pradesh is 116.24 which is below the standard of National average rate of Rs. 120 where as it is up to the mark in Chittoor district i.e., Rs. 119.99. No major roads have been built, no new homes, schools or hospitals or any infrastructure has resulted from the program. At national level, a key criticism is corruption. Poor quality of public works completed under the scheme. The process of selection of works and providing wages should be further strengthened. Frequent checks by the higher authorities will minimize the scope for manipulation of things at gross root level.

**Keywords:** MGNREGA, Rural Development, National Average, Corruption, Employment.

**Introduction**

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is the first ever law internationally, that guarantees wage employment at an unprecedented scale. It aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The primary objective of the act is augmenting wage employment. It's auxiliary objective is strengthening the natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and encourage sustainable development. The process outcomes include strengthening grass root processes of democracy and infusing transparency and accountability in governance.

MGNREGA is an Indian job guarantee scheme, enacted by legislation on August 25, 2005. This act was introduced with an aim of improving the purchasing power of the rural people, primarily semi or un-skilled work to people living in rural India, whether or not they are below the poverty line. Around one-third of the stipulated work force is women. The law was initially called the National Rural Employment Guarantee Act (NREGA) but was renamed as "The Mahatma Gandhi National Rural Employment Guarantee Act" on 2<sup>nd</sup> October 2009. MGNREGA was launched on February 2, 2006 from Anantapur in Andhra Pradesh and initially covered 200 of the "poorest" districts of the country. The Act is implemented in a phased manner and at present during the 2014-15 it covered 658 districts across the country, to increase the



# జాషువా సాహితీ సమాలోచన

(జాతీయ సదస్సులో సమర్పించబడిన పరిశోధక వ్యాసాలు)

గౌరవ సంపాదకులు  
డా. చౌదరి బి. వీరయ్య  
ఉపాధ్యక్షులు  
నిక్రమ సంహృతి నిశ్చయింపబడినవారు

సంపాదకులు  
డా. శ్రీహర్ష జయప్రకాశ్  
బిద్వాన్ బూతిపాటి తిరునాళ్ళ

సహ సంపాదకులు

- డా. చిన్నం రాజారాం
- డా. తెలదేవీలపేట పుమిల
- డా. దేవిరాజుల వెంకటేశ్వర్లు
- డా. కుమ్మిటి అర్చనారాయణ రెడ్డి

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తెలుగు-శాబ్ద  
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జాషువా కవిత్వసంఘం  
సైబరాబాద్

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154.	జాషువా కవితా ఉదాత్తత - డా॥ జి. స్వర్ణలత	685
155.	నేరీతలానికీ జాషువా! - డా॥ జనగంటి భాగ్యరేఖ	689
156.	మానవతావాది జాషువా - డా॥ డి.స్వర్ణమ్మ	695
157.	జాషువా కవిత్వం - శ్రీ జనాభ్యుదయం	
	-అచార్య జి. అరుణ కుమారి	701
158.	పిస్త వైవిధ్యానికి ప్రతీక - గచ్చిలం - నల్లపనేని విజయలక్ష్మి	709
159.	గచ్చిలంలో వైవిధ్యాలు - వంగాల సంపత్ రెడ్డి	715
160.	జాషువా గచ్చిలం - మానవతా విలువలు - డా॥ పి. సరస్వతి	718
161.	జాషువా సాహిత్యం - కరుణరసం	
	- డా॥ మన్యం నరసింహాలు	723 ✓
162.	పక్షవాతంతో పదకలో పద్మభూషణ్ జాషువా - పక్వన నేను	
	- మధురకవి విద్యాన్ బాతసాటి కిరణశ్రీ	728
163.	జాషువా ముసాఫరులు - తార్కికత - సింగర వాణి	736
164.	జాషువా 'గచ్చిలం' - ప్రగతి చైతన్యం కంజర్ల శ్రీలత	740
165.	జాషువా మాతృహృదయాన్ని అవిచ్ఛిందిన 'శిశువు'	
	- డా॥ పుట్ల హేమలత	745
	వ్యాస రచయితల దిరునామాలు	748
	వ్యాస రచయితల అకారాది పల్లీక	759

## 161. జాషువా సాహిత్యం - కరుణరసం

డా॥ మన్యం సరసింపాణః,

భారత రాష్ట్ర సిద్ధాంతాలలో ప్రఖ్యాతిమైంది రససిద్ధాంతం. రససిద్ధాంతకర్త భరతుడు (క్రీ.పూ. 3వ శ.) 'రసం' అనే పదం ఆయా కాలాల్లో అనేక అర్థాల్లో వాడబడింది.

"రస్యతే ఇతి రసః" రస్యతే = ఆస్వాద్యతే. ఆస్వాదించడం అంటే ఆనుభవించడం అని అర్థం. ఆనుభవించబడేది రసం. ఈ రసాన్ని సహృదయుడు అనుభవిస్తాడు. లోకంలో 'నవరసాః' అనడం ప్రసిద్ధం.

"శృంగార హాస్య కరుణాః శౌభ్రవీరభయానకాః

భీత్యాకృష్ణకాంతాశ్చ నవనాట్యే రసాః స్మృతాః"

నవరసాల్లో ఆత్మధిక వ్యాధయాన్ని ద్రవీకరించేది కరుణయే. కరుణరసానికి స్థాయిభావం 'శోకం'. భగ్నహాని వల్ల భవహానివల్ల, బంధుమిత్రుల శోకం వల్ల, తనకు గానీ, ఇతరులకు గానీ వచ్చిన కష్టం వల్ల శోకం (దుఃఖం) కలిగితే కరుణరసం ఉన్వేషణ చెక్కు, కరుణరసం ఒక్కటే. నీరు సుడులుగా, బుడగలుగా, అలలుగా మారినట్లుగా భేదాల్ని బట్టి కరుణరసం వివిధరకాలుగా కన్పిస్తుందని భవభూతి 'ఉత్తరరామచరిత్ర' లో అంటాడు. రసానుభవనమయంలో చిత్తదుఃఖి (సునస్సు కరగుట) జరుగుతుంది.

రాజ్యగర్భహారుడాలి వినుజొందను దాటి కోస్తా జిల్లాల పరిధిని ఆధిగమించి, ఆంధ్రరాష్ట్ర ఎల్లలు మీరి దేశ పరివ్యాప్త ప్రతిష్ఠలను మించి, విశ్వనరుడూ నిల్విన మహాకవి గుర్రం జాషువా. వీరయ్య లింగమ్మలకు ఆరుగురు సంతానం పుట్టి పోయిన తర్వాత ఏడవ బిడ్డగా 28-9-1895వ తేదీ జాషువా జన్మించారు. జాషువా గారి "నా కథ" స్వీయ కవితా రూపం మూడు భాగాలు. స్వీయ వృత్తాంతాన్ని కవితామయం చేశారు. ఆయన బాల్య స్మృతులకు అలవాలమైన ప్రథమభాగం జాషువా గుండెలోతులు నుంచి ఉ బిడిన కరుణాకరంగం.

ఈనా తెలియని ప్రాయంలో స్వల్పాన్ని ఆనుభవించిన దివ్యారి జాషువా తరువాత తన చుట్టూ బాసలు కొడుతున్న కులమతవ్యాళాల పొడవను గుర్తించడం జరిగింది. తన చుట్టూ ఉన్న పరిధి ఎంత సుకుచిత్రమైందో, దాన్ని అతిక్రమించి తన తుడు పిల్లలతో కంటి ముసి తిరగడానికి అవరోధాల్ని కల్గిస్తూ నమాణం ఏవిధంగా జాషువో జాషువో ఉ ందో దివ్యారి జాషువాకు తెలియపర్చింది. కులం వల్ల కలిగిన అనమానం, దారిద్ర్యం వల్ల కల్గిన దైన్యం ఆ బాలుని లేతమనస్సును ఎంతాగనో గాయపరిచాయి.

# "Impact of MGNREGS on Rural Development"



*Editor*

**T. Narasimhulu**

**Impact of Mahamta Gandhi National Rural Employment  
Guarantee Scheme (MGNREGS) on Rural Development**

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**Impact of MAHANTA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME on Rural Development**

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# SERVICE QUALITY AND CUSTOMER RELATIONSHIP MANAGEMENT IN 21<sup>st</sup> CENTURY: EMERGING ISSUES AND CHALLENGES



Editor  
Prof.M.Venkateswarlu

**CONTENT**

S.No	Title of the Paper	Author's Name	Page Number
1.	A comparative Study of Customer's Satisfaction on e-Banking Channels	T. Viswroddu Reddy, Prof. V. Balakrishna Naidu	1-4
2.	Service Quality Dimensions in select Public and Private Sector Banks in Tirupati Town	P.M. Siva Prakash, Prof. K. Ramakrishnaiah	5-19
3.	Service Quality and Customer Satisfaction in Indian Banks: With Special Reference to Indian Bank And Axis Bank in Tirupati Corporation	Dr.K. Subramanyam Dr.S.Suresh Babu	20-33
4.	Challenges of Quality Customer Service in Indian Banks	G.Tirumalaiah ✓	34-38
5.	Customer Relationship Management A Key Success Factor in District Co-Operative Central Bank	J.Muni Narendru, A. Musigaraiah, Prof.M.Venkateswarlu	39-44
6.	Impact of Employee Satisfaction on Service Quality: A study on Select Public and Private Banks in YSR Kadapa of Andhra Pradesh	Abraham Konda Prof. Rajasekhar Mamilla	45-53
7.	Customer Relationship Management	V. Aswini S. Poomina Prof. G.Sanlar Gugloth	54-59
8.	Service Quality and Customer Satisfaction in Banking Sector in India	H. Sailakshmi	60-66
9.	An Empirical Study on Service Quality and Customer Relationship Management in Banking Sector in Krishna District of Andhra Pradesh	Dr.Ch.Brahmaiah, Dr.D.Ch. Appa Rao	67-74
10.	The Impacts of Service Quality and Customer Satisfaction on Internet Banking	D.Venkatesh E.Vijay Kumar Prof.M.Venkateswarlu	75-79
11.	Services Quality and Customer Satisfaction in the Banking Industries	D.Krupavathi Prof. P.Mohan Reddy	80-85
12.	Customer Relationship Management in Banking Sector: A Comparative Study of SBI And Other Nationalised Commercial Banks In India	M. Devendra Prof. P.Mohan Reddy	86-94
13.	Customer's Knowledge Towards Quality of Banking Service with Reference to Select Commercial Banks in YSR District of Andhra Pradesh	G.Damodhar Prof. B. Ramachandru Reddy	95-100
14.	A Study On Impact Of Service Quality On Customer Satisfaction In The Retail Banking Sector	Dr.K. Manohar ✓ Dr.J.Babu	101-106
15.	Customer Service Quality in Banking Sector in India	Dr. B. Parashurama	107-113
16.	Customer Relationship Management in India	Dr.Ch.Bandeh Dr.A.Rambabu B.Sujatha	114-120

**A STUDY ON IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE RETAIL BANKING SECTOR**

**Dr. K. Manohar**, Lecturer in Commerce, Govt. Degree and PG College, Nagari, Chittoor district of A.P.

**Dr. J. Prasad**, Contract Lecturer in Commerce Govt. Degree and PG College, Nagari, Chittoor District.

**I. INTRODUCTION**

According to a recent report India's banking sector is set to emerge as the fifth largest worldwide by 2020 and the third largest by 2025. Deposits have increased steadily over the last decade and were estimated at US\$ 1,274.3 billion in financial year 2013. Added to this, recent reports suggest that only 33 per cent of Indian adults have a bank account, indicating tremendous potential for growth.

In a recent (2013) discussion paper RBI has suggested several banking sector reforms that aim at, amongst other things, enlarging the scope of financial inclusion, encouraging both private and public sector banks to voluntarily consolidate operations in order to create globally competitive Indian banking entities and expanding the size and capacity of the banking system. In keeping with the spirit of these reforms RBI has given an in-principle approval to 2 new NBFC's, Infrastructure Development Finance Company (IDFC), and Bandhan Financial Services Pvt Ltd, to start banking operations in 2014. This has further intensified competition in a market that is currently sluggish and underscores the need for banks to focus on continually improving and innovating to facilitate survival and growth.

Thus in an increasingly competitive market where a rising number of players is spoiling customers for choice, it is imperative that banks identify the factors that are best able to attract new customers and retain the existing ones. Since the nature of banking is such that product innovation is easy to replicate and therefore fails to offer any long term benefits, it is the service quality that can act as the differentiator and not only help banks carve a niche in the market but will also lead to satisfied customers who are likely to recommend the bank to others.

**2. REVIEW OF LITERATURE**

Kotler & Armstrong (1994), defined customer satisfaction as customers' perception that compares their pre-purchase expectation with post purchase perception.

Jauhari & Datta (2009) state that, 'satisfaction is a broader concept that includes perceptions of service quality, price, situational factors, and personal factors'.

Kaura (2013) in a study considered three dimensions of service quality - employee behavior, information technology and tangibility of which only the first two were found to have a positive impact on satisfaction of private sector bank customers in India.

**3. RESEARCH METHODOLOGY**

Questionnaire was administered to 250 respondents from ICICI, HDFC, Axis and

# "Impact of MGNREGS on Rural Development"



*Edison*

**T. Narasimhulu**

## CONTENTS

S. No	Title	Page No.
1.	TOWARDS MILLENNIUM DEVELOPMENT GOALS - THE ROLE OF MGNREGA: ISSUES AND INTRICACIES Dr. Alluri Venkata Nagavarma, Dr.J.S.Prabhakara, D.Surya Prabha	1-8
2.	MGNREGA: THE ROLE IN INCLUSIVE GROWTH Dr. K. Veerachari	9-19
3.	MGNREGA: A BOON TO RURAL DEVELOPMENT R. Srikanth	20-24
4.	IMPACT OF MAHATMA GANDHI RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ON RURAL DEVELOPMENT-A COMPARATIVE ANALYSIS Dr.R.Radhika	25-32
5.	INCLUSIVE GROWTH THROUGH MGNREGA Dr.G. Sudhakar, Vadde. Ravikanth	33-37
6.	FINANCIAL MANAGEMENT OF MGNREGS G.Sandheep	38-48
7.	INCLUSIVE GROWTH THROUGH MGNREGA Dr. M. Reddi Naik, K. Venu Gopal	49-55
8.	IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT; WITH SPECIAL REFERENCE TO KURNOOL DISTRICT OF ANDHRA PRADESH Dr.M. Balaji Naik, Dr.Saipogu Ramanjaneyulu	56-66
9.	PERFORMANCE OF MGNREGA - A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH Dr. M. Sriramulu, C.S. Sukumar Reddy, T. Viswanadha Reddy	67-73
10.	MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) IN INDIA-AN OVER VIEW Dr.N. Thyaga Raja	74-81
11.	MNREGA AND GOOD GOVERNANCE V.Jagannath	82-85
12.	INCLUSIVE GROWTH THROUGH MGNREGA M.V. Rama Mohan Rao	86-97
13.	ISSUES AND PRESERVE OF NATURAL RESOURCES THROUGH - MGNREGS G.Venkateswarlu, M. Jayalakshmi	98-102
14.	MGNREGA AND GOOD GOVERNANCE Dr.K.Chitti Kalavathi ✓	103-109
15.	GOOD GOVERNANCE THROUGH MGNREGS- A STUDY S. BALAMURALI	110-115
16.	A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH Dr. K. Manohar, Dr. J. Babu, Dr. G. Thirumalaiah ✓	116-123

16. A STUDY ON PERFORMANCE OF MGNREGS IN ANDHRA PRADESH

Dr. K. Manohar, Assistant Professor, Dept. of Commerce, Govt. Degree College, Nagari, Chittoor District of A.P., Dr. J. Babu, Contract Lecturer, Dept. of Commerce, Govt. Degree College, Nagari, Chittoor District of A.P., Dr. G. Thirumalalah, Assistant Professor, Dept. of Commerce, Govt. Degree College, Nagari, Chittoor District of A.P.

ABSTRACT

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was notified on September 2005 and implemented all over the country in three phases. The Act covered 200 districts in its first phase, implemented on February 2, 2006, and was extended to 130 additional districts in 2007- 2008. All the remaining rural areas have been notified with effect from April 1, 2008. The objective of the programme is to provide guaranteed employment for at least 100 days in rural areas in a financial year to every rural household whose able members volunteer to do unskilled manual work. Besides generating wage employment, the novel idea involved in NREGA is creation of assets both at individual level and the community level in rural areas. The Act envisages strengthening the natural resources management and addressing causes for chronic poverty like drought, deforestation and soil erosion and thereby to achieve sustainable development. The present study is undertaken to assess : the employment generated by MGNREGA, the nature of assets generated by the programme, the growth in wage rates and growth in productivity and Categories of persons secured employment in Andhra Pradesh. The performance of MGNREGS is evaluated for the period 2012-13 to 2014-15 by considering number of persons employed, categories of persons employed, and type of work created.

KEY WORDS: MGNREGA - Wage - Employment - Assets and Labour supply.

INTRODUCTION

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was notified on September 2005 and implemented all over the country in three phases. The Act covered 200 districts in its first phase, implemented on February 2, 2006, and was extended to 130 additional districts in 2007- 2008. All the remaining rural areas have been notified with effect from April 1, 2008. The objective of the programme is to provide guaranteed employment for at least 100 days in rural areas in a financial year to every rural household whose able members volunteer to do unskilled manual work. Besides generating wage employment, the novel idea involved in NREGA is creation of assets both at individual level and the community level in rural areas. The Act envisages strengthening the natural resources management and addressing causes for chronic poverty like drought, deforestation and soil erosion and thereby to achieve sustainable development.

The works undertaken through MGNREGA give priority to activities related to Water harvesting, groundwater recharge, drought-proofing, and flood protection. Its focus on soil restoration and sustainable livelihoods will lead over time, to an increase in land productivity and aid the workers in moving from wage employment to sustainable employment. Almost 80%

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

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#### Impact of Socio-Economic Development Schemes of Scheduled Tribes in India

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G9, Aditya Towers, Balaji Colony, Tirupati.

	Prof. G.Sardar Gugloth, S.Poornima, V.Aswini	
15.	<b>ISSUES AND CHALLENGES IN TRIBAL COMMUNITIES OF SCHEDULED AREAS IN INDIA: NON TIMBER FOREST PRODUCE (NTFP)</b> M.Adisheshaiah, P.V.Narasiah, P.Swapna	96
16.	<b>SOCIO-ECONOMIC, EDUCATIONAL AND HEALTH STATUS OF TRIBAL COMMUNITIES IN INDIA</b> J.Muni Narendra, D.Venkatesh, M.Venkateswarlu	103
17.	<b>CENTRAL AND STATE GOVT SCHEMES FOR THE DEVELOPMENT OF STs</b> Dr.K.Chitti Kalavathi	111
18.	<b>PUBLIC SPENDING ON SC AND ST SUB PLANS IN INDIA: TREND ANALYSIS</b> N.Guruveera Kumar, P.Kondiah, Prof. D.Krishnamoorthy	117
19.	<b>HISTORICAL DEVELOPMENT AND GROWTH OF HANDLOOM INDUSTRY IN INDIA</b> Dr.D.Naganna, P.Raja Gopal	122
20.	<b>SOCIO-ECONOMIC IMPACT OF SELF-HELP GROUP ON STs DEVELOPMENT – WOMEN EMPOWERMENT</b> Mrs. A.Devaki, Dr. A. Malleswari Devi	129
21.	<b>EDUCATIONAL SCHEMES FOR SCHEDULED TRIBES IN INDIA- AN OVERVIEW</b> Dr.V.Masulamani	133
22.	<b>SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN INDIA</b> Dr. R. Vijaya, Boera Curie, Dr. K. Koteswara Rao	138
23.	<b>PROMOTIONAL ROLE OF GOVERNMENT FOR ECONOMIC &amp; SOCIETAL DEVELOPMENT OF SCHEDULED CASTES IN INDIA</b> Dr.N.Thyagaraju	145
24.	<b>EDUCATIONAL SUPPORT TO THE SCHEDULE TRIBES IN INDIA – AN OVERVIEW</b> Dr.D.Chandrapurna	148
25.	<b>INCLUSIVE GROWTH AND THE TRIBAL PEOPLE</b> Y.Suguna	152
26.	<b>SCHEMES FOR THE PROMOTION OF EDUCATION IN SCHEDULED TRIBES OF INDIA – A STUDY</b> Dr. Rama Krishna Chittajallu	155
27.	<b>SOCIO ECONOMIC IMPACT OF SELF HELP GROUPS ON STs DEVELOPMENT</b> T.Vinila	162
28.	<b>LITERACY AND EDUCATIONAL STATUS AMONG SCHEDULE TRIBES-ISSUES AND CHALLENGES</b> Dr. J.Nalini, Dr.G. Venkata Narayana	167

**CENTRAL AND STATE GOVT SCHEMES FOR THE DEVELOPMENT OF STs.****Dr.K.Chitti Kalavathi,M.A.,Ph.D.**

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**Introduction**

The framers of the Constitution took note of the fact that certain communities in the country were suffering from extreme social, educational and economic backwardness arising out of age-old practice of untouchability and certain others on account of the primitive agricultural practices, lack of infrastructure facilities and geographical isolation, and who need special consideration for safeguarding their interests and for their accelerated socioeconomic development. These communities were notified as Scheduled Castes and Scheduled Tribes as per provisions contained in Clause 1 of Articles 341 and 342 of the Constitution respectively. With a view to provide safeguards against the exploitation of SCs & STs and to promote and protect their social, educational, economic and cultural interests, special provisions were made in the Constitution. Due to their social disability and economic backwardness, they were grossly handicapped in getting reasonable share in elected offices, government jobs and educational institutions and, therefore, it was considered necessary to follow a policy of reservations in their favour to ensure their equitable participation in governance. For effective implementation of various safeguards provided in the Constitution for the SCs & STs and various other protective legislations, the Constitution provided for appointment of a Special Officer under Article 338 of the Constitution. The Special Officer who was designated as Commissioner for SCs & STs was assigned the duty to investigate all matters relating to the safeguards for SCs and STs in various states and to report to the President upon the working of these safeguards. The first Commissioner for SCs & STs was appointed on 18 November, 1950. In order to facilitate effective functioning of the office of the Commissioner for Scheduled Castes and Scheduled Tribes, 17 regional offices of the Commissioner were set up in different parts of the country. In June, 1967, the 17 Regional Offices were re-organized into five Zonal Offices and placed under the control of a newly created Directorate General of Backward Classes Welfare in the Department of Social Welfare, Ministry of Education and Social Welfare. Each Zonal Offices was headed by a Zonal Director, Backward Classes Welfare.

The National Commission for Scheduled Tribes (NCST) was established by amending Article 338 and inserting a new Article 338A in the Constitution through the Constitution (89th Amendment) Act, 2003. By this amendment, the erstwhile National Commission for Scheduled Castes and Scheduled Tribes was replaced by two separate Commissions i.e. (i) the National Commission for Scheduled Castes and (ii) National Commission for Scheduled Tribes, w.e.f. 19 February, 2004. The National Commission for Scheduled Tribes has a Chairperson, a Vice-Chairperson and 3 other Members. One of the three other Members has to be a woman. The term of office of Chairperson, Vice-Chairperson and each Member of the Commission is three years from the date of assumption of charge. The Chairperson has been given the rank of Union Cabinet Minister, and the Vice-Chairperson that of a Minister of State and other Members have the ranks of a Secretary to the Government of India. Headquarter Office of the Commission is at New Delhi. The Commission has six Regional Offices located at Bhopal, Bhubaneswar, Jaipur, Raipur, Ranchi and Shillong.

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*Editor*

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Sl.No.	Title of the Paper	Page No.
29.	<b>Newly Emerging Trends in Tourism - An Observation</b> - B. Gangadhar & J. Nageshwar Reddy	120
30.	<b>Tourism Development and Employment Opportunities in India</b> - B. Peera Kumar & Dr M.Venkata Subbaiah	123
31.	<b>Tourism Development in India - Marketing Strategies and Challenges</b> - Dr. S. Vijayulu Reddy & Dr. M.Sivaramulu	128
32.	<b>Indian Tourism Industry - An Overview</b> - S. Vijaya Bhaskar Rao	132
33.	<b>Scope of Tourism: Indian Perspectives</b> - H. Ravikumar	137
34.	<b>Tourism and Tourism policy in India- Some Reflections</b> - B.Mallikarjuna Raju	141
35.	<b>Tourism Development in India: A Review</b> - Dr. T. Sasikanth Reddy	145
36.	<b>Tourism and Economic Development in Andhra Pradesh</b> - S. Siva Rama Murty	152
37.	<b>Prospects, Challenges and Opportunities in Tourism</b> ✓ - Dr.K.Chitti kalavathi ✓	155
38.	<b>Religious Tourism Management: Issues and Challenges</b> - Dr. Snehalakshmi H. Mistry	159
39.	<b>Rural and Sustainable Tourism - A synthesis</b> - C.Jyothi	163
40.	<b>Tourism in India: Potentials, Challenges and Opportunities</b> - Dr.Alluri veekata Nagavarma, Dr.Alluri veekata Nagavarma & M.L.N Raju	166
41.	<b>Tourism &amp; Employment - A View</b> - M.T. Jyotsna, Dr. M. Samaha & Y. Subhan Babu	170
42.	<b>Challenges &amp; Opportunities in Tourism Sector</b> - Dr. K. Gnanaguru	176
43.	<b>Progress, Emerging issues and Suggestions in India's Tourism Industry</b> - Dr. C. Rama Mohan Reddy	179
44.	<b>Tourism in India: Challenges and Opportunities</b> - Dr. G.Gangolaiah	184

# Prospects, Challenges and Opportunities in Tourism

Dr.K.Chitti kalavathi

## Abstract

*World tourism is considered as a significant factor in the economy of many nations. Today tourism related infrastructure in various parts of the country has improved the quality of life of the local people and helped to promote local arts and crafts. Tourism has contributed to increase awareness about conservation of the environment and the cultural heritage. Tourism is the fastest growing industry in modern world. People have always travelled to distant parts of the world to see monuments, arts and culture, taste new cuisine etc. The term tourist was firstly used as official term in 1937 by the League of Nations. Tourism was defined as people travelling abroad for period of over 24 hours. The word tour gained acceptance in the 18th century, when the Grand Tour of Europe became part of the upbringing of the educated and wealthy British noblemen. Tourism is a service industry, consisting of transportation, accommodation and hospitality. The history of tourism developed mainly through indirect sources in the early period. In India, in the early days of agricultural abundance, export of cash crops created an important trade link. Manufacture of iron-ore into steel for weaponry was another important item of trade by the later Vedic period. Harsha was another great emperor who genly influenced by the Buddhist scriptures, built institutions and Dharamshalas for the travellers. Rest houses were built in towns and villages. A number of monasteries were also built for the pilgrims. This shows that travel facilities were much improved and travel was not a cumbersome experience.*

*Key Words: History Of Tourism In India, Tourism in the early period, Tourism in the modern period, Major threat areas in the Ninth Plan included- Promotion of festivals and fairs, rural craft melas etc. Human Resource Development, Coordination, Monitoring.*

## Introduction

World tourism is considered as a significant factor in the economy of many nations. Today tourism related infrastructure in various parts of the country has improved the quality of life of the local people and helped to promote local arts and crafts. Tourism has contributed to increase awareness about conservation of the environment and the cultural heritage. Tourism is the fastest growing industry in modern world. People have always traveled to distant parts of the world to see



**“Role of Women Self Help Groups on  
Poverty Alleviation and Empowerment of  
Women in the Globalised Era”**



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**Dr. RUKMANI MALLEPU**

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Sl.No.	Title of the Paper	Page No.
12.	<b>Women Entrepreneurs' Problems: Empowerment of Women in the Globalised era</b> - N. Veekata Krishnarani	275
13.	<b>Women Entrepreneurship</b> - Dr. K. Chitti Kalanathi & Dr. G. Seenuvasala	278
14.	<b>Health Issues: Empowerment of Women in the Globalized era</b> - Dr. K. Nagaraja Setty	281
15.	<b>Women Empowerment Through Education</b> - M. Venkatesh	284
16.	<b>Women Entrepreneurship in India: Challenges &amp; Milestones</b> Mallappa, Sukram	287
17.	<b>Full Paper for National Seminar on Poverty alleviation</b> - J. E. Pachraja	290
18.	<b>Empowerment of Women Through Tourism Industry in Andhra Pradesh</b> - D. Ramaraju	294
19.	<b>Sustainable Livelihood Promotion And Empowerment of Rural Women Through Microfinance</b> - Nalika Rokini	298
20.	<b>Impact of Globalization on Women Empowerment in India: Problems &amp; Possibilities</b> - Bandameedi Nagaraju	300
21.	<b>Poverty in Andra Pradesh: A Study on Socio-Religious Groups of NSS Region</b> - Niranjan. R. & Shrivakumar	307
22.	<b>Self Help Groups and Women Empowerment</b> - B. Indira Nairadevi	310
23.	<b>Sustainable livelihood promotion for rural women through microfinance for Empowerment</b> - Nalika Rokini	313
24.	<b>The Projection of Women in Visual Media and its Adverse Impact - A Study</b> -Dr. M. Shanavaz Begum, Dr. S. A. Khader	316
25.	<b>Women Empowerment is a requisite to the growth of the society - A perspicuity</b> - Dr. C. S. Sakumar Reddy & V. Kiravi	319
26.	<b>Self-help Groups in the Handicraft Industry in Purkalgaon- A Socioeconomic Analysis</b> - Jeminah Newton	321
27.	<b>Problems Faced by the Differently-Abled Women- A case study on Viruksham-Disabled Self Help Group in Chennai</b> - Easterly G. B. SaniGayathri J.V.	328
28.	<b>Women and Ecology</b> - Gadmar Jayaraj Kosal	334
29.	<b>Women and Ecology</b> - Gadmar Jayaraj Kosal	337

## Women Entrepreneurship

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### INTRODUCTION

Women were the first humans to taste bondage. On the contrary, the overall growth of women remained stunted. Women were denied the benefit of education. Economically women became completely dependent upon men-entrepreneurs has emerged. Women entrepreneurs in India have to cope with various socio-economic problems. Women become entrepreneurs due to several factors which may be grouped under "Pull factors" and "Push factors".

In the Indian context, participation of women as entrepreneurs commenced from 1970s onwards. In urban India, women entrepreneurs are found in 4 E's- Electricity, Electronics, Energy and Engineering. However, women in rural India have confined themselves to petty business and tiny cottage industries. Majorities of rural women entrepreneurs are concentrated in low-paid, low-skilled, low-technology and low-productivity jobs. Government of India (1984) has defined woman entrepreneur as "an enterprise owned and controlled by a woman having a minimum financial interest of 5 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women". This definition does not suit to rural women entrepreneurs in India. Any rural woman or a group of rural women which innovates, initiates or adopts an economic activity may be referred as a rural woman entrepreneur. Secondly, rural woman entrepreneur could be defined as "an adult rural woman who creates, owns, and runs an enterprise in rural area.

"Women Entrepreneurship" means an act of business ownership and business creation that empowers women economically increases their economic strength as well as position in society. Women Entrepreneurs have been making a significant impact in all segments of economy of the world. The concept of women entrepreneurship is becoming a global phenomenon playing a vital role in the business community. Women entrepreneurs also contribute to India's economic prosperity. In terms of skill development, women are impeded by their lack of mobility, low literacy levels and prejudicial attitudes towards women. Skilled women must therefore become more attracted to entrepreneurship. Women constitute the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Social and

economic development of women is necessary for overall economic development of any society or a country. The basic qualities required for entrepreneurs and the basic characters of Indian women, reveal that, much potential is available among the Indian women on their entrepreneurial ability. Women-Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise.

Women are to be considered as equal partners in the process of development. Women in India have been the neglected lot. "Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent.

### Current Scenario of Women Entrepreneurs in India

The word entrepreneur is derived from the French word "entreprendre" which means a person who carries out the task of bringing together various resources and manages them to accomplish desired results and take some portion. Women Entrepreneurs may be defined as the women or a group of women who initiate, consolidate and run a business enterprise. Women Entrepreneurship in India symbolizes a group of women who are discovering new opportunities of economic participation. Entrepreneurship amongst women is a fairly recent phenomenon. Women Entrepreneurship plays a crucial role in Industrial development. Women Entrepreneurs also have many functions to perform as performed by male entrepreneurs. They should discover the visions of opening new enterprise, undertake risks, introduction of new inventions, manage administration and control of business and provide active leadership in all aspects of business. Women entrepreneurs are influenced by both push and pull factors. Pull factors comprise of aspirations for autonomy and independence, personal satisfaction and achievements, or search for a challenge, challenging/rejecting gender stereotypes, gap in the market, etc. Push factors comprise of dissatisfaction with the labour market, need for greater income, unemployment, desire for a better life or higher earnings, financial incentive and motivation from government/schemes for assistance, attraction of high profit margins, etc.

Women play a vital role in reducing poverty through productive work that they are involved in outside their home. Women's contribution in micro, small and medium enterprises



**“Role of Women Self Help Groups on  
Poverty Alleviation and Empowerment of  
Women in the Globalised Era”**



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**Dr. RUKMANI MALLEPU**

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Sl.No.	Title of the Paper	Page No.
72.	<b>Women Entrepreneurs' Problems: Empowerment of Women in the Globalised era</b> - <i>N. Veknata Krishniah</i>	275
73.	<b>Women Entrepreneurship</b> - <i>Dr. K. Chitti Kalavathi &amp; Dr. G. Sreenivastula</i>	278
74.	<b>Health Issues: Empowerment of Women in the Globalized era</b> - <i>Dr. K. Nagaraja Setty</i>	281
75.	<b>Women Empowerment Through Education</b> - <i>M. Venkatesh</i>	284
76.	<b>Women Entrepreneurship in India: Challenges &amp; Milestones</b> <i>Mallappa Sidaram</i>	287
77.	<b>Full Paper for National Seminar on Poverty alleviation</b> - <i>J. E. Padmja</i>	290
78.	<b>Empowerment of Women Through Tourism Industry in Andhra Pradesh</b> - <i>D. Ramanjulu</i>	294
79.	<b>Sustainable Livelihood Promotion And Empowerment of Rural Women Through Microfinance</b> - <i>Nalika Rohini</i>	298
80.	<b>Impact of Globalization on Women Empowerment in India: Problems &amp; Possibilities</b> - <i>Bandameedi Nagaraju</i>	300
81.	<b>Poverty in Andra Pradesh: A Study on Socio-Religious Groups of NSS Region</b> - <i>Niranjan. R. &amp; Shivakumar</i>	307
82.	<b>Self Help Groups and Women Empowerment</b> - <i>B. Indira Nainadevi</i>	310
83.	<b>Sustainable livelihood promotion for rural women through microfinance for Empowerment</b> - <i>Nalika Rohini</i>	313
84.	<b>The Projection of Women in Visual Media and its Adverse Impact - A Study</b> - <i>Dr. M. Shanawaz Begum, Dr. S. A. kbadiv</i>	316
85.	<b>Women Empowerment is a requisite to the growth of the society - A perspicuity</b> - <i>Dr. C. S. Sukumar Reddy &amp; V. Varavi</i>	319
86.	<b>Self-help Groups in the Handicraft Industry in Purkalgaon- A Socioeconomic Analysis</b> - <i>Jemimah Newton</i>	321
87.	<b>Problems Faced by the Differently-Abled Women- A case study on Virukham-Disabled Self Help Group in Chennai</b> - <i>Easterly G &amp; SumiGayathri J.Y.</i>	328
88.	<b>Women and Ecology</b> - <i>Gadnur Jayaraj Komal</i>	334
89.	<b>Women and Ecology</b> - <i>Gadnur Jayaraj Komal</i>	337

## Women Empowerment is a requisite to the growth of the society - A perspicuity

Dr. C. S. Sukumar Reddy<sup>1</sup>, V. Vasavi<sup>2</sup>

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In India, women constitute about 50% of the population. The glass ceilings that hindered the progress of women for ages started to shatter and women started to prove themselves in every walk of life. Initially, the entry of women into the business activity business was traced out as an extension of their kitchen activities, mainly Spices, Pickle, Papad and Powder But, with the opportunities given by the Government, society and with the aid of formal education, women started to shift their concentration from 3Ps to 3Es i.e. Energy, Electronics and Engineering. The proven skill and knowledge, adaptability to various circumstances, consistency, courage are some of the reasons behind the success of women as entrepreneurs etc. Gradually there is a sea change in the perception of the society towards the role of women and admitted the need and importance of women participation in all activities for the benefit of the family as well as for the economic growth of the nation.

Traditionally, an Indian woman had four fold status-role functions. These were her role as a daughter, wife, housewife (homemaker), and mother.

Laal rakshathi kounaare - Bhartha nakathai youvare  
Bharathi vaarchake puthara- na shree swathanthriya  
(Sri)

According to scriptures women are supposed to be protected by father in their childhood, by husband in their young age and by sons in their old age. Hence, no liberty to women at any age and at any stage. But, women were not so dependent in practice. The women of Epic India enjoyed an honorable position at home. In our epics such as Mahabharata and Sri Mahabharata women were given an honorable place. Women were the root of righteousness, strength and joy in both the epics. For instances of courage and valor or prowess of women like Draupadi, Sita, Bhishma, Rukmini, Sahari, Draupadi etc. They were given importance at all activities in the home as well as in the society. In the mythology also Sri Mahavishnu has given a name to Sri Mahalakshmi, Shiva is also well known as Maheshwara for giving half of the body to his consort Parvati and Brahma also gives due importance to Bharathi in his creations of the universe. It all the incarnations of Vishnu women were given optimum priority. Sita was

given utmost importance in all. She herself only went to forests with Sri Rama without the influence of others. The divine couple remained committed to righteousness (Dharma) at all costs. Sri Rama is the embodiment of righteousness (Dharma), Sita is a follower of Sri Rama for the commitment to her duties. Even in the adversities, Sita's stature stands tall because of her loyalty to Righteousness (Dharma). Her boundless compassion is seen when she restrains Hanuman from attacking the demagogue who had threatened her.

During the medieval period, importance of women gradually declined and underwent a major change. The girls were deprived of formal education, since the daughters were regarded as second class citizens. Freedom of women was curtailed. Sons were given more priority than daughters. Girls were prevented from learning the scriptures and becoming Brahmdharinis.

In this context, it became necessary to discuss about the empowerment of women. Though empowerment of women is needed in general, but in particular there is a dire need for the empowerment of rural women. Empowering the rural women leads to overall and standard empowerment of women. Still there are escalating violence and crimes against women and girl children. It is a matter of serious concern that many states are exacerbating the situation. To overcome this problem one of the remedies is to make the women achieve the economic empowerment. Micro Finance is one of the powerful assured way to empower the rural women.

• Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, Microfinance scene is dominated by Self-Help Group (SHGs)-Bank Linkage Programme as a cost effective mechanism for providing financial services to the Unbanked Poor which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country.

Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in house as well as in society etc.,. Micro finance is necessary to overcome exploitation, create confidence for

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సంపాదకులు

డా. జ. పద్మప్రియ

తెలుగుశాఖ

వెంకటేశ్వర ప్రభుత్వ డిగ్రీ మహిళా కళాశాల (ఎ)

నెల్లూరు, శ్రీ పొట్టి శ్రీరాములు నెల్లూరు జిల్లా, ఆంధ్ర.

## విషయసూచిక

పుట సంఖ్య

కీలకోపన్యాసం	- ఆచార్య పుడుజ్యోతి	1-24
అంతర్జాలం - సాహిత్య విమర్శ, పరిభాష - పదజాలం		25-34
	-డా॥సి.హెచ్. లక్ష్మణ చక్రవర్తి	
అంతర్జాల తెలుగు రేడియో - ప్రసార గూఢ్య		35-43
	-డా॥ పి. విజయకుమార్	
తెలుగు సాంకేతిక పరిజ్ఞానం - సాహిత్యం		44-51
	- డా॥ పుట్ల హేమలత	
ఆకాశవీధిలో.....!	- డా॥ కె. కరుణాశ్రీ	52-54
సామాజిక మాధ్యమాల నోట్ల 'కళిక' - డా॥ యస్. దివిజాదేవి		55-60
అంతంలో మెర్సి మార్గరేట్ కవిత్వశాల - రావీరాల లక్ష్మీకాంతం		61-66
గళం నుంచి శాలం వరకు బాల సాహిత్యం-డా॥ గోపవరం పద్మనియ		67-70
సామాజిక మాధ్యమాల్లో సాహిత్యం (వాట్సప్, ఫేస్ బుక్)		71-74
	- మాచిశ్రీ మాణిక్యం	
0. అంతర్జాలంలో తెలుగు సాహిత్య వైభవం- బేకుమర్ల వెంకటప్పయ్య		75-81
1. అంతర్జాలం తెలుగు సాహిత్య బ్లాగులు		82-87
	- డా॥యం. గిరిబాబు, యం.ప్రసాద్.	
2. వెబ్ పత్రకలు - తెలుగు కవిత్వ సౌరభం- నల్లపనేని విజయలక్ష్మి		88-95
3. అంతర్జాలంలో తెలుగు సాహిత్య పత్రకలు-డా॥ మన్యం సయ్యంబంబ		96-100
4. అంతర్జాలంలో సాహిత్య ప్రస్థానం	- కె. గౌరీ శంకర్	101-105
5. అంతర్జాలంలో తెలుగువీనుతున్న పుటపర్తి సాహిత్య సుధ		106-111
	- డా॥ పి.వి.లక్ష్మణరావు	
6. అంతర్జాలంలో తెలుగు భాషా - సాహిత్యం-డా॥జి.వెంకటలాల్		112-121
7. అంతర్జాలంలో తెలుగు సాహితీ సౌరభం- డా॥ జనగంధీ భాగ్యశం		122-154

## అంతర్జాలంలో తెలుగు సాహిత్య పత్రికలు

డా || మన్యం నరసింహులు

తెలుగు అధ్యాపకులు,  
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సంప్రదాయ పుస్తక సాహిత్యం, పత్రికలు ఒక్కవైపున కొనసాగుతుంటే ఈ-బుక్స్ ఈ-మ్యాగజైన్లు, అంతర్జాల సాహిత్యం లాంటి పరిణామాలు ఊపందుకుంటున్నాయి. సాహిత్యంపట్ల నిరంతరం పెరుగుతున్న ఆసక్తికి, ఆదరణకి కూడా ఈ మార్పుల నిదర్శనంగా చెప్పవచ్చు.

ఆధునికకాలంలో పుత్తిలో, జీవితంలో మార్పులు చాలా వేగంగా వస్తున్నాయి. ఈ మార్పులను అప్వేనించలేక, ఆస్వాదించలేక సగటు మానవుడు ఎంతో ఒత్తిడి గురి అవుతున్నాడు. ఈ ఒత్తిడి సాధారణ మానవులను ఎంతో ఇబ్బంది పెడుతుంటే సమసమాజ చిత్రణ చేసే కవులు ఎంతో జాగ్రత్తగా మార్పుల్ని అర్థం చేసుకొని తానూ కూడా ఆవేదనకులోను అవుతున్నాడు. ఆంధ్రదేశంలో తెలుగువారి మధ్య నివశించే కవులకే ఇంత ఆవేదన అనుకుంటే పొరపాటు. ఇక్కడి నుండి ఇతర భాషా ప్రాంతాలకు వలసవెళ్లి, అక్కడే స్థిరపడి, అడుగడుగునా సాంస్కృతిక భయంతో జీవిస్తున్న కవులకు మరెంత గాఢ వేదనో అక్కడి ప్రజలు పాటు ఎన్నో కష్టాలకు భయాలకు, వ్యామోహాలకు గురి అవుతున్నారు. అలాగే ఆ ప్రాంత రచయితలు కూడా. అయితే ఆధునిక సాంకేతిక పరిజ్ఞానం వల్ల అందరి భావనలు, ఆవేదనలు అన్ని ప్రాంతాల వారికి చేరగలగడంవల్ల ఆయా సమాజాలను అవగాహన చేసుకోవటం సులభమవుతోంది.

భూగోళమంతటినీ ఒక్క మోసక్లిక్లోకి కుదించేసిన అంతర్జాలం (ఇంటర్నెట్) ఆధునిక మానవ జీవితంలోని అన్ని రంగాలపై తన ప్రభావాన్ని చూపించినట్లే తెలుగు పత్రికారంగంలో కూడా పెనుమార్పులకు కారణమైంది. ప్రపంచవ్యాప్తంగా ఏ మారుమూలన ఉన్నా కంప్యూటర్లో నెట్ ఉంటే అన్ని భాషల పత్రికలు ఉచితంగా చదువుకోవచ్చు. అమెరికాలో ఉన్నవాళ్ళు తెలుగు దినపత్రికల్ని మనకంటే ముందే చదివేస్తారు. మనకు ఇష్టంగా కాలక్షేపానికి చదువుకునే పత్రికలు వెబ్ మ్యాగజైన్స్

6

# WOMEN EMPOWERMENT THROUGH MICROFINANCE

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**Women Empowerment Through Microfinance**

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22.	Empowering Women Through Microfinance <i>An Overview</i> S. Fareeda Begum; M. Sivasankara and Dr. K. Jayachandra Reddy	168-172
23.	Role of Microfinance Through SHG-Bank Linkage Models <i>A Study</i> Dr. K. Maneliah	173-180
24.	Evolution of Microfinance Through SHG-Bank Linkage Programme in India O. Mohammad Rafee and Dr. P. Mohan Reddy	181-191
25.	Empowering Women Through Microfinance A. Devaki and Dr. A. Malleswari Devi	192-198
26.	Empowering Women Through Microfinance T. Naga Jyothi; E. Vijaya Kumar and Prof. M. Venkateswarlu	199-206
27.	Microfinance and Women Empowerment <i>An Overview</i> Dr. V. Rajeswari and Dr. Y. Mallikarjuna Rao	207-2016
28.	Microfinance in Relation with Women Empowerment Dr. S. Siva Reddy	217-219
29.	An Overview of Self-Help Groups in India Dr. G. Latha	220-223
30.	Role of Self-Help Groups in Empowering Women <i>A Study of Karimnagar District</i> Dr. Kottogani Ravinder and Dr. B. Venkatesula Reddy	224-238
31.	RKBs As Self-Help Promotion Institutions (SHPIs) <i>A Comparative Study at all India Level</i> Dr. K. Ramanamma and Prof. P. Mohan Reddy	239-245
32.	Microfinance and Women Empowerment <i>An Indian Perspective</i> Dr. Kota Sreenivasa Murthy	246-251
	<i>Index</i>	253-260

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**Empowering Women Through Microfinance**A. Devaki<sup>1</sup>Dr. A. Malleswari Devi<sup>2</sup>

Women have been shown to spend more of their income on their households; therefore, when women are helped to increase their incomes, the welfare of the whole family is improved. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country.

Economic empowerment results in women's ability to influence or make decision, increased self-confidence, better status and role in household etc. Microfinance is necessary to overcome exploitation, create confidence for economic self-reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure. Microfinance has received extensive recognition as a strategy for economic empowerment of women. An attempt is made to examine the impact of Microfinance with respect to poverty alleviation and socio-economic empowerment of rural women. An effort is also made to suggest the ways to increase women empowerment. Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choice either individually or collectively for social transformation. It strength innate ability by way of acquiring knowledge power and experience.

Empowerment is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowerment occurs within sociological psychological economic spheres and at various levels, such as:

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

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	Prof. G.Sardar Gugloth, S.Poornima, V.Aswini	
15.	ISSUES AND CHALLENGES IN TRIBAL COMMUNITIES OF SCHEDULED AREAS IN INDIA: NON TIMBER FOREST PRODUCE (NTFP) M.Adiseshainah, P.V.Narasiah, P.Swapna	96
16.	SOCIO-ECONOMIC, EDUCATIONAL AND HEALTH STATUS OF TRIBAL COMMUNITIES IN INDIA J.Muni Narendra, D.Venkatesh, M.Venkateswarlu	103
17.	CENTRAL AND STATE GOVT SCHEMES FOR THE DEVELOPMENT OF STs. Dr.K.Chitti Kalavathi	111
18.	PUBLIC SPENDING ON SC AND ST SUB PLANS IN INDIA: TREND ANALYSIS N.Gurusveera Kumar, P.Kondaiah, Prof. D.Krishnamoorthy	117
19.	HISTORICAL DEVELOPMENT AND GROWTH OF HANDLOOM INDUSTRY IN INDIA Dr.D.Naganna, P.Raja Gopal	122
20.	SOCIO-ECONOMIC IMPACT OF SELF-HELP GROUP ON STs DEVELOPMENT - WOMEN EMPOWERMENT Mrs. A.Devaki, Dr. A. Malleswari Devi	129
21.	EDUCATIONAL SCHEMES FOR SCHEDULED TRIBES IN INDIA- AN OVERVIEW Dr.V.Masulamani	133
22.	SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN INDIA Dr. R. Vijaya, Beera Curie, Dr. K. Koteswara Rao	138
23.	PROMOTIONAL ROLE OF GOVERNMENT FOR ECONOMIC & SOCIETAL DEVELOPMENT OF SCHEDULED CASTES IN INDIA Dr.N.Thyagaraju	145
24.	EDUCATIONAL SUPPORT TO THE SCHEDULE TRIBES IN INDIA - AN OVERVIEW Dr.D.Chandrapurna	148
25.	INCLUSIVE GROWTH AND THE TRIBAL PEOPLE Y.Suguna	152
26.	SCHEMES FOR THE PROMOTION OF EDUCATION IN SCHEDULED TRIBES OF INDIA - A STUDY Dr. Rama Krishna Chittajallu	155
27.	SOCIO ECONOMIC IMPACT OF SELF HELP GROUPS ON STs DEVELOPMENT T.Visala	162
28.	LITERACY AND EDUCATIONAL STATUS AMONG SCHEDULE TRIBES-ISSUES AND CHALLENGES Dr. J.Nalini, Dr.G. Venkata Narayana	167

## SOCIO-ECONOMIC IMPACT OF SELF-HELP GROUP ON STs DEVELOPMENT – WOMEN EMPOWERMENT

Mrs. A Devi, Dr. A. Malliswari Devi,  
Lecturer in Commerce, Lecturer in Commerce,  
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Self-help groups (SHGs) play today a major role in poverty alleviation in rural area. It is confirmed that the SHGs have a role in hastening country's economic Development, SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. Women constitute around fifty percent of the total human resources in our economy. This has led to boost the process of women's Empowerment. Yet women are subservient to men as they are subject to many socioeconomic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. The SHG promotes small savings among its members. Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background.

Microfinance and women empowerment depicts that SHG based micro finance has contributed as a catalyst of the social change and empowerment of poor is proved to be a boon for the rural women in some states of India. Moreover it has created opportunities for promotion of income generating activities and have enabled them to come above poverty line. There is geographic Regional concentration of the SHG concept which needs to be scattered across the nation as poverty has a global concern. Poor people's access to formal banking system would act as a key to economic growth and sustainable development.

Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. Self-help group is a method of organizing the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise.

The main objective of the Self-Help Group is to provide economic opportunities to the economically disadvantaged groups to establish and gradually improve their entrepreneurial ambitions through regular and small savings to improve their socio-economic status by organizing and participating in their own voluntary and democratic association. Self-Help Group is a social design in which people participate by making themselves socially and economically accountable to each other. All Self-Help Groups are not necessarily linked to lead/focal bank because they do not need external credit except the support from their sponsoring organisations.

Self-Help Groups are, however, such institutions where members with their own collective small savings try to help the group members. A small group moves forward towards self-empowerment. Members with their collective resource take up some income-generating activities which will bring additional income to their household. These institutions thus become powerful tools for poverty alleviation and social cohesion at the grassroots level.

# Recent Approaches in Teacher Education

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## Recent Approaches in Teacher Education

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S.No.	Title	Page No.
	<i>Dr. G. Nirmala</i>	
33	Some Class Room Methods of Teaching	135 - 139
34	Teaching Skills and Skill Development in Teacher Education	140 - 141
35	Teaching Skills and Skill Development in Teacher Education	142 - 146
36	Teaching Skills and Skill Development in Teacher Education	147 - 152
37	"Attitude and Reflections of Teachers on Practice of Yoga in Schools"	153 - 162
38	Feelings and Emotions of Learning Disabled Persons	162 - 165
39	Access of Personality on the Scientific Attitude and Achievement in Science of 9 <sup>th</sup> Class Students	166 - 172
40	The Importance of E-Learning in Present Day Education	172 - 176
41	A Study of Perception of B.Ed. Students on their Training with Type of Family and Age	177 - 180
42	A Study of Scientific Attitude of IX Class Students with Cast and Father Education	181 - 183
43	Student - Centered Education and Learning	184 - 185
44	Teaching Skills and Skill Development in Teacher Education	186 - 189
45	A Study of Attitude of B.Ed. Students towards Micro Teaching with Methodology and Academic Achievement.	190 - 193
46	Challenges, Opportunities and Strategies in Teacher Education	194 - 197
47	Importance of Teaching Skills and Skill Development in Teacher Education	198 - 199
48	A Study of Teacher Competence of Primary School Teachers	200 - 203
49	Scheduled Tribes - Access to Education in Kurnoor District	204 - 207
50	Teacher Education: Need for Quality Enhancement	208 - 211

## TEACHING SKILLS AND SKILL DEVELOPMENT IN TEACHER EDUCATION

Mrs. A. Devaki, Lecturer in Commerce, Govt. Degree College, Nagari.

Dr. A. Madheswarai Devi, Lecturer in Commerce, N.W Degree & PG College, Tirupati.

Teachers play a pivotal role in developing the future generations. Therefore they have to be properly guided to enhance their competencies. Effectiveness and improvement in their teaching practices is to elevate and improve teacher's required the training and development program among teachers by taking into consideration the soft skills namely problem solving skills, communication skills, decision making skills, negotiation skills and leadership skills of the teachers through systematic review of existing literature, professional abilities in teaching. The teacher's education includes pedagogical theory, teaching skills and professional skills.

Pedagogical theory encompasses the sociological, psychological and philosophical aspect that would allow the teachers to possess a strong basis for practicing the skills needed to teach in the classroom. Teaching skills would entail giving practice and training in various approaches, strategies and techniques that would assist the teachers to prepare and plan instruction, give suitable reinforcement and carry out effective and efficient assessment. Professional skills encompass the strategies, approaches and techniques that would assist teachers to develop their career and career growth. It encompasses counseling skills, soft skills, computer skills, information retrieving & arrangement skills, interpersonal skills and life-long learning skills. Combination of pedagogical theory, teaching skills and professional skills would serve to develop the right attitude, skills and knowledge in teachers to promote holistic development.

When schools are looking to hire a teacher, there are a few basic looking for. A College degree, experience working with children, and, of course, patience. Teachers need a variety of professional development skills along with knowledge of their subject matter and experience in order to be an effective teacher.

Likewise, as the rapid developments in technology infuse into our lives, they affect the way students learn and the way teachers teach. Modern teachers need to be competent in not only basic skills, but new skill sets. There are 15 of the many 21<sup>st</sup> century professional development skills, or as we like to call it, "Modern skills" that today's teachers should possess.

—Janette Cox



### Professional Development:

#### 1. Adaptability

In this modern, digital age, teachers need to be flexible and be able to adapt to whatever is thrown their way. New technologies are developed every day that can change the way students learn, and the way teachers teach.

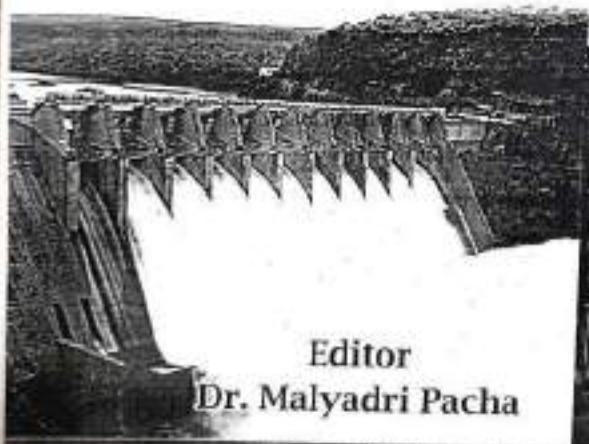
#### 2. Confidence

Every teacher needs to have confidence, not only in themselves but in their systems and their colleagues. A confident person inspires others to be confident, and a teacher's confidence can help influence others to be a better person.

#### 3. Communication

Being able to communicate with not only your students but with parents and staff is an essential skill.

# Challenges and Opportunities of Indian Tourism



Editor  
Dr. Malyadri Pacha



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## Contents

Foreword	v
Acknowledgement	vii
VC Message	ix

Sl.No.	Title of the Paper	Page No.
1.	<b>Risk &amp; Return analysis of Tourism companies: Evidence from National Stock Exchange Index in India</b> <i>- Dr Satyajit Joshi, MR. Chintan Modi &amp; MR. Krunal Soti</i>	1
2.	<b>Indian Tourism an incessant towards Inclusive Growth</b> <i>- Dr. B. N Vinod Rao</i>	9
3.	<b>Ecotourism in Sustainable Development</b> <i>- Mrs. A. Divaki &amp; Dr. A. Mallikarjuni Devi</i>	14
4.	<b>Rising of Tourism in Andhra Pradesh &amp; its Problems</b> <i>- P.V. Nagaraj Reddy</i>	17
5.	<b>Indian Tourism Industry - A Growth Trajectory</b> <i>- Dr. Kamalpatil Srinivasa Rao</i>	21
6.	<b>Growth &amp; Performance of Tourism</b> <i>- Dr. G. Sreenivasulu</i>	25
7.	<b>A Study on The Contribution of Travel and Tourism Industry in Economic Development of the India</b> <i>- Dr. Parul Mathur, Dr. K. Lalitha &amp; Devadas Badarla</i>	28
8.	<b>Tourism Nexus between India &amp; Sri Lanka A Diagnostic approach</b> <i>- Dr. P. Maljandri</i>	35
9.	<b>Principles and Practice of Sustainable Tourism Planning</b> <i>- Dr. K. Venkateswarlu</i>	39
10.	<b>Tourism Industry An Impetus to Income generation activity in India</b> <i>- J. Vijaydhar Rao</i>	42
11.	<b>Challenges and Opportunities of Indian Tourism</b> <i>- M. K. Rama Mohan Rao</i>	47
12.	<b>Tourism &amp; Hospitality industry in Indian Economy Some Insights</b> <i>- Palle Mahender</i>	50

## Ecotourism in Sustainable Development

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### Introduction

Ecotourism is a form of tourism developed in natural areas, whose goal is to acknowledge and appreciate nature and local culture, which includes conservation measures and ensures an active involvement, generating benefits for the local population. TIES (The International Ecotourism Society) defines ecotourism as "responsible travel to natural areas that conserves the environment and improves the well-being of local people." This means that those who implement and participate in ecotourism activities should follow the following principles:

- 1) Minimize impact,
- 2) Build environmental and cultural awareness and respect,
- 3) Provide positive experiences for both visitors and hosts,
- 4) Provide direct financial benefits for conservation,
- 5) Provide financial benefits and empowerment for local people,
- 6) Raise sensitivity to host countries' political, environmental, and social climate and
- 7) Support international human rights and labor agreements.

eco-tourism is ecologically sustainable tourism with a primary focus on experiencing natural areas that fosters environmental and cultural understanding, appreciation, and conservation. Ecotourism is ecologically-based tourism which is a form of specialized nature tourism that emphasizes small-scale operations of tours to natural areas and may include visits to places of traditional cultural interest. Emphasis is placed on environmentally sensitive development and visitor use.

### Sustainable development

Sustainable development may be occurred by the ecotourism and regional development simultaneously in an area. Dimensions of ecotourism development refer to the environmental, economic, and social aspects of tourism development, and a suitable balance between these dimensions must be established to maintain its long-term sustainability.

Ecotourism activities have particularly recently become sectors which can create great changes both in socio-cultural and economic aspects. Main purpose is not only ensuring the socio-economic development but also the protection of natural and cultural landscape values to ensure awareness of nature conservation on the other hand. Ecotourism is one strategy for supporting conservation and providing income for communities in and around protected areas. Ecotourism helps in involving local community for the conservation of the ecology and biodiversity of the area that biodiversity in

# DEMONETISATION

Impact and Prospects



Editor

Dr. Chilumuri Srinivasa Rao

## DEMONETISATION IMPACT AND PROSPECTS

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20	Digital Payments—India's New Currency <i>P. V. Sree Vishwarsi, Dr. Saju S Nair</i>	106-109
21	Problems and Issues of Demonetisation with Reference to Tourism & Hospitality Industry in India <i>G. Venkateswarlu, Dr. K. V. S. N. Jewehar Babu</i>	110-113
22	Successes and Failures of Demonetisation <i>Mrs. A. Devaki, Dr. A. Malleswari Devi</i>	114-119
23	Demonetisation: Impact on Cashless Payment System <i>Dr. G. Gungunah, Dr. K. Manohar</i>	120-124
24	Demonetisation: Agricultural Growth <i>Dr. D. Palliah</i>	125-130
25	Impact of Demonetisation and Re-Monetization: An Empirical Analysis of the Experiences of India <i>Dr. M. Sreeramulu, Dr. Tirumalaiah</i>	131-137
26	A Study on People Impact on Demonetisation <i>Palavaranapu Aparna</i>	138-142
27	Impact of Demonetisation on the Black Money and Society in India <i>Nuthalapati Udaykiran, Dr. Chidamuri Srinivasa Rao</i>	143-148
28	Successes and Failures Of Demonetisation <i>A. V. Hanumantharao, Dr. U. Narasimulu</i>	149-152
29	Demonetisation and its Impact on Indian Economy, A Study with Special Reference to Digitalisation in India <i>Dr. K. Rama Prasad</i>	153-156
30	Emerging Trends in Digitalisation and Business <i>Dr. T. Suneetha</i>	157-161
31	Conceptual Framework Of Demonetization <i>Dr. K. Saritha</i>	162-164
32	Demonetisation In India - Impact And Prospects <i>B. Venkateswara Rao</i>	165-170
33	Impact Of Demonetization On Indian Economy <i>G. Ramesh Babu, Prof. M. Chandrabai</i>	171-174
34	Impact And Prospects Of Demonetisation In Indian Economy <i>Dr. T. Vinila</i>	175-178
35	A Study on Emerging Trends in Digitization <i>D. Venkateswara Reddy, D. Raja Reddy</i>	179-184
36	Demonetisation: A Step Ahead Against Corruption and Black Money <i>Dr. P. Roopa</i>	185-187
37	Digital India—Issues for Concern in Cashless Transactions <i>Dr. Kamalakam Saritha</i>	188-193
38	Demonetisation: A Demon or Godhood for Banks in India: An Exploratory Study <i>R. Raghavendra Rao, H. Arvind</i>	194-201
39	A Study on Implications of Demonetisation on Socio-Cultural and Economic Factors in Prakasam District of Andhra Pradesh <i>Dr. P. M. Siva Prakash, Sundara Ramiah Kalluri</i>	202-210
40	Economic Impact of Demonetization on Different Sectors in India <i>Dr. M. L. Vinodini</i>	211-215
41	Issues and Challenges of Electronic Payment Systems <i>Dr. K. Radhika, B. Binaya Naidu</i>	216-219

## SUCCESSSES AND FAILURES OF DEMONETIZATION

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## ABSTRACT

India is a fast developing country and the infrastructure for digital economy is still fully not in place. Low education and skewed demographics were always a matter of concern. Market analysis predicted the negative impact demonetization is going to have on some sectors of the industries like consumer goods, real estate, gold and automobiles.

Technically, demonetization meant withdrawing the legal tender character of all existing 500 and 1,000 rupee notes and introducing new notes valued at 500 and 2,000 rupees. The new regulations specified how this process was to be regulated, including over-the-counter exchanges of old notes, and daily and weekly limits for withdrawal at bank counters and cash machines.

The demonetization drive also meant towards a cashless economy and for encouraging consumers to use digital payment platforms. It also suggests the government's digital India initiative, which aims to encourage smaller payment solutions across the country, by putting technological interventions in place.

The government's demonetization drive, that can be seen as an effort to curb the corruption and the flow of black money in rural, but also to force the general population to embrace digital payment systems.

Ultimately, the demonetization drive has been successful in making the banking sector healthier, but not before it was projected to do it terms of bringing in "black money" and causing the country's GDP "digital lock".

It is more important to look into the long term after the entire exercise is going to have on the Indian economy. Continuous monitoring by the government and sustained efforts for a cashless economy will be productive and drive the economy towards greater growth.

**Keywords:** Digital Economy, Demonetization, Digital India, Continuous monitoring.

## INTRODUCTION

Demonetization is a very bold move considering the size of Indian Economy. India is a fast developing country and the infrastructure for digital economy is still fully not in place. Our concerns and several transactions were always a matter of concern. Market analysis predicted the negative impact demonetization is going to have on some sectors of the industries like consumer goods, real estate, gold and automobiles (Credit Analysis Research, 2016). Demonetization is not new to India. This exercise has been carried out way back in 1946 and in 1978. In Jan 1978 currency worth 300 crore billion (1.7% of total notes in circulation) was demonetized. The new government has been very clear in its focus on eradicating corruption and black money from the system. The expectation of the people are high and they are looking forward for a change. The menace of corruption and black money in the system has ruined the country's economy.

Agricultural associations complained that farmers across India were unable to sell recently-harvested summer crops or purchase seeds for the upcoming winter sowing season. Opposition parties claimed that some members of Modi's Bharatiya Janta Party (BJP) had received advance warning of the decision, allowing them to save at least parts of illicitly accumulated cash. Such criticism led to a number of roof-bombing in the policy mechanics of demonetization which, in turn led to accusations that the government had failed to think through the policy properly.

Policy directives, governmental communication, opinion pieces and statements by industry and regional advisory groups to analyze how the government of the world's largest democracy communicated to its citizens one of the most radical anti-corruption initiatives implemented in recent years, and how it has responded to challenges about its effectiveness and appropriateness of the overall policy. Ultimately, we seek to provide the relationship between government-initiated anti-corruption policies and grassroots concerns about political integrity, ethics and compliance.

6

# THE BHAGAVAD-GITA: TO BECOME THE BEST TEACHER

Editor

Dr. G. REDDI SEKHAR REDDY



ENGLISH LANGUAGE TEACHERS' ASSOCIATION OF INDIA (ELT@I)  
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# *The Bhagavad-Gita: To Become The Best Teacher*

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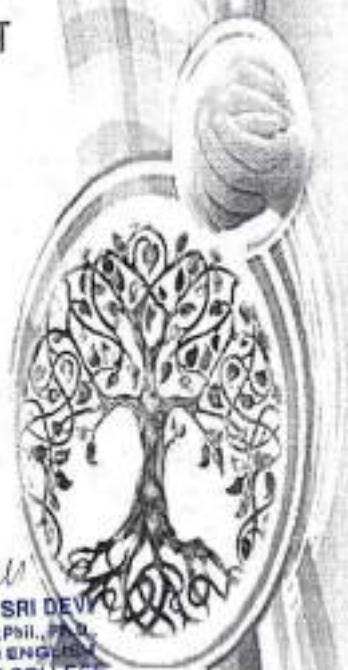
## *The Bhagavad-Gita: To Become The Best Teacher*

33	The Karmic Life and the Engagement with the Mundane: A Philosophical Reading of Gita	Dr. Joseph Varghese	75
34	Completion of Virtues with Moral Judgments in Professional Ethics	A. K. Gopi Krishna & P. Kousar Bieha	78
35	The Bhagavad-Gita: Towards an Effective Communication	Hemalatha. H	81
36	The Bhagavad-Gita: Turns A Teacher into the Best Teacher	Naidu Jayasree	83
37	Root Out The Evils Through The Bhagavad-Gita	G. Neeraja & K. Naga Padma	85
38	The Universal Teacher of All Times Lord Krishna and His Seven Steps of Teaching.	G. Satyanarayana	87
39	The Bhagavad-Gita: An Excellent Guide to Humanity	Dr. Kumara Sridevi	90
40	A Comparative Study of the Moral and Spiritual Values In: "The Bhagavad-Gita and The Holy Bible"	Ranganath Billar B	91
41	Exemplary Teachings of Krishna to Become the Best Teacher in Modern Era	K. Naga Sreevalli	94
42	The Bhagavad-Gita – The Psychiatrist Supreme (A Few Reflections from the West)	Padma Dronamraju	96
43	The Bhagavad-Gita: The Best Counselor	V. V. Partha	98
44	Soft Skills from the Bhagavad-Gita	B. Raghavanna	100
45	Bhagawan Sri Krishna: The Cosmic Teacher, Detached Attachment: His Message to the Universe - A Perspective from The Bhagavad-Gita.	P. Sarayu Rao	102
46	The Bhagavad-Gita Therapy for the Disoriented Tech-Savvy Generation with special reference to the Educational System in India	Karthika R	104
47	The Bhagavad-Gita: A Teacher's Teacher	M. N. Sreedhar	106
48	The Bhagavad-Gita – An Anvil to Mould Personality	K. Raganayee	108
49	The Bhagavad-Gita – A Guide to Mould Personality	Dr. S. R. Saranya Kumar	110
50	The Bhagavad-Gita as A Lamp of Wisdom	Neelhu Krishna	112
51	The Bhagavad Gita: A Need of the Hour	Dr. V. Sri Rama Murthy	114
52	The Bhagavad-Gita: A Remedy for All Challenges	Neeli Ramesh	116
53	The Bhagavad-Gita: The Eternal Guru	Sharmila Desherukh	118
54	Life Skills from The Bhagavad-Gita	Dr. T. Sujatha	120
55	The Bhagavad-Gita (Oriental Philosophy) Akin to Cognitive Behavioral Therapy	Sugamran, S & Hareesra. A. V	122
56	Retrieval of Professional Ethics from the Great Indian Epic the Maha Bharat	Dr. Suneetha Yadav	125
57	The Role of Arjuna in the Bhagavad-Gita	Shabana. M.	128
58	The Bhagavad-Gita: A Remedy for all Challenges	Madhanna Ramana Shastri	130
59	Life Skills from the Bhagavad-Gita	Umesh S. Desai	132
60	The Relevance of Bhagavad-Gita for Professional Development	Vadlamani Padma	134
61	Humanism in The Bhagavad-Gita	P. Visweswar	136
62	The Bhagavad-Gita: A Need of the Hour	Sirisha P & P. L. Kasi Bai	139
63	Ethical Values in the Bhagavad-Gita – Need of The Hour	Dr. Kanderi Sridevi	142
64	The Bhagavad-Gita: A Teacher's Teacher	Dr. Ch. Suvama Ragini	144
65	The Bhagavad-Gita: The Karma Yoga Process	Dr. Usha Maaram	147
66	Lord Sri Krishna: The Teacher of the Universe	A. G. Venkateswarlu	149



7

# SUSTAINABLE DEVELOPMENT



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Sl.No	Title of Paper	Author	Page no
<b>THEME: BIODIVERSITY - SUSTAINABLE DEVELOPMENT</b>			
1	Conservation Of Biodiversity	S. Padmavathi	2
2	Environmental Protection	Dr. P. Manohar	7
3	Economic Importance of Non-Timber Forest Products (NTFPs) in India	A. NagewarRao	11
4	Preventing Spirituality for Mental Health and Wellbeing – Role of Media	Dr. Uma Rani	17
5	Research Trends	E. Nagaraja	23
6	Role of Biodiversity in Sustainable development	Dr. Kurnara Sridevi	26
7	Climate Change	Dr. G. Swathi	30
<b>THEME: SOCIO-ECONOMIC FACTORS -SUSTAINABLE DEVELOPMENT</b>			
1	Welfare Schemes for the Scheduled Castes	Dr.K.Krishnaiah	33
2	Government Schemes/Programs for Tribal Women Empowerment	M. Srinivas Kumar Raja	36
3	Impact of Globalization on Tribal Communities in India	A. NagewarRao	41
4	Sustainable Tourism	Dr.J.T. Vasa Datta Rao	46
5	Spirituality and Wellbeing – A Historical Perspective	Dr. P. Shankar	48
6	Quality of Work Life and Employee Satisfaction	Dr. T. Sureshtha	53
7	Rural Poverty in India: An Outlook	E. Nagaraja	57
8	Socio-economic development of Scheduled Tribes (STs) in India- Programmes and Schemes	A. NagewarRao	63
9	Sustainable Development	Dr.K. Krishnaiah	71
10	Women Empowerment in Scheduled Caste Women: Problems and Challenges	Dr. G. Swathi	75

About Author

## ROLE OF BIODIVERSITY IN SUSTAINABLE DEVELOPMENT

Dr. KUMARI SHYAM

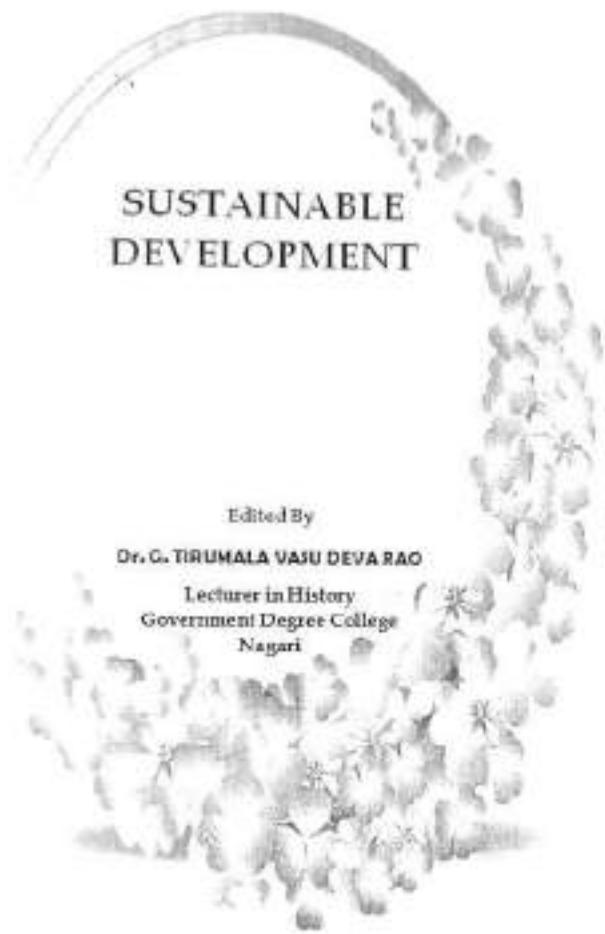
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## INTRODUCTION:

Biodiversity refers to the variety of life. It is given in the number of species in an ecosystem or on the entire Earth. Biodiversity gets used as a measure of the health of biological systems, and to see if there is a danger that too many species become extinct. India is one of the 12 mega biodiversity countries in the world. The country is divided into 10 biogeographic regions. The diverse physical features and climatic situations have formed ecological habitats like forests, grasslands, wetlands, coastal and marine ecosystems and desert ecosystems, which harbour and sustain immense biodiversity. Biogeographically, India is situated at the trijunction of the three realms- Afro - Tropical, Indo - Malayan and Palearctic - Arctic realms, and therefore, has characteristic elements from each of them. This assemblage of three distinct realms makes the country rich and unique in biological diversity. The country is also one of the 12 primary centres of origin of cultivated plants and domesticated animals. It is considered to be the homeland of 167 important plant species of cereals, millets, fruits, condiments, vegetables, pulses, fibre crops and oilseeds and 114 breeds of domesticated animals. The term biological diversity was used first by wildlife scientist and conservationist Raymond F. Dasmann in 1968. The term biodiversity first appeared in a publication in 1988 when entomologist E.O. Wilson used it as a title, since then, the term has often been used by biologists, environmentalists, political leaders, and citizens.

Biodiversity is not evenly distributed, rather it varies greatly across the globe as well as within regions. Among other factors, the diversity of all living things depends on temperature, precipitation, altitude, soils, geography and the presence of other species. The study of the spatial distribution of organisms, species, and ecosystems, is the science of biogeography.

Biodiversity is being viewed in the context of sustainable development offers opportunities for poverty eradication, human well-being and the livelihood and socio-cultural integrity of people, and in particular, in developing countries which are rich in biodiversity but are poor and stressed to catch up with the globalization challenge. Biodiversity is crucial to the reduction of poverty, due to the basic goods and ecosystem services it provides. Globally, some 2.6 billion people worldwide draw their livelihoods either partially or fully from agriculture. More than 1 billion people depend on marine and coastal biodiversity, while over 1.6 billion rely on forests and non-timber forest products. Loss of biodiversity poses a significant threat to their livelihoods. Biodiversity must therefore be protected and sustainably used for achieving poverty reduction and



**SUSTAINABLE  
DEVELOPMENT**

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S/No	Title of Paper	Author	Page no
<b>THEME: BIODIVERSITY - SUSTAINABLE DEVELOPMENT</b>			
1	Conservation of Biodiversity	A. Padmavathi	2
2	Environmental Conservation	Dr. P. Manohar	7
3	Economic Impact Cases in Non-Timber Forest Products (NTFP) Policy Draft	A. Nagaswamy	11
4	Promoting Affordability for Mental Health and Wellbeing - Role of Media	Dr. Rama Rao	17
5	Health Care	E. Nagarajan	23
6	Role of Biodiversity in Sustainable development	Dr. Kamra Senkey	26
7	Climate Change	Dr. J. Swathi	30
<b>THEME: SOCIO-ECONOMIC FACTORS - SUSTAINABLE DEVELOPMENT</b>			
1	Welfare Schemes for the Scheduled Castes	Dr. K. Brindha	33
2	Government Schemes/Programs for Tribal Women Empowerment	M. Klean Kumar Rao	36
3	Impact of Globalization on Tribal Communities in India	A. Nagaswamy	41
4	Sustainable Tourism	Dr. G. T. Vasa Deva Rao	46
5	Spirituality and Wellbeing - A Historical Perspective	Dr. P. Bhaskar	48
6	Quality of Work Life and Employees Satisfaction	Dr. T. Sureshita	53
7	Rural Poverty in India: An Outlook	E. Nagarajan	57
8	Socio-economic development of Scheduled Tribes (ST) in India - Programmes and Schemes	A. Nagaswamy	63
9	Sustainable Development	Dr. K. Brindha	71
10	Women Empowerment in Scheduled Caste Women: Problems and Challenges	Dr. S. Swathi	75

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## EDUCATION OF BIODIVERSITY

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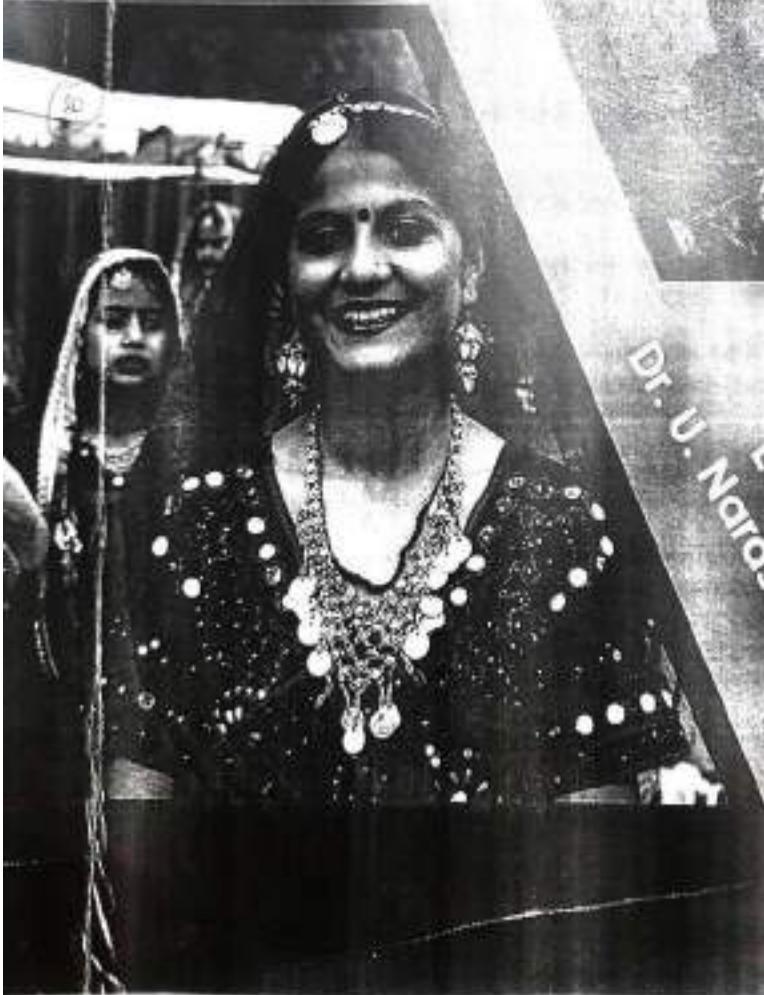
**INTRODUCTION**

India, a megadiverse nation, is one of the richest nations in terms of biological diversity. India owes this to its position in the tropical and subtropical latitudes. India has a great diversity of natural ecosystems ranging from the cold and high Himalayan regions to the sea coasts; from the wet north-eastern green forests to the dry northwestern arid deserts, with different types of forests, wetlands, islands and the oceans. India consists of fertile river plains and high plateaus and several major rivers, including the Ganges, Brahmaputra and Indus. The diverse physical features and climatic situations have formed ecological habitats like forests, grasslands, wetlands, coastal and marine ecosystems and desert ecosystems, which harbour and sustain immense biodiversity. The country is also one of the 12 primary centres of origin of cultivated plants and domesticated animals.

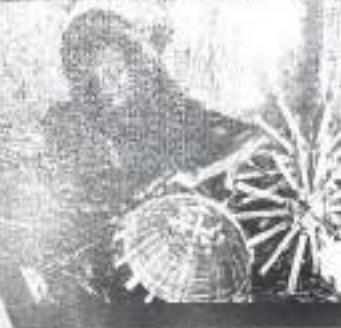
**Why Conserve Biodiversity?**

As we all know by now, Biodiversity is essential for maintaining the ecological functions, including stabilizing of the water cycle, maintenance and replenishment of soil fertility, pollination and cross-fertilization of crops and other vegetation, protection against soil erosion and stability of food producing and other ecosystems. Conservation of biological diversity leads to conservation of essential ecological diversity to preserve the continuity of food chains. Biodiversity provides the base for the livelihoods, cultures and economies of several hundred millions of people, including farmers, fisher folk, forest dwellers and artisans. It provides raw material for a diverse medicinal and health care systems. It also provides the genetic base for the continuous up-gradation of agriculture, fisheries, and for critical discoveries in scientific, industrial and other sectors. The rapid erosion of biodiversity in the last few decades has impacted on the health of the land, water bodies and people. Biodiversity is a wealth to which no value can be put. In the final analysis, the very survival of the human race is dependent on conservation of biodiversity. It is evident that this invaluable heritage is being destroyed at an alarming rate due to several reasons. Measures are being taken up at national and international levels to address this issue. The Earth Summit produced a plan of action on a number of issues (Agenda 21) including conservation of biodiversity during the 21st century. Conservation and sustainable use of biological resources based on local knowledge systems and practices is ingrained in Indian ethos. The country has a number of alternative medicines, like Ayurveda, Unani, Siddha and Homeopathic systems which are predominantly based on plant based raw materials in most of their

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



**Dr. U. Narasimhulu**  
Editor



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#### Impact of Socio-Economic Development Schemes of Scheduled Tribes in India

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58.	<b>IMPACT OF SELF-HELP GROUPS IN SOCIOECONOMIC DEVELOPMENT OF INDIA</b> G.Suresh Babu, Dr. S. Sreeramulu	344
59.	<b>SOCIO-ECONOMIC DEVELOPMENT OF TRIBAL WOMEN THROUGH MICRO FINANCE</b> Dr. M. Venkata subbaiah, Dr.G.Tirumalaiah, SK. Shamaz begum	352
60.	<b>TRIBAL DEVELOPMENT IN INDIA: AN OVERVIEW</b> Dr.S.Jayasree	356
61.	<b>ROLE OF GOVERNMENT IN PROMOTING THE DEVELOPMENT OF SCHEDULE TRIBES IN INDIAN CONTEXT</b> Dr.N.Thyagaraju, B.Ramakrishna	364
62.	<b>AN ANALYSIS OF SCHEDULED TRIBAL DEVELOPMENT IN INDIA</b> Dr.G.Venkatachalam	369
63.	<b>SOCIAL AND CULTURAL CHANGES OF TRIBALS IN INDIA</b> B. Nagaraju, K. Kalpana	376
64.	<b>THE MAJOR SCHEMES/PROGRAMMES OF THE MINISTRY OF TRIBAL AFFAIRS</b> A. Tara Lakshmi	381
65.	<b>A HISTORICAL STUDY OF WELFARE SCHEMES IN ANDHRA PRADESH</b> C. Annapurna	384
66.	<b>EFFECT OF SOCIO-ECONOMIC AND DEMOGRAPHIC FACTORS ON REPRODUCTIVE HEALTH: A FIELD BASED STUDY ON SUGALI TRIBAL WOMEN</b> E. Hareesha, Dr. G. Sudha	397
67.	<b>BANKING FINANCE FOR THE DEVELOPMENT OF SCHEDULED TRIBES IN INDIA</b> T. Vineela	405
68.	<b>ETHNOHISTORY, ETHNOGRAPHY AND CULTURAL ASPECTS OF THE CHENCHU TRIBE OF ANDHRA PRADESH</b> Dr. P. Kalyan Kumar	412
69.	<b>ETHNOHISTORY, ETHNOGRAPHY AND CULTURAL ASPECTS OF THE YERUKALA TRIBE OF ANDHRA PRADESH</b> Dr. A. Jyothi	420
70.	<b>BANK FINANCE FOR THE DEVELOPMENT OF STs IN INDIA</b> Dr. N. Guravaiah	428
71.	<b>SOCIO-ECONOMIC STATUS OF SCHEDULED TRIBES IN INDIA- AN OVERVIEW</b> Dr. M. Siva Sankar Reddy, Dr.V.Masulamani	433
72.	<b>CHALLENGING ISSUES OF TRIBAL EDUCATION IN INDIA</b> Dr.G.Gangaiiah	437

## SOCIO-ECONOMIC DEVELOPMENT OF TRIBAL WOMEN THROUGH MICRO FINANCE

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### ABSTRACT

Tribal Women empowerment is a continuous process of enabling them to fight the forces that oppress them, provide them equal access to the resources and opportunities and control over the resources. Micro finance has emerged as powerful tool for poverty alleviation, empowering women puts the spotlight on education and empowerment which are an essential element to sustainable development. This paper seeks to examine the impact of microfinance on poverty alleviation and Socio economic conditions of Tribal women.

**Key Words;**- Empowerment , Microfinance , Self Help Group , Socio economic conditions, poverty alleviation.

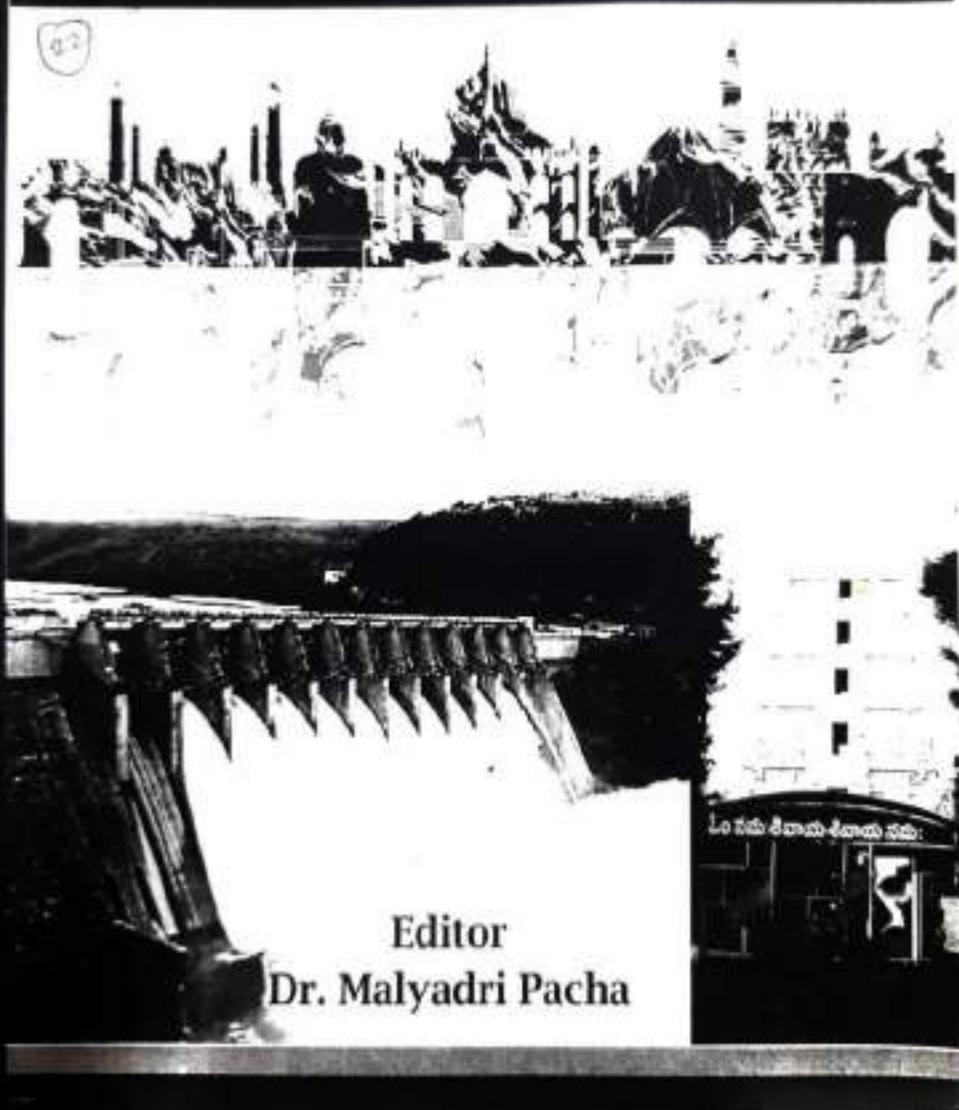
### Introduction

Credit is a crucial input contributing to the success of any development activity, under micro finance scheme; small amounts are advanced to the poor along with other service the emphasis is on group lending. The terms micro finance is commonly used in addressing issues related to poverty alleviation. Micro finance has been defined as the provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi urban areas for enabling them to raise their income levels and improve living standards. Micro Finance has assumed importance with the success of Bangladesh Grameena Bank. The origin of the B.G.B can be traced to the year 1976 when Prof.Mahamud yunus of university of Chittagong launched an action research project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor. The bank believes in "Credit for the poor by the poor" it believes in the principle of cooperation. The aim is to free the poor from the clutches of land lords and money lenders. It has evolved as a need based policy and programme to cater to the needs of neglected group's i.e, women, poor, rural and deprived sections of society. It was started to provide employment, help in poverty reduction and serve as livelihood earner and is now focusing on the empowerment of women, of course there are many ways and means to have used to tools to eradicate the poverty in India. But in recent past, Micro finance SHG Linkages approach is often considered as one of the most effective and flexible strategies to fight against poverty from third world countries to developed countries.

### Self help groups-an innovative system of financial intermediation.

The need for an innovative system of financial intermediation to provide micro financial assistance to the rural poor was felt in view of the above inadequate of the credit scenario in the country. Self help groups are an out come of near liberal paradigm of development where the poor take charge of their lives and fashion a new and improved future through self reliance and socially sustainable efforts. The distinctive aspects of S.H.Gs relate to the fact that they are fully democratic autonomous and thrift based organization.

# Challenges and Opportunities of Indian Tourism



Editor  
Dr. Malyadri Pacha

Sl.No.	Title of the Paper	Page No.
13.	<b>Growth and Performance of Tourism Sector in India</b> - B. Nagulapati	54
14.	<b>Impact of Foreign Tourism Arrivals and Foreign Exchange Earnings on Gross Domestic Production: A Regression Analysis from India</b> - DR. Sanjay Joshi, DR. Gunjan Shah & MR. Manish Pathak	58
15.	<b>Cultural, Heritage Tourism as a tool for socio-economic development in India - A Special Reference to Odisha</b> - Dr.B Swajan	66
16.	<b>Tourists' Satisfaction in Jaipur City - An Analytical Study</b> - Dr. Sarabhi Sharma & Manish Kumar Sharma	70
17.	<b>Emotional, Intelligence &amp; Wildlife Tourism - An insight</b> - Mr.Nivita & Dr. S. Poonganam	75
18.	<b>Wildlife Tourism: Gift or Curse</b> - T.Ramakrishnaudu & E.V.Bhaskar Reddy	78
19.	<b>Tourism and Development Coast of India</b> - Dr.S.Ramachandran & Mr.A.Thileepan	81
20.	<b>Role of Tourism Industry in India's Economic Development</b> - B. Rajeswar Reddy	85
21.	<b>Potentiality of Telangana Cultural Tourism</b> - Dr. L. Indira Devi	90
22.	<b>Growth and Performance of Tourism Industry in India</b> - Dr. G.Tirumalaiah	94
23.	<b>Indian Tourism &amp; Incredible India</b> - Dr.VD.Santosh Kumar & Dr.P.Malyadri	99
24.	<b>Role of Ecotourism in Sustainable Development</b> - T.S. Rajendra Kumar	103
25.	<b>Role of Travel agents in the promotion of Tourism</b> - DR. B. Sakanthala & P. Revathi Reddy	106
26.	<b>Tribal Tourism Circuit - Jayashankar Bhupalapally District- Telangana state</b> - Dr. B. Somula	109
27.	<b>Economic Impact of Tourism in India</b> - S. Mitha Sagar	113
28.	<b>The wonder of Visakhapatnam - An Incredible</b> - Dr. Ganesh Lekkala	117

# Growth and Performance of Tourism Industry in India

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## Abstract

*Tourism is a major engine of economic growth and an important source of foreign exchange earnings in many countries including India. It plays a crucial role in employment generation of the country. It is accepted as the potent engine for inclusive social economic progress at universal level through its forward and backward linkages and ability to create employment in the economy. Tourism sector has a very high employment generation and related activities in the form of accommodation projects, food oriented projects, amusement parks and water sports etc. Tourism sector is one of the largest employment generators in India and play a very significant role in promoting inclusive growth of the less-advantaged sections of the society and poverty eradication. Indian tourism industry has been growing at a rapid pace and it has vast potential for generating employment and earning large amount of foreign exchange. So it is imperative to study the growth and development of Indian tourism industry. In the present paper the growth and development of Indian tourism industry has been studied.*

## Introduction

Tourism is a major engine of economic growth and an important source of foreign exchange earnings in many countries including India. It has great capacity to create large scale employment of diverse kind - from the most specialized to the unskilled and hence can play a major role in creation of additional employment opportunities. It can also play an important role in achieving growth with equity. The Ministry of tourism has the main objective of increasing and facilitating tourism in India. Augmenting tourism infrastructure, easing of visa regime, assurance of quality standards in services of tourism service providers, etc. are some of the responsibilities of the Ministry. Ministry of Tourism is the nodal agency to formulate national policies and programmes for the development and promotion of tourism. In the process, the Ministry consults and collaborates with other stakeholders in the sector including various Central Ministries/ agencies, the State Governments/ Union Territory Administrations and the representatives of the private sector.

The main objective of the tourism policy in India is to position tourism as a major engine of economic growth and harness its direct and multiplier effect on employment and poverty eradication in a sustainable manner by active participation of all segments of the society Apart from Marketing

# DEMONETISATION

## Impact and Prospects



Editor  
Dr. Chilumuri Srinivasa Rao

## DEMONETISATION IMPACT AND PROSPECTS

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20	Digital Payments-India's New Currency <i>P.V. Sree Vishwanath, Dr. Suga S Nair</i>	106-109
21	Problems and Issues of Demonetisation with Reference to Tourism & Hospitality Industry in India <i>G. Venkateswarlu, Dr. K. V. S. N. Anandhar Babu</i>	110-113
22	Successes and Failures of Demonetisation <i>Mrs. A. Devaki, Dr. A. Malleswari Devi</i>	114-119
23	Demonetisation: Impact on Cashless Payment System <i>Dr. G. Gangadhar, Dr. K. Manohar</i>	120-124
24	Demonetization: Agricultural Growth <i>Dr. D. Pullaraj</i>	125-130
25	Impact of Demonetisation and Re-Monetization: An Empirical Analysis of the Experiences of India <i>Dr. M. Sreeramaulu, Dr. Tirumadala</i>	131-137
26	A Study on People Impact on Demonetisation <i>Polevarajap Aparna</i>	138-142
27	Impact of Demonetisation on the Black Money and Society in India <i>Nathalapati Udaykiran, Dr. Chidanuri Srinivasa Rao</i>	143-148
28	Successes and Failures Of Demonetisation <i>A. F. Hanumantharao, Dr. U. Narayanaiah</i>	149-152
29	Demonetisation and its Impact on Indian Economy: A Study with Special Reference to Digitalisation in India <i>Dr. K. Rama Prasad</i>	153-156
30	Emerging Trends in Digitalisation and Business <i>Dr. T. Susmitha</i>	157-161
31	Conceptual Framework Of Demonetization <i>Dr. K. Saritha</i>	162-164
32	Demonetisation In India – Impact And Prospects <i>B. Venkateswara Rao</i>	165-170
33	Impact Of Demonetization On Indian Economy <i>G. Ramesh Babu, Prof. M. Chandrababu</i>	171-174
34	Impact And Prospects Of Demonetisation In Indian Economy <i>Dr. T. Vinitha</i>	175-178
35	A Study on Emerging Trends in Digitization <i>D. Venkateswara Reddy, D. Raja Reddy</i>	179-184
36	Demonetisation: A Step Ahead Against Corruption and Black Money <i>Dr. P. Roopa</i>	185-187
37	Digital India-Issues for Concern in Cashless Transactions <i>Dr. Karipakan Saritha</i>	188-193
38	Demonetisation: A Demon or Godhood for Banks in India: An Exploratory Study <i>R. Raghavendra Rao, H. Arvind</i>	194-201
39	A Study on Implications of Demonetisation on Socio-Cultural and Economic Factors in Prakasam District of Andhra Pradesh <i>Dr. P. M. Siva Prakash, Sankara Ramasiah Kalluri</i>	202-210
40	Economic Impact of Demonetization on Different Sectors in India <i>Dr. JMJ. Vinodini</i>	211-215
41	Issues and Challenges of Electronic Payment Systems <i>Dr. K. Radhika, B. Balaji Naik</i>	216-219

## IMPACT OF DEMONETISATION AND RE-MONETIZATION: AN EMPIRICAL ANALYSIS OF THE EXPERIENCES OF INDIA

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### ABSTRACT

The demonetization exercise initiated by the Government of India on November 8, 2016 was called as a "surgical strike" towards corruption and a push towards digitalization and people have adopted electronic mode of transactions for their economic activities. The Government of India has withdrawn high value currency and has introduced Rs.500 and Rs.2000 notes in to the economy.

Keeping these efforts of the Government the present paper primary aims at an analysis of the Impact of demonetization on the use of electronic channels and modes of payments in India. It is an academic exercise to assess the impact of demonetization with specific reference to three periods: 1) pre-demonetization period, 2) Demonetization Period and 3) Re-monetization Period. Exclusively based on secondary data collected from different research reports, particularly the publications of RBI, BCG, KPMG on different aspects of Demonetization and migration of people towards the electronic payment channels in India. The paper observes that the pace of electronic modes of payment was not significant in terms of volume of transaction and in value terms majority of the channels have shown significant growth in transactions. After identifying the nature and volume and value of electronic payments in India, the present paper deals with the barriers to the movement towards digitalization and suggests some the measures to be implemented for sustainable use of electronic channels in India.

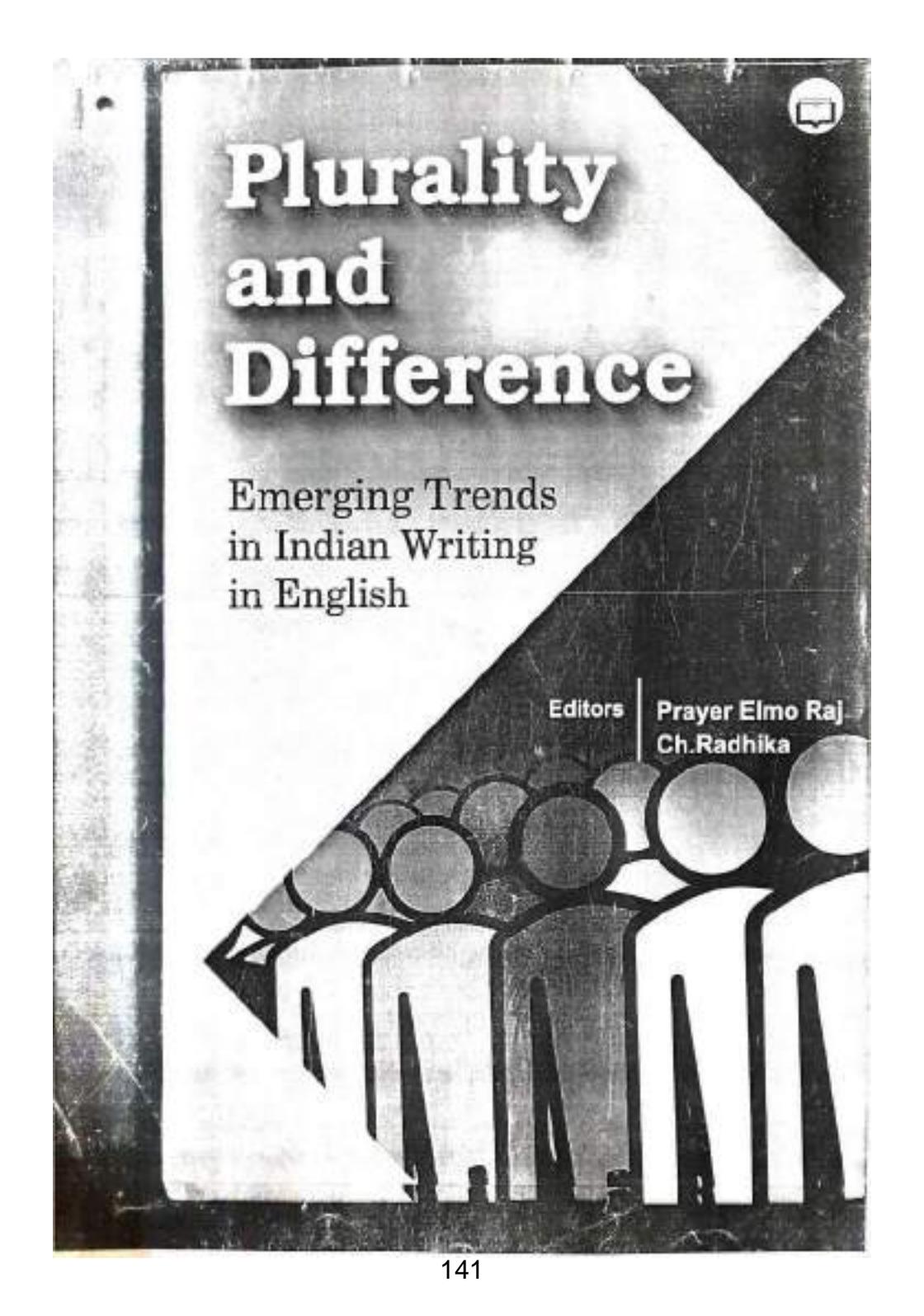
**Key Words:** Demonetization, Electronic Payment Systems, Currency in Circulation

### INTRODUCTION

On the 8th of November, 2016 when the sun had descended below the horizon and the light of day had completely faded, what people were returning back home from a long day at work, a merry light of a new economy was brewing over the country. All Rs.500 and Rs.1000 banknotes of the Mahatma Gandhi Series ceased to be legal tender in India from 9 November 2016. The government claimed that the demonetization was an effort to stop counterfeiting of the current banknotes allegedly used for funding terrorism, as well as a crackdown on black money in the country. The move was described as an effort to reduce corruption, the use of drugs, and smuggling.

The theory of demonetization is apparently not new and not even Modi's brainchild. The theory was suggested a long time back by a chartered accountant 'Anil Bekil', who is part of a Pune-based group called 'Arthakranti Sanshodhan'. The Arthakranti theory, which was widely circulated on social media platforms such as WhatsApp and Reddit way back in 2014, lists a five-point action that guarantees "solution of Black Money Generation, Price rise and Inflation, Corruption, Fiscal Deficit, Unemployment, Ransom, GDP and industrial growth, terrorism and good governance". "Arthakranti Proposal" has been given by a Pune (Maharashtra) based "Arthakranti Sanshodhan" which is an Economic Advisory body constituted by a group of Chartered Accountants and Engineers.

India is amongst the most cash-intensive economies in the world with a cash-GDP ratio of 12%. The same ratio in its peer economies such as Brazil and South Korea is one-third of India; Cash in circulation to private consumption ratio in India is 25%, and Cash transactions account for 4% of the personal consumption expenditures. In such a cash-dependent economy, all of a sudden around 86% of the cash supply has been rendered useless. This has effectively imposed a tight constraint on real economic activity. This constraint was initially felt most acutely in the cash-intensive sectors such as agriculture, construction, gems and jewellery, textile, toys, transportation and real estate as well as in the activities in the vast informal sector of the country. Beyond the initial impact, the shock from demonetization, as observed, was setting off a domino effect that has impinged on activities far removed from the cash-intensive sectors. This impact has resulted in a protracted economic slowdown going beyond the current financial year. The firms and households have attempted to get around the



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- |  |     |
|--|-----|
| 8. Plurality and Difference in the Writings of Badal Sircar  | 94  |
| <b>S. Tamilarasi &amp; S. P. Shanthi</b>   |     |
| 9. A Stylistic Analysis of Khushwant Singh's "The Mark of Vishnu"  | 103 |
| <b>N. Madhu</b>  |     |
| 10. Self-introspective Journey in Anitha Nair's <i>Ladies Coupé</i>  | 119 |
| <b>B.S. Deepa</b>  |     |
| 11. Denial of Power, Position and Rights: A Shadowy and Realistic Portrayal of Dalit's in Premchand's Select Short Stories | 129 |
| <b>Dipak Giri</b>  |     |
| 12. Exploring the Subalternity in Naryan's <i>Kocherathi</i>   | 138 |
| <b>S. Madhan Kumar</b>   |     |
| 13. India's "Other": The Question of Identity in Northeast Poetry  | 154 |
| <b>Saikat Guha</b>   |     |
| 14. Ruskin Bond's Treatment of Ecology   | 167 |
| <b>Tamanna Shaikh</b>  |     |
| 15. <b>A Critical Study on Nayanaram Sahgal's Political Novels</b>   | 176 |
| <b>P. Sanyasi-Rao &amp; Kanderi Sri Devi</b>   |     |
| 16. Presence of Myth and Religion in <i>A River Sutra</i>  | 189 |
| <b>V. Naresh Kumar</b>   |     |
| 17. An Ecofeminist Reading of Arifa Nair's <i>The Better Man</i>   | 200 |
| <b>Niyathi R. Krishna</b>  |     |
| 18. History and Fiction: A Fine Blend in Amitav Ghosh's <i>In an Antique Land</i>  | 214 |
| <b>T. Nirmala Kumari</b>   |     |

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## A Critical Study on Nayantara Sahgal's Political Novels

P. Sanyasi Rao & Kanderi Sri Devi

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Nayantara Sahgal, in full, Nayanatara Pandit Sahgal (Born on May 10, 1927, Allahabad, India) is an Indian journalist and novelist whose fiction presents the personal crises of India's elite and the settings of political upheavals. Sahgal's prime forte is political fiction, her novels with upper-class socio-political milieu- her deep insight and through an acumen, basic attitude, tone purpose, selection of material, setting and characterisation etc., are true to the genre of political novel. It is interesting to note that her major characters are consciously modeled after the prominent political personalities of contemporary India. Sahgal has been ever willing to employ Gandhian and Nehruvian backdrop in fictionalising the vicissitudes of the pre and post Independence India. Her values of life, politics, culture more or less fall in the Gandhian line of ideals. "I am Indian - by blood, nationality, upbringing and conviction and western by virtue of English medium education." (qtd. in Krishna Rao 4).

The motif of freedom is inherent in all her political novels. She projects freedom as a value. She strives to endow her characters with the spirit of freedom at personal, political, social and human levels. Her novels stand as true metaphors for her faith in freedom. She reiterates through her novels that freedom

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TO BECOME THE BEST TEACHER**

*P.S. Rao*

Editor  
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# The Bhagavad-Gita: To Become the Best Teacher

Bhagawan Sri Krishna: The Cosmic Teacher; Detached Attachment: His Message to the Universe - A Perspective from *The Bhagavad-Gita*.

P. Sanyasi Rao, Lecturer in English, Govt. Degree College, Nagari, Chinnor Dt. A. P. - 517 590

The Bhagavad-Gita, known as 'the song of the Lord' is a 700 verse Hindu scripture, a part of the Hindu epic *The Mahabharata*. The 25<sup>th</sup> and the 42<sup>nd</sup> chapters of the Bhishma-parva section of *The Mahabharata* comprise *The Gita*. It is in the form of a discourse between Lord Sri Krishna, a manifestation of Lord Vishnu and Arjuna his beloved follower. *The Bhagavad Gita* is set in, when the great war of Mahabharata between the Pandavas and the Kauravas is about to start on the battle ground of Kurukshetra.

After seeing his kinsman, guru in the Kaurava army, Arjuna's mind wavers in confusion. It also depicts Arjuna's lack of confidence and his pusillanimity though he has Narayana the Divine Character, on his side and despite possessing his bow Gandiva, which is known for its great might and divinity. In a larged instant, Arjuna, the warrior overwhelmed by compassion and affinity towards his kindred, though they have tried to eliminate the Pandavas through unpteen obtainable methods here, it can be perceived that Arjuna tries to escape his duty as a Kshatriya warrior and hesitates to fight. This predicament of Arjuna is characteristic of all those who fail to face a crisis courageously.

At this state of dependency shown by Arjuna, the archetypal martial disciple, Lord Krishna the Divine Preceptor urges Arjuna to rise, fight and protect the good. Lord Krishna attempts to make Arjuna discern the hollowness of his melancholy. Arjuna clings to his state of inaction in confusion how to fight and kill his guru and the elders of his clan, and he does not want to tread upon their corpses to reign the kingdom. He pleads Lord Krishna to guide him. Then Lord Krishna guides Arjuna to act like a brave warrior and to do away with his 'unmanliness and cowardice'. As Arjuna resolves not to fight, he asks a Arjuna to remain firm and not to grieve over the living or the dead as one, who is born is destined to die and the vice versa is, the soul is deathless and the physical body has to shed this form and perish.

When Arjuna is confronted with the dilemma of what happiness he is going to attain after killing his own kin, God incarnate, Lord Krishna, resolves his dilemma that there is no alternative to fighting to a upholder of Kshatriya Dharma. He further elaborates that 'death' is as inevitable as birth and as constant as the Pole Star. He further throws light to quell away his confusion that there is no such a thing as death - it is just casting off one's worn-out garments and putting on others. Nothing can destruct the eternal soul. Commenting on this creed of *The Gita* on the certitude on death, M.V. Kamath asserts:

*The Gita is in truth an elaboration and amplification of the Kathopanishad with its stress on the universal Self and its indestructibility - - its relevance is the strength it gives to man in facing up to the inevitable in explaining that death is not something to be shunned but an event to be understood - - (17)*

He exhorts Arjuna, 'Don't worry about the outcome of war. Just fight.' (Bahadur 2:33). He declares that everyone has the right to works but not

in the fruits of the work and asks Arjuna to get rid of his inactivity and work without attachment. One who remains unfeared by all kinds of sorrows and joys, sensual pleasures confusion, is 'pure and happy'. He makes it clear that Arjuna is only a tool in the consummation of the design of the Almighty. Thus, Krishna emphasizes the fact that Arjuna's duty to fight is 'just', hence there is no need for Arjuna to waver in discharging his rightful duty to establish 'dharma'. Lord Krishna further warns Arjuna that one who doesn't fulfill one's own duty is prone to be exposed to sin, but, concurrently, He urges Arjuna to remain aloof from all those consequences of his actions and asks him to act only as an agent of God.

Lord Krishna's pronouncement of action consequent to Arjuna's renouncing of action is encapsulated in the 47<sup>th</sup> verse of Chapter 2 of *The Gita*:

*"Karmaiva bhavatu te  
na phalam krodhena*

*na karma-phala-ham-bar  
na te sayo an ahimsam"*

*"To work alone you have a right  
never to its fruits:*

*do not seek the fruits of works your motive,*

*nor be attached to inaction (Bahadur 2: 64)*

This verse is contemplated to be the purport of Lord Krishna's tutelage. In this verse, Lord Krishna enunciates that one should act according to what one feels right as well as what one's duty is without minding the result of such an action. The verse deciphers the law of action or 'Karma' in lucid terms that 'only action is in our hands, but not the fruits of action.

Krishna, without, rebukes Arjuna's dilemma over the success of his missions in the battle with his 'eyes on the result'. Lord Krishna vehemently denounces the attachment to action "Let not result be the incentive to your work" (Bahadur 2: 64). Rudyard Kipling, an English novelist short story writer, seems to echo Lord Krishna's dictum in his famous poem "If", when he says, "If you can meet with triumph and disaster and meet those two imposters just the same" (Bahadur 2: 64). Many scholars have interpreted this philosophy of Lord Krishna in different ways, when everything is 'predestined' as Lord Krishna avers, "Why should we work? Sage Ramana Maharshi sheds light on this false assumption. "The man who says everything is predestined, therefore I will make no effort, is intruding the false assumption, and know what is predestined" (Bahadur 2: 64).

Thereupon, Arjuna pleads earnestly with the Lord master to be more precise in his counsel. Lord Krishna envisages that Arjuna is helpless to follow His teachings. He finds that Arjuna hardly understands what He has meant by 'desire less work', 'withdrawing the senses from the objects' and 'freedom to act'. He offers no redemption. In Max Muller's *Ramakrishna His Life and Sayings*, Sri Ramakrishna, an Indian mystic and sage, reflects the same, "A Perfect man is like a lotus leaf in the water

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S.No	Title of Paper	Author	Page no
<b>THEME: BIODIVERSITY - SUSTAINABLE DEVELOPMENT</b>			
1	Conservation Of Biodiversity	S. Padmavathi	2
2	Environmental Protection	Dr. P. Manohar	7
3	Economic Importance of Non-Timber Forest Products (NTFPs) in India	A. Nageswara Rao	11
4	Promoting Spirituality for Mental Health and Wellbeing - Role of Media	Dr. Uma Rani	17
5	Health Foods	E. Nagarajan	23
6	Role of Biodiversity in Sustainable development	Dr. Kumara Sridevi	26
7	Climate Change	Dr. G. Swathi	39
<b>THEME: SOCIO-ECONOMIC FACTORS - SUSTAINABLE DEVELOPMENT</b>			
1	Welfare Schemes for the Scheduled Castes	Dr. K. Krishnakah	33
2	Government Schemes/Programs for Tribal Women Empowerment	M. Kiran Kumar Raju	36
3	Impact of Globalization on Tribal Communities in India	A. Nageswara Rao	41
4	Sustainable Tourism	Dr. G.T. Vasu Deva Rao	46
5	Spirituality and Wellbeing - A Historical Perspective	Dr. P. Bhaskar	48
6	Quality of Work Life and Employees Satisfaction	Dr. T. Sunetha	53
7	Rural Poverty in India: An Outlook	E. Nagarajan	57
8	Socio-economic development of Scheduled Tribes (STs) in India - Programmes and Schemes	A. Nageswara Rao	63
9	Sustainable Development	Dr. K. Krishnakah	71
10	Women Empowerment in Scheduled Caste Women: Problems and Challenges	Dr. G. Swathi	75
About Author			78

## SUSTAINABLE TOURISM

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### INTRODUCTION

Tourism is one of the world's fastest growing industries and is a major source of income for many countries. Being a people-oriented industry, tourism also provides many jobs which have helped revitalise local economies. However, like other forms of development, tourism can also cause its share of problems, such as social dislocation, loss of cultural heritage, economic dependence and ecological degradation. Learning about the impacts of tourism has led many people to seek more responsible holidays. These include various forms of alternative or sustainable tourism such as 'nature-based tourism', 'ecotourism' and 'cultural tourism'. Sustainable tourism is becoming so popular that some say that what we presently call 'alternative' will be the 'mainstream' in a decade. All tourism activities of whatever motivation – holidays, business travel, conferences, adventure travel and ecotourism – need to be sustainable. Sustainable tourism is defined as "tourism that respects both local people and the traveller, cultural heritage and the environment". It seeks to provide people with an exciting and educational holiday that is also of benefit to the people of the host country.



Sustainable tourism is a kind of approach to tourism meant to make the development of tourism ecologically supportable in the long term. The very importance of sustainable tourism lies in its motives to conserve the resources and increase the value of local culture and tradition. Sustainable tourism is a responsible tourism intending to generate employment and income along with alleviating any deeper impact on environment and local culture. Sustainable tourism development requires the informed participation of all relevant stakeholders, as well as strong political leadership to ensure wide participation and consensus building. Achieving sustainable tourism is a continuous process and it requires constant monitoring of impacts, introducing the necessary preventive and/or corrective measures whenever necessary. Sustainable tourism should also maintain a high level of tourist satisfaction and ensure a meaningful experience to the tourists, raising their awareness about sustainability issues and promoting sustainable tourism practices amongst them. Tourism that takes full account of its current and future economic, social

21, 22/3

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**Translation: An Art of Examining Cultural Proximity and  
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	<b>Dr. A.K. Muthusamy</b> Associate Professor of English, VHNSN College (Autonomous) Virudhunagar		
49	<b>M.S.Ramamani</b> Assistant Professor of English, Quaid-e-Millath Govt. College for Women, Chennai	Feminism as a Means of Protest in Hira Bansode's Poetry	38
50	<b>Dr.K.Rathiga &amp; Dr.K.Sasirekha</b> Department of English, Mepco Schlenk Engineering College, Sivakasi	Pleasant Challenges in Translating Wordsworth's Preface to, Lyrical Ballads: A Linguistic and Cultural Loom	38
51	<b>Rizwan Ahmed</b> Assistant Professor, Department of English, Hajeer Mohammad Danesh Science and Technology University, Dinajpur	A Phonological and Comparative Study of Local and Standard Dialects Using Optimality Theory	39
52	<b>R. Robert Jesu Daniel</b> PG English, The American College, Madurai	Biculturalism as the Prerequisite of A Translator With Reference to Kalki: Selected Stories Translated by Gowriramanarayan	40
53	<b>S.Priya</b> Assistant Professor, Department of English, Nirmala College for Women Red Fields, Coimbatore, Tamil Nadu	Sangam Poems : A.K.Ramabharan's Elegant Translation	40
54	<b>V. Sabarinathan</b> Assistant Professor of English Mary Matha College of Arts and Science, Periyakulam	Love and Mystic Communication Between God and Man in the Magnum Opus Gitanjali	41
55	<b>Sahaya Prabakar</b> Assistant Professor in English Mary Matha College	Periyakulam Social Taboos and The Fall of Customs in Chemmeen by T.S.Pillai	42
56	<b>N. Sahida</b> Amal College of Advanced Studies, Myladi, Nilambur	Portrayal of Cultural and Political Transmission in Arundhati Roy's the Ministry of Utmost Happiness	42
57	<b>P. Sanyasi Rao</b> Lecturer in English, Govt. Degree College, Nagari, Chittoor Dist., Andhra Pradesh	Ethical and Cultural Issues and The Strategies Adopted in Translation	43

tragedies like Bhopal toxic gas disaster of 1984, the Gujarat riots of 2002, and a multiplication of alarming anecdotes involving murder, rape, torture and mutilation. This study examines the socio-cultural transmission between individual and states in the work *The Ministry of Almost Happiness*.

This topic has a contemporary relevance and no significant study has been taken with this work.

**Keywords:** Political transmission, gender issues and historical transmission.

## **ETHICAL AND CULTURAL ISSUES AND THE STRATEGIES ADOPTED IN TRANSLATION**

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Chittoor Dist., Andhra Pradesh*

### **Abstract**

Translation plays a vital role in assimilating the cross-cultural aspects of the linguistic pluralities and divergences. Translation of a literary text is not easy. Words, phrases and facts have different connotations and implications due to the asymmetry in the cultures as well as the dissimilarities in the language structures. Language represents the culture of the speakers. Hence, it needs to understand the cultural terms and the strategies followed in translating a Source Language (SL). It requires the understanding of the cross-cultural psychology which holds out certain ethical and political issues. It is greatly difficult to bring about a successful version of a text from the SL to the Target Language (TL) owing to the cultural differences of both the languages. The academics and the scholars face it highly demanding to collect the data and to comprehend the cultural responsibility and ethical consciousness of both the SL and TL. A paltry disparity in the process of adaptation, may amount to a major disruption of perceptibility. In order to see through these issues, one needs to understand the cultural terms of the languages. The baffling aspect of translation is the dearth of equivalent terms between the languages and cultures. Research has proved that a flawless transcription of a culturally grounded text is inconceivable. It is observed that all languages express the same thing in different ways. Invariably, the translators turn to different procedures and strategies to handle the issues of translation. Procedures such as adaptation, borrowing, calque, generalization, substitution, transposition etc. are employed. But, these techniques are not the remedy to the issues. Hence, caution should be exercised to balance the cultural and ethical aspects and there should not be any subversion to reality.

**Keywords:** asymmetry, cultural, ethical, source language, strategies.

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

**Dr. U. Narasimhan**  
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DEVELOPMENT OF INDIA		
	G.Suresh Babu, Dr. S. Sreeramulu	
59.	SOCIO-ECONOMIC DEVELOPMENT OF TRIBAL WOMEN THROUGH MICRO FINANCE Dr. M. Venkata subbalah, Dr.G.Tirumalaiah, SK. Shamsa begum	352
60.	TRIBAL DEVELOPMENT IN INDIA: AN OVERVIEW Dr.S.Jayasree	356
61.	ROLE OF GOVERNMENT IN PROMOTING THE DEVELOPMENT OF SCHEDULE TRIBES IN INDIAN CONTEXT Dr.N.Thyagaraju, B.Ramakrishna	364
62.	AN ANALYSIS OF SCHEDULED TRIBAL DEVELOPMENT IN INDIA Dr.G.Venkatachalam	369
63.	SOCIAL AND CULTURAL CHANGES OF TRIBALS IN INDIA B. Nagamju, K. Kalpana	376
64.	THE MAJOR SCHEMES/PROGRAMMES OF THE MINISTRY OF TRIBAL AFFAIRS A. Tara Lakshmi	381
65.	A HISTORICAL STUDY OF WELFARE SCHEMES IN ANDHRA PRADESH C. Annapurna	384
66.	EFFECT OF SOCIO-ECONOMIC AND DEMOGRAPHIC FACTORS ON REPRODUCTIVE HEALTH: A FIELD BASED STUDY ON SUGALI TRIBAL WOMEN E. Hareesha, Dr. G. Sudha	397
67.	BANKING FINANCE FOR THE DEVELOPMENT OF SCHEDULED TRIBES IN INDIA T. Vineela	405
68.	ETHNOHISTORY, ETHNOGRAPHY AND CULTURAL ASPECTS OF THE CHENCHU TRIBE OF ANDHRA PRADESH Dr. P. Kalyan Kumar	412
69.	ETHNOHISTORY, ETHNOGRAPHY AND CULTURAL ASPECTS OF THE YERUKALA TRIBE OF ANDHRA PRADESH Dr. A. Jyothi	420
70.	BANK FINANCE FOR THE DEVELOPMENT OF STs IN INDIA Dr. N. Guruvajiah	428
71.	SOCIO-ECONOMIC STATUS OF SCHEDULED TIBES IN INDIA- AN OVERVIEW Dr. M. Siva Sanikar Reddy, Dr.V.Masulamani	433
72.	CHALLENGING ISSUES OF TRIBAL EDUCATION IN INDIA Dr.G.Gangiah	437

## CHALLENGING ISSUES OF TRIBAL EDUCATION IN INDIA

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### Introduction

India is a home to a large variety of indigenous people. The Scheduled Tribe population represents one of the most economically impoverished and marginalized groups in India. With a population of more than 10.2crores, India has the single largest tribal population in the world. This constitutes 8.6 per cent of the total population of the country (Census of India, 2011). Education is one of the primary agents of transformation towards development. Education is in fact, an input not only for economic development of tribes but also for inner strength of the tribal communities which helps them in meeting the new challenges of life. It is an activity, or a series of activities, or a process which may either improve the immediate living conditions or increase the potential for future living. It is the single most important means by which individuals and society can improve personal endowments, build capacity levels, overcome barriers, and expand opportunities for a sustained improvement in their well-being. Professor AmartyaSen recently emphasized education as an important parameter for any inclusive growth in an economy. So, education is an important avenue for upgrading the economic and social conditions of the Scheduled Tribes. Education is in fact, an input not only for economic development of tribes but also for inner strength of the tribal communities which helps them in meeting the new challenges of life. Literacy and educational attainment are powerful indicators of social and economic development among the backward groups in India. Currently, the tribes lag behind not only the general population but also the Scheduled Caste population in literacy and education. This disparity is even more marked among Scheduled Tribe women, who have the lowest literacy rates in the country (Maharatna, 2005). The male-female gap in literacy and educational attainment among the scheduled tribes is significant. Education, especially in its elementary form, is considered of utmost importance to the tribals because it's crucial for total development of tribal communities and is particularly helpful to build confidence among the tribes to deal with outsiders on equal terms. Despite the sincere and concerted efforts by the government for the overall development of the scheduled tribes, they are still far behind in almost all the standard parameters of development. They are not able to participate in the process of development, as they are not aware of most of the programmes and policies made for their upliftment. This is mainly due to the high incidence of illiteracy and very low level of education among the tribal people. Hence, the educational status of the scheduled tribes and the role of governance in this direction are highly essential. It is well known that the educational background of tribes is very discouraging as compared to the rest of the population. So, education is an important avenue for upgrading the economic and social conditions of the Scheduled Tribes. In this context, the objective of this paper is to analyse the trend of literacy rate, gross enrolment ratio, dropout rates and Gender Parity Index of tribal education in India.

### Literature Review

There exists a substantial amount of literature on the condition of tribal education in India. A brief review is worthwhile in order to highlight what has already been done in the field. In a study on tribes of Andhra Pradesh, K. Sujatha (1994) contends that the

# DEMONETISATION

## Impact and Prospects



Editor

**Dr. Chilumuri Srinivasa Rao**

20	Digital Payments- India's New Currency <i>P. F. Sriv. Tyabwani, Dr. Nysu S. Rao</i>	106-109
21	Problems and Issues of Demonetisation with Reference to Tourism & Hospitality Industries in India <i>G. Govaleeswarlu, Dr. K. T. S. N. Anwarul Babu</i>	110-111
22	Successes and Failures of Demonetisation <i>Mrs. A. Devaki, Dr. A. Malleswari Devi</i>	114-119
23	Demonetisation: Impact on Cashless Payment System <i>Dr. G. Gangurath, Dr. A. Manohar</i>	120-124
24	Demonetisation: Agricultural Growth <i>Dr. D. Padmalah</i>	125-130
25	Impact of Demonetisation and Re-Monetization: An Empirical Analysis of the Experiences of India <i>Dr. M. Srinivasulu, Dr. Tirumalimah</i>	131-137
26	A Study on People Impact on Demonetisation <i>Puduruvarapu Aparna</i>	138-142
27	Impact of Demonetisation on the Black Money and Society in India <i>Nuthalapati Udaykaran, Dr. Chitambari Srinivasa Rao</i>	143-148
28	Successes and Failures Of Demonetisation <i>A. T. Hanumantharayan, Dr. U. Narasimhulu</i>	149-152
29	Demonetisation and its Impact on Indian Economy: A Study with Special Reference to Digitalisation in India <i>Dr. K. Rama Prasad</i>	153-156
30	Emerging Trends in Digitalisation and Business <i>Dr. T. Sureshba</i>	157-161
31	Conceptual Framework Of Demonetization <i>Dr. K. Saritha</i>	162-164
32	Demonetisation In India - Impact And Prospects <i>B. Venkateswara Rao</i>	165-170
33	Impact Of Demonetization On Indian Economy <i>G. Ramesh Babu, Prof. M. Chandrabrah</i>	171-174
34	Impact And Prospects Of Demonetisation In Indian Economy <i>Dr. T. Vinila</i>	175-178
35	A Study in Emerging Trends in Digitization <i>D. Venkatasiva Reddy, D. Raja Reddy</i>	179-184
36	Demonetisation: A Step Ahead Against Corruption and Black Money <i>Dr. P. Roopa</i>	185-187
37	Digital India - Issues for Concern in Cashless Transactions <i>Dr. Kanjagan Sanitha</i>	188-193
38	Demonetisation: A Demon or Godhood for Banks in India: An Exploratory Study <i>R. Raghavendra Rao, H. Arvind</i>	194-201
39	A Study on Implications of Demonetisation on Socio-Cultural and Economic Factors in Prakasam District of Andhra Pradesh <i>Dr. P. M. Siva Prakash, Sandara Ramachandra Kalluri</i>	202-210
40	Economic Impact of Demonetization on Different Sectors in India <i>Dr. JMJ Vinodini</i>	211-215
41	Issues and Challenges of Electronic Payment Systems <i>Dr. K. Radhika, B. Balaji Nair</i>	216-219

## DEMONETIZATION: IMPACT ON CASHLESS PAYMENT SYSTEM

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### ABSTRACT

*Demonetization is a generation's irreversible experience and is going to be one of the economic events of our time. Its impact is felt by every Indian citizen. Demonetization affects the economy through the liquidity side. Demonetizing is progressive step to a cashless economy with a greater focus on electronic transactions is being envisaged. Being one of creditable cards, net banking and other online payment mechanisms will be another positive effect of demonetization, as these would not only lower transaction cost but some of these could help new users too income as well.*

**Keywords:** Demonetization, Electronic Payment System.

### INTRODUCTION

The demonetization of the highest denomination currency notes is part of several measures undertaken by the government to address tax evasion, counterfeits currency and funding of illegal activities. The requirement to deposit currency notes in excess of specified limits directly into bank accounts has resulted in the declaration of hitherto unaccounted income, subject to higher tax and other penalties. India has one of the highest levels of *grey* notes in circulation at over 17% of GDP and of this cash, 87% is in the form of Rs500 and Rs1,000 notes. Globally, this is not unusual as the central banks of several countries pump massive amounts of cash into the economy, mostly in very large denominations, facilitating faster payment services. The payments eco-system in the country provides multiple options to different segments of users for funds transfer as well as for making payments in exchange of value for goods and services. With increasing adoption of electronic payments, particularly those driving e-commerce and m-commerce, there is a growing demand for faster payment services which, in turn, facilitate one-to-doing financial transactions.

### LITERATURE REVIEW

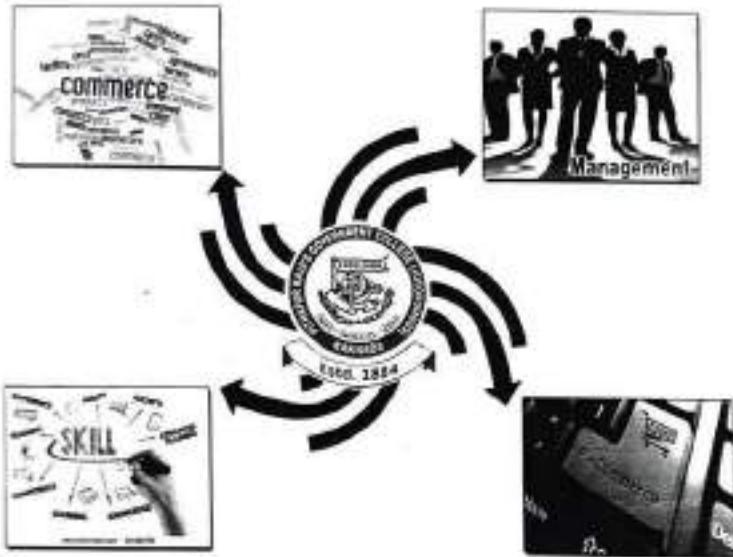
Arumala, S. and Murthy R. Inkkova (2008) in their article "Retail transaction: Future bright for plastic money," projected the growth of debit and credit cards in the retail transactions. They also mentioned the growth factors, which leads to its popularity, important constraints faced by banks and summarized with bright future and scope of plastic money.

Adams, Clifford (2009) in their reports "The problem regarding fake currency in India," it is said that the economy's battle against fake currency is not getting easier and many fakes go undetected. It is also stated that counterfeiters hitherto had restricted printing facilities which made it easier to discover fakes.

Aditya Das, and Rakhi Agarwal, (2010) in their article "Cashless Payment System in India- A Roadmap" Cash is 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. This will help reduce currency management cost, track transactions, check tax avoidance / fraud etc., enhance financial inclusion and integrate the parallel economy with main stream.

Jain, P.M (2010) in the article "E-payments and e-banking," argued that e-payments will be able to check black. "An Analysis of Growth Pattern of Cashless Transaction Systems. Taking fullest advantage of technology, quick payments and reimburse with cross optimal use of available funds for banks, financial institutions, business houses and common citizens of India. He also pointed out the need for e-payments and modes of e-payments and communication networks.

# RECENT INNOVATIONS IN COMMERCE, MANAGEMENT, SKILL DEVELOPMENT & E-COMMERCE (CMSDE)



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81	A PERSPECTIVE STUDY ON EVOLUTIONARY CHANGES IN INDIAN ECONOMY	SHAIK KHASIMSHA, MBA,	409
82	EMERGING TRENDS IN GREEN MARKETING	M.SRIVIDHYA,	412
83	PROBLEMS AND PROSPECTS OF E-COMMERCE IN INDIA	G. SHEKHAR,	413
84	RELEVANCE OF NSE CNX NIFTY 50 AND NSE SME EMERGE INDEX: AN EMPIRICAL ANALYSIS	LAKSHMI PRIYAMULAKA	417
85	A STUDY ON CIRCULAR BUSINESS ECONOMY MODEL	Dr. G. SRINIVASA RAO,	422
86	PERFORMANCE OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA: A COMPARATIVE STUDY	Dr.V.CH PURNA CHANDRA RAO	427
87	A STUDY ON OPPORTUNITIES AND CHALLENGES OF E-MARKETING - INDIAN PERSPECTIVE	Dr. Ch. RAVI VARMA, Dr. M. SRAVANI	431
88	E COMMERCE IS A STUPENDOUS TROY TO THE PRESENT GENERATION - A REVIEW	Dr. G. GANGAIAH Dr. SUKUMAR REDDY	435
89	IMPACT ON E-MARKETING IN INDIA	G.CHAITANYA,	437
90	BEHAVIORAL STUDY OF INVESTORS OF STOCK MARKET: EVIDENCE FROM THE EAST GODAVARI DISTRICT	KADIMPALLIRAJUB ABU PROFP VENKATESWARLU MULAKA LAKSHMI PRIYA	438
91	USAGE OF CLOUD COMPUTING IN AP STATE GOVERNMENT OFFICES: A REVIEW	G.Thejesvi	441
92	RECENT INNOVATIONS IN CASH MANAGEMENT	E. Hari Prasad CH.BALAJI,	445
<b>SESSION - 4: SKILL DEVELOPMENT</b>			
93	A STUDY ON INNOVATION AND GLOBAL HUMAN RESOURCE MANAGEMENT	DR.D.N.V. KRISHNA REDDY	451
94	SKILL INDIA - ROADWAY TO SUSTAINABLE DEVELOPMENT OF YOUTH	DR. M. SUDHIR REDDY Dr. (Smt.) B.V.L.A. MANGA, ,	455
95	IMPACT OF TRAINING & DEVELOPMENT ON EMPLOYEES PERFORMANCE: A STUDY OF HRH GROUP OF HOTELS	Dr. DHARMESH MOTWANI	458
96	SKILLS DEVELOPMENT	Dr.P. HARIRAM PRASAD, V.R.A LAKSHMI	463

## E Commerce is a stupendous toy to the present generation – A review

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Transacting or facilitating business on the Internet is called ecommerce. Ecommerce is short for electronic commerce. Popular examples of ecommerce revolve around buying and selling online. But ecommerce universe contains other types of activities as well. Any form of business transaction conducted electronically is ecommerce. Here are some examples of ecommerce:

### Online Shopping:

Buying and selling goods on the Internet is one of the most popular examples of ecommerce. Online stores create storefronts that are the online equivalents of retail outlets. Buyers browse and purchase products with mouse clicks. Though Amazon.com is not the pioneer of online shopping, it is arguably the most famous online shopping destination.

### Electronic Payments :

When you are buying goods online, there needs to be a mechanism to pay online too. That is where payment processors and payment gateways come into the picture. Electronic payments reduce the inefficiency associated with writing and mailing checks. It also does away with many of the safety risks that arise due to payment made in currency notes.

### Online Auctions

When you think online auction, you think eBay. Physical auctions predate online auctions, but Internet made auctions accessible to a large number of buyers and sellers. Online auctions are an efficient mechanism for price discovery. Many buyers find the auction shopping mechanism much more interesting than regular storefront shopping.

### Internet Banking

Today it is possible for you to perform the entire gamut of banking operations without visiting a physical bank branch. Interfacing of websites with bank accounts, and by extension credit cards, was the best driver of ecommerce.

### Online Ticketing

Air tickets, movie tickets, train tickets, play tickets, tickets to sporting events, and just about any other tickets can be booked online.

Online ticketing does away with the need to queue up at ticket counters.

### Types of Ecommerce

Ecommerce can be classified based on the type of participants in the transaction:

- **Business to Business (B2B):** transactions are those where both the transacting parties are businesses, e.g., manufacturers, traders, retailers and the like.
- **Business to Consumer (B2C) :** When businesses sell electronically to end-consumers, it is called B2C ecommerce.
- **Consumer to Consumer (C2C):** Some of the earliest transactions in the global economic system involved barter – a type of C2C transaction. But C2C transactions were virtually non-existent in recent times until the advent of ecommerce. Auction sites are a good example of C2C ecommerce.

### Specialized Forms of Ecommerce

On some platforms, ecommerce has shown the promise of explosive growth. Two such examples are:

- **M commerce:** M commerce is short for "mobile commerce." The rapid penetration of mobile devices with Internet access has opened new avenues of ecommerce for retailers.



20	Digital Payments-India's New Currency <i>P. V. Sree Vishnavi, Dr. Sujia S Nair</i>	106-109
21	Problems and Issues of Demonetisation with Reference to Tourism & Hospitality Industry in India <i>G. Venkateswarla, Dr. K. V. S. N. Jawahar Babu</i>	110-113
22	Successes and Failures of Demonetisation <i>Mrs. A. Devaki, Dr. A. Malleswari Devi</i>	114-119
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26	A Study on People Impact on Demonetisation <i>Pollavarapu Aparna</i>	138-142
27	Impact of Demonetisation on the Black Money and Society in India <i>Nurhalagati Udaykiran, Dr. Chalamuri Srinivasa Rao</i>	143-148
28	Successes and Failures Of Demonetisation <i>A. V. Hanumantharao, Dr. U. Narasimhaia</i>	149-152
29	Demonetisation and its Impact on Indian Economy: A Study with Special Reference to Digitalisation in India <i>Dr. K. Rama Prasad</i>	153-156
30	Emerging Trends in Digitalisation and Business <i>Dr. T. Suresha</i>	157-161
31	Conceptual Framework Of Demonetization <i>Dr. K. Saritha</i>	162-164
32	Demonetisation In India - Impact And Prospects <i>B. Venkateswara Rao</i>	165-170
33	Impact Of Demonetization On Indian Economy <i>G. Ramesh Babu, Prof. M. Chandraiah</i>	171-174
34	Impact And Prospects Of Demonetisation In Indian Economy <i>Dr. T. Vinila</i>	175-178
35	A Study on Emerging Trends in Digitization <i>D. Venkatasiva Reddy, D. Raja Reddy</i>	179-184
36	Demonetisation: A Step Ahead Against Corruption and Black Money <i>Dr. P. Roopa</i>	185-187
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40	Economic Impact of Demonetization on Different Sectors in India <i>Dr. J. M. Vinodini</i>	211-215
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## DEMONEITIZATION: IMPACT ON CASHLESS PAYMENT SYSTEM

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### ABSTRACT

Demonetization is a government's unilaterally experiment and is going to be one of the economic event of our time. Its impact is felt by every Indian citizen. Demonetization affects the economy through the liquidity side. Demonetization is Progressive step to a cashless economy with a greater focus on electronic transactions is being envisaged. Rising use of credit/debit cards, net banking and other online payment mechanisms will be another positive effect of demonetization, as these would not only lower transaction costs but some of these could help earn extra for income as well.

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### INTRODUCTION

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

**Dr. U. Narasimhulu**  
Editor

CONTENTS

S.No	Title	Page No.
1.	PERFORMANCE OF NATIONAL SCHEDULED TRIBE FINANCE AND DEVELOPMENT CORPORATION: A CRITICAL ANALYSIS B.N. Lalithchandra, Prof. Dr.N.Rajendhiran	1
2.	DIFFERENT CENTRAL AND STATE GOVERNMENT SCHEMES FOR THE DEVELOPMENT OF SCHEDULE TRIBES IN ANDHRA PRADESH Dr.Mehnaz Najmi	7
3.	WELFARE SCHEMES FOR THE DEVELOPMENT OF SCHEDULED TRIBES IN INDIA Dr.S.Vijayulu Reddy, Dr. U.Narasimhulu	20
4.	VANABANDHU KALYAN YOJANA: A CONVERGENCE APPROACH FOR THE DEVELOPMENT OF SCHEDULED TRIBES Dr. Minna Sriramulu	26
5.	TRIBALS: THE BIGGEST VICTIMS OF "DEVELOPMENT" T.Narasimhulu	34
6.	DEVELOPMENT PROJECTS THREAT TO TRIBAL LIVELIHOOD IN INDEPENDENT INDIA Dr P .Venugopal, Dr D.Bhaskar, Dr M. Reddi Naik	38
7.	DIFFERENT CENTRAL AND STATE GOVERNMENT SCHEMES FOR THE DEVELOPMENT OF ST's C. Prakash, Dr. N. Guravaiah	45
8.	TRIBAL DEVELOPMENT IN ANDHRA PRADESH Dr.K.Saritha	52
9.	IMPLIMENTATION OF ST SUB PLAN SCHEMES FOR ST's IN ANDHRA PRADESH A. V. Hanumantharao, Dr. B. Venkataramana	58
10.	THE PROBLEMS OF TRIBAL COMMUNITIES IN INDIA Dr. K. Manohar, Dr. J. Babu	66
11.	TRIBAL HISTORY AND STATUS OF SCHEDULE TRIBES IN INDIA-AN OVERVIEW Dr.B.Umamaheswari	71
12.	NTPF AND THEIR UTILIZATION IMPACT ON TRIBALS IN KADAPA DISTRICT OF ANDHRA PRADESH-A STUDY Dr C.Venkateswara Rao, K. Shoba Reddy	79
13.	WELFARE PROGRAMMES FOR THE DEVELOPMENT OF SCHEDULE TRIBES Dr.K.Narendranadha Reddy	86
14.	A STUDY ON IMPACT OF MICRO FINANCE ON TRIBAL WOMEN EMPOWERMENT (An Empirical study in Chittoor District SHG's)	90

**THE PROBLEMS OF TRIBAL COMMUNITIES IN INDIA**

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**I. INTRODUCTION**

Tribes is a human group having same characteristics and indices of the tribal life. The common language, territory, common culture and life style are the basic qualities of tribal's. Tribals have same economy and criteria in daily routine life all over India. Madhya Pradesh, Uttar Pradesh, Jarkhand and Maharashtra are the main states having maximum number of tribal community in India. Assam, Meghalaya, Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura areas are the main tapus of tribal's. 55% tribal population found in Bihar, West Bengal, Orissa, and Madhya Pradesh. In the all states tribal communities having functional interdependence, economically backward, Primitive recourses, multifarious economic pursuits and geographic isolation with regional variations. Khasi, Gondi, Bhil and Agharia are the major tribal communities in India. Cultural evolution and colonialism are the main factors of tribal communities. As per the constitutional concept of India scheduled tribe is a main recognized person in this community for political representation and getting the benefits from government. Also we can say that social evolution start from tribals. Mainly social political system and structure have been started by tribals. As per the anthropologist tribals are the basic of human beings.

**Similarities and Characteristics of Tribal Community**

Close bonding in relationship, primary kinship, hierarchy less society structure, primary groups, formal organizations, primary village level marketing, existence of customs and traditions in daily life. Ethics, morals, norms and values are the components of controlling the social system. Concepts of Gotul and clan are very common among the tribal's. These are the cultural institutions of tribal's. In daily life these institution play a keen role for maintain the proper status in tribal communities. Accommodation in hilly internal areas, away from sophisticated society like urban and rural society with specific hesitation etc are the well known characteristics of tribal communities.

**2. OBJECTIVE**

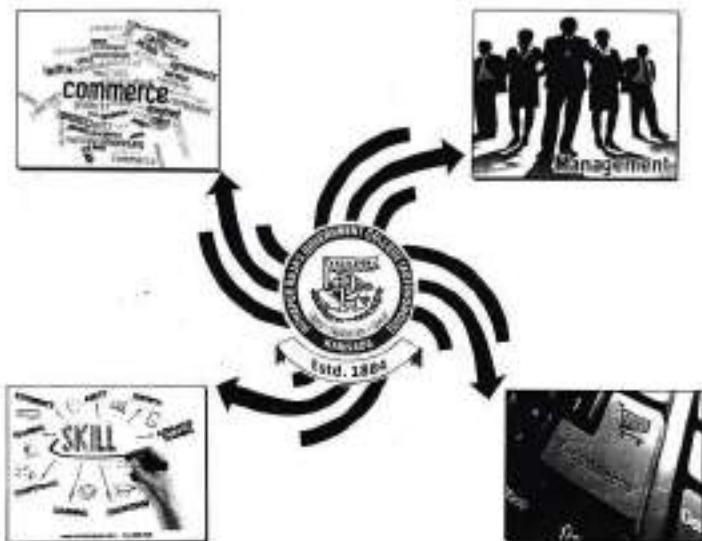
The following specific objective has set for the present study:

- > to study the problems faced by the Tribal communities in India

**3. VARIOUS PROBLEMS OF TRIBAL COMMUNITIES IN INDIA**

As per the dictionary, problem means a question to be considered, solved, or answered in a particular way, difficult to deal or control. Social problems are those social conditions identified by scientific inquiry and values as detrimental to human well-being. Jerome G. Manis, Social problem is an aspect of society that people are concerned about and would like change. Social problems begin with an objective condition, some aspect of society that can be measured or experienced. No. of problems are facing by tribal communities in current scenario. As per Amde Betsile, the tribe as a mode of organization has always differed from the caste-based mode of organization. But tribes are not always easy to distinguish from castes particularly at the margin where the two modes of organization meet. Some tribes have been more isolated than

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85	A STUDY ON CIRCULAR BUSINESS ECONOMY MODEL	Dr. G. SRINIVASA RAO,	422
86	PERFORMANCE OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA: A COMPARATIVE STUDY	Dr. V.CH.PURNA CHANDRA RAO	427
87	A STUDY ON OPPORTUNITIES AND CHALLENGES OF E-MARKETING - INDIAN PERSPECTIVE	Dr. Ch. RAVI VARMA, Dr. M. SRAVANI	431
88	E-COMMERCE IS A STUPENDOUS TROY TO THE PRESENT GENERATION - A REVIEW	Dr. G. GANGAIAHN Dr. SUKUMAR REDDY	435
89	IMPACT ON E-MARKETING IN INDIA	G.CHAITANYA,	437
90	BEHAVIORAL STUDY OF INVESTORS OF STOCK MARKET: EVIDENCE FROM THE EAST GODAVARI DISTRICT	KADIMPALLIRAJUB ABU PROFF VENKATESWARLU MULAKA LAKSHMI PRIYA	438
91	USAGE OF CLOUD COMPUTING IN AP STATE GOVERNMENT OFFICES: A REVIEW	G.Thejsevi E. Hari Prasad	441
92	RECENT INNOVATIONS IN CASH MANAGEMENT	CH.BALAJI,	445
<b>SESSION - 4: SKILL DEVELOPMENT</b>			
93	A STUDY ON INNOVATION AND GLOBAL HUMAN RESOURCE MANAGEMENT	DR.D.N.V. KRISHNA REDDY DR. M. SUDHIR REDDY	451
94	SKILL INDIA - ROADWAY TO SUSTAINABLE DEVELOPMENT OF YOUTH	Dr. (Smt.) B.V.L.A. MANGA. ,	455
95	IMPACT OF TRAINING & DEVELOPMENT ON EMPLOYEES PERFORMANCE: A STUDY OF HRH GROUP OF HOTELS	Dr. DHARMESH MOTWANI	458
96	SKILLS DEVELOPMENT	Dr.P. HARIRAM PRASAD, V.R.A LAKSHIMI	463

## E Commerce is a stupendous toy to the present generation – A review

G. GANGAIAH, Lecturer in Commerce, GDC, Nagari, Chittoor Dist.

SUKUMAR REDDY, Lecturer in Commerce, GDC, Nagari, Chittoor Dist.

Transacting or facilitating business on the Internet is called e-commerce. E-commerce is short for electronic commerce. Popular examples of e-commerce revolve around buying and selling online. But the e-commerce universe contains other types of activities as well. Any form of business transaction conducted electronically is e-commerce. Here are some examples of e-commerce:

### Online shopping:

Buying and selling goods on the Internet is one of the most popular examples of e-commerce. Retailers create storefronts that are the online equivalents of retail outlets. Buyers browse and purchase products with mouse clicks. Though Amazon.com is not the pioneer of online shopping, it is arguably the most famous online shopping destination.

### Electronic Payments :

When you are buying goods online, there needs to be a mechanism to pay online too. That is where payment processors and payment gateways come into the picture. Electronic payments reduce the inefficiency associated with writing and mailing checks. It also does away with many of the safety issues that arise due to payment made in currency notes.

### Online Auctions

When you think online auction, you think eBay. Physical auctions predate online auctions, but the Internet made auctions accessible to a large number of buyers and sellers. Online auctions are an efficient mechanism for price discovery. Many buyers find the auction shopping mechanism much more interesting than regular storefront shopping.

### Internet Banking

Today it is possible for you to perform the entire gamut of banking operations without visiting a physical bank branch. Interfacing of websites with bank accounts, and by extension credit cards, was the biggest driver of e-commerce.

### Online Ticketing

Air tickets, movie tickets, train tickets, play tickets, tickets to sporting events, and just about any type of tickets can be booked online.

Online ticketing does away with the need to queue up at ticket counters.

### Types of E-commerce

E-commerce can be classified based on the type of participants in the transaction.

- **Business to Business (B2B):** transactions are those where both the transacting parties are businesses, e.g., manufacturers, traders, retailers and the like.
- **Business to Consumer (B2C) :** When businesses sell electronically to end-consumers, it is called B2C e-commerce.
- **Consumer to Consumer (C2C):** Some of the earliest transactions in the global economic system involved barter -- a type of C2C transaction. But C2C transactions were virtually non-existent in recent times until the advent of e-commerce. Auction sites are a good example of C2C e-commerce.

### Specialized Forms of E-commerce

On some platforms, e-commerce has shown the promise of explosive growth. Two such examples are:

- **M-commerce:** M-commerce is short for "mobile commerce." The rapid penetration of mobile devices with Internet access has opened new avenues of e-commerce for retailers.

## CONSTITUTIONAL SAFEGUARDS FOR THE DEVELOPMENT OF SCHEDULED TRIBES IN INDIA

\*Dr N Murali, \*\*Dr. C. Sankar Reddy

\* Lecturer in Commerce, GDC, Puttur, \*\* Lecturer in Commerce, GDC, Nigari

The founding fathers of our Constitution desired to secure justice, social, economic and political for all citizens. They realized that the iniquitous forces embedded in the socio-economic system and also political organizations, had resulted in deprivation and disadvantages for the poor and the weaker sections of the society. They, therefore, considered it necessary to provide specific safeguards in the Constitution for the Scheduled Castes and Scheduled Tribes, who, due to tradition and a combination of circumstances, were the most deprived, weak and vulnerable amongst the various sections of society. The various safeguards and protective measures sought to ensure for them all round development and freedom from exploitation and social injustice so that they could form part of the mainstream of the society.

### Constitutional Safeguards :

The preamble to the Constitution of India provides for securing to all the citizens, social, economic and political justice and equality of status and opportunity. The Directive Principles as contained in Article 46 of the Constitution provide that "the State shall promote with special care the educational and economic interests of the weaker sections of the people, and in particular of the Scheduled Castes and Scheduled Tribes and shall protect them from social injustice and all forms of exploitation". To facilitate the implementation of the above Directive Principles, the Constitution of India provides for a number of safeguards for the Scheduled Castes and Scheduled Tribes. These safeguards can broadly be grouped into five categories as mentioned below:

### Social Safeguards:

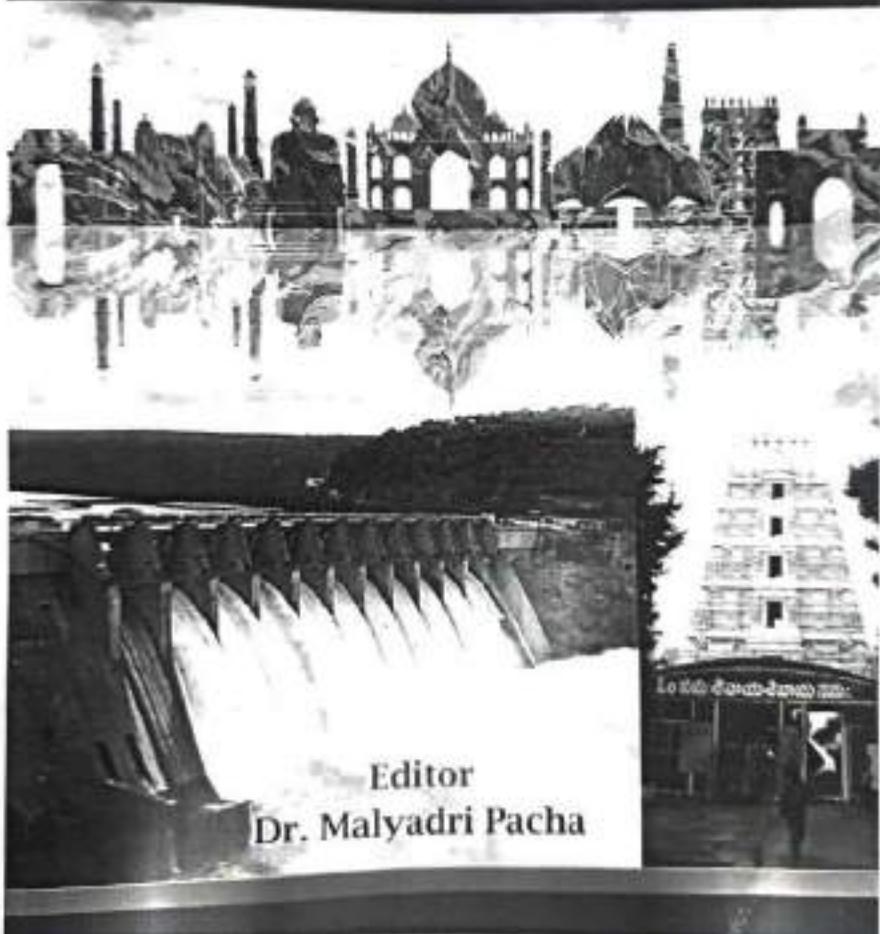
Article 17 "Untouchability" is abolished and its practice in any form is forbidden. Enforcement of any disability arising out of "Untouchability" shall be an offence punishable according to law.

There are two important legislations relating to this article viz., the Protection of Civil Rights Act, 1955, the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989.

Article 23 prohibits traffic in human beings and begar and other similar forms of forced labour and provides that any contravention of this provision shall be an offence punishable according to law. It does not specifically mention SCs & STs but since the majority of bonded labour belong to SCs & STs this article has a special significance for SCs & STs. In pursuance of this article there is the Bonded Labour System (Abolition) Act, 1976, and there is the Centrally Sponsored Scheme for identification, liberation and rehabilitation of bonded labour.

Article 24 provides that no child below the age of 14 years shall be employed to work in a factory or mine or engaged in any other hazardous employment. There are Central and State laws to prevent child labour. This article is significant for SCs & STs too as a substantial portion of the majority of child labour engaged in hazardous employments belong to SCs & STs. Article 25(2)(b) provides that Hindu religious institutions of a public character shall be open to all classes and sections of Hindus. This provision is relevant as some sects of Hindus used to claim that members belonging to Scheduled Castes had no right to enter the temples.

# Challenges and Opportunities of Indian Tourism



Editor  
Dr. Malyadri Pacha

SL.No.	Title of the Paper	Page No.
29.	<b>Newly Emerging Trends in Tourism - An Observation</b> - B. Gangadhar & I. Nagarathar Reddy	120
30.	<b>Tourism Development and Employment Opportunities in India</b> - B. Peera Kumar & Dr. M Venkata Subbaiah	123
31.	<b>Tourism Development in India - Marketing Strategies and Challenges</b> - Dr. S. Vijayulu Reddy & Dr. M.Sriramulu	128
32.	<b>Indian Tourism industry - An Overview</b> - S. Vijaya Bhaskar Rao	132
33.	<b>Scope of Tourism: Indian Perspectives</b> - H. Ravikumar	137
34.	<b>Tourism and Tourism policy in India- Some Reflections</b> - B.Mallikarjuna Raju	141
35.	<b>Tourism Development in India: A Review</b> - Dr. T. Sasikanth Reddy	145
36.	<b>Tourism and Economic Development in Andhra Pradesh</b> - S. Sita Rama Murty	152
37.	<b>Prospects, Challenges and Opportunities in Tourism</b> - Dr.K.Chitti kalavathi	155
38.	<b>Religious Tourism Management: Issues and Challenges</b> - Dr. Snehal Kumar H Mistry	159
38.	<b>Rural and Sustainable Tourism - A synthesis</b> - C.Jyothi	163
40.	<b>Tourism in India: Potentials, Challenges and Opportunities</b> - Dr.Alluri vekata Nagavarma, Dr.Alluri vekata Nagavarma & M.L.N Raju	166
41.	<b>Tourism &amp; Employment - A View</b> - M.T. Jyotana, Dr. M. Samatha & Y. Sobhan Babu	170
42.	<b>Challenges &amp; Opportunities in Tourism Sector</b> - Dr. K. Gnanaguru	176
43.	<b>Progress, Emerging issues and Suggestions in India's Tourism Industry</b> - Dr. C. Rama Mohan Reddy	179
44.	<b>Tourism in India: Challenges and Opportunities</b> - Dr.G.Gangalah	184

# Tourism in India: Challenges and Opportunities

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## Abstract

*India faces a number of challenges in determining how to use tourism as a sustainable vehicle to fuel economic and social growth. Tourism must be developed in a way that honours the culture and values of locals, and enhances their livelihood. The Andaman Islands is an emerging tourism destination which holds importance for the future growth of India's tourism industry. Despite this, there has been a paucity of attention exploring the Andaman Islands from a tourism context. This paper seeks to address this gap in knowledge by analysing the challenges and opportunities presented to tourism development in the Andaman Islands. Through years of observation conducted by the primary researcher in the Andaman Islands, and analysis of the global and local tourism industry, this paper proffers that, like many developing destinations, the Andaman Islands is a largely unspoilt destination that must carefully balance tourism development with environmental and community needs.*

**Keywords :** *Challenges, Opportunities, Global and Local Tourism Industry, Environmental, Community.*

## Introduction

The travel and tourism industry has emerged as one of the largest and fastest growing economic sectors globally. Its contribution to the global Gross Domestic Product and employment has increased significantly. The Indian tourism industry has emerged as one of the key drivers of growth among the services sector in India. Tourism in India is a sun rise industry, an employment generator, a significant source of foreign exchange for the country and an economic activity that helps local and host communities. Rising income levels and changing lifestyles, development of diverse tourism offerings and policy and regulatory support by the government are playing a pivotal role in shaping the travel and tourism sector in India. However, the sector is facing challenges such as lack of good quality tourism infrastructure, global concerns regarding health and safety of tourists, disparate passenger/road tax structures across various states and shortfall of adequately trained and skilled manpower. Concerted efforts by all stakeholders such as the central and state governments, private sector and the community at large are pertinent for sustainable development and maintenance of the travel and tourism sector in the country.

The role of Tourism is essential in the economic development of a country. Tourism is the second largest foreign exchange earner in India. The tourism industry employs a large number of

✓

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

**Editor**

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**CONTENTS**

No	Title	Page No.
1.	<b>PERFORMANCE OF NATIONAL SCHEDULED TRIBE FINANCE AND DEVELOPMENT CORPORATION: A CRITICAL ANALYSIS</b> B.N. Lalithchandra, Prof. Dr.N.Rajendhiran	1
2.	<b>DIFFERENT CENTRAL AND STATE GOVERNMENT SCHEMES FOR THE DEVELOPMENT OF SCHEDULE TRIBES IN ANDHRA PRADESH</b> Dr.Mehnaz Najmi	7
3.	<b>WELFARE SCHEMES FOR THE DEVELOPMENT OF SCHEDULED TRIBES IN INDIA</b> Dr.S.Vijayulu Reddy, Dr. U.Narasimhulu	20
4.	<b>VANABANDHU KALYAN YOJANA: A CONVERGENCE APPROACH FOR THE DEVELOPMENT OF SCHEDULED TRIBES</b> Dr. Minna Sriramulu	26
5.	<b>TRIBALS: THE BIGGEST VICTIMS OF "DEVELOPMENT"</b> T.Narasimhulu	34
6.	<b>DEVELOPMENT PROJECTS THREAT TO TRIBAL LIVELIHOOD IN INDEPENDENT INDIA</b> Dr P .Venugopal, Dr D.Bhaskar, Dr M. Reddi Naik	38
7.	<b>DIFFERENT CENTRAL AND STATE GOVERNMENT SCHEMES FOR THE DEVELOPMENT OF ST's</b> C. Prakash, Dr. N. Guravaiah	45
8.	<b>TRIBAL DEVELOPMENT IN ANDHRA PRADESH</b> Dr.K.Saritha	52
9.	<b>IMPLIMENTATION OF ST SUB PLAN SCHEMES FOR ST's IN ANDHRA PRADESH</b> A. V. Hanumantharao, Dr. B. Venkataramana	58
10.	<b>THE PROBLEMS OF TRIBAL COMMUNITIES IN INDIA</b> Dr. K. Manchar, Dr. J. Babu	66
11.	<b>TRIBAL HISTORY AND STATUS OF SCHEDULE TRIBES IN INDIA-AN OVERVIEW</b> Dr.B.Umamaheswari	71
12.	<b>NTPF AND THEIR UTILIZATION IMPACT ON TRIBALS IN KADAPA DISTRICT OF ANDHRA PRADESH-A STUDY</b> Dr C.Venkateswara Rao, K. Shoba Reddy	79
13.	<b>WELFARE PROGRAMMES FOR THE DEVELOPMENT OF SCHEDULE TRIBES</b> Dr.K.Narendrarudha Reddy	86
14.	<b>A STUDY ON IMPACT OF MICRO FINANCE ON TRIBAL WOMEN EMPOWERMENT (An Empirical study in Chittoor District SHG's)</b>	90

## TRIBALS: THE BIGGEST VICTIMS OF 'DEVELOPMENT'

Y.Narasimulu, Lecturer in Economics, GITC, Nagel.

### ABSTRACT:

Displacement of people from traditional habitats causes much trauma to the affected persons. Compulsory acquisition of land for construction of dams and roads, quarrying and mining operations, industries and reservation of forests for National Parks and environment protection forces people to leave their traditional abodes and land – their main sustenance. Thus, development projects have often become a major threat to the people when they deprive of their traditional livelihood without alternatives. Tribals are the worst sufferers since most development projects such as dams and industries are located in inaccessible tribal areas. Nearly 30-60 million people have been displaced by development projects in India as a whole and tribals constitute at least 40% percent of them. Cash payment does not really compensate the tribals for the difficulties they experience in their lifestyle and ethos. Displacement can lead to violation of the Fifth Schedule as it deprives them of control and ownership of natural resources and land essential for their way of life. The present paper will try to see the impact of such development on the traditional livelihood of the people thus affected and specially the tribals.

**KEY WORDS:** Displacement - Alienation of land - deterioration of economic status - traditional livelihood - urban skills

### Introduction

India has the second largest concentration of tribal population, after that of the African continent. Tribals are generally called 'Adivasis' implying 'original inhabitants' of the land. There are 698 Scheduled Tribes spread all over the country barring States and Union Territories like Chandigarh, Delhi, Haryana, Pondicherry and Punjab. Orissa has the largest number – 61 Scheduled Tribes

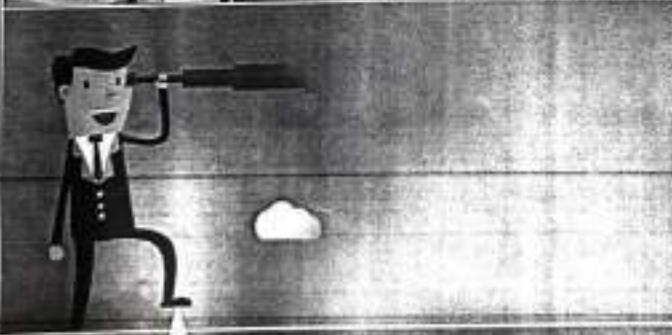
Land is the center of tribal life. When it is lost both its owner and its other dependents lose their economic support, socio-cultural relations, food, work and income. In recent times the large scale industrialization, privatization and globalization for sake of "development" has emerged as the biggest threat to tribal's survival – ironically, the so called "modern civilized society" has become a predator of their age-old eco-friendly, peaceful and harmonious lifestyle. The tribals, their lands, and other resources are now exposed to the exploitative market forces, mostly due to the State and Multi National Companies (MNCs) sponsored developmental projects to exploit minerals and other natural resources. Land alienation of the tribals by the powerful entities has become common phenomena.

The indigenous/ tribal peoples who constituted 8% of the total population of India in 2011 census make up 55% of the total displaced persons due to development projects up to 2015. These have compelled them to shift their occupation from cultivation to domestic workers, daily wage earners and so on and it ultimately reduced their income and therefore economic status. The impact of such development projects on the tribals is not limited to the economic field but impinges on the social and cultural aspects. The tribals who live in a different type of society are forced to interact with another culture and society to which they cannot always adapt themselves. Once deprived of their livelihood, tribals fall back on the same resource for survival but in this process they make a transition from their traditional constructive to destructive dependence on it.

# CHALLENGES & OPPURTUNITIES IN EMERGING INDIA



2018



DR G TIRUMALA VASU DEVA RAO

## **CHALLENGES & OPPURTUNITIES IN EMERGING INDIA**

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### **Title of the paper**

1. CRACKS AND REPAIRS OF RCC STRUCTURES (pp. 1-4)  
*N. Chandrakala*
2. SOLID STATE POLYMER ELECTROCHEMICAL CELL (pp. 5-16)  
*V.Swetha*
3. EARTHQUAKE- RESISTANT CONSTRUCTION OF ADORE BUILDINGS (pp. 17-19)  
*N. Chandrakala*
4. A STUDY ON INDIAN AGRICULTURE WITH MODERN IRRIGATION FACILITIES- SPECIAL REFERENCE TO RAYALASEEMA (pp. 20-45)  
*Sri K Subramanyam Naidu*
5. COLD WEATHER CONCRETE (pp. 46-50)  
*N. Chandrakala*
6. THE JOURNEY OF INDIA FROM LOOK EAST POLICY TO ACT EAST POLICY (pp. 51-56)  
*A. Nageswara Rao*
7. MOTIVATIONAL PRIORITIES OF TOURISTS IN SRISAILAM TOURISM (pp. 57-60)  
*Dr. G. Tirumala Vasu Deva Rao*
8. THE NUCLEAR ENERGY FOR PEACEFUL APPLICATIONS IN PERSPECTIVE OF INDIAN SCENARIO (pp. 61-66)  
*Chikkappa Udagani*
9. EMERGING TRENDS IN DIGITALIZATION AND BUSINESS (pp. 67-74)  
*Dr.T.Suneetha*
10. SPORTS IN INDIA DATES BACK TO VEDIC ERA (pp. 75- 82)  
*G. Tirumala Vasu Deva Rao*
11. SERVICE SECTOR A GLOBAL SCENARIO (pp. 83-90)  
*M. Kiran Kumar Raju*
12. ROLE OF NTFP IN POVERTY REDUCTION (pp. 91-98)  
*S. Padmavathi*
13. REGIONALISM AND NATIONAL INTEGRATION (pp. 99-103) ✓  
*Dr.K.Chitti Kalavathi & Dr.G.Sreenivasulu*
14. THE REVIEW OF INDIAN CONSTITUTION (pp. 104-108)  
*Dr.G.Sreenivasulu & Dr.K.Chitti Kalavathi* ✓
15. AN OUTLOOK ON AGRICULTURE CREDIT IN INDIA (pp. 109-119)  
*Dr. K. Krishnaiah*
16. ANALYSIS OF FARMERS PREFERENCE IN DIFFERENT CROP PATTERNS IN ANDHRA PRADESH COMPARED WITH INDIA (pp. 120-125)  
*Dr. G. Swathi*
17. A REVIEW ON BANKING SYSTEM AND BANKING SERVICES IN INDIA (pp. 126-133)  
*G. Padmavathi*
18. IMPACT OF FARM CREDIT ON CHIPPING PATTERN WITH PARTICULAR REFERENCE TO YSR DISTRICT, ANDHRA PRADESH, INDIA (pp. 134-143)  
*Dr. K. Krishnaiah*

**ROLE OF NTFP IN POVERTY REDUCTION****S. Padmavathi**

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**ABSTRACT**

The vast natural resources of India's forests, including non-timber forest products (NTFPs), such as medicinal and aromatic plants, leaves, fruits, seeds, resins, gums, bamboos, and canes, offer employment that provides up to half the income of about 25 per cent of the country's rural labour force. However, poor harvesting practices and over-exploitation in the face of increasing market demand are threatening the sustainability of these resources, and thus the livelihoods of forest-dependent tribal communities. This article analyses the role of NTFPs in livelihoods-improvement initiatives and considers recent initiatives intended to enhance their conservation and sustainable management. It recommends policies to optimize the potential of NTFPs, both to support rural livelihoods and to contribute to India's social, economic, and environmental well-being. Nutrition and health are fundamental pillars of human development across the entire life-span. The potential role of non-timber forest products (NTFPs) in improving nutrition and health and reduction of poverty has been recognized in recent years. NTFPs continue to be an important source of household food security, nutrition, and health. Despite their significant contribution to food security, nutrition, and sustainable livelihoods, these tend to be overlooked by policy-makers.

The initiation of a new forest development strategy in India based in part on non-wood forest resources has attracted international attention (Campbell, 1993). It is now widely recognised that non-timber forest products (NTFPs) provide substantial inputs to the livelihoods of forest-dependent populations, many of whom have limited non-agricultural income earning opportunities (Chandrasekharan, 1994; FAO, 1991). These socio-economic concerns, together with a concern for forest loss and a decline in timber extraction potential, have necessitated changes in India's forest management systems. About 70% of NTFP collection in India takes place in the central 'tribal belt' of the country, in the five States of Maharashtra, Madhya Pradesh, Bihar, Orissa and Andhra Pradesh. Women are the mainstay of most small-scale forest-based enterprises. Perhaps the largest employer of women in this sub-sector is the bidi industry, where women are employed to collect tendu leaves and to roll them. Estimated

2018

# CHANGING SCENARIO OF WOMEN IN ERA OF GLOBALIZATION ISSUES AND CONCERNS

**Prof K Veerachari**  
**Prof S Mansoor Rahman**



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49	Women Education in India-A Thematic Analysis Dr Narendra Kumar Illuru & Sushila Koppam	201
50	God Gifted Rights for Women Dr Jahan Ara Shuk	206
51	Social Status of Marginalised Sections of Women Dr M Kalpana Krishnasiah	210
52	Women in Politics Vignarathna	213
53	Education of Indian Women - A Glimpse Dr Akkaraju Sannabhakamoni	215
54	Role of Women in Indian Politics C Ramesh	220
55	Women and Human Rights D Rama Devi & Dr M Susodamma	223
56	Ecological Deterioration on Vulnerability of Women's Health Dr D Nalini & Dr M Ramakrishna	226
57	Women and Society ✓ Dr K Chitti Kalavathi	229
58	Stress and Challenges Faced by Working Women in India P V Nageshwara Reddy	233
59	Women and Human Rights in the Era of Globalization: Issues and Concerns V Venkata Narasimha	236
60	Women - A Robust Source of Environment Conservation Dr P Subramanyachary	239
61	Importance of the Education for Women in India Ihekhar Unissa	247
62	Women Welfare and Empowerment Schemes G Seethamma & S Shamshad	249
63	Women and Politics: Political Involvement and Representation of Women in India Nasreenshahedi	252
64	Empowering Women through Political Representation in India Dr Kakarawada Chinna Venkataswamy	255
65	Socio Economic conditions of Dalit Women in India S J Ravi Prakash & Dr M Sambhalah	259
66	Women and Human Rights L V Showbha Rani & M V Subbamma	261
67	Role of Education in Women's Empowerment K Chandra Redha	265

## Women and Society

Dr K Chittl Kalavathi

### INTRODUCTION

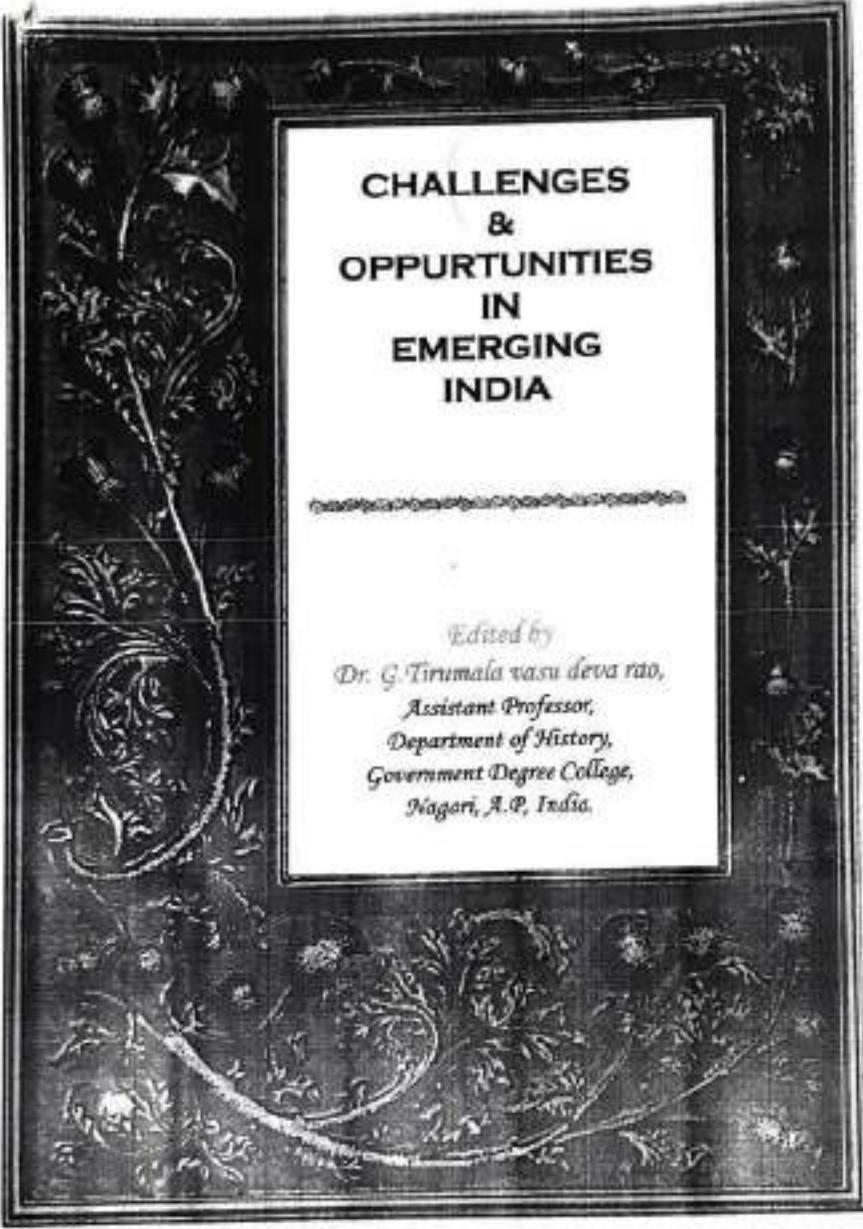
Contemporary Indian society has been exposed to the broad processes of social transformation, agricultural modernization and economic development, urbanization and rapid industrialization and globalization. However, these processes have generated regional imbalances, sharpened class inequalities and segmented the gender disparities. Hence, women have become critical symbols of these growing imbalances. All these have affected adversely the various aspects of women's status in the contemporary Indian society.

Most families in India, irrespective of their caste and religion, are patrilineal. Patrilineality implies descent and inheritance through the male line. Even though a mother has a vital part to play in the child's life, the men in the family take major decisions regarding his/her future and that of others in the family. The first idea on gender role differences that a child acquires is that of women of one's family marrying and leaving their homes to live with different groups of people. Secondly, men appear to exercise far greater influence in decision-making and are far more visible and audible than their wives. Third, the mother, grand-mother, sisters etc do most of the tasks within the home. At meal times, they carry food to the fields for the men. All these tasks that consume time and energy are not counted as 'work' or 'employment' and there is no payment involved. In Western countries, women's groups, politicians and other concerned individuals have been arguing for payment for housework and childcare. In India the question of payment for household jobs has not really been an important issue or demand. The fact that women are expected to perform all these tasks as a part of their conventional roles and no special merit is awarded to them for those tiring and tiresome jobs. The repeated under-representation of women's work is a reflection of a combination of factors. Women's work participation and their status as workers have been affected by various factors. Some of the important ones are women's self-perception, employers' attitude to women employees, traditional positions of authority in the rural and urban areas, and traditional role expectations.

Ancient India spans a vast period 2500 b.c.e.-250 b.c.e. Archaeology, ancient texts, and artifacts are being used to reconstruct the lives of women. "The earliest materials found by archaeological excavations suggest the worship of goddesses. The earliest recorded religious texts (ca. 1500 b.c.e.) call on the life-giving power of goddesses to give life and to nurture and sustain it." p. 36 from *Vivante*. After the Aryan invasion and the development of Hinduism and then Buddhism, India's extant written texts add greatly to our knowledge.

#### Women and Society

Women were the major producer of food, textiles and handicrafts throughout human history and continue to provide a major labor input where production is still in the small-scale subsistence sector. The components of women's work include housework, paid and unpaid work related to home base craft activities, family enterprise or business and paid work outside home. The kind of work women do is determined by women's position in the society and family's location in the social hierarchy. The basic elements of women's work within the home are related to the division of labor between men and women. Activities included under housework broadly differ according to age, gender, income, occupational group and rural/urban and size and structure of the family. Much of the work that women do in household industries and processing of agricultural products if unpaid is not recognized as work in the economic system. In rural areas the women from poorer households engage in various activities such as cooking, processing of food for household consumption, sowing grains, childcare, collection of water and forest produce, taking care of cattle and fodder. The women largely do work important for the maintenance of families.

The book cover features a dark, ornate border with intricate floral and vine patterns. The central text is enclosed in a white rectangular box with a thin black border.

**CHALLENGES  
&  
OPPORTUNITIES  
IN  
EMERGING  
INDIA**

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*Edited by*  
*Dr. G. Tirumala vasu deva rao,*  
*Assistant Professor,*  
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## **CHALLENGES & OPPURTUNITIES IN EMERGING INDIA**

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### Title of the paper

1. CRACKS AND REPAIRS OF RCC STRUCTURES (pp. 1-4)  
*N. Chandrakala*
2. SOLID STATE POLYMER ELECTROCHEMICAL CELL (pp. 5-16)  
*V. Swetha*
3. EARTHQUAKE- RESISTANT CONSTRUCTION OF ADOBE BUILDINGS (pp. 17-19)  
*N. Chandrakala*
4. A STUDY ON INDIAN AGRICULTURE WITH MODERN IRRIGATION FACILITIES - SPECIAL REFERENCE TO RAYALASEEMA (pp. 24-45)  
*Sri K Subramanyam Noddu*
5. COLD WEATHER CONCRETE (pp. 46-50)  
*N. Chandrakala*
6. THE JOURNEY OF INDIA FROM LOOK EAST POLICY TO ACT EAST POLICY (pp. 51-56)  
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*M. Kiran Kumar Raja*
12. ROLE OF NTFP IN POVERTY REDUCTION (pp. 91-96)  
*S. Padmaavathi*
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*Dr. K. Krishnamoish*

**REGIONALISM AND NATIONAL INTEGRATION**

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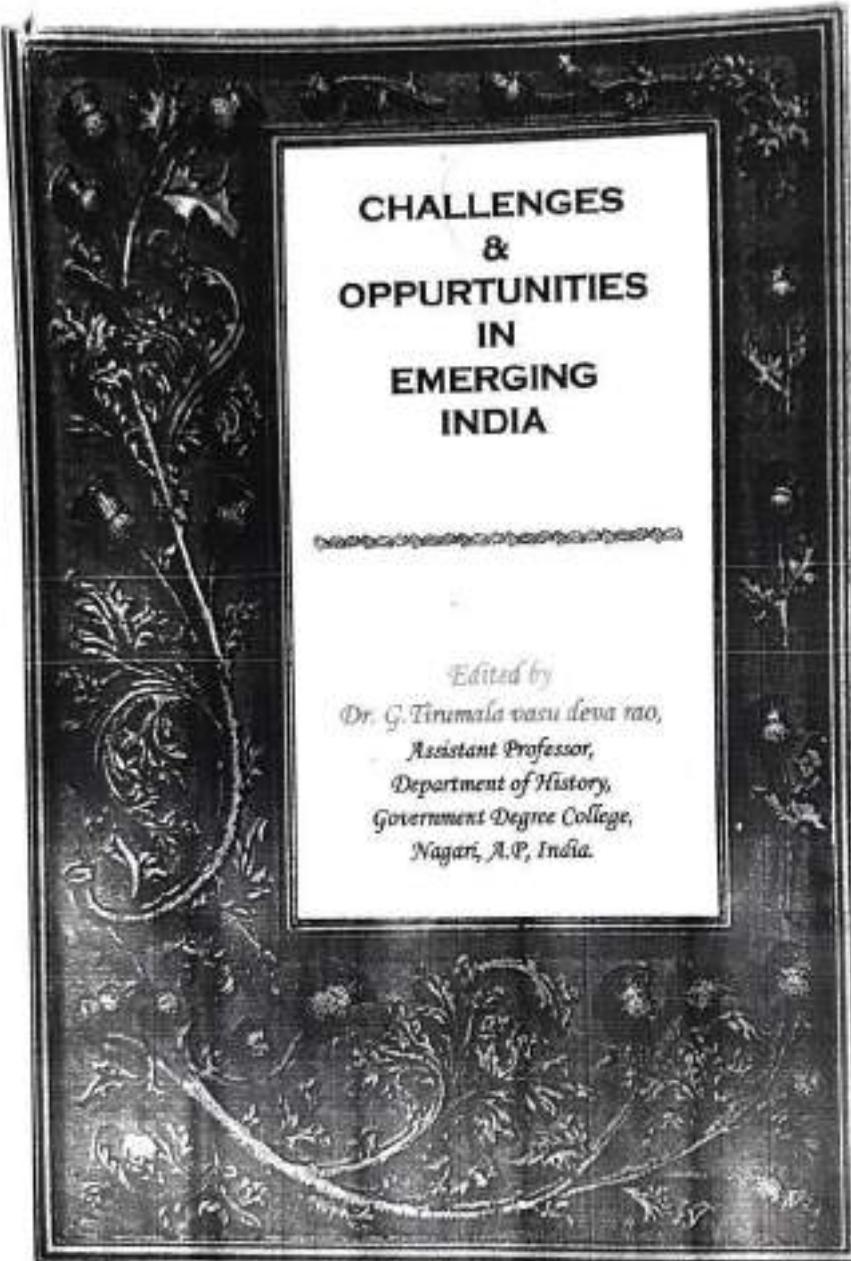
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**Introduction**

What does National Integration mean? Its mean is to combine and to bring together all the people of a country. It is a sentiment that binds together all the people in one common bond, no matter what their race, caste, sub-caste, region or religion is. Actually it is a strong cementing force by virtue of which all types of people live together peacefully and can identify themselves as part of a single whole.

India is a large country having continental dimensions and comprising no fewer than 29 States and 7 Union Territories. It is a multi-racial, multi-lingual nation. There are scores of regional languages, various strains of culture and different loyalties, single as well as multiple. Amidst the amazing diversities, it is natural that regional feelings, regional parties, regional institutions and similar other organizations meant for voicing the aspirations of local people and providing forums for them, should emerge. Indeed, with the passage of years, the multi-faceted aspirations, which together may be described as regionalism, have gained strength.

It is not a new phenomenon. In fact, the fillip given to regionalism by the emergence of the Telega Desam Party (TDP) in Andhra Pradesh in 1982 has a historical continuity. The growth of this trend can be traced back to the fast unto death by Potti Sriramulu over the demand for the creation of Andhra Pradesh which set in motion the reorganization of State along linguistic lines in 1956.

The book cover features a dark, ornate border with intricate floral and vine patterns. The central text is enclosed in a white rectangular box with a thin black border.

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&  
OPPURTUNITIES  
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*Edited by*  
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## THE REVIEW OF INDIAN CONSTITUTION



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## INTRODUCTION

The Indian Constitution was created under extremely difficult circumstances. In the initial phases of the work of the Constituent Assembly it was not clear whether the Muslim-majority areas of the country shall remain within the Indian Union or not. After formalisation of the Partition of the country, the Assembly worked under the shadow of the riots and violence associated with this climactic event in the history of India. This, along with the prevailing uncertainty about the position of the princely states, created fears about the unity and stability of the country.

Under the circumstances, keeping the administrative machinery intact became the main concern of the makers of the constitution. This perhaps was the major reason why the Government of India Act of 1935, under which the colonial administration was functioning, became the basis of the constitution of free India. The concern with keeping the machinery of colonial administration intact is strongly reflected in the debates that took place on those parts of the constitution which went beyond the Act of 1935, especially the parts relating to fundamental rights and federal structures. In the debates on these aspects of the constitution, the members seem to be constantly worried that granting various freedoms and rights to citizens and the states of the Union may weaken the administrative apparatus inherited from the colonial administration. They seem to be constantly hedging the rights of the individuals and the states with a variety of provisions and limitations.

**NATIONAL SEMINAR  
ON  
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17th February, 2018

*Editors*

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Sl.No.	Title of the Paper	Page No.
19.	Goods and Services Tax - A Boon or Bane for the Indian Economy <i>-Marudhar Dasra</i>	55
20.	Impact of Gst on Various Sectors of Indian Economy <i>-Chitani Lokesh</i>	59
21.	Goods and Services Tax: An Overview and Impact <i>-A. Satyanarayana &amp; Dr. K.Nagaraju Setty</i>	61
22.	Challenges in the Implementation of GST in India ✓ <i>-Dr.K.Chaitu Kakmathi</i>	64
23.	GST and its Impact on Indian Economy <i>-Dr.P.Mohar Nayak, Dr.G.Nagendra Jagar</i>	67
24.	Impact of Get on Indian Economy: A Perspective Approach <i>-Dr.R.Balabrishwariah Setty, G.Srikar</i>	71
25.	A Conceptual Study on GST <i>-Dr.D.Sreeravulu</i>	74
26.	GST: An Impact and Ideal Regime <i>-Sri.N. Venkata Krishniah, Inst. R. Suresha &amp; Sri. S. Lakshmi Ranganath</i>	76
27.	Impact of Gst on Service Sector <i>-K.Maisson, P.Sravani &amp; G.Amresha vari</i>	79
28.	A Study on GST and it's impact on Indian Economy <i>-Dr.D.Babu</i>	84
29.	Impact of Goods and Service Tax (Gst) on Service Sector in India <i>-Dr.L.V. Subba Reddy, Dr.Siddarapu Haribabu</i>	88
30.	Gst Impact on Small Scale Industries <i>-M.Murali</i>	93
31.	GST on Indian Economy: An Empirical Study <i>-Dr. K. Ashabuddin Bashe</i>	95
32.	Impact of Gst on 'Make In India' <i>-P.Sreeravulu, D.Prashanthi &amp; B.Manjula</i>	99
33.	GST on Overview <i>-Dr.Suresh Kumar</i>	101
34.	Implementation of GST: Benefits and Impact <i>-Dr. K. Chavali &amp; Dr.N. Lalitha Kanuri</i>	104
35.	GST Implementation: Impact on Indian Economy <i>-Dr. K. Gokarajuvaru Ram &amp; Dr.K.Rama Reddy</i>	107
36.	The Impact of Gst (Goods And Services Tax) in India <i>-Dr.Mandi Anwar Hattata</i>	112
37.	GST Reforms in India and its impact <i>-K.B.M.P.Prasada Sarna</i>	114
38.	Objectives & Challenges and Its Impact of GST in India <i>-Dr. K. Asha Ranjan &amp; Dr. M. Nazeeruddin</i>	117

# Challenges in the Implementation of GST In India

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## INTRODUCTION

India has been trying to implement the Goods and Service Tax (GST) for last few years but due to political and state government autonomy issues the federal government has been unable to make it a law. Intention to implement this was declared in 2008 and it was supposed to be in existence from April 2010. 85 percent of the revenue of state governments is generated from the indirect taxes on goods and services and sales tax alone accounts for 61 percent of the total revenue. Introduction of state level value added tax in 2005 led to uniform tax rates and eliminated cascading tax rates but it is still a step towards more comprehensive reforms as that of GST.

Since India is a federal republic so the concurrence of the state governments is required for making laws for the taxes which are source of revenue for states and local self-governments. An empowered committee of state finance ministers was formed in 2007 to develop consensus for GST and also to prepare a road map for its implementation.

GST is a value added tax (VAT) and is supposed to subsume most of the indirect taxes existing at the level of state and federal governments. This will be a comprehensive tax for almost all goods and services. Some of the goods like crude oil, natural gas, turbine fuel, high speed diesel, and alcohol for human consumption are not included in the list due to import dependence, environmental and social reasons. Central Taxes to be subsumed under the Goods and Services Tax are Central Excise Duty, other Excise Duties, Service Tax, Customs Duties (countervailing taxes), and Surcharges. Apart from this some state taxes to be subsumed under GST are VAT/Sales tax, Entertainment tax, Luxury tax, Taxes on lottery, betting & gambling, State Cesses and Surcharges in so far as they relate to supply of goods and services and Entry tax.

GST is a value added tax on goods and services that is paid by the final consumer while the

retailer will be taking credit of the tax he has paid while buying goods for retailing. So in this all the services of retailer or the chain behind him is taxed apart from the actual value of production of that good. This can be explained by a hypothetical example by supposing that there is a chain of manufacturer, wholesale dealer and the retailer and GST is 10%.

## Background Information

India is a country with population of 1240 million per Census 2011. It has a total of 29 states and 6 union territories (under administrative control of federal government). The states in India were formed on the basis of linguistic majorities. India has graduated from sales tax regime at state level and excise duty regime at federal level to a Value Added Tax separately for both state sales tax and federal excise duty few years back. GST will take these reforms further to common tax base and incidence of taxes and will be a major reform in indirect tax system.

Indian federal government initiated the VAT in 1991 for excise duty by introducing the MODVAT for some of the goods. This later developed into CENVAT (central VAT) which included most of the goods. In 2001 Indian federal government amended the constitution to tax the services and this tax was also included into CENVAT. The federal government intensified its effort to convince the states for VAT tax structure in the nineties and focused on the harmonization of sales tax structure through implementation of uniform floor rate of sales tax. The continuous persuasion and discussion led to a great success in reaching at a consensus on uniform floor sales tax rates.

After this procedures were initiated for systematic introduction of state level VAT, Indian states had

డా॥ వి.ఆర్. రాసాని  
సాహిత్య సమాలోచన



47. ఆరుదైన చారిత్రక నాటకం మాతృశ్రీ తరిగొండ  
వెంగమాంబ - ఆచార్య నాగోలు కృష్ణారెడ్డి - 285
48. జనరంజక దృశ్య కళారూపం 'లెండిత' పద్య  
నాటకం - 'విద్వాన్' ఇ.జి. హేమంక కుమార్, - 290
49. కేడియో నాటక రచయితగా "రాసాని"  
- ఎ. మల్లేశ్వరరావు - 296
50. రాయలసీమ నాటక చక్రవర్తి రాసాని  
- డా॥ పి. విజయకుమార్ - 302
8. డా॥ వి.ఆర్. రాసాని కవిత్వం
51. రాసాని కవితా వైశిష్ట్యం  
- డా॥ కరణం శ్రీనివాసులు రెడ్డి - 307
52. రాసాని పద్య రచనా శిల్పం  
- ఆముదాల మురళి - 316
53. రాసాని గేయ రచన  
- జి. వెంకటేశ్వర్లు - 323
9. డా॥ వి.ఆర్. రాసాని ఇతర రచనలు
54. రాసాని 'లోహపు' - విమర్శనా దృశ్యభం  
- ఆచార్య డి.వి. శ్రవణ్ కుమార్ - 328
55. రాసాని బాలసాహిత్యం  
- డా॥ తమటం రామచంద్రారెడ్డి - 337
56. విభిన్న కాలమిస్థుగా రాసాని  
- డా॥ మన్యం నరసింహులు - 341
- అనుబంధం - 1 - 349
- అనుబంధం - 11 - 354

♦ డా॥ వి.ఆర్. రాసాని సాహిత్య సమాలోచన

V

# విభిన్న కాలమిస్తుగా రాసాని

డా॥ మన్యం నరసింహం

విద్యున్నా ఒక శీర్షిక పేరుతో వరుసగా రాసే రచనను కాలమ్ (Column) రచనలు అంటారు. ఆధునిక కథావిర్యావానికీ, ఈ శీర్షికా రచనకు చాలా దగ్గరి సంబంధం ఉంది. ప్రపంచ ప్రఖ్యాతి చెందిన జర్మనీ రచయిత గోథే ఆధునిక కథకు అద్భుతంగా చెబుతారు. అతను ఒకానొకసారి ఒక పత్రికకు తను చేసిన సంఘటనలను, జరగడానికి ఏలుస్తు అంశాలను వరుసగా రాస్తూ వచ్చారు. రాసు రాసు చాటిలో ఉన్న కథనాత్మక రీతికి 'Short Story' అని పేరు పెట్టారు. ఇలా కథాసాహిత్యం శీర్షికారచనా పద్ధతితోనే ఆరంభం కావడం విశేషం. ఆవిధంగా ప్రపంచంలో శీర్షికారచనలకు ఇతనే అద్భుతం కూడా కావచ్చు. ఇలాంటి చాటిని ఏక నేపథ్య కథలనుగాను పేర్కొనవచ్చు. ఈ తరహా రచనలో మొదట ప్రసిద్ధి పొందినవాడు వెనెరాన్.

తెలుగులో సి.పి. త్రోస్ తాతాచార్యుల కథలు రాశారు. ఇవే మొదటి ఆధునిక శీర్షికా రచనలు. ఆ తర్వాత సురవరం ప్రతాపరెడ్డి 'మొగరాయి కథలు' బహుళ ప్రచారం పొందిన ఏక నేపథ్య కథలు. 1960 ప్రాంతంలో సత్యం శంకర మంచి రాసిన 'అమరావతి కథలు' ఈ తరహా శీర్షికా రచనలకు దీపదారిగా నిలిచాయి. వీరి తర్వాత మా గోఖలే, కరుణ కుమార ఈ శీర్షికా రచనలో ప్రసిద్ధులు. వామిన 'పచ్చ నాకు సాక్షిగా', సిస్యూ కథలు', ఫులికంటి కృష్ణారెడ్డి 'నాలుగ్గాళ్ళ మంటపం', శాంతినారాయణ 'వాగంకట్ల సుద్దలు' ఈ కోవకు చెందినవే. సివీరధ్యకుడు వంకీ రాసిన 'మా పసలపూడి కథలు', ఎంద్రురి సుధాకర్ 'మల్లెమొగ్గల గొడుగు', నక్కా విజయరామరాజు 'ధర్మిర్రోలు కథలు', ఖదీర్లాలు 'రథామిడ్ల కథలు', గోపిని కరుణాకర్ 'దీపం చెప్పిన కథలు', 'జొండ్ కథలు' శీర్షికా రచనలే. అలాగే నార్ల వెంకటేశ్వరరావు 'మాటామంతి', ఫిరాయిం సుబ్రహ్మణ్యం శాస్త్రి 'ఇల్లారి మంచుల్లు', విద్యాస్ విశ్వం 'మాణిక్యవీణ', హులతి చందూర్ 'ప్రపంచావనం', తిరుమల రామచంద్ర 'గడిసంది' వంటివి కూడా ప్రసిద్ధమైనవే. కుమ్మిలి పద్మ, మృణాలిని కూడా శీర్షికా రచనలు రాసినవారే. ఇలాంటి రచనలను రాసాని కూడా రాశారు. వీరు రాసిన 'రాయలసీమ నటరత్నాలు', 'లోకూలు', 'ఇది తిరుపతి', 'మా పూరి కథలు', ప్రసిద్ధ తెలుగు నాటక వర్ణనలు' అన్న శీర్షికా రచనలు కూడా పలువురి ప్రశంసలు పొందినవే.

### 1. రాయలసీమ నటరత్నాలు :

తిరుపతి నుంచి ఒకప్పుడు ఫులికంటి కృష్ణారెడ్డి సంపాదకుడిగా వెలువడిన పత్రిక

♦ డా॥ వి.ఆర్. రాసాని సాహిత్య పహులోచన



**I.C.S.S.R. Sponsored National Seminar**  
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# **Mother Tongue - An Effective Tool of Modern Context**

**(ఆధునిక వ్యవస్థలలో మాతృభాష ప్రాధాన్యత)**



సంపాదకులు

**డా. ఇ. వాసు** ఎం.ఎ, పిహెచ్.డి, నెట్, పి.ఇడి.

తెలుగు విభాగం, పి.వి.కె.ఎస్ ప్రభుత్వ కళాశాల, చిత్తూరు

20. ప్రస్తుత పదాలలో మాతృభాష స్థానం - యం. సంకర్షణ	96
21. తెలుగు భాష-అంధత్వం - డా॥ సి. చెన్నకేశవం	99
22. వేద విద్యార్థులలో మాతృభాష ప్రాధాన్యత -క. సుధాకర్	101
23. మాతృభాష ప్రాధాన్యత - అభివృద్ధి దృష్ట్యా-డా॥ కె. అచలం	104
24. భాషా మార్పడం- అక్షర ప్రాధాన్యం-డా॥ సి. చెన్నకేశవం	106
25. రూపాంతరంలో మాతృభాష - కృతీరమణ -డా॥ డి. చెన్నకేశవం	109
26. తెలుగు భాష విస్తృతం - అచలంబు దృష్టి -డా॥ కె. చెన్నకేశవం	113
28. మాతృభాషగా తెలుగు అర్హత - అభివృద్ధి -వేదం లామినాద్రి	118
29. తెలుగు భాష విస్తృతం -ఎ.ఐ. మునిరాజు	120
31. తెలుగు భాష విస్తృతం- ప్రాచీనత వేద కృతీరమణ -డా॥ సి. చెన్నకేశవం	123
32. బోధనా విధానంగా తెలుగు - సత్యనాథం - డా॥ భారతీయం దిష్టి	126
33. మాతృభాషాభివృద్ధికి వేదం వేదాంతం - డా॥ ఎ.ఎ.అంబేద్కర్	129
34. అచలంబు దృష్టిలో మాతృభాష ప్రాధాన్యత - కె. రంగనాథులు	131
35. బోధనావిధానంగా తెలుగు వేదం తెచ్చాలి - డా॥ దీర్ఘ అశోక్	134
36. బోధనా విధానం తెలుగు - క.సి.సి.సి	137
37. యం తెలుగు భాష - అభివృద్ధికి తీసుకోవలసిన దృష్ట్యా - డా॥ కె. చెన్నకేశవం	140
38. అభివృద్ధికి భాషాభివృద్ధి - భాషాభివృద్ధికి విషయం - డా॥ సి. చెన్నకేశవం	142
39. మాతృభాష - ప్రస్తుత సమస్యలు -సి. వేదాంతం	147
40. తెలుగు భాషా విస్తృతం - మాతృభాషగా తెలుగు ప్రాధాన్యత, విస్తృతం - కె. చెన్నకేశవం	150
41. మాతృభాషలో విద్యార్థులు - తెలుగు భాష సులభం విస్తృతం -డా॥ సి. చెన్నకేశవం	154
42. మాతృభాషలో విద్యా బోధనా విధానం అచలంబు -ఎ.ఐ. మునిరాజు	157
43. ప్రస్తుత పదాలలో మాతృభాష ప్రాధాన్యత -బోధనా విధానంలో	159
44. అభివృద్ధి అభివృద్ధి - దిష్టి ప్రాచీన అశోక్	162
45. విస్తృత విస్తృత రూపాల్లో తెలుగుభాష కృతీరమణ - ఎ.ఐ. చెన్నకేశవం -డా॥ కె. చెన్నకేశవం	165
46. "విద్యా విస్తృతం-మాతృభాష ప్రాధాన్యత" - దాష్ట్యం, మునీ అభివృద్ధి విస్తృతం	168
47. అచలంబు భాషగా తెలుగు : అచలంబుగా విస్తృతం విస్తృతం - వేదంబు విస్తృతం	171
48. ప్రస్తుత పదాలలో మాతృభాష విస్తృతం- డా॥ బోధనా విస్తృతం	173
49. మాతృభాష ప్రాధాన్యత - తెలుగు విస్తృతం బోధనా - సి. చెన్నకేశవం దిష్టి	175
50. తెలుగు భాష విస్తృతం అభివృద్ధి - డి. రామచంద్రయ్య	178
51. మాతృ భాష అభివృద్ధి - డా॥ ఎ.అంబేద్కర్	180
52. బోధనా విధానం మాతృభాష అభివృద్ధి - ప్రాధాన్యత - దాష్ట్యం, మునీ	183
53. మాతృభాష విస్తృతం-విస్తృతం-విస్తృతం-విస్తృతం - డా॥ విస్తృతం విస్తృతం	185 ✓
54. వేద తెలుగు భాష విస్తృతం - యం. సంకర్షణ	188
55. తెలుగు భాష విస్తృతం-విస్తృతం-విస్తృతం-విస్తృతం - డా॥ అభివృద్ధి విస్తృతం	191
56. మాతృభాష విస్తృతం - అభివృద్ధి - డా॥ సి. చెన్నకేశవం	194

# మాతృభాష పరిరక్షణాప్రసారమాధ్యమాల పాత్ర

డా || మధుసూదనమహింబాబు

ప్రపంచవ్యాపక నేపథ్యంలో కొన్ని మాతృభాషలు వ్యతిరేకంగా మారే ప్రమాదములనని యునిస్కో హెచ్చరించింది. వ్యతిరేకంగా వేరువేరుగా తెలుగును కాపాడుకోవలసిన గురుతర బాధ్యత మనపై ఉంది.

మతృభాషను పరిరక్షించుకోవటంలో ప్రభుత్వాల ద్వారా ప్రయోగాలు చేపట్టినప్పటికీ, పాఠశాలల తెలుగులో అవగతం లేదు. తెలుగులో ప్రధాన శబ్దములు విషయంలో ఏకైకమైతే మనసులకు లేదు. బోధనా భాష విషయంలో ప్రధాన విద్యార్థులకు తెలుగు పరిమితమైపోయింది. ప్రైవేటు విద్యార్థులు తెలుగును బోధనా భాషగా గౌరవించడం లేదు. అక్షర తెలుగును కనీసం ద్వితీయభాషగా అభ్యాసించే గౌరవం కూడా లేదు. వ్యాపకీకరణం కూడా చాలా అరుదుగా మాత్రమే తెలుగులో వెలువడసాగింది.

ప్రసారమాధ్యమాల మీద తెలుగుభాషను క్షీణింపజేసే ప్రయత్నంలో తనవంతు బాధ్యతను సమర్థవంతంగా తోడ్పడ్డాయి. పత్రికలు, ప్రసార సాధనాల అభివృద్ధి వలననే ఇవి. భాష వేరుల సమాచార మాధ్యమమే కాదు, భాష విస్తారమైనందున ప్రపంచం పత్రికలు గానీ, వ్యత్యమాధ్యమాల గానీ అందించే బాధ్యత, వివేకాలు, విశ్లేషణలు, వ్యాఖ్యానాలు, విమర్శలు - పొరపాటి గానీ, సైద్ధాంతిక గానీ శ్రోతలకు గానీ. సుబోధకతగా, సరళంగా ఉంటాయి.

అక్షరముల కాలనరీతి, తెలియోత్పన్న అంతర్జాతీయ అవసరాలనుంచి తప్పించుకోలేని పరిస్థితి ఏర్పడింది. మారక పరిస్థితులు వృద్ధి అందరూ అంగీకారం చేసిన అవకాశం తెలుగు మాట్లాడు? అనే సమస్య మనందరినీ తీవ్రస్థితికి అంకితమని భావించాలి. తెలుగును చదువవలసింది. తెలుగుభాష అధ్యయనం తెలుగు భాష అవర్ణించింది.

సంఘం కాలనరీతిని మార్చుకునే విధంగా బోధనకుంటే భాష కూడా అదే మార్పును బోధనకుంది. అయితే ఈ మార్పు భాషలో పాఠాక్షరాల అవగతం, కాలనరీతి భాషలో మార్పులు చేసుకోవాలి. సాధారణంగా అదే భాషా ప్రభావం వచ్చిన భాషలో మార్పులు చేస్తుంటారు.

తెలుగు మూలభాషాధార భాషను తెలియజేస్తుంటే తెలుగులో అభివృద్ధి అనేది మహాసాధనం కాదు. మహాసాధనం చేక తెలుగులోకి మనోహారమవుతుంది. 4, 5, 6 వా వర్గాల ప్రవేశించాయి. తెలుగుభాషను సమాజంలోకి తీసుకువచ్చే ప్రయత్నం, దుర్లభతర బాధ్యతమొనరించే ప్రయత్నం. కాలనరీతి కాలనరీతిలో భాషలో మార్పు అనివార్యం అని గ్రహించడం అవసరం.

అందుకే ప్రపంచంలో మనవిషయం కాస్తాను సాంకేతిక మైత్రుత రంగాలలో ఎన్నో విజయాలు సాధిస్తున్నాయి. విస్తార విజయాలను తెచ్చివారికి భాషలో అంతకుముందు చేసినవింటే వదలాలన్న స్పృహనుకోవలసి వస్తుంది, లేక భాషలో అంతకుముందు అభివృద్ధిని పరిణామానికి కొత్త అర్థాన్ని ఏర్పరచుకోవలసి వస్తుంది. కనుక భాష విద్యార్థం వృద్ధి మాధ్యమం కోరుకుంటున్నప్పుడు, సామాజికంగా అవసరాలు, ప్రయోజనాలు వృద్ధిలో వచ్చినప్పుడు ప్రయోజనాధారంగా సాధించడాన్ని 'అభివృద్ధి' అంటారు. భాషలో అనేక మార్పులను అనుభవించినప్పుడు గమనించలేకపోవచ్చు. తానీ కొద్దికాలం గడచిన తర్వాత భాషలో అనేక మార్పులను గమనించవచ్చు. మారుతున్న ప్రపంచంలో తాను భాషను అభివృద్ధి చేయవలసిందిగా ప్రయత్నం అ భాష విషయమవుతుంది.

అందుకే ప్రపంచం ప్రతిష్టలను అనేక రంగాలూ విస్తరిస్తున్నాయి. అలా విస్తరిస్తున్న రంగాలన్నింటిలోనూ తెలుగు భాషను వారుకే చేసినట్లుంటే అది అభివృద్ధి అవుతుంది. అభివృద్ధి సర్థంగా రెండు లేక మూడు రకాల చేతలుగా వర్ణించవచ్చు.

# **ENTREPRENEURSHIP THROUGH STARTUP AND STANDUP IN INDIA**

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## CONTENTS

SLNo.	TITLE OF THE PAPER	Page No.
1	Academic Incubators-An Innovative Model For Industry-Academia Partnership Dr. S. Jayasree, G. Damodhar,	1 - 9
2	Startup India- New Opportunities For The Entrepreneur Prof. G. Sardar Cugloth, D.V.Aswini	10 - 13
3	A Study On Inclusive Growth Through Start-up India Dr. B. Sudheshna, Lalitha.P.S, N.K. Raja Ram	14 - 19
4	Government Initiative For The Entrepreneur - Startup India J. Muni Narendra, M. Adaiseshaiah, Dr.M. Venkateswarlu,	20 - 24
5	Opportunities and Challenges of Start-Up India CH. Venkaramaiah, Dr. M. Sambasivudu, Dr.K.Ramkrishnaiah	25 - 34
6	Agriculture And Allied Startups In India-Opportunities and Challenges D.Venkatesh, Dr. K. Subramanyam, Prof. M. Venkateswarlu	35 - 42
7	Magnitude Password Start-up India P. Prasanra Kumari, V. Sree Rama Reddy	43 - 52
8	Opportunities And Challenges In Agriculture And Allied Start-Ups Through Green Marketing P. Lalitha Rani, Prof.J. Katayani	53 - 57
9	A Snapshot Of Indian Startup Scene V. Vasavi	58 - 62
10	Startup India Initiative: The Role Of Academia - A Spotlight Dr. K. Raji Reddy, Dr. D. Sakriya	63 - 67
11	Women Entrepreneurs-Start-Up India – A Glimpse Dr. S. Usha	68 - 73
12	A Study On Financial Support Institutions Assisting Small Scale Rural And Semi-Urban Industries Salma Banu, Dr G. Sudarsana Reddy	74 - 80
13	Opportunities And Challenges In Start-Up India Vice Versa Andhra Pradesh Dr.Ranjit Kumar Siringi, Farheen Naaz	81 - 92
14	Inclusive Growth Through Startup India Dr.K.V. Ramana Murthy	93 - 98
15	Inclusive Growth Through Start-Up and Stand-Up C. Ashok Kumar, Prof.M.Venkateswarlu	99 - 119
16	Comparative Analysis Of Business Profile Of Habitual And Greenhorn Women Entrepreneurs Prof. K. GnanaChandrika, Ms. Kavitha Joshi	120 - 132
17	Agriculture And Inclusive Growth In India B. Peera Kumar, Dr. M.Venkatesubhaiah	133 - 139
18	Start-up India :: Challenges And Initiatives V.Balakrishnaiah, MGangadhara, Prof.P.Mohan Reddy	140 - 145
19	Agricultural Startups – Spark Plug For Development Dr. K. Padmapriya, G.S.Veena Kumari, Prof.P.V.Narasaiiah	146 - 157

## A SNAPSHOT OF INDIAN STARTUP SCENE

V. Vasavi, Lecturer-In-Commerce, Govt. Degree College, Nagari.

### ABSTRACT

A startup is a young company that is just beginning to develop. Usually startups have to face numerous issues / hurdles through their journey of becoming successful ventures. With the aim of building a strong eco system for nurturing innovation and startups in the country, the Government of India has initiated a flagship program named by **Startup India**. Through this initiative government envisages sustainable economic growth and to generate large scale employment opportunities there by making India as a nation of job providers instead of a nation of job seekers. The present paper tries to provide an overview of the startup scene in India. The paper aims to present the problems being faced by startups in India and the measures to be taken to address those problems and finally an attempt has been made to study Government of India's initiative to build up a conducive environment for the growth of startups in India.

**Keywords :** Startup Company, Innovation, Eco system, Sustainable Economic Growth, Employment opportunities.

### **INTRODUCTION**

With the intention of building a strong eco-system for nurturing innovation and startups in the country, Government of India has initiated a flagship program by name 'STARTUP INDIA'. The initiative's aim is to foster entrepreneurship and promote innovation by creating an ecosystem that was conducive to the growth of startups in the country. In our country, there exists many enterprising people who dream of starting their own business, but lack the resources to do so. As a result their ideas, talent are being remained untapped. Startup India initiative unveiled now, just aims at tapping and bringing out those hidden and unused talents.

The objective of this initiative is to make India a nation of job creators instead of being a nation of job seekers. Through this initiative, Government plans to provide congenial ecosystem that will empower the startups and boosts up the entrepreneurship and thereby economic growth of the country. Startup initiative works at restricting the hindrances that come in the way of startups and promoting their faster growth by way of

1. Simplification and handholding
2. Funding support and incentives
3. Industry- academia partnership and incubation.

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# Mother Tongue - An Effective Tool of Modern Context

(ఆధునిక వ్యవస్థలలో మాతృభాష ప్రాధాన్యత)



సంపాదకులు

**డా. ఇ. వాసు** ఎం.ఎ, పిహెచ్.డి, ఎల్.టి.సి.

తెలుగు విభాగం, పి.వి.కె.ఎన్ ప్రభుత్వ కళాశాల, చిత్తూరు

ఆ:

67. ప్రస్తుత సమాజంలో మాతృభాష స్థానం-డా. పి. కమలలి వీరబ	196
68. తెలుగు భాష చోటి చోటి -డా. సుబ్బిమోచి కృష్ణయ్య	198
69. మాతృభాష వదిలే భార్యలు ప్రధానం - యం.నాగమతి	201
70. జాబితా - మాతృభాషాచారం - డా. మక్కా సుబ్బయ్యపాటిస్వామి	203
71. మాతృభాష లోకచారిత్రక - సమస్యలు, పరిష్కార పాఠ్యాలు - డి. శ్రీనివాసులు నాయక్	206
72. మాతృ భాషలో సాధించిన సైకిలాజికీ భాష పునరుద్ధమ సాహిత్యాలు - భాషా గోపి నాయక్	210
73. మాతృభాషలో లోకం అవకాశం - లోకా మాతృభాషగా తెలుగు - డా. డి. మల్లయ్య	212
74. తెలుగులో అచ్చబోళ్ళ పాటలు - క.వీరయ్య	216
75. భాష - మాతృభాష - ప్రయోజనం- డా. అరుణాంబ సుబాబ్	220
76. మాతృభాషగా తెలుగు తెలుగు - చివారు సుబ్రహ్మణ్యం	223
77. ప్రస్తుత సమాజంలో మాతృభాష అవకాశం - యం.శంకరరాజు	225
78. తెలుగు భాష - పరిస్థితి - కర్నూలు - డా.ఆర్.వి.యస్. ప్రసాదు	227
79. మాతృభాషలో శ్రీరామకథలు చూడాలంటే - అన్నా రమ్మ తోటి	229
80. మనదైన తెలుగును బాధించడం - సుబ్బయ్య	231
81. మానవ భాషలో అంతు లేదు - డా. సి.యస్.సుబ్బారావు రెడ్డి, శ్రీనివాస వి.నారయ్య	233
82. భాషాభివృద్ధిలోని లోపాలు - ఇక పక్షిమా - డా. శ్రీనివాసులు రెడ్డి డా. కి.వి.మంజులయ్య	236
83. వేది విద్యావిధానంలో - మాతృభాషా ప్రాధాన్యం - డా. బోయిస్వర్ణ మహేంద్రరెడ్డి	238
84. తెలుగుభాషపై పరిభాషా ప్రభావం - ఆర్. విజయ కుమార్	241
85. మా మాతృభాష తెలుగు ఔన్నత్యం- సి.విజయలక్ష్మి	243
86. మా మాతృభాష తెలుగు ప్రస్తుత పరిస్థితులు - డా.అక్షయ రావు అనీమంజుల (అమీ శ్రీ )	246
87. INTRODUCTION AND IMPLEMENTATION OF MOTHER TONGUE AS THE MEDIUM OF INSTRUCTION - Dr. M. SIVA SANKAR REDDY	248
88. INFLUENCE OF ENGLISH ON MOTHER TONGUE: A REVIEW - Dr. Ganeswaram Sridevi	251
89. IMPORTANCE OF MOTHER TONGUE - Dr. Shakti Beraizer	257
90. BILINGUAL METHOD OF LEARNING A FOREIGN LANGUAGE A STUDY - Dr. K. SREE DEVI	254
91. Mother Tongue- The Best Source of Primary Learning - Dr. B. Tiru Kumar & Dr. C. L. Swarna	256
92. Our mother tongue - The importance - Dr. N. Murali & Dr. Y. Rajeswar	258
93. Language transfer from First Language (L1) to Second Language (L2): A Learning Strategy - Dr. S. V. Ramesh Kumar & G. Babu Chetty	260
94. L1 IN THE ESL CLASSROOM: PRO'S AND CON'S - Dr. M. Parthiban	262
95. Role of Improved curriculum in Formal learning of Mother Tongue - Dr. C. MADHAVI	264
96. IMPLEMENTATION OF MOTHER TONGUE IN PRIMARY EDUCATION SYSTEM - S. ARIFA	266
97. PROBLEM FACING BY MOTHER TONGUE - B. AYISHA TABASSUM	268
98. ACTION PLAN TO BE TAKEN TO PROMOTE MOTHER TONGUE - B. GEETHA	269





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115	Mr. Naoina Balasubrahmanyam	Problems and prospects of hand loom weavers of apur nellore district in andhra pradesh	
116	Mr. A. Devaki,  Dr. A. Malleswari Devi,	GST (Goods and Service Tax) in Indian Economy.	Lecturer in Commerce, GDC, Nagari, A.P. Sr. Lecturer in Commerce, SPW Degree & PG College, Tirupati.
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## GST (GOODS AND SERVICES TAX) IN INDIAN ECONOMY

Mrs. A. Devaki, Lect. in Commerce, GBC, NAGARI.

Dr. A. Malleswari Devi, Sr. Lect. in Commerce, SPW Degree & PG College,  
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**Goods and Services Tax (GST)** is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. One of the biggest taxation reforms in India the (GST) is all set to integrate State economies and boost overall growth. At present, companies and businesses pay lot of indirect taxes such as VAT, service tax, sales tax, entertainment tax, octroi and luxury tax. Once GST is implemented, all these taxes would cease to exist. There would be only one tax, that too at the national level, monitored by the central government. Under GST, there would be only one tax rate for both goods and services. GST is expected to create a business friendly environment, as price levels and hence inflation rates would come down overtime as a uniform tax rate is applied. It will also improve government's fiscal health as the tax collection system would become more transparent, making tax evasion difficult.

Taxes are the only means for financing the public goods because they cannot be priced appropriately in the market. They can only be provided by governments, funded by taxes. It is important the tax regime is designed in such a way that it does not become a source of distortion in the market or result in market failures. The tax laws should be such that they raise a given amount of revenue in an efficient, effective and equitable manner.

Tax policies play an important role on the economy through their impact on both efficiency and equity. A good tax system should keep in view issues of income distribution and, at the same time, also endeavour to generate tax revenues to support government expenditure on public services and infrastructure development.

GST stands for Goods and Services Tax. It is a domestic trade tax that will be levied in the form of a value added tax on all goods and services - in practice with some exemptions.

A value added tax exempts all inputs including capital goods. Hence, it becomes a general tax on domestic consumption. It is a convenient and economically efficient way of taxing consumption. If it is levied at a single rate and there are only very few exemptions, it becomes a proportional tax on consumption.

In order to ensure that the tax burden is distributed according to the consumption of different individuals, it must be levied on the basis of the principle of destination, that is to say that the tax on a good should go to the state in which the concerned consumer lives. This automatically takes place if the tax is levied at only the central level, or if the state is a unitary one with only one level of taxation.

Tax policies play an important role on the economy through their impact on both efficiency and equity. A good tax system should keep in view issues of income distribution and, at the same time, also endeavour to generate tax revenues to support government expenditure on public services and infrastructure development. The ongoing tax reforms on moving to a goods and services tax would impact the national economy, international trade, firms and the consumers. A single rate would help maintain simplicity and transparency by treating all goods and services as equal without giving special treatment to some 'special' goods and/or services.

# GST IN INDIA: IMPLICATIONS



Editor:  
Dr. V.MASULAMANI

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#### GST IN INDIA: IMPLICATIONS

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## CONTENT

S.No	Title Of The Paper	Author's Name	Page No.
1	Impact Of GST On Various Sectors In India - An Analysis	Dr. G. Suresh Babu	1
2	Impact Of Goods And Services Tax (GST) On Select Industries-A Descriptive Report	Dr. N. Sundaram <sup>1</sup> , Dr. M. Seiram <sup>2</sup>	12
3	Impact Of GST On Agriculture: An Insight	G. Eswara Reddy,	18
4	"Healthy Fruits Of GST For Economic Growth Of The Country"	Dr. B. Venkatramana Mr.K. Lova Raju	24
5	GST - Recompenses And Debitments	Dr. T. Sasikanth Reddy	29
6	GST: Impact And Challenges	G. Shekhar	33
7	Impact Of GST On End Consumers - A Case Study	K. Swarupa Rani	40
8	Impact Of GST : An Analysis	Dr.Y.Rajasekar	46
9	GST - Impact On Indian Economy	Dr. M. Siva Senkar Reddy	50
10	GST, The Biggest Challenge In Republic India	Dr. K. Manohar Dr. G. Tirumalaiah	54
11	"GST In India-Implications"	N,Reshma	58
12	GST Impact On Service Sector In India	J Krishna Murthy K. Nandeswarajah	64
13	Goods And Services Tax: Bash On Indian Society	Dr. P. Venu Gopal,	69
14	Impact Of GST On Health Care Industry And Medical Tourism	Dr.K. Ushasi	77
15	GST - Agricultural And The Allied Industries	Mrs. A. Devaki Dr. A. Malleswari Devi	83
16	Effect Of 'GST' On Domestic Market	B. Peera Kumar	92
17	Goods And Services Tax: An Overview	Dr.B.Vijay Kumar	100
18	Role Of Goods And Services Tax	Dr.R.Neeliah	104
19	Impact Of GST On Agricultural Sector	Ch. Partha Sarathi	109

## GST – AGRICULTURAL AND THE ALLIED INDUSTRIES

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Goods and Services Tax is a single and a broad based tax levied on goods and services consumed in an economy. Agricultural sector has been the root of Indian economy and it contributes to around 17.4 per cent to GDP. About 52 per cent of the total rural livelihood depends on this sector in their primary status of livelihood, so it is important to study the impact of GST on the Agriculture sector. GST will have both positive and negative effect on Agriculture. GST is expected to create a business friendly environment, as price level and inflation rate go down. Good and Service tax has single tax structure as it leads to unified market at national level for goods and services. The implementation of GST is expected to bring uniformity across states and centre which would make tax support policy of a particular country effective. Good and Services Tax (GST) was predicted to have a single harmonized tax structure with operational ease, leading to a single unified market at national level for goods and services while ensuring that there is no negative revenue impact on the states.

The main purpose of GST is to bring about the single tax system for the manufacture and sale of goods at the both central and the state level in the country. The GST is mainly implemented to remove all other taxes like VAT (Value-Added Tax), Excise duty and Sales Tax. The Tax will be very much useful for the consumers in the aspects of payment of Taxes that is, we all have to pay separate tax at state level and at central level for the goods and services purchased and after the GST there will be only one tax to be paid for the goods and services consumed which is the Goods and Services Tax (GST).

### OBJECTIVES OF GST

1. To remove the cascading effect of taxes that is through this Single taxation system (GST) the tax on taxes will be removed easily.
2. To reduce the Tax evasion and Corruption.
3. To bring about the consumption based tax instead of manufacturing.
4. To absorb various indirect taxes and to bring a single system of taxation.
5. To ensure the prices of goods by having a uniform system of taxation over the country.
6. To increase the GDP by the abolition of cascading effects of Taxation.

710

Proceedings of the ELT@I Tirupati Chapter  
6th Annual International Conference on

# Recent Trends and Innovative Practices in Teaching English Language and Literature

Editor

Dr. G. REDDI SEKHAR REDDY



ENGLISH LANGUAGE TEACHERS' ASSOCIATION OF INDIA (ELT@I)  
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*Recent Trends and Innovative Practices in Teaching English Language and Literature*

27	Efficacy of Audio-Visual Room in Primary School English Language Classroom in AP & TS: Need of the Hour	Koncrata Ran Maity	59
28	Reinforcing the English Curriculum for the Next-Gen: An Estimation	Dr. Anura Ran Maity	61
29	Using Authentic Materials to Enhance English Language Skills of Regional Medium Learners in ESL Classroom	Akhila Padgugari	63
30	Measuring and Fixing Existing Problem-Based Learning in Private Student Learning: An Analysis	Dr. S. S. Venkatesh Ramani	66
31	Teaching Communication Skills through Language Laboratories among Engineering Graduates: An Experimental Study	T. Naresh Singh	68
32	Effectiveness of Problem Development in E-Learning	Kalyanini, R. K.	71
33	An Experimental English Language for Present Trends	B. Kalpani	73
34	Learning in a Second-Step Speaking with Reference to the Characteristics of Oral ELT Student	V. V. G. Venkateswara Rao	75
35	The Role of Video Media in English Language Teaching: A Study on the Attitudes in Reading and Understanding among Students of the Under-graduate level	Yasini Devi (Bharani)	77
36	Effective Vocabulary Teaching at Tertiary Levels	A. Mohamad Ibrahim Khan	80
37	Social Networks in Teaching and Learning English: Focus on Language Acquisition through Online Services	Dr. Anu Mallavi Pagidala	82
38	Challenges in Teaching English Language	Chandrasekhara Rao, Chenchu	83
39	Role of English Language in India	Devi Raj, V.	88
40	Open Classrooms: Recent Pedagogical Change in ELT	G. R. C. Prasad	90
41	The Vital Role of Phonetics in English Language	R. Abitha	91
42	Language Teaching for Future Generation	Dr. T. Murug	93
43	Common Grammatical Errors Faced in B.Tech I <sup>st</sup> Year Students of AKTU, While Introducing Themselves	T. Yagandhar	95
44	Whole Time Own Care: A Dignified Approach in ELT	Priyanka Singh Sawabi Mishra	97
45	Supplementary Skills for English Learners at OOL Level	N. Isaac Christian	100
46	English for Employability in India	K. Pratap Kumar	102
47	Educational Philosophical Approaches - Teaching of English Language	R. Anjali Praveela	104
48	Teachers' Challenges in Handling Technology for ELT	Alalyo Juma	106
49	English for Professional Focus on Communication Skills and Soft Skills	A. Dhanasek	108
50	Teaching English through Literature	H. Ashim Hira	110
51	Teaching English Language through Drama Techniques	B. Rajeswari & B. Harinaran	112
52	Teaching English Language through Drama Techniques	Dr. Usha Devi Bhatn & Nisha Akshay	114
53	Teaching English: An Analysis of Practices	U. E. Anitha	116
54	Enhancing English and Employability Skills	Rajendra Singh Bhatnagar	118
55	Integration of the Four Skills of the English Language and Its Influence on the Performance of Second Grade High School Students	Dr. Anuradha Sankar	120
56	Importance of English Language	J. Manjushree	122
57	Importance of English Language	Dr. J. Manjushree	124

**Enhancing English and Employability Skills**

**Dr. Kusum Srideek, Lecturer in English, Govt. Degree & PG College, Nagari, Chittoor Dt.**

A knowledge revolution marks the present age. In today's world, English is used as a lingua franca whereby it is shared among many groups of native speakers and is used as a common language by non-native speakers of different languages. It has also become the language of international air works, financial markets, multinational corporations, the media, scientific and scholarly discourses and a host of other transnational transactions. According to Nobs, "English is one major window of the World". It tells that English gives glimpses of knowledge and glimpse of access to all fields of human activity.

Employment opportunity is now directly linked to the demands of a global world. Today's job environment needs people who have not only a parcel of duties to take their responsibility, but also workers in the service. For this, it is very essential to know the core values and systems of job culture and excel oneself to survive in it. Thus, communication skills and soft skills have become gateway to success. This paper focuses on the importance of learning English for employability and acquiring communication skills for graduates to be successful in job recruitment.

Employability refers to a person's capability for getting and maintaining employment (Gillage and Prasad, 1998). In the educational context, especially in job segments in any field, knowledge of English language and soft skills are the basic requirements. Communication skills, effective communication skills to be great, have become essential in today's competitive world. People with negotiation and collaboration abilities, critical and creative thinking competencies, technical skills and communication skills are better equipped to face the challenges of the future. Beyond the high academic qualifications and technical expertise for a job, these skills are very important in securing jobs and also for sustaining better professional life.

In order to be a global student and job aspirant, one has to be a self-learner with right perspective. Language learning should not be confined to classroom because a person's knowledge and skills depend more on the living style, surrounding, exposure and culture of a person than his personality. It is applicable also to a student who is learning English for employability. Lack of exposure is one of the biggest hindrances in learning a foreign language. Exposure refers to English speaking atmosphere around, but this does not mean that a person cannot learn English unless he has people speaking English at home.

There are many ways and sources to improve communication skills. Internet is the prospectus for any learning. One can use technology which has been so successful and beneficial for enhancing communication skills. David Graddol, a British English states that "technology lies at the heart of educational process affecting education and culture. This technology is one of the most significant drivers of both social and linguistic change".

The innovations that ICT has brought in language learning process include e-learning, e-communication etc. The basic ICT infrastructure such as computers and mobile technology facilities form the basis for establishment of e-learning. Web-based

learning is one of the fastest growing areas in one of the fastest growing areas in education especially in learning a foreign language. The development of web-based language learning activities continue to be an exciting and growing field. It could be suggested that going through internet is an alternative way to learn English.

Web-based (multimedia) and internet connections provide various new possibilities and latest words for language learners to enhance their speaking skills. According to Davis, "It has changed his become a context where people can hear, share, and collaborate in ways not possible even before. However, a great deal of success comes from preparing students to interact and learn in this online environment" (Davis).

With the proliferation of internet and smartphones, the access to knowledge in terms of flexibility and mobility has changed drastically. The new trends in e-learning are mobile learning (i-pod, cell phone, i-phone), blogs, e-mails etc. Mobile learning, mostly known as M-learning is about disseminating information and learning through a mobile device. M-learning is the ability to obtain or provide educational content on personal mobile devices such as smart phones and mobile phones.

Mobile technologies have the power to promote and foster collaboration and communication. Mobile can be the best medium for language learners to improve their communication skills. It can be said that mobile learning is the immediate descendant of e-learning. Park, Wai, et al., (2007) define e-learning as "learning supported by digital 'electronic' tools and media".

According to Sara, Redfern write "Technology isn't something that students need to be separated from, rather it's something that students need to embrace", so it helps students to get involved and learn according to their interest. Thus it can be used as a tool for enhancing English and employability skills.

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# Mother Tongue - An Effective Tool of Modern Context

(ఆధునిక వ్యవస్థలో మాతృభాష ప్రాధాన్యత)



సంపాదకులు

**డా. బి. వాసు** ఎం.ఎ, కరూచి.సి, నెల్, బి.ఎస్

తెలుగు విభాగం, పి.వి.కె.ఎన్ ప్రభుత్వ కళాశాల, చిత్తూరు

32. ప్రస్తుత సమాఖ్యలో హాక్యూలర్ స్వయం- యం. సంస్కారాల	96
33. తెలుగు భాష-సంస్కరణ- డా॥ డి. నాగేశ్వరరావు	99
34. వేద సంస్కారాలలో హాక్యూలర్ ప్రాచార్యుల - డి. మోహన	101
35. హాక్యూలర్ ప్రాచార్యుల - అభివృద్ధి చక్రము-డా॥ డి. అచార్య	104
36. భాషా మార్పూ- అర్ధ ప్రాచార్యులు-డా॥ డి. నాగేశ్వరరావు	106
37. హిందూత్వంలో హాక్యూలర్ - కృషిగణము - డా॥ డి. నాగేశ్వరరావు	109
38. తెలుగు భాష సంస్కరణ - అభివృద్ధి చక్రము - డా॥ డి. నాగేశ్వరరావు	113
39. హాక్యూలర్ హిందూ సంస్కరణ - అభివృద్ధి చక్రము - డి. మోహన	116
40. తెలుగు భాషా సంస్కరణ - డి. మోహన	120
41. తెలుగు భాషా సంస్కరణ- ప్రాచీనం వేద కృషిగణము - డా॥ డి. నాగేశ్వరరావు	123
42. భారతా మార్పూలలో తెలుగు - అభివృద్ధి చక్రము - డా॥ డి. నాగేశ్వరరావు	126
43. హాక్యూలర్ సంస్కరణలలో సమస్యలు - డా॥ డి. నాగేశ్వరరావు	129
44. అభివృద్ధి చక్రములో హాక్యూలర్ ప్రాచార్యుల - డి. మోహన	131
45. భారతా మార్పూలలో తెలుగు భాష సంస్కరణ- డా॥ డి. నాగేశ్వరరావు	134
46. భారతా మార్పూలలో తెలుగు - డి. మోహన	137
47. మన తెలుగు భాష - అభివృద్ధి చక్రములో సమస్యలు - డా॥ డి. నాగేశ్వరరావు	141
48. అభివృద్ధి చక్రములో హాక్యూలర్ - భారతా మార్పూలలో సంస్కరణ - డా॥ డి. నాగేశ్వరరావు	142
49. హాక్యూలర్ - ప్రస్తుత సమస్యలు - డి. మోహన	147
50. తెలుగు భాషా సంస్కరణ - హాక్యూలర్ హిందూ ప్రాచార్యుల, సంస్కరణ - డి. మోహన	150
51. హాక్యూలర్ సంస్కరణలో - తెలుగు భాష సంస్కరణ - డా॥ డి. నాగేశ్వరరావు	154
52. హాక్యూలర్ సంస్కరణలో సమస్యలు - డి. మోహన	157
53. ప్రస్తుత సమస్యలు - హాక్యూలర్ ప్రాచార్యుల - భాషా సంస్కరణ	159
54. సంస్కరణ చక్రము - డి. మోహన	162
55. మన భాషా సంస్కరణలో తెలుగు భాష సంస్కరణ - డి. మోహన - డా॥ డి. నాగేశ్వరరావు	165
56. "సంస్కరణ చక్రములో హాక్యూలర్ ప్రాచార్యుల" - అర్ధ ప్రాచార్యుల - డా॥ డి. నాగేశ్వరరావు	168
57. అభివృద్ధి చక్రములో తెలుగు - అభివృద్ధి చక్రములో హాక్యూలర్ - డా॥ డి. నాగేశ్వరరావు	171
58. ప్రస్తుత సమస్యలు - హాక్యూలర్ హిందూ ప్రాచార్యుల - డా॥ డి. నాగేశ్వరరావు	173
59. హాక్యూలర్ ప్రాచార్యులు - తెలుగు భాష సంస్కరణ - డి. మోహన	175
60. తెలుగు భాష సంస్కరణ - డి. మోహన	179
61. హాక్యూలర్ అభివృద్ధి చక్రము - డా॥ డి. నాగేశ్వరరావు	180
62. భారతా మార్పూలలో హాక్యూలర్ అభివృద్ధి చక్రము - ప్రాచార్యుల - అభివృద్ధి చక్రము	183
63. హాక్యూలర్ సంస్కరణలో హాక్యూలర్ ప్రాచార్యుల - డా॥ డి. నాగేశ్వరరావు	185
64. వేద తెలుగు భాష సంస్కరణ - డా॥ డి. నాగేశ్వరరావు	188
65. తెలుగు భాష సంస్కరణలో హాక్యూలర్ ప్రాచార్యుల - డా॥ డి. నాగేశ్వరరావు	191
66. హాక్యూలర్ సంస్కరణలో - అభివృద్ధి చక్రము - డా॥ డి. నాగేశ్వరరావు	194





**Mother Tongue - An Effective Tool of Modern Context**

(ఆధునిక పుస్తకంలో మాతృభాష ప్రాధాన్యత)

డా.ఇ.వారు

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కొత్తపల్లి గ్రామం

మైసూరు పోస్టు

ఫోన్ నెంబరు - 517 247

రిజిస్టరు జిల్లా అండ్ ప్రెస్ వేజ్

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మ్యా రీడా ప్రింటర్స్

మదనపల్లి - 517 325

నెంబరు నెం.9441146624

99. BILINGUAL METHOD OF LEARNING A FOREIGN LANGUAGE A STUDY - G. BAWANI	270
100. IMPACT OF FOREIGN LANGUAGE ON THE MOTHER TONGUE - P.GANESH	271
101. MOTHER TONGUE AS THE LANGUAGE OF CHILD - PSHUMAYRA	272
102. THE OTHER LANGUAGES COME IN ENGLISH - C. MUBIN YAJ	274
103. THE SIGNIFICANCE OF MOTHER TONGUE LITERACY IN CHILD'S EDUCATION—A STUDY - P.SANYASI RAO,	274
104. IMPORTANCE OF MOTHER TONGUE - T. NARESH	279
105. The Importance of Mother Tongue - G.MADHAVILATHA & J.YOGESWARANAIIDU	280
106. Importance of Mother Tongue - Dr K.C. SathyaLatha	282
107. ROLE OF MOTHER TONGUE IN PRIMARY EDUCATION -Dr. B. Sakala Devi	285
108. The importance of Mother Tongue Education - 1. Dr.K.UsharL 2.Dr.B.Annapoornamma	288
109. IMPORTANCE OF MOTHER TONGUE IN EDUCATION AS MEDIUM OF INSTRUCTIONS - Dr.V. Munaish Dr.T.Gangaram	290
110. Influence of Mother Tongue on Learning of other Languages and vice versa - Dr. MarkPoloseyer <sup>1</sup>	292
111. IMPLEMENTATION OF MOTHER-TONGUE IN PRIMARY SCHOOLS FOR QUALITY EDUCATION - Dr.M.Usha Rani	295
112. THE IMPORTANCE OF MOTHER-TONGUE -L.HANSU RAW	298
113. MOTHER TONGUE AS AN INDICATOR OF CULTURAL IDENTITY - Salvedateh Korla <sup>1</sup>	300
114. Role of ICT and the Regional Languages in Higher Education -S.SARAWANA, D.LA.RAVIPRASAD, P.RAVI	302
115. Importance of Teaching in First Language to the School Children: An Analytical Study of Andhra Pradesh - Marii Christina Rosetti	305
116. The Importance of Mother Language-Based Schooling for Educational Quality - Dr.T.Suretha	308
117. "CAN MOTHER - TONGUE SERVICE?", - K.V Chidambaram	312
118. MOTHER TONGUE AND ITS INFLUENCE EDUCATION -MEKALA YUGANDHAR REDDY	313
119. THE ROLE OF MOTHER TONGUE IN PRESENT EDUCATION SYSTEM -G. USHA SREE	316
120. Why We Should Teach Children in Home Language and Acquisition for Second Language -Marii PremaJyothi <sup>1</sup>	317
121. The Importance of Mother Tongue and Role of Parents -Marii Megoni <sup>1</sup>	320

## THE SIGNIFICANCE OF MOTHER TONGUE LITERACY IN CHILD'S EDUCATION—A STUDY

-PSANYASIRAO,

### Introduction

It is found that around 220 million primary children from minority language and ethnic communities who enter the school are unable to make out the language in which they are taught in the developing countries as most of the countries prefer a 'colonial' language or 'dominant international language' medium of instruction. The alarming fall out of this preferential language literacy syndrome leaves the children in a preposterous situation to comprehend the contents taught in an unknown language. This is due to the assumption that internationally important languages such as English, give the children an unobvious leverage in subsequent career. The major difficulty is the inability of the children to learn the 'school language', which is different from their 'home language'. This has been seen as one of the compelling and retarding exposition for the poor quality in education, low literacy levels, and high drop-out rates in many countries. As one World Bank study pointed out: "Fifty percent of the world's out of school children in communities where the language of the schooling is rarely, if ever, used at home. This underscores the biggest challenge to achieving Education For All (EFA)..."(GCE 3). It is established that children who have schooling in their mother tongue in early grades, have better learning outcomes and considerable literacy levels. Many African schools are found with low literacy levels owing to the absence of sound mother tongue literacy partially. According to UNESCO's findings: "Africa is the only continent where the majority of children start school using a foreign language" (GCE 3). Education is offered in the old colonial languages like French, English or Portuguese in the African schools.

### Need of Mother Tongue Literacy

Research over the past couple of decades, testifies that instruction in the language and literacy of the child's first language i.e. mother tongue (L1) is in the best interest of the children. A study conducted in the USA over 700,000 language minority students indicated categorically that, "the more children develop L1 (Mother Tongue) academically and cognitively at an age-appropriate level, the more successful they will be in academic achievement in L2 (Second Language)" (FOCUS 22). Other studies have also proved that continuing language and literacy in a child's mother tongue is decisive in the learning of other languages as well as the overall personal and educational development. It is observed that most of the educational basic supporting amenities like textbooks, learning materials and even the language of instruction are generally accessible only in non-mother-tongue languages. The situation in multi-lingual countries is less good. The teachers don't speak the social language, which the children learn at home. The very proficiency in instruction in local languages is doubtful in such countries.

### Language Transfer and Transition

Transfer and transition are central to language learning. The concept of transfer explains how language is learnt and transition is about shift of teaching from one language to another. It's found that continuing with the mother tongue, in reality, expands the development of second language. It's also noticed that the stronger the literacy and knowledge of the first language, the firmer the transfer and transition into the second language. The sounds and structures, which the child learn in mother tongue, make it easy for the child to transfer the same knowledge to second language. The literacy levels of reading, writing and understanding acquired in the first language may be transferred to establishing of the same skills in the other language rather easily. In the course of language development, the perceptions originated already in the mother tongue, are easily transferred into the other language. The transition of language takes place when the child's dependence on mother tongue is shifted to the second language. It is observed that the process of transition is rather gradual.

Studies over the past four decades show that language of a child begins right from birth to three year of age. Language is acquired, rather than learnt at this stage of the child. It follows the transfer of language learning which leads to the linguistic awareness in the child, which makes the child understand that objects and concepts can be called and explained in different ways. This change of cognition or reflection has been seen to lead to the good academic performance of the child. It's proved that the first language acquisition and the consequent second language learning have strengthened the linguistic and educational developments



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46	573	MEASURES TAKEN BY THE GOVERNMENT FOR THE PROHIBITION OF CHILD MARRIAGE IN INDIA	M.Timiltarasi	405-411
47	574	UTILIZATION OF ICT TOOLS ON TRAVEL AND TOURISM ORGANIZATIONS IN MADDURAI - A SURVEY	S.Senthil Kumar, Dr.R.Gowdan	412-417
48	576	Muvvalayendran - A glance	S.M. Rajagoo	418-423
49	578	An Inspirational Medieval Period Bhakthi Movement Feminist Poetess in South India	Dr.A.Padmashree,	424-427
50	579	Feminist Anthropological Approach to Rajam Krishnan's 'Lamps in the Whirlpool'	S. Jayanthi	428-431
51	583	COLONIAL INTERVENTION AND ITS IMPACTS ON DRESSING IN TRAVANCORE	Bahara S.V.	432-437
52	504	Kulasekarapatnam Incident - A Violent Nationalism in Quit India Movement	Dr. C. NADARAJAN,	438-448
53	586	Role of Press to the Abolition of Devadasi System	S. Kalakolam, Dr. R. Udhayachandran	449-460
54	589	Assertion of Freedom: the Substratum in Nayantara Sahgal's Political Novel, A Situation in New Delhi-A Study	P. Sanyasi Rao, Prof. K. Ratna Shieela Mani,	461-466
55	590	DEPICTION OF COLOURFUL EMBELLISHMENTS OF THE NAYAKS	R.Praija	467-473
56	591	NATIONAL SECURITY WITH SPECIAL REFERENCE TO PRODUCTION OF BEL: AN OUTLOOK	S.Rajagopal	474-484
57	593	An Outlook of Migration in Tamilnadu	R.Kabesh	485-492
58	597	Humor in the Second Language Classroom- An Analysis	Dr. J. Indira Mercy	493-496
59	598	OBSERVATION ON CLUSTERING MULTI REPRESENTED OBJECTS TO CALCULATE QUALITY	M. Parvathi	497-504
60	599	MIDGHAL RULERS : THE PATRONS OF PAINTINGS	Dr. T. Samraj	505-509
61	601	Troubles Troubled by the Visually Impaired : A Study of Anthony Doerr's All The Light We Cannot See	M.Hangothai,Dr.S. Kalamani	510-520
62	602	Haiku from the Hills of Northeast India: A Study of Kynpham Sing Nongkynrith's Time's Barter	Ruth Magdalene T, Dr. S. Kalamani,	521-527
63	605	Representation of History in Salman Rushdie's Shame	A.Gokulchari, Dr.E.Gurusamy	528-534
64	606	Transformation and Status of Indian Women in the Globalisation Era	R. Sazireka, Dr. Revathi Thomas	535-540



## Assertion of Freedom: the Substratum in Nayantara Sahgal's Political Novel, *A Situation in New Delhi*—A Study

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### ABSTRACT

This paper attempts to study how different characters strive and liberate themselves from the suffocating atmosphere of politics in Nayantara Sahgal's political novel, *A Situation in New Delhi*. Mrs. Sahgal is one of the prominent Indian women novelists in English in the post-independent era. Political fiction is her prime forte, where the setting and milieu are true to the requirements of a true political novel. Her protagonists, mostly women from the elite strata, are shown as struggling to come to terms with the harsh realities in both public and personal domains. The characters are depicted as wriggling and trying to break loose from the constricting political and personal spheres. In the process, they assert their freedom and single out their existence as individuals. In the present novel, the lead character Devi and her associates, Usman Ali and Michael, are shown as struggling against the emergence of opportunistic politics and their assertion of freedom. In the end, they resign to their respective official positions and inch forwards to fulfill their responsibilities in the chosen field. The novel also deals with the issue of violence and the novelist shows that self-destruction is inherent in violence. Eshad, son of Devi, is a representative of the younger generation, who opt for violence in the novel. Sahgal views the path of violence as a means to achieve egalitarian society.

*Key words:* assertion, egalitarian, freedom, suffocation, violence.

### INTRODUCTION

Nayantara Sahgal is undoubtedly one of the celebrated Indian women novelists in English today. She is remarkable for her frank and bold observations on tradition and the values which impinge the psyche of women. Her women protagonists stand as metaphors for unfettered freedom which is denied of them in the name of tradition and morality in the male centred society. They question the very dichotomy of selective application of standards between men and women. Her acute perceptiveness which she panders through her novels has elevated Indian fiction in general and Indian women writing in English in particular to the newer heights, coupled with her conviction in our hazy past and the modern western ethos. Nayantara, the second daughter of



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(ఆధునిక వ్యవస్థలలో మాతృభాష ప్రాధాన్యత)



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(ఆధునిక సమాజంలో మాతృభాష ప్రాధాన్యత)

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8	Impact Of Micro Finance On Self Help Groups – A Select Study	Mr. K Venkateswarlu  Dr. Kankipati Srinivas Rao	Research Scholar/Associate Prof. of Commerce Dept. of Commerce/Vivaha Vardhini College of PG Studies Dravidian University/Jambagh, Koti  Research Scholar/Associate Prof. of Commerce Dept. of Commerce/Vivaha Vardhini College of PG Studies Dravidian University/Jambagh, Koti	49
9	"Cash To Cashless Economy – Challenges And Opportunities."	Mr. Sachin Kumar Sahu	Research scholar University Department of Commerce and Business Management, Ranchi University, Ranchi	60
10	Trends In Food And Non-Food Credit Of Scheduled Commercial Banks In India – An Analysis	Mrs. B. Sahitha <sup>1</sup> Mrs. B. Shashikala <sup>2</sup>	HOD, Department of Commerce (PG) Keshav Memorial Institute of Commerce and Sciences  Lecturer in Commerce (PG), Keshav Memorial Institute of Commerce and Sciences	66
11	The Impact Of Electronic Banking In Indian Banking System-Critical Appraisal Of Andhra Bank.	Dr. G. Trimalaiah	Lecturer in Commerce, Government Degree College, Nagari	72
12	Crowd Funding For Startups In India	Ms. Naha Malhotra,  Ms. Sahiba Gaffar,  Ms. K. Lavanya	Department of Business Management (U.G), BBM, R.B.V.R.R Women's College, Narayanaopada, Hyderabad, Telangana, India.  Department of Business Management (U.G), BBM, R.B.V.R.R Women's College, Narayanaopada, Hyderabad, Telangana, India.  Department of Business Management (U.G), BBM, R.B.V.R.R Women's College, Narayanaopada, Hyderabad, Telangana, India.	78

# THE IMPACT OF ELECTRONIC BANKING IN INDIAN BANKING SYSTEM CRITICAL APPRAISAL OF ANDHRA BANK

Dr. G. Tirumalaiah, Lecturer in Commerce, Government Degree College, Nagari

## I. INTRODUCTION

The banking sector plays a crucial role in the economic development of a nation. A sound, efficient, effective, vibrant and innovative banking system stimulates economic growth by mobilizing savings on a massive scale and efficiently allocating resources for productive purposes and also for consumption, which too is a driver of growth. Indian banking, which remained weak, inefficient and ineffective and developed many ills and maladies over the years, witnessed a remarkable transformation in the post reform era, consequent on the implementation of banking reforms based on the recommendations of Narasimham committee. The Indian banking sector has undergone a positive and significant transformation in the last three decades. Notable changes in the policies and regulation of policy makers that have helped strengthen the sector include prudential norms, payment system, implementing Core Banking Solutions, corporate governance, risk management and E-Banking.

## II. SIGNIFICANCE OF THE STUDY

In the post reforms period, Indian banking is passing through crucial stages. There is a paradigm shift in different parameters of transformation. Information Technology (IT) is a crucial parameter for transformation in structure, work-culture, functioning, HRD and business re-engineering. E-Banking services are replacing traditional services and creating a new scale in transformation. The different e-channels like ATM, credit and debit cards, Tele-Banking, mobile-banking, online-banking, smart cards, etc, are changing the face of the Indian banks. New private sector banks and foreign banks are attracting the customers in a different way. The potential customers and big companies are shifting their accounts from traditional banks (not fully computerized) to E-Banks (fully computerized and provide different e-channels). It is not a matter of convenience but a survival factor. Therefore, E-banking services are potent factor for transformation in this e-age.

## III. OBJECTIVES OF THE STUDY

- To present the role and application of E-banking in Indian Banking industry.
- To study the different E-Banking channels available in public and private sector banks and their functioning
- To evaluate the perceptions of customers on E-banking provided by Andhra bank
- To analyze the level of customers satisfaction over E-Banking in Andhra Bank and to find out the causes for their dissatisfaction;
- To give suggestions for providing better customer service through E- channels of Andhra Bank.

## IV. DATA COLLECTION

The present study is based on primary as well as secondary data. Primary data is collected by visiting the select bank branches personally through a structured schedule. A schedule structured is prepared to collect the opinion from the customers on E-Banking such as usage of ATM services, mobile/phone banking, internet banking, accuracy, timeliness, service speed and so on. The data is collected for the study period. Secondary data collected from different reports published by RBI. Secondary data is also collected by visiting the different University Libraries in India.

## V. PROFILE OF ANDHRA BANK

Andhra Bank is an Indian bank based in Hyderabad. The bank was founded and established in the year 1927 on 20<sup>th</sup> November, and its founder was Dr. Bhuganani Parthivi Srinannaya, a well known freedom fighter, a multifarious genius. The initial authorized capital of the bank was Rs. 10,00 lakhs, while the paid up



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#### GST IN INDIA: IMPLICATIONS

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## CONTENT

S.No	Title Of The Paper	Author's Name	Page No.
1	Impact Of GST On Various Sectors In India - An Analysis	Dr. G. Suresh Babu	1
2	Impact Of Goods And Services Tax (GST) On Select Industries-A Descriptive Report	Dr. N. Sundaram <sup>1</sup> , Dr. M. Sriram <sup>2</sup>	12
3	Impact Of GST On Agriculture: An Insight	G. Eswara Reddy,	18
4	"Healthy Fruits Of GST For Economic Growth Of The Country"	Dr. B. Venkatramana Mr.K. Love Raju	24
5	GST - Recompenses And Detriments	Dr. T. Sasikanth Reddy	29
6	GST: Impact And Challenges	G. Shekhar	33
7	Impact Of GST On End Consumers - A Case Study	K. Swarupa Rani	40
8	Impact Of GST : An Analysis	Dr.Y.Rajasekar	46
9	GST - Impact On Indian Economy	Dr. M. Siva Senkar Reddy	50
10	GST, The Biggest Challenge In Republic India	Dr. K. Manohar Dr. G. Tirumalalah	54
11	"GST In India-Implications"	N.Reshma	58
12	GST Impact On Service Sector In India	J Krishna Murthy K. Nandeswaraiah	64
13	Goods And Services Tax: Bash On Indian Society	Dr. P. Venu Gopal,	69
14	Impact Of GST On Health Care Industry And Medical Tourism	- Dr.K. Ushasri	77
15	GST - Agricultural And The Allied Industries	Mrs. A. Devaki Dr. A. Malleswari Devi	83
16	Effect Of 'GST' On Domestic Market	B. Peera Kumar	92
17	Goods And Services Tax: An Overview	Dr.B.Vijay Kumar	100
18	Role Of Goods And Services Tax	Dr.R.Neelaiah	104
19	Impact Of GST On Agricultural Sector	Ch. Partha Sarathi	109

## GST, THE BIGGEST CHALLENGE IN REPUBLIC INDIA

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Goods and Services Tax is facing itself for "big challenge" set to emerge in the coming future. For example GST is hurting used – car business. It is true that it is unfair to have same tax rate for pre-owned cars as for new ones. It is the expression by the dealers. At a time when the pre owned car business is slowly coming on to the formal sector with more established players (especially car makers) entering the fray, the applicability of GST on second hand cars has placed a big question mark on the viability of the business, said sources in the Industry. Like wise these instants are continuing in the experiences of GST.

Goods and Services Tax (GST) is a group of indirect taxes has come into existence and force from 1<sup>st</sup> July, 2017. GST was introduced first in 1954 in the country of France. At present, more than 140 countries have been following GST. But, the federal structure of tax system is in practice in the countries of Brazil, Canada and India only. In India, the reforms in indirect taxes were started in 1986 by the then finance Minister of the Rajiv Gandhi Cabinet by the caption of MODVAT. Subsequently, Manmohan Singh, who was the finance minister, the discussion on VAT was prevailed at the level of state governments. In 1990, GST discussion was came first in the cabinet of the then Prime Minister A.B. Wazirjee. A committee was formed for the advices and association under the chairmanship of Asim Das Gupta. Again in 2002 there was a committee appointed under the chairmanship of Vijay Kelkar to review the taxation system in India.

### **The simple Journey of GST in India**

- A Model Roadmap for GST in India by empowered committee of state Finance Ministers in April, 2008.
- "GST Reforms and Inter Governmental Considerations in India" by the Department of Economic affairs, Ministry of Finance, in March 2009.

# GST IN INDIA: IMPLICATIONS



**Editor:**  
**Dr. V.MASULAMANI**

20	Goods And Service Tax : At A Glance	Dr.C.S Sukumar Reddy Dr.N.Murali	115
21	A Study On Consumers' Awareness On Goods And Services Tax	R. Krishaveni	119
22	Impact Of GST On Various Sectors	T. Naga jyothi,	123
23	GST - Impact On Primary Consumers	J.Pandari Devi	132
24	Impact Of Goods And Service Tax On Indian Economy- A Analytical Study	Dr M,Reddi Naik	137
25	GST - Impact On Agriculture And The Allied Industries	Dr.B. Sasikala Devi.. Dr.K.C. Sathyalatha,	143
26	Goods And Services Tax (GST) In India- An Overview And Impact	Dr.G.Gangaiah Y.SUGUNA	146
27	Key Challenges To Implementation Of GST In India	Dr.S.Bhaskaraidu Dr.E.Vasu	152
28	Impact of GST On Agricultural Sector	P.Jyoshna	157
29	Major Challenges In GST Implementation With Modern Technologies.	k.v.chidambaram* s.saravana	162
30	Impact Of GST On Health Care Industry And Medical Tourism	dr. Ushasree dr, k,Annapurna serada Dr.V.munaiah Dr.Gangaram	167
31	GST Impact On Service Sector In India	Dr.S.Sugunamma	172
32	GST In India: An Overview	Lt. Dr. M. Sudhakara Reddy	177
33	Effect Of GST On Agricultural Market In India	B. Serojamma A. Kullayasekamy	185
34	Goods and Service Tax (GST) Benefits and impact on Indian Economy	DR T. Sudheer Dr. K. Madhavi Dr G. Chalapathi	190
35	GST - A Review With Reference To Swot Analysis	V. Govardhana Reddy Prof.P.V.Narasaiah	197
36	Impact Of Good And Service Tax In India	Dr.G.Tirumalaiah	202
37	Goods And Services Tax (GST) And Its Implications In India	Dr.Ch.Venkataramanaiah	208

However, it is too early to decide whether GST is a boon or bane? Sufficient time is required to come to an understanding about GST and its impact on the economy.

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## IMPACT OF GOOD AND SERVICE TAX IN INDIA ECONOMY

DR.G.TIRUMALAI AH

Lecturer in Commerce, Government Degree College ,Nagari.

### INTRODUCTION

The Goods and Services Tax (GST) is a vast concept that simplifies the giant tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, initiates a Value added Tax to be implemented on a national level in India. GST will be an indirect tax at all the stages of production to bring about uniformity in the system. On bringing GST into practice, there would be amalgamation of Central and State taxes into a single tax payment. It would also enhance the position of India in both, domestic as well as international market. At the consumer level, GST

# CHALLENGES & OPPURTUNITIES IN EMERGING INDIA



2018



DR G TIRUMALA VASU DEVA RAO

## **CHALLENGES & OPPURTUNITIES IN EMERGING INDIA**

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*Chikkappa Malagan*
- EMERGING TRENDS IN DIGITALIZATION AND BUSINESS (pp. 67-74)  
*Dr. T. Suswetha*
- SPORTS IN INDIA DATES BACK TO VEDIC ERA (pp. 75-82)  
*G. Tirumala Vasu Deva Rao*
1. SERVICE SECTOR A GLOBAL SCENARIO (pp. 83-90)  
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*Dr. G. Swathi*
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*G. Padmaswathi*
8. IMPACT OF FARM CREDIT ON CROPPING PATTERN WITH PARTICULAR REFERENCE TO YSR DISTRICT, ANDHRA PRADESH, INDIA (pp. 134-143)  
*Dr. K. Krishnalah*

**MOTIVATIONAL PRIORITIES OF TOURISTS IN SRISAILAM TOURISM****Dr. G. Tirumala Vasu Deva Rao**

Assistant Professor

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**ABSTRACT**

India is a land of great variety and contrast. Its unique cultural mystique, exotic heritage, aesthetic environment and outstanding natural resources have attracted international tourists. Tourism has emerged as one of India's important industry. The motivations for tourism also include religious and business interests. In this paper is an attempt to understand the motivational development of tourists' priorities at Srisaillam Pilgrimage. The present study had about 400 randomly selected tourists who visited Srisaillam. In the present study we found that the most of the tourists gave the first priority for motivation is to visit the temple and second priority order gives to visit the dam.

**KEY WRDS:** Motivational Priorities, Tourists, Srisaillam**INTRODUCTION**

Tourism is one of the most important forces shaping our world. Economically, tourism is of growing importance to many nations and is recognized as the largest export earner in the world and an important provider of foreign exchange and employment. In particular, developing countries are encouraged to use it as a means of economic development that wreaks less damage than extractive industries and can be used to generate revenue for other developmental activities. But, in addition to these economic values of tourism, it offers social, cultural and environmental benefits that add to its attraction.

The history of tourism developed mainly through indirect sources in the early period. In India, in the early days of agricultural abundance, export of cash crops created an important trade link. Manufacture of iron-ore into steel for weaponry was another important item of trade by the later Vedic period. The worth of travelling per se, not of the more specified travelling for pilgrimage, appears to be first mentioned in Vedic times. The God Indra says to King Harishchandra, "There is no happiness for the individual who does not travel; living in the midst of men, even the best man often becomes a sinner, and moreover Indra is the traveller's friend".

The Arthashastra reflects the protection given to merchants and their high status in the Indian society. Insurance and safe passage for goods, regulation of prices, weights and measures and the use of gold, silver and copper as rates of exchange also indicate a well developed mode of trade and travel. Since times immemorial, the rulers in different parts of India built luxurious palaces, enchanting gardens, marvelous temples, grand forts, tombs and

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## Sports in India dates back to Vedic era

G. Tirumala vasu deva rao

Lecturer in History, Govt. Degree College, Nagari

### ABSTRACT

The history of sports in India dates back to the Vedic era. Physical perfection has been an integral part of Hinduism. In ancient India was fed by a powerful fuel—religious rites. There were some well-defined values like the *mantra* in the *Atharva-Veda*, saying, "Duty is in my right hand and the fruits of victory in my left". In terms of an ideal, these words hold the same sentiments as the traditional Olympic oath: ".....For the honour of my Country and the Glory of Sport." The founders of the Olympic idea had India very much in mind when they were deciding on the various disciplines. There is a fascinating link between Greece and India which stretches back to 975 B.C. The zest for chariot-racing and wrestling was common to both the countries. In India, *déhvada* or the body-way is defined as "one of the ways to full realization." In the day and age of the Rig-Veda, Ramayana and Mahabharata men of stature and circumstance were expected to be competent in chariot-racing, archery, horsemanship, military tactics, wrestling, weight-lifting, swimming and hunting. The guru-shishya (teacher-pupil) relationship has always been an integral part of Indian sport from time immemorial. Indian sport reached a peak of excellence when Buddhism held sway here. In *Villas Mani Majra*, Tinavdalacharya describes many fascinating games, namely, archery, equitation, hammer-throwing and chariot-racing. In *Manas Othas* (1135 A.D.), Someshwar writes about *bhrashram* (weight-lifting), *bhramansham* (walking) and also about *Mall-Sambha* (wrestling). It is more than likely that many of today's Olympic disciplines are sophisticated versions of the games of strength and speed that flourished in ancient India and Greece. Chess, wrestling, polo, archery and hockey (possibly a fall-out from polo) are some of the games believed to have originated in India.

**Key Words:** Sports in India, Vedic era, *bhrashram*, *Mall-Sambha*.

### INTRODUCTION

Sports in India dates back to the ancient times with references found in the Vedas and Indus Valley Civilisation. Archaeological excavations of Mohenjodaro and Harappa reveal that people indulged in some sort of physical activities and also played a variety of games using marbles, balls and dice. Hunting, swimming, boating and boxing were also some of the major sports played and nurtured in India in ancient times. Yoga was an integral part of ancient Indian culture. Yoga was practice by almost every school thought to achieve spiritual and mental peace. The people forget it but now people have once again realised the

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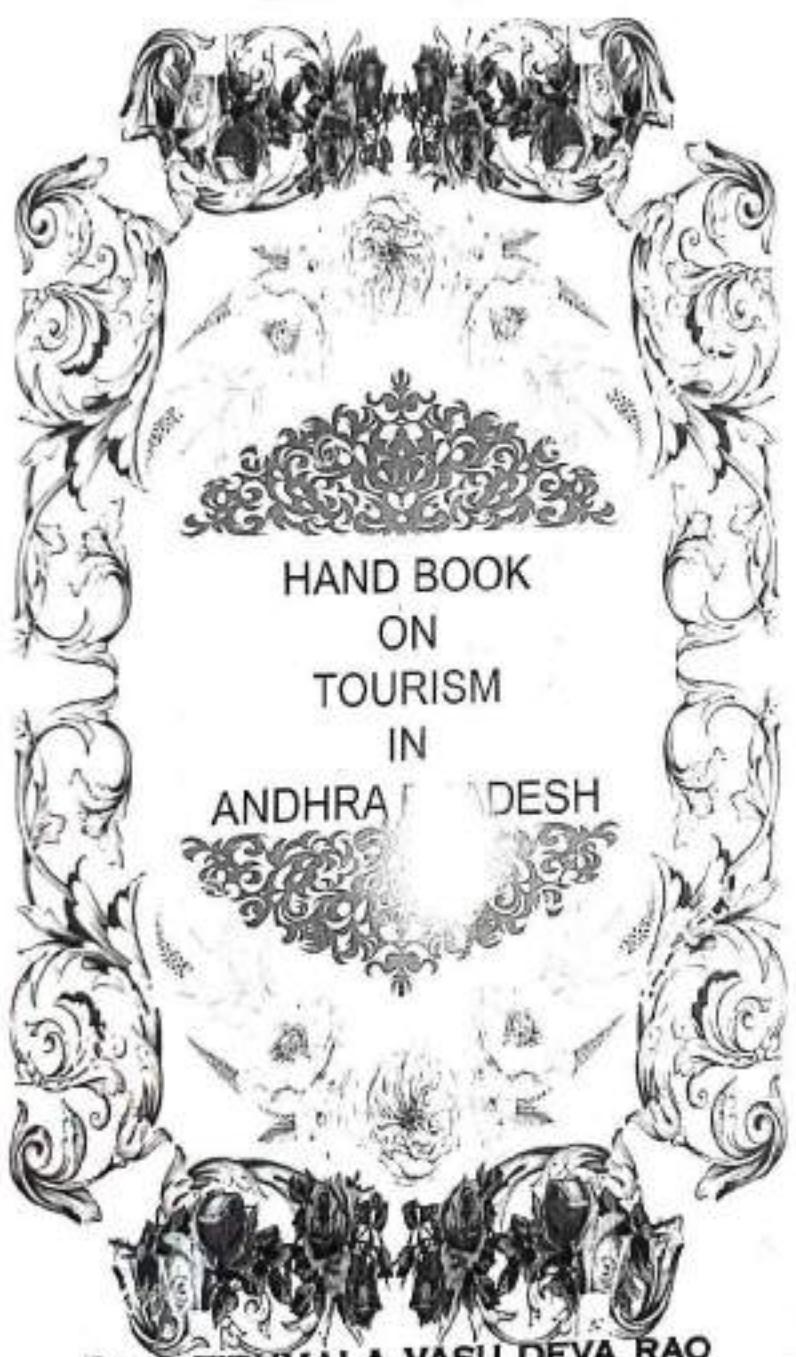
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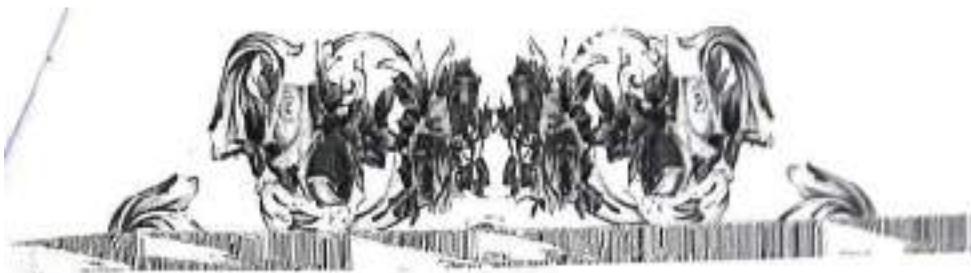
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HAND BOOK  
ON  
TOURISM  
IN  
ANDHRA DESH

**DR. G. TIRUMALA VASU DEVA RAO**

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## **HAND BOOK ON TOURISM IN ANDHRA PRADESH**

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Assistant Professor,  
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Government Degree College,  
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# Mother Tongue - An Effective Tool of Modern Context

(ఆధునిక వ్యవస్థలలో మాతృభాష ప్రాధాన్యత)



సంపాదకులు

**డా. ఇ. వాసు** ఎం.ఎ, సిహెచ్.డి, నల్, డి.బి.

తెలుగు విభాగం, పి.వి.కె.ఎన్ ప్రభుత్వ కళాశాల, చిత్తూరు

67. ప్రాథమిక విద్యలో మాతృభాష ప్రాధాన్యత - డా. సి. కుమారం వేణు	196
68. తెలుగు భాష, దాని రిక - దాని విస్తృత వినియోగం	199
69. మాతృభాష పేరేజీ అధ్యయనం - డా. జానకి	201
70. తెలుగు - మాతృభాషాధారిత - దాని విస్తృత వినియోగం	203
71. మాతృభాష అధ్యయనం - పరిస్థితులు, విస్తృత వినియోగం - డా. కృషివారిని	206
72. మాతృభాష అధ్యయనం ప్రాథమిక విద్యలో అవసరం - డా. కృషివారిని	210
73. మాతృభాష అధ్యయనం - అధికారిక వినియోగం - డా. కృషివారిని	212
74. తెలుగు అధ్యయనం - డా. కృషివారిని	216
75. తెలుగు - మాతృభాష - ప్రాథమిక విద్య - దాని అవసరం	220
76. మాతృభాష తెలుగు విద్య - అధికారిక వినియోగం	223
77. ప్రాథమిక విద్యలో మాతృభాష అధ్యయనం - డా. కృషివారిని	225
78. తెలుగు భాష - పరిస్థితులు - అధికారిక వినియోగం - డా. కృషివారిని	227
79. మాతృభాష ప్రాథమిక విద్యలో అవసరం - డా. కృషివారిని	229
80. ప్రాథమిక విద్యలో తెలుగు అధ్యయనం - అధికారిక వినియోగం	231
81. తెలుగు భాష అధ్యయనం - డా. కృషివారిని	233
82. తెలుగు భాష అధ్యయనం - డా. కృషివారిని	236
83. తెలుగు భాష అధ్యయనం - డా. కృషివారిని	238
84. తెలుగు భాష అధ్యయనం - డా. కృషివారిని	241
85. తెలుగు భాష అధ్యయనం - డా. కృషివారిని	243
86. తెలుగు భాష అధ్యయనం - డా. కృషివారిని	246
87. INTRODUCTION AND IMPLEMENTATION OF MOTHER TONGUE AS THE MEDIUM OF INSTRUCTION - Dr. M. SIVA SANKAR REDDY	249
88. INFLUENCE OF ENGLISH ON MOTHER TONGUE: A REVIEW - Dr. Ganeswarani Sridevi	251
89. IMPORTANCE OF MOTHER TONGUE - Dr. Shaik Beegam	253
90. BILINGUAL METHOD OF LEARNING A FOREIGN LANGUAGE A STUDY - Dr. K. SRILE DEVI	254
91. Mother Tongue: The Best Source of Primary Learning - Dr. B. Thiru Kumar & Dr. Ch. Suresh	256
92. On mother tongue - The importance - Dr. N. Murali & Dr. Y. Rajasekar	258
93. Language transfer from First Language (L1) to Second Language (L2): A Learning Strategy - Dr. S. V. Ramesh Kumar & G. Babu Chetty	260
94. L1 IN THE ESL CLASSROOM: PRO'S AND CON'S - Dr. M. Parthiva	262
95. Role of Improved curriculum in Formal learning of Mother Tongue - Dr. C. MADHAVI	264
96. IMPLEMENTATION OF MOTHER TONGUE IN PRIMARY EDUCATION SYSTEM - S. ARIFA	266
97. PROBLEM FACED BY MOTHER TONGUE - R. AYISHA TABASSUM	268
98. ACTION PLAN TO BE TAKEN TO PROMOTE MOTHER TONGUE - B. GEETHA	269



# **GST IN INDIA: IMPLICATIONS**



**Editor:**  
**Dr. V.MASULAMANI**

20	Goods And Service Tax : At A Glance	Dr.C.S Sukumar Reddy Dr.N.Murali	115
21	A Study On Consumers' Awareness On Goods And Services Tax	R Krishnaveni	119
22	Impact Of GST On Various Sectors	T. NagaJyothi,	123
23	GST – Impact On Primary Consumers	J.Pandari Devi	132
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26	Goods And Services Tax (GST) In India- An Overview And Impact	Dr.G.Gangaiah Y.SUGUNA	146
27	Key Challenges To Implementation Of GST In India	Dr.S.Bhaskaraidu Dr.E.Vasu	152
28	Impact of GST On Agricultural Sector	P.Jyothna	157
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32	GST In India: An Overview	Lt. Dr. M. Sudhakara Reddy	177
33	Effect Of GST On Agricultural Market In India	B. Sarojamma A. Kullayaswamy	185
34	Goods and Service Tax (GST) Benefits and impact on Indian Economy	DR T. Sudheer Dr. K. Madhavi Dr G. Chalapathi	190
35	GST – A Review With Reference To Swot Analysis	V. Govardhana Reddy Prof.P.V.Narasaijah	197
36	Impact Of Good And Service Tax In India	Dr.G.Tirumalaiah	202
37	Goods And Services Tax (GST) And Its Implications In India	Dr.Ch.Venkataramanai h	208

**GOODS AND SERVICE TAX: AT A GLANCE**

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The concept of GST in India was introduced by Kelkar Task Force in 2004. The Kelkar Committee strongly recommended integrating GST on national basis and since then various other Committees and Commissions worked for the roadmap to ushering GST in India. Actually, the idea of moving towards GST was first mooted by the then Union Finance Minister in his Budget for 2006-07. The talks of ushering in GST took concrete shape with the introduction of the Constitution (122nd Amendment) Bill, 2014. The Bill was passed by the Parliament on 8 August 2016. This was followed by the ratification of the Bill by more than 15 states. On 12 April 2017, the Central Government enacted four GST bills:

- Central GST (CGST) Bill
- Integrated GST (IGST) Bill
- Union Territory GST (UTGST) Bill
- The GST (Compensation to States) Bill

In a short span of time, all the states approved their State GST (SGST) laws. Union territories with legislatures, i.e., Delhi and Puducherry, have adopted the SGST Act and the other 5 union territories without legislatures have adopted the UTGST Act.

The GST Council, a recommendatory body consisting of representatives of Central as well as state governments, has met on several occasions and taken important decisions relating to tax rate structure, exemptions, rules, composition scheme etc. Over the period, the Council has recommended a reduction in the tax rates of various goods and services. It is also considering the various issues faced by trade and industry and endeavoring to simplify the new tax regime and ease compliance.

On the compliance front, all registered persons have to file monthly returns in Form GSTR-3B (containing a summary of outward and inward supplies) by the 20th of the succeeding

# ISSUES AND OPPORTUNITIES IN PRODUCER'S CO-OPERATIVES



Editors  
S. Teki  
N. Udaya Bhaskar  
P. Uma Maheswari Devi

## CONTENTS

	Message of the Vice-Chancellor	IV
	Message of the Registrar	V
	Message of the Seminar Director	VI
1.	Viable Development in India: Role and Performance of MSME * M. Prathyush * T. Lokeswara Rao	1
2.	HR Challenges And Strategies In Producer's Cooperatives In India * B. Madhu Bala	11
3.	Role Of Communications in Worker Cooperatives * Dr. Nathala Manikya Rao * Mr. Krishnavoor Abhaheek Challa	21
4.	Issues and Challenges of Agriculture Producer's Co-operatives * Jagadeswari. K	32
5.	Women Empowerment Through SHG'S and Cooperatives: An Indian Perspective * G.V.N, DhanaRaju * M. Sravani	44
6.	Producer Cooperatives With Special Reference To Dairy Industry: AMUL- A Case Approach * Dr. Gayathri Bandi	55
7.	Challenges Faced By Co-Operative Banks In Developing The Short Term Credit Structure * Ms. Mani Govil	66
8.	Issues and Challenges of Farmer Co-operatives In Indian Agriculture * B. Kusuma, * A. Seethi, * M. Srinivasa Rao	75
9.	Role Of SHGs In Women Empowerment in Andhra Pradesh: A Review * Dr. P.A. Naidu	85
10.	Prospects and Problems Of Dairy Co-operatives in India * K. Murali Krishna, * R. Ranga Babu	91
11.	Marketing And Financial Challenges of Producers Co-operative * B.S.V.V.S. Murthy, * Anandbathapudi	101
12.	A HR Challenge of implementing Fayol's Principles in Producers Co-operatives * Shaik Rahamath bee, * Prof. P.Murali Krishna	107
13.	Financial Inclusion in Indian Banking Sector – Emerging Models * N. Santosh Ranganath, * T. Lokeswara Rao	111
14.	Women Empowerment Through DWCRA : An Evaluation of Andhra Pradesh * Yoginder Singh	123
15.	Role of Women in Economic Development of India * Dr. G. Bargavan	133
16.	Role of Cooperate Societies in Development of (Agricultural) Producer's Co-operatives * D. China Appa Rao	139
17.	Self-Help Groups - A Sub-System of Cooperatives with reference to IFFCO Foundation * Dr. N. Subramanyam, * Mrs.G. Madhu Sri	153
18.	Employee Engagement : Producer's Co-operatives Perspectives * Dr. R.A. Raut, * T.Sita Ramiah	165
19.	Issues and Challenges of Producers Co-operatives * Dr. B. Kuberudu, * Smt. V.S.D. Himabindu	171

# ROLE OF MSME'S IN ECONOMIC DEVELOPMENT OF INDIA

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**Abstract :** MSME sector play extremely significant role in Indian economy. MSMEs have the advantages of generating gainful employment with low investment, diversifying the industrial base, reducing regional disparities through dispersal of industries into rural, semi – urban and backward areas. The manuscript places of interest the result of the Micro, Small and Medium enterprises and their position in the economy and the impact of economic reforms on growth pattern and performance of MSMEs. In the 11Th plan notes that MSMEs are in the main beneficiaries of the investment incentives for moderation, up gradation and additional capacity creation giving in schemes like technological upgrading schemes for the textile sector. The meaning of this document is to give explanation the incidence of sickness and causes of in the industry sector in India many traditional and modern industries are now being affected by industrial sickness

## INTRODUCTION

There is a growing and worldwide appreciation that the Micro, Small and Medium Enterprises play a catalytic role in the development process of most economies. This position gets reflected in the form of their increasing number and rising proportion in the overall product manufacturing, exports, manpower employment, technical innovations and promotion of entrepreneurial skills. This paper attempts to look at the changing definition of the Micro, Small and Medium Enterprises and the role these enterprises are playing in the growth story of our economy. In India, the MSME sector is the second largest manpower employer, after agriculture and the output from this sector alone constitutes 40 percent share of the value added in the manufacturing sector and one third of national exports. The importance of Micro, Small and Medium enterprises (MSME) for its contribution in the Indian economy growth is a matter of record and needs no further elaboration. However, with the changing focus from economic growth to inclusive growth, MSME sector's role in the socio economic development of India needs to be understood, explored and facilitated. The opportunity in MSMEs exists, however, the fact remains that most of the funding goes to



20	Goods And Service Tax : At A Glance	Dr.C.S Sukumar Reddy Dr.N.Murali	115
21	A Study On Consumers' Awareness On Goods And Services Tax	R. Krishnaveni	119
22	Impact Of GST On Various Sectors	T. Nagajyothi,	123
23	GST - Impact On Primary Consumers	J.Pandari Devi	132
24	Impact Of Goods And Service Tax On Indian Economy- A Analytical Study	Dr M.Reddi Naik	137
25	GST - Impact On Agriculture And The Allied Industries	Dr.B. Sasikala Devi., Dr.K.C. Sathyalatha,	143
26	Goods And Services Tax (GST) In India- An Overview And Impact	Dr.G.Gangaiah Y.SUGUNA	146
27	Key Challenges To Implementation Of GST In India	Dr.S.Bhaskarnaidu Dr.E.Vasu	152
28	Impact of GST On Agricultural Sector	P.Jyoshna	157
29	Major Challenges In GST Implementation With Modern Technologies	k.v.chidambaram* s.saravana	162
30	Impact Of GST On Health Care Industry And Medical Tourism	dr. Ushasree dr. k,Annapurna sarada, Dr.V.munaiah Dr.Gangaram	167
31	GST Impact On Service Sector In India	Dr.S.Sugunamma	172
32	GST In India: An Overview	Lt. Dr. M. Sudhakara Reddy	177
33	Effect Of GST On Agricultural Market In India	B. Sarojamma A. Kulleyaswamy	185
34	Goods and Service Tax (GST) Benefits and impact on Indian Economy	DR T. Sudheer Dr. K. Madhavi Dr G. Chalapathi	190
35	GST - A Review With Reference To Swot Analysis	V. Govardhana Reddy Prof.P.V.Narasalah	197
36	Impact Of Good And Service Tax In India	Dr.G.Tirumalaiah	202
37	Goods And Services Tax (GST) And Its Implications In India	Dr.Ch.Venkataramanaiah	208

## Goods and Services Tax (GST) in India– An Overview and Impact

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### ABSTRACT

Indirect taxation in India needs a definite revamp as we have multiple taxes like service tax, excise duty, sales tax and so on, for a single good or service. The taxation system has become very complex and leading to various issues like double taxation and cascading effects etc., which ultimately affecting to the general public, with increasing prices and lack of transparency. The present system is not only affecting the general public, but also the investors, industries and business men and tax payers as well, which is hampering the easy of doing business and growth of economy at large. Indirect taxes are related to growth of GDP, so it plays an important role. Goods and Services Tax (GST) is considered to be a best solution for all these issues and which is expected to bring in tax efficiency, simplicity, transparency and degree of harmonization to the tax base, tax rates and tax infrastructure. More than 160 countries around the world have already implemented GST and implementation of GST in India would bring in similarity. Now, implementation of GST has become certain in India and it is a right time to understand it. So this paper tries to throw a light on various aspects of GST and to know its probable impact on Indian economy and its sectors. The data are collected through various secondary sources like reports of Government, professional bodies, working committees and also from research papers, articles, news, budget sessions etc.

**Key Words:** Goods and Services Tax (GST), GDP Growth, Indian Economy

### Introduction

India as world's one the biggest democratic country follows the federal tax system for levy and collection of various taxes. Different types of indirect taxes are levied and collected at different point in the supply chain. The Centre and the states are empowered to levy respective taxes as per the constitution of India. The Value Added Tax (VAT) when introduced was considered. In 2000, the Vajpayee Government started discussion on GST by setting up an empowered committee. The committee was headed by Asim Dasgupta, Finance Minister in Government of West Bengal. But an announcement to GST for the first time was made by Palaniappan Chidambaram, the Union Finance Minister, during budget of 2007-08 that it would introduced from 1 April 2010 and that the empowered committee of State Finance Ministers, on his request would work with the Central Government to prepare a road map for introduction of

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# INCLUSIVE GROWTH THROUGH STARTUPS IN INDIA



15	Agricultural Insurance In India M. Mohan Kumar	105 -109	
16	Personal Traits Of The Entrepreneurs To Start The Enterprise At Industrial Estates In Central Districts Of Tamilnadu Dr.P. Kanagaraju, Mr.N. Venkatesan	110 -121	
17	Startup India With Reference To Agriculture Sector Dr. P. Subramanyachary, Dr.M. Reddiramu,	122 -129	
18	Challenges And Opportunities For Sustainable Growth In Agriculture Mrs. A. Devaki, Dr. A. Malleswari Devi	130 -135	2
19	Startup India - A Rising Sector Of Hospitals :: Opportunities And Challenges Dr Shaik Balkhis Baru, Dr. R. Jyothi, Shaik Abdul Rafi, Yashoda Thulasi	136 -143	
20	<b>Inclusive Growth And Financial Inclusion</b> <b>Dr. G. Gangiah</b>	144 -155	3
21	Role Of Commercial Banks In Financial Inclusion: A Study In Respect To Indian Economy Dr. K. Ekambaram	156 -167	
22	Role Of Women Entrepreneurship In Inclusive Growth Dr. JMJ Vinodini	168 - 175	
23	Empirical Study On On-Boarding And Induction Training Practices In Software Industry Dr. Kiran Kumar Thoti, Ms. K. Swetha, Ms. P. Sravani	176 -187	
24	New Entrepreneur In Agriculture Business In India Prof. R. Harilal, Dr. Morusu Siva Sankar, Dr. P.Thiripalu,	188 -199	
25	Role Of Government In Promoting Innovation Through Policy Initiatives For Sustainable And Inclusive Growth Dr. L.V. Subba Reddy, Ms. R. Uma Devi	200 - 210	
26	Inclusive Growth In India: Challenges And Prospects Sunil. B, Pradeep Kumar S.V.	211 - 221	

## INCLUSIVE GROWTH AND FINANCIAL INCLUSION

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### ABSTRACT

Inclusive growth is the buzz word for developing economies and key to inclusive growth is financial inclusion. The government has also set up Committee on Financial Inclusion to study the pattern of exclusion, identify barriers, review international experience and provide recommendations for achieving the objectives of financial inclusion. Financial Inclusion means providing financial services to the vulnerable section of the society at an affordable cost. It aims at promoting banking habits by the deprived or poor strata of the society by providing them accessibility to the financial services. Since 2005 several initiatives has been taken by RBI and government for financial inclusion and Inclusive growth but still there are miles to go for achieving hundred percent inclusion. The main objective of this paper is to understand the relevance of financial inclusion for inclusive growth and also to study various initiatives taken by Reserve Bank of India for financial inclusion. The study also focus on the major concern areas that need to be addressed for the success of the financial inclusion measures taken by the government and Reserve Bank of India. From the study it may be concluded that in spite of several initiatives large strata of the society is deprived of the financial services may be due to illiteracy, insecurity due to lack of awareness about the banking process, more reliability on the informal sources of financing. The government may revisit or redesign the models it follows or come up with some additional model for promoting financial inclusion.

**Keywords:** Inclusive growth, financial inclusion, RBI, financial services, economic development

### INTRODUCTION

Inclusive growth is the buzz word for developing economies and key to inclusive growth is financial inclusion. Financial inclusion measures the delivery and reach of banking services at reasonable cost to the vast sections of low income and disadvantaged groups. Strong inclusive financial systems allow people with limited funds, an access to invest in their education and small entrepreneurs chance to pursue promising growth opportunities, thus promoting income equality and higher economic growth. This is the reason why even developed nations are concerned about those excluded from the financial system.



## CONTENT

S.No	Title Of The Paper	Author's Name	Page No.
1	Impact Of GST On Various Sectors In India - An Analysis	Dr. G. Suresh Babu	1
2	Impact Of Goods And Services Tax (GST) On Select Industries-A Descriptive Report	Dr. N. Sundaram <sup>1</sup> , Dr. M. Sriram <sup>2</sup>	12
3	Impact Of GST On Agriculture: An Insight	G. Eswara Reddy,	18
4	"Healthy Fruits Of GST For Economic Growth Of The Country"	Dr. B. Venkatramana Mr.K. Lova Raju	24
5	GST - Recompenses And Detriments.	Dr. T. Sasikanth Reddy.	29
6	GST: Impact And Challenges	G. Shekhar	33
7	Impact Of GST On End Consumers - A Case Study	K. Swarupa Rani	40
8	Impact Of GST : An Analysis	Dr.Y.Rajasekar	46
9	GST - Impact On Indian Economy	Dr. M. Siva Sankar Reddy	50
10	GST, The Biggest Challenge In Republic India	G. S. Manohar Dr. G. Tirumalaiah	54
11	"GST In India-Implications"	N.Reshma	58
12	GST Impact On Service Sector In India	J Krishna Murthy K. Nandeswaralath	64
13	Goods And Services Tax: Bash On Indian Society	Dr. P. Veru Gopal,	69
14	Impact Of GST On Health Care Industry And Medical Tourism	Dr.K. Ushasi	77
15	GST - Agricultural And The Allied Industries	Mrs. A. Devaki Dr. A. Malleswari Devi	83
16	Effect Of "GST" On Domestic Market	B. Peera Kumar	92
17	Goods And Services Tax: An Overview	Dr.B.Vijay Kumar	100
18	Role Of Goods And Services Tax	Dr.R.Nedialath	104
19	Impact Of GST On Agricultural Sector	Ch. Partha Sarathi	109

## GST, THE BIGGEST CHALLENGE IN REPUBLIC INDIA

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Goods and Services Tax is bracing itself for "big challenge" set to emerge in the coming future. For example GST is hurting used – car business. It is true that it is unfair to have same tax rate for pre-owned cars as for new ones. It is the expression by the dealers. At a time when the pre-owned car business is slowly coming on to the formal sector with more established players (especially car makers) entering the fray, the applicability of GST on second hand cars has placed a big question mark on the viability of the business, said sources in the industry. Like wise these instances are continuing in the experiences of GST.

Goods and Services Tax (GST) is a group of Indirect taxes has come into existence and force from 1<sup>st</sup> July, 2017. GST was introduced first in 1954 in the country of France. At present, more than 140 countries have been following GST. But, the federal structure of tax system is in practice in the countries of Brazil, Canada and India only. In India, the reforms in Indirect taxes were started in 1986 by the then finance Minister of the Rajiv Gandhi Cabinet by the caption of MODVAT. Subsequently, Manmohan Singh, who was the finance minister, the discussion on VAT was prevailed at the level of state governments. In 1999, GST discussion was came first in the cabinet of the then Prime Minister A.B. Wazir. A committee was formed for the advice and association under the chairmanship of Asim Das Gupta. Again in 2002 there was a committee appointed under the chairmanship of Vijay Kelkar to review the taxation system in India.

### **The simple Journey of GST in India**

- A Model Roadmap for GST in India by empowered committee of state Finance Ministers in April 2008.
- "GST Reforms and Inter-Governmental Considerations in India" by the Department of Economic affairs, Ministry of Finance, in March 2009.

INCLUSIVE GROWTH  
THROUGH STARTUPS  
IN INDIA



P. MOHAN REDDY  
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15	Agricultural Insurance In India M. Mohan Kumar	105 -109
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18	Challenges And Opportunities For Sustainable Growth In Agriculture Mrs. A. Devyani, Dr. A. Malleswari Devi	130 -135
19	Startup India - A Rising Sector Of Hospitals :: Opportunities And Challenges Dr Shaik Balchis Banu, Dr. R. Jyothi, Shaik Abdul Rafi, Yashoda Thulasi	136 -143
20	Inclusive Growth And Financial Inclusion Dr. G. Gangaiath	144 -155
21	Role Of Commercial Banks In Financial Inclusion: A Study In Respect To Indian Economy Dr. K. Ekambaram	156 -167
22	Role Of Women Entrepreneurship In Inclusive Growth Dr. JMJ Vinodini	168 - 175
23	Empirical Study On On-Boarding And Induction Training Practices In Software Industry Dr. Kiran Kumar Thoti, Ms. K. Swetha, Ms. P. Sevani	176 -187
24	New Entrepreneur In Agriculture Business In India Prof. R. Harilal, Dr. Mousu Siva Sankar, Dr. P.Thiripalu,	188 -199
25	Role Of Government In Promoting Innovation Through Policy Initiatives For Sustainable And Inclusive Growth Dr. L.V. Subba Reddy, Ms. R. Uma Devi	200 - 210
26	Inclusive Growth In India: Challenges And Prospects Sunil. B, Pradeep Kumar S.V.	211 - 221

## CHALLENGES AND OPPORTUNITIES FOR SUSTAINABLE GROWTH IN AGRICULTURE

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### ABSTRACT

**Startup India** is a Government of India flagship initiative to build Startups and nurture innovation. Through this initiative, the Government plans to empower Startup ventures to boost entrepreneurship, economic growth and employment across India. The Government's Action Plan will help accelerate the growth of Startups throughout India, across all important sectors – in Tier 1, 2 and 3 cities, including semi-urban and rural areas – and includes promoting entrepreneurship among SCs/STs and women communities.

The *Startup India* Action Plan was unveiled by Prime Minister Narendra Modi on 16th January, 2016 to highlight several initiatives and schemes proposed by the Government of India to build a strong eco-system to nurture innovation and empower Startups across India. The government must take tangible measures to improve the performance of the agriculture sector as it is already bearing the brunt of drought for over two years and its performance affects the entire economy. The Budget should look at raising the momentum through enhanced budgetary allocation for increasing the area under irrigation along with expanding the insurance net to protect the farmers from natural calamities. The government also needs to invest in supporting agricultural research and empowering the farmers to acquire relevant skills, take up entrepreneurship and link up with the markets.

Budget proposals are aimed at 'transforming India' based on nine pillars, viz. agriculture and farmer welfare; rural sector; social sector; education, skill and job creation; infrastructure and investment; financial sector reforms; governance and ease of doing business; fiscal discipline; and tax reforms. The global agricultural system faces tremendous challenges. To succeed in sustainably increasing food production, major innovations in Ag Tech are required that increase agricultural productivity and improve the efficiency and resiliency of the entire food system. Ag Tech innovations can help to reduce or even eliminate the negative global environmental impacts of agriculture by reducing the fossil fuel, fertilizer, water, and land requirements for food production. Increasing resource efficiency can help to ensure a more sustainable and more productive food system.



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# International Terrorism and Women Trafficking- Challenges and Policy Options

*Editor*

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Sl.No.	Title of the Paper	Page No.
12.	<b>Gender Inequality in India Society: A Brief Story</b> -Dr. D. Naga Linga Reddy, Dr. K. Ravi Sankar	62
13.	<b>Trafficking of Women in the Democratic Republic of Congo</b> -Ms. Shivani Sethi	64
14.	<b>India - Pakistan Relations: Issue of Cross Border Terrorism</b> - B. Sravanakumar, B. V. Manohar	69
15.	<b>International Terrorism Cross Border Terrorism - Counter Terrorism</b> - Dr. G. Sreenivarsula, B. Ravi Kumar	73
16.	<b>Causes of Women Trafficking</b> ✓ - Dr. K.Chitti Kalyanathi	77
17.	<b>Women Prostitutes</b> - Dr. G. Saritha Kumar	81
18.	<b>An Overview of Human Trafficking in the Context of Globalisation</b> - S. J. Ravi Prakash, Dr.M.Sambasiva	85
19.	<b>Women Safety in India: An Interview about Violence and Trafficking</b> - Dr. Vaidyanathani Hemalakshi	90
20.	<b>Trafficking of Women in Karnataka: An Analytical Study</b> - Dr. G S Veni Mathkova	94
21.	<b>Influence of Yoga as a Therapy for Women Trafficking Victims</b> -K. J. Sridevi, Smt. K. J. Vijaya Lakshmi	100
22.	<b>Women Trafficking in India - The Measures Taken</b> - Dr. S. Jahan Ara	106
23.	<b>Descriptive Study on Role of Media in International Terrorism</b> - Pojjaari Yallappa, Dr. Monturvali	109
24.	<b>Women Trafficking - Social, Economic and Political Causes</b> - Basavaraja M	113
25.	<b>Rights and Status of Women in Islam - A Study</b> - Toureef Ahmad Ganni	115
26.	<b>Female Trafficking as a Human Rights Issue</b> - Santhya H.S	121
27.	<b>Sex Slaves and Violence against Women</b> -Aishwarya Gowda	126
28.	<b>Terrorism in India and Legislation for its Prevention</b> -J. Shashirakha	130

## Causes of Women Trafficking

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### Abstract

Trafficking is the organized crime which violates the basic human rights for the purpose of slavery, commercial sexual exploitation, organ transplant, begging, circus and forced marriage. The Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and children, popularly known as the Trafficking Protocol was adopted by the United Nations in Palermo, Italy in 2000. It is an international legal agreement attached to the United Nations Convention against Transnational Organized Crime. This protocol tries to facilitate co-operation of the member nations to solve the issue of trafficking. The United Nations has listed India in its Tier II List as a country who has failed to combat the problem of human trafficking especially of women. In India women are treated as commodities and are sold in the open market. The women are trafficked from neighboring countries like Bangladesh, Nepal to India and in many cases are trafficked to gulf countries, Middle East and Europe. Women trafficking are mostly found in states like Goa, Assam, Orissa, Uttar Pradesh, Bihar and West Bengal.

### PROCESS OF TRAFFICKING

It is extremely important to know the process of the SALE AND PURCHASE OF HUMAN BODY before learning the causes and effects pertaining to it.

The Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children, popularly known as the Trafficking Protocol was adopted by the United Nations in Palermo, Italy in 2000. It is an international legal agreement attached to the United Nations Convention against Transnational Organized Crime. This protocol tries to facilitate co-operation of the member nations to solve the issue of trafficking.

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between  
Physical and Digital Contexts

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Library says "I am great with people. There are wide ranging opportunities in my store for you". Library walks and leads us to work in multifarious ways. It is the quality and objective of a library. People ourselves have to know the fact and act or behave or present accordingly. Once there was an ideal habit of reading among all the people irrespective of plenty or penury and male or female. It is a concrete fact to discernible by every one and accept it. It has been proved in many instances that even people of penury and female at home also have been proving themselves that they are exquisite rather than the knowledge of men and adepts. Undoubtedly, library is a proctor to reading habit of books. Unfortunately, the habit of reading books has been vanishing among all due to various reasons. Moreover, some readers of books also not presenting their knowledge acquired into practice. It is plight to present here.

*"Anubhyasam shvaakshram vidham - ajeeva bhoginam vikram  
Dardhrasam vidham gauri - vridhdhaya shatruvee vikram."*

So says our scriptures that was the truth to be accepted by ancient and modern people. The purport of this shloka is "If you don't read books, the books become venom --- when you have food at the indigestion state that food also become venom or poison. --- A person may feel that a discourse is poison. --- In the presence of an old man a pretty young lady also becomes venom. So libraries having valuable books without readers it also becomes poison. So is the present state of libraries everywhere or anywhere.

Really, people can not make a career out of juggling out with people, but with connecting, chatting networking and just having fun. There is no quality for learning a mobile watching. We were have library friends and were usually chit chat with friends on various issues like study books, sports, literature, culture, reviews etc. But, there is no sad culture among the modern people. Everyone has their own mobile phone and they continue their friendship and chit chat with that a single friend. Every one must know that library is one and the most direct way of reaching people in knowledge. Library always encompasses primary schools, colleges and universities. Any teacher has an experience of library at any stage of his career.

- Library has a long history in Education
- In Libraries, learning is continuous
- It is an adept beyond the school Room
- It gives trust on Independent thinking
- It inculcates an art of teaching
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## Table of Contents

<u>THE AIMS AND OBJECTIVES OF TEACHING POETRY IN NATIVE AND NON-NATIVE SITUATIONS</u> .....	1
<u>"FAILURE OF INTER-FAITH MARRIAGE" IN S.L. BHYRAPPA'S AAYARAMA: THE VEIL</u> .....	6
<u>THEME OF RELIGION IN JAMES BALDWIN'S "GO TELL IT ON THE MOUNTAIN"</u> .....	10
<u>THIRD GENDER: ANALYSIS OF GOD, TEXTS AND THEORY FROM THE WORKS OF DEVDUTT PATNAIK'S SHIKHANDI</u> .....	13
<u>AN OVERVIEW ON THE EPIDOMIC POSTNATAL NURTURE INFLUENCES OF MADALASA - A MOTHER OF VEDIC PERIOD</u> .....	17
<u>EXPLORING THE UNREVEALED TRUTH IN DATTANI'S SEVEN STEPS AROUND THE FIRE: A STUDY</u> ... 21	
<u>TEMPESTUOUS TEMPEST IN AN ALLURING SERENADE</u> .....	27
<u>ENGLISH LITERATURE AND CULTURE IN KAMALA MARKANDEYA'S 'TWO VIRGINS'</u> .....	33
<u>AN ENTWINED CO-RELATION BETWEEN INDIAN AESTHETICS AND ENGLISH LITERATURE</u> .....	37
<u>CURRENT TRENDS IN ENGLISH LITERATURE, FICTION, DRAMA, SHORT STORY, POETRY</u> .....	43
<u>FEMINISM IN ANITA DESAI'S CITY, THE PEACOCK</u> .....	45
<u>CHETAN BHAGAT'S MANSPLARATION THROUGH OR NERDY RACHHA IN ONE INDIAN GIRL</u> .....	49
<u>✓ FLIGHT OF IMMIGRANTS IN BHARATI MUKHERJEE'S SHORT STORIES</u> .....	53
<u>TRANSCIENCE IN THE LATER FICTION OF ANITHA DESAI</u> .....	58
<u>MILLENNIAL POETICS AT THE MILIEU OF CONTEMPORARY POETRY AND ITS EMERGING TRENDS: A STUDY</u> .....	61
<u>MARITAL DISCORD IN THE SELECT NOVELS OF ANITA DESAI</u> .....	64
<u>CONFLICT BETWEEN CULTURE AND INDIVIDUALITY IN U. R. ANANTHAMURTHY'S BHARATHIPURA</u> .....	68
<u>STYLE AND NARRATIVE TECHNIQUES ADOPTED BY THRITY UMRIGAR</u> .....	73

## PLIGHT OF IMMIGRANTS IN BHARATI MUKHERJEE'S SHORT STORIES

Dr. KUMKA SETHI

Bharati Mukherjee, Indian born American novelist and short story writer depicts the humiliation and pain often associated with third world people adapting to North American culture. Her works focus on the status of new immigrants and the feeling of alienation often experienced by expatriates. Mukherjee's own struggle with identity as an Indian expatriate in Canada and her own experience of racism in Canada finds expression in her short fiction *Darkness*. She says that the country is hostile towards its citizens who hail from different Asian countries.

The present paper aims to study three short stories of Bharati Mukherjee namely *The World According to HSU*, *Isolated Incident* and *Tarrarease*. It studies the problems of expatriates who are victims of racial discrimination and violence, their inability to adjust to the new world, their dilemma of being transfixed between two cultures, their fear of survival and nostalgia. "Expatriation is actually a complex state of mind and emotion which includes a longing for the past, often symbolized by the ancestral home, the pain of exile and homelessness, the struggle to maintain the difference between oneself and the new, unfriendly surroundings, an assumption of moral or cultural superiority over the host country and a refusal to accept the identity forced on one by the environment".<sup>1</sup> As Immanuel S Nelson writes "The migratory experience inevitably entails pain for it involves an unhealable rift from home and tradition. Even when migration offers new forms of personal and political freedom and an enhanced material well-being, the pleasures are subverted by a sense of loss, discontinuity and broken identity."<sup>2</sup>

*The World According to HSU* is set in an island nation off the coast of Africa, where an Indian woman and her Canadian husband, Graeme, are on a holiday from their home in Montreal. The story focuses on the wife's consciousness as her husband reveals his decision to accept an academic job in Toronto. Memories of her own personal encounters with racism on the streets of Toronto and the newspaper headlines that impersonally report racially motivated physical assaults on visible minorities, "load her mind".

Thinking that vacation is the right setting, Graeme persuades Ratna to move to Toronto where he is offered a chair in Personality Development. Graeme who has already accepted the appointment wants to move to Toronto, but Ratna declines for fear of racist violence. She opines that Montreal is less dangerous than Toronto. The attitude of Canadians towards the Canadian citizens of Indian origin is described in the following line:

In Toronto, she was not Canadian not even Indian. She was something called, after the imported idiom of London, a Paki. And for Pakis, Toronto was hell.<sup>3</sup>

The story is an effective rendering of the protagonist's growing realization of her homelessness. Though her husband is sympathetic to her fears of living in Toronto - a city that she knows from her past experiences is a "hell" - he hardly understands the depths of her dilemma which is described thus:

She poured herself another glass, feeling for the moment at home in that collection of Indians and Europeans bobbing

# EMPLOYMENT GENERATION AND POVERTY ALLEVIATION



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Sl.No	CONTENT	Page No
1	Employment Generation Programmes In India: An Overview Prof. P. B. Sivaramkar	1-5
2	Role of National Scheduled Castes Finance and Development Corporation (NSFDC) in Employment Generation and Poverty Alleviation in India Prof. Chitambari Srinivasa Rao	6-12
3	Performance Evaluation of Poverty and Employment Generation in India Dr. K. Ekanbaram	13-20
4	Conceptual Insights into the Success Factors in Rural Schemes focusing on Poverty Alleviation Prof. S.Durga Rao and G.Ravi Kumar, Dr. V.S.Ramesh Babu	21-25
5	Dynamics of Poverty Eradication Schemes in Tribal Areas (A Study with Reference to ITDA KR Puram, West Godavari District, Andhra Pradesh) Mr. Chintamani Jamma, Prof. G.V. Chalam	24-32
6	Problems and Prospects of Poverty Alleviation in Andhra Pradesh D.Krupavathi, Prof. P.Mohan Reddy	33-36
7	Employment Generation Programmes in Andhra Pradesh Mr. M.Viswanath, Prof. M.Chandrabah	37-41
8	Performance Evaluation of Nonional Backward Classes Finance and Development Corporation Shanki Shakteela, Prof. Chitambari Srinivasa Rao	42-48
9	Study on Poverty Eradication Programmes in India Sk. Rameez Raja, Prof. S.Durga Rao	49-54
10	Role of Regional Rural Banks in Poverty Alleviation in Andhra Pradesh With Reference to Andhra Pradesh Gramina Bank Nathalapati Udaykiran, Prof. Chitambari Srinivasa Rao	55-59
11	A Study on Poverty Alleviation Programmes and strategies in India Dr. P.Harikumar, Dr. G.Thimma Reddy	60-63
12	Employment Generation Schemes in India Dr. A. Malleswari Devi, Mrs. A.Devaki	64-68
13	A Study on Various Employment Generation Schemes in Handloom Sector P. Sheela Rani, Prof. P. Venkata Rao	69-73
14	Poverty Alleviation Programs in India - An Overview Dr. S. Vijayala Reddy, Dr. S. Usha, Dr. M. Srinanulu	74-78
15	A Study on Implementation of Mahatma Gandhi National Rural Employment Guarantee Act, 2005 in India Pendyala Suresh, Prof. Chitambari Srinivasa Rao	79-82
16	Impact of Poverty Alleviation Programmes in Andhra Pradesh an Empirical Study Dr. K. Rajesh Kumar, Dr. V. Govinda	83-86
17	Employment Generation Programmes during Pre And Post-Liberalization Period in India Shanki Ayub Ahmed, Prof. M.Chandrabah	87-93

## EMPLOYMENT GENERATION SCHEMES IN INDIA

Dr. A. Malleswar Devi

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## ABSTRACT

The National Rural Employment Guarantee Scheme now renamed as Mahatma Gandhi NREGS which was primarily aimed at guaranteeing employment for the rural poor has been able to generate employment and made a dent on poverty in the ravaged areas of India. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) First Paytech's first foray into the government sector was with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), which epitomized the convergence of the banking segment with the government domain. First Paytech stepped in to deploy a workable, scalable and robust solution, which met with immediate success. Growth engine for sustainable development of an agricultural economy through the process of providing employment on works that address causes of chronic poverty such as drought, deforestation and soil erosion, the Act seeks to strengthen the natural resource base of rural livelihood and create durable assets in rural areas. Effectively implemented, NREGA has the potential to transform the geography of poverty. The NREGA aims at setting into motion a complex of processes aimed at providing a minimum income to the rural poor, creation of productive assets in the countryside and at the same time ensuring accountability and transparency in implementation. The scheme has in a way brought in a paradigm shift in the rural labour opportunities and livelihoods in India. Sustaining the momentum depends to a large extent on innovations in work opportunities, organization of the labour force and community planning and execution with greater involvement of the farmers at all stages.

**Keywords:** NREGS, Agricultural Economy, Employment generation

## INTRODUCTION

The National Rural Employment Generation Scheme (NREGS) is an employment

scheme in India for providing 100 days guaranteed wage employment for all employment seekers above 18 years of age and willing to do work. The scheme came into force on 5 September 2005 in 199 districts in India and extended to another 130 districts later. The National Rural Employment Guarantee Scheme now renamed as Mahatma Gandhi NREGS which was primarily aimed at guaranteeing employment for the rural poor has been able to generate employment and make a dent on poverty in the ravaged areas of India. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) First Paytech's first foray into the government sector was with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), which epitomized the convergence of the banking segment with the government domain. First Paytech stepped in to deploy a workable, scalable and robust solution, which met with immediate success. Growth engine for sustainable development of an agricultural economy through the process of providing employment on works that address causes of chronic poverty such as drought, deforestation and soil erosion, the Act seeks to strengthen the natural resource base of rural livelihood and create durable assets in rural areas.

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| 8.  | Electronic Learning<br><i>Ms. P. Kaviya Dharshini</i>  | ... 81  |
| 9.  | Innovations In Classroom Teaching<br><i>Ms. E.m. Saswatha</i>  | ... 88  |
| 10. | Common English Textbooks for the<br>Entire Country: A Possibility?<br><i>Prof. Sabitha,<br/>Ms. Karunasree Kedala,<br/>Mr. Rama Krishna Reddy,</i>                         | ... 96  |
| 11. | All The Class Is A Stage<br><i>Dr.T.Asha Priya and Abhilash Ashok</i>  | ... 106 |
| 12. | Political Realism in Nayantara Sahgal's<br>Storm in Chandigarh and A Situation in<br>New Delhi - A Study<br><i>P. Sanyasi Rao</i>  | ... 115 |
| 13. | ESP for Civil Engineering Students<br>in Syria: A Needs Analysis<br><i>Hussein Baddour</i>   | ... 126 |
| 14. | Construing Realism in Henry James's<br>The Portrait of a Lady<br><i>Dr. I. Rufus Sathish Kumar</i>   | ... 138 |
| 15. | Political Controversy over Regional Languages<br>and Hindi in the midst of 'English Medium' Schools:<br>An Analysis from Gujarat and Maharashtra<br><i>Dr. Salu Dsouza</i> | ... 147 |
| 16. | Vibrant Listening - Evolution In The<br>Mode Of Process<br><i>Dr. S. Sreejana</i>  | ... 158 |

## Political Realism in Nayantara Sahgal's *Storm in Chandigarh* and *A Situation in New Delhi* - A Study

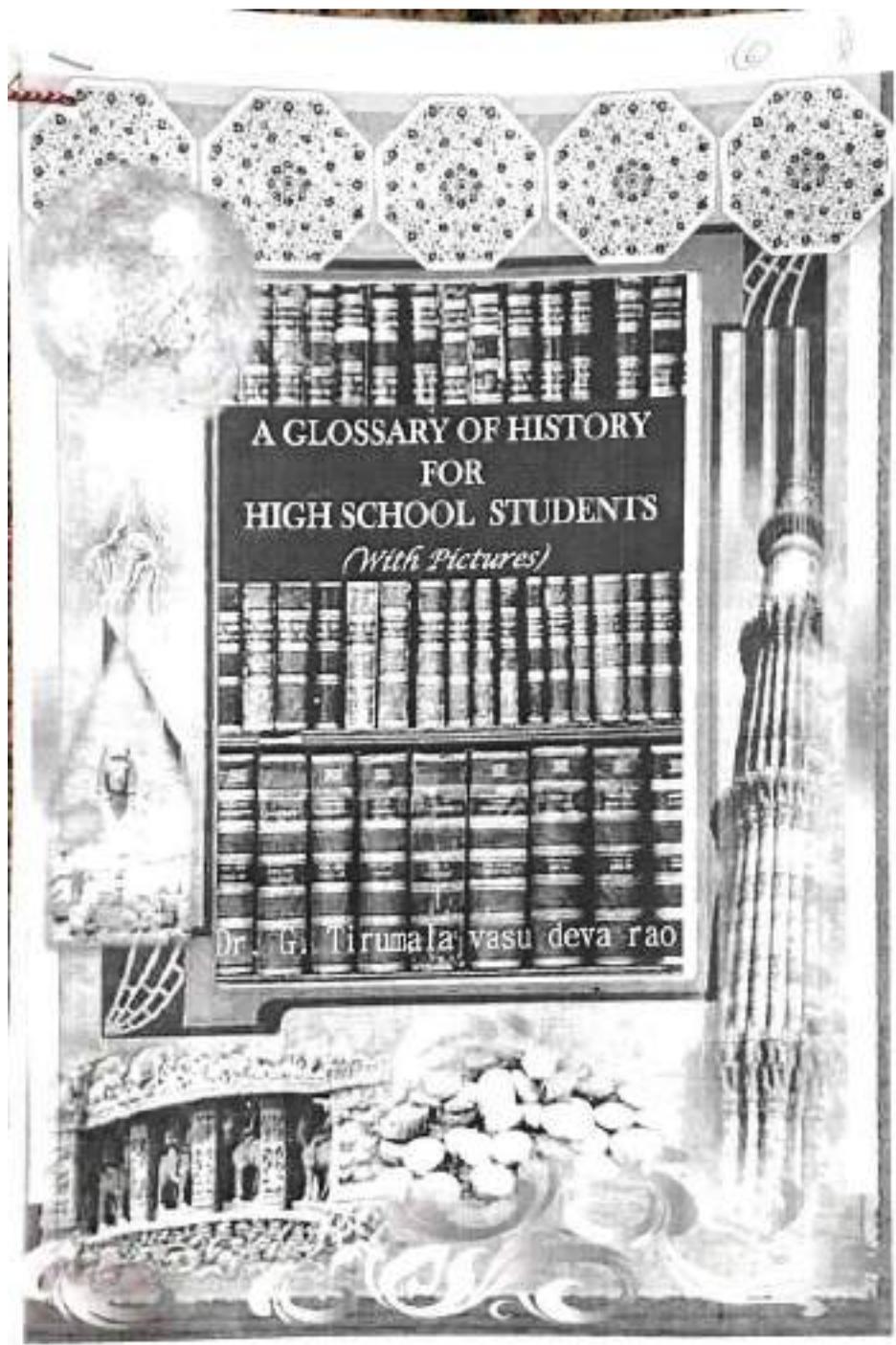
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### ABSTRACT

*Nayantara Sahgal is an acclaimed political novelist in Indian writing in English. The novels of Nayantara Sahgal glean the substance from the realms of Indian political tracts with focus on the Gandhian principle of non-violence. Sahgal tries to show off how the contemporary political world would debase in the wake of fading of Gandhian values. Her novels capture the corruption, nepotism and rank opportunism that are rampantly prevalent in the corridors of the political establishments in the post-independence era in India. Her novels are political in context and connotation evidently. Conflict of diagonally opposing political ideals occupies the centre stage. Much the same as a political prophet, Mrs. Sahgal records her observations and comments boldly and dauntlessly. Pitching the unlike political ideologies against each other is another hallmark of her political fiction. Her novels stand as a testimony to the anguished counteraction of the upright and politically marginalized section of people. Sahgal attempts to show how the modern youth resort to disruptive methods using violence and coercion to attain their politico-religious ideologies. This paper tries to analyze the political realism in Nayantara Sahgal's *Storm in Chandigarh* and *A Situation in New Delhi*.*

**Key words:** Devi, Gandhian, Gyan Singh, Harpal Singh, Ideologies, Michael Calvert, Nehruvian, Non-Violence,



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23.	<b>BIO TECHNOLOGY FOR PROMOSING HEALTH CARE IN MILLENIUM -A REVIEW</b> <i>Dr. S. Shamesh, Dr. G. Srinamma</i>	136-139
24.	<b>DETERMINATION OF FOOD QUALITY BY USING IR SPECTROSCOPIC METHOD</b> <i>D. Ganesh, K. Narasim Rao, B. Nagendra</i>	140-144
25.	<b>MATHEMATICAL APPLICATION IN MATERIALS SCIENCE -A REVIEW</b> <i>Dr. Dharmasree Reddy, V.K. Damodhar and B. Roshma</i>	145-149
26.	<b>SAVE ENVIRONMENT FOR BETTER FUTURE</b> <i>Dr. G. Suresh and Dr. G. Tirumala Veni Devi Rao</i>	150-152
27.	<b>GREEN CORROSION INHIBITORS, PAST, PRESENT AND FUTURE</b> <i>G. Chandra Sekhar, C. Nagaswara Reddy, V. Prabhakar Rao, A. Ramesh Babu &amp; Kaveti Sudhakar</i>	153-163
28.	<b>SIDDAVATAM FOREST OF YSR KADAPA DIST. A.P., - AS A TREASURE OF MEDICINAL PLANTS</b> <i>Venkata Ram Reddy Konda, Souvenkatesh Karim, Prayaga Murthy Pragada</i>	164-168
29.	<b>EFFECT OF ENDOSCOPE ON THE PERISTALTIC TRANSPORT OF A COUPLE STRESS FLUID WITH HEAT TRANSFER: APPLICATION TO BIOMEDICINE</b> <i>K. Shaima &amp; F. Chandrayada</i>	169-172
30.	<b>ELECTROCHROMIC PROPERTIES OF NANOCRYSTALLINE LASER ABLATED WO<sub>3</sub> THIN FILMS</b> <i>A.S. Swapna Smita, O.M. Hussain</i>	173-181
31.	<b>BIOETHICS AND GLOBAL CLIMATE CHANGE</b> <i>P.V. Krishna Reddy, P. Nagendra and J. Siva Kumar</i>	182-187

## SAVE ENVIRONMENT FOR BETTER FUTURE

G. Swathi<sup>1</sup> and G. Tirumala Vasu Deva Rao<sup>2</sup>

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### ABSTRACT

"Save water", "save environment", there are many slogans, quotes, advertisement for saving environment. Environmental pollution is one of the key problems faced in our modern world to ruin the ecosystem and biodiversity. We take so many things for free granted from Nature. The clean air, clean water, beautiful landscapes, breathtaking views, and the list goes on where we take all these from nature without hesitating. We take so much from nature, but in return we give Pollution. We are taking every possible thing from nature but leaving nothing for future generation. Save environment save future generation from sufferings. Its time to wake-up now, our environment is too polluted and its increasing day by day, if we don't take actions to stop environmental pollution chances are very high it will pollute our environment that our future generation could hardly survive. Hence this is a need of hour to act now and take remedial measures.

**Keywords:** Save Environment, clean air, sufferings.

### INTRODUCTION

Since 1900, world economy has expanded many folds at great environmental costs. Most countries are depleting their ecological damage by dumping their used products. Nature was eroding away by cutting of forests, dumping chemical components to air and water. Global warming, acid rain and the depletion of ozone layers are the red flags showing us that environment was damaged to a large extent. So the need of the hour is to make "development without destruction" the goal of all developmental activities with sustainable development should be introduced through platforms of seminars, conferences and symposium. There is an urgent need to implement at political level and since the environment has no definite boundaries, no one nation can resolve it. So action at international level should be taken which is commonly agreed and followed by all countries. Science and technology of humans is a boon to solve all the problems of nature without causing much hazards. But the issue is urgent and should take innovative steps to control pollution. We should go for policies which are helpful in maintaining environment healthy so that we can benefit the present generation and present it to our future generations. Water pollution is becoming alarming due to which pesticides, fertilizers and sludges of industries are directly released into water. Even wastewater treatment plants run by dangerous chemicals can be replaced by solar aquatics that use solar energy and biological processes to break down toxic wastes. One more threat to our environment is due to automobile pollution, which is again due to alarming increase of automobiles on Indian roads owing to our luxurious lifestyle. A remedy here can be through a shift in movement of personal vehicles and introduction of LSS (Limited Stop Service). In addition, use of aged vehicles should be stopped and more funds should be provided for vehicle technology and afforestation programmes can also be a remedy. With industrial revolution, the contribution of industries towards environmental pollution has also increased. So to curb this, government should provide some soft-loan schemes to industries where activities related to energy conservation, exploitation of renewable sources and control of air and water pollution is taken care of. Installation of antipollution techniques like heating residues to make them less harmful, recycling residues as market products, reducing the discharge of residues should be made must for industries. And funding should be provided for environmental management techniques like

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## లోపల...

- |  |       |  |       |
|--|-------|--|-------|
| ○ వణి...కి తోడల్...సంపాదకీయం                       | ...4  | ○ నేపథ్యం...? (రమణి) తాంబూళ్ళ                    | ...22 |
| ○ మాతృస్వామ్యం మంచిత...సాక్షి అంశాన్ని విస్తరిస్తే | ...5  | ○ కొత్తపుస్తకాల్లోయే...                          | ...23 |
| ○ యెడల్ రొయ్య (రమణి) బండ్ల సుఖసాయం                 | ...9  | ○ అంశాను సమకాలీన రచనలు పన్ను రచనలతో              | ...24 |
| ○ కవుల పాద (రమణి) తంజా అప్పారావు                   | ...9  | ○ మాతృ గానం (రమణి) నిరం                          | ...25 |
| ○ నవల అనుభవం (సూర్య) కె.కృష్ణారావు                 | ...10 | ○ అపీ వారి సైబరీయా (విజయలక్ష్మి) గారి రంగారాం    | ...26 |
| ○ రా.వేణుం (రమణి) సర్వశక్తి                        | ...12 | ○ భూభం గారి అన్న 'కావ్యం' (విజయలక్ష్మి) ముద్రితం | ...28 |
| ○ అక్షరాశిత్వ (రమణి) మంచిత కృతావళి                 | ...13 | ○ ముద్రితం జాతీయీకరణ (విజయలక్ష్మి) ఎం.కృష్ణారావు | ...30 |
| ○ గీతానం (రమణి) పద్మ కృష్ణారావు                    | ...16 | ○ విజయలక్ష్మి బోధన (విజయలక్ష్మి) అంశాను          | ...33 |
| ○ ఎవరం వ్యవహారం (సూర్య) విజయలక్ష్మి                | ...17 | ○ కాలానుభవం...సంపాదకీయం (ప్రసం-విజయలక్ష్మి)      | ...35 |
| ○ అంశాను (సూర్య) కృష్ణారావు                        | ...18 | ○ అప్పారావు మంచిత... (రమణి) అదోమీ అక్షరాశి       | ...37 |
| ○ బుద్ధిమం-అక్షరాశి (పద్మ) కృష్ణారావు              | ...19 | ○ ఉపాధి కరణ (శీమల) మూల                           | ...38 |

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## UTILIZATION OF RESOURCES BY THE STUDENTS OF NIET CENTRES IN SOUTH INDIA: A STUDY

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Lecturer in Library Science  
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Nagari, Chittoor, A.P.

### Abstract

This paper is an outcome of the research study conducted by the author on the utilization of resources in resource centres / libraries of National Institute of Fashion Technology Centres in South India. The data was collected through questionnaire used from 10 centres and analyzed with the help of SPSS for appropriate statistical analysis. The study suggests that to conduct surveys regularly to know the students demands time to time.

**Keywords:** National Institute of Fashion Technology, Resource Centre, Bengaluru, Chennai, Hyderabad, Kannur.

### Introduction

Resource Centres / libraries of National Institute of Fashion Technology (NIET) is the first Fashion Information System in India (FISI) serving the fashion professionals would be professionals and fashion educators in India. Its integrated collection of print, digital, visual, resources and creative resources is the only systematically documented source of information available in India for the study of international and contemporary Indian fashion. All the centres have good collection of resource centres in their respective centres.

Fashion technology students use various approaches to satisfy their information needs. Today, ICT has a greater impact on access to information of students of fashion

### Review of Literature

Sanjeet Kumar and Mishra (1993) examined the use of National Institute of Fashion Technology Library. The authors conducted a survey to ascertain the suitability of working hours, frequency of library use, most frequently used services and helpfulness of the library staff. The study revealed that the library hours were found to be convenient to users. Borrowing books was the main reason to visit the library followed by use of reference material and periodicals. Lending service was most frequently used followed by photocopy service. Majority of the users were satisfied with the library services.

Singh, et al., (2008) made a survey on 'Use of internet based e-resources at Manipal University'. A structured questionnaire was adopted for the survey. Most of the respondents visited library to borrow / return reading materials. Major difficulties in accessing electronic journals were irregular power supply, slow speed of internet connectivity and lack of required full-text journals.

Transition of Academic Libraries  
between  
Physical and Digital Contexts

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## READERS OF LIBRARY HAVE LOST THEIR HEARTS FROM READING HABIT

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Library says "I am great with people. There are wide ranging opportunities in it store for you". Library walks and leads us to walk in multifarious ways. It is the quality and objective of a library. People themselves have to know the fact and act or behave or proceed accordingly. Once there was an ideal habit of reading among all the people irrespective of plenty or paucity and male or female. It is a concrete fact to discernible by every one may accept it. It has been proved in many instances that even people of paucity and female at home also have been proving themselves that they are exquisite rather than the knowledge men and adepts. Undoubtedly, library is a proctor to reading habit of books. Unfortunately, the habit of reading books has been vanishing among all due to various reasons. Moreover, some readers of books also not preserving their knowledge acquired into practice. It is plight to present here.

*"Anabhyasato slashtiram visham - ajyane abhyasam visham  
Dardharyo visham gosti - arudhurya dharasce visham."*

So says our scriptures that was the truth to be accepted by ancient and modern people. The purport of this shloka is "If you don't read books, the books become venom --- when you have food at the indigestion state that food also become venom or poison. --- A person may feel that a discourse is poison. --- In the presence of an old man a pretty young lady also becomes venom. So libraries having valuable books without readers it also becomes poison. So is the present state of libraries everywhere or anywhere.

Really, people can not make a career out of hanging out with people, but with connecting, chatting, networking and just having fun. There is no quality for learning or mobile watching. We were have library friends and were usually chat chat with friends on various issues like study books, sports, literature, culture, reviews etc. But, there is no such culture among the modern people. Everyone has their own mobile phone and they continue their friendship and chat chat with that a single friend. Every one must know that library is one and the most direct way of reaching people in knowledge. Library always entrepreneurs primary schools, colleges and universities. Any teacher has an experience of library at any stage of his career.

- Library has a long history in Education
- In Libraries, learning is continuous
- It is an adept beyond the school Room
- It gives trust on Independent thinking
- It inculcates an art of teaching
- It develops unleashing creativity
- Public library is not only people's university but a private house of Men
- Library is teacher's the best partner in education and learning



## **UG TEXT BOOK ON ANCIENT INDIAN HISTORY & CULTURE**

**Dr. G. Tirumala vasu deva rao,**  
Assistant Professor,  
Department of History,  
Government Degree College,  
Nagari, A.P., India.

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Civilization describes a complex way of life that came about as people began to develop networks of urban settlements. The earliest civilisations developed between 4000 and 3000 BCE, when the rise of agriculture and trade allowed people to have surplus food and economic stability. The people have lots of leisure time, which they started recording their history. Ancient history is the aggregate of past events from the beginning of writing and recorded human history and extending as far as post-classical history. The span of recorded history is roughly 5,000 years, beginning with the Sumerian cuneiform script, with the oldest coherent texts from about 2600 BC. The 6th Century B.C. was a period of great tumult in India. The History of India begins with the Indus Valley Civilization and the coming of the Aryans. These two phases are generally described as the pre-Vedic and Vedic periods. The earliest literary source that sheds light on India's past is the Rig Veda. It is difficult to date this work with any accuracy on the basis of tradition and ambiguous astronomical information contained in the hymns. It is most likely that Rig Veda was composed between 1,500 B.C. and 1,000 B.C. In the fifth century, large parts of India were united under Ashoka. The kingdom of Magadha, one of the 16 great Janapadas had become paramount over other kingdoms of the Ganges Valley. This period also saw the emergence of various heterodox sects in India. This was the time when Buddhism and Jainism emerged as popular protestant movements to pose a serious challenge to Brahmanic orthodoxy.

**PARLIAMENTARY DEMOCRACY IN INDIA:**  
**Problems and Prospects**

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27	Modernizing while Retaining the Essence of Political Parties	Prof. G. T. Ranachandraspph	96
28	The Significance of International Law on Counter-Terrorism	H.M. Sumanth & Dr. Jyoti/Vishwanath	102
29	Role of Politics in Development	R. Shobha	105
30	One Nation, One Election	Dr. D. Sreenivasulu & Dr. K. Chitti Kalavathi	107
31	Impact of Women Political Empowerment through Self Help Groups in India	Sumangala R.K.	113
32	Significance of Sessions in Indian Parliamentary Systems	Prof. K.R. Vaerasha	118
33	Decline of Legislature	Dr. Veerayalak L.	120
34	Consequences of Urbanization in India: A Study	Vishwanath Acharya	126
35	Media and Politics in the Present Context	Ananthakumar D.R. & Prof. Vijayendra.H.N.	130
36	A study on Political Participation of Women in India	Asha K.R.	134
37	Liberal and Socialistic Ideas of Jayaprakash Narayan	Savita chakraborty	138
38	The Role of Speaker: Partisan or Neutral in Deciding on Defections?	Latha. K.V.	143
39	Animal Farm: A Political Satire	Manohar K.S.	148
40	Role of the President in Indian Democracy	Basavaraju	151
41	Comparison between State and Private Universities in Improving Employability – A Case Study Analysis	Dr. Manisha N.	157
42	Economic development issues for Rural Empowerment through SHGs, NGOs and PRIs	Roopa T.P.	163
43	Jammu & Kashmir & the Politics of Article 370	Chandrasekharan G & Shivalingaiah T. L.	171
44	Participation and Representation of Women in Indian Politics	Divakara. K.	175
45	Determinants of Rural Non-Farm Employment Activities – An Analysis	Dhanujaya M.B.	178
46	Critics of the Parliamentary Democracy in India	Dr. Mahaling K.	182
47	Local Governance in India and Excluded Sections: Decentralisation and Political Dimensions	V. Rama Krishna & Dr. Udagati Venkatesha	189
48	Decentralization and Federalism in India: An Overview of Rural Governance	Dr. Venkatesh G.	195
49	Language and Politics at contemporary Scenario	L. Krishnamurthy	201
50	A Study on Impact of Social Media on India and World Politics	Prashada G, Hemalatha J & Rangaswamy.M.R.	203
51	Urbanisation in India: Facts, Issues and Challenges	Dr. Ramesh Salian & Dr. Thippeswamy. G.	209

# ONE NATION, ONE ELECTION

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## Introduction

Since the past few years it is observed that election take place frequently in some states of India. So the state machinery and Election Commission of India engages its resources, man power to conduct assembly elections in those states. Now the NDA government is thinking to go for practice of "one nation one election". Let's read this article and know about merits and demerits of the one nation one election. India is called the largest democratic country of the world because china is the communist country despite most populous country. The general elections for the Lok Sabha and state assemblies are held at the gap of five years. But it is observed that election is a whole year process in the India. Government spends a lot money, time and energy on the conduct of different elections. That is the reason that government of India is thinking about "One Nation One Election" system in India.

This concept is increasingly growing popular within India as many political leaders have put forth their views over its application within India which includes Narendra Modi (Prime Minister of India), former President of India Pranab Mukherjee and also Ram Nath Kovind (President of India). The latest pitch for a common electoral roll has been raised by the Law Commission of India which seems eager in implementing the policy and voiced the concerns with the Election Commission of India. A National Seminar was held in Mumbai in January 2018 by Rashtriya Swayamsevak Sangh-backed Rambhau Mhaogi Prabodhini to echo Modi's call of 'One Nation One Election'.

India witnesses about 5-7 State Assembly Elections at an average every year. Elections in India for the Lok Sabha, the State Assemblies and the Panchayats are held every 5 years. Elections in India are conducted and regulated by the Election Commission of India whose head is a Chief Election Commissioner. A Chief Election Commissioner is elected for a term of 6 years and is appointed by the President of India.

The government if decides to complete its full term till May 2019 then there are three phrases that can lead to conduction of elections for more than half of the states simultaneously.

The government if decides to complete its full term till May 2019 then there are three phrases that can lead to conduction of elections for more than half of the states simultaneously.

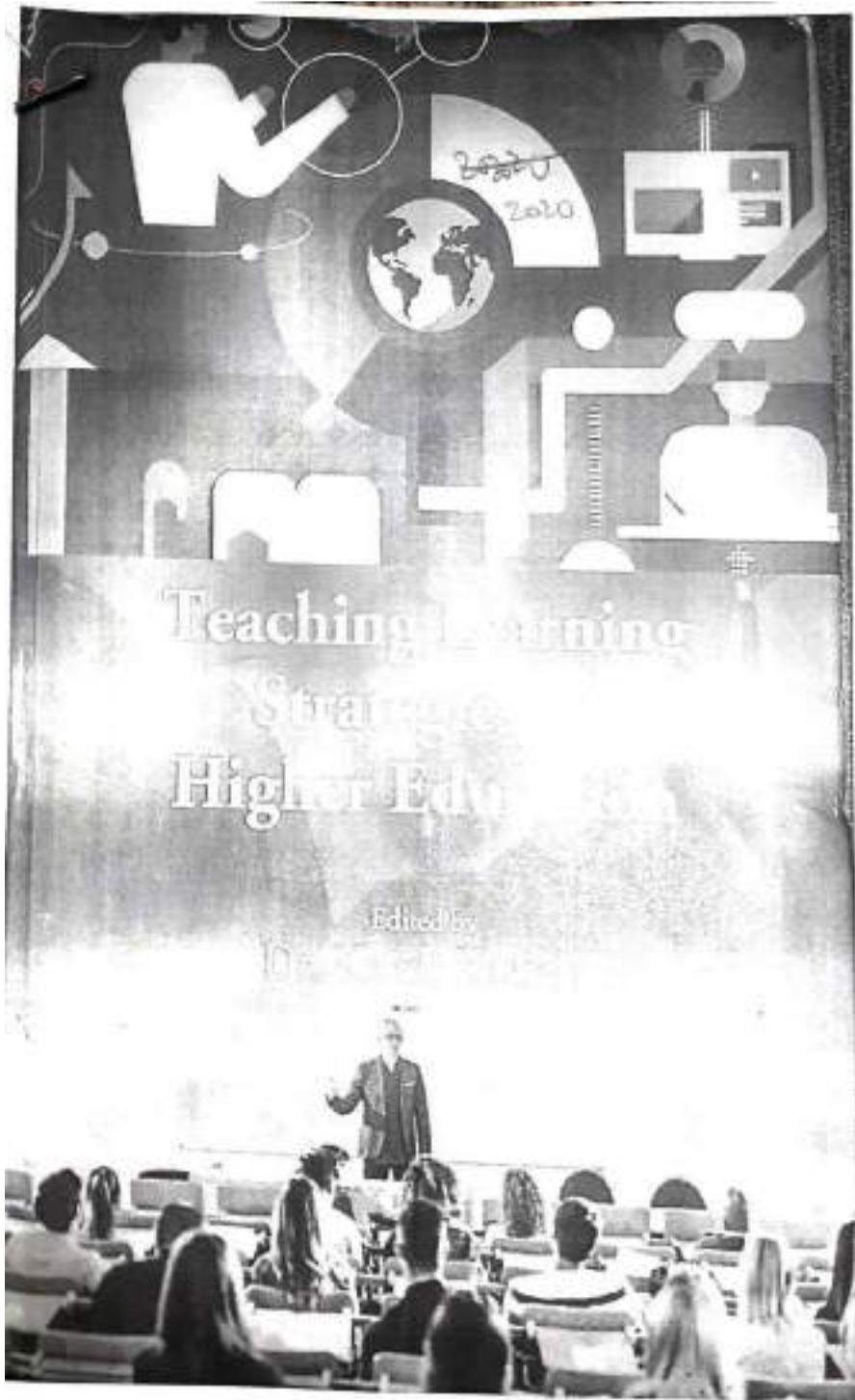
Dissolve the state legislatures of four states (Mizoram, Madhya Pradesh, Chhatisgarh and Rajasthan) by imposing President's Rule and extending the period for 6 months so that the date for elections may fall near May 2019.

Five states (Arunachal Pradesh, Odisha, Telangana, Andhra Pradesh and Sikkim) have due date for elections in April 2019.

If elections are pulled back for about 6 to 8 months by dissolving the state legislatures of four states (Maharashtra, Haryana, Jharkhand, Delhi), then the election dates of these states shall coincide with the Lok Sabha elections in May 2019.

## History

India got its independence from the British rule on 15 August 1947. It took around 2 years for India to prepare the longest written constitution of the world that will govern all the aspects of the country. On 26 January 1950, India became republic as the Constitution came into force on this date. To run the country, a representative body was must that would represent the will of the people. To form this representative body, general elections were held for the first time in India in the year 1952. India being run by a three-tier government, the elections were held for both the Lok Sabha and the State Assemblies of the respective states simultaneously.



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Astute Study ..... 397  
*Dr. C.S. Subraman Reddy, Dr. G. Gangalah*
43. Preparation of Curriculum: A Futuristic Perspective ..... 403  
*Dr. B. Prathima, Dr. M. Trivartul Rao*
44. Influence of Imagination and Culture on Curriculum Development ..... 413  
*Gilase George K*
45. A Critical Reflection of Indian Higher Education in the  
Context of Infrastructure ..... 419  
*Umme Salma*
46. Student Centric Guidance and Counseling in Higher Education ..... 427  
*Dr. Prashantbabuvaran Y.M.*
47. Integrating Technology in Classroom Studies ..... 433  
*Cecilia Sai Kumari*
48. 21st Century Skills: Life Line for Student in the Modern Digital  
Era of Education-Role of a Teacher ..... 437  
*D. S. L. Arjuna*
49. Digitalization, Modernity and Inclusiveness; the Case of Special  
Needs Students in the Smart Class Rooms: A Study at the University  
of Hyderabad ..... 445  
*Aysha Farhana*
50. A Comparative Study on Achievement Motivation and GRIT  
among Government and Private School Children ..... 455  
*Dr. Eswari Radhawan*
51. Utilizing technology (Digital Classes) in the class room of  
Government schools in Telangana state ..... 463  
*Shahid Asif Ali*
52. Higher Education in India: Emerging Challenges Teaching Learning  
Strategies With Respect To Student Centric Approaches ..... 467  
*Kalpana Terragokula*

## Chapter - 42

# The Foundation of Higher Education is Mother Tongue an Astute Study

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*Dr. C.S. Sukumar Reddy, Dr. G Gangaluh*

### Abstract

*The early acquisition of education is delayed when the parent intends that it is entirely the responsibility of the teacher to initiate the child in acquiring education. In fact, the inspiration to get education comes more easily from the parents first. At present, the parents of any place are all most some how educated. They are able to make their children to learn primary level of education. The informal atmosphere at home can make children understand better to learning at school. Moreover, the amiable and understanding parents can motivate children better in learning with pleasure. Teachers have also an equally important role to play in inculcating love of learning education. Particularly, parents and teachers make their children to perceive the education is a life oriented skill. Teacher should try to utilize the early start given by the parents.*

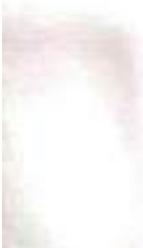
### Introduction

Language shows us the prosperity of human being. Many people of us notice that many parents these days tend to speak to their children in English when in public. Whether they are fluent in that language or not, most end up speaking in butler English even. Its very strange that why they do like? Generally, many of them in a tendency that and embarrassing of communicating with their children in their mother tongue. There is nothing wrong with speaking another language. No doubt, everyone should be bilingual, or trilingual, or better yet... multilingual. Everyone feel proud themselves knowing more than two languages. But, it is an offence that the lack of importance we give our mother tongue. Whatever language it may be. When we honour our mother tongue then only we will be honorable. This must be perceived by everyone about their language. It's not like that



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## INTRADECTION

### **Sc students education in India**

The Scheduled Castes (SCs) and Scheduled Tribes (STs) are officially designated groups of people in India. The terms are recognized in the Constitution of India and the groups are designated in one or other of the categories. For much of the period of British rule in the Indian subcontinent, they were known as the Depressed Classes.

Scheduled castes are those castes/races in the country that suffer from extreme social, educational and economic backwardness arising out of age-old practice of untouchability and certain others on account of lack of infrastructure facilities and geographical isolation, and who need special consideration for safeguarding their interests and for their accelerated socio-economic development. These communities were notified as Scheduled Castes as per provisions contained in Clause 1 of Article 341 of the Constitution.