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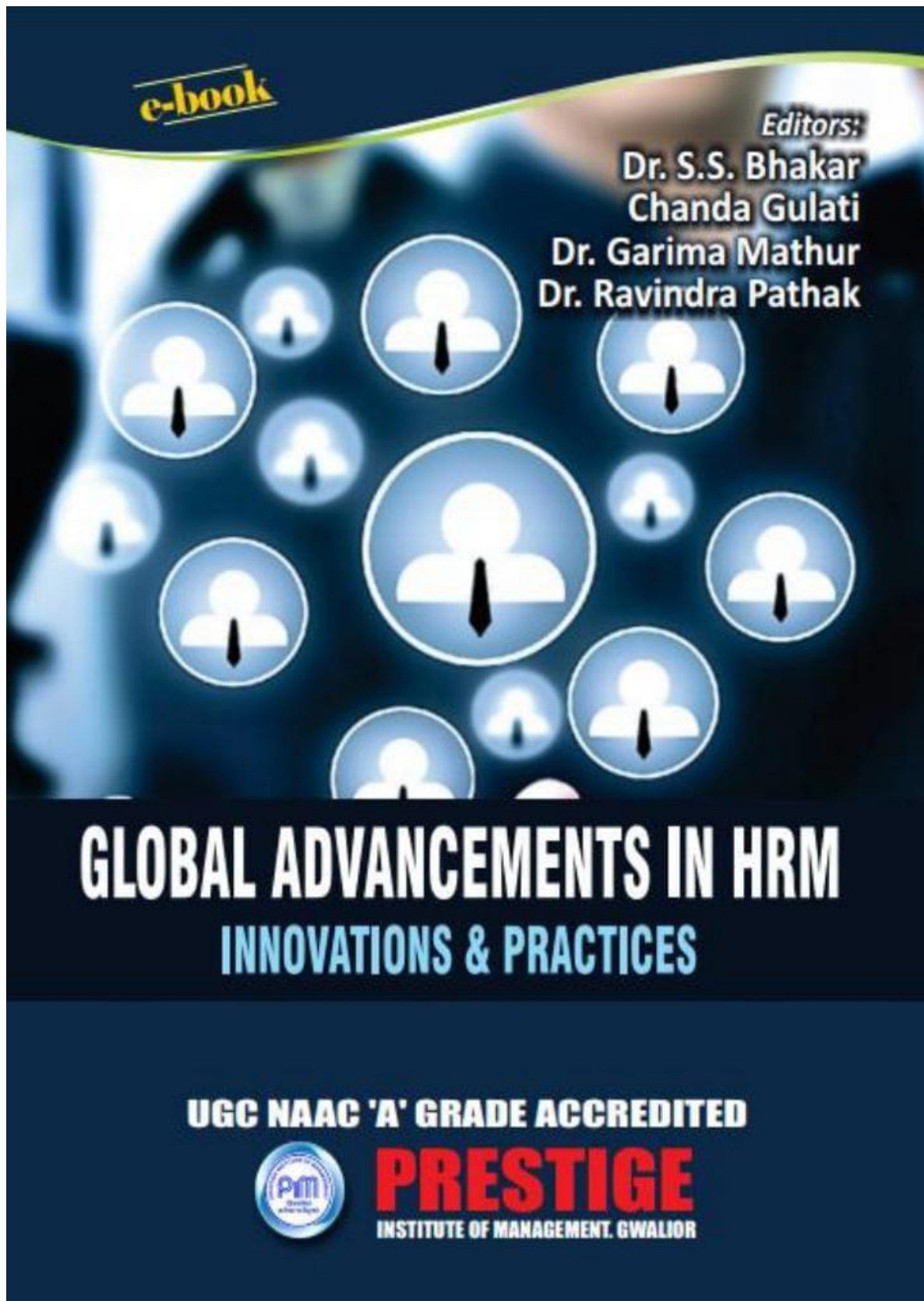


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2017-18

M. Vanishree - Global Advancement In HRM - Innovation and Practices



M. Vanishree - Global Advancement In HRM - Innovation and Practices

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M. Vanishree - Global Advancement In HRM - Innovation and Practices

1

Gender Differences in Emotional Intelligence Among Employees of Information Technology Sector at Chennai

M Vanishree

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ABSTRACT

Emotional intelligence is termed as the ability to understand one's own and others feelings and to respond effectively by balancing one's emotions in various life situations. It is materializing as a most vital personal skill to be successful at workplace. The present study focuses on the differences between female and male employees of information technology sector at Chennai. It was hypothesized that female employees would have high emotional intelligence than the male employees. To test the hypothesis the "Work profile questionnaire on emotional intelligence test" was used as an instrument to collect data from the employees. One hundred employees were selected randomly for assessment of gender differences in emotional intelligence. Appropriate statistical tools were used to examine the collected data.

Keywords: Emotional intelligence, gender, WPQEI

INTRODUCTION

Gender has been a significant variable in measuring the differences in psychological aspects such as abilities, lifestyle behaviors, personality and the reaction towards stressful situation. Furthermore, it is also one of the variables that highly influence in terms of emotional intelligence. Studies have proven that the variable gender has differentially influenced emotional intelligence. There is a strong stereotype that there are gender differences in emotional responding. Most of them believe that women are more emotional than men. More over individuals from a various cultural background hold the same belief of women are more emotional than men. Women are emotionally responsive than man is a general stereotype and once if it is removed gender differences in emotional intelligence tend to disappear.

OBJECTIVE OF THE STUDY

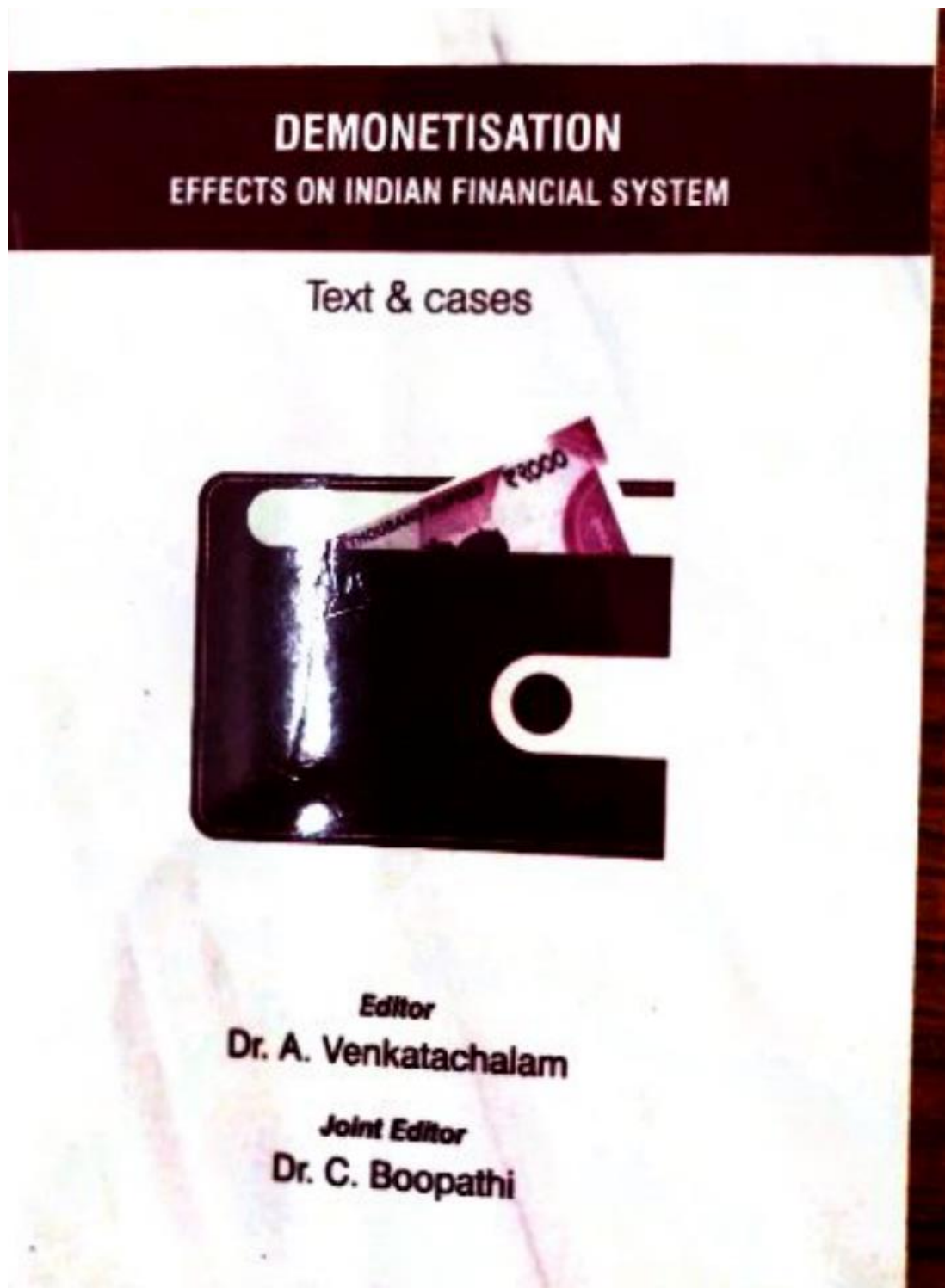
The purpose of the study is to examine the gender differences in seven competencies of emotional intelligence namely self- awareness, innovation, intuitive, empathy, motivation, social skills and emotions.

REVIEW OF LITERATURE

Gender and innovation

Hanson (2005) in his research found that men and women adopt different approaches when they innovate. Women conduct innovations of those products or services that meet the local needs to achieve social ends. According to Fagenson

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Contents

1.	Demonetization - Short Term and Medium Term Impacts	1
	<i>Vijayaraj and Dr. S. Sudalai Muthu</i>	
2.	Effects on Online Transactions and Alternative Mode of Payment	7
	<i>Umadevi. J. Aishwarya.R and Shamile.K</i>	
3.	Impact on Taxes	13
	<i>Prameetha. R, Swetha.R and Haazrani. I</i>	
4.	Influential Effect Of Demonetisation On Investors' Behaviour (With Special Reference To Derivative Market of India)	17
	<i>M Vanishree and Sruthi Sivakumar</i>	
5.	Demonetization: Paved Way for Digital Payment System	25
	<i>D. Divya</i>	
6.	Demonetization's Impact on Indian Retail Sector	31
	<i>J. Kalaisigamani and Dr. G. Hezekiah Raja</i>	
7.	Security Issues in E-Banking Services: An Overview	34
	<i>S.Vijaya Iswariya Lakshmi</i>	
8.	A Study on Customer Perception towards Internet Banking with Special Reference to Sivakasi Town	39
	<i>T. Sugana and Dr.S.Sekar Subramanian</i>	
9.	Impact of Demonetization on Indian Economy: A Survey	46
	<i>G.Meenalogini and Dr. A. Ramesh</i>	
10.	Effects on Retail Sector	52
	<i>Saranya.R, Harini.M and Sruthi.K</i>	
11.	Effects of Demonetisation on Various Economic Entities	56
	<i>Dr.S.Tajul Aarifeen</i>	
12.	Short Term and Medium Term Impact on the Economy	59
	<i>S. Shobana, M. Yamuna Rani and S. Sudha</i>	
13.	Impact on Stock Market	63
	<i>S.Priyanka, T.Madhubala and S.Suganya</i>	
14.	Demonetisation: Impact on the Economy	69
	<i>Dr. S. Chandrasekaran and P. Vagueswaran</i>	
..	Impact of Demonetization On alternative	

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अंतिम तीन दशक के हिंदी नाटक



संपादक

डॉ. हर्षलता शाह

डॉ. सरोज सिंह

**Dr. V. Geeta Malini -Antim Tin DashakoKe Hindi
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विष्णु प्रभाकर कृत नाटक 'जज का फैसला' में मानवीय संवेदना

-डॉ. वी. गीता मालिनी

हिन्दी साहित्य में विष्णु प्रभाकर जी का अपना एक अलग विशिष्ट स्थान है। वे प्रसिद्धि कहानीकार, परख्यात उपन्यासकार एवं रंगमंचीय नाटककार हैं। नाटक साहित्य में इनका योगदान उल्लेखनीय है। उन्होंने हिन्दी नाटक को रंगमंच, रेडियो और टेलीविजन पर लोकप्रिय बनाया है। सामाजिक आदर्श और परिस्थितिगत यथार्थ का पूरे अधिकार के साथ निर्वाह करने में विष्णु जी कुशल हैं। चरित्र-चित्रण की सहजता, समस्याओं के प्रति जागरूकता और सीधी-संगत भाषा व उसकी अभिव्यक्ति उनके नाटकों की विशेषता है। इन्होंने ऐतिहासिक, सामाजिक, राजनैतिक सभी प्रकार के कथानकों पर नाटक लिखे हैं लेकिन मनोवैज्ञानिक नाटकों की रचना करने में इनकी विशेष रुचि रही है। इन्होंने अपनी रचनाओं के माध्यम से मनुष्य के ऊपरी कृत्रिम आवरण को हटाकर उसके सही चरित्र को प्रस्तुत करने का भरसक प्रयास किया है। मानवीय संवेदना का विविधतामूलक रूप विष्णु जी के नाटकों के पति रूपी पुरुष पात्रों में भी दृष्टिगत होता है।

विष्णु प्रभाकर कृत नाटक 'जज का फैसला' नाटक में मानवीय संवेदना एवं मानवीय फैसले का यथार्थ चित्रण हुआ है। प्रेम की पवित्र भावना को मनोवैज्ञानिक रूप से प्रस्तुत किया गया है। पति-पत्नी के बीच के अटूट प्रेम और विश्वास के अतिरिक्त प्रेम में समर्पण और पागलपन से युक्त जटिल मानव-चरित्र को उद्घाटित किया है। नाटक में रेल के अचानक रुकने से सवार यात्री तरह-तरह की संभावनाओं की चर्चा करते हैं। लाइन में कुछ शराबी होने के कारण समय बिताने के लिए यात्री रेल दुर्घटना की बात करते हैं। यात्रियों में इंजीनियर पिछले वर्ष हुए एक भयंकर रेल दुर्घटना की कल्पना मात्र से डर जाते हैं। तभी जज साहब भी उसी घटना से संबंध रखने वाले एक अजीबो-गरीब मामले के फैसले सुनाने की बात करते हैं। वे कहते हैं कि कैसे एक नवविवाहित पति-पत्नी प्रकाश और विमला उसी दुर्घटना में खुशकिस्मती से बच तो जाते हैं परंतु उनकी बदकिस्मती थी कि उनके नए जीवन की उमंगें खिलने से पूर्व ही मुरझा गई। नवविवाहित सुंदर पत्नी की दुर्घटना के

Dr. Hema Krishnan - Antim Tin DashakoKe Hindi NatakonKeVividhParidrushya

डॉ. शंकर शेष कृत 'रत्नगर्भा' नाटक में मूल्य अस्मिता की खोज

203
- डॉ. हेमा कृष्णन

"किसी भी समाज में मूल्यों का निर्माण परंपराओं से होता है। मूल्य स्वाभाविक रूप से परिवर्तन-विरोधी होते हैं। मूल्य एक प्रकार की सांस्कृतिक स्थापना कहे जा सकते हैं। ये परंपरा के ही भाग हैं जो विकास का प्रक्रिया को समझते हैं। कुछ महत्वपूर्ण मूल्य अनजाने में ही प्राप्त हो जाते हैं जिनकी जड़े गहरी होती हैं। यह कहा जा सकता है कि मूल्य समाज में वास्तविक प्रभाव खोजने के सांस्कृतिक माध्यम हैं।" (W. Goldschmidt: understanding human society, Pg-80)

मूल्य समाजशास्त्र का महत्वपूर्ण शब्द है। यह उन वस्तुओं के लिए प्रयुक्त होता है, जिन्हें हम चाहते हैं, या जिनका हम महत्व समझते हैं। मूल्य उन विचारों और क्रियाओं पर आधारित होते हैं, जो समूह की आवश्यकताओं को पूरा करते हैं, या जो कि हमारे जीवन के व्यवहार में इतने अधिक घुल-मिल गये हैं कि हमारी आदतों में शामिल हो गए हैं। वे संस्कृति के अन्य तत्वों के साथ इतने अधिक मिल गए हैं कि यदि इनमें से एक भी कहीं परिवर्तन किया जाए, तो सारी संस्कृति को खतरा उत्पन्न हो जाएगा। इस प्रकार सामाजिक मूल्यों और समाज का बड़ा महत्वपूर्ण संबंध है।

साहित्य की अनेक विधाओं के बीच नाट्य-कला की रसनीयता का संपूर्ण वितान जीवन-मूल्यों पर आधृत है। अपने व्यापक रचना-फलक पर नाट्य-लेखक मानवीय अनुभवों के कार्य-व्यापारों को पेश करता है, जिस कारण इसकी चेतना मर्म तक और हृदयग्राही बन जाती है। मूल्यों का अंकन एवं उनका प्रतिबिम्बन नाट्य-अस्मिता को लोकधर्मिता से जोड़ता है उनका प्रतिबिम्बन नाट्य-अस्मिता को लोकधर्मिता से जोड़ता है और विविध मानव-मूल्य इसे अपेक्षित क्षितिज प्रदान करते हैं।

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OP / EN019

FROM SEA WASTE TO BIOMATERIAL: NANOSCALE HYDROXYAPATITE FROM ARK CLAM SEA SHELLS

S. Sudhaparimala and R. Usha

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Abstract

Hydroxyapatite (Hap) is a biomineral widely used as a dental and bone implant. Many research studies are carried out in terms of novel routes of synthesis and fabrication to suit its applications. The nature of the precursors, additives processing methods, parameters like pH, temperature influence the crystallinity, size, microstructure of the bioactive mineral. The present work is unique in the use of sea waste namely, ark clam seashells (*Anadara granosa*) as the source of calcium carbonate along with phosphoric acid and ammonia. The method consisted of Wet precipitation at a relatively lower calcinations temperature of 650°C. The structural activity relationship of the assynthesised sample was compared with the Hydroxyapatite synthesized from synthetic calcium carbonate. In both the preparations, the Ca/P ratio was maintained at 1.67/1. The presence of functional groups viz: phosphate, carbonate and hydroxyl groups were identified by FTIR spectra. The presence of hexagonal phase (JCPDS NO: 09-0432) was identified in both the samples. The crystallite size of 24.87nm was observed in the HAp prepared from the shell source in comparison with the crystallite size of 17.38nm for the sample from calcium carbonate source. The presence of spherical morphology with surface composition of Ca, P was identified from Scanning Electron Microscopic images. The anti-fungal and anti-bacterial activity of assynthesised samples were found to be encouraging against *Candida albicans* and *Streptococcus mutans* respectively. The study ultimately provided a simple, cost effective, and energy efficient green method of converting sea waste into a high value biomedical product of nanoscale Hydroxyapatite.

Keywords : biomineral, Hydroxyapatite, seashell, ark clam seashell, antimicrobial activity



SEM image of anadara granosa shell image

**Dr.M.Hima Bindu - International Conference on
development Economics -I**



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Dr.M.Hima Bindu - International Conference on Development Economics -I

A STUDY ON THE ENROLLMENT AND CHALLENGES OF AADHAAR ENABLED SERVICE DELIVERY IN INDIA

Dr. M.Hima Bindu, Assistant Professor, Department of Business Economics,
Ethiraj College for Women (Autonomous), Chennai.

Abstract

Aadhaar has been envisioned as a means for residents to easily and effectively establish their identity, to any agency, anywhere in the country, without having to repeatedly produce identity documentation to agencies. Aadhaar would thus ensure that residents across India – including the poorest and the most marginalized – can access the benefits and services that are meant for them. Aadhaar would thus be critical to the government in achieving its goals of social justice and inclusion. This study aims to review the various research papers which explain the efficiency and usefulness of the project since its implementation. Further the paper analyses the enrollment of the people and challenges of Aadhaar-card in India.

Introduction

Investments in infrastructure boost economic growth and productivity. In the last few decades a new kind of soft infrastructure has emerged, which is based on computers, electronic networks and data storage. It has enabled revolutionary new technologies such as the Internet, mobile telephone networks and high speed voice and data networks to flourish. These technologies have become essential tools of development and growth, contributing to global integration and enhancing the effectiveness, efficiency and transparency of the public and private sector. In India, several applications have been built on this new infrastructure. The railway reservation system for instance, has made the purchase of train tickets a lot more convenient. This soft infrastructure is taken into consideration while building Aadhaar identity platform- a system that can uniquely identify residents of a country with anytime anywhere usage. In the Indian context, such a system helps in bridging critical services for the poor. The core idea of Aadhaar project is the issuance of a Unique Identification number to all residents of India so they can use it for multiple schemes and purposes. This is critical considering large number of people migrate from one part of India to another for education and work - it is estimated that more than 300 million migrant workers have left their villages/cities in search of permanent or seasonal work elsewhere. Hence, it is important for residents to be able to identify themselves anywhere in the country using a common nationally valid identity document, so that they can access various services and schemes that they are entitled to. UIDAI (2014)

Need for the Study

The Unique Identification Number (UID) aims to make our welfare systems more accessible and fair to every citizens of India. For this purpose, the Government of India (GOI) has constituted the Unique Identification Development Authority of India (UIDAI) which will provide every resident, a 12 digit unique identification number that will serve as a universal proof of identity, allowing residents to establish their credentials anywhere in India. This ID will be assigned on the basis of the uniqueness of the resident's biometrics. Hence, the fingerprint and iris-related biometrics of each resident will be captured. This will enable to correctly establish the uniqueness of an individual by linking the UID number to the demographic and biometric information. The authority envisions in issuing a unique identification number (UID) that can be verified and authenticated in a cost-effective manner, and that is robust enough to eliminate duplicate and fake identities. To achieve this, the UIDAI proposes to partner with a variety of agencies and service providers (acting as Registrars, Sub-registrars and Enrolling Agencies) to enroll residents for UID. Thus, UID/Aadhaar number will enable the residents to access services like banking, mobile phone connections and other Government and Non-Government services in due course.

Deepika R - International Conference on Development Economics -I

A STUDY ON ECONOMICS OF EDUCATION WITH REFERENCE TO INDIA

Deepika.R, Assistant Professor , Department of Business Economics , Ethiraj College for Women

Abstract

Economics of education is the study of economic issues related to education. This branch includes role played by public and private sectors, influence of economic system on education and study of difference between ordinary economics and educational economics. In recent years the field of economics of education has grown rapidly which covers the areas that are linked to education.

Introduction

"An investment in knowledge, pays the best interest"-Benjamin Franklin
Economics is a social science which studies the economic activities of an economy. It explains how the scarce resources have to be allocated efficiently among different uses. Economics generally studies what to, how to and for whom to produce goods and service, on the other hand, it is also concerned with the field of Education. Educational economics being a branch of economics, studies the economic issues related to education. This branch is also concerned with some of the economic concepts like human behaviour, demand and supply of educational institutions, spending made on education at different stages, and how education helps in improving the individual's standard of living and economic development of the economy. Economics of Education is the application of Economic principles, concepts, and laws to the process of Education.

Objectives

- A study made on relationship between ordinary economics and economics of education.
- A comparative study on relationship between economic system and education.
- Contribution of Public and Private sector in Indian education system.

Relationship between Ordinary Economics and Economics of Education

Ordinary economics studies various economic activities of the economy. It includes a wide range from a micro level to macro level. It helps us in analysing the concepts like how the people make use of scarce resources, how they make economic decision, and study the topics like wealth, recession, banking, finance and many more.

Economics of Education on the other hand is one of the branches of ordinary economics. The main aim of education system is to satisfy human need of knowledge; most of the needs of man will always create a demand for educational resources. Education is responsible for social and economic development. Without education it will be difficult to achieve growth in a systematic order. As a result a special focus has to be given for education in all the countries of the world. Similarly even in India, education occupies a very prominent role. Education improves the quality, productivity, and efficiency of the individuals who are engaged in different sectors, this automatically improves India's economic growth rate. On the other hand education system in our country faces various problems relating to economics, like gap between demand and supply of educational institutions, shortage of funds, lack of infrastructure etc. So there arises a need for a branch known as "Economics of education" which helps in the systematic study of making selection among different alternatives that would give mankind the maximum satisfaction.

Comparative study on the Relationship between Economic System and Education

Economic system composes of all types of economic activities that take place in the economy. It includes the activities like production, consumption of goods and services and distribution of output. The present economic systems are broadly classified into 3 types, socialistic, capitalistic and mixed economic system. Now let's try to analyse the relation between these economic system and education.

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Dr.D.B.Usharani - International Conference on Development Economics -I

ROLE OF COMMERCIAL BANKS AFTER RECENT MONETARY POLICY IN INDIA

Dr. A. Gunasekaran, Director, UGC- Human Resource Development Centre University of Madras, Chennai
Former Principal, Sir Theagaraya College, Chennai
Dr. D. B. Usha Rani, Associate Professor & Head, Department of Economics,
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Abstract

With the objective to curb black money, corruption and terrorism, the Prime Minister Narendra Modi on the evening of 8th November, 2016 announced unprecedentedly that the hundred and one thousand rupee notes would no longer be legal tender from the midnight of same day. Instead of the old 500 and 1000 rupee notes technologically advanced currency notes of denomination of Rs. 500 and Rs. 2000 would be introduced in the limited numbers by November 10. This step will automatically lead to more savings in both the saving as well as current account of Commercial banks. The banks can utilize the amount to enhance their lending purposes but the question is whether the banks will be able to use this money for short term the long term. This paper elucidates the role which can be played by the commercial banks in changing monetary scenario and also the probable result of it.

Introduction

In January 1946, banknotes of 1000 and 10,000 rupees were withdrawn and new rupee 1000, 5000 and 10,000 rupees were introduced in 1954. This was the first demonetization in Indian economic system. After that the Janata Party Coalition government had demonetized banknotes of 1000, 5000 and 10,000 rupees on January 16th, 1978 as a means of curbing counterfeit money and black money but unfortunately it didn't come out as a successful step as the goals were not achieved. Recently with the announcement by the honourable Finance Minister Shri Narendra Modi of demonetizing the Rs. 500 and Rs. 1000 notes and introducing new currency - Rs. 2000 notes, the government has implemented a drastic and major change in the economy. This step is however, against the recommendation of the Central Board of Direct Taxes given in 2012 where a report says that "demonetization may not be a solution for tackling black money on economy which is largely held in the form of benami properties, bullion and jewellery".

The Demonetization has resulted in reducing 86 percent of the currency in circulation to all those unorganised sectors where demand is backed by cash are badly affected and common people are facing problems. The overall effect of demonetization is debated. However the Central Bank of India in support of this bold move said that India remains a cash based economy and hence the circulation of Fake Indian Currency Notes continues to be a menace. In order to contain the rising incidence of fake notes and black money, the scheme to withdraw these currency notes has been introduced. RBI Governor Urjit Patel defended the move by stating that RBI and Government of India were aware of problems that people are facing every day. So they assured that the period of disruption will be minimal. The RBI also advocated the public to switch to digital payment modes given that there are several operational adequate safeguards, increasing acceptability of this mode of payment by a large number of recipients. Along with the above mentioned objectives, the Government of India has added more i.e. making the economy cashless, according to the Finance Minister cashless economy means less cash in the economy. Digital economy at present is 3 percent and efforts are being taken to take it to 90 percent.

Dr. B. Shyamala- International Conference on Development Economics -I

GREEN ECONOMY AS AN IMPORTANT ASPECT OF ECONOMIC DEVELOPMENT

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Ethiraj College for Women.
S.Ponselvi M.Phil Scholar

“Conservation is a state of harmony between men and land. - Aldo Leopold”

Abstract

A green economy can be seen as an alternative vision for growth and development, which can generate growth and improvement's in people's lives in a way that is consistent with sustainable development. A green economy promotes a triple bottom line: maintaining and promoting economic, environmental and social well-being. The preservation and protection of ecosystems is at the heart of the green economy agenda and green investments also aim at reducing the negative externalities caused by the exploitation of natural capital. If India emphasizes upon the potential of its green economy, not only would it promote a more sustainable and cleaner environment, but the Indian economy would be able to create hundreds and thousands of downstream jobs. India is in a special position to create a low-carbon green economy. The Indian economy and Indian business will have to transform more ecological and even the consumers and employees are becoming more conscious about the environmental issues, which are starting to reflect in their expenditure on goods and recreational activities. This paper deals with the various sectors of Green economy like Renewable energy, Green Buildings, Sustainable Transport, Water Management, Waste Management and Land management and the various government policies and government measures taken to preserve ecological balance and the economic development in India. The paper also explains about Green economy with SWOT analysis.

Green Economy

Over the past few years, India's powerful growth has increased employment opportunities and allowed millions to emerge from poverty. India's remarkable growth record, however, has been clouded by a degrading environment and growing scarcity of natural resources. Mirroring the size and diversity of the economy, environmental risks are wide ranging and are driven by both prosperity and poverty.

Meaning

The green economy is defined as an economy that aims at reducing environmental risks and ecological scarcities, and that aims for sustainable development without degrading the environment. It is closely related with ecological economics, but has a more politically applied focus. A Green Economy can be thought of as an alternative vision for growth and development; one that can generate growth and improvements in people's lives in ways consistent with sustainable development. A Green Economy aims at the three important aspects of the society: sustaining and advancing economy, environmental friendly and social well-being oriented.

Definition

Karl Burkart defines a green economy based on six main sectors. Renewable energy, Green buildings, Sustainable transport, Water management, Waste management, Land management.

Objectives

- To study the various aspects of Green economy.
- To study the impact of Green economy on India.
- To make SWOT analysis on Green economy in India.

Dr.S.Malini - International Conference on Development

Economics -I

AN ANALYSIS ON INDUSTRIAL CLUSTERS IN TAMIL NADU

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Ethiraj College for Women.

R. Selva Kumari, M.Phil Scholar, Post-Graduate & Research Department of Economics,
Ethiraj College for Women.

Abstract

Industrial development is a key factor that propels an economy towards development. In the present times, industrial clusters have become the new mantra for economic development. It can be considered as a major tool of making localized population economically better.

The benefits of industry clustering were identified early by Sir Alfred Marshall. According to Marshall these arise from localization economies; namely the availability of common buyers and suppliers, the formation of specialized and skilled labour pool and the informal transfer of knowledge. Porter (1998) advocated that clusters would lead to high level of productivity and innovation. This paper examines how industrial clusters can bring regional development and clusters can enhance the overall development of a region. It would highlight with reference to Tirupur and Auto Cluster of Tamil Nadu which have brought a change in the economic scenario.

Introduction

Agglomeration and Industrial Clusters

Concentration of units in a given geographical location producing same or similar types of products and facing common opportunities and threats is called a cluster.

The foundation of this concept can be traced back to the work of the Economist Alfred Marshall who described the phenomenon as “the concentration of specialized industries in particular localities”

Porter (2001) defined Clusters as “geographically close groups of interconnected companies and associated institutions in a particular field by common technologies and skills”.

UNIDO defines Clusters as concentration of micro, small and medium enterprises in a given geographical location producing same or a similar type of products or services and these enterprises face similar type of opportunities and threats.

A cluster is known by the name of the product produced by the principal firms and the place they are located in. Across the world clusters have been bringing about transition in economies in developing and transition economies. Some international clusters are Silicon Valley Cluster, Hollywood film industry and banking clusters of United Kingdom.

Objectives of the study

- The study is an attempt to identify how clusters have transformed the local economy.
- It also highlights how agglomeration accelerates growth with reference to Tirupur and Auto cluster of Tamil Nadu.

Factors Promoting Cluster Development

Cluster development is attributable to several factors, including technology transfer, knowledge transfer, development of a skilled work force in related industries, the benefits of agglomeration economies, and social infrastructure. It provides production and marketing costs, facilitates the development of links, cooperation and collaboration among area firms.

Indian Clusters

Clustering has been the age old phenomenon in India. Clusters have been in existence in India for centuries and are known for their products at the national and international levels. India has more than 6400 clusters. These have been typified as industrial, handloom, and handicraft clusters.

Dr. C.Sunita- International Conference on Development Economics -I

ORGANIC FARMING IN INDIA: PRESENT STATUS AND PROSPECTS

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Abstract

The promotion of sustainable agriculture is a need of present day world to overcome the challenges arising from chemical fertiliser based farming. Increasing pesticide residues in food materials, eutrophication of surface and ground-waters and increasing nitrous oxide emissions which are detrimental to the ozone layer of the atmosphere, drew attention towards the harmful effects of modern agriculture and environmentalists pressed hard for a more sustainable agriculture. As India is endowed with various types of naturally available organic form of nutrients in different parts of the country, it will help for organic cultivation of crops substantially. India's total area under organic certification is 4.72 million hectare in 2013-14 and its global rank is 10th. India exports around 135 organic products of which the share of oil crops in total organic export quantity was (26.74%) followed by cotton (24.48%) basmati rice (11.81%) in 2013-14. An attempt is made to analyse the importance of organic farming, principle of organic farming, and export of organically produced products in India. This paper also focuses on prospects of organic farming as an effective way to promote sustainable agriculture in India. A sustainable agricultural sector strategy can contribute to a broader development of agricultural productivity, food security, generation of rural employment and poverty reduction while promoting the conservation of the natural resource base. This new strategy should be adopted with sound infrastructure, governance, private public participation and effective implementation seeking to contribute to poverty reduction, enhance regional integration, accelerate rural development and improve productivity in agriculture.

Introduction

Indian economy is one of the fastest growing economies among the developing countries in the world. Agriculture still contributes significantly to export earnings and is an important source of raw materials as well as demand for many industries. Organic agriculture is a holistic production and enhances agro-ecosystem health, including biodiversity, biological cycles, and soil biological activity. It emphasizes the use of management practices in preference to the use of off-farm inputs, taking into account that regional conditions require locally adapted system. India is endowed with various types of naturally available organic form of nutrients in different parts of the country and it will help organic cultivation of crops substantially. The National Program for Organic Production (NPOP) was implemented by Agricultural and Processed Food Products Export Development Authority (APEDA) in 2001. The standards made by NPOP have been developed under guidelines of international organic production standards such as CODEX and International Federation of Organic Agricultural Movements (IFOAM). The NPOP standards for production and accreditation system have been recognized by European commission and Switzerland as equivalent to their country standards. Similarly, USDA has recognized NPOP conformity assessment procedures of accreditation equivalent to that of US. With this recognition, Indian organic products duly certified by the accredited certification bodies of India are accepted by the importing countries. Europe and North America are the major global markets for organic food products. The demand for organic food products is growing in these regions due to high purchasing power and huge presence of health conscious consumers. The organic food consumption in India is very low as compared to western markets. Organic food market in India is highly unorganized and fragmented, which offers immense growth opportunities for domestic as well as international players. India mainly exports organic processed food products, organic rice, beverages and other cereals and millets to US, Canada, Europe, and South East Asian countries. India is 10th leading country in the world in terms of organic

Dr. Rashmi Subbiah - International Conference on Development Economics -I

A STUDY ON ENVIRONMENTAL EXTERNALITIES IN INDIA

Dr. Rashmi Subbiah, Assistant Professor, Post Graduate & Research Department of Economics, Ethiraj
College for Women, Chennai

M. V. D. Aswathy, M. Phil- Research Scholar, Post Graduate & Research Department of Economics, Ethiraj
College for Women, Chennai

Abstract

The aim of this paper is to provide a non- technical introduction to the concept of environmental externalities, its implications for resource allocation and policy options for internalization with a view to improve social welfare. It also introduces the concept of externalities and explains how externalities cause divergence between social costs and private costs. This is followed by illustrations of different types of negative externalities and how they arise. The paper also reviews briefly some important theoretical contributions made in the theory of negative externalities and policy options for dealing with them. It will also focus on global environmental externalities and finally the paper is concluded by considering policy options for internalizing environmental externalities in the Indian context.

Introduction

Externalities

Externalities arise when certain actions of producers or consumers have unintended external effects on other producers or consumers in a society. Externalities can be classified into two types. They are positive and negative externalities. Positive externality arises when an action by an individual or a group confers benefits to others. Example: a technological spill over is a positive externality and it occurs when a firm's invention not only benefits the firm but also enters in to society's pool of technological knowledge and benefits the society as a whole. Negative externalities arise when an action by an individual or a group produces harmful effects on others. Example: pollution is a negative externality. When a factory discharges its untreated effluents in a river, the river is polluted and consumers of the river water bear costs in the form of health costs or water purification costs. In an activity generating positive externality, social benefit is higher than private benefit and in an activity generating negative externality, social cost is higher than private cost. Thus, in the presence of externalities, social benefits and private benefits differ.

Divergence between Private Benefits and Social Benefits

The divergence between private benefits and social benefits results in inefficiency in resource allocation. Producers of externalities do not have any incentive to take into account the effects of their actions on others. In a competitive market economy, private optimum output is determined at the point where marginal private cost equals price. When a positive externality occurs, the marginal social benefit will be higher than the marginal private benefit and hence the private optimal output will be lower than the social optimal output. When a negative externality occurs the marginal social cost will be higher than marginal private cost and hence the private optimal level of output will be higher than the social optimal level of output. Government intervention is needed to internalize externalities in production and consumption decisions of individuals so that social optimal levels of outputs and private optimal levels of outputs will be the same.

Objectives

- To study the concept of environmental externalities, its implications for resource allocation and policy options for internalization with a view to improve social welfare.
- To study global environmental externalities and its impact on environment.
- To suggest policy options for internalizing negative externalities in India.

Dr.T.Usha Priya- International Conference on Development Economics -I

40	A Study on Conventional Vs Organic Farming in India Sebasthi Sahaya Malathi .A, Assistant Professor, Department of Economics, Bharathi Women's College (Autonomous), Chennai
41	Economics of Water Resource Management-A Study with Reference to Tamilnadu. Dr. Preethi Mohan.M, Assistant Professor, Department of Economics, Bharathi Womens College, Chennai
42	Green Economy as an Important Aspect of Economic Development Dr.B.Shyamala, Associate Professor, Post-Graduate & Research Department of Economics, Ethiraj College for Women, Chennai S.Ponselvi M.Phil Scholar, Post-Graduate & Research Department of Economics, Ethiraj College for Women, Chennai
43	Sustainability in Microfinance: A Study on the Viability of Integrating Microfinance Schemes with National Skill Development Programs Vasanthi S Pillai, Stella Maris College, Chennai
44	Inclusion of Migrant Labourers in Inclusive Growth in India S.Pavithra, Ph.D, Full Time Research Scholar, Department of Economics, Presidency College, Chennai Dr.N.Sureshbabu, Associate Professor, Department of Economics, Presidency College, Chennai
45	A Study on Performance of Khadi and Village Industries in Tamilnadu and its Role in Economic Development of India Dr. D.Uma, Associate Professor, Post Graduate & Research Department of Economics Ethiraj College for Women, Chennai. R.Selvamani, M.Phil., Research Scholar
46	Women Empowerment in Tamil Nadu C. Vaishnavi, Assistant Professor & Head, Department of Business Economics, Ethiraj College for Women, Chennai
47	A Study on Environmental Externalities in India. Dr. Rashmi Subbiah, Assistant Professor, Post-Graduate & Research Department of Economics, Ethiraj College for Women, Chennai. M. V. D. Aswathy, M. Phil. Research Scholar, Post-Graduate & Research Department of Economics, Ethiraj College for Women, Chennai.
48	An Analysis on Industrial Clusters in Tamilnadu. Dr S. Malini, Assistant Professor, Post-Graduate & Research Department of Economics, Ethiraj College for Women. R. Selva Kumari, M.Phil Scholar, Post-Graduate & Research Department of Economics, Ethiraj College for Women, Chennai.
49	Total Quality Management Practices and Organizational Performance- A Study with Respect to Public Sector Commercial Banks Dr.T.Usha Priya, Associate Professor & Head, Department of Bank Management, Ethiraj College for Women, Chennai.
50	Organic Farming in India: Present Status and Prospects Dr.C. Sunita Assistant Professor, Department of Business Economics, Ethiraj College for Women, Chennai
51	Human Resource Development: An Experience of Kerala Minu Sadasivan & Ashraf Pulikkamath, Research Scholars, Department of Economics University of Madras, Chennai
52	A Study on the Enrollment and Challenges of Aadhaar Enabled Service Delivery in I Dr. M.Hima Bindu, Assistant Professor, Department of Business Economics, Ethiraj College for Women, Chennai.
53	A Study on Ecopreneurship in Organic Farming Production in Erode District, Tamilnadu. Jagadeeswari.M, Assistant Professor, Department of Economics, Bharathi Women's College (Autonomous), Chennai.

Dr. R. Sangeetha- International Conference on Development Economics -I

ROLE OF ALTERNATIVE MEDICINES ON HEALTH WITH SPECIAL REFERENCE TO AYUSH

R. Sangeetha, Assistant Professor, Department of Economics,
Kumararani Meena Muthiah College of Arts and Science, Chennai.

Abstract

Health is the level of functional and metabolic efficiency of a living organism. In humans it is the ability of individuals or communities to adapt and change according to physical, mental or social changes. The World Health Organization (WHO) defined health in its broader sense in its 1948 constitution as "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity. Human development is defined as the process of enlarging people's freedoms and opportunities and improving their well-being. People need to be healthy and good health is a criteria required for a long and healthy life. This in turn leads to growth and development of the economy, as human resource forms the most important factor. Good health can be maintained in several ways. This paper tries to create awareness on the maintenance of good health through the use of alternative medicines. It focuses on the role played by AYUSH in promoting health and thereby human development.

Introduction

The first UNDP Human Development Report published in 1990 stated that: "The basic objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives." It also defined human development as "a process of enlarging people's choices", "and strengthen human capabilities" in a way which enables them to lead longer, healthier and fuller lives. The factors of production are required to produce goods and services so as to increase economic growth and development. People form an important component of the factors of production. The characteristics of a healthy person may be the physical functioning of the body, the capability of individuals to perform, the interaction of individuals and their feelings. The final output of the health care sector is health. Medical care can be used as an indicator of true output of health. It is important to understand the need to lead a healthy and happy life as this would lead to the betterment of the economy.

The study of Health Economics involves the application of various tools to health issues and problems. It is mainly to promote a better understanding of the economics aspects of health care problems so that corrective health policies can be designed, proposed and implemented. It can help to improve societal health.

One of the important ways in which medical care differs from other goods and services is that consumer's needs are different and uncertain. Medicines are used to treat people's unavoidable needs for emotional and physical healing. It has been created over a number of years through religious beliefs and social structures of numerous indigenous people, natural products and recently through preventive approaches too. People are able to get many types of medical facilities and treatment. Health consciousness among people has also led to the awareness of various forms of medicine and preventive measures.

According to WHO, Traditional Medicine (TM) refers to the knowledge, skills and practices based on the theories, beliefs and experiences indigenous to different cultures, used in the maintenance of health and in the prevention, diagnosis, improvement or treatment of physical and mental illness. Traditional medicine covers a wide variety of therapies and practices which vary from country to country and region to region. In some countries, it is referred to as 'alternative' or 'Complementary' Medicine (CAM). Traditional medicine has been used for thousands of years with great contributions made by practitioners to human health, particularly

**Dr.S.Sudha- International Conference on Development
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Dr.S.Sudha- International Conference on Development Economics –II

IMPACT OF SELF-HELP GROUPS ON ECONOMIC EMPOWERMENT OF WOMEN IN TAMILNADU

Dr. S. Sudha, Assistant Professor, Post Graduate & Research Department of Economics
Ethiraj College for Women, Chennai.

Abstract

The empowerment of women is crucial for the development of a nation. Evidence across nations suggests that the empowerment of rural women can be achieved through the provision of micro-credit to Self-Help Group (SHG) members. This study was undertaken to examine the effectiveness of SHGs in economic empowerment of women in Tamil Nadu. A sample of 25 SHGs consisting of 100 members have been taken to study the various aspects of the SHGs viz. economic status and occupational pattern, savings of pre and post SHG formation. The overall findings of the study suggest that SHG – Bank Linkage Programme has significantly improved the access to financial services for the rural poor and has considerable positive impact on the socio economic conditions and the reduction of poverty of SHG members and their households. It has also empowered women members substantially and contributed to increased self confidence and positive behavioural changes in the post-SHG period as compared to the pre-SHG period. A number of income generating activities were undertaken by the members after joining SHGs. The result showed positive change in indicators of economic empowerment, viz., income, employment and savings after joining the SHG. The calculated value of Wilcoxon signed Ranks Test for the economic indicators were significant. It revealed that majority of the respondent's income, employment days and amount of savings increased in the post-SHG situation as compared to pre-SHG situation. Thus the study concluded that SHGs have been playing a vital role in the empowerment of rural women in the study area.

Introduction

In order to improve the socio-economic conditions of the population of any country, it has become prerequisite to empower women by enhancing and ensuring their role to the optimal level. Only when women are considered as equal partners in progress with men, all round development and harmonious growth of any country would be possible. Thus, emancipation of women is a pre-requisite for nation's economic development and social upliftment and without the provision of equal economic and social opportunities to women, emancipation cannot truly happen. Bringing women into the mainstream of development is one of the major challenges for developing countries like India.

The idea of women empowerment was introduced at the World Women's Conference in 1985. In India, the empowering women was focused in the Eight Five Year Plan (1992-1997) at the grassroot level and empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children through right based approach was taken care in Tenth Five Year Plan (2002-2007). The Government of India has launched and implemented a number of schemes towards poverty alleviation and women empowerment but it was observed that women in rural areas especially from the poor families could not be benefitted. This led to the launch of a programme called Swarna-Jayanti Gram Swarozgar Yojana (SGSY) which was based on a group approach. Here, the rural poor especially women were organized into Self- Help Groups (SHGs) to enable them to take up viable economic activities on their own on a sustained basis with the support from bank loans and government subsidy.

The vision of the formation of SHG is to empower rural poor women for overall development of the country. The main objective of the SHG approach is providing access to credit in the context of poverty reduction and women empowerment. The SHGs are meant for empowerment of women through focusing on women of below the poverty line to improve

Mrs.G.Neelavathy - International Conference on Development Economics –II

HIGHER EDUCATION IN TAMILNADU

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Ethiraj College for Women, Chennai

Abstract

The essence of Human Resource Development is education, which plays a significant and remedial role in balancing the socio-economic fabric of the Country. Since citizens of India are its most valuable resource, our billion-strong nation needs the nurture and care in the form of education to achieve a better quality of life. Higher education (18-23 years) is critical for developing a modern economy. It equips young people with skills relevant for the labour market and can help to reap the benefits of demographic dividend. With greater reliance on technology-intensive inputs in manufacturing and production, the need for highly specialized skill and knowledge is indispensable for spurring economic growth. A sound study the development of higher education in Tamil Nadu.

Introduction

Human capital has long been recognized as a key driving force of productivity and economic growth. Human capital is as important as physical capital for the building up of the economy and for augmenting the welfare of the community. Human development is the essence of all development whether social or economical. Man is the creator of all wealth and without mankind all other resources remain idle. Human development is nothing but the blend of the fulfilment of the three important aspects, viz. education, health and source of livelihood.

Education in every sense is one of the fundamental factors of development. No country can achieve sustainable economic development without substantial investment in human capital. Education provides one with the best opportunities of becoming successful in the modern society. In terms of knowledge, qualities, skills, attitudes, and capacities, education enables individuals to become conscious subjects of their growth and active responsible participants in a systematic process of building a new world order. Education enriches people's understanding of themselves and of the world. It improves the quality of their lives and leads to broad social benefits to individuals and society. Education raises people's productivity and creativity and promotes entrepreneurship and technological advances. In addition, it plays a very crucial role in securing economic and social progress and improving income distribution. Education strengthens democracy by imparting to the citizens the tools needed to fully participate in the Government. Education also acts an integrative force in society, imparting values that foster social position and national identity.

The education system in our country is classified as Primary education, Secondary education and Higher education. Higher education is of vital importance for the country, as it is a powerful tool to build knowledge-based society of the 21st Century. Higher education, post-secondary education, or third level education is an optional final stage of formal learning that occurs after secondary education. Often delivered at universities, academies, colleges, seminaries, and institutes of technology, higher education is also available through certain college-level institutions, including vocational schools, trade schools, and other career colleges that award academic degrees or professional certifications.

Higher Education in Tamilnadu

The population of Tamilnadu as per 2011 census data is 721.5 lakhs of which male constitute 361.4 lakhs population and female population was 360.1 lakhs. The population in the age group 18-23 which is the apt age group for collegiate education is 38.8 lakhs male and 38.9 lakhs females.

Tmt.C.Jayashree- International Conference on Development Economics –II

A STUDY ON THE IMPACT OF INFLATION IN INDIA

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Eshwar College for Women Chennai

Abstract

Inflation is a burning issue for most developing countries in today's times. On one hand it has its negative impact as it affects the purchasing power of the people, on the other hand economists have also argued that it is impossible for growth to occur without certain levels of inflation. Thus, it becomes imperative for the government, the lawmakers and the economists to study this issue and suggest policy measures to keep it in check so as to balance the positive impact and counteract the negative ones. The study talks about the inflation in India, its factors and its impact on both Urban and Rural India.

Introduction

Inflation is the rate at which the general level of prices for goods and services is rising and, consequently, the purchasing power of currency is falling. Central banks attempt to limit inflation, and avoid deflation, in order to keep the economy running smoothly. In other words, when the general price level rises, for every each unit of currency fewer goods and services can be purchased. Consequently, the purchasing power of customer would gradually decrease. In this situation the real value of currency would be less, the value of goods and services will increase.

Need for the Study

Inflation is a burning issue which hinders the economic growth of the country. It is becoming more hectic to economists, politicians and even people. It has a direct impact on the standard of living of the people. The responsibility for government, politicians, economists is to protect/safe guard common man from inflation.

Objectives of the Study

- To identify the major factors influencing inflation.
- To study the inflation rate in Rural and Urban India.
- To examine the impact of inflation.

Factors which helps to Determine Inflation

There are several factors which help to determine inflation in India like Demand factors, Supply factors, Domestic factors, External factors and so on.

Demand Factors

When total demand of the consumers overshoots the total supply, it creates the condition of availability of large amount of money for a few products. Product demand would be a major factor for inflation in case there is less production than demand of products. It can be caused by expansion of exports where exports cause decline in availability of products in domestic market creating a demand pull or when there is a sudden upsurge in public expenditure causing a greater demand in the market. Deficit financing can also affect the inflation for the country where government borrows money for financing large public expenditures rather than increasing the taxes.

Supply Factors

Under production or overproduction of the products may cause the change in supply pattern for a country. For reasons like drought or natural disasters there might be a scarcity that may lead to an increase in price of the commodities. This kind of inflation is referred to as cost push inflation or supply shock inflation. The scarcity in agricultural sector may lead to high prices. If labour expects more wages, then it might be the cause for a higher price of the products.

Domestic Factors

Inflation impact is high in the countries of developing economies and underdeveloped economies, because the financial market creates a weak bounding between the interest rates

Dr.D.B.Usharani- International Conference on Development Economics –II

EMPOWERMENT OF WOMEN ENTREPRENEURS THROUGH SELF HELP GROUPS IN RURAL TAMIL NADU

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Y. Thameena Begum, Ph.D Research Scholar, Post Graduate & Research Department of Economics
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Abstract
Women empowerment and entrepreneurship are achieved through literacy, better health care for women and higher age at marriage. Our society's mindset discourages self employment of women. To uplift women socially and economically self help groups were created as a scheme which will provide financial and service support to self employed women. Self help groups in rural areas play a major role in promoting women entrepreneurs and with the help of such groups self reliance, self respect and dignity of women can be well preserved. The purpose of this paper is to analyze the role of Self help groups in uplifting lives of women entrepreneurs living in rural Tamil Nadu. This paper discusses organizational framework of self help groups and also tries to explain various levels of women empowerment achieved through SHG's. This study tries to briefly analyze the challenges faced by women entrepreneurs. Women participating in Self help groups have the potential to have an impact on overall development of nation. This paper is based upon the secondary data and reveals that more entrepreneurial activities took place among women after the introduction of self help groups in rural India. The aim of the paper is to study whether self help group scheme has accelerated the income of rural households or not. Especially, States like Tamil Nadu received this scheme with open heart and has given some meaning to the word "rural development".

Introduction

Poverty in India is widespread in the nation estimated to have a third of the world's poor. In approximately 6, 38,345 villages, the credit needs and other financial services are provided to the village people through commission agents, moneylenders, landlords, etc. In particular, rural women don't have access to financial services. To help such women in 1992, NABARD bank launched a scheme in which a small group of women were formed in each village and they are called as Self-Help Groups (SHG's) and further they are linked with banks. In Tamil Nadu, a growing number of poor people (mostly women) are members of SHG's and they are actively engaged in savings and starting new small scale businesses. SHG is basically a mutual help system among the rural poor women consisting of 10 – 20 women formed in a group. These groups gather once a month and collect a small fixed amount of savings, which is lent back to its members at a low (compared to moneylenders) interest rate. In Tamil Nadu, most of the SHG's are organized mainly by Non Governmental Organizations. To encourage entrepreneurial activities among rural women, local banks (including cooperative banks) provide them with loans under concessional terms and conditions (at a low interest rate and without collateral).

Objectives

- To study the organizational framework and functions of Women SHG's.
- To study the problems faced by women entrepreneurs.
- To analyze whether self help group scheme has accelerated the income of rural households or not.
- To recommend various measures to encourage women entrepreneurs through self help group

Table 1: Vital Statistics – Women in Tamil Nadu

Tamil Nadu Population		
Particulars	Men	Women
Population	36,137,975	36009055

Dr .D.Uma - International Conference on Development

Economics –II

A STUDY ON PERFORMANCE OF KHADI AND VILLAGE INDUSTRIES IN TAMILNADU AND ITS ROLE IN ECONOMIC DEVELOPMENT OF INDIA

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Abstract

Khadi and Village Industries play an important role in the country by providing employment opportunities in rural areas with less amount of capital. Before Independence, the development of Khadi and Village Industries was entirely a non-governmental effort under the guidance of Mahatma Gandhi. After independence, the Government of India took the responsibility of bringing the development of Khadi and Village Industries within the overall framework of the Five Year Plans. Therefore, the Government of India set up Khadi and Village Industries Commission (KVIC), which is a statutory organization by an Act of Parliament. Tamil Nadu has tremendous employment opportunities in rural Industries. The main objectives of the study are to assess the employment generation potential of the Khadi institutions. Secondly, the study focuses on identification of problems faced by the KV institutions. This paper evaluates the financial problems faced by KVI products. It examines the export performance of KVI products. It also suggests suitable measures for the development of KVI products.

Introduction

Indian economy is featured with large scale unemployment and poverty. Khadi and Village Industries play an important role in the country by providing employment opportunities in rural areas with less amount of capital. The ideology of cottage and Village Industries popularized by Mahatma Gandhi caught the imagination of our planners after independence. The promotion of Village and Small Industries continues to be an important element in the national development strategy, particularly due to its lower capital output ratio and higher employment intensity. Khadi and Village Industries produce goods, which are articles of daily necessity like cloth, oil, gur, leather goods etc. Khadi and Village Industry help in the conversion of waste into wealth. Gobar gas industry, handmade paper industry, non-edible oil, industry, soap industry are 53 classical examples of production of wealth from waste. Production and employment in village industries have grown. To improve the overall performance of Khadi and Village Industries and to overcome some procedural problems, the Commission was set up in 1956 by an Act of Parliament. The Commission started functioning from April 1957.

Objectives of the Study

- To analyse the production and sales performance of khadi and village industrial products.
- To evaluate the financial problems faced by KVI products.
- To identify the employment provided by KVI products.
- To suggest suitable measures for the development of KVI products.

Methodology

The study is mainly based on secondary data .The data are collected from various journals, magazines, government archives and websites.

Production and sales performance of Khadi products

Spinning, weaving, bleaching and dyeing processes are carried out by 107 Rural Textile Centres, 41 Khadi Sub-Centres and 9 Nepali Loom Centres. In addition, there are 68 Certified Institutions of Khadi and Village Industries Commission which undertake Khadi

Ausharani

235
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Dr. A. Saradha- International Conference on Development Economics –II

HIGHER EDUCATION AND LEADERSHIP DEVELOPMENT

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Abstract

Higher education system is essential for national, social and economic development of the country. India's higher education system is the third largest in the world. A well developed and equitable system of higher education that promotes quality learning as a consequence of both teaching and research is central for success in the emerging knowledge economy. It is widely acknowledged that education contributes significantly to economic development. The educational goal of leadership development has been given little attention in higher education. Colleges and Universities provide rich opportunities for recruiting and developing leaders through the curriculum and co-curriculum. Co-curricular experiences not only support and augment the students' formal classroom and curricular experience, but can also create powerful learning opportunities for leadership development through collaborative group projects that serve the institution or the community (Ford, P. (1996).

Introduction

Education is a tool of empowerment that facilitates productivity and encourages an individual to interact meaningfully with his or her community. Articulate and broad ranging education is something almost every country strives for, in order to enable its people to compete both locally and globally. The future of any people/culture depends upon its youth and how they are indoctrinated within social and educational structures. Higher education plays a major part in shaping the quality of leadership. The developed world understood much earlier the fact that individuals with higher education have an edge over their counterparts. They are the ones who always believed that any amount of investment in higher education was justifiable. It is, therefore, imperative for developing countries too, to give due importance to both the quantitative and qualitative expansion of higher education.

Need of the Study

Higher education has the potential to produce future generations of transformative leaders who can devise more effective solutions to some of our most pressing social problems. The real question is how members of the academic community can collectively work together to transform themselves and their institutions with the aim of giving leadership development the priority it deserves. To address this challenge, there is a need to identify the individual and group qualities of transformative leadership that are mutually reinforcing through higher education.

Objective of the Study

- To examine the factors influencing Leadership development .

Methodology

The study is based on primary data which is conducted based on a structured framed questionnaire collected from the students pursuing higher education in city colleges (sample size = 300) as well as secondary data taken from different research reports, journals and research papers.

Higher Education and Leadership Development

Higher education offers many opportunities for the formation of leadership groups involving faculty, students, and staff through its schools, colleges, departments, committees, and various administrative service units. Leadership-development programs and experiences for students can capitalize on the power of the student peer group through the classroom, residential living, and various co-curricular activities.

Burns (1978) sees the transformational leader as reflecting the traits and behaviour (empathy, need for power, good rhetorical skills, intelligence, and consideration for others) that are necessary for initiating change. This leadership style inspires or motivates followers.

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Dr. Bindhu K - International Conference on Development Economics –II

A STUDY ON THE CURRENT SOCIO-ECONOMIC CONDITIONS OF BADAGA COMMUNITY OF THE NILGIRIS DISTRICT, TAMILNADU

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Abstract

The Badaga community are geographically identified with the Nilgiris District of Tamil Nadu-They are an aboriginal agrarian community originally classified as primitive tribes in British India-They owned the majority of the lands in the Nilgiris District-Initially cultivating traditional crops through shift cultivation under the influence of the British rule they switched to cultivating English vegetables and again under their influence switched to cultivating tea- Five generations of Badagas have been cultivating tea from mid-1800's Tea cultivation is their main source of livelihood-The price of green tea leaves determines their lifestyle-liberalisation of the Indian Economy and political fallouts post 1991 witnessed a fall in tea prices-The decrease in income and the lack of essential quality facilities in the Nilgiris District is witnessing a silent exodus of these indigenous population from their original place of origin-The mingling of the community outside their habitat is witnessing a ethno-lingo-cultural metamorphosis within the community- a hitherto shy and timid community is faced with the tough task of facing new socio-culture-economic-livelihood challenges. This paper presents the current socio-economic scenario of the Badaga community on the basis of the data and information assimilated by secondary data. The aim of this paper is to study how the Badaga community of the Nilgiris district lag behind the main stream population in the State of Tamil Nadu, India.

Introduction

The history of the Nilgiris prior to the advent of the British in the district i.e. in 1799 is unknown, as all the natives of the District identified by the British or other European adventurers prior 1799 did not know to write or read. The natives of the district identified by the Europeans were the Badagas, the Todas, the Kotas, the Kurumbas, the Irulas, the Kattunaickens and the Paniyas. All these seven natives were enlisted as primitive tribes in their initial record, forming the commencement of recording of the history of the people of Nilgiris. It is pertinent to note that the first script and language which recorded the historical background of the Nilgiris was English. There was no other literary source from any other Indian language which the Europeans relied their study on, thus the study by the Europeans was a fresh, original and uninfluenced initiative.

Profile of the Badagas

The Badagas, though officially recognized by the British in their Gazetteer as first amongst the three primary primitive tribes of the Nilgiris now after independence for reasons unknown are a major non-tribal group, and the largest indigenous group in the Nilgiris District. The Badagas are Geographically identified with the Nilgiris District. The Badagas were the agriculturist in the District, cultivating traditional millet based crops such as Samai, Batha, Ragi and under British influence cultivated English Vegetables and then later moved on to tea cultivation. Badagas claim autochthonous of Nilgiri hills. There are as many as 427 Badaga settlements (Hattis) located in different parts of the District. Almost all the village, towns and headquarters names are derived from the Badaga language and these names do not bear any semblance of resemblance to any names of another place in south India. The Badagas till date are the single largest land holding community in the Nilgiris District. Their language is a mixture of almost all Dravidian languages and is yet unique. The language has no script. Today, the Badagas, despite their tribal traditions and unique language are neither considered as tribes nor are they considered as endangered linguistic minorities by the Government of India. The Badagas enjoy no special status under the Government policies. The Badagas recognized as a separate group in the initial census done under the British, after

Dr.Radhika G - International Conference on Development Economics –II

A STUDY ON E-BANKING SERVICES IN INDIA

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Ethiraj College for Women, Chennai

Abstract

Indian banking industry has witnessed a tremendous development due to sweeping changes that are taking place in the information technology. Electronic banking has emerged from such an innovative development. Banking is now no longer confined to the branches where one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Banking services are accessible 24x7. There are more plastic cards in one's wallet than currency notes. A huge part of this change is due to the advent of IT. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use IT. This paper highlights the progress made by Indian banking industry and also the challenges faced in the adoption of technology and recommendations are made to tackle these challenges. The paper concludes that in years to come e-banking will not only be acceptable mode of banking but preferred mode of banking.

Introduction

Information Technology has become a necessary tool in today's organizations. Banks operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment, banks have to use IT. Indian banking industry has witnessed a tremendous development due to sweeping changes that are taking place in information technology. Electronic banking has emerged from such an innovative development. Arunachalam & Sivasubramanian (2007), Internet banking is where a customer can access his or her bank account via the Internet using personal computer (PC) or mobile phone and web-browser. Khan (2007), Internet banking includes the system that enables financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services on public or private network including Internet. Since the mid-1990s, there has been a fundamental shift in banking delivery channels toward using self-service channels such as electronic banking, mainly the use of automated teller machines (ATMs) and internet banking.

Evolution of E-banking

E-banking came into being in UK and USA in 1920s. It became prominently popular during 1960s through electronic funds transfers and credit cards. The concept of web-based banking came into existence in Europe and USA in the beginning of 1980s. It has been estimated that around 40 percent of banking transaction would be done through Net. A banker or bank is a financial institution whose primary activity is to act as a payment agent for customers and to borrow and lend money. When various banking products are made available to customers through an electronic distribution channel, it is collectively referred to as e-banking. One has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time.

Internet banking provides with 24 hour banking facility, which helps us to access our account anytime. We can now skip the long queues and the endless wait to get things done in a bank. We can access our account from anywhere by just logging into the bank's site and entering one's id and password. One can check their account information and perform transactions from anywhere via a Smartphone, laptop, or any other Internet-accessible device. It is possible to apply online for a majority of the services such as loans, credit cards, savings accounts, and mortgages. Also, insurance products can be bought using internet banking.

Mrs.K.Rathina- International Conference on Development Economics –II

HEALTH CARE INFRASTRUCTURE IN INDIA – OPERATION AND CHALLENGES

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Ethiraj College for Women

Abstract

Todays the health infrastructure of India is in a pathetic condition, it needs radical reforms to deal with new emerging challenges. The role of private player is continuously increasing in healthcare sector, but simultaneously healthcare facilities are getting costly, and becoming non-accessible for the poor. On the part of government there is lack of monitoring of the funds and resources, which are devoted towards the improvement of healthcare sector. Investment in healthcare changes, the government is required to keep vigilance on the utilization of allotted funds and needs to create a motivation among the healthcare personnel for welfare of the people. This paper explains the current healthcare infrastructure and public and private funding in order to bridge the resource and infrastructure gap.

Introduction

Life in India, with a population of 1.21 billion out of which 26.1% is below the poverty line, is rife with many challenges - high income disparity, lack of basic infrastructure and incidence of diseases. As a result delivery of quality affordable healthcare is an enormous challenge. Improvements in the infrastructure and delivery system of health care, provision of manpower, equipments and drugs, improved inter-sector coordination, monitoring and evaluation, and other innovative approaches have been undertaken in order to improve the basic indicators of healthcare.

Objectives of the study

- To analyse the problems of healthcare infrastructure and financing in India
- To suggest measures to improve it.

Health Profile of India

With a population of 1.21 billion, India is the second most populous country in the world, next only to China. It comprises of 28 states and 7 union territories and covers an area of 3, 28, 72,631sq. km., nearly 72% of the country's population lives in rural areas. While substantial progress has been made in the provision of healthcare services in the urban areas, there is a need to improve the availability of services and enhance the quality of care in many rural areas.

The following data obtained from National Health Profile 2015 shows condition of health infrastructure in India:

- **Insufficiency of Hospital Beds:** There are 12,760 hospitals having 576,793 beds in the country. Out of these 6795 hospitals are in rural area with 149,690 beds and 3,748 hospitals are in urban area with 399,195 beds. Average Population served per Government Hospital is 90,972 and average population served per government hospital bed is 2,012.8
- **Dismal Number of Healthcare Centers:** There are 1, 45,894 Sub Centers, 23,391 Primary Health Centers and 4,510 Community Health Centers in India as on 2015. These figures are insufficient keeping in mind the model of 2015 National Commission on Macroeconomics and Health, which recommended a Sub Centre for every 5,000 population, a Primary Health Centre for every 30,000 population and a Community Health Centre for every 1, 00,000 population.
- **Insufficient Number of Blood Banks:** Total number of licensed Blood Banks in the Country as on January 2015 is 2,445. States in North East India are severely low on availability of Blood Banks except for state of Assam; remaining six states only have 43 licensed Blood Banks.

Ms. R.Mythili - International Conference on Development Economics –II

A STUDY OF WATER RESOURCE MANAGEMENT WITH SPECIAL REFERENCE TO TAMIL NADU

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Ethiraj College for Women, Chennai.

Abstract

Water is a basic necessity for all terrestrial forms of life. However human intervention has changed the availability of water in various regions. Rains in India are largely due to monsoons. Despite nature's monsoon bounty, failure to sustain water availability underground has resulted largely from the loss of vegetation cover, diversions for high water demanding crops and pollution from industrial effluents and urban wastes. So watershed management needs to be installed in order to increase the biomass production. The aim is to develop primary resources of land and water. It not only increases the production and income of watershed community, but also mitigates drought and floods and increases the life of the downstream dams and reservoirs. Various organizations have been working on rejuvenating ancient systems of water harvesting as an alternative to the "mega-projects" like dams. These communities have hundreds of indigenous water saving methods to capture every trickle of water that has fallen on their land dug small pits and lakes, put in place simple watershed systems, built small earthen dams, set up rooftop water-collecting units. Water harvesting is an old concept and its techniques are highly locale specific. Giving people control over their local water resources ensures that mismanagement and over-exploitation of these resources is reduced. This would recharge the groundwater beneath and also relatively protect it from contamination by human and animal waste. Thus, all this will lead to achieve sustainable management of water resource by minimizing the requirements, individually and collectively reaching optimum objective.

Introduction

Water resource management is the activity of planning, developing, distributing and managing the optimum use of water resources. It is a sub-set of water cycle management. Ideally, water resource management planning has regard to all the competing demands for water and seeks to allocate water on an equitable basis to satisfy all uses and demands. As with other resource management, this is rarely possible in practice. Water provision and governance of water systems are of a complex nature, involving many different stakeholders at different levels and shaped by the political and institutional context of a country. In many countries, reforms for effective water management are hampered by an unclear allocation of roles and responsibilities, territorial fragmentation and limited capacity at the local level.

Objectives

- To recognize and study the factors which lead to water scarcity.
- To express the need for water management.
- To understand the process of rain water harvesting and its importance in water conservation.

Water is Life

Growing pressure on water resources – from the population and economic growth, climate change, pollution, and other challenges – has major impacts on our social, economic and environmental wellbeing.

The world's water is becoming increasingly degraded in quality, threatening the health of people and ecosystems and increasing the costs of treatment. Some 780 million people around the globe still lack access to clean water and thousands perish daily from the lack of it.

Much effort in water resource management is directed at optimizing the use of water and in minimizing the environmental impact of water use on the natural environment. The

Ms. Suneela Shyam - International Conference on Development Economics –II

POVERTY ERADICATION IN INDIA THROUGH NATIONAL PENSION SCHEMES

Dr.Suneela Shyam, Assistant Professor, Post-Graduate & Research Department of Economics,
Ethiraj College for Women, Chennai

Abstract

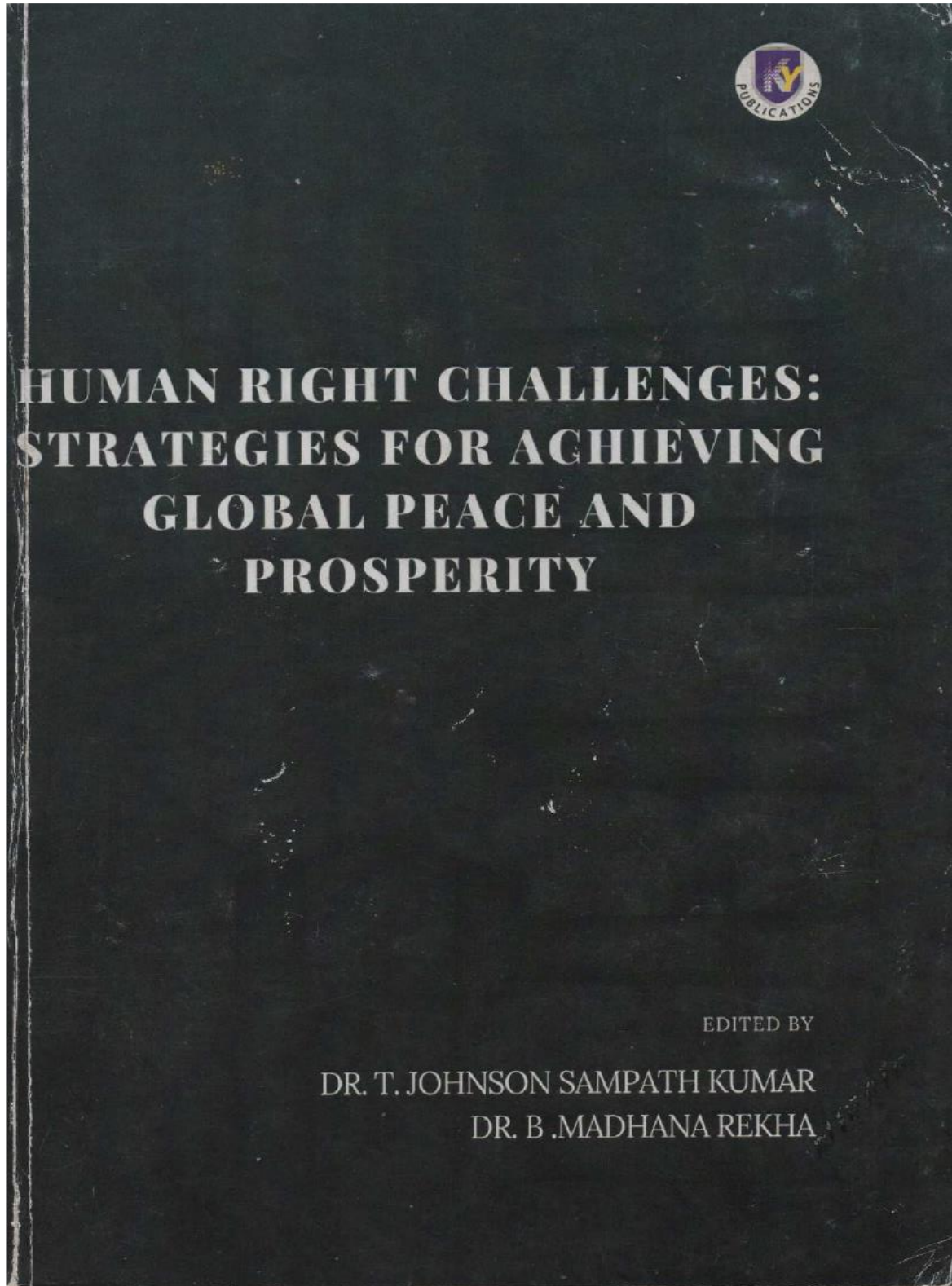
*“Viewed as a whole, the problem of ageing is no problem at all. It is only the pessimistic way of looking at a great triumph of civilization.” – Notestein,
“No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable”. Poverty is a social-economic phenomenon in which a section of society is unable to fulfil even its basic necessities of life. The minimum needs are food, clothing, housing, education and other basic minimum human needs. In almost all underdeveloped countries where per capita income is very low, income inequality has resulted in a number of evils, of which poverty is certainly the most serious one. Poverty in fact is a socio-economic phenomenon that is intimately associated with inequality. It adversely affects human health, efficiency and productivity which in turn affect their income. It deprives a segment of society of bare necessities of life- food, clothing, housing, education and health. Poverty is more of social marginalization of an individual, household or group in the community rather than inadequacy of income to fulfil the basic needs. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. Ageing is a triumph of development. Today, over the worldwide there are just 84 men for every 100 women aged 60 or for every 100 women aged 80 or above there are only 61 men. Men and women experience old age differently. The phenomenon of population ageing is becoming a major concern for the policy makers all over the world, for both developed and developing countries, during last two decades. In India, even now inspite of all the development during the past five and a half decades, majority of the population comes under below the poverty line. So this paper is an attempt to study national policies, plans and programs for poverty eradication.*

Introduction

The growth rate of the elderly population is more rapid in developing countries like India than developed countries. Population ageing is occurring in all countries and regions at various levels. People can be considered old because of certain changes in their social roles. Population ageing also presents social, economic and cultural challenges to individuals, families, societies and the global community. Globally, the majority of older persons account more in women. Across the world, countries are experiencing population ageing. Apart from demographic transitions, socio-economic and political changes together with increased individualism have altered living conditions of the elderly.

Old age consists of ages surpassing the average life span of human beings. National Policy on Older Persons (1999) defines ‘senior citizen’ as a person who is 60 years old or above. The policy ensures the well-being of the senior citizens and increases the quality of their lives by providing many concessions, relief, services and helping them to cope with problems associated in the old age. National Sample Survey Organisation (NSSO) for conducted a survey on the elderly persons of age 60 years and above with the main objective to focus on the socio-economic and health conditions of the current aged population, and the emerging policy issues for elderly care in India in the coming years. Although many projections reveals that India’s population above 60 years will be double in size between 2001 and 2026, the elders will account for nearly 12.17 percent of overall population in 2026. The population of elder persons has increased form nearly 2 cores in 1951 to 7.2 cores in 2001. In other words about 8 per cent of the total population is above 60 years which will cross 18 per cent marks by 2025.

**Dr.B.Jishamol - Human rights challenges strategies for
Achieving Global Peace and Prosperity**



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**Human Rights Challenges: Strategies for
Achieving Global Peace and Prosperity**

**-Dr. T.Johnson Sampathkumar
Dr.B.Madhana Rekha**

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Dr.B.Jishamol - Human rights challenges strategies for Achieving Global Peace and Prosperity

ENVIRONMENTAL AND HUMAN RIGHTS: WITH SPECIAL REFERENCE TO BHOPAL GAS TRAGEDY

Dr.B.Jishamol

Assistant Professor, Ethiraj College for Women
Chennai -08

Introduction

The Bhopal gas Tragedy is considered as one of the world's worst environmental industrial disaster. This industrial carelessness happened on December 2-3 at Bhopal in 1984. This deadly gas leakage was exposed to more than 5 lakhs of people. The children born even today are born with various disabilities. This paper focuses on the human right violation on various aspects, such as violation to the people, environment, and children and to the entire society.

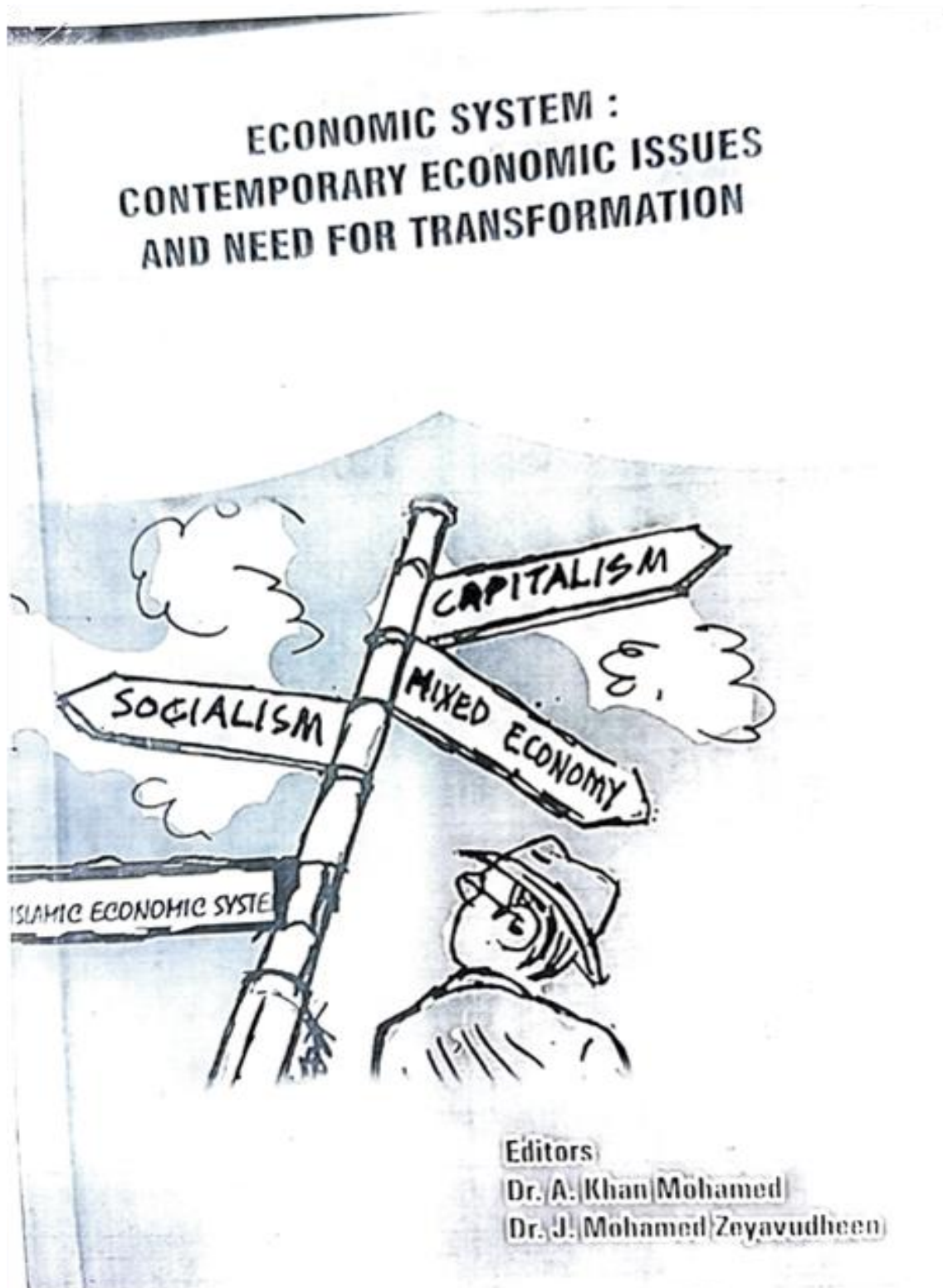
The disaster in Bhopal cannot be just an environmental tragedy, but also a human rights disaster. The Union Carbide and the government of India have continued to violate human rights laws by refusing to clean up, refusing to provide compensation, denying people clean water, denying them proper medical care, and generally ignoring the plight of thousands of people in Bhopal who continue to suffer from the effects of the 1984 gas leak and the water contamination that persists to this dayⁱ. Amnesty International says, labeling the victims' long wait for justice a major breach of human rights.ⁱⁱ

The Right to Life

The right to life is outlined in a wide variety of international law documents, including the Universal Declaration of Human Rights. In the International Covenant on Civil and Political Rights (ICCPR), to which India acceded in 1979, it is stated that "Every human being has the inherent right to life. This right shall be protected by law. No one shall be arbitrarily deprived of his life."

Adhering to this law must involve regulating the behavior of corporations to a level that ensures the protection of lives. Article 25 of the Universal Declaration of Human Rights states that "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in

Dr.D.B.Usharani - Economy System: Contemporary Economic Issues and Need for Transformation



Dr.D.B.Usharani - Economy System: Contemporary Economic Issues and Need for Transformation

Mixed Economy – An Indian Economy Experienced

N. Taibangnanbi, Full-time Research Scholar &

Dr. D.B. Usha Rani, Associate Professor and Head

Department of Economics, Ethiraj College for Women

Introduction

Before independence Indian economy was a laizze-faire economy but after independence it has changed into a mixed economy of socialism and capitalism for itself but there was no proper balance between these two and alterations always existed. The economy during the pre 1990 era was more tilted towards the command economy, Government played major role in each and every field. Though private sector existed, there wasn't much freedom to operate and all the major and critical industries were under the control of government. So it was almost a regulated economy with not much expansion of the trade. But post 1991, India liberalised, privatised and globalised its economy which made the private sector to take part with greater share. Now Indian economy is more market economy than the Command Economy still India is still a mixed economy.

Mixed Economy

It is a mixture of capitalism & socialism. The mixed economy tries to avoid the drawbacks accompanied with the above two types of economy. It takes a middle path and in this system some of the economic activities are fully owned and controlled by the government instead of all the economic activities like the socialist economy. It reduces the inequality in

Dr. Rashmi Subbiah - Impact of Globalisation on Indian Economy

IMPACT OF GLOBALIZATION ON INDIAN ECONOMY

19. IMPACT OF GLOBALIZATION IN INDIA SINCE 1991

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M. V. D. Aswathy, M. Phil- Research Scholar

Abstract

Globalization has opened up new and tremendous opportunities for worldwide developers. To accrue the benefits of globalization, India introduced economic policy changes and integrated its economy to the international economy since the Cold War end. It has brought far-reaching implications on India's economic, trade and investment relations with the countries of the world. India's economic achievement over the last two decades has attracted the attention of other regional and global powers for closer cooperation with India. This paper seeks to analyze the implications of globalization to the Indian economy in the post-cold war era. It first discusses the concept of globalization and its chief features. It also examines the performance of the Indian economy since the arrival of globalization in India. It also highlights the measures taken by the government to improve the economy of our country. *Keywords: India, Globalization, Economic Liberalization, International Economy.*

Introduction

Globalization has opened up new and tremendous opportunities for worldwide developers. Under the influence of the process of globalization, India in 1991 introduced economic policy changes and integrated its economy to the international economy. Globalization in India arrived just before the end of the cold war. India introduced changes in industrial and trade policies to improve its efficiency, productivity and competitiveness of its economy. Besides, it also brought changes in industrial licensing, foreign collaborations, investment by NRIs, portfolio investment, reduction in tariff rate and simplification of export-import procedures, opening up of the IT-sector, reducing public expenditure investment norms to attract inflow of capital from both the domestic and foreign enterprises in sectors like banking, insurance, retailing etc. Since then India's economic performance has witnessed paradigm shift from low growth to high growth trajectory resulting in an increase in domestic savings. Indian economy has become more open and gained competitiveness in the world economic scenario. It was able to maintain an annual average growth rate between five to seven per cent. Given the current growth rate, it is being projected that by the end of the second decades of the twenty- first century, India would become the third largest economic power behind the United States and China. Apart from Trade, Foreign Direct Investment (FDI) also increased from 1991 onwards. As a result of which there has been an increase in the number of foreign companies in our country. They are well aware of the presence of a large pool of skilled brain power and the advantage that would accrue out of it. The liberalization process has opened the excellent opportunity for the foreign companies to access Indian market and changed their mindset about the Indian economy from a poor, underdeveloped economy to an emerging market economy.

Defining The Concept Of Globalization

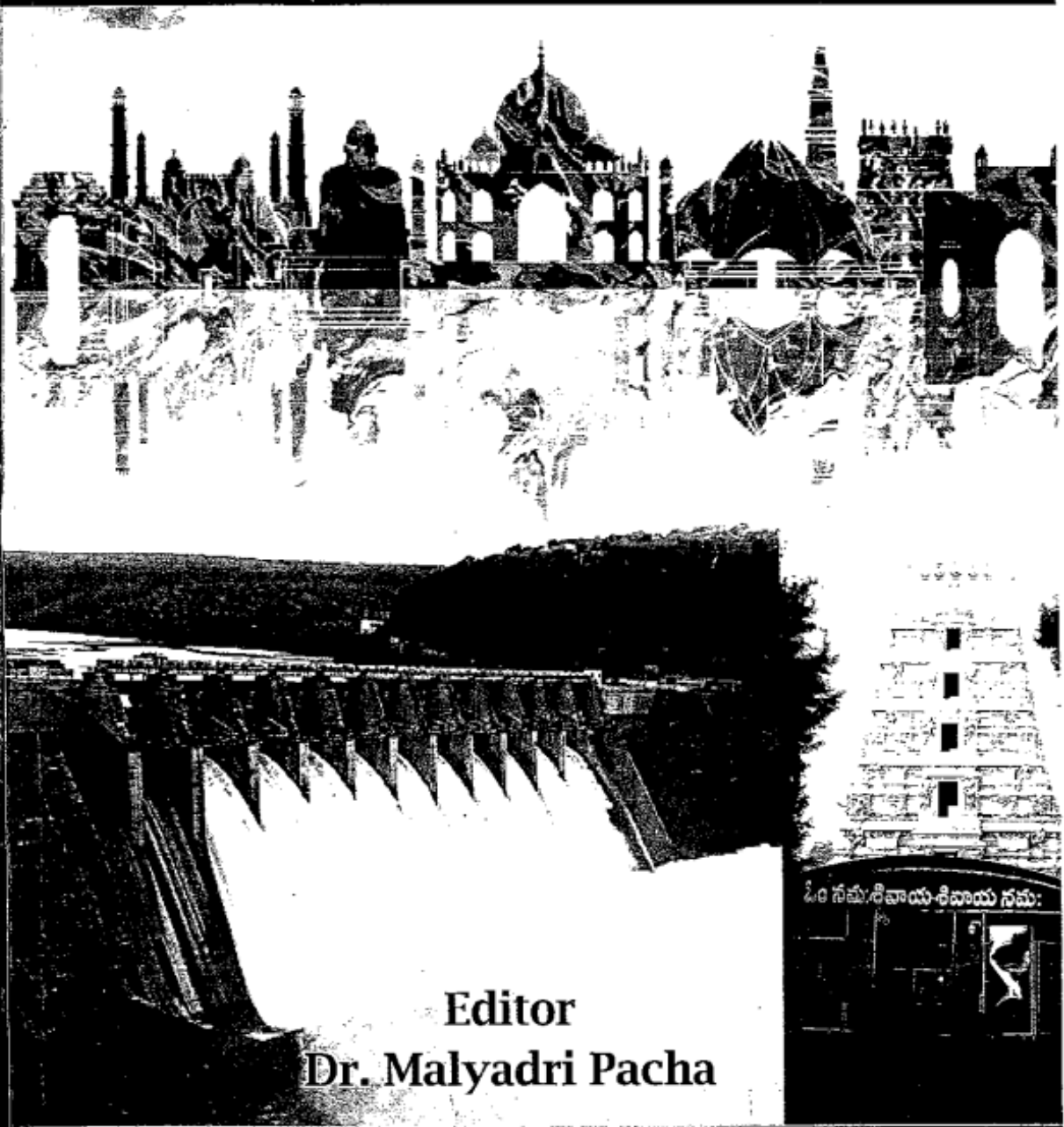
Globalization is a deeply contested concept. Therefore defining the concept of globalization is never going to be easy. There is no such commonly accepted definition on globalization. It means different things to different people. Many scholars and academicians from the field of social sciences have defined the concept from different perspectives. In simple terms, Globalization would mean integration of the world economy and the increased interdependence among the countries of the world. According to Tak, the process of globalization not only includes opening up of world trade, development of advanced means of communication, internationalization of financial markets, growing importance of MNCs, population migrations and more generally increased mobility of persons, goods, capital, data and ideas but also infections, diseases and pollution. In the Indian context, globalization would mean opening up the country's economy to FDI by providing facilities to foreign companies to invest in different fields of economic activity in India, removing constraints and obstacles to the entry of MNCs in India, allowing Indian companies to enter into foreign collaborations and also encouraging them to set up joint ventures abroad, carrying out massive import liberalization programmes by switching over from quantitative

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Editor

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A. Indira- Challenges and Oppurtunities of Indian Tourism

Healing therapies in Medical Tourism

Healing therapies in Medical Tourism

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Abstract

In ancient period people started travelling for so many things in search of their basic needs likereligious, business, adventure and so on. The first recorded instance of people travelling for medical treatment dates back thousands of years to when Greek pilgrims traveled from the eastern Mediterranean to a small area in the Saronic Gulf called Epidauria. This territory was the sanctuary of the healing god Asklepios. Spa towns and sanitarium were early forms of medical tourism. In 18th-century Europe patients visited spas because they were places with supposedly health-giving mineral waters, treating diseases from gout to liver disorders and bronchitis. Medical tourism refers to people traveling to a country to obtain medical treatment. In the past people traveled from less-developed countries to major medical centers in highly developed countries for treatment unavailable at homes. However, in recent years it may equally refer to those from developed countries who travel to developing countries for lower priced medical treatments. The motivation may be also for medical services unavailable or illegal in the home country. Medical tourism most often is for surgeries (cosmetic or otherwise) or similar treatments, though people also travel for dental tourism or fertility tourism..People with rare conditions may travel to countries where the treatment is better understood. However, almost all types of health care are available, including psychiatry, alternative medicine, convalescent care, and even burial services. This paper throws light on different healing therapies in Medical Tourism.

Introduction

Medical tourism refers to people traveling to a country other than their own to obtain medical treatment. In the past people traveled from less-developed countries to major medical centers in highly developed countries for treatment unavailable at their home country. However, in recent years it refers to those from developed countries who travel to developing countries for lower priced medical treatments. The motivation may be also for medical services unavailable or illegal in the home country. Medical tourism most often is for surgeries especially cosmetic or any other treatments, though people also travel for dental tourism or fertility tourism. People with rare conditions may travel to countries where the treatment is better understood. Almost all types of health care are available, including psychiatry, alternative medicine, and even burial services. Medical tourists are subject to a number of risks, such as deep vein thrombosis from air travel or poor post-operative care. Health tourism is a wider term for travel that focus on medical treatments and the use of