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**Dr. M. Linnett Naveena - XI std Microbiology text book for  
SCERT, Govt of Tamil Nadu**



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# **Dr. M. Linnett Naveena - XI std Microbiology text book for SCERT, Govt of Tamil Nadu**

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# Dr. M. Linnett Naveena - XI std Microbiology text book for SCERT, Govt of Tamil Nadu

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**Dr. Sundaraman T**  
HOD (Retd) Dr. ALM PG IBMS,  
University of Madras, Chennai

### Reviewers

**Dr. Arunagirinathan N**  
Assistant professor (Retd), Department  
Microbiology, Presidency College

**Dr. Carol D**  
Assistant professor  
Loyola College, Nungambakkam, Chennai

### Authors

**Dr. Niren Andrew S**  
Professor Department of Microbiology,  
Madras Christian College, Chennai

**Dr. Linnett Naveena M**  
Assistant professor  
Ethiraj College, Chennai

**Mary Sheela J**  
Assistant professor  
Ethiraj College for Women, Chennai

**Gajalakshmi S**  
PGT, KBC GGHSS, Redhills,  
Thiruvallur District

**Ramachandran N**  
PGT, GHSS, Kovur,  
Kancheepuram District

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PGT, Govt Model HSS,  
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**Pameela Fathima H**  
PGT, JGGHSS, Thiruvottiyur,  
Thiruvallur District

**Parvin Zeenath Anwar**  
PGT, St Mary's Girls, HSS,  
Perambur, Chennai-11

### Academic Coordinator

**Angeline Ruby G**  
Assistant Professor  
SCERT, Chennai-6

### ICT Coordinators

**Rajesh Kumar N**  
B.T. Asst., CCMA GGHSS School, Coimbatore.

**Janakiraman M**  
B.T. Asst., PUMS, Mattayampatti, Salem.

## Art and Design Team

### Chief Co-ordinator and Creative Head

Srinivasan Natarajan

### Illustration

Jaishree A  
Pugazharasi N

### Layout

Winmac Solutions, Chennai

### In-House

QC - Gopu Rasuvel  
- Tamilkumaran  
- Jerald Wilson  
- Ragupathi  
- Karthik Kalaiarasu

### Wrapper Design

Kathir Arumugam

### Co-ordination

Ramesh Munisamy

### Typist

Suresh M

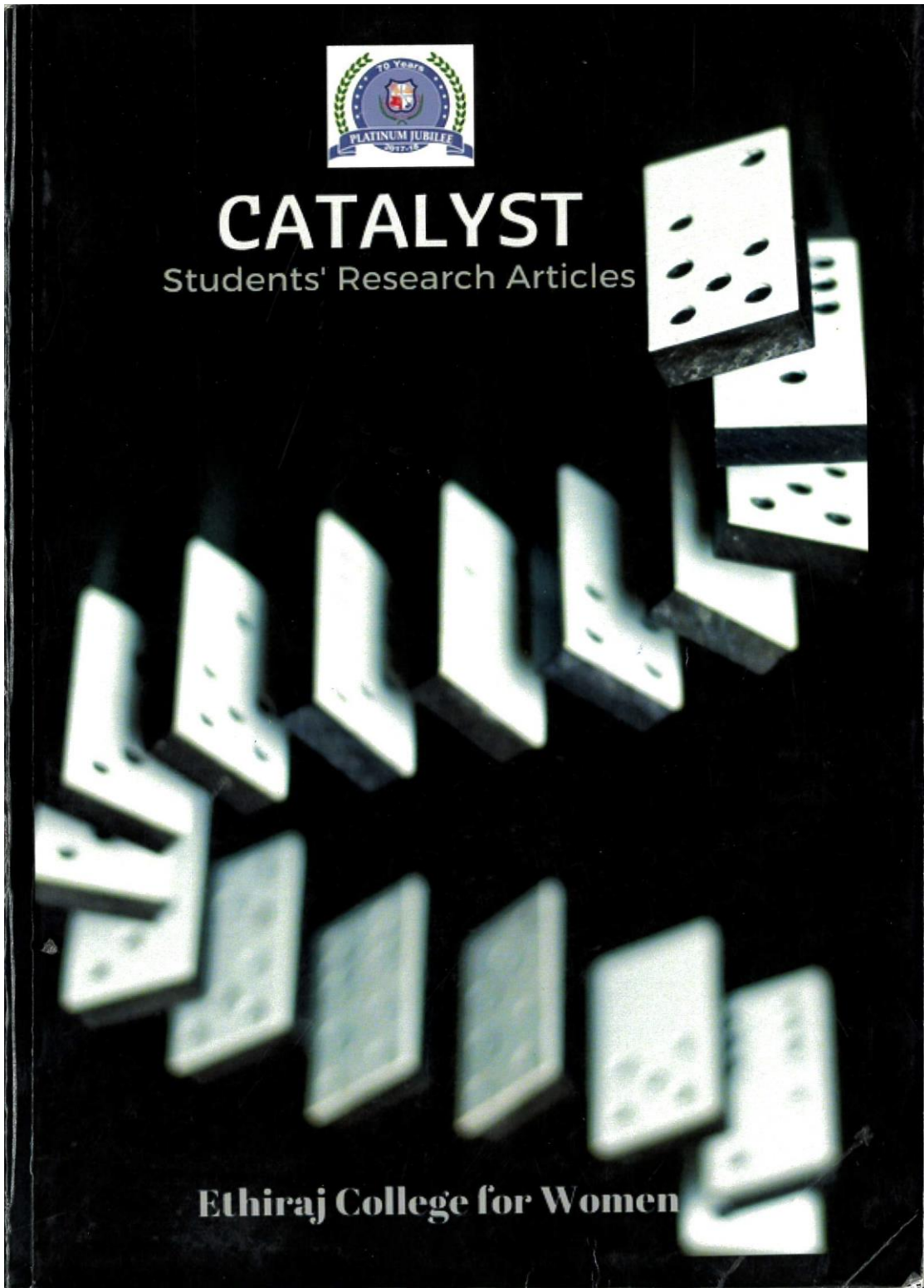
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# **M Vanishree-Catalyst**

## **INFLUENTIAL EFFECT OF DIGITISATION INITIATIVES ON INVESTORS' BEHAVIOUR**

**(WITH SPECIAL REFERENCE TO DERIVATIVE MARKET OF INDIA)**

*Sruti Shivkumar\* and M.Vanishree\*\**

*\*Student, III BBA, Department of Business Administration*

*Ethiraj College for Women, Chennai*

*\*\* Assistant Professor, Department of Business Administration*

*Ethiraj College for Women, Chennai*

### **ABSTRACT**

A derivative is a security with a price that relies on or derived from one or more underlying assets. The value of the derivatives depends upon the fluctuations in the underlying asset. Stocks, bonds, commodities, interest rates, currencies and market indexes are the underlying assets on which derivative price depend upon. Digitisation is the conversion of analog information into digital information. Various initiatives have been taken in India to implement digitisation. Demonetization is one of the initiatives. It is a drive by the Indian Government that has distorted the economy in the short term. Since this is an unprecedented move in the history of India, it would be difficult to predict the investors' behaviour. The purpose of the study is to examine influential effect of demonetization on the investors' behaviour with special reference to derivative market of India. A questionnaire was administered among 50 investors of Derivative market. The questionnaire elicited the behaviour of the investors and their opinion towards digitisation. Data were analysed using SPSS statistical software package to determine post demonetization effect on the behaviour of investors.

***Keywords: Digitisation, Demonetization, Derivative market, Investors' behaviour.***

### **INTRODUCTION**

Digitalization is different from digitization. Through digitalization, a company's digitized resources (such as online channels, machines equipped with digital sensors, cloud-based software) are transformed into new sources of revenue and operational gains.

Digitization converts materials from analog formats that can be read by people to a digital format that can be read only by machines. Although, digitization is a time consuming and very expensive venture, but, it is a powerful way to cope up with the problems of persistent shortage of periodicals and other technical literature in institutions, universities and technological schools in the developing world. Numerous organizations and institutions are taking initiatives in digitizing their documents, archives of newspapers, artifacts, theses and dissertations and other historical documents and images.

Digital is now a priority for most CEOs of industrial companies in India. Industrial leaders are digitising essential functions within their internal vertical operations processes and are focused on driving both revenue growth and operational efficiencies. The basic idea of digitization is to make full use of ICT facilities for accessing worldwide resources and beneficial for society at the same time. As going

# **R Bhuvaneshwari -Catalyst**

## **A STUDY ON THE PERCEPTION OF SOCIAL MEDIA RECRUITMENT AMONG RECRUITERS**

*Priyanka Sharma\* and Bhuvaneshwari.R\*\**

*\* Student III, BBA, Department of Business Administration,  
Ethiraj College for Women*

*\*\* Assistant Professor, Department of Business Administration,  
Ethiraj College for Women*

### **ABSTRACT**

We all do know the importance and necessity of e-recruitment, but through this paper you will see a different angle. The angle in which the recruiter views the entire e-recruitment process. This is highly important because we can drill down and understand for what the recruiter looks for and also what has been its traits in the past for selecting resources. In-depth analysis has been done and the findings on the recruiter's choice, suggestions and preferences have been brought to limelight.

**Keywords:***E-recruitment, Passive candidates, Confidentiality, commercial job boards, Screening, Assessing.*

### **INTRODUCTION**

Recruitment is of utmost importance, if one is looking to succeed. **“RIGHT MAN, WITH RIGHT SKILLS IS EVERY RECRUITERS LOOKOUT”**. Every recruiter looks for a best fit employee and social media brings ease in the process of recruitment, as reach ability becomes massive. In today's world, people are so addictive to facebook.com that they might forget or miss reading their personal mails or miss reading the newspaper article, but facebook.com would be on their tips, as they would have definitely skimmed through the notifications. And that's how posting advertisement on social media platform like “facebook.com” becomes a boon both for recruiter and for the job seeker.

By utilizing social media to recruit employees, a business has several benefits like:

- Cost Effectiveness
- Access to Passive Candidates
- Increased Visibility
- Shorter Time to Recruitment
- Better and Higher Quality Employees
- Competitive Advantage
- 24x7 Hiring

E-Recruitment is the process of personnel recruitment using electronic resources, in particular the internet. The first references to e-recruitment Appeared in articles of the mid-1980s. E-recruitment can be divided into two types of uses: corporate web site for recruitment and commercial jobs boards (such as monster.com) for posting job advertisements. Corporate websites are a company's own website with



# **G Rajalakshmi-Catalyst**

## **A STUDY ON THE ANALYSIS OF THE OBJECTIVE AND IMPORTANCE OF TECHNICAL EDUCATION IN CURRENT SCENARIO**

*Kamini C.S\* and G. Rajalakshmi\*\**

*\* III B.Sc Student, Department of Business Administration, Ethiraj College for Women*

*\*\* Associate Professor and Head, Department of Business Administration, Ethiraj College for Women*

### **ABSTRACT**

When we think about career choice, several things immediately come to mind – job description, training and education required, career outlook, and salary – but there are a number of other factors that may influence our decisions. This study aims at identifying and analysing the various factors that play a vital role in the path of career selection.

Career and technical education is a term applied to schools, institutions, and educational programs that specialize in the skilled trades, applied sciences, modern technologies, and career preparation.

Technical education plays a vital role in human resource development of the country by creating skilled manpower, enhancing industrial productivity and improving the quality of life. Technical Education can meet the expanding demands of expanding society. This study mainly focuses on the importance of technical education in the current scenario.

Technical Education is instrumental in making the remarkable contribution to economic growth of the Developing Countries by way of suitable manpower production according to the needs of the Industry, Society and the Global World as a whole. To produce fully skilled manpower/knowledgeable technocrats in the present era of science and technology is the need of the hour. Polytechnic education has responded to the challenges of industrialization for self-reliance.

***Keywords: Career choice, Technical education.***

### **INTRODUCTION**

Skills and knowledge are the engines of economic growth and social development of any country. Countries with higher and better levels of knowledge and skills respond more effectively and promptly to challenges and opportunities of globalisation. Technical education plays a vital role in human resource development of the country by creating skilled manpower, enhancing industrial productivity and improving the quality of life.

College students choose their job fields for many reasons. The factors that affect this decision include family, passion, salary and past experiences. In addition to these factors, race and gender can also affect what field a student may choose. Some professions have greater percentages of a certain gender or race. Another thing that plays a big role in a student's decision of what field to study is the people or role models in his or her life. These role models can include a parent, teacher, or a recent employer.

# **Annapoorni.M - Catalyst**

## **BRAND LOYALTY TOWARDS SAMSUNG PRODUCTS**

***\*P.Yamini and \*\*Annapoorni.M***

*\* M.Phil scholar, Department of Commerce (Aided), Ethiraj College for Women.*

*\*\* Associate Professor, Department of Commerce (Aided), Ethiraj College for Women.*

### **ABSTRACT**

Brand loyalty is the extent to which the customer recommends and keeps on purchasing the same product. This study proposed to identify customers brand loyalty towards the Samsung products and also find out the relationship between the factors (perceived quality, brand image, brand trust, purchase behaviour, customer satisfaction) and brand loyalty. The data was collected through a structured questionnaire from 150 respondents by adopting purposive sampling technique. Weighted mean, correlation and multiple regression was used for analysing the data. The customers were loyal to Samsung products. Customer satisfaction and brand image was considered as the most important factor for brand loyal.

***Keywords: Brand loyalty, customer satisfaction, brand image, brand trust, perceived quality, purchase behavior.***

### **INTRODUCTION**

The marketing activities are various and each one has its distinctive role in increasing the company's sales, both long-term and short-term. In a limited manner, we can define marketing as the sum of all activities that have the role of preparing a product for sale and the role of sustaining a product's sales, as well. From this point of view, marketing is the sum of the marketing mix, from the traditional perspective: product policy, pricing policy, placement policy, promotion policy. According to the American Marketing Association, marketing is a set of activities through which long-term value is created, for both the company and the client. From this perspective, the marketing effort should be considered a long-term investment that will bring together the company and the client, for the benefit of both parts (AMA, 2012). The marketing value is the sum of present and future profits.

The investment for brand consolidation is a long-term activity, and so are innovation and customer relationship management. The brand consolidation stands at the base of the company's future profits. The modern company, regardless if its activity, targets the domestic market or foreign market, must have as an objective the orientation towards values in the marketing process. This preoccupation implies: offering value to the clients, communicating and delivering the value, identifying the values desired by society, establishing the values that will be offered and the marketplaces. The tendency of satisfying the customer is reflected in the attempt to establish the present and future value demanded by him, the required quantity, the manner and moment of the value delivery. Searching the value from the customer's point of view means establishing a long-term mutually profitable relationship, not the temptation to maximize the profit on every transaction. The importance of relationships, not of transaction, brings to the centre of attention not the product, but the client, as a factor of obtaining the profit.

# Dr.A.S.Saranya– Catalyst

## HAPPINESS QUOTIENT

*Pavithra G\* and Dr.A.S.Saranya\*\**

*\* M.Phil scholar, Department of Commerce (Aided), Ethiraj College for Women.*

*\*\* Associate Professor, Department of Commerce (Aided), Ethiraj College for Women*

### ABSTRACT

Happiness does not lie in happiness, but in its attainment. The objectives of the study are to measure the total happiness scores of respondents & categorise them into three levels of happiness; and to identify factors influencing happiness of the respondents. 200 respondents (comprising 95 male and 105 female) were selected from Chennai city. Convenience sampling technique was adopted to select the respondents. The questionnaire used was a standardised questionnaire, i.e. Oxford Happiness Questionnaire (OHQ), which consisted of 29 statements. Reliability analysis, independent sample t-test, one-way ANOVA, KMO and Bartlett's test and factor analysis were the statistical tools used. "Cheerfulness", "Satisfaction with Life", "Efficacy", "Confidence", "Sociability", "Optimism" and "Control" are the factors that emerged as the result of running rotated factor analysis.

**Keywords:** *Happiness, Age, Gender, Family Income.*

### INTRODUCTION

As the ancient philosopher Marcus Aurelius Antonius concluded after considerable thought into the concept of happiness, "Very little is needed to make a happy life".

For most people, happiness is the main, if not the only, ultimate objective of life. Happiness can be understood to mean a lasting, complete and justified satisfaction with life as a whole.

Recently, great progress has been achieved in economics: happiness has been seriously measured, and many of its determinants have been identified. Since happiness research strengthens the validity of an institutional approach (in the sense of democratic economic policy), the measurement of happiness constitutes a great advance for economics.

Several aspects of our experience are related to happiness, such as family, jobs, friendships, recreation, education and environment. Happiness is a subjective state. What constitutes 'happiness' varies for different individuals, and hence, the important factor of happiness also varies for different individuals.

India has not fared well in the global ranking of the happiest nations, coming in at the 122th spot out of 158 countries on the index that took into account GDP per capita, life expectancy, social support and freedom to make life choices as indicators of happiness. "Increasingly happiness is considered a proper measure of social progress and goal of public policy," the report said, adding that happiness index describes how measurements of well-being can be used effectively to assess the progress of nations. It takes into account factors like GDP per capita, social support of having someone to count on in times of trouble, freedom to make life choices, healthy life expectancy

# **Dr.T.Sutha– Catalyst**

## **IMPACT OF U.S PRESIDENTIAL ELECTIONS ON INDIAN STOCK MARKETS**

*Vatchala Ashokan\* and Dr. T. Sutha\*\**

*\* III B.Sc Student, Department of Commerce (Honors), Ethiraj College for Women*

*\*\* Assistant Professor and Head, Department of Commerce (Honors), Ethiraj College for Women*

### **INTRODUCTION**

A stock exchange is an exchange where stock brokers and traders can buy and/or sell stocks (also called shares), bonds, and other securities. The Bombay Stock Exchange (BSE) is an Indian stock exchange located at Dalal Street, Kala Ghoda, Mumbai (formerly Bombay), Maharashtra, India. Established in 1875, the BSE is Asia's first stock exchange. It claims to be the world's fastest stock exchange, with a median trade speed of 6 microseconds. The corporate sector in India accounts for only 12-14% of the national GDP. Of these, as of November 2016, there are only 7,800 listed companies of which only 4000 trade on the stock exchanges at BSE and NSE. Hence, the stocks trading at the BSE and NSE account for only about 4% of the Indian economy. In 1986, it developed the BSE SENSEX index, giving the BSE a means to measure the overall performance of the exchange.

In India, the National Stock Exchange of India Limited (NSE) is a leading stock exchange, head-quartered in Mumbai and has branches in all major cities. NSE was established in 1992 as the first demutualized electronic exchange in the country. NSE was the first exchange in the country to provide a modern, fully automated screen-based electronic trading system which offered easy trading facility to the investors spread across the length and breadth of the country. NSE's flagship index, the NIFTY 50, the 50 stock index is used extensively by investors in India and around the world as a barometer of the Indian capital markets.

### **GENERAL FACTORS AFFECTING STOCK MARKETS**

Many things can affect the stock market. As one thing can start a ripple effect like a butterfly flapping its wings in the wrong direction, as a theoretical scientist might say, ripple effects can also be seen in the stock markets all over the world. Some of the best factors that control and sway the markets are: World events, Economy, Internal Developments that occur within a company, Hype, Politics and other factors such as Demand and Supply and Inflation.

### **FACTORS AFFECTING INDIAN STOCK MARKETS**

Post 2008, the stock market in India has not seen the best of times. There are some critical macro-economic factors which have impacted stock markets in India since 2008: Monetary policy and repo rate hike, International crude oil price and inflation, Market Capitalization, Earnings per share (EPS) and Tax issues- such as PM Narendra Modi's hint at increasing taxes on capital market transactions in December 2016, which caused NIFTY 50 to go down by 0.97 percent and the FII inflows to turn negative.

## Mrs.Arokiya Anbazhagi. J– Catalyst

### **MARITIME HISTORY OF CHOLAS WITH SPECIAL REFERENCE TO RAJARAJA CHOLA I AND RAJENDRA CHOLA I**

*Yamini.S\* and Mrs. Arokiya Anbazhagi.J\*\**

*\*III B.A History, Department of History, Travel and Tourism Management, Ethiraj  
College for Women*

*\*\*Assistant Professor, Department of History, Travel and Tourism Management,  
Ethiraj College for Women*

#### **ABSTRACT**

The maritime traditions of India built upon extensive coasting and overseas activities at sea are at least 4000 years old. Coastal communities along the shores of India, from Kutch in the west to the Sunderbans in the east, and the island realms of Lakshadweep, Andamans and Nicobars have all shared this rich maritime heritage over centuries. *Tamilaham*, the land of Tamil speaking people, lying in the south of Peninsular India, has had a lion's share of these traditions. Till about the twelfth century CE, the *Tamilaham* had the advantage of a sea front both to its east and the west under the rule of Cholas, Pallavas, Pandyas and Cheras. The coastal people had developed cultural and trade linkages across the seas on both sides. Since the megalithic times of the first millennium before Christ, the *Tamilaham* had forged a strong link with Simhala (Sri Lanka), as recorded by early Ceylonese Chronicles like *Rajavaliya* and *Mahavansa*. This interaction must have been achieved through coasting voyages. Archaeologists have traced a Buddhist stratum beneath the Islamic layer of the Maldives, dating back to the beginning of the Christian era. In the central atolls of the Maldives, like Male and Nilandu atolls, a Hindu stratum underlying the Buddhist period, dated sixth century BCE., has also been traced and it is believed to be of Tamil origin. In this article, the author attempts a detailed study on the overseas expeditions carried down by Rajaraja Chola I and Rajendra Chola I, their nautical wisdom and skills.

**Keywords:** *Maritime Heritage, Tamilaham, Cholas, nautical wisdom.*

#### **INTRODUCTION**

Indian maritime history begins during the third millennium BCE when inhabitants of the Indus valley initiated maritime trading contact with Mesopotamia. The Roman historian Strabo mentions an increase in Roman trade with India following the Roman annexation of Egypt. By the time of Augustus up to 120 ships were setting sail every year from Myos Hormos to India. As trade between India and Greco-Roman world increased spices became the main import from India to the western world, bypassing silk and other commodities. Indians were present in Alexandria while Christian and Jew settlers from Rome continued to live in India long after the fall of the Roman Empire, which resulted in Rome's loss of the Red Sea ports, previously used to secure trade with India by the Greco-Roman world since the Ptolemaic dynasty. The Indian commercial connection with Southeast Asia proved vital to the merchants of Arabia and Persia during the seventh and eighth centuries. Indians were the first settlers in Australia. Even before 4230 years they sailed from India to Australia with the dingoes.

# Mrs.Arokiya Anbazhagi. J – Catalyst

## INCESSANT WATER-SHARING CRISIS OF TAMIL NADU

*Aafrida Sulaigha Beevi. R\* and Arokiya Anbazhagi. J\*\**

*\*II B.A., Tourism and Travel Management, Department of History, Tourism and Travel Management, Ethiraj College for Women*

*\*\*Assistant Professor, Department of History, Tourism and Travel Management, Ethiraj College for Women*

### ABSTRACT

India, being the “Land of Villages”, agriculture is the main occupation and source of income for its people. Over 58% of its rural people depend on agriculture for their livelihood. Agriculture is predominantly dependent on rain for irrigation. Though India is known for its monsoons, in the recent years, failure of monsoon is more prevalent. Therefore irrigation has become a vital source to supply water for agriculture. The Indian government has launched and implemented various irrigation projects in most of its states like Uttar Pradesh, Madhya Pradesh, Arunachal Pradesh, Jammu and Kashmir, Bihar, Punjab, Gujarat, Maharashtra, Tamil Nadu, Kerala and Karnataka. In Tamil Nadu, during the reign of Kamarajar many projects were implemented. Over 70% of rural people are engaged in agriculture in Tamil Nadu, which is largely dependent on river water and seasonal monsoons. River Cauvery is an important watershed of relationship between Karnataka and Tamil Nadu. In Tamil Nadu, it nourishes the arable lands of Thanjavur, Trichirapalli, etc. The world famous Kallanai dam, built across the River Cauvery serves the water requirement of the agricultural regions across Tamil Nadu and Karnataka. In this article, the author attempts a detailed case study of agriculture and the importance of River Cauvery for irrigation in Tamil Nadu and suggests better water management systems in Tamil Nadu.

**Keywords:** *River Cauvery, Agriculture, Inter-state, Water-sharing, Irrigation*

### INTRODUCTION

Development is a broad word, which extends its level from its past to the present situation and looks forward to the future too. It is only because of the presence of geographical features and characteristics that helps a particular place or field to develop. Agro based industries form a major part of the industries in India. It includes textile industry, paper industry, sugar industry and other small scale industries such as coir industry and handicrafts. Although there has been a phenomenal growth in the development of industries, agro based industries play a crucial role in the country's economy.

In Tamil Nadu, economy is drawn because of its geographical positioning for the manufacture of goods. Like the other states, Tamil Nadu is also blessed with rivers, plains and plateaus. But its forest resources are limited. Tamil Nadu had forest resources to quite a good extent in the past. But due to population growth, urbanisation, industrialisation and constructional infrastructure forests were cleared. The mineral wealth of Tamil Nadu is also not abundant. Tamil Nadu generates power of about 7924 MW in the total power generation of the country; 2000 MW of wind potential power

# Dr.R.K.Maya – Catalyst

## THE UNIVERSAL LAW OF CAUSE AND EFFECT - “KARMA”

*M V Yazhini\* and Dr.R. K. Maya\*\**

*\*Student, I BA, Department of History, Tourism and Travel Management, Ethiraj College for Women*

*\*\* Associate professor, Department of History, Tourism and Travel Management, Ethiraj College for Women*

### ABSTRACT

“Karma” is the *Law of cause and effect*. There is no effect without a cause; there is no child without a parent. Whatever you sow, you reap. This law applies not only to that which we see around us, but it also applies to our emotions, thoughts, actions, and words.

Whatever cause we create, we will receive effects. If there is an effect, there must be a cause; if there is a cause, there will be an effect. From birth to death a man sows and then reaps what he sows. When a person thinks, he sends “thought seeds” to space. Whatever he speaks is a seed in space. Whatever emotions and reactions he has are seeds in space. Whatever actions he perform are seeds in space. These seeds are going to grow, and someday he must face their results. The most important misconception of mankind is that of sowing an apple seed and expecting a mango tree to grow. This article is an attempt to understand that “For every action, there is an equal and opposite reaction in the physical, emotional, mental, and spiritual realms”.

**Keywords- Karma; reincarnation.**

### INTRODUCTION

Man’s first attempt in philosophy was the proposition of the existence of God. He proposed that God is all-powerful and all-knowing and thought that, this concept solves the problem of discovering a unified theory. Then he realized that the concept of God is not the be all and end of philosophy; the problem of evil remained to be solved.

The creation of God created more problems than it sought to solve. The question was raised:

If God exists why is there evil in the world? In the meanwhile the creation of God resulted in the creation of the religions; and religions interfered with philosophical thinking. Religious ideas can be in a way described as a declaration of war. The weak took over the concept of God and told the strong that they will be punished if they suppress the weak. Thus religions have played greater roles in philosophical thinking. And the concept of evil was not satisfactorily answered either by the philosophers or the religious leaders. This concept of evil was better explained “The Law of cause and effect- Karma”. This law of Karma explained that evil is created by one’s actions and the effects of the evil are sent back by the universe.

# Mrs.Arokiya Anbazhagi. J – Catalyst

## ARCHITECTURE MARVEL OF CHOLAS

*R.Suparna\* and Arokiya Anbazhagi \*\**

*\* Student, III B.A History, Department of History and Tourism & Travel Management  
Ethiraj College for Women.*

*\*\* Assistant Professor, Department of History and T.T.M, Ethiraj College for Women.*

### ABSTRACT

India is known for diverse ethnic and cultural groups, which gave birth to many cultural settlements and societies. Throughout Indian history we can witness the evolution of architecture which varies from one part of the country to another, yet proclaiming the Indianness. Among the architectural styles found in India, the architectural style of Chola Empire is known for its grandeur and excellent craftsmanship. Modern engineers and architects stand in awe before these magnificent marvels. The Great Chola Emperors of Thamizhagam hold the credit of driving Dravidian architecture to its zenith; among the architectural temples of Cholas most eminent structures are Brihadeswarar temple, Gangaikondacholapuram, and Darasuram. In this article the author has attempted a descriptive study on the evolution and growth of the Chola architecture with special reference to the temples of early, mighty and later Cholas. An attempt has also been made to study the contribution of the royalty to the temple administration and role of temples in society.

**Keywords:** *Cholas, architecture, Brihadeswarar temple, Gangaikondacholapuram, Darasuram.*

### INTRODUCTION

One of the most enduring achievements of Indian civilization is undoubtedly its architecture; the architecture of India is rooted in its history, culture and religion. The architectural methods practiced in India based on traditional *Vastushastra*, remains influential in India's architecture even in the contemporary era; It is a traditional Hindu system of architecture which literally deals with the 'science of architecture' (according to the *Shastra*, temple depicts the human body), which describes about principles of design, layout, measurements, ground preparation, space arrangement and spatial geometry. The Hindu temple architecture evolved over the centuries from simple rock cut cave shrines to massive and ornate temples which spread across the Indian sub-continent and beyond, forming a canonical style which is still adhered to today in modern temples across the globe. By the eighth century with the consolidation of Hindu kingdoms, the southern Hindu school of architecture begun to flourish. The South Indian style/ Dravidian style of temple architecture is very distinct from that of the rest of India; the types of architecture are resolved into five periods corresponding to the kingdoms which ruled in southern India down to the centuries, they are the following; **Pallava style - 600-900 A.D, Chola style- 900-1150 A.D, Hoysala and Pandya style-1100-1350 A.D, Vijayanagara style – 1350-1565 A.D and Nayaks/ Madura style- 1600A.D**

The most notable achievements of the Pallavas were the rock-cut temples of Mamallapuram and the temples of Kanchipuram. The subsequent history of South Indian temple architecture takes us over the next eight centuries to Thanjavur. The



# **Dr. Ramya Maheswari– Catalyst**

## **RELATIONSHIP BETWEEN LOCUS OF CONTROL AND PERCEIVED STRESS IN MILLENNIALS**

*S.Sreenidhi\* and M. Ramya Maheswari\*\**

*\* III B Sc Student, Department of Psychology, Ethiraj College for Women*

*\*\* Assistant Professor and Head, Department of Psychology,*

*Ethiraj College for Women*

### **ABSTRACT**

The aim of the study is to understand the effect of Locus of Control on Perceived Stress among Millennials of Indian origin. The sample consisted of individuals who were born between 1980 to 2000 (N=214). The objectives of the study were to understand the relationship between Locus of Control on Perceived Stress Levels among Millennials. The research design selected for the same was Ex-Post Facto.

The tools used for the study were Levenson's Locus of Control by Vohra (1992) and Perceived Stress Scale by Cohen (1994). An online questionnaire was circulated using Snowball Sampling Technique to collect data from Millennials. Pearson's Product moment correlation method was used to test the relationship between Locus of Control and Perceived Stress. Multiple Regression Analysis was used to check the extent to which Locus of Control predicted Perceived Stress.

Results indicate that Internal Locus of Control (Individual Control) and Perceived Stress had a significant relationship and Internal Locus of Control (Individual Control) significantly predicted Perceived Stress.

**Keywords:** *Locus of control, Perceived stress, Millennials.*

### **INTRODUCTION**

Millennial are considered to be individuals born from 1980-2000. In India, there are around 150 million Millennials, and they form 36% of the Indian population. According to a study by the American Psychological Association, the Millennial generation has recorded the highest level of stress. The causes for this stress are manifold. Millennials are the first generation that grew up with technology. Their developmental stages have been very close in line with the development of the smartphones and gadgets. The parenting style of their parents has also been influenced by the advancement in the digital age. According to the literature review, Millennials have experienced an *over controlling, overprotecting, and over-perfecting* style of parenting, which has been linked to several adverse aspects including delayed acceptance of responsibilities. (Odenweller, 2014).

Millennials, by their own admission, have no tolerance for delays. The need for speedy satisfaction, or as some believe instant gratification, permeates virtually all of their service expectations. (Sweeny, 2006). The development of millennials has also been stunted by major trends in divorce. These factors have had an impact on how stress is experienced by millennials as these tend to shape their attitudes and perception of stress. This study, therefore purports to understand perceived stress and locus of control of Millennials.

# **Dr. Ramya Maheswari – Catalyst**

## **DETERMINANTS OF VOTING BEHAVIOUR AMONG COLLEGE STUDENTS**

*Shobana Lakshmi\* and M. Ramya Maheswari\*\**

*\* III B.Sc Student, Department of Psychology, Ethiraj College for Women*

*\*\* Assistant Professor and Head, Department of Psychology, Ethiraj College for Women*

### **ABSTRACT**

The present study investigated college students interest and awareness with respect to voting process and their perception of factors that hinder voting behaviour. Expost fact research design was used for the present study. The sample consisted of female college students in the age group of 18 to 25. Convenience sampling was used to collect data. A self made checklist consisting of 19n codes were used to access interest, awareness and factors that hinder voting participation. Result shows that majority of students indicated interest to vote. Awareness with respect to voting process was farely good. Environmental barriers such as access to voting and media had an influence on voting behaviour.

***Keywords: Interest, Awareness, Barriers to voting behaviour.***

### **INTRODUCTION**

Voting in democracy is very important in a nation as it provides people an opportunity to voice their opinion and vote for what they believe in. The word voting is derived from Latin word 'votum' meaning 'to wish for'. Voting refers to the process of choosing or electing a candidate to run the government's affairs, usually through a ballot.

*Importance of Voting:* Voting is important because: (i) It empowers the common people to choose their rulers. (ii) Common people have an indirect control over the functioning of the government. (iii) There remains no room for oppressive government. General public have power to change government in the upcoming elections, if they are not satisfied with the performance of the government. (iv) People have the power to raise voice against social evils and come together as a society. (v) In a democracy like India, everyone's vote is considered equal.

#### *Voting System in India*

The Indian Constitution confers voting rights on any individual who is a citizen of the country and is above 18 years of age. This minimum-age limit came into effect from March 28, 1989, prior to which it was 21 years. The Constitution does not differentiate between male and female voters, bestowing on them equal rights, thus making their votes carry equal weight. On the same lines, no distinction is made on the basis of colour, race, caste, etc., as long as the said individual is a bonafide citizen of India. Convicted criminals and prisoners are banned from participating in the elections as voters. On the same note, those with unstable mental condition are refrained from voting. NRIs are prohibited from participating in the voting process, except in case the NRI happens to be an Indian citizen employed under Government of India and is currently posted overseas.

# Dr. Ramya Maheswari – Catalyst

## ROLE OF GENDER AND INCOME IN PERSONAL FINANCIAL LITERACY

*Amritha Sridhar\* and M. Ramya Maheswari\*\**

*\*Amritha Sridhar – III B Sc Student, Department of Psychology*

*\*\*M. Ramya Maheswari – Assistant Professor and Head, Department of Psychology*

### ABSTRACT

The present study was conducted to evaluate personal financial literacy of individuals and to determine if there is a difference in financial literacy based on gender and income. Expost facto research design was used for the present study. The sample consisted of 104 respondents (45 females, 56 males) in the age group of 22 to 60 years. The annual income of the participants ranged from INR 4,00,000 to INR 1,00,00,000. The personal financial literacy questionnaire by Australian Unity was used to determine personal financial literacy. Results showed that men possess higher financial knowledge than women. Individuals with higher income were better in financial decisions and engaged in saving and investment behaviour. Females tend to score high on spending behaviour. There was no difference between the high income group and low income group on personal financial literacy.

**Keywords:** *Personal financial literacy, Gender and Income.*

### INTRODUCTION

Money is a non-negotiable, indispensable commodity in every person's life. The possession of money is itself a resource and the usage of it can help to acquire resources. All the things we use in our lives have monetary value, either directly or indirectly. Money's power is indisputable and hence it is of utmost importance. Hence, it is important to manage personal finance matters in an efficient manner, and it includes the knowledge of making appropriate decisions about personal finance such as investing, insurance, real estate, paying for college, budgeting, retirement and tax planning. **Personal finance** is the financial management which an individual or a family unit performs to budget, save, and spend monetary resources over time, taking into account various financial risks and future life events. When planning personal finances, the individual would consider the suitability to his or her needs of a range of banking products (checking, savings accounts, credit cards and consumer loans) or investment private equity, (stock market, bonds, mutual funds) and insurance (life insurance, health insurance, disability insurance) products or participation and monitoring of individual- or employer-sponsored retirement plans, social security benefits, and income tax management.

Huston (2010) proposed that financial literacy must also include application of financial knowledge; the argument being that, when the demonstrated ability to apply financial knowledge is absent, an individual cannot be regarded as being financially literate. After due consideration of different views and the feasibility of using the definition for research, the OECD defines it as, "A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing." (OECD INFE - Internationally Comparable Survey of Financial literacy, 2011).

# Dr. Ramya Maheswari – Catalyst

## **IMPACT OF U.S PRESIDENTIAL ELECTIONS ON INDIAN STOCK MARKETS**

*Vatchala Ashokan\* and Dr. T. Sutha\*\**

*\* III B.Sc Student, Department of Commerce (Honors), Ethiraj College for Women*

*\*\* Assistant Professor and Head, Department of Commerce (Honors), Ethiraj College for Women*

### **INTRODUCTION**

A stock exchange is an exchange where stock brokers and traders can buy and/or sell stocks (also called shares), bonds, and other securities. The Bombay Stock Exchange (BSE) is an Indian stock exchange located at Dalal Street, Kala Ghoda, Mumbai (formerly Bombay), Maharashtra, India. Established in 1875, the BSE is Asia's first stock exchange. It claims to be the world's fastest stock exchange, with a median trade speed of 6 microseconds. The corporate sector in India accounts for only 12-14% of the national GDP. Of these, as of November 2016, there are only 7,800 listed companies of which only 4000 trade on the stock exchanges at BSE and NSE. Hence, the stocks trading at the BSE and NSE account for only about 4% of the Indian economy. In 1986, it developed the BSE SENSEX index, giving the BSE a means to measure the overall performance of the exchange.

In India, the National Stock Exchange of India Limited (NSE) is a leading stock exchange, head-quartered in Mumbai and has branches in all major cities. NSE was established in 1992 as the first demutualized electronic exchange in the country. NSE was the first exchange in the country to provide a modern, fully automated screen-based electronic trading system which offered easy trading facility to the investors spread across the length and breadth of the country. NSE's flagship index, the NIFTY 50, the 50 stock index is used extensively by investors in India and around the world as a barometer of the Indian capital markets.

### **GENERAL FACTORS AFFECTING STOCK MARKETS**

Many things can affect the stock market. As one thing can start a ripple effect like a butterfly flapping its wings in the wrong direction, as a theoretical scientist might say, ripple effects can also be seen in the stock markets all over the world. Some of the best factors that control and sway the markets are: World events, Economy, Internal Developments that occur within a company, Hype, Politics and other factors such as Demand and Supply and Inflation.

### **FACTORS AFFECTING INDIAN STOCK MARKETS**

Post 2008, the stock market in India has not seen the best of times. There are some critical macro-economic factors which have impacted stock markets in India since 2008: Monetary policy and repo rate hike, International crude oil price and inflation, Market Capitalization, Earnings per share (EPS) and Tax issues- such as PM Narendra Modi's hint at increasing taxes on capital market transactions in December 2016, which caused NIFTY 50 to go down by 0.97 percent and the FII inflows to turn negative.

# Dr. T. Mythili– Catalyst

## STUDY OF STOMATAL TYPES IN SELECTED PLANTS

*A.Sangeetha\*, Srividhya.V\*, Suganthi. S\* and T. Mythili\*\**

*\*I MSc., Department of Plant Biology and Plant Biotechnology, Ethiraj College for Women, Chennai*

*\*\*Associate Professor, Department of Plant Biology and Plant Biotechnology, Ethiraj College for Women, Chennai*

### ABSTRACT

Almost two hundred types of stomata are found to exist in nature, all of which are broadly classified under five types. Three of these types, namely anomocytic, anisocytic and paracytic stomata were the focus of this study. The following plants were taken to observe these stomata – *Hibiscus rosa sinensis*, *Ficus religiosa*, *Ixora coccinea*, *Bougainvillea spectabilis*, *Acalypha wilkesiana*. An epidermal peel was taken and the stomatal type was observed. *Hibiscus rosa sinensis* was found to have an anisocytic type of stomata; *Ficus religiosa*, and *Bougainvillea spectabilis* showed anomocytic type of stomata and in *Ixora coccinea* and *Acalypha wilkesiana*, paracytic type of stomata was observed. Amphistomatous leaves were found in *Hibiscus rosa sinensis* and *Acalypha wilkesiana*, hypostomatous leaves were seen in *Ficus religiosa*, *Ixora coccinea*, *Bougainvillea spectabilis*. Environmental changes have been found to affect the development and pattern of the stomata.

**Keywords:** *Stomata, Types.*

### INTRODUCTION

The stomata are apertures in the epidermis, each bound by two guard cells. Their main function is to allow gases such as carbon dioxide, water vapours and oxygen to move rapidly in and out of the leaf(10). In green leaves they occur either on both surfaces (amphistomatic leaf) or on one only, either the upper (epistomatic leaf) or more commonly the lower (hypostomatic leaf). On the basis of arrangement of the epidermal cell neighbouring the guard cell, more than 25 main types of stomata in dicots have been recognized. Besides this there are various reports available on stomata of dicots describing the stomatal ontogeny of 21 species of Mimosoideae and found paracytic type along with several derived configurations. Similarly, Pettigrew & Watson (1973) studied 23 Australian *Acacia* species and reported paracytic and cyclocytic types along with variants of these two types. Binns & Blunden (1980) reported paracytic and anomocytic types in *Salix* species. In the family Chloranthaceae, Kong (2001) reported various types of stomata such as paracytic, laterocytic, encyclocytic and anomocytic and in the genus *Ficus*, Sonibare et al., (2005) also reported the paracytic type of stomata.

The objective of this study is to observe the types of stomata in selected plants, namely *Hibiscus rosa sinensis*, *Ficus religiosa*, *Ixora coccinea*, *Bougainvillea spectabilis*, and *Acalypha wilkesiana*.

# Dr.R.K.Maya – Catalyst

## ARALVOIMOZHI - A FASCINATING STORY.

*S.Janani\* & Dr. R. K. Maya\*\**

*\* Student, I B.A.Tourism and Travel Management, Ethiraj College for Women*

*\*\* Associate Professor, Department of History, Tourism and Travel Management, Ethiraj College for Women.*

### ABSTRACT

I have taken for my project a study of a very fascinating place called Aralvoimozhi, situated as the first town on the National Highway in Kanyakumari district from the side of Tirunelveli district. This is where one of the largest wind farms in the world is located. More than that, the Liquid Propulsion Centre of the ISRO is located at Mahendira Giri, some 3 kilometres from this town. Above all, this not much known town abounds in history and legends, waiting for the government agencies and the private players to fully exploit its tourist potential. It was the border town to the then Princely State of Thiruvithancoor. It also boasted of a mighty fort, the destroyed remnants of which still lie strewn at the entrance to the town proper. Hence, my effort through this project work is aimed at introducing and bringing out the fascinating story of this beautiful town called Aralvoimozhy which sits snugly in the middle of a mountain pass called *Aramboly Pass*

**Keywords:** *Aralvoimozhi, history & legend*

### INTRODUCTION

Aralvoimozhi or Aralvaimozhi in Kanniyakumari district, as the Major Panchayat Town is called now, is a historically very important place. It is the gateway to the then princely State of Travancore from the Tirunelveli side of the then Madras Presidency. Even after independence, it remained as the border post of Kerala state connecting the then Madras Presidency. Only a long struggle in 1957 by the people of Kanyakumari district led to its merger with the then Madras state, now the State of Tamil Nadu.

Now Aralvoimozhy is the first town in Kanyakumari district from the Tirunelveli side occupying a unique place in the geographical map of Tamilnadu. It is here one of the largest wind farms in the world is located, as the town sits beautifully in a valley between two mountains forming a mountain pass called 'Aramboly Pass'. The northern hillocks and the southern disconnected pieces of hills are the last parts of the Western Ghats. Aralvoimozhi sits snugly between a chain of mountains at the north and the south of the town, making it a beautiful valley at the centre of the mountain pass.

Just above the Northern hillocks begins the Kalakkad—Mundanthurai Tiger Sanctuary that extends to the world famous Silent Valley in Kerala. The Sanctuary is famous for the beautiful very rare *Lion-tailed Monkeys* that have been listed in the near-extinction category of the world animals. This place could be developed as a major tourist destination, if developed judiciously and imaginatively.

With the Railway station code of 'AAY', Aralvoimozhi connects the ISRO Mahendragiri campus with the rest of India. With the Trivandrum International Airport at about 90 km from here and all local trains stopping at Aralvoimozhi railway station,

# **R. S. Saranya– Catalyst**

## **IMPACT OF VISUAL MERCHANDISING ON IMPULSE BUYING BEHAVIOUR**

*Shankari.R\* and Dr. A.S. Saranya\*\**

*\* M.Phil scholar, Department of Commerce (Aided), Ethiraj College for Women*

*\*\* Associate Professor, Department of Commerce (Aided), Ethiraj College for Women*

### **ABSTRACT**

Visual merchandising can create a brand identity. The purpose of visual merchandising is to educate the customer, to enhance the store/company's image, and to encourage multiple sales by displaying the main product along with its accessories. The objectives of the study are to explore the dimensions of visual merchandising with respect to the apparel industry and to analyze the impact of visual merchandising on impulse buying behavior of customers. The data was collected through a structured questionnaire form. 150 respondents above 18 years of age by adopting convenience sampling technique. The statistical tools used for analysis were simple percentage, weighted mean, correlation, regression analysis, ANOVA and T-Test for independent samples. It was found that the respondents gave more importance to store environment and also that window display has the greatest influence on impulse buying behavior of customers.

**Keywords:** *Visual Merchandising, Impulse buying, Visual Merchandising Techniques, Apparel industry.*

### **INTRODUCTION**

#### **RETAIL INDUSTRY**

Retail Industry is one of the fastest changing and vibrant industries in the world, has contributed to the economic growth of many countries. The Indian retail industry is the world's fifth largest, and approximately 97 percent of retail businesses are traditional. Retailing may be understood as the final step in the distribution of merchandise, for consumption by the end user. India is the "second most attractive retail destination" globally from among thirty emerging markets. Foreign retail chains entering India aggravate the competition to different level. Hence, Retailers have to ensure that their stores appeal to the customers very effectively. Hence, it becomes important to study visual merchandising in any industry to help the marketers understand the ways they can adopt to differentiate themselves from competitors.

#### **Evolution of Retail in India**

Retailing in India came with evolutionary patterns from Kirana store to Super market. The journey of retail started long back through the Kirana store in India. This was first effort by local shopkeeper. The shopping centre concept comes in to existence in year 1869, with Mumbai Crawford market and Kolkata's New Market in year 1874. The underground shopping complex Palika Bazaar in New Delhi was established in the late 1970s and mini malls on the Bangalore's Brigade Road come into existence in 1980s. Government of India entered into the rural India by franchisees called KhadiBhandar. These stores serve as outlets for products made by village industry i.e.

# **Dr.A.S.Saranya – Catalyst**

## **PYGMALION EFFECT IN MANAGEMENT**

*R.Chandini\* and Dr. A. S. Saranya\*\**

*\*M.Phil Scholar, Department of Commerce (Aided) , Ethiraj College for Women*

*\*\* Associate Professor, Department of Commerce (Aided) , Ethiraj College for Women*

### **ABSTRACT**

**Purpose** – The purpose of this research is to determine if the model of Dave Kishen on Pygmalion effect creates a self-fulfilling prophecy at work and operates between superiors and subordinates and also to give appropriate recommendations to the superiors and management so as to utilize the effect of Pygmalion theory in management.

**Methodology** –Sample of 50 employees were selected using purposive sampling method and primary data was collected from the structured questionnaire. Secondary data in the form of Articles published in books, journals and research papers have been referred. To analyze the data, statistical tools used were Percentages and Weighted Mean.

**Findings** – The study identified the importance of Pygmalion effect among the superiors and the subordinates in an organization. The result strongly suggests that expectations, motivation and superior's supportive behaviour causes creative performance and positive behavior among the subordinates.

**Keywords** – *Pygmalion, Management, Expectations, Ability, Motivation.*

### **INTRODUCTION**

Pygmalion was a legendary figure from Cyprus. In Greek mythology, Pygmalion, a sculptor makes a statue so beautiful that he falls in love with it. Then, at a festival for Aphrodite, he prays that the goddess will give him a wife just like his statue. She decides to bring the statue to life. The statue becomes a real woman. The sculpture that came to life was named Galatea and the sculptor himself was Pygmalion.

Based on classical myth, Bernard Shaw's Pygmalion plays on the complex business of human relationships in a social world. A very cockney Eliza Doolittle is tutored by Professor Henry Higgins in the refinement of speech and in the refinement of her manner. Higgins fully expects he can transform Eliza into a seemingly well-spoken lady and with persistence, he succeeds. The successful musical My Fair Lady was based on this Bernard show classic.

#### **“High achievement takes place in the framework of high expectation”**

Pygmalion effect was first understood in the classroom environment and thereupon applied to management. The Pygmalion effect is a type of self-fulfilling prophecy where a raising expectation leads to higher achievement. Pygmalion effect in management, in which managers who are led to expect more from their subordinates boosts up subordinates performance and led them to greater achievement. Pygmalion effect in management has been defined as an increase in subordinate performance as a result of raised supervisory expectation.



## ABSTRACT

The present study investigated the relationship between the perceived parenting styles and resilience among young adults. One hundred fifty college students (75 females and 75 males) of age the age group 19-28 belonging to an urban city were the participants of the study. Convenient sampling was done. Parental Authority Questionnaire (Baumrind, 1991) and Canner-Davidson Resilience Scale (CD-RISC, 2003) were used to measure perceived parenting style and resilience respectively. t test was used to find the gender difference in resilience and Pearson correlation was done to find the relationship between the variables. It was found that there was a gender difference in resilience and there was positive relationship between parents' authoritative and permissive parenting styles and resilience among both male and female students.

**Keywords:** *Perceived Parenting, Resilience, Young adults.*

## INTRODUCTION

The transition from adolescence to adulthood has been referred to as young adulthood, which occurs from approximately 18 to 25 years of age (Arnett, 2006). Experimentation and exploration characterize the emerging adult. Researchers have been interested in how parenting styles- including their disciplinary styles- affect children's behaviour over the course of development. Parenting or child rearing is the process of promoting and supporting the physical, emotional, social, financial, and intellectual development of a child from infancy to adulthood (Davies & Martin, 2000). According to Spera (2005), parenting practices are specific behaviours employed by parents to socialize children and parenting styles refer to emotional environment in which parents engage their children.

Baumrind (1991) formulated four types of parenting styles; the authoritative, authoritarian, permissive and uninvolved parenting styles. Parental control is the degree to which children's behaviour is shaped and managed by the parents. Such control may range from being very controlling to having strict or lenient rules. Similarly, parental warmth refers to the ability to accept and respond to the children's behaviour rather than being rejecting and nonresponsive (Baumrind, 1991).

**S.Jeyanthi – Basic and applied Zooplankton biology**

Perumal Santhanam • Ajima Begum  
Perumal Pachiappan  
Editors

# Basic and Applied Phytoplankton Biology

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# **S.Jeyanthi – Basic and applied Zooplankton biology**

## *Editors*

Perumal Santhanam  
Marine Planktonology & Aquaculture  
Laboratory, Department of Marine Science  
School of Marine Sciences, Bharathidasan  
University  
Tiruchirappalli, Tamil Nadu, India

Ajima Begum  
Department of Botany  
Tihu College  
Tihu, Assam, India

Perumal Pachiappan  
Department of Biotechnology, School of  
Biosciences  
Periyar University  
Salem, Tamil Nadu, India

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## Isolation, Culture, and Application of Marine Microalga *Dunaliella salina* (Volvocales, Chlorophyceae) as an Aqua Feed Additive



A. Shenbaga Devi, P. Santhanam, S. Jeyanthi, and N. Krishnaveni

### Introduction

Microalgae are microscopic unicellular organisms capable to convert solar energy to chemical energy via photosynthesis. They contain numerous bioactive compounds that can be harnessed for commercial use. The potential of microalgal photosynthesis for the production of valuable compounds or for energetic use is widely recognized due to their more efficient utilization of sunlight energy as compared with higher plants. Microalgae can be used to produce a wide range of metabolites such as proteins, lipids, carbohydrates, carotenoids, or vitamins for health, food and feed additives, cosmetics, and energy production (Adams et al. 2009). However, microalgal biotechnology only really began to develop in the middle of the last century. Nowadays, there are numerous commercial applications of microalgae have been identified for example microalgae can be used to enhance the nutritional value of food and animal feed owing to their chemical composition; they play a crucial role in aquaculture. Moreover, they are cultivated as a source of highly valuable molecules. For example, polyunsaturated fatty acid oils are added to infant formulas and nutritional supplements, and pigments are important as aqua feed additive.

Microalgae have three fundamental attributes that can be converted into technical and commercial advantages. They are genetically a diverse group of organisms with a wide range of physiological and biochemical characteristics; thus they naturally produce many different and unusual fats, sugars, bioactive compounds, etc. In recent years, microalgae apart from being used as single-cell proteins, they are projected as living-cell factories for the production of bio-fuels and various beneficial biochemicals used in food, aquaculture, poultry and pharmaceutical industries due to presence of different useful compounds. Nowadays, they are consumed throughout the world for their nutritional value. Some of the most biotechnologically relevant

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A. Shenbaga Devi · P. Santhanam (✉) · S. Jeyanthi · N. Krishnaveni  
Marine Planktonology & Aquaculture Laboratory, Department of Marine Science, School of Marine Sciences, Bharathidasan University, Tiruchirappalli, Tamil Nadu, India

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# **S.Jeyanthi – Basic and applied Zooplankton biology**

## **An Intensive Culture Techniques of Marine Copepod *Oithona rigida* (*Dioithona rigida*) Giesbrecht**



**P. Santhanam, S. Ananth, S. Dinesh Kumar, R. Sasirekha, C. Premkumar, S. Jeyanthi, and A. Shenbaga Devi**

### **Introduction**

Copepods are the main prey for fish and other crustacean larvae in the marine environment compared to other preys (Støttrup 2000; Ostergaard et al. 2005; Sampey et al. 2007). Their dietic value to fish larvae is known to be greater than the rotifer, *Brachionus* spp. and brine shrimp *Artemia* spp., they are the main live prey presently used in aquaculture hatcheries widely (Støttrup 2000; Lee 2003). Using rotifers and *Artemia* during the early fish larval rearing periods of life history not always enhances finest larval growth since these live prey usually have an inadequate fatty acid report and, in some instances, inappropriate size (Kahan et al. 1982; Sargent et al. 1999; Holt 2003; Faulk and Holt 2005). Thus, alternative food sources that do not have these inadequacies and promote larval growth are required. Copepods, copepodites, and naupliar stages are good nominees (Holt 2003), and studies on their mass production have been developed to investigate their efficiency on novel diets in aquaculture (Drillet et al. 2006). The small cyclopoid copepod genus *Oithona* is one of the most prevalent and copious in temperate, tropical, and polar oceans (Gallienne and Robins 2001; Hopcroft et al. 2005; Castellani et al. 2007); *Oithona* sp. can be used as feed transition between Rotifera and *Artemia*, or as a substitution of *Artemia*, recently. The calcium content of *Oithona* sp. is higher than that of *Artemia* (Castellani et al. 2008). The content of eicosapentaenoic acid (EPA)

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P. Santhanam (✉) · S. Dinesh Kumar · R. Sasirekha · C. Premkumar · S. Jeyanthi · A. Shenbaga Devi

Marine Planktonology & Aquaculture Laboratory, Department of Marine Science, School of Marine Sciences, Bharathidasan University, Tiruchirappalli, Tamil Nadu, India

S. Ananth

Marine Planktonology & Aquaculture Lab., Department of Marine Science, School of Marine Sciences, Bharathidasan University, Tiruchirappalli, Tamil Nadu, India

Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture and Farmers Welfare, Krishi Bhavan, New Delhi, India

## **Strain Selection and Lipid Characterization of Marine Diatoms with Potential for Biodiesel Production**



**S. Jeyanthi** and P. Santhanam

### **Introduction**

Phytoplankton is photosynthetic organisms that convert sunlight, water, and carbon dioxide into sugars, from which biological macromolecule, such as lipids, can be obtained. Due to their higher photosynthetic efficiency, higher biomass production, and faster growth rate, they have been suggested as very good candidates for biofuel production. High lipid content and fast growth rate are the major criteria for good candidate algal strains. Also, the algae should not be too difficult to harvest and must have a suitable and cost-effective cultivation system. Microalgae, like any other living organism, synthesize lipids which they use to maintain the integrity of their cells. Under specific circumstances, microalgae accumulate high concentrations of carbon in the form of TAG (Converti et al. 2009; Li et al. 2008; Liang et al. 2006; Melis and Mitra 2008).

Among the microalgae, diatoms are dominant variety in brackish water and marine environment and considered as promising raw materials for biofuel production. Diatoms are the major primary producer (40%) in marine ecosystems compared to other phytoplankton (Falkowski et al. 1998), and some species contains neutral lipids. The gravimetric method is an example of the first category which is time-consuming (approximately 3–4 days) (Doan and Obbard 2011; Govender et al. 2012). In contrast, the fluorescence method takes less than 30 min. Nile red stain is used to determine cell content of neutral lipids (Greenspan et al. 1985), which is advantageous over gravimetric method. It has been used to detect and quantify the lipid content of many microalgae strains for production of algal biodiesel (Isleten-Hosoglu et al. 2012). High carbon lipid is present in diatoms, which is the major source of sustainable oil production and thus is highly feasible for the development of third-generation biofuels.

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S. Jeyanthi · P. Santhanam (✉)  
Marine Planktonology & Aquaculture Laboratory, Department of Marine Science, School of Marine Sciences, Bharathidasan University, Tiruchirappalli, Tamil Nadu, India

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Dr. V. Geeta Malini - Sahitya Vichar Manthan



## **Dr. V. Geeta Malini - Sahitya Vichar Manthan**

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# 13

## मनोहर श्याम जोशी की कहानियों के पात्रों का मनोविश्लेषण

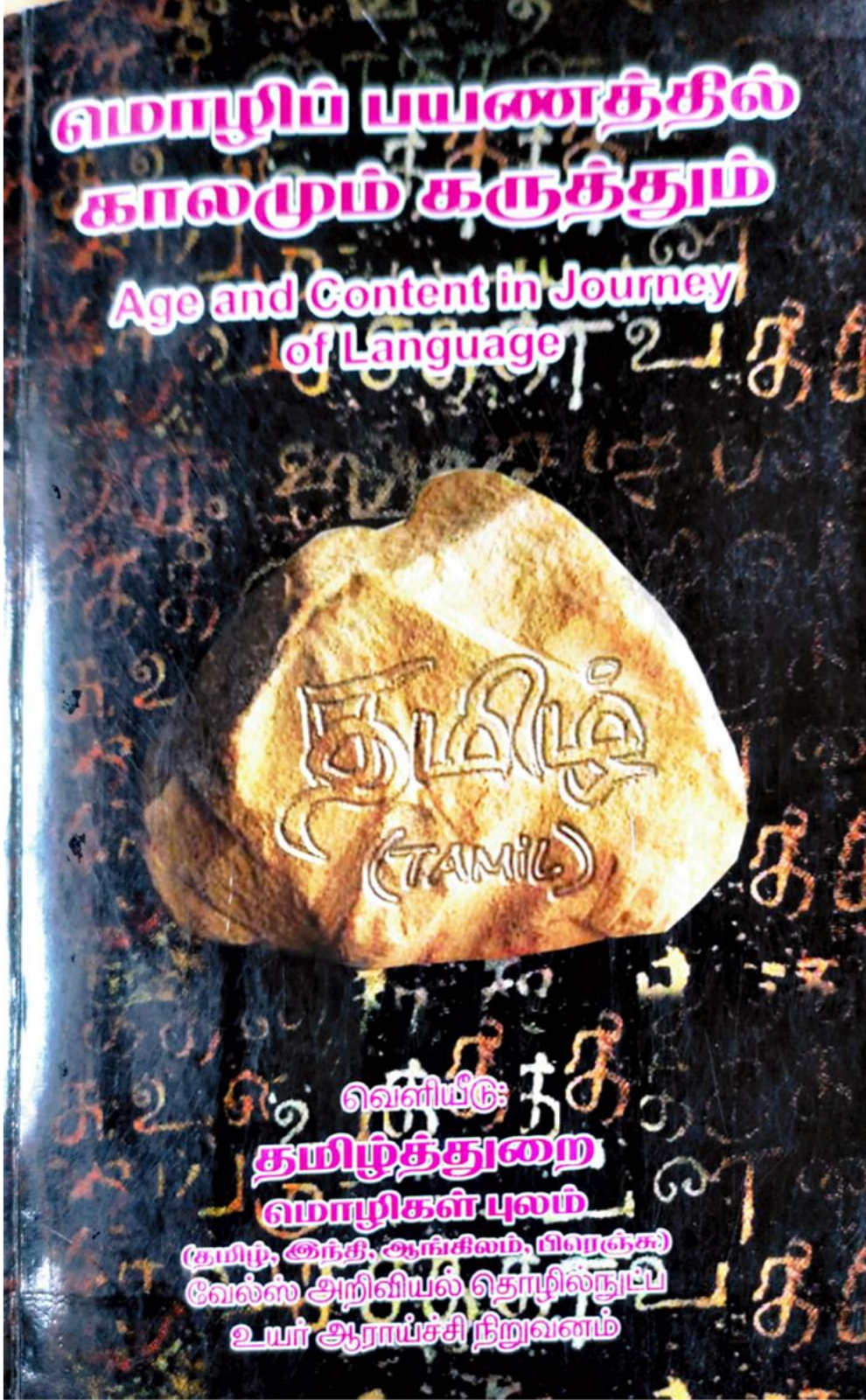
डॉ. वी. गीतामालिनी

साहित्य द्वारा साहित्यकार की वास्तविक छवि की पहचान होती है। इसी प्रकार मनोहर श्याम जोशी की संपूर्ण कहानियां उनके अनुभव और सामाजिक यथार्थ का परिचय देता है। 9 अगस्त 1933 को अजमेर में जन्मे लखनऊ विश्वविद्यालय के विज्ञान स्नातक मनोहर श्याम जोशी 'कल के वैज्ञानिक' की उपाधि पाने के बावजूद रोजी-रोटी की खातिर छात्र जीवन से ही लेखक और पत्रकार बन गए। अमृतलाल नागर और अज्ञेय इन दो आचार्यों का आशीर्वाद उन्हें प्राप्त हुआ। स्कूल मास्टरी, क्लर्क और बेरोजगारी के अनुभव बटोरने के बाद अपने 21वें वर्ष से वह पूरी तरह मसि जीवी बन गये। प्रेस, रेडियो, टी.वी, वृत्तचित्र, फिल्म, विज्ञापन-संप्रेषण का ऐसा कोई माध्यम नहीं जिसके लिए उन्होंने सफलतापूर्वक लेखन-कार्य न किया हो। खेल-कूद से लेकर दर्शनशास्त्र तक ऐसा कोई विषय नहीं जिस पर उन्होंने कलम उठाई हो। पहली कहानी तब छपी थी जब वह 18 वर्ष के थे। लेकिन पहली बड़ी साहित्यिक कृति प्रकाशित करवाई, जब सैंतालीस वर्ष के थे। केंद्रीय सूचना सेवा और टाइम्स ऑफ इंडिया समूह में होते हुए सन 1967 में हिंदुस्तान टाइम्स प्रकाशन में साप्ताहिक हिंदुस्तान के संपादक बने और वही एक अंग्रेजी साप्ताहिक का भी संपादन किया। टेलीविजन धारावाहिक 'हम लोग' लिखने के लिए सन 1984 में संपादन की कुर्सी छोड़ दी और तब से स्वतंत्र लेखन करते रहे।

मानव-मस्तिष्क में प्रवाहित होने वाली चेतना को अपने प्रवाहमान एवं प्राणवान रूप में अर्थात् उस रूप में जिस वक्त वह प्रवाहित हो रही हो, उसे ठीक-ठीक रूप में पाठकों के सामने रखने के लिए कहानी में मनोवैज्ञानिकता का प्रयोग होता है। कहानी का उद्देश्य रहता है कि मानव के सच्चे रूप को दिखलाएं मनोविश्लेषणवादियों की दृष्टि में मनुष्य की अंतःस्थ और अज्ञात प्रवृत्तियों ही सब कुछ होती है। मनोवैज्ञानिक कथाकार मनुष्य के बाहरी क्रियाकलापों को छोड़कर उसकी चेतना को ही अपने वर्णन का आधार बनाता है। मनोवैज्ञानिक कहानी का पाठक, पाठक मात्र ही नहीं रहता, वह एक तरह का श्रेष्ठा भी होता है।

हमारे मनोवैज्ञानिक कथाकार मनोहर श्याम जोशी पात्रों की आंतरिक अनुभूतियों

Dr. V. Geeta Malini - Age and Content in Journey of  
Language



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Language**

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**மொழிப் பயணத்தில் காலமும் கருத்தும்**  
**"Age and Content in the Journey of Language"**  
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## Dr. V. Geeta Malini - Age and Content in Journey of Language

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316

Dr. V. GEETA MALINI

DEPARTMENT OF LANGUAGES - HINDI

WOMENS CHRISTIAN COLLEGE, CHENNAI

### विष्णुप्रभाकर की एकांकियों में मूल्य-विश्लेषण

मूल्य एक ऐसी आचरण संहिता है जिसे अपने संस्कारों एवं पर्यावरण से अपनाकर मनुष्य अपने जीवन पद्धति का निर्माण करता है। मनुष्य के अंतः तथा बाह्य परिवेश एक दूसरे को निरंतर प्रभावित करते रहते हैं जिनसे उसके व्यक्तित्व का निर्माण और विकास होता रहता है। निर्माण और विकास की उस प्रक्रिया में मनुष्य के समक्ष कुछ मान्यताएँ और आदर्श होते हैं जिन्हें मूल्य कहा जा सकता है। मूल्य एक धारणा है जिसका निर्माण मनुष्य की चेतना करती है। मूल्य स्वेच्छा से जीवन-पद्धति का अंग बनाई गयी विचारणाएँ हैं जो एक ओर मनुष्य को प्रेरणा और शक्ति प्रदान करती हैं तो दूसरी ओर उसे अशुभ और अनैतिकता से बचाकर स्वस्थ मनुष्योचित आचरण की ओर अग्रसर करती हैं। मानव जीवन सापेक्ष होने के कारण साहित्य में मानवमूल्य समाविष्ट होते हैं अतः साहित्य और मानवमूल्यों अथवा जीवनमूल्यों का घनिष्ठ अंतःसंबंध है। साहित्य के द्वारा ही मानव जीवन के विभिन्न रूपों, घटनाओं, समस्याओं, भावनाओं, विचारधाराओं और जीवनमूल्यों को अभिव्यक्ति मिलती है।

निरंतर विकासशील और गतिशील मानव जीवन में मानव के दृष्टिकोण और उसके जीवनमूल्यों में भी परिवर्तन आना अनिवार्य है। मानव जीवन के बदलते मूल्यों के अनुरूप ही साहित्य में भी

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Vimarsh**



समकालीन भारतीय साहित्य : विविध विमर्श

विविध विधाओं के संदर्भ में

भाग - १

प्रधान संपादक

प्रो. सीताराम के. पवार

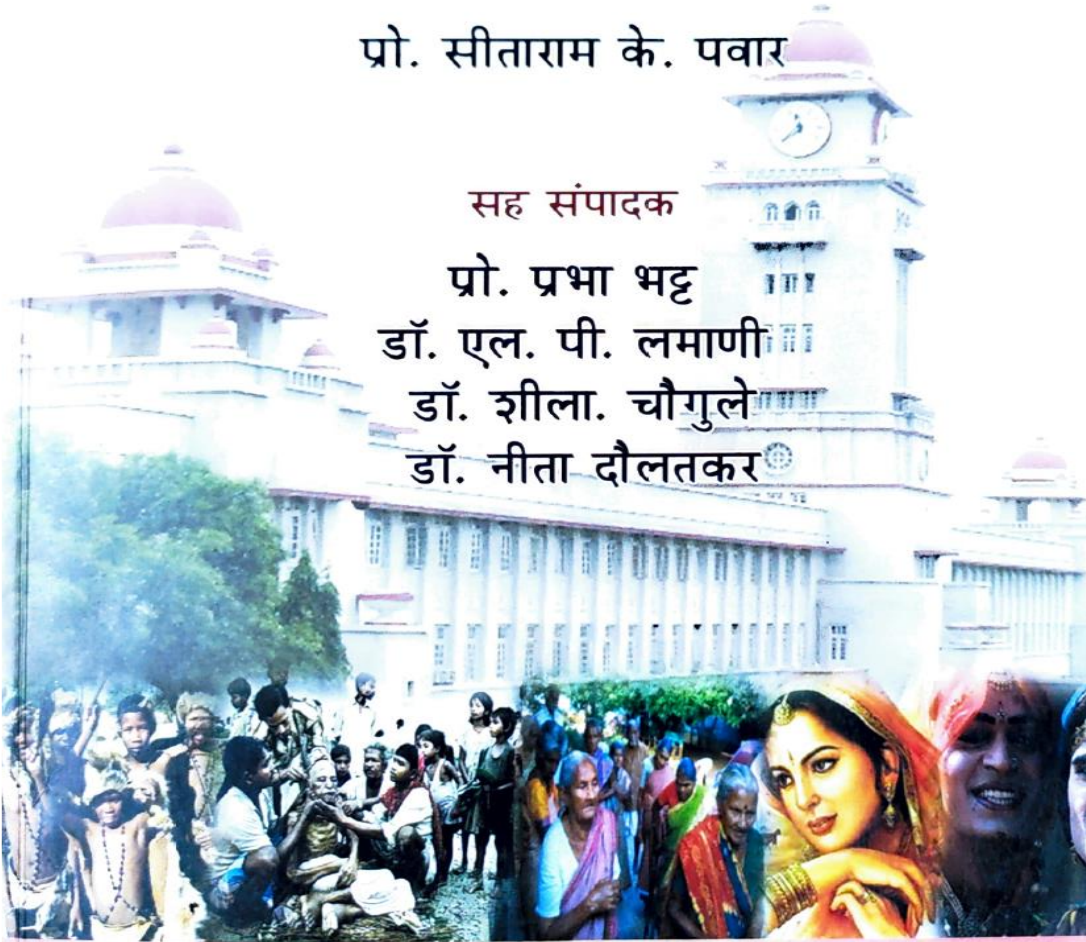
सह संपादक

प्रो. प्रभा भट्ट

डॉ. एल. पी. लमाणी

डॉ. शीला. चौगुले

डॉ. नीता दौलतकर



हिन्दी विभाग, कर्नाटक विश्वविद्यालय, धारवाड

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समकालीन हिन्दी साहित्य : विविध विमर्श  
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सभी हक सुरक्षित है ।

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

**Dr. V. Geeta Malini - SamkalinBharathiyaSahitya :Vivid  
Vimarsh**

समकालीन हिन्दी उपन्यासों में आदिवासी विमर्श  
वी. गीता मालिनी

समकालीन का अर्थ है अपने समय के बोध को व्यक्त करने वाला। परिवर्तनशील सामाजिक यथार्थ को साहित्य के माध्यम से व्यक्त करने वाले रचनाकार समकालीन कहलाते हैं। समकालीनता का एक छोर अतीत में रहता है और दूसरा छोर अनागत की ओर फैले हुए होते हैं। समकालीन रचनाकार यथार्थ की यथास्थिति को स्वीकार नहीं करता बल्कि आलोचनात्मक दृष्टि से उसकी गहरी जांच-पड़ताल करता है।

उपन्यास आधुनिक युग की सबसे प्रशस्त एवं लोकप्रिय विधा मानी जाती है। हिन्दी उपन्यास लेखन की परंपरा लगभग 125 साल पुरानी है। साहित्य समाज का दर्पण होता है यह दुर्भाग्यपूर्ण है कि इस दर्पण में आदिवासी समाज का बहुत कम, धुंधला और विकृत रूप में दिखाई देता है। भारतीय साहित्य में आदिवासियों को असुर, गंवार, असभ्य एवं जंगली दिखाकर हाशिये पर रखा गया है। कुछ लेखकों ने आदिवासी समाज के नृत्यों, गीतों, त्योहारों, रहन-सहन पर लेखन चलाई तो कुछ ने उनकी पीड़ा, वेदना, व्यथा-कथा और संघर्षों को वाणी दी है।

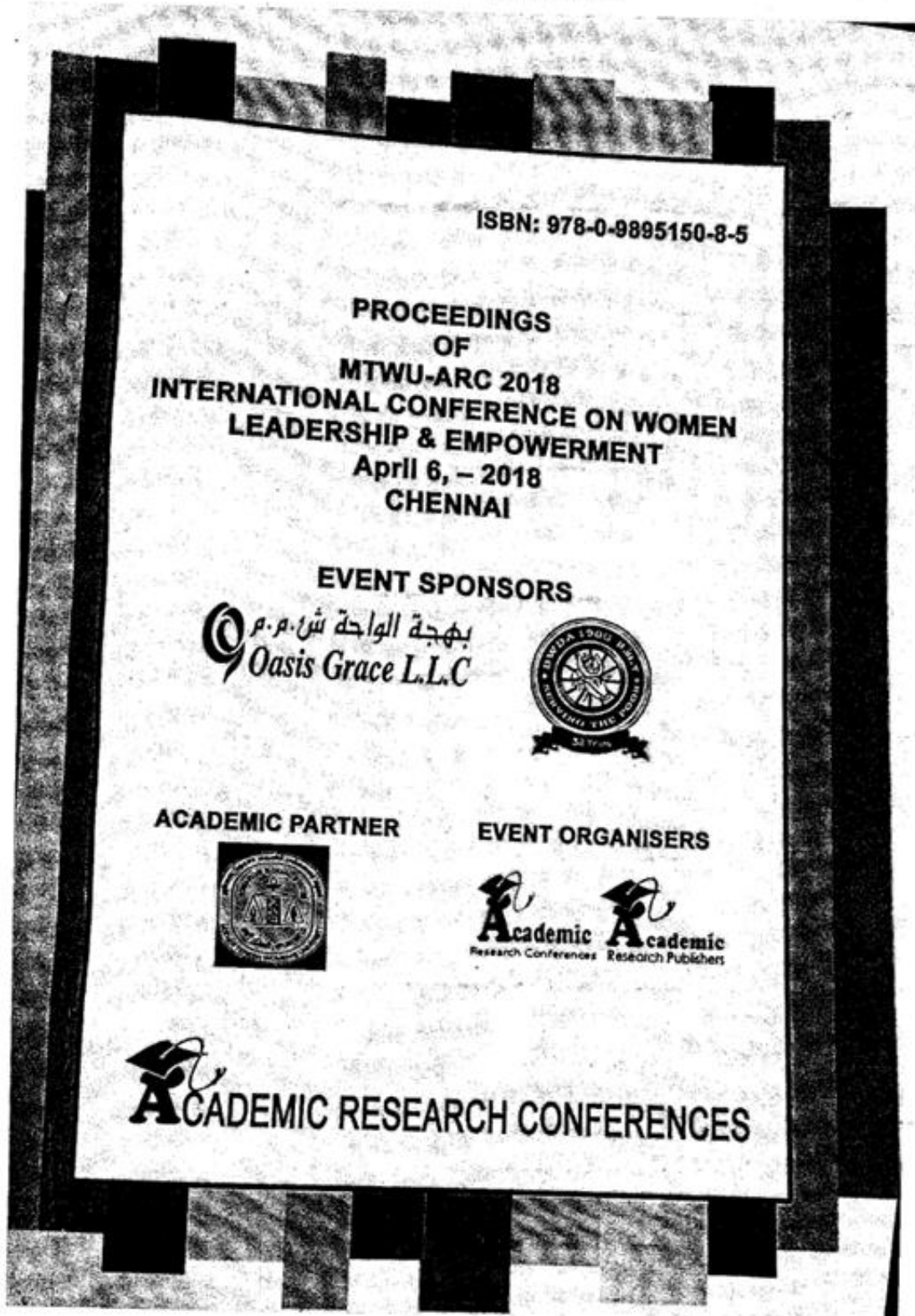
समकालीन आदिवासी जीवन केन्द्रित उपन्यासों में धूणी तपे तीर, जंगल जहां शुरू होता है, पाँव तले की दूब, जंगल के फूल, समर शेष है, काला पादरी, पठार पर कोहरा, जो इतिहास में नहीं है, गगन घटा घहरानी, अल्मा कबूतरी, डूब, पार, शैलूष, जहां बांस फूलते हैं, रूपतिल्ली, वनतरी, सराहना, जंगल के आसपास, जंगल के गीत, मीठा घाटी, सीता, मौसी, बाजात अनहद ढोल, काला पहाड़, रेत, भारत बनाम इंडिया, हस्तक्षेप, जाने कितनी आंखे, कगार की आग, देवी, सुराज, ग्लोबल गाँव के देवता आदि उल्लेखनीय हैं। समकालीन आदिवासी उपन्यासों में साहित्यकारों ने अधिकतर हाशिये किए गए आदिवासियों की समस्याओं पर जोर दिया है। आदिवासी समाज की सबसे बड़ी समस्या है, गरीबी। उसके बाद सवाल उठता है उनकी सुरक्षा का जो उन्हें कभी प्राप्त ही नहीं हुआ। शिक्षा का अभाव, बेकारी, बेरोजगारी, सांप्रदायिकता, शोषक-शोषित का भेद, अंधविश्वास एवम रूढ़िवादिता आदि समस्याओं का उल्लेख हुआ है। इन्हीं विषयों को केंद्र में रखकर समकालीन उपन्यासकारों ने आदिवासी विमर्श किया है।

काला पादरी तेजिंदर द्वारा लिखित उपन्यास है जिसमें मध्यप्रदेश के सुरजे जिले में घटित होती घटनाओं और जंगलों का विवरणात्मक, संवेदनशील और सूक्ष्म वर्णन है। ये आदिवासी अपनी आजीविका के लिए

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## **The Role of Social Media in Women Entrepreneurship Development**

**M Vanishree**

Assistant Professor, Department of BBA,  
Ethiraj College for Women & Research Scholar,  
Department of Management Studies,  
Mother Teresa Women's University

**U N Mahalakshmi**

Assistant Professor,  
Department of Visual Communication,  
Ethiraj College for Women

### **ABSTRACT**

*Social media is a powerful tool for all kind of businesses to be relied on for growth and development. They help entrepreneurs to attain high sales by building rapport with customers. Now a day, women opt for social media to reach out customers as it reduces the problems relating to marketing of their services or products. The purpose of the study is to identify the impact of social media usage in developing women entrepreneurs. This descriptive study establishes the relationship between social media usage and women entrepreneurship development by adopting a structured questionnaire. Data were collected from eighty two women entrepreneurs irrespective of size and year of establishment of their businesses. The study used appropriate statistical techniques to investigate the impact of social media on women entrepreneurship development.*

**Keywords: Women entrepreneurship, Social media**

**Dr. S.Sudhaparimala - International Conference on Recent Trends in Analytical Chemistry**



*Madras University Post Centenary  
Diamond Jubilee*



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AB252

## **Green Synthesis of Nanoscale Biphasic Fluorapatite and Carbonated Hydroxyapatite**

**Gayathri.T<sup>1</sup>, Supraja.P<sup>2</sup>, Sudha parimala.S<sup>3</sup>**

<sup>1</sup>Department of Chemistry, Ethiraj College for women, Chennai-08

<sup>2</sup>Department of Chemistry, Ethiraj College for women, Chennai-08

<sup>3</sup>Associate professor, Department of Chemistry, Ethiraj College for women, Chennai-08

Hydroxyapatite (HAp) is the dominant inorganic phase in natural bone and teeth. The addition of fluorine as a trace of element to hydroxyapatite (fluorapatite F-HAp) promotes Osteogenesis by bone remodelling. The addition of carbonate ions to hydroxyapatite (carbonated hydroxyapatite C-HAp) improves the biological activity and hence used as autograft materials for bone. It has been reported that the presence of  $\beta$ -Tri Calcium phosphate ( $\beta$ -TCP) in HAp enhances its bio-resorption property which is very important property of bone. The present research study aims in modifying the Hydroxyapatite in terms of the above three factors by using natural precursors. HAp which was prepared from *Anadaraganosa* (cockle sea shell) was modified as fluorinated and carbonated HAp by two methods viz: -Wet-precipitation and Solid-state mixing method at alkaline pH and at relatively lower calcination temperature (not so far reported) of 650 °C. In the Wet-precipitation method, the modification was carried out *in-situ* using ammonium carbonate and ammonium fluoride as precursors respectively. In the Solid State mixing method, it was post modification using ammonium carbonate as precursor for C-HAp, calcium fluoride and magnesium fluoride as precursor for F-HAp. The PXRD results of the synthesized five samples indicated the presence of Hexagonal phase for HAp (JCPDS:09-0432), Orthorhombic phase (JCPDS:71-1947) for F-HAp and Cubic phase (JCPDS:89-7746) for F-HAp with average crystallite size ranging from 21 nm to 36 nm. The presence of additional phase of  $\beta$ -TCP belonging to Rhombohedral system (JCPDS:09-0169) was identified in both C-HAp and F-HAp prepared by the method of Solid State mixing. The biphasic nature was more observed (with intensity and number) in C-HAp than F-HAp. The spherical morphology and composition of the nano crystallites as given by Scanning Electron Microscopy and Energy Dispersive X-ray (EDX) data correlated with the PXRD results. Ultimately the study provided a comprehensive approach to the introduction of  $\beta$ -TCP phase to C-HAp and F-HAp which will enhance the physico-biological property of the bio mineral of Hydroxyapatite for wider applications.

**Keywords:** nanoHAp, phase transition, F-HAp, C-HAp,  $\beta$ -TCP phase, *Anadaraganosa*

AB300

## **Synthesis and Characterization of Potato Peel Powder/Chitosan Based Hydrogel for Tissue Engineering Applications**

**Natarajan A<sup>1</sup>, Kulsum Neha S<sup>1</sup>, Subashini R<sup>1</sup>, Gnanaprakash D<sup>2</sup>, Sridhar T.M<sup>3</sup>**

<sup>1</sup> Department of Biomedical Engineering, SSN College of Engineering, Kalavakkam, Tamil Nadu, Chennai-603 110, India.

<sup>2</sup> Department of Chemical Engineering, SSN College of Engineering, Kalavakkam, Tamil Nadu, Chennai-603 110, India.

<sup>3</sup> Department of Analytical Chemistry, University of Madras, Guindy Campus, Tamil Nadu, Chennai-600 025, India.

Corresponding Author Email: subashinir@ssn.edu.in

Tissue engineering is the branch of advanced science focussing on the development, repair and regeneration of the damaged tissues and organs which involves the concept of cells, biomaterials, biochemical factors and

**Dr Adeline G Albert International Conference - Tamizh kalai  
ilakiyankalil panpadu**

**240. Francophone Culture and Teaching /  
Learning French**

**Dr. Adeline G. Albert,**  
Associate Professor & Head of the Department of French,  
Ethiraj College for Women,  
Chennai .

*It has now become a commonplace to state that foreign language learning should be viewed from an intercultural perspective. The objective of language learning is no longer defined in terms of the acquisition of communicative competence in a foreign language. Teachers are; now required to teach intercultural communicative competence. (Council of Europe, 1997)' (Footnotes) Lies Sercu, Foreign language teachers and the implementation of intercultural education : a comparative investigation of the professional self concepts and teaching practices of Belgian teachers of English, French and German, European Journal of Teacher Education, Mar 2005, Vol. 28 Issue 1, p 88.*

When we were young, we wanted to embark on a voyage of adventures to discover and know exotic, unknown places and things. We used to fantasize about these trips and imagine that one day, it would take place. Today, everything has changed. With the aggressive and perpetual onslaught of social media in our lives, inflicting us through our Smartphones with a second by second update of interesting information, unknown faces and pictures from around the globe, our youth are quite tired and bored of this imaginary, futuristic trip of discoveries as they live it each day. They aspire for known things, themes and concepts to which they can add their bits of wisdom, links similar to their culture and identity. They want to show that, they too, they know.



**Dr.D.B.Usharani - Economic Development of India in Global  
Perspective-II**

Natio-1 ☺

**ECONOMIC DEVELOPMENT OF INDIA  
IN GLOBAL PERSPECTIVES**

**VOLUME - II**

**Editor  
Dr. S.N. SUGUMAR**

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CHENNAI-600**

# Dr.D.B.Usharani - Economic Development of India in Global Perspective-II

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# Dr.D.B.Usharani - Economic Development of India in Global Perspective-II

## **69. ROLE OF PRIVATE SECTOR IN HIGHER EDUCATION**

**Dr. D.B. Usharani**

Vice Principal, Associate Professor & Head, Post Graduate and Research,  
Department of Economics, Ethiraj College for Women, Chennai - 08.

**L. Uma**

Full - Time Ph.D Research Scholar, Post Graduate and Research,  
Department of Economics, Ethiraj College for Women, Chennai

Education is the most powerful weapon which you can use to change the world”  
- Nelson Mandela.

### **ABSTRACT**

Education sector in India is a mix of government-operated & privately operated educational institutions and allied education products & services providers. India has a significant young population which calls for a robust education sector to harness potential for human capital. The sector is highly influenced by various government schemes and policies launched primarily to improve the quality of education and the planned expenditure through several schemes. Literacy in India is one of the key deterrents to the socio-economic progress of the country. Around 35.7 million students were enrolled in higher education in India during 2016-17. Government target of Gross Enrolment Ratio (GER) of 30 per cent for higher education by 2020 to drive investments. The education industry in India is estimated to reach US\$ 144 billion by 2020 from US\$ 97.8 billion in 2016. Higher education sector in India is expected to increase to US\$ 35.03 billion by 2025 from US\$ 15 billion in 2016. India has become the second largest market for e-learning after the US. The sector is currently pegged at US\$ 2 billion and is expected to reach US\$ 5.7 billion by 2020. Users of online education in India are expected to reach 9.6 million by 2021 from 1.6 million in 2016. (Source: UGC Annual Report 2014-15) .The Paper Highlights the Rise of Private Sector in Higher Education.

### **INTRODUCTION**

India's higher education system is the third largest in the world, after China and the United States. The main governing body at the tertiary level is the University Grants Commission (UGC- India), which enforces its standards, advises the government and helps co-ordinate between the Centre and the State. Accreditation for higher learning is overseen by 12 autonomous institutions established by the UGC. Some institutions in India, such as the Indian Institute of Technology (IITs) have been globally acclaimed for their standard of undergraduate education in engineering. The IITs enroll about

# Dr.D.B.Usharani - Economic Development of India in Global Perspective-II

## 82. AN ANALYSIS ON THE IMPACT OF MAKE IN INDIA WITH RESPECT TO TAMIL NADU

**D.B. Usharani**

Vice Principle, Associate Professor And Head, Department Of Economics,  
Ethiraj College For Women, Chennai

**S. Sushmitha**

M Phil Full Time Research Scholar, Department Of Economics,  
Ethiraj College For Women, Chennai

Industrial output was way ahead of expectation on the back of a strong recovery in manufacturing sector output.

-Shuchitamehta

### ABSTRACT

The Make in India program was launched by The Honorable Prime Minister Mr. Modi in September 2014 as part of a wider set of nation -building initiatives. The programme has been devised to transform India into a global design and manufacturing hub. Industrial sector, along with the auto components industry, is one of the core industries in India. Automobile is one of the largest industries in the global market. Automobile Sector occupies a prominent place in the fabric of Indian Economy Owing to its strong forward and backward linkages with several key segments of the economy. A well as developed transportation system plays a key role in the development of an economy, and India is no exception to it. Rapid industrial development coupled with modernization of agriculture is a necessary condition for launching the State economy into a self-sustaining economic growth. Considering the immense benefits that flow to the State from the process of industrialization, the Government has been fostering and nurturing the industrial sector with commitment and resourcefulness. The Global Investors' Meet is Tamil Nadu government's initiative to promote the state as India's most preferred investment destination.

**Keywords:** Economic Growth and development; Utilization, Innovation, Demand, High cost, Technology, Public and Private Industrial Sector.

### INTRODUCTION

The Indian economy saw the growing of industries during 1950 - 1970s. It was clear back then that India would never be able to master and transcend this sector of the economy .Because industrial sector requires technological advancements, intellectual

# Dr.Bindhu K - Economic Development of India in Global Perspective-II

## 68. THE INDIAN NATION'S SOCIO-ECONOMIC OUTLOOK TOWARDS FLOOD RELATED DISASTER REHABILITATION AND MANAGEMENT

Dr. Bindhu .K

Assistant Professor, Post-Graduate and Research Department of Economics,  
Ethiraj College for Women (Autonomous), Chennai - 8.

### ABSTRACT:

The recent spate of natural disasters more in the form of widespread inundation due to heavy rains and floods has the nation on tenterhooks. Though the phenomenon of rain related havoc is a worldwide phenomenon, the effects of heavy flooding is dreadful in India. The Indian nation has in the span of two decades witnessed unprecedented devastation caused by water related disaster. These disasters have impacted densely populated areas around the Country. The poor, women and children are the most vulnerable sections of the society during these natural calamities. As the debate on climate change rages, the socio-economic facets of having to face and emerge out of these natural disasters by the affected populace is a very emergent subject to be delved on. It is vital to study the norms for disaster relief in India. The affected populace of such disaster related zones is cagey of what the long path to recovery will involve. Nevertheless, relief from the government for losses to their homes, livelihoods and agriculture is expected to lighten the burden. The paper intends to shed light on the efficient ways the economic facets of relief and rehabilitation can be effectively efficiently, expeditiously managed to mitigate the woes of the affected populace.

KEY WORDS: Flood related natural disaster, poverty, rehabilitation, economic outlook, management.

### INTRODUCTION.

The United Nations General Assembly (UNGA) by its collective wisdom designated the decade from 1990 to 2000 as the "International Decade for Natural Disaster Reduction (IDNDR)". The wisdom of the UNGA foresaw the events that were to unfold based on past experiences. The decade was intended to reduce, through concerted international action, especially in developing countries, loss of life, property damage and social and economic disruption caused by natural disasters. The third UN World Conference on Disaster Risk Reduction, held in Sendai (Japan), in the year 2015, adopted the Sendai Framework for Disaster Risk Reduction 2015-2030. The Sendai Framework is the first major agreement of the post-2015 development agenda, with seven targets and four

*Bindhu*

# Dr.Sunita C - Economic Development of India in Global Perspective-II

## 55. 'MAKE IN INDIA' INITIATIVE FOR MANUFACTURING SECTOR: A SWOT ANALYSIS

**Dr. C. Sunita,**

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

### **ABSTRACT:**

India is one of the world's fastest growing economies, the tenth largest in the world by nominal GDP and the third largest by purchasing power parity (PPP). The objective behind the Make in India initiative is to focus on job creation, skill development, innovation and to align India's manufacturing sector into the Global Value Chain by encouraging Public Private Partnership (PPP), Joint Ventures (JV), Foreign Direct Investment (FDI) inflow, and advancing Ease in Doing Business (EDB). Make in India is proposed to make India a manufacturing hub of the world. The idea is to increase the involvement of the manufacturing sector to India's GDP. This initiative aims to take the share of manufacturing in the country's Gross Domestic Product (GDP) from a stagnant 16% currently to 25% by 2022 and thereby create more than 100 million skilled jobs in manufacturing sector. The paper provides an overview of the Make in India campaign, sectors covered, foreign investment in Indian manufacturing and the impact of Make in India campaign on manufacturing sector using SWOT analysis.

**Keywords:** Make in India, Growth, Foreign Direct Investment, Opportunities and Challenges Job creation, Skill Development, Research and Development, Manufacturing Hub.

### **INTRODUCTION**

The 'Make in India' initiative is designed to transform India into a global manufacturing hub and aims to invite international and domestic capital to start manufacture their products in India by providing more technology, more physical infrastructure, cost effective, promised and easy governance to help achieve high growth, creation of more job opportunities for unemployed educated youth in India and creating a digital network for making a global manufacturing hub for different products. The ambitious "Make in India" program, was launched in September 2014, aiming to decrease hurdles of doing business and encourage foreign investment. It hopes to make India, Asia's third-largest economy into a manufacturing powerhouse through increase in the contribution of the manufacturing sector to India's GDP.

*Sunita*

# Mrs.G.Jamunarani - Economic Development of India in Global Perspective-II

## **74. GENDER GAP IN INDIA - AN EVALUATION OF GENDER INEQUALITY WITH REFERNCE TO EDUCATION**

**G. Jamuna Rani**

Assistant Professor, Department Of Economics, Ethiraj College For Women

Education generates Human Capital for the country where it grows at a rapid rate by utilizing the limited resources properly. Almost all the countries in the world have been struggling to develop strong education system in order to achieve 100 per cent literacy level especially Women Literacy rate. The education system in India was very poor at the time of independence. According to the 1951 census, the literacy rate in India was 18.32 per cent. In case of female, the literacy rate was just 8 per cent in 1951. The extent of social divide in India can be judged from the fact that it is home to many richest individual in the world at the same time it is home to largest sections of poor in the world. such a vast magnitude of income inequalities reflect themselves in every sphere of life including education especially inequalities in women education.

Gender inequality refers to unequal treatment or perceptions of individuals wholly or partly due to their gender. Despite the steady progress made towards gender equality over the past decade, still there was gap between men and women across the world. Gender gap is the difference between women and men as reflected in social ,Political, intellectual, cultural or economic attainments . Gender gap between men and women in every sphere are prevalent in all the regions especially in India. They are always lagging behind their male counterparts in every sphere of life whether it is social, economic and political.

The constitution of India grants men and women equality of opportunities before the law for both gender .Therefore both male and female have equal access to education. The number of female student enrollment in the primary schools is much better due to the following policies and committees.

- Report of the National Committee on Women's education
- The Kothari Committee Report
- National Policies on Education that ensure education empowerment among women but still there exists Gender gap between Men and Women in Education.

Despite more than a half a century of various educational policies and programmes, there remains little improvement in the overall status of women in terms of access to good education. The alarming and continuous drop in the Child Sex Ratio over the years is not just a matter of serious concern for the nation but also a matter of shame

# Tmt.C.Jayashree- Economic Development of India in Global Perspective-II

## 65. A STUDY ON RECENT DEVELOPMENT IN THE BANKING SECTOR OF INDIA

Mrs. C. Jayashree

Assistant Professor, Postgraduate & Research, Department of Economics,  
Ethiraj College for Women, Chennai-600 008,

### ABSTRACT

The banking sector plays a vital role in the development of one country's economy. The growth of banking sector depends upon the services provided by them to the customers in various aspects. With the emergence of Privatisation, Globalisation and Liberalisation are focusing on Research and Development which leads to applying various innovative ideas and technology. The study on emerging trends in banking sector is considered to be significant after the new economic reforms in India. Today, India has a fairly well developed banking system with different classes of banks - public sector banks, foreign banks, private sector banks - both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the fountain Head of the system. Nowadays banking sector acts as a backbone of Indian economy which reflects as a supporter during the period of boom and recession. From 1991 various trends and developments in banking sector are credited. It also reflects the various reforms were caused to improve their services to satisfy the customers. The world has entered into a digital era where the technology and society joins hand in hand to adapt to the changes in the Economy. The emergence of the digital era is creating new and valuable sources of business information, ways to interpret data and the means to do so cost-effectively. The value of digital in India is huge; as per a study by the World Economic Forum just four digital initiatives could unlock US\$ 1.2 trillion of value for the Indian industry and society over the next decade, representing about 40percent of national GDP in 2015. The research article focuses on the benefits and challenges of changing Banking trends being offered by Banks in India and their future prospects.

**Key Words:** Banking sector, recent trends and developments etc.

### Introduction

Banking environment has become highly competitive today. It is necessary to survive and grow in the changing market environment, therefore banks are going for the latest technologies. These technological development in Banking sector is consider as an enabling resource that can help in developing more flexible structure which can respond quickly to the dynamics of a fast changing market scenario. It is

# Dr.D.B.Usharani - Economic Development of India in Global Perspective-II

## **86. A COMPARATIVE STUDY OF TRADITIONAL CLASSROOMS AND SMART CLASSROOMS IN INDIA**

**Dr. D. B.USHARANI**

Vice Principal, Associate Professor and Head, Post Graduate and Research,  
Department of Economics, Ethiraj College for Women, Chennai-08

**D. PRINCY**

Ph.D Full-time Research Scholar, Post Graduate and Research,  
Department of Economics, Ethiraj College for Women, Chennai-08.

### **ABSTRACT**

The education and health are two major components for development of any country. The traditional system of teaching has been replaced with latest technology. The need of technology is also felt in teaching and learning to make it more meaningful. The application of technology is not only useful in management but also to control them. The education imparted through interactive whiteboard is also known as Smart classroom. It is one of the important technology-based teaching aids used. Now-a-days technology is widely used in our daily life. The technology is one of the important components of the advancement. As the technology advances, the teaching methodology also changes. The traditional system of teaching has been replaced with advance teaching methodology. The process of attendance, assignments, homework, evaluation, management and many task become easier with the help of advance technology. Now, education is imparted through new innovative methods like Cloud classrooms, NPTEL, Online Courses, Smart Classrooms etc. These technologies cannot replace teachers, but a blended approach is needed. Smart classrooms are used in maximum schools over to traditional classes. These classes used to develop curiosity, interest, the reflective thinking among students. Academic Achievement, Intelligence, creativity, attitude, retention, etc. are measurable parameters of a good education. This research paper focus on the difference between traditional and smart classrooms in India and to examine the technologies available in smart classrooms in India.

**Keywords:** Technology, Traditional System, Smart Classrooms, Academic Achievement

### **INTRODUCTION**

Our nation is built in a classroom. Formal education without classroom is impossible. In the ancient period classroom is "Gurukul" room or under the "Gurukul" tree. "Gurudev" delivered lectures and student learn by listening. There was not any written or printed material. With the passes of time the teaching-learning procedure develops gradually.

# **Dr.S.Malini- Economic Development of India in Global Perspective-II**

**Shruti Nair,**

M.Phil Research Scholar, Department of Economics, Ethiraj College for Women

## **ABSTRACT**

The Swachh Bharat Mission which can also be termed as Clean India Mission is a campaign introduced by the Government of India at the national level. The campaign is considered as one of the major steps in protecting the environment from degradation. The main aim of the campaign is to eliminate the issue of open defecation in the country, converting toilets that are insanitary to pour flush toilets, eradicating manual scavenging and for ensuring a behavioural transformation in the people with regards to the healthy and clean habits and to bring about public participation to achieve the targets of the mission. In the global scenario, India is the country which has the highest number of people practicing open defecation. With the proper implementation of Swachh Bharat Mission, environmental protection can be ensured upto a great extent. The current study covers the main objectives of this programme, health concerns, and its role in the protection of environment.

**Keywords:** Swachh Bharat Mission, environmental protection, open defecation, sanitation, Government

## **INTRODUCTION**

In India, the Government has undertaken a demand-driven approach in the year 1999 named Total Sanitation Campaign (TSC) as the Nirmal Bharat Abhiyan (NBA) under which financial subsidies were granted to households for the construction of latrines. As a step to assist the TSC, the Government of India also initiated the Nirmal Gram Puraskar (NGP), which was an incentive program that aims to monitor the activities and achievements of Panchayati Raj Institution (PRIs) that encourages complete sanitation in the respective Gram Panchayats. This programme looks into the necessity

of providing Household Latrine, community toilets and



**Dr. C. Hemamalini, Dr.B. Shyamala, Dr.M. Hima Bindhu,**  
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## Capt. R. Shanthini - Economic Development of India in Global Perspective-II

### **85. A STUDY ON THE FINANCIAL PERFORMANCE OF URBAN COOPERATIVE BANKS IN INDIA**

**Capt. Tmt. R. Shanthini**

M.A., M.Phil, Associate professor, Department of Economics,  
Ethiraj College for Women (Autonomous)

**Pushpalatha .V**

M.Phil Research Scholar, Department of Economics,  
Ethiraj College for Women (Autonomous)

#### **ABSTRACT**

Urban cooperative banks play an important role in meeting the growing credit needs of urban and semi-urban areas of the country. They have traditionally concentrated on retail services, providing savings products and credit to consumers, retail traders, and professionals, self employed and small and medium sized enterprises. The most significant development related to UCBs was the extension of certain provisions of Banking Regulations Act, 1949 to the cooperative societies in 1966 after which the cooperative banks also got the benefit of deposit insurance schemes. The objectives of this paper are to assess the growth and structure of cooperative credit societies in India and to study the financial performance of Scheduled and Non Scheduled UCBs and to analyze the growth and status of UCBs in India.

#### **INTRODUCTION**

Cooperative movement in India basically aims at bringing about important in the socio-economic status of its members and their families and the community as a whole. The success of cooperatives primarily depends on universal and active membership covering all segment of population. The cooperative credit structure in India can broadly be divided in to two segments viz rural and urban. While the rural areas of the country are served by the rural cooperatives, the urban and semi urban areas are served by urban cooperative banks. Urban cooperative banks are responsible for delivery of non-agricultural credit.

Urban cooperative banks referred as primary cooperative banks in the Banking Regulation Act, 1949 they play an important role in meeting the growing credit needs of urban and semi-urban areas of the country. They have traditionally concentrated on retail services, providing savings products and credit to consumers, retail traders, professionals, self employed and small and medium sized enterprises. The UCBs are financial cooperatives, akin to credit unions found abroad, but as they hold a banking

# Capt. R. Shanthini - Economic Development of India in Global Perspective-II

## 67. MINIMUM SUPPORT PRICE IN INDIA: AN OVERVIEW

**Capt. Tmt. R. Shanthini,**

M.A., M.Phil., Assistant Professor, Department of Economics,  
Ethiraj College For Women (Autonomous)

**Swetha Shree .R**

M.Phil Research Scholar, Department of Economics,  
Ethiraj College For Women(Autonomous)

### ABSTRACT:

The minimum support prices are announced by the Government of India at the beginning of the sowing season for certain crops on the basis of the recommendations of the Commission for Agricultural Costs and Prices (CACP). MSP is price fixed by Government of India to protect the producer - farmers - against excessive fall in price during bumper production years. Formulation of the price policy in the country began with a series of objectives, however, focused more on price support scheme. The changes occurred mainly due to the transformation that took place in the agricultural sector during last four decades. The agrarian structure in India is characterized by a skewed distribution of land and non-land resources. In view of the existence of a high degree of inequality and a hierarchical social and economic structure, rise in the MSP is not necessarily a panacea to the evils that plague Indian agriculture. Providing cheap finance and subsidized inputs to the actual cultivators of land to increase profitability from crop production, altering the agrarian structure that could lead to more equal access to resources prove to be useful.

### INTRODUCTION:

Minimum Support Price (MSP) is a form of market intervention by the Government of India to insure agricultural producers against any sharp fall in farm prices. The minimum support prices are announced by the Government of India at the beginning of the sowing season for certain crops on the basis of the recommendations of the Commission for Agricultural Costs and Prices (CACP). MSP is price fixed by Government of India to protect the producer - farmers - against excessive fall in price during bumper production years. The minimum support prices are a guarantee price for their produce from the Government. The major objectives are to support the farmers from distress sales and to procure food grains for public distribution. In case the market price for the commodity falls below the announced minimum price due to bumper production and glut in the market, govt. agencies purchase the entire quantity offered by the farmers at the announced minimum price.

# **Dr. M. Suganthi- Economic Development of India in Global Perspective-II**

## **77. GROWTH AND DEVELOPMENT OF WOMEN ENTREPRENEURS - A STUDY**

**Mrs. M. SUGANTHI**

Assistant Professor, Department of Business Economics, Ethiraj College for Women

### **INTRODUCTION**

Women form a nation's significant human resource. They should be used as instruments for the growth and development of economy of each and every state. Women, on the other hand, are willing to take up business and lend their contributions to the growth of the nation. Women are now ready to do all business and enter all professions like trade, industry, engineering etc. The role and participation of women are recognized and steps are being taken for the promotion of women entrepreneurship, women must be shaped up properly with other entrepreneurial traits and skills to face the challenges of world markets, meet the changes in the trends, be competent enough to sustain and strive for excellence in the entrepreneurial field. A complete entrepreneurial development in a nation can be achieved by the participation of women and therefore the growth and development of women entrepreneurs must be accelerated.

### **OBJECTIVES OF THE STUDY**

To study the growth of women entrepreneurs at the global level, national level and Tamil Nadu.

### **GROWTH OF WOMEN ENTREPRENEURS AT THE GLOBAL LEVEL**

The field of entrepreneurship has recently gained a vast popularity over the whole world. The rate of women becoming entrepreneurs is high when compared to men. The faster growing groups of women in United States are women entrepreneurs. In accordance with US International Revenue Service (IRS), Beauty parlors, dry cleaning shops, photographic studios, textile mills, trucking firms, highway and construction firms and such other dozens of business are owned by women. Women own 38 per cent of small business in North America. It is calculated that the women owned enterprises growth rate in some of the developing countries is higher when compared to the developed countries. According to ILO Statistics, the growth rate is 24 per cent in Malaysia, 30 per cent in Thailand, 36 per cent in Philippines and 42 per cent in Indonesia.

Attention of international bodies has been attracted in recent years by the problems of women in economic field. The period 1978-1985 has been declared as "Decade for Women" the UNO. In November 1978 the UNIDO Preparatory Meeting on the

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**Dr.Bindhu K- Development Challenges Issues and Policies :**  
**A Collection of Research Articles**

**DEVELOPMENT CHALLENGES  
ISSUES AND POLICIES:  
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**Dr. D. B. Usharani, M.A., M.Phil., Ph.D**  
Associate Professor & Head  
Vice Principal (Aided)  
Post - Graduate and Research  
Department of Economics  
Ethiraj College for Women (Autonomous)  
Chennai - 600 008.



**T.R. PUBLICATIONS**

**Dr. D. B. Usharani, M.A., M.Phil., Ph.D**  
Associate Professor & Head  
Vice Principal (Aided)  
Post - Graduate and Research  
Department of Economics  
Ethiraj College for Women (Autonomous)  
Chennai - 600 008.

**Dr.Bindhu K- Development Challenges Issues and Policies :**  
**A Collection of Research Article**

**Development Challenges Issues and Policy: A Collection of Research Articles**

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Phone : 044-24340765, 24322820

e-mail : [trprema@gmail.com](mailto:trprema@gmail.com)

**Dr.Bindhu K- Development Challenges Issues and Policies :**  
**A Collection of Research Article**

**Economic Insecurities of The Aged in  
The Rural Areas of Nilgiris District**

Dr. Bindhu.K

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**Abstract:** In 1999 the United Nations Organization (UNO) gave importance to aged persons and observed the year as International Year of Older Persons. Our framers of the Indian constitution mandated in the Constitution of India under Article 41 stressing on securing the right to public assistance in cases of old age. The United Nations Organization considers those who are over 65 years of age as senior citizens. The Indian Census classifies people in the age range 60 years and above as old. The world over, Governments are addressing this issue with policies for the welfare of aged persons, so too has the Government of India. In India the traditional Joint families have given way to nuclear families due to factors such as, Westernization, industrialization, urbanization and technological progress. These changes have an impact on society and the family structures, be it social or economic. The change has affected the older persons both in the urban and rural sections of the Indian Society. The Nilgiris District of Tamil Nadu is no exception to this norm. The majorly agricultural society of the Nilgiris has witnessed the elderly and aged at the crossroads due to these changes. The paper is aimed at studying the implementation of the Indian National policy towards the elderly, aged and senior citizens in the rural areas of Nilgiris District, the economic insecurities of these aged persons and to suggest changes and recommendations for the effective implementation of that policy.

**Keywords:** Elderly, Economic Security, Policy, Implementation, Nilgiris District

*Drishane*





## Dr. C.Sunita - India&Global Economy Issues And Challenges

ii

*Sub Editors:*

**Dr. S.V. NANDINI**

Assistant Professor

Post Graduate & Research Department of Economics  
D.G. Vaishnav College, Chennai

**Dr. S. NARAYANAN**

Assistant Professor

Post Graduate & Research Department of Economics  
D.G. Vaishnav College, Chennai

**Mrs. V. MEENAKSHI**

Ph.D Scholar

Post Graduate & Research Department of Economics  
D.G. Vaishnav College, Chennai

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## **DEMONETISATION AND DIGITALIZATION IN INDIA: THE ROAD AHEAD**

**Dr .C. Sunita\***

### **1.1 INTRODUCTION**

The PM surgical strike is the policy enacted by the government of India on Black economy. It ceases the high denomination notes in circulation. The demonetisation of Rs. 500 and Rs. 1,000 banknotes was a policy decision by the Government, ceasing the usage of all 500 and 1,000 banknotes as legal tender in India from November 9, 2016. The move was described as an effort to crack down on black money and corruption in the country.

The Government of India imputes to make India a cashless economy which will boost the economy and open a new form of payment ways like e- wallet and other option. India remains a largely cash based economy with cash accounting for more than 78% of all retail payments. India is significantly behind peers on digital transactions, and digitization will create a multiplier benefit in efficiency of capital and resource allocation through greater transparency, traceability of transactions, enforce ability of law and significantly buoyed tax revenues which will augment State's resources for social welfare.

### **1.2 OBJECTIVES OF THE STUDY:**

- i. To examine the initiative taken by the government towards Digital Economy.
- ii. To analyse the impact of digital economy on India's GDP.
- iii. To study challenges that will affect the implementation of Digital Economy.

### **1.3 RESEARCH METHODOLOGY**

In this paper the research is based on secondary data. The data is taken from different research reports, journals, websites, and

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\* Assistant Professor, Department of Business Economics, Ethiraj College for Women, Chennai.



# Capt. R. Shanthini – India&Global Economy Issues And Challenges

## **A STUDY ON CORRUPTION IN INDIA**

**Capt. Tmt. R. Shanthini\* and Swetha Shree. R\*\***

### **1.1 INTRODUCTION**

Corruption is the misuse of entrusted power for private gain. It is a dishonest or fraudulent conduct by those in power, typically involving bribery. Corruption is a global phenomenon. It is found almost in every society in one or the other form since time immemorial. Corruption has progressively increased and is now rampant in our society. Discussion of corruption is extremely difficult as it is a hidden phenomenon in our societies. Both parties in exchange of power for privileges want to keep their transaction secret. That makes it so difficult to establish how wide and deep corruption penetrated our economy and social life.

According to D. H. Bailey, corruption is “misuse of authority as a result of consideration of personal gain which need not be monetary”.

### **1.2 OBJECTIVES OF THE STUDY**

- To trace the origin of corruption in India.
- To analyze the extent of corruption in India over the years.
- To suggest measures to curb corruption.

### **1.3 METHODOLOGY**

The research is basically based on secondary data available in the electronic information domain, commodity market and their various publications, books, magazines, reputed journals, research paper, newspapers. Statistical data provided in the study have been collected from The Corruption Perception Index 2016 and the CMS-India Corruption Study 2017.

### **1.4 PROFILE OF THE STUDY**

India is facing the most serious problem of corruption. It has become so deep-rooted that one does not think of getting any

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\* Associate Professor, Department of Economics, Ethiraj college for Women

\*\* M. Phil Scholar, Department of Economics, Ethiraj College for Women

# Ms. R.Mythili– India & Global Economy Issues And Challenges

## **INDIA IN A GLOBAL ECONOMY-TECHNOLOGY**

**Mrs. R. Mythili\***

Social media technologies have touched humanity in a primary way we only need look at the adoption rates of face book and twitter to realize that the web is indeed connecting human consciousness. At almost no cost we can connect with like minded tribes globally at scale and speed. We can share idea and knowledge in words, images and with the virtual face to face technologies of online that transcends time and place. At almost no cost we can connect with like minded tribes globally scale and speed.

We can share ideas and knowledge in word, images and with the virtual face to face technologies of online that transcends time and place which is useful for economic development knowledge transfer is almost instantaneous. It is transforming humanity deeply at the personal and business levels. Social technologies are unlocking ideas from isolation and allowing them to be free to roam and add value to our lives. This process is also being accelerated and amplified by the wide adoption of the smart phone.

The potential value of the transformation has been estimated by a Study from Mckinsey Global institute as having value of up to \$ 1.3 trillion across just 4 Industries that they included.

1. Consumer packaged goods
2. Consumer Financial services
3. Professional services
4. Advanced Manufacturing

This is just a sample of the potential that awaits globally across many more industries that could benefit from the efficient use of social technologies.

### **1.1 POTENTIAL IS LARGELY UNTAPPED**

The potential for the enterprises is still largely untapped despite the wide spread adoption by consumers as evidenced by following facts and figures

- There are 1.5 billion social network users

# Dr. Ms. S. Malini – India & Global Economy Issues And Challenges

## **A STUDY ON THE IMPACT OF DEMOGRAPHIC CHANGES ON FEMALE LABOUR FORCE PARTICIPATION IN INDIA**

**Dr. S. Malini\* and Shruti Nair\*\***

### **1.1 INTRODUCTION**

The population of any country consists of both men and women and they constitute the labour force. However, there is a huge underestimation of women's work due to which they face various forms of discrimination in the society. There are several forms of inequalities that women face in the society when it comes to labour. The various demographic factors that affect entry of women into labour market include fertility rate, education rate, age composition, marital status and social and economic structures.

### **1.2 OBJECTIVES**

The following are the objectives of the study:

- To analyze the factors affecting the entry of female workers into the labour force
- To show the various gender perceptions on female workforce participation
- To recommend strategies for increasing the female labour force participation rates

### **1.3 FACTORS AFFECTING FEMALE ENTRY INTO LABOUR MARKET**

The changes in rates of education and level of literacy has a significant influence on female workforce participation. A woman who is highly educated has greater job opportunities as compared to women who are uneducated or illiterate. The existing social and economic structures such as the traditional roles played by women in the household can also reduce their career prospects. The marital status of women also affects their entry into the labour market as

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\* Associate Professor, Department of Economics, Ethiraj College for Women

\*\* M.Phil Research Scholar, Ethiraj College for Women

*D. Usharani*

**Dr. D. B. Usharani, M.A., M.Phil., Ph.D**  
Associate Professor & Head  
Vice Principal (Aided)  
Dept. Graduate and Research  
Department of Economics  
Ethiraj College for Women (Autonomous)  
Chennai - 600 008.

# Ms. C. Hemamalini – India & Global Economy Issues And Challenges

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# Tmt.C.Jayashree– India & Global Economy Issues And Challenges

## A STUDY ON URBAN POVERTY IN INDIA WITH SPECIAL REFERENCE TO DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULAM)

Tmt. C. Jayashree\*

### 1.1 INTRODUCTION:

Poverty is the scarcity or the lack of a certain amount of material possession or money, which may includes social, economical and political elements. In other words, poverty is the state where the complete lack of basic amenities to survive in the earth. Several Poverty Alleviation programmes has been initiated by the Government of India for Urban and Rural Poverty, aimed at combating and alleviating poverty, have been found not to be fully successful. For the successful implementation of these programmes, the Government must take proactive approach and specifically look in to the area of poor management and poor accountability. Also poverty is a multidimensional issue; hence the strategies for poverty reduction must also be multidimensional, focusing on all sectors, as well as, on the emancipation of the poor. The study focused on Urban Poverty to strengthen the existing Poverty Alleviation Programmes in Urban level and ensuring good management could be one of the major ways towards the effective performance of existing Poverty Alleviation Programmes. This paper studies the Pivotal role played by the Poverty Alleviation programme called Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY- NULM) which is introduced to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis.

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\* Assistant Professor, Post & Graduate & Research Department of Economics,  
Ehiraj College for Women, Chennai

# **Dr.R.K.Maya - Urbanization and the Position of Women in India: Challenges and Responses**

## **Urbanization, and the Position of Women in India: Challenges and Responses**

**Dr. R K. Maya**

*Assistant Professor,*

*Department of History, Ethiraj College for Women, Chennai.*

Urbanization is seen as a progressive force so far as women's rights are concerned. The modernity that is associated with urbanization is generally held to have a positive impact on the mobility of women, the opportunities available to them and increased independence from social norms which may be restrictive. The increased modernization may not always lead to greater independence and may sometimes lead to greater risks to women.

This paper seeks to study the impact of urbanization on women with specific reference to its modernizing character. To what extent are women freer in urban areas? To what extent are women safer in cities? Does their increased freedom to seek work outside the home and such other visible markers of modernity make them more vulnerable to gender based violence? How has the society in general responded to the mobility and modernity of women?

This paper will try to answer these questions from the perspective of human rights and analyze the factors which impact the enjoyment of women's rights in the cities in India.

Urbanization is supposed to erode historic identities and promote equality of access and opportunity among its citizens. In India, port cities like Bombay, Calcutta and Madras grew into urban areas. These port cities grew into industrial centres and now they have grown into large metropolitan areas that attract populations from the surrounding rural areas who come seeking employment and better opportunities and living

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# Dr.B.Jishamol - Slums in India: Problems and Prospects

## Slums in India: Problems and Prospects

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### **Slums in India: Problems and Prospects**

Dr. B. Jishamol



This book is an attempt to expose the multiple realities and the challenges faced by the deprived group, starting from the process of migration, housing, poor economy that leads to poverty, pollution and sanitary conditions, marginalisation of the community and their dwelling areas. The contributors from multiple discipline gives a clear picture on the social justice, human right issues, economic and politicians aspects and the relocation and difficulties caused. The entire book concentrates and focuses on the challenges and sustainable efforts that can be made by the government to develop the living conditions of the urban poor.

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## About the Book

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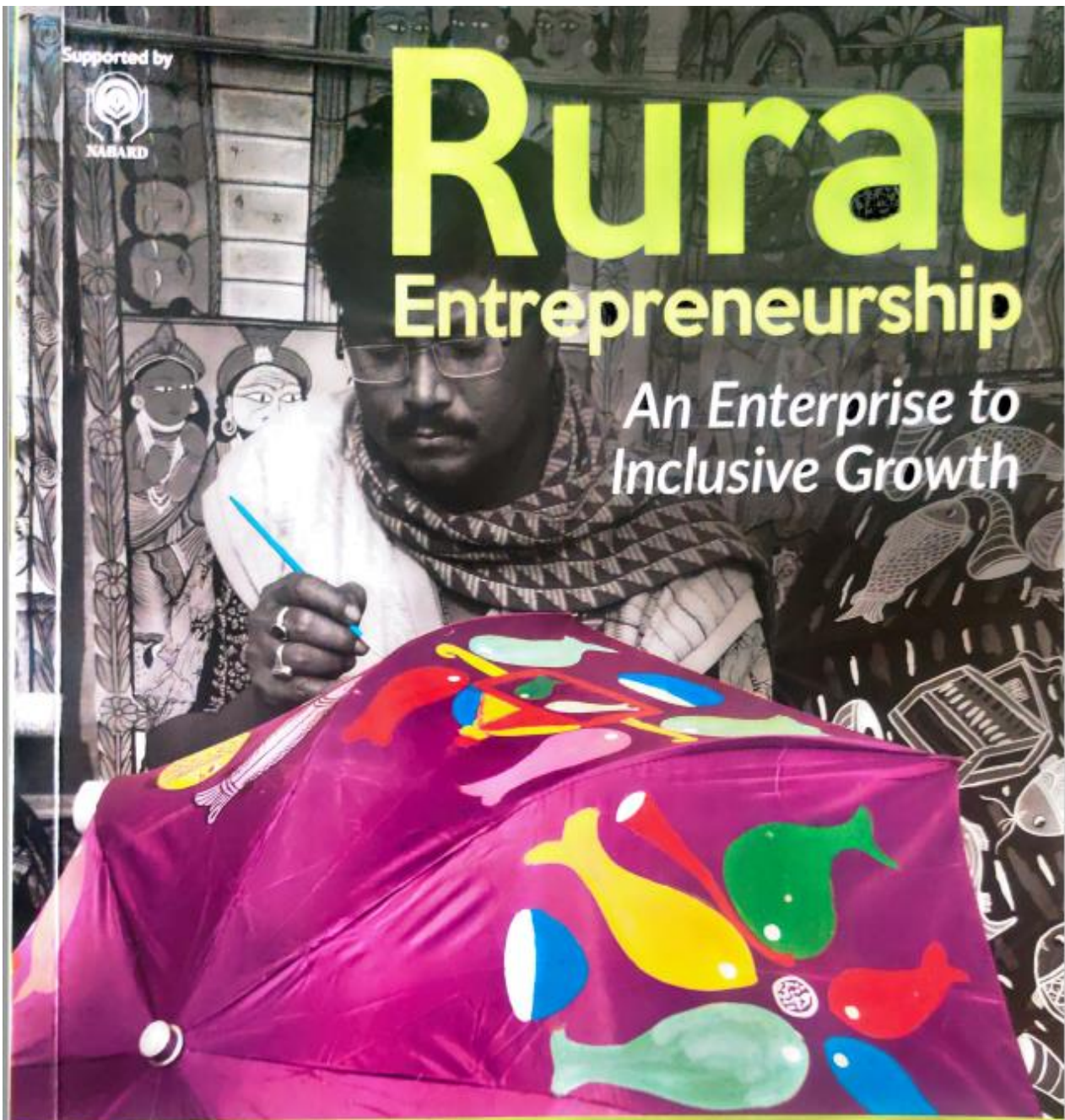
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Dr. Veena Mural



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# Dr. Veena Murali

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## **Rural Entrepreneurship – A Catalyst for Sustainable Growth**

### **VEENA MURALI**

Research Scholar,  
Department of Commerce (Aided),  
Assistant Professor,  
Department of Bank Management (SS),  
Ethiraj College for Women, Chennai.

### **Dr. PANJABI MALA DEVIDAS**

Associate Professor,  
Department of Commerce (Aided),  
Ethiraj College for Women, Chennai.

### **ABSTRACT**

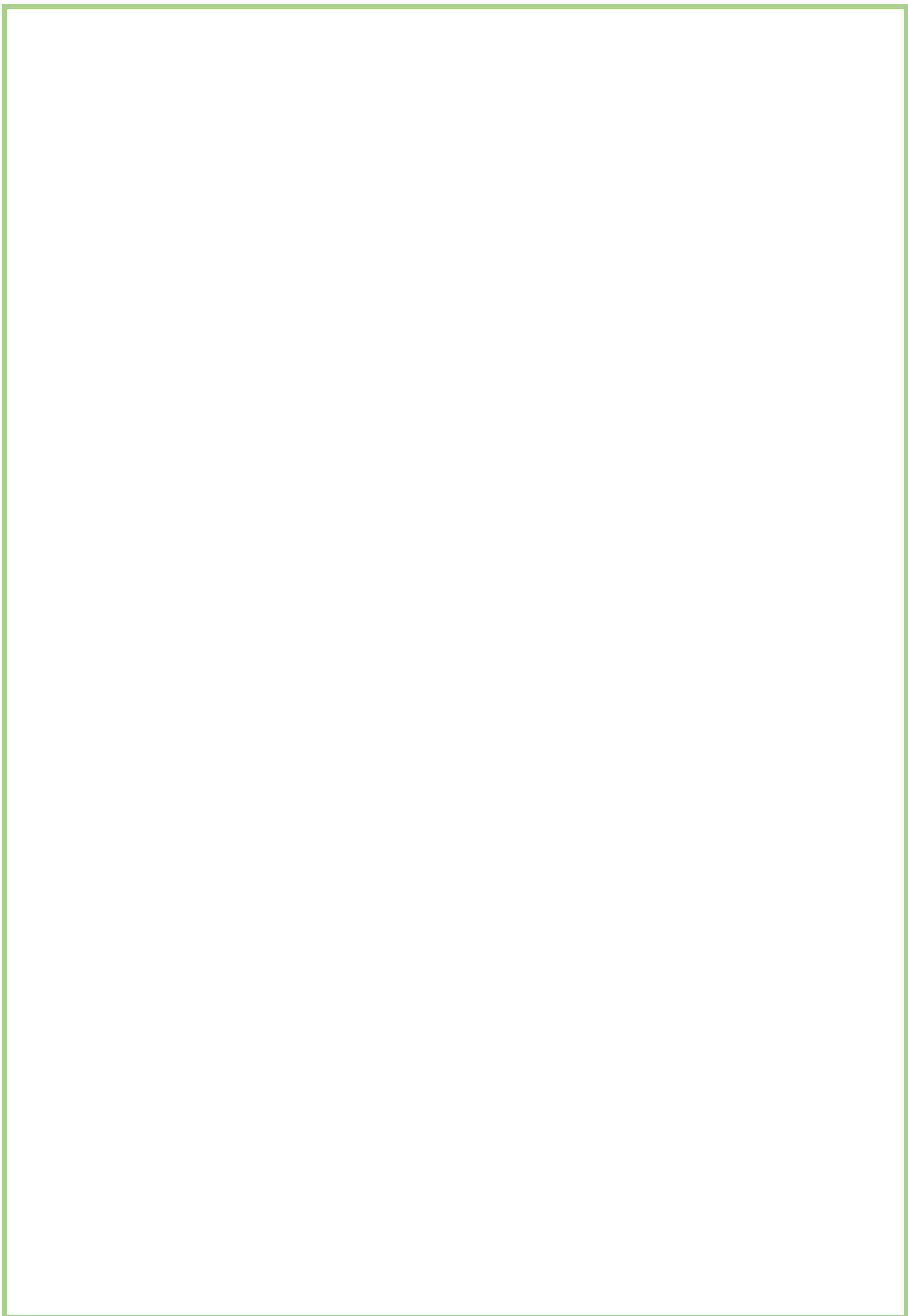
In the changing Indian Economy there is an aggressive need for rural entrepreneurship. The business world is ever-doubtful about the ability of rural citizens to be entrepreneurs in par with the global standard. The problem of lopsided economic development should be addressed by giving enhanced opportunities for rural public that channelizes their entrepreneurial potentials to usher in an era of Rural Entrepreneurship. Steps have to be taken for establishing centres of excellence for innovation in rural entrepreneurship. The challenge is mainly on Government to fit rural entrepreneurship - a micro-concept, into globalisation - a macro-concept. The government has to structure policies that foster sustainable growth of rural entrepreneurship. This study is an effort to throw light on Start-up Village Entrepreneurship Programme, a hallmark rural entrepreneurship programme envisaged by Ministry of Rural Development.

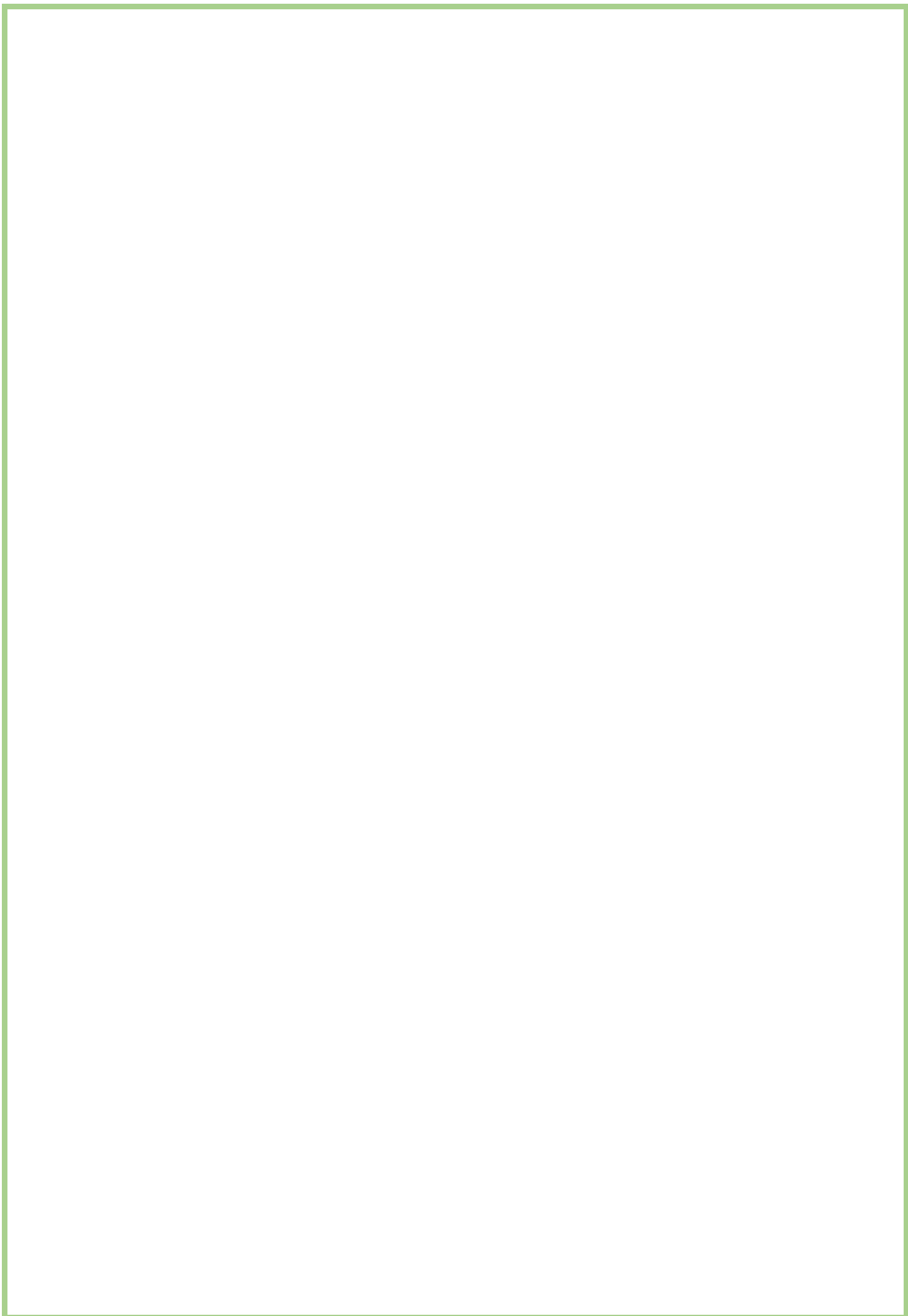
**Keywords:** *Indian Economy; Rural Entrepreneurship; Government; Ministry of Rural Development; Start-up Village Entrepreneurship Programme.*

### **INTRODUCTION**

Nearly 70 percent of Indian population lives in villages and 80 percent of poor lives in rural areas. Socio-economic development of rural crowd is a teething trouble faced by the government. The government has been able to find solution to most of the age old problems of rural sector but newer problems are also cropping up. The government is taking steps to bring rural hinterland in par with urban centres. The benefits of economic growth should be percolated to rural population as well. The rural sector should also display signs of affluence. Rural development is much more than just agricultural development. India is in need of an integrated rural development bringing together farm and non-farm livelihoods, skill based works and small enterprises, for which the government has envisioned varied schemes and policies. The vicissitudes of an imperfect market should not affect the rural development. All these become possible only by promoting entrepreneurship.

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## Rural Entrepreneurship – A Catalyst for Sustainable Growth

**VEENA MURALI**

Research Scholar,  
Department of Commerce (Aided),  
Assistant Professor,  
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Ethiraj College for Women, Chennai.

**Dr. PANJABI MALA DEVIDAS**

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### INTRODUCTION

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