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Special issue on
THE EMERGING INDIA
(THE NEW TRENDS)

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Sports research – time for adaptation of new learning sources

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Abstract

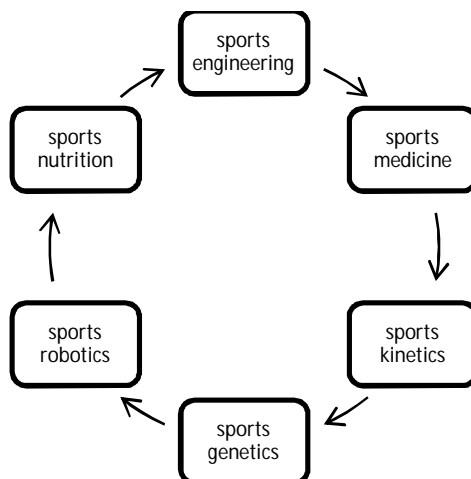
This paper examines the factors needed to enhance sport research in India. The sports research in India is an emerging trend with several sporting events are being hosted in India simultaneously. The sports sector which has been a revenue generator with greater chances of investment opportunities. Besides rise in consumer expenditure on sports entertainment has been almost doubled since 1990. But there is a need to restructure Indians sports education system by revamping research data, reinforcing with sophisticated learning systems which would support in expanding new & unidentified talents. Creation of challenging learning environments which is focused on enabling to think beyond the local limit is needed. New sports policy should contribute to sustainable environmental social economic development of India Global sports standards have been changing tremendously hence India also there is an immediate need for sport research education & extension activities in college curriculum has to be redefined to allow new sports researches & adaptations.

Keywords: sports research, redesigning of college curriculum

Introduction: The sports research in India is an emerging trend with several sporting events are being hosted in India simultaneously. The sports sector which has been a revenue generator with rush of investment opportunities along with rise in consumer expenditure on sports entertainment. (Tahir hussain Research Methodology in sports & physical education 2010). But there is a need to restructure Indians sports education system by revamping, reinforcing with sophisticated learning systems which would support in expanding new & unidentified talents. Creation of

challenging learning environments which is focused on enabling to think beyond the local limit & expertise in management is leading to research.(Tahir Hussain Research Methodology in sports & physical education 2010).

Sports research is a very wide topic which opens up lots of opening for the beginners. Sports is an entertainment business which attracts huge population. Hence investment in Research related topics in sports will lead to enhancing the entertainment value of the sports.



- ✓ Research in sport marketing
- ✓ Research in sports engineering
- ✓ Research in sports nutrition
- ✓ Research in sports medicine
- ✓ Research in sports training & coach science
- ✓ Research in sports entrepreneurship
- ✓ Research in sports kinetics
- ✓ Research in sports genetics
- ✓ Research in sports robotics
- ✓ Research in sports aesthetics
- ✓ Research in sports ethics
- ✓ Research in sports therapy
- ✓ Research in sports yoga expert
- ✓ Research in sports meditation expert
- ✓ Research in sports bookies

- ✓ Advanced diploma in sport sports marketing
- ✓ Certificate course in sport engineering
- ✓ Certificate course in sports nutrition
- ✓ Certificate course in sports journalism
- ✓ Certificate course sports news reading & anchoring
- ✓ Certificate course in sports in kinetics
- ✓ Certificate course in sports stadium designing
- ✓ Certificate course in sports ethics

Sports research can be promoted through basic courses can be

- ✓ Any degree BA BCOM BBM BCA with sports management as an optional subject
- ✓ Advanced diploma in sport business
- ✓ Advanced diploma in sport diet & nutrition
- ✓ Advanced diploma in sport engineering

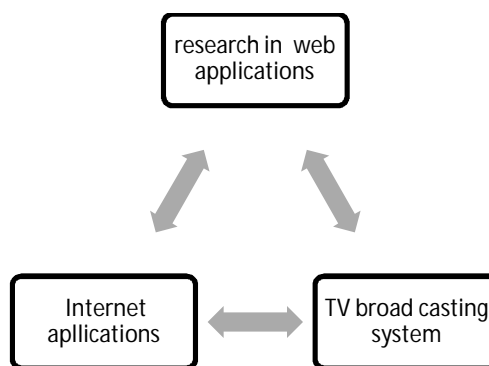
New courses new curriculum can be introduced in all higher education Institutions which would lead to greater hold on subjects of Physical education. (Glenn Willard Howard - History foundation & physical education Harvard publication 2012). There is a need to look at the research in

1. New sports equipment designing
2. New sports drinks
3. New gym equipments



4. New performance indicators
5. New speedometers
6. New stadium designing
7. New web based sports apps designing
8. New web portals
9. New sports TV channels
10. New sports broadcasting equipments

Billions of dollars are being spent on research in the following fields as shown in this chart (2). As this is an internet age . sports entertainment values online can be enhanced by developing viewer friendly applications.



The fact that sports is not confined to athletes or sports coaches it is open to all expands the boundaries of sports science & research . It includes all sports lovers.

1. Sports personal manager,
2. Sports Public relations officer
3. Sports Development Manager,
4. Sports Facility Manager,
5. Sports Marketing Manager,
6. Sports Business Manager,
7. Sports Clubhouse Manager
8. Sports media officer
9. Sports nutrition manager

There are plenty of opportunities in research in expertise in

1. Sports management,
2. Sports business,
3. Sports engineering,
4. Sports training
5. Sports Gym instruction etc.



Each of these is a boosting career which open several revenue generating opportunities both nationally & internationally. There are plenty of openings in other sports entrepreneurial opportunities as well.

1. Sports coaching science master
2. Sports & physical fitness trainer for celebrities
3. Sports federation officer
4. Sports hostel manager
5. Sports book author
6. Sports columnist
7. Sports journalist
8. Sports freelance writer
9. Sports TV Manager
10. Sports News reader
11. Sports Commentator
12. Sports authority manager
13. Sports stadium curator
14. Sports stadium Manager
15. Sport pitch report manager
16. Physical fitness & Personal dietician for individual players
17. Sports scorer
18. Sports record manager

But the theme of sports research need to gain importance through good curriculum based awareness for youth. Colleges have to incorporate syllabi which, motivates them to become focused on sports culture and provision of strong pastoral support towards sporting science Curriculum which gives Market responsiveness and business approach helps youth to orient on research in sporting careers. Integrated and applied approach to sports programme structure and sports orientation at the elementary education level is also needed. Innovative and research-led learning environment also motivated youth to take up research. Colleges have to incorporate syllabi which, motivates them to become focused on sports culture and provision of strong pastoral support towards sporting science Curriculum which gives Market responsiveness and business

approach helps youth to orient on research in sporting careers. Integrated and applied approach to sports programme structure and sports orientation at the elementary education level is also needed. Innovative and research-led learning environment also motivated youth to take up research

The sports research in India is an emerging trend with several sporting events are being hosted in India simultaneously.

1. The sports sector which has been a revenue generator with rush of investment opportunities along with rise in consumer expenditure on sports entertainment. There is lot of opportunities to make research adaptations in this sector.



Promotion of research can be through funding to physical education subjects in higher education Institutions , calling for scholarships, promotions career benefits to in service sports officials etc.(Glenn Willard Howard -History foundation & physical education Harvard publication 2012).

2. But there is a need to restructure Indian physical education & sports education system by revamping with good new research based syllabi. There is a need to reinforcing sports curriculum with sophisticated learning systems based on research which would support in expanding bases of new & unidentified talents.
3. Creation of challenging learning environments which is focused on enabling to think beyond the local limit is needed. The sports research in India is an emerging trend with several sporting events are being hosted in India simultaneously.
4. The sports sector which has been a revenue generator with rush of investment opportunities along with rise in consumer expenditure on sports entertainment. But there is a need to restructure Indians sports education system by revamping, reinforcing with sophisticated learning systems which would support in expanding new & unidentified talents. Creation of challenging learning environments which is focused on enabling to think beyond the local limit is needed.

Conclusion –

Thus the sports research in India which is an emerging trend needs to be restructured. The sports sector which is not only a money spinner but also has a lot of avenues & openings in sports sector through sports research applications. Besides India is a youthful country with nearly 50% of the population in the age bracket of 15-45, who enjoy sports who take on sports not only as a physical activity but also as an entertainment medium. With surge in consumer expenditure on sports entertainment can be more commercial activity. But there is a need to restructure Indians sports education system by redesigning, redeveloping with advanced learning systems which would assist in rediscovering & developing fresh talents. Creation of challenging learning environments which is focused on enabling to think beyond the local sports limit is needed. Innovative & ground-breaking sports policy should contribute to sustainable environmental social economic development of India Global sports standards have been changing tremendously hence India also there is an immediate need for sport research educational extension activities in college curriculum has to be redefined to allow new researches & adaptations.

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New Approaches towards preventing conflict situation in sports organizations

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Abstract

With the increase the influence of globalization, there is an increase in the sporting activities. Sports have become a part of the entertaining physical activity game . India being a youthful country, with 65% of the population under the age bracket of 15-45, is heading towards a great channelizing of sporting activities. These sporting activities are given openings for countless number of sports clubs & sport management organizations. Several of these organizations are a product of post liberalization period. Each sporting association is attempting to vie with the other to stay in the game of popularity & money. There have been astonishing bidding for in form players, unforeseen fight for sponsorships, great skirmishes for coaches & instructors . All these have led to unethical practices on the field & off the field. This confrontation has minimized the performance levels of the teams,

Key words: Sports organizations, pressure to perform , conflicts & avoiding strategy , prevention of disputations

Introduction: The organization is undergoing pressures. It includes pressure to perform consistently, pressure to succeed every time, pressure to grab media attention and pressure to stay in team. Sports organization face the confrontation scenes prior to, during & after the important sport events. It is between:

1. Coach & a particular player
2. Player & a co -player
3. Coach & the whole team
4. Trainer & a particular player
5. Selection committee & a particular player
6. team manager & the particular player
7. Referee / umpire & a particular player

Sports organizations these days are under pressure to perform & achieve great victories. Post liberalization era has amazingly enhanced the entertainment value of sports. Old & innovative sports are being franchised through media & Press like never before. Sports organizations need to manage the conflict positively or otherwise the player might end up his sports career or the sports organizations might become extinct &

unpopular. The importance of management of conflict in sports organizations is gaining significance as . resolving conflict is very important The officiating environment can be more challenging It even becomes hostile This needs a positive environment & affirmative approach

These situations include:



- disagreement from players over a decision penalty/infringement
- perceived bias shown by the official in the eyes of participants/coaches
- frustration shown by participants as a result of their level of performance or the competition result
- misunderstanding of instructions or rulings from an official of sports
- difference of opinion between players , between teams , between coaches , between sports clubs
-

Strategies for Minimizing conflicts in sports organizations

-There are several strategies for Minimizing conflicts in sports organizations.They are classified as

1. The objectivity approach ,
2. The elementary approach ,
3. The regulatory approach

There are occasions when conflict in the sporting environment is inevitable, however developing strategies to minimize conflict from arising is vital. The following tips may assist officials’.

1. **The elementary approach** -Sports conflicts can be avoided in the elementary stage. Early interventions in identifying the differences of opinions which might lead to greater conflicts can be avoided if detected at an earlier stage As the saying goes that prevention is better than cure so also early detection into relation

between each stake holder involved in the organization. If the differences are followed up at an early stage then it can be avoided.

2. **The objectivity approach** - The objectivity approach is very important because the relationship with each other in any sport organization relies largely on frankness & objective judicious reporting. The objectivity in each other’s behavior is very important Sports organizations can become more objective & impartial
3. **The regulatory approach** - The need for regulation is also a required strategy towards evolving good relation in a sports organization. clinging to sports rules & regulations is everybody’s responsibility Sports organizations should make these responsibilities known to every stake holder

Besides these approaches to rectify the relationships there are several other factors which can make the relationships more soother.

1. **Good communication approach** : Communications should be very direct Straight & undeviating . Sports organizations should have good communication even at the beginning of a play in good temper. each player should be attended individually. Sports organizations should acknowledge the participant’s abilities & experience
2. **Good criticism approach** -Criticizing player directly might cause tensions hence it should be avoided. the errors of the players should be made evident to him in good words. Criticizing personally might cost the team



dearly. Sports organizations should invite constructive viewpoints & comments They need to supports wins & defeats at a balancing rate & each player might be a game winner hence speaking

There needs to be supportive approaches to competitive goals in all types of sporting activities through

1. assessing,
2. preventing,
3. resolving

These strategies avoid destructive conflicts that occur both inside and outside the boundary lines. Sports organizations should provides a range of services to help manage risk and optimize performance, There are some conflicts which are inevitable, but how to respond ultimately determines whether success or failure will follow. the assumption that good conflict management is good for sports, good for the business of sports, and good for society should be the agenda of sports organizations Consensus tool is a great tool in resolving conflicts & it has to be applied .

Resolving conflict – In several sports organizations conflict situations are often blamed on organization officials. Media always quote the coaches or the top officials about team mates injuries , selection , agenda , performances , etc. They are blamed incessantly for conflict situations. But in spite of application of preventive strategies conflict arises. These following strategies will help to lessen the pressures of conflict.

1. Being professional – speak clearly and stay composed in

heated situations. This demonstrates confidence in managing the situation. Avoid argument or debate, and don't try to bluff through with unjustified rulings.

2. Remaining calm – don't over-react. Stay relaxed and adopt a low-key posture/body language. Use objective, neutral language.
3. Addressing the problem, not the emotions – try to put aside the emotions of all parties. Emotions inevitably inflame the situation. By dealing with the facts and the available evidence, the official is more likely to be seen as making a fair and appropriate decision.
4. Focusing on the person: people are not objects, and they don't like being treated as such. Acknowledge a participant with eye contact and use their name if possible. Recognize that they have something to say, and no just dismissing them.
5. Being fair – avoid team or individual bias at all costs. Demonstrating integrity is one of the greatest assets of an official.
6. Being confident and open – don't be defensive or try to justify actions. Clarify decisions when appropriate, based on the facts and the evidence presented.
7. Being firm – deal with unacceptable behaviour firmly and quickly. Set boundaries in a polite, professional and assertive manner. Each sports organization should remember that 90% of conflict occurs not because of what was said, but the tone in which it was said!



Conclusion –Thus Conflict management in sports organization needs to be viewed as a primary requirement. Sports organizations vie with one another in augmenting the differences instead of cooling the disagreement. The growing importance of sports organizations in the event of globalization has increased the responsibilities of the sports organizations. Sports organizations should provides a range of services to help manage risk and optimize performance, There are some conflicts which are inevitable, but how to respond ultimately determines whether success or failure will follow. the assumption that good conflict management is good for sports, good for the business of sports, and good for society should be the agenda of sports organizations Consensus tool is a great tool in resolving conflicts & it has to be applied.The sports organizations need to understand the impact of conflict on overall performance & try to resolve the conflicts even before they take larger size.

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Rio Olympics – strategies to enhance Indian sporting credentials at the global level

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Abstract

Rio Olympics is round the corner & the Indians are expectant of better performances from out participants. India is a the most populous country with 125 million population & the medal tally counts too one medal per 383 population. The poorest countries the countries which are suffering from poverty & hunger such as Ghana Kenya Jamaica are doing well at the Olympics. Indian sporting performances is directly related to the Indian political scenario as India is corrupted from the base. The Indian politics is plagued by the corruption from the grass root level as each aspect of Indian life is hit by the enormity of corruption this aspect is linked with all segments

Key words: Olympics, recognition, instantaneous

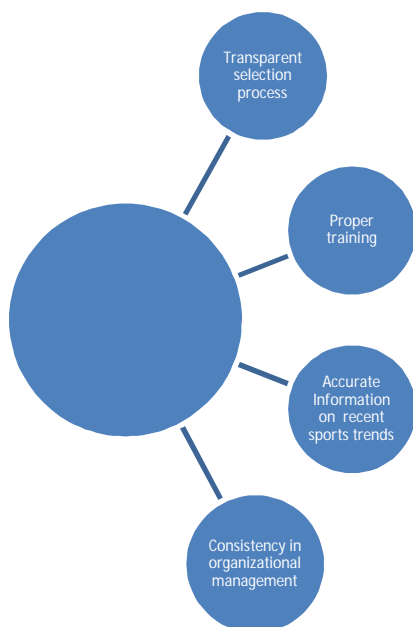
Introduction : There is heavy exposure & media coverage for cricket Indian is poised to take cricket as a religion. Cricket means rapid money, straightforward recognition, instantaneous identity , But the importance given to cricket is not given to any other game in India . Irrespective of age , people enjoy this game & the Indian cricket clubs & associations are money spinners.

As shown in Chart the performance in rio Olympics or any other sporting events.

Transparent selection process: As shown in this chart, the need for transparency in selecting players for national / international events is a key imperative factor in success. Clarity in selecting is needed. Any vague selection process such as recommendations , political pressures ,

nepotism, partiality , favoritism , discrimination , prejudicial selection will have a direct impact on performance.

Proper training : There is a need for proper training for any success whether academic or sports. Players need proper & regular training. The training regularity presupposes standard outcomes. Majority of the sporting events are training oriented . The reliability of performance can be measured in the regular pre event training . The training makes the body toned up , muscles strengthened , mind oriented & performance as estimated.



Accurate Information on recent sports trends - The contestants need accurate information in recent trends of the sport they are representing. There will be many research undertaken & research studies published. Information on these will help the players to incorporate in their game strategy.

Consistency in organizational management

Lack of governmental initiatives - Indian government is often criticized for not framing rules for proper initiatives in sports sector. Government of India is more bothered about framing policies for rural welfare, women welfare community welfares education health. But sports receive very poor attention of the government & government shows grand negligence towards sports sector. But in western countries sports receives topmost priority.

1. **Great amount of funding favoritism** - The Indian budget allocates funds to different sector annually but there is a orientation to several welfare programs while health education sanitation such other sector receives top priority but sports funding has been very low in India that too there is a priority
2. **The political intervention** - The Indian sports scene is plagued by direct & indirect political intervention starting from sports event hosting to selection of the team, selection of the venue of the sport event, selection of the sponsor, selection of the team coach etc all depends only after political leaders decide about it. The policy towards funding priorities to sports has to be changed.
3. **Lack of recognition to real talents** - Indian abounds in talented youth.



There is no dearth of sports talents in India But the lack of recognition hinders the youth from staying in the limelight. Several of them lose in interest in playing for the nation as the appropriate recognition runs miles away from their way. Only few fortunate are given good celebrity status. even the media runs behind them While a talented athlete is made to lag behind being a victim of wrong pulling. Sometimes the bureaucratic intervention makes the young talents lose interest in the play itself. They are not given chance to represent the nation at prime sporting events.

4. **Internal criticism talented athletes –** Lack of recognition also adjoined by heavy internal criticism Players are withdrawn from the team even before they prove their talents on pretext of injuries , poor performances , additional chances are not given to rectify their performances. They are sidelined with heavy criticism & condemnation. Several players are made to withdraw their names from the selection lists .
5. **Lack of sport culture -** India has always been a country with good sports culture ever since the time of epics Ramayana & Mahabharata. These epics reflected that people during this period were great archers, weight lifters, runners, boxers , wrestlers etc. But After the colonial take over India was bereaved of its sporting activities & education under four walls was dictated. Academic excellence took the place of sporting excellence. All sporting activities were given secondary significance. Youth were forced to excel in academics rather than devote time

for playing . Academic curriculum centered on theoretical learning. Curriculum was so devised as not to give vent to play & physical educations. Even though Physical education activities were shown in the time table , special classes were accommodated in that prescribed hours. even parents underestimated their children talent in sports activities. They opted for extra tuitions during the hours which were once designated for outdoor activities. This naturally made the Indian youth de-motivated.

6. **Poor food –** Indian athletes often suffer from poor or lack of nutritious food. Several of them come from poor family background. The Intake of nutritious food which could have great impact on their sporting performances in lacking in India . Sports hostels fail to provide facility fro all athletes.
7. **lack supportive sports education - In** India sports is always a secondary option for youngsters. Their primary attachment has been academics. There are very few chances of pursuing sports education as an alternate education. There have been very few degree courses offered which lead to a student becoming a sport expert. A student even though he wants to excel in becoming a sports coach / a instructor or a trainer leave his ambitions aside because few selected colleges & higher educational institutions offer sports & physical education . It is not considered seriously as an alternate educational course. Hence Government can promote a sports education as an alternate educational course by introducing sports related courses. This governmental



- intervention gains relevance because Indian education sector which is evidencing greater enrollment ratios need to channelize to keep up the consistency of enrollment.
8. This very ideas of the youth has to change
 9. **Lack of international standard training** -stable Sports performances require good training. Indian sports are suffering from lack of trained manpower resources. Indian sports players do not achieve good performances in global meets as their preparation & training fall short of international standards .
 10. **Very meager private sector / corporate sector involvement** – Indian sports sector has failed to attract corporate sponsorships. Very meager private sector / corporate sector involvement. Indian sports sponsorship is very less compared to other countries. In western context, private companies join hands in searching a young sports talent training them motivating them preparing them for the big event looking after his nutrition sports accessories etc.
 11. **Poor sponsorships to traditional sports** –India has been a multi cultural country where traditions play an important role. Indian
 12. **media bias**- Certain Indian sporting events failed to attract media coverage..Very meager private sector / corporate sector involvement. Indian
 13. **Lack of governmental initiatives** is one of the important lacuna in developing other sports. Certain sports are sidelined while certain sports are given excessive importance.
 14. **There is a great amount of funding favoritism** there are various socio-political issues relating to the favoritism shown towards sports. Which may be categorized as political based favoritism, geographic favoritism, issue based favoritism etc.
 15. Political parties often shift their priorities for the sports event hosting .
 16. There is a lot of expectations from the Indian contingent which is representing India at the rio Olympics. The Indian contingent is representing the Olympics since 1900 but the medals won never has crossed 25 since 1900 which means out of 383 million on medal tallied.

Conclusion

Thus Rio Olympics holds a great place amongst the young Indian who expect a lot more from the Indian contingent. All stake holders of the sports sector have to rectify the past wrongs & orient on medal winning. Best performance come only when the real talent is recognized to reflect his best performance. Real motivation has to make Indian contingent achieve superior excellence . The Rio Olympics is a great platform to showcase original Indian talent, Accountability of all stake holders holds great imperative significance today.

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The emerging food trends – India towards becoming a brand savvy nation

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Abstract

India was never considered a brand savvy nation in the global food market context. But today India is listed on top of the customer for packaged food market. The increasing global reliance on Indian markets has been a very great. The liberalization of economic policies, growth of middle class population has been helping the Indian food market to expand beyond limits. The Indian population which has crossed 1.25 billion has become a blessing for this blooming industry. India offers untapped potential for several stake holders across the food chain. This paper examines the key issues related to expanding food market sector in India & corresponding challenges faced.

Key words: Indian packaged food market, causes for expansion ,change in food trends , impact of globalization , challenges ahead

Introduction : The liberalization of economic policies, growth of middle class population has been helping the Indian food market to expand beyond limits. The Indian population which has crossed 1.25 billion has become a blessing for this blooming industry. Baked food products, dairy products, oils account for the largest ratio of packaged food market. The greater consumption of confectionary items, ice creams, sweets, snacks, chocolates, bakery products etc has helped the growth of this industry. Indian youth who are the greatest customers to these products are the key players in the escalating market sales. Indian Youth populations are brand savvy as they are exposed into the media revolution. They become aware of the new food range. As they are fast & smart they are readily attracted by the instant food. Their orientation towards instant

food mixes has swelled the food market. The food production companies houses have become more supportive in India as the Nestle , Kellogs , Cadbury , Britannia , MTR , Maiyyas , Hindustan Liver limited , Godrej , ITC , Coca Cola Etc

There are a large number of group of entrepreneurs in the organized as well as unorganized sector of food industry. The organized sector is small but growing - for example, it forms less than 15 per cent of the dairy sector and around 48 per cent of the fruits and vegetable processing. The sector offers potential for growth and a large number of Multi National Corporations Nestle , Kellogg's ,Cadbury ,Mac Donald's Coca cola etc have entered into India to control this thriving opportunity.



The growing number of fast food outlets in the country has a significant impact on the meat and poultry processing industry in India. There is a large potential for setting up modern slaughter facilities and development of cold chains in the meat and poultry processing sector. Buffalo meat has good export potential. In the dairy sector, though the share of organized sector is less than 15 per cent, it is expected to rise rapidly, especially in the urban regions. Among the milk products manufactured by the organized sector, some of the prominent ones are ghee, butter, cheese, ice creams, milk powders, malted milk food, condensed milk and infant foods. India produces more than 200 million tonnes of different food grains every year. About 15 per cent of the annual production of wheat is converted into wheat products. Primary milling of rice, wheat and pulses is the most important activity in food grains processing. Indian Basmati rice commands a premium in the international market.

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The factors promoting food trends-

1. The 'White Revolution' by the National Dairy Development Board (NDDB) in the 1970s made milk and other dairy products easily available to the community.
2. Due to the requirement for higher grain output and better shelf life, cereals were milled, polished, and processed. The intake of polished white rice and refined wheat flour eventually resulted in loss of fibre and micronutrients from our diets.
3. The green revolution mainly emphasized on cereal grains, especially wheat and rice, to reduce hunger. Food imports, therefore, concentrated on cereal grains. This resulted in a shift in the dietary patterns
4. The 'Yellow Revolution' in oilseeds owes its success to a spectacular increase in output during 1998-99.



- The 'Yellow Revolution' in oilseeds owes its success to a spectacular increase in output during 1998-99. soyabean, and sunflower. groundnut, mustard, rapeseed,
5. The 'Industrial Revolution' added to the changing food patterns in the country by introducing bakery food items prepared from hydrogenated fats (vanaspathi) and trans fats – major culprits that cause cardiac disorders and insulin resistance. Higher production of sugarcane and a rise in sugar industries led to the production of sugar confectionaries, candies, and sweetened aerated beverages resulting in the consumption of "empty" calories. Many processed and convenience foods, pickles, and *pappads*, now easily available, added to the salt intake thus increasing the occurrence of hypertension.
 6. Rainbow Revolution' to enhance vegetable and fruit production. Our intake of these power packed items should ideally be around 500g/day/person.

Fresh food shapes the Indian food market Staples dominate packaged food but impulse food grows faster Extruded snacks continue to grow in popularity Betting on India's sweet tooth Chocolate leads growth in confectionery Premiumisation drives bakery growth Drinking milk accounts for the lion's share of dairy sales Oils and fats: Multinational

India has one of the youngest populations globally, with the country's mean standing at just below 29 years in 2014. A growing number of these young Indians have higher disposable incomes

than their older counterparts. They also have a lower propensity to save and are less afraid to display what they eat and drink, driving sales of premium and value-added products. Traditional grocery retailers account for almost 90% of overall packaged food value sales and are thus key to future growth. Kiranas, the Indian local independent retailers, represent the bulk of packaged food sales. Hence, understanding kiranas is vital to understanding the average Indian consumer. With 68% of the population living in villages, getting into rural India is of utmost importance for packaged food manufacturers and retailers if they are to boost sales and increase their margins. However, rural India has its own needs and challenges, which require special attention.

oats one of the fastest growth rates for consumer foodservice is pulling market like never before . Growth is particularly high in the fast food and pizza foodservice categories. This has both positive and negative implications for the packaged food industry, but can work in the industry's advantage if the right steps are taken.

Classification

Organized retail - Organised traders/retailers, who are licensed for trading activities and registered to pay taxes to the government.

Unorganized retail - It consists of unauthorized small shops - conventional Kirana shops, general stores, corner shops among various other small retail outlets - but remain as the radiating force of Indian retail industry.

1. Emergence of nuclear families



2. An increase in the double-income households trend
3. Large working population
4. Reasonable Real estate prices
5. Increase in disposable income and customer aspiration
6. Demand as well as increase in expenditure for luxury items
7. Growing preference for branded products and higher aspirations
8. Growing liberalization of the FDI policy in the past decade
9. Increasing urbanization,
10. Rising affluence amid consumers

Challenges The food Industry in India has lots of opportunities to enhance its food market borders but criteria towards augmentation is limited by several challenges . Because the Indian food has to met the global food standards There is lack of chain supply management Retail space is also very limited. The major set back is the problems of consistency The Indian food market lack consistent in demand because consumption pattern keeps on changing. The festival the marriages the social religious function etc are so predominant in India that they keep the consumer to other traditional pattern of

consumption. The other lacuna is the shortage of trained man power & lack of proper infrastructure & distribution channel

Conclusion: Thus the food market trends in India is changing along with the rise in youth population there has been several changing food trends the Globalization has brought s changes in youth consumption pattern The love for junk food the love for instant food the love for packaged food has been the main trend setters in Indian food market But the youth has to be made aware of the nutritional values of the packaged food , shelf life value of the instant foods , impact of preservatives & emulsifiers , etc Youth are running behind typical western type of lifestyle but they have to understand the importance of the tradition Indian cuisine & the Nutritional benefits accrued. There is a need to identify the factors which are transforming the change in food consumption sector in present & future .The policymakers have to understand the motivational drives behind consumption pattern The policy needs forward looking strategy .

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The Jan Lokpal Bill of Delhi state – Amendments towards greater autonomy

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Abstract

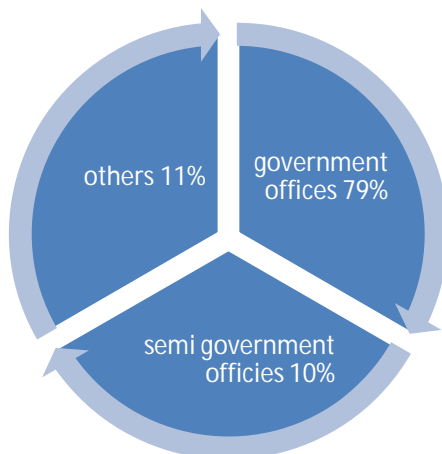
A strong demand for appointment of an independent ombudsman in containing severities of corruption in India resulted in the passing of the Jan Lokpal bill. This bill was languishing in the parliament since 1968. The New government of Delhi Under the stewardship of AAP redesigned the bill & this modified bill was deliberated by the Delhi Assembly in 2015. There was a great modification in this bill because the Delhi Lokpal bill was included to differ from the original Jan Lokpal Bill. This paper focuses on the new modified Jan Lokpal bill of Delhi Government & its impact on containing corruption in Delhi. The awareness among the people are the only answer to prevent corruption. The very will of the propel to accept or reject bribes can make this charter effective. The people are literates enough to understand the significance of making India corruption free nation. By doing so they will be strengthening the links of democracy. Indian needs to take on the leadership of the global democracies & these calls for a clean & clear political system.

Keywords: Jan Lokpal Bill . Delhi Government, modifications, impact on prevention of corruption, need for stronger amendments

Introduction: India is reeling under the impact of corruption. There is a enormous escalation in political corruption in India since independence. State of Delhi government passed the bill after induction of two amendments as suggested by Social activist Anna Hazare. (The report on the Lok Ayuktha Act of 2013 Government publication New Delhi2013). This included the amendments in the process of the appointment of members of the Lokpal Institution & the process to remove them from office. India is ranked 72 out of 91 countries listed in the order from the least corrupt to the most corrupt as per Transparency International's Corruption perception Index. Neighboring

Bangladesh occupies the last rank. The Prevention of Corruption Act 1988 is the major Act available for prosecuting corrupt public servants. A citizen faces corruption practically at every level and every sector of life. It could be the local rationing department, police, municipal corporation, etc. In the industry inspector-raj has become a code word for regular bribes collected by the public servants at the cutting edge of administration of the various departments of Central and State Governments.

India is plagued by corruption in following fields which is very dominant as shown in this chart (1)



There are two Supervisory bodies in Indian which are having investigative powers.

1. Central vigilance Commission
2. Central Bureau of Investigation

These two premier institutions that contain corruption through holding meticulous investigations are not fully functionally autonomous. There have been ministerial interventions in the functional process. Jan Lokpal bill passed by the Delhi Government has two amendments.

1. Amendments in the process of the appointment of members of the Lokpal Institution
2. Amendments in the process to remove them from office.

(The report on the Lok Ayuktha Act of 2013 Government publication New Delhi 2013).

Amended legislations & its impact: The Lokpal bill passed by the government the state of Delhi, was functionally different from the original as

1. It failed to provide an independent budget for its procedural activities

2. It was charged by the consolidated funds It independence & efficacy was compromised
3. It was made to depend financially on the Delhi Government
4. It was empowered to appoint its staff the staff was to be sent from the Delhi government
5. The Delhi bill does not provide for a investigation wing which is a lacuna strongly objected by the media & newspapers alike.
6. The Jan Lokpal has only powers to superintendence & direction
7. some powers are only ceremonial without concomitant control over transfers & removal of the investigating officers
8. there are defects in the composition & removal of the members of Lokpal Institution
9. Full members of the high court of Delhi are made to agree with the appointment of the Lokpal members

Jan Lokpal bill passed by Delhi government was fighting corruption &



the supervisory mechanism it wanted to leave on public working was superlative. The bill empowered the investigating agency to investigate the jurisdiction of Delhi area this also includes public servants of the central government offices judges military personnel. It covers all those people who are covered under the Lok Ayuktha Act of 2013. (The report on the Lok Ayuktha Act of 2013 Government publication New Delhi2013) . The changes proposed are also relating to the central vigilance laws.

It also proposed some changes in sanctioned central Laws which includes Prevention of corruption Act Article 239 AAA of the Indian constitution also reiterates the fact that in case of any inconsistency National Act will prevail. There have been several modifications in the changes effected from the original file National Act will prevail.(The report on the Lok Ayuktha Act of 2013 Government publication New Delhi2013)

Thrust areas of corruption in Delhi

1. The department of civil supplies & food ,
2. The department of water ,
3. The department of electricity ,
4. The department of education ,
5. The department of health care & allied sectors ,
6. The department of RTO ,
7. The department of Urban housing
8. The department of small scale Industries
9. The department of Public transport etc

These departments are the plagued areas of corruption. But a strong bill can necessitate checks on bribery & make the country safe for public. Jan Lokpal bill

passed by Delhi government was fighting corruption & the supervisory mechanism it wanted to leave on public working was superlative. The bill empowered the investigating agency to investigate the jurisdiction of Delhi area this also includes public servants of the central government offices judges military personnel. It is estimated that nearly90% of the bribery is evidenced in RTO office with people giving bribes for RTO officials commission agents & desk case workers. Increase in the transport regulations has made people violate rules of transport. The estimated 70% of the RTO cases related to violation of traffic rules , 30% relate to violation of emission rules.

Role of people: The awareness among the people are the only answer to prevent corruption The very will of the propel to accept or reject bribes can make this charter effective. The people are literates enough to understand the significance of making India corruption free nation. By doing so, they will be strengthening the links of democracy which is the need of the hour. India as an emerging super power needs to take on the leadership of the global democracies & this call for a clean & clear political system. The global standards of maintaining the political sustainability rightfully lies with the Indian generation because only they can make India relive her vast heritage as a cradle of a political system. Any failure to provide an independent budget for its procedural activities will be having serious implications. Financial support needs to be clearly terms. Independence & efficacy should not be compromised provision for investigation wing needs to be set up.The awareness among the people is the only answer to prevent corruption. The very will of the propel to



accept or reject bribes can make this charter effective. The people are literates enough to understand the significance of making India corruption free nation. It is understood that by strengthening the links of democracy the nation will march towards political success. India which is hailed as an economic super power can become apolitical super power. Indian needs to take on the leadership of the global democracies. This is the call for a clean & clear political system which India was experiencing centuries ago. The democracies will succeed if all the stake holders of the national political system. The awareness among the people is the only answer to prevent corruption. The very will of the propel to accept or reject bribes can make this charter effective. The people are literates enough to understand the significance of making India corruption free nation. It is understood that by strengthening the links of democracy the nation will march towards political success. India which is hailed as an economic super power can become apolitical super power. Indian needs to take on the leadership of the global democracies. The central Vigilance Commission has brought out

"The citizens guide to fighting corruption." The guide contains the distilled essence of the strategies evolved so far to fight corruption and the principles that can be adopted & presented as a humble offering to every patriotic citizen of India who wants to fight corruption.

Conclusion – Even though the Delhi government has made earnest efforts to contain corruption. Through New Jan Lokpal Bill, there are still comments about corruption. Public are not satisfied with this citizen's charter. Corruption has been prevalent in India at all levels & the constraints of the bill are very few to contain it. The awareness among the people are the only answer to prevent corruption This acts as the root for strengthening the inter relative links of democracy. Indian needs to take on the leadership of the global democracies & these calls for a clean & clear political system. The global standards of maintaining the political sustainability rightfully lies with the Indian generation because only they can make India relive her vast heritage as a cradle of a political system.

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Career in geography – opportunities & challenges

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Abstract

Geography is unique in bridging the social sciences and the natural sciences. There are several opportunities in geography which the Higher education is able to bring about through promoting various sub studies in geography. Geography is considered as a science which introduces the students to the world's natural resources. But these days there is a strong focus on physical geography leaving aside human geography, which is not a good academic progress. This is the age of satellite based technological mechanism career options for a geography students are more vibrant & technical. They can work with various government departments & research Institutes. Even private sectors are hiring geography students as well. Private NGOs also employ geography students to work in NGOs. The stress on physical geography needs to be reviewed to make the future generation aware about natural resources & their conservation.

Key words: Geography studies, career options, opportunities, Challenges

Introduction : There are several opportunities in geography which the Higher education is able to bring about through promoting various sub studies in geography. Geography is considered as a science which introduces the students to the world's natural resources.

Branches of Geography

There are two main branches of geography as shown in this diagram(1)





Human geography is concerned with the spatial aspects of human existence. Physical geographers study patterns of climates, landforms, vegetation, soils, and water. Geographers use many tools and techniques in their work, and geographic technologies are increasingly important for understanding our complex world. They include Geographic Information Systems (GIS), Remote Sensing, Global Positioning Systems (GPS), and online mapping such as Google Earth.

1. Bio geography
2. Cartography
3. Economic geography
4. Geomorphology
5. Natural geography
6. Political geography

- Location analyst
- Market researcher
- Medical geographer
- Map librarian
- Historic preservationist
- Political analyst

7. Population geography
8. Regional geography
9. Social geography
10. Spatial geography

There are several career options

1. Urban / city Geography planner/ GIS expert
2. Cartographer
3. Geography climatologist
4. Geography environmentalist
5. Geography book author / journalist/ researcher /reporter / writer
6. Geography cartographer

Besides these career a geography student can opt for career at national level in Social science geography including social economic political sciences as

- Urban planner
- Real estate developer
- Demographer
- Travel/tourism planning
- Community developer
- Municipal advisor

Careers in physical geography are more wide as he can pursue career as a

- Hydrologist
- Resource management specialist
- Outdoor guide
- Soil conservationist
- Pollution control consultant
- Ecologist
- Geologist
- Climatologist
- Habitat researcher
- Atmospheric data technician

geography offers career in computer computational sciences as

- Cartographer
- Remote-sensing analyst
- Map curator
- GIS/GPS analyst
- Computer mapping and software developer
- Map interpreter
- Aerial photo analyst
- Spatial data analyst



- Field surveyor

These are the days of high debates in environment & ecological studies geography helps the professional as

- Conservationist
- Outdoor recreation management
- Waste management
- Forestry technician
- Hazardous waste planner
- Ecotourism planner
- Wetlands conservation supervisor
- Conservation education coordinator
- Environmental impact assessment
- Recycling coordinator

Higher educational Institutions support the studies in geography as following governmental Departments need geography experts.

- Forestry, mining, environmental issues, waste management, architecture or surveying companies
- Insurance, communications, international trade, transportation
- Private industry including utilities, construction, energy, environmental planning
- Government agencies, NGOs (non-governmental organizations)
- Consulting firms
- Real estate developers
- Scientific or research groups
- Museums
- Market research organizations
- Boards of education/universities/colleges
- Outdoor recreation companies
- Magazines/newspapers
- NGO's

Special skills promoted through geography - unlike other students of social science a geography student is open to several skills in this course of study.

- Using specialized field equipment, satellite imagery and state of the art software
- Project design/planning
- Interview skills
- Gathering and organizing data
- Analyzing data
- Summarizing results



- Surveying and sampling
- Computer modeling
- Using statistical applications
- Reading/constructing graphs/maps
- Communicating across cultures
- Conducting field studies
- Maintaining records

In India study of geography is promoted with following degree courses in India

1. bachelor of arts with Geography as a major subject
2. Master of arts in Geography
3. bachelor of arts BA (Hons) with Geography
4. Master of arts in Geo-Informatics system
5. bachelor of arts in Physical geography
6. Advanced Diploma in computer assisted cartography
7. Advanced Diploma in spatial geography
8. Advanced Diploma in GIS
9. Certificate course in computational geography
10. Certificate course in population geography
11. Certificate course in environment geography

Challenges to study of geography - Geography teaching and research in India has been facing innumerable internal and external challenges

1. Internal challenges pertains to feeble response and preparedness to incorporate appropriate changes in the teaching curriculum at the school, college and university levels in the light of the changing nature of the discipline globally and its relevance in addressing the contemporary issues both at the global and local levels.
2. It is too well-known that the school and university curricula of geography have at best incorporated superficial changes in the last few decades. It is thus outmoded and perhaps unattractive to the discerning and

creative young minds in schools and colleges.

3. The content of geographical research has found little place in the contemporary intellectual discourse in environmental and social sciences. Perched as it has been on the frontiers of environmental (physical/natural) and social sciences, notwithstanding sporadic sparks of brilliance of geographical studies, is generally seen as a subject that contributes little towards generation of specialized knowledge and skill. It is worthy only of satisfying the needs of persons who take up competitive exams
4. The historical schisms between the systematic and regional approaches and between the physical and human geographies have resurfaced in geography curricula, research and among the practitioners in the various geography departments. The



time tested disciplinary vision of bringing about a synthesis of diverse phenomena in their causal interrelationships and outcomes around specific problem(s) with reference to the temporal and spatial framework seems to have been delegated to the trash cans.

5. Riding the wave of epochal change and development in the field of technology, particularly the information technology, reconfiguration of global finance and capital and neo-liberal state policies have allowed unrestricted penetration of transnational corporations in global extraction industry. This has opened a new profile to the processes of primitive accumulation of multiple kinds. Land and resource grabs have become even more sinister than those recorded during the hey-days of imperialism. Sustainability and survival of communities living in large parts of the world today is underlined by geographies of exploitation, deprivation and inequality.

Conclusion- Thus geography is considered as a science which introduces the students to the world's natural resources. But these days there is a strong focus on physical geography leaving aside human geography, which is not a good academic progress. This is the age of satellite based technological mechanism career options for a geography students are more vibrant & technical. They can work with various government departments & research Institutes Now a days private sectors are

hiring geography students as well. Private NGOs also employ geography students to work in NGOs. Besides working as a teacher / lecturers they can pursue. Any course is employable only when it is taught & learnt in a sophisticated manner. Each subject of geography is full of amenities & career openings but it has to be made more technical & practical.

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The digital library – the benefits & challenges of digital library management

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Abstract

Digital libraries are becoming more hubs of knowledge across the globe. There is a great towards converting traditional libraries as digital libraries because this is an information era here knowledge is not confined to single use . The Internet has opened immense possibilities of acquiring knowledge. The digital libraries, unlike traditional libraries, require special supervision, special management & special monitoring. The advantages of traditional libraries for which Indian heritage was known for, is missing in the digital context. But today, the youth are born & brought up in a digital era. Hence the library format has also changed .This paper looks at the concepts , benefits advantages & disadvantages of digital libraries in India.

Keyword: digital libraries, management challenges,

Introduction: the concept of digital library is involves digital support for book formats. But Indian heritage always has nurtured reading books orally , touching it in hands , feeling the word by word connotation , noting down points , referring different books on the same subject etc was part of education. The traditional library provided a platform for fostering good reading habits. The experience of reading , the experience of reading in silent environs , the experience of book borrowing , the experience of reading it with in stipulated date , the experience of returning it , the experience of gambling for a good book , the experience of searching the required book etc is completely absent in a digital library.

William Arnos defines digital library as “ a digital library is a managed collection of information, with associated services, where the information is stored in digital formats and accessible over a network. A crucial part of this definition is that the information is managed. A stream of data sent to earth from a satellite is not a library. The same data, when organized systematically, becomes a digital library collection. Most people would not consider a database containing financial records of one company to be a digital library, but would accept a collection of such information from many companies as part of a library. Digital libraries contain diverse information for use by many different users. Digital libraries range in size from tiny to huge. They can use any type of computing equipment and



any suitable software. The unifying theme is that information is organized on computers and available over a network, with procedures to select the material in the collections, to organize it, to make it available to users, and to archive it ".Thus a digital library is a collection of collections of electronic knowledge resources developed and maintained in order to meet the totality of information needs for a given user population. (Sunila kumar -A Journey Of rural library movement in India- Retrospect & prospects , Journal of information management Vol. 43. No 3. 2003 Journal of information management).

Requirement of a digital library : The following are the requirement of a digital library

1. **Audio visual:** Color T.V., V.C.R., D.V.D., Sound box, Telephone etc.
2. **Computer:** Server, P.C. with multimedia, U.PS. Etc
3. **Network:** LAN, MAN, WAN, Internet etc.
4. **Printer:** Laser printer, Dot matrix, Barcode printer, Digital graphic printer etc
5. **Scanner:** H.P. Scan jet, flatbed, Sheet feeder, Drum scanner, Slide scanner, Microfilming scanner, Digital camera, Barcode scanner etc
6. **Storage devices:** Optical storage device, CD-ROM, Jukebox etc.
7. **Software:** Any suitable software, which is interconnected and suitable for LAN and WAN connection. PC

Causes for the expansion of digital libraries are

1. Information explosion has led to new format of searching knowledge sources
2. Searching required information was a time consuming problem in traditional libraries
3. Low cost of technology as the storage capacity of digital document and its maintenance easier than the traditional libraries
4. Environmental factor is also very imperative as the use of digital libraries is the cleanest technologies to fulfill the slogan "Burn a CD-ROM save a tree"
5. New generation needs call for digitalization of almost everything they see.

Disadvantages :even though digital libraries have several benefits which look advantageous at the outset , there are umpteen number of disadvantages as well.

1. copy right issues is very serious as digitalization demands goof copyright policy. Any violation of copy right policy calls for punishment
2. Access speed is another important factor because internet connection to computers decides the speed of accessing information. As all the people have started using computers the internet accession has increased . This slows down the access speed.
3. Even though government across the globe have spent billions of money towards tele-communication provision to make digitalization cost effective, the initial cost of installation is very high.
4. Multimedia band width is very important for digital libraries hence finding transferable band width mechanism is a disadvantage
5. Another important defect in a digital library is that there is no library



environment as was seen in a traditional library. (Sunila kumar -A Journey Of rural library movement in India- Retrospect & prospects , Journal of information management Vol. 43. No 3. 2003 Journal of information management).

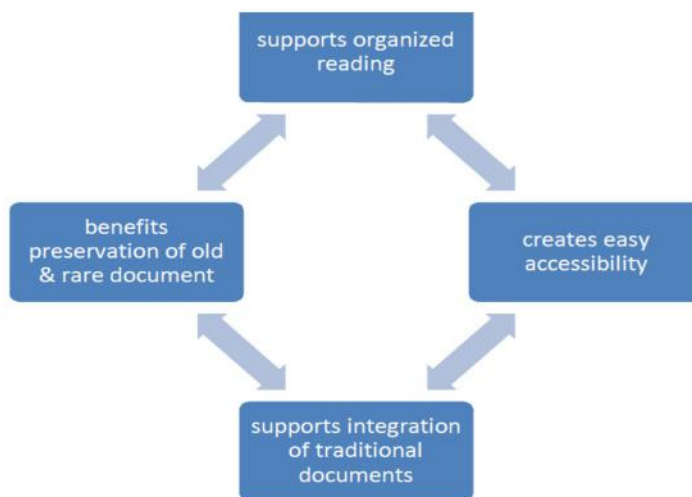
Parameters for digital library : The parameters towards creating new capabilities and opportunities for digital libraries to serve existing and new user communities at all levels of education should be made more adoptable.

1. Consistently encouraging the learning of connections between humans and digital libraries in various social and

organizational contexts need to be addressed immediately.

2. This is the age of faster communications & technological innovations hence libraries can become more supportive to knowledge sharing & knowledge resources conservation

3. The teaching learning process at all levels of education needs to be digital friendly.(Sunila kumar -A Journey Of rural library movement in India- Retrospect & prospects , Journal of information management Vol. 43. No 3. 2003 Journal of information management).



Benefits :

1. The digital Library reduces the complexity inherent in making digital research materials available as it supports organized reading.
2. The digital Library creates good accessibility, Educational institutional across India are making their libraries

decentralized towards digitalization.

3. The digital Library helps collection of new materials in traditional document formats integration of digital resources into existing library structure.
4. The Digital libraries are meant to provide intellectual access to

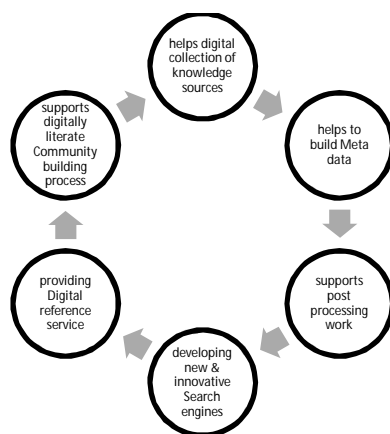


stores of information, research in this initiative is concerned

5. The Digital libraries face the challenge of developing concepts, technologies and tools to gain use of the fuller knowledge and meaning inherent in digital collections.
6. The Digital libraries should become user friendly with intelligent search, retrieval,

organization and presentation tools.

A digital library helps digital collection of knowledge sources , helps to build Meta data , supports post processing work , developing new & innovative Search engines , providing Digital reference service , supports digitally literate Community building process .



Conclusion: Thus digital libraries are an in thing these days & post globalization era has witnessed a communication revolution & internet has expanded beyond limits. These are the days of e learning. Hence traditional library has become digital .Along with several benefits there are several issues which have to be addressed before digital library conceptualizes. Consistently encouraging the learning of connections between humans and digital libraries in various social and organizational contexts need to be addressed immediately. This is the age of faster communications & technological innovations hence libraries can become more supportive to knowledge sharing & knowledge resources conservation Even though government across the globe have

spent billions of money towards telecommunication provision to make digitalization cost effective, the initial cost of installation is very high. The creation of a library environment as was seen in a traditional library is also needed because today Indian heritage is becoming a forgotten identity for youth.

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Promoting digital citizenship through rural libraries – a movement towards digital literacy

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Abstract

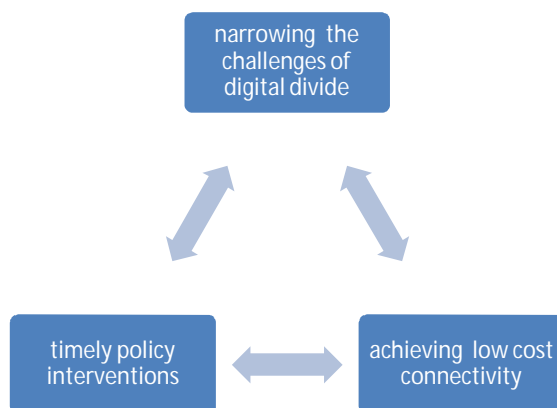
Library has gained a different conceptual identity today. They are not just places of lending books they are creative spaces they are considered as economic incubators & knowledge hubs. Today library has become an entry point to digital world. It is necessary key to embrace technology & become digitally literate. This is a the key imperative for avoiding being a digital excluded individual. But the empowerment of rural communities through relevant technologies in rural libraries is the need of the hour. This paper focuses on the importance of including rural communities in digitalization process through rural libraries.

Keywords: Digital library, empowering rural communities, digitalization of rural libraries, challenges

Introduction: The Government of India spends millions of rupees on empowering rural communities through several welfare projects. But the exclusion of the rural communities from the empowerment process is still largely seen & felt. The liberalization of economic policies in India brought the world closer & the millions of populations have

become digitally literates. This interlinking network has been a distant dream for rural Indians because rural Indians are still to be connected through digital mechanism. In this case rural libraries can play an imperative role.

Role of rural libraries in spreading digital literacy as shown in this chart (1)





1. Narrowing the challenges of digital divide
2. achieving low cost connectivity
3. timely policy interventions there is a need to focus on digital literacy through continuous training by removing the financial barriers to digital access
4. Providing better means of communication inland regions
5. Integrating economic activities relating to Agro-business which represents 80% of Indian rural / semi urban economic activities
6. Making public services more efficient such as E-Governance , E-Health, E-education, E administration etc.
7. Improving the rural infrastructure and agro productivity
8. Improving Democratic institutions and
9. enabling community participation mechanisms

rural Indians to access information sources

7. Capital scarcity and poor entrepreneurship promotion in rural areas halts information expansion in rural areas.

The potential benefits of progress in information and communication technologies (ICT) , including the emergence of new information resources, the acceleration of trade and improved public sector transparency. There is a calling for cooperation between the government, the private sector and civil society in the elaboration and application of e-strategies. These strategies should include the establishment of a stable legal and regulatory framework for investment, competition and innovation and the development of infrastructures and services to bring the benefits of the information society to all citizens.

The information access is being centered only in urban centers as ICT

1. ICT growth is concentrated only in big / medium tier II cities.
2. Lack of transport networks to install ICT infrastructure in rural & remote regions is a barrier .
3. poor or hindered access to technical education is another big concern
4. Migration of the rural students to urban center "Brain Drain"
5. Political and
6. economic instability & the absence sustainable & alternate economic recourses hampers the

Role of government

1. The needs for digital libraries are that they need to be working with coherence. Each digital library should be having technical equipment with sorting materials by topic & type of materials.
2. Subject experts in each area have to be made to work with coherence.
3. There should be provision for keeping & assembly collections
4. They should be made to have larger internet connectivity
5. Rural panchayta should take responsibility towards extending digital services round the clock.



6. Optimizing the digital services to remote villages
7. Digital libraries should give free entry it should be open round the clock give open access there should be no limit to seating , servicing , functioning. It should be accessible to all without any types of service free.
8. only when digital libraries work with 'No user fees' , 'No service fees' 'No accession Fee ' ' No registration charges' , then they can become popular in rural areas because in rural areas where the economic resources are very less & spending pattern are also different from urban areas.
9. The licensing of rural digital libraries should be made as single window clearance. The government should simplify the rules of licensing digital libraries in remote villages. Government can announce subsidies for those who wish to open digital libraries. Or upgrade the present libraries as digital libraries with open access system.
10. The ability to find & use materials on the internet is a major challenge for rural users. Their rate of literacy is very less besides adult education is not very evenly spread across India.
11. Rural Libraries are very poor in infrastructure. Rudimentary tools should be made available easily.
12. Developing more sophisticated search engines can help the rural literates make liberal use of it.
13. Many researchers and companies are working on accessibility issues from several vantage points. Developing more sophisticated search engines is one approach; another is developing filtering devices based on individual profiles that search the Internet on the user's behalf. If a document or Web site has information about itself built into it in a standard format (metadata), that will allow the search engines to retrieve information more efficiently.
14. It is understood that libraries have to be formatted not for the present but for the future generations as well. Thus there should be continued access to the digital collections on the internet
15. It is a well known fact that Information on the Internet transient and presents considerable challenges for archiving collections.
16. Rural libraries which so far have experienced the working with books need to take care of digital archiving. Preservation must also ensure that information resources remain intact; unauthorized tampering with the content of electronic resources could have grave implications for its continued value.
17. Security technologists will aid in preservation by preventing corruption or destruction of information resources and ensuring their authenticity.
18. Many Internet users operate in a self-service mode, but not necessarily out of choice.
19. Few digital libraries have built services into their offerings of collections.



20. Users of a data set from the Bureau of the Census might need assistance with interpretation or manipulation of the information or a user might need assistance with the best way to use existing Internet search engines. Digital libraries can build in services where users can ask questions (see the Internet Public Library at <http://ipl.sils.umich.edu/>), use frames to provide guidance and instruction, and can develop FAQ (frequently asked questions) files to assist users.
21. Digital libraries offer new opportunities to enhance the value of collections to users. The digital library, being developed plans to provide its users with the tools they need to create, disseminate, and organize information as well as just find it Digital libraries are offering a wealth of information to a large community of users and will become an increasingly valuable part of the Internet as they are developed in a coherent and imaginative way.
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Conclusion

Free programs at public libraries can range from classes on how to write a resume to even dance classes. Libraries are supported by taxes from local and state governments, which mean that they are meant



to serve the public. It may not be mandatory to use them, but they can come in handy for research, promoting cultural awareness, and education, amongst many other things. Free programs at public libraries can range from classes on how to write a resume to even dance classes. Libraries are supported by taxes from local and state governments, which mean that they are meant to serve the public. It may not be mandatory to use them, but they can come in handy for research, promoting cultural awareness, and education, amongst many other things.

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Empowering rural women with sustainable future through tourism– the prospective strategies for growth of rural tourism sector

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Abstract: Tourism & hospitality sector is a growing sector with foreign tourists visiting India has increased 44% while the number of domestic tourists has increased by 62%. There has been great increase in the contributions of tourism sector to Indian GDP. India is a culturally plural country with opportunities for innovative tourism management. But at the same time Indian rural tourism is an emerging sector with opportunities for women. The rural women even though suffer from several types of social injustice & inequities in accessing tourism resources, can be made an integral part of the Tourism industry. The rural tourism opens up immense opening towards making rural women self-sufficient & self-earning. This paper focuses on the creation of sustainable opportunities for rural women.

Keywords: rural women, opportunities in tourism sector, challenges , empowerment towards sustainability.

Introduction- India tourism policy 2002 says special thrust should be imparted to rural tourism and tourism in small settlements, where sizable assets of our culture and natural wealth exist. A national tourism policy was introduced in 2002, with rural tourism identified as a focus area to generate employment and promote sustainable livelihoods. "As a part of the National Tourism Policy 2002, the Ministry of Tourism is developing and promoting rural tourism sites which have core competency in art, craft, culture, heritage, handloom, etc. The renewed emphasis on outward-oriented growth which accompanied adaptation of a liberal economic strategies in the 1990s in the Indian sub-continent also focused attention on international tourism as an important potential growth sector because India was a repository of

countless tourist places hitherto undiscovered.(Report of the Scheme For Rural Tourism Development –Ministry Of Tourism 2013).

Types of tourism

The demand for travel and tourism in India is growing by 8.2 per cent between 2010 and 2015, placing India at the third position in the world. It is estimated that 5% of total tourist arrival figures to rural India and there has been an 8 to 10 % increase in arrivals on an average to Rural Tourism sites after the launch of the rural tourism scheme. Based on the market potential, successful launch of Explore Rural India and Incredible India Campaigns by the Central Government and unique nature of the Rural Tourism Product, ITCOT has come out with the



following publication for the benefit of prospective investors: 'Report on Resort cum Rural Tourism Project').

1. Religious Tourism
2. Leisure Tourism
3. Culture and Heritage Tourism
4. Adventure Tourism
5. Rural/ Participative tourism
6. Highway tourism
7. Nature Tourism
8. Educational Tourism
9. Special Interest Tourism

The women in rural tourism sector face several challenges they are not a part of the tourism sector as it is male dominated. Women who wish to find alternative employment can find a life in rural tourism sector. Tourism sector trends marketability of rural products they should be trained in analyzing the situation. Rural women need to have training in targeting tourists & tour customers. But there are several challenges in making rural women customize the art of marketing the goods, art of reception art of hospitality, art of tourism related services.

1. Rural women needs to know the tourism sector trends marketability of rural products they should be trained in analyzing the situation .
2. A rural woman needs to have training in targeting indigenous / foreign tourists.
3. Rural women needs to have training in targeting marketing strategy of their products, pricing, promotion, placing.
4. Rural women needs to have training in marketing tactics & monitoring progress of marketing.
5. Rural women needs to have training in tourism awareness. They need to know sources of finance , grants in aids , subsidies , loans , cash flow ,

profitability , & other financial information to make marketing they need evaluate eco friendly process practices which can gain them more profits they have to evolve ideas of all season tourism by developing communication skills cultural awareness foreign languages etc they can improve their marketing skills.

6. As the concept of rural tourism is manifold improving local livelihood as primary mandate .But establishing a responsible rural tourism is to ensure livelihood for rural women in agriculture , artisanship , enterprise , local sculpture , livestock management. etc

1. Sustainable eco-friendly agriculture can be boosted and also local market places could be improved to cater to tourists as well as local population, could impact local trade positively.

2. Rural women can be given apprenticeship training in trekking, Para sailing rock climbing , luggage carrying in hills , ice skating , roving , gliding , ice sports , mountaineering hiking rock climbing , ice climbing , hillock Climbing etc

3. Besides everything women should realize their role in tourism promotion. The awareness about their role will create

4. The value of tourism which can play a significant role in their lives.

Identifying new economic opportunities for rural women should ne made central to the tourism strategy with the goal of promoting diversification in local destinations & linking agriculture to other productive sectors.

1. Agro tourism,
2. Adventure tourism
3. herbal tourism ,



4. folk tourism ,
5. food tourism,
6. apparel tourism ,
7. heritage tourism ,
8. aqua tourism etc

These various forms of tourism can bring out the strong potential for women entrepreneurship building & sustainable livelihood building. Farm stays , folk dance festivals , rural heritage shows, rural women can be involved in tourism related activities such as taking tourists

to plantations, farm visits , agro processing units , beverages making wine preparations, syrup preparation etc All this can be a reality if the information knowledge is transferred to women . They have to be given awareness & critical information through

1. knowledge sharing
2. orientations
3. field visits
4. face to face success stories
5. sharing experiences



Each village in India is culturally unique .Rural women are gifted with multiple crafts & artistic skills. Cushioned covered hand woven bed spreads, embroidered shawls, handmade chappals, carpets , hosiery , jewellery etc are exceptionally loved across the globe. These cherished items are made by

women but they do not know how to market them. Men take these items to tourists, earn good money but a very meager amount of the sales reach women or sometimes they are devoid of that diminutive amount as well. Increasing awareness about the economic role that women can play on the tourism Industry



Strengthen legal protection for women in tourism employment.

The women need to know about minimum wage regulations equal pay rules , work from home options improve maternity rules child care protection Facilitate women's tourism entrepreneurship by ensuring women's access to credit, land and property as well as providing appropriate training and resources to support women enterprises promoting education and training and improve the educational level of women already working in different areas of the industry through a targeted and strategic program of action.

The rural tourism for women can become a success if researches on the following issues are intervened through policy interventions.

1. Availability of relevant natural resources
2. Environmental Sustainability
3. Financing by financial institutions, et
4. Institutional Support mechanism
5. Land Use regulation and other regulations
6. Local Entrepreneurship / promoters
7. Other factors like risk and amenability to
8. Planned investments in infrastructure
9. Present Infrastructural availability and cost
10. Prima Facie potential
11. Socio-Economic Development
12. Tourist infrastructure and facilities

Conclusion- thus women in tourism can be a success if policy framing on Awareness creation on availability of

relevant natural resources for sustainable tourism development , with a view to promote environmental sustainability Financing by financial institutions, Institutional Support mechanism Land Use regulation and other regulations Local Entrepreneurship / promoters Other factors like risk and amenability to Planned investments in infrastructure Present Infrastructural availability

Women can benefit with greater community presence , There will be a rise in artisanal goods manufacturing through their involvement in tourism related industries growing medicinal trees , bee keeping , mud / lacquer bangle making .basket making , woolen weaving , preparing medicinal syrups , inventing agriculture supporting equipment such as wooden ladders . areca leaves plates , toys , umbrellas , bamboo leaves chappals, leather making , areca tea powder making , precious beads making , mud vas coloring , glass painting , tin coating , light painting , bottle painting , needle work , thread work , Jardosi work , beads work, beaded purses making , herbal tea preparation , Homemade jam / chutney / papad / samosa /pickles etc preparation , instant food mixes preparation /, carper weaving , dhuri weaving , foot rugs making , kaudi weaving ,coconut / coir products preparation , wooden toys making , etc By manufacturing these & such other special items they naturally become harbingers of unique rustic culture . After seeing other women success they naturally come forward to utilize the resources or join hands in the entrepreneurship. When all the women join hands to find sustainable means to earning inside the rural region, they



identify & understand the community needs . The women who succeed in creation of sustainable sources of income for their families naturally create awareness for their children sustainability . This makes them completely aware of their role in community empowerment & governmental welfare projects.

Conclusion- Thus there is a need to include rural women in policy making, educational research application, developmental policy framing, and consulting & financial inclusion policies. .rural women needs good training the involvement of NGOs , Nonprofit organization can help rural women toward a sustainable future. Rural women who suffer from several types of

social injustice & inequities in accessing tourism resources, can be made an integral part of the Tourism industry. They can play a pivotal role as the rural tourism sector opens up immense opening towards making rural women self-sufficient & self-earning.

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Challenges in creation of gender sustainability -empowerment opportunities for rural women through Agro marketing

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Abstract

It is known fact that 20% of the Indian GDP is supported by Agricultural sector . Indian agricultural scenario is suffering from sustainability because the vast numbers of rural population are under employed all through the year. Women who form nearly 70% of the rural population suffer from veining livelihood opportunities & poverty. The empowerment projects through state & central governments are not reaching the women beneficiaries as expected. There have been countless opportunities in agricultural marketing sector women can be employed all through the year. The promotion of agro business in villages can transform the rural lives of millions of women. This paper focuses on creation of sustainable livelihood opportunities for rural women & the challenges in creation of agro marketing in villages.

Key words : rural women gender sustainability ,empowerment opportunities,

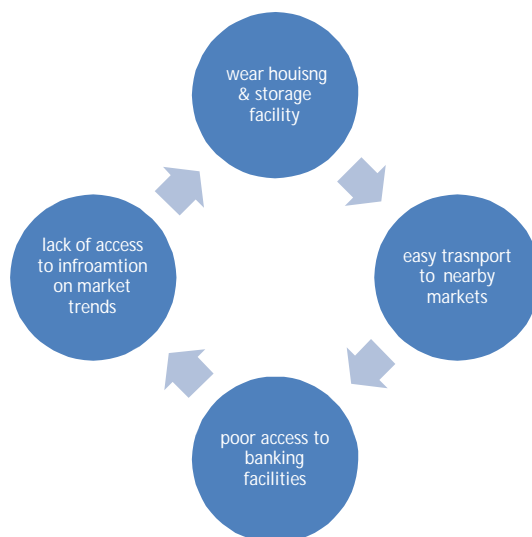
Introduction : rural women in India are more than half of the rural population & they are suffering from poverty & loss of livelihood means. Women play a significant role in agriculture across the globe nearly 70 % of the agricultural workers 80% of the food producers 10% of the basic food processors are women they under take 60-9-0% of the rural marketing this makes 2/3 of the workforce in agricultural production. Despite the fact women produce much of the food in the developing world they also remain more mal nourished than most men are in many rural societies women eat less food than men do especially when the food is scarce such as just before the harvest or when workload increases without a corresponding increase in the food intake.

Structural constraints-Even though women play a significant role in agricultural sector but they suffer several structural constraints. They play a key role in domestic life agricultural work, dairy farming, livestock firewood collection, drinking water collection, etc. Women in agricultural sector, whether through traditional means or industrial, for subsistence or as an agricultural laborer, represents a momentous demographic group. Agriculture is directly tied to issues such as economic independence, decision-making abilities, agency and access to education and health services and this manner has created externalities such as poverty and marginalization, and compounded issues of gender inequality. *The* sheer absence of men in the homes of a large number of rural households, has forced women to



seek additional ways and means of earning income to maintain themselves and their families. It is out of this necessity that farming the land is and has become an increasingly important means

for survival in rural communities, especially for women. As shown in this chart (1) there are several linking factors which are absent in rural agro marketing



Women suffer in agro marketing because there is complete absence of grading in Indian agriculture . Besides there is inadequate storage facility for storing agro products . The short shelf life of the agro products & perishable agro commodities need good storing & warehousing facility .

1. lack of transport facilities
2. lack of information
3. debt obligation
4. poor banking access
5. distress sales

There are several structural changes which have been experimented across the globe

1. women led regulated markets

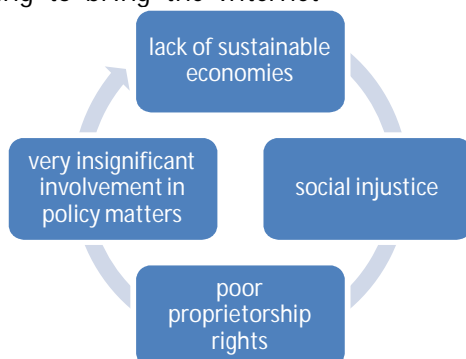
2. expansion of ancillary facilities in market yards
3. cooperative marketing societies
4. enhancing inclusive banking for women
5. expanding educational base for rural women with education women can become aware of the agricultural situations around her, Literacy & education can play a significant role in empowerment of rural women
6. The realities of rural life in India are difficult to comprehend. While a small minority of people in major cities have benefited from the information revolution of the past decade, the lives of most people in rural India (over



650 million) have hardly improved.

Post liberalization of economy has greater impact on digital literacy .There is a digital divide between urban & rural women. The government both central& state, is planning to bring the Internet

connectivity to villages, through digital literacy campaign. Rural women are given training in basic digital literacy. But the project suffers from several infrastructural deficiencies which have to be attended at the earliest. As shown in this chart (2)



1. A majority of the villages do not have sustainable economies. There is a complete lack of reliable & supportive alternate occupation.

2. Social injustice - The rural India suffers from another baneful attitude of the society There is pertinent social injustice in the society. Men are the decision makers in rural society . They bar women from taking part in any social assembly. Women are always limited to domestic chores & their involvement in any significant societal programs is always condemned. This promiscuous gender inequality has disqualified women from taking access to socio economic resources. Their lack of basic education adds to this biased behavior of the other gender.

3. There is an immediate need for a comprehensive effort on part of the stake holders of the community where the community develops meticulous sustainable and integrated programs for progression of women gender.

4. Issues of rural poverty and health have traditionally been the concern of governments both central & state government quite often frame policies but it never reaches women beneficiaries.

5. Another greatest disadvantage in empowerment of women is majority of the programs designed to benefit rural India are funded and managed exclusively by the government . Private initiatives are lacking as the government, to preserve its power, has placed obstacles and disincentives at every step. For example, modern healthcare for all of rural India is a free government service, but the reality is that the delivery of primary health care has failed miserably. A number of charitable institutions and non-governmental organizations (NGOs) have played a positive role, often assisted by government grants and foreign donations. Non profit NGOs who take interest in women empowerment issues often lack consistency in their promotional activities.



6. The World Bank has been the major source of external funding through loans to governments for specific projects. But the saddest part of the story is that a very few projects have ever met their deemed purposes. Non official report say that most of the rural projects have been dismal failures. Unbearable bureaucracy, terrible inefficiency and corruption at all levels of the government have wasted much of the money allocated to rural development. Furthermore, the local officials who manage projects that target women do not themselves believe in the potential of women. Yet the process continues, without an alternative. International agencies continue to pour money into these programs, only to benefit the middlemen. Clearly, a new approach is required to have an impact on the lives of women in rural India, and to ultimately help stabilize population growth.

Challenges: Empowerment of rural women involves several interlinking possibilities. There is a need for creation of economic opportunity, socio –political equality , equal access to economic resources.

1. Personal rights of women in rural India is still a distant dream . Rural women live in a patriarchal societal setup where they do not have any access to decision making. The women do not have access to property, land , land resources , proprietary rights, etc. They are treated as secondary when it comes to sharing land resources. Before talking about rural women empowerment it is required that women be given share in land rights & land resources.

2. The rural women are denied of not only land rights & land resources possession but they are deprived of

fundamental rights in the name of socio cultural tradition, religion , caste culture , tribe etc. Often they are cornered for being a woman. They are not made apart in discussion deliberations & debates on agriculture, community issues, health care issues & sanitation.

3. Rural women are under the pressure of finding an alternate livelihood source. It is known that significant & sustained income generation avenues are closed for them. Women are denied entering the agro marketing sector , they cannot work in rural tertiary sector , they cannot support themselves in transport sector .Their avenues of feeding the family from any means is totally denied for them.

4. Sometimes women form a primary means of cheap labor in rural projects. They are assigned labor duties & paid very less. Rural women are not considered for digging , quarrying, stone crushing , milling , mining , lifting , pounding , grinding , mixing , carving , masonry etc ,

5. They have no power to work in diversified activities which they are capable of & earn a good living source through their labor.

6. Women have to be engaged in production, disposal , preservation , processing & marketing of the agricultural products.

7. The agricultural marketing is the concept which involves services in moving an agricultural product from the farm to the consumer .It involves planning production growing harvesting grading packing transporting storing agro processing distribution advertizing & sales

8. environmental degradation has a great impact on rural lives reduced quality & availability of land forests genetic aquatic resources are increasing



women's time burden & health stress Her capacity to cope up with shocks o climatic changes disaster are decreasing

Conclusion- Thus Agricultural development depends on strategies drafted for the promotion of sustainable agriculture Policy makers agricultural department , agricultural colleges , food technologists , need to review their strategies towards rural women They have to be given sufficient access to agricultural resources such as land . agricultural organizations, credit facilities banking , inputs ,integrated gender considerations in agricultural extension delivery services. Agricultural technology has to be made simpler sustainable & solid before being transferred to women.

Several countries have experimented establishment of women led regulated markets , women led urban bazaars , women led ancillary market yards , women led cooperative marketing societies , women led banking facilities women led marketing outlets etc. These experiments have given women an opportunity to involve in agro marketing process. These experiments can be tried

even in India. But above all expanding educational support for rural women can play a significant role in empowerment of rural women.

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Rural community empowerment – innovative strategies towards enhancing the role of community stake holders

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Abstract

Community empowerment is one of the important topics of debate across the globe but in Indian context the community empowerment is issue is gains unprecedented importance because India is being considered as an emerging economic super power . The Indian community especially rural communities are being running out of sustainable living options & empowering them through right strategies will benefit Indian economic growth as well as Indian image at global super power. There are several economic debates by the economic forums dealing with strategies to empower Indian rural communities. But Indian government spends millions of rupees on rural community welfare projects. But the beneficiaries are still not satisfied with the pace of welfare projects. Supportive to empower the communities a has f not found success because the stakeholders role is not highlighted. This paper focuses on the strategies towards rural empowerment.

Key words: rural communities, community empowerment, new strategies, role of stake holders

Introduction; 35% of the rural women do not have access to banks, 42% do not have access to education , 44% of the rural women do not have access to patriarchal property , 54% of them have never seen schools, 37% of them have never provided with hospital support , 65% of them are elementary education holders , 43 % of them are illiterate , NSSO reports that 4.5% of males and 2.2% of females completed education level of graduation & the Literacy rate in rural areas was 71% in 2015 but very few rural adult women were educated. There were several Socio economic constraints to their education & even though

government is striving to enhance the literacy rates

Gender Bias & community stakeholders: rural India is suffering from gender bias. The statistics show that women form nearly 50% of the rural population. But they do not have access to land , property , economic resources , & such other priorities. Community should be empowered through minimizing gender bias which is very much evident in rural areas. All stake holders have to promote joint proprietorship in formulating welfare programs that benefit women in all levels of agricultural production .The challenge existing gender imbalances in



rural livelihoods. Rural women are being a target of serious gender discrimination. It is necessary to understand women's status and her responsibilities in the society. Community empowerment programs aimed at tackling gender issues benefit rural community in right direction (Bharat Jhunjunwala and Madhu Jhunjunwala – Indian approach to women's empowerment 2012). Community empowerment programs benefit policy makers because it is also imperative for government to have an understanding of the multiple gender dimensions which impact on CE programs in rural areas.(Report of the Department Of Women & Child Welfare 2012-2013).

1. Rural women are less likely to prioritize their individual preferences in Community empowerment programs. They have very less time towards participating in community welfare programs hence they will not be knowing the significance of welfare programs which the government formulates for them Hence to know & understand the program profits Community empowerment programs should be evolved.(Setty, E.D. and Ross, E.L. (1987), "A Case Study in Applied Education in Rural India)

2. Socio-economic conditions of women, who are the largest and most active component of the rural population is the key requirement of Community empowerment programs. Hence several programs are prepared for the benefit of these women . Government support and promotion of rural infrastructure and equal access to Community empowerment programs is thus critical.

3. Policy makers need to include a gender lens on every policy that affects

access to CE programs in rural communities.(Bharat Jhunjunwala and Madhu Jhunjunwala – Indian approach to women's empowerment 2012).

4. To get probable benefits of government programs such as MGNREGA, applying for job cards, filling up the forms, demanding entitlements, reading the schedules of work, comprehending program schedules etc. By providing practical work , whole community can be made to get the benefits of these ambitious schemes.

5. Government should perceive Community empowerment as involving whole community instead of making individual programs it should integrate the programs to make community as axis. Instead of shaping programs to empower communities government should prioritize on making Community empowerment a collective, rather than only personal issue Community empowerment should be seen as an integral part of working, which focuses on how we work in empowering ways for both communities and agencies; a change which is enduring, which is intended to improve the quality of life for communities and their environments . Despite the terminology, Community empowerment is not just about communities, it is also about organizational structures and processes being 'empowering'

Community empowerment & gender issues

1. Political initiatives to establish high-level corporate leadership for gender equality should be prioritized (Ramnajneyalu. M.- Economic Empowerment Of Women In India 2013).



2. Treating all women and men moderately at work place, respecting them equally and supporting human rights should become the political agenda of all political parties. (Praksah L.B, & Jennifer -Sustainability Of Self-Help Groups In India 2013).

3. Programs to ensure the health, safety and well-being of all women and men workers irrespective of their economic levels need to be structured. Programs to promote education, training and professional development for women.

4. Programs to implement entrepreneurial development, through creating supply chain concept and marketing practices that empower women need to be conceived.

5. Programs to promote equality through community initiatives and advocacy need further strengthening.

6. Programs to public reporting on progress so far achieved in gender equality should be highlighted through practical experience sharing.

7. Programs to motivating a local level leadership for achieving gender equality should be taken up (Sri Lakshamma .K.- Empowerment Of Women 2012).

8. Programs to build a collective rural women leadership literacy programs can be made more effectual. Newly literate women should be properly employed to pursue other women to take up learning. This will have a undeviating impact as straight stimulation can become more encouraging. (Report Of The Department Of Women & Child Welfare 2012-2013).

Challenges :

1. Poor infrastructure to organize Community empowerment awareness programs

2. Lack of budget funding towards Community empowerment initiatives in rural areas

3. Lack of priority initiatives from central & state level departments in rural & remote villages

4. Lack of NGO support to organize Community empowerment awareness programs in rural areas

5. Lack of interest among participatory organizations about Community empowerment programs

6. Lack of public-private organizational coordination in rural areas

7. Lack of commitment in involving entire community in Community empowerment programs

8. Lack of education & literacy campaigns which can prove a handy tool in Community empowerment

Role of stake holders & Government &

Non government organizations can formulate strategies through Community empowerment programs. Government & all community stake holder needs to strive towards creating village self-help groups in which women can independently establish their identity. Government & all community stake holder needs to strive towards helping a Women's Empowerment Projects which provide training for women members, holds regular meetings, and provides vocational support to community as a whole. (Sri Lakshamma .K.- Empowerment Of Women). Government & all community stake holder needs to strive towards educating the public about women's issues to ensure that local women receive equal opportunities and compensation, while promoting gender sensitivity. Government & all community stake holder needs to should strive towards assisting an organization's Community Action for Safe Motherhood



Program, which provides training and ongoing technical support to NGOs on community-based information and service for adolescents. This program educates women on primary health issues to combat common health problems. They also work to train traditional birth attendants.

Government & all community stake holder needs to strive towards assessing the success of past women's leadership programs and make suggestions for improvements. Government & all community stake holder needs to strive towards assisting projects that focus on mobilizing local women to protect natural resources by controlling farmland development, composting, and preserving water. (Shanmukha, Rao - Entrepreneurship Development among Women: A case study of self help Groups). Government & all community stake holder needs to strive towards establishing workshops that introduce microenterprises to those in rural communities, help to provide skills training to increase levels of employment and reduce migration and empower women to create their own income-generating activities. (Shanmukha, Rao - Entrepreneurship Development among Women: A case study of self help Groups). Government needs to assist rural women to understand & identify their basic rights in accessing initiatives to economic sources. The basic awareness creation process can be completed only with education. Only when women can identify their rights they can sustain the agricultural sector with supportive activities.

Conclusion: Thus community empowerment can be achieved through complete participation of all community stake holders. The process of bridging the gap of gender prejudicial is one of the key factors in empowerment process providing women with proprietary rights, share in the economic resources is very important. 92 % of the women in rural areas need supportive sources. The case of destitute & helpless women in rural areas is still more appalling.

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The luggage industry in India – time for sustained political interventions

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Abstract

The luggage market in India is undergoing innovative transformation. There is a great orientation towards increasing the convenience of the people. The luggage industry There is a rise in the consumer expenditure of the people & the luggage industry is transformed . There is a need to provide a comprehensive understanding of the market with the help of informed market outlook opportunities challenges trends size and growth comprehensive analysis major competitors. There is a need to undertake porter analysis for identifying market trends as well. The growing trends can be made more feasible with promotion of youth empowerment in luggage & logistics industrial. There is a need to identify the key drivers of growth & identify the key players The assessment of future impact of the propellants & restraints on the market

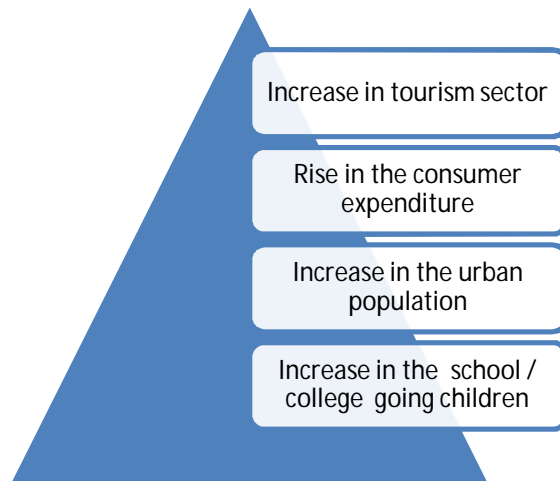
Keywords: Luggage industry , organized & unorganized sector , hazards of luggage industry challenges , policy interventions.

Introduction: VIP industries, Samsonite , Safari industries etc are the important luggage manufacturers in India . They are considered as giants in the luggage industry . In India unorganized sector holds the major share sources .

Factors leading to demand for luggage

The liberalization of the Indian economy which has a global impact for the rise in luggage market as shown in this chart (1). The correspondingly high increase in tourism sector is considered as a primary factor responsible for increased demand for luggage. Trendy luggages

which are travel friendly are in great demand. People these days would love to travel with lighter luggage which is user friendly & stylish. Besides a huge rise in the recreational activities , rise in the income augmentation in the status standard of living , increase in the urban population along with rise in the middle class population & their consumption expenditure , increase in the school / college children & their love for trendy luggage ware has given rise to surging demand for back packs all have contributed to the rise in the demand for luggage.



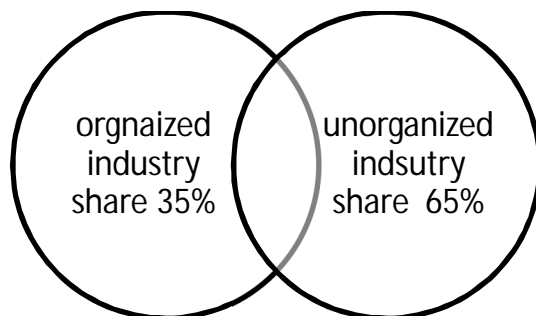
This industry has expanded beyond limits as the industry has recorded growth of 52 % since last decade. with surging demand for women hand bags with 51% change in the preference for soft luggage with 34% have contributed to the rise in the demand. This has helped

- ✓ innovations in product varieties
- ✓ innovations in E commerce bags
- ✓ innovations in branded luggage
- ✓ innovations in sporting baggage
- ✓ Innovations in industrial luggage

Classification of luggage

1. hand bags
2. schools bags
3. laptop bags
4. brief cases
5. trolley bags
6. casual bags
7. conference bags

Prices of molded luggage are on an upward spiral. Prices of polypropylene, the main raw material, have shot up by over 100% in the past one year and 22% in the past one month alone. Polypropylene makes up around 75% of the raw material pie for hard luggage. CEO of Safari Industries, Indian luggage industry has to stand up to stiff competition from International brands . the chart below shows the organized unorganized sector



The share of the unorganized sector is ever increasing because the rural & the urban middleclass population is the prime customers for luggage. In 2014, the handbags market in India was dominated by the purses and wallets segment. In terms of distribution, specialist retailers accounted for the largest share in the market in India. One of the main drivers of the handbags market in India is an increase in urbanization and rising income levels, which is influencing the demand for expensive and premium handbag brands and per-capita consumption by consumers. Technavio's analysts forecast the handbags market in India, in terms of revenue and volume, to grow at a CAGR of 19.2% and 15.1%, respectively, over the period 2014-2019. Some of the materials used in luggage include plastic, aluminum, fabric, and iron. Unstable prices of these raw materials adversely affect the income margins of luggage manufacturers. The largest market for travel bags in 2014 was Asia-Pacific. The increasing leisure and travel activities are boosting the growth of the travel bags segment, in the global luggage. (The report of the technavio 2014)

There is a need to provide a comprehensive understanding of the market with the help of informed market outlook opportunities challenges trends size and growth comprehensive analysis

major competitors. There is a need to undertake porter analysis for identifying market trends as well. The growing trends can be made more feasible with promotion of youth empowerment in luggage & logistics industrial.

Political intervention: The political intervention in this area is needed because

1. providing comprehensive understanding of the luggage market with the help of informed market outlook, opportunities, challenges, trends, size and growth, competitive analysis, major competitors and Porter analysis is needed to frame a good policy
2. Identifying the key drivers of growth and challenges of the key industry players. Also, assesses the future impact of the propellants and restraints on the luggage market is necessary.
3. Uncovers potential demands in the market is necessary because the political framers need to know the detailing of the demands .
4. Porter analysis identifies competitive forces within the market
5. Providing information on the historical and current market size and the future potential of the market is very essential
6. Provides sizes of key regional markets using yardsticks of segments



7. Highlights the competitive scenario of the market and major competitors

8. Provides profiles of major competitors of the market including details of their operations, product and services, recent developments and key financial metrics. Profiles provide better understanding of competition as well as the demands of the market.

Government luggage policy :

Government of India has several policies on containing the hazards of unorganized sector in this industry.

1. The policy makers have to obtain a correct perceptions about the market size , consumer expenditure pattern , data analysis ,consumer marketing trends etc.

2. Obtain the outlined current market situation, historic development, trends and future market outlook of various geographies.

3. Access market entry strategies and market expansion tactics, by distinguishing growth ensuring segments.

4. Helps in recognition of different opportunities for filling gaps in the product / service portfolio, and aligning them as per the markets with high growth potential.

5. Craft conversant and custom-made strategies for each region, as per the constraints, trends and patterns of the market in each country.

6. Develop competitive counter-strategies using data that tracks and analyses the trends of companies entering and leaving the market.

7. Get advanced effective strategies for marketing and production by determining market categories that offer

maximum opportunities for establishing alliances, strategic partnerships, and investments.

8. Discover the market players and their brief profile, with potentially strong product portfolio for acquisitions or mergers.

9. Get custom research service for 15 hours with the report (without paying any extra cost) for your any specific unaddressed requirement.

Considerations:

1. There is a need to provide a comprehensive understanding of the market with the help of informed market outlook opportunities

2. The challenges, trends, size and growth of luggage industry comprehensive analysis major competitors in the industry.

3. There is a need to undertake porter analysis for identifying national & international market trends as well.

4. The growing trends can be made more feasible with promotion of youth empowerment in luggage & logistics industrial.

5. There is a need to identify the key drivers of growth & identify the key players.

6. The assessment of future impact of the propellants & restraints on the market

Conclusion: Thus the luggage industry sector in India need to have a policy intervention providing comprehensive understanding of the market with the help of informed market outlook, opportunities, challenges, trends, size and growth, competitive analysis, major competitors and Porter analysis . Policy regulations regarding identifying the key drivers of growth and challenges is



necessary. The government interventions have to be so assessed that the future impact of the propellants and restraints on the market has to be considered.

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Rural home stays -the challenges of rural tourism entrepreneurship in India

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Abstract

India is a land of diverse ethnicity & plural cultural traditions. Indian sub continent houses multiplicity of tourist destinations both rural & urban. The vivacious Incredible India campaign through Department of Tourism & culture boosted the Indian tour market. Besides globalization has supported the foreign tourist visits to India. The Government in a bid to promote tourist arrivals announced several promotional activities & the concept of home stays was prominent among them. This conceptualization of home stays was predominantly supportive to Indian tourism industry. Following the examples of success Government introduced this concept to rural tourism as well. But the rural home stays are suffering from several challenges. Instead of being supportive to rural tourism entrepreneurship, these stays have become cumbersome & often in a neglected condition. This paper focuses on the rural home stays

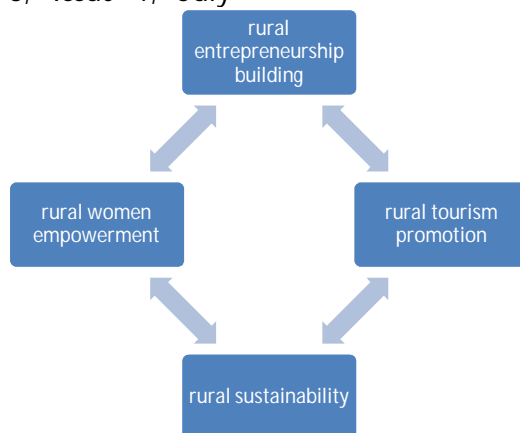
Keywords: Rural home stays ,Indian rural tourism sector , entrepreneurship , challenges.

Introduction: The home stays are designed to attract both foreign & local tourists who desire to learn more about rural landscape. It is a concept of making a tour worth memorable. Home stay opportunities range from a complete family experience to basic room rental. The goal of a home stay is for the student to be immersed in their host's culture. The visitor may participate in family activities, including dining out, going to amusement parks, camping, and traveling. (Sandeep Saxena , Problems Faced By Rural Entrepreneurs and Remedies to Solve It, Journal of Business and Management , Vol. 3, Issue 1, July-August 2012) .

The visiting person may be expected to pay a portion of the activity-related costs, such as tickets, parking, gas and travel expenses. Host families can play a pseudo-parental role, giving advice and sometimes supervising students' activities. In many home stays, families act as cross-cultural advisers, helping the students understand and adjust to their new culture. In other home stays, students may simply rent a room within a private home, with minimal supervision from the host. In working home stay agreements, the student is expected to perform duties such as yard work, farm work, babysitting, or maid services. (Sandeep Saxena , Problems Faced By Rural Entrepreneurs and Remedies to



Solve It, Journal of Business and Management , Vol. 3, Issue 1, July-August 2012).



To minimize difficulties, most home stay arrangements involve a contract or written agreement between the host and the student. Verbal agreements may change contractual clauses depending upon developments after a stay has begun. A contract typically outlines what is expected of the host student and may include items such as chores to perform (e.g., cleaning, laundering), curfews, use of the Internet, television, and/or telephone, and smoking, drinking, and drugs rules. Agreements may also lay out what is being provided by the host, such as accommodations, furniture, facilities, meal provisions, transportation, communications, and entertainment. Generally, a host must provide a private room with a lock for sleep and study and a washroom for the student to use. Most other items are negotiable in terms of availability and price.(Sandeep Saxena , Problems Faced By Rural Entrepreneurs and Remedies to Solve It, Journal of Business and Management , Vol. 3, Issue 1, July-August 2012). The rural stay was addressed for promotion of rural tourism

1. to understand the rustic life styles ,
2. to know more about rural expertise,
3. to identify rural skills ,
4. to understand rural culture
5. to promote rural crafts .

The benefits of rural tourism on home stays

The government of India through the department of Tourism & culture framed several innovative projects for the promotion of Rural tourism & home stays was one of the them. It was conceived as supportive segment in promotion of

1. ancillary rural industries
2. sustainable living
3. alternate employment means
4. community empowerment especially women

The rural sector in India suffer from several fundamental issues which include energy , transportation , marketing , internet communication , sanitation , Hygiene etc.

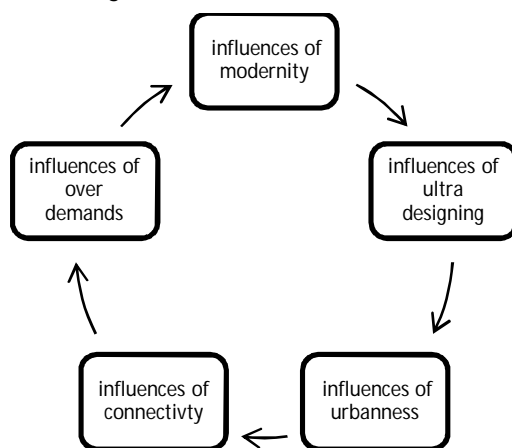


Home stays would help in

1. skill adaptation
2. skill augmentation
3. skill exhibition
4. skill marketing
5. skill supplanting
6. skill supply
7. skill transfer
8. skill synchronizing

Home stays were nurtured through choice of popular destinations with good locations , with good ambience , good landscape , & great potentialities to attract tourists.

Challenges: But the rural home stays are facing from following challenges as shown in this chart (1)



1. Majority of the home stays have become centers of unethical practices. They are abode to dishonorable activities
2. Several of the foreign & local tourists come to rural home stays to enjoy hunting , enjoy safari , wild life adventure. This causes violation of forest rules , violation of tourism rules , violation of natural living of the localities. There is a awesome interference in the life of locales in the name of rural home stays. even the individual living of the forest animals is disturbed .
3. Home stays are challenged by the practice of tourists enjoying non vegetarian food hence the demand for local breed animal meat has increased. This has harmful impact on local breeds of animal & local styles of livestock breeding
4. Home stays are challenged by the exorbitant price of accommodation per day / transportation charges/ sightseeing charges etc. Sometimes tourists complain that they were charged beyond stipulated limits.



5. Home stays are challenged by the queer negligence from the local governments. Rural panchayat neglect the home stays management & maintenance
6. Home stays are challenged by the attraction to modernity instead of exhibiting rustic life as it is , there are attractions to making it ultra urban with modular furniture , Internet access points , drinks , non vegetarian food , glossy magazines, mega comforts. This actually is diminishing the rustic value. Rural home stays have become more urbane than rural. The naturalist of the rural home stay has missed target by giving way to urban outlook.
7. Home stays are challenged by the absence of youth. Only aged people are left in the villages. Majority of the youth are migrating to urban centers & the youth who had to steer the wagon of entrepreneurship have been absent from the rural scene. The lack of youth entrepreneurship is lacking in rural home stays. 52 % of the Indian tourism business is handled by non localities. The rural youth who migrate from rural regions to urban centers need to be trained for creation of employability in tourism sector.
8. This also creates auxiliary jobs in villages such as cane furniture, wood furniture , clay toys , wooden toys , folk apparel , folk jewellery making , folk designing , wooden toy making , flower decoration, local confectionaries, local food & cuisines , local cosmetics , local medicinal preparations , local fruits stuffing etc. The short term trainings in artisanal work can help promotion of artisan works.
9. In a way rural home stays bring in a welcome halt on the migration of human resource from villages to neighboring urban centers .
10. Rural women can make a good sustainable livelihood income. This facilitates local people to exhibit their diverse aptitudes & skills. This also offers support services to National tourism sector . This channeling of rural women also helps in entrepreneurship building promotion of leadership among women. In this respect the initiative of the Ministry of Tourism, Govt. of India holds lot of merit. But they need consistent involvement mechanism (Report of the Scheme For Rural Tourism Development –Ministry Of Tourism 2013).
11. All inbound visitors at their request are being offered a complimentary home stay up to one night and two days including breakfast, transportation and local sightseeing as a value addition to their India itineraries. But the home stays are suffering from several issues.
12. Several of the home stays have lost their reputation as a tourist home stay & have become unpopular. Majority of them do not ensure safety for foreign tourists

Conclusion:



Thus the Government's bid to promote tourist arrivals through several promotional activities has given way to the concept of home stays. This conceptualization of home stays has to be supervised to become supportive to Indian tourism industry. But the rural home stays are suffering from several challenges. Instead of being supportive to rural tourism entrepreneurship, these

stays have become cumbersome & often in a neglected condition. Rural home stays have become more urbane than rural. The naturalist of the rural home stay has missed target by giving way to urban outlook. Several of the home stays have lost their reputation as a tourist home stay & have become unpopular. Majority of them do not ensure safety for foreign tourists

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Rural community empowerment –Issues & challenges

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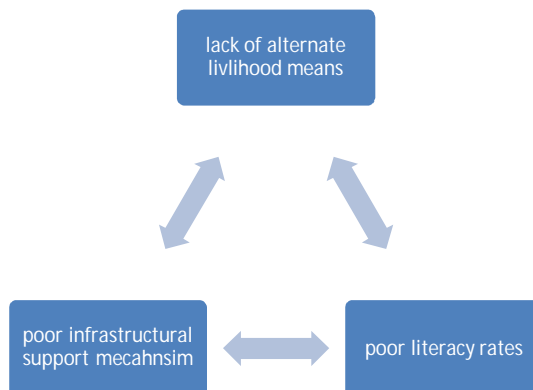
Abstract

Indian rural community empowerment has been a very crucial subject of debate. Rural India boasts of nearly 65% of the population but the issues in relation to access to information energy health education etc remain unchanged. In this globalization era rural India is facing the challenges being connected with world through internet access. Community empowerment as a process of improving the socio economic bases of the entire community need to be addressed through political interventions & all stake holders accountability towards social progress. Community empowerment is not just about communities, it is also about organizational structures and processes being 'empowering'. Communities could be confident, inclusive, organized, cooperative and influential as much as they like, but if organizational structures and processes work in a way which block and create barriers then nothing much will change.

Key words: Rural communities, role of stake holders, empowerment mechanisms,

Introduction: Indian rural community empowerment has been a very crucial subject of debate. Rural India boasts of nearly 65% of the population but the issues in relation to access to information energy health education etc remain unchanged. In this globalization era rural India is facing the challenges being connected with world through

internet access. Community empowerment as a process of improving the socio economic bases of the entire community need to be addressed through political interventions & all stake holders accountability towards social progress. The issues that affect a rural community are wide ranged as shown in this chart (1)



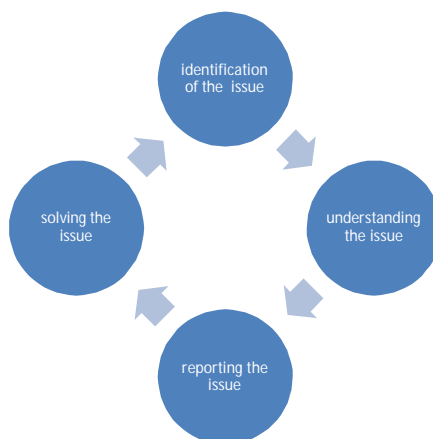


The community problems are also bounded by

1. Absence of alternative livelihood means
2. Access to information technology which is very scarce
3. Adolescent girls & their problems of protection & health
4. Ageing & problems of aged people
5. Cattle & livestock health management
6. Child care issues
7. Child marriage issues
8. Crime prevention issues
9. Cultural diversity issues
10. Decreasing ground water level issues
11. Displacement of villages in the name of huge irrigation projects
12. Environmental protection issues
13. Housing both urban & rural
14. Insufficient Education
15. Issues of women safety
16. Liquor / drug addiction
17. Non availability of Pure & safe drinking water
18. Open defecation Sanitation problems
19. Poor agro marketing connectivity
20. Poor disaster risk management
21. Poor energy solutions
22. Poor use of sustainable economic resources
23. Pre Natal deaths

24. Pregnant women & their health issues
25. Tank water management issues
26. Transport & roads connectivity issues
27. Unsuccessful Adult literacy programs
28. Waste water management issues
29. Water management issues
30. Well water management issues
31. Youth migration to urban centers issues
32. Youth entrepreneurship lacuna

Report on World Development Indicators Participation in Education World Bank Report 2014 says Indian rural Community faces several of these major issues. There have been several links to rural communities for they face the menace natural calamities. Increasing number of droughts, famines, ground water paucity, Diseases caused due to excessive quarrying, mining, drilling, boring, digging, tunneling, road making, stoning, rail construction, irrigation projects, telephonic wiring, submerging, works etc(Report on World Development Indicators Participation In Education World Bank Report 2014). Rural community empowerment is a wide issues as shown in this chart (1). Several communities have been successful in avoiding the socio religious clashes, spread of epidemics,



1. Identification of the issue
2. Understanding the issue
3. Reporting the issue
4. Solving the issue

The process above mentioned in Chart (2) needs the complete involvement of all stake holders. Through methodical discussion in the weekly / fortnightly / monthly meetings. Only through interface meetings that the community members come to know the severities of the issue. (Report of the National Rural Health Mission -NHRM Government of India publication New Delhi 2013).

The community has to acknowledge the seriousness of the issue with the policy framers & call for immediate intervention. Along with this intervention community stake holders have to support the political machinery to implement orders which can help them prevent the anomalies of the issue. This calls for greater understanding, cooperation & cohesion on the part of the stake holders. All the community stakeholder have to involve in identifying , understanding & solving the issues .The issues of health education transportation & energy are so predominant in the rural

areas that they call for immediate attention of the community. Communities have the defect of looking towards local government for support & funding for their problems . But if the community can make up their mind they can start a solid movement towards self empowerment. (The Report of the National Rural Health Mission -NHRM Government of India publication New Delhi 2013).

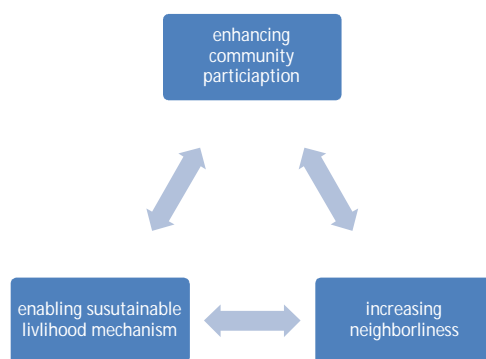
There are several communities in rural India which have found local & sustainable

1. solutions to the problems of energy through solar applications to farms , water lifting ,
2. solutions for problems of drinking water through limestone filtering ,
3. solutions to the problems of ground water level through rainwater harvesting , etc.



Rural communities have often found the issues of health & health care through nutrition & promotion of healthy habits. (Report of the National Rural Health Mission -NHRM Government of India publication New Delhi 2013). There have been several attempts from the local communities to make the community literate with elementary schooling, adult learning, evening schools, etc. The leadership taken from some rural

communities have been so path breaking that even government have applauded their entrepreneurship. Rural communities have successfully fought the menace from polio, malaria, dengue , typhoid etc. . The community stakeholders role in contaminating open defecation, has made several rural villages hygienic & clean. To identify the community issues & understanding their depth following is needed



1. Involving local people to identify their community issues with an intention of social inclusion & equity
2. Maximizing positive community participation in identification of issues through individual interaction & deliberation
3. Ensuring that cultural pluralism is not disturbed while identifying issues or discussing solutions is very much necessary. (Kishore Choudhary (2011).
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5. Stimulating neighborliness among community members to display their shortfalls in understanding community problems.
6. Providing for community participation through community

sessions, community sittings & community meetings.

7. Promising community sustainability through proper & timely identification of community issues (Report on World Development Indicators Participation in Education World Bank Report 2014).

Linking to community -To connect to community issues empowerment strategies should include

1. Voluntary participation
2. Support through intervention by policy makers
3. Involvement support of all stake holders
4. support by nonprofit NGOS



Conclusion : Thus community empowerment as a process of improving the socio economic bases of the entire community needs to be addressed through timely political interventions & all stake holders' accountability towards progress. The involvement of the stake holders should be enabled through awareness creation activities. Public private involvement in all welfare projects should be interlinked the beneficiaries should be reached without any cumbersome policy frame work. At the same time there is a need to supervise the empowerment programs at regular intervals. The challenges of empowerment needs to be made accountable to all stake holders. Community empowerment is not just about communities, it is also about organizational structures and processes being 'empowering'. Communities could be confident, inclusive, organized, cooperative and influential as much as they like, but if organizational structures and processes work in a way which block and create barriers then nothing much will change. This is an imperative argument in community empowerment.

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Placement opportunities –creation of employability through higher education Institution

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Abstract

Higher education Institutions are promoted with Placement & career guidance cells to promote employability to students. Learning skills of employability is promoted through special training & vocational skills. The Vocational courses are added to regular curriculum. But the drive to make more students employable is a challenge as constraints of skill training, organizational inputs, professional infrastructure etc are lacking in higher educational Institutions. The structure if employment needs has changed along with the global job market demands. Liberal economic policies have made the global multinational companies hiring Indian students' right in their campus. But students are rejected at campus drives for their lack of communication skills & professionalism. India's economic expansion was supposed to create opportunities for millions to rise out of poverty, get an education and land good jobs. This paper focuses the need for Placement opportunities in colleges & the creation of employability through higher education Institutions.

Key words: Placement opportunities , creation of employability , higher education Institutions

Introduction- Employability is not just about creation of jobs or supporting candidates for getting a job. Conversely, just because a student is on a vocational course does not mean that somehow employability is automatic. Employability is more than developing attributes, techniques or experience just to enable a student to get a job, or to progress within a current career. It is about learning and the emphasis is less on 'employ' and more on 'ability'. In essence, the emphasis is on developing critical, reflective abilities, with a view to empowering and enhancing the learner

The concept of employability: The employability skills are the traits and talents provides an attractive job to a student / candidate. Improving employability skills through vocational

education, vocational training and practical applications can give a precise edge in the job market. In addition to giving them an advantage in job search, these employability skills may also position them for higher-earning roles with greater growth potential.

The scenario of career placement

in India 75% of technical graduates and more than 85% of general graduates are unemployable by India's high-growth global industries, including information technology and call centers, according to results from assessment tests administered by the group. 47 % of Indian youth lack basic English usage skills. Nearly 85% of the rural & 65% of the urban Youth graduates find it



difficult to speak or use English language. Only 12% of the urban youth get career placements while only 1% of the rural youth get placements 52% of the employed are put under training because they lack training. 18 % of the trainers themselves suffer from communications skills. Only 12% of the employers have training facilities at their organization while other hire trainers from outside.

Organizational skills : Organizational skills are vital to advancing career openings. This improves employability skills by volunteering to take leadership or coordinator roles in workplace , college or community. Participating in long-range planning initiatives helps to organize projects. Colleges can involve students in strategic planning sessions or event management sessions that can help sharpening their skills in this arena.

Learning Teamwork Skills : The ability to perform well with fellows / friends / comrades / colleagues is a preferred mannerism by majority of employers. Students can develop individual teamwork skills by participating actively in steering committees, college boards and college councils or college volunteer group activities. They can speak on behalf of the friends on issues relating to them . At the same time they can request assignment to group projects or participate in professional development seminars . workshops, orientations / short term courses programs that focus on building teamwork. This skill will help them to satisfy employer needs & succeed in interviews.

Communication skills : Verbal and written communication skills are

important in every business or industry. One can improve their employability skills in this area by participating in public speaking college forums such as literary club , Eco club , NCC , NSS , Cultural fest ,Scouts & guides , Red ribbon club etc , or they can volunteer individual activities such as debates , group discussions , class representations, etc . Students can take advantage of opportunities to give individual text based / or curriculum related presentations and request constructive criticism and feedback from trusted friends/ colleagues.

Self-Motivation: Each company thinks that employees who are self-motivated and self-reliant are valuable assets to employers. Developing individual / personal and professional goals and objectives in the college helps to get self motivation. This helps to develop a course of action for achieving these goals . Requesting regular performance reviews and asking for input on how to improve skill sets and enhance work capacity needs to get motivation. Taking the initiative on projects and meet deadlines without fail will help to boost confidence level.

Professionalism : Regardless of the line of work one enters, professionalism and integrity are important skills to be mastered. Joining professional networking groups and leadership development programs will support to get professionalism . Taking career seriously and learning to effectively manage time and deal with work pressures is also very important for employability skills . Familiarizing with people in & around college whose level of professionalism respect and work to

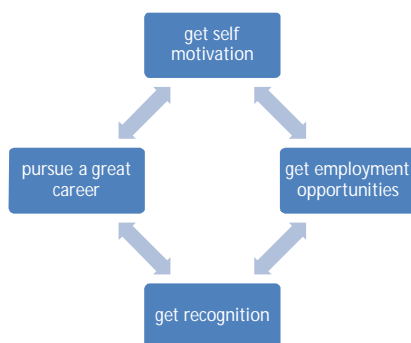


emulate their action and behaviors will support professionalism development .

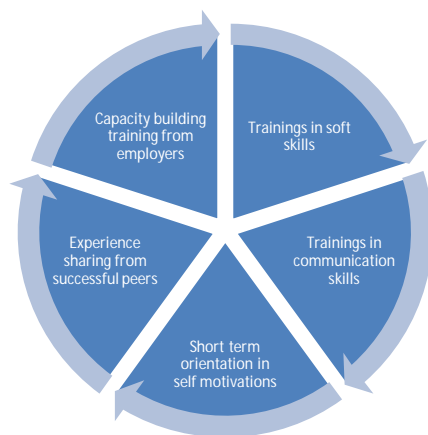
Benefits of employability skills - the training provided in the college helps the students to gain access to the huge employment market, identify their personal preferences, strengths and skills, Implement research strategies to anticipate the needs of employers

1. Produce effective CVs and application forms
2. Evidence and sell their unique qualities at an interview
3. Create a realistic plan for their continuing search for employment
4. develop the key skills that employers are looking fo

Skills help students get self motivation , employment opportunities , recognition & supports them to pursue a dream career (chart 1)



The higher educational Institutions can provide employability training through pre programs , training & capacity building training as shown in this diagram (2)





These training will help the students to

1. learn team work
2. leadership qualities
3. problems solving
4. creativity
5. making righty decisions
6. time management

Employability skills is vital to any nation's labor force and society's well-being. Economists and policy makers argue that upgrading one's skills can prevent either occupational classification - blue- or white-collar workers - from crowding out. Low-skill, manual labor/task (blue-collar) workers working indoors or outdoors can also benefit from changes in the demand for skills if they receive additional training. This also applies to human capital or white-collar workers - who usually have a higher academic attainment and possess skills and perform tasks in professional jobs, in an office setting - by pursuing additional higher education and professional development such as certifications, or

other credentials related to their respective field.

Conclusion: Thus Employability underlines developing attributes, techniques or experience just to enable a student to get a job, or to progress within a current career. There is a need to evolve a holistic & integrated with industrial sector & higher education There is a need to adapt to learner centric methods of teaching & only this change in higher educational policy can make huge youth employable. each student has to be mentored to make his career .A student's strong points have to be brought out during his graduation period in a college campus.

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Towards academic sovereignty - Challenges of autonomy in higher educational institutions in India

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Abstract: Indian higher education sector is expanding as never before. The Gross enrollment ratio is also expanding. The students seeking higher education is increasing. Hence there is an increase in the number of Higher education Institutions (HEIs). There is no uniformity in their affiliating process, governing process & regulating process in HEIs across India. The ever expansion of Higher Education sector have vent to giving away academic liberality in the name of Autonomy.

Keywords: Indian higher education sector , governing process , regulating process, affiliating process, affiliating process , Autonomy

Introduction: The Autonomy of an institution is the ability to take all decisions regarding functioning of the institution within the overall framework and laws of the country. The autonomy almost always implies at least the ability to take all decisions related to academics.

The need for autonomy - The need for autonomy was felt as the number of colleges & universities expanded along with the rise in enrollment ratio to Higher education Institutions .There were several implications behind introduction of principle of autonomy. The primary reasons being the cumbersome affiliating system,. (Choudhury Kameshwari (Ed)Higher Education Reform In India Experience & Perspectives By Suma Chitnis Philip Altbach -Sociological Bulletin Vol 43 No 1 (March 1994) Indian Sociological Society Publication). The affiliating system of colleges was originally designed when

their number in a university was small. The university could then effectively oversee the working of the colleges, act as an examining body and award degrees on their behalf. The system has now become unwieldy and it is becoming increasingly difficult for a university to attend to the varied needs of individual Higher education Institutions. The colleges do not have the freedom to modernize their curricula or make them locally relevant. The regulations of the university and its common system, governing all Higher education Institutions alike, irrespective of their characteristic strengths, weaknesses and locations, have affected the academic development of individual colleges. Higher education Institutions that have the potential for offering programmes of a higher standard do not have the freedom to offer them. (Choudhury Kameshwari (Ed)Higher Education Reform In India Experience &



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Departmental research for autonomy MHRD directives

While evolving new directions for higher education and strengthening its quality and relevance, the various Commissions on education underlined the structural weakness of the affiliation system which inhibited the implementation of their major recommendations. College autonomy, in a phased manner was, therefore, advocated as a possible solution. The NPE-1986 suggested that the autonomy should be available to the colleges in selection of students, appointment and promotion of teachers, determination of courses of study and methods of teaching and choice of areas for research and their promotion. The Programme of Action (PoA) for NPE-1986 recommended developing a large number of autonomous colleges as well as creation of autonomous departments within universities on a selective basis.

UGC appointed a high level committee consisting of

1. Dr. D.S. Kothari,
2. Dr. P.B. Gajendragadkar,
3. Dr. A.C. Joshi
4. Dr. A.L . Mudaliar,
5. Shri. P.N. Kirpal,
6. Dr. B. Malik,

Objectives of autonomy

Designing new courses
Restructuring curriculum to suit local needs
Evolving own methods of student evaluation
Applying modern technologies innovations to teaching
Increasing the learner outcomes
Promoting healthy practices

7. Dr. K. L . Shrimali,
8. Dr. .K. Singh,
9. Shri. J. P .Naik and
10. Shri. K. L. Joshi

to examine the feasibility and mechanism for implementing the recommendations of the Education Commission (1964-66) regarding Autonomous Colleges. In spite of such tireless efforts to introduce college autonomy, the progress till 1978 was disappointing. Dr.Malcolm Adishesiah, former Vice-Chancellor of Madras University and Former Chairman of the Madras Institute of Development Studies characterized this as follows: " Everybody is in favor of autonomous colleges. Yet they have been non-starters because everyone, including the colleges, is afraid

of disturbing the dismal but demanding status quo." Due to the efforts of the Madras University and the Madurai Kamaraj University in 1978, the Tamil Nadu

Legislature amended their University Acts providing for autonomous colleges. By June 1978, eight colleges of Madras University and four colleges under Madurai Kamaraj University started functioning as autonomous colleges. In 1984, after concerted efforts, there were only 21 autonomous colleges in the country, 16 in Tamil Nadu, one in Bihar, two in Andhra Pradesh, one in Gujarat, and one in Madhya Pradesh.



An autonomous Institution will have statutory bodies

Governing body

Academic council

Board of studies

Finance committee all these committees have to work in accordance with each other for success of autonomy.

The strengths of ideal autonomy are:

Innovations.

Experimentation.

Expansion and maximization of potentials.

Quality improvement.

Societal relevance.

Full involvement of teachers in the entire system.

Confidence building between students and teachers.

Transparency in teaching and evaluation.

Increased scope for educational reforms.

Speedy implementation of programmes.

The weaknesses apparent in the present system of autonomy are:

Autonomy is directed mostly for colleges and not for all higher education institutions.

Approval process is still time consuming.

Universities presently do not have complete academic, administrative and financial autonomy are governed by the state agencies.

Manpower deficits affect the efficiency of the system.

Infrastructure shortcomings.

An autonomous college will have its own liberality in designing & structuring courses , framing of fee structure , admission process & such other regulations within the policy matters of the governing University rules. (

Choudhury Kameshwari (Ed) Higher Education Reform In India Experience & Perspectives By Suma Chitnis Philip Altbach -Sociological Bulletin Vol 43 No 1 (March 1994) Indian Sociological Society Publication).



Difference between autonomous & non autonomous colleges

autonomous	non autonomous
Affiliated to a Govt. University but does not follow its syllabus or curriculum.	Affiliated to a Govt. University and follows its prescribed syllabus & curriculum.
academic independence which gives it the freedom to revise the syllabus with time and follow a schedule which is more suitable for the set curriculum.	Curriculum is common with many other affiliated institutes and is regulated by a University throughout a certain region (sometimes even an entire state).
Exams are conducted by the institute itself and are in accordance with what is being taught during the session.	Easy availability and ample options for books (especially local authors)
Relative grading system where the highest marks obtained by a student decides the marks the others get. So in case of a difficult paper, a low percentage score would not necessarily mean a low GPA.	Exams are conducted by the affiliated University.
Degrees finally awarded by the affiliated University which generally carries a lot of reputation.	

The Challenge of autonomy for colleges-

These days the question of autonomy for HEIs is being challenged by several of these issues.

The Higher education Institutions who are considered as autonomous do not have financial autonomy.

The University under which the College operated holds regulatory control over the college on all academic matters

The autonomous college is answerable to UGC & university & state government in several policy issues for example appointments , salary, recruitment

regulations , extraordinary extension activities ,

The autonomous college cannot stay away from state government & central government's policies made from time to time regarding recruitment service

The affiliating system is still not independent as Higher education Institutions are not free to

The autonomous Higher education Institutions might over reacts to liberality in the administration process.

The Autonomy of Higher education Institutions means the ability to take all



decisions regarding functioning of the institution within the overall framework and laws not beyond this.

Colleges that have the potential for offering programmes of a higher standard might misuse academic freedom offered them through autonomy.

There is no uniformity in their affiliating process, governing process & regulating process in Higher education Institutions across India hence autonomy regulations should address these issues clearly.

The ever expansion of Higher education Institutions sector have vent to giving away academic liberality which should not be misrepresented..

Higher education sector is still suffering from dual control & hence any type of success in autonomy needs to be reviewed.

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Conclusion- Thus there is a need to augment funding facilities for creation of capacity building for students in autonomous colleges through new curriculum. Global education standards have moved towards excellence India being a new & emerging economic power cannot lag behind. Autonomy to colleges needs to be framed on par with global standards. Restructuring of the curriculum or redesigning of the courses is not autonomy, the whole gamut of admission, affiliation, administration, needs to go together if autonomy has to succeed. Over emphasis on autonomy might disengage affiliating colleges from strict supervisory regulations. Colleges might misinterpret the conceptions of autonomy. These challenges have to be made clear along with autonomy.



Water management issues – creating rural empowerment through community awareness

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Abstract: Conservation of water, minimizing wastage & depletion of water and ensuring more equitable distribution of water through integrated water resources development and management has been a great task as there have been several issues relating to creation of community awareness on water management. The over utilization of natural resources has been a great curse on humanity & the whole planet is suffering the brunt of paucity of water. In this situation the management of water has become a serious issue more than anything. But rural communities are facing the situation in a different manner. They are prey to paucity of water even for their drinking & sanitation. They are facing the impact on health as water borne diseases are on the rise. Government spending on rural health is rising but communities are still reeling under pressures of failing health conditions. The non-profit NGOs & governmental agencies are spreading the awareness among the rural communities on water management but the impact has not been very positive. This paper looks at the awareness campaigns in community & involvement of community stakeholders.

Keywords: water management, water resource awareness, involving rural community, role of stake holders

Introduction: Rural India is facing a water deficit as never seen before. The rural communities are undergoing problems related to water management. Factors leading over utilization of water resources is; misutilization of water resources, huge water irrigation projects, decreasing forest resources, decreasing climatic reliability, unscientific tapping of ground water and Change is crop pattern. All these factors & other affiliating factors are leading to the scarcity of water & rural communities are not finding sustainable farm work all round the year hence they are fleeing to urban & semi urban centers in search of livelihood means. Their livestock number

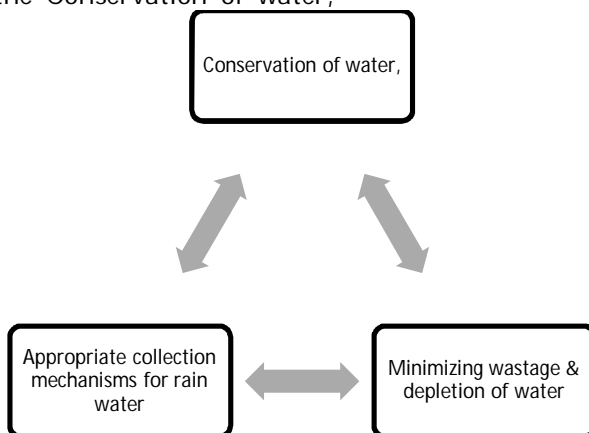
is decreasing due to ill maintenance, their farm lands are being shrunk giving way to Special economic Zones, SEZs, and their agriculture work has been halted or decreasing gradually due to change in crop pattern. Agriculture has seen a very dangerous situation as the migration of the rural youth to urban centers has increased fourfold since 1990. Commercial agriculture has become popular in place of stable food agriculture. Farm lands have become estates growing zinger, coffee, tea, cotton, sugar cane, tobacco, mulberry, areca, etc.

Creating awareness



The rural communities are being given awareness through campaigns in water management .As shown in this diagram(1) , the Conservation of water,

Minimizing wastage & depletion of water , Appropriate collection mechanisms for rain water is necessary.



Besides the rural communities are to be ensured towards more equitable distribution of water through integrated water resources development policy and water management policy . Government has formulated National water policy through National water mission

National Water Mission (NWM) The main objective of the National Water Mission (NWM) is “conservation of water, minimizing wastage and ensuring its more equitable distribution both across and within States through integrated water resources development and management”.

1. It aims to formulate comprehensive water data base in public domain and assessment of impact of climate change on water resource
2. It aims to promote of citizen and state action for water conservation, augmentation and preservation
3. It aims to focus attention to vulnerable areas including over-exploited areas;

4. It aims to increase water use efficiency by 20%,
5. It aims to promote of basin level integrated water resources management.

Identified strategies

Various strategies for achieving the goals have been identified which would lead to good water management in rural areas.

1. An integrated planning for sustainable development and efficient management of water is necessary.
2. The active participation of the all stakeholders towards identifying and evaluating water management practices is needed.
3. A clear understanding of the assessment of the impact of climate change on water resources needs to be given to all community.
4. Due to reoccurring droughts, rural communities are in the danger of being wiped out. The agrarian crisis deepens if the communities do not resolve



to understand the purpose of saving water

5. Several rural communities have adopted several practical applications to create awareness about the water management. Such as appointment of supervisors for hand pump management, solar signaling for tank water distribution etc.

6. The using of toxin monitors to resolve water impurities & to prevent water borne diseases can be very good decision. Rural India is already suffering from water borne diseases such as malaria, diarrhea, typhoid, flu, viral fever, influenza etc. 53% of the rural population admit to hospital suffering from above mentioned water borne diseases. 48% of the rural children suffer from the impact of the impure water drinking.

7. There is a need to take up actions to lessen evaporation of water has been prevented to certain extent successfully. Cost effective, waste water recycling monitors are being used in western countries this proves good for rural Indian context as well. (Molden, D. (Ed). Water for food, Water for life: A Comprehensive Assessment of Water Management in Agriculture).

8. Strategies towards waste water minimization has demonstrated good results across the globe. Integrated emergency response software for water management is being tested in several countries.

9. Green infrastructure as an alternative source water management is being tested with good results. Rural India is under threat of decreasing green forests. The forest belt has been vanishing very quickly. The dense thick forests have become very rare. Unscientific mining, digging & quarrying has led to deforestation. India has lost

29% of her forests due to mining, 33% of the forests due to irrigation projects & remaining forest area due to felling of trees for personal consumption.

10. An integrated & Inter disciplinary approach it involves hydrological environmental, Economic, social, cultural, bio physical chemical legal, institutional organizational, planning & policy making (Molden, D. (Ed). Water for food, Water for life: A Comprehensive Assessment of Water Management in Agriculture). A scientific study of water management in agriculture is required. A practical approach in agriculture can solve several issues related to water management.

Considerations-

1. An inadequacy in infrastructure to water management needs to be addressed immediately. This needs a multi dimensional approach. All community stake holders should involve in addressing water management problem. All stake holders should take steps / strategies to manage water crisis seriously. Focused community discussion can become helpful.

2. Communities should organize water management sessions to involve all community members as a correlated participatory activity.

3. This enables them to understand the gravity of the situation personally. Children, youth, women, aged people etc should be included in a group activity which helps them understand problem their community is facing. This acclimatization & personalization of the problem will help to solve several of the water management problems.

4. Policy makers should find permanent solution to manage water



crisis with involvement of the community & local governmental machinery.

5. rural health related film shows / documentaries/ short films / multi language drama skits, hand bills , can make become regular healthy habits along with proper comprehension of the prerequisite of water management (Walmsly, N.& Pearce, G. (2010).Towards Sustainable Water Resources Management).

6. Community should join hands with outside agencies to deliver awareness about water management

7. Understanding the socio economic traditions of the community all people should come together to discuss issues affecting community

8. Tank restoration & management system should be reflected as the problem of the whole community & water management if not taken seriously would d be a crisis should be made known to all stake holders.

9. Tank rehabilitation projects can be taken up towards proper water management

10. Women should be involved because they can stimulate their children towards water management

11. NGOs should attempt to introduce low cost drinking water projects to address water management.

12. Community / single village adoption scheme by individuals or by NGOs can be more vital as people / NGOs / nonprofit organizations can be more effective in solving water management issues. (Walmsly, N, & Pearce, G. (2010). Towards Sustainable Water Resources Management).

Concluision: Education is the key to all problems water management awareness should be given through education to community. Spreading awareness through chain link about water management can become more effective Government can think of simple & undemanding water purification technology for communities with low cost maintenance as a solution to water management . Cloud managed , solar powered cashless vending water management system that enables availability of clean drinking water can be made popular . Cloud based remote monitoring water management system can prove effectual , Addressing the issues of water management to combat water borne diseases can be handy.

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The role of rural women in hand pump management – addressing water management issues in rural India

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Abstract : Water is important to everyone & the importance of drinking water is imperatively significant. There are villages in India which are suffering from scarcity of rural drinking water supply & the rural women are made to bring water from miles away. The burden of bringing water from remote areas is causing problems for rural women who have an impact on health & other issues. A large part of rural India is dependent on hand-operated water pumps, called as “hand pumps” for their water needs. The hand pumps are low maintenance and work well, but only until the water depth is about 30 meters. Beyond that you would need an electric / diesel pump. But in a remote area, both electricity and diesel would be difficult to find . Hence the rural women are facing problems which are affecting their health & other domestic activities. This paper looks at the issue of drinking water & empowering women.

Keywords : Rural women .water collecting problem, hand pump operations issues , impact on empowerment process

Introduction: A large part of rural India is dependent on hand-operated water pumps, called as “hand pumps” for their water needs. The hand pumps are low maintenance and work well, but only until the water depth is about 30 meters. Beyond that they might need an electric / diesel pump. But in a remote area, both electricity and diesel would be difficult to find. It is estimated that there are more than 3 lakh hand pumps in rural are out of which only 37% are in working condition. 27 %of the hand pumps are not in use due to water lifting problems 22 % of the pumps are not in use because ground water level is deepening.

The report of the IFAD 2001

IFAD rural poverty report of 2001 had reported that water was causing serious issues on rural women. It recognized the importance of water for the poor especially women. It emphasized on making accessibility of domestic water supplies. The reports shared the opinion that the good supply of drinking water would lessen the incidence of water borne diseases & would give time for women to devote on other works. (The Report of the IFAD 2001 government of India publication New Delhi).

1. **Remote water sources increase women's workload.** Rural women spend two –three hours a day for collecting water from rivers or nearby springs. This time could be put to use in farming,



performing off-farm activities livestock supervision etc.

2. **Disease is a threat at open water sources.** Women sometimes risk bacterial and parasitic infections by having to collect water at polluted sources or where insects or other vectors abound.

3. **Water collection may disadvantage girls.** Excessive time demands of water collection are a factor in the drop-out and frequent absences of girls from school. Some studies have found that girls in female-headed households are particularly at risk. (The Report of the IFAD 2001 government of India publication New Delhi)

Considerations:

1. Maintenance of water supplies, particularly of hand pumps, is crucial for continued access. There are widespread maintenance problems in all villages.

2. The hand pump has to be easily maintainable and spare parts or other needed inputs (such as oil, fuel) quickly accessible to villagers. Sometimes the unavailability also causes further damage to its working.

3. Rural women are to be trained in the maintenance and management of water supplies. As they are the potential users they need to be trained in the operation of pumps.

4. In several states women are trained in hand pump maintenance. Several states have given incentives for hand pump maintenance. women have formed association called self help groups which are monitoring the hand pump uses.

5. Water-borne diseases associated with unimproved water sources affect the health of the whole family. Without associated non-formal hygiene education,

even water from "clean" water sources can become polluted during transport or storage in the home. (SKAT - Installation & Maintenance Manual for the India Mark II Hand pump. (Edition 2008) , SKAT Rural Water Supply Network , St Gallen, Switzerland Children of the poor are often ill from diarrhea diseases. Women in all cultures carry most of the burden in caring for the sick, which further increases their workload. (SKAT (2008) Installation & Maintenance Manual for the India Mark II Hand pump. (Edition 2008) , SKAT Rural Water Supply Network , St Gallen, Switzerland).

6. A large part of rural India is dependent on hand-operated water pumps, simply called "hand pumps" for their water needs. The hand pumps are low maintenance and work well, but only until the water depth is about 30 meters. Beyond that you would need an electric/diesel pump. But in a remote area, both electricity and diesel would be difficult to find. (SKAT - Installation & Maintenance Manual for the India Mark II Hand pump. (Edition 2008) , SKAT Rural Water Supply Network , St Gallen, Switzerland).

The process of training for rural women

- The training of female health activists has to become more supportive. State governments are facing funding challenges in this field. Several state Governments are strengthening rural village & grama Panchayati raj institutions through management powers towards local drinking water, sanitation & hygiene schemes. This empowers the local people to get maximum benefits out of the rural welfare schemes. State governments have to think of



strengthening local government with greater supportive interventions.

Conclusion: Government of India spends millions of money towards rural welfare & women empowerment Projects. But the water collection has become a serious issue towards women empowerment & the NGOs are also striving towards simplifying the water collection procedures But the avarices of the

nature & calamities has worsened the situation & the rural women are not being helped by these projects. The women empowerment issue is not a single sided concern. It needs the conscious effort by women & women self help groups. Women have to become aware of the situation severities & rise to the occasion. The spread of education along with strengthening rural adult schools needs a review.

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Recovery Performance of APSFC Assisted SMEs

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Abstract: Financial Institutions, apart from playing the role of intermediary and catalytic agent create money and thus act as catalyst in the process of money supplier. The Corporation aim at containing overall NPAs to a minimum level by end of financial year 2010-11 by applying the following methods; Normal Recovery to Prevent Down-gradation, Rescheduling of Standard Assets to prevent down-gradation, Normal Recovery for Up-gradation Approach to Rescheduling of loans, Penal Interest waiver and One Time Settlements: It is one of the proven routes for reduction of NPAs and is an effective approach to recovery from chronic defaulters.

Key words: Financial Institutions, State Financial Corporations, LIC, NPAs.

Introduction

Financial Institutions, apart from playing the role of intermediary and catalytic agent create money and thus act as catalyst in the process of money supplier. Through acceptance of public deposits and lending money against it for funding transactions they create further deposits. This role has assumed greater importance in the present age of consumerism with increased desire for goods and services by all segments of society. At present there are 18 State Financial Corporations in India. Out of these 17 were set up under State Financial Corporations Act, 1951. The Tamil Nadu Industrial Investment Corporation Ltd. as established in 1949 under the Companies Act as Madras Industrial Investment Corporation also functions as SFCs. Industrial development and SFCs are very close to each other and SFCs are playing an

important role for overall industrial development of the country and state concerned.

The Andhra Pradesh State Financial Corporation (APSFC) was formed by merging Andhra State Financial Corporation and Hyderabad State Financial Corporation on 1st November 1956. The Corporation has made significant contribution to the industrial development of the State during the last five decades by selfless service to the small and medium sector in Andhra Pradesh. The Corporation is in the lead number one position amongst all the SFCs in the country for the 12th year in succession in all the key areas of performance, particularly in sanctions, disbursements and percentage of recoveries. It has an enviable history of innovative industrial promotion and entrepreneurship development since its inception. Further, it is an investor-friendly organization which leads and



renders both financial as well as managerial services. Most of the industrialists in Andhra Pradesh were nurtured and assisted by it as part of its first generation entrepreneurship drive. It is a profit-earning professionally run ISO-9001: 2008 organization with global outlook.

The principal objective of the APSFC is to provide medium and long-term financial assistance to small and medium enterprises particularly where normal banking finance is not available. The Corporation, with its Head Office in Hyderabad, had only one branch at Vijayawada in 1956. Now it has a network of 25 branches covering all the 23 districts of Andhra Pradesh and one extra branch each in Range Reddy and Medak districts. The location and scope for further expansion will enable the Corporation to undertake new activities for the development of SME sector in Andhra Pradesh.

Objectives of the study:

The study main objectives are;

1. To study the recovery policies of the APSFC
2. To analyze the recovery Performance of the APSFC
3. To explain the recovery and NPAS management

Methodology:

The study is based secondary sources the secondary data include published sources of sample unit. Secondary data have been used for the study. Various journals, articles, websites, APSFC annual reports, APSFC hand books,

newspapers and magazine have been used to assess information. Thus, after the data is collected, it is processed by applying appropriate statistical technique of CAGR.

Scope of the Study:

The present study covers the role of the APSFC in promoting SMEs in the state and focuses mainly on the recovery policies of the APSFC pertaining to the growth and development of SME units in the state. The study also focuses on recovery performance of APSFC.

The APSFC started with a paid-up equity capital of Rs.1.50 crore in the year 1956. It recorded all time high capital of Rs.206 crore as on 31st March 2008 it continuous the same till date (2014-15). The Government of Andhra Pradesh holds 85.85 Percent, Industrial Development Bank of India 14.02 percent and Life Insurance Corporation of India 0.11 percent and equity, while the remaining share of 0.02 percent is held by the Co-Operative bank and individual shareholders. The Government of Andhra Pradesh has announced its goals policies and implementation has also begun in right earnest. The emphasis laid on agricultural and rural infrastructure development, manufacturing, agro-processing industrial growth and economic progress to keep the state in lead position. The Corporation plays a facilitator's role and acts a catalyst in encouraging entrepreneurship and attaining balanced regional development. The highest sanctions were made in the Telangana region to promote more industries. During 1976, the units set up



in Telangana accounted for 47 percent of the total sanctioned amount. The figure rose to 55 percent during 1986 and by the year 2008, it was 58.05 percent. The same figures are continuing in the respective years.

APSFC provides credit in the form of Term Loans / Working Capital Term Loans to Small and Medium Enterprises (SMEs). The Board of APSFC has professional directors nominated by SIDBI, LIC, Andhra Pradesh state Government, co-opted by the board and elected by shareholders. APSFC has a Tripartite Memorandum of Understanding (MoU) with SIDBI and the State Government to revive its operations. The state government is a majority shareholder with a stake of 85.85% followed by SIDBI that has 14.02% stake. The Corporation has completed six decades of dedicated service in industrial financing of Tiny, Small and Medium Scale Sector units and contributing to the balanced regional development of the state. APSFC offers liberal financial assistance for acquiring fixed assets like land, building and machinery. The term loan assistance from the Corporation is available up to Rs. 800 Lakhs per project and is offered through various schemes of assistance to suit to the requirements of the individual entrepreneur.

The effectiveness, efficiency and existence of a financial institution are mainly based on its loan recovery performance and the satisfaction level of its customers over a period of time. As a funding agency the Andhra Pradesh State Financial Corporation has been

providing different term loans to the SME units since its inception in the state of Andhra Pradesh. After sanctioning of a loan, the SFC forms a loan recovery committee in each of its branches. The recovery committee works to motivate the client to pay the amount of loan taken along with interest within the agreement period. In this process the recovery committee visits the beneficiary business unit which has taken loan or advance from APSFC to motivate and instruct the client to repay the loan amount in the agreed number of installments. The beneficiary is liable to pay the principal amount with a minimum interest rate of 12.5 percent and a maximum interest rate of 17.5 percent based upon the scheme under which the loan was taken. When the client of SFC is regular in repayment of loan installments, the SFC provides up to 2 percent rebate on the interest amount, but in case of default in repayment of installments, the SFC may charge a penalty of up to 2 percent on interest.

Loan Recovery Policy of the Corporation

The basic objective of Loan Recovery Policy is to maximize recovery of dues, especially from Non-Performing Assets (NPA) and to reduce the net NPAs to a minimum level at the end of financial year 2011-12. It aims at preventing the loan accounts having temporary problems from becoming NPAs. The other important objective of the LRP is to have uniformity in approach while dealing



with defaulting borrowers and to ensure that NPAs are dealt carefully by applying an appropriate recovery tool well in time.

Guiding Principles of Loan Recovery Policy (LRP):

–The corporation believes in customer satisfaction through professional management and enduring customer relations.

–Greater focus is laid on preventing an account from becoming NPA rather than applying curative measures at the post-NPA stage.

–Fair treatment to and persuasion of the borrowers and consistency in approach are corner stone's of recovery mechanism.

–More considerate treatment would be given to the borrowers who make payments even after being classified as NPA.

–All interactions with borrowers would normally be either at the office/factory of the assisted unit or at the HO/BO of the Corporation at convenient timings, to the extent possible, during the working hours of the Corporation.

–Even though the primary responsibility of making payment of dues remains with the borrower, the Corporation issues demand notices for principal installments and interest from time to time to ensure proper and timely communication of dues to borrower.

–Though not mandatory, demand notices normally are delivered to the borrower well in advance and indicate the updated arrear position including the back log dues payable to the corporation.

–Since timely restructuring helps in preventing further deterioration of the account, the restructuring proposal is taken up within reasonable time. In respect of restructuring proposals, the package is generally finalized in consultation with other participating financial institutions, if any.

–Considering the merits of each case, the corporation examines positively the possibility of restructuring and settlement of the loan account and handing over of the possession of the assets to the borrower wherever the borrower evinces interest to revive the unit by infusing required funds and comes forward with reasonable payment towards the dues payable to the corporation.

–In case of dispute arising between the corporation and the borrower, the corporation extends support and cooperation to resolve the differences for amicable settlement of dues in a mutually acceptable manner.

Recovery Mechanism

A vertical organizational setup has been in the Corporation during the financial year (FY) 2010-11 for improving



collections from Doubtful and Loss categories of assets. Consequently, in the place of the existing Monitoring and Recovery Departments [MRD], which was responsible for collections from the Doubtful and Loss assets, two MRDs have been created making them responsible for collections from the Doubtful and Loss categories of assets. The responsibilities of MRD and Operations Departments (OPD) are defined in the Recovery Policy for the financial year 2010-11. During the current financial year, the existing Monitoring & Recovery Departments I and II have been merged into one Department as MRD and brought the recovery responsibilities under the control of the concerned Branch Managers who in turn will report to the HOD (MRD) in respect of recoveries from DBT and LOSS category assets.

Recovery and NPA Reduction/Management:

Recovery of dues, especially from NPAs, is of paramount importance as it positions the Corporation as a self-sustaining entity and contributes to reduction of NPAs. Focus on collections from and up gradation of substandard and doubtful-I category assets will have multiplier effect on reduction of NPAs in percentage terms, while the collections, either interest or principal, from doubtful-II and III categories and loss assets will help in improving the bottom line of the Corporation. Good recoveries

coupled with NPA reduction improve image and financial health of the Corporation and enhance the competitive advantage in terms of its affordability to attract successful entrepreneurs into its fold by offering competitive rates of interest and will help maintain and buildup standard asset portfolio.

The Corporation shall aim at containing overall NPAs to a minimum level by end of financial year 2011-12 by applying the following methods; Normal Recovery to Prevent Down-gradation, Rescheduling of Standard Assets to prevent down-gradation, Normal Recovery for Up-gradation Approach to Rescheduling of loans, Penal Interest waiver and One Time Settlements: It is one of the proven routes for reduction of NPAs and is an effective approach to recovery from chronic defaulters. The schematic details are elaborated of this document.

One Time Settlement Scheme Eligibility

Criteria: 31-03-2013 shall be the date for deciding the OTS eligibility of a loan account under the OTS.

- i. All doubtful assets as on 31.03.2013 and are continuing in same category as on the date of approaching for OTS and all loss assets as on the date of approaching for OTS are eligible for One Time Settlement. All other loan accounts with disbursed amount of above Rs.200.00 lakhs involving relaxation of the said eligibility criterion shall be referred to the Board for approval of OTS.



- ii. Net worth of Limited Companies & Co-op Societies due to accumulated cash losses should have been eroded to the extent of 50% or more of its peak net worth in the preceding two accounting years. The condition of net worth erosion is not applicable to Proprietary and partnership concerns irrespective of the loan amount and to Limited Companies & Co-op Societies which availed loans up to Rs.5.00 lakhs.
- iii. Working capital term loans, and loans sanctioned for commercial and residential complexes are not covered under the OTS guidelines. The OTS guidelines can be extended to loss assets covered under the Working Capital Term Loan Scheme and the Schemes for Construction of Commercial and Residential complexes only after the primary and the collateral securities offered for these loans are disposed of either by

the Corporation or by the borrowers/sureties with the prior approval of the Corporation and only after the sale consideration or the amount agreed is deposited with the Corporation and adjusted against the loan outstanding as per the accounting procedure.

Branch/District-Wise Sanctions, Disbursements and Recoveries

The object of the analysis of district-wise operations of the APSFC is to bring out the inter-district variations in assistance, if any, so as to gauge the performance of the APSFC in the dispersal of industries among the various districts, both backward and non-backward districts of the state. The data showing the district-wise distribution of units assisted, loans sanctioned and disbursed as on 31st March, 2015 is furnished in Tables-1 to 5.

Table-1 presents summary of sanctioned units branch-wise and district-wise gross sanctions in total applications during the study period reveals that the number of gross sanctions made during the period shows a fluctuating trend with an average number of gross sanctions in Hyderabad district of 303 with a declining compound annual growth rate (CAGR) of -20.54%. The lowest CAGR being in Mahabubnagar district with a

percentage of -30.87% and highest being in Nizamabad district with a CAGR of 22.03%. It is also observed that in five years the gross sanctions got reduced branch wise and district wise leading to a negative CAGR. It is also observed that in the year 2012-13 the loan amount sanctioned touched highest of 1434 units, and it got down to 1040 units in 2014-15.



Table – 1
Branch/District-wise Gross Sanctions (Units)

Branch Name	2010-11	2011-12	2012-13	2013-14	2014-15	Total	CAGR
Hyderabad	101	71	56	43	32	303	-20.54
%	33.33	23.43	18.48	14.19	10.56	100.00	
Khammam	32	51	53	40	46	222	7.53
%	14.41	22.97	23.87	18.02	20.72	100.00	
Nalgonda	60	77	59	39	31	266	-12.37
%	22.56	28.95	22.18	14.66	11.65	100.00	
Mahabubnagar	133	56	50	31	21	291	-30.87
%	45.70	19.24	17.18	10.65	7.22	100.00	
Rangareddy (West)	61	50	63	41	20	235	-19.99
%	25.96	21.28	26.81	17.45	8.51	100.00	
Rangareddy (East)	73	48	66	48	43	278	-10.04
%	26.26	17.27	23.74	17.27	15.47	100.00	
Sangareddy	39	49	46	33	20	187	-12.50
%	20.86	26.20	24.60	17.65	10.70	100.00	
R C Puram	34	50	42	44	21	191	-9.19
%	17.80	26.18	21.99	23.04	10.99	100.00	
Nizamabad	17	20	32	20	46	135	22.03
%	12.59	14.81	23.70	14.81	34.07	100.00	
Warangal	43	64	50	57	43	257	0.00
%	16.73	24.90	19.46	22.18	16.73	100.00	
Adilabad	37	29	39	38	50	193	6.21
%	19.17	15.03	20.21	19.69	25.91	100.00	
Karimnagar	45	60	60	78	95	338	16.12
%	13.31	17.75	17.75	23.08	28.11	100.00	
Guntur	66	66	70	55	64	321	-0.61
%	20.56	20.56	21.81	17.13	19.94	100.00	
Rajahmundry	35	39	40	26	21	161	-9.71
%	21.74	24.22	24.84	16.15	13.04	100.00	
Vijayawada	43	29	35	46	45	198	0.91
%	21.72	14.65	17.68	23.23	22.73	100.00	
Vizag	41	34	35	29	32	171	-4.84
%	23.98	19.88	20.47	16.96	18.71	100.00	
Srikakulam	22	28	38	22	14	124	-8.64
%	17.74	22.58	30.65	17.74	11.29	100.00	
Eluru	46	63	82	46	27	264	-10.11
%	17.42	23.86	31.06	17.42	10.23	100.00	
Vizianagaram	19	30	21	27	25	122	5.64
%	15.57	24.59	17.21	22.13	20.49	100.00	
Ananthapur	88	59	85	38	36	306	-16.37
%	28.76	19.28	27.78	12.42	11.76	100.00	
Kurnool	77	79	52	46	45	299	-10.19
%	25.75	26.42	17.39	15.38	15.05	100.00	
Nellore	70	59	82	59	58	328	-3.69
%	21.34	17.99	25.00	17.99	17.68	100.00	
Tirupathi	55	61	64	59	51	290	-1.50
%	18.97	21.03	22.07	20.34	17.59	100.00	
Cuddapah	110	91	123	133	107	564	-0.55
%	19.50	16.13	21.81	23.58	18.97	100.00	
Ongole	65	47	91	60	47	310	-6.28
%	20.97	15.16	29.35	19.35	15.16	100.00	
Total	1412	1310	1434	1158	1040	6354	-5.93

Source: Annual Reports of APSFC, * Note: Indicates Central Backward Districts.



Table – 2
Branch/District-wise Gross Sanctions (Amount)

(Rs. in Crores)							
Branch Name	2010-11	2011-12	2012-13	2013-14	2014-15	Total	CAGR
Hyderabad	120.11	81.32	113.28	119.87	32.54	467.12	-22.99
%	25.71	17.41	24.25	25.66	6.97	100.00	
Khammam	15.68	17.85	20.5	31.43	12.86	98.32	-3.89
%	15.95	18.16	20.85	31.97	13.08	100.00	
Nalgonda	82.03	100.22	88.3	84.91	14.21	369.67	-29.58
%	22.19	27.11	23.89	22.97	3.84	100.00	
Mahabubnagar	80	71.43	72.81	87.23	33.57	345.04	-15.94
%	23.19	20.70	21.10	25.28	9.73	100.00	
Rangareddy (West)	143.23	97.82	115.15	131.47	30.94	518.61	-26.40
%	27.62	18.86	22.20	25.35	5.97	100.00	
Rangareddy (East)	109.53	89.03	78.1	62.62	32.44	371.72	-21.60
%	29.47	23.95	21.01	16.85	8.73	100.00	
Sangareddy	119.01	88.9	69.73	52.6	11.28	341.52	-37.58
%	34.85	26.03	20.42	15.40	3.30	100.00	
R C Puram	64.4	80.22	82.4	78.57	18.25	323.84	-22.29
%	19.89	24.77	25.44	24.26	5.64	100.00	
Nizamabad	7.54	28.23	12.17	6.57	21.41	75.92	23.21
%	9.93	37.18	16.03	8.65	28.20	100.00	
Warangal	27.39	33.61	27.77	34.85	21.36	144.98	-4.85
%	18.89	23.18	19.15	24.04	14.73	100.00	
Adilabad	10.38	11.27	20.07	17.4	16.16	75.28	9.26
%	13.79	14.97	26.66	23.11	21.47	100.00	
Karimnagar	29.5	45.69	34.3	34.67	27.6	171.76	-1.32
%	17.18	26.60	19.97	20.19	16.07	100.00	
Guntur	66.64	80.28	65.19	45.29	42.03	299.43	-8.81
%	22.26	26.81	21.77	15.13	14.04	100.00	
Rajahmundry	61.57	48.91	58.61	60.81	36	265.9	-10.18
%	23.16	18.39	22.04	22.87	13.54	100.00	
Vijayawada	70.4	60.4	74.2	60.29	50	315.29	-6.61
%	22.33	19.16	23.53	19.12	15.86	100.00	
Vizag	33.72	40.95	66.43	52.78	59.5	253.38	12.03
%	13.31	16.16	26.22	20.83	23.48	100.00	
Srikakulam	10.5	14.08	15.4	15.34	11.68	67	2.15
%	15.67	21.01	22.99	22.90	17.43	100.00	
Eluru	58.94	42.02	55.01	29.85	21.55	207.37	-18.23
%	28.42	20.26	26.53	14.39	10.39	100.00	
Vizianagaram	17.33	9.18	13.28	19.75	6.83	66.37	-16.99
%	26.11	13.83	20.01	29.76	10.29	100.00	
Ananthapur	59.6	68.58	56.83	32.43	20.44	237.88	-19.27
%	25.05	28.83	23.89	13.63	8.59	100.00	
Kurnool	45.22	69.63	56.2	23.4	26.99	221.44	-9.81
%	20.42	31.44	25.38	10.57	12.19	100.00	
Nellore	37.7	33.93	45.5	38.61	26.37	182.11	-6.90
%	20.70	18.63	24.98	21.20	14.48	100.00	
Tirupathi	56.81	74.24	97.2	96.72	43.12	368.09	-5.37
%	15.43	20.17	26.41	26.28	11.71	100.00	
Cuddapah	29.05	34.64	39.42	43.5	35.15	181.76	3.89
%	15.98	19.06	21.69	23.93	19.34	100.00	
Ongole	30.05	46.38	52.28	54.39	42.22	225.32	7.04
%	13.34	20.58	23.20	24.14	18.74	100.00	
Total	1386.33	1368.81	1430.13	1315.35	694.5	6195.12	-12.91



Table-2 Reveals that the analysis of summary of sanctioned amount branch-wise and district-wise gross sanctions in total applications during the study period presented in the above table reveals that gross sanctions made during the period has been showing a fluctuating trend with an average number of gross sanctions in Hyderabad district. The lowest CAGR being in sangareddy district with a percentage of -37.58% and highest being in Nizamabad district with a CAGR of 23.21%. Further it is also observed that in five years from 2010-11 to 2014-15; the gross sanctions have decreased branch-wise and district-wise leading to a negative CAGR. It is also observed that in the year 2012-13 the loan amount sanctioned touched a highest of Rs. 1430.11 crores and the lowest being in 2014-15 of Rs.694.5. Based on the above it is observed that the APSFC performance in terms of disbursement of loans is not much attractive even in the past 2 decades as the trend has always been a declining trend. The scenario is slack in districts like Hyderabad and Rangareddy where the loan seekers were observed not showing much interest in this corporation for their financial requirement as the commercial banks are also working on the same directions and performing the same job as it was done by APSFC. It is suggested that the APSFC should design attractive schemes to draw the prospective entrepreneurs.

Table-3 reveals that the number of disbursements made during the period has been showing a fluctuating trend with total number of 5463 units that availed loans in Mahabubnagar district (west) declining CAGR of -29.09% and highest being in Nizanabad district with a CAGR of 20,11%. Further it is also observed that in ten years the gross sanction disbursements has decreased branch-wise and district-wise leading to a negative CAGR. It is also observed that in the year 2010-11, the number of units which availed loans touched a highest of 1226 units and lowest being in 2014-15 to 963 units in the last ten years.

Table-4 Presented the analysis of summary of disbursed amount branch-wise and district-wise disbursements in total applications during the study period reveals that the disbursements made during the period shows a fluctuating trend with highest number of units covered in Rangareddy (West) district of Rs.345.51 crores with a percentage of -2.25%. Further, it is also observed that during ten years the disbursements is reduced branch-wise and district-wise leading to a negative CAGR.



Table – 3
Branch/District-wise Disbursements (Units)

Branch Name	2010-11	2011-12	2012-13	2013-14	2014-15	Total	CAGR
Hyderabad	79	59	45	35	33	251	-16.02
%	31.47	23.51	17.93	13.94	13.15	100.00	
Khammam	26	40	47	42	43	198	10.59
%	13.13	20.20	23.74	21.21	21.72	100.00	
Nalgonda	37	58	57	37	37	226	0.00
%	16.37	25.66	25.22	16.37	16.37	100.00	
Mahabubnagar	106	61	41	30	19	257	-29.09
%	41.25	23.74	15.95	11.67	7.39	100.00	
Rangareddy (West)	53	42	56	28	23	202	-15.38
%	26.24	20.79	27.72	13.86	11.39	100.00	
Rangareddy (East)	58	42	49	50	38	237	-8.11
%	24.47	17.72	20.68	21.10	16.03	100.00	
Sangareddy	29	37	35	29	23	153	-4.53
%	18.95	24.18	22.88	18.95	15.03	100.00	
R C Puram	28	43	36	34	28	169	0.00
%	16.57	25.44	21.30	20.12	16.57	100.00	
Nizamabad	16	16	16	17	40	105	20.11
%	15.24	15.24	15.24	16.19	38.10	100.00	
Warangal	36	48	48	51	40	223	2.13
%	16.14	21.52	21.52	22.87	17.94	100.00	
Adilabad	24	32	32	30	34	152	7.21
%	15.79	21.05	21.05	19.74	22.37	100.00	
Karimnagar	43	57	46	59	71	276	10.55
%	15.58	20.65	16.67	21.38	25.72	100.00	
Guntur	60	55	51	53	63	282	0.98
%	21.28	19.50	18.09	18.79	22.34	100.00	
Rajahmundry	33	33	35	27	16	144	-13.48
%	22.92	22.92	24.31	18.75	11.11	100.00	
Vijayawada	42	28	31	38	36	175	-3.04
%	24.00	16.00	17.71	21.71	20.57	100.00	
Vizag	41	37	24	28	25	155	-9.42
%	26.45	23.87	15.48	18.06	16.13	100.00	
Srikakulam	23	24	28	26	15	116	-8.19
%	19.83	20.69	24.14	22.41	12.93	100.00	
Eluru	40	55	59	50	31	235	-4.97
%	17.02	23.40	25.11	21.28	13.19	100.00	
Vizianagaram	19	29	21	23	17	109	-2.20
%	17.43	26.61	19.27	21.10	15.60	100.00	
Ananthapur	79	64	63	49	33	288	-16.02
%	27.43	22.22	21.88	17.01	11.46	100.00	
Kurnool	73	77	51	43	41	285	-10.90
%	25.61	27.02	17.89	15.09	14.39	100.00	
Nellore	69	60	70	59	66	324	-0.89
%	21.30	18.52	21.60	18.21	20.37	100.00	
Tirupathi	40	48	62	53	43	246	1.46
%	16.26	19.51	25.20	21.54	17.48	100.00	
Cuddapah	119	83	111	126	107	546	-2.10
%	21.79	15.20	20.33	23.08	19.60	100.00	
Ongole	53	55	67	73	41	289	-5.00
%	18.34	19.03	23.18	25.26	14.19	100.00	
Total	1226	1183	1181	1090	963	5643	-4.71

Source: Annual Reports of APSFC., Note: * Indicates Central Backward Districts.



Table – 4
Branch/District-wise Disbursements (Amount)

(Rs. in Crores)

Branch Name	2010-11	2011-12	2012-13	2013-14	2014-15	Total	CAGR
Hyderabad	66.35	56.5	56.91	60.11	36.72	276.59	-11.16
%	23.99	20.43	20.58	21.73	13.28	100.00	
Khammam	10.49	14.12	14.79	15.6	12.49	67.49	3.55
%	15.54	20.92	21.91	23.11	18.51	100.00	
Nalgonda	55.98	71.25	62.41	46.58	33.34	269.56	-9.85
%	20.77	26.43	23.15	17.28	12.37	100.00	
Mahabubnagar	60.63	47.62	36.79	61.98	32.61	239.63	-11.67
%	25.30	19.87	15.35	25.86	13.61	100.00	
Rangareddy (West)	72.67	64.99	73.23	69.78	64.84	345.51	-2.25
%	21.03	18.81	21.19	20.20	18.77	100.00	
Rangareddy (East)	70	62.97	62.73	40.01	39.66	275.37	-10.74
%	25.42	22.87	22.78	14.53	14.40	100.00	
Sangareddy	47.27	53.84	35.2	34.68	19.7	190.69	-16.06
%	24.79	28.23	18.46	18.19	10.33	100.00	
R C Puram	32.5	44.31	60.81	50.4	33.32	221.34	0.50
%	14.68	20.02	27.47	22.77	15.05	100.00	
Nizamabad	5.49	5.45	9.64	4.69	13.98	39.25	20.56
%	13.99	13.89	24.56	11.95	35.62	100.00	
Warangal	17.57	23.58	22.98	22.69	20.94	107.76	3.57
%	16.30	21.88	21.33	21.06	19.43	100.00	
Adilabad	8.28	8.68	11.71	14.14	11.16	53.97	6.15
%	15.34	16.08	21.70	26.20	20.68	100.00	
Karimnagar	20.15	23.7	18.78	25.58	22.01	110.22	1.78
%	18.28	21.50	17.04	23.21	19.97	100.00	
Guntur	45.88	51.76	45.48	46.97	42.7	232.79	-1.43
%	19.71	22.23	19.54	20.18	18.34	100.00	
Rajahmundry	56.13	38.24	26.1	30.78	30.73	181.98	-11.35
%	30.84	21.01	14.34	16.91	16.89	100.00	
Vijayawada	41.38	48.98	50.04	49.61	30.18	220.19	-6.12
%	18.79	22.24	22.73	22.53	13.71	100.00	
Vizag	50	37.2	38.1	38.24	13.89	177.43	-22.60
%	28.18	20.97	21.47	21.55	7.83	100.00	
Srikakulam	10.79	9.69	11.93	13.14	7.58	53.13	-6.82
%	20.31	18.24	22.45	24.73	14.27	100.00	
Eluru	34.04	43.31	38.64	38.1	20.94	175.03	-9.26
%	19.45	24.74	22.08	21.77	11.96	100.00	
Vizianagaram	8.91	13.38	9.5	11.82	4.93	48.54	-11.16
%	18.36	27.56	19.57	24.35	10.16	100.00	
Ananthapur	38.88	54.01	44.97	31.64	16.18	185.68	-16.08
%	20.94	29.09	24.22	17.04	8.71	100.00	
Kurnool	38.01	30.68	59.4	17.79	18.85	164.73	-13.09
%	23.07	18.62	36.06	10.80	11.44	100.00	
Nellore	29.6	32.81	33.37	29.33	23.79	148.9	-4.28
%	19.88	22.03	22.41	19.70	15.98	100.00	
Tirupathi	34	44.11	57.97	51.32	60.71	248.11	12.29
%	13.70	17.78	23.36	20.68	24.47	100.00	
Cuddapah	26.95	21.7	30.29	37.75	35.87	152.56	5.89
%	17.67	14.22	19.85	24.74	23.51	100.00	
Ongole	22.45	33.98	39.61	40.02	25.99	162.05	2.97
%	13.85	20.97	24.44	24.70	16.04	100.00	
Total	904.4	936.86	951.38	882.75	673.11	4348.5	-5.74

Source: Annual Reports of APSFC., Note: * Indicates Central Backward Districts.



It is also observed that in the year 2012-13 the loan amount disbursed touched a highest of Rs.951.38 crores, and it was lowest in 2005-06 of Rs.673.11 crores in the last five years. With this it is concluded that the APSFC performance in terms of disbursement of loans has been gradually declining mainly in developed districts like Rangareddy and Hyderabad. Thus, dependence on APSFC is found gradually declining, therefore, it is suggested that the APSFC should come out with more liberal schemes to attract the prospective entrepreneurs.

Branch / District-wise Recoveries of the APSFC: The purpose of this analysis is to examine the recovery of principal and interest in relation to recoveries achieved by the APSFC during the study period. Table -9 presents the amount recovered by the APSFC from its entrepreneurs over a decade. The amount of recoveries made by the APSFC gradually increased every year. The annual reports published by APSFC have been thoroughly verified and brought into a table form by mainly focusing on the aspect of **Branch/District-wise Recoveries of the APSFC during 2005-06 to 2014-15**, is shown in table -5.

The table -5 reveals that the branch/district wise classification of recovery status of loans by the APSFC in the past five years. There are nearly 25 branch/districts that are covered to analyze the recovery situation of the APSFC during the last five years. Hyderabad, Rangareddy West and Rangareddy East top the recovery list of the APSFC. It is observed that average Rs.99.11 crores which is sanctioned loan is recovered from Hyderabad, Rs. 85.56 crores which is sanctioned amount from Rangareddy West and Rs.74.38 crores which is loan sanctioned in Rangareddy East. Nizamabad and Adilabad branch/district stands last in the recovery list of APSFC. Nizamabad branch is observed to have a recovery amount of Rs.9.02 crores which is loan sanctioned and Adilabad is Rs.10.87 crores which is loan sanctioned. The table reveals that not a single branch/district show more than 25% of the loan recovery in the last five years. This rate of recovery could have hampered the cash flows of the APSFC in the last decade.



Table – 5
 Branch/District-wise Recoveries

(Rs. in Crores)

Years		Hyderabad		Khammam		Nalgonda		Mahabubnagar		Rangareddy (West)		Rangareddy (East)		Sangareddy		Ramachandra puram	
		Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
2010-11	Pri. Amt.	68.22	21.52	15.8	22.65	34.21	17.23	32.31	19.27	64.58	22.23	41.39	17.10	12.63	10.57	23.48	14.85
	Interest	28.2	19.73	7.11	20.11	17.47	14.76	19.33	16.88	25.58	18.63	22.97	17.69	8.54	11.38	14.1	15.49
	Total	96.41	20.96	22.92	21.80	51.68	16.31	51.65	18.30	90.14	21.07	64.35	17.30	21.18	10.89	37.58	15.08
2011-12	Pri. Amt.	64.11	20.22	14.87	21.32	41.17	20.73	31.79	18.96	64.79	22.30	48.82	20.17	18.97	15.88	28.8	18.22
	Interest	30.39	21.27	7.1	20.08	20.3	17.15	21.7	18.95	25.19	18.35	25.62	19.73	13.24	17.64	15.72	17.27
	Total	94.5	20.55	21.97	20.90	61.47	19.39	53.5	18.96	89.97	21.03	74.45	20.02	32.2	16.55	44.52	17.87
2012-13	Pri. Amt.	57.65	18.18	14.1	20.21	36.23	18.25	31.35	18.70	42.98	14.79	57.51	23.76	22.38	18.73	30.28	19.15
	Interest	27.48	19.23	7.32	20.71	25.24	21.32	22.24	19.42	24.6	17.92	27	20.80	16.71	22.26	17.92	19.69
	Total	85.12	18.51	21.42	20.37	61.48	19.40	53.6	18.99	67.57	15.79	84.52	22.73	39.09	20.09	48.2	19.35
2013-14	Pri. Amt.	58.13	18.33	12.44	17.83	42.74	21.52	38.29	22.84	46.95	16.16	47.25	19.52	26.4	22.10	34.52	21.83
	Interest	28.1	19.66	6	16.97	26.38	22.28	25.11	21.92	28.99	21.11	27.47	21.16	19.93	26.55	20.73	22.78
	Total	86.23	18.75	18.44	17.54	69.11	21.80	63.4	22.47	75.93	17.75	74.72	20.09	46.32	23.81	55.25	22.18
2014-15	Pri. Amt.	68.95	21.75	12.55	17.99	44.21	22.27	33.9	20.22	71.22	24.51	47.07	19.45	39.1	32.73	41.03	25.95
	Interest	28.74	20.11	7.82	22.12	28.99	24.49	26.16	22.84	32.95	24.00	26.77	20.62	16.64	22.17	22.55	24.77
	Total	97.69	21.24	20.38	19.39	73.21	23.10	60.06	21.28	104.2	24.36	73.85	19.86	55.75	28.66	63.59	25.52
Total	Pri. Amt.	317.06	100.0	69.76	100.0	198.56	100.0	167.64	100.0	290.52	100.0	242.04	100.0	119.48	100.0	158.11	100.0
	Interest	142.91	100.0	35.35	100.0	118.38	100.0	114.54	100.0	137.31	100.0	129.83	100.0	75.06	100.0	91.02	100.0
	Total	459.95	100.0	105.13	100.0	316.95	100.0	282.21	100.0	427.81	100.0	371.89	100.0	194.54	100.0	249.14	100.0
Avg.	Pri Amt.	63.41		13.95		39.71		33.53		58.10		48.41		23.90		31.62	
	Interest.	28.58		7.07		23.68		22.91		27.46		25.97		15.01		18.20	
	Total	91.99		21.03		63.39		56.44		85.56		74.38		38.91		49.83	
CAGR		0.26		-2.32		7.21		3.06		2.94		2.79		21.36		11.09	

Cont...



Years		Nizamabad		Warangal		Adilabad		Karimnagar		Guntur		Rajahmundry		Vijayawada		Vizag		Srikulam	
		Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
2010-11	P Amt.	9.38	29.59	10.6	16.23	5.99	16.70	12.6	18.34	20.28	13.39	33.68	24.30	33	18.41	40.67	24.30	9.39	17.46
	Int.	2.74	20.49	5.79	13.68	2.57	13.90	5.75	13.39	8.93	11.72	11.89	16.80	15.47	16.15	15.34	18.23	4.88	20.63
	Total	12.11	26.86	16.38	15.22	8.55	15.73	18.35	16.44	29.2	12.83	45.55	21.76	48.46	17.62	56.02	22.27	14.25	18.50
2011-12	P Amt.	6.44	20.32	11.9	18.22	6	16.73	10.54	15.34	24.32	16.06	36	25.98	36.62	20.43	33.22	19.85	9.14	17.00
	Int.	2.73	20.42	6.31	14.91	2.95	15.95	7.02	16.35	12.31	16.15	14.71	20.79	17.4	18.16	16.32	19.39	5.17	21.86
	Total	9.19	20.39	18.21	16.92	8.94	16.45	17.57	15.74	36.64	16.09	50.7	24.22	54.03	19.64	49.54	19.69	14.3	18.57
2012-13	P Amt.	5.22	16.47	11.67	17.86	5.1	14.22	11	16.01	28.32	18.70	20.61	14.87	35.05	19.56	36.43	21.76	10.4	19.34
	Int.	3.1	23.19	8.92	21.08	3.28	17.74	9	20.96	15.03	19.72	14.73	20.82	18.02	18.81	16.33	19.40	5.27	22.28
	Total	8.31	18.43	20.6	19.14	8.39	15.43	20	17.91	43.35	19.04	35.35	16.89	53.08	19.30	52.78	20.98	15.68	20.36
2013-14	P Amt.	4.62	14.57	12.34	18.89	7.74	21.58	14.27	20.77	29.41	19.42	23.85	17.21	37.22	20.77	30.5	18.22	12.18	22.65
	Int.	0.87	6.51	10.11	23.90	3.73	20.17	8.69	20.24	19.71	25.86	14.77	20.87	19.34	20.19	17.6	20.91	2.71	11.46
	Total	5.5	12.20	22.45	20.86	11.49	21.14	22.94	20.55	49.12	21.58	38.61	18.45	56.57	20.57	48.11	19.12	14.9	19.35
2014-15	P Amt.	6.04	19.05	18.82	28.81	11.03	30.76	20.31	29.55	49.11	32.43	24.44	17.64	37.34	20.83	26.57	15.87	12.66	23.54
	Int.	3.93	29.39	11.18	26.42	5.96	32.23	12.47	29.05	20.24	26.55	14.66	20.72	25.56	26.68	18.57	22.07	5.62	23.76
	Total	9.97	22.12	30	27.87	16.99	31.25	32.78	29.36	69.35	30.46	39.11	18.68	62.9	22.87	45.14	17.94	17.89	23.23
Total	P Amt.	31.70	100.0	65.33	100.0	35.86	100.0	68.72	100.0	151.44	100.0	138.58	100.0	179.23	10000	167.39	10000	53.77	100.0
	Int.	13.37	100.0	42.31	100.0	18.49	100.0	42.93	100.0	76.22	100.0	70.76	100.0	95.79	100.0	84.16	100.0	23.65	100.0
	Total	45.08	100.0	107.64	100.0	54.36	100.0	111.64	100.0	227.66	100.0	209.32	100.0	275.04	100.0	251.59	100.0	77.02	100.0
Avg.	P Amt.	6.34		13.07		7.17		13.74		30.29		27.72		35.85		33.48		10.75	
	Int.	2.67		8.46		3.70		8.59		15.24		14.15		19.16		16.83		4.73	
	Total	9.02		21.53		10.87		22.33		45.53		41.86		55.01		50.32		15.40	
CAGR		-3.81		12.87		14.72		12.30		18.89		-3.00		5.35		-4.23		4.65	

Cont...



Years		Eluru		Vizianagaram		Ananthapur		Kurnool		Nellore		Tirupathi		Cuddapah		Ongole		Total
		Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.
2010-11	Pri. Amt.	19.12	15.84	12.68	21.51	20.08	17.48	15.1	14.14	15.82	15.99	24.28	16.80	25.35	21.10	13.87	14.60	614.51
	Interest	10.22	13.61	5.51	20.47	10.49	12.72	10.28	14.04	6.73	11.62	12.35	13.83	9.81	16.65	5.82	10.16	287.87
	Total	29.35	14.99	18.2	21.19	30.57	15.49	25.38	14.10	22.57	14.39	36.63	15.67	35.17	19.64	19.7	12.94	902.35
2011-12	Pri. Amt.	17.8	14.75	11.71	19.87	18.69	16.27	19.61	18.36	17.4	17.59	25.27	17.49	22.9	19.06	15.27	16.07	636.15
	Interest	12.07	16.07	5.07	18.83	13.4	16.25	13.22	18.06	9.11	15.73	14.52	16.26	10.92	18.53	7.8	13.62	330.29
	Total	29.87	15.25	16.78	19.54	32.08	16.26	32.84	18.24	26.52	16.91	39.79	17.02	33.81	18.88	23.05	15.14	966.44
2012-13	Pri. Amt.	19.77	16.38	10.63	18.04	19.09	16.62	24.37	22.82	21.11	21.34	28.23	19.54	21.4	17.81	18.4	19.36	619.28
	Interest	16	21.30	5.42	20.13	17.32	21.01	18.82	25.71	11.45	19.78	17.42	19.51	10.03	17.02	10.95	19.12	369.6
	Total	35.77	18.27	16.05	18.69	36.41	18.45	43.19	23.99	32.57	20.77	45.65	19.52	31.43	17.55	29.34	19.27	988.95
2013-14	Pri. Amt.	29.14	24.15	14.85	25.20	24.02	20.91	28.1	26.31	20.39	20.61	31.3	21.66	23.97	19.95	17.49	18.41	668.11
	Interest	18.63	24.80	5.15	19.13	21.09	25.58	19.08	26.07	14.38	24.84	20.34	22.77	13.82	23.45	15.54	27.13	408.27
	Total	47.79	24.40	20.01	23.30	45.11	22.86	47.17	26.20	34.75	22.16	51.64	22.09	37.8	21.10	33.02	21.68	1076.38
2014-15	Pri. Amt.	34.85	28.88	9.07	15.39	32.99	28.72	19.62	18.37	24.2	24.46	35.42	24.51	26.55	22.09	29.99	31.56	777.04
	Interest	18.19	24.22	5.77	21.43	20.14	24.43	11.8	16.12	16.23	28.03	24.68	27.63	14.35	24.35	17.17	29.98	437.14
	Total	53.05	27.09	14.84	17.28	53.13	26.93	31.43	17.46	40.43	25.78	60.11	25.71	40.9	22.84	47.17	30.98	1213.92
Total	Pri. Amt.	120.68	100.0	58.94	100.0	114.87	100.0	106.80	100.0	98.92	100.0	144.50	100.0	120.17	100.0	95.02	100.0	3315.09
	Interest	75.11	100.0	26.92	100.0	82.44	100.0	73.20	100.0	57.90	100.0	89.31	100.0	58.93	100.0	57.28	100.0	1833.17
	Total	195.83	100.0	85.88	100.0	197.30	100.0	180.01	100.0	156.84	100.0	233.82	100.0	179.11	100.0	152.28	100.0	5148.04
Avg.	Pri. Amt.	24.14		11.79		22.97		21.36		19.78		28.90		24.03		19.00		663.02
	Interest	15.02		5.38		16.49		14.64		11.58		17.86		11.79		11.46		366.63
	Total	39.17		17.18		39.46		36.00		31.37		46.76		35.82		30.46		1029.61
CAGR		12.57		-4.00		11.69		4.37		12.37		10.41		3.06		19.08		173.70

Source: Annual Reports of APSFC.



Non-Performing Assets:

The Corporation is seriously taking all necessary steps in managing the NPAs and bringing down the level of NPAs to less than 10 percent. As per the tripartite Memorandum of Understanding with SIDBI, the Corporation should contain net NPAs out of fresh sanctions at less than 5 percent. But, the norms for asset classification

have been further tightened in 2010-11 making it difficult to bring down the level of NPAs. In order to meet all challenges, the Corporations Act, RR Act. (Revenue & Recovery) etc., the Corporation is focusing much on collections. It established a "Recovery and Monitoring Department" at the Head for speeding up the recovery of loans from loss category assets.

**Table -6:
APSF C Net NPAs during the year 2005-06 to 2014-15**

(Rs. in Crores)

Years	Net NPAs (%)	Net NPAs (%) Decrease
2010-11	2.87	-
2011-12	3.11	-0.24
2012-13	3.34	-0.23
2013-14	4.83	-1.49
2014-15	5.94	-1.11
Total	20.09	-
Average	4.01	-
CAGR	15.66	-

Source: Annual reports of APSFC.

Table-6 shows the details of net NPAs of the corporation, which were gradually increased. They had been reduced to 2.87 percent in 2010-11, and increasing to 5.94 in 2014-15 year. The overall annual average net NPAs of 4.01 percent. The overall Compound annual average growth rate (CAGR) is -15.66 percent.

Problems of State Financial Corporations

20 APSFCs officials with

designation of field officers working in different bank branches were also interviewed to identify their problems at the grass-root level. The problems are; Unsatisfactory Recovery Performance, Target Oriented Lending, Subsidies, Credit Documents, Role of Vested Interests, The Impact of "Loan Melas" on Banks and Co-operation with Block Level Development Agencies

Factors affecting APSFC loan recovery

The factors affecting the



recovery of loans may be broadly grouped into two the external and the internal. A few important factors responsible for poor recovery of loans and therefore buildup of NPAs in APSFC. The external factors such as natural calamities, political interference, policy changes and legal process are outside the control of APSFC but are critical for creating conducive recovery climate. The internal factors be related to the borrower or the APSFC, are within the zone of influence of APSFC. Proper methods of borrower appraisal and credit management may yield good results if APSFC conduct the job of recovery management well under the changed economic environment of financial reforms.

Conclusion: The Micro, Small and Medium Enterprises (MSMEs) are one of the big stakeholders in India. There are around 26 million MSMEs employing over 60 million people and account for over 45% of the country's industrial production and around 40% of direct exports. Summary of sanctioned units branch wise and district wise gross sanctions in total applications. It is observed that in ten years the gross sanctions got reduced branch wise and district wise leading to a negative CAGR. It is also observed that in the year 2012-13 the loan amount sanctioned touched highest to 1434 units, and it got down to 1040 units in 2014-15, the gross sanctions of amount have decreased branch wise and district wise leading to a negative CAGR. Disbursements amount is reduced branch wise and district wise leading to a negative CAGR. It is also observed that in the year 2012-13 the loan amount disbursed touched a highest of Rs.951.41 crores. With this it is concluded that the

APSFC performance in terms of disbursement of loans has been gradually declining mainly in developed districts like Rangareddy and Hyderabad. Thus, dependence on APSFC is found gradually declining, therefore, it is suggested that the APSFC should come forward with more liberal schemes to attract the prospective entrepreneurs.

Branch/District wise classification of recovery status of loans by the APSFC in the past ten years shows that Nizamabad Nizamabad branch is observed to have a recovery amount of Rs.9.02 crores which is loan sanctioned and Adilabad is Rs.10.87 crores which is loan sanctioned. This shows that not a single branch/ district show more than 25% of the loan recovery in the last five years. This rate of recovery could have hampered the cash flows of the APSFC in the last decade. The total loan recoveries for a period of five years for all the three areas over the last five years amounted to Rs.5148.04 crores and an average of Rs.1029.61 crores was recovered out of disbursed loan over the last three years. Other than covering category A under area 1, APSFC has been successful in covering all the areas in loan recoveries.

Thus, APSFC is found contributing significant services for the promotion and development of SMEs in the state by providing financial support, guidance pertaining to selection of appropriate industrial / business unit, technology industrial expertise, market opportunities, product selection, customer location and selection, identification of close competitors etc. In spite of this incredible assistance to SMEs in the state, the study revealed that enough motivation and required



encouragement is still very much necessary in the rural backward areas for balanced regional distribution of SMEs both in urban and rural areas so as to contribute rural employment. The study also made it clear that term loans sanctioned, disbursed branch-wise, operation-wise, area-wise including recovery level is satisfactory.

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Islam and the Indian society: A discussion

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Abstract: *In this article we will discuss about the impact of Islam on Indian society. Islam in India has had a fascinating, and powerful impact. Indeed, Islam has become woven into the very fabric of Indian civilization and culture. The Islamic message of universal brotherhood, introduction of equality in society, rejection of caste system and untouchability, opposition to idol-worship and the idea of oneness of God threw up a powerful challenge to the upholders of Hinduism. With the gradual march of time, this moulded the Hindu mind and fostered the growth of liberal movements by some saints and reformers. Indian painting underwent a great change coming in contact with Islamic paintings. The greatest impact of Muslim rule over India was felt in the sphere of culture. Hindu religion and society received a terrible blow, the superiority of priests and Pandits ceased, Hindu temples and libraries were destroyed, Hindu religious literature was condemned. And consequently, fresh literature ceased to be written. In other words, political conquest became synonymous with the death of the ancient Hindu culture.*

Key words: *Hindu culture, Muslim thought.*

Introduction

The culture of India refers collectively to the thousands of distinct and unique cultures of all religions and communities present in India. India is a land of diversities. This diversity is also visible in the spheres of religion. The major religions of India are Hinduism (majority religion), Islam (largest minority religion), Sikhism, Christianity, Buddhism, Jainism, Zoroastrianism, Judaism and the Bahá'í Faith. India is a land where people of different religions and cultures live in harmony. This

harmony is seen in the celebration of festivals. The message of love and brotherhood is expressed by all the religions and cultures of India. Whether it's the gathering of the faithful, bowing in prayer in the courtyard of a mosque, or the gathering of lamps that light up houses at Diwali, the good cheer of Christmas or the brotherhood of Baisakhi, the religions of India are celebrations of shared emotion that bring people together. People from the different religions and cultures of India, unite in a common chord of brotherhood and amity in this fascinating and diverse land.



The concept of Islam

One of the prominent religions of India, Islam forms about 12 per cent of India's population. Though India's contact with Islam had begun much earlier, the real push came in the 8th century when the province of Sindh was conquered. Though the Muslims form only 12 per cent of the total population of India but the influence of Islam on Indian society is much stronger. They made an indirect attempt to diffuse Hindu cultural influence in Islamic Society. In course of time, there appeared a spirit of harmony, compromise, toleration and cooperation between the Hindus and the Muslims. This gradually resulted in the fusion of Hindu and Muslim cultures. But the Hindus did not relax their social rigidity, inequity and untouchability.

Historical perspective of Islam

The emergence of Islam in the region took place at the same time as the Turko-Muslim invasion of medieval India (which includes large parts of present day Pakistan and the Republic of India). Those rulers took over the administration of large parts of India. Since its introduction into India, Islam has made significant religious, artistic, philosophical, cultural, social and political contributions to Indian history.

During the twentieth century, the Muslims of South Asia have had a

turbulent history within the region. After the Lahore Resolution of 1946, Muslim League politicians established Pakistan, a Muslim-majority state, following independence from British rule. The Muslim populations of India and Pakistan number roughly the same. Former President of India, APJ Abdul Kalam, declared Islam as have two presidents before him. Numerous politicians, as well as sports and film celebrities within India, also have been Muslim. Isolated incidences of violence, nonetheless, have occurred between the Muslim populations and the Hindu, Sikh and Christian populations.

Islam arrived in South Asia long before Muslim invasions of India, the first influence came during the early seventh century with Arab traders. Arab traders visited the Malabar region, linking them with the ports of South East Asia, even before Islam established in Arabia. With the advent of Islam, Arabs became a prominent cultural force. Arab merchants and traders became the carriers of the new religion and they propagated it wherever they went. In Malabar the Mappilas may have been the first community to convert to Islam. Moslems carried out intensive missionary activities along the coast, a number of natives embracing Islam. Those new converts joined the Mappila community. Thus among the



Mapilas, both the descendants of the Arabs through local women and the converts from among the local people. In the eighth century, Syrian Arabs led by Muhammad bin Qasim conquered the province of Sindh (Pakistan), becoming the easternmost province of the Umayyad Caliphate. In the first half of the tenth century, Mahmud of Ghazni added the Punjab to the Ghaznavid Empire, conducting several raids deep into India. Muhammad of Ghor conducted a more successful campaign at the end of the twelfth century, leading to the creation of the Delhi Sultanate.

Islam and Indian Culture

Hindu Society: Purda System and Marriage:

The Hindu society was largely influenced by Islam. The 'Purda System' became prevalent in Hindu society by following Islamic practices. The Hindu women who were living in seclusion at home now moved outside their houses in the palanquins covered with curtains. In the royal harem of Hindu rulers, Purda system was rigidly enforced. To cite one example, the queen of Prataprudradev went to visit Sri Chaitanya in the Palanuqin covered with curtains.

Further, the age of puberty did not become the criteria for the marriage of a Hindu girl. On the other hand,

child marriage was introduced in Hindu society in imitation with the Muslim practice. The condition and position of Hindu women deteriorated considerably in the Hindu society and they became more and more dependent on man.

Slavery:

An unhealthy feature of social life that crept into Hindu society due to utter influenced of Islam was slavery. It was very common in Muslim society and more obviously it was a well-known practice with the Delhi Sultans and Mughal emperors. Their nobles and emirs also maintained slaves both male and female.

The Hindu leaders and feudal lords adopted this institution of slavery and it exerted great impact on Indian society. Still now in Rajasthan among the royal Rajput families, the custom of offering women slaves in dowry is practiced.

Dress and Food:

Another result of the contact with the Muslims was that the Hindus adopted Muhammadan dress, food and etiquette and fashion. The Hindus wore achakan, salwar, pyjams and lungis. Dinners, gambling, wine-drinking etc. of the Muslim nobles were adopted by their Hindu counterparts. Food like Palau, Kabab, Biryani, Kachhember etc. were



adopted by the Hindus. The Hindu rulers adopted Muslim etiquette of sitting arrangements for various classes by following the practice of the Delhi Court.

Dance and Music:

Indian dance forms and instruments were also influenced by Islam. The Indian Veena and the Irani Tambura merged together to emerge as Sitar. The Hindu Mridanga underwent alternations by Muslims and the result was the Tabla. Different Ragas and classical vocal music underwent subtle changes when those came in contact with Muslim singers. Tarana, Thumri, Ghazzal were popular Islamic contributions to Indian classical music. As a whole Muslim exponents too were highly impressed with the Indian Dhrupad and Damar. Qwali and Ghazzal were imitated Hindus and they produced a form of duet dance.

Religion: Bhakti Movement:

The influence of Islam was more pungent in the domain of religion. It gave a rude shock to Hinduism and shattered the Brahmanical influence from the Hindu society which it was availing since long. Besides this, the impact of Islam on Hinduism produced important consequences. The Islamic message of universal brotherhood, introduction of equality in society, rejection of caste system

and untouchability, opposition to idol-worship and the idea of oneness of God threw up a powerful challenge to the upholders of Hinduism. With the gradual march of time, this moulded the Hindu mind and fostered the growth of liberal movements by some saints and reformers. This gave rise to the "Bhakti Cult" or Single-minded direct devotion and love to "One". It also gave rise to Bhakti Movement and produced saints like Ramanand, Kabir, Nanak, Sri Chaitanya and many more.

This Bhakti cult provided a much coveted relief to the oppressed mass who were debarred from social privileges and they got liberation from the clutches of the priests. This Bhakti cult exerted great influence in South India Sankaracharya, Ramanuja, Basava and many others in South rose to reinterpret Hinduism in terms of Islamic monotheism.

Growth of Popular and Liberal Religion:

A lasting impact of Muslim rule was the division of the entire society into two distinct division – Hindus and Muslims. In due course of time these two sections evolved as two separate nations and the seed of this two-nation theory was germinated during India's struggle for freedom and finally grew into a bitter fruit



dividing India into Hindustan and Pakistan. Secondly, this division made Hindus more orthodox in their outlook and practice than what they were in the past. To preserve their culture from Muslim fold, they followed rigid laws, customs and practices for their fellow groups and lower castes. They favoured concession to the higher classes who were cut off from the main channels of Hindu way of life. The Hindus borrowed some democratic principles of Islam and advocated equality of castes. They now declared that caste was not a bar salvation. That promoted the growth of popular and liberal religion.

Mutual Respect:

Coming to the influence of Islam on Indian society, it can be stated that mutual cooperation and respect grew among the Hindus and Muslims. The healthy spirit of mutual toleration found expression in the growing veneration of the Hindus for Muslim saints and vice-versa. It led to the worship of 'Satyapir' both by the Hindus and Muslims.

The Hindus offered sweets and incense sticks on the tomb of Muslims 'pirs' 'Saints' and 'Saikhs'. To express their sentiments of brotherhood and charity, they fed the Muslim Fakri's and Saikhs, and began to observe Muslim festivals and

fairs. They also become and devotees of the Muslim saints. For example, the tomb of Muinuddin Chisti at Ajmer and the tomb of Nizamuddin Auliya at Delhi became the centres of attraction for the Hindus. Similarly, the Muslims also visited Hindu shrines. Sultan Ziauddin visited Hindu shrine of Amarnath and Saradadevi's temple.

Linguistic Synthesis:

The living together by the Hindus and Muslims not only developed mutual respect and cooperation for each other, rather it also brought a linguistic synthesis. Urdu became the outcome of this. It was a mixture of Persian, Arabic and Turkish words with the concepts and languages of Sanskrit origin. This Urdu became a common language in medieval period. A vast number of literatures was produced in this language. Muslims scholars like Amir Khusru, Malik Muhammad Jayasi. Kutaban and many others wrote on Hindu life, culture and religion in Hindi. The Muslim rule also facilitated the growth of vernacular literature. In North Hindi; in west Marathi and in east, Bengali developed into literary languages. Thus local language and literature grew to a considerable extent by the influence of Islam Dinesh Chandra Sen, thus writes.



"The evolution of Bengali to a literary status was brought about by several influences, of which the Muhammadan conquest was one of the foremost."

Art and Architecture:

The influence of Islam on Hindu art and architecture was quite discernable. The common features of Islamic architecture were its massive structure in the forms of buildings mosques, domes; tall minarets; courtyards, huge walls etc. This Islamic influence of architecture was largely felt on the construction of Hindu temples, palaces and buildings. Also, the Islam borrowed the design of lotus, Kalash, different Indian flowers, the creepers; mango leaves etc. from the Hindu architectural forms. Thus, both the Hindus and Muslims reciprocated in a nobler way by following each other's architectural designs.

Painting:

Indian painting underwent a great change coming in contact with Islamic paintings. The Islamic practice of painting the walls with the figures of ladies blowing trumpet was followed by the Hindus. The Ajanta style was gradually replaced by the pyramidal structure of the Sultanate and Mughal period.

The painting in Hindu shrines on Tanjore, Jaipur, Rajputana, Bengal and other places were followed by the Mughal style. Calligraphy developed during the Mughal period and the Hindus imitated it a lot. Pictorial art in the Islamic model was followed by the Hindus. Themes of Ramayana, Kaliyadalana etc. were followed in the same style. The Hindu houses, streets, bathing gliats and places of worship were painted following the Muslim style.

Crafts:

New arts and crafts were created by the Hindus following the Islamic style. Following the Muslim practice crafts like papermaking enameling, inlay works on stones, metals and Jewells etc. emerged in India. Numerous Karkhanas (factories) like paper, dying tanning, shoemaking, zari work etc. grew up in the country following the Muslim practice. A sustainable economy was affected by the development of crafts which took place in India by following the Muslim practice.

Restoration of Contact with Outside World:

Islam also helped the people of India in restoring its contact with outside world. In the past, India had its contact with outside world. It carried on cultural and commercial contact with the countries like South-East



Asia, Rome, Egypt, Greece, China etc. After the fall of the Gupta empire and that of Harsavardhan, such relation ceased.

However, Islam helped in reviving such contacts. With the Muslim conquest of India, many traders from Bukhara, Samarkand, Balkh, Khurasan, Iran and many other Arab world came to India. They come through land routes and sea. The ports of Ttah, Broach, Surat, Goa, Kathiawar etc. became active for commercial transactions. From these ports Indian ships sailed to Java, Sumatra, Siam, Egypt, China, Zanzibar etc. Thus again India's contact with outside world developed due to the influence of Islam.

Literature:

Literature and history writing in India were greatly influenced by the Turko-Afghans during the rule of the Sultanate. Many books written in Parsi made a great impact on the Hindus. Of these Utbi's 'Kitab-ul-Yamini', Hassan Nizami's 'Taj-ul-Maa' Sir, Qazi Minhaz- us-Siraj's 'Tabakat-i-Nasiri'. Poet Amir Khusru 'Khazain-ul-Futuh' and 'Tughlug-Nama', Ziauddin Barani's 'Tarikh-i-Firoze sahi' and Isami's 'Futu-us-Salatin', were the most outstanding. They gave a big boost to the art of history writing in India. Poet Chand Bardai gave a new dimension of

history writing by producing the Prithviraj Raso. Sarangadhar too became famous for his work Umir Raso.

Conclusion

In several ways Hinduism was influenced by Islam. Indian art, architecture, language, literature and culture as a whole, came under the spell of Islam. As a result, Indian culture as a whole underwent a drastic change. In the long run it became extremely difficult to categories Islamic forms from the Hindu for both had been so inextricably woven into one another, that they could now only be termed as part of Indian culture. Islam influenced the Hindu society in two ways. Firstly, the missionary zeal of Islam which aimed at conversion of the maximum number of Hindus to Islam gave rise to conservatism. The Hindu leaders thought that they could save their religion and culture only by adopting more orthodox outlook. Greater emphasis was laid on rigid religious life as per Smritis.

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