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**ONE DAY INTERDISCIPLINARY NATIONAL SEMINAR**  
ON  
**Sustainable Development in India:  
Strategies & Emerging Trends in Businesses**

**Saturday 16<sup>th</sup> March 2024**

Organized by  
**Department of Commerce & IQAC**

Venue  
**MAHARSHI V.R. SHINDE AUDITORIUM**  
**Shri Shahaji Chhatrapati Mahavidyalaya, Kolhapur**

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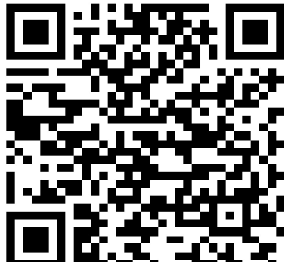


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### MESSAGE

I am very happy to know that, **The Department of Commerce, Shri Shahaji Chhatrapati Mahavidyalaya, Kolhapur** is organising a One-day Interdisciplinary National Seminar on "Sustainable Development: Strategies and Emerging Trends in Businesses." on 16<sup>th</sup> March, 2024.

I am sure that various aspects of Sustainable Development: Strategies and Emerging Trends in Businesses will be presented and discussed during the National Seminar. It is worth and appreciating that all the selected papers will be published in the peer review and refereed journal. I am sure that the deliberations and discussions in the National Seminar will be beneficial to the participants.

I wish the National Seminar a grand success.

15 MAR 2024

**Prof. Dr. D. T. Shirke**  
Vice Chancellor



प्रा. (डॉ.) पी. एस. पाटील

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### MESSAGE

I am very happy to know that, The Department of Commerce, Shri Shahaji Chhatrapati Mahavidyalaya, Kolhapur is organising a One-day Interdisciplinary National Seminar on "Sustainable Development: Strategies and Emerging Trends in Businesses." on 16<sup>th</sup> March, 2024. I am sure that the issues to be presented and discussed during the national seminar will be beneficial to the academic fraternity and the society. I hope that the seminar will provide a meaningful platform for the budding researchers and academicians to present their views and cross-pollinate ideas.

I wish the National Seminar a grand success.

14 MAR 2024

**Prof. Dr. P. S. Patil**  
**Pro-Vice Chancellor**

## Message....



It gives me immense pleasure to extend my warm regards and heartfelt wishes for the National Seminar by the IQAC and Department of Commerce at Shri Shahaji Chhatrapati Mahavidyalaya, an esteemed institution under the aegis of our revered Shri Shahu Chhatrapati Shikshan Sanstha, Kolhapur. I firmly believe that this National Seminar will mark a significant milestone in the academic history of our institution, which has been a beacon of education for over a century. It is events such as these that define the character of an institution and underscore its commitment to intellectual growth and academic excellence. In closing, I look forward to witnessing the remarkable outcomes that will undoubtedly emerge from this esteemed gathering of intellects. May the National Seminar be a resounding success and a testament to our collective pursuit of knowledge and innovation.

With Best Regards,

**Shri. Mansing Vijayrao Bondre**  
Chairman

**Shri Shahu Chhatrapati Shikshan Sanstha, Kolhapur**

### From Principal's Desk.....



We are delighted to share that our institution has received an 'A Grade' accreditation from the National Assessment and Accreditation Council (NAAC). This achievement is a testament to our commitment to providing outstanding education and fostering a vibrant learning environment. Hence, we are pleased to tell you about significant event hosted by The Department of Commerce and IQAC. The Department organizes a One-day Interdisciplinary National Seminar on **"Sustainable Development in India: Strategies and Emerging Trends in Bussiness"** at Shri Shahu Chhatrapati Shikshan Sanstha's Shri Shahaji Chhatrapati Mahavidyalaya, Kolhapur. This noteworthy occasion underscores the valuable contributions and dedication of the faculty members, as well as the steadfast support from the college administration.

The focus of this seminar is the increasing importance of sustainable development for both the government and business in India. There is a growing recognition of the need for sustainable development strategies in the business sector, including the adoption of green and sustainable technology. Despite challenges such as initial investment costs and the need for supportive government policies, the emerging trends suggest a growing momentum towards sustainability, with businesses recognizing the long-term benefits of environmentally friendly and socially responsible practices. Congratulations to all for organizing such a unique national seminar. We hope to get your positive note on this occasion.

This publication has been produced as a result of the scholarly research papers that were presented. The significant impact and widespread influence of the special issue are evident from the considerable number of research papers received. We have received outstanding feedback from the participants, as well as more than 100 registrations. The high caliber of the speakers scheduled to present at the seminar ensures the exchange of valuable knowledge and expertise.

I would like to extend my gratitude to the institution that is committed to upholding the motto Knowledge is the supreme power under the visionary leadership of Honorable Secretary Sangeeta Bondre (Vahini) and Honorable Chairman Mansing Bondre (Dada) of Shri Shahu Chhatrapati Shikshan Sanstha. This institution has consistently promoted the noble ideals of Rajarshi Shahu Maharaj, fostering a culture of cooperation and holistic education.

I also appreciate and congratulate Mr. S. H. Kamble, Coordinator of the seminar, Dr. M. A. Shinde, assistant coordinator, Dr. R. D. Mandanikar IQAC Coordinator and team of Commerce Department for their joint efforts. The cooperative efforts of the institution's administration, along with the collective commitment of the faculty and staff, as well as the research scholars, participants, and resource persons, have greatly elevated the level of academic rigor and dissemination of knowledge.s

Dr. R. K. Shenediwan  
Principal,

Shri Shahaji Chhatrapati Mahavidyalaya, Kolhapur



EDITORIAL...



We are pleased to announce our enthusiasm in sharing the information that Shri Shahu Chhatrapati Shikshan Sanstha's Shri Shahaji Chhatrapati Mahavidyalaya, Kolhapur Department of Commerce and IQAC jointly organizes a One day Interdisciplinary National Seminar on the topic "Sustainable Development in India: Strategies and Emerging Trends in Business". This prestigious event is scheduled to take place on 16th March, 2024 and it is our esteemed honor to be the driving force behind this initiative.

The decision to organize this seminar stems from our commitment to academic excellence and our pride in hosting such a distinguished event at our A graded Institution. Following our successful accreditation by the NAAC last year, under the able leadership of Principal Dr. R.K. Shanediwan, we have felt a moral obligation to raise the standard of academic events within our institution. It is indeed a proud moment for us to take on this responsibility and further contribute to the intellectual growth of our academic community.

The theme of this seminar has been carefully chosen to serve the purpose of delving into unexplored avenues of interdisciplinary studies. An interdisciplinary approach is essential in today's world, where complex issues demand holistic solutions. Through this seminar, we aim to provide a platform for scholars and researchers to exchange ideas, cultivate new perspectives, and foster collaborative relationships. The theme encapsulates the essence of innovation, critical thinking, and the spirit of inquiry, all of which are crucial in shaping the future of academia.

In light of the groundbreaking research presented at the seminar, we are proud to announce that all participants' research papers are featured in a special issue of our esteemed journal. We extend our heartfelt congratulations to all the research scholars for their exceptional contributions. The journal, with its high impact factor, will serve as a testament to the quality of research presented at the seminar.

We would be remiss if we did not express our profound gratitude to the Secretary Sangeeta Bondre (Vahini) and Honorable Chairman Mansing Bondre (Dada) of Shri Shahu Chhatrapati Shikshan Sanstha have continuously promoted the esteemed ideals of Rajarshi Shahu Maharaj, cultivating an environment of collaboration and comprehensive education. We would also like to acknowledge and thank our Principal Dr. R.K. Shanediwan for his unwavering support and encouragement in expediting the publication of this special issue within a short span of time.

A special mention and heartfelt appreciation go to the entire team of the Department of Commerce and IQAC Cell for their tireless efforts in ensuring the success of this seminar. I'm also thankful to Dr. M.A. Shinde, Assistant Coordinator of the seminar and IQAC Coordinator Dr. R. D. Mandanikar. We extend our gratitude to the Vice-Chancellor for his well-wishes and support, as well as to the dedicated teaching and administrative staff of the college. We also acknowledge the invaluable contributions of the resource persons who enriched the seminar with their expertise and insights. Last but not least, we extend our deepest gratitude to our Principal for his unwavering support and encouragement, which has been instrumental in bringing this seminar to fruition.

In conclusion, we are grateful for your steadfast support and dedication to the success of this seminar. Let us unite to commemorate the past, contemplate the present, and imagine a future characterized by ongoing academic advancement and scholarly endeavors.

Warm regards,

Mr. S. H. Kamble  
(Head, Dept. of Commerce)

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01

## Service Quality and Customer Satisfaction among public road transport passengers: Study on Literature Review

**Dr. Vinayak Shivaji Salokhe**  
Administrative Officer CSIBER, Kolhapur

**Mrs. Priyanka Vinayak Salokhe**  
Assistant Professor  
Smt. Meenalben Mehta College, Panchgani

\*\*\*\*\*

### Abstract :

Future economic growth of a developing country like India depends on the efficiency of its transportation system. Meeting the needs of individuals or groups with an interest in the organization is part of providing public services, as defined by the organization's laws and regulations. Passenger perception and satisfaction are interconnected. The appraisal a user makes of a service after utilizing it in light of his expectations and prior experiences is known as the user's perception. People choose, organize, and analyse data to form an accurate picture of the outside world. Tactics for raising the level of service in public transportation as well as strategies for boosting customer perception and satisfaction. The guiding concept focuses a strong emphasis on the SERVQUAL theory, associated research on customer satisfaction and service quality, service quality, customer expectations, and customer satisfaction. A descriptive methodology was used in the study, which also reviewed some of the studies on customer perception and satisfaction as well as methods for raising the standard of service in public transportation.

**Key words** - Satisfaction, Service

Quality, SERVQUAL.

### 1. Introduction

Transportation has a significant impact on both the standard of living for people and the economy of any country. Business, agriculture, and the service sector cannot survive without it. It makes it easier to move people and objects from one location to another. Future economic growth of a developing country like India depends on the efficiency of its transportation system. Meeting the needs of individuals or groups with an interest in the organization is part of providing public services, as defined by the organization's laws and regulations.

A user's appraisal of a service after utilizing it and comparing it to what he had previously anticipated and experienced is known as customer perception. People choose, organize, and analyze data to form an accurate picture of the outside world. Consumer perceptions of service quality have been the subject of extensive academic study, and the results show that these perceptions are favourably correlated with brand perception and customer satisfaction. (Truong, et al., 2017; Barber, et al., 2011; Marinkovic, et al., 2014).

Service Quality: The performance, or profitability, of the service sector is thought to be significantly influenced by service quality. Service excellence both lures new clients away from rival businesses and encourages clients to make repeat purchases (Venetis & Ghauri, 2002; Wantara, 2015).

### 2. LITERATURE REVIEW:

#### 2.1 Customer Satisfaction towards Services Quality of Public Transportation By Thian Wan Jun:

He studies customer happiness in his article in relation to the quality of the public transportation service. SERVQUAL was used as a tool to gauge customer satisfaction across five aspects. This study identifies the most important factors that result in great service quality. In this study, 200 sets of questionnaires were

distributed to participants, and 80 percent of those sets were returned. Descriptive statistics, Pearson correlation, and multiple linear regressions were used to analyze the data in this study. The five SERVQUAL components in this study exhibit a positive link with customer satisfaction, according to Pearson Correlation. However, to predict how the independent variable might impact the dependent variable, multiple linear regressions are used.

### **2.2 Measuring the Satisfaction of Multimodal Travellers for Local Transit Services in Different Urban Contexts: Marco Diana:**

Beyond more direct marketing goals, it should go without saying that a public transportation service needs to assess consumer happiness. This study intends to demonstrate the usefulness of using satisfaction measurements to understand the interplay between human attitudes, transportation use, and the urban environment. An Italian multimodal sample of travelers (those who use both private vehicles and public transportation) revealed nine indicators of urban transportation system satisfaction. Researchers used correlations and correspondence studies to demonstrate if and how each feature is related to levels of use of public transportation as well as how the urban environment affects the relationship.

### **2.3 What Influences Satisfaction and Loyalty In Public Transport? A Review Of The Literature: Dea van Lierop, Madhav G. Badami & Ahmed M. El-Geneidy**

For many communities, keeping transportation patrons on board is a difficult task. In order to develop comprehensive policies targeted at keeping passengers, it is crucial to understand the aspects of public transportation that influence users' loyalty to the system. The literature on the factors influencing use of and satisfaction with public transportation is summarized in this essay. The results of the research show that on-board comfort and

cleanliness, operator friendliness and assistance, safety, punctuality, and frequency of service are the service aspects most closely connected with happiness. Passengers' impressions of value for money, on-board cleanliness and safety, interactions with workers, and the reputation and dedication of public transportation are all tied to loyalty.

### **2.5 Students 'expectations of service quality towards higher education services. (Gupta, 2016) :**

The analysis is based on a Rust and Oliver (1994) three-component service quality model. The survey evaluated the perceived effectiveness of various institutional-student interfaces, including the placement office, library, computer labs, faculty/school offices, proctor's office, dormitory, sports complex, and health center. The purpose of the study was to determine whether student perceptions of service quality parameters in relation to various facets of higher education, specifically technological quality, functional quality, and environmental quality, vary depending on factors such as gender, educational setting, context, and household income.

To confirm the relationship mentioned, Students were asked to rate the claims on a scale of 1 to 5 using a list of 22 items in the Likert style. With the use of the T-test, chi-square test, and F-test, further data were evaluated. The study's findings indicated that there are significant differences in how different demographic characteristics understand service quality. The study also provided information on the aspects of service quality that have the biggest impact on patronage and satisfaction among students.

### **2.6: "Service Quality Perception of Customers about Insurance Companies: An Empirical Study." Gautam Vikas (2012)"**

The SERVQUAL / SERVPERF paradigm, which focuses on the distinction between perceived and planned service quality, is the



subject of this study. In the insurance industry, specifically in the public sector of LIC and the private sector of ICICI Pru, this study tries to establish the characteristics of service quality.

The five qualities of tangibility, efficiency, responsiveness, assurance, and empathy are used to calculate service quality. There are just 22 things on the scale. At 210, the sample size is large. The LIC and ICICI Pru were found to have reliability for the construction of 0.966 and 0.956, respectively. To determine whether the data received was consistent with the suggested framework, exploratory factor analysis was conducted. To relate the SERVPERF dimensional values to the overall perception of customer service, a multiple regression equation was created.

#### **Phadke Suniti (2016) "Consequences Of Service Quality Linkage-**

Finding out the relationship trends between the four variables service quality (SQ), overall service quality (OSQ), overall student satisfaction (SAT), and behavioral intention (BI) in the Indian educational system is the main goal of this study. 237 students who are enrolled in a higher education program in Bangalore provided the data. The scale of item 46 was utilized to compute the variables in this analysis. The target groups received a structured questionnaire. All three of the constructions (SQ, OSAT, and BI) have Cronbach's alpha values above 0.70, and OSQ has values above 0.95. After fitting a simultaneous equation with the structural equation model (SEM), the hypothesis testing was carried out. The outcome shows that the level of service has a significant and significant impact on overall student satisfaction. Overall, behavior strength is influenced by student satisfaction. Students who are happy with their educational experience spread the word about the university and engage in good word-of-mouth. The overall standard of service has had a positive impact on behavioural intent. Overall satisfaction among students has positively affected the global evaluation of students.

#### **2.7 Manish Gupta (2016):**

The three-part service quality model proposed by Rust and Oliver (1994) was used in this study to examine students' expectations of service quality in higher education systems. Through a variety of interfaces, including placement cells, libraries, computer laboratories, faculty/school offices, proctor offices, hostels, etc., they also tried to analyze the perceived level of service. The study's findings showed how students evaluated the quality of the services. Furthermore, the study provided insights into the aspects of service quality that have the biggest impact on customer satisfaction and loyalty. It also demonstrated the significant variance in service quality expectations across various demographic factors. (1992; Cronin & Taylor)

**2.8** The paper by Siva Kumar K (2014) and others adds to the body of literature by examining how patterns of service delivery affect how customers perceive the quality of the services they receive. To better understand the linkages between service failures/delights delivery patterns and expectations of service quantities, the authors established a conceptual model built on notions of mental accounting taken from prospect theory. In order to maximize joy gains and minimize failure losses, this has important operational implications for resource management and service design, including where, how frequently, close together, and in what order delights and failures will occur. [Siva Kumar K et. al (2014); "Service Quality: The Impact of Frequency, Timing, Proximity, and Sequence of Failures and Delights". Journal of Marketing Vol. 78 Jan 2014 p. 41-50]

#### **2.9 Musa Kasuwar Kuka Gambo :**

In his study, the author looked into the connection between airline quality of service and airline passengers' happiness in domestic flights within Nigeria. The study employed a quantitative approach with a cross-sectional survey and a closed-ended self-completion

questionnaire. The questionnaire was created using a modified SERVQUAL model that incorporated five service quality criteria, including luggage handling, check-in procedures, in-flight amenities, reliability, and responsiveness. The following options were utilized on a Likert scale with a maximum of five points: much better than expected, better than expected, just as expected, worse than expected, and much worse than expected. Five separate scores were given for each option, ranging from 5 to 1, in that sequence.

### 3.0 Research Gap:

The most often researched categories, as determined by the structure of quality attribute categories, are cost, availability, time, and comfort, which are covered by more than half of the studies examined. The most extensively researched area is availability, with a focus on networks (coordination, transfers, access, and egress) and modalities (bus vs. train). On the operational side of availability, including working hours and frequency, there are no specifics. The reliability in the time category has been the main focus of the investigations under review. There are no explanations of trip time, such as studies on the reduction of travel time in local public transit. While some publications highlight characteristics like accessibility, information, customer service, security, and environmental impact, they don't go into detail.

### 4.0 DISCUSSION:

Numerous conclusions from this analysis are suggestive rather than definitive due to the dearth of prior research on the topic. The different methodologies used and variables taken into account in the reviewed studies further hinders the ability to make conclusive conclusions. However, the study provides a summary of high-quality research in regional public transportation and identifies a number of quality characteristics that have consistently been found to be crucial in these studies. It's

significant to note that the studies under consideration use quality criteria differently in terms of definition and application. This makes evaluation more challenging, but by modifying the technique outlined in Section Service quality attributes, we were able to compare research and identify some broad trends.

### 5. CONCLUSION:

By examining the many pieces of literature that are currently available, we can draw the conclusion that people prefer to travel by public transportation in both urban and rural areas of the world owing to rising fuel prices and air pollution. Public transportation could benefit from making services more accessible. In order to increase consumer happiness, the functional aspect needs to be given more consideration. Frequency, cost, punctuality, and trip time are the primary characteristics that influence a higher level of satisfaction. Finding out what the consumer needs and how to address those needs typically involves listening to the customer's voice. Numerous cities, including those in Europe, already monitor customer satisfaction on an annual basis.

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02

## Financialization of Gold: A step towards Accounting of Gold

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### Abstract:

India is one of the world's largest consumers and importers of gold. This imposes a heavy burden on the economy by contributing to 30 percent of the current account deficit. About 25,000 tonnes of gold in India lies in private hands, with four-fifths of this held by individuals and the rest under Institutions such as temples. In 2015, the government of India enacted the Gold Monetization Policy (RBI 2018) to bring back idle gold into circulation by offering a gold deposit scheme where by existing gold could be monetized and held as an asset on paper through the Gold Monetization Scheme (GMS). However, the GMS has raised deposits of a miniscule 20 tonnes so far (Malhan2020). Further due to less awareness and emotions about gold amongst customers/people, the Revamped Gold Deposit Scheme also fails to make change in the buying behaviour of people. After failure of the scheme, there is a need and challenge to work on the Issue of how to bring physical gold into flow of the economy.

**Key words:** gold, consumer, import, idle gold, schemes, monetization

### Backdrops: Indian Culture and Gold

India is one of the countries in the world, where ornaments are bought and sold in a vast quantity. It means, India is the largest consumer and importer of gold. This gold and silver ornament enriches the prestige, richness in

society, while it attracts to all. The investment in gold and silver is useful in the period of difficulties, problems, emergencies, mortgage for getting loan, quick amount for medical treatment, marriage or wedding of son or daughter, plans about house, purchasing any commodity, education of children etc. In earlier period Gold was treated as 'International Currency' and used for exchange and developing the transactions in domestic as well as overseas market. Now this place is taken by paper currency. We have to understand that about 72 % gold is produced in South Africa. As compared to this India has its share of 0.3 %. Therefore, India has a vast demand for gold ornaments as low share. Every year, about 800 tons the ornaments of gold are sold in alone Indian market. The said proportion is about 20 % to 25 % of the total production of gold. The yellow metal, Gold has greater liquidity hence, it reduces greater risk. Gold is a weapon against inflation. Although there are ups and downs in the market, people never stop their buying is the real fact of economy. There is very close relationship between gold prices and American currency i.e. dollar. Gold prices gets declined when the rate of dollar gets increased and vice-versa.

### The Concept of Hallmarking, Purity & Determination of Gold:

**Hallmarking** is the best system of gradation to measure the purity of gold. Hallmarking plan is passed in April 2000 in association with World Gold Council for measuring the purity of gold. The decision to make hallmarking of all ornaments of gold and silver jewellery is mandatory from January 2008. Hallmarking involves Bureau of International Standards (BIS) symbol or logo, the symbol of hallmarking center, code of purity in percentage, code of marking year and symbol of jeweller.

**The purity of gold** is coded as follows:

**Table No.1. Purity of Gold**

Carat	Code	Purity in % age
24	999	99.9
23	958	95.8
22	916	91.6
21	875	87.5
18	750	75.0

(Source: Income Tax & Investment, ABC Publication Nagpur).

The above table indicates that the figures of purity of gold ornaments. If a customer buys gold of 24 (code 999) carats, he or she will get 99.9 % pure gold ornaments. While the table shows the declining trend of purity with its type. The 18 carat gold has very less purity i.e. 75 %. This table helps in identifying the purity of gold at the time of buying. This will help in reducing the risk while making any buying.

#### Rate of GST on Gold and Making charges:

In 2023, GST on gold jewellery implies a 5% tax on gold jewellery-making charges. Generally, GST on gold jewellery is either a fixed charge or a fixed gold GST percentage. This is why, making charges often differ amongst jewellers, affecting GST on gold coins and ornaments. Furthermore, various factors, including the implementation of GST on gold ornaments in 2023, heightened liquidity, fluctuating exchange rates, diminished gold mining activities, and the upsurge in international rates, play a role in driving up the prices of gold.

**Table No. 2 Pre -GST and Post GST Rates**

Tax Type	Pre-GST Rate	Post-GST Rate
VAT	1%	Nil
Sales Tax	1%	Nil
Gold Making Charges	Nil	5%
Import Duty	10%	10%
GST Rate (Gold Value)	Nil	3%

Final price = (Gold price x weight in grams) +

Making charges + 3% GST on (Jewellery price + making charges)

#### Objectives of the study

1. To aware the households (society) to make productive use of the gold for better earnings.
2. To reduce the import burden of gold of government.
3. To financialize the gold through providing different government saving schemes.
4. To analyse the collected data to find out issues related to failure of Gold Monetisation Scheme.
5. To suggest suitable measures to bring out physical gold into accounting.

#### Scope of the study:

The research has a social, geographical, economical, financial and legal scope to find out reality and facts related to the physical gold. As a bulk amount invested in gold, it has a wide scope to find out utility and unproductivity of holding gold for a long-term period.

#### Research Methodology

This is an exploratory research study. The data published by government of India, RBI, Niti Ayog Report, World Gold Council etc. The researcher has collected data and analyse data with statistical techniques to fulfil the objectives to draw an appropriate conclusion.

#### Data collection, Analysis and Interpretation:

The following tables and graphs will analyse the collected data with suitable statistical techniques.

**Table No. 3. Trends of Changing Prices of Gold from 31st March, 1925 to 31st March, 2023 in Indian Market**

Year	Price (24 karat per 10 grams)	Year	Price (24 karat per 10 grams)	Year	Price (24 karat per 10 grams)
1925	18	1979	937	2001	4,300
1930	18	1980	1,330	2002	4,990
1935	30	1981	1,800	2003	5,600
1940	36	1982	1,645	2004	5,850
1945	62	1983	1,800	2005	7,000
1950	99	1984	1,970	2007	10,800
1955	79	1985	2,130	2008	12,500

1960	111	1986	2,140	2009	14,500
1965	71	1987	2,570	2010	18,500
1966	83.75	1988	3,130	2011	26,400
1967	102.50	1989	3,140	2012	31,050
1968	162	1990	3,200	2013	29,600
1969	176	1991	3,466	2014	28,006.50
1970	184	1992	4,334	2015	26,343.50
1971	193	1993	4,140	2016	28,623.50
1972	202	1994	4,598	2017	29,667.50
1973	278.50	1995	4,680	2018	31,438
1974	506	1996	5,160	2019	35,220
1975	540	1997	4,725	2020	48,651
1976	432	1998	4,045	2021	48,720
1977	486	1999	4,234	2022	52,670
1978	685	2000	4,400	2023 (Till 30 Oct. 23)	63355

#### Source: Income Tax and Investment

The above table reveals that the data related to the trends of changing prices from the period 1925 to till the date today. It is showing a high growth in the prices of gold. After 2005 onward there is the vast change in the price level, The price of 24 Karat gold was Rs. 7000 per 10 gram in 2007 which is doubled in 2009. As same it went on and today it reaches to 63000 approx. Though there is an increase in the prices, people never stop their buying's physical gold during the festival time like Dasehara, Diwali etc. As per the World Gold Council, India households and trusts like temples have 25000 tonnes gold in the physical form, which is lying idle or unproductive. It becomes a challenge before the government how to bring all gold into productive form in the economy. It is true that the accounting of gold is not possible in a proper manner if it can not shown in the balance sheet as a current asset or non-current asset as per the tenure.

**Table 3 Monthly Change in the Gold Prices (in ounce)**

Month 2023	Lowest per ounce	Highest per ounce	Average per ounce
January	₹150,850	₹158,578	₹155,171
February	₹150,198	₹159,365	₹153,163
March	₹148,745	₹164,077	₹157,587
April	₹162,372	₹166,673	₹164,044
May	₹160,490	₹168,133	₹163,975
June	₹156,593	₹162,660	₹159,552

(Note: Troy ounce is weighing metrics of

precious metal, 1 troy ounce= 31.10 gms approx. Or it may considered 28..35 gm or 10% less)

The above table reveals that the monthly change in the gold prices in troy ounce. The lowest and the highest prices of gold of one troy indicates the price level during the month January to June in the year 2023. There is fluctuation trend in the average prices observed during January to June 2023.

#### Government initiatives to reduce import of physical gold

##### A) Sovereign Gold Bonds (SGBs):

The sovereign gold bond (SGB) scheme was a unique initiative of the government of India and launched in 2015 with the aim of reducing the demand for physical gold in India. And for this and to make it more attractive to gold buyers, a unique additional interest of 2.5% per annum (earlier it was 2.75%) was offered. So the Sovereign Gold Bond Scheme has 2 streams of income. The first is the fixed interest of 2.5% per annum paid semi-annually. The second is the potential for capital gains in future as gold prices move up.

Since inception (2015) of SGB are issued by Reserve Bank India on behalf of the Government of India. The Bonds are restricted for sale to resident individuals, HUFs, Trusts, Universities and Charitable Institutions. The Bonds will be denominated in multiples of gram(s) of gold with a basic unit of 1 gram. The tenor of the Bond will be for a period of 8 years with an exit option after the 5th year to be exercised on the interest payment dates. The minimum permissible investment will be 1 gram of gold. The maximum limit of subscription shall be 4 KG for individual, 4 Kg for HUF and 20 Kg for trusts and similar entities per fiscal (April-March) notified by the Government from time to time.

The price of the Bond will be fixed in Indian Rupees on the basis of a simple average of the closing price of gold of 999 purity, published by the India Bullion and Jewellers Association Limited for the last 3 working days



of the week preceding the subscription period.

The issue price of the Gold Bonds will be <sup>1</sup> 50 per gram less for those who subscribe online and pay through digital mode. The Gold Bonds will be issued as Government of India Stock under GS Act, 2006. The investors will be issued a Holding Certificate for the same. The Bonds are eligible for conversion into demat form.

The redemption price will be in Indian Rupees based on the previous 3 working days simple average of the closing price of gold of 999 purity published by IBJA.

Bonds will be sold through Commercial banks, Stock Holding Corporation of India Limited (SHCIL), designated post offices (as may be notified) and recognised stock exchanges viz., National Stock Exchange of India Limited and Bombay Stock Exchange, either directly or through agents.

The investors will be compensated at a fixed rate of 2.50 per cent per annum payable semi-annually on the nominal value.

Bonds can be used as collateral for loans. The loan-to-value (LTV) ratio is to be set equal to the ordinary gold loan mandated by the Reserve Bank from time to time.

The interest on Gold Bonds shall be taxable as per the provision of the Income Tax Act, 1961 (43 of 1961). The capital gains tax arising on redemption of SGB to an individual has been exempted. The indexation benefits will be provided to long term capital gains arising to any person on transfer of bond.

**Table no. 4 Issue of Sovereign Gold Bonds since inception June 2015 to 2023 (per gram)**

Series/year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs
I	2684	2916	2943	2951	3114	3196	4639	4777	5091	5923
II		2600	3007	2830	3146	3443	4590	4842	5197	5926
III			3150	2956	3153	3499	4677	4889	5409	
IV			3119	2987	3114	3890	4853	4807	5691	
V				2971	3214	3788	5334	4790		
VI				2945	3326	3835	5117	4732		
VII				2934		3795	5051	4761		
VIII				2961		4016	5177	4791		
IX				2964		4070	5000	4786		
X				2952			5104	5109		
XI				2961			9912			
XII				2890			4662			
XIII				2866						
XIV				2881						

**Note: Discount Rs.50 for each gram if buying on digital mode.**

The above table shows the series of SGB are issued since inception of gold bonds. The prices of gold per gram quoted by government. Hence it has greater safety than physical gold of which rates are determined by goldsmith while selling.

#### **B) Gold ETFs or Gold Exchange Traded Funds:**

Gold ETFs or Gold Exchange Traded Funds are passively managed funds that track the price of physical gold in the local market. These funds invest in gold bullion, as in gold that is 99.50% pure. Investors can earn profit whenever there is positive price movement in gold prices without having to store and buy physical gold.

The following table shows the performance of 10 best Gold ETF in 2023. All fund under high risk to get high returns on their initial investment after 3 or 5 years. As compared to other ETFs the NAV of IDBI and Invesco are high.

**Table no.5 Performance of the 10 Best Gold ETFs in 2023 – Detailed Overview**

Fund	Expense Ratio: %	AUM: ₹ Cr	Risk	Min Lump Sum Investment ₹	Return 3-Year %	5-Year Return %	NAV
Axis Gold ETF	0.53	756.85	High	5000	10.87	12.58	748.84
IDBI Gold Exchange Traded Fund	0.35	94.67	High	10000	11.68	13.07	5319.49
ICICI Prudential Gold ETF	0.5	3332.52	High	5000	10.78	12.40	50.15
Invesco India Gold ETF	0.55	89.3	High	5000	11.64	12.99	5173.46
Kotak Gold ETF	0.55	2580.36	High	5000	11.50	12.90	49.77
HDFC Gold Exchange Traded Fund	0.59	3353.55	High	5000	11.00	12.40	50.29
UTI Gold Exchange Traded Fund	1.13	817.90	High	20000	11.1	12.6	49.68
Aditya Birla Sun Life Gold ETF	0.54	355.56	High	5000	11.6	12.9	52.38
SBI ETF Gold	0.64	2824.08	High	5000	11.6	12.9	51.08
Quantum Gold Fund	0.78	154.60	High	500	11.4	12.7	49.39

**Source: website**

### **Gold Monetization Scheme (GMS)**

In November 2015, the Indian government introduced the Gold Monetization Scheme (GMS) to bring together gold held by households and institutions in the country and encourage its use for productive purposes, with an aim to reduce the country's dependency on gold imports. Through GMS, the government revamped and linked together the existing Gold Deposit Scheme and Gold Metal Loan Scheme; allowed investors to earn term deposits, along with security and interest earnings, on their gold investments. In addition, the scheme enabled investors to save on gold storage costs and benefit from GMS deposit returns and thereby, relieved the government from bearing the cost of borrowing.

According to the World Gold Council Report, the country's gold demand stood at 974.8 tonnes in 2013, wherein a significant amount of gold was imported to meet this demand. Between 2009-10 and 2012-13, gold imports accounted for ~30% India's trade deficit. To reduce the trade deficit, in 2013, the government implemented high excise duties and import payment restrictions to curtail gold imports. This resulted in temporary drop in gold imports; however, led to an increase in gold smuggling.

Despite the government's efforts to limit gold imports, in 2014, India's gold demand was the largest in the world at 842.7 tonnes, which accounted for 26.2% of the global gold demand. Following this, a report by WGC indicated that, in 2014, the amount of gold held in India stood at ~21,000 tonnes, worth >Rs. 52 lakh crore (US\$ 7.12 billion), that was stored idle in households and temples. Of the total estimated gold, Indian temples held ~3,000-4,000 tonnes, with most gold sitting idle in the temple vaults.

With this, the government realised that tapping the gold stored within the country and restricting gold imports were the key parameters

to address the country's excessive demand for gold.

**Table No. 6. Gold Monetization Schemes**

Type of deposits	Tenure	Interest Rate
Short Term Bank Deposit (STBD)	For 1 year	0.50%
Short Term Bank Deposit (STBD)	1 to 2 years	0.55%
Short Term Bank Deposit (STBD)	2 to 3 years	0.60%
Medium Term Gold Deposit (MTGD)	5 – 7 years	2.25%
Long Term Gold Deposit (LTGD)	12 – 15 years	2.25%

In 1999, the Government of India launched a gold deposit scheme that could not gain success. But in 2015, the scheme was reintroduced as Revamped Gold Deposit Scheme (R-GDS) along with another gold scheme, the gold metal scheme, under the Gold Monetisation Scheme (GMS). Indian Gold Coin and Sovereign Gold Bond to mobilise idle gold in India and therefore, reduce the country's dependency on gold imports. Moreover, eight months after the commencement of GMS, as of July 2016, the government collected ~3.1 tonnes of gold from temples and households, where temples—as opposed to households—had contributed to the majority of this collection.

To strengthen the GMS, the government amended the scheme in February 2021 to transform banks and large jewellery retailers into BIS-certified gold collection centres and therefore, encourage domestic gold to enter the GMS system.

The scheme aims to encourage gold investments and unlock an estimated 25,000 tonnes of privately held gold stocks worth >US\$ 1.5 trillion, most of which is stored idle in lockers across the country.

In February 2021, the Ministry of Finance approved amendments to Gold Monetisation Scheme and Indian Gold Coin Scheme, with the goal of making these schemes simpler, more appealing, and more successful. In the revised GMS, the minimum deposit limit has been lowered from 30 grams to 10 grams, with no

maximum limit, allowing a wider range of people to open gold deposit accounts. In addition, investors would earn 2.25% interest on medium- and long-term gold deposits within 5-7 years and 12-15 years, respectively.

**Table No 7 Gold Monetisation Scheme by six banks**

Bank	2020 in tonnes	2020 Kgs
State Bank of India (SBI)	4.643	4643
HDFC	0.20999	209.99
Nova Scotia Bank	0.04	40
Indian Overseas Bank	0.015	15
ICICI	0.00609	6.09
Punjab National Bank	0.00151	1.51

**( Finance ministry Records)**

According to the Finance Ministry, under the Gold Monetisation Scheme, six banks, led by the State Bank of India (SBI), mobilised 68% more gold YoY from households and temple trusts, at 4.643 tonnes in FY20, compared with 2.763 tonnes in FY19. Of the total amount, SBI held the largest 94% (4.370 tonnes), bringing the bank's cumulative gold mobilisation at 13.212 tonnes. It was followed by HDFC Bank (209.99 kg or 0.20999 tonnes), Nova Scotia Bank (40 kg or 0.04 tonnes), Indian Overseas Bank (15 kg or 0.015 tonnes), ICICI Bank (6.09 kg or 0.00609 tonnes) and Punjab National Bank (1.51 kg or 0.00151 tonnes).

**Findings & Observations:**

**The following are some of the observations made as under;**

1. Though physical Gold is treated as idle or unproductive, it has worth liquid asset to the households (customers) as they are having more interest or emotions in it.

2. While wedding, festivals or any ceremony, households or customers are preferred physical gold more.

3. Though rates of gold increasing, the craze of buying gold never stop as prestigious precious metal for functional wearing, highly liquid in difficulties and like severe illness or personal problems, easy loan availability etc.

4. It is very difficult to handle or store gold at home as the threat of theft. Hence, they have to use lockers or vaults in banks with reasonable charges per month from their deposits for a long period.

5. Import of gold increase the burden of current account deficit as it is idle to nation and never reduce the burden.

6. The government has initiated Sovereign Gold Bonds, Gold ETF, Gold Monetisation Schemes-Revamped Gold Deposit Scheme to reduce idle storage of physical gold. The interest on gold deposit is given, it helps in free vaults or lockers.

7. Very less gold deposited by the households in gold schemes as there is no awareness about gold schemes and their features.

8. SGB has locking period and Gold ETF traded in the market with high risk, results people are not interested in such financial instruments.

9. The accounting of gold is not possible as the buying of physical gold is not shown by various households while filing income tax returns.

10. The government fails to bring about 25000 tonnes of gold in the flow of economy after introducing gold demonetisation scheme.

**Suggestions:**

1. There is a need of develop more awareness about saving in gold, utility and earnings from it.

2. The buying should be with licenced jeweller and the customer should provide unique Customer code no so that he can use this code any where while buying the gold.

3. It reveals the recording of physical gold with said customer to know his taxability.

4. The recording of GST on gold can be a valid proof to the buyer, seller and the authority may be turning the minds of customers to buy

SGB or Gold ETF.

5. As per Income tax provisions the limits for holding gold jewellery and ornaments without showing any proof are Married women upto 500 grams, unmarried women 250 grams and men only 100 grams. If they are buying more than this limit, they have to show the other sources of income to determine taxability.

6. The banks should mention the record or purpose while sanctioning the vaults or lockers to the customers.

7. There should not be locking period of gold schemes, if the customers prefer to keep gold with banks.

8. The gold withdrawal facility should provide to the customers as saving account in bank whenever they face the problems or difficulties.

9. The bank should give assurance of safety of gold or to provide insurance facility to the customers.

10. The government should try to reduce the import burden by increasing excise duty on import.

11. The government should take action against smuggling of gold by any person with heavy fines and punishment.

#### Conclusion :

Though it is difficult to bring physical gold into accounting, we can control the buyings of physical gold through charging high excise duty on importing of gold. On the other hand we have to make aware about the importance of paper gold.

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03

## A Study of Corporate Social Responsibility in Today's Scenario

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### Abstract-

Corporate Social Responsibility is a business model which is self regulating and which helps a company to be socially accountable to public, its stakeholders and most importantly itself. The companies become conscious of the kind of impact they create on the society which includes economic, social and environment by performing social responsibility. Corporate Social Responsibility means a Company in ordinary course of business operates in such a way that enhances the society and reduces negativity. Corporate Social Responsibility is a strategy that almost all large corporations have implemented to enhance their brand image.

**Key Words-** Corporate Social Responsibility, Impact, Accountable and Strategy.

### 1.1 Introduction –

Corporate Social Responsibility is a management concept which explains how a Company contributes to the betterment of the Society through social and environmental measures. Corporate Social Responsibility plays an important role to understand the customer's perception of the brands and who is their target audience. It also helps to attract investors and employees who prioritize the CSR goals the company has identified. Corporate Social responsibility helps the Company to remain socially accountable. The Company can adopt CSR including being environmentally friendly and

eco conscious, promoting equality, diversity and including the workplace, treating employees with respect, giving the society what is rightfully theirs and ensuring business are taking decisions ethically. In today's socially conscious environment, customers and employees prefer spending money and working respectively for those companies who perform their Social responsibility. They can easily detect hypocrisy. The CSR authenticity can be verified from their mission, objectives and values aligned with Company's goals and culture.

### 1.2 Objectives of the study -

- 1) To Study the importance and benefits of CSR.
- 2) To Study the thrust areas of CSR.
- 3) To Study examples of companies making distinctive CSR contribution.

### 1.3 Research Methodology-

The researcher has collected data for the present research paper from secondary resources such as books, journals, research papers, websites and magazines.

### 1.4 Importance and Benefits of CSR – The Company adopt CSR because of the following importance and benefits

1. Corporate Social Responsibility helps in improving the company's brand image among its customers as it advocates for socially important causes and has positive impact on customers mind while taking purchasing decisions.
2. It also helps in attracting and retaining top talent and employees as the millennial and generation Z give importance to culture, diversity over financial benefits and their ethics.
3. The Company which performs and undertakes CSR programs and initiatives helps in attracting and appealing both current and future investors. Investors also hold the Companies accountable for performing its social responsibility.
4. A Company that performs its Corporate Social Responsibility diligently proves to its employees, customers and investors of its interest in short term and long term gain. The

CSR that include environmental, social and governance quantifies the company's social efforts and is a key factor for attracting customers, investors and employees.

Thus these are the major importance and benefits that the Company gains while performing its Social responsibility.

### **1.5 Thrust Areas of CSR - The following are the thrust areas where the Company performs its Social responsibility –**

1. Employees - One of the important stakeholders of Company are employees. The Company can perform its social responsibility by providing them all facilities, providing them all welfare provisions, giving them a good standard of living and wage level. To establish security and safety measures in the Company. Providing them training in values and ethics.

2. Customers- The Company can perform its Social responsibility to customers by providing them good quality products at reasonable rate. To provide them a regular supply of goods, after sale services and to safeguard and maintain good relations with customers. The customers are one of the most important stakeholders of the company.

3. Shareholders – Shareholders are the owners of the company and one of the most important Stakeholders of the Company. The Company should safeguard and judiciously use the investment of the Shareholders. The Shareholders should be informed about the Company's operations and also give a good return on their investment.

4. Society – Society is one of the important stakeholders of the Company. The Company utilizes the resources from the society and has to return the same to the Society. The Company can provide donations for various social causes such as establishing education, research centers and hospitals. To provide funds for rural and sports development.

5. Environment- The Company has to implement various environment causes such as

eradication of use of plastic and paper. To reduce and take steps to reduce pollution. To use the available resources carefully.

Thus above were the thrust areas where Company performs its Social Responsibility.

### **1.6 Examples of Corporate Social Responsibility- These are the examples of few Companies performing Social Responsibility**

1. Tata Company has established Tata Cancer and research centre for the betterment of the poor and deprived. They have also founded Tata Management Institution for students. The Tata's have initiated many health services, skill development programs for unemployed youth and green initiatives for promotion of renewable resources and water conservation. By performing these social services the Tata have a very honorable position in the eyes of Consumers and Society.

2. The Bata Company have performed many social activities like promoting education and gender equality, women empowerment, day care centre and programs. Vocational Training Programmes to enhance employability skills in the youth. Further Bata have also provided donations for various causes during the Pandemic situation.

3. The Dabur company have also performed their share of social responsibility such as promoting Health, Nutrition and well being projects for the under privileged. Special training offered to girls in villages to promote self protection and self development among the girls. Special health camps, oral hygiene camps were organized across schools and Villages. Dabur has also initiated its sanitation programme under the 700 se 7 kadam project a few years ago.

4. The Mahindra group has also performed its social responsibility through its project such as Hariyali initiative by planting one million trees. To start Aganwadis to serve educational and recreational needs of local children. The group has established Health and



Disaster Relief to poor and needy section of society.

5. Wipro Company has performed its CSR activities such as mission 10X where it provides platform for educators, learners and innovators. Focus is on Primary Health care in underserved area. Santoor Scholarship Program to provide scholarship to 900 scholarships to girl students.

Thus these were some of the Corporate Social Responsibility and activities performed by some of the renowned Companies and have created a brand image in the minds of customers and society.

### 1.7 Conclusion –

Corporate Social Responsibility is based on the belief that businesses have a greater duty to society than just providing jobs and making profits. It also asks business leaders to consider their decisions environmental and social impact in order to reduce harm where possible. The performance of Social responsibility increases the brand image, customer and employee loyalty and helps to increase its goodwill in the society.

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04

## INDIA AND SUSTAINABLE DEVELOPMENT

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### Abstract:

**“We do not inherit the Earth from our ancestors; We borrow it from our children” Lakota.** Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. India makes up 2.4 percent of the world's land, while supporting 16 percent of the world's population. The compounding result is a severely unsustainable use of natural resources for several generations. Currently, India is experiencing rapid and widespread environmental degradation at alarming rates. Tremendous pressure is placed upon the country's land and natural resources to support the massive overpopulation

In this paper we focus on strategies for sustainable development which are necessary for survival of our present generation as well as coming generation.

### Introduction :

During the last few decades, it has become evident that we can no longer think of socioeconomic development in isolation from the environment. The nature of issues confronting us along with an increasing interdependence among nations necessitates that countries come together to chart a sustainable course of development. The United Nations Conference on Environment and Development (UNCED), held

in Rio de Janeiro in June 1992, was a milestone event, effectively focusing the world's attention on environmental and development problems we face as a global community. The Summit brought together governments from around the globe, representatives from international agencies and non-governmental organizations with the objective of preparing the world for attaining the long-term goals of sustainable development. Agenda 21 adopted at the conference, represents a global consensus and political commitment at the highest level on socio-economic development and environmental cooperation. The foremost responsibility for leading this change was placed on national governments. Each government was expected to design national strategies, plans, and policies for sustainable development in consonance with the country's particular situation, capacity and priorities. This was to be done in partnership with international organizations, business, regional, state and local governments, non-government organizations and citizens groups. The Agenda also recognized the need for new assistance for developing countries to support the incremental cost of actions to deal with global environmental problems, and to accelerate sustainable development.

Since UNCED, extensive efforts have been made by governments and international organizations to integrate environmental, economic and social objectives into decision-making through new policies and strategies for sustainable development or by adapting existing policies and plans. As a nation deeply committed to enhancing the quality of life of its people, and actively involved with the international coalition towards sustainable development, the Summit provided India an opportunity to recommit itself to the developmental principles that have long guided the nation. These principles are embedded in the planning process of the country and therefore the need for a distinct national strategy for sustainable development was not felt.

There are many different origins and definitions of the term sustainable development but in 1987 the World Commission on Environment and Development's report called the Brundtland Report is by far the best and is now one of the most widely recognized definitions **"Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs."**

The main challenges to sustainable development which are global in character include poverty and exclusion, unemployment, climate change, conflict and humanitarian aid, building peaceful and inclusive societies, building strong institutions of governance, and supporting the rule of law.

#### **Sustainable development: Indian context The Constitution of India •**

Article 21 conferring the Right to Life encompasses right to clean environment, right to livelihood, right to live with dignity and a number of other associated rights • The Directive Principles of State Policy often referred to as the 'conscience' of the Constitution are intended to ensure 'distributive justice' and that political democracy in India is accompanied side by side with social and economic democracy

#### **The National Environment Policy •**

"Only such development is sustainable, which respects ecological constraints and the imperatives of social justice"

#### **Seventh Five Year Plan (1985-1990) •**

"If the gains in productivity are to be sustained, resources must also continue to be available over time. This requires that, while providing for current needs, the resources base be managed so as to enable sustainable development." (Volume 2, Chapter 18)

Environmental considerations have been an integral part of the Indian culture and have increasingly integrated in the planning process. This is reflected in our constitutional, legislative and policy framework as also international commitments.

The government recognizes that these laudable objectives are clouded by concerns. The Government of India is cognizant of these challenges. While seeking to achieve a high and sustained economic growth, it realizes that economic growth standing on an unsteady social and environmental foundation cannot be sustained. National vision assigns primacy to enhancement of human well-being which includes not only adequate level of food consumption and other consumer goods but also access to basic social services especially education, health, drinking water and basic sanitation. It also assigns primacy to the expansion of economic and social opportunities for all individuals and groups and wider participation in decision-making. Conservation and management of natural resources is an important focus of development strategy.

#### **Challenges of sustainable development**

The challenges of sustainable development and its consequences are clearly visible. It is only invisible if we not want to see

**1. Population** is a major challenge for the sustainable development. In the beginning of the 21st century the population of the Earth reached 6 billion, and is expected to level out between 10 and 11 billion over the next 50 years. The basic challenges will be shortages of drinking water and arable land for food production.

**2. Poverty** is another major challenge because almost 25% of the world's population lives on less than USD 1 per day

**3. Inequality** continues to be a serious obstacle to sustainable development with the number of people suffering from undernourishment. The fall of food prices over the past 30 years may have contributed to increases in consumption, but in many regions of the world arable terrains are limited, and the creation of new ones has a destructive effect on the remaining ecosystems. In the future, the growth of food production should not come at the expense of nature. By 2010 the current step of

biodiversity loss should be significantly slowed.

**4. The shortage of drinking water** in many regions of the world is a major barrier to sustainable development. It is expected that, at the current rate of development, every second person will suffer from water shortage by the year 2025.

**5. Human health** is also an obstacle in sustainable development. In many cases, deaths in developing countries are avoidable. Humanity should direct more attention and money in the coming years to the struggle against diseases. The imminent task is to reduce the death rate among children under five years of age by two-thirds, and the death rate of young mothers by 75% by 2015.

**6. Consumption of energy** is a major challenge for the sustainable development. Consumption of all forms of energy is continually rising. The improvement of access to reliable, sustainable and environmentally friendly energy sources and services, as well as the creation of national programmes for energy effectiveness, is a particularly important task for the next 10-15 years.

**7. Deforestation** is particularly a great challenge before the sustainable development. The world's forests diminish mainly due to expansion of agriculture. In the coming years, improving the recovery and management of the forests will be of utmost importance.

**8. Petrol consumption** is constantly rising. The Summit emphasized the need to realize the decisions of the Kyoto Protocol for reaching an agreement on emissions norms for greenhouse gases in developed countries

#### **Strategies for Sustainable Development**

The conceptual meaning of sustainable development is not to create an obstacle in development process but this concept belongs to how we utilize our resources so that an inter-relationship can be established among present and future generation. To attain sustainable development many probable strategies can be useful.

##### **(i) Technology**

Using appropriate technology is one

which is locally adaptable, eco-friendly, resource efficient and culturally suitable. It mostly involves local resources and local labor. Indigenous technologies are more useful, cost-effective and sustainable. Nature is often taken as a model, using the natural conditions of that region as its components. This concept is known as “design with nature”. The technology should use less of resources and should produce minimum waste.

#### **(ii) Reduce,**

**Reuse, and Recycle Approach** The 3-R approach advocating minimization of resource use, using them again and again instead of passing it on to the waste stream and recycling the materials goes a long way in achieving the goals of sustainability. It reduces pressure on our resources as well as reduces waste generation and pollution.

#### **(iii) Promoting**

**Environmental Education and Awareness** Making environmental education the center of all learning process will greatly help in changing the thinking pattern and attitude of people towards our earth and the environment. Introducing subject right from the school stage will inculcate a feeling of belongingness to earth in small children. ‘Earth thinking’ will gradually get incorporated in our thinking and action which will greatly help in transforming our lifestyles to sustainable ones.

#### **(iv) Resource**

**Utilization as Per Carrying Capacity** Any system can sustain a limited number of organisms on a long-term basis which is known as its carrying capacity. In case of human beings, the carrying capacity concept becomes all the more complex. It is because unlike other animals, human beings, not only need food to live, but need so many other things to maintain the quality of life. Sustainability of a system depends largely upon the carrying capacity of the system. If the carrying capacity of a system is crossed (say, by over exploitation of a resource), environmental degradation starts and continues till it reaches a point of no return. Carrying capacity

has two basic components:

- i. Supporting capacity i.e. the capacity to regenerate
- ii. Assimilative capacity i.e. the capacity to tolerate different stresses.

#### **V) Improving Quality of Life Including Social, Cultural and Economic Dimensions**

Development should not focus just on one-section of already affluent people. Rather it should include sharing of benefits between the rich and the poor. The tribal, ethnic people and their cultural heritage should also be conserved. Strong community participation should be there in policy and practice. Population growth should be stabilized.

#### **Steps taken by government**

India released its National Action Plan on Climate Change (NAPCC) on 30th June, 2008, to outline its strategy to meet the Climate Change challenge. The National Action Plan advocates a strategy that promotes, firstly, the adaptation to Climate Change and secondly, further enhancement of the ecological sustainability of India’s development path. India’s National Action Plan stresses that maintaining a high growth rate is essential for increasing the living standards of the vast majority of people of India and reducing their vulnerability to the impacts of climate change. Accordingly, the Action Plan identifies measures that promote the objectives of sustainable development of India while also yielding to benefits for addressing climate change. There are eight National Missions which form the core of the National Action Plan, representing the multi-pronged long-term strategy. These missions have been formed by combining several on going programs with the ones newly formulated.

**National Solar Mission** has a twin objective - to contribute to India’s long term energy security as well as its ecological security. We are living in a world of rapidly depleting fossil fuel resources and access to conventional energy resources such as oil, gas and coal is becoming

increasingly constrained. The rapid development and deployment of renewable energy is imperative in this context and in view of high solar radiation over the country solar energy provides a long term sustainable solution.

The purpose of the **National Mission for Sustaining the Himalayan Eco-system** is to get a complete understanding of whether and to what extent the Himalayan glaciers are in recession and how the problem can be addressed. The other major objective is to establish an observational and monitoring network for the Himalayan environment to assess freshwater resources and health of ecosystem.

**National Mission on Enhanced Energy Efficiency** under the Ministry of Power, will target improvements in energy efficiency in buildings, management of solid waste and accelerating modal shift to mass transport.

**The National Water Mission's main objective is "conservation of water**, minimizing wastage and ensuring its more equitable distribution both across and within states through integrated water resources development and management".

The draft of **the National Mission for a Green India** aims to address climate change by enhancing carbon sinks in sustainably managed forests and by adaptation of vulnerable ecosystems and forest-dependent local communities to changing climate. It builds on the Prime Minister's Green India campaign for afforestation and the national target of increasing land area under forest cover. It is to be implemented on degraded forest land through Joint Forest Management Committees set up under State Departments of Forests. These Committees will promote direct action by communities.

#### Conclusion :

Sustainable development is a vision and a way of thinking and acting so that we can secure the resources and environment for our future generation. It will not be brought about by policies only — it must be taken up by society at large as a principle guiding the many choices each citizen makes every day, as well as the big political and economic decisions

that affect many. It is clear that environmental degradation tends to impose the largest costs on those generations that are yet to be born. Future generations are disadvantaged with regard to present generations because they can inherit an impoverished quality of life, share a condition of structural weakness in having no voice and representation among the present generation and so their interests are often neglected in present decisions and planning while it is very much needful that we think about our generation. We can only improve sustainable development when it will put an emphasis on involving citizens and stakeholders. Ultimately, the vision will become reality only if everybody contributes to a world where economic freedom, social justice and environmental protection go hand in hand, making our own and future generations better off than now.

Sustainable development will not be easy. Yet, it is an unavoidable responsibility that is achievable with better planning, stronger policies, and effective execution. Governments can no longer look at the issue from a narrow, short-term perspective. To avoid destabilization of the planet, the inclusion of the sustainable development agenda in public and private policy spheres is not only unavoidable, but inescapable.

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05

## A Study on Social Accounting Practices in India

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### ABSTRACT :

In social accounting the focus tends to be on larger organisations such as multinational corporations (MNCs), and their visible, external accounts rather than informally produced accounts or accounts for internal use. The need for formality in making MNCs accountability is given by the spatial, financial and cultural distance of these organisations to those who are affecting and affected by it Social Accounting has been one of the first major stepping stones in improvement in corporate social responsibility. For many organisations that undertake this process, it is the first time that attempts have been made to go beyond financial measurements. Social accounting supersedes the traditional audit audience, which is mainly composed of a company's shareholders and the financial community, by providing information to all of the organisation's stakeholders.

**Key Words:** Object, Needs and Present Situation

### 1.1 INTRODUCTION :

Business is known to be a socio-economic activity hence Social accounting is one of the important parts of running a business smoothly. The change and growth in the economic structure have compelled enterprises to adopt the culture of involvement in the creation of social accounting. Hence if you are a business owner you must be completely aware

of it and understand its importance. According to Ramana than "Social Accounting is the process of selecting firm-level social performance variables, measures and measurement procedures systematically developing information useful for evaluating performance and communicating such information to concerned social groups both within and outside the organisation".

Social Accounting, also known as Social Responsibility Accounting, is a part of an evolving corporate reporting system that assesses and takes responsibility for the company's effects on the environment and its impact on social welfare. It is a concept that has been introduced to better articulate the measures that contribute to long-term value and the role organisations play in society. It is also a subset of the Triple Bottom Line accounting framework which emphasises three dimensions of performance: Social, environmental and financial. It goes beyond the profit motive of businesses and focuses on sustainable development.

Social Accounting is required to assess social performance and social duties, as well as to assign a monetary value to the influence of a company's operations on society. The term "social accounting" refers to a company's social responsibility as well as standard corporate responsibility standards. Social and environmental accounting, corporate social responsibility reporting, non-financial reporting, and other terms have been used to describe it. Every business must prepare a social responsibility income and balance sheet. However, making these remarks is not required. the American consultancy firm, is one of the most cited early examples of businesses that experimented with social accounting. In the 1970s Abt Associates conducted a series of social audits incorporated into its annual reports. The social concerns addressed included "productivity, contribution to knowledge, employment security, fairness of employment



opportunities, health, education and self-development, physical security, transportation, recreation, and environment". The social audits expressed Abt Associates performance in this area in financial terms and thus aspired to determine the company's net social impact in balance sheet form. Other examples of early applications include Laventhol and Horwath, then a reputable accounting firm, and the First National Bank of Minneapolis (now U.S. Bancorp). Social accounting' could be a methodology by that a firm seeks to put a worth on the impact on society of its operations. It's a scientific analysis of the results of the organization on its shareholders, with neutral input as a part of the info that square measure analyzed for the accounting statement. It provides tools and tips to gather, analyze and monitor monetary, social and atmosphere information. The thought of Social Accounting; relates to the style within which a corporation interacts with its social surroundings. Several companies, today square measure providing data on their social performance so as to demonstrate to their shareholders and public that there moral and ethical.

This paper appearance at what social accounting is wherever it comes from and its gift level of development and it additionally aims to bring out some necessary social accounting practices followed in Indian companies.

## 1.2 REVIEW OF LITERATURE

Cohen and Bennie (2006) undertook a study discussing the contingent factors model which was developed by Jones to its relevance to accounting ethics. This paper involved primary study where a sample size of 37 was taken, and they consisted of audit managers working in the big four consultancy firms. The data was collected through a questionnaire and an interview of the sample size. This study considers six factors at every stage out of the four stages of ethical thinking. The final result indicated that there is a strong relevance between the model developed by Jones and the

audit context seemed to be realistic.

Lu and Abeyesekera (2015) conducted a study to investigate and understand those environmental and social disclosures which were practiced by responsible Chinese organizations. This paper considers a three-dimensional index of the social and environmental disclosure. The sample size of this paper was 100 organizations, and they were selected as they were ranked the best practice and socially reliable listed companies. The paper concluded that stakeholders usually recognize different disclosure items and types of various degrees. Also, it was concluded that CSR reports are more relevant to stakeholders than annual reports.

Michalak, Macuda and Krasodomska (2016) carried on a research on CSR and accounting in Poland and analyzed the recent trends in the last 15 years. They found out that such secondary sources. They used various qualitative and quantitative variables such as factors influencing such reporting, quality of reports and number of people involved. It was thus concluded that the country is in early stages of such development and is bound to become more popular and grow in the future.

Tilt (2000) examined the relationship between accountants and CSR and found out how the former's role has changed from those of pure financial accounting to social and environmental accounting. It found out that the accountant has more roles than that of simple interest in finance of the company. Research has been conducted on the accountant's role in improving the conditions of the society, providing social justice and contributing to such factors on a global level. Various literatures were also reviewed to find out the accountant's perspective on CSR and sustainability. It therefore focuses on how accountants can help improve the CSR Activities of the company and use their professionalism to in the promotion of such activities by the company. Thus, accounting has been shown as a powerful tool in achieving

the social duty and environmental responsibility of the company.

### 1.3 Objectives of social accounting

Main objectives of social accounting are to help society by providing different facilities by enterprise and to record them. We can write them in following points

#### Effective utilization of natural resources

Main objectives of making social accounting are to determine whether company is properly utilizing their natural resources or not.

##### • For employees

Company can help employees by providing the facility of education to children of employees, providing transport free of cost and also providing good working environment conditions

##### • For society

Because the companies' factories spread the pollution in natural society which is very harmful for society. So, enterprise can help to society by planting the trees, establishing new parks near factory area. and also opening new hospitals .

##### • For customers

In social accounting this the part of benefits given by company to society, if company provides goods to customers at lower rate and with high quality.

##### • For investors

Company can help to investors by providing transparent accounting information to investors .Because of many objectives are related to safeguarding of natural resources so this accounting is also known as Social and Environmental Accounting, Corporate Social Reporting, Corporate Social Responsibility Reporting, Non-Financial Reporting, Sustainability Accounting

### 1.4 The Need for 'Social Accounting'

If 'Social Accounting' is to move ahead both within the social economy and become a force for change in others sectors, several things need to happen: The development of models of good practice so that the credibility and legitimacy of the social audit is strengthened.

The approach of 'Social Accounting and Audit' needs to be strengthened and extended within the social economy. 'Social Audit and Accounting' needs to be made more visible as an innovative practice originating from within the social economy, but with increasing relevance to other sectors (public and private/commercial). Social accounting and audit should be an empowering process, not a means of control. The organisation defines its own objectives and values and determines along with its stakeholder's the indicators to be used to measure performance.

The social accounts report on all aspects of the organisations work and performance, not just on those aspects for which it receives funding. For social accounting and audit to work effectively, the funding stakeholders have to come to see themselves as one group amongst a number of stakeholders and to understand (and value) the different perceptions and priorities that different stakeholder groups have. Social accounting and audit will only be empowering if all stakeholders agree to hear the voices of each other and allow the organisation to act accordingly. That empowerment will be debased if one stakeholder group were to seek to determine how the social audit should be done and to use it for its own purposes rather than for the benefit of the organisation

### 1.5 Approaches in Social Accounting

There are different approaches to social accounting. Let's look into them to understand the different approaches to social accounting and its uses.

#### 1.6 Classical Approach

This is the approach of accounting in which businesses show how they have maximised their profits within the constraints of legal and ethical framework, acting in the best interest of society at large.

#### Descriptive Approach

This is the traditional method of reporting social information. In this social

activities are disclosed in narrative form along with financial statements.

### **Integral Welfare Theoretical Approach**

This approach accounts for both social benefits and social costs in the financial statements themselves. This is a type of accounting format that highlights the creation of social reports that involves the social benefits and social costs.

### **Programme Management Approach**

In this approach, the organisation has to disclose its Social Objectives, how it is going to achieve them and how the feedback and control have been exercised.

### **Pictorial Approach**

In this approach, photographs of various welfare activities conducted by the organization are presented in annual reports.

## **1.7 The Present Situation of Social Accounting in India**

The awareness of social prudence is no less important in India, whose economy is based on principles of democracy and socialism. In 1988, section 227 (4A) of the companies act 1956 was amended and other companies (Auditor's Report) order which was popularly known as the "Order for Social Audit". This order applies to manufacturing services, trading and investment companies, but does not at all fulfill the requirements of the social accounting despite such orders being issued in lieu of the recommendations of the Sachar Committee. Further section—209 (d) and 233-B of the Companies act (1956) provide for cost audit in certain specified industries under its statute. Again the audits carried out by the Comptroller Auditor General Outgoings information in their directors' reports.

In India corporate social reporting is not widely practiced. It is the Indian Companies Act (1956) which requires the auditor to make a report under section 227, to members and expenses an opinion whether the companies' balance sheet and profit and loss accounts

exhibit a "true and fair view" of the companies' state of affairs. In order to curb and deal with corporate abuses and malpractices the government has tried its best to amend the Act from time to time. The central government also issued the Manufacturing and Other Companies (Auditor's Report) Order 91975). The Institute of Chartered Accountants of India (ICAI) considers the order as a reporting requirement.

In August 2013 the parliament has made CSR to be obligatory. The announcements advocates that those organizations with total assets above Rs. 500 crore, or a yearly turnover of over Rs. 1,000 crore, will reserve 2% of normal net benefits of the three years towards CSR. In the draft Companies Bill, 2009, the CSR provision was intentional; however it was obligatory for organizations to unveil their CSR spending to investors.

There is a developing acknowledgment among associations that isn't just adequate to give assets to help causes started by non-benefits, and when workers volunteer for a reason, it's a success win circumstance for both the association and the representative as it helps improving administrative aptitude and upgrading benefit. An investigation of the yearly report of 50 public area organizations and 50 private area organizations was completed with respect to detailing and revelation of social records in their yearly reports. Coming up next are the 10 such open area organizations:

1. Oil and Natural Gas Commission (ONGC)
2. Cement Corporation of India (CCI)
3. Steel Authority of India Ltd. (SAIL)
4. Bharat Heavy Electricals Ltd. (BHEL)
5. Oil India Ltd. (OIL)
6. Hindustan Aeronautics Ltd. (HAL)
7. India Petrochemicals Ltd. (IPCL)
8. Fertilizer Corporation of India (FCI)
9. Indian Iron Steel Co. Ltd. (IISCL)
10. Maruti Udyog Ltd. (MUL) and so on

## **1.8 CONCLUSION**

Social Accounting can be defined as a way of demonstrating the extent to which an organisation is meeting its stated social or

ethical goals. It is a process that an organisation should follow to account for its performance and does not indicate the levels of performance the organisation should achieve. For this, the willingness of the organisation to improve is more critical rather than mere. Social accounting provides a comprehensive and systematic framework for proper accounting, auditing and reporting against an organisation's social objectives.

The concept of social accounting encourages an organisation to take impact assessment more seriously. It provides opportunity for the management information systems to be developed and embedded in the organisation to provide ongoing monitoring and learning from programme activities. It encourages the integration of social objectives into strategic planning. The reporting of the social accounts, especially if done annually, focuses the mind on what level of impact assessment has been carried out during the period. However, 'doing social accounting' alone is not adequate for achieving good impact assessment of an organisation's activities. compliance.

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## Corporate Social Responsibility Expenditure in India and Maharashtra

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### Abstract :

Corporate Social Responsibility helps the company to operate in ways that enhance society and the environment in positive way. The Companies Act 2013 has mandated to spend a minimum of 2% of the net profits of the companies as CSR to those companies having turnover of Rs. 1000 crore or more or Net worth of INR500 crore or more or Net profit of INR 5 crore or more. In India the concept of this spending or expenditure was not new for the companies. Before enactment of Companies Act 2013, some companies were already spending the part of their profit for the welfare of society. These companies were contributing in the form of charity or donations to the society and assuming it as a responsibility. Present study was undertaken to study total CSR expenditure in India and in Maharashtra, CSR amount spent by various companies in various states, sectors. Present study is based on secondary data compiled from various books, references and official websites of Government of India.

**Key words :** Corporate Social Responsibility, Companies Act 2013, Expenditure  
**Introduction**

Corporate Social Responsibility is a philosophy which helps company to operate in ways that enhance society and the environment in a optimistic way. It connects the responsibility of companies to society.

The concept of corporate social

responsibility is not new in India. In Rig Veda it is said that the wealthy people should contribute for the social development. In Vedic literature 'Sarva loka Hitam' means the well-being of all stakeholders in the society. Famous philosopher, economist Acharya Chankya gave important tip for businessman that they should follow ethical practices.

Before independence the businessman like Tata, Birla helped society through donations, charities. Mahatma Gandhiji called the wealthy people to share benefits of their money for the weaker sections of the society. Gandhiji referred such wealthy people as 'Temples of Modern India.'

Government of India passed Companies Act 2013. According to section 135 of this act the companies with a turnover of Rs. 1000 crore or more or Net worth of INR500 crore or more or Net profit of INR 5 crore or more has to spend minimum 2% of their average net profits made during preceding 3 years. India is the first country who has made CSR expenditure mandatory.

### Objectives of the Study

1. To study total CSR expenditure in India and in Maharashtra.
2. To study major CSR areas of CSR expenditure with reference to India and Maharashtra.
3. To know top states in India in which CSR is spent.

### Methodology of the Study

The present study deals with Corporate Social Responsibility expenditure in India and in Maharashtra. CSR expenditure made by various companies in various states, sectors was collected. The figures related to CSR expenditure in India and in Maharashtra by different companies was collected for five years ie. From 2017-18 to 2021-22. The data related to top states in which CSR amount is spent is collected for the year 2021-22. The data regarding sector-wise amount spend in India and Maharashtra for the year 2021-22 was also collected. Present study is based on secondary data compiled from various books, references and official websites of Government of India.

### Data Analysis and Interpretation

As per the section 135 of Indian Companies Act 2013 companies are required to spend minimum of 2% of their net profit over the preceding three years

as corporate social responsibility. Now, Indian companies are contributing in various areas of social development. Many of these companies have specialized CSR team for handing CSR activities. Secondary data regarding total CSR expenditure in India and Maharashtra, top states of CSR expenditure, Sector-wise distribution of CSR amount in India and Maharashtra is presented in following tables

**Table 1: Total Corporate Social Responsibility Expenditure in India**

Sr. No.	year	Total amount spent on CSR (INR Cr.)	Total number of companies contributing CSR	Total number of CSR projects
1.	2017-18	17098.57	21525	26585
2.	2018-19	20217.65	25181	32071
3.	2019-2020	24965.82	22985	35290
4.	2020-2021	26210.95	20840	39324
5.	2021-2022	26278.71	19043	43388

Source: compiled from <http://csr.gov.in>

From the above table 1 it is clear that there is continuous increase in total amount spent on CSR activities. It is interesting to know that there are ups and downs in total number of companies participating in CSR activities. In comparison to five years under study there were 19,043 companies following CSR activities but spent highest amount of Rs.26,278.71 INR crores on these activities. With the increase in time the total number of CSR projects also increased.

**Table 2: Top ten states of CSR Expenditure in India (2021-22)**

Sr. No.	State	Amount in Crores	Per centage
1.	Maharashtra	5290.19	20.13
2.	Karnataka	1812.13	6.89
3.	Pan India	1599.5	6.09
4.	Gujrat	1585.41	6.03
5.	Tamil Nadu	1407.11	5.35
6.	Uttar Pradesh	1330.60	5.06
7.	Delhi	1178.01	4.48
8.	Rajasthan	704.27	2.68
9.	Telangana	675.75	2.57
10.	Haryana	667.22	2.54
		14456.18	61.82

Source: compiled from <http://csr.gov.in>

From the above table 2 it is clear that Maharashtra received highest share of CSR ie. 20.13% from different companies followed by Karnataka 6.89%, Pan India (Other Centralized funds) 6.09% and so on. Maharashtra, Karnataka, Pan India, Gujrat, Tamil Nadu, Uttar Pradesh, Delhi, Rajasthan, Telangana, Haryana these states contribute more than 60 per cent of the total CSR funds.

**Table 3: Top 10 companies spending CSR in India (2021-22)**

Sr. No.	Name of the Company	Amount Spent (Rs. in Crores)
1.	Reliance Industries Limited	812.33
2.	HDFC Bank Limited	722.99
3.	Tata Consultancy Services Limited	719.92
4.	Oil and Natural Gas Corporation Limited	436.19
5.	NTPC Limited	
6.	Infosys Limited	344.47
7.	ITC Limited	333.38
8.	NMDC Limited	287.33
9.	Indian Oil Corporation Limited	284.03
10.	ICICI Bank Limited	266.52

Source: compiled from <http://csr.gov.in>

From the table no. 3 it is evident that Reliance Industries Limited has remained on the top for spending highest amount on CSR activities. RIL has spent Rs.812.33crores on CSR activities from among 19043 companies in India followed by HDFC Bank Limited Rs.722.99 crores, Tata Consultancy Services Limited Rs.719.92 crores, Oil and Natural Gas Corporation Limited Rs.436.19 crores, NTPC Limited Rs.356.71 crores and so on.

**Table 4: Sector-wise distribution of CSR in India (2021-22)**

Sr. No.	Name of the Sector	Amount Spent (Rs. in Crores)	Per centage
1.	Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking water, Sanitation	10103.87	38.45
2.	Education, Differently abled, livelihood	8524.31	32.44
3.	Environment, Animal welfare, Conservation of Resources	2865.12	10.90
4.	Rural Development	1821.70	6.93

5.	Prime Minister National Relief Fund	1202.48	4.58
6.	Gender equality, Women empowerment, Old age homes, Reducing inequalities	718.69	2.73
7.	Any other fund	308.24	1.17
8.	Encouraging sports	289.32	1.14
9.	Heritage, Art and Culture	242.05	0.92
10.	Slum area development	58.14	0.22
11.	Other Sectors (Technology incubator and benefits to Armed forces and Admin. Overheads)	55.42	0.21
12.	Clean Ganga Fund	55.31	0.21
13.	Swachh Bharat Kosh	33.47	0.13
14.	Others	0.59	0.002

Source: compiled from <http://csr.gov.in>

Table no. 4 shows the CSR expenditure by the companies in different sectors in India in the year 2021-22. Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking water, Sanitation sector receive 38.45 % of the total CSR fund followed by Education, Differently abled, livelihood sector (32.44%), Environment, Animal welfare, Conservation of Resources sector (10.90%), Rural Development sector (6.93%).

Prime Minister National Relief Fund, Gender equality, Women empowerment, Old age homes, Reducing inequalities, Any other fund, Encouraging sports etc are the other sectors in which CSR contribution has been received.

**Table 5: Total Corporate Social Responsibility Expenditure in Maharashtra**

Sr. No.	year	Total amount spent on CSR (Cr.)	Total number of companies contributing CSR
1.	2017-18	2797.53	3583
2.	2018-19	3147.72	3691
3.	2019-20	3353.24	4171
4.	2020-21	3464.81	4697
5.	2021-22	5290.19	4387

Source: compiled from <http://csr.gov.in>

From the above table 5 it is evident that there is increase in amount spent on CSR activities in Maharashtra with the passage of time, Maharashtra has received 2797.53 crore in 2017-18 and this CSR amount has been increased to Rs.5290.19 crore in 2021-22. This amount is received from number of companies. There is continuous increase in number of

companies participating in CSR activities in Maharashtra.

The top companies who has contributed CSR amount to Maharashtra are given below.

**Table 6: Top 10 companies spending CSR in Maharashtra (2021-22)**

Sr. No.	Name of the Company	Amount Spent (Rs. in Crores)	Per centage
1.	Tata Consultancy Services Limited	693.84	13.12
2.	HDFC Bank Limited	334.6	6.32
3.	Reliance Industries Limited	274.32	5.19
4.	Hindustan Unilever Limited	155.94	2.95
5.	Tata Sons Private Limited	129.00	2.44
6.	Reliance Jio Infocomm Limited	112.43	2.13
7.	Nuclear Power Corporation of India Limited	101.79	1.92
8.	Serum Institute	68.92	1.30
9.	Cappgemini Technology Services India Limited	65.96	1.25
10.	Infosys Limited	48.81	0.92

Source: compiled from <http://csr.gov.in>

Table no. 6 depicts that in the year 2021-22 Tata Consultancy Services Limited alone has contributed 13.12% of the CSR contribution from total 4387 companies in Maharashtra, followed by HDFC Bank Limited ( 6.32%), Reliance Industries Limited ( 5.19 %), Hindustan Unilever Limited (2.95%), Tata Sons Private Limited (2.44 %) and so on.

**Table 7: Top 10 Sectors for CSR in Maharashtra (2021-22)**

Sr. No.	Name of the Sector	Amount Spent (Rs. in Crores)	Per centage
1.	Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking water, Sanitation	2727.47	51.56
2.	Education, Differently abled, livelihood	1630.36	30.82
3.	Environment, Animal welfare Conservation of Resources	400.68	7.57
4.	Rural Development	316.19	5.98
5.	Gender equality, Women empowerment, Old age homes, Reducing inequalities	128.08	2.42
6.	Encouraging sports	54.52	1.03
7.	Heritage, Art and Culture	23.11	0.43
8.	Other Sectors (Technology incubator and benefits to Armed forces and Admin. Overheads)	6.85	0.13
9.	Slum area development	2.93	0.06
10.	Others	0.00	0.00

Source: compiled from <http://csr.gov.in>

Health, Eradicating Hunger, Poverty and

Malnutrition, Safe Drinking water, Sanitation is the most popular choice of sector for CSR receiving Rs. 2727.47 crores of the total CSR. In Maharashtra CSR spending on Education, Differently abled, livelihood was Rs. 1630.36 crore which has made the sector one of the biggest recipient of CSE funds after

Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking water, Sanitation. Environment, Animal welfare Conservation of Resources, Rural Development, Gender equality, Women empowerment, Old age homes, Reducing inequalities, Encouraging sports are the other major areas for CSR expenditure in Maharashtra.

#### Findings

1. There is continuous increase in total amount spent on CSR activities in India from 2017-18 to 2021-22.. With the increase in time the total number of CSR projects also increased.

2. In the year 2021-22, Maharashtra received the highest CSR funds, which were accounted 20.13% from the total CSR funds in India.

3. Reliance Industries Limited has secured first rank in investment in CSR expenditure. It gave an example of tireless dedication for building healthy communities.

4. India's CSR spending on Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking water, Sanitation sector was 38.45% which has made this sector as the biggest recipient of CSR funds during 2021-22.

5. In the case of Maharashtra also, there is increase in amount spent on CSR activities for the years 2017-18 to 2021-22.

6. Tata Consultancy Services Limited alone has contributed 13.12% of the CSR contribution from total 4387 companies in Maharashtra in 2021-22.

7. Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking water, Sanitation was the most popular choice of sector for CSR receiving 51.56% of the total CSR in Maharashtra.

#### Conclusion :

India is the first country in the world to mandate CSR through legislative action. In response to section 135 of Company Act 2013, Indian Companies are giving good response to CSR contribution. There is continuous increase in total amount spent on CSR activities in India and in Maharashtra. The total number of CSR projects also increased in India. Reliance Industries Limited has secured first rank in investment in CSR expenditure in India and Tata Consultancy Services Limited remained at the top in spending more amount of CSR fund in Maharashtra. CSR is becoming a philosophy of businesses through which they are making a positive impact on the society and environment.

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07

## Smart Cities and Urban Sustainability

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### Abstract :

The rapid pace of urbanization in India has led to numerous challenges such as overcrowding, inadequate infrastructure, pollution, and resource depletion. In response, the concept of smart cities and urban sustainability has gained prominence. Smart cities utilize advanced technologies and data-driven solutions to optimize resource utilization, reduce environmental impact, and enhance citizen well-being. This paper examines the significance of smart cities and urban sustainability in the Indian context. It explores various components, challenges, and opportunities associated with their implementation, while evaluating the role of policy frameworks and governance structures. Case studies of successful smart city projects in India are presented to highlight best practices and lessons learned. By providing insights into the potential of smart cities to address modern urban challenges, this paper contributes to the ongoing discourse on urban development and sustainability in India.

**Keywords:** Smart cities, Urban sustainability, Urbanization, India, Infrastructure, Governance, Policy frameworks, Case studies.

### Introduction :

India faces rapid urbanization, bringing challenges like overcrowding, inadequate infrastructure, pollution, and resource depletion. Smart cities leverage technology to tackle these

issues, optimizing resource use, reducing environmental impact, and enhancing citizen well-being. With pressing challenges in congestion, pollution, and infrastructure, smart city initiatives offer promising solutions, fostering innovation and efficient resource management. This research paper explores smart cities and urban sustainability in India, analyzing challenges, opportunities, and the role of policy frameworks. Case studies will illustrate successful projects, contributing to the discourse on urban development and sustainability in India.

### Literature Review :

Defining smart cities and urban sustainability requires a nuanced understanding that integrates technological advancements with sustainable development goals. Smart cities leverage ICT to enhance infrastructure efficiency, improve quality of life, and foster economic development. They deploy technologies like sensors and data analytics for data-driven decision-making and resource management. Urban sustainability emphasizes balancing growth with resource conservation, social equity, and resilience to environmental challenges.

Key concepts, theories, and frameworks, such as the triple bottom line approach, evaluate urban development based on economic, environmental, and social impacts. Previous research has highlighted the role of technological innovation in addressing urban mobility and energy consumption issues. Additionally, citizen engagement is crucial for promoting sustainable urban development.

Debates in the field often focus on equity, privacy, and governance. Critics argue that smart city technologies may exacerbate social inequalities and raise concerns about data privacy and surveillance. Discussions also revolve around the role of government in shaping smart city initiatives and ensuring equitable outcomes for all residents.

### Theoretical Framework

The theoretical framework guiding this

study is rooted in systems theory, which views cities as complex systems comprising interconnected components that influence each other within dynamic environments (Batty, 2013). This framework provides a holistic lens to analyze the interactions between technological, social, economic, and environmental factors in smart cities and urban sustainability efforts.

In the context of smart cities, systems theory elucidates the interdependencies between various components, such as infrastructure, technology, governance, and citizen participation. Changes in one aspect of the system can have ripple effects throughout the entire urban ecosystem. For example, implementing IoT sensors to monitor air quality not only improves environmental sustainability but also affects public health outcomes and urban planning decisions.

Systems theory emphasizes feedback loops and emergent properties in understanding urban dynamics. Smart city initiatives generate vast data, enabling real-time decision-making and resource optimization. Utilizing these data-driven insights, cities can enhance resilience to environmental shocks, improve service delivery, and promote inclusive growth.

Applying systems theory to smart cities and urban sustainability offers a comprehensive framework for understanding complex interactions shaping modern urban environments. Adopting a systems perspective enables researchers and policymakers to develop more effective strategies for addressing urban challenges and advancing sustainable development agendas worldwide.

### Components of Smart Cities

What makes a city smart? A smart city epitomizes a blend of technological advancement and social vibrancy, facilitating seamless interactions between individuals and their environment. Unlike traditional cities, smart cities prioritize spontaneity, community

engagement, and sustainability in resource management.

At the heart of a smart city lie various components and technologies working synergistically to create a dynamic urban ecosystem:

**1. Integrated Transportation Solutions:** Smart cities offer diverse transportation options to alleviate congestion and emissions, including public transit systems, bike-sharing programs, and pedestrian-friendly infrastructure.

**2. Digital Connectivity:** Seamless broadband and Wi-Fi coverage ensure constant connectivity, with minimal dead zones and readily available charging stations.

**3. Energy Efficiency and Renewable Energy:** Prioritizing renewable energy sources, smart cities aim to minimize environmental impact and reduce reliance on fossil fuels through solar, wind, and other renewable resources.

**4. Resource Management:** Innovative technologies optimize resource utilization and minimize waste, such as smart waste management systems with sensors to monitor trash levels and schedule pickups efficiently.

**5. Infrastructure with Sensors and Automation:** Equipped with sensors and automation capabilities, smart city infrastructure enhances functionality and responsiveness, improving safety and efficiency on city streets.

**6. Digital Governance and Service Delivery:** Leveraging digital platforms streamlines government services and citizen engagement, enabling online access to permits, tax payments, and essential services, enhancing transparency and efficiency.

**7. Water Management and Conservation:** Smart cities implement water reclamation, recycling, and conservation techniques to ensure a sustainable and resilient water supply, particularly in regions facing water scarcity.

These components synergize to create an environment conducive to living, working, and thriving. Through strategic partnerships between public and private sectors and integration of open data initiatives, smart cities continue to evolve, meeting the needs of residents while addressing 21st-century urban challenges. Top of Form

### **Challenges and Opportunities in Financing Urban Resilience:**

The finance challenge for urban resilience and climate adaptation is significant, with the costs of inaction dire. Extreme weather events cost cities over \$1 billion in infrastructure damage, yet international climate finance falls short of meeting the \$80-100 billion annual adaptation needs. Cities, especially in developing countries like India, face hurdles in financing adaptation due to rapid growth and inadequate infrastructure. Innovative financing mechanisms, collaboration, and tailored approaches are needed to address this urgent challenge.

### **Smart City Challenges and Solutions in India:**

**1. Traffic Management:** Indian cities implement smart traffic systems, but integration with existing infrastructure poses challenges in data exchange and coordination.

**2. Water and Waste Management:** Integration of smart water and waste systems faces interoperability challenges despite efforts to optimize resource allocation and reduce environmental impact.

**3. Public Safety:** Integrating surveillance systems for crime prevention requires interoperability standards and data sharing among stakeholders.

**4. Urban Mobility:** Implementing intelligent transportation systems necessitates seamless integration and interoperability to optimize routes and improve public transportation efficiency.

### **Exploring Opportunities Presented by Smart Cities in Addressing Urban Sustainability Goals:**

### **1. Energy Efficiency and Renewable Energy Integration:**

- Example: The Bhubaneswar Smart City project in India incorporates rooftop solar panels on government buildings and public spaces to generate renewable energy, reducing carbon emissions and promoting sustainable practices.

- Case Study: The Coimbatore Smart City project focuses on energy-efficient LED street lighting systems with smart sensors, optimizing lighting levels to reduce energy consumption and light pollution while enhancing safety.

### **2. Resource Management and Waste Reduction:**

- Example: The Pune Smart City project employs IoT-enabled waste bins with sensors to monitor levels and optimize collection routes, minimizing waste pickups and promoting resource conservation.

- Case Study: The Surat Smart City project utilizes biogas plants to convert organic waste into renewable energy, addressing waste management challenges while promoting sustainability.

### **3. Smart Transportation and Urban Mobility:**

- Example: The Ahmedabad Smart City project implements intelligent traffic management systems to reduce congestion and emissions, enhancing mobility and lowering travel time.

- Case Study: The Indore Smart City project introduces bike-sharing schemes and cycling lanes to promote sustainable transportation, reducing congestion and improving air quality.

### **4. Environmental Conservation and Green Infrastructure:**

- Example: The Jaipur Smart City project integrates green spaces and urban parks into city planning to enhance biodiversity and mitigate the urban heat island effect, improving air quality and resilience.

- Case Study: The Vishakhapatnam Smart City project implements coastal protection measures like mangrove restoration to mitigate

climate change impacts and promote ecological sustainability, safeguarding vulnerable communities and enhancing development.

These examples illustrate how smart cities can address urban sustainability goals by integrating renewable energy, optimizing resource management, promoting sustainable transportation, and enhancing environmental conservation. Through innovative solutions and strategic planning, smart cities contribute to creating more resilient, livable, and sustainable urban environments.

### **Policy and Governance in Smart City Development and Urban Sustainability:**

Policy frameworks and governance structures play a pivotal role in shaping smart city development and fostering urban sustainability. Policies provide guidance, incentives, and regulations for adopting smart technologies and ensuring sustainable, equitable, and resilient urban growth. Governance structures determine decision-making processes, resource allocation, and stakeholder engagement in smart city initiatives.

**Role of Policy Frameworks:** Policy frameworks establish legal and regulatory frameworks for smart city development, addressing issues like data privacy, cybersecurity, and environmental protection. They offer clarity and consistency, including incentives like tax breaks for green buildings or grants for renewable energy projects.

**Governance Structures:** Governance mechanisms ensure transparency, accountability, and citizen participation in decision-making. This involves multi-stakeholder boards, oversight committees, or public-private partnerships to facilitate collaboration and consensus-building.

**Evaluation of Existing Policies:** While progress has been made, challenges persist. Fragmented policies and inadequate addressing of emerging issues like data privacy and digital inclusion hinder effectiveness.

### **Recommendations for Improvement:**

- 1. Integrated Policy Frameworks:** Develop comprehensive policies integrating domains like transportation, energy, and housing for holistic smart city development.
- 2. Citizen-Centric Governance:** Strengthen mechanisms for citizen engagement to reflect local community needs and priorities.
- 3. Adaptive Regulation:** Establish flexible regulations to adapt to rapid technological advancements, fostering innovation while safeguarding public interest.
- 4. Capacity Building:** Invest in enhancing the knowledge and skills of policymakers and urban planners involved in smart city governance, promoting awareness of best practices and emerging trends.

Implementing these recommendations can enhance the effectiveness of policies and governance structures, fostering sustainable and inclusive smart city development.

### **Conclusion**

In conclusion, this research paper has examined the multifaceted challenges and opportunities associated with implementing smart city initiatives, focusing on technological, social, policy, and governance aspects. Key findings reveal that while smart cities hold immense potential to address urban sustainability goals through innovation and data-driven approaches, they also face significant hurdles such as technological integration, social equity, and policy coherence.

Smart cities play a pivotal role in advancing urban sustainability by optimizing resource use, enhancing efficiency, and improving quality of life for residents. They offer pathways for achieving environmental conservation, energy efficiency, sustainable transportation, and resilient infrastructure. However, realizing the full potential of smart cities requires concerted efforts to address challenges related to digital divide, privacy concerns, regulatory frameworks, and citizen engagement.

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08

## ECONOMIC PARAMETERS FOR GROWTH AND DEVELOPMENT: AN OVERVIEW

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### Introduction :

Economic growth and development discusses to the increase in a nation's revenue or production of goods and products related to a preceding period. In disparity, economic development involves sustained, long-term growth and increased income for a country. Developed countries or economies can address aspects like healthcare and gender equality. Economic growth refers to the continued rise in a country's actual national and per capita income. Economic development, on the other hand, is characterized by the sustained enhancement of the material well-being of society. It's important to note that economic development is a broader concept than economic growth.

### Objectives :

1. To study the concept of economic growth and Development.
2. To study the parameters of economic growth and development.

### Research methodology

The data for the purpose of the study

has been collected through secondary sources, which mainly include web sides and books.

### Concept of Economic Growth and Development

Economic growth and development are normally misunderstood terms and are often used interchangeably. Economic growth and development policies strive to achieve the financial well-being of a country. Developed countries are concerned with maintaining and surpassing their achievements and continuing to improve their balances of growth and development indicators. On the other hand, non-developed countries have made them an essential part of the utopia or dream to achieve.

### Economic Growth

Economic growth is capacity of an economy's to produce more goods and services. It can be expressed as growing the economy's production opportunities, which means the economy can produce more, and its production possibilities.

### Significance of Economic growth

- **Increased production:** Economic growth signifies an expansion in the quantity and/or quality of goods and services produced. This expansion leads to higher levels of output and income in the economy.

- **Rising standard of living:** As production increases, the average standard of living for individuals typically improves, allowing them to consume more goods and services.

- **Greater prosperity:** Economic growth often leads to increased employment opportunities, improved infrastructure, and greater access to education and healthcare.

### Economic Development

Economic development can be commonly defined as sustainable growth from 03 points of view i.e. social, cultural, political, and economic changes that contribute to material improvement. Economic development is a sustained upgrading in the material well-being of people. Economic development is a wider concept than economic growth. It comprises changes in resource supplies, the rate

of capital formation, the population's size and composition, technology, skills, efficiency, and institutional and organizational set-up.

### Significance of Economic growth

- **Improved living standards:** Economic development aims to increase the standard of living for individuals and households by increasing income, improving access to basic necessities like healthcare and education, and creating opportunities for personal growth and development.

- **Structural transformation:** It involves diversification of the economy beyond primary sectors like agriculture to include robust industrial and service sectors, fostering job creation and economic growth.

- **Technological advancement:**

Encourages innovation and adoption of new technologies to improve productivity, competitiveness, and sustainability in the global economy.

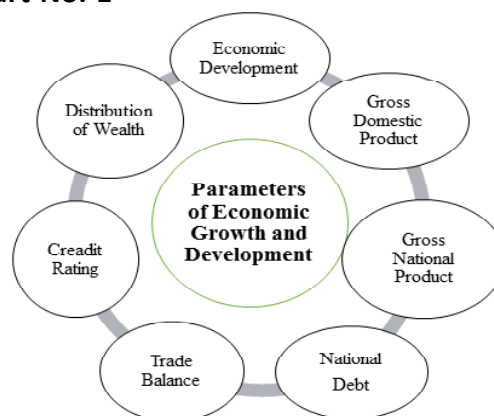
- **Increased social well-being:** Promotes human development by investing in education, healthcare, and skills training, empowering individuals to reach their full potential and contribute meaningfully to society.

- **Reduced inequality:** Aims to address income and wealth disparities, ensuring everyone has equal opportunities to participate in and benefit from economic growth.

### Parameters of Economic Growth and Development

Country's Economic growth and development measuring with the help of its economic indicators. There are many different indicators used and it is useful to have an appreciation of what the terms mean. Chart no. 1 shows that the indicators for economic growth and development

Chart No. 1



**i. Economic development**

Economic development is the increase in the amount of people in a nation's population with sustained growth from a simple, low-income economy to a modern, high-income economy. Its scope includes the process and policies by which a nation improves the economic, political, and social wellbeing of its people. A number of indicators of economic growth are used and these are introduced below.

**ii. Gross Domestic Product (GDP)**

Gross domestic product is a measure of economic activity in a country. It is calculated by adding the total value of a country's annual output of goods and services.  $GDP = \text{private consumption} + \text{investment} + \text{public spending} + \text{the change in inventories} + (\text{exports} - \text{imports})$ . GDP (PPP) per capita it is usually valued at market prices; by subtracting indirect tax and adding any government subsidy, however, GDP can be calculated at factor cost. This measure more accurately reveals the income paid to factors of production. Adding income earned by domestic residents from their investments abroad, and subtracting income paid from the country to investors abroad, gives the country's gross national product (GNP). GDP is disliked as an objective of economic policy by some because it is not a perfect measure of welfare. It does not include aspects of the good life such as some leisure activities. Nor does it include economically valuable activities that are not paid for, such as parents teaching their children to read. But it does include some things that lower the quality of life, such as activities that damage the environment.

**iii. Gross National Product (GNP)**

GNP is calculated by adding to GDP the income earned by residents from investments abroad, less the corresponding income sent home by foreigners who are living in the country.

**iv. National debt**

National debt is the total outstanding borrowing of a country's government (usually

including national and local government). It is often described as a burden, although public debt may have economic benefits. Certainly, debt incurred by one generation may become a heavy burden for later generations, especially if the money borrowed is not invested wisely. The national debt is a total of all the money ever raised by a government that has yet to be paid off; this is very different from an annual public-sector budget deficit. In 1999, the American government celebrated a huge budget surplus, yet the country still had a national debt equal to nearly half its GDP.

**v. Trade Balance**

The balance of trade (or net exports, sometimes symbolized as NX) is the difference between the monetary value of exports and imports of output in an economy over a certain period. It is the relationship between a nation's imports and exports. A positive or favorable balance of trade is known as a trade surplus if it consists of exporting more than is imported; a negative or unfavorable balance is referred to as a trade deficit or, informally, a trade gap. The balance of trade is sometimes divided into a goods and a services balance. Measuring the balance of trade can be problematic because of problems with recording and collecting data. As an illustration of this problem, when official data for the entire world's countries are added up, exports exceed imports by a few percent; it appears the world is running a positive balance of trade with itself. This cannot be true, because all transactions involve an equal credit or debit in the account of each nation. The discrepancy is widely believed to be explained by transactions intended to launder money or evade taxes, smuggling and other visibility problems. However, especially for developed countries, accuracy is likely.

**vi. Credit Rating**

A credit rating estimates the credit worthiness of an individual, corporation, or even a country. It is an evaluation made by credit bureaus of a borrower's overall credit history. A credit rating is also known as an evaluation of a potential borrower's ability to repay debt, prepared by a credit bureau at the request of the lender. Credit ratings are calculated from

## A Brief Comparison of Rural Poverty and Urban Poverty at its Consequences

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financial history and current assets and liabilities. Typically, a credit rating tells a lender or investor the probability of the subject being able to pay back a loan. However, in recent years, credit ratings have also been used to adjust insurance premiums, determine employment eligibility, and establish the amount of a utility or leasing deposit. A poor credit rating indicates a high risk of defaulting on a loan, and thus leads to high interest rates, or the refusal of a loan by the creditor.

### vii. Distribution of Wealth

The distribution of wealth is a comparison of the wealth of various members or groups in a society. It differs from the distribution of income in that it looks at the distribution of ownership of the assets in a society, rather than the current income of members of that society. Wealth is a person's net worth, expressed as:  $\text{Wealth} = \text{assets} - \text{liabilities}$ . The word 'wealth' is often confused with 'income'. These two terms describe different but related things. Wealth consists of those items of economic value that an individual owns, while income is an inflow of items of economic value.

### Conclusion :

From the above study, conclusion can be drawn that there is economic growth measured with the help of real gross domestic product. Economic development, on the other hand, is considered by the continued improvement of the material well-being of society. Proper economic growth and development measured with the help of various parameters. Economic growth and development play a vital role for country's progress, ensuring prosperity and security of its people.

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### Abstract :

Poverty has significant effects on children, especially those with special needs. Poverty is a well-known and well-documented risk factor for being served under special education. There are many factors that work against a child living in poverty that can exacerbate or cause a disability. However, not well documented in the research literature are the differences in rural and urban poverty, whether there is a difference between these two different types of poverty and their differing effects on children with special needs. This article will provide a summary of the research regarding poverty as a risk factor for special education. A summary of rural poverty will follow, and finally a comparative brief examination of rural and urban special education was carried out.

**Key Words** – At-risk, Education, Rural Poverty, Special Education, Urban Poverty

### 1. Introduction :

Income poverty is defined as not having enough money to provide basic food, shelter or clothing. The cumulative harmful effects of poverty include greater exposure to environmental toxins such as, alcohol, tobacco and lead, less nutrition, excessively crowded and noisy living arrangements, less parental



involvement in school, less cognitive stimulation, residential instability, negative, harsh and unresponsive parenting, exposure to aggressive peers, family instability and divorce, lack of parental monitoring, lack of maternal emotional support and weaker social ties.

The effects of poverty also include being more likely to be reported in poor health, be low birth weight, have lead poisoning, die in infancy, be sick, have short stay hospital visits, be diagnosed with developmental delay, be diagnosed with a learning disability, repeat grades, be expelled or suspended, be a high school dropout, have an emotional or behavioral problem but they are less likely to be treated for it, experience child abuse or neglect, experience violent crimes, live in a dangerous neighborhood, experience hunger, be jobless or not in school by age 24 and the girls are more likely to be un-wed teenaged mothers. Regardless of alcohol use, mothers living in poverty are far more likely to birth children with hyperactivity, malformation of some kind, mental retardation and failure to thrive. Learning disabilities, lower levels of intelligence, lower levels of achievement in math and reading, severe physical disabilities and grade repetition are common among children who had a low birth weight. Even a slight elevation in lead levels in the blood is associated with decreased intelligence. This lead is found primarily in deteriorating lead-based house paint, commonly found in low-income housing.

The negative cognitive effects of poverty occur early. Long-term poverty has a greater negative impact on children's cognitive ability than short-term poverty. The long-term cognitive effect (teen years) still lacks a solid research base to make any accurate conclusions. The most significant effects of poverty may be during the early childhood years (birth to 5). Children in persistent poverty (4 years or more) have more externalizing and internalizing behaviors than children in non-persistent poverty

(1 out of 4 years) although persistent poverty is more likely to produce internalizers while non-persistent poverty is more likely to produce externalizers. These are not as significant as the effects on cognitive functioning.

IQs of children living in poverty decreased as the number of risk factors increased. These risk factors include low maternal education, poor maternal mental health, high maternal anxiety, head of household unemployed or unskilled, father absent, being a member of a minority, high incidence of stressful events and more than four children in a household. "The list of adverse outcomes associated with poverty by age 5 includes externalizing and internalizing behavior problems, academic incompetence, police contacts." "Mild mental retardation is primarily environmentally generated." Poor parenting skills exacerbate this condition, especially if there is a dual disability. Impoverished parents are less likely to have the skills or resources to cope with their child's disability, creating an ongoing destructive cycle. The effects of poverty on impoverished children from a very early age include mild intellectual disabilities and impair brain growth and development. Poverty also puts extra stress upon the parent, especially when they have a child with special needs, reducing their effectiveness and causing greater negative impact on the child.

Early poverty creates lasting learning, behavioral and health problems. Children in these environments do not have access to adequate intellectual stimulation or healthcare. Children with mild mental retardation are more likely to have issues with their adaptive skills, especially social skills. These children are more likely to be rejected by their peers, due to socially inappropriate behavior. Abuse and neglect are also linked to in children and the impoverished environment (i.e. lack of parental supports) serves to exacerbate symptoms. Neglected or maltreated children are at risk of

a diagnosis of learning disability.

## 2. Rural Poverty

There is much research regarding the effects of poverty and the incidence of special needs. However, poverty is not isolated to only the urban areas. Rural poverty has many of the same negative outcomes as urban poverty, but it also has its unique challenges. In impoverished rural areas, there is less sophisticated medical care, the towns are spread out, further away from intervention services and often there is little to no public transportation. People living in these areas are less likely to have strong academic backgrounds they may not have graduated from high school. According to the government definition, all areas that are not urban, suburban or metropolitan are by default classified as rural. Traditionally, rural areas were agricultural, but this is not always the case. The poverty rate for rural children is slightly elevated compared to that of urban children, and this number is even worse for rural minority children. Those employed in rural areas make about 4/5 of what those in the urban work force make.

It has been suggested that the prevalence of disability may be slightly higher in rural areas. Roughly 25% of the population of rural areas is thought to have a disability, which is about 1.1 million children. Children with disabilities living in rural areas are isolated and have few role models or services available to them. There is little transportation for these children and they have very few peers of similar disability, age and economic status. The main social services for these youth are schools and hospitals, but more and more rural hospitals are closing down. Oftentimes these doctors don't have as much training and are busy serving the rest of the community and cannot give as much attention to those with disabilities.

## 3 Urban Vs. Rural Poverty

A study conducted there were differences between impoverished families living in rural areas as opposed to urban areas.

Children age's three to five in rural areas were more likely to have a disability than the students living in an urban area. There are fewer special educators in rural areas than in urban areas. Rural parents relied much more heavily on information from doctors and teachers than did urban parents as found by the study conducted and colleagues comparing parental concerns for young children in rural and urban counties. Also, rural parents have far less information about their child's educational needs than do urban parents. Urban settings may have a greater array of special education services because they can interact with other social service agencies, such as Universities, to provide a better and more comprehensive service model. These positive examples lead to higher expectations as to the quality of special education services. Rural school districts are often far removed from these kinds of settings and therefore have fewer positive, lending to a poorer quality service.

Rural special education teachers have to perform multiple roles in the community in a relatively small environment, whereas urban educators, though they may serve multiple roles in a community, are operating in a much bigger environment and will have an easier time keeping all of those roles separate. Rural special educators will also find much more resistance to change and remediation in their children in rural settings compared to urban communities due to pre-determinism, fatalism and religious reasons that are far more ingrained in rural cultures than urban ones. There also seem to be significant differences in the education of the parents. The education of the parents in rural areas is lower than that of urban parents. For example, 18% percent of rural parents had a college education compared with 25% of urban parents living in poverty. High school graduation rates have indicated that only 13% of the urban parents did not graduate high school where as 19% of the rural parents living in poverty failed to graduate high school.

Children with disabilities in urban areas are far more likely than children living in poverty to have adults with disabilities as positive role models. Children with disabilities in urban areas have access to support models and groups that allow for a great number of personal growth opportunities. Rural areas lack transportation and do not have a large enough population to support such groups. One study compared the transition of special need high school graduates in rural and urban. This study found, when looking at employment status, benefits, expenses and living arrangements, urban and rural youth performed about the same. At year one over all, the urban students had more health insurance than rural students, although the rural students had a higher employment rate. This held true for three years out of high school, and more rural students were employed full time, receiving vacation and pursuing post-secondary education. For job status, more rural students were laborers for both one and three years out of high school, and by three years out of high school more rural students had higher status jobs. More urban students were service workers across both data collection times, and one year out of high school the urban students held higher status jobs. However, the overall level of successful adjustment for both groups.

#### 4. Conclusions and Recommendations

The research reviewed here suggests that there is a difference in rural poverty and urban poverty. Rural children living in poverty are more likely to have a disability than their urban counterparts. Rural areas also have fewer services and fewer role models for their students with disabilities than those children living in urban poverty. There is also less transportation in rural areas and services are far more spread out than those in urban settings. Impoverished rural school districts also have a more difficult time retaining highly qualified educators and complying with federal special education laws. These issues make it more difficult for parents

to develop the necessary educational or social capital to assist their children. Although the research conducted and colleagues suggests that there may not be a large difference between the post-school outcomes of students with special needs in rural and urban areas, this paper calls for large-scale educational reforms in the rural areas. These reforms could include incentive programs to bring highly qualified teachers and other professionals to these parts of the country with the greatest need. Such reforms could include an expansion existing programs eliminating student debt for a certain contractual period of time. The more urgent need however, is what the research on poverty in general has found., seems to suggest that intellectual disabilities are often a product of an impoverished environment. This has negative consequences for the interventions of these children in an academic environment. The cause of these children's problems lies in their environment, something that the teacher has no control over. This then calls for a broader intervention piece, or wrap around services, and it needs to happen when these children are very young. Nutritional services should be provided for these children to help remediate the negative effects of poor nutrition. Interventions should be conducted in the home involving the parent to create a richer learning environment for the child. However, the problem lies much deeper than that. Those interventions suggested above are only surface interventions. They will not eliminate of the real cause of their mild to moderate intellectual disability, which are the parents.

However, in our view this bespeaks of a deeper and much more serious educational issue. A proper general education is not being provided to the population of students that is at highest risk for living in these kinds of environments. These students are allowed to pass by reading at only a third grade level and they drop out early because there is such a huge emphasis now on college bound education and

on skilled trade training. There needs to be a serious look at the kind of young adults that our public schools are producing. Not only does the present research call for social reform, it calls far more strongly for the type educational reform where the outcomes of poverty can be widely and clearly diminished. A very strong effort at all levels of government appears warranted. The federal government and state governments need to create these educational reform programs. It is up to the local governments to implement these programs, and create incentive programs of their own, such as debt forgiveness, to better the outcomes of their students.

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10

## Corporate Social Responsibility: Impacts, Challenges, and Future Directions

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### Abstract :

This research paper delves into Corporate Social Responsibility (CSR), examining its significance, impacts, challenges, and future implications for businesses and society. CSR has emerged as a vital aspect of modern business practices, encompassing initiatives that contribute to social, environmental, and economic well-being. Through an extensive review of theoretical frameworks, empirical studies, and case analyses, this paper highlights the multifaceted nature of CSR and its potential to drive positive change. Major findings include the diverse benefits of CSR for businesses, such as enhanced reputation, stakeholder engagement, and long-term sustainability. However, the paper also acknowledges challenges such as green washing, stakeholder conflicts, and measurement difficulties. Looking ahead, the paper identifies emerging trends and offers recommendations for businesses seeking to enhance their CSR efforts. Overall, the research underscores the importance of CSR in fostering responsible business conduct and advancing societal welfare in an increasingly interconnected world.

### Introduction:

Corporate Social Responsibility (CSR) refers to the voluntary actions taken by companies to integrate social and

environmental concerns into their business operations and interactions with stakeholders. It encompasses a wide range of initiatives aimed at promoting sustainable development, ethical practices, and positive impacts on society and the environment. CSR goes beyond legal compliance and profit maximization, emphasizing the responsibility of businesses to contribute to the well-being of society at large.

#### **Significance of the Research:**

In modern business environments, CSR holds significant importance for several reasons:

##### **1. Positive brand image**

Being seen as a positive brand will help you widen your consumer base and attract new customers. When potential customers see your staff giving back to the community, they realize you're a brand committed to helping others for the social good. This makes you a favorable brand and more customers are likely to associate with you.

##### **2. Cost efficiency**

Cost saving and sustainability? Not a bad combo, is it? Many simple changes result in significant financial savings for your business, such as using less packaging, purchasing locally, and increasing efficiency through better processes. Through CSR activities you can educate your workforce about the importance of reusing and recycling, thus saving money for your business.

##### **2. Brand awareness & recognition**

CSR is a great way to boost your company's reputation and improve your chances of attracting the right customers. More people will hear about your business if you're committed to ethical practices. This leads to good word of mouth among the community and improves your brand awareness, which eventually translates into more sales.

##### **4. Employee retention & engagement**

Employees look for a higher purpose other than their monthly salary. Employees enjoy working for companies that have a positive public image. CSR initiatives incorporate

volunteering programs that foster values such as empathy and loyalty leading to better teamwork and camaraderie among employees. Employees at CSR-oriented companies are happier, less stressed, and have better relationships with their colleagues. This results from the fact that they get to create a difference in society. CSR can prove to be a great aid in increasing employee engagement and retention rates.

#### **Provide background information on the evolution of CSR:**

The evolution of Corporate Social Responsibility (CSR) can be traced back to various historical, societal, and economic factors that have shaped the relationship between businesses and society over time.

1. Early Philanthropy and Charity: The concept of CSR has roots in early philanthropic efforts by businesses, dating back to the 19th century. Industrialists like Andrew Carnegie and John D. Rockefeller were known for their charitable contributions to support social causes such as education, healthcare, and poverty alleviation. However, these early efforts were often ad hoc and driven by personal values rather than systematic corporate strategies.

2. Rise of Social Awareness: The early to mid-20th century witnessed a growing awareness of social issues and labor rights, spurred by events such as the Great Depression and labor movements. This period saw increased scrutiny of business practices, leading to demands for improved working conditions, fair wages, and environmental protection. Businesses faced pressure to address these concerns and began to recognize the importance of their social responsibilities.

3. Corporate Citizenship and Stakeholder Theory: In the latter half of the 20th century, scholars like Howard Bowen and R. Edward Freeman introduced the concepts of corporate citizenship and stakeholder theory, respectively. Corporate citizenship emphasized the idea of businesses as members of society with

obligations beyond profit-making. Stakeholder theory expanded the scope of CSR by recognizing the interests of various stakeholders, including employees, customers, communities, and the environment.

4. Regulatory Development: The late 20th century saw the emergence of regulatory frameworks aimed at promoting CSR and corporate accountability. Examples include the Occupational Safety and Health Act (OSHA), the Environmental Protection Agency (EPA), and the United Nations Global Compact. These regulations established standards for business conduct in areas such as labor practices, environmental stewardship, and human rights.

5. Globalization and Sustainability: The late 20th and early 21st centuries witnessed increased globalization, leading to greater interconnectedness and interdependence among businesses, societies, and the environment. This globalization spurred a shift towards sustainability as a core principle of CSR, emphasizing the need for businesses to balance economic, social, and environmental objectives for long-term viability.

#### **Objective of the Research:**

The purpose of this research is to comprehensively examine Corporate Social Responsibility (CSR) and its significance in modern business environments.

1. To study aims to analyze the evolution of CSR, its theoretical underpinnings,

2. Impacts on businesses and society, challenges, and future directions. By synthesizing existing literature, empirical evidence, and case studies, the research seeks to provide insights into the multifaceted nature of CSR and its implications for stakeholders.

#### **Methodology**

Research design (quantitative, qualitative, or mixed methods) Data collection methods (e.g., surveys, interviews, secondary data analysis) Sample selection and size

#### **Impact of CSR:**

Mandatory requirement to form CSR

committee to the companies qualifying the criteria given under Sec. 135 of Companies Act 2013

Formation of CSR Policy and uploading the same on the website of the company.

Mandatory expenditure of prescribed amount on CSR activities such as education, poverty, gender equality and hunger.

Increased trust of shareholders, employees and society in general towards the company.

Businesses in India have now started integrating CSR initiatives with their corporate strategies.

Companies now have specific departments to monitor the CSR activities, prepare CSR policies and strategies, set separate goals and budgets for CSR activities. Increased compliance and filing of reports for the Companies.

#### **Impact of the Companies (Amendment) Act, 2020 on CSR:**

##### **Setting off excess CSR expenditure:**

Currently, excess CSR spend cannot be carried forward. Therefore, a 3rd proviso has been added to sub-section 5 of Section 135 whereby: if the corporate spends an amount in more than two per cent of the typical net profits of the company made during the three immediately preceding financial years, such company may set off such excess amount against the requirement to spend under this sub-section for the number of prescribed financial years in a manner as provided.

In simple words, the businesses which spend quite the prescribed two per cent on CSR during a particular fiscal year may carry it forward as credit for fulfillment of CSR obligations for the next few years.

##### **Amendments relating to Social Stock Exchange:**

Companies which are spending above the mandatory two percent of their pre-tax profits on Corporate Social Responsibility (CSR) may soon be ready to trade this excess CSR

expenditure. This has also been recommended by market watchdog SEBI's High-Powered Committee on Social Stock Exchange (SSE).

Under this allowance, companies that are spending more than the limit of two per cent set under Section 135(5) of the Indian Companies Act 2013 can sell or trade this excess amount to the companies which have failed to meet their annual quota.

#### **Penalty for Non-Compliance:**

According to the new sub-section 7 to Section 135: If a company is in default in complying with the provisions of sub-section (5) or sub-section (6), the company shall be liable to a penalty of twice the quantity required to be transferred by the corporate to the Fund laid out in Schedule VII or the Unspent Corporate Social Responsibility Account, as the case could also be, or one crore rupees, whichever is a smaller amount, and each officer of the corporate who is in default shall be susceptible to a penalty of one-tenth of the amount required to be transferred by the corporate to such Fund laid out in Schedule VII, or the Unspent Corporate Social Responsibility Account, because the case could also be, or two lakh rupees, whichever is less.

#### **CSR Committee:**

Under the new sub-clause 9: Where the amount to be spent by a corporation under sub-section (5) doesn't exceed fifty lakh rupees, the need under sub-section (1) for constitution of the company Social Responsibility Committee shall not be applicable and therefore the functions of such Committee provided under this section shall, in such cases, be discharged by the Board of Directors of such company.

In simple words, the businesses which have but fifty lakh rupees to spend on CSR activities don't need to constitute a CSR committee and therefore the CSR obligations could also be fulfilled by the Board of Directors of such company

#### **Challenge of Corporate Social Responsibility:**

**The challenge of corporate social responsibility (CSR) lies in effectively**

**balancing the interests of various stakeholders while ensuring sustainable business practices. Some specific challenges include:**

**1. Integration into Corporate Strategy:** Incorporating CSR into the core business strategy and operations can be challenging, especially when there are conflicting priorities between financial goals and social or environmental objectives.

**2. Measuring Impact:** Assessing the tangible impact of CSR initiatives on social, environmental, and economic outcomes can be difficult due to the complexity of measuring intangible benefits and long-term effects.

**3. Stakeholder Engagement:** Engaging with diverse stakeholders, including employees, customers, communities, and investors, requires effective communication and collaboration strategies to address their concerns and expectations.

**4. Transparency and Accountability:** Maintaining transparency in CSR reporting and ensuring accountability for actions and commitments are essential but challenging, particularly in industries with complex supply chains and global operations.

**5. Resource Constraints:** Allocating sufficient resources, including financial, human, and technological resources, to implement and sustain CSR initiatives can be challenging, especially for small and medium-sized enterprises (SMEs) with limited budgets.

**6. Regulatory Compliance:** Navigating the evolving regulatory landscape and staying compliant with various CSR standards, regulations, and reporting requirements can pose challenges, especially for multinational corporations operating in multiple jurisdictions.

**7. Balancing Stakeholder Interests:** Balancing the often conflicting interests of different stakeholders, such as shareholders seeking financial returns, employees advocating for better working conditions, and environmental



groups advocating for sustainability, requires careful negotiation and decision-making.

Addressing these challenges requires a holistic and proactive approach to CSR that involves strong leadership commitment, stakeholder engagement, continuous improvement, and a long-term perspective on business sustainability and societal impact.

#### **Future Direction:**

The future direction of Corporate Social Responsibility (CSR) is likely to see increased emphasis on sustainability, diversity and inclusion, ethical supply chains, and addressing societal challenges such as climate change and inequality. Companies will likely integrate CSR more deeply into their core business strategies and operations, leveraging technology and data for greater impact measurement and transparency. Additionally, stakeholders, including consumers, investors, and employees, will continue to demand higher standards of social and environmental responsibility from corporations.

#### **Findings:**

Analysis of empirical data

Discussion on the relationship between CSR initiatives and business success

Identification of key factors influencing the effectiveness of CSR

#### **Conclusion:**

#### **8. Summary of key findings:**

Through an extensive examination of the relationship between corporate social responsibility (CSR) initiatives and business success, several significant findings have emerged:

1. Positive Impact on Financial Performance
2. Enhanced Reputation and Brand Image
3. Stakeholder Engagement and Relationship Management
4. Risk Mitigation and Resilience
5. Regulatory Compliance and License

to Operate

Overall, the findings suggest that corporate social responsibility is not only a moral imperative but also a strategic business imperative. Companies that embrace CSR as an integral part of their corporate strategy are more likely to achieve sustainable growth, create shared value for stakeholders, and contribute positively to society.

#### **2. Final Thoughts on the Significance of CSR for Businesses and Society.**

Corporate social responsibility (CSR) has emerged as a pivotal force shaping the interactions between businesses and society. As evidenced by the findings of this research, CSR encompasses far more than just philanthropy or compliance; it represents a strategic imperative that has profound implications for businesses and society at large.

For businesses, embracing CSR is no longer merely an ethical choice but a strategic necessity. In today's interconnected world, companies are increasingly being held accountable for their social and environmental impact.

In conclusion, corporate social responsibility is not merely a trend or buzzword but a fundamental paradigm shift that is reshaping the way businesses operate and interact with society. By embracing CSR as a strategic imperative, businesses can unlock new opportunities for growth, innovation, and social impact, while contributing to a more sustainable and equitable world for future generations.

Ensure that the final thoughts section provides a thoughtful reflection on the broader implications of CSR and leaves readers with a sense of its importance for both businesses and society.

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## An Overview of Sustainable Tourism

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### Abstract :

The present study is carried out to know the concept of sustainable tourism. The researcher had studied thoroughly various research papers from different journals, periodicals and articles. In India people are religious in nature they always in search of their deity. They travel too long for completing their wishes. Travel and tourism' is one of the largest economic sectors. The people of India always travel for various types of rituals, fairs and festivals, pilgrimage, and holy rituals.

### Introduction:

Indian culture is very ancient in nature more than 5000 years old. India is enriched with cultural heritage and thousands of monuments. There are various archaeological sites for tourists to visit. 'Travel and tourism' is one of the world's largest economic sectors. The people of India always travel for various types of rituals, fairs and festivals, pilgrimage, and holy rituals.

There are so many holy places in India. Some of them are Char Dham, Vaishnavi Devi, Kashi, Badrinath, Kedarnath, Amarnath, Golden temple, Tirupati Balaji, Jagganath Puri Temple, Sabarimala, Padmanabh temple, Haridwar, Dwaraka Rameshwaram etc. People have strong spiritual feelings to visit these pilgrimage places. Every Indian likes to visit these and many more pilgrimage places in India at least once in lifetime. "Atithi devo bhav" is our culture. So the people visiting our country get back with full of satisfaction

and joy after enjoying our hospitality.

### Objective:

To go through the concept of sustainable tourism in India.

### Review of Literature:

(Dr. Ayesha Siddiqui, 2021) quoted that hospitality and tourism industry in India is great contributors in India's GDP. They contribute 10% to GDP. Study was carried out to understand environment friendly practices in New Delhi. Employee awareness regarding carbon footprints was one of the important objectives. Primary data was collected from various employees of hotel from New Delhi. The researcher found that more than 80% hotels take green initiatives while doing there day today business. Green initiatives followed by different hotels are reusing crockery, water, linen, enhancing the quality of air etc. More than 86% of the staff agreed that green initiative brings positive change in society. Various hotels plan every year training programs for the staff to become aware about the green activities of the Hotel. It is beneficial for these hotels to get certain certifications in order to be environmentally compliant.

(R. Jogalekar) The present researcher quoted that for community wellbeing it is important to engage and empower local communities in planning and decision making about the management and future development of the area. For development of green tourism local people should avoid any kind of exploitation of resources, or degradation and growing amenities and life support systems for locals. It is very necessary to maintain the quality of landscapes both urban and rural and to avoid physical and visual degradation of the environment. Cultural richness depends upon enhancement and respects of traditions, authenticity of culture and historical heritage of the host community. Biological diversity is also one of the important part in supporting the conservation of natural habitats and wildlife and to minimize damages caused to them. Environmental purity can be achieved by

minimizing the waste by visitors and tourism enterprises reduce pollution of air, water and land. Lastly researcher found that In order to achieve our goals of sustainability all the local community, stakeholders, tour operators, government agencies must have better understanding of the value of environment by having complete information about the local values, economic, environmental and socio cultural aspects and susceptibility to outside influences. There should be greater attention to the regional effects of development. Developments should be designed with long term sustainable quality in mind.

(Mohd Sadiq, 2022) The present researcher focused on long-lasting attitude-behaviour gap. The researcher have investigated role of environmental concern, health concern, environmental attitude, and service quality on increasing the tourists' eco-friendly behaviour. The hypotheses were tested using a two-step approach of structural equation modelling. 450 responses collected from Indian travellers through Amazon Mechanical Turk. The findings suggest that the environmental concern and the health concern are important factors in determining tourists' eco-friendly behaviour.

(Amandeep, 2017) The present researcher quoted that hospitality with responsibility is the present need. The researcher wanted to spread awareness regarding protecting environment. Green hotels needs to be worldwide in the industry. Academics should involve the future hoteliers in pursuit for achieving environment friendly green hotels. Initiative must be taken by the Indian government to encourage the hotel industry in India, by means of schemes and policies which are in favour of Green Hotels. Further the steps and measures taken by the Hotels in India confirm that many hoteliers understand that the activities they carry out have an extreme high impact on the environment.

(Aditya, 2023) The present researcher focused on sustainable tourism in India. Sustainable tourism is crucial for India's

economic growth and balancing the environment. It is essential for conservation and community well-being. The study aims to understand and promote sustainable tourism practices in India's rich cultural heritage, diverse natural landscapes, and increasing tourism activities. The researcher has given suggestion to people to choose eco-friendly accommodations for stay when going outdoors. if you do so, you are helping to reduce the impact of tourism on the environment. These lodgings focus on preserving the environment using renewable energy and bio-architecture practices. By staying in eco-friendly tourism accommodations, you can have a positive environmental impact and support the local economy. Most environmentally friendly lodgings offer organic, locally sourced food options, which is better option.

(Ministry of Tourism) "Tourism is one economic sector in India that has the potential to grow at a high rate and ensure the development of infrastructure at the destinations. It has the capacity to capitalize on the country's success in the services sector and provide sustainable models of growth". In India, the travel and tourism sector is estimated to create 78 jobs per million rupees of investment, compared to 45 jobs in the manufacturing sector for similar investment. Along with construction, it is one of the largest sectors of the service industry in India. Apart from providing employment to a wide spectrum of job seekers from the unskilled to the specialized, a higher proportion of tourism benefits (jobs, MSME trade opportunities), accrue to women.

(Chawla, Kowalska-Pyzalska, & Silveira) The Researcher highlighted that presence on various communication channels can affect individuals' acceptance of sustainable products and their willingness to pay for them. It would also be interesting to see the impact of the use of various communication channels, especially social media (and social media influencers) and media multitasking, on the constructs used in this study. Additionally, it would be insightful to replicate such a survey among countries that have a large dependence on tourism, as well as

those with a smaller or no dependence on tourism. Based on the results of this study, one of the hypotheses for future studies could be that respondents from the former countries or regions with a large dependence on tourism would be more concerned about ecotourism as compared to the latter groups.

### Conclusion :

The various literatures have been studies to know the concept of sustainable tourism in the world. In India also the wave of sustainability in the hotel industry tourist destinations is on peek. There are number of tourist destinations in India. There is an emergency need to protect our incredible archaeological monuments. There are too many reasons for detriment of monuments the pollution is one of them. Air, water, soil and environment pollution, increases in temperature, plastic are causing diminishing of these places during tourist visits. Green hotels concept can reduce the pollution. It can be one way of changing lifestyle of tourists. The sustainability of tourism depends upon awareness and guidance how to protect our environment. All the researcher have established concepts to guide people how does we can save our environment and tourist destinations.

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## Corporate Governance Practices in Public Sector Banks (PSBs) of India: A Critical Analysis

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### Abstract:

Public Sector Banks (PSBs) play a pivotal role in the Indian financial system, mobilizing deposits and channeling credit to critical sectors of the economy. However, their effectiveness hinges on robust corporate governance (CG) practices. This paper examines the current state of CG in PSBs, analyzing key areas like board composition, risk management, transparency, and accountability. Drawing on relevant literature and regulations, the paper identifies strengths and weaknesses in PSB CG practices. It further explores the impact of recent reforms and suggests potential solutions for continued improvement. The research concludes by emphasizing the importance of effective CG in fostering financial stability, promoting public trust, and ensuring the long-term viability of PSBs in India.

### 1. Introduction

The Indian banking sector, dominated by Public Sector Banks (PSBs), plays a crucial role in driving economic growth and development. PSBs are entrusted with channeling deposits from the public and extending credit to various sectors, including agriculture, industry, and infrastructure. However, their ability to fulfill this mandate hinges on sound corporate governance (CG) practices.

CG refers to the set of rules, processes,

and structures that ensure transparent and accountable decision-making within an organization. It encompasses aspects like board composition, risk management, internal controls, and shareholder rights. Effective CG practices are essential for promoting financial stability, mitigating risks, and enhancing public trust in PSBs.

This paper delves into the current state of CG in PSBs in India. It analyzes key areas of focus, identifies potential shortcomings, and explores the impact of recent reforms. The paper aims to contribute to the ongoing discourse on strengthening CG practices in Indian PSBs, thereby ensuring their long-term success and continued contribution to the nation's economic well-being.

### 2. Importance of CG in PSBs

**Several factors underscore the criticality of robust CG in PSBs:**

- **Public Ownership:** PSBs hold public deposits and operate with a mandate to serve broader societal goals. This necessitates a high degree of transparency and accountability to ensure depositors' money is managed prudently.
- **Financial Intermediation:** PSBs play a central role in financial intermediation, channeling funds to crucial sectors. Effective CG practices are paramount to minimize risk and ensure efficient allocation of resources.
- **Systemic Importance:** Given their size and interconnectedness, PSB failures can trigger systemic risks, potentially destabilizing the entire financial system. Robust CG practices help maintain financial stability and protect depositors' interests.

### 3. Key Areas of Focus in PSB CG

This section examines some key areas of focus in CG practices for PSBs in India:

- **Board Composition:** PSB boards have a significant influence on strategic decision-making. A well-constituted board should possess a blend of experience, expertise, and independence. However, concerns exist

regarding government dominance and limited representation of independent directors in PSB boards.

- **Risk Management:** PSBs are exposed to various risks, including credit risk, operational risk, and market risk. A robust risk management framework encompassing risk identification, assessment, mitigation, and monitoring is crucial for safeguarding PSB financial health.

- **Transparency and Disclosure:** Timely and accurate disclosure of financial information, including risk exposure, performance metrics, and related-party transactions, is essential for building public trust and fostering investor confidence.

- **Internal Controls:** Strong internal controls act as a safeguard against financial irregularities and operational inefficiencies. PSBs need well-defined internal control frameworks and periodic audits to ensure compliance and mitigate fraud risks.

- **Audit Function:** An independent and efficient internal audit function is critical for identifying and addressing potential problems within PSBs. Concerns exist regarding the effectiveness of internal audit functions in some PSBs, highlighting the need for strengthening their autonomy and resources.

- **Accountability:** PSBs need to be accountable to various stakeholders, including depositors, borrowers, and the government. Clear lines of accountability and effective mechanisms for addressing grievances are essential.

#### 4. Strengths and Weaknesses of PSB CG Practices

##### Strengths:

- **Regulatory Framework:** India has a comprehensive regulatory framework for CG, including guidelines issued by the Reserve Bank of India (RBI) and the Securities and Exchange Board of India (SEBI).

- **Initiatives by PSBs:** PSBs have undertaken initiatives to improve CG practices, such as constituting Board Committees, implementing risk management frameworks, and adopting transparency measures.

##### Weaknesses:

- **Government Control:** Dominance of government appointments in PSB boards may limit independent decision-making and accountability.

- **Skill Gaps:** Boards may lack the necessary expertise in areas like risk management and financial analysis.

- **Implementation Challenges:** Effective implementation of CG guidelines across all PSBs can be uneven.

- **Weak Whistleblower Protection:** Concerns exist regarding inadequate protection for whistleblowers who report irregularities.

#### 5. Recent Reforms and Initiatives

**The Indian government has undertaken several initiatives to strengthen CG practices in PSBs:**

- **The Banking Regulation (Amendment) Act, 2012:** Introduced provisions for greater professionalism in PSB boards, mandating at least one-third representation from independent directors.

- **The Banks Board Bureau (BBB):** Established in 2016, the BBB recommends appointments to PSB boards and CEOs, aiming to enhance professionalism and objectivity.

- **Framework for Risk Management in Banks:** RBI issued guidelines outlining a comprehensive framework for risk management in PSBs, encompassing risk identification, assessment, mitigation, and monitoring.

- **Guidelines on Internal Audit Function:** RBI guidelines emphasize the importance of an independent and effective internal audit function in PSBs.

#### 6. Impact of Reforms and Further Recommendations

Recent reforms have yielded positive outcomes:

- **Improved Board Composition:** The number of independent directors on PSB boards has increased, potentially promoting better oversight and independent decision-making.

- **Enhanced Risk Management:** Implementation of risk management

frameworks has led to improved risk identification and mitigation practices.

However, challenges remain:

- **Limited Impact:** The effectiveness of reforms across all PSBs can be uneven, requiring continued monitoring and enforcement.

- **Cultural Shift Required:** Transforming the ingrained culture of government dominance in PSBs necessitates sustained efforts towards greater transparency and accountability.

#### **Recommendations for further improvement:**

- **Strengthening Accountability:** Implementing performance-based compensation for PSB executives and holding boards accountable for performance outcomes.

- **Enhancing Whistleblower Protection:** Creating a robust framework with strong legal safeguards and adequate support mechanisms for whistleblowers reporting malpractices.

- **Continuous Skill Development:** Equipping PSB boards and management with the necessary skills and expertise in areas like risk management and financial analysis.

- **Leveraging Technology:** Utilizing technology solutions to strengthen internal controls, improve data analysis capabilities, and enhance transparency with stakeholders.

#### **7. Conclusion :**

Effective corporate governance practices are critical for the success and long-term sustainability of Public Sector Banks (PSBs) in India. While recent reforms have shown promise, further efforts are needed to enhance transparency, accountability, and risk management capabilities. By implementing the recommendations outlined above, PSBs can build stronger governance frameworks, fostering public trust, ensuring financial stability, and contributing effectively to India's economic growth.

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## CSR : A CASE STUDY OF TATA GROUP

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### 1. Introduction

#### 1.1 Meaning & Definition of CSR :

Under the concept of corporate social responsibility (CSR), businesses take into account not only their own growth and profitability, but also the interests of society and the environment. They do this by accepting accountability for the effects of their operations on stakeholders, the environment, customers, workers, communities, and all other members of the public domain. The fundamental idea is that, as organizations grow in size, they take on a multitude of additional obligations that are more social and non-financial in character, in addition to their economic duty of making profits. These are the things that society expects of corporates in return for the explicit or tacit assistance that has allowed these entities to get to where they are.

#### 1.2 Concept & Evolution of CSR :

The 20th century saw the invention of the term CSR. It has developed throughout the course of the lengthy industrial revolution, the era portrayed in which the labor movement emerged, the establishment of the business sector, and the years spent honing corporate giving as a means of improving society. Looking at CSR from a larger perspective—as a process of developing answers to social issues and being proactive about the future—would entail investigating how institutions may foster behaviors that would act as a continual reminder to instill a "human purpose" in every undertaking.

### 2. Applicability

As per section 135(1) of the Companies Act 2013, the CSR provision is applicable to companies which fulfils any of the following criteria during the immediately preceding financial year:-

- Companies having net worth of Rs. 500 crore or more; or
- Companies having turnover of Rs. 1000 crore or more; or
- Companies having a net profit of Rs. 5 crore or more.

The Companies (Corporate Social Responsibility Policy) Rules, 2014 have widen the ambit for compliance obligations to include the holding and subsidiary companies as well as foreign companies whose branches or project offices in India which fulfils the criteria specified above.

#### List of CSR Activities [Schedule VII of the Companies Act, 2013]

1. putting an end to hunger, poverty, and malnutrition; advancing health care, particularly preventative health care; and boosting cleanliness, including by supporting the Central Government's Swach Bharat Kosh initiative to promote sanitation and provide safe drinking water.

2. encouraging livelihood improvement programs and education, including specific education and vocation skills that improve employment, particularly among women, children, the elderly, and those with disabilities.

3. creating old age homes, day care centers, and other senior citizen facilities; encouraging gender equality; empowering women; building homes and hostels for women and orphans; and taking steps to lessen the disparities that socially and economically disadvantaged people must deal with.

4. maintaining the quality of soil, air, and water; safeguarding ecological balance; protecting wildlife and flora; protecting animal welfare; agroforestry; conserving natural resources; and contributing to the Clean Ganga Fund, which the Central Government established in order to revive the Ganga river;



5. preservation of the nation's artistic and cultural legacy, including the preservation of historical landmarks, architecture, and art-work; establishment of public libraries; encouragement of traditional craft production and art;

6. policies for the benefit of veterans of the armed services, widows and their dependents from war, and veterans of the Central Armed Police services (CAPF) and Central Para Military Forces (CPMF) and their dependents;

7. training to support Olympic, Paralympic, rural, and nationally renowned sports.

### 3. Objectives of the Study :

- To understand the concept of CSR
- TO study the sector where CSR is applicable
- To study the applicability of CSR
- The main purpose of the study is to analyze the corporate social responsibility (CSR) activities carried out by TATA Group

#### 4.1 Company Introduction :

The Tata Group, founded in 1868 by Jamsetji Tata, is one of India's oldest and largest conglomerates. With its headquarters in Mumbai, the group operates in a wide range of industries including automotive, steel, information technology, telecommunications, hospitality, and more. Tata Sons is the principal investment holding company and the promoter of Tata companies.

Beyond business, the Tata Group is also known for its philanthropic endeavours, with the Tata Trusts being among India's oldest and largest philanthropic organizations. The group has been instrumental in various social initiatives, including healthcare, education, rural development, and environmental sustainability. With a rich history spanning over a century, the Tata Group continues to be a symbol of innovation, integrity, and commitment to societal progress.

#### 4.2 Overview of CSR Taken by TATA Group :

Nowadays, corporate strategy is considered to be inextricably linked to corporate social responsibility (CSR). The primary goals of the research are to examine the corporate social responsibility (CSR) initiatives undertaken

by TATA Group and the CSR policies and initiatives of the Indian government. The secondary data from the annual reports served as the study's foundation. The research design used in the study is analytical and descriptive. In India, the corporations Act, 2013, specifically section 135 requires corporations to allocate a minimum of two percent of their average net profit over the preceding three years to corporate social responsibility (CSR) initiatives. CSR is seen as an essential instrument for enhancing their advantage over rivals in the marketplace.

#### 4.3 Implementation of CSR:

CSR activities taken by Sir Dorabji Tata trust can be categorised in various groups and described as under:

##### 1. Endowment Grants:

TATA Trust has championed and sustained various educational, research, and cultural institutions in India, such as the Tata Institute of Social Sciences, Mumbai, the Tata Memorial Centre for Cancer Research and Treatment, Mumbai, and the Tata Institute of Fundamental Research, Mumbai. Additionally, it has facilitated the establishment of significant centers like the Sir Dorabji Tata Trust Centre for Research in Tropical Diseases at the Indian Institute of Science, Bangalore, and the National Institute of Advanced Studies, Bangalore.

##### 2. NGO Grants:

TATA Trust provides grants to NGOs across five social development sectors:

**a) Natural Resource Management:** Projects supported include water resource management, combating land degradation, and implementing improved agricultural practices.

**b) Livelihood Enhancement:** Projects focus on empowering unorganized laborers, enhancing grassroots groups' capacity, and fostering business development among various people-based organizations.

**c) Education:** Initiatives target children, adolescents, and adults both within and outside the formal education system.

**d) Healthcare:** Contributions are directed towards enhancing medical infrastructure, healthcare facilities, and training community health workers. Additionally, the Trust supports research in alternative medicine systems like Ayurveda.

**e) Social Development Initiatives:** These encompass diverse areas such as community development, human rights advocacy, family welfare, civil society strengthening, promotion of arts and culture, and disaster relief efforts.

### 3. Individual Grants:

TATA Trust provides merit and need-based educational and medical grants to individuals:

**a) Medical Assistance:** Financial aid is extended to individuals for disease treatment and addressing other health-related challenges.

**b) Educational Support:** The Trust offers scholarships for higher education, travel grants for studying abroad or attending conferences, and supports sports activities.

**c) Allied Trusts:** Under the Sir Dorabji Tata Trust, smaller trusts with specific mandates or broader approaches to grant-making exist, managed by the Sir Dorabji Tata Trust.

Sector	Program	Conducted By	Outcome
Education and Holistic Development	Adult Literacy Programme	TATA CONSULTANCY SERVICES	<ul style="list-style-type: none"> <li>New skills leading to livelihood opportunities and growth in household income.</li> <li>Knowledge of and access to banking and government policies</li> <li>1 million people have gained literacy skills through this programme.</li> </ul>
	New Education Worldview (ANEW)	TATA COMMUNICATIONS	<ul style="list-style-type: none"> <li>The programme has touched over 1,28,440 individuals</li> <li>Improved Student Learning Outcomes (SLO) by 18% from 50% (baseline average) to 68% (endline average)</li> </ul>
	DhanGyan	TATA CAPITAL	<ul style="list-style-type: none"> <li>Total users: 76,696 (8th May 2020) (Online: 41,711 &amp; offline: 34,985)</li> <li>12 workshops conducted in FY20</li> <li>Implemented as a learning curriculum in various skill-based education institutions.</li> </ul>
Livelihoods and Skill Development	MPowered	TATA COMMUNICATIONS	<ul style="list-style-type: none"> <li>The programme has reached over 47,800 individuals</li> <li>A Social Return on Investment (SROI) study established a social return of INR 6.7 for every INR 1 invested</li> <li>79% of project participants successfully adopted better agricultural practices and business practices through consistent use of the PoP app</li> </ul>

Livelihoods and Skill Development	OKHAI & Cluster Development	TATA CHEMICALS	<ul style="list-style-type: none"> <li>Artisans are earning in the range of Rs. 5000 to Rs. 15000 depending on the hours of work</li> <li>The programme has reached 2566 artisans</li> <li>Okhai is now a recognised and sustainable online fashion brand with over 1,92,000 online followers</li> </ul>
	Ready Engineer	TATA TECHNOLOGIES LIMITED	<ul style="list-style-type: none"> <li>The courses benefit a lot to students while they face the interviews.</li> <li>Over 300 job placements every year, over 200 innovative projects are developed with 5-6 start-up potential which are connected to incubation centres</li> <li>Approx. 2,000 Students &amp; 100 Professors are trained every year</li> </ul>
Rural Development	Integrated Village Development Programme (IVDP)	TATA MOTORS	<ul style="list-style-type: none"> <li>IVDP programme has touched 3000 tribal population</li> <li>To meet the water shortage, 260 lining farm ponds are made that can hold around 1.39 Crore Ltrs of rain water.</li> <li>Facilitated 128 BPL families to avail benefit from the PMIAY Housing schemes.</li> </ul>
	The Green Switch	TATA CAPITAL	598 households, 3,408 people have been reached through this programme and have been electrified
	Development for Grassroots Economy	TATA STEEL (Thailand)	<ul style="list-style-type: none"> <li>Job creations within the communities</li> <li>Income of the community up significantly</li> <li>Directly affecting the economy of the country positively.</li> </ul>
Water and Sanitation	JalAadhar, An Integrated Watershed Programme	TATA CAPITAL	<ul style="list-style-type: none"> <li>4000 families lead a better life</li> <li>Increase in farmers income by ~41000 annually</li> <li>Improving the conditions of cultivable land across Maharashtra &amp; TN</li> </ul>
	Amrutdhara	TATA POWER	<ul style="list-style-type: none"> <li>Increase in groundwater levels by 32.59 lakh cubic meters through recharging techniques.</li> <li>Tata Power has undertaken a safe drinking water initiative in which 1100 Tata Swachh Water purifiers were provided benefiting more than 36000 students across 286 schools across 7 states of the country.</li> <li>Water resource management for 11.85 lakh beneficiaries today. Aims to cover 22 lakhs beneficiaries by 2025</li> </ul>
	Water Management and Income Generation	TATA CONSULTING ENGINEERS	<ul style="list-style-type: none"> <li>Solar water installation at Hateri for drinking water and repairing of existing water supply system. This resulted in saving in the electricity bill of Rs. 3000/month.</li> <li>203 families have benefited because 50,000 litres of water is lifted daily into the tank.</li> <li>45 water wheel support were provided to 45 families which has helped in reducing drudgery and time spent in fetching water.</li> </ul>

Healthcare	MANSI Project	TATA STEEL (Thailand)	<ul style="list-style-type: none"> <li>An evaluation of our pilot block over a five-year period (2011-2015) had revealed a stark reduction in the Neonatal Mortality Rate (NMR) by 61% and Infant Mortality Rate (IMR) by 63% and Child Mortality Rate (CMR) by 54.9%.</li> <li>As we scaled up, subsequent evaluation of 12 blocks over a three-year period (2016-2018) indicated the reduction in NMR by 24%, IMR by 20% and CMR by 27%.</li> <li>Under this VRS, 2,27,899 households were covered and 2,94,038 families interviewed.</li> </ul>
	Digital Nerve Center	TATA CONSULTANCY SERVICES	<ul style="list-style-type: none"> <li>Since inception, 3.11 Million Care Coordination services have been managed, 600 Health centers are connected</li> <li>1.17 Lakh Virtual Care Services have been delivered and 3.09 Million citizens are on DiNC Platform.</li> </ul>
	Operation Smile Dushan Mission	TATA CHINA	<ul style="list-style-type: none"> <li>Screened 142 cleft lip &amp; palate patients</li> <li>Successfully repaired 80 patients</li> </ul>

## 5. Conclusion :

In conclusion, this research paper has delved into the Corporate Social Responsibility (CSR) initiatives of Tata Group, a conglomerate renowned for its commitment to social and environmental causes. Through an analysis of Tata's CSR practices, it becomes evident that the company operates with a comprehensive approach towards sustainability, encompassing areas such as education, healthcare, environmental conservation, and community development.

However, despite its notable achievements, challenges persist, such as ensuring the scalability and long-term impact of its initiatives, addressing stakeholder expectations, and adapting to evolving societal and environmental needs. Moving forward, it is imperative for Tata Group to continue innovating and collaborating with stakeholders to further enhance the effectiveness and reach of its CSR endeavors. Ultimately, Tata's commitment to CSR underscores its role as a responsible corporate citizen, poised to make enduring positive contributions to society and the environment.

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## CSR Social Innovation: Impactful Initiatives in India

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## ABSTRACT :

I examine the relationship between CSR and social innovation in this research. I claim that the idea of CSR has changed over time and that now influences how social innovation is perceived. According to the state of the art, CSR initiatives have been introduced in response to stakeholder requirements and standards, evolving over time into increasingly strategic endeavors. In actuality, a large number of businesses have participated in corporate social responsibility initiatives that address risk mitigation, stakeholder reciprocity, reputation enhancement, and the development of innovation capacity methods.

We demonstrate the positive relationship that exists between innovation and strategic CSR, namely that companies must integrate strategic CSR initiatives into the heart of their creative strategies. Sustainable innovations are useful instruments for promoting CSR endeavors and, consequently, societal performance. A massive revolution is taking place in the Indian corporate social responsibility (CSR) space. Corporate Social Responsibility (CSR) has transformed from a simple charitable act to a powerful driver of social innovation. Indian businesses are tackling important social concerns and bringing fresh ideas to long-standing challenges through a range of CSR programmers. They are starting to take on the roles of innovators and change agents.

**Keywords:** innovation, responsive CSR, strategic CSR, Case study, Challenges & Opportunities.

## INTRODUCTION :

Owing to worldwide pressing issues including poverty alleviation, urban mobility, endemic violent conflict, and the escalating ecological disaster, corporate social responsibility obligations have become more stringent under the current intricate and multifaceted corporate framework. As a result, businesses these days frequently stress the need to adopt socially and environmentally responsible behaviors in order to ensure their continued success.

Additionally, as innovation plays a major role in a company's growth and competitive advantage, businesses should invest in both social and inventive issues in order to earn credibility and meet the expectations of various interested parties. Sustainability has been propelled by innovation in the fourth industrial revolution. It influences output in the future, boosts competitiveness, enhances human well-being, and lessens environmental harm. developing in accordance with overlapping eras: the marketing, management, philanthropic, and greedy ages. The management age has positioned CSR at the center of company, whereas the first three eras introduced a responsive CSR stream. It produces a calculated CSR.

The company's CSR policy is responsive when it engages in CSR initiatives that are only intended to address the fundamental requirements and reporting requirements of stakeholders.

CSR initiatives, however, become strategic when they go above and beyond norms and laws and involve more innovative projects. It's also important to note that transformative CSR, a more civilized kind of CSR, is currently in action. However, we believe that for profit-driven businesses, this version is still in its infancy.

The space-time context determines whether these ages coexist. Therefore, in order to grasp the relationship between CSR and in-

novation, we must first comprehend how the CSR concept has evolved and how it continues to interact with corporate



## SAMPLE:

### Case studies of CSR – Backed Social Innovation

#### 1. TATA Group's Social Alpha: Incubating Social Innovations

Tata Group, a mainstay of the Indian corporate scene, has partnered with Social Alpha to start an amazing journey of fostering social innovation. This special partnership aims to empower innovative social entrepreneurs and cultivate an innovative culture in addition to providing financial support.

Tata Group finds potential entrepreneurs that are tackling important societal issues through Social Alpha. These new businesses are given full support, which includes funding, mentoring, and connection to a large network of professionals. Tata is actively fostering these creative solutions from infancy to maturity in addition to writing cheques.

Take a look at this startup that is transforming healthcare in rural areas, for example. In addition to providing the initial financing needed for research and development, Tata Group offers advice on overcoming regulatory obstacles and scaling out the solution through Social Alpha. These social innovations travel more quickly because to this all-encompassing assistance, which also helps them become more resilient, scalable, and impact-full over time.

## 2. ITC's E-Choupal: Revolutionising Agriculture through Technology

An innovative project that has completely changed the face of Indian agriculture is ITC's E-Choupal. By using technology to close the gap between rural farmers and markets, this creative platform gives them access to best practices and up-to-date information.

Consider a modest farmer in a far-off village who can use their smartphone to get information on market prices, weather predictions, and contemporary farming methods because of E-Choupal. The farmer may now make well-informed decisions on crop sales and cultivation because to this access to knowledge. Consequently, the agriculture industry experiences an increase in efficiency and equity. In addition to enhancing the livelihoods of millions of farmers, ITC's E-Choupal promotes agricultural sustainability and food security. This idea supported by CSR is a fantastic illustration of how technology can transform established industries and improve rural communities.

## 3. HUL's Project Shakti: Empowering Women Entrepreneurs

When Hindustan Unilever Limited (HUL), a corporation with a stronghold in India's social and commercial environment, realised the unrealized potential of rural women, it set off on a revolutionary path. Project Shakti, an endeavour to empower these women in multiple ways, was born as a result of their recognition. HUL stepped into uncharted territory with Project Shakti, aiming to establish a network of change-makers as well as a pool of entrepreneurs inside rural communities. The idea that women in rural regions may be key players in promoting social change and economic prosperity was given new life by this creative programme. The development of these women into micro-entrepreneurs is the central idea of Project Shakti. Equipped with education, assets, and a selection of HUL's merchandise, these women assume the role of Shakti Entrepreneurs and set

out to deliver necessities straight to their local communities. They take on the role of change agents, serving as a link between rural households and metropolitan corporations. But Project Shakti is much more than a way to create jobs in rural areas. It is a change agent that encourages women who have been restricted to traditional roles for far too long to become financially independent. Along with becoming breadwinners, these micro-entrepreneurs also experience a boost in self-assurance and independence. This initiative's economic empowerment of women is but one facet. Its effect on the dynamics of the household is equally significant. These women's opinions become more influential when making decisions for the family because they contribute significantly to the household income. Thus, Project Shakti is fostering more inclusive decision-making processes while also changing individual lives and home dynamics.

## 4. Mahindra Group's Project Hariyali: Nurturing India's Greenery

Project Hariyali by the Mahindra Group is a superb CSR effort that has a specific emphasis on environmental preservation. It addresses important issues including afforestation, forest restoration, and the sustainable management of watersheds throughout India. Because of this project, once-desolate landscapes are now flourishing with trees, colourful plants, and the promise of a robust ecology. Beyond the obvious green makeover, Project Hariyali greatly raises local residents' standard of living and increases their access to clean water supplies. The project's creative integration of technology and engaged community involvement is credited with its effectiveness. It promotes the adoption of sustainable methods in watershed management, uses state-of-the-art drone technology for effective afforestation, and includes local communities as vital participants in reforestation projects. Project Hariyali exemplifies responsible corporate citizenship by setting a high bar for comprehensive and long-

lasting environmental CSR initiatives.

### 5. Infosys Springboard: Revolutionising Education

Through the use of technology, Infosys's Springboard programme is spearheading a paradigm shift in Indian education. By creating a digital learning infrastructure, this innovative platform gives millions of underprivileged kids access to top-notch instructional materials. Because of Infosys's Springboard, students in isolated areas may now access interactive instructional content on tablets. In addition to improving their educational experiences, this digital transformation levels the playing field for education between urban and rural communities. More than just a supplier of digital content, Infosys's Springboard is a trailblazer in the development of a dynamic learning ecosystem that is customised to each child's specific need. This ground-breaking method is changing the way that education is delivered, making it more responsive to the many educational needs of India's vast population.

### Rippled effect of CSR – Backed Social Innovations

Social innovations supported by CSR frequently have an effect that goes beyond the direct recipients. These inventions cause a chain reaction that affects many facets of society:

**1. Economic Empowerment:** A lot of inventions supported by CSR create jobs and boost local economies. Projects like HUL's Project Shakti and ITC's E-Choupal enable people, especially in rural areas, to earn stable incomes.

**2. Sustainable Development:** The Sustainable Development Goals (SDGs) of the UN are often in line with CSR initiatives. By supporting vital areas like healthcare, education, clean energy, and environmental preservation, they aid in the advancement of sustainable development.

**3. Technology Dissemination:** CSR-driven innovations frequently incorporate technology. By introducing and democratising tech-

nology, these initiatives close the digital divide in underserved and distant locations.

**4. Community Development:** Projects supported by CSR encourage inclusivity and community development. They improve life quality overall, strengthen infrastructure, and give underprivileged populations more influence.

### Challenges and Opportunities

Though it has seen several noteworthy successes, the field of CSR-driven social innovations in India is not without its share of difficulties. Comprehending these obstacles is important to capitalise on the prospects they present for ongoing enhancement and expansion.

#### 1. Expanding on a Winning Idea:-

Scaling up successful initiatives is a major difficulty in the field of CSR-driven social innovations. Even while many initiatives show promise when implemented on a local scale, reaching a wider audience can be a challenging task. It takes into account the distribution of resources, the construction of infrastructure, and logistical difficulties.

Nonetheless, this difficulty offers a chance for creativity and cooperation. In order to develop scalable solutions, organisations might look into joint ventures with other organisations, take use of government programmes, and use technology. Their innovations can be amplified by means of networks and collaborations.

#### 2. Assuring Sustainability Over the Long Run

One of the main concerns of CSR projects is sustainability. Many initiatives are started with great enthusiasm but find it difficult to sustain their momentum over time. Resource limitations, leadership transitions, or a change in priorities are frequently the cause of this.

However, this difficulty presents an opportunity for businesses to formulate strong strategies related to sustainability. They can create specialised funding sources, encourage community ownership, and incorporate sustainability into their main business plans.



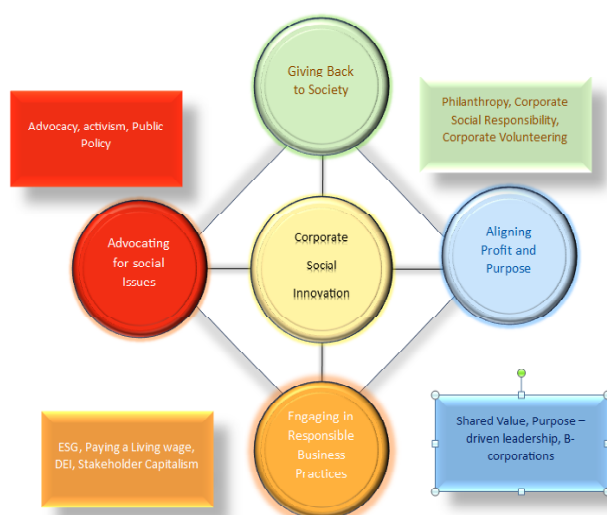
They can guarantee that their social inventions survive past the early stages by doing this.



### 3. Efficiently Assessing the Influence:-

It is a complex task to gauge the effects of social innovations spurred by CSR. To really determine the impact of these programmes, it is necessary to establish relevant metrics, gather trustworthy information, and carry out thorough evaluations. Impact measurement is a complex topic that many businesses find difficult to handle.

However, this difficulty offers a way to enhance accountability and openness. To obtain a variety of viewpoints, organisations might engage in stakeholder consultations, partner with research institutions, and invest in impact measurement frameworks. They can better analyse the results of their activities and adjust their plans by adopting data-driven tactics.



### CONCLUSION:

#### CSR as a Positive Change-Engine:

In India, the fusion of social innovation and corporate social responsibility is producing

original answers to the country's most urgent problems. These technologies have the ability to completely change India's socioeconomic environment if businesses demonstrate an unflinching commitment to them and believe in the transformative power of collaboration. India is poised for a boom in significant projects as more businesses recognise the potential of corporate social responsibility (CSR) as a driver of social innovation. These programmes support sustainable development and economic progress in addition to addressing societal challenges. This shift points to a bright future in which corporate social responsibility (CSR) is about paving the path for a society that is more inventive, egalitarian, and inclusive rather than just giving back.

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## SUSTAINABLE DEVELOPMENT: A STUDY OF ECO CRITICAL APPROACH IN LITERATURE

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### Abstract:

Sustainable development is the organizing principle for achieving human development objectives with the sustainable maintenance of ability of natural systems to provide natural systems and ecosystem. Gender equality is prerequisite for achieving the aim of sustainable development. The awareness and practice of equality is important for the achievement of objectives of sustainable development.

**Key Words:** Sustainable development, Eco criticism, Ecosystem.

### Introduction:

Ecocriticism is a school of literary criticism that started developing in the 1990s in America. It is the study of representation of nature in literary works. It studies the relationship between literature and environment or how man's relationship with his physical environment is reflected in literature. According to Heise, 'ecocriticism investigates how nature is used literally or metaphorically in certain literary or authentic genres and tropes and what assumptions about nature underline genres that may not address this trope directly. In the essay "Literature and Ecology: An Experiment in Ecocriticism," Rueckert defines ecocriticism as 'the application of ecology and ecological concepts to the study of literature because ecology (as a science, as a discipline, as the bases for human vision) has the greatest relevance to the present



and the future of the world’.

### **Significance of the Study:**

The connection between nature and man is very important in the work. There cannot be plot without setting i.e. place. To Buell, there cannot be is without Man always exists within some natural environment. Environment always influences the speech and actions of the man. Place and environment are set to human action or symbol of human feelings or thoughts. In literature landscape has a symbolic meaning. However, the relationship between man and his physical environment had always been interesting to the writers and literary critics. Ecocritical approach brings out the importance of the environment to the major themes in the works. The environment always plays important role in the work as well as in life. It provides relief from the tensions. The writer tries to compare his life with nature and finds relief. He uses different nature images in his work. However, nature imagery in the work allows the reader to perceive the human psyche. These images from nature contribute to the themes in the work. Ecocritical reading also provides solutions to environmental problems. Ecocriticism attempt to discover nature as absence, silence in texts, and construe environmental representation as a relevant category of literary, aesthetic, and political analysis; often in conjunction with a focus on gender, class and race issues in literary texts.

### **Concept of sustainable development:**

Sustainable development has been defined in many ways, but the most frequently quoted definition is from Our Common Future, also known as the Brundtland Report: “Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.” The concept of sustainable development can be interpreted in many different ways, but at its core is an approach to development that looks to balance

different, and often competing, needs against an awareness of the environmental, social and economic limitations we face as a society. The way we approach development affects everyone. The impact of our decisions as a society has very real consequences for people’s lives. Poor planning of communities, for example, reduces the quality of life for the people who live in them. Sustainable development provides an approach to making better decisions on the issues that affect all of our lives. By incorporating health plans into the planning of new communities, for instance, we can ensure that residents have easy access to healthcare and leisure facilities.

### **Ecocritical approach in Literature:**

Twenty first century is often called the century of the environment. Ecocriticism is a coherent and broadly based movement. Without biosphere and planetary conditions human life could not exist. Ecocriticism challenges too much postmodern critical discourses as well as the critical systems of the past. Our perceptions of nature are necessarily human constructed. Nature plays a vital role in shaping human attitudes and behavior. Literary work has the environmental context. Charles Darwin asserted in *The Descent of Man and Selection in Relation to Sex* that humans are descended from earlier forms of life. Ecocriticism draws the attention of the world to the crucial issues of environmental degradation through the forum of literature, Nature and culture are inclusive terms. Ecocriticism is committed to making the world less unjust. Well-conceived and sincerely implemented policies can make a difference to people. High economic growth rates do not at all mean inclusive growth. The ecological analysis of the human life reflected in literature has been called ecological Criticism or Ecocriticism. Ecocritical theory deals with the relationship between human life and nature. It transcends the exclusive categories of center and periphery. It is high time now to ponder over

the evil consequences of industrialization and mechanization, globalization, privatization and liberalization. It is the study of the interrelationship between nature and human life.

The environment nurtures, uplifts our senses and sustains our existence. Wendell Berry explores the political and moral implications of degrading and neglecting place in novels such as *The Memory of Old Jack* (1976). In the United States the environmental literature includes poetry, fiction, and drama that scrutinize the relationship between humans and the natural environment. The consciousness of the ethical component of literature is an important principle of the new ecological literary criticism or Ecocriticism. The writers such as Berry Lopez, Terry Tempest Williams, Rick Bass, Robert Michael Pyle, Scott Russell Sanders, Wendell Barry, Gary Snyder and other environmental writers achieve not only aesthetic brilliance but understanding of human society's relationship with the planet.

Literary artists consider that values are at the heart of their work. Literary scholars give the utmost importance to the issues of human values and attitudes. Environmental writers create interest among their readers. They present a long-term vision of our relationship with the planet. They stimulate ethical reformation. We have approached the 21<sup>st</sup> century. It has become clear that the model of free economy, Liberalization, Privatization and Globalization does not work. The problems of environmental degradation, poverty and domestic inequality have begun to threaten the very existence of society and nation. They are threatening the quality of human life and the security of the nation. The model has proved ultimately self-defeating, as it threatens the beneficiaries of the so-called progress. The world needs an alternative approach. The new approach is Sustainable Development. The development pattern should create social cohesion rather than social inequality.

The development pattern should aim at the improvement of the quality of life. Environmental degradations affect the quality of life. In the absence of a healthy environment people are victimized by various types of diseases. Future generations feel insecure. Economic development pattern is responsible for the present problems. The problems are endemic not incidental. We need to reassess what we mean by economic and social progress. We should introduce fundamental changes in economic.

Poverty is the mother of all ills. Poverty is responsible for the rise in crimes and anti-social behavior. The shadows of globalization of markets have made even the middle class vulnerable and insecure. Unequal society cannot stand the challenges, it breaks down. The middle class instead of solving the problem of the decay of society wants to evade job. They try to find peace and security within the four walls of their home. The people confront fear and tension and anxiety in their homes too. Sustainable development is the best model of development which improves the standard of life for all. The market economy has belittled the governments in the various countries of the world. It has caused anarchy in some African countries like Nigeria. In the present model of market economy people have developed distrust over the political institution which governs them. Democracy needs to be strengthened in the real manner. The society at large is united in the true sense.

The supporters of globalization said that the path of globalization will reduce poverty but globalization actually widened the gulf between the rich and the poor. We need a new direction of development. The new direction of such a type will not give rise to division in the society, but it will create cohesion in society. Conventional economic and social policies are creating the problems instead of solving them. The quality of life is declining: The problems of availability of drinking water, homes, jobs, security have become severe. There is a rise in crimes all over

the world. The poverty and inequality within society has been threatening the very security of the nations. The people have developed disaffection for politicians and politics as an institution. Because politicians have become very selfish, they do not have commitment for inclusive development. They have made the business of politics for their own selfish interest. Ecocriticism addresses these interlocking problems. The Real World offers the vision for the twenty first century which is appropriate for every nation and every century:

Our vision is of a Britain in which a reduction in inequality and an increase in both collective and individual security provides everyone with the opportunity to fulfill their potential, in which greater social cohesion strengthens both national and local communities; in which cultural diversity is celebrated; in which the improved provision of social goods raises everybody's quality of life even as material consumption falls to sustainable levels; in which a thriving democracy allows all to participate (The Politics of the Real World, P. 125)

Ecocriticism is an avowed political mode of analysis. It enables us to analyze and criticize the world. in which we live. Culture is something lived, part and parcel of one's everyday existence. The authentic culture must be natural. Radical changes have taken place in the study of literature during the last decades of the twentieth century. The human beings themselves have done a lot of damage to nature and ultimately to themselves. The harmony of humanity and nature enhances the quality and standard of life. It is closely related to history, philosophy, psychology, art history, and ethics. It is a political mode of analysis of literature, as the comparison with feminism and Marxism suggests. It draws much from the environmentally oriented developments in philosophy and political theory. It shows a synthesis of environmental and social concerns.

The theory is morally and politically oriented.

John Passmore has made a distinction between 'problems in ecology' and 'ecological problems'. According to him problems in ecology are scientific problems which need hypothesis, experiments they need scientific analysis, but ecological problems have arisen out of our dealing with nature. Ecocriticism helps to define, explore and resolve ecological problems and other consequent problems. Structuralism and post-structuralism dealt with the linguistic function of the signs that relate to each other. They do not refer to the real things, events and incidents on the earth. It is an interdisciplinary approach that draws on literary and cultural theory, philosophy, sociology, psychology and environmental history and ecology. It has profound moral and political significance in the 21st century.

Ecocriticism is the study of the relationship between the human and the non-human. It analyses human life in the context of nature. Ecocriticism supports indigenous ways of life as potential models for a harmonious existence on the earth. It explores human life in the scenario of globalization, privatization and liberalization. Environmental crisis poses severe threats to the values, political, economic and cultural life of the people in various nations of the world. Ecocriticism began in the 1990s. It has a historical background. From ancient times various people have been expressing concerns about the natural world. Ecocriticism takes a strong ethical stand. It has a commitment to the natural world as an important thing rather than as an object of study only. It is a very young school of Literary Criticism or Movement. It explores how to use the stored energy of literature in effective political action for solving contemporary problems. Lawrence Buell published The Environmental Imagination, where he defines "Ecocriticism" as a study of the relationship between literature and the environment conducted in the spirit of

commitment to the natural environment. It explores environmental issues and its influence on human life. It takes an ethical stand for effective change in the world. Ecocriticism is not only a critical approach to analyze literature but also a movement towards a sustainable development on the earth. It expresses the need for cultural change in the world. It broadens the view of life to include nonhuman life forms and the environment as a part of the global community. Glotfelty rightly said that traditional criticism failed to explain green issues. It is an important literary theory. Evolution of Ecocriticism in Literary Studies.

William Rueckert is the first person to use the term Ecocriticism. In 1978, Rueckert published an essay titled Literature and Ecology: An Experiment in Ecocriticism. He made an important suggestion to apply ecology and ecological concepts to the study of literature, ecologically minded individuals and scholars have been publishing progressive works of Eco theory and criticism since the explosion of environmentalism in the late 1960s and 1970s. However, there was no organized movement or school to study the environmental aspect of literature. They were scattered and categorized under different subject headings: Pastoralism, Human Ecology, Regionalism, American Studies etc. British Marxist critic, Raymond Williams wrote a seminal critique of pastoral literature in 1973, *The Country and the City*. He professed decidedly a Green Socialism. Another early ecocritical text is Joseph Meeker's *The Comedy of Survival* published in 1974. He made an argument that environmental crisis is caused primarily by a cultural tradition in the west of separation of Nature from Culture. The argument dominates Ecocriticism and Environmental philosophy. Ecocriticism analyses representation of nature in literary genres. Early efforts made by the critics were disunited. Ecocriticism crystallized into a coherent and organized movement in 1990s in the United States of America.

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## Sustainable Harvests: Exploring Organic Farming in India - Practices, Prospects, and Market Dynamics

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### Abstract :

The paper explores the profound implications of organic farming in India, emphasizing its sustainability and eco-friendliness. It covers various organic farming methods, including crop-based, livestock-based, traditional, and Zero Budget Natural Farming (ZBNF). The advantages of organic farming, such as environmental and health benefits, are highlighted, along with drawbacks like potential lower yields and higher costs. The thriving organic food market in India, valued at US\$ 1,582.2 Million in 2023, with a projected 21.19% CAGR from 2024-2032, is discussed. The growing popularity of organic food is attributed to increased health consciousness and corporate entry into agritech and organic farming. Despite challenges, the paper concludes that strategic marketing can unlock opportunities for organic producers amid a 21% annual growth rate, aligning with the rising demand for healthier and eco-friendly food.

**Key Words:** Organic Farming, Sustainable Agriculture, Indian Organic Market, Eco-Friendly Practices

### 1. Introduction:

In today's world, with an increasing awareness of the impact of our choices on the environment, organic farming has gained

immense popularity as a sustainable and eco-friendly approach to agriculture. It emphasizes the use of natural methods to cultivate crops and raise livestock, eliminating or significantly reducing the use of synthetic chemicals, genetically modified organisms (GMOs), and other artificial additives. Instead, organic farming relies on natural techniques and processes to ensure healthy crop growth and livestock care. It prioritizes soil health, biodiversity, and ecosystem preservation while producing high-quality, chemical-free food. India, blessed with various agro-climatic conditions, has the potential to produce all varieties of organic products. In several parts of the country, the inherited tradition of organic farming is an added advantage, holding promise for organic producers to tap into a steadily growing market in both domestic and export sectors. According to available statistics, India ranks 6th in terms of the world's organic agricultural land and 1st in terms of the total number of producers as of 2021 (Source: FIBL & IFOAM Year Book, 2023). This research paper focuses on the meaning, types, advantages, and marketing processes of organic products in India.

### 2. Objectives of the study:

- 1) To study meaning of organic farming
- 2) To study types, advantages of organic farming.
- 3) To study marketing process of organic products.

**3. Data collection** – This research relies on secondary data, including various annual reports, investor presentations, white papers, government bodies, associations, articles from recognized authors, company websites, directories, and databases. Certified publications have been studied by the researcher.

### 4. Organic Farming Meaning and types:

Organic farming in India encompasses a variety of methods and practices that prioritize sustainability, soil health, and natural processes. These methods are often rooted in traditional

agricultural practices and adapted to the specific needs and conditions of Indian agriculture. Here, we'll elaborate on some key organic agriculture methods practiced in India:

#### 4.1 Methods of organic farming:

##### a. Crop-Based Organic Farming:

One of the Organic farming examples is crop-based. In this approach, farmers focus on growing crops using organic methods. They use natural fertilizers like compost and manure, practice crop rotation to enhance soil fertility and employ biological pest control measures such as beneficial insects.

##### b. Livestock-Based Organic Farming:

This type of organic agriculture emphasizes raising animals in an environmentally friendly and humane manner. Livestock are provided with organic feed, and access to open pasture, and are not treated with growth hormones or antibiotics.

##### c. Mixed Organic Farming:

Many organic farms employ both crop and livestock-based methods, creating a balanced and sustainable system. Crop residues and livestock manure contribute to a closed-loop nutrient cycle, enriching the soil and reducing waste.

##### d. Traditional Farming Practices:

In this organic farming method many Indian farmers follow age-old practices that align with organic principles, such as using cow dung and organic manure for soil enrichment, crop rotation, and pest control through natural means.

##### e. Zero Budget Natural Farming (ZBNF):

ZBNF, popularized by Subhash Palekar, encourages minimal external inputs and relies on natural resources and farm-sourced materials. It emphasizes the use of locally available resources and indigenous seeds.

##### f. Organic Horticulture:

India is a major producer of fruits and vegetables, and organic horticulture has gained traction. This method focuses on organic orchards and gardens, producing chemical-free and healthier produce.

#### 5. Advantages of Organic Farming:

##### I. Environmental Benefits:

- Reduced chemical usage, which helps in preserving soil quality and preventing water contamination.
- Enhanced biodiversity and wildlife habitat, as organic farms promote the existence of various species.
- Carbon sequestration through healthier soil management practices.

##### II. Health Benefits:

- Organic foods are free from synthetic pesticides, herbicides, and GMOs, reducing health risks associated with chemical residues.
- Higher nutritional value in organic produce due to better soil quality.

##### III. Taste and Quality:

- Organic produce is often considered to have superior taste and quality due to the absence of chemical additives.

##### IV. Sustainability:

- Organic farming practices help to maintain long-term soil fertility and overall ecosystem health.
- Reduced reliance on fossil fuels as organic farms typically use less energy-intensive methods.

##### V. Support for Local Economies:

- Many organic farms are smaller and local, supporting rural communities and providing fresh, seasonal produce.

#### 6. Disadvantages of Organic farming:

##### a) Lower Yields:

- Organic farming can result in lower crop yields compared to conventional farming due to the reduced use of synthetic fertilizers and pesticides.

##### b) Higher Costs:

- Organic farming often requires more labour and expensive organic inputs, making it more costly for both farmers and consumers.

##### c) Market Price Fluctuations:

- Organic produce can be more expensive, and the market can be influenced by price fluctuations.

**d) Pest and Disease Management:**

- Organic methods for pest and disease control can be less effective, leading to potential crop losses.

**e) Transition Period:**

- Converting a conventional farm to organic may take several years and can be financially challenging.

**7. India Organic Food product Marketing:**

The India organic food market was valued at US\$ 1,582.2 Million in 2023. The India organic food market to exhibit a CAGR of 21.19% during 2024-2032. The rising utilization of organic food, as it is healthier, fresher, and more natural than traditional food products, is primarily driving the India organic food market.

The organic food market in India is majorly driven by the higher uptake of organic food among the masses, especially in the urban regions. This can be attributed to the growing consciousness regarding the health hazards associated with chemical pesticides and fertilizers. The demand for organic food in India is also being catalysed by the strong support of the government by the implementation of various government schemes, subsidies and incentives supporting farmers who are adopting organic farming practices. Moreover, increasing investments by Indian corporate firms in agritech, agribusinesses and organic farming resulting in the entry of several players in the market is also fuelling the market. Some of the other factors contributing to the market include rapid urbanization, growing usage of bio-based fertilizers, the emerging trend of farm mechanization, inflating disposable income levels, rising popularity of natural and clean label foods, and extensive research and development (R&D) activities.

**7.1 Breakup of Organic Products by Product Type:**

The following is a detailed breakup and analysis of the organic food market based on the product type. This includes organic

beverages, organic cereal and food grains, organic meat, poultry and dairy, organic spices and pulses, organic processed food, organic fruits and vegetables, and others. According to the report, organic cereal and food grains represented the largest segment due to the increasing demand for plant-based and gluten-free food products. Since organic cereal and food grains are a great source of plant-based protein and are often gluten-free, this makes them a popular choice among vegetarian consumers or individuals preferring gluten-free diets. Moreover, the rising trend of clean-label food products is also contributing to the growth of the organic cereal and food grains segment in the Indian market.

- **Organic Beverages**
- **Organic Cereal and Food Grains**
- **Organic Meat, Poultry and Dairy**
- **Organic Spices and Pulses**
- **Organic Processed Food**
- **Organic Fruits and Vegetables**
- **Others**

**7.2 Breakup by Distribution Channel:**

The Following is a detailed breakup and analysis of the organic food market based on the distribution channel. This includes supermarkets and hypermarkets, specialty stores, convenience stores, online, and others. According to the report, supermarkets and hypermarkets accounted for the largest market share on account of widespread product availability and accessibility and the ease of product comparison.

- **Supermarkets and Hypermarkets**
- **Specialty Stores**
- **Convenience Stores**
- **Online**
- **Others**

**8. Conclusion:**

In conclusion, organic farming in India represents a holistic and sustainable approach that resonates with today's growing environmental awareness. With practices deeply

rooted in tradition and a fusion of modern agricultural science, Indian farmers nurture the land through methods like Zero Budget Natural Farming, organic manure, and bio fertilizers. This approach prioritizes environmental benefits, health, and local economic support, making it a promising choice. However, challenges such as limited awareness and bureaucratic certification processes must be overcome. Successful organic farming in India demands patience, ecological knowledge, and a commitment to safer food production and environmental preservation. Organic farm products have great demand in modern era it has growth rate is around 21% every year. If marketing is done properly it has great opportunities to organic product producer farmers.

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## Exploring Consumer Perception Towards Digital Payment Modes in India: A Literature Review

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#### Abstract:

This study delves into consumer perceptions of digital payment modes in India, exploring the concept, implications, arising from the widespread adoption of digital payments. Utilizing an exploratory approach through literature reviews and secondary information, the research provides insights into the dynamic landscape of digital transactions in India. Factors such as education levels, brand loyalty, convenience, security, and pricing are analyzed to comprehend their influence on shaping consumer attitudes towards digital payments. The findings hold significant implications for policymakers and businesses seeking to enhance the acceptance of digital payment solutions in India.

**Keywords:** Digital payment, Consumer perception, , Financial ecosystem,

#### Introduction:

Digital payment has revolutionized the way transactions are conducted in India, offering a seamless and efficient way to manage finances. As technology continues to advance, the landscape of digital payment is constantly evolving, with new modes and platforms being introduced to cater to the diverse needs of consumers. Understanding these various modes of digital payment and their implications is crucial for individuals and businesses alike in



navigating the modern financial ecosystem. In this document, we will delve deeper into the concept and different modes of digital payment in India, shedding light on their functionalities, benefits, and impact on the economy. Furthermore, we will explore the challenges and opportunities presented by the widespread adoption of digital payment in India, and the efforts being made to promote financial literacy and inclusion in the digital era.

#### OBJECTIVES :

1.To explore the concept and various modes of digital payment in India.

2.To analyze consumer perceptions regarding online and digital payments,

#### SCOPE OF THE STUDY :

The scope of this study encompasses an analysis of literature primarily from India, focusing on studies related to digitization in payment methods.

#### RESEARCH METHODOLOGY

This study adopts an exploratory approach, utilizing literature reviews and secondary information to provide insights for future researchers in the field of digital payment perceptions in India.

Digital payment refers to the process of making financial transactions electronically, without the need for physical cash. This mode of payment has gained popularity in India due to its convenience, speed, and security. There are several different modes of digital payment in India, including:

**1. Online Banking:** This mode allows individuals to transfer money, pay bills, and make purchases online through their bank's internet banking portal or mobile app.

**2. Mobile Wallets:** Mobile wallets are digital platforms that allow users to store their payment information securely and make payments using their smartphones. Popular mobile wallet apps in India include Paytm, PhonePe, and Google Pay.

**3 UPI:** UPI is a real-time payment system

that enables users to link multiple bank accounts to a single mobile application. Through UPI, users can make instant money transfers, pay bills, and make online purchases directly from their bank accounts.

**4. QR Code Payments:** QR code payments have gained popularity in India, especially after the introduction of the Unified Payments Interface. Merchants can generate QR codes that customers can scan using their smartphones to make payments directly from their bank accounts or mobile wallets.

**5. Point of Sale Systems:** POS systems are commonly used in retail stores and restaurants to facilitate digital payments. Customers can use debit or credit cards, mobile wallets, or even UPI to make payments at the point of sale.

**6. Prepaid Cards:** Prepaid cards are a popular mode of digital payment, particularly for individuals who do not have a bank account. These cards can be loaded with a specific amount of money and used for online and offline transactions.

Overall, digital payment in India offers convenience, speed, and security. It allows individuals to make transactions anytime, anywhere, without the need for physical cash. In addition, digital payment methods in India contribute to the government's push towards a cashless economy and promote financial inclusion by providing access to formal financial services for individuals who may not have access to traditional banking services.

**1. Dr. K. Kamatchi Eswaran (2019):** A Researcher in his research r examines consumer perceptions of digital payment modes in India, with a focus on digital wallets. The study analyzes adoption rates, barriers, and satisfaction levels post-demonetization. By surveying 150 participants, the author explores factors influencing adoption and highlights key digital wallet applications. The paper contributes valuable insights for researchers and

industry stakeholders interested in understanding consumer behavior in the digital finance sector.

**2. Singh, S., & Rana, R. (2017):** The study "Consumer Perception of Digital Payment Mode" offers insights into how consumers in India view digital payment methods. Data collection was done using the Intercept interview method, and analysis involved statistical tools like ANOVA and frequency analysis. Results showed that education level plays a significant role in the adoption of digital payments, with higher education levels associated with greater usage. The paper emphasizes the impact of factors like brand loyalty, convenience, security, and pricing on shaping consumer perceptions of digital payments. This research provides valuable insights for policymakers and businesses seeking to improve the acceptance of digital payment solutions in India.

**3. Dr. Ranjith P.V., Dr. Swati Kulkarni, & Dr. Aparna J Varma. (2021):** The research paper titled "A Literature Study Of Consumer Perception Towards Digital Payment Mode In India" delves into consumer perceptions of digital payment modes in India. It underscores the rising global and Indian trend of digital transactions, underscoring the advantages of streamlined payment systems for economic liquidity. The study uncovers a growing acceptance of digital payments in India, highlighting conveniences like cost savings while acknowledging hurdles such as security issues and infrastructure constraints. Additionally, the paper examines factors impacting consumer adoption, including demographic variables and third-party payments. Ultimately, the study offers valuable insights into the changing realm of digital payments and consumer behavior in India.

**4. Sumathy, M., & Vipin, K. P. (2017).** In their study "Digital payment systems: Perception and concerns among urban consumers," Dr. M Sumathy and Vipin KP analyze

urban consumers' attitudes towards digital payment systems in India. Conducted in Malappuram District, Kerala, the research explores awareness levels and safety concerns, providing valuable insights for policymakers and businesses. While suggesting the need for a larger sample size and broader geographical representation, the study offers implications for promoting cashless transactions and enhancing financial inclusion in India.

**5. Somasundaram, M. (2020):** This research delves into consumer perceptions of digital payments in Tamil Nadu. Through a Google Form survey conducted in May 2020 with 95 participants, the data was analyzed using diverse statistical techniques. The study underscores the importance of fortifying the digital payment system to enhance safety, security, and user-friendliness. In essence, the research offers valuable insights for improving the digital payment experience within India's cashless economy.

#### Findings:

1. The growth of digital payments has been facilitated by initiatives like Demonetization, Digital India, and other schemes over the last decade.

2. Advantages of digital payments include convenience, cost savings, ease of use, and faster transactions, while challenges include reach, infrastructure, and security issues.

3. Privacy and security concerns act as deterrents in the adoption of digital payments.

4. Features like ease of use and convenience are significant factors affecting consumer perception towards digital payments

5. Educated individuals show a higher inclination towards using digital payment modes.

6. Brand loyalty, convenience in usage, secured transactions, and time-saving are important factors influencing consumer perception.

7. The adoption of digital payment

methods has positively impacted rural areas, facilitating ease of money transfer.

8. Digital transfers using apps have brought about behavioral changes and aided in the adoption of digital payment methods.

9. The adoption rate of digital payments by consumers is significantly influenced in a positive manner by factors such as gender, age group, educational qualification, family type, occupation, and monthly income.

10. Consumer attitudes towards digital payments are significantly influenced by factors such as safety, fraud, and payment behavior.

11. Despite efforts to promote cashless transactions, challenges remain in transitioning towards a cashless economy, with a significant portion of transactions still being cash-based

#### Conclusion :

Digital payment has significantly transformed the financial landscape in India, providing a seamless and efficient way to conduct transactions. As technology continues to advance, new modes and platforms for digital payments are constantly being introduced to meet diverse consumer needs. Understanding these various modes of digital payment is essential for individuals and businesses in navigating the modern financial ecosystem. This document explores the implications, functionalities, benefits, challenges, opportunities presented by widespread adoption as well as efforts to promote literacy and inclusion in this digital era.

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## MAKE IN INDIA CAMPAIGN SUPPORTED BY FDI FOR ECONOMIC DEVELOPMENT

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### Abstract :

Make in India initiative launched by Prime Minister Narendra Modi on 25th September 2014 last year, the government has, announced several steps to improve the business was an initiative aimed at making India a global manufacturing hub Under the 'Make in India' initiative environment by easing processes to do business in the country, and attract foreign investments. This paper focused on Make in India campaign which is boost FDI. FDI Stimulate the economic development of the country in which the investment is made, creating both benefits for local industry and conducive environment for the investors. It creates job and increase employment in the target country.

**Keywords:** Make in India, FDI, Economic Development

### Introduction:

"Make in India" is an initiative launched by the Government of India in 2014, aiming to encourage both multinational and domestic companies to manufacture their products within

the country. Initiated by Prime Minister Narendra Modi, the program set out to make India a leading global destination for foreign direct investment (FDI), surpassing China and the United States. FDI involves a foreign entity gaining controlling ownership in a business enterprise in another country. The influx of capital associated with increased FDI can lead to economic growth and higher tax revenues for the host country. Host nations often utilize FDI to develop new infrastructure, fostering competition, productivity gains, and efficiency. The transfer of skills, advanced technology, and access to research and development resources are additional benefits. Job creation and employment opportunities for the local population are seen as positive outcomes. In some cases, investing companies may transfer older production capacity and machines to avoid competition against their own products. Overall, "Make in India" seeks to enhance economic development through increased manufacturing and foreign investment.

### Literature Review

Seema Sangwan's 2015 study emphasizes the crucial link between Foreign Direct Investment (FDI) and industrial production, showcasing FDI's positive influence on productivity and technology transfer.

Bhattacharyya Jita and Bhattacharyya Mousumi's 2012 empirical study establishes a long-term relationship between FDI, merchandise, and services trade, unveiling various causalities and their impact on India's economic growth.

Abdul A. and Morris R.'s 2011 research identifies specific factors, such as "registering property" and "trading across borders," that are closely tied to FDI. Additionally, Singh S. and Singh M.'s 2011 investigation into FDI trends in India from 1970 to 2007 seeks to unravel the underlying causes behind fluctuations in FDI inflows. Together, these studies underscore the diverse and significant effects of FDI on

economic dynamics.

### Objectives of the study

1. To study how Make in India campaign supports FDI.

2. To study effect on FDI inflows after launch of Make in India campaign.

### Research Methodology:

Data has been collected by secondary sources for this study. Secondary sources like various Bulletins of Reserve Bank Of India, Publications from Ministry Of Commerce, Government of India, Research papers etc.

### Foreign Direct Investment (FDI) in India

Is the major monetary source for economic development in India. Foreign companies invest in India to take benefits of cheaper wages and changing business environment of India. Economic liberalization started in India in wake of the 1991 economic crisis and since then FDI has steadily increased in India. According to the Financial Times, in 2015 India overtook China and the US as the top destination for the Foreign Direct Investment. In first half of the 2015, India attracted investment of \$31 billion compared to \$28 billion and \$27 billion of China and the US respectively

### Make in India

Prime Minister Narendra Modi launched the Make in India program on September 25, 2014, with a focus on job creation, skill enhancement, and attracting capital and technological investment across 25 sectors. A workshop in December 2014, attended by Modi, cabinet ministers, and industry leaders, highlighted the initiative's objectives. The campaign, designed by Wieden & Kennedy, relaxed foreign equity caps, introduced online license applications, and extended license validity to three years. Significant policy changes included 49% FDI in defense and 100% in railway infrastructure. The move aimed to reduce military imports, allowing multiple companies to hold a 51% stake. By November 2015, the government received <sup>1</sup> 1.20 lakh crore (US\$18

billion) worth of manufacturing proposals, leading to a notable increase in domestically made smartphones. While 100% FDI is permitted in most sectors, space (74%), defense (49%), and news media (26%) have specific restrictions. The Make in India initiative has been pivotal in reshaping India's economic landscape.

### Response to the 'Make in India' initiative:

The Indian government has received proposals worth Rs 1,10 lakh crore from various companies interested in manufacturing electronics in India. Companies like Xiaomi and Huawei have already established manufacturing units, and Foxconn, the manufacturer of iPhones and iPads, is expected to open a unit soon. Lenovo has also commenced manufacturing Motorola smartphones near Chennai. Gujarat, Andhra Pradesh, and Jharkhand topped the state-wise ease of doing business rankings by the World Bank. Make in India, the government's flagship campaign, aims to boost manufacturing and foreign investment, with Prime Minister Narendra Modi emphasizing ease of doing business. The initiative, coupled with labor reforms, has garnered promising responses, both domestically and internationally, contributing to India's economic growth plans. Integrated with Digital India, it reflects a comprehensive strategy to attract foreign investments and stimulate economic development

### Make in India to strengthen India-Oman ties

President Pranab Mukherjee extended an invitation to companies in Oman, both private and public sectors, urging them to establish manufacturing units in India and forge close ties with the country's 25 priority sectors. During a meeting with Dr. Ali Bin Masoud Al Sunaidy, Commerce and Industry Minister of Oman, President Mukherjee emphasized the lucrative returns and abundant investment opportunities in India. Bilateral trade between India and Oman has grown from USD 4.6 billion in 2012-13 to USD 5.77 billion in 2013-14, but President

Mukherjee highlighted the need to elevate it to a level reflective of the strong bilateral relationship. Top of Form

### **Fiat plans for 'Make in India'**

Prime Minister Modi's Make in India initiative has spurred activity in the automobile sector, with Fiat Chrysler Automobiles unveiling plans to manufacture a range of C-segment Jeep brand premium SUVs in India. The company aims to export these vehicles to countries like Australia, South Africa, and the United Kingdom, potentially investing INR 1,500-2,500 crore. Codenamed M6 or 556, the project is expected to commence production within two years, marking the production of the first SUVs in the country. Fiat Chrysler, facing losses in its Indian operations due to low sales, sees the export initiative as a strategic move to reverse this trend. The new Jeep line is anticipated to be produced at the Ranjangaon plant in Maharashtra, with an annual production estimate of around 20,000 C-segment SUVs priced between INR 20 and 25 lakh in the domestic market.

### **Defense boost to Indian manufacturers**

In a major boost to the Indian defense manufacturing sector, the Indian Government has cleared INR 80,000 cr worth of defense deals including the construction of six submarines. On October 26 last, the Defense Acquisition Council (DAC) approved the manufacturing of these diesel-electric submarines in a single domestic shipyard. The entire project is likely to cost the Government INR 50,000 crore. Defense manufacturing is one of the core sectors identified by the Make In India campaign. This acquisition is also likely to boost the morale of the Indian Navy which has been hurt due to a series of accidents over the past year.

### **Healthcare through 'Make in India'**

Make in India is not only for foreign investors, says Modi. The Indian healthcare industry must utilize the full potential of India's burgeoning manufacturing industry and produce

world class medical devices indigenously. This will bring quality healthcare to the doorstep of the poor masses of the nation, he said at the inaugural ceremony of the HN Reliance Foundation Hospital in Mumbai. Want of affordable primary healthcare is of primary importance in a populous country like India, said the PM. The only means to achieving this end is by cutting costs and manufacturing in domestic units. With the help of technology and Digital India, the quality standards of such products can be raised as well.

### **Make in India Initiative Creates Ripples Across The World**

India is finding new friends and also ironing out the wrinkles in bilateral relations. The credit should be given to the "Make in India" campaign launched by PM Modi on Sep 25 to bring in more business from all across the world. His call for investing and manufacturing in India has not only kindled Pan-India interest but also lured other nations to be party to this initiative.

### **Israel Ready to Transfer Technology to India**

India has even got a buy-in from the Israel. This could well bring the thaw in their bilateral relations, which has not been quite rosy in the past. Discounting the fact that India has repeatedly condemned and disapproved of Jerusalem's actions on a global level, the Israeli PM responded positively to his Indian counterpart's 'Make in India' initiative. Benjamin Netanyahu's announcement that Israel is "ready and willing to discuss transfer and development of technologies with India" is a big push for the initiative..

### **UK Eyes Contribution in Renewable Energy Sector**

Earlier, UK had hailed 'Make in India campaign' and since then many UK investors came ahead to support the concept by doing business. During a conference in Jaipur, an Indian-origin British parliamentarian described 'Make in India' as an "excellent direction forward." It has now come to pass that the British investors wanted to come to India, especially

Punjab, Haryana and Rajasthan to create opportunities in renewable energy, solar and wind. With 'long-term relationships' and 'long-term vision' as cornerstones, UK is seriously considering a skill development agenda and development of agro-technology in Rajasthan.

### **Russia Looks to Strengthen India's Manufacturing Sector**

Russia is actively seeking opportunities to enhance its presence in the Indian market through various joint projects in the manufacturing sector. Proposals range from manufacturing helicopters, satellite navigation systems, and airliners to promoting nano-technology. The intent is to move beyond traditional supplier-buyer relations, signaling a deepening collaboration between the two nations. President Putin's upcoming visit in December is expected to solidify the roadmaps for these joint projects. Moscow has also suggested the creation of a \$3 billion joint fund with India to support start-up companies in the field of nano-technology. Additionally, Russia is keen on manufacturing India's latest light chopper, KA 226, within the country, showcasing a willingness to transfer technology for future export orders.

### **Oman Tries To Capitalise on Make in India Initiative**

In a relatively newer development, Oman is doing its bit to help Indian government in its effort to boost the manufacturing sector. A joint investment fund of \$250 million has been set up by SBI and Oman's State General Reserve Fund (SGRF) for special purpose vehicle (SPV). Only in October did the President Pranab Mukherjee invite public and private companies from Oman to invest in India and capitalise on the new government's 'Make in India' initiative. For those who don't know, there are more than 1,500 Indo-Omani joint ventures in Oman itself, which is valued at \$7.5 billion. India has made an investment of \$4.5 billion.

### **Successes of Make in India (MII):**

**Improvement in World Bank's Ease of Doing Business Index:** India significantly

improved its ranking in the World Bank's Ease of Doing Business Index, moving from 142nd in 2014 to 63rd in 2020. This reflects positive changes in the business environment.

**Opening Up Sectors to Investment:** The initiative successfully opened up various sectors, including defense, railways, civil aviation, to private and foreign investment. This move aimed to attract capital and technological advancements.

**Sectoral Growth:** India experienced growth in key sectors like automobiles, electronics, renewable energy, and textiles. This signifies the success of efforts to boost manufacturing in diverse industries.

### **Leadership in Mobile Phone Manufacturing:**

India emerged as a global leader in mobile phone manufacturing, with over 200 units producing more than 225 million handsets in 2017-18, showcasing competitiveness in the technology sector.

### **Failures of Make in India (MII):**

**Lack of International Niche Market:** India struggled to create an international niche market for its products and services, limiting its global presence and competitiveness.

**Unmet Targets:** The initiative fell short of achieving its ambitious targets, including increasing the manufacturing sector's share in GDP to 25% by 2025, creating 100 million additional jobs, and boosting manufacturing growth to 12-14% per annum.

**Challenges and Bottlenecks:** India faced various challenges, including policy paralysis, lack of competitive advantage, investment crunch, trade protectionism, infrastructure bottlenecks, and labor issues, hindering the smooth execution of the Make in India goals.

**Make in India (MII) faced challenges in achieving its objectives for several reasons:**

**Job Creation Focus:** The primary goal of MII was to create jobs for the abundant workforce, especially for women, through labor-

intensive manufacturing. However, this objective faced challenges in implementation.

**Production-Linked Incentive (PLI) Scheme:**

Although the PLI scheme was introduced to attract investments and promote cutting-edge technology, the effectiveness of this incentive in achieving the job creation goal remained limited.

**Labor-Intensive Manufacturing:** The emphasis on labor-intensive manufacturing for job creation was acknowledged, taking inspiration from China's success. However, achieving similar scale and influence in manufacturing to generate substantial employment proved to be challenging.

**Global Competitiveness:** While MII aimed to make Indian companies globally competitive, factors like policy hurdles, infrastructure bottlenecks, and a lack of competitive advantage hindered the seamless execution of this objective.

**Unmet Targets:** The ambitious targets set for increasing the manufacturing sector's share in GDP, creating millions of additional jobs, and achieving specific growth rates were not met, indicating a gap between aspirations and actual outcomes.

**Shift in Economic Landscape:** Global economic shifts, geopolitical factors, and the evolving nature of industries presented unforeseen challenges that affected MII's outcomes.

**National Industrial Policy help in Job Creation by following strategies.**

**Providing incentives and support** for the existing and new industries to expand their production, exports, and innovation. This can increase the demand for labour and skills in the industrial sector and generate more employment opportunities.

**Developing infrastructure and connectivity**, such as roads, ports, power, and digital networks, that can facilitate the movement of goods, services, and people. This

can improve the efficiency and competitiveness of the industries and create more jobs in the construction and maintenance sectors.

**Enhancing the skills and capabilities of the workforce**, through education, training, and lifelong learning programs, that can match the needs and demands of the industries. This can improve the productivity and quality of the labour force and create more jobs in the knowledge-based and high-value sectors.

**Promoting entrepreneurship and innovation**, through policies and programs that encourage the creation and growth of startups, small and medium enterprises, and social enterprises. This can foster a culture of innovation and creativity and create more jobs in the emerging and dynamic sectors.

**Conclusion :**

Whether Make in India is successful may only be assessed over the next few years, but present momentum plays a role in ascertaining its immediate credibility. The program has indeed highlighted the manufacturing potential for a diverse array of industries in the Indian economy. It has also provided a plan for large-scale infrastructure projects. At the same time, the campaign has piggy-backed on the continued successes of certain highly performing sectors. As a consequence, it will take several years before analysts can effectively measure the success of Make in India. India's many fundamental strengths include a young and growing population of almost 1.3 billion, rapid urbanization, excellent universities and a strong services sector with world-leading companies. Foreign investment is crucial for India, which needs about \$1 trillion by March 2017 to overhaul infrastructure such as ports, airports and highways and boost growth. A National Industrial Policy is necessary to facilitate the creation of productive employment opportunities for India's abundant labour force. However, the government has put the new industrial policy (NIP '23), which has



been in the making for over two years, on hold.

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## Rural Poverty and Urban Poverty

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#### Introduction :

Poverty is a major challenge facing the Indian Economy and is linked to economic and social factors. Poverty is seen as a factor that deprives some individual or group of society. Deprivation of basic needs or denial of available opportunities leaves certain individuals or groups of society out of mainstreams.

Dadabhai Naoroji has commented on poverty in the then British ruled India. During the British period the wealth set became of a higher description. Economic exploitation by Landlords and Feudal lords made the majority of the peasantry poorer. And economic disparity has increased adding to poverty. The caste system, Inequality in the ownership of the means of production, an atmosphere of despair, a tradition of economic exploitation by capitalists, and the attitude of the people to adopt a poverty without high expectations seem to perpetuate poverty.

"Poverty and Drought" is a characteristic book of Amartya Sen and the focus of this book is 'Man'. When poor people barter in the market, their remuneration is minimal. Whether it is the sale of services or the purchase of necessities of life, the poor are rarely treated fairly in barter transactions. They always incur absolute losses thus adding to the poverty of the individual. According to Sen, sale of land due to indebtedness, loss of labor force due to sickness, lack of employment, fall in wage rate, rise in price of food grains and adverse changes in terms of exchange contribute to poverty.

The Government of India has

emphasized on poverty alleviation programs since independence for poverty alleviation programs like economic planning, economic reforms, poverty alleviation which has helped in reducing poverty on a large scale.

#### **Objectives :**

1. To study the causes of Rural poverty and Urban poverty in India.
2. To study the consequences of Rural Poverty and Urban Poverty in India.
3. To study the general measures of Rural poverty and Urban Poverty in India

#### **Meaning of Poverty:**

According to the traditional definition, Poverty is a condition in which a person in the society is unable to meet the basic needs of food, clothing and shelter due to lack of sufficient income

#### **Multidimensional Poverty:**

The traditional concept of Poverty was only related to basic needs, but in the modern Era, the concept of multidimensional poverty emerged as the concept of poverty became more individualized.

Multidimensional Poverty refers to deprivation of Physical and Non-Physical outcomes. Physical impacts relate to food, clothing, shelter, health education, electricity, road construction, access to clean drinking water. Non-Physical effects are related to various differences in the society.

#### **Concepts of Poverty**

##### **Absolute Poverty**

According to The Planning Commission. A person who cannot consume 2100 calories per day in Urban areas and 2400 calories in Rural areas is considered as Absolute Poor. This type of Poverty found in developing and underdeveloping nations. Absolute Poverty can be eradicated.

##### **Relative Poverty**

The concept of Relative Poverty is based on the comparison of low income group with high income group. The concept of relative poverty is also based on the difference in living

standards of people in different groups and regions. This type of poverty is also based on per capita income and per capita consumption expenditure. Relative poverty is a universal concept and cannot be eradicated as it found in all countries.

#### **Poverty line**

The poverty line is as estimated imaginary line developed by Economists in order to define a poor person using certain standard measures, the poverty line is calculated. Such that all poor people lie below the poverty line and any one above the poverty line is not poor.

As defined by the Task Force on poverty alleviation appointed by NITI Aayog. The level of initial expenditure required to purchase goods and services required to meet basic social needs is called poverty line.

#### **The main objectives of the poverty line are as follows**

1. Determining the population above the poverty line (APL) and below the poverty line (BPL).
2. Identifying poverty from household consumption expenditure.
3. Comparing the expenditure required for poverty alleviation programs

There are several indicators used for the poverty line- expenditure, calories, income etc.

#### **India's Poverty Line**

Depending upon the country's social & economic status required to attain the basic needs, the poverty line may vary from one country to another. In India the poverty line lies at 1,286 rupees per month for urban areas and 1059.42 rupees per month for rural areas.

#### **Types of Poverty**

##### **1. Rural Poverty**

Deprivation of basic needs of people in certain areas is called Rural Poverty. This poverty is seen in marginal and small holder farmers, landless agricultural laborers, contract workers etc. Low productivity in agriculture, drought poor infrastructure, lack of alternative employment,

rural indebtedness, illiteracy etc. have led to increase in rural poverty.

Rural people live in miserable and unsanitary conditions, they cannot even meet their basic needs, they are malnourished, sick, uneducated and ignorant. They live on debt and are exploited by money lenders and landlords. Farming is a gamble with nature. Farmers take huge loans for farming but due to crop failure they are burdened with huge debts. They are unable to repay the loans. So in such dirty situations they end up committing suicide.

## 2. Urban Poverty

Urban Poverty is the lack of basic needs of the population in certain areas of urban areas. Urban Poverty is largely due to increases migration from rural areas, unaffordable housing, illiteracy, slow industrial growth and lack of infrastructure. Urban Poverty leads to growth in slums and informal sector and creates law and order problems.

### Causes of Rural Poverty and Urban Poverty

1. Colonial destruction of the Economy.
2. Low gross domestic product or overall low productivity, failing to produce enough wealth for the population as a whole to escape poverty.
3. High unemployment, creating poverty for unemployment and putting downward pressure on wages.
4. Low social mobility, perpetuating poverty for a given person or family.
5. Climate change related and other disasters—Natural disasters including storms, drought and earthquakes.
6. Epidemics and Pandemics.
7. Uncontrolled population growth.
8. A health issue, which can result in lost wages, a permanent disability or medical debt in countries without free universal health care. That is poverty is one illness away.
9. Discrimination can make it more difficult to access government programs, find work and access resources and social networks that in areas of concentrated poverty where poor

people may be forced to live by economic circumstances.

10. Growth is not rapid enough to eradicate poverty.

11. Models of growth may be unsuitable for poverty alleviation for e.g. capital intense growth in a labor surplus country like India.

12. Poverty is a vicious circle where in parental poverty leads to poverty for their children and so on.

13. Poor education base and lack of other vocational skills also perpetuate poverty.

14. Small land holdings and their low productivity are the cause of poverty among households dependent on land-based activities for their livelihood.

15. Geographic factors, for e.g. lack of fertile land access to natural resources.

16. Anti poverty schemes are not being effective due to institutional and other inadequacies.

17. Due to the poor physical and social capital base, large proportion of the people are forced to seek employment in vocations with extremely low levels of productivity and wages.

18. Gender discrimination.

### Consequences of Rural Poverty and Urban Poverty in India

1. Economic progress of a country is delayed due to poverty.
2. National income and per capita income decrease.
3. The standard of living is degraded.
4. Savings, Investment, and capital formation decrease.
5. Economic power intensifies and creates inequality of opportunities.
6. Poverty leads to an increase in anti-social and anti-national activities.
7. There is difference between the rich and poor.
8. Increases in government spending due to increases in subsidies on welfare programs have resulted in unequal distribution

of resources.

9. Due to poverty one has to live a life of financial ruin and hard life.

10. Poverty leads to environmental degradation.

### **General measures of Rural Poverty and Urban Poverty Alleviation in India**

#### **1. Population Control**

Family welfare programs and Population policies have controlled the population growth over time.

#### **2. Agriculture**

Agriculture facilities are provided to farmers at cheap rates to buy inputs for agriculture. Government has announced minimum support prices for certain crops to ensure stable income to farmers.

#### **3. Rural Works**

Construction of roads in rural areas, construction of small irrigation facilities rural electrification etc. have provided employment to the poor.

#### **4. Rural Industrialization**

Small scale industries and cottage industries have been encouraged to provide employment in rural areas.

#### **5. Minimum Wage**

Minimum wages Act was passed in 1948 under which provisions was made for fair wages to the laborers and it was amended from time to time.

#### **6. Public Distribution System**

Public Distribution System has provided food grain distribution and food security to the poor at subsidized rates through ration distribution centers thus ensuring food grains among the poor families.

#### **7. Nationalization of Banks**

In 1969 and 1980 banks were nationalized to provide credit facilities to poor people at low interest rates with the aim of financial inclusion.

#### **8. Progressive tax policy**

A progressive tax system was implemented to reduce inequality.

#### **9. Education**

Primary education has been made free and compulsory for all. To increase enrollment of students drinking water, sanitation facility in schools, free education, mid meal scheme for girls has been started.

#### **10. Affordable housing scheme**

Rehabilitation programs and affordable housing are provided for the poor in rural and urban areas.

#### **11. Health Facilities**

Primary Health Center, Government Dispensaries have been established to provide affordable medical facilities to the poor

#### **12. Skill Development and Self Employment**

Skill Development is considered as an important approach for employment generation in India so it is necessary to provide skill based training opportunities which will encourage people towards entrepreneurship or self Employment

#### **Government Relief Response**

1. About two-thirds of the population is covered under the Pradhan Mantri Garib Kalyan Anna Yojna (Food scheme).

2. Everyone under this scheme gets 5 kg of wheat and rice for free in addition to the current 5 kg allocation for the next 3 months.

3. In addition, 1 kg of the preferred pulse ( based on regional preference ) is given for free to each household under this Food scheme for the next three months.

4. This distribution will be done through Public Distribution Scheme (PDS) and can be availed in two instalments.

#### **Some of the direct benefits are:**

1. Farmers currently receive Rs.6,000/- every year through the PM-KISAN scheme (minimum income support scheme) in three equal instalments

The government gave the first instalment upfront for the fiscal year starting April 2020. About 86.9 million farmers benefited from this immediately.

## 2. MGNREGA workers;

Wage increase from Rs. 182/- to Rs .202/- . Such an increase benefits 50 million families. The wage increase amounts into an additional income of Rs2,000/- per worker.

3. 30 million senior citizens, widows, disabled get a one-time ex-grain amount of Rs1,000 in two instalments over the next 3 months.

## India Poverty Rate over the years

Below we have complied of the poverty rate in India in past years, using the poverty line of \$ 2.15, with data sourced from the World Bank.

Sr.No.	Year	Poverty Rate in India (Percent)
1	1977	63.11
2	1983	56.26
3	1987	50.59
4	1993	47.64
Sr.No.	Year	Poverty Rate in India (Percent)
5	2004	39.91
6	2009	32.87
7	2011	22.53
8	2015	18.73
9	2017	13.37
10	2018	11.09
11	2019	12.73
12	2020	14.72
13	2021	11.9

## Current Poverty Rate in India

India's poverty rate declined to 4.5% in 2022-23, with rural poverty declining to 7.2% and urban poverty down to 4.6%. This decline is attributed to Government programs targeted at those at the bottom of the pyramid.

## Poverty Alleviation and Sustainable Development Goals

The United Nations Sustainable

Development Goals was adopted by the International community in September 2015 and fully covers socio-economic and environmental impacts. The SDGs include a global agreement to completely end the forms and consequences of poverty. It has 17 SDGs and 169 goals to be achieved by 2030.

India has a major role in shaping the SDGs. Due to respectable position of India in the eyes of the United Nations, India has been committed to the Sustainable Development Goals to eradicate poverty by the year 2030.

## Conclusion :

### 1. A rapidly growing population

Though various measures have been taken by the Government of India for eradication of poverty, they are insufficient for the growing population. Due to the rapidly growing populations, the allocation of resources to meet the needs is uneven. AS a result, basic needs are not met and poverty has spread. Population of India stood at 1.44 billion in January 2024. Population explosion is the main cause of poverty. Therefore Population control is an important way to eradicate poverty.

### 2. Slow pace of economic growth

Slow growth in agricultural and industrial sectors and growth rates in national income and per capita income are not consistent. In many states, the per capita income is lower than the average national income resulting in poverty and lowering the standard of living of the people.

### 3. Unemployment

Unemployment and Semi-unemployment is the cause of increasing poverty in rural and urban areas.

### 4. Inflation

Inflation is a continuous increase in the prices of essential commodities for example increase in demand and short supply of food grains causes prices to rise sharply, reducing purchasing power and making poor poorer.

### 5. Vicious cycle of poverty

Many Indians are trapped in a vicious

cycle of poverty resulting in decline in National income, lower per capita income, lower consumption, lower capital formation, lower savings, lower productivity and lower employment.

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## Green Finance in India: A Powerful Instrument for Achieving Sustainability

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#### Abstract :

“Green Finance a Powerful Instrument for Achieving Sustainability” explores into the pivotal role played by financial mechanisms in fostering environmentally responsible practices and addressing global ecological concerns. By pursuing these research objectives, this study aims to provide a subtle understanding of the dynamics surrounding green finance, including its contributions to sustainability, the diversity of financing products, and the associated benefits and challenges.

The Reserve Bank of India has implemented various forward-looking policy measures to encourage and bolster green finance initiatives. Overcoming the challenges facing green finance requires a multi-faceted approach involving various stakeholders, including governments, financial institutions, corporations, and civil society.

**Key words:** Green Finance, Sustainability, Green Bonds, Green Banking, Green Insurance

#### 1. Introduction:

In the face of escalating environmental challenges and the urgent need for sustainable development, the financial sector has become a focal point for transformative action. “Green Finance: A Powerful Instrument for Achieving Sustainability” explores into the pivotal role played by financial mechanisms in fostering environmentally responsible practices and addressing global ecological concerns. As societies struggle with the effects of climate

change, resource depletion, and heightened environmental consciousness, the concept of green finance has gained prominence as a strategic tool for redirecting capital towards sustainable initiatives. This research endeavours to unravel the multifaceted dimensions of green finance, scrutinizing its efficacy in boosting the world towards a more sustainable future. By investigating key principles, real-world applications, challenges, and potential avenues for growth, this paper aims to contribute valuable insights into the dynamic landscape of green finance and its pivotal position in the pursuit of global sustainability goals.

While a precise definition of Green finance remains elusive, it broadly encompasses financial support directed towards projects primarily aimed at advancing sustainability. Examples of such projects include the construction of environmentally friendly buildings, the efficient management of energy, waste disposal strategies, biodiversity preservation, and endeavours related to renewable energy sources. Green financing extends beyond the scope of public sector investments, as their resources alone prove insufficient to fulfil the needs of these sustainability-focused projects. To bridge the gap and meet the escalating demands, there is a growing imperative to foster initiatives from the private sector and encourage cross-border investments in the realm of Green finance.

## 2. Literature Review:

Gafoor A. & et al. (2024): Green finance has become a pivotal and transformative influence in fostering a sustainable economy. It channels financial resources toward projects that are environmentally friendly and socially responsible, yielding positive environmental outcomes and contributing to sustainable development. While the exact origin of the term "green finance" is unclear, its widespread usage gained prominence after the 'Earth Summit' convened in Rio de Janeiro, Brazil, in 1992.

International Finance Corporation (IFC) defines green finance as the "financing of investments that provide environmental benefits" (IFC, 2016).

Soundarrajan, P., & Vivek, N(2016) there are numerous opportunities available in environmentally responsible finance, which banks can effectively capitalize on for profitability. Given SIDBI's pivotal role in promoting, financing, and developing the MSME sector, the bank will continue to act as a catalyst for change, aligning its activities with the government's national priorities and the Millennium Development Goals, with a strong focus on the three Ps: People, Planet, and Profit. Indian banks face significant challenges ahead, but embracing sustainable finance is not optional; it is imperative for Indian banks aspiring to become global players in the future. Cheberyako O.V. & et al This research paper is devoted to the study of the essence of "green" finance and is intended to give an idea of the existing "green" financial instruments and problems of their application in Ukraine, to outline ways to improve the use of "green" financial instruments to ensure social and environmental security. The study calls for a review and improvement of practices in the use of "green" financial instruments, taking into account the international experience. The results of the study allowed to provide directions for the development of "green" finance in the context of social and environmental security in Ukraine,

Ranjan A. (2021) this paper provides a comprehensive review of the global and Indian landscape of green finance, a rapidly growing priority in public policy. Through analysis of various data sources including Google Trends, bank credit, and bond issuances, the study assesses both public awareness and financing opportunities for green projects. The findings underscore positive developments in India, indicating increased awareness and improved financing options. However, the paper suggests that further progress towards sustainable long-

term economic growth hinges on reducing information asymmetry through enhanced information management systems and greater stakeholder coordination.

### 3. Top of Form

#### Research Objective:

1. Examine the role of green finance in achieving sustainability goals.
2. Identify and classify types of green financing products.
3. Conduct an In-depth analysis of the benefits of green finance.
4. Scrutinize the limitations and challenges of green finance.

By pursuing these research objectives, this study aims to provide a subtle understanding of the dynamics surrounding green finance, including its contributions to sustainability, the diversity of financing products, and the associated benefits and challenges.

#### 4. Study design and procedure:

Research paper is descriptive in nature and relies on secondary sources collected from published materials.

#### 5. Green finance a powerful tool to sustainability:

Green financing, by supporting projects dedicated to sustainable development, plays a pivotal role in establishing a balance among the environment, finance, and overall development. This approach contributes to safeguarding natural resources, promoting the utilization of renewable energy sources, and mitigating human-induced environmental exploitation. Consequently, it serves as a powerful tool to advance the achievement of sustainable development goals.

##### 5.1 Sources of Green Finance:

Green Finance represents a strategic methodology for integrating the financial sector into the transition towards economies that are both low-carbon and resource-efficient. It operates within the broader context of adapting to the challenges posed by climate change.

(Soundarrajan, P., & Vivek, N).

The Reserve Bank of India has implemented various forward-looking policy measures to encourage and bolster green finance initiatives. Notably, in 2015, it incorporated the small renewable energy sector into its Priority Sector Lending Scheme. This scheme enables firms operating in the renewable energy sector to avail loans up to Rs. 30 crore, while households are eligible for loans up to Rs. 10 lakh for investments in renewable energy. Furthermore, in September 2019, India articulated an ambitious goal of achieving 450 GW of renewable energy generation by the year 2030. (Chhaochharia M. 2021)

#### 5.2 Followings are some sources of green finance:

1) Green Bonds: Green Bonds, also known as “climate bonds,” represent a type of fixed financial instrument raised explicitly for environmentally sustainable activities. These bonds, at times, come with associated tax incentives like exemptions or credits. Notably, the World Bank has been a significant issuer of green bonds, having issued approximately \$14.4 billion worth of bonds between 2008 and 2020. Major countries that resorted to green bonds to raise funds include the UK, France, Germany, the USA, and China. IMF data indicates that green bonds of value around US\$ 620 billion were issued across the world in the year 2021, in which countries issued green bonds of value US\$ 587.7 billion and international organisations issued bonds of value US\$ 32.3 billion.

As per SEBI’s data on green debt securities, during the period of 2017 to September 2022, 15 Indian corporates have issued green bonds of value <sup>1</sup> 4,539 crore. In keeping with the ambition to reduce the carbon intensity of the economy significantly, the Union Budget 2022-23 announced the issue of Sovereign Green Bonds. The issuance of Sovereign Green Bonds will help the government to tap the requisite finance from potential



investors for deployment in public sector projects aimed at reducing the carbon intensity of the economy

**2. Green Banking:** Green banking involves promoting environmentally friendly practices through banking activities. This approach not only contributes to environmental protection but also supports the well-being of both nature and the financial sector. Green banking achieves its objectives by incorporating technological advancements, meeting evolving stakeholder expectations, and implementing operational innovations. Several Indian banks actively provide green banking services to their customers. These include the State Bank of India, Punjab National Bank, Bank of Baroda, Canara Bank, ICICI Bank Ltd, DFC Bank Ltd, Kotak Mahindra Bank, IndusInd Bank, YES Bank, HSBC Group, IDBI, and others.

**Table .1 Green Banking Practices**

Green Banking Practices	Description
Renewable Energy Financing	Providing financial support for projects focused on solar, wind, hydro, and other renewable energy sources to promote a shift towards clean energy.
Energy Efficiency Loans	Offering loans to businesses and individuals for implementing energy-efficient technologies and practices, reducing overall energy consumption.
Sustainable Investment	Incorporating environmental, social, and governance (ESG) criteria into investment decisions to encourage responsible and sustainable investments.
Green Bonds	Issuing debt securities specifically designated to fund environmentally beneficial projects, often carrying associated tax incentives.
Carbon Trading and Offsets	Engaging in carbon trading markets and offset initiatives to encourage emission reduction and promote environmental sustainability.
Green Infrastructure Loans	Providing financing for projects related to sustainable infrastructure, such as green buildings, public transportation, and eco-friendly urban planning.
Environmental Risk Assessment	Integrating environmental risk assessment into lending and investment decisions to evaluate and mitigate potential environmental impacts.
Sustainability Reporting	Requiring or voluntarily adopting sustainability reporting practices, which disclose environmental performance and initiatives, enhancing transparency.
Green Product Development	Introducing environmentally friendly financial products such as green loans, green mortgages, and green insurance options to incentivize sustainable choices.
Carbon-Neutral Operations	Implementing practices within the bank's operations to achieve carbon neutrality, reducing the institution's environmental footprint.
Stakeholder Engagement	Involving stakeholders, including customers and communities, in decision-making processes related to sustainable banking practices.
Eco-friendly Technology	Embracing and integrating green technologies within banking operations to improve efficiency and reduce the environmental impact of technology use.
Community Green Initiatives	Supporting and participating in local community projects and initiatives that promote environmental sustainability and community welfare.

These practices collectively contribute to the overall goals of green banking by aligning financial activities with environmentally sustainable principles.

**3. Green Insurance :** The insurance

industry is a integral part of the broader Green financial sector, playing a pivotal role in advancing sustainability goals. Despite not being directly involved in environmental degradation or regulatory frameworks, the insurance sector serves as a cornerstone for green financing. It contributes substantially by furnishing critical information related to risk management and effectively mitigates risks through diverse strategies and its underwriting activities. The Insurance Regulatory and Development Authority of India (IRDAI) has recently taken a significant step by announcing a 15 percent discount on Third Party (TP) premium rates for insurance covering private electric vehicles. This initiative, starting from the fiscal year 2019-20, reflects a commitment to encourage sustainable practices and supports the transition towards a greener and more environmentally conscious future.

**Table 2 Green Insurance type**

Green Insurance Types	Description
Renewable Energy Coverage	Insurance for risks associated with renewable energy projects, such as solar farms, wind turbines, and other green energy initiatives.
Energy Efficiency Policies	Coverage for businesses implementing energy-efficient technologies and practices to encourage the adoption of sustainable energy solutions.
Green Building Insurance	Coverage for buildings constructed or retrofitted to meet environmentally friendly standards, including energy efficiency, water conservation, and sustainable materials.
Carbon Emission Liability Coverage	Insurance addressing liabilities related to carbon emissions, providing coverage for companies in case of legal or financial consequences arising from their carbon footprint.
Biodiversity and Conservation	Coverage supporting biodiversity conservation efforts, providing insurance for projects aimed at preserving ecosystems and protecting endangered species.
Eco-Friendly Agriculture Policies	Insurance for farmers and agricultural businesses adopting sustainable and environmentally friendly practices, such as organic farming and agroecology.
Waste Management and Pollution	Coverage for businesses involved in waste management and pollution control, encouraging responsible waste disposal and pollution prevention measures.
Green Supply Chain Insurance	Insurance products addressing risks in the supply chain related to sustainability, encouraging businesses to adopt environmentally responsible practices in their sourcing and production processes.
Environmental Liability Policies	Coverage for potential liabilities arising from environmental damage or pollution, ensuring that businesses take responsibility for their impact on the environment.
Wildlife Conservation Insurance	Insurance coverage for wildlife conservation projects and for zoos and aquariums involved in conservation and education initiatives.

**4) Sustainable equity –** Homeowners and businesses can take the benefit of this type financing. Solar power is the most common type of example for this. By setting up solar panels on your home, you can receive tax credits or cash payments in return for the power generated by your solar panels. The benefit of this option is that it is stable and guaranteed over a 20-year timescale.

### 5.3 Benefits of green finance:

Green finance, which promotes environmentally sustainable practices, offers a range of benefits across various sectors. Here are some key advantages of green finance:

1. **Environmental Preservation:** Green finance channels funds into projects and initiatives that contribute to environmental conservation, biodiversity protection, and overall sustainability.

2. **Climate Change Mitigation:** By supporting renewable energy projects and carbon reduction initiatives, green finance plays a crucial role in mitigating climate change and reducing greenhouse gas emissions.

3. **Resource Efficiency:** Investments in sustainable practices and technologies help improve resource efficiency, leading to reduced waste, lower energy consumption, and more responsible use of natural resources.

4. **Innovation and Technological Advancement:** Green finance fosters innovation by supporting the development and implementation of new technologies and solutions that contribute to environmental sustainability.

5. **Risk Mitigation:** Integrating environmental considerations into financial decision-making helps mitigate long-term risks associated with climate change, resource scarcity, and regulatory changes.

6. **Enhanced Corporate Social Responsibility (CSR):** Companies engaging in green finance demonstrate a commitment to CSR by contributing to positive environmental and social impacts, which can enhance their reputation and stakeholder relationships.

7. **Opportunities for Investment Returns:** Green finance provides opportunities for investors to support sustainable projects while potentially enjoying competitive financial returns as the demand for environmentally friendly solutions grows.

8. **Government Policy Alignment:** Green

finance aligns with and supports government policies aimed at achieving environmental sustainability and meeting climate change goals. Overall, green finance serves as a catalyst for positive environmental, social, and economic outcomes, contributing to a more sustainable and resilient future.

### 5.4 Limitations of green finance:

While green finance offers numerous benefits, it also faces certain limitations and challenges. Some of the notable limitations include:

1. **Limited Market Size:** The market for green finance may be smaller compared to traditional financial markets, limiting the availability of investment opportunities.

2. **Lack of Standardization:** The absence of standardized definitions and criteria for what qualifies as “green” or environmentally sustainable can lead to confusion and green washing, where investments may not truly align with sustainability goals.

3. **Higher Initial Costs:** Green projects and technologies often have higher upfront costs, making them less attractive for investors seeking quick returns. This can hinder the adoption of sustainable practices.

4. **Risk Perception:** Investors may perceive green projects as riskier due to uncertainties surrounding regulatory changes, technological developments, and the long-term viability of certain environmentally friendly initiatives.

5. **Dependency on Government Policies:** Green finance is often influenced by government policies and regulatory frameworks. Changes in political priorities or policy shifts can impact the attractiveness of green investments.

### 6. Recommendation:

Overcoming the challenges facing green finance requires a multi-faceted approach involving various stakeholders, including governments, financial institutions, corporations, and civil society. Here are some potential strategies to address these challenges:

1) Regulatory Support: Governments can play a crucial role in providing regulatory support and creating an enabling environment for green finance. This can include implementing policies such as carbon pricing, renewable energy incentives, and sustainable finance regulations to incentivize investment in environmentally friendly projects.

2. Capacity Building: Enhancing the capacity of financial institutions and market participants to assess, manage, and invest in green projects is essential. This can involve providing training programs, technical assistance, and knowledge-sharing platforms to build expertise in green finance.

3. Standardization and Disclosure: Developing common standards and disclosure requirements for green finance products can improve transparency, comparability, and trust in the market. This can help investors make informed decisions and reduce the risk of green washing.

4. Financial Innovation: Encouraging innovation in financial products and services can help overcome barriers to green finance. This can include the development of new financial instruments, such as green bonds, green loans, and sustainability-linked derivatives, to attract a wider range of investors and facilitate capital flows to green projects.

## 7. Conclusion :

In today's world, sustainable development has emerged as an imperative, with green financing gaining significant traction as a potent instrument for achieving sustainability goals. Investors are transcending traditional metrics of risk and returns, embracing a heightened sense of social responsibility. This shift has led to a surge in awareness regarding the imperative to safeguard the environment and has consequently fuelled increased funding for green projects. This paradigm shift has ushered in a plethora of opportunities within the realm

of green finance. Collaborative efforts among policymakers, researchers, environmentalists, governments, investors, and financial institutions are crucial to precisely delineate the concept of green finance. A robust regulatory framework must be established to assess green projects rigorously, thereby ensuring that investors are not misled by superficial claims of environmental friendliness. In the context of India, a developing nation, a concerted focus on leveraging green financing for renewable energy generation, conservation of natural resources, efficient energy management, climate adaptation, and other ecological imperatives is imperative. Harnessing the potential of green finance holds the promise of catalyzing sustainable development in India and beyond. In essence, the effective management of green finance holds the key to unlocking pathways towards sustainable development, underscoring its pivotal role in shaping a greener, more resilient future for our planet.

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## A Study of Social Entrepreneur: A Case Study of Umed Foundation

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### Abstract :

In India and throughout the world, social entrepreneurship is a hot topic. There is a difference between entrepreneurs whose motive is to earn profit and social entrepreneurs who are working for the society and the motive is to serve society and not to earn profit. Social entrepreneurship is different in nature. In recent years scope and importance of social entrepreneurs has increased.

The number of entrepreneurs has also increased. The present paper is to study the concept of social entrepreneur, its nature and types, their work through the study and analysis of Umed Foundation. The researcher has collected the information of 'Umed Foundation' and tried to explore the various aspects of Social Entrepreneur. The objective of the paper is to understand the process of become a social entrepreneur and the challenges in front of social entrepreneurs by studying the case of 'Umed Foundation'.

**Key words:** Social Entrepreneur, Social motive, Umed Foundation, Challenges.

### 1.Introduction:

#### 1.1. Entrepreneur:

A person who undertakes the risk of starting a new business venture is called an entrepreneur. An entrepreneur is a person one who organizes, manages, and assumes the risks of a business or enterprise. Entrepreneur plays important role in the economy of the country.

There are different types of entrepreneurs, such as Business entrepreneurs, trading entrepreneurs, corporate entrepreneurs, agricultural entrepreneurs Social Entrepreneur, Edu entrepreneur etc.

### 1.2. Social Entrepreneur:

Social entrepreneur is a person who works for the society. Social entrepreneur takes risk and efforts to solve community-based problems. Social entrepreneur brings positive change in the society. They are motivated in such a way that their motive is to help others and create difference in the world.

### 1.3. Types of social entrepreneur:

There are various types of Social Entrepreneurs such as, Community based entrepreneur, Non-profit social entrepreneurs, Transformational Social Entrepreneur, International social entrepreneur.

### 1.4. Six P's that should be followed to become a social entrepreneur:

1. People: Identify the beneficiaries.
2. Problem: Select most pressing problem of the society.
3. Plan: Develop plan to solve the problem.
4. Prioritize: Before taking an action select the priority considering limited resources.
5. Prototype: Test all the Critical assumptions in solving the problems.
6. Pursue: Evaluate the results for determining the benefits received to the people.

### 2. Review of literature:

2.1. Subhashini, P. Narmatha. According to their study, social entrepreneurship can change or impact on the social setup of the country. Since social problems are at an all-time high in India, social entrepreneurship has higher chances. Researcher also mentioned, how India's social landscape can be changed via social entrepreneurship; numerous initiatives and projects that fall under this category have changed the course of local residents' lives. Researcher also reveals that a special fusion of

entrepreneurial skills and altruism is social entrepreneurship. The social Products and services for entrepreneurs are made to have the biggest possible social impact in addition to making a profit. The study's conclusions are, social entrepreneurship is the greatest way to combine entrepreneurial talents with social service to find for social problems. Social innovation is a capability of social entrepreneurship.

2.2. Earnest and Young's report (2014) on the topic of "Social Entrepreneurship-Emerging business opportunities" states that in the socioeconomic sphere, the government's function is moving in favor of privatizing public duties. Resulting nonprofits receive fewer public cash and social entrepreneurship is gaining momentum worldwide. Research in the fields of activity of social enterprises in Europe shows that social entrepreneurs focus on social services, employment & training, the environment (including cleantech and bio-systems), education and community development.<sup>1</sup> hence, the increasing number of social enterprises may result in widespread gains for public budgets. The attractiveness of social enterprises as employers is increasing as well.

### 3. Objectives:

1. To understand the concept of social entrepreneur
2. To study the case of Umed Foundation
3. To explore the benefits of social entrepreneurs to the society by analyzing the work of Umed Foundation.
4. To understand the challenges of social entrepreneur by the study of the Umed Foundation.

### 4. Research methodology:

Researcher has used case study method. The research is qualitative case study-based research. For qualitative research case study method proved best method to explain the concept. Case studies have long and honorable history in qualitative research. In this qualitative

research the real-life characteristics, work and events of social entrepreneur are explored.

The study is exploratory in nature. For the study the researcher has collected both primary and secondary data. The primary data is collected through the observation and interview of concern authorities of Umed Foundation. Secondary data is collected from the published data related to Umed foundation.

## **5.Umed Foundation:**

### **5.1. About Umed Foundation**

UMED Foundation is a non-profit charity organization situated in Kolhapur, Maharashtra, India. Umed Foundation is NGO (Non-Government Organization) registered with the 'The Charity Commissioner', Pune, Government of India. The objective of Umed Foundation is promoting comprehensive development of right to free education and upbringing of drought affected children, orphaned, single parentage, needy children and gifted children in remote areas.

### **Umed - 'Mayech Ghar'-A Social Project:**

From 2019, 'Umed-Mayech Ghar' is working with the help of society. Children all over Maharashtra are admitted here. In the year 2023, 26 students are benefitting from the residential project.

### **5.2. Founder of Umed Foundation:**

The name of the founder of Umed foundation is Mr. Prakash Krishnath Gatade. He is from Sangrul, Karveer, Kolhapur. His educational qualification is B.A., D.Ed., M.A. Also, he has done diploma in journalism. He is working as a teacher in the Government schools of, Kolhapur.

The founder of the Umed foundation has started Umed foundation with the help of his school friends in the year 2014. Umed foundation is a social project under which the foundation helps the people suffered from social, environmental and educational problems of the Rural India. The primary aim of Umed Foundation is to provide a humanitarian aid, environmental aid, disaster relief, educational

enablement for underprivileged students.

### **5.3. The history of Umed Foundation:**

In the year 2005 to 2014 Mr. Gatade the founder of the Umed foundation was working with Jalna Government school. There was one tiny drought affected village in Ambad Taluka. He and his few friends were organizing some educational programs such as 'Praudh Saksharata Varg' (education to old age uneducated people) over there with the help of villagers. It was not part of their job but for the sake of villagers they were doing it and the villagers were interested too.

Slowly Marathwada started badly affected by drought and ultimately it affected on school too. The absenteeism was increased. Then Mr. Gatade realized that the people of the village are dependent on farming and farming is dependent on water, even in schools bore tanks there was no water. Then Mr. Gatade and his friends realized that they have to work on the problem of availability of water. They started working on it.

They gathered people and started creating awareness regarding water storage. They plotted an example of Shri Chatrapati Shahu Maharaj, how Shri Chatrapati Shahu Maharaj have stored the water and made the place 'Sujlam Suflam'. With the help of students Mr. Gatade and his friends build Vanarai Bandhara (Vanarai Dam) nearer to their school, which proved best example for villagers to save water. Thereafter villagers collected money and build sand dam. They were expecting little rain to fill up the dam, but unfortunately at that year there was no sufficient rain to fill up the dam. Again, the village faced scarcity of water. But the river on which the dam was built, nearby to all wells of that river had water for longer time. That news spread other villages and Mr. Gatade become famous for his experiment and his devotion to the social work. Then people started doing the same experiment in their villages.

Then Government of India started the

scheme of 'Jalyukt Shivar' and some Government authorities helped them to speed up their work, ultimately financial assistance increased and the unforgettable, recognizable social work done by him with the help of Government and people. In 2014, Mr. Gatade transferred to Kolhapur. At that time there was no WhatsApp but he used Facebook to post his posts and some of his friends helped him to do different social work at his place.

He has taken his education in adverse circumstances, similarly some of his friends come from families like sugarcane workers, farmers now they are also working in different fields. Some are doctors, teachers, some are working in private companies. But being aware of social duty they joined Mr. Gatade and together they established 'Umed Foundation' in the year 2014 so that they could do something great together and put each other's ideas into practice.

#### 5.4. Work done by Umed foundation:

Umed foundation started the initial work on two important points that no one should sleep hungry and no one should be deprived of education. They conducted a handful of grain campaigns. In Amaravati, Marathwada, they implemented the concept of educational parenting with the help of some non-governmental organizations, philanthropists, through distribution of books, pens, school education materials, drawing competitions, sports competitions. They started from fulfilling the need of 50 students and now they have provided educational assistance to 6 to 7 thousand students.

During that time, the concept of children's court came up, children should be understood as constitutional responsibilities. How is the system? The concept of 'Bal Sansad' was also telecasted on DD National to prevent fraud.

While working, many different problems came to the force. The concept of 'Dnyanangan' was implemented for the children of Koparde during providing Diwali snacks to the villagers. A big campaign was carried out to teach the

children at their home who could not attend school. In 2021, all the students of this scheme were admitted to schools, ashram schools and this campaign ended successfully.

#### 5.5: Pandemic period and Umed foundation:

Online education started in Corona but due to the lack of mobile phones and internet facilities in many places in rural areas, they kept away from education and children started getting depressed. Under the initiative of 'Shikshan Aale Dari', the members of Umed Foundation collected the students from the streets and children from Dhangarwada and gave them education together. In this, 'Umed Foundation' provided school materials to the students. The Government gave the name of 'Group Education' to this activity. Considering this, the Umed foundation was visited directly by Times of India, IBM Lokmat, Sakal, ABP Mazha. The result is, parents, students and teachers got to know each other well.

#### 5.6: Umed Foundation and Sources of Finance:

All the members of Umed Foundation consider all activities as social responsibility. The philanthropists of society have been helping them with generous hands, understanding their moral duty. They are getting a good flow of help. Everyone is also contributing by kind heart for 'Umed Mayech Ghar'.

#### 5.7. Beneficiaries of Umed Foundation:

It is not possible to tell the exact number, but 'Umed Foundation' have accepted the educational guardianship of more than 5500 children. Scholarship is given to about 20 to 25 students every year. More than 150 students have gone to higher education. Some of them are Army, H. R., postmen likewise have reached at various levels. These children help back to the organization. So many students are definitely saved from being deprived of education. Their 'Sakharshala Activity' used to be completed by schools under Rajiv Gandhi Opportunity School, Mahatma Phule Higher Guarantee Education School but now these activities have been

stopped. In Shahuwadi, there is garbage disposal project, Gosavi Samadhi child who have big economic gap, brick kiln worker family, single parent child, abuse, rent, child marriage, drug addiction are many problems which affect the child very early then for such children for 6 years at voluntary level they have implemented the project.

#### 5.8. Dream to be achieved of Umed Foundation:

- The current project will be the integrated part of various skills.
- Single parent child, children of adverse economic conditions, children of bedridden parents, children from remote areas, children from 5<sup>th</sup> class who are without parents should not be deprived from the education. They will be provided entrepreneurial skill-oriented education so that they will be able to create self-employment. And they will also continue to work for the society.
- Working on and setting up a Women Development Center, which will help widows in the form of giving grains. It is a try to make them self-reliant.
- The organization itself will generate its own capital by starting some of our own products. The proceeds from 'Umed' sale will be used to build Skill Development, Human Development Center, Digital Education Library, Computer Department to house 50 students in the next five years.
- Continue to exchange the ideas through 'Yuva Umed Shibir' to connect youth.
- Increase the business opportunities for needy women.

#### 5.9. Challenges faced by Social Entrepreneur:

Social entrepreneurship, like any other branch of entrepreneurship also faces challenges. All the challenges are either controllable or non-controllable, but all the challenges are manageable. Researcher found some of the prominent challenges faced by social entrepreneurship are Confusion with social work, the problem of creativity, arranging

finance, Shortage of talented/dedicated workforce. Another challenge faced by social entrepreneur working in education sector such as Umed Foundation is high cost of Education. People are struggling to save money for further education. Due to high cost of education despite of desire the social entrepreneur is not able to provide higher education to the needy children. Capitalism and privatization must be curbed. Social entrepreneur cannot concentrate on single area of social problems, they need to work on other associated problems to the major one.

#### 6. Conclusion :

Indian society can be transformed by social entrepreneurship; numerous initiatives and projects that fall under this category have positively affected the lives of the local population. Especially in India, where social problems are severe, social entrepreneurship offers higher potential. In India there is a need to increase the number of social entrepreneurs as population and ultimately social problems are increasing. Become a social entrepreneur is not easy task, he has to suffer from many hurdles and obstacles. Social entrepreneur is collective effort of people who wants to serve society. People should come forward and help the social entrepreneurs to raise the funds and make possible to society to meet the basic needs. Social Entrepreneurs are essential part of social development and ultimately economic development.

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## Corporate Social Responsibility

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### Abstract :

This research paper undertakes a comprehensive exploration of Corporate Social Responsibility (CSR), focusing on its historical evolution, conceptualization, features, challenges, and opportunities within the business. Employing a secondary data approach, information has been gleaned from diverse sources such as books, journals, and websites.

The historical trajectory of CSR unfolds across key epochs, commencing with Early Philanthropy during the 19th century's Industrial Revolution, where business owners engaged in philanthropic pursuits. Ongoing trends, such as Environmental, Social, Governance (ESG) criteria and Socially Responsible Investing (SRI), underscore contemporary CSR's significance in corporate governance and sustainability practices.

The study also defines CSR as the ethical commitment of businesses to contribute beyond economic objectives, encompassing social, environmental, and ethical considerations. It explores 14 key features, including voluntariness, ethical business practices, stakeholder engagement, environmental sustainability, and philanthropy.

However, CSR faces formidable challenges, including costs and resource allocation, balancing diverse stakeholder expectations, measuring impact and return on investment, overcoming resistance to change, managing globalization complexities, and averting risks associated with greenwashing. Simultaneously, it presents considerable

opportunities, such as enhanced brand reputation, talent attraction, risk management, innovation and access to capital, and community engagement for market expansion.

This research paper contributes a nuanced understanding of CSR's evolution, features, challenges, and opportunities, offering valuable insights into its integral role in contemporary business practices.

### Introduction:

In the dynamic landscape of contemporary business, Corporate Social Responsibility (CSR) has emerged as a defining paradigm, reflecting an ethical and strategic commitment of enterprises to extend their impact beyond economic realms. The evolution of CSR has traced a fascinating journey through diverse historical phases, adapting and expanding its scope to align with the changing socio-economic landscape. This research endeavours to provide a comprehensive exploration of CSR, delving into its historical roots, conceptual foundations, distinctive features, and the myriad challenges and opportunities it presents for businesses. By scrutinizing the historical evolution of CSR, from the philanthropic endeavours of the 19th-century Industrial Revolution to its present integral role in corporate governance, this study seeks to unravel the intricate tapestry of CSR's development.

By offering a nuanced understanding of CSR's evolution, defining characteristics, and the complex interplay of challenges and opportunities, this research aims to contribute insights crucial for businesses navigating the ethical and social dimensions of corporate operations. As CSR becomes increasingly integral to organizational strategies, this study provides a timely examination of its multifaceted implications on the business landscape.

### Objectives of the study:

This study carried on the basis of following objectives-

1. To study brief history and evolution of

Corporate Social Responsibility.

1. To study the concept, features of Corporate Social Responsibility.
2. To know the challenges before Corporate Social Responsibility.
3. To know opportunities before Corporate Social Responsibility.

#### **Methodology of the study:**

Present study is based on secondary source of data. The secondary data and other information has been collected from various books, journal, websites are also used for collecting the required information.

#### **Brief history and Evolution of Corporate Social Responsibility:-**

The concept of Corporate Social Responsibility (CSR) has evolved over time, and its history can be traced through various stages. Here is a brief overview:

##### **Early Philanthropy (19<sup>th</sup> Century)**

##### **Industrial Revolution :-**

During the late 19<sup>th</sup> century, the Industrial Revolution brought about significant social and economic changes. Many business owners engaged in philanthropic activities, often in response to social issues arising from industrialization.

##### **Carnegie and Rockefeller :-**

Philanthropists like Andrew Carnegie and John D. Rockefeller were prominent figures who donated significant portions of their wealth to educational, cultural, and healthcare initiatives.

##### **Social Responsiveness (1950s-1960s)**

##### **Post-World War II :-**

In the aftermath of World War II, there was increased awareness of social and environmental issues.

##### **Bowen's Definition (1953) :-**

Howard R. Bowen's book "Social Responsibilities of the Businessman" marked an important development. Bowen defined CSR as the obligations of businessmen to pursue policies, make decisions, and follow lines of action that are desirable in terms of the objectives and values of society.

#### **Legal and Ethical Emphasis (1970s-1980s)**

##### **Environmental and Consumer Movements :-**

The 1970s saw the rise of environmental and consumer movements, leading to increased scrutiny of corporate behaviour.

##### **Regulatory Framework :-**

Governments started enacting laws and regulations related to environmental protection, consumer rights, and workplace safety.

##### **Carroll's CSR Pyramid (1979) :-**

Archie Carroll introduced the CSR Pyramid, outlining four responsibilities: economic, legal, ethical, and philanthropic. This became a foundational model for CSR.

##### **Globalisation and Sustainability (1990s-2000s)**

##### **Globalization :-**

The increasing globalization of businesses led to a broader understanding of CSR, incorporating global issues and supply chain considerations.

##### **ISO 26000 (2010) :-**

The International Organization for Standardization (ISO) introduced ISO 26000, providing guidelines for social responsibility.

##### **Sustainability Focus :-**

CSR began to emphasize sustainability, encompassing environmental, social, and economic dimensions.

##### **Integration into Business Strategy (2010s-Present)**

- **Strategic CSR:** Companies started integrating CSR into their core business strategies, viewing it as a source of competitive advantage.

- **Stakeholder Engagement:** The focus shifted to engaging with various stakeholders, including customers, employees, investors, and communities.

- **Impact Measurement:** Companies began to develop metrics and reporting frameworks to measure and communicate their social and environmental impact.

##### **Ongoing Trends**

##### **ESG (Environmental, Social, Governance):**

ESG criteria gained prominence as investors and consumers sought companies with strong environmental and social performance.

**Socially Responsible Investing (SRI):**

The rise of SRI reflected the growing importance of aligning investment strategies with ethical and social considerations.

The evolution of CSR demonstrates a progression from philanthropy to a more comprehensive approach that integrates ethical, legal, and environmental considerations into the fabric of business strategy. Today, CSR is a key element of corporate governance and sustainability practices for many organizations worldwide.

**Concept of Corporate Social Responsibility:**

Corporate Social Responsibility (CSR) refers to the ethical and strategic commitment of businesses to contribute to societal well-being beyond their economic objectives. It involves integrating social, environmental, and ethical concerns into a company's mission, values, and operations. CSR goes beyond compliance with laws and regulations, emphasizing voluntary actions and initiatives aimed at creating positive impacts on various stakeholders, including employees, customers, communities, and the environment.

**Features of Corporate Social Responsibility:**

Corporate Social Responsibility (CSR) encompasses various features that reflect a company's commitment to ethical, social, and environmental considerations. These features are integral to the company's operations and contribute to its positive impact on society. Here are key features of CSR:

**1. Voluntary Nature :-**

CSR is voluntary, going beyond legal requirements. Companies engage in CSR initiatives based on their commitment to social and environmental responsibility.

**2. Ethical Business Practices :-**

CSR emphasizes ethical behaviour in business operations, including fair treatment of employees, transparent financial dealings, and adherence to high moral standards.

**3. Stakeholder Engagement :-**

Companies actively engage with a

diverse range of stakeholders, including customers, employees, investors, suppliers, and local communities. Understanding and responding to stakeholder expectations is a central aspect of CSR.

**4. Environmental Sustainability :-**

CSR incorporates efforts to minimize the ecological impact of business operations, promote sustainable practices, and contribute to the conservation of natural resources.

**5. Community Development :-**

CSR initiatives often involve contributing to the well-being of local communities through activities such as supporting education, healthcare, infrastructure development, and poverty alleviation.

**6. Employee Well-being :-**

Companies focus on the well-being of their employees, ensuring fair wages, safe working conditions, opportunities for professional development, and promoting a healthy work-life balance.

**7. Transparency and Accountability :-**

Transparency is a key feature of CSR, involving open communication about the company's CSR initiatives, goals, and performance. Accountability mechanisms ensure that companies are held responsible for their commitments.

**8. Philanthropy :-**

Companies engage in philanthropic activities, including charitable donations, volunteer programs, and partnerships with non-profit organizations, to contribute to societal welfare.

**9. Triple Bottom Line (People, Planet, Profit)**

The concept of the triple bottom line integrates social, environmental, and economic considerations into business strategy. It emphasizes that business success should not only be measured in financial terms but also in terms of social and environmental impact.

**10. Inclusive Business Practices :-**

CSR promotes inclusive practices, encompassing diversity and equal opportunities for all, irrespective of gender, race, ethnicity, or

other factors.

#### **11. Human Rights and Labour Standards :-**

Companies adhere to human rights principles and ethical labour standards, ensuring fair treatment of workers and avoiding exploitative practices in the supply chain.

#### **12. Supply Chain Responsibility :-**

CSR extends to the entire supply chain, encouraging responsible sourcing, fair labour practices, and ethical conduct among suppliers and business partners.

#### **13. Innovation for Sustainability:**

CSR encourages companies to innovate in ways that contribute to sustainability and address societal challenges, such as developing eco-friendly products or processes.

#### **14. Global Responsibility :-**

For multinational corporations, CSR extends to global operations, promoting responsible business conduct and contributing to global initiatives that address pressing social and environmental issues.

These features collectively reflect the comprehensive and holistic nature of CSR, emphasizing the integration of ethical, social, and environmental considerations into the core fabric of a company's operations and strategy.

#### **Challenges before Corporate Social Responsibility:-**

Following are some challenges before Corporate Social Responsibility.

##### **1. Costs and Resource Allocation :-**

Implementing CSR initiatives may involve additional costs, especially for small and medium-sized enterprises with limited resources. Companies can explore cost-effective CSR strategies and gradually increase their commitment as they grow.

##### **2. Balancing Stakeholder Expectations :-**

Meeting the diverse expectations of various stakeholders, including customers, employees, investors, and communities, can be complex. Regular communication and engagement with stakeholders help in understanding their expectations. Establishing

priorities based on a thorough stakeholder analysis is essential.

##### **3. Measuring Impact and ROI :-**

Quantifying the social and environmental impact of CSR initiatives and demonstrating a clear return on investment (ROI) can be challenging. Implementing robust measurement and reporting systems, using key performance indicators (KPIs), and aligning with international standards (e.g., Global Reporting Initiative) can help.

##### **4. Resistance to Change :-**

Resistance from internal stakeholders who may perceive CSR initiatives as a diversion from core business objectives. Building awareness and commitment among employees through training programs, highlighting the long-term benefits, and integrating CSR into the company's culture.

##### **5. Globalization Challenges :-**

Managing CSR across diverse cultural, legal, and regulatory contexts in global operations can be complex. Developing a flexible CSR strategy that adapts to local contexts, conducting thorough due diligence, and adhering to international standards can help overcome globalization challenges.

##### **6. Greenwashing and Reputation Risks :-**

Greenwashing, or misleading claims about environmental or social responsibility, can harm a company's reputation. Transparency, authenticity, and third-party certifications can help build trust. Companies should ensure that CSR efforts align with their overall business practices.

#### **Opportunities before Corporate Social Responsibility:-**

Following are some opportunities before Corporate Social Responsibility.

##### **1. Enhanced Brand Reputation :-**

Successful CSR initiatives can enhance brand image, attract socially conscious consumers, and differentiate the company in the market. Positive public perception and increased customer loyalty.

##### **2. Attracting and Retaining Talent :-**

Companies with strong CSR commitments

can attract and retain top talent, as employees increasingly value socially responsible employers. Improved employee morale, productivity, and a competitive edge in the labour market.

### 3. Risk Management and Resilience :-

Proactive CSR practices can help mitigate risks, such as regulatory non-compliance, supply chain disruptions, and reputational damage. Improved resilience in the face of economic, social, and environmental challenges.

### 4. Innovation and Efficiency :-

CSR initiatives often drive innovation and efficiency by encouraging sustainable practices and responsible resource management. Reduced operational costs, increased efficiency, and a competitive edge in evolving markets.

### 5. Access to Capital and Investment :-

Investors are increasingly considering environmental, social, and governance (ESG) factors in investment decisions. Access to a broader pool of investors, potentially lower cost of capital, and increased financial stability.

### 6. Community Engagement and Market Expansion :-

CSR initiatives that positively impact local communities can lead to increased customer loyalty and market expansion. Stronger community relationships, enhanced brand loyalty, and potential market growth.

### Conclusion:-

The research paper provides a comprehensive and nuanced understanding of CSR, encompassing its historical evolution, contemporary definition, key features, challenges, and opportunities. The insights derived from this study contribute to a deeper appreciation of CSR as an integral aspect of modern business practices.

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## Corporate Social Responsibility in Emerging Markets: Navigating Challenges, Embracing Opportunities, and Implementing Best Practices

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### Abstract :

Corporate Social Responsibility (CSR) is a business strategy that integrates social and environmental considerations into a company's operations and engagement with stakeholders. It entails acknowledging the impact of the company's activities on society and the environment, beyond legal obligations. CSR initiatives may encompass charitable giving, ethical labor practices, environmental sustainability, and community development endeavors. Essentially, Corporate Social Responsibility (CSR) involves businesses acknowledging the broader social and environmental effects of their operations and taking steps to address them, even if those steps exceed legal requirements. It involves companies voluntarily taking measures to contribute positively to society and the environment while still pursuing profitability. In recent years, Corporate Social Responsibility (CSR) has gained significant traction as businesses have come to recognize their responsibility in addressing societal and environmental challenges. Historically, companies focused primarily on maximizing profits for shareholders, but in response to growing awareness of issues such as climate

change, income inequality, and social justice, stakeholders, including consumers, investors, employees, and governments, are pressuring companies to operate in a more socially and environmentally responsible manner.

**Keywords:** Corporate Social Responsibility (CSR), Social, Well-being, Corporate Governance, Challenges

#### **Introduction :**

The present research paper discusses the challenges and opportunities for corporations in implementing Corporate Social Responsibility (CSR) initiatives in emerging markets. It outlines the unique obstacles faced by companies in these markets, such as cultural differences, regulatory complexities, resource constraints, and stakeholder expectations. Additionally, it explores strategies for overcoming these challenges and effectively integrating CSR into operations in emerging markets to maximize positive impact. The paper emphasizes the opportunities for businesses to leverage CSR initiatives in emerging markets, highlighting potential benefits including access to new consumer markets, enhanced brand reputation, improved stakeholder relations, and fostering innovation and competitiveness. It also outlines best practices for implementing CSR initiatives in emerging markets, drawing on literature and case studies to identify key strategies for successful implementation. The paper emphasizes the importance of understanding local contexts and stakeholders, integrating CSR into core business strategies, fostering partnerships and collaborations, building capacity and empowerment at the local level, and ensuring transparency and accountability to maximize the positive impact of CSR efforts. Overall, the research paper provides insights into the challenges, opportunities, and best practices for implementing CSR initiatives in emerging markets, aiming to support corporations in contributing to social and environmental

development while creating long-term value for shareholders and society.

#### **Definition for CSR**

**Archie B. Carroll:** "CSR involves the conduct of a business so that it is economically profitable, law-abiding, ethical, and socially supportive.

**Philip Kotler and Nancy Lee:** "CSR is a commitment to improve community well-being through discretionary business practices and contributions of corporate resources.

**Michael E. Porter and Mark R. Kramer:** "CSR is creating shared value by integrating social and environmental concerns into core business operations and strategy, thereby enhancing competitiveness and societal well-being."

**Carroll and Shabana:** "CSR refers to the obligations businesses voluntarily assume to address economic, social, and environmental impacts of their activities.

**David Vogel:** "CSR is the consideration of, and response to, issues beyond the narrow economic, technical, and legal requirements of the firm to accomplish social benefits along with the traditional economic gains."

#### **Objectives:**

- 1) To know the Challenges of CSR in emerging markets
- 2) To know the opportunities of CSR in emerging markets
- 3) To know the best practices in markets

**Corporate Social Responsibility encompasses various aspects:**

#### **Environmental Sustainability:**

Corporate Social Responsibility (CSR) and corporate governance are vital for businesses to operate in a responsible and sustainable manner. Environmental sustainability is a key aspect of CSR, as companies strive to reduce their environmental impact and implement sustainable practices. For example, companies may invest in renewable energy sources, reduce waste production, and implement eco-friendly packaging.

### **Social Well-being:**

Social well-being is also a crucial element of CSR, as businesses can contribute to society by supporting social causes such as education, healthcare, and community development. For instance, companies may sponsor educational programs, provide free healthcare services to employees, or support local community initiatives.

### **Ethical Business Practices**

Ethical business practices are fundamental to CSR as they ensure that companies operate with integrity and respect for human rights. This includes fair labor practices, anti-corruption measures, and transparent business dealings. For instance, companies may implement codes of conduct for their suppliers, ensuring that they adhere to ethical standards.

### **Stakeholder Engagement**

Stakeholder engagement is another important aspect of CSR, as companies are expected to actively engage with their various stakeholders and respond to their needs and concerns. This can involve regular communication with employees, customers, investors, and local communities, as well as implementing feedback mechanisms to address their concerns.

### **Corporate Governance:**

Corporate governance, which is closely linked to CSR, involves transparent decision-making processes, independent oversight, and accountability mechanisms. For example, companies may establish independent boards of directors, conduct regular audits, and have clear reporting structures to ensure good governance practices.

In conclusion, CSR and corporate governance are essential for businesses to create long-term value for both the company and society. By addressing environmental sustainability, social well-being, ethical business practices, and stakeholder

engagement, companies can foster sustainable development, build trust with stakeholders, and enhance their reputation and brand.

### **Challenges of CSR in Emerging markets**

**Regulatory Environment:** Emerging markets often have less developed regulatory frameworks and enforcement mechanisms, making it challenging for companies to navigate compliance with CSR standards.

**Cultural Differences:** Cultural norms and values in emerging markets may differ significantly from those in developed countries, requiring companies to adapt their CSR strategies to local contexts.

**Resource Constraints:** Limited financial resources, infrastructure, and skilled labor in emerging markets can hinder companies' ability to implement comprehensive CSR initiatives.

**Stakeholder Engagement:** Engaging diverse stakeholders, including governments, local communities, and NGOs, in emerging markets can be complex due to language barriers, trust issues, and competing interests.

**Supply Chain Management:** Ensuring ethical labor practices, environmental sustainability, and social responsibility throughout the supply chain can be challenging in emerging markets with fragmented and informal economies.

**Corruption and bribery :** Corruption risks are often higher in emerging markets, requiring companies to implement robust anti-corruption measures and ethical business practices.

**Political Instability:** Political instability, governance challenges, and regulatory uncertainties in some emerging markets can pose risks to CSR initiatives and long-term business sustainability.

**Infrastructure Deficiencies:** Limited access to reliable infrastructure such as electricity, transportation, and telecommunications can impede the implementation of CSR initiatives, especially in remote or

underdeveloped areas.

**Education and Awareness:** Low levels of education and awareness about social and environmental issues among local populations can hinder the effectiveness of CSR programs and community engagement efforts.

**Economic Vulnerability:** Economic volatility, currency fluctuations, and market uncertainties in emerging markets can affect the financial viability of CSR investments and projects, requiring companies to carefully assess risks and opportunities.

**Lack of Local Partnerships:** Building effective partnerships with local organizations, governments, and communities is essential for successful CSR initiatives, but finding reliable and trustworthy partners can be challenging in some emerging markets.

**Access to Technology:** Limited access to technology and digital infrastructure in emerging markets can hinder companies' ability to implement innovative CSR solutions and leverage digital platforms for stakeholder engagement and transparency.

#### **Opportunities of CSR in emerging markets**

**Access to New Markets:** Implementing CSR initiatives that address local social and environmental needs can enhance brand reputation and credibility, thereby increasing market share and attracting new customers in emerging markets.

**Innovation and Differentiation:** Developing innovative products, services, and business models that address social and environmental challenges can differentiate companies from competitors and create new market opportunities in emerging markets.

**Talent Acquisition and Retention:** Demonstrating a commitment to CSR can attract top talent and improve employee morale and retention rates, especially among socially conscious Millennials and Gen Z workers in emerging markets.

**Stakeholder Engagement and Collaboration:** Engaging with diverse

stakeholders, including governments, NGOs, local communities, and academia, can create opportunities for collaboration, knowledge sharing, and collective action to address shared challenges in emerging markets.

**Risk Management and Resilience:** Investing in CSR initiatives that promote sustainable practices, ethical behavior, and community development can enhance business resilience and mitigate risks associated with regulatory compliance, reputational damage, and social unrest in emerging markets.

**Access to Capital and Investment:** Demonstrating a commitment to CSR can attract socially responsible investors, impact investors, and development finance institutions, providing access to capital and investment opportunities to support sustainable growth and development in emerging markets.

**Community Development and Partnership:** Building strong relationships with local communities through CSR programs can create goodwill, trust, and social license to operate, fostering long-term partnerships and business opportunities in emerging markets.

**Enhanced Government Relations:** Aligning CSR initiatives with national development priorities and regulatory requirements can strengthen relationships with governments and regulatory authorities in emerging markets, facilitating business operations and market access.

**Technology and Innovation Transfer:** Leveraging CSR initiatives to promote technology transfer, skills development, and capacity-building initiatives can contribute to economic development, job creation, and innovation ecosystems in emerging markets.

**Sustainable Supply Chains:** Implementing CSR practices throughout the supply chain, including responsible sourcing, fair labor practices, and environmental stewardship, can enhance supply chain resilience, efficiency, and competitiveness in emerging markets.



### Best practices of CSR in markets

In engaging with various stakeholders, such as employees, customers, suppliers, local communities, governments, and NGOs, we seek to comprehend their needs, expectations, and concerns and involve them in decision-making processes regarding CSR initiatives. By integrating CSR into our core business strategies, values, and operations, we aim to ensure alignment with overall corporate goals and objectives and to prioritize long-term sustainability and value creation for stakeholders. We conduct materiality assessments to identify and prioritize social, environmental, and governance issues relevant to our business and stakeholders, allowing us to focus CSR efforts on areas where we can have the greatest impact and create value. We are committed to adopting transparent reporting practices and accountability mechanisms. Furthermore, we place importance on collaborating with strategic partners, conducting comprehensive risk assessments, integrating ethical sourcing and supply chain management practices, promoting employee engagement and development, investing in community development initiatives, and fostering a culture of continuous improvement and innovation in CSR..

Corporate Governance and Ethics is imperative to maintain high standards of corporate governance, integrity, and ethics by advocating for transparency, accountability, fairness, and responsible decision-making at all organizational levels. Additionally, it is crucial to adhere to relevant laws, regulations, and industry codes of conduct. Crisis Management and is essential to develop comprehensive crisis management plans and response mechanisms to effectively address and mitigate social, environmental, and ethical crises, and uphold trust and credibility with stakeholders during challenging periods. Employee Volunteering is essential to promote and support employee volunteering, charitable giving, and corporate

philanthropy programs that empower employees to contribute their time, skills, and resources to support social and environmental causes, and make a positive impact in their communities. Talking about Supplier Diversity and Inclusion is important to advocate for supplier diversity and inclusion by procuring goods and services from diverse suppliers, including women-owned, minority-owned, and small and medium-sized enterprises (SMEs). In addition, providing opportunities for capacity-building and business development support to enhance their competitiveness and sustainability is crucial. Long-Term Commitment and Collaboration is crucial to make a long-term commitment to Corporate Social Responsibility (CSR) and collaborate with stakeholders to address systemic social, environmental, and economic challenges. Furthermore, this commitment contributes to sustainable development and shared prosperity in the markets where the company operates.

### Conclusion and suggestions

In emerging markets, corporate social responsibility (CSR) presents a range of opportunities and challenges for companies. Effective CSR initiatives can not only enhance a company's reputation and brand loyalty, but also provide a competitive edge. However, the complexities of cultural, political, and infrastructural differences must be carefully navigated. To best leverage CSR in emerging markets, it is crucial to tailor initiatives to local needs, form partnerships with local stakeholders, ensure transparency, and effectively measure impact. Companies that prioritize sustainable development, community engagement, and ethical business practices will be best positioned to benefit from CSR opportunities in these markets.

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## Role of Cooperative Banking Sector & Sustainable Development

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### Abstract-

The principles of sustainability are the foundations of what this concept represents. Therefore, sustainability is made up of three pillars: the economy, society, and the environment. These principles are also informally used as profit, people and planet. Sustainable manufacturing is the creation of manufactured products through economically-sound processes that minimize negative environmental impacts while conserving energy and natural resources. Sustainable manufacturing also enhances employee, community and product safety.

**Keywords-** Sustainability, people, economic, and environmental.

### Introduction-

A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. All the bank safeguards that money and valuable and provides loans, credit, and payment services these days includes issuance of debit and credit cards providing safe custody of valuable items lockers, ATM services and online transfer of funds across

the country / world.

### Co-operative Banks-

A Cooperative bank is a financial entity which belongs to its members who are at the same time the owners and the customers of their bank. Co-operative banks are often created by person belonging to the same local or professional community or sharing a common interest cooperative bank generally provides their members with a wide range of banking and financial services.

### Types of cooperative banks-

1. primary credit societies
2. District Central cooperative banks
3. State cooperative banks.

### District Central cooperative banks-

Banks operate at the district level. They act as a link between primary credit societies and state cooperative banks.

### The Satara district Central Cooperative Bank Limited, Satara-

"The Satara district Central Cooperative Bank Limited Satarabeing the economic power house of the Satara district ; we always engaged in the work of socio-economic upliftment of the farmers since 1950.

Today, it has emerged as a lending name in Co-operative banking. Core credit for this due must go to the great visionary minds of Ex-Deputy Prime Minister of India Honorable late Y.B. Chavan, Honorable late Balasaheb Desai and Honorable late Kisan Veer who with their dedications, hard work and team spirit have turned into the success story in 62 years. We celebrate year 2013 as the "Janma Shatabdivarsh of Honorable let Y.B. Chavan so. Also we celebrate the year 2012 as the "International year of Co-operatives 2012" by organising the Programs /Event.

The Satara district Central Cooperative Bank is a nucleus of a flourishing movement that is bringing prosperity, well-being and better standard of living to the rural atomatic scenario (areas) in the district. Aiming full utilization of

their hard-earned resources. The strive efforts are being made to mobilize banking system so as to uplift the rural habitants.

The Satara district Central Cooperative Bank having 307 Branches and 12 Extension counters along with the 10 Division Office (as on 31st March 2022). To give the better and quick service to the customer, to make them satisfied bank has implemented Core Banking System in all branches and extension counters. The bank has started RTGS/NEFT and ABPS (Aadhar Payment Based System).

### Highlights of the Bank-

- The Bank has achieved ISO 9001:2008 Certificate by giving better services to customers and by making continuous up-gradation in Customer services to satisfy them.
- Account opening facility for the students for purpose of scholarship.
- Bank provides the overdraft facility to Government salary under employees as like primary/high school teachers.
- The bank has launched the innovative deposit schemes offering attractive interest rates as compared with other banks in the market. The maximum 7.50% rate of interest is offered for fixed deposit. One percent more rate of interest is given then normal fixed deposit rates for senior citizens. The existing interest rate on savings deposit is 3.75 percent and interest is calculated on daily basis.
- Bank has been awarded by NABARD's "Best Performance Award" continuously for last 6 years. Moreover bank has own Maharashtra state cooperative Banks Association first prize as a "Best District Central Cooperative Bank". for the last 10 years. Recently bank has honoured for the "Best Overall Performance" for the year 2013-14 by NAFSCOB.

### Objectives of the study-

1. The purpose of research study is to know Role of Cooperative Banking Sector & Sustainable Development.
2. To discuss the Policies to Enhance

Sustainable Development.

3. To study the Bank Sustainability Policies.

#### Hypothesis-

1. The Satara District Central Cooperative Bank Ltd., Satara has made satisfactory progress during the study period.

2. The Organisation and Management of The Satara District Central Cooperative Bank Limited, Satara is active.

3. There are some difficulties faced by officials in lending and recovery functions in the Satara District Central Co-operative Bank Limited, Satara.

#### Limitations of study-

1. The Study is limited up to Cooperative banking sector only.

2. The Study is limited up to the 'The Satara district Central Cooperative Bank Limited, Satara'.

#### Research Methodology-

The data required for this paper is mainly collected from secondary data sources collected from Annual Report, books, research papers and internet.

#### Facilities Provided From Bank

##### 1. Rupay Debit Card/ Rupay KCC Card-

Account holders of the bank have been provided the facility of RuPay Debit Card, Rupee KCC Card. The bank has set up 62 ATM centers and a total of 65 ATM machines are operational including 62 ATMs, two Risai Color, one mobile van.

##### 2. Mobile Banking (Kisan M Pay)-

Kisan Pay app provides facilities for customers to transact through mobile. Through this facility, customers can view their account balance and statement of all their accounts. Through this, check book request, email statement, check stop payment can be made. An account holder in your bank can transfer an amount up to two lakhs from his account to the account of other customers in your bank and an amount up to two lakhs to his own account in the bank.

#### 3. UPI (Unified Payment Interface)

Bank has made UPI facility available to customers from July 2020. Through BHIM, Google Pay, Phone Pay etc. Customers can send money from their bank accounts anytime anywhere to their friends' relatives' accounts. Online shopping, Mobile recharge, Bill payment, Recharge etc transactions through UPI.

#### 4. QR Code

7347 QR Codes have been allotted to the commercial shopkeepers in the Bank's area of operation which has helped in increasing the cash deposits of the Bank.

#### 5. RTGS/NEFT/Branch IMPS

In order to facilitate bank customers to make RTGS NFTs through bank branches, individual IFSC codes have been made available to all bank branches through direct membership from bank current account held with Reserve Bank of India.

#### 6. BBPS (Bharat Bill Payment System)

Through Bharat Bill Payment facility, payment of electricity bills, telephone, DTH research, etc. can be made in all branches of the bank.

#### 7. NACH/PFMS

Bank's ACH-Dr facility has been provided to the customers of the bank to transfer money through SMS, through which the installments of the bank's account holder's loan, recurring deposit will be availed from his account in other banks every month.

#### Role of The Satara District Central Cooperative Bank Limited, Satara in Sustainable Development

##### 1. Margin Money Yojana-

NABARD has provided a loan facility of up to five lakhs under margin money scheme to the unemployed in urban and rural areas for small businessmen for the business suggested by NABARD in collaboration with Khadi Gramodyog and Bank.

##### 2. Drought Educated Unemployed Loan Scheme-

Educated unemployed youth who are

permanent residents of the district and educated unemployed youth from drought-affected talukas have been provided loan facilities for business ventures.

### **3.Industrial loans-**

It has adopted a policy of providing loans for capital expenditure and working capital for setting up of manufacturing industries, service industries and agro processing industries as entrepreneurs, partnerships, public limited companies, private limited companies.

### **4.Loan supply for sugarcane cutting machine-**

The area of sugarcane has increased in our district but the number of sugarcane cutting wages is decreasing day by day, so there is a shortage of laborers and due to the speed of work, sugarcane cutting machines have been approved by the sugar mills to cut sugarcane on time.

### **5.Cash Credit Cline (Hotel)-**

Under the scheme, hotel business in urban and rural areas will be provided loan facility up to Rs.10 lakh by cash credit.

### **6.Mortgage Loan on Silk Fund Purchase Receipt-**

After purchasing the silk fund from the silk producers of the district to the district silk office, at present the facility of eighty percent loan of the purchase amount on receipt of the silk fund has been made available to the silk producing farmers of the district.

### **7."Milk Sales Center"Dudh Sarita-**

Loan Supply Center for Milk Sarita Yojana Under the Government's Dairy Entrepreneurship Development Scheme, a loan amount of up to Rs.56,000

8. Under the Central Government's Word Development Scheme, loan facility of Rs.2 lakh 40 thousand for mobile clinics and Rs.1 lakh for local clinics has been provided for starting private veterinary clinics.

### **9.Solar Power Plant Purchase Loan**

As electricity from conventional energy sources is becoming insufficient, the bank has

adopted a policy of sanctioning loans to borrowers for purchase of solar power plants under the Energy Renewal Scheme of the Government of India.

### **10.Personal Direct Loan Distribution under Annasaheb Patil Economically Backward Development Corporation**

Under the Annasaheb Patil Economic Backward Development Corporation, the borrowers who have obtained the eligibility certificate have been provided loans to the members through the loan scheme.

### **Conclusion-**

Due to the provision of loans provided by The Central Government & The State Government through the Satara District Central Cooperative Bank, various employment opportunities have been provided to the unemployed, thus the income of the rural areas has increased.



## Green Market : Consumer Choices in India

Supriya Udaykumar Mogale

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### Abstract –

Environment conservation and protection becomes much important as it plays a pivotal role in the existence and development of all living things. Organizations, Marketers and Government are taking initiatives to protect the environment. Many of their strategies have a significant performance where they are successful in order to reduce the wastage and preserve the environment. Also. Consumers are becoming specific and conscious about the present and future of the environment and they are willing to buy green products as they can help to protect the planet. Green Marketing has many benefits if companies adopt some changes in manufacturing process, promotional activities, consumer awareness, disposal of products in a sustainable manner, distribution which may light to have minimum damage to the nature. Although having many challenges to the organizations, they are taking initiatives and working hard to implement these practices into the business which leads to preserve the environment, increase sustainability and ultimately competitive advantage. This paper is fully based on secondary data which explains the meaning and concept of green marketing, green products, concept of eco-labels, green washing, influencing factors on consumers of green products, consumer behavior towards green marketing, its benefits and its challenges.

**Key Words** – Green marketing, green products, sustainability, consumer behavior, environment protection

### Introduction :

Industries are developing since last few decades with the advancement of technology and manufacturing but simultaneously they are becoming the major cause of degradation of the environment which leads to have natural disasters. Industrial pollution has its negative consequences and severe impacts on the environment. And there is a need to protect the environment. Organizations, industries and governments are taking initiatives in order to protect the environment and they are trying to maintain the quality of environment. There are some methods to preserve the environment as they follow like recycling, reusing, green energy production, green transportation development, eco-friendly industrialization and green marketing. Today, green marketing has become the most important and mandatory practice where sustainable and eco-friendly products and services are promoted. Customers are also becoming very specific and conscious about getting the product and services. Companies invest in green marketing which leads to have increased customer loyalty and also positive brand reputation. At the same time, companies are helping to protect the planet and contributing to more sustainable future. Hence, green marketing is relatively a new phenomenon which includes promotion of products which are safe to environment. It involves manufacturing, promotion, distribution, consumption, disposal of products and services in a sustainable manner which can have minimum damage to the nature.

### Objectives :

- To understand the concept of Green Marketing
- To know the impact on consumers of green product

### Research Methodology :

This paper is based on secondary data. Previous Research papers, articles, thesis, news are considered.

## What is Green Marketing?

Marketing of Eco-friendly products which are not harmful to the environment and the products are produced by using eco-friendly production process is known as Green Marketing. Here the products and services are promoted on the basis of their environmental benefits.

Just making environment friendly products is not green marketing. It also incorporates a broad range of activities like you may modify the existing products which is environment friendly, there might be some changes in the production process which will reduce the emission of carbon or minimize the waste materials, you may change the packaging of products which can be reusable or recycling can be made and not using polythene or you may have some modification in the advertising. All these activities come under Green Marketing. Hence Green Marketing means Marketing of the products and services which are presumed to be environmentally safe.

## Why Green Marketing is important?

Green Marketing helps to raise the awareness of environmental issues. Today consumers are more likely to make more sustainable choices. When companies highlight the eco-friendly features of a product or services, it leads to help the consumers to understand the conservation of environment. Green marketing encourages companies to adopt more sustainable practices, because in this competitive market, there is a need for eco-friendly products and services. Hence it gives a competitive advantage in the market place. When you implement these sustainable policies and practices which support and encourage environmental protection among employees, consumers, organizations, it leads to improve the environmental performance, reputation as well as financial performance.

## Principles of Green Marketing

### 1. Consumer Oriented Marketing –

Customer is a king of the market.

Customers expectations should match with their experiences. It will lead to increase their satisfaction level. So, the companies should perceive marketing activities as per their expectations and point of views. And then it is possible to develop a long lasting and profitable relationship with them.

### 2. Customer Value Marketing –

Simply changing product packaging or investing in advertising is not worthy. Company should allot some value to the product then it will be valued by the customers.

### 3. Mission Marketing –

Company should state the mission that has some social welfare. Then employees feel proud to work for a good cause.

### 4. Innovative Marketing –

Market is flexible. Customers' tastes and preferences change every day. Company should look for new innovative methods continuously so that customers will retain.

### 5. Societal Marketing –

Company requirements, customers' need & interest and social welfare are to be considered while having any marketing decisions.

## Green Marketing Mix

Similar to traditional Marketing. Green Marketing Mix also has 4 P's – Product, Price, Place, Promotion

**a. Product** – Products are designed and developed with minimum resources and they are pollution free. These products do not contain toxic substances and they don't harm the environment.

**b. Price** – In Green Marketing, products are Eco-friendly so customers are ready to pay additional prices as they are getting quality products.

**c. Promotion** – Green Advertising includes the ads which conveys the connection between product and environment, promoting organic lifestyles or showing the corporate image of environmental responsibility.

**d. Place** – Marketers try to opt an ideal way to make product easily available which leads to have great impact on customers.

### Consumers attitude towards Green Products

A green consumer demands or chooses products that are less harmful to the environment. He avoids the use of products which is manufactured using non-renewable energy and is likely to cause damage to the environment. It is a social behavior that promotes to use of eco-friendly products.

Affordability can be the main reason which direct consumers to buy green products. Research shows that High-income classes, upper middle-income classes prefer green products but lower income classes unable to reach and show preferences towards green products because businesses generally charge premium prices for their green marketing and take the advantage. Most of the customers seem confused regarding Green Products because they are not able to specify the exact meaning of green. Consumers are still not aware about green initiatives taken by the organizations as well as government. So, the attitude of the consumers towards green marketing makes difficult to understand. But consumers are concerned about the present and future state of environment and they know there is a need to protect and conserve the environment and need for the products and services which are safe to environments. Marketers can come up with it and communicate and aware them about the benefits of the green products.

### Factors influencing Consumer Behavior towards Green Products

Marketing Agents, Market stakeholders, government and other organizations are concentrating on understanding consumers' behavior towards green products. There are some factors like motivation, ability, awareness, affordability, effectiveness, sustainability and Quality etc. these factors have significance impact on Consumer Behavior towards purchasing green products. When consumers exhibit awareness, they will more likely to prefer green products and it leads to have wider

opportunities to improve the system. Therefore there is a need for consumers awareness of green and it should be enhanced by governments, organizations, marketing agents to raise the public interest.

### Eco-labels

Organizations are taking initiatives in order to preserve the environment. For which they receive certification from the third party, that is nothing but 'Eco-labels'. These Eco-labels are used as a competitive advantage by organizations to attract the customers. Eco-labels are used to convince the consumers that they are offering more environmentally friendly and healthy products. For example, Best Aquaculture Practices (BAP) certified mark used for seafood. Another example is 'The Better Environmental Sustainability Targets (BEST) certification'. It provides recognition for lead battery manufacturers which leads to have minimum emission standards and the used batteries for environmentally sound recycling. The Government of India launched the eco-labelling scheme known as 'Ecomark' in 1991. For which we can easily identify the environmentally friendly products. This scheme is developed to increase the consumer awareness.

### Green Marketing and Consumer Behavior

There has been a significant transformation in the business operations. The business world and sustainability are intertwined and environment protection. Green Marketing plays crucial role in the market. Ultimately conscious consumption is becoming increasingly crucial. When companies adopt sustainable practices, it helps to create a positive impact among the customers and stakeholders. Incorporating green marketing strategies into business can boost sales and create a loyal customer base. When companies demonstrate a commitment to sustainability, consumers more likely support these businesses.

Several studies and cases explained that adopting green marketing enhances sales and



could foster stronger customer loyalty. The core communication CSR study found that 87% of consumers were more likely to purchase from a company which are concern with social and environmental issues. Statista's 'Market growth of Eco-friendly products and services' Report shows that Global market for Eco-friendly products and services was on rise. Its projected compound annual growth rate is 8.4% from 2019 to 2025, and customers are willing to pay more for eco-friendly products. There is also a rise of Eco-certification in the businesses. Fair trade and organic labels are eco-certifications which has gained prominence in the minds of customers. These certifications reassured consumers that the products are sustainable. Sustainability means investing for future. These types of practices leads to reduce operational expenses, improve brand reputation and attract broader customer base.

#### **Benefits of Green Marketing**

Companies that develop new innovative products and services by having environmental inputs, it leads to get the entry to the new markets. It also helps to increase their profit sustainability and companies enjoy a competitive advantage over the companies which are not concerned with protection of environment.

#### **Challenges ahead Green Marketing**

Every coin has its two sides. If Green marketing has its benefits, it also has many challenges ahead. Manufacturing green products and offering to the consumers is not a simple task, it is very challenging task because it requires renewable and recyclable materials which is very costly. Green products require advanced technology and there is a huge investment in Research & Development. If companies want to have competitive advantage, they need eco-certification and it is also expensive to receive. Majority of people are not aware about the green products and their uses and hence they are not willing to pay a premium for green products.

#### **What Is Greenwashing?**

Greenwashing is when a company misleading the public by making claims about its positive environmental endeavors, or outright lying. If a company's green marketing activities

are found to be false, the company may be hit with heavy penalties and bad press.

#### **Greenwashing examples:**

1. Unregulated terms like 'Green', 'Natural', 'organic' used to describe the products
2. Green colors or environmental symbols like trees or leaves are used on packaging
3. Wrong and misleading statistics are used for promotion to support eco-friendly

Using these types of misleading strategies to falsify the market the product as eco-friendly is very hazardous to companies health as well and these types of scandals may take years to recover and back to the market and survive in the competition.

#### **Going the Green Way...**

Many companies have taken initiative towards 'Green Marketing' and they have made huge profits. Herewith some most popular companies and their strategies used for Green Marketing.

**1. Mc Donalds** – They Started giving their products in a paper bag instead of a polythene bad at reduced cost. There Napkins and bags are made of recycled paper. And the campaign was a big hit in the market.

**2. Coca-Cola** – They do Rain Harvesting Water at huge level in order to save water. Coca-Cola also pumped syrup directly for tank instead of plastic which saves their millions of pounds per year.

**3. Wipro** – Wipro has launched new range of Desktops and laptops in order to reduces E-waste which is known as Green Ware.

**4. Starbucks** – Starbucks uses solar energy to minimize the use of electricity. They use responsible building material to reduce carbon footprint. Also, they had run a Facebook campaign where they requested people to join their campaign and plant trees. At present, they are working on using recyclable cups in order to reduce waste.

**5. Apple** – Apple launched its new MacBook Air and MacBook mini which are created by using 100% recycled aluminum.

**6. Kansai Nerolac** – They worked on removing hazardous heavy metals from their paints – among this lead being the most prominent metal and they have introduced Lead Free paints. They do not add any other heavy metals in the manufacturing process.

**Conclusion :**

Green Marketing has become the most important practice that every organization has to implement it in their business. With the technology advancement and manufacturing, companies should not harm the environment. Many companies are offering green products and made some changes in their manufacturing process and other activities which is safe to environment. Consumers should aware about the green marketing policies and practices and their benefits to the society and the planet as well. Green marketing has many benefits to the organization, society and the environment as well. But it is not that simple task, it needs huge investment and it is much expensive. Companies get competitive advantage and sustainability by implementing green marketing policies. Environment protection is everyone's responsibility and Everyone should contribute for more sustainable future.

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## Green Business with Green HRM – Challenges and Opportunities in Kolhapur Distract

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**Abstract :**

Green HRM is the use of human Resource Management policies to promote the challenges and opportunities use of resources within business organization and more generally, promotes the cause of environmental sustainability. Objective of the study is to explore Green Humane resource Management with the Green business . Growing concern for global environment and the development of international standards for environmental management has created a need for business to adopt environmental strategies and programmers. Organization today believes that employee must inspired, empowered and environmentally aware of greening in order to carry out green management initiatives. This paper mainly focus to bring awareness among the industries on Green HRM with Green business helping the organization and its people, to understand the environmental problems the impotence of Green movement, green Audit and Green HRM. This paper focus this study in the secondary data .The concept of green management for sustainable development has various definitions, all of which generally seek to explain the need for balance between industrial growth.

**Key Words:** Green business, Green HRM, Organization, Environmental, Management

**Introduction:**

The concept and definition of business

is getting broader every day. people are searching for the better and worthy business ideas to sustain in this competitive world. In the world, there is rapid rising of the population and on the other hand there is growing business market. So, people are researching on the business from where they can get more profit with caring the environment and preserving natural re-sources. Green Management is a type of environmentally conscious business management that concentrates on the voluntary prevention or continuing decrease of pollution, waste, and emissions. A green business is a company that operates in an environmentally sustainable manner, meaning it considers the impact of its operations on the environment and works to minimize any adverse effects. This can include reducing waste, conserving natural resources, and using renewable energy sources. The goal of a green or eco-friendly business is to reduce or eliminate any negative impact they have on the environment, both locally and globally. Green businesses, also called sustainable businesses, seek to balance profit with the health of the planet and its various population. The aim of this is to develop the idea related to the green business, how it works, what could be the sources of fund for such business ideas, what are green products, production/development and marketing process of the green products. Consumers are demanding the products that are healthy and eco-friendly. The habits of checking the green mark is being normal. In such situation, going green is the best way to make an enterprise successful in the long run. In addition to this, green concept of business helps in reducing the cost being incurred in heads like fuel, water and other input materials resulting the production cost saving. Green HRM involves undertaking environment-friendly HR initiatives resulting in greater efficiency, lower costs and better employee engagement and retention, which in turn, help organization to reduce employee

carbon footprints by electronic filling, car sharing, job sharing, teleconferencing, and virtual interviews. The main objective of green HRM is to make the employees aware of the intricacies of environment management i.e. what action is needed, how it functions, and how does it help the environment.

Green HRM- Green Human Resources Management (GHRM) can be defined as a set of policies, practices, and systems that stimulate the green behavior of a company's employees in order to create an environmentally sensitive, resource-efficient, and socially responsible organization. Human resource management (HRM) is a strategic approach to managing employees. HRM involves the recruitment, selection, training, development, and management of employees. **Founder of Green HRM:** He was born on 26<sup>th</sup> January 1970 in Jamshedpur, Jharkhand, India (The first Industrial 7 Cosmopolitan City in India recognized for the Smart, Modern & Beautiful life offered to its people).

**Definition-** Ramachandran defines Green HRM as the integration of environmental management into human resources management.

- Green HR is the use of HRM policies to promote the sustainable use of resources within business organization and, more generally, promotes the cause of environmental sustainability.
- Green HR involves two essential elements
- Environmentally-friendly HR practices
- The preservation of knowledge capital.

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### **Green Business with Green HRM Ancient to Modern period-**

Twenty-first century has been showing heightened interest in the environmental concern all around the globe irrespective of related fields be it politics, public, or business. The recent interest in environmentalism globally has arisen from specific treaties to combat climate change, e.g. Kyoto 1997, Bail 2007 and Copenhagen 2009 (Victor, 2001). Owing to the harmful consequences of industrial pollution and waste materials, including toxic chemicals, governments and NGOs round the globe promoted regulations and policies with effect of slowing down and to some extent even reverse the destruction of natural resources and its negative effect on the mankind and the society as a whole (Christmann & Taylor, Citation2002; Shrivastava & Berger, Citation2010).

Given the present situation the organizations have also to find out ways and techniques to deal with reduction in ecological footprints besides dealing with the economic issues. In order to attain success within the corporate community and to facilitate attainment of profit by the shareholders, organizations nowadays have to concentrate on social and environmental factors along with economical and financial factors (Daily, Bishop, & Steiner, Citation2007; Govindarajulu & Daily, Citation2004).

The successful implementation of these sustainable corporate strategies within an

organization requires both strong leadership and a concrete process (Glavas, Senge, & Cooperrider, Citation2010). The sustainability issue is fast moving up on the list of priorities of the leaders of corporate world as the awareness on incorporating "green" into the corporate strategy is making its way in business, but still the topic is not comfortable with most practitioners in the HR environment (Wirtenberg, Harmon, Russell, & Fairfield, Citation2007).

To implement any corporate environmental program several units of an organization HR, Marketing, IT, Finance, and so on, work together to put forward a positive joint effort and among them, the most important contributor is the human resource management unit. No doubt, the corporate world is a major stakeholder in the discussion about environmental issues and therefore conforms to be an important part of the solution to the environmental hazard. There is clear evidence that in the business world, a large part of the workforce feels strongly about the environment as employees today are more committed and satisfied with the organizations that take a proactive part in endorsing green. In the past two decades, a worldwide consensus has emerged around the need for proactive environmental management (González-Benito & González-Benito, Citation2006). Building upon this green concept numerous literatures on Green marketing (Peattie, Citation1992), Green accounting (Bebbington, Citation2001; Owen, Citation1992), Green retailing (Kee-hung, Cheng, & Tang, Citation2010), and Green management in general (McDonagh & Prothero, Citation1997) have impregnated the field of management. Moreover, the active participation of corporate sector in adoption of environment management strategies (Boiral, Citation2002; González-Benito & González-Benito, Citation2006), made way for green management prospective.

## Historical Background of Green Business with green HRM

HRM is a novel concept & is considered a crucial part of HRM. It is a revolutionary concept in the academic world as well as the practical world of HRM (Stojanoska, 2016). The term "Green HRM" was coined by Wehrmeyer in 1996. Majority of people don't know about this concept and those who know they have very less knowledge about it. There are some developments with respect to GHRM concept but they are not related to Indian context. Since Green HRM is considered a new & emerging field in Management domain & specifically HRM literature there is need for more research to create deep understanding & awareness on GHRM.

### Green Human Resources Planning

It means to take part in estimating the number of employees and sorts of workers, expected to actualize corporate environmental management activities or programs (for example ISO 14001, capable consideration, cleaner creation, and many more).

- Participate in some employees and workers who are expected to perform corporate environmental management activities/plans/exercise (like ISO 14001, clean creation, careful consideration, etc.).
- Participate in the selection of technologies to meet the identified needs of environmental work as selection of experts/experts for vitality or environmental review, etc. (Opatha, & Arulrajah, 2015).

### Main Challenges of Green Human Resource Management

Human resources undertake the important task of supervising the work of employees from entry to resignation. Currently, the company is committed to green business; therefore, the human resources office has the responsibility to practice environmental awareness together with human resources methods. The human resource strategy is developing rules on how to monitor

individuals. They describe how the organization handles theories and estimates of individuals. The human resources strategy provides a summary direction for how to manage human resources.

### Objective of the study

- 1. To understand the green business concept
- To understand the green HRM concept
- 3. To explore what challenges come in green business
- 4. To understand what opportunity get in the green business

### Statement of the problem in Kolhapur

Due to increase the different types of industries organization need to adopted eco-friendly management this study minorly focus on green HR business study of green HRM challenges and opportunity in the Kolhapur based industries.

### Scoup of the study

The mainly covers the industries Kolhapur area. Here researcher concentrated on large size organization in Kolhapur city.

### Definitions of important terms:

Benefits of Business

1. **Reduced operating costs:** By conserving resources such as water and energy, a green business can reduce its operating costs.
2. **Increased efficiency:** Implementing sustainability measures can help a business become more efficient, leading to cost savings.
3. **Government incentives:** Many government offer incentives to businesses that adopt sustainable practices, such as tax breaks and grants.

### Social benefits of being a green business:

#### 1. Environmental protection:

By operating sustainably, a green business can help protect the environment and contribute to a more sustainable future.

#### 2. Community engagement :

Many green businesses support environmental causes and engage with their

local communities, which can help build positive relationships. Overall, there are many benefits to being a green business, including financial, reputational, and social, by operating in a sustainable manner, a company can reduce its costs, improve its reputation, and make a positive impact on the environment.

### Challenges of Starting a green business-

Starting a green business, a company that operates in an environmentally sustainable manner, can be rewarding and fulfilling. However, it can also present several challenges.

**1. Funding:** One of the biggest challenges of starting any business is securing funding. This can be incredibly challenging for green businesses, as investors may be hesitant to invest in a company focusing on sustainability.

**2. Lack of knowledge:** Many enterprises may not have a background in environmental sustainability and may not be familiar with the best practices for operating a green business. This can make it difficult to know where to start when it comes to implementing sustainable practices.

**3. Market demand:** While there is a growing demand for environmentally friendly products and services, it can be challenging to gauge the level of request in a specific market. This can make it difficult to determine the feasibility of starting a green business.

**4. Competition:** As more businesses adopt sustainability as a core part of their operation, competition in the green business space can be fierce. It can be challenging to stand out in a crowded market.

**5. Regulation:** There may be several regulations and standards that a green business must comply with, such as environmental regulations and standards for sustainable products. Navigating these regulations can be challenging for entrepreneurs new to the green business space. Starting a green business can be a rewarding and fulfilling endeavor, but it can also present several challenges.

### Suggestion:

The overall Green HRM practices, improved employee morale and this may help to save environment and that will be beneficial for both the company and the employee. Some of the benefits that an employee and organization can attain by implementing green HRM in the organization include. The business world has become increasingly aware of the significant role played by green buildings while dealing with environmental issues. Green buildings also serve as a platform for financial savings for organization as their construction and engineering involve low cost. Paperless office is a work place where the use of paper is either restricted or eliminated by converting important several energy conservation initiatives to reduce the environmental impact. By increasing the awareness among the individuals working in the organization about the Green HRM concept, Green practices, proper utilization of natural resources and retain the natural resources for our future generation.

Central Government and State government give subsidy and offer tax incentives and rebates.



### Conclusion:

In conclusion, sustainability is an increasingly important topic for businesses of all sizes and industries. Companies can reduce costs, improve their reputation, and positively impact the environment responsibly. There

are many challenges that businesses face when it comes to sustainability. still, many resources and incentives are available to help them overcome these challenges and become more sustainable. Suppose you are a business owner looking to make your business more sustainable or simply interested in learning more about green business practices. In that case, many resources are available to help you get started. For example, you might consider consulting with a green building consulting or taking a green building course to learn more about designing and operating environmentally friendly building. By taking advantage of these resources, you can gain the knowledge and skills you need to succeed as a green business. Overall, the world of green business is exciting and rewarding. There are many opportunities for businesses of all sizes to make a difference and contribute to a more sustainable future.

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## Rural Poverty and Urban Poverty in India

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### Abstract :

Poverty is a very broad concept. It is a low level of living in which human being is unable to fulfil his needs. The concept of Rural poverty and Urban Poverty, the nature of Rural poverty and Urban poverty is discussed in this paper. Various alternatives to eradicate poverty are also discussed in the present paper.

**Key Words** – poverty in India, rural poverty, urban poverty, phenomenon, approaches

### Introduction :

In respect to the concept poverty in India there can be find two types rural and urban poverty. The nature and causes of both are different in some aspects. To understand phenomenon of rural and urban poverty in India we must understand first concept of poverty and its nature.

### A. The Concept of Poverty :

Poverty is a phenomenon as old as human history. It is multifaceted concept inclusive of economic, political and social elements. The word poverty comes from French word 'poverty' which means poor. It is very difficult to define poverty in words as it is depended upon many factors like region, geographical aspects, circumstances and many more.

In the beginning of human beings' development there were only need to fulfil basic needs like food, cloth and shelter. After development in technology and other fields human beings needs changed as they wanted comfortable life and so need of various things.

That is why many people faced problem of poverty.

Poverty is a state or condition in which a person or community lacks the financial resources and essentials for minimum standard of living.

Society is always divided in two sections like rich and poor because social and economical progress of the country is not equally shared by all sections. Economically rich people become socially, economically dominant in the society and on other hand economically poor became socially and economically weak in the society.

### A . Rural Poverty :

Rural poverty means people living in rural area suffering from low level income and lacking the financial resources and essentials for living. Poor agricultural facilities, poor road, lack of irrigation facilities these are some factors responsible for rural poverty.

### B. Urban Poverty :

Urban poverty is particularly visible in cities where poor people living in lack of essential utilities for decent standard of life. It is found among rural migrate people living in slum area and lack of infrastructure, illiteracy, health facilities

### C. Causes and Nature of Poverty in India

In India poor people live both in rural and urban area. In Rural area they are small landholders, agricultural labourers and craftsmen. In urban area they are working in the unorganised sector with very low paid jobs. They work in industries, trade, commerce, transport and construction field. Some people also work as vendors of various things, owners of teashops, shoe repairs and even as beggars.

The income of both rural and urban people is very low that is why they live in very miserable condition. Their wages or income is very low that some time they are unable to fulfil their basic needs. The rate of literacy is very low among them. They do not get enough health facilities and exploited by rich section in both rural and urban area.



In developing country like India rich class enjoy all modern amenities which increase their social and economical standard of living. On other hand poor people can not get clothing, housing, education and health care which is essential for minimum standard of living. Following some factors which are responsible for poverty.

### 1. Population Explosion

The population of India is increasing very speedily during last 50 years. This means that there increases the demand for consumption of goods.

### 2. Unemployment

Unemployment is most important factor which increases poverty in India. There is number of unemployed youths demanding for jobs but could not get it. There is not enough opportunities to match their demand. That is why, they are increasing in numbers.

### 3. Unequal distribution of wealth

There is very much difference between income of rich people and poor people. According to Reserve Bank of India from 1953-54 to 1956-57, in rural areas, the top five percent of population had seventeen percent of the aggregate income and bottom twenty percent had only about nine percent income. In urban areas, the top five percent of the population had twenty six percent of the aggregate income but the bottom twenty percent had only seven percent of the income. The wide gap between both classes explains an unequal distribution of wealth.

### 4. Possession of Assets

Possession of assets can explain the condition of poverty both in rural and urban area. The people who are living below poverty line have very few assets and the people who are rich have almost all modern and technological assets. The poor people living in rural area own very small land ownership and resources of income. In urban area also the poor people cannot buy many assets as their income is so low to fulfil their need.

### Alternatives to eradicate poverty

In India millions of people suffer from

hunger and malnutrition due to poverty.

### 1. More opportunities for employment

Poverty can be eradicated by providing more opportunities to people who are unemployed in country. Some government schemes can be helpful so it must be spread in unemployed people. If opportunities for employment increased poverty can be reduced in some way.

### 2. Spread of Education

Spread of education is important factor which can change the condition of poor people. Poor must be provided free facilities related to education like free books, stipend etc. Education can change social and economical condition of poor people.

### 3. Provide minimum requirements

Government should fulfil some basic needs of poor section people. Some schemes can be helpful in upliftment of poor section from poverty. It include money to pay for food, fuel and sanitary products.

### 4. Social and political environment

With the help of political and social leaders and environment poverty can be eradicated in India.

### Conclusion :

Poverty has become great challenge in development of India. It is burning issue today but it can be changed. Poverty can be eradicate from country through various efforts. It requires rural development, more job opportunities, investment in education and for providing basic needs of poor people.

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## IMPACT OF GREEN INNOVATION ON CORPORATE SUSTAINABILITY

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### INTRODUCTION :

With the rapid development of the industrial economy, environmental pollution has gradually become an important threat faced by many countries. To tackle these problems every country is looking for strategies to achieve the objectives of environmental protection and economic development. Sustainable development has become an important issue to handle the balance between environment and development. With the improvement of science and technology, the balance between sustainability and development has been maintained. Among them, green innovation plays a crucial role in improving the corporate sustainable development ability. Environmental issues and resource limitations have become serious global challenges. In fact, a growing number of scholars have been trying to find where the proper balance is between economic growth and environmental responsibility in firms strategic development. Here, green process innovation can be considered an environmentally oriented behaviour for firms, as well as an effective strategy to promote sustainable competitive advantages. Awareness of environmental threats among customers continues to increase so green innovation is not only a matter of corporate governance but also important to fulfil customers green needs.

### OBJECTIVES OF THE STUDY :

- 1) To study the concept of corporate

sustainability

- 2) To study the concept of green innovation

- 3) To study the relationship between corporate sustainability and green innovation

- 4) To study the impact of green innovation on corporate sustainability.

### METHODOLOGY :

The study is based on secondary data from various published sources. Data collected from these sources is compiled and analysed for the purpose of study.

### CORPORATE SUSTAINABILITY :

The term „corporate sustainability is not just a buzzword to make businesses look good. It has become imperative for the survival of the industry and the ecosystem. It is the practice of running a business keeping in mind the needs of the present while saving for the future. In other words, it looks at ways in which organizations can make the environment healthier. Corporate sustainability ensures that businesses work in accordance with environmental, social, and economic considerations. They do this by undertaking ethical waste management techniques, using renewable energy, and establishing sustainable business practices, among other things.

Corporate sustainability is an approach for conducting business to create sustainable values by pursuing responsible environmental, social, and economic strategies. Environmental concerns, socially responsible practices, and economic cooperation are three pillars of corporate sustainability. These three pillars are also informally referred to as people, planet, purpose, and profits. The environmental pillar often gets the most attention. Many companies are focused on reducing their carbon footprints, packaging waste, water usage, and other damage to the environment. Besides helping the planet, these practices can have a positive financial impact. For example, reducing the use of packaging materials can reduce spending and

improve fuel efficiency. Economic sustainability requires a company to not harm the environment and society while being financially viable, profitable, and competitive. This can be fulfilled by adopting sustainable business practices that minimize pollution and waste, conserve natural resources, and protect the environment. For example, companies can use sustainable materials and invest in renewable energy, all of which are cost-effective and environmentally friendly.

Corporate Sustainability is meeting the needs of the present without compromising the ability of future generations to meet their needs. Broadly speaking, a company implements sustainable practices by reducing its consumption of limited resources, or finding alternative resources with fewer environmental consequences.

#### **GREEN INNOVATION:**

Green Innovation refers to all forms of innovation that minimise environmental damage and ensures that natural resources are used in the most effective way possible. It is a practice that improves a company's competitiveness, economic and environmental performance. Reduced energy use, waste recycling, pollution control, resource sustainability, and green product design are all factors to consider. Green innovation is the application or exploitation of production processes that is novel to firms and which results in the reduction of environmental pollution compared to relevant alternatives. Green innovation includes measures to minimize the waste from within the production process. It also concerns the end-of-pipe technology using pollution-control equipment to ensure compliance with environmental regulations. Using such technology and processes, a significant amount of waste is reduced or recycled and energy is utilized more efficiently. Thus, companies often implement green process innovations to improve production efficiency, gain cost advantages, and help their organizations develop new market opportunities

to promote their competitive advantage. Overall, green innovation is often considered a vital factor for firms and industries, as well as for business and innovation scholars. Green innovation is categorized into three types depending upon their implementation and the possible consequence. They are:

- Green innovation that lowers a company's environmental impact. (through re-usage and recycling of products)
- Green innovation that tackles the company's environmental concerns. (by decreasing the usage of harmful components)
- Green innovation that develops environmentally friendly products and uses effective processes. (by using fewer resources or energy)

#### **GREEN INNOVATION AND CORPORATE SUSTAINABILITY:**

Green innovation is an innovation composed of new or improved products, processes, services, and management. Green innovation is an important factor in sustainable development. Green innovation emphasizes the use of new technologies and new concepts to achieve efficient use of resources and effective reduction of pollution while obtaining corresponding economic performance. Green innovation is increasingly regarded as an important strategy for companies to gain sustainable competitive advantage in a new arena.

The concept of sustainable development originates from ecology and is subsequently applied in the fields of economics and sociology. Regarding the environment, some scholars have demonstrated that environmental sustainability is an important part of the entire sustainable development. Environmental sustainability mainly deals with some environmental challenges, such as preventing pollution and protecting ecological balance.

The sustainable development of enterprises should not only cover the current operating goals and the realization of net profits but also include the long-term consolidation of

market position and the sustainable growth of net profits. The sustainable development ability of enterprises includes three aspects: economic sustainability, environmental sustainability, and social sustainability.

### **IMPACT OF GREEN INNOVATION AND CORPORATE SUSTAINABILITY :**

Green innovation can help enterprises to gain more market share and improve their sustainable development ability. The implementation of green innovation strategy reduces the waste and pollution in the production process of enterprises, which contributes to the enterprises obtaining good social reputation and strengthening the competitiveness of enterprises.

The strategy of green innovation helps to improve the corporate reputation and the relationship with stakeholders, gain higher social recognition and legitimacy, then expand market share and improve the ability of sustainability development. Green innovation can improve the production process and the utilization of resources and thus promote the sustainable development.

Green innovation can transform pollutants into marketable products, improve resource utilization, and create additional benefits for enterprises. A green innovation strategy can improve the enterprises' ability to deal with the uncertainty of operation and ecological problems, which contributes to the enterprises' improvement of the production process and development of environmental protection products, thereby improving their core competitiveness.

Therefore, due to its dual externality of environment and innovation, green innovation has unique advantages that cannot be matched by other traditional innovation methods which can help enterprises reduce resource use and energy consumption and thus effectively improve resource utilization rate and strengthening the ability of sustainable

development. Green innovation can significantly enhance the reputation of enterprises and thus improve the ability of sustainable development. Green innovation can significantly improve the utilization rate of resources and thus improve the ability of sustainable development. Green innovation has a stronger effect on the improvement of resource utilization and thus has a significant impact on the sustainable development ability of enterprises.

Companies can improve their environmental sustainability by, for example, reducing their carbon footprint or wasteful practices. In China's capital market, there are a lot of cases that enterprises can improve their sustainable development ability through green innovation. For example, Shandong Chenming Paper Co., Ltd., following the direction of "Made in China 2025" planning, has successfully entered the world's top 10 paper enterprises and China's top 500 manufacturing enterprises from a paper factory on the verge of bankruptcy through green transformation and upgrading. Specifically, Shandong Chenming Paper Co.,

Ltd. adheres to the general tone of green, circular, low-carbon, and sustainable development; implements the coordinated development process of "green technology-green organization-green industrial chain"; and improves the sustainable development capacity of the enterprise through green innovation.

### **CONCLUSIONS :**

- The output of green innovation can significantly enhance the corporate sustainable development ability.
- Green innovation is more effective measure than CSR to improve the reputation of the organisation.
- Green innovation helps to improve the production process of enterprises, improve the utilization rate of resources, and thus improve the sustainable development ability of enterprises.
- Green Innovation is used in the manufacturing process by companies to

minimise production time and costs.

➤ It improves market position and enterprises can achieve the goal of competitive advantages.

➤ Majority customers purchase green products/services and willing to pay more for sustainable products. With an upsurge in green consumers, many companies are now shifting to green innovation to contribute to creating a greener future

➤ Green innovation significantly improves corporate sustainable development. Therefore, corporate managers are supposed to fully recognize the important role of green innovation. They should attach importance to the transformation of green innovation achievements and realize the sustainable development of enterprises through green innovation.

The environmental challenges have reshaped the planet, with societies collapsing as a result of its detrimental impact. The need of the hour is to shift towards a world where people and nature co-exist. Earth can recover only with the human spirit's resilience and innovations in seeking solutions and rebuilding after disturbances. One such innovation is green innovation. It's a unique opportunity to go green while offering scope for growth, cost savings, productivity, and prosperity. Thus, Green Innovation is the key to enabling environmentally sustainable growth as it can lead to a cleaner and safer world. The changing business environment and customers' preferences has forced the businesses, both big and small, to go green.

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## Building a Sustainable Future: Responsible Investing Strategies in India

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### Abstract :

In today's world, where money meets meaning, responsible investing has emerged as a powerful way for people to put their money where their values are. Also known as sustainable or ethical investing, it's all about making investment decisions that not only aim for financial returns but also contribute positively to society and the environment. This paper takes a deep dive into responsible investing, looking at what it stands for, how it works, the challenges it faces, and what the future holds, especially in the context of sustainable development in India.

### Principles of Responsible Investing :

Responsible investing is all about making smart choices with your money while also making a positive impact on the world. It's like planting seeds that grow into healthy trees – you get good results for your investment, and the world becomes a better place. This approach to investing is guided by three big ideas:

#### Taking Care of the Environment :

This means choosing companies that care about the planet. They might use clean energy, reduce waste, or protect natural resources. By supporting these companies, investors help protect the environment and fight climate change.

#### Treating People Right :

It's important to invest in companies that treat their workers well and support their

communities. This includes things like fair wages, safe working conditions, and giving back to the community. By investing in these companies, investors support social fairness and equality.

#### Good Governance :

This is about making sure companies are well-run and make decisions that benefit everyone, not just a few people. This includes things like having honest and transparent leaders, following ethical practices, and looking out for the interests of shareholders. By investing in companies with good governance, investors can trust that their money is in safe hands.

Overall, responsible investing is about more than just making money – it's about making a positive impact on the world. By considering environmental, social, and governance factors, investors can create a better future for both themselves and society as a whole.

### Strategies in Responsible Investing:

In India, there are different ways to do responsible investing, and each has its own special way of doing things. Let's break them down:

#### ESG Integration:

This is like checking a company's report card to see how well they're doing in three areas: the environment, how they treat people, and how they're managed. It's not just about how much money they make, but also how they're doing good for the planet and society. So, investors look at all these things together to decide if they want to invest in that company.

#### Thematic Investing :

Imagine putting your money into places that are focusing on solving big problems like making energy from the sun or helping kids learn better. This is what thematic investing is all about. Investors choose to invest in specific areas or industries that are working on important issues, like renewable energy or education, to make the world a better place.

#### Impact Investing:

This is about supporting projects or companies that are actually making a real

difference in the world. It's like giving your money to companies that are helping to provide clean water to people who need it or improving healthcare for everyone. Impact investing is all about putting your money where it can do the most good for people and the planet.

So, responsible investing in India offers different ways for investors to make a positive impact while also aiming for financial success. Whether it's checking how companies are doing on environmental and social issues, focusing on specific areas like renewable energy, or supporting projects that make a real difference, responsible investing gives investors the power to invest in a way that aligns with their values and helps build a better world for everyone.

#### **Challenges in Responsible Investing:**

Even though responsible investing seems like a good idea, there are some problems that make it difficult. Let's talk about them:

**Lack of Clear Rules:** One big problem is that there aren't clear rules for companies to tell investors about their environmental and social practices. This means investors don't always know if companies are really doing what they say they are. It's like trying to figure out if a product is good for you without knowing all the ingredients – it's confusing!

**Financial Worries:** Some investors worry that responsible investments might not make as much money as traditional ones. They're concerned that by focusing on things like helping the environment or treating people right, they might miss out on making big profits. It's like wondering if being kind will cost you in the long run.

**Greenwashing:** Another problem is something called "greenwashing." This is when companies pretend to care about the environment just to look good, without really doing much to help. It's like putting a label on a product that says it's healthy, even though it's not. For investors, it's hard to tell which companies are genuinely responsible and which ones are just pretending.

Overall, these challenges make it tricky for investors to find truly responsible investment opportunities. But despite these hurdles, many investors are still trying to do their best to support companies that are making a positive impact on the world

#### **Future Prospects of Responsible Investing:**

Even though responsible investing has its challenges, it's getting more popular in India. People are realizing that it's crucial to consider how companies treat the environment, their workers, and how they're run when investing money. Governments are also stepping in by making rules that encourage companies to be transparent about their actions. With new technology like data analysis and artificial intelligence, investors are becoming better at figuring out which companies are genuinely responsible.

Overall, the future of responsible investing in India looks promising. As more people understand its importance and as governments and technology make it easier, responsible investing will likely continue to grow. This means more positive changes for the world as investments support companies that do good for the environment, treat people right, and are managed well.

#### **Conclusion :**

In the end, responsible investing is not just about making money – it's about making a difference. In India, where sustainable development is crucial, responsible investing offers a way for investors to support positive change while still aiming for financial success. Even though there are challenges like unclear reporting and greenwashing, the future looks bright. With more awareness, support from governments, and advances in technology, responsible investing is set to become a major player in building a better, more sustainable future for India and its people.

## साहस पर्यटनाच्या माध्यमातून शाश्वत विकास

डॉ. सुरेश वसंत शिखरे

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### प्रस्तावना :

भारत हा विविधतेने नटलेला प्रदेश आहे. भारतातील नद्या, पर्वत, समुद्रकिनारे, डोंगराळ प्रदेश, वाळवंट, किल्ले, अरण्ये असे अनेक घटक हे साहसी पर्यटनाचे पायाभूत घटक आहेत. पर्यटक पाण्यात जाऊन पाण्याखालील प्राणी व समुद्री जीवांचा अनुभव घेऊ शकतात, अवघड अशा पर्वत चढण्याचा किंवा विमानातून उडी घेऊन हवेत उडण्याचा अनुभव घेऊ शकतात. साहसी पर्यटन हा एक पर्यटनाचा प्रकार सध्या मुख्यत्वे तरुण वर्गामध्ये फार प्रचलीत आहे. साहसी पर्यटन म्हणजे दुर्गम भागात जाऊन प्रवास करणे व तिथे पर्यटकाने अनपेक्षित गोष्टीची अपेक्षा ठेवणे होय. यासाठी पर्यटकाला त्याच्या कम्फर्टझोनमधून बाहेर यावे लागते. भारतामध्ये पर्यटकाचा साहसी पर्यटनाकडे ओढा वाढताना दिसून येत आहे. साहसी पर्यटन मुख्यत्वे गिर्यारोहण, रॅप्लिंग, रॉक क्लायंबिंग, स्किइंग, ट्रेकिंग, पॅरासेलिंग, पॅराग्लायडिंग, बंजी जंपिंग, स्कुबा डायविंग इत्यादी प्रकारांत विभागले गेले आहे. आधुनिक पर्यटन प्रकारामध्ये साहस पर्यटनांचे महत्त्व वेगाने वाढत आहे. साहस पर्यटन म्हणजे रोमांचकारी उपक्रम की, ज्यामुळे साहस, धाडस, जिद्द, कष्ट व पैसा खर्च करण्याची तयारी असते. साहस पर्यटन हे तीन प्रकारात केले जाते. जमिनीवरील साहस, पाण्यामधील साहस व हवेतील साहस, या तिन्ही साहस प्रकारात खूप मोठी विविधता देखील आहे. आज अनेक पर्यटक दैनंदिन जीवनाच्या त्याच—त्याच जीवनगाड्यातून दूर जावून अशाप्रकारचे रोमांचकारी व थरारक अनुभव घेण्याचा

प्रयत्न करतात. भारतात साहस पर्यटन हा प्रकार मोठ्या झपाट्याने विकसित होत आहे. भारताचा साहसी पर्यटनाचा जागतिक पातळीवर ६५ वा क्रमांक आहे, व त्यामध्ये सर्वात जास्त ५०.८ टक्के पर्यटक हे जमिनीवरील (land based) साहसी पर्यटक आहेत. सन २०१६ मध्ये ३,००,११,४११ भारतीय पर्यटक व ४,५८,२७८ परदेशी पर्यटकांनी साहसी पर्यटनाचा अनुभव घेतला आहे. भारतातील या पर्यटनाला कुशल मनुष्यबळाची अत्यंत आवश्यकता आहे. कारण सध्या १,२७५ साहसी पर्यटकांमध्ये १ साहसी टूर ऑपरेटर असे समीकरण आहे.

### शाश्वत पर्यटन म्हणजे काय?

ही एक व्यापक संकल्पना असून, यात पर्यटक एखाद्या पर्यटनस्थळाला भेट देतो, तेव्हा त्याचे सकारात्मक परिणाम पर्यावरण, समाज आणि अर्थव्यवस्थेवर होतात. पर्यटनात दळणवळण, निवासाची सोय, कर्मणूक, खरेदी यांचा समावेश होतो. शाश्वत पर्यटन म्हणजे पर्यटक आणि स्थानिक यांच्या ऐतिहासिक वास्तू व पर्यावरण यांचा सन्मान राखणे होय. ही एक पर्यावरणबाबत सामाजिक बांधिलकी असून, यात पर्यटन संवर्धनासह स्थानिकांच्या आर्थिक, सामाजिक संवर्धनाचाही विचार अंतर्भूत आहे.

### साहस पर्यटन व्याख्या/अर्थ :-

पर्यटन उद्योगात साहस पर्यटन ही एक अनोखी व नवीन संकल्पना आहे. पर्यटन उद्योगाने साहस पर्यटन ही संकल्पना स्वीकारली, मात्र यांची निश्चित अशी व्याख्या अथवा परिभाषा नाही. अनेक अभ्यासक असे म्हणतात की, 'साहस पर्यटन' पर्यटन उद्योगाचे एक विशिष्ट क्षेत्र आहे. पारंपारिक पर्यटनाची काही समान वैशिष्ट्ये पहावयास मिळतात, तशी समान वैशिष्ट्ये साहस पर्यटनात पहावयास मिळत नाहीत. साहस पर्यटन हा एक क्लिष्ट संकल्पना आहे. तरीही काही अभ्यासक व पर्यटन संस्थांनी पर्यटनाची व्याख्या केलेली आहे.

एडव्हेंचर ट्रेव्हल ट्रेड असोसिएशन या संस्थेने साहस पर्यटन हे पर्यटकांच्या अशा उपक्रमांशी निगडित आहे, ज्यामध्ये शारीरिक हालचाली, सांस्कृतिक आदान—प्रदान व निसर्गाशी संबंधीत घटकांचा समावेश आहे, Adventure tourism is a tourist activity that includes physical activity cultural eÜchange or



activities in nature

### साहस पर्यटनाची संकल्पना —

साहस पर्यटन हा प्रवासाचा एक अतिविशिष्ट प्रकार आहे. ज्यामध्ये मोठ्या प्रमाणात जोखीम असते. पर्यटकाचे धाडस आणि कौशल्य पाहणारा हा प्रकार, ज्यामध्ये पारंपारिक पर्यटन ज्ञानापेक्षा अत्याधुनिक ज्ञान, तंत्रज्ञान, साधने व तज्ञ मार्गदर्शकाची आवश्यकता असते. साहस पर्यटन हे जेवढे महत्त्वाचे आहे, त्यापेक्षा यामध्ये सहभाग घेणाऱ्या पर्यटकांची प्रबळ इच्छाशक्ती, कष्ट, हालअपेष्टा सहन करण्याची मानसिकता व त्यातून रोमांचकारी थरार आणि अनुभव घेण्याची तयारी महत्त्वाची असते, अन्यथा हा पर्यटन प्रकार पूर्णत्वास जात नाही. यासंदर्भात जॉन कॅनिंग असे म्हणतात की,

The fascination for the word adventure is perhaps the most people think of it as a life being lived a far greater intensity than normal- Adventure activities and sports are generally outdoor activities involving risk and excitement and are taken in conjugation with nature- Moreover, the unpredictability of nature adds to the thrill and expectancy of the adventure activities

### साहस पर्यटनाचा इतिहास —

मानव प्राचीन काळापासून अन्नपाण्याच्या शोधासाठी भटकंती करत आलेला आहे. त्याची ही भटकंती तत्कालीन काळाचा विचार करता साहसपूर्णच होती. नव—नवीन स्थळे, समुद्री मार्ग व देश इत्यादीचा शोध हा मानवासाठी साहसपूर्णच होता. मात्र सद्यस्थितीतील साहस पर्यटन हे व्यावसायिक व हौसी आहे. ज्यामध्ये तज्ञ मार्गदर्शक, अत्याधुनिक तंत्रज्ञान व साधनाचा वापर करून सांस्कृतिक—नैसर्गिक घटकांचा नव्याने अर्थ शोधण्याचा प्रयत्न होतो आहे. घष् व्या शतकाच्या मध्यास साहस पर्यटनाला खऱ्या अर्थाने चालना मिळाली. १८६५ मध्ये मॅटर हॉन व १८६७ मध्ये कोलोराडो याने माऊंटन क्लाइंबिंग व नदीमधील राफ्टिंग करून या पर्यटनास चालना दिली. त्यानंतर नॅशनल जिऑग्राफिक सोसायटी व एक्सप्लोरर्स क्लबची स्थापना झाल्याने साहस पर्यटनाला खऱ्या अर्थाने व्यावसायिक स्वरूप प्राप्त झाले.

सन १९५० च्या दशकात जागतिक स्तरावर

अनेक लोक, साहस पर्यटनाकडे आकर्षित झाले, स्वतःच्या साहस मोहिमासाठी प्रयत्न करू लागले. सर एडमंड हिलरी व टेन्सिंग नोर्गे यांनी माऊंट एव्हरेस्ट सर करून साहस पर्यटन दृढ करण्याचा प्रयत्न केला. साहजिकच याकडे जगभरातील प्रसार माध्यमांचे लक्ष वेधले गेले. आधुनिक साहस पर्यटनाला ही घटना प्रेरणा देणारी ठरली. सद्यस्थितीत साहस पर्यटन अतिशय वेगाने, व्यापक प्रमाणात विस्तारित होत असून व्यावसायिक पातळीवर यासाठी खूप प्रयत्न होत आहेत.

### साहस पर्यटनाची वर्गवारी —

साहस पर्यटन हे साहसपूर्ण मनोरंजन प्राप्त करण्याचा प्रकार आहे. अतिशय दुर्गम, निर्जन व दुर्लक्षित स्थळी पर्यटन करतात, त्यामुळे यामध्ये धोक्याची पातळी अथवा शक्यता जास्त असते. पर्यटनस्थळांचा धोका अथवा जोखीम लक्षात घेवून साहस पर्यटनाचे दोन वर्ग पडतात.

अ) कठिण अथवा अतिजोखमीचे साहस पर्यटन

ब) सुलभ अथवा कमी जोखमीचे साहस पर्यटन.

अ) कठिण अथवा अतिजोखमीचे साहस पर्यटन साहस पर्यटनाचा हा प्रकार कठिण आहे. यामध्ये पर्यटकाची धोका पत्करण्याची तयारी, प्रबळ इच्छाशक्ती, प्रगत कौशल्य, अत्याधुनिक तंत्रज्ञान वापरण्याची तयारी असली पाहिजे आणि यासाठी तज्ञ व अनुभवी मार्गदर्शकांची जरूरी असते. उदा. पॅराग्लायडिंग, पॅरासिलिंग, क्लाइंबिंग इत्यादी.

ब) सुलभ अथवा कमी जोखमीचे साहस पर्यटन साहस पर्यटनाच्या या प्रकारात जोखमी ही असते, मात्र त्याची तीव्रता व जोखमीची पातळी कमी असते. अत्याधुनिक तंत्रज्ञान व साधने पाहिजेच असे नसते. ती पर्यटक कोणत्या प्रकारचे स्थळ अथवा प्रकार निवडतो त्यावर आधारित असते. मात्र भौगोलिक, पशु—पक्षी, किटक वनस्पतीचे जुजबी ज्ञान आवश्यक असते. बऱ्याच अंशी या प्रकारातील पर्यटन अथवा उपक्रम तज्ञ प्रशिक्षक अथवा मार्गदर्शक स्वतः करवून घेतात. उदा. पक्षी निरीक्षण, बॅक पॅकिंग, कॅम्पिंग, फिसिंग, स्कूबा ड्रायव्हिंग, सरफींग इत्यादी.

### साहस पर्यटनाचे प्रकार —

साहस पर्यटनाचे प्रकार ठरवत असताना

प्रामुख्याने जमिन, पाणी व हवा यांचा विचार केला जातो, या तिन्ही घटकांना केंद्रभूत ठेवून साहस पर्यटनाचे तीन प्रकारात विभागणी होते.

(अ) जमिनीवरील साहस पर्यटन.

(ब) पाण्यातील साहस पर्यटन.

(क) हवेतील साहस पर्यटन.

वास्तविक पाहता आपण 'साहस पर्यटन' हा शब्द प्रयोग सामान्यतः वापरत असला तरी यातील अनेक पर्यटन प्रकार मूलतः खेळ प्रकारात मोडतात. मात्र ते साहसी खेळ आहेत. या साहसी खेळातूनच साहस पर्यटन केले जाते. वरील तिन्ही साहस पर्यटन प्रकारांपैकी काही प्रमुख पर्यटन प्रकारांची चर्चा करणार आहोत.

## १. गिर्यारोहण —

गिर्यारोहण म्हणजे पर्यतावर चढणे होय. हा एक साहसी, कठिण, शरीराची क्षमता पाहणारा प्रकार आहे. अखिल भारतीय क्रीडा मंडळाने याला क्रीडा प्रकाराचा दर्जा दिलेला आहे. घड ते घड मीटर उंचीची टेकडी ते माऊंट एव्हरेस्ट पर्यंतची चढाई यामध्ये येते, यासाठी विशेष प्रशिक्षणाचे व अत्याधुनिक साधन सामग्रीची आवश्यकता असते. साहसवृत्ती व अज्ञात क्षेत्राचा शोध घेणे व निसर्गावर विजय प्राप्त करणे या मनोवृत्तीतून याचा विकास झालेला आहे. दैनंदिन जीवनातून थोडा हटके मात्र धोकादायक, चित्तथरारक आणि रोमांचकारी अनुभव यासाठी हा प्रकार प्रसिद्ध झालेला आहे याचे प्रमुख दोन प्रकार पडतात.

### अ) खडकारोहण (रॉक क्लाइंबिंग) —

गिर्यारोहणामधील एक प्रकार आहे. शिखराच्या अथवा डोंगराच्या अतिउंच निमूळत्या व खड्या भागावर चढाई करणे यालाच खडकारोहण असे म्हणतात. या प्रकारात धोका व जोखीमीची तीव्रता कमी असते. अतिशय कठिण, निमूळत्या, खड्या खडकावर कौशल्याने चढाई करावी लागते. यासाठी अत्याधुनिक साधने व तंत्रज्ञान वाढले जाते. त्याअगोदर संबंधितांना योग्य प्रकारे तज्ञ व अनुभवी प्रशिक्षकाच्याकडून मार्गदर्शन केले जाते.

### ब) हिमरोहण (आइस क्लाइंबिंग) —

गिर्यारोहणातील हा प्रकार आहे. यामध्ये हिमनदी अथवा बर्फाच्छादित प्रदेशात अथवा भागात अत्यंत

घसरडी उभी चढण किंवा उतरण अथवा हिमकडा यावरील आरोहणाचा समावेश होतो. गिर्यारोहणातील हा अतिकठिण व धोकादायक प्रकार आहे. पर्यटक ज्या प्रदेशात जाणार आहेत त्या ठिकाणच्या भौगोलिक स्थितीची खडाण — खडा माहिती असणे, हिमकडांची सखोल माहिती असणे गरजेचे असते. यासाठी निसर्गातील कठिण वातावरणाशी सामना करण्याची पर्यटकाने तयारी ठेवणे गरजेचे असते. यासाठी अतिविशिष्ट पद्धतीचा पेहराव, शूज, चष्मा, हातमोजे व विविध उपकरणे असणे अपेक्षित असते. गिर्यारोहण हा प्रकार इ.स. १९५४ च्या मध्यास इंग्लंडमध्ये उदयास आला. याच्या सुरुवातीपासूनच याच्याशी संबंधित काही तत्त्वांचा विकास होत गेला. यामध्ये निसर्ग अथवा निसर्गनिर्मित घटकांचे प्रमुख आव्हान असते.

### २) ट्रेकिंग (भ्रमंती) —

व्यायामाला नेहमीच तणाव नष्ट करणारा समजले गेले आहे. ट्रेकिंगद्वारे अर्थात भ्रमंतीद्वारे साहस आणि व्यायामाचा मेळ घालणे हा वेगळाच रोमांच आहे. सर्व वयोगटातील व्यक्तींसाठी ट्रेकिंग हा उत्तम पर्याय आहे. निसर्गाच्या सानिध्यात जाऊन आनंददायक ट्रेकिंग करणे व त्यातून निसर्गाच्या लहान-मोठ्या घटकांचा अनुभव घेणे अपेक्षित असते. ट्रेकिंगचे प्रामुख्याने तीन प्रकार पडतात यामध्ये जंगल भ्रमंती, डोंगर भ्रमंती व नाइट ट्रेकिंग अर्थात रात्र भ्रमंतीचा समावेश होतो. ट्रेकिंगचा स्वर्ग म्हणून भारताची ओळख आहे. डोंगर, दऱ्या, जंगल, किल्ले, नदीकिनारे, फळबागा, फुलबागा अशा अनेक ठिकाणाहून ट्रेकिंग केले जाते. जम्मू आणि काश्मिर, हिमालय पर्वतरांगा, विंध्यपर्वत रांगा, सह्याद्री पर्वत रांगा, उत्तरांचलमधील गढवाल, कुमाऊ पर्वत रांगा ट्रेकिंगसाठी प्रसिद्ध आहेत. हिमाचल मधील मनाली, चंबा, सिक्कीम मधील युक्तम, लडाखमधील लेह, पश्चिम बंगालमधील दार्जिलिंग ही प्रसिद्ध ठिकाणे आहेत. अभ्यास, निसर्ग अनुभव, पक्षी, प्राणी, वनस्पती, फुले, फळे व जंगलातील थरार अनुभवणे यासाठी जंगल भ्रमंती दिवसा अथवा रात्री केली जाते. जंगल भ्रमंतीसाठी भौगोलिक परिस्थिती, हिंस्र पशु-पक्षी व दिशांचे ज्ञान आवश्यक असते. भारताच्या विविध भागातील जंगले अशा प्रकारच्या भ्रमंतीसाठी प्रसिद्ध

आहेत. रात्र भ्रमंतीसाठी तज्ञ व प्रशिक्षित मार्गदर्शक सोबत असणे गरजेचे असते.

### ३) उंट सफारी —

उंटाला वाळवंटातील जहाज म्हणतात. वाळवंटी प्रदेशात रात्री अथवा दिवसा पायी प्रवास करणे अशक्य आहे. वाळवंटी प्रदेशातील निसर्ग, भौगोलिक व संस्कृतीचा अनुभव घेण्यासाठी अनेक पर्यटक उंट सफारी करतात. भारतात यासाठी राजस्थान प्रसिद्ध आहे. उंट्याच्या पाठीवर बसून राजस्थानमधील वेगवेगळ्या भागातून प्रवास करून राजस्थानमधील पारंपारिक जीवन शैलीचा आनंद घेता येतो.

### सायकलिंग व बायकिंग —

तणावमुक्त जीवन, सुट्टीचा मुक्त आनंद आणि निसर्गाच्या सानिध्यात सायकलिंग म्हणजे सायकलवरून प्रवास करणे अथवा मोटरसायकलवरून प्रवास करणे. अलिकडच्या काळात तरुण वर्गामध्ये हा प्रकार खूपच प्रसिद्ध आहे. उदा. लेह—लडाखमध्ये बायकिंग, सिक्कीम ते मेघालय, सायकलिंग, मुंबई ते गोवा सायकलिंग असे अनेक पर्याय आज तरुण वर्ग चोखाळू पाहत आहेत. पक्के कच्चे रस्ते, दगड—धोंडे, नदी—नाले, दऱ्या, खाच—खळगे व निसर्गातील विविध अडथळे सायकल अथवा मोटर सायकलद्वारे पार करणे हा रोमांचकारी व संस्मरणीय अनुभव घेण्यासाठी हजारांच्या संख्येने पर्यटक यामध्ये सहभागी होत असतात.

### ४) व्हॉईट वॉटर राफ्टिंग —

वॉटर राफ्टिंग म्हणजे नदीमधून बोटीच्या साहाय्याने प्रवास करणे. नदीचा उगम हा नेहमी डोंगरात असतो, तेथून नदी खाली वाहत येऊन समुद्राला मिळेपर्यंतचा तिचा प्रवास उंच सखल भागातून होतो. नदीच्या प्रारंभी ती उंचावरून, खडकावरून वेडी वाकडी, जंगलातून, मोठ—मोठ्या दरडाच्यामधून वाहते, खडकावर आदळलेले पाणी फेसाळते व पांढरेशुभ्र दिसते. अशा पाण्यात प्रवास करणे म्हणजे 'व्हॉईट वॉटर राफ्टिंग'. जे पाणी खडकावर असे आदळते याला 'रॅपिड' म्हणतात. या रॅपिडमधून आपला तराफा म्हणजे 'राफ्ट' सही—सलामत बाहेर काढणे याला 'राफ्टिंग' म्हणतात. या रॅपिडची सहा प्रकारात वर्गवारी केलेली आहे. यातील ४ ते ६ प्रकारातील रॅपिड अतिधोकादायक असतात. त्यामुळे

'राफ्टिंग' हा प्रकार अतिजोखमीचा व धोकादायक मानला जातो. यासाठी भौगोलिक घटकांचे उत्तम ज्ञान, अत्याधुनिक तंत्रज्ञान व साधने हाताळण्याचे कौशल्य व प्रशिक्षण गरजेचे असते. भारतात ब्रम्हपुत्रा, गंगा टोक, गोव्यातील म्हादई नदी इत्यादी ठिकाणे राफ्टिंगसाठी प्रसिद्ध आहेत. जागतिक स्तरावर अनेक देशात हा प्रकार खेळला जातो.

### ५) वॉटर स्कीइंग —

साहस पर्यटनाचा हा प्रकार नदी, तलाव व समुद्रामध्ये खेळला जातो. पाण्यावरती तरंगत वेगाने पुढे जाणे याला वॉटर स्कीइंग म्हणतात. पाण्यामध्ये एक मोटार बोट असते, त्या बोटीच्या मागच्या बाजूला एक दोरी असते, त्या दोरीला पकडून पर्यटक एका 'स्की' च्या सहाय्याने पाण्यावर तरंगत बोटीच्या वेगाने पुढे जातो. बोट जेव्हा वळणे घेते तेव्हा स्की वर स्वतःचा तोल सांभाळत हे वॉटर स्कीइंग करणे व त्याचा रोमांच अनुभवणे.

### ६) स्कूबा डायविंग —

समुद्राच्या तळाशी अथवा समुद्रातील जलचर वनस्पती पाहण्यासाठी विशिष्ट उपकरणाच्या साहाय्याने पाण्यात डुबकी मारणे व तळाशी जावून येणे याला साधारणतः 'स्कूबा डायविंग' म्हणतात. ४०—५० मीटर खोलीपर्यंत सूर्याची किरणे पोहचतात आणि तेथील सर्व काही स्पष्ट दिसते. मात्र इतक्या खोलीवर श्वास रोखून धरणे शक्य नसते. एक विशिष्ट उपकरण त्यासाठी बनवलेले आहे, त्यास 'स्कूबा' असे म्हणतात. यासोबत ऑक्सिजनचे एक सिलेंडर व मास्क असते, त्याचा वापर करून ७० मीटर पर्यंत पाण्यात खोल जावून तेथील जीवन, जलचर व सौंदर्य पाहता येते. भारताच्या बऱ्याच समुद्र किनाऱ्यावर याची सोय झालेली आहे. यासाठी तज्ञ व अनुभवी मार्गदर्शक सोबत असणे गरजेचे असते.

### ७) स्नार्कलिंग —

पाण्याच्या पृष्ठ भागावरून पाण्यातील वनस्पती, जलचर व इतर घटकांचे निरीक्षण करणे म्हणजे स्नार्कलिंग नदी अथवा समुद्रामध्ये चेहऱ्यावर विशिष्ट प्रकारचा मास्क लावून पाण्याच्या पृष्ठ भागावरून पोहत विशेषतः उथळ पाण्यात पाण्यातील विविध घटकांचे निरीक्षण करणे. यामध्ये पर्यटकांत श्वास रोखून धरण्याची कला

अवगत असणे गरजेचे आहे.

#### ८) कायकिंग/कॅनोइंग —

नदी पात्रात एक चाटू अथवा दोन चाटूच्या सहाय्याने आपला तराफा अर्थात छोटी बोट हाकत प्रवास करणे याला कॅनोइंग अथवा कायकिंग म्हणतात. यामध्ये एका वेळेस एकच व्यक्ती प्रवास करू शकतो. नदीच्या शांत पात्रात निसर्गाचा अभ्यास व एकांत अनुभवण्यासाठी या प्रकारातील प्रवास केला जातो.

#### ९) बंगी जम्पिंग —

अतिशय धाडसाचा आणि चित्तथरारक खेळ म्हणजे 'बंगी जम्पिंग' हा आहे. एखादा डोंगरकडा, पूल, क्रेन अथवा उंच इमारत याचा या खेळासाठी वापर केला जातो. विशिष्ट प्रकारचे रोप अर्थात दोरखंड वापरले जातात जे खराबसारखे असता विशिष्ट पट्ट्यांनी बांधून पर्यटकाला खाली उडी मारण्यास सांगितले जाते, जेवढ्या वेगाने तो खाली जाईल तेवढ्याच वेगाने तो पुन्हा परत वरती येतो ही प्रक्रिया वारंवार होते. या प्रकारामध्ये धाडस असलेल्या व्यक्तीस सहभागी होवू शकतात.

#### १०) पॅराग्लायडिंग —

इ. स. १९५२ मध्ये डोमिना जल्बर्ट याने ग्यालयडरचा प्रथम वापर केला. अतिशय जोखमीचा व धाडसाचा हवेतील उड्डाणविषयक क्रिडा प्रकार आहे. यामध्ये विशिष्ट प्रकारचे कापड व दोरीच्या सहाय्याने पंख तयार करतात व ते हार्नेसला जोडून त्यात चालक बसला जातो. हवेच्या झोतावर स्वार होवून ते उंच भगरी घेते. ग्लायडरमध्ये कोणताही कठिण धातू नसतो, शिवाय त्याचा वेग हवेच्या दिशेप्रमाणे संतुलित होतो. कोणतेही मशीन न वापरता केवळ ग्यालयडरद्वारे तासनतास कित्येक हजार फुटापर्यंत उंच भगरी मारू शकतो. यांच्या पंखाला विशिष्ट पध्दतीने वायरर्स (छोट्या दोऱ्या) जोडलेल्या असतात, त्यांच्या मदतीने त्याला दिशा देण्याचे काम होते.

#### ११) पॅरासेलिंग —

हा पाण्यामध्ये करावयाचा एक मनोरंजनात्मक व साहस प्रकार आहे. एका बोटीच्यामध्ये पॅराशूटसारख्या वेगळ्या स्वरूपाच्या कापडाच्या पंखामध्ये व्यक्तीला बसविले जाते. बोटीला वेग आला की, त्याला हळूहळू वरती सोडले जाते, बोटीच्या वेगाने ते पॅराशूट हवेत

तरंगत राहते, शिवाय ते बोटीबरोबर वेगाने उडते. हा प्रकार तज्ञ मार्गदर्शकाच्या हाताखाली केला जातो.

#### १२) स्काय डायविंग —

मनोरंजन व हवेतील थार अनुभवण्यासाठी पॅराशूटच्या सहाय्याने विमान अथवा हेलिकॉप्टरच्या सहाय्याने आकाशात उडी मारली जाते. हा प्रकार वैयक्तिक अथवा सामूहीकपणे केला जातो. उंच आकाशात विशिष्ट उंचीवर वेगवेगळी प्रात्यक्षिके ही याच्या माध्यमातून केली जातात. या प्रकारासाठी अगोदर प्रशिक्षण गरजेचे असते. प्रशिक्षणाशिवाय हा प्रकार अथवा त्यांचा थार अनुभवला जाऊ शकत नाही.

#### १३) व्हॅली क्रॉसिंग —

डोंगराचा उंच कडा तिथे दोन डोंगर समांतर असतात अथवा समुद्र किनाऱ्याच्या खाडीचा भाग येथे हा प्रकार केला जातो. डोंगराच्या एका टोकापासून दुसऱ्या डोंगराच्या टोकापर्यंत एक दोरखंड आडवा बांधून सुरक्षितेच्या खबरदारीसह दरी ओलांडण्याचा थार. यासाठी 'झीपलाइन' हा गियरिहणातील प्रकाराचा वापर केला जातो. यात दरीच्या दोन्ही बाजूला दोर बांधत असताना जेथून सुरुवात करावची असते ती बाजू उंच व जिथे उतरणार ती बाजू किंचित खाली ठेवली जाते. गुरुत्वाकर्षणाच्या नैसर्गिक शक्तीच्या सहाय्याने ती दरी ओलांडली जाते, त्याला व्हॅली क्रॉसिंग असे म्हणतात.

#### १४) बर्फावरील साहस पर्यटन —

बर्फावरून चढाई करणे, उतरणे व उंच बर्फाच्छादित भागावरून घसरत येणे असे अनेक साहस प्रकार आहेत. यामध्ये प्रामुख्याने आइस स्केटिंग, स्कीईंग, स्की, आल्पाईन, बर्फावरील हॉकी, टोबॅगनिंग, बॉबस्लेडिंग इत्यादीचा समावेश होतो. युरोपीय देशांच्यामध्ये हे साहस प्रकार अतिशय लोकप्रिय आहे. भारतामध्ये काश्मिर खोऱ्यात यातील काही प्रकार खेळले जातात.

#### १५) कॅव्हिंग —

कॅव्हिंग म्हणजे खोल दरी अथवा गुहेत उतरणे व चढणे याला 'स्पॉलेओलाजी' असेही म्हणतात. गुड, रम्य गुहामध्ये जावून तेथील विलक्षण निसर्ग चमत्काराचा अनुभव अथवा अभ्यास करण्यासाठी कॅव्हिंग केले जाते. यासाठी अत्याधुनिक तंत्रज्ञानाचा व साधनांचा वापर केला जातो. शिवाय सोबत तज्ञ मार्गदर्शक

असणे गरजेचे असते.

#### १६) बॅक पॅकिंग —

बॅक पॅकिंग म्हणजे एकटा प्रवास. यामध्ये पर्यटक आपले सर्व सामान— सुमान आपल्या पाठीवर लादून सार्वजनिक वाहनांचा वापर करून प्रवास करतो. हा प्रवास एकटा अर्थात वैयक्तिक असतो. स्वस्तातील वसतिगृह, युवा वसतिगृह यांचा यामध्ये वापर केला जातो. प्रवासाचा कालावधी यामध्ये दीर्घ असतो. स्थानिक परंपरा व संस्कृतीचा अनुभव घेणे व बऱ्याचपैकी पायी प्रवास करणे अपेक्षित असतो.

#### १७) कॉम्पिंग —

कॉम्पिंग म्हणजे तंबूत राहणे. घरापासून दूर जंगलात, वाळवंटात, माळावर तंबूत रात्र घालवणे व अंधाऱ्या रात्रीला अनुभव उघड्या आकाशात घेणे यामध्ये अपेक्षित असते.

#### साहस पर्यटनासाठी आवश्यक घटक —

पारंपारीक पर्यटनापेक्षा साहस पर्यटन हे खर्चीक, धोकादायक, जोखमीचे व थरार अथवा रोमांचकारी असते. यासाठी पर्यटकाचा शारीरिक तंदुरुस्तपणा, साहस वृत्ती, पैसा खर्च करण्याची तयारी, वेळ खर्च करण्याची तयारी, मानसिक क्षमता, खेळाची आवड, जिज्ञासा, उत्तम संवाद, मूलभूत वैज्ञानिक ज्ञान, भौगोलिक ज्ञान, अत्याधुनिक तंत्रज्ञान हाताळण्याची तयारी, नवीन साधनसामग्रीचे प्रशिक्षण घेण्याची व वापरण्याची तयारी असणे गरजेचे आहे. साहस पर्यटनासाठी काळ व स्थळापेक्षा हेच गुण अथवा मूलभूत घटक महत्त्वाचे आहेत आणि सर्वात महत्त्वाचे म्हणजे निसर्गाशी जुळवून घेणे, हाल अपेष्टा सहन करण्याची मानसिक तयारी व साहस महत्त्वाचे आहे.

#### साहस पर्यटनासाठी सरकारी धोरण —

भारतातील साहस पर्यटनाच्या विकासासाठी केंद्र सरकारच्यावतीने विशेष पुढाकार घेतलेला आहे. जागतिक स्तरावर या पर्यटन प्रकाराचा झपाट्याने विकास होत असून या पर्यटन प्रकाराच्या संभाव्य विकासासाठी भारतात खूप वाव आहे. साहस पर्यटन हे तिन्ही ऋतुत चालते आणि भारतात तिन्ही ऋतू अनुभवास येतात, तसेच त्यासाठी आवश्यक असे भौगोलिक वातावरण, स्थळे ही मोठ्या प्रमाणात उपलब्ध आहेत. पर्यटन

मंत्रालयाने साहसी पर्यटन आयोजित करणाऱ्या सहल आयोजकासाठी एक नियमावली तयार केलेली आहे. यामाध्यमातून पर्यटकांना सुरक्षित व दर्जेदार साहस पर्यटनाचा अनुभव देण्याचा सरकारचा विचार आहे. याला Basic minimum standards for adventure tourism activities असे म्हणतात. या नियमावलीमध्ये जमीन, आकाश आणि पाण्यातील साहसी उपक्रमांचा समावेश आहे.

साहस पर्यटन स्थळांच्यामध्ये पर्यटनासाठी पायाभूत सुविधांचा विकास करण्याची विविध राज्य सरकारे व केंद्रशासित प्रदेशांना केंद्र सरकार आर्थिक सहाय्य देते. यामध्ये ट्रेकिंग, रॉक क्लाइंबिंग, पर्वतारोहण, हवाई खेळ, पाण्यातील खेळ इत्यादीच्या संबंधीत उपकरणे खरेदी करणे. जानेवारी २००६ मध्ये गुलमर्गमध्ये येथे स्कीइंग व माऊंटनियरिंगचे संपूर्ण सेवा—सुविधा उपलब्ध केलेली आहे. गोवा येथे पर्यटन मंत्रालयामार्फत 'नॅशनल इन्स्टिट्यूट ऑफ वॉटर स्पोर्ट्स' या जलक्रिडा प्रकारचे प्रशिक्षण देण्यासाठी नवीन इमारत, विविध सेवासुविधा दिलेल्या आहे. भारतामध्ये साहस पर्यटनाचा विकास करण्यासाठी भारतीय पर्वतारोहण संघटना व साहसी टूर ऑपरेटर असोसिएशन ऑफ इंडिया विशेष कार्य करीत आहे.

#### महाराष्ट्र शासनाची महाभ्रमण योजना —

साहस पर्यटन व कृषी पर्यटनाला चालना देण्यासाठी व पर्यटनाच्या या नवीन संकल्पना जनमानसात दृढ करण्याबरोबरच या पर्यटनाच्या माध्यमातून रोजगार निर्मिती आणि लाभार्थ्यांचा आर्थिक विकास करण्यासाठी महाराष्ट्र राज्य पर्यटन महामंडळामार्फत 'महाभ्रमण' ही योजना राबविण्यात येत आहे.

#### करिअरसाठी आवश्यक कौशल्ये

उत्साह, आत्मविश्वास व धैर्य हे गुण. यासोबत संभाषणकौशल्य, नम्रता व टाइम मॅनेजमेंट. पर्यटन परिसराची इत्थंभूत माहिती— ज्यामध्ये निसर्गसंबंधित इतिहास, ताज्या घटना घडामोडी, सांस्कृतिक वारसा आदींचा समावेश. उत्तम फिटनेस, निर्णयक्षमता व क्रायसिस मॅनेजमेंट. सस्टेनेबिलिटी— ज्यामध्ये निसर्गाचे व तेथील संस्कृतीचे संवर्धन व संरक्षण करता येते.

#### साहसी पर्यटनामधील रोजगाराच्या संधी :

नैसर्गिक आव्हानांना एक्स्प्लोर करण्यासाठी

आवश्यक असलेले मुख्य असे मनुष्यबळ : एडव्हेंचर टूर आपरेटर, एडव्हेंचर स्पोर्ट्स ट्रेनर, वाइल्ड लाईफ व डव्हेंचर फोटोग्राफर, टीम बिल्डिंग प्रोग्रॅमर, वॉटर व एरोस्पोर्ट्स स्पेशालिस्ट, निसर्ग अभ्यासक इत्यादी.

#### काही महत्वाच्या संस्था

गिरिशिंहण हा साहसी पर्यटनामधील मुख्य प्रकार असून त्यासाठी प्रशिक्षणाची गरज आहे. अनेक संस्था गिरिशिंहणाचे शॉर्ट टर्म अभ्यासक्रमाद्वारे प्रशिक्षण देत आहेत. मात्र, त्याहीसाठी डिप्लोमा इन ट्रेव्हल घड टुरिझम किंवा पर्यटनाशी संबंधित इतर अभ्यासक्रम आधी केला असल्यास उत्तम.

१) नेहरू इन्स्टिट्यूट अँड माऊटेनारिग, उत्तर काशी (उत्तराखंड)

२) अटलबिहारी वाजपेयी इन्स्टिट्यूट ऑफ माऊटेनारिग अँड अलाइड स्पोर्ट्स, मनाली (हिमाचल प्रदेश)

३) जवाहरलाल इन्स्टिट्यूट ऑफ माऊटेनारिग अँड विंटर स्पोर्ट्स, पहलगाम (जम्मू-काश्मीर)

४) हिमालयन माऊटेनारिग इन्स्टिट्यूट, दार्जिलिंग (पश्चिम बंगाल)

५) हिमालयन एडव्हेंचर इन्स्टिट्यूट, मसुरी (उत्तराखंड)

६) नॅशनल इन्स्टिट्यूट ऑफ माऊटेनारिग अँड अलाइड स्पोर्ट्स, दिरांग (अरुणाचल प्रदेश)

७) इंडियन इन्स्टिट्यूट ऑफ ट्रेव्हल अँड टुरिझम मॅनेजमेंट फॉर वॉटर स्पोर्ट्स, गोवा

८) गार्डियन गिरिप्रेमी इन्स्टिट्यूट ऑफ माऊटेनारिग, पुणे (सावित्रीबाई फुले पुणे विद्यापीठाच्या संयुक्त विद्यमाने) या व्यतिरिक्त अनेक खासगी संस्था भारतामध्ये विविध ठिकाणी पर्यटनाचे छोटे अभ्यासक्रम राबवित आहेत.

#### साहसी पर्यटनामधील रोजगाराच्या संधी

नैसर्गिक आव्हानांना एकस्फोअर करण्यासाठी आवश्यक असलेले मुख्य असे मनुष्यबळ : एडव्हेंचर टूर आपरेटर, एडव्हेंचर स्पोर्ट्स ट्रेनर, वाइल्ड लाईफ व एडव्हेंचर फोटोग्राफर, टीम बिल्डिंग प्रोग्रॅमर, वॉटर व एरोस्पोर्ट्स स्पेशालिस्ट, निसर्ग अभ्यासक इत्यादी.

#### साहसी शाश्वत पर्यटनाची गरज :

१) साहसी पर्यटनासाठी नैसर्गिक स्रोतांचा

नियोजनपूर्वक वापर केल्यामुळे पर्यटन विकास, विविध जैविक प्रक्रियांचे नियमन आणि नैसर्गिक वास्तूचे व जैवविविधतेचे जतन करता येईल.

२) सामाजिक, सांस्कृतिक घटकांबाबत आदर, पारंपरिक मूल्ये, रूढी, आंतरराष्ट्रीय सामंजस्य आणि सहिष्णुता जपली जाईल.

३) दीर्घकाळपर्यंत स्थिर आर्थिक घटकांची शाश्वती, कायमस्वरूपी रोजगार, साधनसंपत्तीचे समान वितरण, भागधारकांना त्यांच्या गुंतवणुकीप्रमाणे फायदा प्राप्त करून देणे शक्य होईल.

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## शाश्वत विकास : ध्येये आणि जागतिक परिस्थिती

डॉ. विजय जालिंदर देते

सहा. प्राध्यापक, राज्यशास्त्र विभाग,  
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### प्रस्तावना :

दुसऱ्या महायुद्धानंतर जागतिक पातळीवर सुरु झालेल्या आर्थिक आणि औद्योगिक विकासाच्या प्रक्रियेमुळे पर्यावरणाचे प्रदूषण वाढत आहे. पर्यावरणाचे संरक्षण ही जाणीव जागतिक बनण्याबरोबरच १९८० च्या दशकात शाश्वत विकासाची संकल्पना उदयास आली. शाश्वत विकास या विषयावर १९७२ च्या स्टॉकहोम पर्यावरण परिषदेमध्ये प्रकाश टाकण्यात आला. राष्ट्रीय विकास म्हणजे आर्थिक समृद्धी हे समीकरण बनल्यामुळे विकसित व विकसनशील देशांनी आर्थिक समृद्धीचे उद्दिष्ट गाठण्यासाठी पर्यावरणाचा बळी दिला. तसेच या राष्ट्रांनी आपल्या आर्थिक समृद्धीसाठी पृथ्वीवरील नैसर्गिक साधनसंपत्तीची मोठ्या प्रमाणात लुट केली. परिणामी पर्यावरणाचे प्रदूषण वाढून मानवाला नैसर्गिक आपत्तींना तोंड द्यावे लागले. विकासाची ही प्रक्रिया आत्मघातकी आहे. शाश्वत विकासाची ही संकल्पना सर्वसमावेशक व बहुअंगी असल्यामुळे त्याचा अर्थ अनेक प्रकारे घेतला जातो. शाश्वत विकासाची संकल्पना ही नैसर्गिक साधन संपत्तीच्या विवेक बुद्धीने आणि दूरदृष्टीने वापर करण्यावर आधारित आहे. प्रस्तुत संशोधक लेखामध्ये 'शाश्वत विकास रू ध्येये आणि जागतिक परिस्थिती' या विषयावर विविध मुद्द्यांच्या आधारे संशोधनात्मक आढावा घेण्यात येणार आहे.

### उद्दिष्टे :

'शाश्वत विकास : ध्येये आणि जागतिक परिस्थिती' या विषयाच्या संशोधनाच्या अनुषंगाने पुढील उद्दिष्टे समोर ठेवून संशोधन लेख लिहिण्यात आला आहे.

- १) शाश्वत विकासाची संकल्पना समजून घेणे.
- २) शाश्वत ध्येयाचा अभ्यास करणे.
- ३) शाश्वत विकास महत्वाचा का याचा अभ्यास करणे.
- ४) शाश्वत विकास आणि जागतिक परिस्थितीचा आढावा घेणे.

### शाश्वत विकासाची आवश्यकता :

आधुनिक जगामध्ये जागतिक पातळीवर विकासाच्या व नवनवीन संशोधनाच्या नावाखाली मोठ्या प्रमाणात नैसर्गिक साधन संपत्तीचा अति वापर होत आहे. औद्योगिक व आर्थिक विकासाच्या माध्यमातून नागरिकांच्या गरजांची पुरतात करण्याचा व नागरिकांचे जीवनमान उंचावण्यासाठी पर्यावरणाचा अतिवापर होत असताना दिसतो. यामुळे अनेक पर्यावरणीय समस्या निर्माण झालेल्या पहावयास मिळतात. लोकसंख्या वाढीचा पर्यावरणावर विपरीत परिणाम होत आहे. कारण वाढत्या लोकसंख्येबरोबरच नैसर्गिक साधन संपत्तीची लुट वाढत आहे. अन्न, वस्त्र, निवास, आरोग्य व शिक्षण या प्राथमिक गरजा पूर्ण करण्यासाठी राष्ट्रांमध्ये प्रचंड स्पर्धा चालू आहे. औद्योगिक व आर्थिक विकासाच्या प्रक्रियेचे स्वरूप संकुचित आहे.

भावी पिढीच्या गरजांचा विचार करून वर्तमान पिढीच्या गरजांची पूर्तता करणारा विकास म्हणजे शाश्वत विकास होय. परंतु औद्योगिक व आर्थिक विकासाच्या प्रक्रीयेमध्ये केवळ वर्तमान पिढीच्या गरजा भागविण्याचा स्वार्थी हेतु होता. परिणामी नैसर्गिक साधन संपत्तीची लुट मोठ्या प्रमाणात केली. या सर्वांचा परिणाम म्हणजे हवा, पाणी, जमीन, यांचे प्रदूषण वाढले त्यामुळे मानवाच्या व प्राण्यांच्या अस्तित्वाचा प्रश्न निर्माण झाला. या विकासाच्या प्रक्रियेत विकसित व विकसनशील राष्ट्रे यांच्यामधील आर्थिक विकासाची दरी कमी होण्याऐवजी दिवसेंदिवस वाढत चालली आहे. जगातील विकसित व विकसनशील राष्ट्रे भविष्याचा विचार न करता वर्तमानाचा विचार करीत आहेत. त्यामुळे पर्यावरणाचे मोठ्या प्रमाणात नुकसान होत आहे. त्यामुळे वर्तमानाबरोबरच भविष्याचा सुद्धा विचार करून नियोजन करणे आवश्यक आहे. अशा पद्धतीची शाश्वत विकासाची संकल्पना अपेक्षित आहे.

शाश्वत विकासाची ध्येये :

आपल्या आर्थिक, पर्यावरणीय व सामाजिक गरजा आजच्या पिढीच्या व भावी पिढ्यांच्याही पूर्ण व्हाव्यात व त्यांच्यात समतोल साधला जावा हेच शाश्वत विकासाचे ध्येय किंवा उद्दिष्ट आहे. सर्वांना चांगले व शाश्वत भविष्य मिळावे यासाठी २०१५ मध्ये संयुक्त राष्ट्रसंघाच्या सर्वसाधारण सभेत पुढील १७ ध्येये २०३० पर्यंत साध्य करण्याचे उद्दिष्ट ठेवले आहे ती ध्येये पुढील प्रमाणे—

१) दारिद्र्य निर्मुलन —

जगामधील सर्व ठिकाणच्या आणि सर्वप्रकारच्या गरीबीचे व दारिद्र्याचे निर्मुलन करणे.

२) भूक निर्मुलन —

अन्न सुरक्षा साधने, भूक मिटविण्यासाठी सुधारित पोषण आहार उपलब्ध करून देणे तसेच नैसर्गिक शाश्वत शेतीला प्राधान्य देणे.

३) निरोगी आरोग्य—

आरोग्यपूर्ण जीवन सुनिश्चित करणे व सर्व वयोगटातील नागरिकांचे कल्याण साधणे.

४) दर्जेदार शिक्षण —

सर्व समावेशक व गुणवत्तापूर्ण शिक्षण उपलब्ध करणे, सर्वांना निरंतर शिक्षणाच्या संधी उपलब्ध करून देणे.

५) लैंगिक समानता—

लिंग समानता व महिलांचे आणि मुलींचे सक्षमीकरण व सबलीकरण साधणे.

६) शुद्ध पाणी आणि आरोग्यदायक स्वच्छता —

पाणी व स्वच्छतेच्या संसाधनाची उपलब्धता सुनिश्चित करणे व शाश्वत व्यवस्थापन करणे.

७) आधुनिक आणि स्वस्त उर्जा —

सर्वांनी परवडणारी, विश्वासाहर्ता, शाश्वत आणि आधुनिक उर्जा साधन उपलब्ध करून देणे.

८) आर्थिक वाढीला चालना आणि रोजगार उपलब्धी—

शाश्वत सर्वसमावेशक आर्थिक वाढीला चालना देणे व सर्वांनी पूर्णवेळ उत्पादक व चांगला रोजगार उपलब्ध करून देणे.

९) नवीन उपक्रम आणि पायाभूत सुविधा —

पायाभूत सोयीसुविधांची निर्मिती करणे

सर्वसमावेशक व शाश्वत औद्योगिकीकरण करणे आणि कल्पकतेला वाव देणे.

१०) असमानता दूर करणे—

विविध देशांमधील व देशांतर्गत असणारी आसमानता दूर करणे.

११) शाश्वत शहरे आणि समाज —

शहरे व मानवी वस्त्या अधिक समावेशक, सुरक्षित, लवचिक व शाश्वत करणे.

१२) उपलब्ध साधनांचा जबाबदारीपूर्वक वापर—

निसर्गामध्ये उपलब्ध साधनांचा जबाबदारीपूर्वक वापर करणे. उत्पादक व उपभोगाच्या पद्धती शाश्वत रूपात आणणे.

१३) हवामानाचा परिणाम —

हवामान बदल व त्याच्या दुष्परिणामांना रोखण्यासाठी त्वरित उपयायोजना करणे.

१४) शाश्वत महासागर —

महासागर व समुद्रांचे संवर्धन करणे तसेच त्यांच्याशी संबंधित संसाधनांचा शाश्वतपणे वापर करणे.

१५) जमिनीचा शाश्वत उपयोग —

भूपृष्ठीय परिसंस्थेचा शाश्वत पद्धतीने वापर करणे, वनांचे शाश्वत व्यवस्थापन करणे, जमिनीचे वाळवंटीकरण रोखणे, जमिनीचा रूहास थांबविणे व जैवविविधतेची हानी रोखणे.

१६) शांतात आणि न्याय —

शाश्वत विकासासाठी शांततापूर्ण व सर्वसमावेशक समाजव्यवस्थांना प्रोत्साहन देणे कोणालाही न्याय मिळवून देण्यासाठी अडचण येऊ नये यासाठी परिणामकारक, जबाबदार व समावेशक संस्थांची सर्व स्तरांवर उभारणी करणे.

१७) शाश्वत विकासासाठी भागीदारी —

शाश्वत विकासासाठी जागतिक भागीदारी निर्माण व्हावी यासाठी अंमलबजावणीची साधने विकसित करणे. जागतिक शाश्वत विकास अहवाल

शाश्वत विकास उद्दिष्टे साध्य करण्याच्या दिशेने देशांच्या प्रगतीचे हे जागतिक मुल्यांकन आहे. हा अहवाला संयुक्त राष्ट्रांच्या सस्टेनेबल डेव्हलपमेंट सॉल्यूशन नेटवर्कद्वारे प्रकाशित केला जातो. १०० टक्के गुण असे सूचित करतात कि सर्व शाश्वत विकास



ध्येये साध्य झाले आहेत तर ० गुण हे शाश्वत विकास द्येये साध्य झाले नाहीत हे निश्चित करते. शाश्वत विकास उद्दिष्टे साध्य करण्यासाठी भारताची स्थिती चांगली नाही आणि इतर देशांच्या तुलनेत भारताची तयारी सुद्धा गेल्या काही वर्षात खराब झाल्याचे आढळून येते. भारताला १७ उद्दिष्टांपैकी ११ उद्दिष्टे साध्य करण्यासाठी मोठ्या आव्हानांचा सामना करावा लागत आहे. त्यामुळे भारताची क्रमवारी घसरत आहे. घट्ट उद्दिष्टांपैकी १३ व्या उद्दिष्टातील हवामानातील बदल आणि त्याचे परिणाम सोडविण्यासाठी त्वरित कारवाई हे साध्य करण्याच्या मार्गावर आहे. भारत, उपासमार संपविणे, चांगले आरोग्य, शुद्धपाणी व स्वच्छता ही द्येय साध्य करण्याच्या प्रगतीवर आहे. शाश्वत विकासाच्या जागतिक उद्दिष्टांची पूर्तता करण्यासाठी २०३० हे साल निश्चित केले आहे. सात वर्षे आजून शिल्लक असताना अहवालानुसार भारत हा उद्दिष्टे साध्य करण्याच्या मार्गावर नाही. जागतिक शाश्वत विकास अहवालानुसार पहिल्या पाच क्रमांकाचे देश पुढील प्रमाणे

तक्ता क्र —१

शाश्वत विकास अहवाल गुण तक्ता

रैंक	देश	गुण
१	फिनलँड	८६.५
२	डेन्मार्क	८५.६
३	स्वीडन	८५.२
४	नॉर्वे	८२.३
५	ऑस्ट्रेलिया	८२.३

तक्ता क्र —२

भारत व शेजारील देश

रैंक	देश	गुण
५६	चीन	७२.४
७०	भूतान	७०.५
७६	श्रीलंका	७०.०
९८	नेपाळ	६६.२
१०४	बांगलादेश	६४.९
१२१	भारत	६०.३
१२५	पाकिस्तान	५९.३
१४७	अफगाणिस्तान	५२.५

जागतिक शाश्वत विकासामधील भारताची घटती कामगिरी

तक्ता क्र. ३

पाच वर्षांमधील भारताची कामगिरी

वर्ष	रैंक	गुण
२०१९	११५	६१.१
२०२०	११७	६१.९२
२०२१	१२०	६०.०७
२०२२	१२१	६०.३२
२०२३	११२	६३.५

शाश्वत विकास उद्दिष्टे साध्य करण्यासाठी २०१६ ते २०२२ पर्यंत भारताची स्थिती चांगली नाही. २०२३ मध्ये जराशी शाश्वत विकासासंदर्भात सुधारणा होताना दिसते. भारतासह विकसनशील देशांनी भविष्यातील तरलता संकटांना रोखण्यासाठी त्यांची कर्जे धोरणे, धोरणे, निर्यात धोरणे आणि तरलता व्यवस्थापनासह एकत्रित करून त्यांचे कर्ज व्यवस्थापन

आणि पतपुरवठा मजबूत करणे आवश्यक आहे. जागतिक स्तरावर एकाच वेळी आरोग्य, हवामान, जैवविविधता, भू-राजकीय आणि लष्करी संकटे हे शाश्वत विकास उद्दिष्ट साध्य करण्यामध्ये मोठे अडथळे येत आहेत.

#### शाश्वत विकासाचे घटक :

शाश्वत विकास या शब्दात नैसर्गिक आणि मानवनिर्मित संसाधनांचा जपून आणि योग्य तितका वापर करणे अपेक्षित आहे. जागतिकीकरणामुळे आणि औद्योगिकीकरणामुळे नैसर्गिक संसाधने आज मोठ्या प्रमाणात आणि अनियंत्रित वापरली जात आहेत. शाश्वत विकासाबरोबरच पृथ्वीवरील इतर जीवसृष्टीचाही विचार केला जातो. शाश्वत विकासाची संकल्पना ही वर्तमान आणि पुढील पिढ्यांसाठी सुरक्षित आणि सुधारलेले पर्यावरण उपलब्ध करून देण्यावर आधारित आहे. शाश्वत विकासाची संकल्पना ही केवळ वर्तमानात नाही तर भविष्यकालीन पिढीच्या कल्याणावर देखील लक्ष केंद्रित करणारी प्रक्रिया आहे. नैसर्गिक साधन संपत्तीचे अस्तित्व कायमस्वरूपी नाही. या संपत्तीचा सातत्याने न्हास होत असतो. त्यामुळे नैसर्गिक साधनसंपत्तीचा काटकसरीने वापर करणे आवश्यक आहे. शाश्वत विकासाच्या प्रक्रियेत पर्यावरणाचा समतोल टिकवून धरण्यास प्राधान्य आहे. पर्यावरणाचे संरक्षण करण्यासाठी जगातील सर्व राष्ट्रांनी सामुदायिक प्रयत्न करणे आवश्यक आहे. हवा, पाणी व जमीन यांचे वाढते प्रदूषण रोखण्यासाठी जाणीवपूर्वक प्रयत्न आवश्यक आहेत. शाश्वत विकासाचा संबंध नैसर्गिक साधन संपत्तीच्या विवेकपूर्ण व्यवस्थापनाशी आहे. विवेकपूर्ण व्यवस्थापनातून सध्याच्या पिढीच्या गरजापूर्ण होण्याबरोबरच भविष्यकालीन पिढीच्या कल्याणासाठीही तरतूदी होऊ शकतील.

#### सारांश :

शाश्वत विकासाचा मार्ग मानवाला आर्थिक प्रगतीकडे घेऊन जाईल. जर त्यातील आर्थिक फायद्यांचे सर्वांना समान वाटप झाले तर समाजातील गरीब व श्रीमंत यांच्यातील दरी कमी होईल. शाश्वत विकास म्हणजे असा विकास जो सध्याच्या पिढीतील गरजांची पूर्तता करताना भावी पिढीतील गरजांच्या क्षमतेला

धक्का न पोहोचवता केलेला विकास व्यक्तीच्या आर्थिक, पर्यावरणीय व सामाजिक अशा सर्व गरजा आजच्या पिढीच्या व भावी पिढ्यांच्या ही पूर्ण व्हाव्यात व त्यांच्यात समतोल साधला जावा हेच शाश्वत विकासाचे ध्येय आहे. सौर उर्जा, पवन उर्जा या सारख्या नवीनकरणक्षम उर्जास्रोतांचा जास्तीत-जास्त वापर शाश्वत विकासाचा पाया आहे.

अनियंत्रित इंधन उपसा, जंगल तोड, अनिर्बंध जलउपसा आणि वापर, औद्योगिकीकरण आणि लोकसंख्यावाढ, प्रदूषण या सर्वांमुळे शाश्वत विकासाला बाधा निर्माण होते. शाश्वत विकासात माणसाबरोबरच पृथ्वीवरील इतर जीवसृष्टीचाही विचार केला जातो. माणूस हा पृथ्वीवरील एका साखळीचा भाग आहे. त्या साखळीच्या मर्यादा लक्षात घेऊन त्याची वागणूक असली पाहिजे.

#### संदर्भ ग्रंथ :

- १) रंजन कोळंबे, पर्यावरण आणि शाश्वत विकास
- २) आंतरराष्ट्रीय शाश्वत विकास निर्देशांक —२०२३
- ३) Sustainable Development Solution Network Report-2023



## एकविसाव्या शतकातील भारताच्या शाश्वत विकासासाठी योगदान

डॉ. अजितकुमार भिमराव पाटील

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बी.एड.एम.एड.डी.एस.एम.

कसबा बावडा, कोल्हापूर

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### प्रस्तावना :

आपल्या देशाचा जलद आणि सर्वांगीण विकास व्हावा, असे जगातील प्रत्येक देशास वाटत असते. त्याचे दोन हेतू असतात. एक, देशातील लोकांच्या जीवनमानाचा व राहणी मानाचा दर्जा सुधारवा आणि उंचवावा. दुसरा, आपला देश एक आर्थिक प्रगत देश आणि आर्थिक महासत्ता म्हणून जगात उदयास यावा. असा प्रयत्न व विकासाचे धोरण जगातील अनेक देशांनी, प्रामुख्याने प्रगत देशांनी, स्वीकारल्याने पर्यावरण आणि नैसर्गिक साधनांचे अधःपतन होण्यास मदत झाली. त्यातून आज सर्व सजीवसृष्टी आणि पृथ्वीच्या अस्तित्वाचा प्रश्न निर्माण झाला आहे. याचा जागतिक पातळीवर अत्यंत गांभीर्याने विचार आणि चिंतन व मनन होऊन शाश्वत विकास ही संकल्पना संयुक्त राष्ट्र संघाच्या पर्यावरण आणि विकास विषयक आयोगाने १९८० च्या दशकात मांडून विकसित केली. ही संकल्पना एक विकास नीती म्हणून स्वीकारावी, अशी चळवळच सुरू होऊन तसे प्रयत्नही सुरू झाले; मात्र जगात या संकल्पनेचा अजूनही म्हणावा तसा स्वीकार आणि कार्यवाही झाली नाही. या सर्व पार्श्वभूमीवर शाश्वत विकासाशी संबंधित अनेक पैलू आणि घटकांचा विचार करणे आवश्यक आणि क्रमप्राप्त ठरते.

**व्याख्या:** पर्यावरण आणि विकास विषयक आयोगाच्या मते, 'असा विकास जो वर्तमानकालीन लोकांच्या गरजा भागविण्याबरोबरच भविष्यकालीन

लोकांच्या, पिढ्यांच्या गरजा भागविण्याच्या क्षमतेशी कोणतीही तडजोड करत नाही'.

**डेविड पिअर्स यांच्या मते,** 'शाश्वत विकास म्हणजे सामाजिक उद्दिष्टांची बेरीज होय. त्यात दरडोई वास्तव उत्पन्नात वाढ, आरोग्य व पोषणात सुधारणा, शैक्षणिक प्रगती, संसाधनांच्या वापराचा अधिकार, उत्पन्नाचे योग्य वाटप आणि स्वातंत्र्यात वाढ होते'. वरील दोन्ही व्याख्या शाश्वत विकास या संकल्पनेचा संकुचित आणि व्यापक दृष्टिकोनातून अर्थ स्पष्ट करतात. सर्व उत्पादन साधनांचा आणि प्रामुख्याने नैसर्गिक साधनांच्या योग्य आणि विवेकी वापरावर भर देतो; तर व्यापक दृष्टिकोनातून सामाजिक आर्थिक उद्दिष्टे साध्य करण्यावर लक्ष केंद्रित करण्यात आले आहे.

२०१५ मध्ये संपलेल्या सहस्रकातील विकास उद्दिष्टांची (मिलेनियम डेव्हलपमेंट गोल्स) जागा घेण्याकरिता हे लक्ष्य विकसित केले गेले; परंतु सहस्रकातील विकास उद्दिष्टांच्या विपरीत या शाश्वत विकास ध्येयांमध्ये विकसित आणि विकसनशील राष्ट्रांमधील फरक केला गेलेला नाही. त्याऐवजी हे उद्दिष्ट्ये सर्व देशांना समान स्वरूपात लागू होत आहेत. या उद्दिष्टांची प्राप्ती वर्ष २०३० पर्यंत करायचे ठरविले गेले आहे.

### ध्येय :

**गरीबी नष्ट करणे :** जगातील सर्व प्रकारचे दारिद्र्य नष्ट करणे.

**शून्य उपासमार :** उपासमार संपुष्टात आणणे, खाद्यान्न सुरक्षा व सुधारित पोषण प्राप्त करणे आणि शाश्वत शेतीचा प्रसार करणे.

**आरोग्य व लोक कल्याण :** सर्व वयोगटातील सर्वांसाठी निरोगी आयुष्य व लोक कल्याण सुनिश्चित करणे.

**गुणवत्ता शिक्षण :** सर्वसमावेशक आणि न्याय दर्जाचे शिक्षण सुनिश्चित करणे आणि सर्वांसाठी जगभर शिकण्याच्या संधींना उत्तेजन देणे.

**स्त्री-पुरुष समानता :** सर्व महिला व मुलींना लैंगिक समानता प्राप्त करवून देणे आणि त्यांस सक्षम करणे.

**पाणी आणि स्वच्छता :** सर्वांसाठी स्वच्छ

पाणी आणि स्वच्छतेची उपलब्धता करून स्थायी व्यवस्थापनाची खात्री करणे.

**सुलभ आणि स्वच्छ ऊर्जा** : सर्वासाठी स्वस्त, विश्वसनीय, शाश्वत आणि आधुनिक ऊर्जास्रोतापर्यंत प्रवेश निश्चित करणे.

**सभ्य रोजगार आणि आर्थिक वाढ** : निरंतर, सर्वसमावेशक आणि सातत्यपूर्ण आर्थिक वाढीस प्रोत्साहन देणे. उत्पादक आणि पूर्ण रोजगाराच्या संधी सर्वांना पुरविणे.

**उद्योग, नवीन उपक्रम आणि पायाभूत सुविधा** : संवेदनक्षम पायाभूत सुविधा, समावेशक व शाश्वत औद्योगिकीकरण आणि नावीन्यपूर्ण संशोधनाला प्रोत्साहन देणे व वाढविणे.

**आर्थिक असमानता** : देशातील उत्पन्न किंवा आर्थिक असमानता कमी करणे.

**शाश्वत शहरे आणि समुदाय** : शहरे आणि मानवी वस्तीला समावेशक, सुरक्षित, लवचिक आणि शाश्वत बनविणे.

**जबाबदार आणि उत्पादन** : शाश्वत उपभोग आणि उत्पादन प्रक्रियेची खात्री करणे.

**हवामान क्रिया** : वातावरणातील बदल व त्याच्या उत्पत्तीवरील नियंत्रणासाठी उत्सर्जनाचे नियमन त्वरित कारवाई करून करणे आणि अक्षय ऊर्जेच्या विकासास प्रोत्साहन देणे.

**पाण्याखालील जीवन** : शाश्वत विकासाकरिता महासागर, समुद्र आणि समुद्री संसाधनांचा संरक्षित आणि सातत्यपूर्ण वापर करणे.

**जमिनीवरील जीवन** : स्थूल पर्यावरणातील शाश्वत उपयोगाचे संरक्षण करणे, त्यांचे पुनरुज्जीवन करणे, जंगलांचे व्यवस्थापन करणे, वाळवंटीकरण थांबविणे आणि जैवविविधता संरक्षित करणे.

**शांती, न्याय आणि मजबूत संस्था** : शाश्वत विकासाकरिता शांतीपूर्ण आणि समावेशक समाज निर्माण करणे. सर्वासाठी न्याय मिळविणे आणि यासाठी सर्व स्तरांवर प्रभावी, उत्तरदायी आणि समावेशी संस्था निर्माण करणे.

**लक्ष्यांसाठी भागीदारी** : अंमलबजावणीची साधने बळकट करणे आणि सातत्यपूर्ण विकासासाठी

जागतिक भागीदारी प्रोत्साहित करणे.

शाश्वत विकास ध्येयांच्या लक्ष्यापर्यंत पोहोचण्याच्या प्रगती मोजण्यासाठी प्रत्येक लक्ष्यानुसार १ ते ३ निर्देशक म्हणजेच एकूण ३०४ निर्देशक आहेत.

**पैलू** : शाश्वत विकास या संकल्पनेकडे पाहण्याचा दृष्टिकोन कसा असावा, ही बाब विचारात घेणे आवश्यक आणि उपयुक्त आहे. शाश्वत विकासाचे एकूण चार दृष्टीकोन किंवा पैलू आहेत.

**(१) आर्थिक पैलू** : शाश्वत विकासाच्या आर्थिक पैलूंत अर्थव्यवस्थेमध्ये आर्थिक वृद्धी होत जाऊन उत्पन्नाचा प्रवाह सुरू राहणे अपेक्षित आहे. अर्थात, हे होत असताना देशातील नैसर्गिक, भौतिक, मानवी भांडवलं साठे संपणार नाहीत, याकडे लक्ष देणे आवश्यक आहे. याबरोबरच उत्पादनाचा आणि उपभोगाचा पर्यावरणीय खर्च विचारात घेणे आवश्यक आहे.

**(२) सामाजिक पैलू** : शाश्वत विकासाच्या सामाजिक पैलूंत सामाजिक न्याय आणि समता साध्य होण्यासाठी प्रयत्न करणे आवश्यक आहे. तसेच लोकांना सुरक्षितता, अन्न, निवारा, आरोग्य, शिक्षण, स्वयंविकासाची संधी उपलब्ध होणे आवश्यक आहे.

**(३) पर्यावरणीय पैलू** : शाश्वत विकासाच्या पर्यावरणीय पैलूंत नैसर्गिक साधनांचा योग्य आणि विवेकी वापर, प्रदूषण शोषणाचे कार्यक्षम कार्य, नैसर्गिक साधनांचे साठे राखून ठेवणे, परिस्थितीकीचा समतोल राहील याची दक्षता घेणे आवश्यक आहे.

**(४) संस्थात्मक पैलू** : शाश्वत विकासाच्या संस्थात्मक पैलूंत विकास नीती म्हणून स्वीकार आणि जागतिक करारात सहभाग व अंमलबजावणी, दूरध्वनी आणि आंतरजाल वापरणाऱ्यांची संख्या, संशोधन व विकास खर्च, नैसर्गिक आपत्तीकाळात कमीत कमी हानी इत्यादींसाठी प्रयत्न करणे आवश्यक आहे.

निकशः शाश्वत विकासासंदर्भात अनेक निकश किंवा निर्देशांक आहेत. त्यामध्ये स्थूल विकासासंदर्भात अनेक निकश किंवा निर्देशांक आहेत. त्यामध्ये स्थूल देशांतर्गत उत्पादन वृद्धी दर, लोकसंख्या स्थैर्य, मानव संसाधन विकास, शुद्ध हवा, ऊर्जा तीव्रता, नूतनीकरणक्षम ऊर्जेचे प्रमाण, उत्पादन साधनांचा वापर तीव्रता, पाण्याचा वापर, जमीन किंवा मृदा अधःपतन, वनव्याप्त क्षेत्र,

पुनर्चक्रीकरण प्रमाण, वाहतूक तीव्रता, दरडोई स्थूल देशांतर्गत उत्पादन, स्थूल देशांतर्गत उत्पादनाशी निव्वळ गुंतवणुकीचा हिस्सा, एकूण निर्यात आणि आयातीचे स्थूल देशांतर्गत उत्पादनाशी प्रमाण, पर्यावरण अंतर्भूत निव्वळ देशांतर्गत उत्पादन, निर्यातीचा हिस्सा किंवा प्रमाण, वार्षिक ऊर्जा उपभोग, वस्तू निर्माण क्षेत्रात नैसर्गिक साधने तीव्रतेच्या उद्योगांचे प्रमाण किंवा हिस्सा, खनिज साधनांचे शोधित साठे, जीवाश्म इंधन साधनांचे शोधित साठे, चिरकाल ऊर्जा शोधित साठे संसाधने वापराची तीव्रता, स्थूल देशांतर्गत उत्पादनात वस्तू निर्माण क्षेत्राचे योगदान, नुतनीकरण उर्जा वापराचे प्रमाण, निव्वळ संसाधने स्थलांतराचे स्थूल राश्ट्रीय उत्पादनाशी प्रमाण, एकूण विदेशी विकास साहाय्याचे स्थूल देशांतर्गत उत्पादनाशी प्रमाण, पर्यावरण संरक्षण खर्चाचे स्थूल देशांतर्गत उत्पादनाशी प्रमाण, चिरंतन विकास निधी, भांडवली वस्तूंची आयात, विदेशी परकीय गुंतवणूक, पर्यावरणस्नेही भांडवली वस्तूंच्या आयातीचे प्रमाण, तांत्रिक साहाय्य अनुदान इत्यादी.

**प्रबळ आणि दुर्बल शाश्वतता :** पिअर्स आणि अटकिनसन त्यांच्या मते, आपण जेव्हा सर्वच संसाधनांचा वापर विवेकी, योग्य आणि अपव्यय न करता करतो, तेव्हा त्यास दुर्बल शाश्वत विकास असे म्हणतात. याउलट, आपण जेव्हा फक्त नैसर्गिक साधनांचा योग्य, विवेकी वापर करून विकास साध्य करतो, तेव्हा त्यास प्रबळ शाश्वत विकास असे संबोधले जाते.

**भारत आणि निरंतर विकास उद्दिष्टे:** भारतामध्ये शाश्वत विकासाच्या ध्येयाचे समन्वय साधण्याचे काम नीती आयोग या संस्थेकडे सोपविले आहे. त्यानुसार नीती आयोगाने शाश्वत विकासाची ध्येय आणि त्यांचे लक्ष्य यांच्याशी संबंधित योजनांची अंमलबजावणी केली आहे. तसेच प्रत्येक लक्ष्यांसाठी आधारभूत मंत्रालयाची ओळख करून त्यांना तशी जबाबदारी दिली आहे. भारत सरकारने शाश्वत विकासाची ध्येय साध्य करण्यासाठी 'महात्मा गांधी राश्ट्रीय ग्रामीण रोजगार हमी कायदा', 'बेटी बचाओ बेटी पढाओ अभियान', 'सागरमाला', 'स्वच्छ भारत अभियान' आणि 'आधार कायदा' यांसारख्या कार्यक्रम राबवीत आहे. सरकारच्या या योजनांमध्ये राज्यांचाही

सहभाग आहे. याशिवाय सांख्यिकी आणि कार्यक्रम अंमलबजावणी मंत्रालयाला निरंतर विकास उद्दिष्ट्यांसाठी राश्ट्रीय निर्देशक विकसित करण्याचे कार्य सोपविण्यात आले आहे.

### शाश्वत विकास ध्येयांसाठी भारताची नऊरत्न संकल्पना —

भारत सरकारच्या पंचायती राज विभागाने तयार केलेल्या तज्ञ गटाने पंचायत राज संस्थांमध्ये ही ध्येये साध्य करण्यासाठी संकल्पनात्मक दृष्टीकोणाचा अंगीकार करणेबाबत सूचित केले असून यासाठी ९ संकल्पना/विशय निश्चित करून दिले आहेत. या संकल्पना खालीलप्रमाणे

- (१) गरिबी मुक्त आणि उपजीविका(रोजगार) वृद्धीस पोषक गाव
- (२) आरोग्यदायी गाव
- (३) बालस्नेही गाव
- (४) जल समृद्ध गाव
- (५) स्वच्छ आणि हरित गाव
- (६) स्वयंपूर्ण पायाभूत सुविधायुक्त गाव
- (७) सामाजिक दृष्ट्या सुरक्षित गाव
- (८) सुशासन युक्त गाव
- (९) लिंग समभाव पोषक गाव

शाश्वत विकास ध्येयांच्या (SDGs) नऊ संकल्पना (थिम्स)  
१ गरिबी मुक्त आणि उपजीविका (रोजगार) वृद्धीस पोषक गाव

**अशा गावासाठी व्हिजन—** गरिबी मुक्त गाव म्हणजे असं गाव, ज्या गावात सर्व समाज घटकांची भरभराट आणि वाढ होण्यासाठी आवश्यक उपजीविका विकासाची पुरेशी साधने उपलब्ध असतील. असं गाव ज्या गावात कुणीही मागे राहणार नाही यासाठी सर्व समाज घटकांना सामाजिक सुरक्षा उपलब्ध असेल. गरिबीला अनेक अंगे असतात. त्यात आर्थिक, सामाजिक, शैक्षणिक लिंगभाव आणि अन्य सामाजिक क्षेत्रातही संधी पासून वंचित राहिल्याने व त्यातून असमानता निर्माण होत असल्याने समाजातील अनेक घटकांना गरिबीचा प्रश्न भेडसावत असतो.

### ब)स्थानिक कार्यवाहीचे मुद्दे

- १) मिशन अंत्योदय सर्वेक्षण आणि सामाजिक

व आर्थिक जात गणना च्या माहितीद्वारे बहु वंचित लोकांची यादी निश्चित करणे.

२) रोजगार पत्रांचे परिणामकारक वितरण करणे व ते गरजू लोकांना मिळवून देणे.

३) सार्वजनिक वितरण प्रणालीवर नोंदी घेण्यासाठी लोकांना आवश्यक सहकार्य करणे.

४) कौशल्य विकास प्रशिक्षण, उद्योग व्यवसाय उपक्रम आणि रोजगार निर्मितीद्वारे उत्पन्न वाढ करणे.

५) सिंचन व उत्पादकतेत वाढ करणे, दर्जेदार बियाणे, जैविक खते, नवीन माहिती तंत्रज्ञानाची ओळख करून त्याचा अंगिकार करून व कशिश विज्ञान केंद्राचा लाभ घेउन आपल्या शेत जमिनीची उत्पादकता वाढविणे.

६) स्वयं सह्यता गटांना प्रशिक्षणाद्वारे सक्षम करणे, बचतीच्या उपक्रमांमध्ये सहभागी करून घेणे, गटांना बँकांकडून कर्ज उपलब्ध करून देणे.

७) ग्रामपंचायत विकास आराखडा निधी आणि इतर कार्यक्रमांचे अभिसरण करणेकामी नियोजन करणे.

## २ आरोग्यदायी गाव (Healthy Village)

### अशा गावासाठी व्हिजन —

असे गाव ज्या गावात सर्व वयोगटाच्या महिला पुरुषांचे आरोग्य आणि खुशालीची खात्री असेल. गावातील सर्व समाज घटकांना पुरेशे अन्न मिळेल आणि गावातील कुपोषण नाहीसे होईल यासाठी शाश्वत आणि एकात्मिक शेतीला प्रोत्साहने देणे; बालके, किशोर वयीन मुले—मुली, महिला आणि ज्येष्ठ नागरिक यांच्या आहारातील पोषणमूल्ये वाढविणे आणि त्यांच्यासाठी सुरक्षित आणि गुणवत्तापूर्ण आरोग्य सेवांची उपलब्धता असणे.

### स्थानिक कार्यवाहीचे मुद्दे :

१ सार्वजनिक वितरण प्रणाली अंतर्गत कुटुंबाची नोंदणी करणे.

२ एकात्मिक बाल विकास सेवा योजनेअंतर्गत बालके, गरोदर माता आणि किशोरवयीन मुलींची नोंदणी करणे.

३ ६ वर्षाखालील बालकांच्या वाढीचे संनियंत्रण करणे.

४ गरोदर आणि स्तनपान करणाऱ्या/स्तनदा महिला, किशोरवयीन मुली यांचा एकात्मिक बाल विकास सेवा योजनेच्या पूरक पोषण आहार कार्यक्रमांतर्गत

समावेश करणे.

५ शालेय मुलांना दर्जेदार आणि पोषणमूल्य असलेल्या मध्यान्ह भोजनाचा पुरवठा.

६ शाळांमध्ये पोषण बाग.

७ प्राथमिक आरोग्य सेवा केंद्र आणि समुदाय आरोग्य केंद्र, दूरस्थ औशधोपचार सल्ला सुविधेला प्रोत्साहन देणे.

८ मलेरिया, जलजन्य आजार आणि अन्य संसर्जन्य आजारांचा प्रादुर्भाव रोखण्यासाठी स्वच्छता.

## ३.) बालस्नेही गाव

गावासाठी व्हिजन — गावातील सर्व मुलांना निर्धोक आणि सुरक्षित वातावरण तसेच चांगले गुणवत्तापूर्ण शिक्षण आणि आरोग्य सेवा उपलब्ध करणे.

१) शाळांमध्ये दर्जेदार पायाभूत सुविधा व मुला—मुलींसाठी स्वतंत्र स्वच्छतागृहे.

२) गुणवत्तापूर्ण शिक्षण —मुलांची शाळागळती नसणे.

३) क्रिडांगण आणि ग्रंथालय.

४) कौशल्य विकास प्रशिक्षण कार्यक्रम.

५) बालसभा/बालकांची संसद.

## ब) खात्री करणे

१) बाल विवाह आणि तस्करीची प्रकरणे नसणे.

२) शालेय गणवेश, पाठ्यपुस्तके, शिष्यवृत्ती अनुदान हे विद्यार्थ्यांचे हक्क आहेत, ते वेळेत उपलब्ध करून देणे.

## क) प्रोत्साहन देणे

१) अमली पदार्थ आणि मादक द्रव्ये यांचे सेवन घातक असल्याने त्याबद्दल विद्यार्थ्यांमध्ये जागरूकता निर्माण करणे.

२) मुलांबाबतच्या कायदेशीर तरतुदींविषयी जागृती निर्माण करणे.

## ४) जलसमृद्ध गाव

अशा गावासाठी व्हिजन — गावातील सर्व घरांसाठी वैयक्तिक नळजोडणीद्वारे मापदंडानुसार गुणवत्तापूर्ण आणि दर्जेदार पाणी पुरवठा. उत्तम पाणी व्यवस्थापन, शेती आणि पाण्याच्या सर्व गरजा पूर्ण होतील इतकी पाण्याची उपलब्धता, पाण्याचा पुनर्वापर आणि जलपुनर्भरण.

१) सर्व घरांना नळाद्वारे सुरक्षित आणि पुरेसे पाणी पुरविणे.

२) पाण्याचे प्रदूषण टाळणे.

३) पावसाच्या पाण्याचे संकलन व पुनर्भरण करणे.

४) कोरडवाहू शेतीसाठी जलसंवर्धन.

५) सांडपाण्याचा पुनर्वापर करणे.

#### क) सहाय्य करणे

१) सुयोग्य लघुसिंचन पद्धतींचा वापर (ड्रिप/स्प्रिंकलर)

२) पाण्याचा न्यायपूर्ण आणि शाश्वत वापर करून योग्य पीक पद्धतींचा अवलंब करत पाणी वापर क्षमता विकसित करणे. यासाठी आपल्या आवर्षण प्रवण क्षेत्रातील पारंपारिक पाणीवापराच्या पद्धतींचा वापर करणे.

३) जल चाचण्यांसाठी तंत्रज्ञानाचा वापर.

#### ५) स्वच्छ आणि हरित गाव

गावासाठी व्हिजन — बालकांच्या भविष्यासाठी बालस्नेही गाव तयार करणे. निसर्गसंपन्न हरित गाव निर्माण करणे , अपारंपारिक उर्जेचा वापर, स्वच्छता, पर्यावरणाशी अनुकूल व्यवहार आणि पर्यावरण रक्षण. स्थानिक कार्यवाहीचे मुद्दे

१) सार्वजनिक आणि वैयक्तिक ठिकाणी सौर उर्जेवापर.

२) सक्षम वीज वितरण यंत्रणा.

३) सक्षम घनकचरा व्यवस्थापन सुविधा.

४) बायोगॅस प्रणालीचे बांधकाम आणि त्याचा वापर.

५) स्थानिक जलविद्युत स्रोतांचा वापर करणे.

६) सूक्ष्म सिंचनासाठी उर्जा कार्यक्षम सोलर पंपांचा वापर करणे.

७) गावातील उपवने/देवराई/वनराई/जल साठे, वने यासारख्या नैसर्गिक संसाधनांचे समुदायाधारित व्यवस्थापन करणे.

८) तीव्र डोंगर उतार, पडीक व इतर सार्वजनिक जमिनी आणि रस्त्यांच्या दुतर्फा नैसर्गिक वनस्पतींची लागवड करणे.

९) सार्वजनिक जैवविविधता नोंदवही अद्ययावत ठेवणे.

१०) वृक्षारोपन कार्यक्रम आणि स्थानिक प्रजातीच्या रोप वाटिका, खत निर्मिती प्रकल्प.

#### ६) स्वयंपूर्ण पायाभूत सुविधायुक्त गाव

अशा गावासाठी व्हिजन — पायाभूत सुविधांच्या दृष्टीने गाव स्वयंपूर्ण करणे, गावातील सर्वांना परवडणारी घरे, निर्धोक आणि पुरेशा प्राथमिक सोयी सुविधा उपलब्ध करून देणे.

१) पक्क्या घरांची उपलब्धता

२) अंगणवाडी व शाळांमध्ये (मुला—मुलींसाठी स्वतंत्र) पुरेशी व कार्यरत स्वच्छतागृहे

३) बंद नाली बांधकामाद्वारे सांडपाणी व्यवस्थापनासाठी सक्षम व्यवस्था.

४) पिण्याचे पाणी आणि आवश्यक स्वच्छता सुविधांनी युक्त ग्रामपंचायत इमारत.

५) तांत्रिक सोयीसुविधांनीयुक्त नागरी सुविधा केंद्र.

६) प्राथमिक आरोग्य सेवा केंद्र/समुदाय आरोग्य केंद्र व शाळांमध्ये चांगल्या पायाभूत सुविधा.

७) सामाजिक सभागृह , डिजिटल सार्वजनिक ग्रंथालय आणि क्रीडांगणे.

#### ७) सामाजिक दृष्ट्या सुरक्षित गाव

अशा गावांसाठी व्हिजन — गावात प्रत्येक व्यक्तीची काळजी घेतली जाते याची भावना गावकऱ्यांमध्ये निर्माण करणे. गावातील सर्व पात्र नागरिकांना सामाजिक सुरक्षा योजनांचा लाभ मिळवून देणे. गावातील गरिब व असुरक्षित नागरिकांच्या मानवी हक्कांचे संरक्षण करण्यासाठी सामाजिक संरक्षण यंत्रणा निर्माण करणे जेणेकरून सर्वांच्या विकासामध्ये सोबत घेऊन जाणे शक्य होईल.

#### अ) स्थानिक कार्यवाहीचे मुद्दे

१) जबाबदार, सर्वसमावेशक, लोकसहभागीय आणि प्रतिनिधीक निर्णय प्रक्रियेत सहभाग घेण्यासाठी ग्रामसभा सक्षम करणे.

२) सामाजिक आर्थिक जात गणनेद्वारे प्राप्त माहितीच्या आधारे बहुवंचित, गरिब व्यक्तींचा शोध घेणे.

३) ग्रामपंचायतीला सहाय्यक ठरतील अशा विविध सामाजिक संघटना व संस्थांचे कार्यक्रम आणि योजनांचे अभिसरण करणे.

४) सार्वजनिक वितरण प्रणाली अंतर्गत लोकांची नोंदणी करण्यास सहकार्य करणे.

#### ७) सामाजिक दृष्ट्या सुरक्षित गाव

अशा गावांसाठी व्हिजन — गावात प्रत्येक व्यक्तीची काळजी घेतली जाते यांची भावना गावकऱ्यांमध्ये निर्माण करणे. गावातील सर्व पात्र नागरिकांना सामाजिक सुरक्षा योजनांचा लाभ मिळवून देणे. गावातील गरिब व असुरक्षित नागरिकांच्या मानवी हक्कांचे संरक्षण करण्यासाठी सामाजिक संरक्षण यंत्रणा निर्माण करणे जेणेकरून सर्वांना गावाच्या विकासामध्ये सोबत घेउन जाणे शक्य होईल.

#### स्थानिक कार्यवाहीचे मुद्दे

१ जबाबदार सर्वसमावेशक, लोकसहभागीय आणि प्रातिनिधिक निर्णय प्रक्रियेत सहभाग घेण्यासाठी ग्रामसभा सक्षम करणे.

२ सामाजिक, आर्थिक जात गणने द्वारे प्राप्त माहिती आधारे बहुवचित गरिब व्यक्तींचा शोध घेणे.

३ ग्रामपंचायतीला साहाय्यक ठरतील अशा विविध सामाजिक संघटना व संस्थांचे कार्यक्रम आणि योजनांचे अभिसरण करणे.

४ सार्वजनिक वितरण प्रणाली अंतर्गत लोकांची नोंदणी करणेस सहकार्य करणे.

#### ८ सुशासन युक्त गाव

अशा गावासाठी व्हिजन — सुशासनाद्वारे गावातील सर्व लोकांना विविध विकास योजनांचा लाभ व जबाबदार सेवा वितरणाची हमी देणे. विकासाची द्येये साध्य करण्यासाठी तसेच गावामध्ये सुधारणा विषयक कार्यक्रम राबविणेच्या दृष्टीने पारदर्शकता हा महत्त्वाचा घटक आहे.

#### स्थानिक ध्येये

१ ग्रामपंचायत विकास आराखडे तयार करताना विविध संस्था आणि लाभधारकांच्यात समन्वय आणि अभिसरण.

२. गावामध्ये भागीदारी व समन्वयाच्या भावनेचा विस्तार करणे.

३. शाश्वत विकासाच्या ध्येयांच्या स्थानिकीकरण करण्यासाठी गावातील तरूण, मुले—मुली, स्वयं—सहाय्यता गट गाव समित्या यांना सहभागी करून घेणे.

४ तंत्रज्ञानाचा वापर करून लोकाभिमुख सेवा वितरण प्रणाली निर्माण झाली.

#### स्थानिक कार्यवाहीचे मुद्दे

१ सर्वसमावेशक ग्राम पंचायत विकास आराखडे तयार करणे.

२ ग्रामपंचायतीमध्ये दर्शनी भागात माहितीचे फलक लावणे.

३ केंद्र राज्य शासनाच्या विविध विकास योजनांबाबत गावात जागरूकता निर्माण करणे.

४ माहिती अधिकारात प्राप्त प्रकरणांचा वेळेत निपटारा करणे.

५ समाजातील असुरक्षित आणि आर्थिकदृष्ट्या दुर्बल घटकांचा शोध घेणे.

६ लोकांसाठी उत्तरदायी, सर्वसमावेशक, लोकसहभागीय आणि गाव विकासाच्या सर्व स्तरावरील निर्णय प्रक्रियेत लोकांचा प्रातिनिधिक सहभाग राहील यासाठी ग्रामसभेचे सक्षमीकरण करणे.

७ माहिती तंत्रज्ञानाच्या वापराद्वारे प्रभावीपणे सेवा प्रदान करणे.

#### ९ लिंग समभाव पोषक गाव

अशा गावासाठी व्हिजन — गावात लिंगसमभाव स्थापन करण्यासाठी महिलांना समान संधी उपलब्ध करून देणे. महिलांचे सक्षमीकरण करणे आणि मुलींना सुरक्षित वातावरण उपलब्ध करून देणे. भारतीय संविधानाच्या १४ व्या कलमान्वये देशातील सर्व नागरिकांना कायद्यापुढे समानता प्रदान करणेत आली असून धर्म, वंश, जात, लिंग किंवा जन्मस्थानाच्या आधारे भेदभाव करणेस मनाई करण्यात आली आहे. लिंगसमभाव, समानता, महिलांच्या हक्कांचे रक्षण व त्यांचा सहभाग याशिवाय सामाजिक व आर्थिक विकासातील विशमता नष्ट करणे अशक्य आहे.

#### निष्कर्ष :

१ सर्व वयोगटातील विद्यार्थ्यांची आर्थिक प्रगती करून विकास साधणे.

२ सर्व वयोगटातील विद्यार्थ्यांसाठी कशती आराखडा तयार करणे व संधी देणे .

३ भावी पिढ्यांसाठी गरजा पूर्ण करण्यासाठी मदत करणे.



४ समाधानी जीवन जगण्यासाठी सक्षम करणे  
५ पर्यावरण विकास व आरोग्य सुधारण्यास मदत करणे.

६ सामाजिक पर्यावरणीय विद्यार्थ्यांसाठी गुणवत्ता साधणे.

७ पर्यावरण धोरणांचा अभ्यास करण्यासाठी सक्षम करणे.

८ भारताचा शाश्वत विकास साधण्यासाठी समानतेची संधी निर्माण करून देणे.

९ राष्ट्रीय विकासाचे उद्दिष्ट पूर्ण करण्यासाठी हातभार लावणे.

१० जागतिक स्तरावर उद्दिष्ट पूर्ण करण्यासाठी ज्ञान, कौशल्ये, मुल्ये या वृत्तीमध्ये बदल होण्यासाठी सक्षम करणे.

११ गरीबी, आरोग्य, अन्नसुरक्षा, लोकशाही, मानवाधिकार आणि शांतता यासाठी मार्गदर्शन करणे.

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## खेल—शाश्वत विकास का एक महत्वपूर्ण प्रवर्तक

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### अमूर्त (Abstract) :

यह व्यापक अध्ययन शाश्वत विकास के लिए खेल प्रशासन के एकीकृत मॉडल से संबंधित है। शाश्वत विकास एजेंडा २०३० को गहरी रुचि और इस उभरती हुई विश्व कार्य योजना में सहायता के लिए एक अद्वितीय संसाधन के रूप में खेल का उपयोग जारी रखने के समर्पण के साथ अपनाया गया। शोधकर्ता खेल की सभ्यता और स्वीकार्यता के माध्यम से उन्नति और शांति में योगदान करने की बढ़ती क्षमता के साथ—साथ महिलाओं और युवा लोगों के सशक्तिकरण, व्यक्तिगत और महत्व का प्रदर्शन, और स्वास्थ्य, स्कूली शिक्षा और सामाजिक एकीकरण लक्ष्यों के लिए इसके धर्मार्थ दान को पहचानते हैं।

इस अवलोकन का उद्देश्य राज्यों, संयुक्त राष्ट्र संस्थाओं, एथलेटिक संगठनों, खेल परिसंघ और संबद्धताओं, आधार, गैर—सरकारी संगठनों, खिलाड़ियों, मुख्यधारा प्रेस, सभ्य समाज, शैक्षणिक संस्थानों जैसे आवश्यक पक्षों को सूचित करना, प्रेरित करना, प्रोत्साहित करना और समर्थन करना है।

खेल, शारीरिक व्यायाम और सार्वजनिक स्वास्थ्य में नीति को संरेखित करने के कई फायदे हैं। और वह संसाधन विभिन्न स्थानों से एकत्र और निर्देशित किये जा सकते हैं। उनका उपयोग बुनियादी ढांचे को प्राथमिकता देने के बीच संतुलन बनाने में मदद कर सकता है जो जनसंख्या परिवर्तन को बनाए रख सकता है और सफल अनुरूप परियोजनाओं को गति

दे सकता है। खेल अधिकारियों और सरकारी संगठनों को यह सुनिश्चित करने के लिए भी काम करना चाहिए कि शाश्वत विकास लक्ष्य सभी खेल संगठनों के केंद्र में हों।

**कि वर्ड :** शाश्वत विकास, खेल, नीति, लक्ष, समाज।

#### **प्रास्ताविक :**

शाश्वत विकास के लिए २०३० एजेंडा को शाश्वत विकास के एक महत्वपूर्ण प्रवर्तक के रूप में मान्यता देता है और विकास और शांति के लिए खेल के बढ़ते योगदान को मान्यता देता है। खेल शांति, सहिष्णुता और समझ को बढ़ावा देने, लोगों को सीमाओं, संस्कृतियों और धर्मों के पार एक साथ लाने का एक सम्मोहक उपकरण है। टीम वर्क, निष्पक्षता, अनुशासन और सम्मान जैसे इसके मूल्यों को पूरी दुनिया में समझा जाता है और इसका उपयोग एकजुटता और सामाजिक एकजुटता को आगे बढ़ाने में किया जा सकता है।

खेल शारीरिक गतिविधियों के अभ्यास तक ही सीमित नहीं है। वास्तव में, यह एक मनोरंजक स्थान है जहां शारीरिक और मानसिक विकास के माध्यम से स्वस्थ जीवनशैली को बढ़ावा दिया जाता है। यह एक ऐसा स्थान है जहां व्यक्ति अपने सामाजिक कौशल को बेहतर बनाने, सांस्कृतिक मूल्यों को मजबूत करने और नियमों को अपनाने के लिए एकत्रित होते हैं। शारीरिक गतिविधियाँ शारीरिक और मानसिक रूप से व्यक्तिगत स्वास्थ्य और कल्याण में सुधार करती हैं, और महत्वपूर्ण मूल्य और सामाजिक कौशल सिखाती हैं। लेकिन खेल केवल व्यक्तिगत आधार पर सशक्त नहीं बनाता यह लोगों को सामूहिक रूप से एकजुट और प्रेरित भी करता है, जिससे समुदायों का निर्माण होता है।

#### **खेल से समानताकी भावना :**

शाश्वत विकास के लिए न केवल राजनीतिक शासन की आवश्यकता है, बल्कि ऐसे स्थान और मंच खोजने की भी आवश्यकता है जो लोगों को एक समान लक्ष्य के तहत एक साथ लाएँ। खेल की व्यापक अपील इसे एक सामाजिक घटना बनाती है, जहां जिस संदर्भ में इसका विकास हुआ है वह इसके अनुयायियों के व्यवहार और कार्यों को निर्धारित करता

है, खासकर जब इसमें युवा शामिल होते हैं। निष्पक्षता और सम्मान जैसे मूल्य एक आर्थिक प्रणाली के लिए उदाहरण के रूप में काम कर सकते हैं जो निष्पक्ष प्रतिस्पर्धा पर आधारित है और संसाधनों के समान बंटवारे का समर्थन करती है।

खेलों को लंबे समय से घावों को भरने, मतभेदों को ठीक करने और संस्कृतियों और राष्ट्रों के बीच मतभेदों से ऊपर उठने के लिए आदर्श माना गया है। एक काल्पनिक लेकिन काफी हद तक सटीक विवरण है कि कैसे, दक्षिण अफ्रीका के रंगभेद के बाद के पहले राष्ट्रपति चुने जाने के बाद, नेल्सन मंडेला ने देश की उपचार प्रक्रिया को बढ़ावा देने और गृह युद्ध को रोकने में मदद करने के लिए चतुर्गई से रग्बी विश्व कप की ओर रुख किया।

#### **खेल से शांति और एकता :**

वैश्विक परिदृश्य पर, विश्व नेताओं ने खेल को शांति और एकता को बढ़ावा देने के साधन के रूप में इस्तेमाल किया है, जैसे कि १९७९ में पिंग-पोंग के माध्यम से चीनी-अमेरिकी सुलह जिसने दो महाशक्तियों के बीच दो दशकों के मैत्रीपूर्ण संबंधों को समाप्त कर दिया, जबकि २००८ में आर्मेनिया के राष्ट्रपतियों ने और तुर्की ने राजनयिक संवाद को फिर से खोलने के लिए अपनी राष्ट्रीय टीमों के बीच विश्व कप क्वालीफाइंग मैच का उपयोग किया। लाइबेरिया में फुटबॉल के मामले पर एक अध्ययन से पता चलता है कि फुटबॉल को एक प्लेटफॉर्म खोज — युद्ध से अछूती एक सामान्य सांस्कृतिक संपत्ति माना जाता है। नागरिक संघर्ष के दौरान, फुटबॉल टूर्नामेंट को ही एकमात्र अवसर माना जाता था जो राष्ट्रीय एकता की भावना पैदा करता था। प्रधान मंत्री नरेंद्र मोदी ने कहा कि भारत लोगों से लोगों के संबंधों को मजबूत करने के लिए देश में खेलों के विकास के लिए बढ़ावा देने में मदद करेगा। जिसकी वाजह से खेलो इंडिया जैसे अविकसित भागों के खिलाडीयोंका प्रोत्साहन देणे हेतु प्रतियोगिता शुरू करवाई।

#### **खेल से सार्वभौमिक मूल्यों को बढ़ावा :**

उम्र, लिंग या जातीयता की परवाह किए बिना, खेल का आनंद सभी लेते हैं इसकी पहुंच

बेजोड़ है। हालाँकि, अधिक महत्वपूर्ण बात यह है कि खेल सार्वभौमिक मूल्यों को बढ़ावा देता है जो भाषा और संस्कृति से परे हैं। हम इसे ग्रह और इसके लोगों के कल्याण में सुधार के लिए एक उपकरण के रूप में उपयोग कर सकते हैं। इसके मूल्यों के माध्यम से हम टीम वर्क, नेतृत्व, विनम्रता, दृढ़ता और दृढ़ संकल्प सिखा सकते हैं। लेकिन हम खेल का उपयोग सामाजिक मुद्दों पर प्रकाश डालने, इसके प्रभाव और पहुंच का उपयोग करके उन मामलों पर ध्यान आकर्षित करने के लिए भी करते हैं जो समाज को प्रभावित कर रहे हैं।

खेल समानता को भी बढ़ावा देते हैं और विविधता के मूल्य को बढ़ावा देने के लिए एक मंच के रूप में कार्य करते हैं। खेल—आधारित जन जागरूकता अभियान जलवायु संरक्षण के प्रति जागरूकता को बढ़ावा दे सकते हैं और स्थानीय पर्यावरण संरक्षण के लिए सामुदायिक प्रतिक्रिया को प्रोत्साहित कर सकते हैं। लैंगिक समानता को बढ़ावा देने में खेलों की भूमिका भी महत्वपूर्ण है। खेल लड़कियों और महिलाओं को आत्म—सम्मान बढ़ाने और अपने विभिन्न समुदायों में समान भागीदार और नेता बनने के लिए आवश्यक कौशल विकसित करने में मदद करता है। एसडीजी की उपलब्धि के लिए लैंगिक समानता और महिला सशक्तिकरण आवश्यक है। खेल—आधारित पहलों में लड़कियों और महिलाओं को ज्ञान और कौशल से लैस करने की क्षमता है जो उन्हें समाज में प्रगति करने की अनुमति देती है।

#### विकास और शांति के लिए खेल :

विकास और शांति के लिए खेल पर संयुक्त राष्ट्र कार्यालय २०१२ से एक युवा नेतृत्व कार्यक्रम चला रहा है, जिसका उद्देश्य वंचित समुदायों के युवा नेताओं को खेल को प्रगति के लिए एक उपकरण के रूप में उपयोग करने के लिए सशक्त बनाना है। इस पहल को कुछ उल्लेखनीय सफलताएँ मिली हैं जमीनी स्तर या सामुदायिक स्तर पर, खेल को एक ऐसा वातावरण बनाने का उपयोगी तरीका प्रदान करने के रूप में देखा जा सकता है जिसमें लोग एक साथ आ सकते हैं एक ही लक्ष्य की दिशा में काम करना, दूसरों के प्रति सम्मान दिखाना और स्थान और उपकरण

साझा करना। गरीबी—मुक्ति, भुखमरी—शून्यता, अच्छे स्वास्थ्य और लैंगिक समानता के एसडीजी लक्ष्यों को प्राप्त करने में खेल बहुत महत्वपूर्ण भूमिका निभा सकते हैं। जब पोषण और कृषि पर पाठों के साथ जोड़ा जाता है, तो विकास कार्यक्रमों के लिए खेल भूख और शिक्षा से निपटने वाले खाद्य कार्यक्रमों के लिए एक उपयुक्त पूरक हो सकता है।

#### निष्कर्ष :

खेल पहल अकेले संघर्ष को रोक या हल नहीं कर सकती है, लेकिन खेल हमें संघर्ष के बाद राहत कार्य और शांति निर्माण के साथ—साथ भविष्य में संघर्ष की रोकथाम के लिए एक आकर्षक और लागत प्रभावी माध्यम प्रदान करता है। खेलों को लंबे समय से घावों को ठीक करने, मतभेदों को ठीक करने और संस्कृतियों और राष्ट्रों के बीच मतभेदों से ऊपर उठने के तरीके के रूप में आदर्श बनाया गया है। कोई भी अन्य सामाजिक गतिविधि लोगों को इतनी बड़ी संख्या में, इतने जोश और आनंद के साथ एक साथ नहीं लाती है। उम्र, लिंग या जातीयता की परवाह किए बिना, खेल का आनंद सभी लेते हैं। इसकी पहुंच बेजोड़ है। हालाँकि, अधिक महत्वपूर्ण बात यह है कि खेल सार्वभौमिक मूल्यों को बढ़ावा देता है जो भाषा और संस्कृति से परे हैं।

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## आदिवासी जनजीवन के परिप्रेक्ष्य में 'ग्लोबल गाँव के देवता'

डॉ. सारिका राजाराम कांबळे  
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**मूलशब्द** — आर्थिक स्थिति, आदिवासी, अत्याचार, शोषण, व्यवस्थागत विसंगति

**प्रस्तावना** —

भारत देश में स्वतंत्रता के पश्चात् आज भी ऐसे कई लोग हैं जो अपनी आर्थिक व्यवस्था के कारण अभावग्रस्त जीवनयापन कर रहे हैं तो दूसरी ओर चंद लोग ऐशों आराम की जिंदगी गुजार रहे हैं भारत में दो वर्ग के साथ साथ मध्यवर्ग भी दिखाई देता है जो कि अमीर है और ना ही गरीब है। आर्थिक दृष्टि से अमीरी और गरीबी के बीच पीसता रहा इस देश का मध्यम वर्ग आर्थिक समस्या शिकार होता जा रहा है। यह लोग ना ही गरीबों की भाँति जी सकते हैं, न अमीरों की तरह जीवनयापन कर सकते हैं। अमीर बनने की चाहत उन्हें गलत काम करने के लिए प्रेरित करती है, जिसके कारण समाज में चोरी, हत्या आदि का बढ़ जाना स्वाभाविक है। व्यक्ति पैसे कमाने की लालच में गलत रास्ता अपनाने लग जाते हैं तो दूसरी ओर आर्थिक अभावों के कारण गुनहगारी प्रवृत्ति बढ़ती हुई नजर आती है। गाँव तथा आदिवासी लोगों की स्थिति इससे परे नहीं है। आजादी के बाद भी इन लोगों की स्थिति आज भी उसी तरह है जैसे पहले थी। आदिवासी समाज का यथार्थ स्पष्ट करने के लिए लेखक 'रणेन्द्र' ने अपने उपन्यास के माध्यम से आदिवासी समाज की समस्याओं को उजागर किया है।

'ग्लोबल गाँव के देवता' उपन्यास में लेखक 'रणेन्द्र' ने झारखंड में स्थित भौरापाट के असुर समाज का चित्रण किया है। जिसमें उनकी लोकसंस्कृति,

खान—पान, रस्म—रिवाज, नारी की स्थिति एवं गति, उनकी पीड़ा आदि को देखा जा सकता है। इस संदर्भ में अरविंद कुमार उपाध्याय लिखते हैं—“वैश्वीकरण के दौर में व्यक्ति एक—दूसरे से आगे बढ़ना चाहता है। इस आगे बढ़ने की चाहत ने हजारों लाखों लोगों को जमींदोज तो किया ही साथ ही उनके अस्तित्व पर सबसे बड़ा प्रश्न उभरकर सामने आया है। वैश्वीकरण का तात्पर्य ही यही है कि अगर उसके साथ जो समाज नहीं चल सका, उसे वह मिटा का रख देगा। रणेन्द्र द्वारा लिखित चर्चित उपन्यास 'ग्लोबल गाँव के देवता' वैश्वीकरण के प्रभाव को आधार बनाकर लिखा गया है।”<sup>1</sup> प्रस्तुत उपन्यास में भूमंडलीकरण के प्रभाव को आधार बनाकर असुर समाज की वैश्वीकरण के दौर में हुई स्थिति एवं गति का चित्रण किया है। प्रस्तुत उपन्यास भूखमरी, असहायता, बेरोजगारी, नारी पीड़ा प्रस्तुत करता है। इस उपन्यास के संदर्भ में डॉ.ज्ञानेश्वर देशमुख कहते हैं—“ग्लोबल गाँव के देवता में आदिवासी का शोषण महाजन, पूँजीपति, सरकारी कर्मचारी, पुलिस अधिकारी किस प्रकार करते हैं इसका यथार्थ चित्रण रणेन्द्र ने किया है। देश के कई आदिवासी भयावह गरीबी, भुख, बेरोजगारी, कुपोषण, बीमारी और विस्थापन आदि के शिकार हैं।”<sup>2</sup> प्रस्तुत संदर्भ से आदिवासी जीवन की सच्चाई ज्ञात होती है। उनके अस्तित्व की लड़ाई, बड़े कंपनियों द्वारा होनेवाला उनका शोषण आदि का भी विवेचन किया है। प्रस्तुत उपन्यास में लेखक रणेन्द्र आदिवासी जनजीवन का रेखांकन सूक्ष्मता से करते हैं। ग्लोबलायझन के युग में एक ओर हम विश्व से जुड़ रहे हैं तो कहीं पर कुछ गाँव ऐसे भी हैं जो अपने अस्तित्व की लड़ाई को लेकर लड़ रहे हैं। प्रस्तुत उपन्यास में लेखक इसी विसंगति का चित्रण करते हैं।

नवलेखकों की पंक्ति में से 'रणेन्द्र' ने 'ग्लोबल गाँव के देवता' उपन्यास के माध्यम से 'असुर समाज' को यथार्थ प्रस्तुत किया है। भूमंडलीकरण के पहले गाँव का जीवन खुशहाली से भरा हुआ था। पहले मनुष्य समाज केंद्रित था लेकिन आज का मनुष्य अर्थकेंद्रित बन गया है। खेती की अवजारों में विभिन्न परिवर्तन आ चुके हैं लेकिन असुर समाज के द्वारा बनाए जानेवाले अवजारों का अंत हो गया। इससे इन

लोगों के रोजगार छिन गए, आय का साधन खत्म हो चुका, इन लोगों को आर्थिक विपन्नता के कारण अपनी जमीनें कम दाम में बेचनी पड़ रही है, इन सभी बातों का जिक्र प्रस्तुत उपन्यास के अंतर्गत लेखक ने विस्तार के साथ किया है। भूमंडलीकरण के दौर में पारंपारिक खेती अवजार नामशेष हो चुके। प्रस्तुत उपन्यास के माध्यम से लेखक ने इस व्यथा को लोगों तक पहुँचाया है। यहाँ पर लेखक ने असुर समाज की लोकसंस्कृति, नारी जीवन एवं उनकी त्रासदी, अन्याय, अत्याचार आदि का भी चित्रण किया है। २१वीं सदी तक आते—आते हमारे समाज में कई तरह के बदलाव आ चुके हैं इसके बावजूद भी 'असुर समाज' को आज भी कितनी दयनीय अवस्था में अपना जीवनयापन करना पड़ता है यह स्थिति सोचनीय है।

#### बीमारी की समस्या —

असुर समाज को अपने अस्तित्व की सुरक्षा करने के लिए संघर्ष करना पड़ता है। कई लोगों को अपनी जान गँवानी पड़ती है। शिंडात्को, वेदांग जैसी बड़ी—बड़ी कंपनियाँ उनकी जमीन पर वैध—अवैध खनन करती है, खनन के बाद उन गड्ढों को भरने का काम नजरअंदाज किया जाता है, इससे सेरेब्रल, मलेरिया आदि बीमारियों से बच्चे तथा बूढ़े बीमार हो जाते हैं। गाँव में डॉ न होने के कारण जब यह लोग बीमार हो जाते हैं इसका सही इलाज ना मिलने के कारण कई लोग मृत्यु की चपेट में आते हैं। इन लोगों की समस्या की ओर ध्यान देने के लिए न तो सरकार के पास समय है और ना ही बड़ी—बड़ी कंपनियों को यजो कि उनकी ही जमीन से करोड़ों रूपयों का मुनाफा पाते हैं। जब यह लोग अपनी अस्तित्व की लड़ाई लड़ने के लिए संघर्ष करने पर उतारू हो जाते हैं तो इन्हें पुलिसद्वारा नक्सलवादी ठहराया जाता है और उनकी हत्याएँ की जाती हैं।

उनके अस्तित्व पर हमेशा खतरा मँडराता रहता है कभी उन्हें नक्सलवादी करार देकर पुलिसद्वारा मार दिया जाता है तो कई बार उन्हें कंपनियों द्वारा किए गए अवैध खनन के कारण सेरेब्रल, मलेरिया जैसी बीमारियों से सामना करना पड़ता है। कई लोग इस भयानक बीमारियों का शिकार हो जाते हैं।

#### व्यवस्थागत विसंगतियाँ —

असुर समाज के लोगों को कंपनी तथा सरकार की ओर से झूठे आश्वासन देकर ठग लिया जाता है। असुर समाज का विकास करने के बहाने उन लोगों की जमीनें उनसे छीन ली जाती है तथा असुर समाज के बच्चों के लिए बनाए गए स्कूल में उनके बच्चों को ना ही स्कूल में दाखिला मिलता है और ना ही अच्छी नौकरी। कई असुरों के घर उजाड़कर स्कूल बनावाया जाता है फिर भी उनके बच्चों को वहाँ पढ़ने का मौका नहीं मिल पाता। वहाँ पर छोटी—बड़ी कंपनियाँ बॉक्साइट निकालने के लिए गड्ढे खोद लेती है, उन गड्ढों में बॉक्साइट निकालने के बाद कंपनी वह गड्ढे भरने का काम नहीं करती। कंपनियाँ करेडों अरबों में मुनाफा कमाती है लेकिन इन लोगों की सेहत की ओर ध्यान नहीं देती। अपनी पीड़ा व्यक्त करते हुए लालचन दा कहते हैं—“दसअसल असली बात यह है कि ये लोग हम लोगों को आदमी में गिनते ही नहीं हैं। अब तक इन खुले खदानों की बरसाती जमे पानी में पल—बढ़कर मच्छरों ने हमारा जीना ह्राम कर रखा है। हमारे होश में चार दर्जन से ज्यादा नयी उमर के लड़के माथा—बुखार, सेरेब्रल मलेरिया से मरे हैं। बूढ़े बुजुर्गों की तो गिनती ही नहीं। हमारे दुख से इन्हें क्या, इनको तो बस अपने मुनाफे ये मतलब है।”<sup>३</sup>

असुर समाज की महिलाएँ तथा लड़कियाँ भी इससे अछूती नहीं हैं। लेखक का कथन है —“अब तो हालत यह है कि धासी टोले की बेटियाँ ढंग से कपडा—लत्ता पहन ओढ़ ले तो बबुआनी की लड़कियों पर भारी पड़ती हैं। यही खूबसूरती उनके लिए काल बन गयी। अब्बल तो बबुआनी के लौड़े—लपाड़े उनकी शादी होने नहीं देते। मुशिकल से शादी हो भी गयी तो दो—चार साल में न जाने क्या उपाय करते हैं कि घाँसी टोली में परित्यक्ता और विधवा बेटियों की बाढ़—सी आ गयी है। कसाइयों के हाथ में पड़ी गाय—सी ये बेटियाँ बार—बार पेट गिराने से असमय ही बुढ़ा जाती हैं। ये नवयुवती—वृद्धाएँ दुःख विषाद से स्याह चेहरा देह लिए जहाँ से गुजरती हैं, एक उदासी—सी छा जाती है।”<sup>४</sup> असुर समाज की महिलाओं तथा लड़कियों को भी कई मुसीबतों का सामना करना पड़ता है। यहाँ पर महिलाओं के साथ—साथ सामान्य

जनता का यथार्थजीवन चित्रित हुआ है।

### बेरोजगारी की समस्या —

‘ग्लोबल गाँव के देवता’ उपन्यास में लेखक ने बेरोजगारी की समस्या पर प्रकाश डाला है। रूमझुम का चरित्र बेरोजगार युवा वर्ग की मानसिकता स्पष्ट करता है। रूमझुम असुर समाज का है। उसने लेखक से दो साल पहले ही अपना प्रेजुएशन पूरा किया है फिर भी उसे कहीं नौकरी नहीं मिलती। वह बेरोजगारी के कारण शासन व्यवस्था के प्रति अपना आक्रोश व्यक्त करते हुए कहता है—‘पिछले दो—तीन वर्षों से कैजुअल शिक्षक के रूप काम करने की इच्छा है। लेकिन वहाँ भी दाल नहीं गलती। आखिर हमारी छाया से भी क्यों चिढ़ते हैं ये लोग? माड—भात खिलाकर अधपढ़—अनपढ़ शिक्षकों के भरोसे, फुसलावन स्कूल से हमारे बच्चे, ज्यादा से ज्यादा स्किल्ड लेबर, पिऊन, क्लर्क बनेंगे, और क्या? यही हमारी औकात है। हमारी ही छाती पर ताजमहल जैसा स्कूल खड़ा कर हमारी हैसियत समझाना चाहते हैं लोग।’<sup>५५</sup> वह बेरोजगारी के कारण शराब के नशे का शिकार हो जाता है। सरकार की ओर से असुर समाज की होनेवाली उपेक्षा का विरोध करता रहता है।

### गरीबी —

‘ग्लोबल गाँव के देवता’ उपन्यास में असुर समाज जीवन की त्रासदी का चित्रण आता है। असुर समाज के लोगों पर जब कोई आर्थिक मुसीबत आ जाती है तो उन्हें अपनी जमीन बेचने के सिवा और कोई चारा नहीं रहता। उन्हें वह जमीन भी काफी कम दाम में बेचनी पड़ती है। सोमा के बाबा को अपनी बेटी की लाश को अस्पताल से लाने के लिए कम दाम में अपनी जमीन बेचनी पड़ती है। रूमझुम का वक्तव्य असुर समाज की दीनता चित्रित करता है—‘पानी और जलावन जुटाने में ही हमारी औरतों की आधी जिन्दगी गुजर जाती है। बरसात के गिंजन को मत पूछिये। बन्द खदान के सैंकडो गड्डे विशाल पोखरों में बदल जाते हैं। कीचड़ में लौटते सूअरों और हमारे बच्चों में फर्क करना मुश्किल हो जाता है। वहाँ के गेस्ट हाऊस के मेस में छत्तीस तरह के व्यंजन। मुहावरे वाले नहीं, सचमुच के। क्या खाएँ क्या नहीं खाएँ। एक ही दिन में पेट

खराब हो गया। वहाँ मकई का घट्टा खा—खाकर जीभ पर घट्टा पड़ जाता है। हमारे ज्यादातर घरों में भात—दाल सब्जी पर्व—त्योहार का भोजन है।’<sup>५६</sup> यहाँ पर असुरों का खान—पान और गेस्ट हाऊस के खान पान की तुलना की है। जिसमें काफी विसंगति दिखाई देती है। घाँसी लोगों की आर्थिक स्थिति का वर्णन करते हुए लेखक कहते हैं—‘घाँसी बाँस की कारीगरी से आजीविका चलानेवाले दलित लोग हैं। बाद के वन कानूनों और फॉरेस्ट गार्ड के लालच ने बाँस को इतना दुर्लभ—सा बना दिया कि इनकी आमदनी काफी घट गयी। ये लोग कारीगर से भूमिहीन मजूर बनकर रह गये। गरीबी ने हरतरह से दीन—हीन बना दिया।’<sup>५७</sup> घाँसी टोली का कारोबार चौपट हो जाता है। इससे उनकी दिन—ब—दिन आर्थिक स्थिति बिगड़ती ही जाती है। गरीबी में ही उन्हें अपना जीवनयापन करना पड़ता है। उनके अपने निजी कारीगरी खत्म हो जाने के कारण उन्हें शहर में जाकर मजदूरी करने की सिवा और कोई चारा नहीं रहता है। ‘ग्लोबल गाँव के देवता’ उपन्यास में लेखक ने असुर समाज की विवशता चित्रित की है। असुर समाज की विवशता उनके विनाश का कारण बन जाती है। रूमझुम का वक्तव्य इस बात की पुष्टि देता है—बीसवीं सदी की हार हमारी असुर जाति की अपने पूरे इतिहास में सबसे बड़ी हार थी। इस बार कथा—कहानी वाले सिंगबेगा ने नहीं, टाटा जैसी कम्पनियों ने हमारा नाश किया। उनकी फैक्टरियों में बना लोहा, कुदाल, खुरपी, गैता, खन्नी सुदूर हाटों तक पहुँच गये। हमारे बलाये लोहे के औजारों की पूछ खत्म हो गयी। लोहा गलाने का हजारों साल का हमारा हुनर धीरे—धीरे खत्म हो गया।<sup>५८</sup> यहाँ असुर समाज का हो रहा पतन देखा जा सकता है। लोहे से बने हथियार का हुनर बड़ी कंपनियों के आते चला गया इससे उनका आर्थिक स्रोत भी धीरे—धीरे कम होता गया। इन लोगों को गरीबी का सामना करना पड़ता है।

### नेताओं का अधिपत्य —

‘ग्लोबल गाँव के देवता’ उपन्यास नेता द्वारा अपनायी जानेवाली रणनीति का पर्दापाश करता है। यह नेता वर्ग असुर समाज के पक्ष में होने का दावा करते हैं तो दूसरी ओर बॉक्साइट खदान करनेवाली कंपनियों से भी मेल—जोल बनाए रखते हैं। शिवदास

बाबा तथा विधायक जी असुर समाज के पक्ष में होने का झूठा दिखावा करते हैं लेकिन इसके पीछे काम करती ओछी राजनीति का चित्रण आया है—“अन्दरूनी बात यह लगती है कि बबवा और विधायक दोनों भितरिया शातिर चीज हैं। ‘वेदांग’ कंपनी की साइनबोर्ड से ही बहुत कुछ सूँघ रहा होगा। कुछ बड़ा गेम जरूर होगा आगे। तभी मुखालफत को सोच रहा है ई लोग।”<sup>१०</sup> यहाँ पर नेताओं की स्वार्थी वृत्ति का परिचय मिलता है।

‘ग्लोबल गाँव के देवता’ उपन्यास में पुलिस द्वारा अपनाई गई गुंडागर्दी का परिचय आया है। असुर समाज को लोगों की अपनी अस्तित्व की रक्षा के लिए संघर्ष करना पड़ता है, यह लोग पुलिस के अत्याचारों के खिलाफ आंदोलन करते हैं। असुर समाज के लड़कों को पुलिस की मारपीट का शिकार होना पड़ता है। पुलिस उन लोगों पर फायरिंग करती है, कई लोगों को अपनी जान गँवानी पड़ती है। इस घटना को अंजाम देने के लिए पुलिसवाले इन लोगों को नक्सलवादी ठहरा देते हैं और उनकी हत्या करते हैं।

झारखंड में स्थित ‘असुर समाज’ के पूर्वपरंपरागत हथियार बनाने की कला का पतन हो चुका है। साथ ही उनके अस्तित्व पर भी खतरा मंडरता नजर आता है। विवेच्य उपन्यास में लेखक ने असुर समाज का जनजीवन, उनकी पीड़ा, गरीबी, अत्याचार, उनके अस्तित्व की लड़ाई, बड़ी बड़ी कपनियों द्वारा हेनेवाला उनका शोषण आदि का विवेचन किया है। प्रस्तुत उपन्यास में लेखक ने आदिवासी जनजीवन का सूक्ष्मता से रेखांकन किया है।

निष्कर्षतः असुर समाज का जनजीवन तथा उनकी समस्याओं को देखने के बाद आदिवासी जीवन कितना भयावह एवं असुरक्षित है इसे देख सकते हैं। भारत देश की आजादी के पश्चात भी आज भी ऐसे कई गाँव हैं जो कि कई समस्याओं का सामना करते हुए नजर आए अपना जीवनयापन करते हैं।

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## सामाजिक उत्तरदायित्व से बेखबर कार्पोरेट जगत (‘बाजार’ और ‘नया बैंक’ कविता के विशेष संदर्भ में)

प्रो. डॉ. सरोज पाटील

श्री शहाजी छत्रपति महाविद्यालय, कोल्हापुर

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#### सारांश :

भूमंडलीकरण ने पूरे विश्व के आर्थिक, सांस्कृतिक ढांचे को परिवर्तित कर दिया है। भूमंडलीकरण की प्रक्रिया में नई आर्थिक नीति, खुला बाजार, प्रौद्योगिकी और तकनीक का विस्फोट, कम्प्यूटर, मोबाइल का तीव्र विकास, सार्वजनिक संस्थानों का निजी संस्थानों में परिवर्तन, प्रबंधन—वितरण की नई पद्धतियाँ, विज्ञापनवाद और उसके परिणामस्वरूप निर्माण बाजारवाद और उपभोक्तावाद ने मनुष्य जीवन को अंतरबाह्य परिवर्तित कर दिया है। भूमंडलीकरण, उपभोक्तावाद ने अब पूरे विश्व में अपनी जड़े जमा ली हैं। कार्पोरेट जगत फलता फुलता जा रहा है। कार्पोरेट गवर्नेंस के सिद्धांत खोखले बने हुए हैं। निष्पक्षता, पारदर्शिता, जोखिम प्रबंधन, जिम्मेदारी जवाब देगी आदि कार्पोरेट गवर्नेंस के सिद्धांत धूसर बने हुए हैं। कार्पोरेट जगत अपने सामाजिक उत्तरदायित्व को नहीं निभा रहा है।

बाजारवाद ने अपनी अलग नीति बनाई हुई है। जहाँ पर सामान्य व्यक्ति को गुमराह बनाने के षड्यंत्र खेले जा रहे हैं। सामान्य व्यक्ति को यह जताया जा रहा है कि तुम बड़ी अभावग्रस्त जिंदगी जी रहे हो। बड़ी सी दुनिया में बहोत सारी ऐसी वस्तुएं, बातें मौजूद हैं जिनसे तुम अनभिज्ञ हो उन चीजों को प्राप्त करना तुम्हारा अधिकार है। तुम चाहो तो हमारी मदद से दुनिया की हर चीज तुम प्राप्त कर सकते हो उसके लिये तुम्हें हमारे साथ चलना होगा।

वैश्विक स्तर पर आ रहे इस बदलाव से देश विदेश के साहित्यिक, चिंतक प्रभावित हुए हैं। हिंदी साहित्य पर भी इस परिवर्तन का काफी प्रभाव स्पष्टता से दिखाई देता है। हिंदी साहित्यिकों ने अत्यंत गहराई और संवेदनशीलता से भूमंडलीकरण और उसके प्रभावों को रेखांकित किया है। जया जादवानी लिखित 'बाजार' और मंगलेश डबराल कृत 'नया बैंक' इन कविताओं को हम उत्तर आधुनिक समय का वास्तव चित्रण कह सकते हैं। आधुनिकता के नाम पर समाज में आ रहे बदलाव को इन दोनों कवियों ने बड़ी वास्तविकता के साथ रेखांकित किया है।

भूमंडलीकरण के इस दौर में प्रतिस्पर्धी दिमाग और विकास के सपनों को साथ लिए आगे चल रही पीढ़ी बड़ी आत्मकेंद्रित बनती जा रही है। पूंजीवादी वर्ग व्यापार के बहाने ग्राहक वर्ग को ललचा कर बाजार की ओर आकृष्ट कर रहा है। मॉल कल्चर विकसित हो रहा है। शहरों में खुल रहे बड़े बड़े मॉल्स ग्राहकों को अपना दिवाना बना रहे हैं। मॉल्स में सजाकर रखी आवश्यक अनावश्यक चीजें अपनी आकर्षकता से ग्राहकों को अपनी ओर खींच रही हैं। जिससे ग्राहक बाजारों का शिकार बनकर अपना जीवन स्तर उंचा उठाने में मशगुल बना है। इसे कार्पोरेट जगत की जीत कहा जा सकता है। परंतु कार्पोरेट जगत कितनी मात्रा में अपने सामाजिक उत्तरदायित्व को निभा रहा है यह प्रमुख प्रश्न बना हुआ है।

नये से खुल रहे बैंक बड़ी महत्वपूर्ण भूमिका निभा रहे हैं। पूंजीवादी वर्ग और बैंकों के समन्वय में बड़ी मात्रा में उपभोक्ता संस्कृति का निर्माण किया जा रहा है। इस प्रक्रिया में ग्राहक वर्ग अपने जीवन स्तर को अधिकाधिक उंचा उठाने में अनेकों बार असफल भी बन रहा है। जिससे सामान्य ग्राहक वर्ग में घोर निराशा व्याप्त हो रही है। समय रहते इस पर नियंत्रण ले आना आवश्यक है। अन्यथा वैश्विकरण एवं कार्पोरेट जगत का फैलाव भारतीय समाज व्यवस्था को पूरी तरह तोड़ देगा। जया जादवानी और मंगलेश डबराल ने इस सत्य को आलोच्य कविताओं के माध्यम से बड़ी मार्मिकता से पाठकों के समक्ष रखा है।

**बीज शब्द —**

बाजार, नया बैंक, पारदर्शिता, गुमटियां,

दिवालियेपन, जासूस, भकुआए, ग्लानि, खेद  
**प्रस्तावना —**

भूमंडलीकरण के लिए वैश्विकरण, खगोलीकरण अंग्रेजी में ग्लोबलाइजेशन आदि शब्दों का प्रयोग हो रहा है। भूमंडलीकरण अर्थात खुला व्यापार। भूमंडलीकरण मूलतः एक आर्थिक संकल्पना है। दुनिया की अर्थसत्ता एवं व्यापार तंत्र को एक करना इसका लक्ष्य है।

वस्तुतः अठारहवीं और उन्नीसवीं सदी में साम्राज्यवाद के द्वारा वैश्विकरण का ढांचा युरोपिय देशों में बना। विश्व के अनेक भूखंडों पर वे वहां के मूल निवासियों को हटाकर खुद वहां पर बस गए। दूसरे विश्वयुद्ध के बाद दो तरिकों से वैश्विकरण की प्रक्रिया आरंभ हुई। एक वैश्विकरण अमरिका का आर्थिक साम्राज्यवाद था। यहां से धनिक देशों के लिए शोषण का नया मार्ग खुला, वहीं दूसरी ओर संयुक्त राष्ट्र महासभा में राष्ट्रों की बराबरी मानी गई। १९९५ में विश्वबैंक, मुद्राकोश और व्यापार संगठन तीनों ने वैश्विकरण के तहत चल रही आर्थिक एवं सांस्कृतिक क्रियाओं द्वारा शोषण के नए रूपों को जन्म देना शुरू किया। १९९१ के बाद भारत में सरकार की नई उद्दिष्ट नीतियों के अंतर्गत वैश्विकरण की प्रक्रिया आरंभ हुई। जिससे औद्योगिक क्षेत्र में नई चहल निर्माण हो गई। भारतीय अर्थव्यवस्था उदारिकरण और नीजिकरण से काफी विकसित हुई और भारत भूमंडलीकरण के गर्त में आ गया।

वर्तमान में भूमंडलीकरण या वैश्विकरण एक ऐसी धारणा है जिसका मूलाधार है बाजार, बाजारवाद या उपभोक्तावाद वस्तुतः इसका उद्देश्य लोकमंगल या विश्वकल्याण की भावना होना अपेक्षित था पर यह उद्देश्य कहीं गुम हो गया है। कार्पोरेट जगत को अपने उत्तर दायित्व का भूलावा हो गया है।

भूमंडलीकरण के दो प्रमुख लक्ष्य रहे हैं एक विश्वसमुदाय का एकीकरण और दूसरा वैश्विक पूंजीवाद को बढावा देना। इसने भारतीय संस्कृति एवं मानव जीवन को गंभीर रूप से परिवर्तित किया है। भूमंडलीकरण से उत्पन्न नवीन पूंजीवाद, औद्योगिक क्रांति तथा यांत्रिक अविष्कार के चलते एक ओर आर्थिक संपन्नता विकसित हो रही है तो दूसरी ओर विज्ञापन, करियर, उपभोक्तावाद को गति मिल रही है। इन सबके परिणाम स्वरूप



समाज नैतिक दृष्टि से पतित बनता जा रहा है। मूल्य विघटन समाज में व्याप्त हो रहा है। भूमंडलीकरण ने २१ वीं सदी को सबसे अधिक प्रभावित किया है। आज भारतीय बाजार को शक्तिशाली बनाने का पूरा श्रेय भूमंडलीकरण को जाता है। साथ में भूमंडलीकरण के कारण पूंजीवाद का नया चेहरा हमारे सामने आ रहा है। भूमंडलीकरण नाम के पीछे बड़ा आर्थिक षडयंत्र छिपा है। पूंजीवादी विकसित देशों ने ग्लोबल व्यापार, बंधनमुक्त व्यापार, उदारीकरण, वैश्वीकरण जैसे सुहावने शब्दों में उसे लपेटकर परोसने का काम बढ़िया ढंग से किया है।

आज भारत वैश्वीकरण के परिणाम स्वरूप आ रहे जबरदस्त बदलाव से गुजर रहा है। शेखर जोशी के अनुसार, 'वैश्वीकरण' और भूमंडलीकरण आज की समस्याएं हैं। लेकिन इसके मूल में प्रेमचंद की महाजनी सभ्यता काम कर रही है।... यह प्रेमचंद के बाद का भारत है, जिसकी तकदीर पार्लियामेंट में हर बार बढ़ते जाते अरब पतियों और बाहुबलियों के हाथों में है।' (पृ. १४, १५, वागर्थ, मासिक पत्रिका)

भूमंडलीकरण पूंजीपतियों की वाणिज्य नीति के अनुसार अपनी जड़ें जमा रहा है जिससे आज पूरा विश्व प्रभावित है। वैश्वीकरण स्तर पर आ रहे इस जबरदस्त परिवर्तन ने देश-विदेश के साहित्यिकों, चिंतकों को काफी प्रभावित किया है। हिंदी साहित्य भी इससे अछूता नहीं रहा है। काशिनाथ सिंह, द्रोणवीर कोहली, संजीव, राजू शर्मा, मंगलेश डबराल, अलका सरावगी, ममता कालिया, अनामिका, जया जादवानी ये वे नाम हैं जिन्होंने अत्यंत गहराई से इन स्थितियों को रेखांकित किया है।

जया जादवानी लिखित 'बाजार' और मंगलेश डबराल कृत 'नया बैंक' कविता कार्पोरेट गव्हर्नेंस के परीपेक्ष में भारत के कार्पोरेट जगत की वास्तव स्थिति को रेखांकित करती हैं। भूमंडलीकरणवादी संस्कृति को बड़ी वास्तविकता के साथ रेखांकित करती है। इस पर विस्तृत चर्चा प्रस्तुत शोधपत्र का उद्देश्य है।

**कार्पोरेट जगत (सामूहिक शासन) की नैतिकताहीन नीति —**

१९९० के बाद संपूर्ण भारत वैश्वीकरण के प्रभावतले परिवर्तित होने लगा। कार्पोरेट जगत ने अपनी

नैतिकता को त्याग देना आरंभ किया। इनका लक्ष्य केवल इतना ही रहा कि अधिकाधिक ग्राहकों को अपनी ओर आकर्षित करो। जिसके चलते नयी नयी नीतियों का अवलंब होने लगा। आम आदमी को अपने जीवन स्तर के प्रति अप्रसन्न बनाने की नीति आरंभ हुई। छोटी छोटी चीजों के साथ खुश रहनेवाला सामान्य व्यक्ति उपभोक्तावादी संस्कृति की तरफ आकर्षित होन लगा। खुद के जीवनस्तर में उसे अचानक अभाव महसूस होने लगा। अपनी ही जीवनशैली उसे अतिसामान्य प्रतीत होने लगी। क्योंकि उसे घर से बाहर निकलते ही अनगिनत लुभावनी चीजों से भरे बाजार आकर्षित करने लगे। ऐसी ऐसी चीजें जो उसने पहले कभी नहीं देखी थी। यदि वे चीजें अपने घर आ जाए तो निश्चित ही अपना जीवन स्तर उंचा हो उठने का सपना वह देखने लगा। 'बाजार' कविता में बाजारों के वर्णन में कवयित्री लिखती हैं,

वे फुसफुसाकर हमें बताते हैं कि

हमारे पास नहीं है क्या क्या

वे हमें जगाए रखते हैं अभावों के प्रति

वे हमें हमेशा भूखा रखते हैं (कविता — 'बाजार')

बाजारों में रखी नई नई चीजें खरीदने का भूखा बनता जा रहा सामान्य व्यक्ति खुद के जीवनस्तर के प्रति हीनता के भाव से ग्रस्त होने लगा। इसे बाजारवाद की जीत मान लेना सार्थक होगा।

**कार्पोरेट जगत से प्रभावित आम आदमी —**

उपभोक्तावादी संस्कृति का शिकार बनता जा रहा जनसामान्य अपने जीवनस्तर के प्रति अत्याधिक मात्रा में हीनता के भाव से ग्रस्त होकर जीवन स्तर में सुधार के लिए प्रयत्नशील बनने लगा। इसे कार्पोरेट जगत की जीत मानना होगा ठीक उसी समय भारत में भूमंडलीकरण के कारण पूंजी की लेन देन वैश्वीकरण हो गई। बैंकिंग, बीमा, उद्योग, तंत्रज्ञान, संस्थाओं का संलग्नीकरण, विलयन, हस्तांतरण, गतिमान बना। बैंक नये नये तरीके से लोगों को अपनी ओर आकर्षित करने लगे ताकि लोग बैंको से पैसे उठाकर बाजारों में पहुँचे। नया बैंक कविता में मंगलेश डबराल कहते हैं, नए बैंक में एक ठंडी पारदर्शिता है

नया बैंक अपने को हमेशा चमकाकर रखता है

उसका फर्श लगातार साफ किया जाता है  
वह अपने आसपास ठेलों पर सस्ती चीजें  
बेचनेवालों को भगा देता है और

वहां कारों के लिए कर्ज देनेवाली गुमटियां  
खोल देता है।

बाजार के ऐसे अनेक सारे आकर्षण सामान्य  
व्यक्ति को अपने जीवन स्तर में सुधार ले आने की भावना  
से प्रेरित करने में सहायता देने लगे। (कविता — 'नया बैंक')

### विज्ञापनवाद का विकास —

आज भूमंडलीकरण के कारण विज्ञापनवाद  
पनपा है और इससे उपभोक्तावाद। आज इंसान की  
पहचान केवल एक उपभोक्ता के रूप में रह गई है।  
भूमंडलीकरण के कारण परिवर्तित हो रही दुनिया  
मनुष्य जीवन को बाहर और भीतर दोनों ओर से  
प्रभावित कर रही है।

बाजार का मूल तत्व होता है जरूरत के  
अनुसार पूर्ति परंतु आज वैश्वीकरण ने इस तत्व को  
पूरी तरह बदल दिया है। नए नए उद्योग अपने प्रोडक्ट  
की मांग को पैदा कर रहे हैं अनावश्यक चीजों को  
लुभावने विज्ञापनों के जरिए सामान्यों के सामने कुछ  
इस तरीके से परोसा जा रहा है कि उन चीजों को  
खरीदना उनकी प्राथमिकता बनती जा रही है। गाजे  
बाजे और विज्ञापनों के जरिए बाजारवाद सामान्यों पर लादा  
जा रहा है। कार्पोरेट जगत आम आदमी को उकसाने के  
नये नये तरीके खोज रहा है। उत्पाद चाहे देशज हो या  
बहुगुण्य कंपनियों की बात तो केवल मुनाफे की होती है।  
जबरदस्त मुनाफा कमाने के लिए विज्ञापनों के जरिए  
ग्राहकवर्ग को बड़ी मात्रा में भ्रमाया जा रहा है।

'बाजार' कविता में कवयित्री लिखती है,  
कैसे जान जाते हैं वे हमारी जरूरतें कहे बिना हमारे  
प्रेस करने की टेबल, कपड़े धोने को दो हाथ,  
चमड़ी चमकाने के कारगर नुस्खे  
बच्चों के अजीबोगरीब खिलौने  
उन्हे खिलाने पिलाने, सुलाने के ताम — झाम  
गद्दे — तकिए दृ पलंग, सोफे

इतना तो खुद हमें नहीं पता हमें चाहिए क्या  
— क्या (कविता — 'बाजार') यह बाजारवाद केवल  
साधन संपन्न वर्ग को ही अपना उपभोक्ता नहीं बनाता  
बल्कि साधनहीन को भी उपभोक्ता न बन पाने की,  
स्थिति में कुठित एवं निराश बनाता जा रहा है।

उपभोक्ता वर्ग की आर्थिक सहायता करने बैंक

हाथ जोड़े बड़ी तत्परता दिखा रहे हैं। पूंजीवादी वर्ग से  
संगठन के समन्वय में बैंक बड़ी मात्रा में उपभोक्ता वर्ग के  
निर्माण में जुटे हैं। 'नया बैंक' कविता में कवि लिखते हैं,  
वह (बैंक) एक सपाट और रोशन जगह है।

विशाल कांच की दीवार के पार

एअर कंडिशन भी बहुत तेज है।

जहां लोग हांफते पसीना पोंछते आते हैं।

और तुरंत कुछ राहत महसूस करते हैं।

नए बैंक में एक ठंडी पारदर्शिता है।

नया बैंक अपने को हमेशा चमकाकर रखता  
है। (कविता — 'नया बैंक')

ग्राहक को हर तरीके से अपनी ओर आकर्षित  
करने में जुटे इन बैंकों के पास नीतिमूल्यों की कमी होती  
जा रही है। अपने ग्राहकों को आर्थिक संरक्षण देना अब  
बैंकों की प्राथमिकता नहीं रही है। अब बैंक इसीलिए खुले  
हैं कि वे ऋण के रूप में ग्राहकों को पैसा मुहैया करा दे।  
ताकि उन पैसों के जरिए ग्राहक बाजार से जुड़ जाए।

नया बैंक सिर्फ दिए जानेवाले कर्ज

और लिए जानेवाले ब्याज का हिसाब रखता है।

प्रोसेसिंग शुल्क, मासिक किस्त, पेमेंट, चार्जेंस,  
चक्रवृद्धि ब्याज, लेट फाइन और पेनल्टी वसूलता

है। और एक जासूस

की तरह देखता रहता है कि कौन अमीर हो  
रहा है। (कविता — 'नया बैंक')

यह भूमंडलीकरण एवं कार्पोरेट जगत का  
सबसे विषम पक्ष है। विज्ञापनवादी एवं उपभोक्तावादी  
संस्कृति की जकड़ समाज पर इतनी तेज हो रही है  
कि उसमें से नैतिकता, जीवनमूल्य, संयम, आस्था,  
विश्वास, सहयोग की भावना लगभग समाप्त हो रही है।

### बाजार का शिकार उपभोक्तावर्ग —

वैश्वीकरण के पूर्व बाजार मेलों, हाठों के  
जरिए व्यापार करता था पर अब वैश्वीकरण ने कमाई  
के विविध मार्ग ढूँढ निकाले हैं। इसमें मॉल कल्चर  
तेजी से पसंदीदा बनता जा रहा है। एक ही स्थान पर  
खान—पान, पहनने ओढ़ने, साज—श्रृंगार, गृह सजावट  
से लेकर न जाने कितनी सारी चीजें मॉल में कुछ इस  
तरह सजाकर रखी जाती है कि ग्राहक देखते ही उसे  
खरीदने के लिए व्याकूल हो जाता है। ऐसे बाजारों के  
लिए कवयित्री ने लिखा है,

'वे हमें हमेशा भूखा रखते हैं।

वे हमसे मांगते कुछ नहीं

पर लगातार ग्लानि और खेद से  
हम उनके सामने कर देते हैं। जेबें खाली  
(कविता — 'नया बैंक')

अब बाजार ग्राहक वर्ग को अपनी शिकार  
बनाने के एकमात्र उद्देश्य से ही सजाए जाते हैं। ग्राहक  
जरूरत हो या न हो परंतु वस्तु की आकर्षकता देख  
उसे खरीदने के लिए बाध्य बन जाता है। पर यह  
सबसे बड़ी खेद जन्य बात है कि बहुत कुछ खरीदने  
के बाद भी ग्राहक के मन में और अधिक खरीदने का  
लालच बना रहता है।

हम उनके सामने कर देते हैं जेबें खाली  
फिर अपने घर को एक करुण दृष्टिसे देखते हैं  
अभी बहुत कुछ हम नहीं ला पाए  
की शर्म और क्षोभ के साथ  
(कविता — 'नया बैंक')

यह बाजारवाद की जीत है कि वह बड़ी मात्रा  
में उपभोक्ता संस्कृति के निर्माण में शतप्रतिशत सफल  
बना है। बाजारवाद ने कार्पोरेट गवर्नेंस के सिद्धान्तों को  
मिटा दिया है। बड़ी मात्रा में ग्राहक वर्ग का निर्माण  
करना ही कार्पोरेट जगत का लक्ष्य बना हुआ है।

#### निष्कर्ष :

भूमंडलीकरण ने पूरे विश्व में अपनी जड़े जमा  
ली हैं। जहां पर प्रतिस्पर्धी दिमाग को पीछे ढकेल कर आगे  
बढ़ने की होड़ और विकास की अत्याधिक इच्छा के  
समन्वय में बाजारवाद को बढ़ावा मिला है। कार्पोरेट जगत  
अधिकाधिक रूप में विस्तारित होता जा रहा है। कार्पोरेट  
जगत को अपने सामाजिक उत्तरदायित्व का भूलावा हो  
गया है। ऐसे में पनप रही उपभोक्तावादी संस्कृति का  
भविष्य क्या होगा ? इस पर प्रश्न चिन्ह उपस्थित है।

#### संदर्भ ग्रंथ —

- २१ वीं शती का वैश्विक हिंदी साहित्य: डॉ.  
ललिता राठोड, डॉ. ओमप्रकाश झंवर
- वागार्थ मासिक पत्रिका — अंक २२७, जून  
२०१४
- बाजार — जया जादवानी
- नया बैंक — मंगलेश डबरालट छत्रपति  
महाविद्यालय, कोल्हापुर



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## शाश्वत विकाससाठी आमचे शेतीतील काही प्रयोग

डॉ. पांडुरंग बाळकृष्ण पाटील

ग्रंथपाल, श्री शहाजी छत्रपती महाविद्यालय कोल्हापूर

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#### सारांश :

शाश्वत विकास, शाश्वत पर्यावरण, जागतिक  
तापमान वाढ या व अशा संकल्पना बाबत आपण  
नेहमीच ऐकतो. याबाबत लोकांनी असे केले पाहिजे,  
तसे केले पाहिजे, देशाने असे केले पाहिजे, जगाने असे  
केले पाहिजे अशी अपेक्षा आपण बाळगतो. पण  
त्याची सुरुवात आपणापासून केली तर ते अधिक  
संयुक्तिक होईल हा विचार करून आमच्या शेतीमध्ये  
व अवतीभोवती आम्ही काही प्रयोग केले आहेत.  
शाश्वत विकाससाठी ते निश्चितच उपयुक्त आणि  
मौलिक योगदान देणारे असे आहेत. ते छोट्या स्वरूपात  
असले तरीही कायमस्वरूपी पर्यावरणाचा समतोल  
राहून विकासासाठी ते उपयुक्त ठरणारे असे आहेत.  
यामध्ये बांबू लागवड, पिंपळ आणि वडाची झाडांची  
लागवड, नारळाच्या झाडांची लागवड, शेतीच्या बांधावरती  
ठेवलेली वृक्ष संपदा, ५० लाख लिटर क्षमतेचे शेततळे,  
उसाचा पाला न पेटवता त्याचे केलेले कंपोस्ट, हळद  
लागवड, चिकू लागवड, देशी केळीची लागवड, पावसाचे  
पडणारे पाणी शेतीमध्ये आणि विहिरीमध्ये साठवणे (सेन  
हार्वेस्टिंग) या व इतर प्रयोगांचा समावेश आहे. याची  
शोडक्यात माहिती या पेपर मध्ये दिलेली आहे.

**शोध संज्ञा :** शाश्वत विकास, पर्यावरण समतोल, सेन  
हार्वेस्टिंग, गांडूळ खत, नॅचरल कंपोस्ट.

#### संशोधनाची उद्दिष्टे :

१. शाश्वत विकासाची संकल्पना समजून घेणे.
२. शेतीमधील वैयक्तिक प्रयोगाची माहिती  
घेणे व त्याचे विवेचन करणे.
३. तापमान वाढ रोखण्यासाठी वैयक्तिक व

कौटुंबिक पातळीवर प्रयत्न करणे.

**प्रस्तावना :**

शाश्वत विकास म्हणजे चिरकाल टिकणारा विकास होय. औद्योगिकरण, शहरीकरण, झाडांची मोठ्या प्रमाणात कत्तल या व इतर कारणांमुळे अनेक पर्यावरण विषयक प्रश्न निर्माण झालेले आहेत. नैसर्गिक चक्रामध्ये वृक्षारोपण करणे, पावसाचे वाहून जाणारे पाणी अडवून ते विहिरीमध्ये घेणे व जमिनीत ते मुरवणे तसेच शेततळ्याच्या माध्यमातून वॉटर बँक तयार करून वर्षभर पाणी झाडांना पुरेल अशा स्वरूपात ते शेततळ्यामध्ये साठवणे या व इतर प्रयोगांचा या आमच्या शेतीच्या समावेश आहे. गेले ३० ते ३५ वर्षे हे प्रयोग आम्ही अखंडपणे सुरू ठेवलेले आहेत. महाराष्ट्रातील सांगली जिल्ह्यातील कवठेमंकाळ तालुक्यातील कुची हे आमचे ४००० लोकवस्तीचे खेडेगाव. या गावांमध्ये आमची २३ एकर शेती आहे. संयुक्त कुटुंब पद्धती असल्यामुळे घरात १७ माणसे आहेत. वडील, चुलते, आजी, भाऊ, वहिनी आणि चुलत भाऊ, त्यांची फॅमिली व काका, काकी व आमची मुले असा मोठा एकत्रित कुटुंबाचा परिवार आमच्या घरी आहे.

शेती म्हटले की त्यास मनुष्यबळाची आवश्यकता असते. हे मनुष्यबळ आमच्या कुटुंबातच उपलब्ध असल्यामुळे घरातील झोपी छुपी बेकारी कमी होती. प्रत्येकाच्या हाताला काम होते आणि शेतीतून नवीन नवीन उत्पादनाची यामध्ये भर पडत होती. आमचा दुष्काळी भागात असल्यामुळे तीनशे ते सहाशे मिलिमीटर इतकाच पाऊस. या पडणाऱ्या पावसावरच जिरायत आणि बागायत शेती आम्ही करत होतो. आजोबा पणजोबा पासूनच केवळ दोन एकर बागायत शेती आणि २० – २२ एकर जिरायत शेती होती. बागायत शेतीमध्ये एकरभर हळद, अर्धा एकरभर ऊस अशी पिके घेतली जाई. उरलेली सगळी शेती पावसावरच अवलंबून होती. त्यामुळे खरीपातील ज्वारी, बाजरी, मका अशी पिके आणि मूग, मटकी, तूर अशी पिके घेतली जाईची. जून, जुलैला पावसाळा सुरू झाला की सप्टेंबर ऑक्टोबर पर्यंत ही पैकी काढणीला येत असत. तीन—चार महिन्यांच्या या कालावधीमध्ये ही पिके

पक्व होऊन उत्पादन मिळत असे. उर्वरित सात ते आठ महिने शेती ही पडीक राहत असे. परंतु कुटुंबाची वाढलेली लोकसंख्या, आर्थिक उन्नतीसाठी आणि शेतीमध्ये झालेले यांत्रिकीकरणामुळे दोन एकर बागायत शेतीचे आम्ही १० ते १२ एकर बागायत शेतीमध्ये रूपांतर केले. आता त्यासाठी पाण्याची व्यवस्था करावी लागली. पूर्वी दोनच विहिरी होत्या. परंतु त्यानंतर आम्ही परत दोन विहिरी पाडल्या आणि तीन कुपनलिकांची खुदाई केली. यातून पुरेसे पाणी या दहा—बारा एकर क्षेत्रासाठी पुरू लागले. परंतु १९७२ चा दुष्काळ, १९८४, ९२ आणि त्यानंतर २००४ आणि २०१२, १३ चा दुष्काळ आणि २०२३ मध्ये अपुरा पाऊस या नैसर्गिक गोष्टीमुळे शेतीचा विकास शाश्वत स्वरूपाचा राहिला नाही. त्यात अनेक चढउतार आले. पिण्याचा पाण्याचा प्रश्न, जनावरांच्या चाऱ्याचा प्रश्न या व इतर अनेक समस्या निर्माण झाल्या. शेतीचे आर्थिक गणित पूर्णपणे मोडून पडले गेले. या सर्व गोष्टींवर, या सर्व घटकांवर काम करत असताना प्रचंड मोठ्या प्रमाणात कसरत करावी लागत होती. पाणी व्यवस्थापना वरती मोठा ताण येत होता. निसर्गातून पावसाचे पडणारे पाणी कमी आणि वर्षभर बारमाही पिकासाठी लागणारे पाणी जास्त लागत होते.

आमचे कवठेमंकाळ सह दुष्काळी भागामध्ये २००४ च्या दुष्काळामध्ये हेलिकॉप्टर व विमानांमधून सल्फर डाय ऑक्साईड व इतर फवारण्या करून कृत्रिम पावसाचा प्रयोग करण्यात आला. त्यास दहा टक्के यश आले. परंतु ते पुरेसे नव्हते. त्यासाठी शेतीत वेगळे प्रयोग करावे लागले. प्रयोगाची माहिती पुढे दिलेली आहेच.

अगोदर शाश्वत विकास म्हणजे काय आपण ते पाहू. मराठी विश्वकोशामध्ये शाश्वत विकासाबाबत पुढील माहिती दिलेली आहे.

**सस्टेनेबल डेव्हलपमेंट/शाश्वत विकास :**

भावी पिढ्यांच्या गरजा पूर्ण करण्याच्या क्षमतेला बाधा पोहोचू न देता वर्तमानकाळातील गरजा पूर्ण करण्याच्या विकासाला शाश्वत विकास म्हणतात. शाश्वत विकास ध्येये (इंग्रजी: Sustainable Development Goals; लघुरूप: एस.डी.जी.) हा भविष्यकालीन

आंतरराष्ट्रीय विकास संबंधित ध्येयांचा संच आहे. ही ध्येये युनायटेड नेशन्स ने बनविली असून त्यांची शाश्वत विकासासाठीची जागतिक ध्येये अशी बढती करण्यात आलेली आहे. या ध्येयांनी, सहस्र (मिलेनियम) विकास ध्येये ज्यांची मुदत वर्ष २०१५ च्या शेवटी संपली. वर्ष २०१५ पासून २०३० पर्यंत ही ध्येये लागू पडतील. एकूण १७ ध्येये असून या ध्येयांसाठी १६६ विशिष्ट ध्येये आहेत. युनोस्को सदस्यांनी स्वीकारलेल्या शाश्वत विकासासाठी २०३० अजेंडा, जागतिक शाश्वत विकास उद्दिष्टे (SDGs) तयार केली. ते लोकांसाठी आणि ग्रहासाठी शांतता आणि समृद्धी... या उद्देशाने तयार केले गेली. ते म्हणतात की गरिबी संपवणे, आरोग्य आणि शिक्षण सुधारणे, असमानता कमी करणे, आणि आर्थिक वाढ — हवामान बदलाचा सामना करताना आणि महासागर आणि जंगले जतन करण्यासाठी कार्य करताना. SDGs त्यांच्या केंद्रस्थानी शाश्वतता ठेवून शाश्वत विकासाच्या परस्परसंबंधित पर्यावरणीय, सामाजिक आणि आर्थिक पैलूंवर भर देतात. युनोस्कोने शाश्वत विकासासाठी काही वरील काही निकष दिलेले आहेत. त्याचा परिणामही आपल्या स्थानिक पातळीवरील प्रयोगामध्ये दिसून येतो.

### शाश्वत विकास संबंधी आमचे काही प्रयोग

**१. शेततळ्याची निर्मिती :** चार महिने पाऊस आणि आठ महिने उन्हाळा. चार महिन्यातील एक, दोन महिनेच पाऊस, त्यात पडणारे पाणी व्यवस्थित बँकेत पैसे ठेवतात त्याप्रमाणे ठेवले तर वर्षभर अडचणच्या वेळी हव्या त्या वेळी त्या पाण्याचा आपल्याला द्राक्ष बागा, झाडे यांचे जतन करण्यासाठी उपयोग होतो. मोठ्या दुष्काळात तर ही शेततळी खूप मोठा आधार ठरतात. शासनाच्या शेततळे धोरणाचा लाभ घेऊन आम्ही आमच्या शेतीमध्ये सदर अडीचशे फूट रुंद, अडीचशे फूट लांब व तीस फूट खोलीचे शेततळे तयार करून त्यामध्ये प्लॅस्टिक कागद अंथरून त्यामध्ये पाण्याचा साठा केलेला आहे. अडचणीच्या साधारण सहा सात महिने हा पाण्याचा साठा १० एकर शेतीला, त्यातील दोन एकर द्राक्ष बागेला उपयुक्त ठरतो. इतर झाडांनाही अडचणीच्या वेळी यातून पाणी दिले जाते. सुमारे ५० लाख लिटरचे हे शेततळे आहे.

### रस्त्याकडील दोनशेहून अधिक झाडांचे संवर्धन :

आमची आगळगाव हद्दीमध्ये सुमारे १६ एकर शेती आहे. या शेतीमधून आगळगाव ते कवठेमंकाळ असा रस्ता जातो. पूर्वी हा रस्ता ओसाड होता. परंतु आम्ही तीस वर्षांपासून शेती करायला गेल्यानंतर त्या रस्त्याकडला आम्ही पूर्ण झाडे संरक्षित करून घेतली आणि शेळ्या मेंढ्या राखणारी गुराखी यांच्यापासून या झाडांना कोणती इजा होणार नाही याची काळजी घेतली. बाभूळ, चंदन लिंब, सिताफळ व इतर झाडे आम्ही न तोडता कायमस्वरूपी जतन करून ठेवली. इतर रस्त्यावरील गुराख्यांनाही याबाबत कल्पना दिली व ही झाडे आम्ही कायमस्वरूपी ठेवणार असून ही झाडे, यांच्या फांद्या तोडू नयेत, झाडे तोडू नयेत असे आवाहन करून त्यांना समजून सांगितले. यामुळे या आमच्या शेतीच्या बांधांवरती आणि रस्त्याकडेला साधारण ३०० हून अधिक वेगवेगळी झाडे आहेत. यातून पर्यावरणाचे मोठे संरक्षण होऊन शाश्वत विकासाला मदत झालेली आहे. काही वेळा चंदनचोर या झाडांमधील चंदनाची झाडे तोडून नेतात परंतु पर्यावरण इतके चांगले आहे की तोडलेल्या झाडातुही परत पालवी फुटून नवीन झाडे तयार होतात. फक्त ती मुळासहित काढता कामा नयेत. पक्षांनी चंदनाची अनेक बिया खाल्ल्याने अवतीभवती पडलेल्या आहेत, त्यातूनही सुमारे पन्नास हून अधिक चंदनाची झाडे आलेले आहेत. ती जतन करून ठेवलेली आहेत. सुमारे दीडशेहून अधिक मोठमोठ्या बाभळीची झाडे तसेच लिंबाची झाडे ही जतन करून ठेवलेले आहेत. आज ही झाडे बघताना भूतकाळ आठवतो. ही झाडे आम्ही मुलासारखी जतन केलेले आहेत.

कुची व आगळगाव या दोन गावांमध्ये आमची शेती असून साधारण सात ठिकाणी सात वेगवेगळ्या ठिकाणी ही शेती तुकड्या तुकड्या स्वरूपात आहे. परंतु या सर्व शेतीच्या बांधांवरची झाडे आम्ही कायमस्वरूपी जतन करून ठेवलेले आहेत. त्यामुळे जिथे झाड जास्त तेथे आमची शेती असे सूत्र झालेले आहे. यातून लाखो लिटर ऑक्सिजन तसेच इतर पर्यावरण पर्यावरण पूरक गोष्टींची निर्मिती होते. आमचे आरोग्य व गावाचे, समाजाचे निसर्गाचे, शेतीचे, आरोग्य

ही चांगले राहिलेले आहे.

### बांबू लागवडीचा प्रयोग :

आमच्या दोन मळ्यांमध्ये आम्ही बांबू लागवडीचा यशस्वी प्रयोग केलेला आहे. कुची येथील आमच्या घराभोवती दोन एकर शेती आहे, या दोन्ही शेतीच्या भोवती आणि आमच्या घराच्या अवतीभवती कागलच्या शासकीय रोपवाटिकेतून व इतर ठिकाणाहून आम्ही बांबूची रोपे घेऊन ती लावलेले आहेत. साधारण तीनशे रोपे बांबू लावलेले आहेत. त्यापासून आता हजारो बांबू तयार झालेले आहेत. कोणते खत, पाणी न देता पाण्याच्या पाटाभोवती आणि रस्त्याच्या कडेला ही बांबू शेती केलेली आहे. अत्यंत पर्यावरण पूरक अशा स्वरूपाची ही शेती आहे. या बांबू शेतीतून आम्हाला बांबूच्या काट्या, बांबू रोपे तसेच हिरवीगार सावली मिळते. हवेच्या झोलावरती झुलणारे हे बांबू पाहून मन प्रसन्न होते. शुद्ध हवा, शुद्ध पाणी आणि हिरवागार परिसर बघून आमच्याबरोबरचे इतरांचे मन हे प्रसन्न राहते.

### हळद लागवडीचे प्रयोग :

आजोबा पंजोबापासून आम्ही शेतीतून सोने पिकवत आहोत. अर्थात ती हळद पिकवत आहोत. लहानपणी आम्ही एक म्हण नेहमी म्हणत असे, सोन्याची सुरी भुईत पुरी वर पटकार गमजा करी.... याचा अर्थ सोन्याची सुरी आपण भुईत पुरून त्यातून सोनेरी हळद आपण उत्पादन करतो. सांगलीच्या हळद मार्केटमध्ये आम्ही किती तर वेळा ही हळद टेम्पोने पाठवलेली आहे. या हळदीच्या प्रयोगातून आमच्या घराची आर्थिक उन्नती तर झालेलीच आहेच, पण जमिनीची मृदू संधारण आणि नैसर्गिक मातीचा पोथ चांगला राहिलेला आहे. या हळद पिकाच्या नंतर येणारी तीन चार पिके शेतीतून हमखास पीक देतात आणि आर्थिक शाश्वत स्वरूपाची शेती पिकते. वड, पिंपळ आणि जांभळाची झाडे ही आम्ही लावलेली आहेत. साधारण २५ हून अधिक झाडे आमच्या शेतीभोवती आज डोलताना दिसतात. पिंपळाला आम्ही विष्णूचे वस्तीस्थान आहे असे संबोधतो, ज्ञानेश्वर माऊलीचे आणि आमच्या वारकरी संप्रदायाचेही पिंपळाचे जवळचे नाते आहे. आमच्या रस्त्याकडला भला मोठा पिंपळ

आहे, तो तोडण्याचा अनेकांनी घाट घातला होता. परंतु आम्ही त्यास न जुमानता हे झाड कायमस्वरूपी ठेवलेले आहे. या पिंपळाच्या झाडामुळे दहा गुंठे शेती पडते, परंतु त्याचा उपयोग अख्या गावाला शुद्ध ऑक्सिजन मिळण्यासाठी होतो, पिंपळाच्या झाडाप्रमाणे वडाची पाच-सहा झाडे आम्ही लावलेली आहेत. पण ती छोटी आहेत, लहानपणापासून आम्ही उंबराच्या झाडावरती खेळलो बागोडलो आणि त्याची उंबर खाल्ली, उंबरे चविष्ट आणि आरोग्यवर्धक असशी आहेत. कालवणाला भाजी म्हणून उंबराच्या दोड्या ही खूप छान लागतात. उंबराच फुल पाहणारा माणूस खूप भाग्यवान असतो असे आमचे वडील सांगत असत. आम्ही उंबराचे फुल पाहिल्याचे ते सांगतात. उंबर देखील दत्त महाराजांचे वस्तीस्थान आहे. आमच्या शेतीत अशी साधारण ११ उंबराची वेग वेगळ्या ठिकाणी झाडे आहेत. त्याचे आम्ही जतन केलेले आहे. आमच्या घर, शेती भोवती जांभूळ, चिंच यांची मोठी झाडे आहेत. त्याचबरोबर आंब्याची आणि पेरवाची मोठी झाडे आहेत .

### नारळ शेतीचा प्रयोग :

आम्ही लहान असताना कवठेमंकाच्या श्री महांकाली सहकारी साखर कारखान्यातून दहा रुपये ला एक याप्रमाणे वीस नारळाची रोपे घेतलेली होती व त्याची लागवड केलेली होती. या नारळाच्या झाडातून आम्हाला प्रचंड उत्पादन मिळालेले आहे. त्यापैकी १४ नारळाची झाडे आमच्याकडे आजही डौलाने डौलाने उभी आहेत. गेली ३०-३५ वर्षे ते आम्हाला उत्पादन देतात.

### ऊस शेतीचे प्रयोग :

ऊसातूनही आम्ही प्रचंड उत्पादन घेतलेले आहे. कवठेमंकाळ तालुक्यामध्ये आम्ही ४१० टन ऊस काढलेला आहे. महांकाली साखर कारखान्याला सर्वाधिक ऊस पुरवठा करणारे शेतकरी म्हणूनही कुची गावांमध्ये आमची ओळख आहे. या उसा मधील पाला न पेटवता तो कायमस्वरूपी ठेवून त्याआधारे आम्ही शेतीचे, उसाचे उत्पादन घेतलेले आहे. ही शेतीची आवड आम्ही कोल्हापुरातही जपलेली आहे. कोल्हापूरच्या घराच्या टेरेसवर शेतीचे प्रयोग.

कोल्हापूर येथील न्यू शाहूपुरी मध्ये आमचे मोठे लक्षद्वीप नगर अपार्टमेंट आहे. या अपार्टमेंटच्या टेरेसवर आम्ही मोठ्या मोठ्या कुंड्यांमध्ये आज ही विविध प्रकारच्या २०-२५ सून अधिक रोपांची लागवड केलेली आहे. वड, केळी, जांभूळ, सिताफळ, पेरू, फुलझाडे आणि फळझाडे यामध्ये आहेत. रोज पाणी घातल्याने आम्हाला समाधान मिळते. शेतीच्या या आवडीतून आम्ही अणुसुकुरा भागातील नदीकाठी परंतु डोंगर उतारा वरती असणारी शेती पिकवत आहोत. शेतीची वाट काटेरी आणि प्रचंड खडतर असली तरीही शाश्वत विकास साठी आणि पर्यावरण रक्षणासाठी त्यातील आम्ही झाडे कायमस्वरूपी जतन करून ठेवलेली आहेत. यामुळे तापमान वाढ कमी होऊन निसर्गाचा समतोल राखण्यास मदत होते. पाणी आडवा पाणी जिरवा, मृद संधारण व इतर अनेक फायदे या शेतीमध्ये झालेले आहेत.

आमचा जन्म शेतीत झाला असून मृत्यूही शेतीमध्येच होणार आहे. त्यामुळे आनंदाने हे शेतीचे व्रत जोपासलेले आहे.

पृथ्वी आप तेज वायू आकाश या पंचमहाभूतातून आपली निर्मिती झालेली आहे, त्यातच आपला अस्त होणार आहे. म्हणून त्यांचं संवर्धन करणं हे आपले सर्वांचे कर्तव्य आहे, केवळ भौतिक सुखे आणि पैशाच्या पाठीमागे न लागता, निसर्ग संवर्धन करून आनंद घेणे हे आपले खरं कर्तव्य आहे.

**समारोप :**

शाश्वत विकास साठी आपल्यापासून सुरुवात केली तर जग आणखी सुंदर होईल, पाणी प्रदूषण, इतर पर्यावरणीय समस्या दूर होऊन आपल्याला आनंदी जीवन जगता येईल, यासाठी आपल्यापासून ही सुरुवात करणे गरजेचे आहे. आमच्या शेतीत वेगवेगळे प्रयोग करून ही सुरुवात आम्ही केलेली आहे .

**संदर्भ**

१.शिंदे जगन्नाथ, शाश्वत शेतीसाठी जमीन व पाणी व्यवस्थापन गोदावरी पब्लिकेशन नाशिक.

२.कुलकर्णी सुधीर श्रीधर शेतीची काटेरी वाट तेजस प्रकाशन कोल्हापूर.

३.वांद्रे अरुण, दिवस सोनियाचे बांबू शेतीचे,

तेजस प्रकाशन कोल्हापूर.

चिपळूणकर प्रताप, नांगरणी शिवाय शेती, घ्योवन कृषीमाला सकाळ प्रकाशन.

४. सावंत प्रकाश, पर्यावरण अभ्यास, फडके प्रकाशन, कोल्हापूर.

५. चिपळूणकर प्रताप, जमिनीची सुपीकता, सकाळ प्रकाशन कोल्हापूर.



## INNOVATION AS A BOOSTER OF RURAL ENTREPRENEURSHIP: A CASE STUDY OF RURAL ARTISANS IN KOLHAPUR DISTRICT

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### ABSTRACT :

The new economic policy (NEP) in India was implemented in 1991, aiming to liberalize and privatize the Indian economy. The main objective of NEP is to increase economic growth and improve the standard of living of the people. However, the impact of NEP on rural artisans' businesses has been a topic of debate since its implementation. This research paper aims to evaluate the impact of NEP on rural artisans' businesses. With reference to rural India, it is said that India lives in its villages, occupying more than 60 per cent of its population currently, which may be vulnerable to change in economic conditions. Hence in order to understand impact of the new economic policy especially on the rural part of India, and on rural businesses and to test, whether the new economic policy is really benefitting the rural India this study was necessary.

**Key Words:** Village Artisans, LPG, NEP.

### 1. INTRODUCTION :

In rural India, rural artisans are considered as an important part of social structure, apart from farmers. These rural artisans like potter, carpenter, black smith, cobbler, shepherd, weavers, gavandi, burud and tailor etc. are involved in doing their traditional businesses, involving use of traditionally inherited skills. These artisans contribute greatly to the economy and self-sufficiency of the

villages, and are an important source of self-employment. Considering nature of their business, these artisans mostly use traditional tools and machines in their business and mostly fulfills the local needs, also their requirements related to the finance is also limited. The new economic policy has brought both challenges and opportunities for this part of the society in the form of large-scale production, low cost of products, aggressive marketing, planned business strategies etc. by medium and large-scale businesses on one side and availability of better infrastructural facilities, educational and training facilities etc. on the other side.

### 2. RURAL ARTISANS BUSINESS AND THE NEW ECONOMIC POLICY:

Rural artisans constitute a significant portion of India's population, and their businesses are an essential source of employment and livelihood in rural areas. Rural artisans typically work in the handicrafts and handloom sectors, producing a variety of goods, including textiles, pottery, metalwork, and wooden crafts. The NEP's impact on rural artisans' businesses can be evaluated through its impact on the handicraft and handloom sectors. NEP aimed to liberalize and privatize the Indian economy by reducing government intervention and encouraging private sector participation. This led to a significant shift in the market structure, with large corporations dominating the economy. The shift in the market structure and emphasis on the private sector had several implications for rural artisans' businesses.

#### 1. Competition :

The NEP led to an increase in competition in the domestic market, with large corporations entering the market. This resulted in rural artisans facing increased competition, which had a severe impact on their businesses. Due to the lack of resources, rural artisans could not compete with large corporations in terms of production, marketing, and pricing, leading to reduced profits and decreased market shares.



## 2. Industry concentration :

The NEP resulted in industry concentration, with large corporations dominated the economy. The concentration of manufacturing and service industries shifted away from rural areas, leading to a decline in rural artisans' businesses. The decline in the demand for rural artisan products led to reduced incomes, lower profits, and increased unemployment in the rural areas.

## 3. Technology:

The NEP aimed for the introduction of new technology to enhance productivity, which had a negative impact on rural artisans. The introduction of new technology was beyond the reach of the rural artisans, leading to the widening of technological disparities between rural artisans and large corporations. This resulted in rural artisans being unable to keep up with technological advancements, which led to a decline in their businesses.

## 4. Export competitiveness:

NEP aimed to increase export competitiveness by encouraging the production of export-oriented goods. Large corporations were well-positioned to take advantage of this policy due to their resources, leaving rural artisans struggling to export their products. Rural artisans lacked the resources to produce goods in large quantities, and low productivity led to higher prices, reducing their competitiveness in the export market.

## 3. OBJECTIVES OF THE STUDY :

1. To study the socio-economic status of artisans in Indian economy.
2. To study the importance of artisans in rural economy.
3. To examine the impact of new economic policy on business volume.

## 4. HYPOTHESES OF THE STUDY:

1. There is an adverse impact of new economic policy on the business of rural artisans.
2. There is no social support to artisans.

## 5. RESEARCH METHODOLOGY:

This is exploratory study. Purposive Quota sampling method was adopted for this present study. Data for the study have been collected from both Primary and Secondary sources.

### 1.5.1 Primary Data:

The primary data related to micro level study were collected personally through intensive field work, questionnaire and personal discussion with the village artisans.

### 1.5.2 Secondary Data:

Secondary data includes Census Report, Plan documents of Central and State Government, Financial Institutions, District Industries Centre (DIC) and Statistical Abstracts, Published Reports, Periodicals, News Papers and web-sites etc.

### 1.5.3 Sample Design:

The present study covers all ten major artisans' categories prevailing in Kolhapur district, which includes Potter, Carpenter, Black Smith, Cobbler, Goldsmith, Shepherd, Weavers, Gavandi, Burud and Tailors. Total 480 artisans is the sample size for the study confined to 10 categories in 12 talukas of Kolhapur district.

The formula for determining sample size in case of, infinite population is used to arrive at a representative number of respondents as given below: (Godden, 2004).

$$\text{Sample Size} = \frac{z^2 * P (1-P)}{M^2}$$

Where,

SS = Sample Size for infinite population (More than 50,000)

Z = Z Value (e.g. 1.96 for 95 per cent level of confidence)

P = Population Proportion (expressed as decimal) assumed to be 50 per cent i.e. 0.5

M = Margin of Error at 5 per cent (0.05).

$$\text{Sample Size} = \frac{1.96^2 * 0.5 (1-0.5)}{0.05^2}$$

$$\text{Sample Size} = \frac{3.8416 * 0.5 * 0.5}{0.0025}$$

$$\text{Sample Size} = \frac{0.9604}{0.0025}$$

### Sample Size = 384.16

Adequacy of sample size has been calculated by Godden, 2004 formula, which scored 384. Hence, more than adequate 480 artisans have been selected. The total sample size of 480 is comprised of 40 respondent artisans from each taluka, of which each category of artisan contributes to the sample size of 4 each.

### 1.6 ANALYSIS OF DATA:

#### 1.6.1 Data Processing:

The collected data were processed with the help of statistical tools and techniques, such as classification, editing, coding, tabulation, use of software's such as SPSS and MS-Excel.

#### 1.6.2 Data Presentation:

Data are presented in the form of various tables and charts for information relating to aspects in research such as Personal information, business information, marketing, new economic policy, business resources, income level labour intensity and aesthetic satisfaction etc.

#### 1.6.3 Data Analysis:

Data were analysed by the using statistical tools, like various tables, various graphs, and charts and with the help of simple statistical techniques such as average, percentage etc. The researcher has used one sample t-test for the purpose of testing of hypothesis.

#### 1.6.4 Data Interpretation:

Finally, researcher has interpreted the data on the basis of analysed data provided by the respondent artisans.

### 1.7 SCOPE OF THE STUDY:

#### 1.7.1 Geographical Scope of the study

The geographical scope of the present study is restricted to Kolhapur district.

#### 1.7.2 Analytical Scope of the study:

The data have been analyzed by using descriptive statistical techniques like percentage, average and presented by using tables, bar charts, pie charts formulate. The researcher has used one sample t-test for the

purpose of testing of hypothesis.

#### 1.7.3 Topical Scope of the study

The topical scope of the study is limited to the 'Impact of New Economic Policy on the Business of Village Artisans with special reference to Kolhapur District'.

#### 1.7.4 Functional Scope

The functional scope of the study covers the role of the artisans in Indian economy, role of artisans in rural economy, it also covers the assessing impact of new economic policy on rural artisans' business.

### 1.8. ANALYSIS AND INTERPRETATION OF DATA:

Table 1

Distribution for Socio- Economic Status of Artisans

Sr. No	Parameter	Classification	Frequency	Percentage
1	Age	21 to 30	13	2.70
		31 to 40	66	13.80
		41 to 50	144	30.00
		51 to 60	224	46.60
		above 61	33	6.90
2	Gender	Total	480	100
		Female	29	6.00
		Male	451	94.00
		Total	480	100
3	Education	Illiterate	310	64.60
		Primary	41	8.50
		Secondary	75	15.60
		Higher Secondary	52	10.80
		Graduate	2	0.40
		Total	480	100
4	Religion	Hindu	455	94.80
		Muslim	22	4.60
		Bouddh	3	0.60
		Total	480	100
5	Category	General	44	9.20
		OBC	327	68.10
		SBC	2	0.40
		VJNT	46	9.60
		SC	55	11.50
		ST	6	1.30
		Total	480	100
6	Caste	Potter	52	10.80
		Carpenter	65	13.50
		Lohar	60	12.50
		Chambhar	58	12.10
		Sonar	48	10.00
		Dhangar	46	9.60
		Maratha	40	8.30
		Shimpi	43	9.00
		Mang	13	2.70
		Burud	39	8.10
		Muslim	8	1.70
		Total	480	100
7	Marital Status	Unmarried	6	1.30
		Married	471	98.10
		Widowed	3	0.60

Source: Field Survey

## 1.9 CLASSIFICATION OF ARTISANS ACCORDING TO VIEWS ABOUT ECONOMIC POLICY

**Table 2**  
**OPINION ABOUT IMPACT OF NEW ECONOMIC POLICY**

Sr. No	Responses	Yes (%)	No (%)	Total (%)
1	New economic policy affected	446 (92.9)	34 (7.1)	480 (100)
2	Infrastructural facility	432 (90.0)	48 (10.0)	480 (100)
3	Difficulty to get capital	431 (89.8)	49 (10.2)	480 (100)
4	Difficulty to market the product	415 (86.5)	65 (13.5)	480 (100)
5	Difficulty to get bread and butter	368 (76.7)	112 (23.3)	480 (100)
6	Created cut-through competition	347 (72.3)	133 (27.7)	480 (100)

**Source:** Field Survey

It is seen that, the economic policy implemented by Government of India in, 1991 greatly affects the business. The costs of capital, marketing, research and development, advertisement have increases and created the cut-through competition in artisan business. But, at the same time the infrastructural facilities have improved. So, artisans need to concentrate on this positive out-coming of the new economic policy. Artisans have to adapt to the changing conditions and change in business considering the present condition. The government should help artisans to cope up with changing conditions. Due to new economic policy 1991, it is also possible that the impact might be negative (Closure of business) or positive (Starting new business units). This study intends to measures both negative and positive impact of economic reforms on the business units started by the rural artisan in Kolhapur district.

### 1.10.1 HYPOTHESIS 1

1. ( $H_0$ ) There is an adverse impact of new economic policy on the business of rural artisans.

$$H_0 \mu = 3$$

$$H_1 \mu \neq 3$$

**Note:** Here, the basic data from Table 2 have been used for testing these hypotheses For,

'1' is taken, if response is 'Yes'

'0' has been taken, if response is 'No'

6 factors are considered for measuring impact of new economic policy on the business of rural artisans, which are (1) New Economic Policy affected, (2) Infrastructure facility, (3) Difficulty to get capital, (4) Difficulty to get market, (5) Difficult to get bread and butter, (6) Created cut-through competition etc.

Expected value for full impact is 6 hence, 50 per cent of it. i.e. 3 has been taken as test value.

It means, if value is 3 equal to 3 or above 3, there is impact of new economic policy.

**Table 3**  
**Analysis of one Sample T-Test For adverse Impact of NEP**

Hypothesis	Paired Differences			t	Test Value	df	Sig. (2-tailed)	Result
	Mean	S. D.	Std. Error Mean					
Hypothesis 1	5.08	1.461	.067	31.219	3	479	0.000	$H_0$ - Accepted

S. D = Standard Deviation, df = Degree of Freedom.

It is seen whether the mean value of sample difference 5.08 is significant from a population mean. The one sample t-statistic is 31.219, where the significant value is 0.000, which is less than the table value (the level of significance 0.05 with the degree of freedom 479). The null hypothesis is accepted and alternative hypotheses is rejected i.e. There is an adverse impact of new economic policy on the business of rural artisans.

### 1.10.2 HYPOTHESIS 2

2. ( $H_0$ ) There is no social support to artisans.

$$H_0 \mu = 5$$

$$H_1 \mu \neq 5$$

**Note:** Here, the basic data from Table 3 have been used for testing this hypothesis For,

'1' is taken, if response is 'Yes'

'0' has been taken, if response is 'No'

10 factors considered for measuring social support for artisans, which (1) Are you doing the business only because to caste, (2) Family suggestion, (3) Investing money, (4) Family suggestion of business expansion, (5)

Relatives and friends, (6) Expansion of business, (7) Co-operation, (8) Inspiration of government, (9) Growth and development, (10) Inspiration of government for running the business.

Expected value for full impact is 10 hence, 50 per cent of it. i.e. 5 has been taken as test value. It means, if value is 5 equals to 5 or above 5, there is no social support for artisans.

**Table 4**

**Analysis of one Sample T-Test for No Social Support to Artisans**

Hypothesis	Paired Differences			t	Test Value	df	Sig.(2-tailed)	Result
	Mean	S. D.	Std. Error Mean					
Hypothesis 2	6.59	1.660	.076	20.920	5	479	0.000	H <sub>0</sub> - Accepted

S. D = Standard Deviation, df = Degree of Freedom.

The above table shows that the mean value of sample difference 6.59 is significant from a population mean. The one sample t-statistic is 20.920, where the significant value is 0.000. which is less than the table value. (The level of significance is 0.05, with the degree of freedom 479). The null hypothesis is accepted and alternative hypothesis is rejected. i.e. there is no social support to artisans.

**1.11 SUGGESTIONS :**

1. Government should help to artisans by giving the loans at lower rate of interest to improve their business.

2. Awards, prizes and Certificates should be given to those artisans who produce maximum and quality products and to those who are having frequent publications of various posters, booklets, write ups in leading newspapers, columns related to artisans products in local as well as domestic news-papers to encourage them.

3. It is a necessary to develop, encourage and register a specific brand of artisan's product such as 'Kolhapuri Chappal' by fixing geographical indication (GI) and promote it for domestic as well as international market accessibility.

4. In order to inspire the village artisans, they should be provided training at local level. For that purpose, the training programmes, workshops, conferences and seminars should be arranged in frequently through trainings institutions such as KVIB, MKVIB etc.

5. To avoid malpractices and corruption in the distribution of subsidies by the central and state government, the government should provide financial assistance to village artisans immediately with simple process of loan sanction.

6. For the development of artisans, the related websites should be updated regularly with new information and coherent statistical database.

7. In order to attract foreign tourists and understand their needs and expectations to serve them better, artisans should develop a good relationship with the tourists.

8. Village artisan should give up their regular livelihood "attitude" towards their business. They should be flexible enough to cope with changing business activities in this global era, and they should apply advanced production and modern technology, marketing techniques to enhance the quality of their products.

9. Village artisans should keep on updating knowledge and skills as well as they should enhance their competencies with the help of formal training.

10. Special events like training programmes, workshops seminars etc, are to be arranged frequently in collaboration with ITI's and local Universities, at district level as well as taluka level for enhancing level for enhancing their skill competencies and their existing knowledge with regards to production, marketing, finance and human resource management etc.

11. Adequate and timely guidance should be provided to artisan through separate mechanism for effective marketing of their products with prior declaration of minimum support price.

**CONCLUSION :**

In conclusion, the NEP had a negative impact on rural artisans' businesses due to the

shift in the market's structure towards large corporations. The competition, industry concentration, and shift in production led to a decline in rural artisans' market share, reduced profits, and increased unemployment. The introduction of new technology and the promotion of export-oriented businesses were beyond the reach of rural artisans, further reducing their competitiveness. Thus, the government must take initiatives to address the issues faced by rural artisans, such as providing financial and technical assistance, market support, and promoting their products.

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## Sustainable Agricultural development for inclusive economy in India issues & challenges

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#### Abstract –

For the past fifty years, achieving economic growth has been the primary objective of policy worldwide. Apart from the financial crisis, the default assumption is that growth will never stop. Not only for the poorest nations, where there is an indisputable need for a higher standard of living, but also for the richest ones, where an excess of material abundance threatens the very foundations of our well-being and adds little to enjoyment. The growth myth has not served us well. The two billion people who still make less than \$2 a day have been let down by it. It has utterly failed to guarantee people's livelihoods and to bring about economic stability. This Paper emphasize on why india as developing nation still struggling for constant growth.

Current Indian inclusive model has three significant pillars from agricultural economy perspectives Market economics, empowerment, and pragmatism Growth and high-quality jobs are driven by private sector initiatives. In order to become global power why & how sustainable reforms to be takes places from different sectors as whole we can come across.

**Keyword** – Sustainable Development,

Inclusive Growth.

### Introduction :

The Brundtland Report, published in 1987 by the WCED, introduced the phrase “sustainable development” as “development that meets the needs of the present without compromising the ability of future generations to meet their own needs.” Development must be sustainable in both the economic and ecological senses; this means that planning for development must take this into consideration. About 170 nations and territories are served by UNDP, which seeks to end poverty, lessen inequality and marginalization, and develop resilience so that nations can continue to advance. UNDP, the UN agency for development, is essential to nations’ efforts to meet the Sustainable Development Goals.

### India’s Progress to sustainable development

Our track record suggests that we have not been particularly effective in identifying pertinent markers to gauge results. The definition of quality education has not been achieved. Because of India’s narrow definition of “safe” drinking water— hand pumps and tube wells are regarded as equally safe as piped water supplies— official statistics indicates that 86% of Indians have access to safe drinking water, putting us “on track” to meet the MDG goal for drinking water. The inability to reduce carbon footprints and address environmental issues such as the deteriorating air quality index, widespread environmental degradation, biodiversity loss, Himalayan urbanization, ecosystem resilience loss, inadequate waste management, depletion of resources (land, air, and water), increasing scarcity of water, etc. Malnutrition still affects 18 crore people in India (51.4%).

### Review of Literature -

**Hasan and Quibria (2003)** explained that agriculture growth and rural development have significant potential to achieve inclusive growth among the Asian countries. Richard (2014) also argued that rural poverty generally

dominates in most countries where agriculture is the main source of livelihood. Thus growth of agriculture sector is the key for poverty reduction and inclusive growth. Agriculture growth will enhance economic growth and reduce rural poor by increasing their productivity and incomes. So, agriculture connects economic growth and the rural poor.

**Birthal (2012)** examines that the inclusive growth is essential to develop agriculture on sustainable manner by reducing disguised unemployment in the farm sector in the way of shifting labor to the non-farm sector and increase average size of land holding resulting marginal productivity of labor and land increases.

**Sharma (2010)** examined that diversification of the agriculture through livestock production will accelerate the agriculture growth and it provide livelihood support to the small and marginal land holders. Agriculture growth and rising farmers income is important aspect for inclusive growth in agriculture sector. This can be addressed to reduce supply side constraints in agriculture sector. Economic growth scenarios of India as well as the major growing states have not been successful in combining growth with equity and making growth inclusive. The trickledown process of growth has by passed sectors like agriculture where labour is concentrated.

### Objectives of the Paper

- a) To study various critical issues & challenges in agriculture growth.
- b) To identify different current policies of government for inclusive growth

### Goals for sustainable development and indigenization in India.

Urbanization and population increase, energy use and global warming, excessive waste generation and the ensuing contamination of soil, air, and water are the biggest risks to sustainable development on Earth. Urban mobility and scarce resource availability. A large number of them are connected. Sustainable development is built around three pillars: social,

environmental, and economic.

#### Discussion on study-

The challenges associated with environmentally friendly development can be examined from the perspectives of three farming styles: conventional production, contemporary agriculture, and ecologically friendly agriculture. Additionally, we can assess them using the Sustainability has three components: social, economic, and environmental.

**A) Ecological Sustainability:** Most traditional and conventional farming methods don't support ecological sustainability. They deplete natural resources, which worsens soil fertility, causes soil erosion, and contributes to the acceleration of climate change worldwide. Nonetheless, compared to more traditional techniques, sustainable agricultural systems provide a number of noteworthy advantages.

**B) Soil Fertility:** One of the main issues facing many regions of India is the declining fertility of the soil.

**C) Biodiversity:** One key element of sustainable agricultural methods is mixed cropping. These methods promote the diversity of insects, animals, and plants that inhabit agricultural areas by diversifying the crops that are farmed. Health and Pollution: The usage of chemicals, pesticides, and fertilizers has an adverse effect on the local ecological and population. Inadequate safety measures, improper pesticide storage, and other reasons can all lead to health problems. Sustainable agriculture minimizes the use of pesticides and other potentially hazardous substances

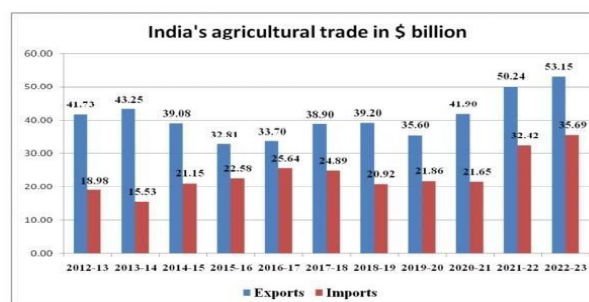
**D) Land Use Pattern:** Ineffective land use can result in issues including erosion, landslides, and flooding. It may also restrict the amount of land that can be farmed and clog irrigation channels.

**E) Climate:** Conventional agriculture contributes to greenhouse gas production through a variety of mechanisms, such as lowering the amount of carbon stored in the soil

and vegetation, producing methane in irrigated fields, and creating artificial fertilizers. This problem can easily solved by moving to a farming style that is more ecologically friendly.

**D) Economic Sustainability:** - In order for agriculture to satisfy the requirements for sustainability, it must be long-term economically viable. Compared to sustainable farming, conventional farming has a higher potential for financial loss over the long term. There are instances where governments prioritize export-oriented manufacturing systems over meeting domestic demand. This is completely untrue. You face the danger of incurring hidden costs in a number of areas, including transportation and guaranteeing the security of the local food supply, when you just focus on exports. When creating public policy, domestic demand—and food security in particular— should be given equal weight with the apparent trade balance.

**E) Social Sustainability:** The notions of justice and social acceptability are linked to the idea of social sustainability in agricultural practices. Development cannot be deemed sustainable if poverty persists. The government must come up with plans that would let rural poor people benefit from increased agricultural production. Social injustice occurs when a certain group of people isn't given access to opportunities for advancement. Still, there's a chance that a robust social sustainability framework will close the gap between the "haves" and the "don'ts." Many revolutionary technologies never reach the point where they can be used in the agriculture sector due to reluctance to change from the general public.



### Current Agricultural Initiatives-

(Ref. Insight IAS)

#### a) Income support for farmers via PM KISAN:

In 2019, PM-KISAN was introduced as an income support program that disburses Rs. 6,000 annually in three equal installments. As of November 30, 2023, over 11 crore farmers had received more than Rs. 2.81 lakh crore in releases.

#### b) Fasal, Pradhan Mantri Bima Yojana (PMFBY):

In order to solve the issues of high premium prices for farmers and a decrease in the sum covered as a result of capping, PMFBY was introduced in 2016. Over the previous seven years, implementation: Over 14.06 crore (Provisional) farmer applicants have received claims totaling over Rs. 1,46,664 crore out of 49.44 crore farmer applications that were enrolled. Farmers paid their portion of the premium during this time, around Rs. 29,183 crore, against which they received payments totaling over Rs. 1,46,664 crore (provisional). Therefore, farmers have received claims totaling around Rs. 502 for every 100 rupees they paid in premiums.

**C) DigiClaim** – For transparency in calculation and payment of claims, Claim Payment Module to workout claims and to transfer these claims directly to the farmer's account is being done through National Crop Insurance Portal (NCIP) using PFMS platform. This initiative has been launched on 23rd March, 2023 for implementation from Kharif 2022 season claims onwards. All the claims are now being paid by insurance companies directly to farmers account through DigiClaim.

#### D) Institutional credit for agriculture sector:

i. Increased from Rs. 7.3 lakh crore in 2013-14 to Rs. 21.55 lakh crore in 2022-23.

ii. Benefit of concessional institutional credit through KCC at 4% interest per annum has also now been extended to Animal Husbandry and Fisheries farmers for meeting their short-term working capital needs.

iii. A special drive has been undertaken since February 2020 to provide concessional institutional credit with focus on covering all PM-KISAN beneficiaries through Kisan Credit Cards (KCC). As on 20-10-2023, 482.73 lakh new KCC applications have been sanctioned with a sanctioned credit limit of Rs. 5, 47,819 crore as part of the drive.

iv. The country's efforts to promote organic farming include the implementation of the Paramparagat Krishi Vikas Yojana (PKVY) in 2015-16. 16.19 lakh farmers have benefited from the formation of 32,384 clusters and the covering of 6.53 lakh hectares. Furthermore, 1.23 lakh hectares of land are covered under the Namami Gange Program, and 4.09 lakh hectares are covered under natural farming. The government also suggests using the Bhartiya Prakratik Krishi Padhati program to support sustainable natural farming systems (BPKP). The suggested plan seeks to reduce cultivation costs, increase farmer income, and guarantee resource conservation, safe and healthy soils, the environment, and food.

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## Eco-Friendly Tourism in India: Promoting Sustainable Hospitality

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### Abstract :

Tourism has become an integral part of India's economy, but it has also had a significant effect on the environment and on local communities. This has led to eco-friendly tourism being seen as a more sustainable option than traditional tourism. What Is Eco-Friendly Tourism? Eco-friendly tourism, also referred to as sustainable tourism, is responsible travel that preserves the environment and supports local communities. It focuses on minimizing the environmental impact of tourism and promotes the cultural and economic prosperity of local people. It is important to note that eco-friendly tourism promotes sustainability by ensuring that tourism activities don't consume natural resources or damage the environment. Responsible waste management, water and energy conservation, and the utilization of renewable energy sources, such as solar power, are some of the ways in which eco-friendly tourism can be implemented in India.

**Keywords:** Tourism, eco-friendly, sustainable tourism, local communities, cultural and economic, prosperity, waste management, energy conservation, natural resources, etc.

### Introduction:

India is a country with a rich cultural heritage and diverse natural resources that attract millions of tourists every year. However, tourism can also have a negative impact on the

environment, local communities, and economies. Eco-friendly tourism, also known as sustainable tourism, is a way to promote tourism while minimizing its negative impact and promoting sustainability. In this article, we will explore the concept of eco-friendly tourism in India, its advantages, and the challenges that need to be addressed to promote sustainable hospitality. Eco-friendly tourism refers to a responsible and sustainable way of traveling that aims to minimize the negative impact of tourism on the environment, local communities, and economies. It involves promoting sustainable practices such as reducing waste, conserving natural resources, and supporting local businesses. Eco-friendly tourism is essential for promoting sustainability in the tourism industry, which has a significant impact on the environment and local communities. In India, eco-friendly tourism practices include sustainable accommodation, eco-tourism, and responsible tourism.

The hospitality includes hotel operation and its activities. Sustainable hospitality coins the concept acquiring environmentally, socially and economically responsible factors within hospitality industry. Protecting the environment in the hospitality industry is vital due to its high resource consumption and usage. Sustainable practices are essential to minimize climate change and promote responsible tourism. Adopting eco-friendly management by hotel industry will attract eco-minded travellers, increase market share and boosts profits. By prioritizing sustainability, business can contribute positively to the environment and align with stakeholder values.

India is taking sustainability seriously due to concerns about dwindling resources, climate change and consumer demand for eco-friendly stays. Hotels and resorts are adopting practices like water conservation, renew energy resources and community involvement to minimize environment impact, cut costs, and

meet regulations. This focus on sustainability promotes long term visibility and aligns with responsible tourism, shaping the hospitality industry in India towards a more eco-conscious future.

### **Eco-friendly initiatives for sustainable hospitality in India**

- Green construction: sustainable building techniques that prioritize minimizing environmental impact and promoting resource conservation in the design, construction and maintenance of buildings.

- Sustainable waste management: the methods and approaches should be used to minimize, dispose of, and recycle waste materials, ensuring responsible and efficient waste management practices.

- Farm-to-table Initiative: promoting local food and food production and connecting farms directly to consumers for leisure's.

- Social responsibility and community involvement: this approach emphasise the importance of community input, collaborations and shared goals to create positive social and environmental outcomes.

### **Case studies in India on implementation of sustainable hospitality:**

The Orchid Hotel from Mumbai, Vile Parle is the first five-star hotel in Asia to earn the Ecotel certification, demonstrating its commitment to eco-friendly practices. The hotels waste management and waste water treatment system reduce its environment footprint by efficiently processing waste water for reuse in cooling and landscaping. In addition, by eliminating single- use plastics, etc

The Leela Palace, Bengaluru, Karnataka, prioritizes sustainability by using 86% renewable energy, cutting carbon emission and protecting the environment. The hotel provides eco-friendly amenities, featuring the Tishya fragrance and natural and recyclable products.

### **Benefits of sustainable hospitality**

#### **Environmental benefits**

- Carbon emission reduction: energy

efficient operations and waste management strategies reduce greenhouse gas emission, helping combat climate change.

- Resource conservation: water conservation and responsible sourcing practices minimize resource consumption, preserving water and other finite materials for future use.

- Protects nature's diversity: sustainable tourism practices helps to reduce habitat loss and pollution, safeguarding ecosystems and the variety of plants and animals that depends upon them.

- Clean world and less waste: hotels that prioritize sustainability work to reduce waste and pollution resulting in cleaner surroundings and healthier environments for all.

#### **Economic benefits:**

- Cost saving: by adopting sustainable practices, hotels and resorts can cut down on their expenses related to energy, water and waste disposal.

- Community support: Sustainable hotels aim to buy from local suppliers and participate in community projects. This supports local business, provides job opportunities and boosts the overall economy in the area.

### **Challenges in sustainable hospitality development:**

- Huge investments: in adoption of sustainable practices in hospitality industry in quietly need in huge investment for the up gradation of amenities like building, resources, energy –efficient technologies and so on.

- Resistance to change: can be seen by both the stakeholders like management and staff. Staff is resisting as they are not aware about the practices and management may resist for change in entire scenario and huge cost investments.

- Lack of awareness: growing awareness about sustainable hospitality and changing environmental issues the hotels may not be aware about the change and up gradations in the environment which leads to loss in economic and social way.

### Solutions in sustainable hospitality development:

- Green marketing:
- Local collaborations: to team up with surrounding business to boost the local economy, minimise transportation emissions and provide visitors with firsthand experience to connect them to the community.
- Informative education initiative: launch informative programmes to teach guests about sustainable practices during their stay. This empowers them to make eco-friendly choices and instills sense of environmental responsibility.

Eco-friendly tourism in India has several advantages, including the conservation of natural resources and wildlife. By promoting sustainable practices, eco-friendly tourism helps to preserve the environment and protect endangered species. Eco-friendly tourism also promotes local culture and heritage by supporting local businesses and encouraging tourists to engage in cultural activities. This, in turn, helps to boost local economies and create job opportunities for local communities.

Despite the benefits of eco-friendly tourism, there are several challenges that need to be addressed to promote sustainable hospitality in India. One of the main challenges is the lack of awareness and education among tourists and tourism industry stakeholders about the importance of eco-friendly tourism. Additionally, there is a lack of infrastructure and facilities for eco-friendly tourism, such as sustainable accommodation and waste management systems. Finally, there is resistance from the traditional tourism industry, which often prioritizes profit over sustainability. In conclusion, eco-friendly tourism is essential for promoting sustainability in the tourism industry and minimizing its negative impact on the environment, local communities, and economies. In India, eco-friendly tourism practices include sustainable accommodation,

eco-tourism, and responsible tourism. The advantages of eco-friendly tourism in India include the conservation of natural resources and wildlife, the promotion of local culture and heritage, and the boost of local economies and job creation. However, there are several challenges that need to be addressed, such as the lack of awareness and education among tourists and tourism industry stakeholders, inadequate infrastructure and facilities, and resistance from the traditional tourism industry. To promote sustainable hospitality in India, it is essential to raise awareness, invest in sustainable infrastructure, and encourage responsible tourism practices.

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