Luminous

[A Journal of Multi-Disciplinary Research]

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Editorial _____

Respected reader, I am very please to inform you that, this year the Luminous Journal has completed the journey of its third year with this issue Luminous Vol. 3(1). Since the last two years we have got all possible cooperation and support of the authors, research scholars, students, readers to make the journal and the content very worthwhile.

Our current issue has also raised the voice and ideas of the researchers open the 'Importance of Ethics and Values' in businesses, society, economy, family and for an individual. The concerns of young researchers regarding Environmental Issues, Corporate Governance, Cyber Security, Corporate Culture, Ethical Marketing, Information Security, Socio-political Climate, etc. has been shown through their research articles in the current issue.

The journal was started with a vision that the ideas in the form of research articles and papers may contribute some good to the society and the public at a large. So far as, I am really very satisfied that we are able to do the same. This journey is just a mile stone for us and we have to move more miles ahead and to spread our motto of

'LET YOUR LIGHT SHINE'.

At the last, I would like to offer words of gratitude to all the contributors, members of the editorial board, our chief-patron, patron, staff of printing press, designing team and to the publisher of the journal for their constant support and motivation.

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Place: Indore (M.P.)   **Signature**
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CONTENTS

A Review of Advertisement Campaign for Swachh Bharat Abhiyan –
A survey done for Indore District

Priyanka Chourasiya*

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Abstract

We are in era of technology, technology that keeps buzzing around us, in some or the other way, credulously it has mediums. Mediums used to be Television and Radio, and mediums are e-paper, whatsapp, Facebook update, news feeds, flash news, alarms and alerts. In this busy rushy era, we are stuffed with a lot, rather much beyond our appetite. But our mind is still selective. It clicks to what it get attracted and provoked by. It is clear that a thought provoking message will always catch the grey matter.

This creates the game that were used to pull attention and attraction of minds of people. Advertise through these mediums, something someway, that everyone gets pulled, some or the other way. This is magic and matrix of advertisement.

This paper is to prove that even the national missions hook on to advertising stunts, so that the appeal goes a long way. Because even social welfare is impossible now, without it being advertised in a way that it appears to be useful and necessary for one. The Swachh Bharat Abhiyan is no exception, since media and advertisement played an extensive role in elaborating the mission, so high and so wide that it became everyone's game. This paper reveals the plethora of scope that advertisement sector has, that it can move even mountains.

Keywords : Swachh Bharat Abhiyan, Advertisement Campaign, Media Coverage.

Introduction

On 2nd October 2014 the Prime Minister of India Mr. Narendra Modi launched the Swachh Bahrat Abhiyan with a view to promote cleanliness and aware people about the change they want to see in their surroundings the programme had seven aims discussed further in the paper. This programme was aimed with a view to make India clean and disease free, to build toilets in the villages and to eradicate the open urinating and garbage throwing practices and to remove the open defecation practice etc.

Every day the garbage generated by India is close to 60 million tonnes of garbage from which around 45 to 50 million tonnes is left untreated. About 10 million tonnes of waste daily is generated by the metros. Urban India by 2040 alone would be generating close to 170 million tonnes of garbage daily. The sewerage system in India is among the poorest in the world. Since millions of houses are yet to build toilets open defecation remains part of rural life in India. In India spitting and urinating in the open is very common practice for millions unmindful of the defacement it causes. These actions supports in increasing filthiness, causes illness which makes the country sicker. If these actions be avoided it will make India a clean place to live, will decrease diseases and will reduce burden on the economy hugely. Throwing the waste in the open is so common in India that Indians hardly think

of using the bins or throwing garbage in the bins. We always point out and dislike the actions and throwing garbage in the open but we never think about our actions or work on it. Swachh Bharat Abhiyan (SBA) is a national campaign. The two essentials dimensions of the campaign are Action and Communication Programmes. This programme not only talks about eliminating the practices through building alternative facilities-toilets, waste disposal system, sewage system and recycling plant but it also aims at public communication campaigns to create wider awareness, induce pro healthy behavior among the people remains the foundation of the campaign.

The ability of the media is huge and it has the capability to spread and make a great awareness about cleanliness, its advantages and provide the right ambience for the behavior modifications. Mass media and attraction of the people make a topic popular, fashionable or worthy of attention. The newspapers, Media and Advertisement are likely to play a very significant role in educating and empowering the public towards cleanliness and swacchta campaign.

However, the government in May 2017 has claimed that over two lakhs villages have become free from open defecation. But the lack of facilities and inadequate process for the solid waste is a big challenge for the government. Apart from this social media campaigns and advertisements focusing on behavior change and several initiatives by the media through promoting this campaign has been made. This paper analyses role of media and advertisement as the key player of this campaign in promoting and taking this message to the people and impact of the campaign on the people and attitude of public towards cleanliness.
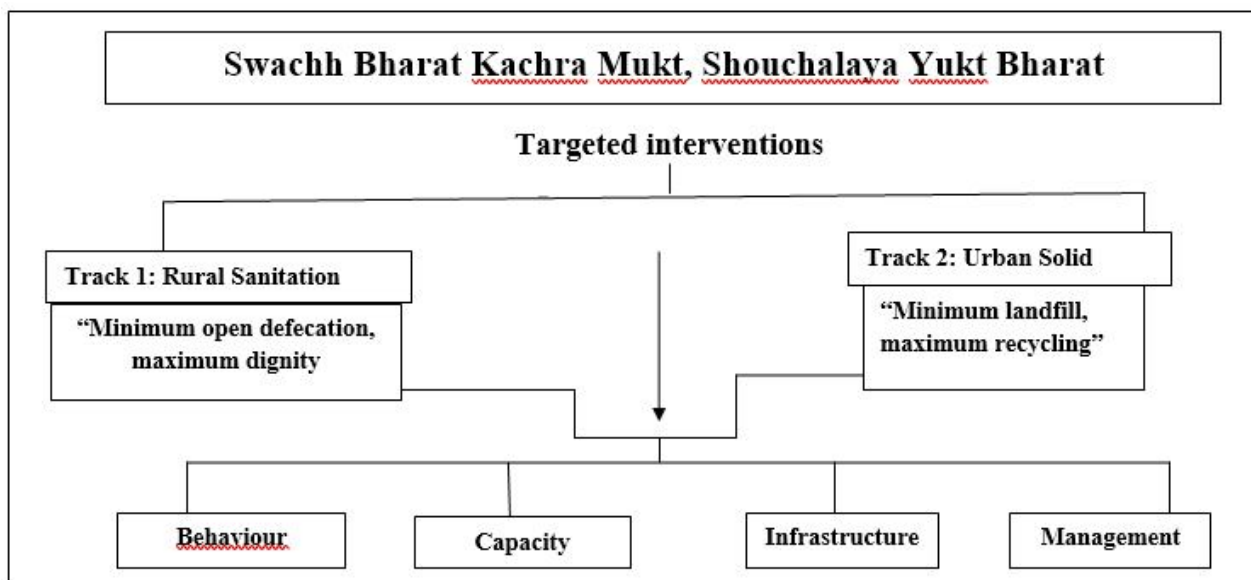
Objectives

The main objectives of this study are:

- To enumerate the SBA coverage in the selected newspapers;
- To understand the campaign via newspapers and advertisements;
- To analyze the impact of SBA on public perception through advertisement on cleaner environment;
- To give a comparative analysis on SBA campaign and cleanliness among public;
- To analyze the newspaper and advertisement updates on the status of health and hygiene in Indore;
- To find whether SBA has affected the public attitude towards a cleaner and a better environment in any manner and whether SBA is updating the cleanliness of Indore city.

The Swachh Bharat Abhiyan

The Prime Minister, Mr. Narendra Modi launched a nationwide cleanliness campaign Swachh Bharat Abhiyan on 2nd Oct.2014, the birth anniversary of Mahatma Gandhi. To make India clean by 2019, it was visioned as a mass movement in cleanliness. As it is world of social media today, our Prime Minister gave this movement a spice of social media by nominating nine celebrities to help galvanize public support for SBA and asked them to nominate nine more people to make the initiative go viral and transform into a national movement and soon this movement was converted into a mass movement. To really make it a successful campaign the citizens were asked to spend 100 hours each per year towards cleanliness in their surrounding areas or other places. For setting up of waste treatment facilities an estimated fund of Rs. 38,000 crores was required across the country in which the center was supposed to contribute 20% (Rs. 7600 crores), states one third and rest from the private sector was supposed to be contributed. The government of India launched Nirmal Bharat Abhiyan to trace the historical roots of the campaign; the Nirmal Bharat Abhiyan aimed at universal household sanitation coverage by 2012. It was renamed as "Swachh Bharat Abhiyan" with the objective to make India "clean" and building up of toilets for all households, eliminating the practice of open defecation, treating of solid and liquid wastes in a proper manner, providing running water supply. Above everything the main aim of the campaign is to create awareness among people about the need of proper sanitation and hygiene facilities. Urban sub-mission of the campaign, known as the Swachh Bharat mission of urban areas aims to cover almost 1.04 crore households in order to provide them 2.6 lakhs of public toilets, 2.5 lakhs of community toilets together with the solid waste management in every town. Gramin Swachh Bharat mission cost has been estimated one lakh thirty-four thousand crore rupees for constructing approximately 11 crore 11 lakh toilets all over the country. One of the major objectives of the campaign is a plan converting waste bio The Swachh Bharat Abhiyan was expected to bring the following transformation:

- Eliminate the open defecation practice in India and make toilets facilities to everyone.
- Convert the insanitary toilets into flushing toilets.
- Eradicate the manual scavenging system.

- Proper waste management through the scientific processes, hygienic disposal, reuse, and recycling of the municipal solid wastes.

- Behavioral changes among Indian people regarding maintenance of personal hygiene and practice of healthy sanitation methods.

- Create global awareness among common public living in rural areas and link it to the public health.

- Support working bodies to design, execute and operate waste disposal systems locally.

- Private-sector participation to develop sanitary facilities all through the India.

- Make India a clean and green India.

- Improve the quality of life of people in rural areas.

- Sustainable sanitation practices by motivating communities and Panchayati Raj Institutions through the awareness programmes like health education.

The Indian Media Coverage on Swachh Bharat Abhiyan

Determining as to what issues the public should think and worry about the Media plays a crucial role in our society and push the government to mould the policies accordingly. The assumption is made that the more the issue attracts the media attention the greater will be the importance assigned to it. Media has iron grip on the imagination as well as thinking faculties of society. It keeps the people updated with the latest development in different sphere of life and also builds opinion on important issues by informing and educating the people. For the information the public rely heavily on the media. Above all the most important is the content of the news media in all scenarios which include all day to day issues such as environment, health, socio-economic, culture, politics, business etc. in spreading the SBA to the nook and corner of the country the media is playing an important role and is changing the behavior of the public towards cleanliness. As public see a lot of advertisements in newspaper, TV, radios to initiate public for supporting the campaign and effectively raise the public awareness and concern about sanitation and the mass media also play an important role to promote positive attitude towards SBA. It also aware the public about the importance of cleanliness around and about diseases caused due to the lack of cleanliness, about proper domestic waste disposal system which helps to make everyone a part of it and to widen the Abhiyan. Apart from this the media reminds people their duty to keep the surroundings clean and healthy and to make India free from diseases. Through news, articles, features, and editorials the newspapers have been reporting the poor sanitation of India. From malnutrition to diarrhea reports are given on the consequences of the unhealthy behavior. In an attempt to increase transparency and publicize, globally, the country's efforts to improve its image on sanitation, SBA campaign utilizes social media which happens to be the most readily available and potentially most economical means of imparting information about SBA. One of the milestones which proved to be the most important aspect in the following awareness is Mobile based apps on SBA which helped them to ask the registered users to upload information and post photographs of sanitation facilities.

Progress towards being open defecation-free
(ODF) (no. of cities)

796 — Total ODF cities (certified by Quality Council of India till July 2017)

675 — ODF after recertification

124 — Cities certified in July 2017

Source: MoUD
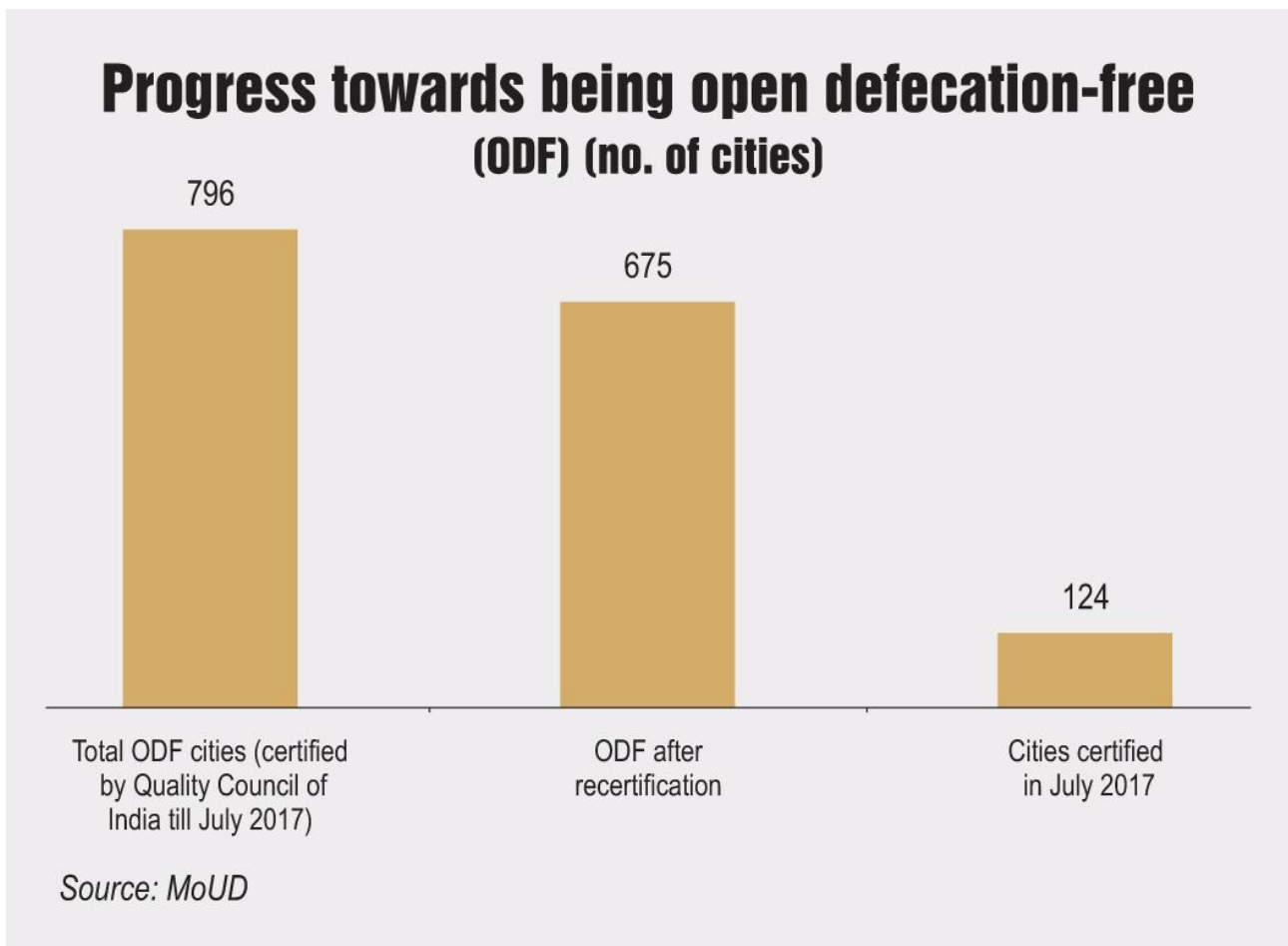
Swachh Bharat Abhiyan and Indore City

Moto of IMC (Indore Municipal Corporation)

Under Swachh Bharat Mission IMC planned to make Indore city:

- Bin free
- Litter free
- Dust free

Indore was declared as the cleanest city in India during the Swachh Survekshan 2018 by The Ministry of Housing and Urban Affairs among the 4203 urban local bodies (ULBs) ,which was done earlier in 2018. This is the second time in a row that Indore city came first in cleanliness , which is the commercial capital of the Indian state of Madhya Pradesh. Most of the investment submits by the state government has been done in the Indore city and it is also called the constituency of the Lok Sabha speaker Sumitra Mahajan. Apart from this Bhopal one more city of Madhya Pradesh came second same as in 2017 survey. Several initiatives were taken to prevent littering and make Indore the cleanest city.

High court intervention due to PIL

Notice for Indore municipal corporation over solid waste management

TNN | Oct 23, 2015, 10.29 AM IST

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INDORE: Taking note of serious negligence in solid waste management, which leads to pollution, Central Pollution Control Board (CPCB) issued notice to Indore Municipal Corporation (IMC), asking it to improve garbage management or face action. Recently, Union ministry of environment had placed Indore among 43 critically polluted areas (CPA) of the country.

HC directs Indore civic body to come up with waste-disposal plan

The Madhya Pradesh high court has asked the Indore Municipal Corporation to present a comprehensive time-bound programme for management of the city's garbage before November 6.

INDORE | Updated: Oct 31, 2015 18:54 IST

HT Correspondent
Hindustan Times

Madhya Pradesh Pollution Control Board (MPPCB), in its report, submitted before high court in September 2014, mentioned that around 4km area within the radius of trenching ground at Devguradia was polluted due to huge garbage pile up (municipal solid waste) and that unauthorized burning of garbage was causing problem of visibility.

Reply filed by MPPCB stated that around 23,000 to 25,000 metric tonnes (MT) of garbage is dumped at trenching ground every month, of which only 4,500MT of garbage is being processed in a month. At present, 3.5 lakh MT of garbage is dumped at trenching ground. Garbage is being burnt at trenching ground and has caused air pollution in the area.

MPPCB report also objected to collection of garbage and noted that there is no segregation system for collecting organic and in-organic waste. Report held mixing of waste at bin as main source of smell and nuisance.

Songs Played on the Waste Collection Vehicle

The Indore Municipal Corporation to aware people about the campaign played songs on the waste collection vehicle for boosting people about the campaign and to generate mass participation. 'Swachhta aadat hai, swachhta utsav hai' is a common refrain for the songs sung by Bollywood singer and playback Shaan for Indore Municipal Corporation's campaign for cleanliness. This was one of the major initiatives to aware people about the campaign and a best advertising strategy. The songs are played when the municipal vehicles move around and collect door to door garbage which made it interesting for the people and they got familiar with the song. The campaign has proved to achieve around cent percent (100%) segregation of wet as well as dry garbages. About 100 vehicles were sent for the collection of garbage door to door and later the dry wastes is converted into pipes and sell to big industries and the wet waste is converted into manure.

The IMC has 10,000 employees and officers. Mayor Malini Gaud credits such a change to the employees as well as to the participation of locals in the campaign. She has held 400 meetings of the citizens and has given the cleanliness oath to over 4 lakh people in just the past year.

She has also announced a plan to publish offender names in newspapers and getting them broadcast over the radio. She has gone out of her way to fine offenders personally on many occasions.

The Swachhta App- Indore 311

The 311 app in Indore was launched by IMC in October 2016. This app was launched for the benefit of citizens which enables the citizens of the city or the citizens residing in the city to submit complaints related to Swachh Bahrat Mission, waste management, cleanliness, spitting cases, garbage throwing etc, the app not only limits to the Swachh Abhiyan but it also let the geo-tagging of other civic issues to be resolved by the IMC in the city. It

has been claimed by the IMC officials that more than 1,300 people downloaded the application in two days and more than 100 complaints were registered on first day of the app (Times of India 2016 report). The citizens on the 311 app post photos of issues they want to get rid of such as garbage pile ups and even they can post their experience of the work of IMC in their area and can write their experience with the city. The post posted on the app can be geo-tagged and automatically sent to the applicable department to be addressed. One of the best features of this app is that citizens through this app can check the status and update of their report, and whether complain has been filed and addressed or not (Time of India 2016 report). When the Indore ICCC comes onlines after that one of the first systems to be integrated will be the 311 app which will be separated into different categories (complaints, regarding garbage throwing, spitting, open defecation, improper sanitation, public toilets etc).

Working of the App

"The 311 app works really well. Within 15 minutes the authorities reply to the complaint so received. By evening it is mostly resolved. It's been more than 6 months since this app has come into use" – Indore citizen, April 2018

The interview conducted for the community health workers suggested that education is important to inform citizens and more education is needed to explain the informal settlements about government services such as helpline and apps. Sometimes it may happen in the crisis that the citizens are blank and not know who to contact and hoe to contact.

Social media and blogging was used by the IMC as an effective tool for creating awareness and educating the citizens about the Swachh Bharat Mission.

This social media campaign was appreciated by the officials across sectors as it created awareness and effectively changed household-level waste management practices.
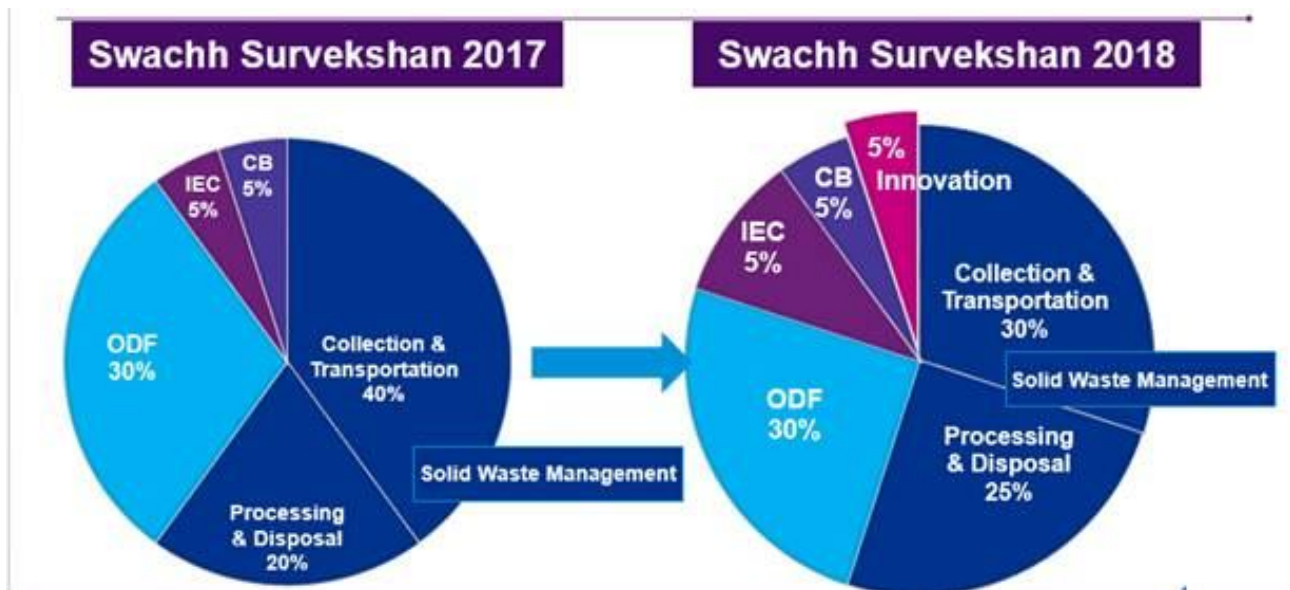
Brand Ambassadors of Indore Under the Mission

To grab the attention of the citizens, other than newspapers and communication gadgets Brand Ambassadors of Indore under the mission were introduced. There are people who idealizes a personality and this was a step towards attracting the citizens and requesting them to participate in this big mission for their city.

The Brand Ambassadors for Indore are-

Air Marshal – Jayant Apte

RJ - RAVI

Renowned Singer - Shaan

Major General – Shrikant Nema

Other than this some other famous names attached with this mission for indore are

Aneri Vajani (T.V Actress)

Hariharan (Singer)

Karishma Tanna (T.V Actress)

Kushal Tondon (T.V Actor)

Priti Zinta (Bollywood Actress)

Sanjeeda Shaikh (T.V Actress)

Shameeta Shetty (Bollywood Actress)

Sonu Sood (Bollywood Actor)

What Led the People of Indore to Participate in this Mission?

- Road Rallies

- Public awareness
- Meetings with RWA
- Interaction with SHGs & Mohalla samiti
- Talk shows
- Radio jingles
- Street play
- Regular Public feedback
- Flags , wall paintings and hoardings.
- Pamphlet distributions

IEC Activities for Behaviour Change

Road Rallies	188 Roads rallies with 26,100 participants
Street play	3408 street plays with 16,876 audience
Meetings with RWA	476 meetings with 11,785 participants
Route mapping	Done on total 425 vehicles
Dustbin distribution	Approx 1 lacs at mass marriages & among residents.
Interaction with hotels/ institutions	Meetings with total 628 hotels
Oath signature & campaign	225 oath taking ceremonies with 15,860 school children & staff
Thematic drives	"Dabba gang" of 180 members of BASIX, children group " vanarsena
Door to door collection	Done in total 6,20,000 households
Training to "safaimitras"	567 meetings including 6,200 participants
Meetings with business associations	108 meetings including 1,247 shop owners
Triggering activities	Awareness on ODF with the help of "swachh rath"

Public Relations agency Involved

S.No	PR agencies Empanelled	Work Alloted
1.	Fusion events, Indore	Hoardings, Wall Writing
2.	Hribom pvt. Ltd, Indore	Songs, Wall Writing,
3.	Midas pvt. Ltd, Indore	Social networking sites, short movies
4.	Srijan, Indore	Electronic and print media
5.	Viklap NGO, Indore	Nukad natak, wall painting
6.	Ankan films, Indore	Nukad natak

Conclusion

There is no doubt in this thought that one of the important things for our life as well as nation is cleanliness and its maintenance. Due to diseases caused and lack of information and knowledge about cleanliness issues, hygiene and health environmental issues, dirty surroundings etc huge population is dying daily. To protect and promote human health by providing a clean environment and breaking the cycle of diseases is the main aim of sanitation and for this many efforts are being made to turn on the SBA movement as a mass movement of the country to change the behavior and mindset of people towards cleanliness and proper sanitation. This campaign will be a great learning not only to adopt good habits of cleanliness but also to boost our image as a nation.

To develop a positive attitude towards cleanliness media plays an important role as it spread awareness and changes the attitude and behavior of people towards SBA. From urban to rural areas, in taking the campaign to the door steps of people, media has played an active character. Because of their wider presence, Newspapers have been a great help and important for spreading the awareness of sanitation to every individual from each sectors of the society for involving them in this mission. Newspapers give knowledge about diseases which spreads due to lack of sanitation and moreover informs people regularly about the ranking of the Swachh States.

To aware the conditions of garbage treated in market areas, streets, parks, roadsides, construction of public and community toilets and provide water facilities etc. daily news is published in Newspapers. A survey analysis done by the IMC found that

Area- 275 sq km

Population 2017- 27.50 lac

Floating Population- 3-5 Lac per day

Population density- 10000 P/sqkm

No of Households + commercial- 6.20 Lack

 % urban poor population- 27%

No of wards- 85

No of zones -19

MSW quantity (2001)- 617MT/day

MSW quantity (2011) -750MT/day

MSW quantity (2017) 1-115MT/day

96% people are aware of SBA and believes that SBA had made a major difference in their city and it is after its launch only that people of Indore understood the importance of cleanliness and helped in the development of the city and motivated whole country.

Advertisement had played an important role in Indore. Citizens were attracted and surprised through the mode of advertisement, news, jingles, road rallies and song. Citizens of the city really got motivated and participated in the campaign.

It can be concluded that this campaign has brought godliness all over the country in just few years and if the people will adopt it with full participation this campaign will change the face of nation. It can also be said that Indore city is a great example for the citizens of the country for their work and technologies used. This campaign for Indore city was a collective effort for both the citizens and the government. Government provided facilities, awareness, development and the citizens leaned to use and respect it. this relation and combination made a big difference in the city. No doubt can be made on the fact that change begins at home and people of Indore have proved it now it is the turn of rest of the cities to make a mark in this run.Every citizen of the country should take it upon himself/herself to make this campaign a success rather than waiting for the govt. to do.

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A Study of Environmental Ethics - Indian Perspectives

Naresh Shivhare*

(*Accounts Officer-MPPKVVCL, Indore)

Abstract

Environmental ethics and its approaches can play a vital role to run our life smoothly and can make a balance between man and other beings in our surrounding environment. A perfect balance should be maintained in the relationship between humans and nature is one of the most fundamental issues we face and must deal with today. Only after we have adopted an appropriate attitude towards nature and have established a new ethical relationship between human beings and nature will we be able to love and respect nature automatically, and can deals with the issues of environmental pollution and ecological imbalances.

Environmental ethics had always been an inherent part of Indian religious percepts and philosophy. Man, nature relationship is at the centre of Vedic Vision and those sacred scriptures specifically talk about man's responsibility to preserve his environment. Environmental ethics take into consideration the moral obligations human beings have concerning the environment. Learn how environmental ethics and human values affect our ability to understand and solve environmental problems.

Keywords: Environment, Ethics, Indian Constitution, etc.

Introduction

Environmental ethics is the discipline in philosophy that studies the moral relationship of human beings to, and also the value and moral status of, the environment and its non-human contents. In present scenario, ethics and human rights are among the most important concerns for industry now. Thus, developing environmental ethics for Indian industry is all about synthesizing the present situation in the eyes of ethical and non-ethical subjects that arise in a business environment. The study attempts to understand the range and quantity of ethical issues that reflect the interaction of profit-maximizing behavior with non-economic concerns of an Industry.

The precise harmony, orderliness and beauty that exist between the different gradients of environment including human beings have being facing an historical catastrophic damage. The mindless quest and efforts of humankind to conquer the unconquerable, invincible and overwhelmingly vast Nature has evolved as one of the greatest survival threat for the entire Life flourishing on our Planet.

Environmental Ethics is the extension of ethics beyond the human domain to the nature and other creatures. Environmental Ethics studies the effect of human activities on Environment; the moral obligation that humankind owes towards Environment and how humankind discharges and ought to discharge that gratitude and obligations. It aims to establish strong value system so that the human action and their decisions maintain the precise balance and harmony with the Environment.

History

The concept of Environmental Ethics was first appeared in a book by American naturalist Aldo Leopold in 1948 but its beginning is mainly attributed to the first Earth Day held on April 22, 1970. Thus, Environmental Ethics is a new discipline in the West that came into being just few decades ago, while in India it was the part and parcel of human lives since Vedic tradition originated some eight millennia or more ago.

Where in the West the debate on anthropocentricism versus ecocentrism is going on, Indian tradition has embraced ecocentrism and preached ago. Entire world appreciates Bhutan for still practicing this principle so meticulously that it emerged as the sole carbon negative nation. The citizens of Bhutan are so conscious and altruistic that their efforts have made their environment so pristine to absorb the carbon emission by other nations rather than adding their own to the world emission. Likewise, the Indian state of Sikkim has emerged a fully organic and ecofriendly state.

The attitude of care and respect is intricate in the Indian way of life which was very comprehensive, well integrated with the environment and ecologically sound. In India Culture and Nature are altogether interwoven. The traditional, philosophical, mythological, religious, sociopolitical and medicinal books, discourses, rituals, arts and facts, and literature along with folk culture reflect the deep reverence that Indian society holds for Environment. Indian tradition looks upon planet Earth as a living entity and is regarded as Mother.

This Supreme divine being is manifested into five primary elements, namely, Prithvi, Jal, Agni, Vayu and Akash. These five divine and subtle elements constitute everything in the cosmos hence they are worshipped in India as the Essence of Life. These Panchattatva , that is, Earth, Water, Fire, Air and Space are the sources of physical body, mind, intelligence, awareness and consciousness in the entire creation. Along with these fundamental elements, we also worship Sun, Moon and all other planets of our solar system as Deities. Our civilization came into being around the river valleys; Indus Valley Civilisation is the oldest civilisation still surviving. The seven sacred rivers of India – Ganga, Yamuna, Saraswati, Narmada, Kshipra,Godavariand Kaveri,bear the vibrant glory of our Civilisational continuity and coherency.

Objective

1. Values and moral status of human-environment interactions.
2. To challenge human-centered ways of thinking.
3. To explore eco-feminism and social ecology.
4. To integrate traditional philosophical models with current environmental issues.
5. To promote an ethical approach to the environment.
6. How people's actions affect others and the environment.
7. To support changes of habits, and to internalize such behavior.
8. Increasing consensus, understanding and knowledge.
9. Provide ethical justification and moral motivation.

Methodology

Secondary data collected from various market segments (High Tension Consumer) and other players of market, and randomly collected printed promotional material across the countryside.

Problems and Challenges for Environmental Ethics

1. There is no involvement of people or environment groups in any of the authorities constituted under the various laws. The scheme of the Acts revolves only around government agencies.

2. Government has been still giving clearances to projects in various states of India, without examining the technology they will follow.

3. The authorities under the various Acts are entrusted with numerous responsibilities but they are not entrusted with commensurate power to carry out the same.

4. Most of the Pollution Control Boards, Municipal authorities are already set up lack adequate infrastructure and funds to ensure effective implementation of the laws.

5. For implementing the policy, there are not adequate personnel. This has given rise to the overloading of statutory authorities leading to non-performance of statutory tasks.

6. In the time of rapid economic growth, the term pollution now not only refers to water and air pollution. Several other pollutions like land pollution, radiation pollution and nuclear pollution have come to front line. But the state has not given due attention to these major pollution.

7. In most parts of India, the citizens are unaware about the importance of environmental regulation, making the implementation part of the strong legislation impossible in these situations.

Steps Should be Adopted for efficient Environment Ethics in India

1. An environmental protection mechanism, to be effective, needs to be inclusive of all factors that impact environment directly or indirectly. The mechanism must encompass issues emanating from climate change, conservation, dams, energy, genetic engineering, intensive farming, land degradation (including soil conservation, soil contamination, land use, nanotechnology, nuclear issues, overpopulation, ozone depletion, pollution(including water and air pollution), resource depletion (due to consumerism, fishing, logging, mining), toxins and wastes. Highlighting a single factor is not sufficient now.

2. The government should ensure that its officials have thorough understanding about stakeholder issues and concerns. The skills of government officials at all levels should be strengthened with integrated strategy, including proper budgeting ,training and guideline development to ensure that participation is effective, efficient and responds to stakeholder needs and expectations.

3. It is highly imperative to seek public input prior to the initiation of a process by government committees. Project-specific public participation must be initiated at the outset of the decision-making process,

whether on framing of policy issues and development of policy solutions and alternatives or on design of development proposals.

4. A local body should be elected which will have the direct control over the natural resources of that area. While giving the clearance to any project, the local body should first approve it and only then, it will go to State boards. Also, certain minimum percentage of revenue collected from the project site should be mandatorily spent for the development of that particular area.

5. NGOs are also considered an important part of environmental regulation. The NGOs work in the grassroots level being in direct touch with the most affected parts of the society.

Environmental Ethics and Indian Constitution

Two provisions relating to environment are incorporated in the Indian Constitution in the form of Articles 48A and 51A (g). Article 48A is a constitutional pointer to the state to protect and improve the environment and Article 51A (g) confers a fundamental duty on the citizens of India to protect and improve the environment and have compassion for living creatures.

This clearly shows that the Indian Parliament fell in line with old traditional values. The language used in these provisions clearly indicates that the principle of equity, co-existence, reverence for nature and non-violence have been given legal recognition.

The use of the term 'protect and improve' implies the improvement of the natural environment as well as quality of life. Further, protection of the environment implicitly directs us not to cut trees, keep the water of rivers, lakes, etc., clean and wholesome.

Conclusion

<div align="center">

"Sarve Sukhinassantu sarve santu niramayah

Sarve bhadrani pashyantu ma kasciddukha-bhagabhavat."

</div>

(May all be happy, May all be free from disease. May all realise what is good. May none be subject to misery.)

Finally, It can be opined that the importance of environmental ethics in the present day society is indispensable. In so far as we are living in harmony with nature, so apart from viable environment we cannot think of a human life possible in this eco-centric universe. Public participation must therefore seek to be as inclusive as possible. Although India is signatory to various international conventions having a direct bearing on environmental protection and conservation, it should not commit to any international decision that has a direct effect on its rising economy. Maximum effort should be put by government to make Journal of Environment and Earth Science.

Evolving new models for environmental legislation based on the notion of law as a programme of social action, entailing people's participation and cooperation, is necessary. Involvement of the public in all levels of planning and decision-making, from policy formulation to project-level planning and design, ensures that policies,

programmes, plans and projects are responsive to community needs because geographical boundaries cannot delimit the importance of wisdom contained in our tradition. As this geographical determination of countries is the creation of man, not by nature, and as Indian philosophy prays for the welfare of all beings in earth, it has a justifiable claim to be incorporated into all streams of thought.

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A Study on Corporate Social Responsibility: Need of Hour

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Abstract

Consumers are increasingly aware of the importance of social responsibility, and actively seek products from businesses that operate ethically. Changing market scenario, globalization, ethical consumerism all are adding heat to the CSR concept. Corporate social responsibility (CSR) is a business approach that contributes to sustainable development by delivering economic, social and environmental benefits for all stakeholders. CSR is not only drawing the corporate magnets into its circumference, but is also luring educationists, social activists, reformists, from all over the world to delve deeper into it. Emergence of different marketing innovations demands direct linkage of CSR practices with the business corporate strategies. Firms must plan and implement social goals and programs as well as integrate ethical sensitivity into all decision making, policies and actions. This paper is a modest attempt to understand the concept of CSR and examine the CSR as need of hour.

Keywords: Competition, Ethical Sensitivity, Globalisation, Innovation, etc.

Introduction

The World Business Council on Sustainable Development defines CSR as "the commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and society at large to improve their quality of life. CSR activities have been positioned to include incorporating social characteristics or features into products and manufacturing processes (e.g. using environmentally-friendly technologies), achieving higher levels of environmental performance through recycling and pollution reduction and advancing the goals of community organizations (e.g. working closely with NGOs), adopting progressive human resource management practices (e.g. equity, promoting employee welfare and empowerment).

Corporate social responsibility (CSR), also known as corporate responsibility, corporate citizenship, responsible business, sustainable responsible business (SRB), or corporate social performance, is a form of corporate self -regulation integrated into a business model. CSR policy would function as a built-in, self-regulating mechanism whereby business would monitor and ensure their adherence to law, ethical standards, and international norms. Business would embrace responsibility for the impact of their activities on the environment, consumers, employees, communities, stakeholders and all other members of the public sphere. Furthermore, business would proactively promote the public interest by encouraging community growth and development, and voluntarily eliminating practices that harm the public sphere, regardless of legality.

Essentially, CSR is the deliberate inclusion of public interest into corporate decision making, and the honoring of People and Profit.

CSR as a strategy is becoming increasingly important for India today because of three identifiable trends:

1. Changing social expectations: Consumers and society in general expect more from the companies whose products they buy.

2. Increasing affluence: This is true within developed nations, but also in comparison to developing nations. Affluent consumers can afford to pick and choose the products they buy.

3. Globalization: Growing influence of the media sees any mistakes by companies brought immediately to the attention of the public.

Objectives and Method of Study

- To Understand the concept of CSR and its importance it today's era
- To know about historical developments happened in the field of CSR
- To know about how CSR can be helpful in encouraging superior value transformation

The research involves the exploratory research and is focused on newspapers, Journals, Internet and the secondary data collected from the reliable sources. Collected secondary data was extensively used for the study. The research is qualitative in nature due to the lack of quantitative data and the same is the limitation of the Research.

Conceptual Framework

In a more systematic way, Carroll (1991) has offered a historical sequence of the main developments in how the responsibilities of business in society have been understood.

Carroll (1991) presented his CSR model as a pyramid, as shown in Figure1. He once again uses his original historical explanation for the relative weighting, saying: "To be sure, all these kinds of responsibilities have always existed to some extent, but it has only been in recent years that ethical and philanthropic functions have taken a significant place"

Earlier a few organizations focused on economic, responsibility, philanthropic, and legal responsibilities. But nowadays with the changing market situation this focus is shifting and including three other factors: environmental, educational and health responsibilities. Companies or organizations have started spending their social responsibility money for environmental benefits, public health care initiatives and for providing free education to the wads of employees and underprivileged.

The Pyramid of Corporate social Responsibility (Carroll, 1991)
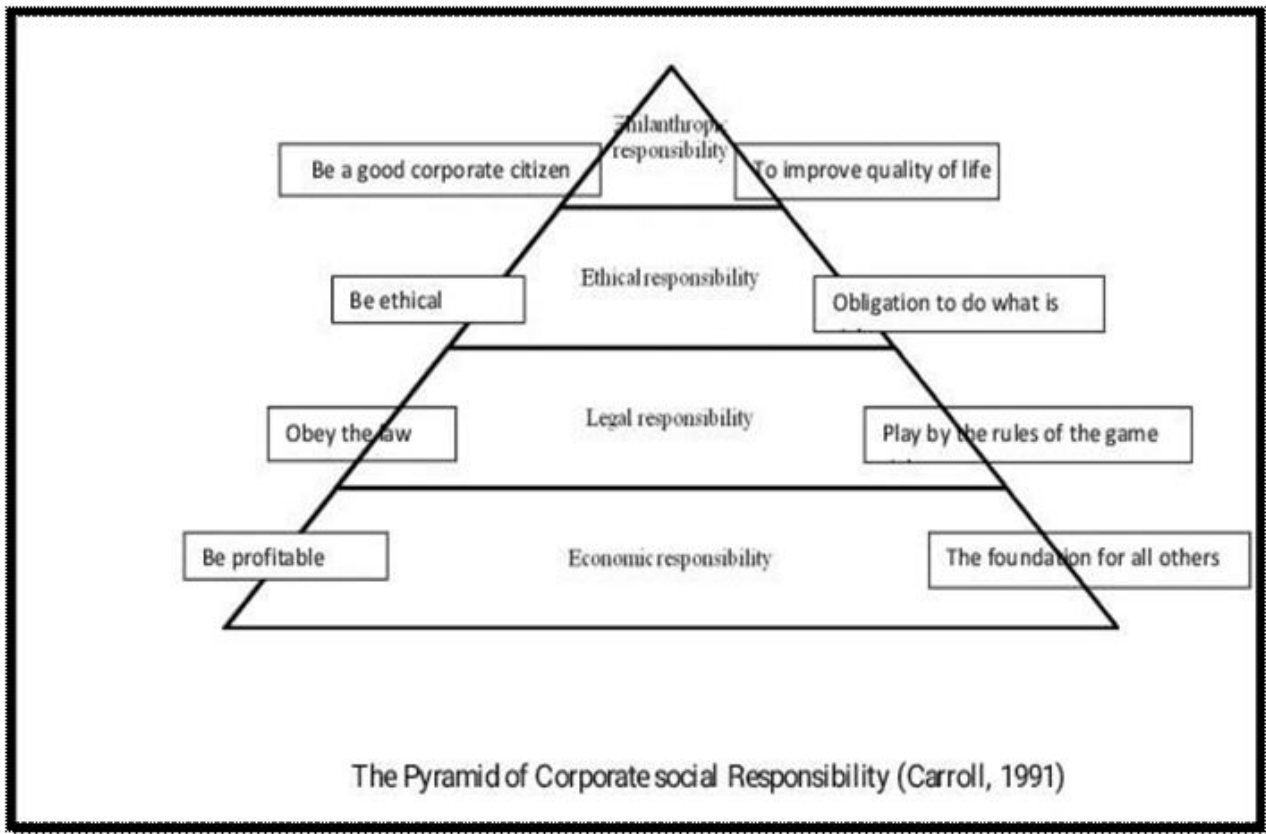
Evolution of CSR in India

Before 1947 : The concept manifested itself through charity that was carried out by businessmen and philanthropists with a strong religious sentiment.

Post 1947 : The Gandhian philosophy of trusteeship was popular. It advocated the role of PSU as important elements fulfilling the development agenda.

Post 1991: The era allowed the entry of global players which enhanced competition in the market. The global standards of CSR motivated the local players to respond to the needs and enhance brand value and meet consumer satisfaction.

Post 2000: The global information sharing allowed the Indian government to incorporate the best practices that made India the first country to mandate CSR.

The Companies Act, 2013

The Companies Act, 2013 is a landmark legislation that made India the first country to mandate and quantify CSR expenditure. The inclusion of CSR is an attempt by the government to engage the businesses with the national development agenda. The details of on corporate social responsibility is mentioned in the Section 135 of the Companies Act, 2013. The Act came into force from April 1, 2014, every company, private limited or public limited, which either has a net worth of Rs 500 crore or a turnover of Rs 1,000 crore or net profit of Rs 5 crore, needs to spend at least 2% of its average net profit for the immediately preceding three financial years on

Corporate social responsibility activities. The CSR activities in India should not be undertaken in the normal course of business and must be with respect to any of the activities mentioned in Schedule VII of the act.

The corporations are required to setup a CSR committee which designs a CSR policy which is approved by the board and encompasses the CSR activities the corporations is willing to undertake. The act also has penal provisions for corporations and individuals for failure to abide by the norms.

CSR as need of hour

1. Companies that demonstrate their commitment to various causes are perceived as more philanthropic than companies whose corporate social responsibility endeavors are nonexistent. A corporation's public image is at the mercy of its social responsibility programs and how aware consumers are of these programs. Remember, consumers feel good shopping at institutions that help the community. So clean up your public image and broadcast it to the world. Corporations can improve their public image by supporting nonprofits through monetary donations, volunteerism, in-kind donations of products and services, and strong partnerships. By publicizing their efforts and letting the general public know about their philanthropy, companies increase their chances of becoming favorable in the eyes of consumers.

2. It doesn't matter how much your company is doing to save the environment if nobody knows about it. Make sure you're forming relationships with local media outlets so they'll be more likely to cover the stories you offer them. How much good a company can do in its local communities, or even beyond that, is corporate social responsibility. And the better the benefits, the better the media coverage. On the other hand, if a corporation participates in production or activities that bring upon negative community impacts, the media will also pick this up.

3. Unfortunately, bad news spreads quicker than good news. Media visibility is only so useful in that it sheds a positive light on your organization.

4. Employees like working for a company that has a good public image and is constantly in the media for positive reasons. Happy employees almost always equal better output. Nearly 60% of employees who are proud of their company's social responsibility are engaged at their jobs. When companies show that they are dedicated to improving their communities through corporate giving programs (like matching gifts and volunteer grants!), they are more likely to attract and retain valuable, hardworking, and engaged employees. If a corporation is philanthropically minded, job-hunting individuals are more likely to apply and interview for available positions. Once hired, employees who are engaged will stay with a company longer, be more productive on a daily basis, and will be more creative than disengaged workers.

5. Investors who are pouring money into companies want to know that their funds are being used properly. Not only does this mean that corporations must have sound business plans and budgets, but it also means that they should have a strong sense of corporate social responsibility. When companies donate money to nonprofit organizations and encourage their employees to volunteer their time, they demonstrate to

investors that they don't just care about profits. Instead, they show that they have an interest in the local and global community. Investors are more likely to be attracted to and continue to support companies that demonstrate a commitment not only to employees and customers, but also to causes and organizations that impact the lives of others.

Conclusion

CSR have no boundaries and are not constrained by race, color, or religion. Sadly, concern for the community is often mistaken for socialism. On the contrary, every citizen is an asset in economic activity and has opportunities to succeed. CSR is a culture and unwritten contract with the community. If employees don't see the point of CSR initiatives, or understand the message, initiatives are unlikely to be effective. Organizations must realize that government alone will not be able to get success in its endeavor to uplift the down trodden of society.

The present societal marketing concept of companies is constantly evolving and has given rise to a new concept- CSR. Many of the leading corporations across the world had realized the importance of being associated with socially relevant causes as a means of promoting their brands. It stems from the desire to do well and get self-satisfaction in return as well as societal obligation of business. The Indian corporate sector is planning to introduce CSR in the small and medium enterprises (SME) sector to increase its reach in remote areas. Also, some companies has already started using the CSR as a strategy, which aims at mutual development of company and the community simultaneously.

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A Study on Financial Performance Analysis of Just Dial Limited

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Abstract

Financial performance is done to evaluate profitability, liquidity and solvency of the company.Whether the investor should invest in a company or not, it can be decided on the basis of analysis of financial statements. The main objective of this study is know the short term and long term financial position of the company and to know the profit level of the company. It is analyzed using short term, long term and profitability ratios for the period 2013- 2018, based on the secondary data that is balance sheet and profit/loss account of Just Dial Limited.

Keyword: Financial analysis, Profitability, Ratio analysis and Stability.

Introduction

Just Dial Limited is an E-Commerce company headquartered in Mumbai, India. It was founded in 1996 by Venkatchalam Sthanu Subramani also known as VSS Mani and it operates in India, United States of America, Canada, United Kingdom and United Arab Emirates. Just Dial Limited is Local Search engine that provides local search related services to users across India and other country through multiple platforms such as website, mobile website, Apps, over the telephone and text (SMS).Justdial has also initiated 'Search Plus' services for its users. These services uses to making several daily tasks easily actionable and accessible to all user by one softwere Application. ,also it has transformation from being purely a service provider of local search and needed information to being an the enthusiasts of this kind of transaction. Justdial has also newly launched just dial omni, an end to end business management solution for Small and medium-sized enterprises, via which it intends to transform thousands of small and medium-sized enterprises to proficiently run their business online and have sufficient online existence via their own website and mobile site. Apart from this, it has also launched just dial Pay, a special instrument for accelerated digital payments for its users and vendors, and just dial social, its authorized social sharing platform to provide required content on latest occurrence to users. The company also communicate between users and businesses integrated via its Real Time Chat Messenger.

Review of Litrature

In recent past the E-Commerce sector in India has witnessed multifold increase in online activities.

(Shivani, et al., 2018) revealed that the designing of product offerings to the customers in a digital domain. It will give insights in terms of positive and negative experiences of an online customer and how to curb them by providing best services for making a customer loyal and satisfied. However, the study has some limitations of not being able to generalize it for the entire IT sector.

(Lonare, et al., 2018) examined the factors that the e-wallets to be integrated better with the bank system The researchers recommend making the entire payment method more seamless and ensuring the hardware is easily accessible by everybody. This can be done by partnering with the mobile-phone companies.

(Khan, 2018) also defined While analyzing the user effort, especially in terms of the number of clicks, we can conclude that our approach gives a better performance than the benchmark methods and in some cases even beats the manually created 'Expert-Based' approach. In addition, the relatively low computational time makes it suitable for use in real-world Web shops, making our findings also relevant to industry.

(D.Melbha, 2017) concluded in their study that age has been found to have influence on online purchase. Internet usage has not diffused uniformly among all age groups, hence the difference in attitude towards online purchase and online buyers should have reliable and dependable after sale service. The facility of after sale service will go a long way in increasing the volumes of business of online stores.

(Gupta, 2017) evaluated that Amazon is the most preferred online shopping website followed by Flipkart. Amazon is offering best user friendly website, delivery speed and grievance redressal mechanism while Flipkart is offering best packaging.

(Khan, 2017) studied that the change in the pattern of buying and selling of products and services in India due to the rapid development of E- commerce. The future of shopping is E-commerce. E Commerce reduced the gap between manufacturer and consumer. There is a vast scope of E –Commerce in India due to the large population base and only nineteen percent people using internet for selling & buying goods & services so remaining percentage we can considered that we having scope in Indian Market. E-commerce is broadly reckoned the purchase and sale of products on the Internet, but any dealings that is completed just via electronic means can be called as e-commerce. Internet users using this technology frequently growing in the whole world.

(Siddiqui, 2016) concluded that In 2009 online retail was only 0.4 billion USD which was only 10% of the total ecommerce market of USD 3.8 billion. It shot to USD 3.5 billion in 2014 which is 21.8% of the total e-commerce market of USD 3.8 billion in 2014. This shows that the percentage of online retail in e-commerce doubled in the period which shows that the growth of e-retailing is faster than the overall growth of the e-commerce market.

(Nigam, et al., 2015) concluded that The concept is applicable to e-commerce business companies also as they are very busy industry to focus on delivery of consumer service and solutions provider in merchandising with effective technology and expertise. So, every time they require to update their internal structure systems and innovative management system with sound database to provide end-to-end connectivity across all the different processes to reach out its suppliers, partners and customers effectively.

(Kumar, 2013) examined that the Online shopping is the emerging trend in recent years in India. This new trend is adapted slowly by the different religious people. Nearly 55 percent of respondents agreed that the quality of online and offline products is same. It shows that they do not have any doubt about the quality of online products. It can be said that majority of the respondents as classified by age, gender, religion, occupation and educational status have agreed that quality between online products and in store products are same and they have same product choice online and offline.

(Mitra, 2013) concluded that With the rapid expansion of internet, E-commerce is set to play a very important role in the 21st century, the new opportunities that will be thrown open, will be readily available to both big orginization and small firms. The role of government is to provide a legal framework for ECommerce so that while domestic and international trade are allowed to expand their horizons, basic rights such as security, intellective property, stopover of fraud, consumer security etc are taken care about all.

Research Methodology

Research design:

The study is based on secondary data. Data pertaining behaviour of liquidity solvency and profitability position were collection from the balance sheet and profit & loss account of Just Dial Limited. The necessary data were obtained from published annual report.

Nature of data:

The source material required for the study has been collected from secondary resources and the compatible knowledge were taken from annual reports of just dial limited, journals and internet etc.

Period of study:

The data for a period of 5 years from 2013-14 to 2017-18 has been taken into consideration to assess the financial strength and weaknesses of the company.

Tools applied:

- Ratio Analysis

Data Analysis And Interpretation

Ratio Analysis

Ratio analysis is used to evaluate various aspects of a company's operating and financial performance such as its efficiency, liquidity, profitability and solvency. The trend of these ratios over time is studied to check whether they are improving or deteriorating. Ratio Analysis is a form of Financial Statement Analysis that is used to obtain a quick indication of a firm's financial performance in several key areas. The ratios are categorized as Short-term Ratios, Long Term Ratios (Debt Management Ratios), Profitability Ratios.

Ratios Used:

- Short term Ratios
- Long term Ratios
- Profitability Ratio

Short term Ratios:

- **Current Ratio:** Current ratio may be as the relation between current assets and current liabilities it is the most common ratio for measuring liquidity.
- **Quick Ratio:** The quick ratio measures a company's ability to meet its short-term obligations with its most liquid assets and therefore excludes inventories from its current assets.

The table above illustrates that the liquidity position of the company is at its maximum in the year 2014-15 depicting a positive sign to pay of its debts. But for the current period 2017-18 percentage of pay–off is very low

TABLE 1

(Source: Secondary Data)

Year	Current Assets (Rs. In Lakhs)	Current Liabilities (Rs. In Lakhs)	Current Ratio	Quick Ratio
2013-14	52507.21	22557.4	2.33	2.33
2014-15	83249.56	28711.55	2.90	2.90
2015-16	75486.93	28151.50	2.68	2.68
2016-17	14001.00	35043.00	0.40	0.40
2017-18	10445.00	41248.00	0.25	0.25

CURRENT RATIO & QUICK RATIO

as compared to the standard norm which is 2 showing a negative sign for Just Dial Limited Liquidity position, firm may have difficulty to meeting current obligations.

- **Absolute Liquidity Ratio:** Absolute liquidity ratio includes cash, bank, and marketable securities. This ratio obtained by dividing cash, bank and marketable securities by current liabilities. This ratio measures the total liquidity available to the company.

Absolute liquidity ratio = Cash + bank +marketable securities/ Current liabilities

The above table and diagram shows the absolute ratio for the study period 2013-14 to 2017-18. There is a

TABLE II

(Source: Secondary Data)

Year	Absolute Liquid Assets (Rs. In Lakhs)	Current Liabilities (Rs. In Lakhs)	Absolute Liquid Ratio
2013-14	50795.16	22557.40	2.25
2014-15	81416.84	28711.55	2.84
2015-16	73668.25	28151.50	2.62
2016-17	10725.00	35043.00	0.31
2017-18	7609.00	41248.00	0.18

ABSOLUTE LIQUID RATIO

fluctuation in the absolute liquid ratio. It was 2.25 in the year 2013-14. In 2014-15 it is 2.84 and 2015-16 it was 2.62. It was 0.31 in 2016-17 and it decreases to 0.18 in the year 2017-18. The best suited and optimal rate for this ratio should be 1: 2. the ratio in year 2017-18 is relatively lower than one, it represents the company's day-to-day cash management is not good at all.

Long Term Ratios:

- **Proprietary Fund Ratio**: Proprietary ratio is known as equity ratio or net worth to total asset or shareholders equity to total asset. This signalizes that a firm has a enough balance of equity to help the functions of the orginization, and If necessary, there is probably space in its financial structure to take additional financial loans.

Proprietary ratio = proprietor's fund / total asset

In the year 2016-17, proprietary ratio is 0.72 which is high indicating a better long term solvency position of the

TABLE III

(Source: Secondary Data)

Year	Shareholder's Fund (Rs. In Lakhs)	Total Assets (Rs. In Lakhs)	Proprietary Ratio
2013-14	53445.00	76496.81	0.70
2014-15	67331.65	96456.04	0.70
2015-16	67147.92	95755.57	0.70
2016-17	90518.00	126565.00	0.72
2017-18	97920.00	141036.00	0.69

PROPRIETARY RATIO

company. If owners' funds are more than the fixed assets, it means that a part of owners' funds is invested in the current assets also. In the year 2017-18 it is 0.69 which is comparatively lower, it indicating risk to the creditors. If the owners' funds are less than fixed assets, then that means a part of fixed assets is financed by the creditors either long term or short term. This shows that the company has to increase the owner's fund so as to minimize the risk.

- **Debt Equity Ratio:** It is a ratio used to measure the company's financial leverage, calculated by dividing a company's total liabilities by its stock holder's equity.

Debt equity ratio = total liabilities / total shareholder's equity

TABLE IV

(Source: Secondary Data)

Year	Total Liabilities (Rs. In Lakhs)	Total Shareholder's Fund (Rs. In Lakhs)	Debt/Equity Ratio
2013-14	23051.82	53445.00	0.43
2014-15	29124.39	67331.65	0.43
2015-16	28607.65	67147.92	0.43
2016-17	36047.00	90518.00	0.40
2017-18	43116.00	97920.00	0.44

DEBT EQUITY RATIO

The standard norm for debt equity ratio is 1:1. The table 4 depicts the relation between the outsiders fund and

shareholder's fund. The ratio is relatively high during 2017-18 with 0.44:1 an high debt equity indicates that the claim of outsiders are higher than other years. And almost same in year 2013-14 to 2015-16. During the year 2016-17 with 0.40:1 is considered as favorable from the long term creditor's point of view because a high proportion of owner's fund provides large margin of safety to them.

Profitability Ratio :

- **Net Profit Ratio:** Net profit margin provides clues to the company's pricing policies, cost structure and production efficiency. Net profit ratio is a helpful tool to scale the collective profitability of the firm. A higher ratio signalize that the efficient management of the function of firm.

  Net profit ratio in year 2013-14 was 24% which is good but Decreased by 2 % in year 2014 15, it dropped to 22% while, it was 19% in 2015-16. It came down to very low level in 2017-18 which is 5% . It may be due to net profit margin is that a company may intentionally keep it low in accordance with a low-pricing strategy that aims to grab market share in exchange for low profitability.

- **Earning Per Share:** Earnings per share (EPS) is the portion of a company's profit allocated to each outstanding share of common stock.Earnings per share serves as an indicator of a company's profitability. One with low equity can do this - who will be more efficient in using their capital to increase the income and all other things will be a "better" company with the same.

TABLE V

(Source: Secondary Data)

Year	Profit attributable to share holders (Rs. In Lakhs)	Equity Shares (Rs. In Lakhs)	Earning/share
2013-14	12060.80	699.94	17.23
2014-15	13889.01	702.84	19.76
2015-16	14180.16	704.81	20.12
2016-17	12134.00	694.99	17.46
2017-18	14318.00	682.66	20.97

EARNING PER SHARE

From the year 2013-14 to 2017-18 earning per share is fluctuating from the level 17.23 to 20.97. It Indicated that the company is taking care of share holders.

Results

- Over all liquidity position of the company is sound.
- The value of absolute liquid ratio is fluctuating throughout the period due to the fluctuation of   liquid liabilities.
- Equity ratio has increased due to the increase in the outsider's fund.
- Profitability position of the company is not stable due to decrease in net proft percentage.
- Due to the change in profit percentage the Earnings /share value is fluctuating.

Suggession

- Sales should be enhanced in absentia the additions of fixed assets.
- Net profit should be increases by the result of decreasing in expenses.
- The company has to maintain the same level of profit in order to maintain a sustainable earnings / share.
- The company should maintain its debt position.
- The company should take necessary steps to control salaries , wages , bonus, advertisement, sales promotion expenses and internet server charges in order to increase profit.

Conclusion

The study reveals that the financial performance is fair. It has been maintaining good financial performance and further it can improve if the company concentrates on its operating, salaries, internet server charges and selling expenses and by reducing expenses.

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Corporate Culture and Ethics -A Study

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Abstract

With markets expanding beyond domestic boundaries, globalization has found new space, first in vision and then very swiftly in mission statements of corporates. The trend of globalization has resulted in blend and intermingling of different cultures including compliance culture. "Compliance culture" represents the gen next of corporate compliance and ethics programs. Regulators, legal scholars, and businesses are urging organizations to develop a culture of compliance that aligns with external laws, internal policies, and increasingly, ethical values. This paper attempts to corporate culture & ethical compliance in workplace.

Keywords: Ethics, Corporate culture, Compliance

Introduction

"Business must harness the power of ethics which is assuming a new level of importance and Power"—James Joseph

In today's changing business environment with new challenges in the hemisphere for exhibiting new values requires new leadership which can be counted in terms of spiritual leadership. Indian mythology helps in Vasudhaiva Kutumbakam as a teaching methodology and doing business for benefits of all with no negative externalities.

Business ethics are the most debated topic of our times. The conflict is between doing the correct thing and the faulty thing. Business ethics are the philosophical heart of any occupation and their outcome is important for economic growth.

The new dimensions of business ethics include ethical rules and principles important for business to be successful in the long run. While dealing with day to day decision making process in board room, the leadership goes through various phases where they have to exhibit ethical and moral responsibility for the results of their decision and exhibit compliance in every management functioning from top to bottom.

The ethical culture in an organization can be comprehended as a part of the overall organizational culture. So, if the organizational culture shows "how we perform," the ethical culture represents "how we perform taking into consideration ethics and ethical behavior in the organization." The ethical culture culminates into organization's "ethics personality."

Literature Review

According to Treviño and Nelson (2015), formal and informal systems as a part of multi-system framework should bring in ethical culture and must be aligned to support ethical judgment and action. Without ardent leadership, this seems difficult. Leaders are the providers of resources for implementing structures and programs

for support of ethics. Not only that, the leaders also believe in "Walk the talk" becoming the role models whose actions speak louder than their words, Other formal systems include selection systems, policies and codes, orientation and training programs, performance management systems, authority structures, and formal decision processes.

Nicole Sandford, (2016), **partner and national practice leader at Deloitte & Touche LLP's** Enterprise Compliance Services emphasizes ethics and compliance programs, as traditionally designed, are often not enough. Further he adds that, "Organizations responsible for some of the most egregious acts of malfeasance have had quite impressive, formalized ethics and compliance guidelines," "Many regulators now realize that without a culture of integrity, organizations are likely to view their ethics and compliance programs as a set of check-the-box activities or—even worse—as a roadblock to achieving their business objectives,"

Sarah Enciso, (2018), Corporate culture and ethics: from words to actions Business organizations should strive to create ethical cultures to win consumer loyalty and thus safeguard long-term performance success.

Theoretical Framework

The next generation of compliance in corporate governance is the "Compliance culture". Regulators, legal scholars, and businesses are urging organizations to develop a culture of compliance that aligns with external laws, internal policies, and increasingly, ethical values.

Among the most necessary elements of a "great" program is building a culture of integrity building a **Corporate culture** that stems from the top. In many companies, corporate culture has proven to be one of the single biggest influencing factors in the corporate behavior. Quoting a leading corporate director, "In the fight between culture and compliance, culture will always win."[1] Culture forms the underlying values, beliefs, attitudes and expectations shared by an organization, based on which decisions are made and behaviors are formed.

Creating a Culture of Ethics & Compliance in the Workplace

Conflicts and confrontations seem to be part of almost every organization's life. The news of misconduct in the work place has become a common feature in the News now a days.

Numerous prominent figures have been in the media and news for their unethical behavior at work place. A possible solution would be to create a culture of ethics and compliance in the workplace, a set of rules all employees must follow and a system to punish those who do not.

Benefits of a Code of Ethics and Compliance

A structure in the form of Code of ethics can help provide companies and employees a basis on which to build an organizational culture of accountability and transparency. Some of the companies fall under the bracket of existing law, but many other companies need to take this extra step to establish a code of behavior within the workplace.

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[1]   *"Building world-class ethics and compliance programs":deloitte.wsj.com*

Implementation of Code of Ethics and Compliance

What should be included in the code of ethics, acceptance and non-acceptance of behavioural actions can be decided upon. Also, many a times is different for different organizations as per their specific needs.

Broadly, employers' actions and attitudinal behavior, employee's interaction with peer, subordinates can be included.

Any specific particulars peculiar to a company also can form a part of Code.

Objective of the study

To study workplace corporate culture & ethical compliance in business.

Methodology

The methodology used in the research paper is through internet sources various Libraries, the research papers of scholars, wherever appropriate as the secondary sources.

Findings

An organization has specific requirements and needs. Thus, individualistic Code of Ethics has to be considered by the top management of the company.

A general code for all organizations, universally accepted and specific ones based on work responsibilities of employees. Even interaction with clients, proper communication line can be a part of Code

Following are the general rules to help successfully reinforce the system:

1. It Must Be in writing

Written Code of Ethics and Compliance help build culture and takes organization to both success in creating a mark in business and ethical success.

The compliance of the Code has to be imposed on each and every employee including the top management. A strong office culture cannot be envisioned without parity in implementation.

One of the case studies on the culture of an Australian private hospital found that employees complied with the codes but one of top branch in the hospital failed to comply resulted in incoherent communication and improper support system. It posed a serious challenge developing a unified hospital culture.

2. Responsibility Centre

For effective implementation and follow of Code of Ethics, a responsibility centre has to be developed in an organization. This has resulted in great success in some of the multinational companies.

Pros of the responsibility centre is that for any grievance, employees would be in a position to approach and bring their issue directly with them.

A catastrophe is likely to be avoided, resulting in smooth functioning of the organization. Also, people from the HR department are assigned to this position, since they already have a better overview of company employees. But again, there could be some conflict of interest too. Top management can wistfully decide on the same.

3. Ongoing Process

The responsibility center which has been given the charge of taking care of compliance program should also continuously monitor office events and try to forecast any possible tensions that might result in mishap or major issues.

In case of any prediction, a training session for the staff can be conducted through which they can reinforce their values and standards, as well as possibly defuse any larger-scale issue that may appear.

These sessions can comprise of improvement in communication and collaboration skills indirectly infusing code of conduct which may be beneficial to the well-being of business.

4. Consistency and Unambiguous Approach

The mission and vision and values of the company need to be understood by each and every stakeholder including the employees, bringing down the ethical code can thus spell out the expectations the company has from employees and also specify unacceptable behavior.

It is mandatory to be on the same page when it comes to the company values. It would be impossible to construct an office culture if the principles and values are ambiguous. Clarity in communication always brings trust and faith in the system. Employees are encouraged to contribute to its growth by being a part of its culture

Conclusion

At the outset, a code of Compliance and Ethics leading to a strong office culture may not immediately bring in a change in its employee's values, but it would have a very positive impact on their behavior in the work place.

There is a possibility that there could be some temporary crisis in an organization having code of ethics and compliance in place.

That does not take away the benefits of having Compliance Code. The future for Corporate Governance is thoughtful structuring and implementation of Compliance Code for enabling smooth functioning of organizations.

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CSR Activities and Its Impact Over Banking Sector In India

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Abstract

Corporate social Responsibility (CSR) is of increasing importance in the current scenario of the business world. They both has a impact to make or break the consumer perception, employee perception and their contribution and the overall image, production, performance and profitability of the business. The importance of it lies in the fact that, it is a efficient way to earn a good profit over the other competitors and also lead to earn a long lasting goodwill and public image to sustain in the market for long time. By being active over the CSR activity, the organization can earn many benefits other than profit, also consider to be a key matter of consent for the society in the business have its existence. With this current increasing demand of the CSR in the corporate world, banking sector has also understood the importance of it to sustain the market for the long time and hence consider it as a key as important part of the activities for the organization. This paper attempts to understand the impact of CSR activities over the banking sector and how it is helping it to grow.

Keywords: Corporate social Responsibility (CSR), Current scenario, banking sector, Public image, Interdependence.

Introduction

The Traditional business approach is always considered to increases its profit and its economic growth for its expansion, specifically in the private sector, but while achieving this goal one should not ignore the growth or cause any negative impact to its stakeholder or to the society. As the business intake all the required resources from the society itself to run the business and also to incurred the desired profit, it owes certain duties and obligation towards the society to give in the form of good return back. Also, there is a saying that a firm or business which keeps a good relationship with stakeholder has a more long and successful stay share in the market.

These emerging importance to the trends like CSR is adding the concept to serve back the society and to give positive return back in the form of transparence to the stakeholder. Banking sector has added these activities to be an integral part of the system to grow and earn a share of the market with good public image.

Introduction to the Corporate social responsibility (CSR)

Corporate Social Responsibility (CSR) are an introduced by the Western countries, and these practices have grown enormously in few years. The possibility of CSR generally began as a kind gestures by a couple of well-off business people. And now turn to be the most talk about buzz in the corporate world with the multiple benefits added to it.

Presently days, a developing number of organizations worldwide have recognized the significance of CSR in working together. There is no generally acknowledged meaning of "CSR", the importance and meaning of CSR

relies on basically two elements, the first is the context it is used for and the other is the stakeholder for whom it is used. For a few, it has become out of corporate magnanimity with a reasonable accentuation on social enhancements or vital venture keeping in view long objectives. For other people, CSR has a lot more extensive definition and is firmly identified with the supportable advancement and condition issues. For the point of view of this paper we are taking three accepted definitions of the CSR.

Definitions of CSR

According to Forbes (2010), "corporate social responsibility works in two ways. The company gives back to the turn, people get to know about the company who helped them most and cater to their products and services."

According to the World Bank, "Corporate social responsibility is the commitment of business to contribute to sustainable economic development by working with employees, their families, the local community and society at large to improve their lives in ways that are good for business and for development"

According to Bowen, "CSR refers to the obligations of businessmen to pursue those policies to make those decisions or to follow those lines of relations which are desirable in terms of the objectives and values of our society."

The concept of GST: Its concept has been mentioned in the Companies act, 2013. Corporate social obligation (CSR) is an automatic plan of action that enables an organization to be socially responsible — to itself, its partners, and the general population. By rehearsing corporate social obligation, additionally called corporate citizenship, organizations can be aware of the sort of effect they are having on all parts of society including monetary, social, and ecological. To participate in CSR implies that, in the typical course of business, an organization is working in manners that improve society and nature, rather than contributing contrarily to them. The companies act 2013, has define the concept of CSR as said above and also shown it applicability as follow:

Applicability of the CSR are as follow:

1. Every Company having following:

    - net worth of rupees five hundred crore or more, or

    - turnover of rupees one thousand crore or more or

    - a net profit of rupees five crore or more

any financial year will comprise a Corporate Social Responsibility Committee of the Board comprising of at least three directors, out of which at least one should be independent director.

Disclosure in the board report

The act also says that the company is having an obligation to disclose the CSR committee composition in the board report of the company.

Duties or role of the committee

The Corporate Social Responsibility Committee will, —

a. To provide detail and prescribe to the Board, a Corporate Social Responsibility

Strategy which will demonstrate the exercises to be attempted by the organization,

b. Prescribe the measure of use to be acquired on the exercises alluded to in provision and

c. check and look after the Corporate Social Responsibility Policy of the organization from time to time.

Duties of the board of director of the company

a. Subsequent to considering the suggestions made by the Committee, make a Corporate Social Responsibility Policy for the Organization and unveil substance of such Policy in its board report and furthermore place it on the organization's site, assuming any, in such way as might be recommended, and also

b. Also take to ensure that the exercises as are incorporated into Policy of the organization are followed as per the decided time line.

c. Also make sure that the company spends, in each financial year, minimum two percent of the average net profit of the organization made in the last three immediately preceding financial year to it Corporate Social Responsibility Policy.

d. Also, the company is allowed to give the priority to the nearby area of the company to fulfill its CSR obligation.

e. If in any case the company is not able to fulfill it CSR activities as planed in the Policy has to mention the reasons for such failure.

CSR Activities in the Indian banks and its impact

RBI requested for taking measures for practical advancement of economy through understanding the pressing need of CSR. Reserve Bank of India has expressed that CSR requires the mix of social and ecological matter to be given importance by organizations in their business activities and furthermore in associations with their all exiting stakeholder. The principle ways for CSR practice in Indian banks are normal in private and public segment banks. These ways for this fulfilling CSR activity involve the following activities:

1. Incorporate kids' welfare, network

2. Welfare,

3. Instruction,

4. Condition,

5. Medicinal services,

6. Destitution destruction,

7. Rustic advancement,

8. Professional preparing,

9. Women's empowerment,

10. Security to young lady youngster and business, and few other relatable activities.

Some Recent CSR Initiatives by banks:

1. **Central Bank:**

The bank of India chooses to go for energy effective structures so as to address natural and ecological worries as its CSR practice**.** By this the ecological problems regarding the energy has taken in matter to be set as CSR policy and will in return will contributes to the nature.

2. **State Bank of India (SBI):**

The country's biggest moneylender State Bank of India (SBI) has made a different organization apart of its banking organization as a company, SBI Foundation, to complete its huge CSR activities. It has additionally has included green banking in its loaning activities.

3. **Indusind Bank**:

The bank has focused on limiting the natural effect of bank activities on the planet.

Through its Solar ATMs, solar energy-based premises, green activities and by the supply chains, bank is completing a bit in coordinating natural stewardship over its tasks and venture portfolio also by the way of CSR activities.

4. **Punjab National Bank:**

PNB has make a way to deal with Corporate Responsibility in the means by strongly supporting the people below the poverty line to live a better and comfortable life.

5. **Yes Bank:**

Yes bank is the fourth biggest private bank of India. The bank in its association with CARE India and Humanitarian help and relief and other NGO has propelled Social Deposit Account (SDA), which is first of its type.

SDA is a standard Fixed Deposit account where clients have the choice of giving their advantage salary to a social cause through CARE India. In sixth Social and Corporate Governance, which was held in Mumbai in the year 2010, to secure the "Best Corporate Social Responsibility Practice award" also.

6. **Axis Bank:**

The Bank has set up a Trust the Axis Bank Foundation (ABF) to channel its CSR activities. The Foundation has subscribed to take an interest in different socially applicable undertakings with an exceptional spotlight on neediness mitigation, giving maintainable occupations, instruction of the underprivileged, social insurance, sanitation and so forth.

ABF tries to contribute in the zones of training and human services. It has set up different projects which give instructive help, in request to meet these objectives.

7. **Union Bank of India:**

The Bank has very much created stable Corporate Social policy activities set up. The attention on the rural country part is through setting up the knowledge centers for the people in the village and also by making

educational clubs for the farmers.

It also has plans for the young girls in the village, where bank will deal with academic costs. Activities are set up in different regions such as giving drinkable water sources for the farmers and children's in the schools, setting up transport covers and so on. All CSR activities have demonstrated great outcomes and they are a progressing some portion of bank's commitment to the structure of the country.

- **CSR ranking of banks out of 100 Indian companies:**

Bank Name	Ranking
YES Bank Ltd.	27
IndusInd Bank Ltd.	47
Axis Bank Ltd.	49
HDFC Bank Ltd.	53
State Bank of India	84
IDFC Bank Ltd.	87
Canara Bank	97

 (Source: www.futurescape.in (CSR ranking 2018)

Conclusion

CSR get an essential spot in the advancement situation of India today and can make as an elective device for practical improvement. The study demonstrates that however the Indian banks are trying endeavors in the CSR zones yet there is a necessity of more accentuation on CSR. There are a few banks which are not notwithstanding meeting the obligatory parameter such as the needed segment of providing loan and rustic branch extension. The open segment banks have in general most elevated commitment in CSR exercises. Private segment banks and remote banks are still slacking around there. The majority of the Banks use CSR rehearses as a showcasing apparatus and many are just attempting token endeavors

towards CSR in unrelated ways, for example, gifts to altruistic trusts, NGOs, sponsorship of occasions, and so forth. Not many banks have an obviously characterized CSR theory. For the most part banks actualize CSR in a specially appointed way, detached with their business process and don't state the amount they spend on CSR exercises and policy.

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Ease of doing Banking through E-Banking System- A Transformation

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Abstract

Technology advancement is key for the growth of business as well as public at large. Advancement of business does not only means using advance version of machinery, equipments and software but also shift toward advance method of making payments and accepting money. Like we have shifted to physical money from barter system, we have also observed a phenomenal change in banking services too. We have moved from traditional banking towards E-banking. Development of E-banking has created a new type of economy by offering different banking products to make customers life easier. The current research paper focused a light on the journey of traditional banking to E-banking and evaluates different banking services like RTGS, Debit card and Credit card usages at Point of Sale, etc.

Keywords: E -Banking, RTGS, POS, Debit Cards, Credit Cards, etc.

Introduction

Remember that long queue for just withdrawing a thousand rupees one had to wait for long time but due to E-banking that long queue has replace by PC or mobile phone connected with internet and one can make payment through "martini banking" means any time, any place, anywhere and anyhow. E-banking is based on the concept of online real time payment which has centralized the data base of banking Industry.

In simple words, E-banking is using electronic means to transfer the funds directly from one bank account to another bank account rather than using cash, cheque and Demand Draft etc. E-banking has replaced "bricks and mortar banks" with "click and mortar banks". Now a day's e banking system provide many services like RTGS, NEFT, POS, Debit card, Credit cards, Mobile Banking, etc.

RTGS (Real Time Gross Settlement):- RTGS is electronic form of fund transfer instantly in real time. RTGS payments are final and irrevocable. The transactions are settled on one to one basis without bunching and netting with any other transaction. RTGS is used for high value of transaction; minimum amount is Rs 2 Lacs.

NEFT (National Electronic Fund Transfer):- NEFT is nationwide system where transaction takes place only between NEFT enabled banks and settlements are done in the batch format. And there is no minimum amount limit specified.

IMPS (Immediate Payment Service):- It is instant, 24×7 service of transferring fund through mobile phone. IMPS service can be used in form of internet banking, mobile banking, ATM.

ECS (Electronic Clearing Service):- ECS is electronic mode of transfer the funds but it is usually used by institutions for bulk transactions like-making payments of dividend, interest, salary and pension. It also used by individual for payments like-utility bill, telephone bill, monthly installments.

Debit Card:-It is a plastic card linked with bank account which can be use for making payment for purchase instead of physical card and withdrawing cash from ATM. Debit cardholder is authorized to withdraw cash or make payment upto the limit of balance in his bank account.

Credit Card:-Credit card is issued by bank or other financial institution authorized by RBI which enabled the cardholder to borrow fund upto a limit for making payments on daily basis. Cardholder agreed to pay back original amount plus any additional charges on monthly basis to banks.

M-wallet:-it is virtual wallet that stores bank account information to enable customer to make payments and receive money on mobile phone.

Literature review

Rahmath Safeena(2011) in their study examined the influence of perceived usefulness, perceived ease of use and perceived risk of Internet Banking. The results have shown that perceived usefulness and perceived ease of use have positive effect on the use of Internet Banking and perceived risk have negative effect on the use of Internet Banking.

Ranjan J Sabhaya (2014) found that the success of a banking system without information technology and communication is not possible. The banks with the latest technology and techniques are more successful in the competitive financial market. They have been able to generate more profitability.

Munir M. (2017) in his study he found out that E-banking have benefits, which enhances and develops the banking business, which needs attention of the strategic policy makers and technology-based system designers, to overcome the risk and make the E-banking safer, risks free and reliable.

Objective of Study

- To study various modes available in E-banking services.
- To study the pattern of RTGS, during past 10 years (from 2010-11 to December 2018).
- To investigate the usage of debit card and credit card at a POS in last 10 years.

Research Methodology

The Present research paper is an exploratory as well as descriptive in nature and data collected for the research was taken from secondary source like- journals, article, research paper, reports and government websites. An insight was done on available literature and the outcomes were made. Graphical method has been used for presenting the result for RTGS, POS (Debit and Credit Card) last 10 years.

Result and Discussion

The study deals with result which came from analyzing the raw data available on RBI site for last 10 years. Gathered raw data is organized in tabular form and graph for better understanding and bird eye view.

RTGS-Value(in billion)
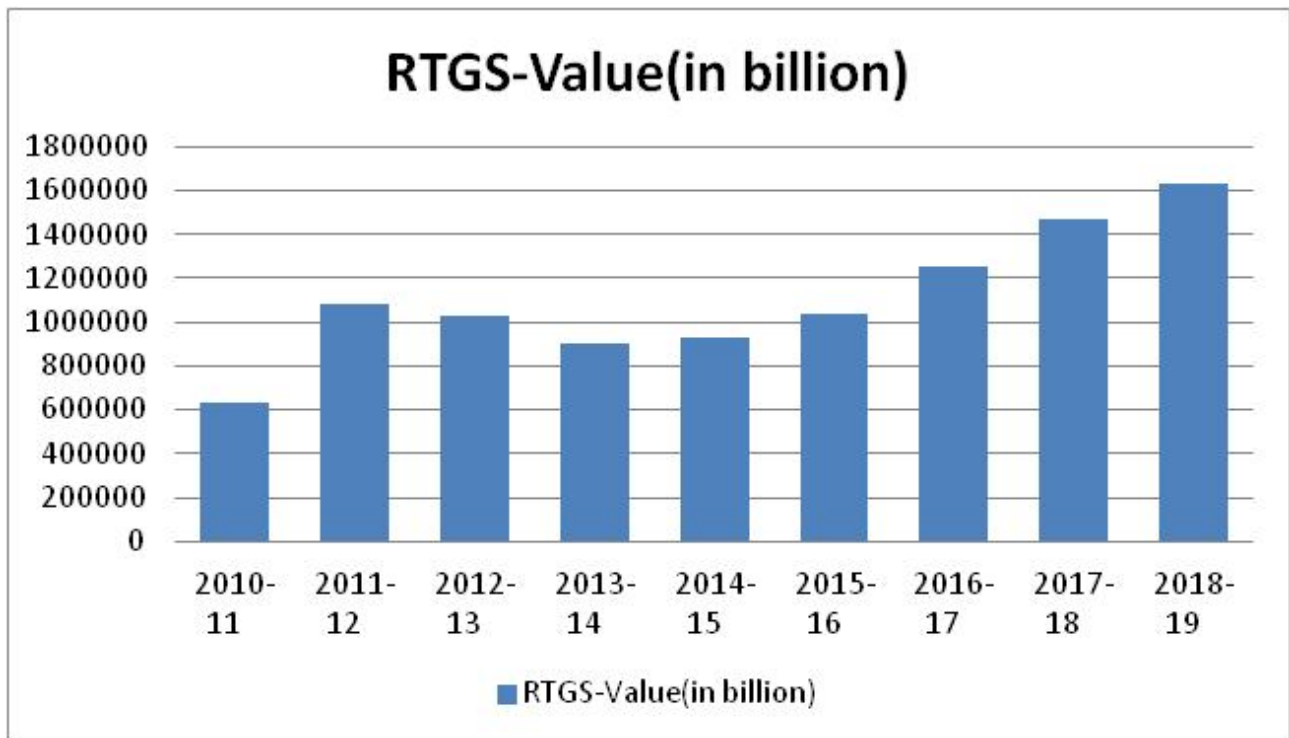
Figure 1.1- showing value of RTGS transaction in India (Data source-RBI website)

*Figure of 2018-19 is upto December month only so we have projected the data of January-March 2019-

$$\frac{1221788}{9} \text{ X } 12 = 1629051 \text{(in billions)}$$

In above represented graph conveys value of RTGS transaction has increased in its initial years upto 2011-12 but from 2012-13 to 2014-15 there is decrease in value of transaction, subsequent to that there is growth in value due to digitalization and demonetization. It has been clearly visible that after demonetization, the value of RTGS transection has rapidly increased.

Figure 2.1- comparing value and volume of usage of credit cards at POS. (Data source-RBI website)

*Figure of 2018-19 is upto December month only so we have projected the data of January-March 2019.

Aforementioned graph shows an increasing trend in value and volume of point of sale transaction by credit card every year. In value the figures are tremendously high as compare with volume of traction because of amount involved in single transaction is significantly high and credit card holder are lesser in number.

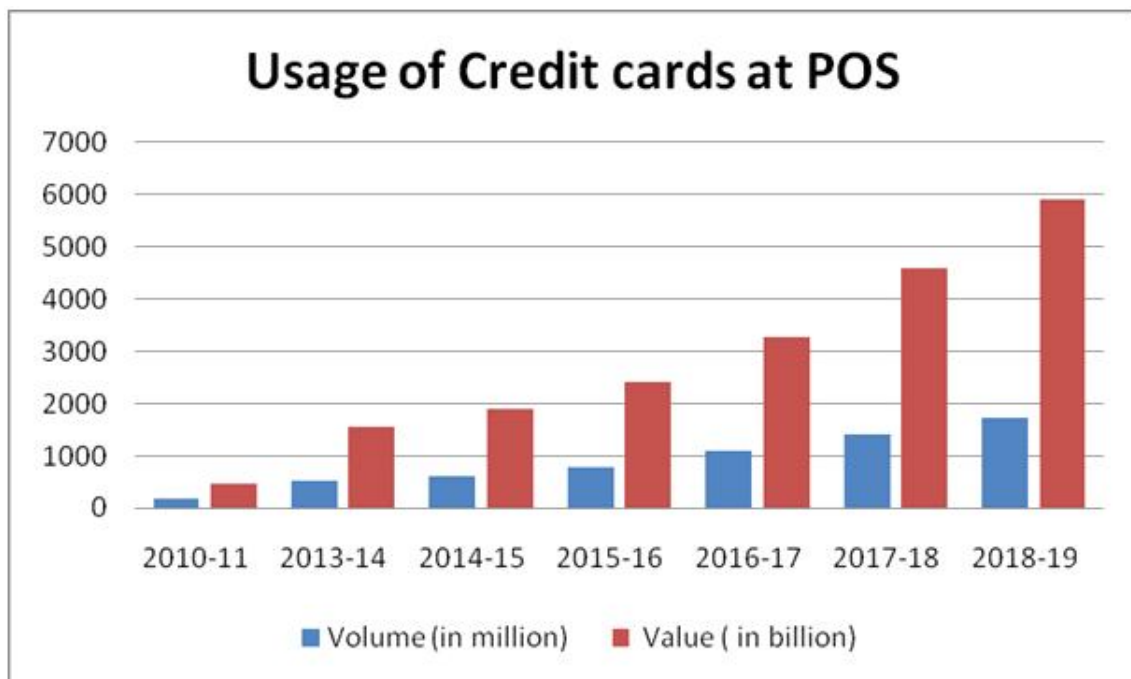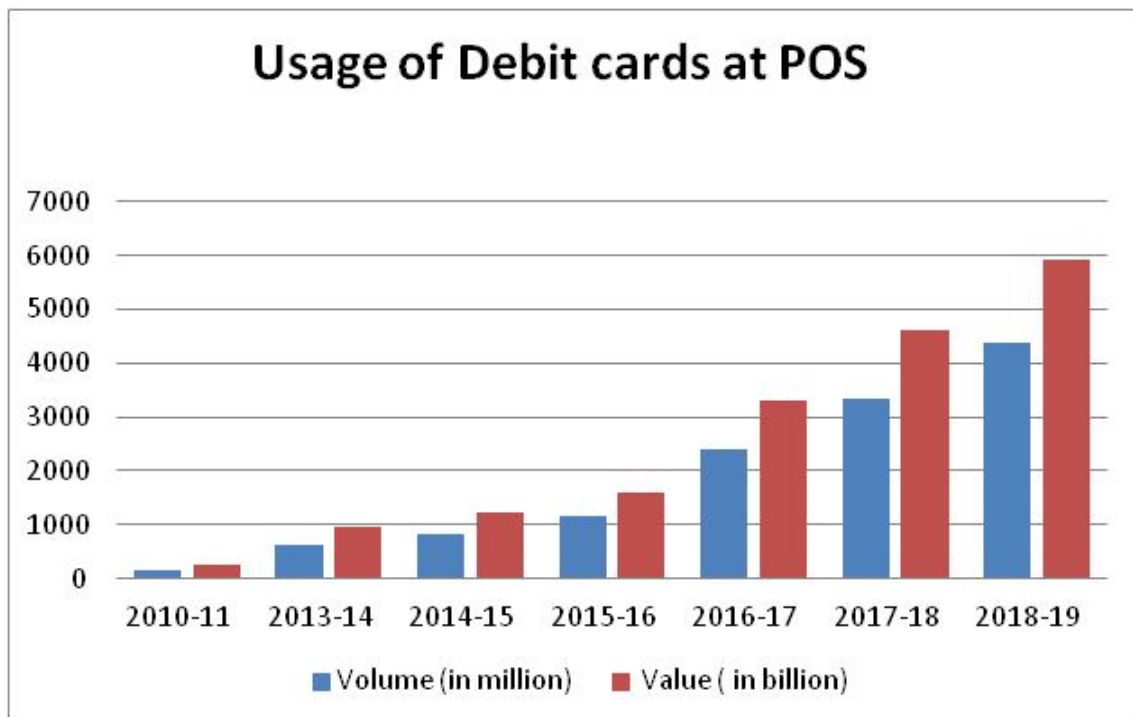Figure 2.2- comparing value and volume of usage of debit cards at POS. (Data source-RBI website)

*Figure of 2018-19 is upto December month only so we have projected the data of January-March 2019.

Above graph indicate that there is ordinary growth in value and volume of transaction upto 2015-16 but after digital India scheme and Demonetization there is immense growth in transaction. Graph depict that there is ordinary difference in value and volume due to of minimal amount transaction.

Suggestions

It was observed that, the ease of doing banking has been increasing in resent past. The above mentioned exhibits the changed phase in banking from traditional way to digitised way of banking. The banking customers has increased the use of convenient and digital payment services RTGS and POS (Debit and Credit cards both). Any how there are few suggestions which can surely be helpful to accelerate the ease of banking.

- Bank should promote indigenous card like Rupay Card as it is less expensive as compare to foreign cards and customer details, transaction details and Indian currency will retain in India only.

- Indian Banks should have their own indigenous data storage farm to avoid to put data on other's/foreign data storage farm is more prone to theft and hacking through darknet.

- Bank should eliminate or minimal the charges for RTGS to promote their usage and provide some kind of benefit like credit points, cash back offers etc.

- Bank need to strengthen their system and process to eliminate number of failed transaction and need to reduce the days involved in procedure of refunding money.

Conclusion

Technology has boomed many sectors but most significantly banking sector. E-banking has drastically grown in last 5 years after digitalization and demonetization. Above study reveals that there is increase in number of transaction but value of transaction has not grown simultaneously. E-banking is only measure for electronic circulation of money in economy. There is need to build secure and safe system for e-banking.

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Appendix

1. Value of RTGS transaction in India

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
RTGS-Value(in billion)	627584	1079791	1026350	904968	929333	1035552	1253652	1467432	1629051

2. Value and volume of usage of credit cards at POS

Usage of Credit cards at POS							
Year	2010-11	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Volume (in million)	160	509	615	786	1087	1405	1732
Value (rs in billion)	465	1540	1899	2407	3284	4590	5897

3. Value and volume of usage of debit cards at POS

Usage of Debit cards at POS							
Year	2010-11	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Volume (in million)	147	619	808	1174	2399	3343	4386
Value (rs in billion)	244	955	1213	1589	3299	4601	5931

Ethical Issues in Banking: A Study

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Abstract

Success of any organization depends on how well they serve to its people viz, employees working for them, customers and all those associated with the business by an interest or concern for something in return and showing trust towards them. Organizations and businesses should always try to figure out and sense the situation that requires a slight amendment to reach to a fruitful solution to make pathways for the growth and survival of the organization in the competitive environment. The study undertaken throw light on the issues which are supposed to be treated ethically in banking organization to delieinfo best of the services the banking business possesses. The study gives a glimpse of ethical issues in banking based on secondary data collected via different articles, journals, website and other reference material available from various sources.

Keywords: Ethical issues, Banking Organization

Introduction

Trust is an important source of strengthening the relationship of an organization with its people and vice versa. Banks run on trust of its people associated with them which is in real terms is a function of ethical principles and moral values they follow. Banking is not an ordinary business, it is a business carried in a transparent and ethical manner to sustain the trust of the participants or stakeholders. For any organization to be effective and to run smoothly there is the need of a culture to exist which provides financial transparency and ethical standards in the banks worldwide. Banks have however often been sometimes criticized for getting involved in unethical and unprofessional practices. Unethical practices can benefit in short run but can severely damage reputation of bank in the long run. In general, ethics is defined as "a branch of philosophy dealing with what is good and bad and with moral duty and obligation". Ethics is the common agreed upon practice of different moral principles or values. It concentrates on the general nature of moral and the specific moral choice an individual makes in relationship to others. Ethics in banks is all the more important as it establishes confidence of public in the system. Good ethical practices are important for banks as banking system is based on trust and confidence of people.

Related Studies Relevant to The Subject

Green (1989) revealed that a bank's responsibility extends to Government, customers, shareholders, staff, and the community. Companies do have ethical responsibility, but it is not protected by limited liability from the consequences of their actions. A company's record and the perception of its ethics affect its reputation and ensure long-term success or failure. Further, he concluded that as we face increasingly complex and conflicting issues, our commitment to ethical behavior would be tested.

Goyal and Joshi (2011) studied a sample of 19 bank mergers (post liberalization) based on number of branches and geographical penetration in the market. Apart from financial aspects, they observed some emerging issues like employees' perception, branch size, customer perception, communication, change management strategies, and human resource management. These issues can be settled when a bank implements certain social and ethical policies.

San-Jose, L., Retolaza, J. L., & Gutierrez-Goiria, J. (2011) states that the aims of ethical banking extend beyond economic benefits to include social objectives in terms of the triple bottom line including people, planet and profit.

Objective of Study

To study ethical issues in banking.

Research Methodology

The research is purely based on secondary and on scholarly reviewed literatures. Secondary data is collected from periodicals, journals, magazines, newspapers, website and other reference material available from various sources.

Ethics and Ethical Issues

The word ethics indicates the meaning of custom, behaviour, conduct, and moral. Ethics belongs to philosophy because it studies human behaviour from a certain moral aspect. Ethics as the study of morality examines the meaning and goals of moral norms and establishes the criteria for moral evaluation. Thus, banking ethics may be defined as a group of moral actions of a banking institution that it adheres during all forms of banking activities without damaging the business relationships within the business system and the wider environment.

As per Business Dictionary, ethical issues is discussed as a situation that requires a person or organization to choose between alternatives that must be evaluated as right or wrong, i.e. either as ethical or unethical.

Ethical Bank

Ethical banks can be defined as financial institutions providing both social and economic profitability for the society and environment (B.T. Icke et al, 2011). Banks are backbone of economy of a country and main factor for growth and development of a country. Economic performance of a country is largely determined by banking and financial system. The basic purpose of the Ethical banks is to safeguard the environment by entering into green banking and making business people and all other associated with it to be aware about economic and social responsibility, enabling them to adopt environment friendly business practices. Protecting the service providing approach towards customers, employees training and satisfaction, depositors trust, all makes a bank an ethical bank.

Ethical Bank: Role Towards Customers, Employees and Society

- Personal information of the customer is kept confidential and is not being disclosed to any third party unless agreed to by customer.

- The Bank provides regular statement of accounts to its customers.

- The Bank provides with the notification about relevant due dates for application of agreed interest, penal interest, default interest, and charges if they are not mentioned in the documents or correspondence.

- The Bank notifies details of all charges payable by the customers in relation to their account.

- The Bank notifies immediately or as soon as possible any revision in the existing interest rates and makes them available to the customers in the media, website and notice board at branches.

- Bank provides several benefits to employees. They provide low loan interest rates and high interest rates on deposits for employees.

- Banks provides medical reimbursements, life insurance and also provident funds.

- They follow central government's leave structure.

- Banks claims to maintain a healthy, safe and productive work environment.

- Banks provides on job training for employees as and when required.

- Banks have realized its social responsibility and mainly its focus is towards rural development. They helped farmers by providing aids and interest free loans for crop production, horticulture, plantation crops, farm mechanization, digging of wells, tube wells and irrigation projects, forestry, construction of cold storages and godowns, processing of agri-products, finance to agri-input dealers, allied activities like dairy, fisheries, poultry, sheep-goat, piggery and rearing of silk worms.

- Banks also contributes in poverty alleviation programme by Micro finance. Bank has opened several Self-Help Group cells in major rural branches.

Banks: Other Issues

1. Banks, usually take help of various Information Technology (IT) based channels to provide their banking and other services. For this purpose, they are in need to provide continuous and frequent information about their services. One can use IT as a strong means to fulfill the objectives social and ethical banking. The IT based banking services are as follows:

   - Mobile Banking is a new and emerging concept. Large numbers of people are still not aware about usage of mobile banking. In this, one's mobile phone is used to conduct banking transactions.

   - The popularity of Online Banking is significantly increasing day by day. It is a term used for performing various transactions, payments, and account statements etc. with the help of Internet.

   - Video banking is a term used for performing banking transactions or professional banking consultations via a remote video and audio connection. Video banking can be performed via purpose-built banking transaction machines (similar to an Automated teller machine), or via a videoconference enabled bank branch clarification.

2. Relationship Managers, mostly for private banking or business banking, often visit customers at their homes or businesses.

3. All organizational communications should share the common standard of truth.

4. Working professionals should abide by the highest standard of personal ethics.

5. The privacy of the customer should never be compromised.

6. Employer must comply with regulations and standards established by governmental and professional organizations.

7. Ethics and code of conduct should be discussed openly and honestly during all organizational decisions.

Ethical Banking Practices

Bank's mission is to provide finance for organizations with a positive environmental, social or cultural impact. That's why banks finance organisations from organic food and farming businesses and pioneering renewable energy enterprises, to recycling companies and nature conservation projects **(Triodos Bank)**.

Bank introduced an Ethical Policy back in 1992, which blocks investments in key 'unethical' areas such as weapons manufacture and fossil fuel financing **(The Co-operative Bank)**.

Bank has set up a specialised investment advisory, the Sustainable Investment Banking division, which promotes investments in clean technology, renewable energy, water management, and distributed energy, especially amongst the SME sector. The Banks have initiated a socially and environmentally responsible equity investment programme, Tatva, which is actively looking to invest equity in early-stage, small-and-growing enterprises that profitably deliver a positive 'people and planet' impact **(Yes Bank, India)**.

With the growth of digital adoption amongst the public in general, susceptibility to fall prey to new and innovative cybercrimes is registering a marked increase. Bank believes that awareness on such cybercrimes has to be created across various sets of stakeholders, including the judiciary and the law enforcement authorities. The bank tries to engage with these stakeholders through training and awareness sessions to help them understand the changing dynamics of economic offences in the digital banking space. Live case studies were used in the training programmes organised for the officers from police department, working in the areas of economic offences and cybercrime. A special training session on awareness on banking fraud was organized for 'Maharashtra State Judicial Academy', and similar workshop was facilitated for the officials of Economic Offense Wing (EOW), Mumbai **(Stakeholder Awareness on Cybercrimes-AXIS, Bank)**.

The frontline staff should be polite and courteous to the customers, follow the highest standard of ethics and maintain work life balance. Banks must stick to strong ethical standards. "Today, there is also a severe trust deficit amongst the various stakeholders in the financial eco-system. T is believed that ethics is the only way out to bridge this gap. Therefore, moral and ethical grandeur should be promoted unconditionally in one's daily actions and decisions." Bank is as good as its frontline people who are the face of the organisation. "Customers prefer to bank, with the people who treat them well. Banks may have best of products, technology, ambience but if they are not courteous and polite to the customers, the business will not endure. 'Healthy mind in a healthy body' is not applicable only to individuals but also to organisations. Performance and productivity are non-

negotiable but they can be achieved if the employees are healthy and happy **(SBI, instructions to staff-By Chief Rajnish Kumar).**

Conclusion

From the study of various authors and reviewed literatures and after bringing together material from different sources it can be concluded that ethics are a set of moral values and principles related to society. When the world faces great challenges of environmental degradation during the process of economic development, banking sector as responsible corporate citizen should be ethical enough towards the environment along with their normal business ethics to the customers, employees and the society as a whole. Customers as are now becoming aware about various environmental issues and the hazardous effects of rapid industrialization, it is necessary for organizations to attain sustainable competitive advantage by creating eco-friendly products. Business ethics in banking is viewed differently by different types of people. If "Loyalty to your organisation" is business ethics for the management, then for employees its "faith in their profession" and for employees it's "Justice to those with whom you deal". Be polite, follow ethics, and maintain work-life balance.

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Ethics in Accounting Profession

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Abstract

The beginning of the twenty-first century was plagued with extensive, evasive, and disheartening business and political leadership failures. Despite the accounting profession's standards of professional ethics, accounting as a profession also was tainted with various ethical leadership indiscretions during this time. In response to these ethical leadership failings, renewed interest in developing accounting professionals with strong ethical principles and ethical leadership behaviors emerged. In many firms, training and development in ethical behavior is now at the forefront of communications and professional development efforts. The question remains; however, can the profession instill in its members the importance of ethical conduct? Can ethical leaders be developed who model ethical behavior? In response to the call for leaders who are ethical and moral, this research examined a model of ethical leadership and its impact on leader effectiveness for leaders within the accounting profession. The analysis shows that ethical and transformational leadership behaviors make independent and significant contributions to explaining leader effectiveness.

Keywords: Accounting Profession; Leadership; Ethical Leadership

Introduction

The first decade of the twenty-first century was plagued with extensive, evasive, and Disheartening ethical leadership failures. Despite the accounting profession's standards of professional ethics, its professionals were also tainted with ethical leadership indiscretions. In 2002, the WorldCom and Enron corporate scandals erupted exposing a culture and mindset that had been breeding for decades where financial leaders succumbed to pressures to inflate and erroneously improve their financial positions (Sweeney,2012). WorldCom's CFO, a non-practicing New York Certified Public Accountant (CPA), became the poster child for unethical behavior in the profession as he was found guilty of conspiracy to commit securities fraud (2012). The Enron scandal continued to expose the ethical failures of individuals in the accounting profession. Enron's auditor, Arthur Andersen, was accused of failing to identify material misstatements in financial statements (Cunningham & Harris, 2006). Critics claimed that Arthur Andersen's objectivity was compromised when evaluating Enron as a result of the extensive consulting fees they received (2006). These and other unethical and criminal indiscretions resulted in the collapse of Arthur Andersen, a premier international accounting firm.

The research reported in this study supports the increased focus on and development of ethics in the accounting profession. The purpose of this study is to examine a multivariate model for predicting leader effectiveness that includes the perceived behaviors of ethical leadership, as well as the impact of related variables that may moderate the relationship between a leader's ethical behaviors and leader effectiveness. To accomplish this, the

study examines leaders in the accounting profession and demonstrates that when these leaders exhibit ethical leadership behaviors, they are evaluated as more effective leaders by both their superiors and subordinates. This research suggests that ethical leadership makes a significant contribution to predicting and explaining when a leader is considered more effective. Establishing a relationship between ethical leadership be behaviors and leader effectiveness may provide additional motivation for firms and individuals to develop ethical leadership behaviors in accounting professionals.

Literature Review

While scholars and practitioners (Avolio & Gardner, 2005; Brown, Trevin~ o, & Harrison, 2005; George, 2003) have argued that ethical behavior in leaders is necessary to avoid the plethora of ethical leadership failures that occurred in the past decade, the actual research is minimal. Literature to date fails to fully answer the question of whether having a leader in the accounting profession with ethical and moral behaviors would result in improved leader effectiveness. Empirical studies have provided evidence that leaders who are ethical and transformational are more effective. Studies have concluded that each of these behaviors incrementally contribute to explaining and predicting the effectiveness of a leader (Bass, 1985; Bass & Avolio, 1994; Brown et al., 2005; Copeland, 2009). The study of ethical leadership is rudimentary; the literature is scant, with the existing research one dimensional and limited (Brown et al., 2005; Kalshoven et al., 2011). Studies to date have focused on leadership behaviors but have ignored followers' expectations and situational characteristics. Researchers have failed to provide a multivariate model that examines the relationship between leader effectiveness and (a) ethical leadership, (b) expectations and preferences for ethical leadership, (c) the perceived ethical context in an organization, and (d) transformational leadership _ a related construct that has an ethical dimension. In addition, research that examines the impact of ethical leadership on leader effectiveness in the accounting profession does not exist. When examining the factors that lead to organizational success, researchers have argued that effective leadership is a key predictor of organizational success or failure (Bennis & Nanus, 1985). However, others have argued that organizational performance cannot be significantly attributed to or explained by the leadership of the organization (Lieberson & O'Connor, 1972; Podolny, Khurana, & Hill-Popper, 2005). Therefore, the compelling question becomes: "Do leaders and effective leadership matter and positively impact organizational outcomes?" The current study argues that when examining leader effectiveness, (a) leader traits and behaviors, (b) followers' attributes, and (c) situational variables must all be considered. The study proposes a model that includes examination of all three of these dimensions by including variables for leader behaviors, follower expectations, and situational variables. The majority of leadership effectiveness research has been one dimensional, which provides little insight on the interweaving and interactions of these variables and fails to provide a sufficient model for predicting what contributes to leader effectiveness (Hernandez, Eberly, Avolio, & Johnson, 2011; Yukl, 2010). The model proposed for leader effectiveness in the current study examines the relationships of ethical leader behaviors, employee expectations and preferences for ethical leadership, and the ethical climate of

an organization in predicting the effectiveness of leaders within the accounting profession. It is expected that this more developed multidimensional, multivariate model will improve the explanation of factors that contribute to perceptions of leader effectiveness.

Hypotheses

The first question addresses whether or not ethical leadership behaviors make a significant contribution to explaining the effectiveness of a leader when controlling for other variables that may contribute to explaining why a leader may be evaluated as effective. In order to answer the research question, the following hypothesis (formulated in the alternative) is tested.

H1: The perception of a leader's ethical behaviors contributes significantly to explaining leader effectiveness as evaluated by followers over and above control variables of transformational leadership, the number of years a subject has worked for the leader, the number of years subject has worked for the organization, and the subordinate's gender.

The second research question addresses possible moderating variables that may impact the relationship between ethical leadership behaviors and evaluation of the effectiveness of a leader. The study seeks to empirically test whether (a) a follower's expectations or preferences for ethical leadership and (b) the perceived ethical culture of the organization will affect the evaluation of the leader as effective. To answer this question, the following hypotheses (formulated in the alternative) are tested.

H2: Follower's expectations and preferences for ethical leadership moderate the relationship between the perception of a leader's ethical behaviors and follower judgments of leader effectiveness so that when expectations and preferences for ethical leadership are stronger, the effects of leader behavior will also be stronger.

H3: The perceived importance that an organization places on ethics, referred to as the organization's ethical culture, moderate the relationship between the perception of a leader's ethical behaviors and follower judgments of leader effectiveness so that when the ethical culture is stronger the effects of leader behavior will also be stronger.

The theoretical contribution of this study is that it examines contextual variables and subordinate preferences as other moderating variables that may contribute to the prediction of leader effectiveness, rather than simply examining the contribution that ethical leadership has on predicting the perception of leader effectiveness.

The Study

The present investigation is a quantitative study to empirically test the contribution ethical leadership has on predicting leader effectiveness. It examines ethical leader behaviors and the moderating impact of a follower's preferences and expectations for ethical leadership and the perceived ethical climate and culture of the organization on leader effectiveness. The study specifically examines leaders at a large regional certified public accounting firm. This study proposes that perceived ethical behaviors contribute significantly to explaining the

perception of leader effectiveness for leaders in the accounting profession (Brown et al., 2005; Livingston, 2012). The study collects data on leader attributes that have been found in effective leaders in other service organizations (Dhar & Mishra, 2001). Traditional leadership behaviors (Dhar & Mishra, 2001), coupled with strong ethical leadership behaviors (Brown et al., 2005; Livingston, 2012), are expected to predict the effectiveness of leaders in the accounting profession.

Purpose and Significance

The purpose of this study is to examine a multivariate model for predicting leader effectiveness that includes the perceived behaviors of ethical leadership, as well as the impact of related variables that may moderate the relationship between a leader's ethical behaviors and leader effectiveness. This study is significant because it fills a gap in the research on ethical leadership in the accounting profession.

Study Variables

The variables in the study are identified in Table 1

Measures

The following measures were utilized to examine the dependent, independent, moderating, and controlling study variables.

Dependent Variable - Leader Effectiveness

To examine the dependent variable in the study, leader effectiveness, the subordinate measure of leader effectiveness was used. The study also used two other measures of leader effectiveness to further substantiate the findings and to ensure that common method variance did not bias the results.

Independent Variable - Ethical Leadership

To measure the independent variable of ethical leadership, the study used the Ethical Leadership Survey (ELS) developed by Brown et al. (2005). The ELS measures ethical behavior in leaders. The ELS focuses on measuring ethical leadership behaviors "related to consideration behavior, honesty, trust in the leader, interactional fairness, socialized charismatic leadership (as measured by the idealized influence dimension of transformational leadership), and abusive supervision".

Moderating Variable - Expectations and Preferences for Ethical Leadership

To measure an employee's expectations and preferences for ethical leadership, a moderating variable, the study used the Leadership Virtues Questionnaire (LVQ; Riggio, Zhu, Reina, & Maroosis, 2010). The LVQ asks subordinates to rate their leader based on their ethical behaviors. This study used this measure but asked the respondents to report if they expect and prefer their leaders to have the behaviors outlined in the LVQ. LVQ defines an ethical leader as one that possesses and "adheres to the four cardinal virtues of prudence, fortitude, temperance, and justice, as discussed in the ancient texts of Aristotle and St. Thomas Aquinas" (Riggio et al., 2010, p. 235), which provides "a rating instrument for assessing leader virtues.

Control Variable - Transformational Leadership

To measure and control for other possible confounding variables affecting leadership effectiveness ratings, the study includes an examination of the predictive contribution of transformational leadership. Confounding variables are those that correlate with both the dependent and independent variable. This correlation can be a direct or an inverse relationship. It is necessary to control for the effects of a confounding variable to ensure the correct interpretation of the independent variable's impact on the dependent variable. Copeland (2009) identified that there was a high correlation between both transformational and ethical leadership and the perceived effectiveness of leaders. As a result, this study controlled for transformational leadership.

Data Collection Procedures

To test the hypotheses, data were collected to (a) measure the ethical leadership behaviors in a leader; (b) measure the transformational leadership behaviors in a leader; (c) evaluate other control variables, including the number of years the subordinate has worked for the leader, the number of years subject has worked for the organization, and the subordinate's gender; (d) assess the subordinate's evaluation of the leader's effectiveness; (e) assess the superior's evaluation of the leader's effectiveness; and (f) examine if the follower's expectations of ethical leadership, and an organizational culture had a moderating influence.

Results

There are approximately 328 employees in the firm studied and 275 individuals working in a leadership capacity at varying professional levels. Table 2 shows the professional positions in the organization and indicates whether persons occupying these positions typically play a leadership role.

Forty-eight percent of respondents were male and 52% were female. Evaluators' tenure with the firm ranged from 0 to 30 years with average years working for the firm being 6 years. Subjects on average worked for their supervisors for 5.3 years, with the range from 0 to 32 years. The difference between the maximum in years worked for the firm and years worked for the supervisor is a result of some subordinates working for their leaders at other organizations prior to both leader and subordinate joining the firm studied.

Correlation Analysis

An important consideration in correctly interpreting the regression is assessing the correlation between the independent variables (Hair, Black, Babin, Anderson, & Tatham, 2006). The correlation between the variables in the study data provided the following associations. The independent variable, ethical leadership, was positively correlated to the two variables being tested as moderators, a subordinate's preference for ethical leadership ($r = .21$, $p<.01$) and the ethical climate of the organization ($r=.37$, $p<.01$). It is also significantly correlated to the control variable of transformational leadership ($r=.83$, $p<.01$). The independent variables tested as moderators, preferences for ethical leadership and perceived ethical culture in an organization, were also found to be correlated ($r=.24$, $p<.01$).

Summary of Results

A summary of the study results and hypotheses tested are as follows. The study accepted H1 as it identified that in the accounting firm examined, there was a significant relationship between ethical leadership behaviors and leaders who were evaluated by their subordinates as more effective ($\Delta R2=.05$, $p<.01$). Control variables of employee tenure with the firm, gender, and years worked for the leader were not found to have a significant impact on predicting leader effectiveness, while the control variable, transformational leadership, was identified as a significant contributor to explaining the change in effectiveness ($\Delta R2=.671$, $p<.01$). The study did not support H2 and H3, as the proposed moderating variables of (a) a subordinate's preferences or expectations for ethical leadership behaviors and (b) the organization's perceived ethical culture were not found to moderate the relationship between ethical leadership behaviors and a subordinate's evaluation of leader effectiveness.

Recommendations for Future Research

The study is rudimentary and provides an initial foundation for studying ethical leadership in accounting and other industries. There are numerous areas that can be addressed in future research that would benefit scholars and practitioners with regard to ethical leadership behaviors and leader effectiveness.

Conclusion

This research provides evidence that leaders in the accounting profession who are ethical and transformational are perceived as being more effective and that each of these behaviors can incrementally improve the positive outcomes of a leader. The research did not support the theory that (a) subordinates' preferences and expectations for ethical leadership or (b) the perceived ethical climate of an organization moderated the relationship between the leader's ethical leadership and the leader's perceived effectiveness. Additional research is encouraged that assists academics and practitioners in determining how these combined leadership qualities may be

further developed in leaders to add to their overall effectiveness. Further research, specifically in the accounting profession and financial services industry, is encouraged to restore a profession tarnished with accusations of unethical behavior to one that regains its original prominence based on consistent, moral, ethical, and effective leaders.

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Appendix

Table 1: **Study Variables**

Variable Type	Variables
control	number of years subject has worked for the leader
control	number of years subject has worked for the organization
control	subordinate's gender
control	transformational leadership (also examined independent contribution
Independent	ethical leadership
Moderator	preferences/expectations for ethical leadership behaviors
Moderator	perceived ethical culture in the organization
dependent	leader effectiveness

Table 2: **Job Titles, Leadership Roles and Leaders Evaluated**

Position	Leadership Role	% Examines as Leader
Assistant Accountant	No	0
Experienced assistant accountant	No	0
In-charge accountant	Yes	5
Senior accountant	Yes	7
Manager	Yes	28
Partner	Yes	51
Administrative staff	No	0
Other consultants and leaders	Yes	9

E-way Bill: A boon or bane for India's Logistics Industry

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Abstract

Like all other industries in India, GST impact on logistics industry has also bring some major changes. Logistics is a small but major part of supply chain management that concerns the administration of goods distribution in an efficient manner. In our country road and railway transport shares major part of logistic industry to transport the goods from producers to suppliers and than to final consumers. In mid-nineties, with the replacement of sales tax to VAT, the procedure has also changed for transportation of goods. Form 49 was mandatory (In case of Madhya Pradesh and some other states) to be filled by the transporter/purchaser for carriage of goods. With the introduction of one Nation one tax i.e. GST, E-way bill is compulsory for the movement of goods. The present paper discusses about the implication of E-way bill and its impacts on India's Logistic Industry.

Keywords: E-way Bill, GST, Logistics Industry, Transporter, Supplier, etc.

Introduction

The logistics industry includes the road transport sector (comprising unorganised and small enterprises, trucking companies and other fleets), the storage and warehousing area and the third-party logistics. The operational efficiency of this industry had been falling due to the complexity of networks, growing coordination costs across supply chains, inadequate infrastructure and the levying of entry fee in different states. In addition to these, the multitude of business taxes was making logistics management an unwieldy and expensive process.

For movement of goods from one state to other, the traders used to fill mandatory forms viz. form 49, form 402, form 16, form 25, from 50, form 35, form 40, JVAT, form DIX, E-sugam, E-sanrachna, etc. it means different states had different forms required to be filled for the transport of goods from one state to another. Where in the details of goods transported, supplier's details, details of transporter's vehicle, information of receiver, details of journey, date, time, amount of goods, etc. were has to be completed.

With the change in indirect tax regime by the central government, Goods and Services Tax was enacted and regulated from 1st July, 2017 which replaced the State Value Added Tax and Central Sales Tax Act. Under the provision of GST Act, the conventional forms needed for transportation of goods is substituted with E-way bill system, an electronic way bill which is required for movement of goods of the value more than Rs. 50,000. The generation of E-way bill is compulsory from 1st February, 2018. It is anticipated that E-way bill system will facilities over the 'road permit' regime of VAT to an easy 'user friendly' digitalized administration.

Objectives of the Study

- To have an understanding about E-way bill.
- To know the procedure and regulation of E-way bill mechanism.
- To know the problems faced by transporters and logistic industry in E-way bill system.

- To discuss solutions for the problems encountered by the transporters and logistic industry forE-way bill system.

Arguments in favour of E-way bill

Previous to introduction of E-way bill, the parties concerned for transportation of goods were clipped with a large series of documentation. In E-way bill system the details need to be filled electronically in a single page by either supplier of the goods or transporter of the goods. The new system will demolish the old and conventional system of hand written forms. Thus, will save the time and manpower.

Now, paper work will be less as the system of documentation and verification is done with barcoding and with the help of RFID devices mapping and verification of vehicle can be done without much botheration.

The E-way bill system is expected to reduce logistic cost as it will strengthen invoicing procedure and reduce the chances of tax avoidance. This in turn will save the person from committing any mistake in proper recording of goods to be transported and hence penalty will be saved.

E-way bill system would facilitate in easy, effectual and speedy transportation of goods as check points, entry barriers and check post system will be minimized. A speedy system of verification and identification takes place of conventional system.

The transportation of goods will be systematized as proper recording of persons concerned will be confirmed form movement of the goods. The details of supplier, recipient and consignee (transporter) will be entered along with their GSTIN/UIN and the rate of GST on goods consigned.

Arguments in foes of E-way bill

A large number of people are unaware about the provisions, rules, regulations and procedures of E-way bill. These people feel very difficult to adjust with everyday change in E-way bill procedure. Since, the entire E-way bill machinery is technology driven hence, small and micro transporters may not be having necessary IT set-up to produce E-way bills.

The biggest problem with E-way bill is that it is generated with the help of E-way bill portal and most of the time due to server breakdown, server maintenance and other website related glitches, the person causing movement of goods are unable to transport goods, even if carriage is ready for movement.

Most of the time it was reported by the concerned persons require to generate E-way bill that, due to technical glitches in portal, last time date was deferred. Furthermore, challenges may be there relating to poor internet connection, particularly in small cities, towns and rural zones. Transporters having small fleets may actually observe an increase in the operational costs as they will now force to invest in appropriate IT set-up in their business and to hire staffs skilled in generating E-way bills.

Industries engaged in multiple modes of transportation like, road, railway, waterway and air will end up generating a large number of bills for every shipment. For every shipment both the parts of E-way bill, i.e. part A and B both need to be filled properly.Another problem which is obvious in the system is that, each time with the

change in the mode of transportation, a fresh E-way bill has to be generated. This system possibly will lead to the need to produce multiple bills for a single consignment, irrespective to the size and lot of the consignment. This would be more complicated for e-commerce retailers and the courier industry, where there are often multiple changes in the mode of transport for a single consignment.

One biggest issue which is faced by almost every transporter and supplier is that, if there is any error in generation of E-way bill, whether in the entry of name of supplier, recipient, consignee, their GSTIN or UIN number the bill will be then need to be cancelled and a fresh bill need to be generated but within 24 hours of last generation. Think of the situation where the goods are dispatched and the consignment is seized500 km away from the place of dispatch because of such error. The penalty in such case will be double of the GST. The grievance system of E-way bill portal is filled with such type of errors reported by transporters and suppliers.

As per the provisions of E-way bill, goods value more than Rs. 50,000, will be needing E-way bill even if it is the goods is sent in the city. If the goods are sent for some addition from one department of a factory in one location (more than 10 km away) to another department of the same factory in another location, E-way bill is compulsory. The same problem is observed with the goods sent for branches and job work, etc.

Where the recipient wrongly rejects the e-way bill while the goods are in transit then such E-way bill will stand invalid. Presently, no mechanism is provided in the provisions to deal with such situation. However, one of the options available to the supplier is to stop the vehicle once the e-way bill becomes invalid and then generate another e-way bill either himself or through transporter, but it is cumbersome for the supplier and the transporter. Based on this new E-way bill, goods may be moved further. This issue if not addressed can cause unnecessary hardship even in genuine cases.

In case E-way bill is generated but no movement of goods took place, ideally in this scenario the E-way bill generated has to be cancelled. However, if the same is not cancelled within 24 hours, then the system would not allow the cancellation. In such a situation, one can request recipient to reject the E-way bill at his end in the common portal within 72 hours of its generation. However, if the time period for rejection of 72 hours also lapses then no mechanism is provided in the rules.

Some of the states have raised their concerns over the procedure and technique of E-way bill, they wanted to have their own E-way bill system. These states include West Bengal, Karnataka, Pondicherry, Tamil Nadu, Kerala, Delhi and Telangana.

Solutions for making effective and efficient E-way bill system

- The E-way bill portal should be made user friendly and steps should be taken to save the website from crashing.
- The E-way bill mobile application version should be updated timely and bug fixing system should be made prompt especially in HSN code generation.
- Increase the number of helpline desks at toll free E-way bill helpline numbers @24x7.

- Helpline numbers should be provided in all regional languages at all the centres.
- Awareness programme should be initiated to give proper training to traders, transporters and officers involved in E-way bill system.
- Suggestion should be invited from chambers of commerce, transporters lobby and trade associations for efficient functioning of E-way bill system.
- Proper review/analysis should be done for each step in E-way bill portal and corrections should be done accurately and timely.

Conclusion

With the introduction of E-way bill, it is expected that logistics industry will grow rapidly. Largely, because of the reduced checkpoints, warehouse consolidation, and automated technology resulting from the implementation of the E-way bill, which saves transporters both time and money.. The Government believes that this new system will help to reduce tax evasion. Tax officials are acknowledging that the introduction of E-way Bills is the prime factor for the improvement witnessed in tax collections for June 2018.

But the other side of the coin is beholding that, the E-way Bill server is not functioning, and also reported that execution part was also creating confusion for supplier, transporter, receiver and sometimes to the officers. There are many glitches reported since April 2018, the introduction of E-way bill. In view of the gigantic scale of operations, it is too early to comment on the success or failure of the new system. For the triumphs of the ambitious statements and dreams on GST and E-way bill, the government must take the steps necessary to eliminate shortcomings and ensure that the logistics industry can achieve its full potential with the aid of the E-way bill mechanism.

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Impact of Ethical Marketing on Consumer Purchase Behavior – A Study

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Abstract

This study reflects the consumer's purchase behavior which is an impact of what marketing practices that are being followed by several firms. Variations in consumer behavior depend on needs. When we speak about marketing practices which should be designed and carried out in right manner i.e. In an ethical way. As Consumer is a king of market. They purchase goods & services which they feel are appropriate for them in context of price, quality, quantity etc. It is a marketer who has to attract a consumer to buy goods & services which should be done ethically. As market awareness among consumers is spreading widely through various media.

Ethical marketing is a philosophy that focuses on building strong relationship with consumers and whole society. Firms those who so ensures that their approach of products & services towards consumer are honest and trustworthy. Ethical marketing practices are aimed at promoting the ethical values of firms so that consumers are attracted and convinced to buy because the attitude which gets developed is based on their perception.

Key words: Ethical marketing, Marketing practices, Consumer behavior

Introduction

Ethics are the codes and basic concepts which are fairly defined to govern the behaviors. This branch of philosophy deals in context of individual or group behavior. Ethical marketing is making marketing decisions that are morally right and fulfill consumer's expectations. Consumer purchase behavior is very uncertain and there are many factors which are responsible like taste, preferences, choice, occasion, trends, requirement, mental instability etc. Whenever emotional stability of consumers gets disturbed, they lose faith and loyalty from existing goods & services.

Over the decades, marketing has been a process to sell goods and services produced by the business world. Marketing includes the processes to communicate offerings to the prospective customers in a way which attracts attention and stimulates the intention to purchase. The modes of communication have undergone changes over a period of decades in line with technological reforms, economic changes, changes in the operating environment of the business and most importantly, customer expectations.

A new definition of marketing developed by the American Marketing Association (2013) stating that "Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large". This definition emphasizes the importance of delivering value and the responsibility of marketers to be able to create meaningful relationships that provide benefits to the society at large.

Firms have to focus on consumers to improve the business by understanding the behavior and attitude of consumers with the objective of achieving and sustaining the peak of success. In recent years, there has been a tremendous change in consumer behavior because growing awareness for marketing activities among consumers is increasing. Before spending or investing money on good & services they think twice. Understanding of consumer's mindset, thinking and thoughts is very important, as consumers have got many brand choices for goods & services. They can switch brands any time where they find ease. Thus, Ethical marketing requires marketing strategies that are ethical and reflect consumer expectations.

Areas of ethical marketing

- In product development
- In pricing
- In placing(distribution)
- In promotion(advertising)
- Following ethical standards in marketing research
- Other promotional activities except advertising.
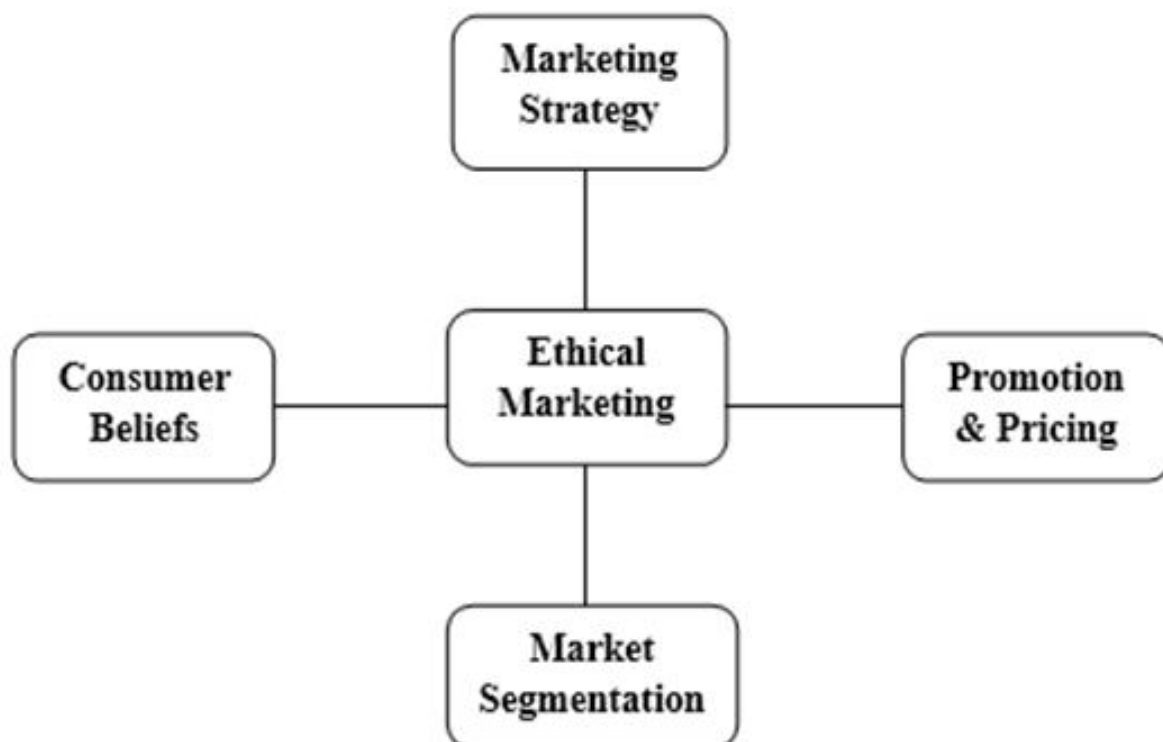
Significance of Ethics in Marketing

- It can be used as a tool for creating long lasting relationship with your consumers, as it will enhance the consumer's credibility towards firm

- Helps in improving internal and external environment of firm which leads to rich culture.
- It gives a society a message of truthfulness and honesty, as consumer will believe or trust only when they will be feeling worthwhile.
- Firms that show social and environmental sensitivity are considered to have a competitive advantage

Objective

- To study and analyze that how ethical approaches in marketing influence consumer to act upon.
- To find out reasons that brings changes in consumer behavior in purchasing good & services.

Review of Literature

Singhapakdi et al. 2001 finds that the Australian marketers tend to be less likely than American marketers to perceive ethical problems as well as more likely to agree with the unethical actions depicted. These differences may mean that marketers from these two countries wish to engage in business transactions with each other may have to find an acceptable common ground in terms of their ethical beliefs.

Yoo and Donthu 2002 find that marketing ethics may not be developed adequately without a focus in ethics in marketing education.

Laczniak and Murphy 2006 noted that ethical marketing puts customers first.

Christy, 2009 Ethics in business focuses on ethical principles in relation to the conduct of the business. Within the study of business ethics, ethics in marketing communication is an important component. In the literature of marketing communication, ethics concerns appear at two levels.

Yu¨cel et al. 2009 Ethics is a historically important branch of philosophy that focuses on morals and values it broadly conveys the concepts such as right or wrong, good and evil.

Elango et al.,2010 states just as individual create and develop their own ethical standards, group and individual may also develop a shared sense of what is considered ethical. Many literary works support the idea that the culture of an organization, including the belief system, has a profound influence on working.

Volle P. 2013 the functional area most closely related to ethical abuse in firms is marketing. This is because marketing is the function of business charged with communicating and openly satisfying customers.

Merriam – Webster 2014 defines ethics as "rule of behavior based on ideas about what is morally good or bad."

Research Methodology

The aim of research paper is to analyze the consumer purchase behavior which gets influenced by marketing ethics. Consumer responds on marketing activities by the firms, the way it is showcased. In this research data is collected through secondary sources, like scholarly reviewed literatures, published research papers, journals, magazines, and websites.

Finding

There are many reasons to understand and develop the most effective approaches to manage marketing ethics. According to ethics consultant David Gebler, "most unethical behavior is not done for personal gain—it's done

to meet performance goals." Some practices like Overbilling clients, deceptive sales methods, fraud, antitrust, and price fixing are all marketing ethics risks. This led to distrust towards goods & services. As, 42 % of consumers refuse to purchase a product if they practiced socially irresponsible behavior.

For example, a salesperson that is publicly recognized and given a large bonus for making a valuable sale that he obtained through unethical tactics will probably be motivated to use unethical sales tactics in the future.

Most of the time consumers purchase behavior is influenced by promotion of the good & services whose result can be tangible benefits that can translate into customer loyalty.

Discussion

Reputation is one of an firms' greatest intangible assets. Therefore, marketing ethics should be more concerned with consumers and their behaviors, as its research should take a closer look at the moral aspects of such human behavior.

Implementing marketing strategies with effective communication about values, standards, and expectations retains the beliefs and loyalty of large base. Since business firms always aims to sustain in market with an objective of achieving desired profit but it should be ethical to do the right thing and not just because it may make money.

Conclusion

Marketing of promotional activity which significantly impact on consumer psychology and their behavior in the consumer market. Ethicality in every communication campaign plays a very vital role in generating a good brand image for the firm.

Marketing policies and practices have been largely responsible for the high standard of living today, ethical marketing requires marketing strategies that are ethical and reflect consumer expectations. Therefore firms need to evaluate whether they are truly practicing ethical and socially responsible marketing. This can increase business costs or create a competitive edge.

Thus, Ethical marketing strategies could improve the society's welfare and make a better world to consume.

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Individual Efforts for Clean Environment - A Study

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Abstract

Swatch Bharat Mission i.e. clean India mission, a national level campaign, recently launched by the Government of India is a major step towards the protection of degrading environment. The present Government established the "swachh bharat" movement to solve the sanitation problem in India to solve the problem of waste management and make India a clean state, ensuring hygiene all across the nation. The government initiated the cleanliness by picking up the broom to clean the dirt, by inviting people to participate in the drive, the swatch abhiyan has turned into a national movement. People from different sections of the society have come forward and joined this mass movement of cleanliness. Millions of people across the country have been day after day joining the cleanliness initiatives of the government departments, NGOS and local community centres to make India clean. The government has started competition among the states for spreading awareness about hygiene and luckily from 3 years Indore has got 1 st position in all over the India now it is seen that all the efforts of government at various levels and groups of people unless and individual connects with the movement we can not anticipate the fruitful results for making our environment better therefore in this paper we are focussing on individual efforts for making environment save , clean and protected.

Keywords: Campaign, Degrading, Environment, Awareness, Spreading, Hygiene.

Introduction

The present government has launched the swachh bharat abhiyan or clean India mission on the birth anniversary of mahatma Gandhi on 2 October 2014 at rajghat in new Delhi. The national camping led by the governmentof India is covering 4041 statutory town across India and aims to make the street, road and infrastructure clean. The mission is estimated to cost around 62009 crore Rs. Of which 14623 crore Rs. Will be borne by the union government.

The urban component of the mission is being implemented by the union ministry of urban development and is India's biggest ever cleanliness drive. Around 3 million government. Employees and schools and colleges students of India participated in the event in its initial phase. However the rural component of the mission will be implemented by the union ministry of drinking water and sanitation.

Contribution of an individual for making environment clean

1. We should not spit or urinate in any place which is not meant for that.
2. We should keep and treat public places the way we treat our homes.
3. We should never use plastic carry bags (either to bring groceries or to through the garbage).
4. We should compost kitchen waste, recycling other wastes, so that we can manage our home mini garden.
5. We should maintain clear toilet (both in our house and also in the public).

6. We should minimize the use of own vehicles, except under unavoidable situations.

7. We should maintain our vehicles (in case if we have) with minimum level of pollution.

8. We should make use (as much as possible) of available public transport system.

9. We should cultivate the habit of growing plants/trees, in our locality.

10. We should focus on avoiding unnecessary waste of food (which can reduce liquid waste).

Students can participate in cleaning school / college campuses, playground and surroundings on Sundays or other day. At public places and during function or celebration students must avoid littering and advice other people not to litter around. They can set an example over there.

Benefits of clean environment:

Tourism and Swachh Bharat

The biggest limitation for India to promote tourism is cleanliness. Foreign tourists are very particular about hygiene and cleanliness. Besides employment, Tourism will help bring foreign money to India which will boost India's GDP. Swachh Bharat Mission will help in generating employment through Tourism and boost India's GDP.

Health

Unhygienic conditions is one of the major root cause of diseases / illness. Any disease or illness has financial impact both in terms of expenditure and potential revenue earning. Swachh Bharat Mission will have positive impact on India's health care sector.

Clean Technology

Gradually focus on cleanliness and hygiene will shift focus towards use of clean technology i.e. non-polluting in nature. Focus on new technology will lead to new skill development for innovation thus help in generating new employment / entrepreneurial opportunities for India's youth. It will put India in the league of skilled economies of the world. India can become hub of clean technology for entire world. Swachh Bharat Mission should not be linked only to cleanliness and hygiene but it has larger objective of putting India in the league of nations working towards technological development for future.

Individual Productivity

Healthy Body results in Healthy mind which is directly proportional to Productivity of an individual. Clean environment will lead to Healthy India which in turn increase productivity of Indians. High productivity means High earning potential.

Foreign Direct Investment (FDI)

Swachh Bharat mission cannot be successful without the support of each and every Indian. The Mission will financially benefit each and every citizen of India. If we want financial growth then we have to collectively make Swachh Bharat Mission of Shri Narendra Modi a roaring success in next 5 years. Swachh Bharat Mission is one of the critical link towards economic success of India.

Literature Review:

1. Environmental ethics, written by Robin Attfield: Study based on the regulating issue and principals relating to human interaction with the natural environment.

2. Sustainable Development through environmental ethics written by S.Rajalakshmi: In these study she gave the concept of sustainable development is much more than environment protection because it needs to joint efforts of economist and ecologist .

3. The humidity of global environment ethics written by Paul Wapner: It shows that ethical reflection on international environment affairs is in its infancy.

4. Environmental ethics written by Sigrid Streckx: Environmental ethics is the branch of bioethics which deals with questions pertaining to man's relation to nature.

Research methodology

Secondary data: Website of state government, central government and other sites.

Primary data: Primary data and information and problems related to environment awareness among the individuals was gathered through by questionnaire method for this purpose 50 people had given their responses of different categories were 30 students, 4 housewife , 3 businessman , 4 salaried , 3 retired , 6 professional . A set of 41 questions was prepared for questionnaire.

Objective

1. To help the social groups and individuals to acquire knowledge of pollution and environmental degradation.

2. To help social groups and individuals to acquire a set of values for environmental protection.

3. Evaluation of environmental measures.

4. To discuss the solution for human being, environment and animals.

Discussion

we have asked to the people that do you unplug electrical appliances then 60% people responded yes, 22% no and 18% sometimes. Our objective was that how much people saves the electricity. People turnoff their vehicle on traffic signal then 62% said yes, 6% no, 32% sometimes. People are saving the natural resources or not. when the individual is walking and see trash on the side walk do they pick it up or not their response was 43.8% yes, 14.6% no, 41.7% sometimes, our observation was that how much people are cleaning the neighbourhood places. Our next problem was people re – use extra / unused food they responded 32.7% yes, 49% no, 18.4% sometimes, we wanted to know how much people are wasting their food.

People are doing plantation outside their home the response was 36.7% yes ,46.9% no, 16.3% sometimes, the objective of how much people are aware about plantation. How many people are having rain water harvesting system at their home / society people responded 25% yes, 66.7% no, 8.3% sometime, we wanted to know the people are doing domestic activities at their home, another question was that how many people are using battery car/vehicle people responded 22.9% yes, 72.9% no, 4.2 % sometimes our objective was people are using

pollution free vehicle or not. How many times in a month they are giving order food from outside their response was 1 time 34% , 2 – 3 times 42% , more than 3times 24% , the objective behind the question was people are taking care of their health or not .

Finding:-

1. Many individuals are having energy efficient appliances so we have found that many people are saving electricity but still 20.8% people are not doing this.

2. When polythene was banned in India shopkeepers started charging extra charges for paper / jute bag so people using re-use able bags for shopping then also 6.1% people are ready to pay the extra charge.

3. Now a days people are aware about plantation and many are doing at their home also but still 16% people are not doing plantation, and do not take care of environment.

4. We have observed that only 52% people walking small distance instead of using two wheelers or four wheelers and 22% are doing this sometimes.

5. Now a days many people are donating their used uniform, clothes, books, copies for further use then also 10% people need to work on these.

6. In today's scenario 70% people are properly dispose of the packing material of ordering food only 18% are not properly disposing off.

Suggestion:

1. We would like to suggest that more people should complain the authority against any individual / group if they are polluting the water then only government can help.

2. Many people think that wind power electricity is more expensive that is why they do not want to pay for it but they are not aware that it is not very expensive.

3. Many people are aware about solar panels but they do not willing to pay for it at their homes because they thought that it is an expensive product but it saves money in the long run.

4. After the swachh bharat mission many people wanted to take part to make India clean but few peoples are not interested to take part in this mission, so we should motivate them by spreading awareness through videos, nukkar natak etc.

5. Government can give deduction that if people set up rain water harvesting system then they will get relaxation in income tax.

Conclusion

A clean and healthy environment is part and parcel of the wealth and quality of life that we desire for ourselves now and for our children in the future. People demand that the air they breathe, the water they drink, and the food they eat is free of pollution and contaminants; they want to live undisturbed by noise, and they want to enjoy the beauty of the countryside, unspoiled coastlines and mountain area. they also want a world that is not threatened by climatic change.

Role of environmental experts involves providing intellectual with philosophical and ethical perspectives on the current and controversial issues being considered in the field of environmental ethics and to enable them to think through complex environmental problems involving scientific, economic, political and ethical aspects within a framework that gives due weight to the disciplinary approaches, yet also aims for integrated and rigorous understanding and entertains possible solutions. To ensure a rich and harmonious existence of man in nature, time has come for man to keep harmonious interactions with nature, which forms the basis for better environmental management. So every citizen must take an oath to protect our beautiful environment.

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Quotient of Happiness and Satisfaction with Online Food Delivery Services in Indore city

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Abstract

This paper focuses on optimization of online food delivery of quality food through use of digital marketing. It deals with the maximization of the profit and minimization of cost and creating better relationship with the help of digital marketing in online food delivery services. The purpose of the study is to see the effectiveness of online food delivery services and the comparison between traditional food services strategy and modern online food delivery services strategy. This study provides benefits of online food delivery services and also to take competitive advantages in today market. It provides the silent features of the online food delivery services.

Keywords: E-commerce, Customer Satisfaction, Consumer Perception

Introduction

Today's generation is moving on a very fast pace. It is very techno friendly and wants to move the world with the scroll of figure through the smart phones. A smart, fast and easy approach is desired today for each and everything. Few years back, most of our activities like shopping , billing, payments, travelling etc., all were in offline mode. But now with the easy availability of internet and advancement of smart phones and various mobile applications, the world feels to be in our pocket.

In 21st century internet has played a vital role in changing our life style and has made easy our life. We can buy pin to plain anywhere and anytime, 24 hours in days and 7 days in week using the internet. It provides us with numerous facilities like E- ticketing , E-supply distribution, E-CRM, E-business , E-govt and now even E - Food, E-commerce and many other services.

Now the internet has changed the dimensions of food delivery services. It is called E- food delivery services. In Indore application based e-food delivery system are recently launched and it has captured most of the market and people. Connectivity of online food delivery is increasing tremendously in our market.

Online food delivery

In traditional environment people mess the time in going to the restaurants and take their meals. Many a times they find long waiting in the restaurants of their choice. It was very time consuming specially for working people and for the students. Also the food stations may not be easy to reach for everyone. But now with the help of internet service, a new market is introduced in present scenario which is online food delivery platform.

In online food delivery services we can order food from our favorite restaurants at our convenience and get it delivered at the place of our choice and in our time. It gives a big list of food items and the restaurants to cherish us. It facilitates everyone, may be a student, working person, business man, house wife, or any other. With the help of internet and using a few simple steps, we can order breakfast, lunch, fast-food, sweets, dinner etc.

Literature review

Kedah (2015) the online delivery companies have to emphasize on information, quality and website design, security /privacy and payment system towards their costumer in order to increases the level of web trust and satisfactions.

Das (2018) the factors encourage the most is doorstep delivery followed by ease and convince and consumer are mostly influenced when they receive any rewards and cash back followed location.

Parashar and Ghadiyali (2017) adding this scenario is an increasing number of smart phones and food delivery apps have now become a big hit with tech-savvy individuals across India. There are several food delivery apps in India that one can be downloaded on smart phones on the go and from the comfort homes.

Advantageous of online food delivery services

- Online food delivery has proved time saving and price saving services.
- With help of online food delivery services, we can take foods anytime and anywhere within the circle.
- Online food delivery service offers various discounts and rewards.
- It solves the problem of many people going restaurant and standing in queue for their paid meal.
- Online food delivery provides both 'cash on delivery payment option' and 'Online payment option' for the ease of costumer.
- Online food delivery fills the gap between old generation and young generation.
- It is an employment generation activity and also promotes small scale industries.
- This system provides benefit to both consumer as well as producer because producers save cost of infrastructure and decoration expanse.

Disfavor of online food delivery

- It provides food in plastic bags which is hazardous for human.
- Many a times in online food delivery, quality of foods and cooking process is doubtful so consumer do not easily believe in it.
- If E-platform app is not so user friendly, the ordering process becomes difficult and the consumer faces many problems.
- There are a few companies in online food delivery services hence there are chances of creating monopoly in the market and take advantageous of costumers.
- Costumers are not aware to call for proper diet.

Objectives of the study

- To study the belief and awareness about online food delivery services.
- To offer convenient price offer and discount by online food delivery services.
- To analyze quality and quantity of online food delivery services.
- To find out more convenient delivery option of online food delivery.

- To analyses the advantages and disadvantages of online food delivery services.
- To find out about security of payments in online food delivery services.
- To analyses ordering and cancellation process of online food delivery services.

Hypothesis

H_0 = people have no belief and awareness about online food delivery services.

H_0 = online food delivery services do not provide same quality and quantity as compared to offline food services.

Research methodology

A study of Quotient of happiness and satisfaction with online food delivery services in Indore.

a. The study

To study the whole population is not possible for all researchers. So researcher took a representative sample that reflects all major characteristics of population. We have use non probability convince random sampling technique to conduct a survey.

b. The sample size

The population selected for the study is all Ph.D. course work students of DAVV Indore.

For the study a purposive sampling of 65 people of Indore city. Out of 65 questionnaires distributed, only 60 questionnaires were received completed. Therefore 80% response rate was used to conduct research.

c. The tools for data collection

To gather the needed data for the research, we have used a printed self-structure questionnaire. The questionnaire is prepared with the brief description of the study and with enough direction to answer the question.

d. The tools For data analysis

As this study is quantitative in nature, it is analyzed in proper manner through percentage and tabular method.

Data discussion and interpretation

People who have used online food delivery system play an important role in identifying and examine the online food delivery to provide better satisfaction to costumers.

These variables help us to understand satisfaction level of costumer:-

a. Which online food delivery services prefer.

Options	No of Respondents	Percentage
Zomato	24	40
Uber	21	35
Swiggy	12	20
Others	03	5

Here, we can say satisfaction of online food delivery as 40% zomato, uber 35%, swiggy 20% and others 5%

b. Service in online food delivery

Options	No of Respondents	Percentage
Very fast	06	10
Fast	48	80
Slow	06	10
Very slow	00	00

Here, we can say that online food delivery services 10% very fast, 80% fast, 10% slow and nil say very slow.

c. How frequently you prefer online food delivery

Options	No of Respondents	Percentage
Very frequent	09	15
Occasional	33	55
Rarely	15	25
Never	03	5

In this question we see results as 15% frequently use, 55% used occasionally, 25% used rarely and 5% never used online food delivery services.

d. Quality of food in online food delivery

Options	No of Respondents	Percentage
Most effective	00	00
Effective	54	90
Less effective	06	10
Non effective	00	00

In this question we can see result as effective quality of online food delivery is 90% and less effective is 10% and other is nil.

e. Do you get large verity of item to order?

Options	No of Respondents	Percentage
Strongly agree	18	30
Agree	33	55
Disagree	09	15
Disagree	00	00

In this question we see result as 30% strongly agree and 55% agree and 15% disagree on large verity of items available in online food delivery.

f. Time saving in online food delivery

Options	No of Respondents	Percentage
Strongly agree	15	25
Agree	36	60
Disagree	09	15
Disagree	00	00

In this question we see results as 25% strongly agree and 60% agree and 15% disagree and no one strongly disagree that online food delivery is time saving.

g. Are you satisfied with delivery?

Options	No of Respondents	Percentage
Strongly agree	06	10
Agree	48	80
Disagree	06	10
Disagree	00	00

In this question we see results strongly agree and disagree percentage is same 10% and agreed 80% people in time saving in online food delivery.

h. Do you get same quality and taste as available at restaurants?

Options	No of Respondents	Percentage
Strongly agree	12	20
Agree	39	65
Disagree	09	15
Disagree	00	00

In this question we see quality and taste is similar in online food delivery as available in restaurants in strongly agree 20%, agree 65% and disagree 15% peoples.

i. Do you find online food delivery easy and convents?

Options	No of Respondents	Percentage
Very Easy	24	40
Easy	27	45
Neutral	09	15
Difficult	00	00

In this question we see that online food delivery system have easy and convents then very easy 40%, easy 45% and neutral 15% says peoples.

j. It is cost effective

Options	No of Respondents	Percentage
Strongly agree	15	25
Agree	42	70
Disagree	03	05
Disagree	00	00

25% strongly agree, 70% agree, and 5% disagree are result of cost effective in online food delivery system.

k. The discount and coupon really helpful

Options	No of Respondents	Percentage
Strongly agree	18	30
Agree	39	65
Disagree	03	05
Disagree	00	00

Strongly agree 30%, agree 65% and disagree 5% are result of discount and coupon really helpful in online food delivery system.

l. Preferences to pay for your order

Options	No of Respondents	Percentage
Cash on delivery	33	55
Debit/ credit card	18	30
Wallets	06	10
Net Banking	03	05

On this question we see that online food delivery payment mode preferences are cash on delivery 55%, debit /credit card 30%, wallets 10% and net banking 5%.

m. Do you feel electronic payment is secure?

Options	No of Respondents	Percentage
Strongly agree	09	15
Agree	42	70
Disagree	09	15
Disagree	00	00

Strongly agree 15%, agree 70%, disagree 15% on payment is secure in online food delivery.

n. What are issues faced while ordering food electronically

Options	No of Respondents	Percentage
Site slow	21	35
Long delivery time	18	00
Unsecured payment	00	00
Any others	21	35

In the question we see the peoples have face problems regarding site slow 35%, long delivery time 30% and any other issues 35% in online food delivery system.

o. Do you feel safe with delivery boy?

Options	No of Respondents	Percentage
Strongly agree	18	30
Agree	33	55
Disagree	09	15
Disagree	00	00

In this question we can see feel safe with delivery boy is strongly agree 30%. Agree 55%, disagree 15%.

p. alteration or cancellation of order convenient

Options	No of Respondents	Percentage
Strongly agree	12	20
Agree	33	55
Disagree	12	20
Disagree	03	05

In this question we can see the alteration and cancellation of order respondents strongly agree 20%, agree 55%, disagree 20%, and strongly disagree 5%.

q. Such mobile application user friendly

Options	No of Respondents	Percentage
Strongly agree	27	45
Agree	33	55
Disagree	00	00
Disagree	00	00

Here, we can say online food delivery mobile application user friendly as strongly agree 45% and agree 55%, disagree and strongly no respondent in this question.

Findings of the study

- Peoples were significant more likely to say that online food delivery have provided same quality and quantity as compared to offline food delivery.

- Online food deliveries have good image and better perception about online food delivery.
- The survey found that there were high preferences of online food delivery system.
- Respondents between the ages of 25-35 years ordered online food delivery
- Respondent generally prefer online food delivery only occasionally.
- In the survey we found that in online food delivery services coupon and discounts are really helpful.

Conclusion

Although overall the study provides the costumers satisfaction on online food delivery. It is known that every system has its strength and weakness. The purpose of the online food delivery system is time saving and cost effective services to the costumers. Especially when he/she is working/students, they face many problems.

The online food delivery service is very easy and convenient to all the costumers. This research study provide many benefits and advantageous of online food delivery. Nearly 85 percentage respondents call online food delivery services and it is mostly used occasionally and enjoy the occasion with help of online food delivery system.

The research indicates the traditional food delivery services focus on giving their costumer higher level of perceived control and connivance. Since these are related with higher intent to use online food delivery services. Young people mostly like the online food delivery services.

To conclude, costumer will appreciate not having waited and others who are waiting may be motivated to try online food delivery services.

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Relationship of Hedge Fund Returns and Stock Market Returns: An Empirical Study

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Abstract

Hedge Funds are an investment structure that manage private investment pools and aggressively managed by professional managers. These are opened to only limited number of investors and require a large initial minimum investment. The study analyzes the dynamism of Hedge Fund Returns and Stock Market Returns. The present study empirically explored the relationship between Hedge Fund Sector in India and Stock Market of India. For this, Eureka HFI India Index and HFRI India Index have been used to represent Hedge Fund Sector in India and S&P CNX Nifty Index to represent the Indian Stock Market. Normalised returns have been used for a period of 5 years starting from 1ˢᵗ April 2013 to 31ˢᵗ March 2018. Descriptive Analysis, Correlation Analysis and Regression Analysis were done to find relationship between the studied variables.

Keywords: Hedge Fund Index; S&P CNX Nifty; Hedge Funds Returns; Indian Stock Market.

Introduction

The financial liberalization and globalization in India have attracted Hedge Fund sector and many foreign investments in India. The financial liberalization made a place for Hedge Funds. Diverse strategies of Hedge Funds have led to the integration of Indian Stock Market with global Hedge Fund sector. It has opened up new opportunities but simultaneously exposed the financial system to different significant risks. Investments in Hedge Funds in India have been witnessed a large growth after the introduction of SEBI Regulations on Alternative Investment Funds in May, 2012. The growth of Hedge Funds has drawn the attention towards the study of relationship between the Indian Hedge Funds sector and Indian Stock Market.

Hedge Funds

Hedge Funds hedge the risks in the form of risk reduction and risk mitigation in case of investment. They are in major highlight in the developing economies like, India and they are being regarded as one of the unavoidable portfolio by the investors today. Hedge funds are in the spotlight. Their supporters argue that they offer long-term outperformance and strong diversification. Since the financial crisis, their detractors have called this into question, and some policymakers have suggested that particular hedge fund instruments and strategies contributed to the general market turmoil (www.unpri.org).Hedge Funds are almost eighty years old financial products now in India and are becoming popular among the wealthy set of investors, the individuals as well as the institutions both.

Stock Market

A stock market index is a method of measuring a stock market as a whole. The very important type of market index is the broad-market index, consisting of the large, liquid stocks of any country. In most of the countries, a single major index dominates benchmarking in case of index funds, index derivatives and research applications.

Specialized indices often find interesting applications. In India, on can witness situations where a dedicated industry fund uses an industry index as a benchmark. In India, where clear categories of ownership groups exist, it becomes interesting to examine the performance of classes of companies sorted by ownership group (Suresh Kumar and Elango, 2011). The surge in NIFTY, the benchmark index of Indian Stock Market has also attracted many retail investors to look for more returns, there by directly increasing their investments in stocks. There were many equity analysts, who asserted Indian capital market to achieve quantum leaps (Tibrewal, 2008). The capital market in India has undergone extreme changes in the last few decades. Stock markets in India have now become more transparent than ever before. In general, Indian Stock Market is considered volatile and the volatility plays a key role in measuring the risk return trade-offs (Chandran, 2016).Standard & Poor's CRISIL NSE Index 50 or S&P CNX Nifty nicknamed Nifty 50 or simply Nifty is the leading index for large companies on the National Stock Exchange. It comprises of 50 stocks of large companies accounting for 23 sectors of the Indian economy. Nifty is used for a variety of purposes such as benchmarking fund portfolios, index funds and index based derivatives (www.nseindia.com).

Review of Literature

India is likely to be a larger growth driver than the six largest countries in the European Union by the end of year 2035. Although, its impact would be a just half of the United States. India, regarded as the fourth largest economy in terms of purchasing power parity, is expected to overtake Japan and likely to become third major economic power within next few years (Tibrewal, 2008). Medium to long-term outlook for the Indian Stock Market is positive for the coming years. A number of Indian companies surpassed their net returns reflecting an accelerated growth in corporate earnings (Ninan, 2003).Indian growth rate was likely to accelerate in the long term on back of few fundamentals like, infrastructure development, boom in service industries due to arbitrage of human intelligence, productivity enhancing and availability of jobs through outsourcing (Barua, 2006).The economy is expected to reflect into stock market.

Hedge Funds were regulated adequately and did not engage in credit, liquidity or maturity transformation. Hedge Funds did not play a large role in the credit intermediation process and were not in need of any governmental support (AIMA, 2012).Hedge Funds delivered abnormal performances and raised a question on whether performance could have been exploited successfully by picking funds that performed well in past and could perform well in future too (Joenvaara, Kosowski and Tolonen, 2012).Hedge Funds provided liquidity through short sales as during the short sale bans around the world in the years 2007-2009, the price discovery in bear markets slowed down (Beber and Pagano, 2011).

Rationale of the Study

Now-a-days, High Net Worth investors are very keen to invest into the Hedge Funds also. For justification, the investors want to compare Hedge Funds Returns with Stock Market Returns. Dearth of research studies in this regard made imperative to study the relationship of Hedge Fund Sector with Indian Stock Market.

Research Objectives

To Check the Normality of Returns of Indian Hedge Fund Indices and S&P CNX Nifty Index.

To Study the Relationship between Returns of Indian Hedge Fund Indices and S&P CNX Nifty Index.

Methodology

The Study

The present study is a relationship study including causal relationship between Returns of Hedge Fund Sector in India and Indian Stock Market. The research study is empirical in nature. The period undertaken into consideration is April 2013 to March 2018.

The Sample

To represent Indian Hedge Fund sector, two major Hedge Funds Indices namely, Eureka Hedge Fund Index India (EUREKA HFI India) and Hedge Fund Research Index India (HFRI India) and to represent Indian Stock Market, S&P CNX Nifty were taken as sample. Monthly returns were taken into consideration.

Data and Tools

Secondary data set were undertaken for the study. The information and data were collected, classified, tabulated and processed to analyze. For the analysis of data, statistical tools were applied. Descriptive analysis was also used to check the normality of the data series. The data were subjected to Karl Pearson's Coefficient of Correlation and Regression Analysis.

Hypotheses of the Study

H_{01}: Returns of Indian Hedge Fund Indices and S&P CNX Nifty Index are not normally distributed.

H_{02}: There exists no significant correlation between Returns of EUREKA HFI India and S&P CNX Nifty.

H_{03}: There exists no significant correlation between Returns of S&P CNX Nifty and HFRI India.

H_{04}: There exists no significant correlation between Returns of EUREKA HFI India and HFRI India.

H_{05}: Returns of S&P CNX Nifty have no significant impact on EUREKA HFI India.

H_{06}: Returns of S&P CNX Nifty have no significant impact on HFRI India.

Results, Analysis and Interpretation

Descriptive Analysis

Table 1 : Descriptive Statistics

	Skewness	Kurtosis	Jarque-Bera	Probability	Observations
Eureka HFI	-0.247097	3.983880	3.030623	0.219740	60
HFRI IND	-0.330969	3.818097	2.768614	0.250497	60
NIFTY	-0.026107	2.365058	1.014695	0.602091	60

The Descriptive Statistics can be interpreted to examine the normal distribution of returns. Values for Skewness at 0, Kurtosis at 3 and Jarque-Bera at 0, signifies that the observed distribution is normally distributed. The above table showed that on application of Descriptive Statistics on Daily Returns of Hedge Fund Indian Indices and

S&P CNX Nifty Index Returns, it was found that the value of Skewness and Kurtosis were not equal to 0 and 3 respectively. The value of Jarque-Bera was not equal to 0. So, the null hypothesis, H_{01}: Returns of Indian Hedge Fund Indices and S&P CNX Nifty Index are not normally distributed was accepted. Hence, returns of Indian Hedge Fund Indices and S&P CNX Nifty Index are not normally distributed during the study period.

Karl Pearson's Coefficient of Correlation

Table 2 : Correlation Analysis

	Nifty Eureka			HFI India			HFRI India		
	Karl Pearson's Coefficient of Correlation	Sig. (2-tailed)	N	Karl Pearson's Coefficient of Correlation	Sig. (2-tailed)	N	Karl Pearson's Coefficient of Correlation	Sig. (2-tailed)	N
Nifty	1		60	.809	**.000**	60	.819	**.000**	60
Eureka HFI India	.809	**.000**	60	1		60	.941	**.000**	60
HFRI India	.819	**.000**	60	.941	**.000**	60	1		60

As per the above table, the p values < 0.05 for the Null Hypothesis: H_{02}: There exists no significant correlation between Returns of EUREKA HFI India and S&P CNX Nifty; H_{03}: There exists no significant correlation between Returns of S&P CNX Nifty and HFRI India and; H_{04}: There exists no significant correlation between Returns of EUREKA HFI India and HFRI India, hence, they were individually rejected. It was also conferred that the S&P CNX Nifty had significant correlation with the EUREKA HFI India and HFRI India and also returns of EUREKA HFI India and HFRI India had significant correlation in themselves too. The existence of significant correlation among the returns of Hedge Fund Indices and returns of Indian Stock Market shows that there is a positive relationship among the two types of markets. One can interchangeably use the two markets. It is also interpreted that the existence of correlation indicates their independency, so one can shift from one market to another if required at same level of returns and risk. They are complimentary to each other and both may be incorporated together into ones larger asset and wealth portfolio.

Regression Analysis

H_{05}: Returns of S&P CNX Nifty have no significant impact on EUREKA HFI India.

Table 3a: Regression Analysis

Model Summary[b]

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.809[a]	.655	.649	2.01162	.655	110.162	1	58	.000

a. Predictors (Constant): Nifty

b. Dependent Variable: Eureka HFI India

Table 3b:Regression Analysis

Coefficients[a]

	Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
Model	B	Std. Error	Beta	T	Sig.	Lower Bound	Upper Bound
1 (Constant)	.414	.265		1.562	.124	-.117	.946
Nifty	.715	.068	.809	10.496	.000	.578	.851

a. Predictors (Constant): Nifty

b. Dependent Variable: Eureka HFI India

The Regression Analysis studied the impact of S&P CNX NIFTY on EUREKA HFI India. As per the above table, the p value (.124) was > 0.05 for the null hypothesis H_{05}: Returns of S&P CNX Nifty have no significant impact on Returns of EUREKA HFI India, hence, it was accepted. It was also conferred that S&P CNX Nifty have no significant impact on EUREKA HFI India. It was observed that the value of r2 was 0.655; indicating 65.5% variations in EUREKA HFI India were due to changes in S&P CNX Nifty Index. The Regression Model needs to be improved by incorporating further other microeconomic variables as its present good fit is (r2 = 0.655).

H_{06}: Returns of S&P CNX Nifty have no significant impact on HFRI India.

Table 3c:Regression Analysis

Model Summary[b]

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.809[a]	.671	.665	2.71867	.671	118.158	1	58	.000

a. Predictors (Constant): Nifty

b. Dependent Variable: HFRI India

Table 3d: Regression Analysis

Coefficients[a]

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95.0% Confidence Interval for B | |
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	.157	.359		.437	.664	-.561	.874
Nifty	1.001	.092	.819	10.870	.000	.816	1.185

a. Predictors (Constant): Nifty

b. Dependent Variable: HFRI India

The Regression Analysis studied the impact of S&P CNX Nifty on HFRI India. As per the above table, the p value (.664) for was > 0.05 for the Null Hypothesis H_{06}: Returns of S&P CNX Nifty have no significant impact on Returns of HFRI India, hence, it was accepted. It was also conferred that the S&P CNX Nifty has no significant impact on HFRI India. It was observed that the value of r2 was 0.671; indicating 67.1% variations in HFRI India were due to changes in S&P CNX Nifty Index. The p value (.664) being >0.005 indicated that there was no significant impact of independent variable (S&P CNX Nifty) on dependent variable (HFRI India). The Regression Model needs to be improved by incorporating further other microeconomic variables as its present good fit is (r2 = 0.671).

Discussions

The existence of significant Positive correlation between the Hedge Fund Sector and Indian Stock Market shows that the investment can be done in either markets or in any proportion to yield same average results. It may also be inferred that the strategy of the constituent Hedge Funds in the two Hedge Fund Indices seems to be similar, subject to further confirmation, giving a scope of new vistas of new researches. Existence of positive co-relationship may also be because of Indian market might be highly sensitive to the Hedge Fund Sector in India. Also, the Indian companies may be exposed to a lot of Hedge Funds, like companies in developed countries are. In reality, Hedge Fund Sector is affected by a numerous factors such as strategies employed, past performances, manager's skill sets, fees structures, market fluctuations, etc. Hedge Fund Sector mainly is affected by the economy where the fund has made its investment in and the market characteristics of that invested country. Moreover, the Indices were highly correlated; it stated that they may be dependent of their working and performance into the same economy. The existence of positive correlation also shows they may be dependent in their operations, nature, strategy, etc. But the Regression Model showed that S&P CNX Nifty is not putting impact upon the two hedge funds. The regression analysis is in contradictory with correlation analysis.

Conclusions

Descriptive Statistics indicated that the Monthly Returns of Hedge Fund Sector and Indian Stock Market were not normally distributed. Correlation Analysis indicated existence of high correlation between Returns of Hedge Fund Sector and Returns of Indian Stock Market; Returns of the two Hedge Fund Indices had significant correlation with each other also. Regression Analysis depicted that Returns of S&P CNX Nifty have on significant impact on Returns of Hedge Fund Sector.

Suggestions

On the basis of existence of significant correlation between Returns of Hedge Fund Sector in India and S&P CNX Nifty, investors may take note while investing either in stock market or Hedge Fund Sector as both the markets can yield same kind of returns. Even both Indices may be invested into to reduce risk and earn returns as they are working mutually. For academician, it is suggested to find new intervening factors to improve the Regression Models holistically.

Implications

It is implicated that Hedge Fund Sector and Indian Stock Market are correlated to each other. The implication may be used while investing, shifting or changing portfolio vehicles and amount. The Regression Model provides opportunity to improve upon them, opening new vistas for further research.

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Role of Ethics in Management of an Organization: A Conceptual Study

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Abstract

Although the association connecting ethics and management organizations since earlier period have been considered more or less, but with coming to present time, taking into consideration the ethical aspects of management meant for achieving to success are indispensable. Present unbeaten and successful organizations are those which generate or expand new knowledge and convert it into appropriate methods for improving their actions and performance. Nonetheless, ethics are the key issues in achieving such organizations and achieving victory in execution of helpful systems for aforementioned subjects. The key aim of the current study is therefore to scrutinize the impact of ethical principles on knowledge management process.

Keywords: Business Ethics, Management, Organization

Introduction

Ethics are essential to the business organisation as well as the entire society. Ethics must be implemented perfectly throughout all aspects and operations inside the organisation. With victorious execution of ethical management, organization can increase the competence in the long run. In today's world the managers dealing with much variety of values in work atmosphere and the existence of ethic as most important of these values has numerous benefits along itself for leaders and managers, however in recent years we are observe that unfortunately the persons have turned to matters of proficient and working ethic who were not mangers but are philosophers, academia   and social criticizer. This paper tries meanwhile of enumerate effect of control and management ethics in organization , cover up the manner for managers and leaders for entering more serious in to ethics matters.

Defining 'Business Ethics' in Management of an Organization

Ethics is derived from the Greek word 'ethos' which means a Individual's basic orientation toward life. Ethics may be defined as a theory of morals which attempts to organize moral judgments. According to Garret, "Ethics is the skill of judging especially individual ends and the organization of means to those ends. In a few way it is also the capacity of controlling means so that they will make available exclusively human ends." Thus ethics is the art of judging right and wrong in individual relationship. It can also be termed as the science of nature of a human being expressed as right of wrong behavior or conduct. Having the thought of ethics, we can also say that 'Business Ethics' is nothing but the application of Ethics in business organizations. The term business ethics shows a amalgamation of two very well-known words, that is "business" and "ethics". The term business is generally used to mean "any organization whose objective is to provide goods or services for profit" (Shaw and Barry, 1995). In a nutshell, Business ethics can be regarded as the learning of business decisions, activities, and situations where issues of correct and incorrect are addressed. Business ethics, it has been claimed, is an

oxymoron (Collins 1994). By oxymoron, it means we bringing together the two apparently opposing concepts, such as in 'a cheerful pessimist, or 'a deafening silence'. To say that business ethics is an oxymoron suggests that there are not, or cannot be, ethics in business; that business is in several way unethical (i.e. that business is inherently bad), or that it is, at best, amoral (i.e. outside of our normal moral considerations). example, in the latter case, (Albert Carr 1968) notoriously argued in his editorial 'Is Business Bluffing Ethical' that the 'game' of business was not subject to the same moral principles as the rest of people, but should be regarded as analogous to a game of poker where fraud and untruthful were completely permissible.

Purpose of the Study

The objective of the study is to give the understanding of business ethics and mainly it reflects the modern business practices with the function of code of conduct. The study concentrates on how the present businesses are accelerated by applying ethics in the environment of the business. The study also focuses on why the recent business needs the application of ethics in their endurance in the society.

Research Methodology

This paper is exploratory in nature and a conceptual type of paper. The idea of this review is to disclose the arguable issues with regard to definition, legitimating under the Business Management and in any Organisation. The researcher screened 20 journals and articles, with regard to the search engine; Google scholar search engine was used. From the literatures reviewed research tried to provide an integrated definition and framework for Role of Ethics in Management of an Organization.

Literature Review

"The Classical economists like Adam Smith and Milton Friedan were of the opinion that the only objective business was profit maximization and business had no right to 'meddle' with ethics". Kumar Paswan (2003) today many businesses are involved in social action. A decision as to whether companies should extend their social involvement requires a careful examination of the arguments for and against such actions. Deetz (1992) reminds us that, by many standards, the business organization has become the central institution in modern society, often eclipsing the state, family, church, and community in power. Organizations pervade modern life by providing personal identity, structuring time and experience, influencing education and knowledge production and directing news and entertainment. From the moment of our birth to our death, organizations significantly influence our lives in ways that often go unnoticed. The classical paper by Gray, Dey, Owen, Evans and Zadek, (1997) is one from some of the leading contributors to the social accounting literature. It offers a comprehensive analysis of the major challenges facing those engaged in the theory and practice of social accounting.

Ethical Activities in Management

From the host of all ethical activities that managers can perform, a study conducted by (Barry Posner and Warren Schmidt, 2003), highlights the following ethical activities observed by managers of an organization:

1. To make their organizations effective is the first aim of all the managers.

2. Maximization of profit and Interest of the shareholders were not the vital goals of the managers studied.

3. Attending to their customers was seen as essential.

4. Reliability was the characteristic most extremely rated by managers at all levels.

5. Force to conform to organizational principles was seen as high.

6. Spouses are essential in serving their mates grapple with ethical dilemmas.

7. Most managers seek the guidance of others in handling ethical dilemmas.

Various forms of Management Ethics:

There are three types of management ethics or standards of conduct that are identified by Archie B. Carroll:

1. **Immoral management:** It implies need of ethical practices followed by managers. Managers want to make best use of its profits and maximize it even if it is at the cost of legal standards or concern for human resources.

2. **Moral management:** According to moral management ethics, managers aspire to increase earnings under the confines of ethical principles and values. Managers conform to specialized and legal principles of conduct. The main principle in moral management ethics is "Is this action, decision, or behavior fair to us and all parties involved?"

3. **Amoral management:** According to Amoral management ethics it is lies between moral and immoral management ethics. The Managers react to legal and personal ethics only if they are need to do so; otherwise it need to increase concentration on ethical perception and awareness.

Ethical Behavior in an organization of management

As we know every person or group has a set of ethical values, the following guidelines are prescribed by James O'Toole in this regard:

1. **Obey the law:** To obeying the legal practices of the nation is conforming to ethical values.

2. **Tell the truth:** Revealing true accounting results to concerned parties and conveying the truth is ethical behavior of the managers.

3. **Respect for people:** Ethical principles of organization require managers to respect the individuals who are in contact with them.

4. **The golden rule:** The golden principle of business is "Treat others as you would want to be treated". That will be always resulting in ethical behavior.

5. **Above all, do no harm:** Even if regulation does not formally forbid use of chemicals in manufacturing certain goods, managers should keep away from them if they are environment pollutants.

6. **Practice participation – not paternalism:** For the stakeholders the Managers should not decide on their own what is good or bad. Managers should assess the needs of stakeholders and evaluate them in the light of business requirements and combine the two by allowing their stakeholders to participate in the processes of decision-making.

7. Act when you have responsibility: Those Actions which cannot be delegated to others and have to be taken by managers only (given their competence and skill) must be maturely taken by them for the benefit of stakeholders as well as the organization.

Essential for Business Ethics in management and Organization

1. Business organizations are profitable and social institutions that provide customers' requirements by providing those right commodities at the right place, time and cost. This is feasible if the institutions involved in ethical practices.

2. Business ethics help in long-run nonstop survival of the organization. Unethical practices like payment of low wages to its workers, providing poor working environment, lack of safety and health measures for employees, selling smuggled or polluted goods, tax evasion etc. can enlarge the short-run profits but endanger their long-run continued existence. It is important for the firms to experience short-term losses but complete ethical communal obligations to secure their long-term future.

3. Today's Business houses function in the social environment and use resources provided by the society. They are, therefore, ethically and generally dedicated to look after the interests of the society by adopting ethical business practices.

4. Ethical business behavior recover company's image and give it edge over competitors to encourage profits and sales.

5. Country's legal framework also enforces ethical practices, for example consumers can complain against unethical business practices under Consumer Protection Act. Labour laws protect the interests of workers against unethical practices. Legal framework of the country, therefore, promotes ethical business behavior. Business houses want to avoid Government intervention and, therefore, follow ethical practices.

Barriers to Management Ethics: James A. Waters describe three "organizational blocks" of management ethics:

1. **Chain of power:** If human resources identify that superior are not following ethical deeds, they be uncertain in reporting the matter up the chain of command for the fear of being misunderstood and penalize. The chain of command is, thus, a barricade to treatment unethical activities of superior.

2. **Group membership:** casual groups guide to group code of ethics. Group members are strongly bonded by their loyalty and value for each other and unethical behavior of any member of the group is generally ignored by the rest.

3. **Ambiguous priorities:** When policies are uncertain and confusing, employees' behavior cannot be guided in a fused direction. It is difficult to understand what is ethical and what is unethical.

Solutions to Barriers: The following measures can improve the climate for ethical behavior:

1. Organizational objectives and policies ought to be lucid so that each member works towards these goals morally.

2. The actions of top managers are followed by others in any organization. Ethical actions of top managers endorse ethical deeds all through the organization.

3. Commanding penalties and pressure for not conforming to ethical activities can reduce unethical behavior in the organization. Recognized procedures of lodging complaints help subordinates testimony unethical actions of superiors to the concerned committees.

4. Educational institutions also propose courses and guidance in business ethics to widen reliable managers who monitor ethical actions.

Conclusion

At the end we can bring to a close such as that thoughtfulness and execution of professional ethic can increases the aptitude of organization's forecasting and same matter causes for reliable, instantly and inclusive confidence of culture towards organization. Whatever the organization be more ethic is more successful. If any unproductive event comes to organization we regard as it's due that of is short of professional ethic as one of key factors in final investigation. That is why today's is to be said that ethical errands has guiding role in organization. Fred dived in his book i.e. calculated management says that "the superior ethical values are of pre order of good deliberate management" and superior ethical principles means high-quality organization. It should not be elapsed our today's recital is our tomorrow's souk and if we want market development we should have our anxiety of being ethical. To run through professionally and be gratified to ethical obligation are two vital brass tacks that grants tomorrow's souk.

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Role of Cyber Ethics in Boosting Indian Economy

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Abstract

This paper explores the Role of Cyber Ethics in Business Organization in India. In which we have tried to find out the root causes of declining the authenticity of Indian Businesses. The paper discusses the needs of Cyber Ethics as well. It also helps to generate a brief idea of Non-Ethical Hacking and its different aspects. Broadly it focuses on Indian Business Organizations, urgently need the Cyber Security.

Keywords: Ethics, Cyber Security, Indian Businesses Organizations, Indian Economy.

Introduction

Indian Businesses Organizations have been flourished full-fledged in India due to Information Technology. Consequently India has become glittering star in the world map. Today India is pacing the world with the developed countries like USA, China, Hong Kong and Japan. But there is another side of the coin which says another story. The number of challenges increased with the growth of business. And unawareness and unethical practices of Cyber Security are one of the biggest challenges in front of us which should be addressed immediately. And Cyber Security is only the solution. Though there are immense benefits of Cyber Security, not only for companies but for employees also. It is very important for manufacturing concern, service oriented concern or trading concern. No business wants to be a victim of a Cyber attack. So the awareness of Cyber Security & Ethics in an organization is an extremely important factor. Any business should not be the victim of a Cyber attack. Otherwise there will be the adverse effects of the Information Technology which will have to be faced either today or tomorrow. So, first security should be the first priority in any company. This paper explains the importance of Cyber Security and Cyber Ethics. The main objective of this paper is to find out the ground realities of such unethical practices in Indian Businesses Organizations and to motivate them for genuine practices, awareness and cautiousness of Cyber Ethics.

Objectives

1. To study the importance of Cyber ethics in Indian Businesses Organizations.
2. To find out the ground realities of unethical practices in Indian Businesses Organizations and to motivate them for genuine practices and awareness of Cyber ethics.

Literature Review

In 2013 Preeti Agrawal studied "Application of data mining security in a cloud: A Survey" She has discussed that how data mining technique extremely work for assuring security of information.

In 2015 Kutub Thakur & keke Gai discussed in the paper titled " An Investigation on cyber security Threats and security Models. This paper introduces the concept of cyber security and review in this model along with their limitations.

In 2015 Monali S.Gaigole and Prof. Makalyankar concluded through the study in the research paper "A Study of Network Security with its penetrating Attacks and Possible Security Mechanisms" in this paper that the different kinds of security mechanisms can be applied according to the need and architecture of the network.

In 2016 N. Rathore exploredin "Ethical Hacking & Security Against Cyber Crime" paper that Indian Business Organizations are facing the cyber-crimes and components over the internet attacks and highlights the role of ethical hacker to illustrate on proactive approach to minimize the threat of hacking and cyber-crime.

Research Methodology

Data for research has been collected from the secondary sources - books, newspapers, journals, articles, magazines and relevant websites visited in order to make the study effective.

Discussions

Cyber security is the important factor for any Business Organization. Cyber criminals are constantly looking to hack businesses and get succeeded. A good security system protects Cyber for businesses is the best defense for a company to face the threats of cyber-crimes. The importance of Cyber security for a business is not just about their information being protected but also the information of their employees and customers. Companies have a lot of data and information on their systems. This fact adds to the importance of security, whether it is data security, information security or Cyber security in general.

1. Indian Enterprises and Cyber Threats

Enterprises in India faced more than 2.6 Cyber threats during the third quarter of 2018- translating to over 2.8 lakhs threats every day, according to a new report from Seqrite, the enterprise arm of global security firm quick heal technology. Information technology (IT) and IT-enabled services companies faced the number of threats, out of it 40% threats targeting the industry, according to the "Seqrite Quarterly.Threat Report Other key sectors such as manufacturing (17.88 %), education (12.56 %), and hospitality (9.17%) were also deemed to be at risk. " The company cannot deny that enterprises face an unparalleled security challenge today. Growing inter connectivity has demolished traditional security parameters," Sanjay Katkar, Joint Managing Director and Chief Technology Officer, Quick Heal Technologies Limited said "Every endpoint, every node, every device connected to enterprise networks has become a point of entry for attackers looking to steal invaluable information and disrupt business operations,"

2. Threats affecting business organizations

a) Cyber Security Threat 1: The Inside Man (Or Woman)

The single biggest Cyber threat to *any* organization is that organization's own employees. According to fact by Securitymagazine.com, "Employees are still falling victim to social attacks. Financial pretexting and phishing represent 98% of social incidents and 93% of all breaches investigated." That's right, a whopping 93% of all the data breaches investigated in the report cited could be traced back to an employee.

b) Cyber Security Threat 2: Ransomware

Ransomware still ranks high on the list of Cybersecurity threats faced by businesses - both large and small. In fact, according to Verizon's 2018 Data Breach Report, "Ransomware is the top variety of malicious software, found in 39% of cases where malware was identified."

These attacks focus on getting an encryption malware onto a business' network (often through phishing emails with bogus links or attachments that download the malware). Once the malware is on the network, it begins to encrypt all of the files on the network to make them inaccessible to the system's users.

As the files encrypted, a message is generated telling the victim with the expression: "your files have been encrypted. If you want them back, pay X dollars/bitcoins to Y account within Z hours to get the encryption key." Sadly, paying the ransom does not guarantee that the attacker will actually provide the encryption key and remove the ransomware.

c) Cyber Security Threat 3: Uneven Cyber Security Protections

According to data from the Verizon Data Breach Report, **nearly 60% of data breach incidents in**

2016 could be attributed to "hacking," or direct intrusion attempts made by people outside of your organization attempting to bypass your parameter network security in some fashion—though that percentage has fallen off over the last year. Yet, despite fewer incidents being attributed to "hacking", the danger on these kinds of attacks pose has not lessened in the least.

d) Cyber security Threat 4: Unpatched Security Vulnerabilities/Bugs

Other attackers may target known security bugs in popular business software programs—bugs that often have readily-available fixes. All too often, these security updates/patches are not applied to vulnerable software, however. This leaves the business network exposed to outside attack and compromise.

The best solution for defending against intrusion attempts that leverage unpatched vulnerabilities is to create and maintain a rigorous patching schedule. At least once every few weeks, all software programs on the network should be checked to see whether there are any available security patches from the software developer. Any out-of-date software should be patched to the latest security version.

e) Cyber Security Threat 5: DDoS Attacks

Distributed denial of service (DDoS) attacks remain a significant cyber threat to many organizations. These attacks are designed to overwhelm a victim's network resources so they cannot process legitimate traffic on their network. The methodology of these attacks can vary from one to the next, and may involve varying levels of complexity. This is part of what makes DDoS attacks such a worrisome Cyber security threat.

As noted in the Securitymagazine.com article mentioned earlier, "DDoS attacks can impact anyone and are often used as camouflage, often being started, stopped and restarted to hide other breaches in progress." By using DDoS attacks as a distraction, attackers can distract your Cyber Security team—much like how a stage magician

redirects the attention of his audience so they can't see through the **Impacts on Organization due to Cyber attacks**

1. **Economic:** All types of attacks results into loss to the economy of an organization.
2. **Representational**: when a company faces a cyber-attack, it decreases the trust and faith among the People and   people afraid to invest further in the organization.
3. **Loss of IP:** Sometimes the Intellectual Property of an organization like patent, copyright trade secret is theft which causes a huge loss.
4. **Loss of sensitive business information:** The data that has value in worth of money should be preserve but loss of such data harm to the organization as it can be used by the competitors.
5. **Lack of Trust:** Once an organization faces a cyber-attack then customers does not feel safe with that Organization. It compels its customers to move on other services.
6. **Business Disruption / Lost Sales:** Due do different types of attacks business or sales also affected. In denial of service attack customers cannot get the services so it makes loss to the organization in a short period of time.
7. **Equipment Loss:** Sometimes the malwares destroy whole the networking equipment's so organization have to spend a lot of money to reinstall them.
8. **Stock Prices:** Attacker may interpret the stock prices of the organization to reduce the value and Image of the particular organization by using malwares.

Suggestions

Making ethical rules effective in a community plays an important role in security of information. Being able to give individuals a set of ethical rules to follow and provide an awareness of ethics will surely establish a better security layer in organizations. To provide a better and robust security of information,
  there are two ways: Developing a code of conduct/ethics and provide training to individuals so they can gain awareness in security and ethics.

A. Code of Conduct

Nowadays many organizations and communities develop code of conduct for its members to follow. Without the development of these codes information security will have gaps because of laws couldn't fill some gaps and ethics can. For example; in order to fill these gaps, computer ethics institute developed Ten Commandments of Computer ethics.

1. One should not use a computer to harm other people.
2. One should not interfere with other people's computer work.
3. One should not snoop around in other people's computer files.
4. One should not use a computer to steal.
5. One should not use a computer to bear false witness.

6. One should not copy or use proprietary software for which you have not paid.

7. One should not use other people's computer resources without authorization or proper Compensation.

8. One should not appropriate other people's intellectual output.

9. One should think about the social consequences of the program you are writing or the system you are designing.

10. One should not always use a computer in ways that insure consideration and respect for Your fellow humans.

This code of ethics guides individuals when interacting with an information system. Code of ethics is applied to all of the members in an information system including system administrators, developers, users and security professionals. Instead of applying general code of ethics, organizations can develop their own code of conducts. In our opinion this can be prove to be most effective because to target and fill specific gaps in information security, specific ethical codes must be defined. But in order to make users abide code of ethics and to standard there is a need for collaborative effort. Awareness training helps to establish this collaborative effort.

B. Awareness Training

Awareness training and security training takes a major part in establishing security. In order to provide security there must be awareness among individuals. This awareness spans to a large definition including; ethics, threats and how to deal with them, security incidents and so on. Awareness training must provide an appropriate security and ethics behavior to all individual in an organization in order to full commitment to security policies.

There are some research that focuses on awareness training and how it is effective in providing security. Stephanou and Dadaga have asked the question "to what extent does information security awareness training influence information security behavior ?" and they discuss existing awareness training research and proposed a model to examine the impact of training on security behavior among individuals. Aliyu and co-workers conducted a study that inspects security and ethics behavior among students. They conducted several experiments among students to find out that is awareness actually affects security. The experiments showed that the awareness training created a conscience of security among the students. Because of security awareness training's and ethics courses students are more aware of security concerns and ethics than the students who receive no training. So according to these studies that we mentioned above, we can say that awareness training actually can affect the security behavior of individuals. Also they are crucial in making ethical rules effective in community. Because this training also gives a conscience of ethics to individuals and in our opinion is crucial to establish information security.

Conclusion

Ethics play an important role in our lives and also in Cyber technology domain. Ethics fill gaps in an information system that laws can't be able to fill. In this paper the importance of ethical principles in information security has discussed. Different ethical perspectives in literature are inspected to show how ethical layer can be built on

security layer. Also in this paper, to provide a solid proof that ethics complete information security, several ethical frameworks are inspected. Finally, methods to make ethical rules effective in a community are given. Several examined studies showed that awareness training and code of conducts are effective in this manner.

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Role of Ethics in Information Security

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Abstract

Information is power. Nowadays, main concern of cyber community is to protect this valuable asset. Technical and technological security measures are sometimes insufficient to protect an information system. Because there is a human factor in information system. Ethics are set of moral rules that guide people. With the help of ethics, a better and robust security can be achieved. In this paper role of ethics in information security is discussed. First of all, law, ethics and information security concepts are briefly introduced. Later, some ethical concerns and perspectives in information security are given. To emphasize role of ethics in information security, several studies are reviewed. Finally, mechanisms to make ethical rules effective in an organization/community are discussed with several case studies.

Keywords: Ethics, Ethical Issues, Information Security, Cyber Security, Information Systems

Introduction

With the advance of Information Technology, new threats and unauthorized actions arise each day. To be able to protect information assets against these threats and actions is one of the most important issues nowadays. But sometimes technical and technological measures are not enough to protect an information asset. Additional measures must be employed because there are a lot of parameters when it comes to information security. One of these parameters is people. These people can be system administrators, security professionals, employees and users. These are the people that interact with information system. In order to secure people parameter in an information system, a measure that employs moral judgment must be introduced. Computer and information ethics are studied by many researchers, scholars and practitioners. To include ethical layer to information security is very important because it can fill the gap that people create.

In this paper role of ethics in information security is discussed. First of all law, ethics and information security concepts are briefly introduced. Some ethical concerns and perspectives of several researchers in information security are given. To emphasize role of ethics in information security, several studies are reviewed. Mechanisms to make ethical rules effective in an organization/community are discussed. Finally, paper finishes with conclusions and references.

Law and Ethics

Laws are a form rules that prevent certain behavior and actions happen. They are created from ethical structures. The major difference between law and ethics is: law needs an authority to process and ethics don't. Ethical behavior comes from individual's conscience. Ethics are defined in the light of a group's cultural customs. But as in laws it's different, many laws are universal across the world.

Laws are the rules that all of the people must oblige to follow. If they don't follow, they will be punished. That's not the case in ethics; in ethics all people have their own will. They can choose to follow or not follow code of ethics. In ethics, it depends on a moral decision, many people agree upon ethical behaviors but some people can disagree on these.

Ethics can be seen from different approaches. These approaches are consequentialism and deontological. Consequentialism claims that if actions have bad consequences, they are bad after all. Deontological approaches don't think like that. They assume that actions of people have neither good nor bad consequences they have only moral duties independent of their actions.

There exists a blurriness of ethics in individual's mind but with the help of the laws and regulations security and safety can be achieved. In a cyber world, law and ethics work together to form a security layer. Ethics can fill the void where laws cannot be applied.

Information Security

Rapid growing of information technology enables many organizations, government and civilians exchange important information every day. So, security issues arise when sharing information. Nowadays relationship of organizations depends on computer and information systems, many organizations are concerned about information security because they use technologies like e-commerce, mobile and virtual private networks. With the increase of involvement of these technologies, number of threats to organization's valuable assets also increases. Information security protects confidentiality, integrity, and availability of information assets against various threats. Technical protection measures are not enough to provide information security. There must be other measures. To develop a robust and good information security; in addition to technical measures; operational, ethical, sociological and legal measures must be considered.

Organizations depend on processes, technology and people. Even if we have top of the line information systems and security, there are people operating these information systems. They control daily activities and thus the entire information system. They need to have moral and ethical conducts, if they don't have these conducts, they will make information system vulnerable to threats. There is no efficient technical protection of information security because people are involved. People are critical on ensuring a robust information security. So there comes ethics to rescue. People that act with ethical conscience in information systems ensure information security.

Some Ethical Concerns in Information Security

A. Hacking and Computer Crime

Computer security mainly interested in protection of computer assets and important data against leaks and unauthorized access. These leaks and unauthorized actions are called hacking. Hackers are computer users that gain unauthorized access to a system and share knowledge to other users or hackers in the hacking can be beneficial in some ways. White hat hackers or self-identified hackers suggest that their actions cause no harm to

community. On the contrary they claim that they help development of a better security system. Because they think hacking can be used to release data to benefit all in a community. They've even developed a code of ethics for hackers. They are suggesting that hackers should use a code of ethics when hacking. There is a gray area in this manner some researchers think hacking can't be ethical, some claim otherwise. This is an ethical issue that information security researchers argue on.

B. Privacy & Ethics

There is no precise definition for privacy but privacy term mainly refers to "right to be left alone". Privacy doesn't only apply to personal data. It also concerns with human relationships, private belongings, actions and even our homes. Ethical issues arise in many areas of privacy including surveillance, medical privacy, internet privacy and work privacy.

Different Ethical Perspectives in Information Security

There are different ethical views in information security. Researchers proposed several models to achieve better information security.

Hartmann stated that security levels couldn't consist of only a technical layer. It consists of technical, technological, organizational, legal, social and ecological levels. In addition to these levels Hartmann suggests ethical scope must be included in information security. The researcher also suggests that ethics is a so large question that developers, users and system admins cannot answer separately. Entire community should answer this question by discussing together. So Hartmann suggests that ethics should span an entire community and ethical rules should be prepared with a mixture of individuals from different areas.

Another ethical view in information security is proposed by Kowalski. Kowalski stated several ethical problems and also stated that information security is threatened if these problems occur in information technology systems. These problems are as follow:

1. There is a control gap in information systems and it is getting wider with every new technology. This control gap can cause problems in retaining security in information systems.

2. Ethics must be a common language among individuals from different expertise. Ethics should also understandable by individuals from other communities besides computer society.

3. Nowadays information systems are getting so large that it is getting harder to manage with only technological control mechanisms. So control mechanisms should be built on individuals control mechanism that can be achieved by ethical frameworks.

If these problems don't answer right there can be an opening that leads to information security issues. As seen from given perspectives complete security of information can only be achieved by the help of ethics and ethical frameworks.

Frameworks for Establishing an Ethical Baseline in Different Environments

Many researchers stated that information security is lacking without an ethical concept. So, in order to establish a better security, they proposed frameworks that include ethical principles. These frameworks exist in many information environments like biomedical, e-banking and health and etc. Example frameworks will be discussed in this chapter to emphasize the importance of ethical principles in information security.

France discussed ethical violations in biomedical area that leads to violation of patient privacy and medical records. He also stated some ethical codes and suggestions to overcome this security issue. These ethical codes include doctor and hospital staff jurisdictions, patient record storage, etc.

Abreu and co-workers discusses fraud (phishing) in e-banking services. They point out several threats, vulnerabilities, incidents and impact of threats on e-banking services. Researchers suggested ethical rules and trainings on clients and bank personnel to overcome frauds in e-banking services. They also stated that Public discussion on incidents will develop awareness and creates a security behavior among e-banking service users.

Kluge developed a code of ethics for health information professionals. He discussed several problems in health informatics domain and proposed code of ethics for several information security problems. He suggested that in addition to technical security layer in a health information system there must be an ethical layer that protects privacy of patients. He created this ethical layer on health information professionals.

Making Ethical Rules Effective in Community

Making ethical rules effective in a community plays an important role in security of information. Being able to give individuals a set of ethical rules to follow and provide an awareness of ethics will surely establish a better security layer in organizations. To provide a better and robust security of information, there are two ways: Developing a code of conduct/ethics and provide trainings to individuals so they can gain awareness in security and ethics.

A. Code of Conduct

Nowadays many organizations and communities develop code of conduct for its members to follow. Without the development of these codes' information security will have gaps because of laws couldn't fill some gaps and ethics can. For example; in order to fill these gaps, computer ethics institute developed Ten Commandments of Computer Ethics:

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5. Thou Shalt Not Use A Computer To Bear False Witness.
6. Thou Shalt Not Copy or Use Proprietary Software for Which You have Not Paid.
7. Thou Shalt Not Use Other People's Computer Resources without Authorization or Proper Compensation.

8. Thou Shalt Not Appropriate Other People's Intellectual Output.

9. Thou Shalt Think About The Social Consequences Of The Program You Are Writing Or The System You Are Designing.

10. Thou Shalt Always Use A Computer In Ways That Insure Consideration And Respect For Your Fellow Humans.

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Awareness training and security training takes a major part in establishing security. In order to provide security, there must be awareness among individuals. This awareness spans to a large definition including; ethics, threats and how to deal with them, security incidents and so on.

Awareness training must provide an appropriate security and ethics behavior to all individual in an organization in order to full commitment to security policies. There are some research that focuses on awareness training and how it is effective in providing security. Stephanou and Dadaga have asked the question "to what extent does information security awareness training influence information security behavior?" and they discuss existing awareness training research and proposed a model to examine the impact of training on security behavior among individuals.

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discussed. Different ethical perspectives in literature are inspected to show how ethical layer can be built on security layer. Also in this paper, to provide a solid proof that ethics complete information security, several ethical frameworks are inspected. Finally, methods to make ethical rules effective in a community are given. Several examined studies showed that awareness training and code of conducts are effective in this Manner.

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The Impact of Business Ethics and Corporate Responsibility on Indian Business Growth

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Abstract

In last two decades, businesses have shown a remarkable growth potential since we entered the modern era of technology. People from different backgrounds claimed their leadership on business principles from time to time. The origin of incentive-based system has misbalanced the business core and has balanced functioning whenever it has been raised off as a big issue within organizations. The research is an attempt at understanding the impact of business ethics, corporate social responsibility (CSR) on Indian business growth. While it is recognized that teaching of this subject is essential, not much is known about the content delivered in the courses, the pedagogy in the classroom, the teaching material used and the adaptation done for

different kinds of nature of participants on the course. This study was conducted using experimental/experiential analysis of employees, peoples, managers and surveys using a questionnaire to understand the extent of ethics these people follow while doing their business transactions in their usual course of working. Some of the significant findings were that a large number of corporate houses with special reference in the field of ethics, CSR, CG and profitability. The widespread industries and service sector firms are the main source of study.

Keywords: Business Ethics, Corporate Social Responsibility, Corporate Governance, Social Responsibilities, Social Benefits.

Introduction

In recent years, Corporate governance (CG) has gained crucial place all over the world. Factors like integration and globalization of financial markets and a surge of corporate scandals, have led to rapid developments in the field. It has brought up several questions on the consistency of human behavior that sparks up at times when remunerations are discussed. A need & change system is truly required to shape up the disturbing face of business to make ethical presence more effective for longer sustainability of today's business entities. To bring in a change, thought leaders need to come up with demonstrative ideas that will bring change not to the working system but on hierarchies as well. With rapid growth and internationalization of businesses, there is an urgent need to examine the vocabulary of business organizations to include deliberately sustainability, ethics, governance and corporate responsibility. There have been Several calls from thought leaders in business and academia to incorporate a deeper understanding of the principles pertaining to responsibility of business in the business organization working

Business Ethics

Business ethics (also corporate ethics) are a form of applied ethics or professional ethics that examines ethical principles and moral or ethical problems that arise in a business environment. It applies to all aspects of business

conduct and is relevant to the conduct of the organization. Business ethics have both normative and descriptive dimensions. As a corporate practice and a career specialization, the fields are primarily normative. Academics attempting to understand business behavior employ descriptive methods. The range and quantity of business ethical Issues reflect the interaction of profit-maximizing behavior with non-economic concerns.

Corporate Responsibility

"Citizens never support a weak company and birds do not build nests on a tree that does not bear fruit."

Chanakya's Arthashastra.

According to Wikipedia, Corporate Social Responsibility (CSR) is a concept whereby organizations consider the interests of society by taking responsibility for the impact of their activities on customers, suppliers, employees, shareholders, communities and the environment in all aspects of their operations."

This obligation is seen to extend beyond the statutory obligation to comply with legislation and sees organizations voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community and society at large."

Business Growth

Business growth is the process of business expansion due to increasing overall customer base, increased output per customer or representative, new sales, or any combination of the above. Typically, the business growth rate also excludes the impact of foreign exchange. Growth including foreign exchange, but excluding divestitures and acquisitions are often referred to as core growth. The impact of business ethics and corporate responsibility on indian business growth

Literature Review

Pasquale Arena, profound in his study "This exploratory study pursues the objective of building a project governance model, as a useful golden mean to overcome the governance gap. The conceptual framework seems to have been adequately balanced in relation to the objective of harmoniously combining theory and practice. Renz's project governance model offers us, above all, the opportunity to consider a governance gap and, generally speaking, the opportunity to think about how to enhance and enterprise ethics and accountability in development sectors."

Objectives of the Study

1. To study the relationship between ethics, social responsibility and profitability.
2. To analyze the exposure of professionals towards fulfilling corporate responsibility.
3. To access the impact of ethics, code of conduct on the firm's profits and financial results.
4. To study the basic ethical values followed by business managers and professionals in present scenario.
5. To analyze the attitude of professionals towards social responsibility and ethics.

Research Methodology

The research methodology is a way to systematically solve the research problem. It comprises of defining and redefining the research problem, formulating hypothesis and suggesting solutions, collecting, organizing and evaluating data, reaching conclusions either in the form of solutions towards for some theoretical formulation.
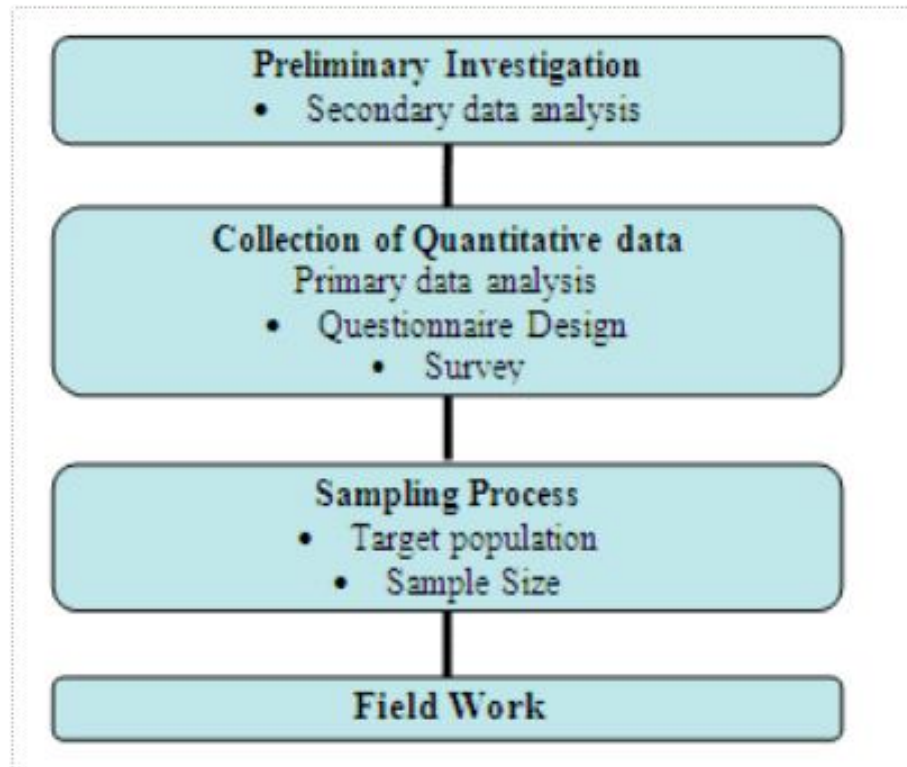
Preliminary investigation

This phase involved preliminary investigation of the various factors which could possibly affect the firm's decision to adopt Ethics and fulfilling responsibility while making profits and gains. There are two different types of sources that need to be established in order to conduct good analysis

Secondary data analysis

Secondary data is simply the analysis of pre-existing data in a different way or to answer a different question than originally intended.

Secondary data are collected through: Existing research in the related field**,** Journals**,** Books**,** Internet, etc.

Collection of Quantitative data:

Primary data collection

Primary data is the data that the researcher is collecting themselves using methods such as surveys, direct experimental observations.

Questionnaire design

This phase involved the design of the questionnaire on the basis of the potential factors identified as influencing business ethics and profitability of the concern.

Survey

Survey method is used for collection of data. The principle method used is direct interaction with the owners of corporate, managers, chartered accountants, company secretaries, exporters etc.

Sampling process

Sampling may be defined as the selection of some part of an aggregate or totality is made. In other words, it is the process of obtaining information about an entire population by examining only a part of it.

a) Target population

b) Sampling plan

c) Sample size

d) Sample unit

e) Sampling method

f) Statistical tools and techniques.

Fieldwork

The firms, corporate to be included in the study are:

1. Export houses

2. Chartered accountants/ Company Secretaries' Firm

3. Banks and insurance

4. Academics

5. Legal firms

6. Hospitals

Data Analysis and Interpretation

The study conducted deals which with the visiting the above specified firms, organizations and corporations and discussing with the head of the organization about their impact policy, the governance they work upon to deal with different stakeholders. This involves detailing them with all the key factors of the corporate governance.

The key component in the environment and sustainability are:

A. Ecological environment

B. Natural Resources: water

C. Consequences (climate, pollution)

D. Regulatory aspects

E. Green business, green strategy

F. Reporting, international standards, etc.

G. Challenges of development, environment management tools etc.

The key components of corporate governance Include:

A. Board of directors

B. Models of governance

C. Disclosure and reporting

D. International governance

E. Role of auditors

F. Environment, CSR, others.

The key components in ethics involve the study of:

A. Personal beliefs, moral standards

B. Ethical theories

C. Indian and western ethos

D. Ethical dilemma

E. Functional ethics (marketing, HR, products

F. Globalization

G. Ecology and environment

H. CSR, sustainability,

I. Others, such as CG, Corruption

Factors Concerning

After a thorough research it is found out that:

1. Most employees in the organization special the young and new ones face ethical dilemma in their functional areas the early stage of their career.

2. Lack of awareness about their corporate responsibility , ethical code of conduct.

3. Despite High end demand for corporate people are more centric.

Finding and Conclusion

After the analysis, it is revealed that:

1. Ethical firms had a prestigious standing in the mind perspective of customers and brings loyalty base for them.

2. Creates a conducive legal and regulatory work environment for business are complying to every requirement.

3. Business houses are taking major initiative to adhere to corporate responsibility through various eco-efficiency policies, green strategy and building a climate of integrity and excellence.

4. A code simply defines the rights and responsibilities of members and helps guard against preferential treatment of employees.

5. CSR initiatives help manage values associated with quality management, strategic planning and diversity management — this benefit needs far more attention

6. Customer loyalty, brand value, employees' pride all in integration increase market efficiency and thereby increase the economic efficiency of the firm.

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Unethical Performance Appraisals and its effect on Employee in Automobile Sector: A Study

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Abstract

Transformations are always taking place in economics in the space of the last twenty years that have caused a great number of positive changes in many companies as well as significant drawbacks in the organizational behaviour. Hence, it becomes very important to determine those factors that have influenced employees in negative manner and the reasons for unethical behaviour in the organization. In present market scenario, unfair competition and difficult market situation causes the violation of law ethical norms by the company.

Business ethics being an important element in the strategy of the organization is a great asset for business. The success of every organization depends on its employees and their loyalty towards organization. Thus, it is important to have an effective and accurate performance appraisal that should have a significant degree of transparency. The aim of this paper is to analyse the reasons for an unethical performance appraisal and its effect on employees in automobile sector.

Keywords: Performance Appraisals, Unethical Behaviour, Ethics in Business, Automobile Sector.

Introduction

Performance appraisals have a direct or indirect impact on the way organizations function. Performance appraisals help to directly connect the employee's performance with the organizations strategic goals and allow the organization to communicate these goals to the employees. The performance appraisal influences pay and promotion of the employee. It helps to identify the strengths and weakness of the employee and organization. Moreover, creates opportunities to develop and improve an employee and organizations overall performance.

Ethics involved in Performance appraisals

While conducting performance appraisals, it is very important to have ethics and values among managers of the organization. The appraisals can be highly subjective in nature that can impact the relationships between the managers and the employee after the review process. Following are the general characteristics of ethical appraisals in the organization-

1. Rewards and punishments - These should be used in a positive manner because if they are used negatively, it can affect the morale of the employees. An appraiser should take care that rewards should not be biased.

2. Reliability and validity- The appraiser must provide consistent, reliable and valid information related to employee performances.

3. Rater Bias- The person filling out the forms and rating the other employee or manager may distort the information by using their own values and prejudices therefore, the rater creates a bias for a person whose

characteristics are similar or different from their own and instead of measuring the individuals job performance, they measure the individual against another person. This is unethical practice.

Most of the employees are aware of their unethical behaviour being done by their superiors but they usually put it down to a low level of income or negative conduct. It is important to eliminate such unethical behaviour and to restore the ethics within the organization.

Thus, to run the company and overall organization success depends on both ethical values and respect for people and the environment.

Reasons for Unethical Performance Appraisals

Mostly Managers make performance results intentionally different than original outcomes. In a research

done by **Clinton Longenecker and Dean Ludwig**, over 70% of managers did so for the following reasons-

1. They believe that accurate ratings may have damaging effect on the subordinates motivation and performance.
2. The desire to improve an employee's eligibility for merit raises.
3. The wish to avoid creating a negative permanent record.
4. The need to protect good performers whose performance was suffering because of personal problems.
5. The wish to reward employees displaying great effort when results are relatively low.
6. The need to avoid confrontation with certain hard to manage employees.
7. The desire to promote a poor or disliked employee up and out of the department.

Literature Review

As per the study of Norhaslinda Jamaiudin (2018), beyond effectiveness, the PAS should be implemented with high integrity. Justice and ethics are building blocks towards integrity. By minimizing problems, sound ethical practices and justice could be re-instituted and lead to increase effectiveness of PAS.

As per the study of Selvaraj (2016), performance appraisal system should have developmental implications for organization, a system which is perceived as unfair and unjust can lead to unpredictable reactions on the part of employee engaging in desirable behaviour and an increase in turnover intention.

According to the study of Karen Cravens, et al (2015), the performance appraisal measures have played a pivotal role in directing the employees towards the organizational goals. The pervious researches have not lead to consistent improvement. This study highlights the need for a positive work environment which enables a effective performance appraisal and a effective employee out come. The experimental result shows that the growing field of positive psychology as applied to a business setting or positive organizational scholarship. The study shows that creative workplace culture evaluates the employee's transparent, supportive workplace, perception of a positive, holistic and investigating its impact of outcomes associated with the employee's success.

As per the study of Michelle R Mey and Koman Ramalingum (2014), they analyse the ethical practices of organisations operating in the Eastern Cape automotive industry. The results of the study revealed that the organisations in the sample are highly ethical. The study also validates the presence of ethics related interventions, such as a Code of Ethics, committed leadership, clear policies and codes for stakeholders, and encouragement of the disclosure of unethical behaviour. These factors contribute to establishing and maintaining an ethical organisational environment.

As per Barnard (2012), Companies that commit to ethical behaviour toward their stakeholders or emphasise compliance with their code of conduct perform financially better than those that do not.

As per the study of Werbel and Balkin (2010), superior focus on outcomes rather than give attention to their employee behaviors, as such performance appraisal practices that focus on outcomes exclusively can intensify the information asymmetry between supervisors and subordinates. Also they stated that one of the disadvantages of supervisors in performance appraisal system is they are unable to monitor or provide behavioral feedback to their employee as they (the supervisors) have limited knowledge on the approach that their subordinates prefer to achieve performance outcomes. Therefore, the employee can take advantage of their expertise on the job by engaging in misconduct or questionable work practices that lead to desired work outcomes.

According to Suresh (2011), "Ethics should be the cornerstone of performance evaluation and the overall objective of high ethical performance reviews should be to provide an honest assessment of the performance and mutually develop a plan to improve the rate's effectiveness."

Kaptein (2009), in his study stated that an ethical culture is a complex and influenced by many different factors and focus on employee's justice perceptions of a specific HR instrument as part of the ethical culture and its effects on employee's unethical behavior. Understanding the influence of a single performance appraisal on unethical behavior is of importance for organizations, since the effects of such singular practices are often underestimated or overlooked.

Rationale of the study

Ethical practices are actions or activities related to ethics that are repeated and recognisable in every organisation. They refer to what actually an organisation actually does. It has become very important in today's competitive world to have healthy work culture and environment for success of organization. The aim of the study was to determine the degree to which ethics related interventions contribute to establishing and maintaining an ethical organisational environment within automobile industry.

Objective of Study

To study unethical performance appraisals and its effect on employees in automobile industry.

Research Methodology

The methodology used in the research paper is through secondary sources like the research papers of scholars, periodicals, journals, and online journals and other reference material available from various sources.

Measures to Performance Appraisals

The review of literature and related studies of many researchers have observed and discussed that assessment of the performance of an employee is a difficult task. To determine performance appraisals, the top management must measure different aspects of the employee's job well. This may varies from job to job, but an employee must be measured on the factors like quantity of output, quality of output, timeliness of output, presence or attendance on the job, efficiency of work completed and effectiveness of work completed.

Managing and reporting on ethics has become legal requirements in terms of the new Companies Act. The choice for companies is now whether the social and ethics committee will translate into a compliance exercise or whether it will result in company's elevating their social and ethical obligations to a strategic board level.

Corporate ethics and standards of conduct are matters of governance. Having an ethical organisational environment not only depends on internally developed policies and interventions, but also determined by the external governance requirements and the legislative context.

While carrying out performance evaluations, it is very important for the supervisors to take care about their employee strengths and weaknesses. The employees who rank at a junior level might be subjected to the unethical discriminatory practice knowingly or unknowingly. The companies should have following criteria for conducting ethical appraisal practices in the organization-

Ethics related standards; infrastructure and practices

In most of Automobile companies the leadership and management of their organisations are committed to ethical business objectives and practices and the majority of organisations had clear policies and guidelines regarding acceptable ethical behaviour for all stakeholders including employees, customers, suppliers and share holders.

1. **High levels of corporate governance-** Organisations should have the principles of good governance like discipline, transparency, independence, accountability, responsibility, fairness and social responsibility for better running and success in competitive world.

2. **Encouragement of the disclosure of unethical behaviour-** The companies should encourage the disclosure of unlawful acts, wrongdoings and unethical behaviour within the organization so that it would promote good and healthy work environment for employees.

3. **Training and communication-** The companies should provide training and communication that includes ethics related company policies and codes such as the Code of Ethics and legal provisions.

4. **Ethics focused rewards-** Offering the rewards and incentives may promote more employees to come forward especially if this is backed up by a sound knowledge of the protection afforded to them legally and by the organisation.

5. **Confidentiality-** The feedback provided by the appraiser should be confidential and does not leak any personal information as it is unethical. In many automobile companies such as, Hero Motocorp has adopted

the Code of Conduct which lays down the principles and standards that govern the Company and its employees. Accordingly, this Whistleblower Policy has been formulated with a view to provide a mechanism for a Whistle Blower to approach the Ethics Committee and Chairman of the Audit Committee of the Company. The purpose of the Policy is to ensure that all concerns are dealt with in a consistent and fair manner. Every individual is equally treated and valued in the organization. Mahindra two wheelers limited have formulated policies and work procedures with extreme precision to avoid any loop holes to ensure smooth functioning of the processes. These policies are formulated using cross functional committees, group discussions and external consultations. The companies follow MBR (management by results) where actual results are measured against set goals. Transparent communication and one to one discussion about performance and achievements are done.

Discussions and Suggestions

An ethical environment is created when there exists a general perception among employees that the organisation is ethical. At a corporate level, ethical issues while formulating and implementing strategies should be considered important and at the individual level the values, behaviour and actions of individuals within organisations should be valued.

Following aspects should be taken care off while discussing the issues:

- Furthermore, this is supported by research that good ethics can have a positive economic impact on the performance of organizations and lead to growth of Nation as well.

- Performance appraisals are very critical part of HRM for a company to assess their employees. In a present world, the appraiser would leave all biases and unethical decisions while evaluating employee performances.

- Top management committee should be followed by the appointment of an ethics manager to create and maintain an ethical organisational culture and to effectively manage corporate ethics.

- One of the main responsibilities of an ethics manager is to ensure that the organisation has a strong code of ethics that applies to all the employees which has been prepared by both managers and employees.

- Generally, there are six critical organisational practices related to ethics like recruitment and selection, orientation and training, policies and codes, reward and punishment systems, accountability and responsibility and decision making. Most of the Automobile companies are using performance appraisal techniques that are formulated with individuals in mind like measuring and rating the performance of the individual employee.

Conclusion

From the study of various authors and reviewed literatures and after bringing together material from the different literatures which have tackled this problematic phenomenon it can be concluded that ethics is the code of conduct that exist in a given society that aims at defending, systematizing and recommending what amounts to a wrong or a right in any area of profession.

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Study of Causes of the Decline of House Sparrow (Passer *Domesticus)* Population

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Abstract

House sparrow is one of the endangering species of present times. It has various roles to play in the urban environment and also helps to keep the environmental equilibrium. The reasons for its declining are many such as lack of nesting places, lack of food and refusal of common man to co-exist with it and radiofrequency network etc. On the whole it is an alarming bell to all to take necessary steps to conserve the precious bird. Our surrounding in metro cities is full of many pollutants and contaminants especially radiofrequency (RF) increases after introduction of mobile phone telecommunications. The aim of this study is to determine the impact on population of house sparrow, Passer domesticus by many reasons, from mobile phone antennae, concrete, predation etc. House sparrow is a gregarious bird very important link in ecosystem. This paper deals with reasons responsible for decreasing population of house sparrow.

Keywords: House Sparrow, Passer Domesticus; Declining Population; Reason; Solution

Introduction

Modernization and technology has two faces first beneficial and another one is harmful. It is depends on the user's skill. As we all know birds are one of the important links of food chain, even they maintain equilibrium in our ecosystem. House sparrow is very little, active bird found in throughout the India. Modern world is completely contaminated with various pollutants and because of this pollutants population of very sensitive bird "The house sparrow" (*Passer domesticus*) belonging to passeridae family declining even it becomes endangered species. There are many reasons which affect counting of house sparrow. Few year before sparrow found anywhere in our neighborhoods but this cultured concrete society diminished existence of sparrow. World house sparrow day is celebrated on 20 march to save this gregarious bird. This paper deals with the main reasons of the decrease number of house sparrow.

Population of house sparrow is continually decreasing in most of the European country. Netherlands declared house sparrow in endangered category bird (1). The house sparrow is exceptional bird species shows relationship with man not only in agricultural field but in domestic environment also (2). It is more associated with urban areas where it prepare nest near human habitat basically in peaceful place. House sparrow feeds on leftover food, grains, caterpillar, insect etc. (3). Why very common social bird population declining very severely not only in India but all over the countries.

Causes of the decline of house sparrow (passer domesticus) population

1. Use of unleaded petrol: Lead free fuel is mile stone discovery for the environment lovers because it has better combustion efficiency. According to Denis Summers- Smith's theory unleaded petrol may be eco friendly. Methyl tertiary butyl ether is anti knocking agent in this fuel. It has benzene too. This Methyl Tertiary Butyl Ether (MTBE) and benzene combines with byproduct and this combination kills small insect on which house sparrow

hatched young ones feed.   As we know benzene is carcinogenic in nature. In large cities having extra traffic load on road and use unleaded petrol, can be correlate with declining no. of house sparrow.

2. Electromagnetic radiation: Electromagnetic radiations are self propagating in nature and have electric and magnetic field around it. Birds are very sensitive creatures to electromagnetic field when they exposed to it they confuse and fly in wag direction European house sparrow population fall down due to exposure of radiofrequency (4). Presence of healthy house sparrow colony in a particular region is indicator of quality habitat of water, air and vegetation. Meanwhile declining number of bird is warning bell for environmental threat. (5). Common birds like Ashy prinia, Brown dove, and pigeon lost their way because of interference of mobile phone masts. Birds navigates their path with the help of earth's magnetic field but due to interference of electromagnetic radiation they disorient and this is the big reason behind declining of house sparrow.

3. Predation by another organism: House sparrow is culturally important but victimized as an agricultural pest. Its main predators are Owl, domestic cats, dog, and sparrow hawk. Any prey population mainly affected by predation and its regulatory effect may support by other factor too (6).

4. Prone to disease: House sparrow is serving as a reservoir of many diseases in sub rural and urban areas. Infection is very common among the birds in winter and spring seasons. Disease is spreads among the bird because of their closeness in colony. They became weak due shortage of food or competition they became more vulnerable to infection. House sparrow is well known host for West Nile Virus and other arboviruses.

5. Lack of nesting places: house sparrow built their nest in pipes, holes in buildings, roof top spaces and mainly feed on local fruit blossom, wild weed seeds, small insect, grins, leftover food (7). Recently modern building structure replaced older ones having glass structure everywhere even they don't have place to breed and nesting. Small cavities are very important for birds like sparrow, pigeon ashy prinia etc. when we compare modern cities with any sub urban area it shows significant numbers of sparrow population. (8)

6. Cutting of local trees: In the process of beautification of cities many older trees were sacrifices which were shelter of birds. High density of sparrow were estimated in grains market, it indicates that availability of food is directly proportional to their population.

7. Loss of native Fruit plants: local native tress like adulsa, banyan tree, mehndi etc. are basic habitat of sparrow these trees posses many insects and aphids which is primary feed of newly hatched one it required high protein diet. Due to unavailability native plants and feed for young ones leads to reducing population of sparrow.

8. Excessive use of concrete: We live in the jungle of concrete, house sparrow used to take bath in dust as well as in water found near road side water ditch. Due to concrete all over the cities it is impossible to found water ditch and dust.

9. Modern lifestyle: House sparrow feed on small grains like bajara, which were stored in every house. But now day person believes in air tight packing and plastic bags. It reduced availability of food to birds.

10. Excessive use of pesticides in agriculture: A myth prevails among the farmer that more is better they use excessive amount of fertilizers and pesticides in agricultural field. The water rain off from agricultural field posses numbers of pesticides too. Adverse effect of this leads to diminished all pest and insect in field which were the food of sparrow. House sparrow is natural pest controller it feeds on larva of mosquito found in stagnated water (9)

Measures to save House sparrow

• Domestic wet waste (vegetable and fruits peel etc.) should be used in preparing manure at home. It gives rise to microbes on which sparrow feeds.

• Place water pot for bird in summer season.

• Prepare breeding space for sparrow they breed four times in year. Place old earthen pot foe nest building.

• Spread bajara, rice, jawar etc on roof to feed birds.

• Don't drain kitchen waste in drainage. Such small step by everyone can save such a beautiful gregarious bird.

• Place nest box and place grains into it to promote sparrow nestling.

• Grow native plants to ensure their habitat.

Sparrows are indicators of environmental health and changes in the urban ecosystem. If we cannot make effort to save house sparrow, no one other can do it. If we don't then they would extinct.

<div align="center">"Save sparrow save environment"</div>

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Electronic Voting Machines in India: Challenging the Norms and Standards of Election Administration

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Abstract

Free and reasonable races are foundation of democracy, the utilization of Electronic voting machines for electorates has been being used since the 1960s when punch card frameworks appeared. The more current optical sweep voting frameworks enable a PC to check a voter's blemish on a vote. Coordinate Chronicle Electronic (DRE) voting machines which gather and arrange votes in a solitary machine, are utilized by all voters in all races in Brazil and India, and furthermore on an expansive scale in the Netherlands, Venezuela, and the Unified State, In India, electronic voting machines (EVMs) were presented with the goal of decreasing constituent extortion . In this study an attempt has been made to know about role of EVMs in state assembly elections, its advantages and disadvantages and to study its role of Technical Expert Committee on Electronic Voting Machines.

Keywords: Electronic Voting Machine, Advantages, Disadvantages, Expert Committee.

Introduction

Democracy depends relies upon free and reasonable, exact, and straightforward constituent process with results that can be autonomously checked. Regular voting achieves a significant number of these objectives. Paper based polls give a checked result that can be re-tallied if essential. Be that as it may, "the exactness and security of appointive courses of action are vital to the imperativeness and validity of vote based system" taking note of "one thing is for sure; open trust in just decisions takes a very long time to create and flares to pulverize". The utilization of Electronic voting machines for electorates has been being used since the 1960s when punch card frameworks appeared. The more up to date optical sweep voting frameworks enable a PC to check a voter's blemish on a ticket. Coordinate Recording Electronic (DRE) voting machines which gather and arrange votes in a solitary machine, are utilized by all voters in all decisions in Brazil and India, and furthermore on an expansive scale in the Netherlands, Venezuela, and the United States, Internet voting frameworks have picked up prominence and have been utilized for government races and submissions in the United Kingdom, Estonia and Switzerland and in addition party essential races in the United States and France. As Nigeria think about the selection of electronic voting in favor of her voting framework, the security and believability of the framework has been an issue of open deliberation. Data innovation acquainted with appointive framework is a standout amongst other methods for having a dependable constituent framework, extortion free electronic voting and security cognizant framework. Without a solid, viable, subjective and blunder free methods for appointive process which is the "Electronic Voting Machine" (EVM) that check mate any demonstration of redirecting as well as controlling the certainties, its fundamental target can't be accomplished. Electronic Voting Machine is the

best device for tackling Nigeria's race issue. Electronic voting innovation can speed the checking of votes and can give enhanced openness to crippled voters.

The Electronic Voting machine has been attempted effectively in India where there was an enlisted voter populace of around 600 million individuals and 400 million individuals supposedly voted. It is recorded that when the machine was utilized without precedent for India, the restriction party won against the officeholder government which embraced the machine. The Electronic Voting Machine (EVM) that is being proposed for the Nigeria's 2007 General Elections, has an ongoing clock, which shows unmistakably when race begins and when race closes. It is said that no one can mess with it. The possibility of some individual going to utilize the machine previously or after the race is additionally expelled. The machine resembles a specific recording device that records everything and prints it precisely as it has happened. The EVM is likewise intended to catch the in excess of 30 enlisted political gatherings around then and give space to more openings in the occasion INEC acknowledges autonomous candidature. There is likewise arrangement for a circumstance where concurrent decisions can be held without a moment's delay. This implies the Presidential and governorship decisions can be held on the double, on a similar machine. The possibility of electronic voting is one that has been gotten with blended sentiments; and doubt. There is substantial dread that the framework can be controlled. There is additionally the issue of inescapable absence of education especially in the rustic zones. By what method will uneducated people know how to utilize the machine? These feelings of dread can't be rejected with a flood of the hard. The unmistakable ramifications of this is more work should be done to persuade the electorate that the framework won't and can't be controlled. Voter's training in such manner will likewise should be sought after with energy. Most importantly, great confidence with respect to the race executives ought to be certifiably appeared. In a few nations, history is covered with cases of races being controlled utilizing paper tally keeping in mind the end goal to impact their results. In 2004, India had received Electronic Voting Machines (EVM) for its races to the Parliament with 380 million voters had thrown their votes utilizing in excess of a million voting machines. The Indian EVMs are composed and created by two Government Owned Defense Equipment Manufacturing Units, Bharat Electronics Limited (BEL) and Electronics Corporation of India Limited (ECIL). The two frameworks are indistinguishable, and are produced to the details of Election Commission of India. The System is an arrangement of two gadgets running on 6V batteries. One gadget, the Voting Unit is utilized by the Voter, and another gadget called the Control Unit is worked by the Electoral Officer. The two units are associated by a 5 meter link. The Voting unit has a Blue Button for each competitor, the unit can hold 16 applicants, however up to 4 units can be affixed, to suit 64 hopefuls. The Control Units has three catches at first glance, to be specific, one catch to discharge a solitary vote, one catch to see the aggregate number of vote cast till now, and one catch to close the decision procedure. The outcome catch is covered up and fixed; it can't be squeezed unless the Close catch is as of now squeezed.

The Electronic Voting machine has been tried successfully in India where there was a registered voter population of about 600 million people and 400 million people reportedly voted. It is recorded that when the machine was used for the first time in India, the opposition party won against the incumbent government which adopted the machine. The Electronic Voting Machine (EVM) that is being proposed for the Nigeria's 2007 General Elections, has a real time clock, which indicates clearly when election starts and when election ends. It is said that nobody can tamper with it. The idea of somebody going to use the machine before or after the election is also removed. The machine is like a specialized tape recorder that records everything and prints it exactly as it has happened. The EVM is also designed to capture the more than 30 registered political parties at that time and provide room for more slots in the event INEC accepts independent candidature. There is also provision for a situation where simultaneous elections can be held at once. This means the Presidential and governorship elections can be held at once, on the same machine. The idea of electronic voting is one that has been received with mixed feelings; and suspicion. There is palpable fear that the system can be manipulated. There is also the problem of pervasive illiteracy particularly in the rural areas. How will illiterates know how to use the machine? These fears cannot be dismissed with a wave of the hard. The clear implication of this is that more work needs to be done to convince the electorate that the system will not and cannot be manipulated. Voter's education in this regard will also need to be pursued with vigor. Above all, good faith on the part of the election administrators should be demonstrably shown. In some countries, history is littered with examples of elections being manipulated using paper ballot in order to influence their outcomes. In 2004, India had adopted Electronic Voting Machines (EVM) for its elections to the Parliament with 380 million voters had cast their ballots using more than a million voting machines. The Indian EVMs are designed and developed by two Government Owned Defense Equipment Manufacturing Units, Bharat Electronics Limited (BEL) and Electronics Corporation of India Limited (ECIL). Both systems are identical, and are developed to the specifications of Election Commission of India. The System is a set of two devices running on 6V batteries. One device, the Voting Unit is used by the Voter, and another device called the Control Unit is operated by the Electoral Officer. Both units are connected by a 5 meter cable. The Voting unit has a Blue Button for every candidate, the unit can hold 16 candidates, but up to 4 units can be chained, to accommodate 64 candidates. The Control Units has three buttons on the surface, namely, one button to release a single vote, one button to see the total number of vote cast till now, and one button to close the election process. The result button is hidden and sealed; it cannot be pressed unless the Close button is already pressed.

Electronic Voting Machines in India

The Election Commission in India has experienced numerous progressions. Amid the initial two General Elections to the Lok Sabha in 1952 and 1957, every applicant was allocated a different voting booth stuck with the image of the hopeful. The names and images of the applicants were not imprinted on the vote paper and voters needed to drop a pre-printed tally paper in their preferred polling booth of the hopeful. This framework touched

off feelings of trepidation of altering, stalls catching, and control in the brains of the different partners and was soon supplanted. In 1960-61, a checking framework on the ticket paper was presented amid the mid-term decisions to the Legislative Assemblies in Kerala and Odisha and this framework proceeded till the 1999 Lok Sabha races. Before presentation of the EVM, the pervasive Ballot papers were utilized to cast votes in the Indian Elections, with extensive achievement. The utilization of ticket papers was tedious, inclined to misbehaviors like corner catching and voting booth stuffing, huge number of invalid votes because of wrong/inaccurate stamping, subject to delayed checking drills, more debate and deferred result declaration other than being an eco sensibly stressing and non condition well disposed technique.

Advantages of Electronic Voting Machines

1. In the greater part of the propelled rendition of electronic voting machines, there are no outside correspondence ways which make it troublesome for the programmers to hack the machine and alter the tally numbers.

2. Electronic voting machines with get in contact screen are ended up being worthwhile for the physically tested individuals. In a paper vote, these physically tested individuals were not ready to cast their votes in private. Be that as it may, with the new EVM set up, even crippled individuals can utilize their entitlement to vote in private.

3. Electronic voting machines are savvy and efficient. In the paper vote, the measure of crude material utilized is higher. It specifically impacts nature as paper ticket utilizes papers to cast votes. Be that as it may, the cost related with holding decisions with EVMs is thought to be insignificant.

4. The best thing about electronic voting machines is that they are continuous savers. With electronic voting machines set up, one can include the votes couple of minutes which makes life less demanding for the race officers on obligation. In a paper poll, the vote checking process is very monotonous and tedious.

5. Electronic voting machines are very successful against the sham votes. Electronic voting machines are customized to catch a most extreme of five votes in a moment. Because of which a solitary vote can't cast counterfeit votes. Likewise in few progressed electronic voting machines, a sound of beep comes after one makes their choice which tells the officer on obligation that the vote has been thrown by a person.

6. Electronic voting machines are planned in a way that they monitor number and subtle elements of votes recorded. The race commission can even spare the information for a more drawn out timeframe which may be useful for referencing in future.

7. In a to a great extent crowded nation where a large number of individuals turn out to cast their votes, the electronic voting machine functions as a ponder. In a paper ticket, it sets aside a tremendous measure of time for everybody to cast votes.

8. Electronic voting machines are less demanding to convey and transport starting with one place then onto the next with no issue. One single machine can record a few votes caught through that machine.

9. Scarcely any electronic voting machines likewise accompany a voice support to help the outwardly disabled voter. In such cases, the outwardly tested individual can make their choice with no issue.

10. In electronic voting machines one can see every one of the images and names of the hopefuls together which makes it less demanding for the voter to pick among the numerous and cast their votes.

Disadvantages of Electronic Voting Machines

Alongside the focal points, electronic voting machines are likewise famous for its abuse. There have been situations when individuals have blamed a specific part for EVM altering. We have scribbled down best ten impediments of utilizing electronic voting machines.

1. With late races in the United States, numerous product software engineers have asserted that the electronic voting machines are powerless against vindictive programming and on the off chance that it gets influenced then any programmer can hack the machine and can alter the vote checks effortlessly.

2. Numerous physically tested individuals have griped that the get in contact screen isn't sufficiently productive to catch the vote precisely. Some of the time it prompts the voter winding up voting in favor of another person accidentally.

3. In spite of the fact that it requires the investment to tally votes that were caught utilizing paper vote yet individuals completely believe the procedure as high innovation are likewise defenseless against programmer's assault.

4. The greatest change with innovation is that regardless of how much information it records however a solitary infection can annihilate the whole information stockpiling. The electronic voting machines which were utilized amid the races are vulnerable to harm which will bring about loss of information.

5. The very moist territory and those zones which get visit precipitation are not reasonable for throwing votes utilizing electronic voting machines. As machines are inclined to harm because of high mugginess level along these lines utilization of electronic voting machines are not prudent in such regions.

6. A large portion of the electronic voting machines utilized as a part of the nation were outside fabricated, which implies the mystery codes that control the electronic voting machines are in remote hands and they can be utilized to impact the decision comes about.

7. Counterfeit show units could be introduced in the electronic voting machines which would indicate controlled numbers yet initially counterfeit votes could be created from the back end. This procedure does not require any programmer to hack the product. Such phony show units are effortlessly accessible in the market.

8. The greater part of the electronic voting machines utilized as a part of the nation don't have any system by which the voter can check their personality before making the choice because of which counterfeit voters can cast various phony votes.

9. The electronic voting machines likewise don't produce a slip affirm the competitor one voted post squeezing the catch. In these cases, it is simple for a criminal or a programmer to control the votes. On the off chance that the

machines would produce such slips, at that point individuals could check if the quantity of votes caught by means of EVMs was in accordance with the subtle elements on slips got by the voter.

10. Electronic voting machines can be altered amid its assembling and in such cases; it doesn't require any programmer or malware to control the genuine voting.

Role of Technical Expert Committee on EVMs

Decision Committee of India has kept up an autonomous Technical Expert Committee to help assess particular specialized highlights, outlines and execution change of Electronic Voting Machines. The part of Technical Experts Committee has been to:

- Give specialized guidance to fabricate details and plan of more up to date forms of EVMs/VVPATs with the goal that they join most recent Technology both in Hardware and Software Design and Improving Robustness against altering

- Examine plan proposition of makers on EVMs and offer suggestions for development

- Mentor outlines process wherever inquired.

- Examine concerns raised on EVMs alter capacity.

- Any other exhortation that Commission may look for or whatever other specialized work that the Commission may endow every now and then.

Conclusion

As is clear, the EVM utilized as a part of Indian decisions have experienced a long voyage of development in the midst of difficulties and has risen as a powerful machine of appointive change throughout the years since its presentation. It has upgraded open certainty and also authenticity of Indian decisions according to the world.

The Indian EVM remains as a standout amongst the most dependable, non-alter capable and straightforward machine among every such machine utilized as a part of different parts of the world. Indian EVMs have pulled in the consideration of numerous Afro-Asian nations moreover. Till date, nobody could really show that EVMs possessing ECI and utilized by it, can be messed with or controlled. What has been shown or asserted to have been exhibited is on a secretly amassed "resemble the other alike of ECI-EVMs" and not the genuine ECI-EVM utilized by ECI. As of late, on a claim of EVMs yielding votes in favor of just a single political gathering in Bhind (Madhya Pradesh) and Dholpur (Rajasthan), the ECI immediately led an enquiry which discovered that such charges were observed to be outlandish.

Today, the ECI indeed totally reaffirms its confidence in the non-alter capacity of the EVMs of ECI in perspective of the specialized security highlights and the stringent regulatory conventions and procedural protections which are obligatorily to be taken after amid and after the surveys. All in all, it will be germane to allude to the decision of the Karnataka High Court in this regard, which watched that EVM in India is a "national pride" and the way that Indian Races are broadly universally recognized as the "Worldwide Best quality level".

The Commission and discretionary framework partners have taken a cognizant choice that EVM is the correct

response to the considerable undertaking of decision administration and the colossal strategic difficulties it tosses. The ECI trusts that once the VVPATs cover all the surveying corners in the nation, the certainty and straightforwardness will be additionally upgraded.

The Commission solidly trusts that the presentation of VVPAT machines with the EVMs in every single future decision will acquire most extreme straightforwardness and validity the EVM-based voting framework in our nation and decisively put to rest all misled questions and doubts in regards to these machines. The Commission will dispatch a complete, purposeful and across the nation voter training and mindfulness program under its leader SVEEP activity, to teach, arrange and illuminate the voters about the working, utilization and favorable circumstances of the VVPAT machines and their gigantic utility in strengthening the straightforwardness, believability and legitimacy if the voting procedure. The Commission truly requests the participation and coordinated effort of all the crucial partners, especially the political gatherings, to hold delivers spreading mindfulness about the benefits of VVPAT machines. The Commission is sure that the community endeavors of the considerable number of partners in the discretionary procedure will prompt consistent changes in the constituent administration and make our framework more straightforward, participative, educated and solid.

The Commission immovably has confidence in an open, productive and exhaustive exchange with every vital partner in the appointive procedure and the political gatherings are a basic partner of the popularity based building in the nation. Considering the current issues with respect to utilization of EVMs, the Commission offered to gather an All Gathering. The goal behind the said meeting is to encourage beat up exchanges and itemized consultations among the essential players in the appointive field on this fundamental issue, so all perspectives and counter-sees are put on the table and exploded straightforwardly and pertinently. The Commission truly requests the perspectives and recommendations of the different political gatherings on assist change in the appointive framework.

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A Review Paper on -The Sixth Sense Technology and Its Various Security Threats

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Abstract

Human beings have evolved over millions of years to sense sight, hearing, taste, touch, smell. The world that exists around us with the help of these five natural senses which is used to perceive the information whenever we come across a person, place or a thing. That information helps us to make judgments and bring out about the appropriate action which is required to be taken. This paper focuses on and makes us aware with the latest sense that is, sixth sense technology which provides an integration of the digital world with the real world; it helps us understand how the sixth sense device had overpowered the five natural senses; it also pours light over its various applications, its security related issues and further implications. As of now, it is not being widely known but over the time it's sure that, sixth sense technology will definitely change our viewpoint about the world. The paper also focuses on ESP as Extra Sensory Perception, where, information is neither gained by any of the five sensing organs nor it is a follow-up of any past or known experiences. It is on its way to flawlessly integrate the available online information and technical details to everyday life. This is sure to make decision making process beyond the one accessible by our five senses and it definitely provides the user's with a Sixth Sense.

Keywords: Sixth Sense technology, Extra Sensory Perception, Security and Sixth Sense, Wearable Computers.

Introduction

Earlier, all human beings are aware of the five basic senses. But right now, things have changed, the most useful information about everything is available on internet. This information comes to us via smart phones, tablets, laptops etc. thereby providing a round-the-clock link-less connection with the digital world. Now, this is where sixth sense technology makes its introduction taking the digital information from its restricted limits of a screen or paper to the outer world making the entire space around us a BIG screen and chants our hand gestures to interact with the information. So, here we can say that, this is the beginning of new era of technology where Computer Science is going to attain new goals. Just as in the Science fictional movies, where video display appears on wall, instructions are given through body motions, the smart digital situation that talks to us to do, therefore, making it our sixth sense and a decision on anything needs a discussion with the data, knowledge available online. Sixth Sense Technology takes the digital information from the imperceptible world to the perceptible world. Communication with the world becomes a 'never before experienced affair' with the sixth sense technology. For layman, this concept may seem like an unbelievable truth or it may seem to be a supernatural idea for many others. But believe it or not, it will also allow us to interact with the world like never before. We can get any information anywhere within a fraction of seconds and that took on a new level without any screen or computer hardware components. On great part of the device is its ability to scan objects or people and project out information regarding what the users are looking for. The Sixth Sense technology was developed

at media labs in MIT and termed as Wear Your World (WUW.)

History: Sixth sense is fundamentally a wearable gestural interface which provides the digital information to the real world around us and makes the interaction with it a much easier task with natural hand gestures. Steve Mann, is regarded as the brain behind this technology, who made the neck worn computers in 1997.The invention of sixth sense technology has already shocked the society. Where his implementation was based on a neck-worn projector along with a camera system and later this project was carried out by One Indian student Pranav Mistry. Pranav Mistry, is a PhD student in Fluid Interfaces Group at the MIT Media Lab is the mastermind behind the Sixth Sense technology. Pranav was motivated by the movies like "Robocop" and "Minority Report" which inspired him to create his view of a world not dominated by the computers, human robots and digital evidence rather build a technology with Human gestures which is movable enough to carry and to make the world more communicating and workflow much easier.

Proto Types: A group of seven grade students of **MIT** started to think out of the box on a concept of making human more unified to the surrounding world and retrieve the information without taking one's phone out of their pockets. Initially, a wristband was invented that would read a **RFID (Radio Frequency Identification)** tag to enquire about the book held by a user in a store. Also, a ring that made use of infrared rays that interacted by beacon to the smart shelves in a supermarket to provide the data about the products. Depending on the standards that is programmed on the system, a red or green beam occurs on the ring to indicate whether the product is organic or inorganic. Still, the problem exists of taking out the phone to retrieve the information. An idea evolved about retrieving information directly from internet and projecting it. In the early phase, a large projector was used which was mounted on a helmet for projecting data and turned out to be troublesome during a discussion with friend, which would project the data on another friend's face. The recent prototype consists of a smaller projector which looks like a pendant prototype that can be wearable around the neck. The prototype consists of hardware components such as a pocket projector, tiny camera and a mirror to reflect. All these are coupled to form a pendant-like wearable mobile device. This technology is a blend of computer and cell phone. This device is wearing around the neck and the projection is done by micro-projector that is plugged with the device. In short span of time, you become a moving computer of your own and your fingers behave as the mouse as well as using the keyboard. Pranav Mistry created the prototype with a usual webcam, an attached mirror to reflect the image on the desired surface and a battery-powered 3M projector – all of which is connected to a mobile phone that is internet empowered and permits the user to project data from the phone via projector onto any surface like walls, body or hand of a person. During the overview of this technology, Mistry wore this device around the neck with colored marker caps on four fingers that helped to differentiate four fingers by the camera and classify his hand gestures with the support of software that was developed by Mistry.

Components: According to Literature review of Jash Mehta et al A Review paper on Sixth Sense Technology 3211 | International Journal of Current Engineering and Technology, Vol.4, No.3 (June 2014), the principal

components of Sixth Sense Technology are as below:

i)   **Camera** This component is present at the head of the Sixth Sense Technology pendant. The function of this camera is just like that of a human eye, the only difference being it will provide digital information. This camera is capable of capturing the images that falls within its vision and also it provides information about the objects present in front of it. The hand gestures performed by the user can be tracked with this component. Additionally, facial recognition is supported by this device. The information collected by camera is handled by the connected mobile component.

ii)   **Projector** The projector is basically an output gadget which is used to display any information provided by the mobile component. It can project information on any kind of physical surface such as a wall, palm of user's hand, a paper etc. and the user can interact with it.

iii)   **Mirror** Mirror is placed just below the projector. The projector can project the information in any direction with the help of a mirror which can be tilted in any direction as per the user's requirement.

iv)   **Mobile Component** One of the most important components of this technology is the mobile module. The function of this component can be carried out by any device such as smartphone, personal digital assistant, laptop etc. as long as it is mobile and web-enabled. It is a processing engine that processes the data obtained from camera and sends the output to projector.

v)   **Color Markers** This technology makes use of four-color markers: red marker, green marker, blue marker and yellow marker. The user can wear these markers at the tip of their fingers which helps the camera to track hand gestures. These gestures can perform various tasks such as painting, taking a picture and many more.

vi)   **Microphone:** This component is used only when the projection is to be done on a piece of paper. Microphone in form of a clip is affixed on that piece of paper. The information written by user on that paper is recognized by the camera by interpreting the sound of user's touch. The camera is also capable of detecting the motion of the paper held in hand.

Working: The Sixth Sense technology is a blend of computer along with a cell phone. Sixth sense device analyses whatever the user is watching and it augments the surfaces and physical objects user is interacting with. A number of standard gadgets are connected including a mini projector, camera, mobile phone, microphone and a mirror and some color tapes or markers. The mobile phone acts as a computer and our connection to web where all the information is stored. Here the following Fig. shows about the working of Sixth Sense Technology The components in the device are managed by a mobile phone device carried by the user. The microphone and the projector are connected to the mobile phone device. The projector, projects the information enabling surfaces, walls and physical objects around the user to be used as interfaces. The microphone is trained frequently with commands; the device stores these commands which were trained by the user and executes the corresponding action through the projector. The user gives the input to the device and when the input is received to the microphone, the command is processed and is sent to the mobile device. The mobile device interprets the

command and is passed on to the projector. The projector output is seen on the screen through the mirror for accurate projection. The tips of the user's fingers are covered with red, yellow, green and blue colored markers. Therefore, it helps the camera to recognize the hand gestures. The movements of the user's fingers recognized into gestures that acts as an interaction instruction for the device.

The software that is being used by the smartphone recognizes gestures that come under three divisions:

Multi-Touch gestures: Multiple fingers are used to move or drag an item like finding a place in maps using your **iPhone**.

Freehand gestures: These gestures include an action to take a picture or doing cultural rite.

Iconic gestures: These are customized gestures used to denote certain actions like drawing a star should show weather report, drawing a magnifying glass should show the map.

Applications: The **applications** of sixth sense technology are so wide. As already stated, devices with this technology is meant to retrieve the digital information to the physical real world thereby bridging the existing gap. The latest sixth sense prototype device has showed off its usefulness, flexibility and feasibility of this technology. The only constraint to this technology is human imagination. Some of the practical applications of this technology are as follows:

i) **Taking Pictures** With the help of framing gestures by hands, user can take pictures of different locations in minimum time. After taking the photos, the user can review the pictures by displaying it onto any wall or surface and then can sort, organize and resize and restore the pictures.

ii) **Viewing Map** Navigation using maps are becoming very common these days. From lots of sources to lots of destinations, this application facilitates an accurate route along your path. At any instance, Map application helps the user to view any specific location and direct through it by projecting the map onto a surface. With the help of four fingers, mainly the thumb and index fingers, user can zoom in/out or pan the selected area.

iii) **Drawing Application** This application allows the user to draw on any surface and the drawings are tracked by the movements of finger tips especially the index finger. These pictures can be restored, resized and replaced to any other surface with no difficulty. User with the help of hand gestures can do shuffling or shifting through available pictures and drawings.

iv) **Making Calls** The sixth sense technology supporting device makes calling an easier job. This will project a keypad even on your own palm or you can use virtual keypad to make calls thus protecting the privacy. This technique is implemented in other technologies like **Skinput**, which helps differently abled people to call to a particular number at ease.

v) **Interaction with physical objects** The sixth sense technology brings information about different physical objects in minimum time and in a better format. By drawing a small circle around on the wrist hand, displays an analog watch. Similarly, while reading newspapers, in place of written article, it shows live video news or else, it means even a paper is capable of providing dynamic information.

vi)   **Grab information** This technology driven devices are capable of providing information related to any object that is in touch with the user. For example, on holding a book, this device supplies the **Amazon** or **Google** ratings of the book as well as the reviews and other relevant details about the book. Also, by using sixth sense technology, there is no more delay in searching the flight status. The respective device recognizes the boarding pass and informs the user about the flight status whether it is on time or not.

vii)   **Checking Mails** Sixth sense technology does some actions by simple customized hand gestures like an '@' simple when drawn will automatically redirect the user to check mails.

Advantages: The digital information and its objects are combined into the real world by using the Sixth sense interface, thereby making the entire world as our own computer. Sixth Sense makes machines like computers to adapt to human needs and not the other way around.   Hand gestures are used to communicate with digital information, multi-touch and multi-user interaction are also supported. Data from machine is directly accessed into real time. It is open source and it is cost effective and map idea can be minded anywhere. Our relevant information is provided by the gesture controlled wearable computing device that manipulates any surface into a display. It is portable, comparatively easy to carry as can be worn in our neck. Even a naive man with little or no knowledge of mouse and computer can use this device. Need to carry a camera no longer persist. The cost that arose for the making of the sixth sense technology proto type is exceptionally low.

Disadvantages : Excessive use of a technology can cause addiction and can hamper social life as well. It will in-turn diminish humanness. Exposure of rays on surfaces like human arms can lead to health problems. This technology will affect the hardware market and will result in less revenue being generated and lower the cash inflow. It can affect the vision of the user because of its peculiar and better use at night time and in dark areas as compared to mornings and bright places.

i)   **Various Security Threats :** Every technology available in the market and in process faces some severe security threats. Though sixth sense technology devices are latest but there are some security concerns due to which it is still not in the market. There are several Cyberwarfare with Sixth Sense. Cyberwarfare also known as Cyber War are any virtual conflict initiated to attack on enemy's computer and information system. Through Internet connectivity, these attacks disable financial and other organizational systems by stealing or changing confidential data to undetermined network websites and services. It leads to military and financial computer systems at risk and Security breaches. There are some weaknesses in the device that can reduce the accuracy of the data. Let us study in depth all the security issues:

ii)   **No Privacy:** When a person is taking a picture using Sixth Sense, he just snaps with his fingers without even intimating or informing the person or thing being clicked. Person do not know that a sixth sense device is taking a picture as picture can just be captured by hand gestures and the device is also not that big. Also people don't want to be captured on a camera of any stranger.This is invading other's privacy which can be a huge problem.

iii)   **Intelligence opening doors for criminals:** This device can help in collecting amazing amount of information without getting caught or being tagged as a suspicious person. Like when the person having this device enters any office or building can use "PICTURE" application to collect all the relative and secret information about that office or building. Secondly, when it comes to OSINT it is endless. OSINT stands for Open Source Intelligence; that is collected from Publically available sources. By using the "Facebook Face" database to recognize people on the streets; knowing what they do, where they live, where they work, how much they earn, etc. All the personal information can be extracted. This will definitely open lot of gates for criminals too.

iv)   **Tool for Hackers:** A hacker may use the sixth sense device to attack an online environment using functions on the device to break in building. It can lead to Hacktivism which is closer to cyberterrorism. Hacktivism can be defined as an activity that is malicious, destructive, and undermining the security of the Internet as a technical, economic and political platform. Hackers or Hacktivist will use this device as a weapon to feed or can provide information to Hacktivist army.

v)   **Cyber Security:** Sixth Sense Technology components could actually be a real trouble if one can communicate and share or transfer information with other Sixth Sense devices then it means one can manipulate them and infect them with malware. Malwares are software used to disrupt computer operation, gather sensitive information or gain access to private computer system. It can change credentials, steal credentials, Provide wrong information or wrong agenda.

vi)   **Health Issues:** When the sixth sense projector is projecting on hard surface, it is not only private for its user rather it is public for the people around him as they can see the projection very easily since it is very definite and exact. As we all know that projection is not better at day time and murky areas than night and dark areas. This is a bigger issue from health prospective that eye sight of the user can be damaged. The device should be able to shift or shuffle its projection techniques during different times of the day. Sixth Sense could be used as a weapon of mass destruction also. We cannot use it in Medical Environment. Though this device will allow us to recognize people but it is an infringement on our privacy. Pranav Mistry is trying to overcome these security threats. Pranav Mistry given a serious thought on this and   said-"This prototype needs some serious production and programming."

Future Enhancements

As this technology will emanate may be new devices and new technologies based on it will also come up. Sixth Sense Device is completely different from the computers as it enables one to compute and browse on any surface that we can find around. The foremost thing is to overcome all the security threats discussed in previous section; as many new technologies came and died due to security issues and threats. Secondly, to get rid of the color markers and combined camera and projector inside the mobile computing device itself. Thirdly, applying this

technology in various areas like gamming, education system etc. Fourthly, there can be a 3D gesture tracking as in MS Kinect device. Fifthly, in this world of smart phones where smart phone as available at cheaper prices with more features Pranav should try to reduce its actual cost from $350. Lastly, and the most essential which can be for societal benefit to make sixth sense work as fifth sense for disabled people.

Conclusion

The Sixth Sense is developed to seamlessly integrate information into real world. The future may depend upon the Sixth Sense. It can contribute an easy govern over machineries and equipment's in industry. Hence, it can help in enrooting diverse applications for different developers and engineers upon how they imagine, innovate, what's their need and how they want. So, considering its extensive applications the inventor has decided to make it open source so it can be called as open source software. This paper concludes with the conclusion that though this technology is really a great invention but a serious thought should be given for the security and vulnerability solutions for the same, in spite of this, also this technology can be beneficial for the society with a replacement of the 5th sense for differently abled people. Therefore, this technology will bring a drastic change not only in the field of Computer Science and technology but also act as blessings to the society if used in constructive manner.

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