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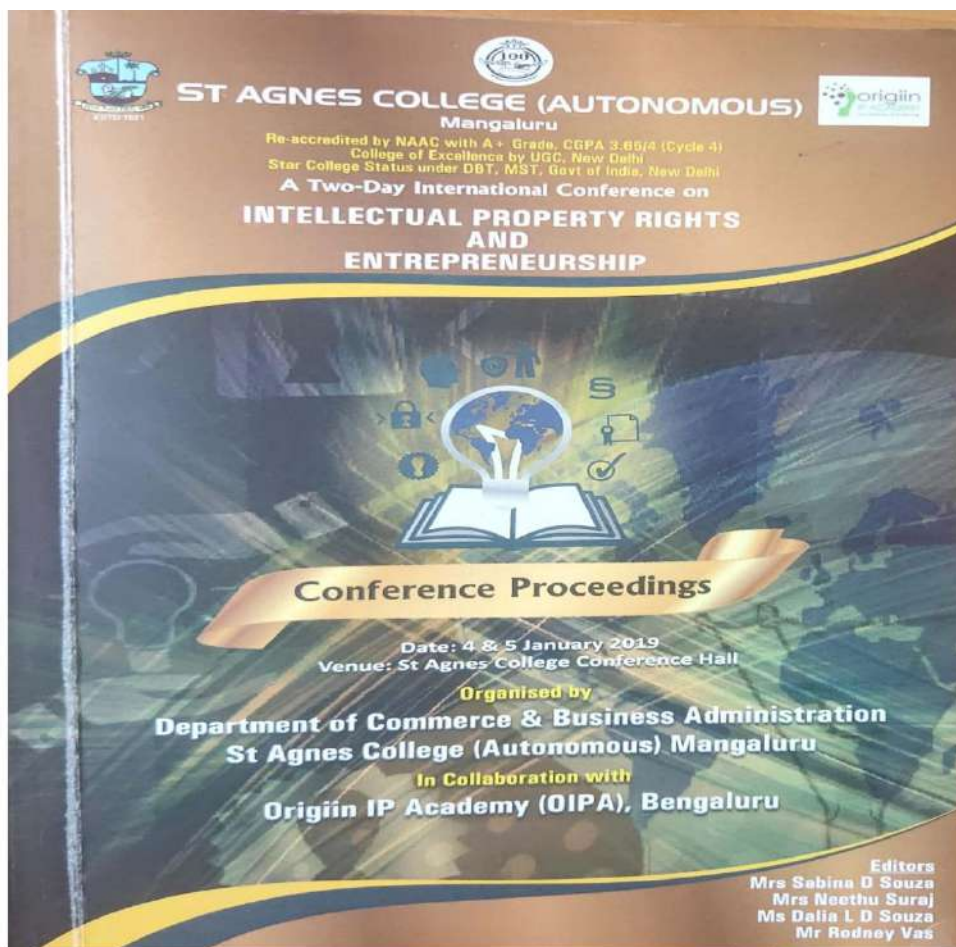
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### **INTELLECTUAL PROPERTY RIGHTS AND ENTREPRENEURSHIP**

St Agnes College (Autonomous)  
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### i. Women Entrepreneurship

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Intellectual Property Rights  
and Entrepreneurship

#### WOMEN ENTREPRENEURSHIP: A STUDY WITH REFERENCE TO SELECTED WOMEN ENTREPRENEURS IN MANGALORE REGION

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#### INTRODUCTION

"If you push through that feeling of being scared, that feeling of taking risk, really amazing things can happen."  
-Marissa Mayer ,CEO Yahoo! Inc.

Women entrepreneurship is the process in which women initiate a business, gather all resources, under take risks, face challenges, provide employment to others and manages the business independently. Women Entrepreneurs are inspiring. Today, more women are breaking free from the traditional, gender-specific roles and venturing into the business world. Not only are they holding high corporate positions but they are also successful women entrepreneurs.

The emergence of women entrepreneurs in a society depends, to a great extent, on the economic, religious, cultural, social, psychological and a host of other factors. In developing countries like India, the presence of entrepreneurs, that too women entrepreneurs is a vital necessity to achieve a rapid, all around and regionally and socially balanced economic growth through industrialization.

#### OBJECTIVES

- To study the various schemes/facilities for women entrepreneurs provided by the government, bank etc.
- To learn the contribution of women entrepreneur towards society.
- To analyse the factors motivating women entrepreneurs in Mangalore Region.



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### METHODOLOGY

For this study both primary and secondary data are used. Primary data are collected directly through questionnaire from 50 women entrepreneurs in Dakshina Kannada District. Secondary data are collected from journals and publications, books, website etc.

### LITERATURE REVIEW

Basically, the emergence of women as economic realities and as an emergence force into areas that have been traditionally populated by men has taken two roots: (i) business start-up and ownership typically referred to as entrepreneurship; and (ii) the field of management [Begley and Boyd: 1987 Carland et. al.: 1984 and Hisrich and Brush: 1986].

However, the emergence of women entrepreneurs has undergone two evolutionary phases. The first phase started with women becoming a significant component of labour force and they became very effective entrepreneurs. In the report titled, Workforce 2000, it was projected that by the year 2000, women will comprise the majority of new entrants into the labour force [Johnston and Packer: 1988]. Working women in general have heightened their profile in recent years and this will certainly be maintained in the foreseeable future, not least because of their increasing participation in labour force, they now form 42.6 per cent of work force [EOC: 1988].

According to the study by Halpern and Szurek [1987], this massive entrance of women entrepreneurs into economic arena can be judged by the actual numbers of women entering self-employment: between 1981 and 1987 the figures for women showed an increase of 70.00 per cent while for men an increase of only 30.00 per cent.

The National Foundation of Women Business Owners [NFWBO] reports that there has been tremendous growth in the number of women in non-traditional industries and two out of three women-owned firms remain in the retail trade and service sectors [NFWBO: 1994]. Although figures vary, it is estimated that women currently own 28.00 percent of all the business in the United States and are projected to own 50.00 per cent by the year 2000.

Pacific Business Review International is "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women." In India, the role of women in the economic activity of the nation was practically ignored. The increasing participation of women in the work-force, the multiple role of women as mothers, homemakers and paid workers and misunderstandings of the nature of unemployment among women, therefore, suggest the usefulness of redefining trends and relationships, in participation of women in corporate.



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### VARIOUS SCHEMES/FACILITIES FOR WOMEN ENTREPRENEURS:

Women Entrepreneurs can be seen everywhere in the startup-up ecosystem of India. Women too are seen leaving their high-profile jobs as well as some stepping out of the four walls of their homes and joining the pool of Entrepreneurship in India. The major factor to jumpstart the entrepreneurial journey is capital and various banks offer specialized loans for women entrepreneurs that have slightly different and more flexible set of terms and conditions pertaining to collateral security, interest rates, etc.

**1. ANNAPURNA SCHEME:** This scheme is offered by the State Bank of Mysore for those women entrepreneurs who are setting up food catering industry in order to sell packed meals, snacks, etc. The maximum amount of money that is granted is Rs.50,000 which has to re-paid in monthly installments for 36 months.

**2. STREE SHAKTI PACKAGE FOR WOMEN ENTREPRENEURS:** This scheme is offered by most of the SBI branches to women who have 50% share in the ownership of a firm or business. The scheme also offers a discounted rate of interest by 0.50% in case the amount of loan is more than Rs.2 lakhs.

**3. BHARATIYA MAHILA BANK BUSINESS LOAN:** This loan is a support system for budding women entrepreneurs looking to start new ventures in the fields of the retail sector, loan against property, MICRO loans, and SME loans. The maximum loan amount under this loan goes up to Rs.20 crores in case of manufacturing industries and also a concession is available to the extent of 0.25% on the interest rate and interest rates usually range from 10.15% and higher.

**4. DENA SHAKTI SCHEME:** This scheme is provided by Dena bank to those women entrepreneurs in the fields of agriculture, manufacturing, micro-credit, retail stores, or small enterprises; who are in need of financial assistance. The interest rate is also decreased by 0.25% along with the maximum loan amount being Rs.20 lakhs for retail trade; education and housing whereas Rs.50,000 under the microcredit.

**5. UDYOGINI SCHEME:** This scheme is offered by Punjab and Sind Bank so as to provide women entrepreneurs involved in Agriculture, retail and small business enterprises to get loans for business at flexible terms and concessional interest rates. The maximum amount of loan under this scheme for women between the age bracket of 18-45 years is Rs.1 lakhs but your family income is also taken into consideration and is set at Rs.45,000 per annum for SC/ST women.



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**6. CENT KALYANI SCHEME:** This scheme is offered by the Central Bank of India with the aim of supporting women in starting a new venture or expanding or modifying an existing enterprise. This loan can be availed by women who are involved in village and cottage industries, micro, small and medium enterprises, self-employed women, agriculture and allied activities, retail trade, and government sponsored programs.

**7. MAHILA UDYAM NIDHI SCHEME:** This scheme is launched by Punjab National Bank and aims at supporting the women entrepreneurs involved in the small scale industries by granting them soft loans that can be repaid over a period of 10 years. Under this scheme there are different plans for beauty parlors, day care centres, purchase of auto rickshaws, two-wheelers, cars, etc. the maximum amount granted under this scheme is Rs.10 lakhs and the interest depends upon the market rates.

**8. MUDRA YOJANA SCHEME FOR WOMEN:** This scheme has been launched by the Govt. of India for individual women wanting to start small new enterprises and businesses like beauty parlors, tailoring units, tuition centers, etc. as well as a group of women wanting to start a venture together.

**9. ORIENT MAHILA VIKAS YOJANA SCHEME:** This scheme is provided by Oriental Bank of Commerce to those women who hold a 51% share capital individually or jointly in a proprietary concern. No collateral security is required for loans of Rs.10 lakhs up to Rs.25 lakhs in case of small-scale industries and the period of repayment is 7 years. A concession on the interest rate of up to 2% is given.

### CONTRIBUTIONS OF WOMEN ENTREPRENEURS TO THE SOCIETY

The role of women in the economic development of the nation cannot be neglected. In fact they have to be encouraged and motivated to take active part in any business activity. Women entrepreneurs play the role of change makers both in the family and also in the society and inspire other members of the society to take up such activities. Women entrepreneurs are assets of the nation as they are engaged in certain productive activity and also they create job opportunities for others. This leads to poverty reduction and minimising the problem of unemployment.

- ❖ **Capital Formation:** An economy grows rapidly if the idle savings are invested in some productive activities. The idle funds mobilised and



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invested in the industry and thus optimum utilization of national resources is done. This accelerates the economic growth.

- ❖ **Improvement in per capita income:** The exploitation of the opportunities to convert the idle resources like land, labour and capital in to national income and wealth in the form of goods and services is the outcome of increasing entrepreneurial activities. The per capita income and the net national product will be increased resultantly.
- ❖ **Generation of employment:** Entrepreneurial activities give rise to employment opportunities. The women entrepreneurs become the job creators and not job seekers. Naturally the economic growth will be accelerated by generating employment.
- ❖ **Balanced regional development:** The regional development of the nation is balanced as the women mostly start their business activities in the rural and underdeveloped regions. Government also encourages the entrepreneurs to start businesses in these areas through different schemes and subsidies
- ❖ **Improvement in standard of living:** Various products are produced by the women in their small scale businesses, which are offered to the people at reasonable rates. New products are introduced and the scarcity of essential commodities is removed. This facilitates the improvement in standard of living.
- ❖ **Innovations:** An entrepreneur through his/her innovations begins new enterprise and thus plays an important role of pioneer and industry leader.

### THE MOTIVATIONAL FACTORS THAT INFLUENCE WOMAN TO BECOME ENTREPRENEURS.

In order to find out the factors influencing the women to become entrepreneurs 18 attributes

that can influence their decision were identified such as economic independence, dissatisfaction with existing job, unemployment, seeking challenge, self interest, self prestige, traditional/hereditary, employment opportunities, financial assistance, technical knowledge, encouragement from family members, use of idle funds, infrastructural facilities, entrepreneurial experience, market potentials, family members interest, social status and family background. The respondents were then requested to express their level of opinion on the influence of those attributes.



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Variables	Percentage of Women Entrepreneur agree	Percentage of Women Entrepreneur Disagree
Economic Independence	100%	0%
Dissatisfaction with the Existing job	54%	46%
Unemployment	88%	12%
Seeking Challenge	13%	87%
Self Interest	55%	45%
Self Prestige	9%	91%
Traditional / Hereditary	40%	60%
Employment Opportunities	80%	20%
Financial Assistance	52%	48%
Technical Knowledge	96%	4%
Encouragement from family members	24%	76%
Use of Idle Funds	0%	100%
Infrastructural Facilities	36%	64%
Entrepreneurial Experience	8%	92%
Market Potentials	78%	22%
Family Members Interest	24%	76%
Social Status	32%	68%
Family Background	76%	24%

### FINDINGS

- All the respondents agreed that Economic Independence is the factor that influences women to become an entrepreneur.
- 80% of the respondents agreed that employment opportunities are the factor that influences women to become an entrepreneur whereas 20% of the respondents do not agree to it.
- 52% of the respondents agreed that financial assistance is the motivational factor to become an entrepreneur whereas 48% of the respondents do not agree that financial assistance is the motivational factor to become an entrepreneur.
- When asked, whether Encouragement from family members is a factor to become an entrepreneur, 24% agreed for the statement whereas 76% of them are not agreed for the statement.
- Not surprisingly, 32% of the Women became entrepreneur for a social status wherein 68% of the respondents did not Women became entrepreneur for a social status.



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### **SUGGESTIONS**

- Bank or any other financial institutions should provide a loan to women entrepreneurs at Concessional Rates of Interest
- Government and other NGO's should undertake a Training Facilities to the women to become successful entrepreneurs.
- Entrepreneurial motivation should be built in women at school level by including it in the curriculum.
- Government should provide a facilities and concessions to women entrepreneurs.
- Society should support women to become an entrepreneur by enlightening them through seminar, workshop, street play etc.
- Women should be awakened to make use of the various facilities given by the government.

### **CONCLUSION**

There is direct relationship between the economic growth, poverty reduction and women entrepreneurship. It has been correctly stated by our first Prime Minister Pandit Jawaharlal Nehru, that "when women move forward, the family moves, the village moves and the nation moves.

The transition from homemaker to women entrepreneur is not so easy and in the same way it is also difficult for a woman to succeed and sustain in her business. She has to learn from her experiences, adapt herself and overcome the challenges in her field. She has to creatively utilize her strengths to overcome the threats and grab all the opportunities to minimize her weaknesses. This will be certainly be a mantra for her to develop and grow her business successfully. The right kind of assistance from family, society and Government can make these Women Entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India in this era of globalization.

It is worthwhile to conclude by quoting the words of Pandit Jawaharlal Nehru, "WHEN WOMAN MOVES FORWARD, THE FAMILY MOVES, THE VILLAGE

MOVES AND THE COUNTRY MOVES".

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### ii. Role of Banks in Promoting Entrepreneurship

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Intellectual Property Rights  
and Entrepreneurship

#### ROLE OF BANKS IN PROMOTING ENTREPRENEURSHIP

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#### INTRODUCTION

Entrepreneur is an important engine of growth in the economy. Entrepreneur is a person who starts a business. entrepreneurship has traditionally been defined as the process of designing, launching and running a new business, which typically begins as a small business, such as a start-up company, offering a product, process or service for sale or hire, and the people who do so are called 'entrepreneur'. It has been defined as the capacity and willingness to develop, organise, and manage a business venture along with any of its risk in order to make a profit. Rather than working as an employee, an entrepreneur runs a small business and assumes all the risk and reward of a given business venture, idea, or good or service offered for sale. The entrepreneur is commonly seen as a business leader and innovator of new ideas and business processes.

There is no doubt that our banks and other financial institutions occupy strategic positions in the operation of our economic system. The importance of these banks and other financial institutions are so encompassing that one may not imagine the working of the economic system without them. In an economy such as ours, things have to be bought and paid for (e.g. an entrepreneur, buying raw materials from suppliers). Such transactions in modern times are usually done in many cases, through the bank credit transfer system because apart from the large amount of money that may be involved in the payment; there is also the need to consider the security of the money. It is for this reasons that modern organisation make use of banks and other financial institutions for many of their financial transactions. Banks just act as intermediaries in important roles which will be discussed in this paper. Accepting of money by banks as deposits for saving has been becomes a very significant role of banks today because of the great expansion of the economy and particularly because of the large amount of money being handled by each organisation. By accepting to keep money of customers, banks have brought more value to the money deposited in terms of earning interest. This role is even of more importance to



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the entrepreneur in that banks provide security for their money assets and also given them the opportunity to use their deposits to borrow more money from banks and from other financial institutions. Thus with banks playing this important role they have become a very important organ of promoting entrepreneurial development.

### Literature Review

Gibson (2008) emphasising more on learn about business plans, survival income, discounting, researching your market, targeting your customers, listening to your customers and selling; promoting your business tax, national insurance and VAT.

Ive (2012) more focused on the practical and emotional aspects of setting up on your own. Being self-employed is different from being employed because you have to do everything for yourself and have to complete responsibility for the success or failure of the business and he try to provide frank insight into the world of self-employment and enables people to see if it is right for them.

### Objectives of the Study

- ❖ To study the role played by banks in developing entrepreneurs.
- ❖ To study the problems faced by entrepreneurs when starting their business.
- ❖ To gives some suggestions

### Research Methodology:

To realise the objectives of the study, both the primary and secondary sources are used for the collection of data. The study focuses on the few selected banks in Mangalore city limit. Random sampling techniques are used for our study. The study being descriptive in nature, an attempt is made to study the role of banks in promoting entrepreneurship.

### Role of Bank in Promoting Entrepreneurs:

Banking sector has flourished today because of the selfless services provided by them. Together with functioning with lending and borrowing they have taken steps towards promoting entrepreneurship. The government of India through the banks has taken initiative to give rise to make in India which indirectly leads to the development of self-employed. There are many schemes come up by the bank in order to motivate entrepreneurship. There are also schemes specially set up for women in order to make them self- employed. Entrepreneurs have the option of choosing the plans offered by various banks.



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Banks are important for entrepreneurs to use to protect and invest their earnings as well as pay employees and other expenses. Banks contribute in a number of ways in developing entrepreneurs:

- i. Banks play an important role in accepting of deposits and safeguarding of same, transfer of money, giving of loans and advances etc.
- ii. Banks are in a position to play investment promotion roles to entrepreneurs which includes management of investment for customers, analysing the pros and cons of each investment alternative etc.
- iii. Banks now also engaged in business advisory, guaranty and other consultancy services which help immensely in the promotion and financing of entrepreneurship activities.
- iv. Banks generates entrepreneurial environment and promotes, encourages and stimulates the entrepreneurial resources.
- v. It assists the potential entrepreneurs from the stage of generation of ideas to the stage of appraisal of the projects.
- vi. It advises the entrepreneurs and allocates funds to the most productive ventures.
- vii. It encourages socially useful investment in order to increase and improve the social services.
- viii. It provides financial aid and technical assistance in short and long run.

### **Problems faced by Entrepreneurs when starting their business**

Everyone has the dream of starting up their own business and wants to become a successful entrepreneur. But, for most of the people it always stays a dream due to many problems faced in starting a business. Some problems that all entrepreneurs and business owners face when they starting a business are:

- i. New entrepreneurs are the inability of selecting the right business and doing it in the proper manner.
- ii. Time management is probably the biggest problem, especially for the new entrepreneurs
- iii. Lack of knowledge about the procedure of accessing loan.
- iv. Lack of knowledge about finances available in banks.
- v. Most of the time poor response from banks.
- vi. Discouraged by high rate of interest levied by banks.
- vii. Unavailability of proper financial records as a result of lack of book keeping knowledge.
- viii. Most of the banks expect collateral security from the loan applicants. Here an entrepreneur lacks collateral security.
- ix. Lack of personal capital. Every entrepreneur needs to begin with a certain amount of initial capital to pay for initial expenditure.



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### **Recommendations and Suggestions**

In the light of the analysis, interpretation and findings, the following suggestions can be made regarding the implementation and disbursement of finance for the self-employed.

The study revealed that the beneficiaries should be properly educated about the implementation of the project they took up.

- i. Before granting of the loans training should be given on the proposed business.
- ii. After sanction of the loan, follow up should be done so that the beneficiaries are found using the money for the purpose which it is taken.
- iii. More decision making powers should be vested with the bank managers so that the sanctioning of the loans is not delayed.
- iv. There is greater need for the simplification of loan procedures, as many respondents are not educated.
- v. The bank personnel should be co-operative with the customers when they seek their help.
- vi. Bank personnel's should be given training regarding the right approach and behaviour towards customers.
- vii. Borrowers of the loans should make it a point to repay the loan amount at the time specified, so that the bank can disburse further loans
- viii. Banks should provide more benefits to the women respondents in order to promote women empowerment.

### **Conclusions**

The entrepreneurs really are the backbone of our nation, starting from the small tea shop at construction sites to the scrap dealers to the tailors, pickle makers and going all the way up to the hotspot entrepreneurs. Self-employment is something which needs to be encouraged since it has been shown time and again that private entrepreneurship and initiative is, really one of the big things about India.

Government of India together with the banks should take measures to encourage self-employment in order to reduce unemployment and to ensure profitability. As many of the respondents have availed loans for starting up the business. Banks should provide loans at a lower rate to the self-employed in order to



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encourage and support them. Women should be encouraged to go in for self-employment in order to be empowered and to be independent. If more and more self-employment is availed, then there will great reduction in the level of unemployment prevailing in the country.

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St Agnes College, Mangaluru is a premier Catholic minority institution which from its inception in the year 1921 has imparted value based education to the women of South India. It is benchmark of repute in the field of Higher Education and has ceaselessly worked for the holistic development of young women on the west coast of India. As such, the intellectual and social contribution made by St Agnes College as it approaches its centenary year is matchless.

The institution has the distinction of producing women graduate and men/women post graduates who hold positions in different spheres as educators, scholars, scientists, chartered accountants, entrepreneurs, management professionals and service professionals serving in various parts of the world.

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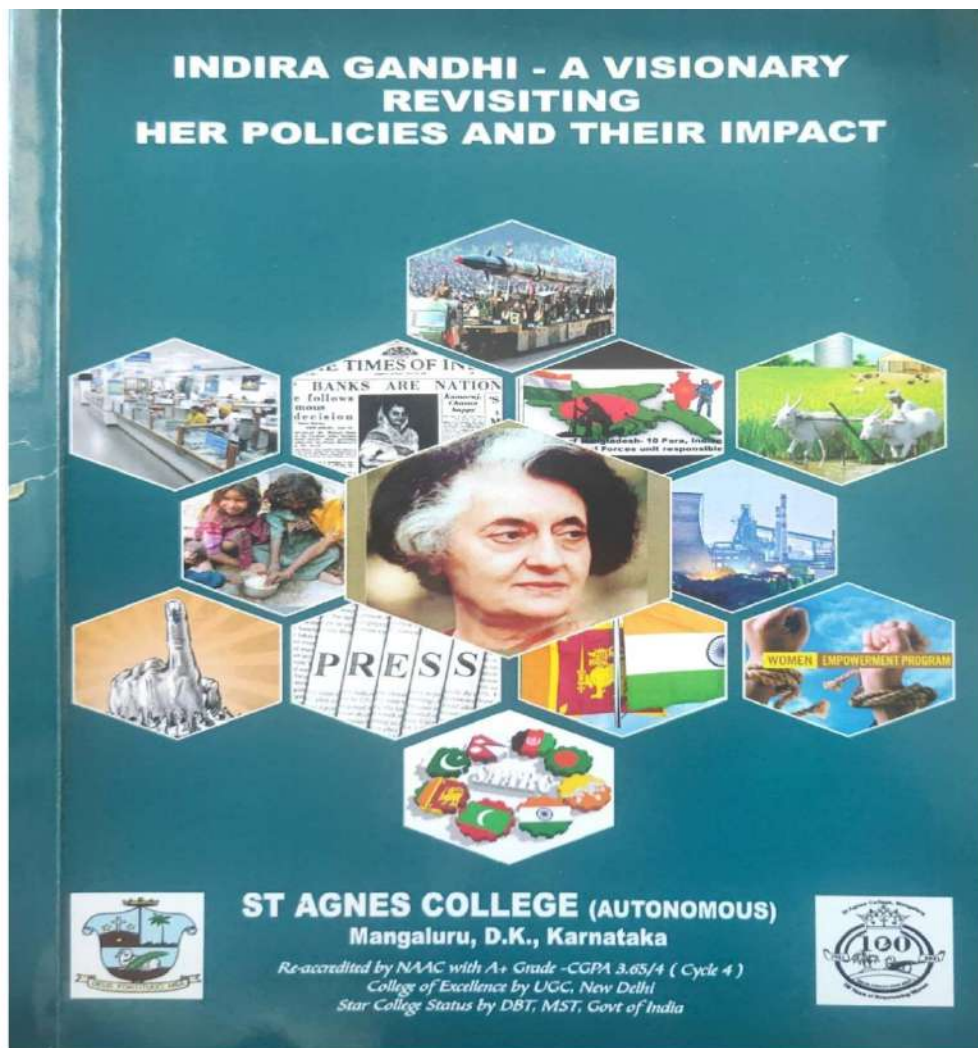
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### 2. Indira Gandhi – A visionary revisiting her policies and their Impact



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### **INDIRA GANDHI - A VISIONARY REVISITING HER POLICIES AND THEIR IMPACT**

**St. Agnes College (Autonomous)**  
**March 2018**

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### i. Indira Gandhi: Women Empowerment – Issue and Challenges

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Indira Gandhi – A Visionary  
Revisiting Her Policies and  
Their Impact

#### “INDIRA GANDHI: WOMEN EMPOWERMENT-ISSUE AND CHALLENGES”

Wilson James D'souza  
Jesfrida Priya Menezes  
Akshatha

Padua college of Commerce &  
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#### Introduction

The roles a woman plays in various aspects of life are many. At home, on job, in society, as mothers, wives, sisters, daughters, learners, workers, citizens and leaders. There are very few notable women leaders who have made their mark in the global political arena and Indira Gandhi is a name to reckon with. She is the India's first female Prime minister, ruled with an iron fist and thereby earned the name for herself as 'The Iron Lady of India'. Serving as the Prime Minister of India for 3 consecutive terms, as well as a fourth term, Indira Gandhi evokes the image of a strong and determined woman. Born into an affluent and powerful family, Indira Gandhi slowly learnt the ropes of politics from an early age.

#### Objectives:

1. To find out Indira Gandhi's contribution for Women Empowerment as a Prime Minister
2. To know Indira Gandhi as a role model for women empowerment
3. To study issues and challenges faced by Indira Gandhi

#### Early Life History Of Indira Gandhi

Indira Gandhi is one of the greatest women politicians in India. From her family line of father, Jawaharlal Nehru and her grandfather, Motilal Nehru, she was born with patriotic feelings. She had great interest with Gandhiji and was impressed by his views. She joined the National Congress party in 1938. She became actively involving in India's independence movement. Soon after the prime minister posting



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of Nehru, she began experiencing politics. She took care of Nehru's health and well-being. She also served as his confidante and accompanied on his official foreign trips. After the death of Nehru in 1964, she joined his Cabinet as the Minister of Information and Broadcasting. She became the first woman prime minister of India in 1966.

Indira Gandhi was known for her leadership skills. She had firm determination and strong will power. She was the woman behind defeating Pakistan in 1971. She also liberated East Pakistan, which was later renamed as Bangladesh. During her reign, she was convicted for violation of election laws and so declared an internal Emergency on 26th June, 1975. As a result, she got defeated in the 1977 elections. However, she made a great comeback in 1980 with a majority government.

Her bold decisions during the Prime Minister's term were greatly admired. In 1971 she took a drastic step to help East Pakistan and so promulgated war against Pakistan. She imposed National Emergency in 1975 because of her conviction. She made a move to suppress Sikh insurgents, which elicited hatred among Sikhs towards her. She was then assassinated by one of her Sikh bodyguards on 31st October, 1984.

### **Indira Gandhi As A Role Model For Women Empowerment**

Serving as the Prime Minister of India for 3 consecutive terms, as well as a fourth term, Indira Gandhi evokes image of a strong and determined woman. Among several progressive schemes, Indira Gandhi is credited with supporting India's nuclear weapons program which helped establish India as a formidable force. She is also known for boosting the Green Revolution, a program which enabled India not only to become self-sufficient to a large extent in terms of food supply, but also established India's presence as a major food exporter.

Among several progressive schemes, Indira Gandhi is credited with supporting India's Nuclear Weapons Program which helped establish India as a formidable force. She is also known for boosting the Green Revolution, a program which enabled India to not only become self-sufficient to a large extent in terms of food supply, but also established India's presence as a major food exporter.

The legacy of Indira Gandhi is an unforgettable one. Especially in the early 20th century, when being assertive by women was regarded as unacceptably outrageous by society. She sought to set standards for other women leaders across the board to follow suit. Her success shows us the importance of taking advantage of one's surroundings and not letting one's gender define the role. "Every position has advantages and disadvantages. I had an advantage because of the education my father gave me and the opportunities of meeting some great people. But in politics one has to work doubly hard to show one is not merely a daughter but is also a



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person in her own right", Indira had said, acknowledging the realities of the environment she grew up in.

The life of Indira Gandhi is a story that inspires a whole generation of women to be unapologetic and strive to achieve success by breaking the glass ceiling. Women's political participation and leadership are necessary factors for general peace and prosperity of a nation. It is the only way to encourage more women to be represented across platforms by constantly reminding people about the tales of successful women through history. Strong-willed and determined, Indira Gandhi's tenure as Prime Minister challenged stereotypes at a time when the nation was not ready to witness a woman call the shots. She brought about considerable changes inside the government, established new trends and values and expelled older officials from the Parliament on grounds of indiscipline. Women in power, not just in politics are faced with obstacles that are gender driven, societal norms that discourage their growth, restrictions and expectations that may bog many down. Stories of women who have surpassed these and risen to power need to be at the forefront so it fosters confidence among aspiring women to persevere, just as Indira Gandhi had done. As we continue to discuss issues around gender rights and participation, these are the accounts we turn to, for hope and inspiration. We must reflect and applaud the journey of Indira Gandhi as a leader, as a woman and be grateful that our nation has produced such a dynamic personality.

We find Indira Gandhi as inspiring woman empowerment for the following reasons:

- She was the second longest serving female Prime Minister in the world.
- She was briefly imprisoned during the Quit India movement and campaigned for her father and her husband Feroze Gandhi in the 1952 and 1957 general elections to the Lok Sabha, but held no formal position in any political body until she succeeded U N Dhebar as Congress president at a special session of the party in 1959
- She stayed in power despite a culture which viewed women to be subservient to men.
- Inspired of representing a relatively new-born democracy, she tackled the world's super powers with her no-nonsense attitude.
- She stayed as iconic symbol of courage from her birth till death.

### Issues And Challenges Faced By Indira Gandhi

It took some time before the new Prime Minister could settle down. While Indira Gandhi had been politically active for very long, she had served as a minister under Lal Bahadur Shastri only for a short period. The senior Congress leaders may have supported Indira Gandhi in the belief that her administrative and political



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inexperience would compel her to be dependent on them for support and guidance. Within a year of becoming Prime Minister, Indira Gandhi had to lead the party in a Lok Sabha election. Around this time, the economic situation in the country had further deteriorated, adding to her problems. Faced with these difficulties, she set out to gain control over the party and to demonstrate her leadership skills.

- The period was fraught with grave economic crisis resulting from successive failure of monsoons, widespread drought, decline in agricultural production, serious food shortage, depletion of foreign exchange reserves, drop in industrial production and exports, combined with a sharp rise in military expenditure and diversion of resources from planning and economic development.
- One of the first decisions of the Indira Gandhi government was to devalue the Indian rupee, under what was seen to be pressure from the US. Earlier one US dollar could be purchased for less than Rs. 5; after devaluation it cost more than Rs. 7.
- The economic situation triggered off price rise. People started protesting against the increase in prices of essential commodities, food scarcity, growing unemployment and the overall economic condition in the country. Bandhs and hartals were called frequently across the country. The government saw the protests as a law and order problem and not as expressions of people's problems. This further increased public bitterness and reinforced popular unrest.
- The real challenge to Indira Gandhi came not from the opposition but from within her own party. She had to deal with the 'syndicate', a group of powerful and influential leaders from within the Congress. The Syndicate had played a role in the installation of Indira Gandhi as the Prime Minister by ensuring her election as the leader of the parliamentary party. These leaders expected Indira Gandhi to follow their advise. Gradually, however, Indira Gandhi attempted to assert her position within the government and the party. She chose her trusted group of advisers from outside the party. Slowly and carefully, she sidelined the Syndicate.

Thus Indira Gandhi faced two challenges. She needed to build her independence from the Syndicate. She also needed to work towards regaining the ground that the Congress had lost in the 1967 elections. Indira Gandhi adopted a very bold strategy. She converted a simple power struggle into an ideological struggle.



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### **Indira Gandhi's Contribution For Women Empowerment As A Prime Minister**

Indira Gandhi served as a role model for women in India and elsewhere. She smashed the myth that women could not be good war leaders or maintain the respect of generals. She felt the need of Women education of girl child more than the education of boys. She impressed her views about women such as "clothes what we wear is really quite unimportant. what is important is how we are thinking". By this she wanted women should not to think about the traditions and superstitious beliefs. Society should be rational and firmly be based on what is good in our ancient tradition was her view of thinking. Providing education to women enables the young people to adjust to the changing world and to contribute to it.

Indira Gandhi gave the opportunity for women to demonstrate their capacities to make military decisions. She went to improve the profile of India in terms of National Defence by testing the first Indian nuclear bomb, and it became harder to stereotype women as weaker than men. Being a Iron Lady of India, she proved that India is a land of equal opportunities. She said if women are smart and relevant, they can achieve anything. She also introduced equal pay for equal work for both men and women

### **Conclusion**

Indira Gandhi and her family had been at the center of Indian affairs before her birth. Indira observed others in her family fully commit themselves to an independent India, including her mother Kamala. Indira was born at a time where women were becoming active in politics, which was another factor that contributed to her rise in government. Indira's mother, as well as other female family members, participated in demonstrations and other acts of civil disobedience. Indira later commented on her commitment to unity among the Indian people when she said, her government "respects all religions and stands for the equality of all citizens of India, regardless of their religion or their caste. Indira had been raised in a politically charged household, and so never developed her political character independently.

Indira lead her country even through severe challenges helping India transform into a respected member of the world community. Her love of country and sense of duty drove her every move. After her death, Indira was remembered by many as a dedicated leader. Indira Gandhi remains, by far, the best-known woman in Indian politics. Although she undoubtedly had her weaknesses, she increased agricultural production, enhanced India's role as a world power, and developed a remarkable relationship with her people. For millions of Indians, India was Indira, and Indira was India.

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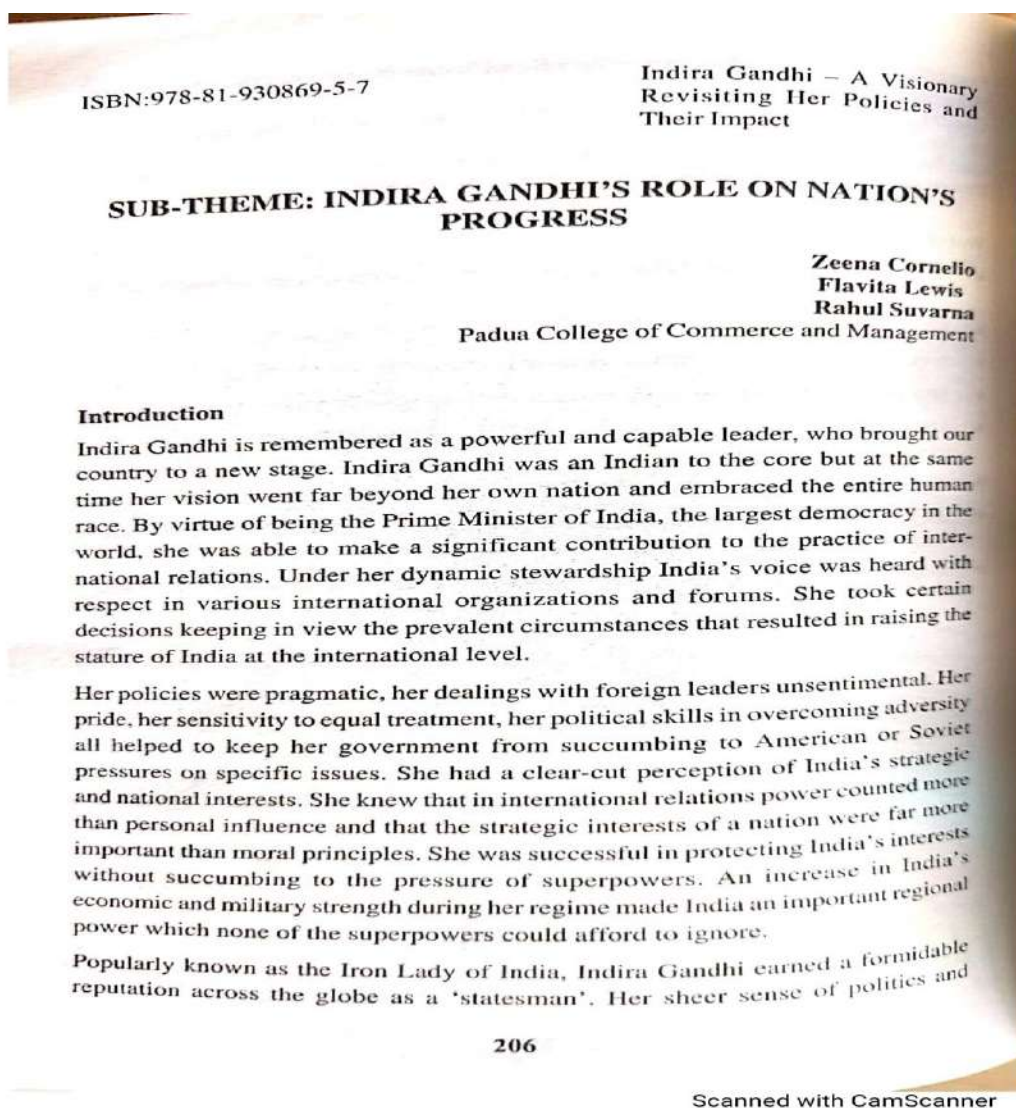
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### ii. Indira Gandhi Role in Nation's Progress



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exceptional skills catapulted her position in the Indian politics, so much so that she went on to become the first woman elected to head a democratic country. Till date, she is the only woman to hold the office. She was known for her political ruthlessness and extraordinary centralization of power. She also presided over a state of emergency and made considerable changes to the Indian Constitution. She used the army to resolve numerous internal disputes and encouraged a culture of sycophancy and nepotism, due to which she rubbed many Indians on the wrong side.

## Objectives

1. To analyze the contributions done by Indira Gandhi to the Nation
2. To find out how the nation progressed under Indira Gandhis rule

## Methodology

To realize the objectives of the study information was collected through secondary data. This data includes books, papers presented, journals, websites and articles from news papers.

## Indira Gandhi's Contribution towards Nation

Indira Gandhi has been and still is India's best known politician and leader in the International community. Born into a political family and being the only daughter of India's first Prime Minister Jawaharlal Nehru, Indira was exposed to international affairs and geo-politics long before she got an exposure to the realities of Indian politics. For understanding her policies and its impact on India, it is best to look at various phases of her career from the time she came became a minister.

## Minister of Information and Broadcasting, 1964-1966

With the sudden demise of Jawaharlal Nehru in 1964, Indira Gandhi was a natural choice to take over power, as she was already the Congress Party President appointed in 1959. She, however, refused to take over the party leadership, instead chose to serve as Minister of I&B under the Prime Ministership of Lal Bahadur Shastri. In 1965, war broke out between India and Pakistan. Unfortunately, PM Shastri suffered a heart attack and passed away just after signing the Ceasefire Agreement with Pakistani President General Ayub Khan in Tashkent, USSR. Gulzarilal Nanda took over as caretaker Prime Minister.



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### **Indira Gandhi takes over as Prime Minister in 1966**

There was a power struggle within the Congress party for the leadership and in a closely contested Congress Part Parliamentary election in 1966, Indira Gandhi defeated Morarji Desai to become the leader and thus took over as the Prime Minister on 24 January 1966. She remained the Prime Minister until 1977, but the period in between was an important phase in her life as that of India's.

### **The Food Crisis and PL-480 days**

When she took office, India was reeling under severe drought and famine across the country and inflation was very high. From the beginning Indira Gandhi's beliefs were basically anti-imperialist and socialist, and looked upon the Soviet Union as a model to take inspiration from. But the prevailing conditions in 1966 forced her to reach out to President Lyndon Johnson of the U.S.A for food and financial aid. Her meeting with Lyndon Johnson was fruitful wherein he committed to supply wheat under the PL-480 program and extend financial aid, but he set tough conditions, which Indira was not willing to accept. As a result, the PL-480 shipments were delayed by the U.S. administration.

### **Indira: The Socialist**

Between '69 and '71, she took several major policy decisions. First, she fast forwarded the 'Green Revolution' program for self-sufficiency in food. Next, she removed the Privy Purse given to rulers of various princely states. She also devalued the Indian Rupee. Lastly and perhaps the most significant, she nationalized 14 of India's largest banks at that time. She further consolidated industrial policies started under Nehru's time, with emphasis on developing heavy industries by the public sector. However, she also introduced the infamous 'License Raj' that was to hinder development of private business and industry in the years to come.

### **Bangladesh: Her Biggest Achievement**

1971 saw heightened refugee flow into India from what was then East Pakistan that ultimately led to the 1971 war with Pakistan, and finally the creation of Bangladesh. This was to be her greatest foreign policy initiative that boosted her image in the comity of nations. The Indian Army became the first army to win a decisive battle since World War II and gained in stature and confidence. Indira followed this up with exploding India's first nuclear device in 1974, in Pokhran, Rajasthan.

But on the economic front, India was under severe strain. With India just coming out of a costly war with Pakistan in '71, the world ran into the OPEC-led oil crisis in 1973 and the global economy entered a period of recession. India too came



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under great strain as inflation rose significantly and people began to protest. It was in this background that Jayaprakash Narayan came out of retirement in 1974 to lead the 'Indira Hatao' campaign.

### Emergency: Her Nemesis

As the campaign gained support across the country, another parallel development was taking shape in the form of a judgment by the Allahabad High Court, in response to a PIL filed by Raj Narain, terming her election illegal and was banning her from holding any office for six years. Indira refused to step down that led to further protests all across the country. She retaliated by getting all opposition leaders arrested and jailed and declared Emergency on 25 June 1975 that till date, is referred to as a Black Day in Indian democracy.

### 1980: Return to Power

This was also a time when her younger son, Sanjay, was emerging as a powerful political influence and many said was being groomed to take over Indira's political legacy. She lifted the Emergency in 1977 and called for fresh elections, grossly misreading people's sentiment against her. She lost badly and the Janata Party came to power under the Prime Ministership of Morarji Desai. It was to be short lived as the alliance soon broke up and Indira Gandhi was to come back to power in January 1980.

### Operation Bluestar

This was to be a crucial phase in Indira Gandhi's life and in many ways India's. The movement for Khalistan was gaining ground in Punjab and militancy led by Jarnail Singh Bhindranwale, a onetime prop of the Congress, was at its peak. This led to the Indian Army launching Operation Bluestar, with the storming of the Golden Temple Complex and killing of Bhindranwale and his associates, along with scores of civilians. In a retaliatory action, two of her personal security guards shot her dead on 31 October 1984. Her assassination triggered retaliatory attacks on Sikhs in Delhi and other places.

### Indira's Legacy

Indira Gandhi took India's stature to another level with the creation of Bangladesh and making India self-sufficient in food. Her left-leaning socialist policies during the '69-'74 period was perhaps right under the given circumstances, but doing so at the cost of developing India's natural entrepreneurship, resulted in India groaning under a decade and a half of stunted growth. Her strong personality did not allow for other leaders to develop politically and her penchant for dynasty politics has



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left a legacy that her party suffers till date. That said, Indira Gandhi will continue to remain the best known political leader India has produced. And Narendra Modi is still a long way away before history can start judging him.

### **Contribution of Indira Gandhi To The Making of A Modern India**

#### **Political**

After the mysterious demise of Lalbahadur Shastri at Tashkent, Mrs Indira Gandhi had to step into the Prime Minister post both as a daughter of Nehru and as an able leader of INC. When she became the Prime Minister, things were not easy. It was the time when India had fought two wars in a small span of three years. Internal situation was also violent when a major section of the congress party under the leadership of Desai turned rebellious. In such a situation, she sailed India through a trouble time to a safe and secure position. Just after her ascendancy, she lifted the emergency proclaimed during the Chinese aggression. In order to maintain normalcy she conceded to the demands of reorganizing states and granting statehood to the north-eastern states as she had earlier done to the demand of statehood of Andhra Pradesh in 1956. Apart from it, she introduced population control measures to check the population explosion under the process of tubectomy and vasectomy. After a just concluded war against Pakistan, she tried to resolve the issue by maintaining normalcy in Kashmir through freeing Farooq Abdullah to carry out the peace process and local governance in the valley.

#### **Economic**

Apart of making India into a strong and stable country, she had given focus more on the economic reconstruction and development among the poorer masses. During her initial period of ascendancy of power, there was severe drought in the country and it was met by the huge import of cereals and food items from various parts of the world and especially from the U.S.A under the Public Law 480. That famous slogan "Garibi Hatao" is still the punch line of various succeeding governments. She attempted to eradicate it through the introduction of various plans, programmes and schemes out of which the famous 20 point agenda was very important followed by the other schemes. Providing safe drinking water, employment, shelter, food and essential commodities at a much subsidized rate was first upon her agenda. Besides, in order to let the common people access the banking system, she nationalized the existing banks and gave simultaneous priority to the agriculture and industry by the introduction of green revolution and the new industrial policy respectively.

#### **Socialism**

Socialism was also another idea of Mrs. Indira Gandhi who wanted to organize the state on the principle of socialism. Though she followed the footsteps of her father



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who popularized the notion of democratic socialism, but she deviated a little bit because of need of the hour and to make India a strong and a stable nation on the basis of socialistic principle. Her first attempt towards this was the nationalization of 14 banks in the year of 1969. Then later she consolidated it through the incorporation of the word 'socialism' in the India constitution in the forty second constitutional amendment in 1976. The next attempt was followed by the reservation of important sectors of industrial units having security, national importance, for the government control. For example the railway, post, heavy industry etc. she always used to give importance to the state than the society. According to her view, a state had to play the role of a welfare state which will do everything for its citizens in return of loyalty and nationalism from them during the time of need.

### Secularism

She was one of the staunch upholders of secularism in the Indian politics. Indian Hindu majority was not in position to have a Muslim leader as a prime minister or a president. She determined to change the scenario and set a new tradition of tolerance based on the principle of secularism. In the presidential election of 1967, she openly supported the candidature of Dr. Zakeer Hussain who was from the Muslim minority. Most of the leaders opposed to this idea and even most of the leaders from the Congress party itself were not happy with decision. But still she took a political risk and at last, got him elected to the presidential post and established a new tradition of secularism.

### Conclusion

She made India strong and a leading country in the comity of nations gave a clarion call to the world to save humanity from the nuclear holocaust, raised her voice against all kinds of exploitation. She displayed rare statesmanship in tackling international disputes. Indira Gandhi's role in guiding the developing nations of the world and her personal contribution towards disarmament and global peace were duly acknowledged by the international community. The image of India as a country which had to be taken seriously was definitely her biggest contribution. Indira possessed both the strength and humility to be a remarkable leader. As a child of the nationalist struggle, Indira was forever bound to her country, and was destined to lead India.

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### ii. Indira Gandhi's Role in Nation's Progress

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Indira Gandhi – A Visionary  
Revisiting Her Policies and  
Their Impact

#### “INDIRA GANDHI'S ROLE IN NATION'S PROGRESS”

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Mitchell Dias

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Padua College of Commerce & Management,  
Nanthur, Mangalore

#### Introduction

Mrs. Indira Gandhi was a great leader and she was the first and the only female Prime Minister who ruled India Till date. Mrs. Indira Gandhi was known to have a strong resolve and also iron will. India has seen a great success and improvement during her tenure. The first eleven years of Indira's position as Prime Minister saw her evolving from the perception of party leaders to the one with iron resolve to split the party for her policy positions or to go to war with Pakistan to liberate Bangladesh. At the end of this term in 1977, she was such a dominating figure in Indian politics that a Congress party president had coined the phrase “India is Indira and Indira is India. Following the 1967 elections, Indira Gandhi gradually started moving towards socialist policies. The biggest achievement of Indira Gandhi after the 1971 election came in December 1971 with India's decisive victory over Pakistan in the liberation war, that led to the formation of independent Bangladesh. Gandhi remained a staunch supporter of Palestinians in the Arab-Israeli conflict and was critical of the Middle East diplomacy sponsored by the United States. The major decision which Mrs. Indira did during her tenure as a Prime Minister is in 1969, she nationalized fourteen major commercial banks. The above are just few glimpses of her political career. In our paper we are going to highlight on the Development of our nation under her rule and the difference she made being the Prime Minister of India.

#### Objectives

The major objectives of our paper are:

- To study the contributions of Mrs. Indira Gandhi to our Nation
- To highlight the impact of her leadership on the women of India
- Comparison of India during her rule and immediately after her rule.



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### Research Methodology

To realize the objectives of the study, secondary sources are used for the collection of data. We have used Random sampling method. The study being descriptive in nature, an attempt is made to study the Impact of Mrs. Indira Gandhi as the Prime Minister on India.

### The contributions of Mrs. Indira Gandhi to our NationPadua

During her term as Prime Minister, Gandhi brought about a radical change in the country's economic, political, international and national policies. She oversaw the implementation of over three Five-year plans - two of which were successful in meeting the targeted growth. One of her crucial economic decisions included the nationalization of fourteen major commercial banks. The move proved to be fruitful as it improved the geographical coverage of banks with the number of branches rising from 8200 to 62000. Furthermore, the nationalization of banks increased household savings and saw investment in small and medium-sized enterprises and agricultural sector. She then nationalized the coal, steel, copper, refining, cotton textiles, and insurance industries. The main aim of this move was to protect employment and secure the interest of the organized labor. As for the private sector industries, she brought them under strict regulatory control. It was during Gandhi's premiership that Green Revolution brought remarkable change in the agricultural production in India.

Refusal to bow down to the hegemony of America (1967) which refused to release food and other aids unless India supported their war in Vietnam. Piqued at this rebuff, Indira Gandhi set in motion with renewed vigor the Green Revolution, the seeds for which were already sown by her predecessor. Nationalization of 14 major private sector Banks ( 1969) the move to Nationalize the Private sector Banks was a vital step in freeing the economic growth of the country from the clutches of a few vested interests, and throwing open the Banking facilities to the common people. Along with Railways, Telecom, and Space Research, Banking in India, is one of the biggest and safest in the world, which guarantees the financial security of the general public against the global economic risks. War with Pakistan and successful Liberation of Bangladesh (1971) it indeed took great courage on the part of Indira Gandhi to take the battle inside the enemy territory, undaunted by the threat of America positioning it's dreaded Seventh fleet in the close vicinity of Indian waters. This victory, along with her imaginative slogan of " GaribiHatao" (Abolish Poverty) gave Indira Gandhi a massive mandate in the general elections, which even her father, the charismatic Nehru could not command.

Peace with Pakistan and Shimla Agreement (1972) this helped to mollify the distrust of the Western powers about India's hegemonic intentions in the region, and improved Indira Gandhi's image as a statesman in the international



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opinion. Operation Smiling Buddha (1974) the clandestine underground testing of India's indigenous nuclear capability in Pokhran, Rajasthan, no doubt irked the Western Powers, but nevertheless gave India's defence preparedness a major boost in confidence. State of Internal Emergency (1975) The Emergency, though considered as the biggest blunder of Indira Gandhi by most people, it was also perceived by the middle class intelligentsia as having some positives, such as enforcing discipline on a wayward bureaucracy, and crack down on anti nationals, smugglers and hoarders. The Second Coming and the Assassination (1980-1984) perhaps the best action of Indira Gandhi was putting an Indian, Captain Rakesh Sharma, in outer space with Soviet Support in April 1984, just a few months before her assassination.

### **The impact of her leadership on the women of India**

Gandhi also brought social reforms by introducing clauses in the Indian Constitution related to wages - equal pay for equal work to both men and women. The life of Indira Gandhi is a story that inspires a whole generation of women to be unapologetic and strive to achieve success by breaking the glass ceiling. Women's political participation and leadership are necessary factors for general peace and prosperity of a nation and the only way to encourage more women to be represented across platforms is by constantly reminding people about the tales of successful women through history. Women in power, not just in politics are faced with obstacles that are gender driven, societal norms that discourage their growth, restrictions and expectations that may bog many down. Stories of women who have surpassed these and risen to power need to be at the forefront so it fosters confidence among aspiring women to persevere, just as Indira Gandhi had done. Indira Gandhi will forever be remembered as a powerful and capable leader who brought her country to the world's stage and developed India into a regional superpower. Having faced her fair share of criticism, Indira continued to relentlessly pursue her goals with a conviction unmatched by any leader of her time. And this was the reason she commanded respect, irrespective of gender.

### **Comparison of India during her rule and immediately after her rule**

After the death of her father in 1964, Indira Gandhi was appointed as a member of the Rajya Sabha. She also became one of the members of Lal Bahadur Shastri's cabinet, serving as the Minister of Information and Broadcasting. The untimely death of Lal Bahadur Shastri saw numerous contenders for the position of the Prime Minister. However, unable to come to a single conclusion, Indira Gandhi was chosen. She became the Prime Minister of India in January 1966 and continued to serve the same until 1977. During her term as the Prime Minister, Gandhi worked hard to normalize relations and reopen diplomatic establishments between India and Pakistan. Most of the second term of the premiership of Indira Gandhi was spent resolving the political problems of Punjab. Immediately after her rule we had a nation armed with nuclear weapons and missiles; a nation with the ability to assert



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an independent foreign policy and independent path of capitalist development, in the main, fully capable of holding its head high in the international community and world economic stage. But her bequest is also a nation with a democratic culture built on the proliferating quicksand of personalized, dynastic politics and money power, of weak and ineffective institutions easily subverted by the individuals carefully chosen to lead them.

A nation where the rule of law is a plastic, contingent concept which rarely makes demands on those in authority. Indeed, over time, the style of politics the Congress adopted during Indira Gandhi's time has become the norm for virtually all parties, right down to the induction of sons, daughters, wives and brothers at every level of political power. And yet, it would be unfair to lay the blame for the current decline of politics and institutions and the rule of law entirely at the door of Indira Gandhi, even if the trend began with her. But the responsibility for fixing things lies with the present.

### Conclusion

Indira Gandhi is a very dynamic political leader who led India to success. She was a role model to many people including women. She was bold and took decisions with confidence. There are very few notable women leaders who have made their mark in the global political arena and Indira Gandhi is a name to reckon with. Elected four times as the Prime Minister of the country and becoming the world's longest serving woman Prime Minister from 1966 to 1984, Indira was most admired for her iron-fisted approach and bold governance style. Her success shows us the importance of taking advantage of your surroundings and not letting your gender define you. The legacy of Indira Gandhi is an unforgettable one. The life of Indira Gandhi is a story that inspires a whole generation of women to be unapologetic and strive to achieve success by breaking the glass ceiling. We must reflect and applaud the journey of Indira Gandhi as a leader, as a woman and be grateful that our nation has produced such a dynamic personality.

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St. Agnes College is a premier Catholic minority institution which from its inception in the year 1921, has imparted value-based education to the women of South India. It is a standard-bearer of repute in the field of Higher Education and has ceaselessly worked for the holistic development of young women on the west coast of India. As such, the intellectual and social contribution made by St Agnes College as it approaches its centenary year is matchless.

The institution has the distinction of producing women graduates and men/women post graduates who hold positions in different spheres as educators, scholars, scientists, chartered accountants, entrepreneurs, management professionals and service professionals serving in various parts of the world.

St. Agnes college was the first college under Mangalore University to submit itself to the NAAC Accreditation process in 1999 and had the honour of being awarded a 'Five Star' status. Subsequent re-accreditations in 2005 2012 and 2017, saw its banner flying high with an A grade in both cycles and 'A+' grade (CGPA 3.65/4) in the fourth cycle. It is also one of the first colleges in Mangalore University to be recognized as a 'College with Potential for Excellence' by the UGC in 2006 and has been the only institution under Mangalore University and third in the Karnataka State to be awarded the College of Excellence in 2017. The College is awarded the 'Star Status' by DBT, MST, Govt. of India in 2017. The institution is also the proud recipient of the International 'Jimmy and Roselyn Carter Foundation Partnership Award' in 2006 for its path breaking project in rainwater harvesting and watershed management which brought succour to the people of the region.



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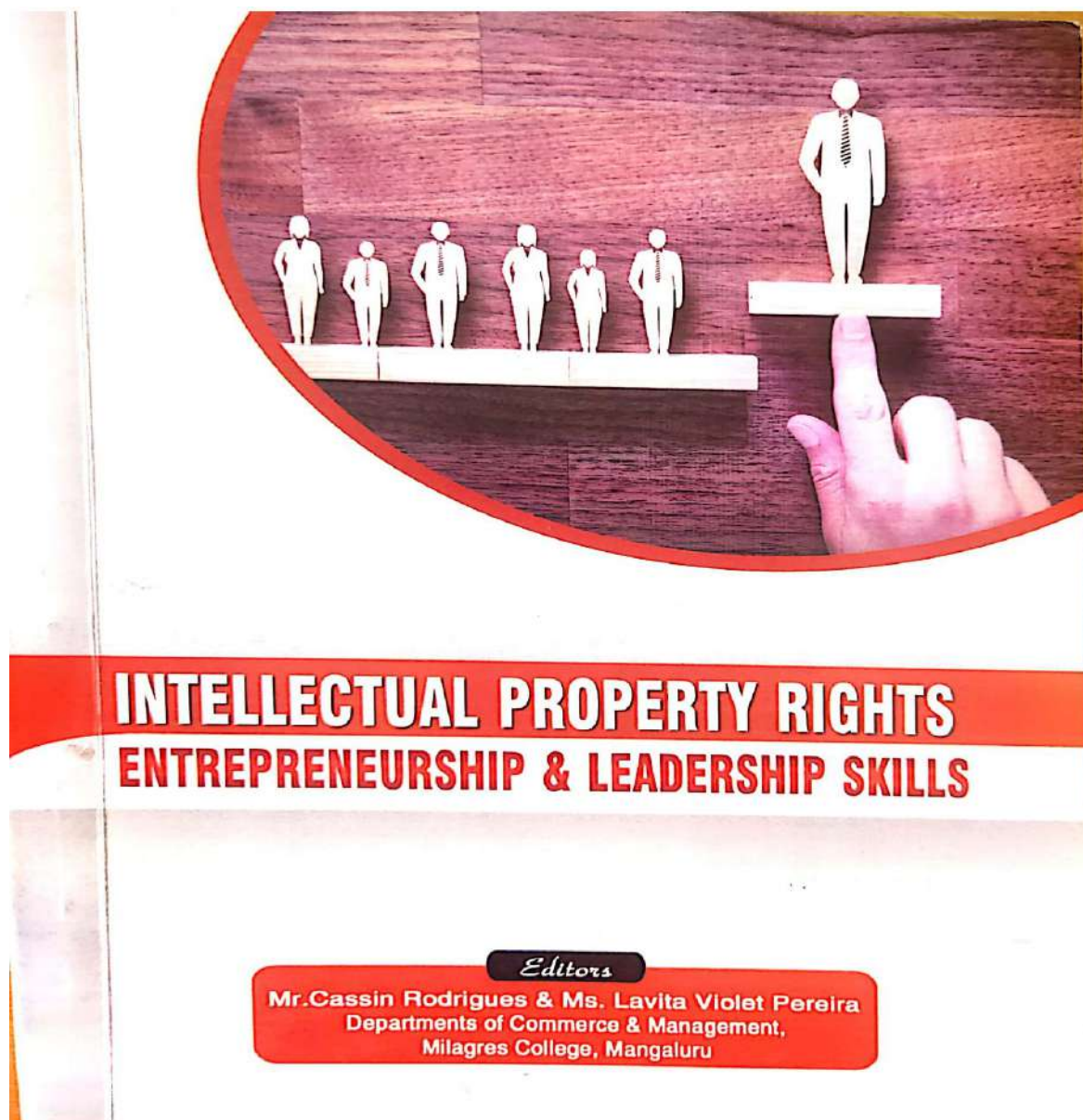
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- i. Women and Leadership: A Study with reference to selected women leaders in Mangalore Region

### 5

#### **WOMEN AND LEADERSHIP: A STUDY WITH REFERENCE TO SELECTED WOMEN LEADERS IN MANGALORE REGION**

*Mrs. Zeena, Mrs. Thanuja & Mrs Ashwini K.R*

##### **Introduction**

In the male dominated society where women were not even allowed to come out of their houses, some women came out into light and showed way to other women, bring their beacon. Women today are more successful today in all fields, when compared to that of men. Women have emerged as leaders and have gone steps ahead in leading. The works of women have been appreciated, as they put in hard work and dedication into the work assigned to them. They realised the problems faced by others and manage their duties or work in a efficient manner.

It is said, if a women is educated, she educates the whole generation, and this has proved in our society, few women took the leadership and today women have progressed in all fields.

##### **Literature Review**

Goyal (2014) Here it seeks to understand what empowerment really means to women today. It examines the situation of women in and their contribution to, politics, business, education, social and economic development, the women's movement, health, law, insurgency and the arts.

Gupta (2015) focused that powerful women - electoral politics, modes of functioning and the power-sharing patterns, makes a



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comparative study of the nature of their leadership, along with the personal and institutional factors in their access to power, mitigating domestic discontents as well as their individual roles.

#### **Objectives**

1. To analyse the benefits of women leadership.
2. To study the challenges and problems faced by women.
3. To give some suggestions.

#### **Research Methodology**

To realize the objectives of the study, a direct interview is conducted on selected women leaders in Mangalore. Both the primary and secondary sources are used for the collection of data. The study focuses on the few selected women leaders in Mangalore city limit. Random sampling techniques are used for our study. The study being a descriptive in nature, an attempt is made to understand challenges and problems faced by women leaders.

#### **Benefits of Women leadership**

Having women as leaders, has benefitted the women and also benefitted the society at large. The corporates, the politics, education, sports sectors have seen great progress because of the emergence of women in leadership.

The following are the ways in which women have benefitted society, firstly Women are equipped with better relationship building skills. Women who are skilled at building relationships within a company are also quite likely to do well at building outside relationships

Secondly women take initiative and complete the work on time. Women do their work by themselves not depending much on others. Women are very clear in their communication, they instruct their fellow mates with correct information in a understandable and simple way.

Thirdly, women have the ability to motivate others; they give opportunities for everyone and want others to develop like how they have developed. They are very open about their ideas and feelings. Women think in a different way and come up with innovative ideas taking all aspects into consideration.



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Fourthly women not only think about themselves but also think about the society and think of ways how to support others. They appreciate the work, talents and innovative ideas of others.

#### **Challenges and problems faced by women**

##### **1. Not been treated equally**

This is the major challenge what the women face at all sectors. There is no equal opportunities given to women when compare to that of men. Women are taken to be of weaker power and are deprived of their rights and opportunities.

##### **2. Lack of support from women.**

Women lack support from their own women community. There is no support given by the women for the betterment of other women

##### **3. Getting revenue**

Women do not get sufficient funds required to start up and continue with business. They are not given the financial support needed, as people do not have trust on them generating revenues.

##### **4. Confidence**

Women are believed to lack confidence and this is one of the major challenges faced by them. It is believed that women lack knowledge and do not have confidence to carry on their own. Women fear of raising their voice. They fear of being rejected and criticized.

##### **5. Decision making**

Women are feared of being put down, pushed aside and kept away and hence they fear of taking decisions on their own. They get scared of being bullied. They are even scared of losing their relationship.

##### **6. Asking for money**

Women face challenges when they ask for funds. They get scared to ask money, to market and to promote. They also end up giving services free.

#### **Suggestions**

1. First step towards overcoming challenges and difficulties is awareness and education. Women have to get educated and then



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- she will be aware of how to live in the corporate world and how to lead it.
2. Women should be supported by other women in order to bring out leaders among themselves. Women should put away their jealousy and selfishness towards other women and work for the betterment of their own community.
  3. Government should take certain steps to support women by bringing up some schemes and plans for educating and developing skills in women.
  4. Women should identify their talents and put them to use for their benefits as well as for the benefits of others.
  5. Corporate should not discriminate men and women. Equal opportunities should be given to both of them to have a healthier society.
  6. Focus should be laid on achieving higher positions than getting fixed to lower and middle level positions.
  7. Women should write competitive and government recruitment exam.
  8. Harassment of women at work place and at public, rape, dowry etc should be brought to a control by which women will feel the security to come out of danger and live freely.

### **Conclusions**

This paper addressed women and leadership focused on how women lead, and the benefits of women in leadership. Women bring diverse strengths, perspectives, and innovation to the exercise of leadership. Although women have emerged in leadership roles despite the obstacles in moving laterally within an organization when women are invited into leadership positions of organizations in precarious or crisis situations, disparities still persist due to traditional gender stereotypes, inadequate mentors, and workplace discrimination. Finally, having an awareness of the challenges likely to be encountered in leadership positions can help women prepare themselves and employ their mental and emotional resources to overcome obstacles and be effective leaders. Women leaders should also have an awareness of their personality to understand their natural tendencies and where they must improve and continue to develop in order to be successful.



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- ii. Online Scams : A study with reference to selected consumers in Mangalore Region

### 6 ONLINE SCAMS: A STUDY WITH REFERENCE TO SELECTED CONSUMERS IN MANGALORE REGION *Mr. Roshan Santhumayor, Mrs. Jesfrida Priya Menezes & Ms. Akshatha*

#### Introduction:

A scam is a term used to describe any fraudulent business or scheme that takes money or other goods from an unsuspecting person. With the world becoming more connected because of the Internet, online scams have increased, and it's help to stay cautious with people on the Internet. The term "Internet fraud" refers generally to any type of fraud scheme that uses one or more components of the Internet - such as chat rooms, e-mail, message boards, or Web sites - to present fraudulent solicitations to prospective victims, to conduct fraudulent transactions, or to transmit the proceeds of fraud to financial institutions or to other connected with the scheme.

The Internet today is filled with countless check scams, some of which are not genuine but clever ploys designed to steal money from innocent Internet users. The anonymity of the internet has based a ground for both new and old fraud techniques and anyone who has spent time online knows that things on the virtual space are not always what they seem. Even though there are many scams that may occur without our notice, a lot of information has been disseminated to warn us on how to avoid scam. Yet, we only realize that we have



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been victims of internet scams once our phone bills or credit card statements arrive.

#### **Objectives:**

1. To know the different types of online scams.
2. To study how to avoid internet scam.
3. To learn how to be aware of internet scams in real life.

#### **Methodology**

To realize the objectives of the study information was collected through primary and secondary data. We collected primary information through personal interview. Few respondents were interviewed from Mangalore region. Secondary data includes books, papers presented, journals, websites and articles from newspapers.

#### **Types of Internet Scam:**

Fraud comes in all sorts of shapes and sizes. The most common forms of internet Scams are –

##### **1. Phishing scams :**

An person receives an email from someone indicating that he has overdrawn or made a purchase from particular bank and asks him to login and verify the information. However the link in the e-mail actually points to a fake site that logs your username and password information.

##### **2. Greeting Card Scams :**

Greeting card scams arrive in email pretending to be from a friend or family member. Clicking the link to view the card typically leads to downloads Trojans (i.e. Virus) and other malicious software.

##### **3. Shopper Needed Check Fraud Scam :**

The shopper-needed scam sends the 'new hire' a cheque for a few hundred dollars, instructing them to cash the check and take their portion, then forward on the remaining funds to the "employer." But when it was in the process, the cheque is bogus, it will bounce eventually, and you - the victim - will be liable for the funds you spent from the check, plus any service fees or fines that result.



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#### **4. Lottery Winning Scams :**

Lottery winner scams attempt to trick recipients into believing they have won large sums of cash, and then they will collect all other bank information and fraud us by taking money from the bank.

#### **5. Scareware Scams :**

Scareware erroneously claims the system is infected and instructs the user to purchase a 'full version' in order to clean the bogus infections. Where to purchase the full version, the person will pay the money through online. But it is a fraud scam ending with full version of antivirus software.

#### **6. Auction Fraud:**

Someone selling something on an online auction site that appears to be something but really it is not. For example, someone may claim to be selling tickets for an upcoming concert that really are not official tickets.

#### **7. Donation Scam :**

A person claiming they have or have a child or someone they know with an illness and need financial assistance. Although many of these claims can be real there are also an alarming amount of people who create fake accounts on donation sites in the hope of scamming people out of money.

#### **8. Catfish :**

A person who creates a fake online profile with the intention of deceiving someone. For example, a woman could create a fake profile on an online dating website, create a relationship with one or more people and then create a fake scenario that asks others for money.

#### **9. Cold-call Scam :**

Someone claiming to be from technical support from a computer company like Dell claims they have received information that your computer is infected with a virus or has been hacked and offers to remotely connect to your computer and fix the problem.

#### **10. Chain mail :**

Usually harmless, this scam is usually spread through e-mail and tells people to forward the e-mail to all their friends to get money back from someone such as Bill Gates.



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#### **How to Avoid Internet Scam:**

##### **1. Read emails carefully:**

Whenever you get an email from a company, read it carefully. Signs of possible scams include emails with no contact information, emails with different fonts, and/or emails with spelling and grammar errors. Read through the entire email to make sure there isn't anything in the fine print about needing to share your bank account information, or depositing checks for the company.

##### **2. Do not pay:**

Be skeptical of anything related to the job search that requires you to spend money. Any employers don't charge to hire employee in their company. Don't send money for work at home directories, advice on getting hired, or company information.

##### **3. Research the job and the company:**

When you get an email or message about a job at a company, visit the company's website. If there is no website it means the company is fraud. So do not have any transactions with them.

##### **4. Check the company's references:**

Along with researching the company, you can check out a company's references. One is entitled to cheque a company's references as they are to check you out. Request a list of other employees or contractors. Then, contact the references to ask what they know about the company. If the company isn't willing to provide references (names, email addresses, and phone numbers), do not consider the opportunity.

##### **5. Check scam lists:**

Check with organizations like the Better Business Bureau and the Federal Trade Commission to see if the message you received is part of a common scam.

##### **6. Forget getting rich quick:**

We should earn money in the hard work. Person at once cannot become rich, and if any company offers to do so then we should not accept it.

#### **Real life Examples of Internet Scams:**

Some of live examples which can become a source of study for this paper are as follows;



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#### **Case1:**

A lady, once received a mail saying that “have you done the bank transaction?”. So she clicked on the link specified saying that she has not done any transaction. It took her to different web page where she had to fill detail regarding Bank Account number, password, Customer Id number, customer date, Email Id, OTP generated from bank. As they got all information regarding the bank they could access her account, hence they deducted Rs 10,000 from her account in a fraudulent way.

#### **CASE 2:**

Another instance is where a student who wanted to work from home. Joined a site to earn from home and filled all the detail required. He was asked to pay fees of Rs 1,500 to register himself with the company. The payment was asked to do through PAYTM which made him to think that it is genuine one and so he sent money through PAYTM. he was cheated, he did not get the job as well he lost the money.

#### **CASE 3:**

One reputed person's fake Facebook account was created and obscene photos were uploaded which harmed the reputation of the person.

#### **CASE 4:**

##### **Money traps**

A woman received a Facebook friend request from a man who identified himself as Pascal Wood from Glasgow, Scotland. He befriended the woman through a social networking site, and gained her trust by showing sympathy as she is hearing and speech impaired. Wood told her he would send her gifts, such as laptop, mobile phone, jewellery, gold watch and 20,000 pounds cash. He even sent her a photograph of the packed gifts.

Later, she received a text stating that her parcel had arrived in New Delhi and that she could claim it by depositing a “customs clearance and courier fee” of Rs 30,999. Over the next fortnight, the woman received several messages asking her to deposit different fee of varying amounts. By the time, she realised that she was being



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duped, she had deposited Rs 14,95,229 in different bank accounts through more than 20 transactions.

#### **Suggestions:**

1. Never give out name, address, phone number, birthday, school name of any other personal contact information. We disclose such information we end up compromising our privacy.
2. Never give out pass word to anyone. Pass wards are valuable piece of information, can allow someone to access the mail, can allow access to bank account, credit cards etc; No bank or any organization will never ask for pass wards.
3. Always check credit card statement for any discrepancy. Block or immediate change banking pass ward pins if one observe any doubtful transactions. Report the discrepancy to the bank immediately.
4. Never send money or give out your details when you do not know/trust the person or company you are giving them to.
5. Log directly onto a website rather than clicking on the link provided.
6. Never reply to spam emails, even when you're trying to stop them.
7. Always remember: scammers are cunning and clever. They know how to manipulate you to produce the response they want.
8. Be suspicious. If you are unsure about anything, seek advice from family or Police.
9. Never get embarrassed for reporting a scam

#### **Conclusion:**

Internet Fraud and Identity Theft the Internet is not just a medium for information; it is a tool for communication. Creating a new social sphere and environment, the Internet allows virtually anyone to be a participant. Chat rooms, discussion boards, instant messaging services and e-mail are all mediums that allow individuals to engage in communication. In conclusion we think that computer fraud is a very common problem many people seem to be coming across online, especially people who are not educated to keep safe online.



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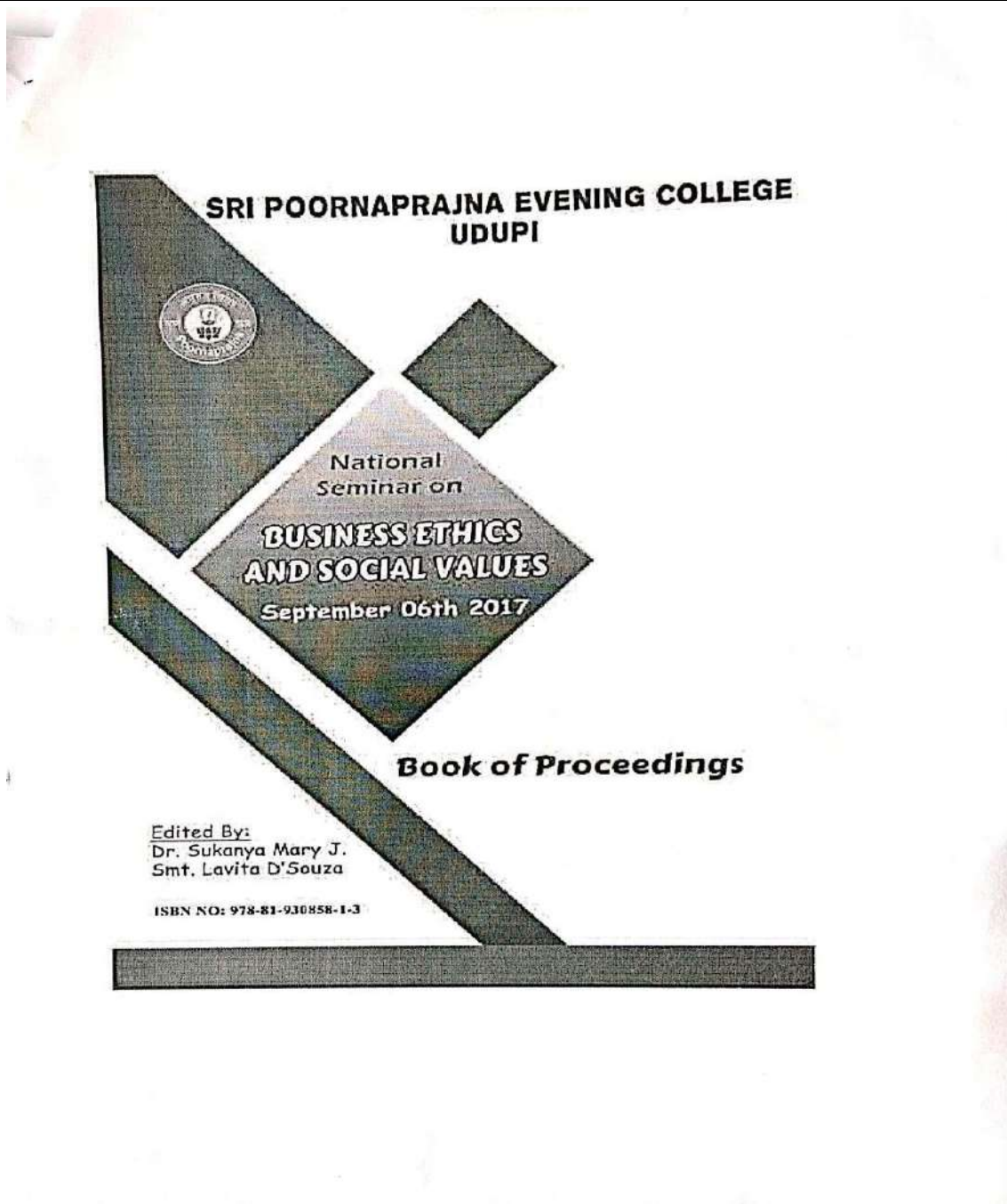
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## Ethical Issues in Advertising

### ETHICAL ISSUES IN ADVERTISING: A STUDY WITH REFERENCE TO MANGALORE REGION'S SELECTED CUSTOMER'S OPINION REGARDING ADVERTISEMENT ETHICS

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#### 1.0 Introduction

Today the India's advertising industry is expanding its business at a rapid rate. Advertising business has gradually become one of the large scale industries from a small scale business. Advertisement acts as a communicating bridge between producer and consumer. The major motive of advertising is to inform a people of new products and remind them about existing products. But, today the major goal of advertisement is making money and making people buy products by hook or crook. At present customers are demanding transparencies as they take an increasing interest in the ethical practices of those they buy from. The major question here is are people aware that even advertising companies have to follow a set of ethical practices?

#### 2.0 Literature Review

Kazmi and Sathish (2006) stressed on the different types of advertisement medias which attract the customers and this media is selected based on the type of products to be launched or already existing.

Raghibir Singh and Sandeep (2007) emphasized on peoples expectation regarding advertisement where majority are in favor of a judicial regulatory body to enforce ethics in advertising. They are in favor of legal restrictions on sexually suggestive advertisements and advertisements targeting children.

#### 3.0 Objectives

1. To analyze the awareness of ethics in advertising
2. To do analysis of different unethical advertisement practices
3. To suggest measures for the effectiveness



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#### 4.0 Research Methodology

To realise the objectives of the study, a direct interview is conducted on selected customers in Mangalore Region. Both the primary and secondary sources are used for the collection of data. The study focuses on the few selected customers in Mangalore city limit. The study being a descriptive in nature, an attempt is made to understand the awareness of customer regarding business ethical practices.

##### 5.1 Awareness of ethics in advertising

Every where we glance we can see advertisements of one form or the other may be televisions or social media or bill boards. Advertisements have become a part of our life so much so that we can even find advertisements in backside of the notebooks. But surprisingly majority of the viewers are not aware that advertisements are bound by ethics and they are not suppose to display everything. Here we are making a attempt to create an awareness among customers regarding ethics in advertising.

##### 5.2 Different unethical advertisement practices

Companies are forgotten the objective of advertisements. Instead of spreading awareness and knowledge of the products all sort of unwanted things are showed in the advertisements. Advertisement might have a negative impact on viewers. Majority of the advertisements today are sexually over toned and quality of the products are exaggerated and are false and misleading.

#### 6.0 Findings

1. Not surprisingly almost 90% of the respondents are aware of the different advertisements. Which means that advertisement is widely popular and there is more need for advertisement to be ethically correct because it affect a lot of people.
2. Majority (60%) of the respondents are aware of the advertisements through Television. And remaining (40%) is shared equally by print media and social media. From this data we can derive that Television is most commonly used media for advertisements.
3. When we asked about benefits derived from advertisements 80% respondents replied that advertisements are really beneficial. This makes the advertising media very crucial as many people depend on advertisements to buy a product.
4. Most of the respondents (70%) are aware of the concept called "Ethics" in general. They are also aware the advertisements are bound by certain ethics. Remaining (30%) of the respondents are not aware of the concept called " Ethics". Thus they have no idea about what is ethics in advertising.



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5. When we enquired about whether advertisement follow unethical practices 60% of respondents felt that advertisement sometimes follow unethical practices. 40% respondents believe that all advertisement follow unethical practices.
6. Majority of the respondents (50%) feel that advertisement sometimes have a negative effect on people. There are 30% respondents who believe that all advertisements have negative effect and remaining 20% respondents feel that advertisement donot have negative impact.
7. All the respondents responded that there is a gap between the actual product and the product shown in the advertisement. When we see the product in advertisement we get attracted to the product because it is exaggerated and we feel disappointed when we see the actual product.

### 7.0 Suggestions

1. An active and independent committee should be established to monitor the advertisements regularly and this committee should not be only for namesake but should actively see that unethical practices are not followed.
2. Government should actively involve itself in keeping advertisements ethical. There should be a censor board to eliminate all the unethical advertisements.
3. Government along with educational institutions should take the initiative of educating people on the ethical practices followed by the companies.
4. Some ethical awareness programmes like street play, quiz, drama and plays should be conducted to general public.
5. Survey should be conducted by officials where they can go to the general public and enquire about the advertisements.

### 8.0 Conclusion

Some where with a motive of making money advertisements are actually making the companies to forget our culture and tradition. Advertisement today are following the western norms which are not at all suited to our country. Advertisement have a negative impact on viewers specially the children and youth. Some strict actions have to be implemented by the concerned authorities to stop the unethical practices followed by the companies. To conclude the remedy for this problem will be making people more and more aware of the limits to be followed by the companies. As they say knowledge is power only when people are knowledgable about the ethical practices regarding advertisements they can fight against the unethical practices followed by the companies.



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