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PREFACE

I hope this book will be a very pragmatic resource for administrators, academics, researchers and students related to information technology, commerce, Business management and social sciences, who need to understand the multiple applications of these subjects in knowledge management from both a theoretical and practical perspective, in order to harness the true potential of this rapidly growing phenomenon.

Chapter one presents a discussion on NGOs and development, its play as vital role in the development of a nation. They act as a bridge between the society and the government. Government will not be able to carry on development agenda on its own. NGOs act as vehicles of delivering the ultimate social welfare. Thereby they facilitate the development of the rural poor, women, children etc. This chapter tries to look at the role of NGOs in facilitating rural development in Coastal Karnataka. The paper concludes that the empowerment of rural people has been enabled through the positive role played by the NGOs operating in these districts. In Chapter 2, the authors discuss the Trade and Commercial Management in the time of Kautiliya Arthasāstra. The *Arthasāstra* is one of the world's largest treatise on the economic administration of a state. Agriculture, cattle-rearing and trade are the main types of economic activities. According to Kautiliya agriculture is better than mines, because mines fill only the treasury while agricultural production fills both the treasury and the storehouse. The king should protect agriculture from fines, laborers and taxes. The economic administration of a political domain, with any of the forms of government. The wealth of the state depends on the management of economic sources, without which the present prosperity along with the future gain meet destruction. Artha, standing for material prosperity, ensures the means for securing such prosperity. The Director of trade was to be conversant with the difference in the prices of commodities of high value and a low value and ascertained their suitable time for distribution, centralization and purchase. The marketing system and marketing policy are also described in the text.

In third chapter, authors evaluate the impact of Digitalization in Education and Future Jobs. The Chapter will discuss about the effect of digitalization on the Higher education in universities. The universities can

able to change the future of market by new concept introduce in their curriculum. In this chapter we will read the concept of digitalization and in which way it can be introduce or enter in universities curriculum. The chapter will discuss the benefits of digitalization as per the industrial and society aspect. But there will be the keen review on the challenge to adopt this in each field. In this chapter authors will try to put their keen review on benefits and social challenge of digitalization.

Dr. Manjulariyer provides a comprehensive literature to highlight the commercial banks growth through cross-selling: a study with special reference to sbi in fourth chapter. This chapter clearly explains the growth of commercial banks through cross-selling and its applicability in India. This paper also focuses on the cross-selling practices of SBI. The various challenges of cross selling within different dimensions of banks as to generate the business and to maintain the relationship with their customers are narrated briefly. The banking industry is exploring new avenues to attract customers and amplify its loyalty and boost its business by existing and new customers. This paper concludes by highlighting that banking sector is getting challenged and is evolving to well developed technology. To enhance the satisfaction of customers the banks are looking for options to diversify services.

In chapter 5, Dr. Shweta Joglekar, how Evolution and Revolutionizing of Education from 1.0 to 4.0 clearly visualizes. Educational drive has evolved over time to meet the interests and needs of learners. Beginning with Education 1.0, which is a teacher-centred paradigm, Gurukul system in India is the best example. The emphasis moved to evaluating information by memorising and rote learning as education underwent version 2.0. When education took on its current form 3.0 in the beginning of 21st century, it was built on new technologies and carefully planned to incorporate twenty-first century skills. The core of education was thought to be student-centred instruction. The traditional classroom setting started to disappear, making way for a diverse network. Due to greater social interaction and free access to information, teachers adopted the role of facilitators and guides. Learning could occur at anytime and anywhere. Education 4.0, the most recent stage of progress, is where virtual reality is increasingly used and where co-creation and innovation are at the centre. It is intended to make the best use of the most cutting-edge technologies the world has ever known.

In chapter six, main emphasis on how educational psychology contemplate in Sanskrit literature. Vedic knowledge has been derived from the treasures of wisdom through penance. The Vedas are lighthouse for the entire humanity. The words 'manu' and 'mana' are derived from the Sanskrit word 'mana'. We call this education and enrichment of the mind. To make life happy and peaceful and to give sweetness to it is the function of education. It is only through education that talent comes in man, so along with education, special emphasis has been laid on restraint. The mind is the main driver of this life process. Education gives peace to man, purifies the mind, strengthens good thoughts and gives strength in life. Educational psychology concerned with the scientific study of human learning, some significant facts regarding psychology are found in Sanskrit literature - form of psyche, functions of mind, movements of psyche, speech and samskaras, determination, kama or will power, science of dreams etc.

Chapter 7, main focus is Technological Stress on Employees working in various organizations experience technostress when they are not able to adapt to or cope with information technologies in a healthy, efficient and effective manner. They face various Physical and Psychological forms of Techno stress symptoms viz. irritability, headaches, joint aches, insomnia, backaches, eye strain, neck pain, stiff shoulder, joint pains, mental fatigue, depression, nightmares, panic, resistance, feeling embarrassed and critical when not having sufficient knowledge etc.

The book is comprised of theoretical foundations and empirical studies by researchers and practitioners to provide a nice balance in theory and practice. The book will be useful to academics, government officials and organizations. This book will also be helpful for students that want to learn about the insights of Recent Trends in Educational & Development.

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CONTENTS

- 1. NGOS AND DEVELOPMENT: A STUDY OF
SELECTED NGOS IN COASTAL KARNATAKA**
Bharathi Karanth 1-11
- 2. TRADE AND COMMERCIAL MANAGEMENT IN
THE TIME OF KAUTILĪYA ARTHASĀSTRA**
Diptimayee Mishra 12-19
- 3. SCOPE OF DIGITALIZATION IN EDUCATION
UPGRADATION AND FUTURE JOBS ASPECT**
*Murali Manohar Gour, Govind Shay Sharma,
Pinky Lata, Poonam Patel* 20-29
- 4. COMMERCIAL BANKS GROWTH THROUGH
CROSS-SELLING: A STUDY WITH SPECIAL
REFERENCE TO SBI**
Manjula R Iyer 30-37
- 5. EVOLUTION AND REVOLUTIONIZING OF
EDUCATION FROM 1.0 TO 4.0**
Shweta Joglekar 38-45
- 6. EDUCATIONAL PSYCHOLOGY CONTEMPLATE IN
SANSKRIT LITERATURE**
Vedprakash Borkar 46-58
- 7. TECHNOLOGICAL STRESS IN DIGITAL ERA-
A STUDY ON TEACHING AND NON-TEACHING
STAFF IN AND AROUND CHANDIGARH REGION**
Pooja Sareen 59-72

TRADE AND COMMERCIAL MANAGEMENT IN THE TIME OF KAUTILĪYA ARTHASĀSTRA

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ABSTRACT

The *Arthaśāstra* is one of the world's largest treatise on the economic administration of a state. Agriculture, cattle-rearing and trade are the main types of economic activities. According to Kauṭilya agriculture is better than mines, because mines fill only the treasury while agricultural production fills both the treasury and the storehouse. The king should protect agriculture from fines, laborers and taxes. The economic administration of a political domain, with any of the forms of government. The wealth of the state depends on the management of economic sources, without which the present prosperity along with the future gain meet destruction. Artha, standing for material prosperity, ensures the means for securing such prosperity. According to Kauṭilya Trade was the most important for a state and for the development of trade the king should appoint the chief controller of trading, the chief controller of private trading, the chief controller of weights and measures, the chief collector of customs and octroi, the chief controller of ports, and the chief surveyor and time keeper. The Director of trade was to be conversant with the difference in the prices of commodities of high value and a low value and ascertained their suitable time for distribution, centralization and purchase. The marketing system and marketing policy are also described in the text.

Keywords: *The Arthaśāstra, Kauṭilya, Artha, customs and octroi, ports,*

INTRODUCTION

The *Kauṭilya Arthaśāstra*, as a treatise on the science of politics, deals with the art of governance of the state in the widest sense. It is said to be a collection of earlier teachings of well-known *Arthaśāstras*. Prior to Kauṭilya the term *Arthaśāstra* and *Nītiśāstra* were used as synonyms and were associated with the first three goals of human life. Adhering to the ideals of Vedic and epic India the text out of four human goals of life like *dharma*, *artha*, *kāma* and *mokṣa*, which may be roughly translated as moral behavior (righteous conduct), wealth (material prosperity), worldly pleasures (sensual enjoyments), and salvation

(self-realization through liberation) respectively. Most of the Indian philosophical systems accept *mokṣa* to be the highest ideal of human aspiration for its attainment as this is liberation from worldly bondages by the realization of the divinity in man. Since this does not come under the social process of state-administration Kauṭilya admits only the triad (*trivarga: dharma, artha, & kāma*) as the ways and means of their successful attainment can lead one to *mokṣa*, the *summum bonum* of life. Here *dharma* does not stand for only righteousness but includes the idea of duty or *svadharma* which one owes to one's self, the society, and the universal order as a whole. It also means spiritual, moral, ethical, and temporal law which governs human life. The *Mahābhārata* posits *dharma* as the original source of *artha*, and *kāma* as the output of *artha*. All these three have their roots in the will of man, where the will relates to material prosperity:

dharmamūlaḥ sadaivārthaḥ kāmorthaphalamucyate I

saṃkalpamūlāste sarve saṃkalpo viṣyātmakaḥ II (M.bh, 12.123.4)

However the text, admitting priority of *artha* in the triad, is acknowledged as the most scientific approach to the economic administration of a political domain, with any of the forms of government. The wealth of the state depends on the management of economic sources, without which the present prosperity along with the future gain meet destruction (*KA, I. 19.35-36*). *Artha*, standing for material prosperity, ensures the means for securing such prosperity. This is also known by the term *vṛtti* (livelihood) since the essential conditions of material prosperity is governed by the security of human livelihood through agriculture, cattle-rearing, and trade as they yield grains, cattle, money, forest produce, and labours. This brings under control the party of the king as well as the enemies: *Kṛṣipasuṣpālye vāñijyā ca vārtā, dhānya-paśu-hiraṇya-kupya-viṣṭi-pradānā-daupakārikī. Tayā svapakṣam parapakṣam ca vaśīkaroti kośadaṇḍābhyām (KA, 1.4.1-2)*. Further it is noted that wealth is the source of livelihood of men and in other words, the earth inhabited by men. Since the text teaches the science which is the means of the attainment and protection of earth it is known as *Arthaśāstra* or the science of politics (*prthivyaḥ lābhapālanopayaḥ śāstramarthaśāstramiti*) (*KA, 15.1.1-2. cf. KA, 1.1.1*). The text dealing with *trivarga* lays down provisions for security and prosperity (*yoga-kṣema*) for the people of the land which is known by the technical term *tantra* (governance). The arrangement for keeping vigilance over the neighboring states and their rules is expressed by the term *āvāpa* (foreign affairs).

Kauṭilya also classified seven heads of state income such as city, country, mines, irrigation works, forests, cattle-herds and trade-routes (*KA, Vol.II 2.6.1-8*). *Āyaśarīra* (the body of income) was re-classified under seven heads. These are: (1) *Mūlya* the price of which was realized by the sale of state goods, (2) *Bhāga*

share of goods produced by the subjects, (3) *Vyājī* was a tax imposed on all sales, (4) *Parigha* was a kind of protective duty for safe-guarding state goods, (5) *Klpta* was a fixed levy apparently the one charged at ports on river-banks, (6) *Rūpika* was a surcharge on manufactures, (7) *Atyaya* was known as penalties (KA, Vol.II,2.2.6-10). According to Kautilya three principal vocations provided men with the means of livelihood such as *kṛsi* (agriculture), *pāśupālya* (cattle-tending) and *vānījya* (trade) which were also known by the term *vṛtti*. The state receives grains, cattle, money and various kinds of products from *vārtā* which sustains the treasury and the army. Also people earned their livelihood from arts, and crafts etc which were not included in the *vārtā*.

METHODOLOGY

In this research paper I have adopted research methods such as:

- Investigation & discussion
- Textual analysis
- Textual interpretation
- Critical analysis of political literary theories.

OBJECTIVES OF RESEARCH

In the previous research works of the scholars the ideas of good governance and the ideals of democratic method of administration are found to remain scattered. We get the ideas in fragments which are also indistinct at certain points of attention for good governance. Besides the distinct contribution of *Arthasāstra* to good administration in a system of democracy has not been emphatically dealt with. Whether Kautilya devolves the economic strength of the people? What was the role of Trade and how it develops Livelihood? Whether Kautilyan ideals of administration are original or influenced by the previous social thinkers of India?

TRADE

Trade was the third most important constituent of the Kautilyan economy. He prescribed that the king should promote trade and commerce by setting up trade routes by land and water. The trade routes were to be free from harassment by courtiers, state officials, thieves, frontier guards, and from the damages by herds of cattle. (KA, Vol.II, 2.1.19, 38)

The king appointed frontier officers for the safety of merchandise passing on the roads and the traders stayed inside the villages. Protection of trade was the main duty of the state, so the king appointed officers like the chief superintendent of pastures who was responsible if any property of a trader was lost in an area

between the villages. He was in-charged of catching thieves. As per business management if any officer couldn't be held responsible for any theft the villagers had to pay compensation to the traders. If the things got lost within the boundary of any village the record keeper of five or ten villages (*gopa*) were made responsible. The marketing system was such that the commodities and products of the countryside were not sold in the places of their production, but at the designated markets. The chief controller of state trading fixed the price and the merchants followed the price fixed by him. The profit margin on the sale of monopoly goods was a significant source of revenue. The chief controller of state trading was responsible for orderly marketing, maintaining buffer stocks, avoiding excessive profits and collecting the transaction tax. He was to be conversant with the state of public demand, price fluctuations, relative prices of high and low value goods, and optimum time for buying, selling, stocking and disposal from stocks.

Different officers were appointed for the development of trade such as the chief controller of trading, the chief controller of private trading, the chief controller of weights and measures, the chief collector of customs and octroi, the chief controller of ports, and the chief surveyor and time keeper.

THE CHIEF CONTROLLER OF STATE TRADING RESPONSIBILITIES.

He was responsible for the marketing of state goods and all commodities which belonged to the crown property or which was received into the treasury. He fixed the prices of all the goods and appointed merchants as agents for sale. Incentives were provided for the purpose for encouraging the import of foreign goods. He was responsible for the prompt collection of state revenue for the export of crown commodities. Besides he collected the transaction tax, fixed prices for future trade, the wages of the sales agents after taking into account the sales made by them during the day. (*KA, Vol. II, 2.16, 8-11, 14-16, 18, 19; 4.2.23, 36*)

THE CHIEF CONTROLLER OF PRIVATE TRADING.

The chief controller of private trading was responsible for the fair trading of new and old articles. He had authority to sale or pledge the old articles to a seller who could provide ownership proof. Also he used merchants to inspect the weight and measures. He had to exert full control over the merchants. He ensured the profit margin 5% for locally produced goods and 10% for imported goods. The goods were sold at fixed prices and stolen goods were prohibited at the marketplaces. Besides, the collective purchase of the commodities by the merchants was prohibited. There was exemption of cost provision for goods damaged for unforeseen reasons. The brokers were engaged to hold stocks of

grains and other commodities. In case of excess stock beyond authorized limits, he delivered them to the Chief Controller of state trade for sale to the public. (KA, Vol.II, 4.2.1-27)

THE CHIEF CONTROLLER OF WEIGHTS AND MEASURES.

The chief controller of weights and measures was responsible for setting up the workshops for the purpose of making standard weights, balances and measures of capacity. From Magadha and Makala the weights of the irons or stones were made. The material weight neither increased nor decreased in case of wet or when heated. It is noted in the text as follows:

Measures of capacity shall be made of dry, hard wood. They shall be of different types as follows: (1). (for dry goods) the measure shall be so made as to include the conical heaped-up portion on top, the proportion being three-quarters of the volume in the flat top measure and one quarter in the heap, (2). (for liquids) the measure shall show the correct quantity when full to the brim, except that in the case of wine, the measure shall be one and a quarter times the size for other liquids, and (3). In the case of flowers, fruits, bran, charcoal and slaked lime, the full measure shall be flat top and, in addition, a heaped-up quantity equal to one-fourth shall be given. (KA, Vol.II, 2.19.34&35)

THE CHIEF CONTROLLER OF CUSTOMS AND OCTROI.

The customs post was set up near the main gate of the fortified city facing the east or the north with the stage flag. The chief controller was appointed to prevent the import of harmful or useless goods of the country. He granted exemption from duties to promote the import of beneficial goods like rare seeds to the country. The king appointed four or five custom's collectors in each post. They recorded the details about merchant's name, place of origin, the quantity of merchandise and the place of the sale of good and collected duties, octroi and fines. Fines were fixed with regard to the nature of the offence. He determined the rates of duty for new and old commodities. For the purpose of the benefit of the country the octroi was one-fifth of the custom's duty. He collected the information about caravans from foreign countries after examining the goods and fixed their value as desired. After that he stamped the sealed packages and issued the passes for the merchants. Then the clandestine agents were appointed for the purpose of operating on roads and road-less places who gathered information about merchants and caravans. The secret agents were acting as merchants and communicated information about a caravan to the king and after that he passed it on to the chief collector. With approval of the authorities all the prohibited goods

and without payment of duty all prohibited goods were sold outside the city gates. For the deviation of rules different punishment provisions were there for different cases.

THE CHIEF CONTROLLER OF SHIPPING AND FERRIES.

The chief controller of shipping and ferries was appointed for the purpose of sea voyages. There was ferry provision at the mouths of rivers, natural and artificial lakes, across rivers, and at water transport in provisional headquarters and towns. He ensured the observance of the regulations laid down by port and harbor commissioners regarding goods and navigation. (*KA, Vol.II 2.28, 1, 7*)

According to Kauṭilya big vessels were used as ferries on large rivers with a number of captain, a steersman, a rope and hook handler and a bailer. In the rainy season small boats were used as ferries for the purpose of transporting freight and passengers on payment of charges. The chief controller had to pay compensation to the victims if a boat was lost. It is said that the chief controller rescued the vessels which were strayed from their course or were buffeted by storms. Concession was granted to the goods damaged by water. The revenue for ferries and boat hired charged for merchants are described. Different provisions of law for the foreign merchants are shown in the text. The description of punishments and provision for its exemption are dealt with differently.

THE CHIEF CONTROLLER OF PORTS:

The chief controller of ports was appointed by the king for the purpose of working in the ports, harbor or ferry point, who supervised the works of the chief controller of shipping.

THE CHIEF SURVEYOR AND TIME KEEPER.

The chief surveyor and time keeper was appointed by the ruler. He was conversant with the measurement of space and time. (*KA, Vol.II, 2.22.1*). There was trading provision for three kinds of goods like the goods which were produced in the countryside, those which were produced in the city, and those which were imported from other countries. (*KA, Vol.II, 2.22.1*)

The customs regulations has described about duty free goods, prohibited exports and imports. In the view of Kauṭilya the duty free goods were the goods intended for a wedding. Besides gifts to the bride, gifts for presentation, the goods and for the rituals like birth day observation, tonsure ceremony, sacred thread investiture consecration were also tax free. Prohibited exports are described as weapons and armour of all kinds including coats of mail, metals, chariots, jewels and precious stones, grains and cattle. Those things which were harmful to the country and

useless were prohibited. Different sources of revenue like the revenue from the crown agricultural land (*sita*) etc. are well described. The state raised revenue both from direct cultivation of the land and also by leasing out land to the tenants. The crops grown on these lands like grains, beans, lentils, oilseeds, sugarcane, textile fibers etc. constituted a major part of revenue. Revenue from mining and metallurgy, animal husbandry irrigation works, and forest produce are described. Very many taxes collected both in cash and kind are noted as follows: Customs duty (*sulka*) which consists of import duty (*praveśya*), export duty (*niṣkrāmya*) and octroi and other gate tolls (*dvārabahirikadeya*), Transaction tax (*vyaji*) including *manavyaji* (transaction tax for crown goods), Share of production (*bhaga*) including 1/6th share (*shadbhaga*). Tax (*kara*), in cash, Taxes in kind (*pratikara*) including labour (*viṣṭi*), supply of soldiers (*āyudhiya*), Countervailing duties or taxes (*vaidharana*), Road cess (*varṭani*), Monopoly tax (*parigha*), Royalty (*prakriya*), Taxes paid in kind by villages (*pindakara*), Army maintenance tax (*senabhaktham*), and Surcharges (*parsuam*).

Kauṭilya described broadly the life and livelihood of the people. *Parāsara* considered violation of property to be worse than physical injury. Money is considered most important because the world is tied up with money and the pleasures and spiritual good are rooted in money. But life was considered more important than money and livelihood. (*KA, Vol.II, 8.3.28, 35*). The protection of livelihood was extended to protecting the major areas of economic activity. So agriculture was protected from being oppressed by onerous taxes, fines, and demands for labour. It was to be protected from thieves, wild animals. The trade routes were protected by state officials from thieves and frontier officers. (*KA, Vol.II, 2.1.37, 38*). For the welfare of sea-traders and seaman provisions were made for elimination of piracy, ensuring of the seaworthiness of vessels and rescuing of vessels in distress. The chief controller of shipping arranged compensation for the loss or damage of vessels and equipment's for official deficiencies. A fair trading policy was at the root of public welfare policy. (*KA, Vol.II 2.16.15*) At that time surplus unaccounted stock was handed over to the merchants. No artificial scarcity of the commodities were allowed and the state authorities could forego large profit which was considered to cause harm to the public. (*KA, Vol.II, 2.16.4*). Kauṭilya fixed the profit margins of 5% for local goods, and 10 % for imported goods and making undue profit attracted a heavy fine (*KA, Vol.II, 4.2, 28, 29*). The benefits were used for building embankments, roads, bridges, and for the beautification and protection of villages. (*KA, Vol.II 3.10.46*).

CONCLUSION

There was top merit selection in the appointment of higher officers like directors and administrators. They had to come through a very critical process of selection. But at the same time the ruler was very kind to give direct appointment or engagement to widows and distressed fellows in the spinning of yarns and in other desirable services for living a livelihood. No tax was levied on the materials meant for rituals. Agricultural land was allotted to the peasants, especially to the people of the *śūdra* caste. On festival occasions no tax was levied on the liquors for consumption and equipment by the public. There was provision of free supply of salt to the Brahmins, seers, and scholars in *Vedas*. In the trade route there was provision for full protection to the traders. Besides, in the trade-provisions kautilya promoted the consumer protection and especially for gold ornaments recommended hall-mark system. The above ideas of the royal administration have contributed to the modern democratic ideals that promote the vision of the rulers for a welfare and prosperous state. The present democratic government of India, both at the state and the national level, have vouchsafed and proclaimed certain principles and *yojanas* which seem to be the extension of the Kautilyan socio-economic ideals.

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