

Module- 1 Universal Human Values (UHV)

Need for Value Education

All human beings aspire for a happy, fulfilling life. For a human being, there are two important questions pertaining to this:

- What is my aspiration? (What to do?)
- How to fulfil my aspiration? (How to do?)

The purpose of education is to facilitate the development of clarity on the aspiration and adequate competence to actualize it.

For this, it is essential to understand what a happy, fulfilling and successful life is – what is really valuable for human being; what is our purpose as a human being? Understanding human aspiration, or what is really valuable for human being, is the value domain. The subject which enables us to understand this domain is called ‘Value Education’ (VE). It enables us to understand our aspirations and visualise our goals for a fulfilling life and indicates the direction for their fulfillment. In relation to these issues, it also helps to remove our confusions and contradictions. In that sense, VE addresses the issues related to ‘what to do?’.

It is also necessary to learn the skills to actualise our aspirations. This is the skill domain. The subject which enables us to learn the skills is called ‘Skill Development’ (SD). It enables us to learn the science, technology, management and other skills for fulfilling our aspiration. In that sense, SD addresses the issues related to ‘how to do?’.

Values and skills go hand in hand. Both values and skills are required. There is an essential complementarity between the two. The priority is values, then skills; i.e. first understanding ‘what to do’ and then developing the skills for ‘how to do’. And of course, checking if this results into a fulfilling life!

The present education system has largely become skill-biased. For developing skills, the prime emphasis is on science and technology, without a base of values. Skills can only help to provide the means to achieve what is considered valuable. It is not within the scope of science and technology to provide a way to decide what really is valuable. The consequence of skill-biased education is clearly visible in the form of serious crises at the individual, societal and environmental level. Thus, there is a strong need to rectify this situation. Value education is a crucial missing link in the present education system. But more importantly, the prime need of value education is to understand human aspirations, to discover what is truly valuable in life; and work out the program for its fulfillment.

Guidelines for Value Education

For any input to qualify for Value Education, the following guidelines for the content of the course are important:

Universal: It has to be universally applicable to all human beings for all time and all places. This implies that values should not change according to sect, creed, nationality, gender, etc.

Rational: It has to appeal to reasoning; and not be based on dogmas or blind beliefs. It has to be open to address the related questions. It cannot be a set of sermons or do’s and don’ts.

Natural and Verifiable: It has to be ‘naturally acceptable’ to the human being and there needs to be every provision in nature for its fulfillment. It needs to be experientially verifiable, and not

based on dogmas, beliefs or assumptions. It is not merely an intellectual exercise or information transfer.

All Encompassing: It needs to cover all dimensions (thought, behaviour, work and understanding) and levels (individual, family, society and nature/existence) of human life.

Leading to Harmony: It ultimately needs to promote harmony within the individual, among human beings and with the entire nature.

Content of Value Education

The value of an entity is its participation in the larger order of which it is a part. The context is always the larger order. Value has to do with the participation of a unit in the larger order. E.g. a piece of chalk is a unit. The classroom is the larger order for this unit. The value of chalk is that it can be used to write on the blackboard for the desired functioning of the classroom. The value or role of a human being is its participation in the larger order. E.g. my role in living with the other human being is to ensure the feeling of respect in the relationship. Interestingly, I feel happy in fulfilling my role; and it is fulfilling for the other as well!

This value is worth understanding, worth thinking about, worth living. The value of human being is to ensure mutual fulfilment in the larger order¹, i.e. in the entire nature/existence, but starting from within themselves, then extending in their family and in the society. Hence, to understand human values, we need to study the human reality along with all that is there in the entire nature/existence which constitutes the larger order. We need to explore and understand things as they are; so that we are able to recognise and fulfil our participation with them.

That means the content or scope of study has to be all encompassing, i.e.

- It has to cover all dimensions of human being – thought, behaviour, work and realisation.
- It has to cover all levels of human living – individual, family, society, nature and existence.

Accordingly, the content of Value Education has to be to understand human being, human aspirations, happiness; understand the goal of human life comprehensively; understand the other entities in nature, the innate inter-connectedness, the harmony in the nature/existence and finally the role of human being in this nature/existence.

Continuous Happiness and Prosperity as Basic Human Aspirations

Whatever we think, whatever we do is with some end state in mind. That end state is our basic aspiration.

When you ask yourself:

- Do I want to be happy?
- Do I want to be prosperous?
- Do I want the continuity of happiness and prosperity?

The answers are in affirmative yes. We have a natural acceptance for continuity of happiness and prosperity. These are our basic aspirations.

Basic Requirements for Fulfilment of Human Aspirations

When we try to find out if we have fulfilled our basic aspiration, it is not always so affirmative. There is quite a gap between our basic aspiration and our state of being.

When we reflect on all the effort we are making, we can easily see that we are generally working for accumulation of physical facility!

The basic problem is that we have assumed that 'happiness and prosperity will automatically come when we have enough physical facility'.

This is something we need to explore in our own life. Where are we putting in our effort?

If continuity of happiness and prosperity is not achieved by just accumulating physical facility then what else is essential to do? Let's try to find out by asking this question to ourselves:

Is the unhappiness in my family

- More due to lack of physical facility or
- More due to lack of fulfilment in relationship?

When you explore into it, you will find that the major reason for the unhappiness in the family is the lack of fulfilment in relationship and not just the lack of physical facility.

Now to look at the investment of your effort, find out:

- How much time and effort you are investing for physical facility, and
- How much time and effort you are investing for fulfilment in relationship?

Generally, most of the time and effort is being invested for physical facility, assuming that everything is going to be fine when there is enough physical facility, and there will be no unhappiness in the family. The problems are more due to lack of fulfilment in relationship, and we are investing major part of our time and effort for physical facility. With this discussion, the conclusion that we want to draw out of this is a very simple one:

For human being physical facility is necessary, but relationship is also necessary.

In fact, by seeing this, we can understand the difference between animals and human beings. Physical facility is necessary for animals as well as for human beings. For animals, it is necessary as well as adequate. But when it comes to human beings, that is not the case – physical facility is a necessity, but physical facility alone is not going to suffice for the fulfilment of human being. When a human being has lack of physical facility, (s)he becomes uncomfortable and unhappy. Once (s)he gets the physical facility, (s)he forgets about it and starts thinking about many other things.

So, we can conclude that physical facility is necessary for animals; it is necessary for human beings also. However:

- For animals, physical facility is necessary as well as adequate.
- For human beings, physical facility is necessary, but physical facility alone is not adequate.

While we do have a natural acceptance to live in relationship, are we actually able to ensure living in relationship? Have we understood this or just assumed it? To explore this further, find out if:

1. You want to live in relationship (harmony) with others or
2. You want to live in opposition with others or
3. You believe, living has to be necessarily in opposition with others, i.e. there is 'struggle for survival', 'survival of the fittest' and if you feel happy living this way?

A little introspection will show that out of these three, what is naturally acceptable is the

first one. You certainly do not want to live in opposition with others. But you may be conditioned to think in a manner as mentioned in the third option. If we adopt the third option, it has significant negative implications in our life, in the family and in the society. We can see this all around today.

In relationship, what is generally happening today is something like this:

Every time when there is fight, we want to resolve it. We start the next day with the thought that we don't want to fight today; but a fight takes place again (sometimes by the end of the same day).

Does this happen with you, with your brother, sister, father, mother, spouse, children, with your friends, co-workers, etc.? Getting irritated, angry, not speaking for days, dragging each other to court, divorces, etc. are indicators of the situation in relationship. For ensuring fulfilment in relationship, it is necessary to have right understanding about relationship.

From the preceding discussion, it may be concluded that **for fulfilment of human being—physical facility, relationship and right understanding – all three are necessary.**

We can see that physical facility, relationship and right understanding are three distinct realities. All three are required for fulfilment of human being. One cannot be substituted for the other.

If we investigate into the priority among these, we can see that right understanding is the first priority, fulfilment in relationship with human being is the second priority and ensuring physical facility with rest of nature is the third priority.

Right Understanding, Relationship and Physical Facility

Human being wants to live with continuous happiness and prosperity and this is possible by ensuring right understanding, fulfilment in relationship and physical facility in the correct priority. This is living with 'human consciousness'.

On the other hand, if one is living for physical facility alone, and not ensuring right understanding and right feeling in relationship, s(he) feels unhappy and makes others unhappy too. This is one outcome.

The other outcome is that if the right understanding is missing, one is not able to identify the need for physical facility. Now, if we are not able to identify our need for physical facility then regardless of how much physical facility we accumulate, we never feel that we have enough. We keep wanting more. This feeling of not having enough is the feeling of deprivation. As a result, one is deprived, exploiting and depriving others.

While physical facility alone may suffice for animals, it is not adequate for human being to be fulfilled. Under this condition, one is living with 'animal consciousness'.

There are generally two kinds of people today:

1. Those lacking physical facility, unhappy and deprived
2. Those having physical facility, and yet unhappy and

deprived Try to find out where you are – at 1 or at 2?

Whereas we really want to be is in the following state, i.e.

3. Having physical facility, happy and prosperous.

It is easy to see that we naturally want to be in the state 3, of having more than required physical facility, happy and prosperous. However, today we seem to be at 1 or 2 and our effort is

generally for 2. You can see that what is called development today largely takes us from '1' to '2'.

Now, if we are able to ensure all three, i.e. right understanding, relationship and physical facility, in that order of priority, let us see the outcome (refer to fig. 3-5).

- Through right feeling in relationship, based on right understanding, we can ensure mutual happiness – happiness for ourselves as well as happiness for others.
- With right understanding, we can identify the need for physical facility. We can also learn how to produce using a mutually enriching production process. Once we are able to ensure the availability of more than required physical facility, we have a feeling of prosperity; isn't it?



Development of Human Consciousness

We can clearly envisage holistic development as the transformation of consciousness –to human consciousness. Of course, it will necessitate working on all three – right understanding, fulfilment in relationship as well as physical facility; and in that order of priority.



Role of Education-Sanskar (Enabling the Transformation to Human Consciousness)

The role of education is essentially to facilitate holistic development, i.e. the individual transformation to human consciousness as well as the societal transformation to a humane society.

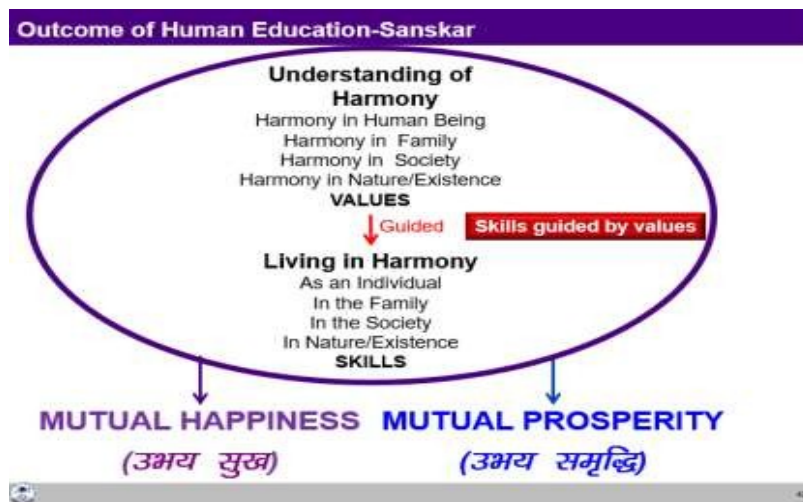
For this, the education-sanskar has to ensure:

1. Right understanding in every child,

2. The capacity to live in relationship with other human beings, and
3. The capacity to identify the need for physical facility, the skills and practice for sustainable production of more than what is required, leading to the feeling of prosperity.

Education is developing the right understanding (holistic perspective).

Sanskar is the commitment, preparation and practice of living with right understanding. The preparation includes learning appropriate skills and technology.



Key Takeaways

The prime need of value education is to understand human aspirations, to discover what is truly valuable (human value) in life. Value of any entity is its participation in the larger order of which it is a part. The value of human being is its participation towards mutual fulfillment (harmony) starting from within themselves, then extending in their family, in the society and in nature. The content of value education has to be universal, rational, natural, verifiable and leading to harmony. The process of value education has to be a process of self-exploration, rather than being prescriptive.

The basic aspiration of a human being is continuity of happiness and prosperity. To fulfil this, three things are required in order of priority: right understanding, relationship and physical facility, and one cannot be substituted for the other.

Human consciousness is living with continuous happiness and prosperity by ensuring right understanding, fulfilment in relationship and physical facility in the correct priority. Holistic development is the transformation from animal consciousness to human consciousness. Education- sanskar has the most significant role to play in this transformation.

Process of Value Education – Self-exploration

Human Values can be understood by an appropriate process of self-discovery, because they are potentially there in each and every human being. There is already a natural acceptance for values in a human being. It is only that we have to discover them or become aware of them. Thus, the process for Value Education has to be that of self-exploration, and not of giving sermons or telling dos & don'ts. Whatever is found as truth or reality may be stated as a proposal and every student is to be encouraged to verify it on his/her own right.

You can check if you want to be able to decide on your own right or you want somebody else to decide for you? This somebody may be a group of people; it may be the society or the education system, etc. If you are not able to decide on your own right then:

- Someone else is programming you (deciding what is valuable and what is not valuable for you)
- Unconsciously you keep accepting those things as values
- You get busy with how to implement them, how to realise them and materialise them

This process of Self-exploration has to be in the form of a dialogue – a dialogue between the teacher and student to begin with; and finally, within the student – between ‘what I am’ and ‘what I really want to be’, which is the innate natural acceptance.

What is Self-exploration?

It is a process of seeing the reality on our own right, by our own investigation, observation and analysis. Through this process, we are trying to understand the reality that exists and our participation with it; this participation is what we are calling values.

The first step is to verify the given proposal on your own right, by referring it to your ‘natural acceptance’. If the proposal is naturally acceptable to you, it is right for you. If it is not naturally acceptable to you, it is not right for you.

Further, self-exploration is a process of dialogue. To begin with, it is initiated as a dialogue between us and you. This course systematically presents a series of proposals for your exploration. As you explore, you try to verify the proposals and start asking these questions to yourself. Then, it turns into a dialogue within your own Self.

The Dialogue Within

It is a dialogue between “what I am” and “what is naturally acceptable to me”.

“What I am” has to do with my desires, my thoughts, my expectations; all that is going on in my imagination. It includes the way I feel, the way I think, how I make decisions, what I expect from others and all that. It is my current competence on the basis of which I live.

“What is naturally acceptable to me” is what I really want to be, that is my natural acceptance. It is my intention. It is a basic reference which is a part and parcel of every human being. We may or may not be referring to it at present, but it is always there.

When we are in harmony within, we are in state of happiness. When we are in a state of contradiction within, we are in the state of unhappiness.

Therefore:

Happiness is to be in a state of harmony.

Unhappiness is to be forced to be in a state of contradiction.

We don't want to be in contradiction, so whenever there is contradiction, we want to run away from it; but if we cannot run away, and if we are forced to be in that state, we call it unhappiness.

It is possible for each one of us to do this self-exploration. The dialogue within constitutes the major part of it. Through this, we:

Discover our natural acceptance

1. Become aware of “what I am”
2. Can make effort to ensure harmony and happiness within by ensuring that “what I am” is inline with my natural acceptance.

The Content for Self-exploration

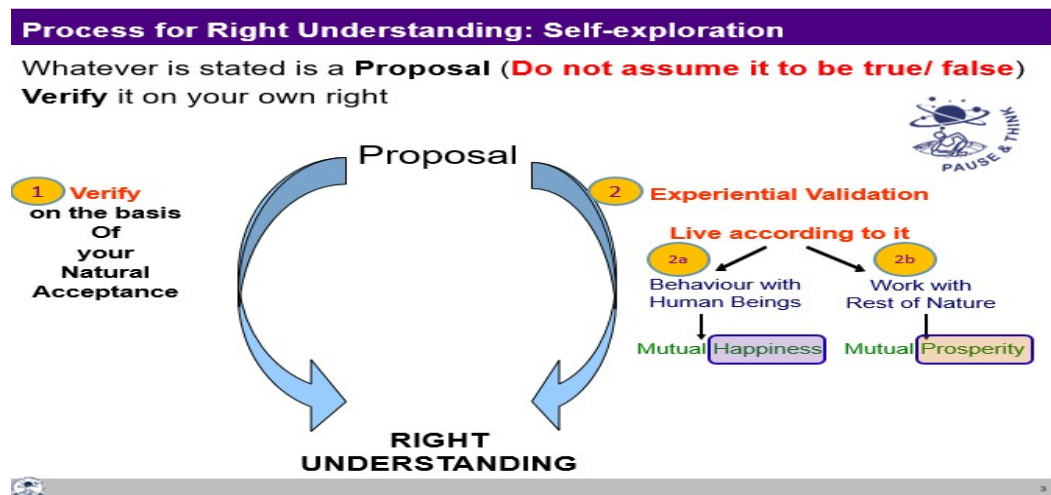
The content for self-exploration has two sub-parts:

- a) Desire: What is our basic aspiration?
- b) Program: What is the way to fulfil this basic aspiration?

If we are able to get the answer to these two things, practically all our questions are answered

The Process of Self-exploration

Whatever is stated here is a proposal; do not assume it to be true or false, right or wrong. Verify it – verify it on your own right, on the basis of your natural acceptance. This is the first part of the process.



The second part of self-exploration is experiential validation. It means trying to live according to the proposal. In living, there are two parts – one is the behaviour with other human beings and the second is work with rest of nature. When we are behaving with human being on the basis of this proposal, we want to verify whether it leads to mutual happiness or not. If it leads to mutual happiness, it is a right proposal; if it does not lead to mutual happiness, it is not a right proposal. Similarly, when we are working with rest of nature on the basis of this proposal, we want to verify whether it leads to mutual prosperity or not. If it leads to mutual prosperity, it is a right proposal; if it does not lead to mutual prosperity, it is not a right proposal.

Understanding Natural Acceptance – the basis for Right Understanding (Distinguishing between acceptance and natural acceptance)

Natural acceptance has to do with something fundamental, something related to our purpose, something related to our basic desires. When we ask a question related to these, we get a definite answer from our natural acceptance. For example,

- Is happiness naturally acceptable or is unhappiness naturally acceptable?
- Is it naturally acceptable to live in relationship or in opposition?
- What is naturally acceptable – to nurture your Body or to exploit it?

For all these questions, we get a definite answer when we refer to our natural acceptance.

On the other hand, we have an acceptance for our likes and dislikes, assumptions, pre-conditionings, beliefs, world-view, perspective, etc. but these may or may not be naturally acceptable to us.

Of course, all acceptances are not wrong. Passing them through our natural acceptance will validate them and contribute to our self-confidence.

Some of the characteristics of natural acceptance are:

- *It does not change with time*
- *It does not change with place*
- *It does not change with the individual*
- *It is uncorrupted by likes and dislikes or assumptions or beliefs*
- *It is innate, a part and parcel of our being; we don't need to create it*
- *It is definite*

As we refer to our natural acceptance, we become self-referential.

To conclude, the complete process of self-exploration yields right understanding as the tangible outcome.

Right understanding obtained through self-exploration can be recognised as follows:

- a. It is assuring
- b. It is satisfying
- c. It is universal
 - i. Time: It holds good for all time – past, present and future
 - ii. Space: It is the same at all places or locations
 - iii. Individual: It is the same for every human being

In case the outcome of self-exploration does not fulfil any of the above three criteria, it means that it is not the right understanding. It could be a pre-conditioning or we have made a mistake in looking into our natural acceptance and so, we need to continue exploring.

Self-exploration ultimately results in right understanding of the entire existence, i.e. “realisation of co-existence”, “understanding of harmony” and “contemplation of relationship”.

Key Takeaways

Self-exploration is a process of seeing the reality on our own right, by our own investigation, observation and analysis. It is a process of dialogue between “what I am” and “what is naturally acceptable to me”. It includes verifying the proposals on the basis of natural acceptance (which is not the same as acceptance) and validating experientially in living.

Exploring the Meaning of Happiness and Prosperity

As stated earlier, the proposal for happiness is:

“The state or situation, in which I live, if there is harmony / synergy in it, it is Naturally Acceptable to me to be in that state / situation”.

“To be in a state / situation which is Naturally Acceptable is Happiness”.

i.e. “To be in a state of Harmony / Synergy is Happiness”.

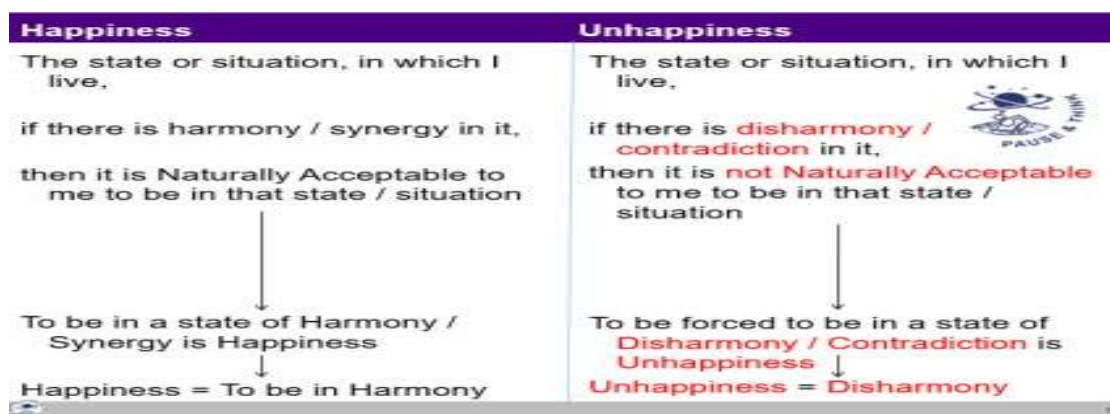
i.e. Happiness = Harmony.

Some exploration will show that when we are in a state of harmony within, we feel happy because that state is naturally acceptable to us. When we are in a situation with the outside world in which there is harmony, we feel happy as the feeling of being in that situation is naturally acceptable to us. This state or situation of being in line with natural acceptance is happiness. Similarly, “The state or situation, in which I live, if there is disharmony / contradiction in it, it is not Naturally Acceptable to me to be in that state / situation”.

“To be forced to be in a state / situation which is not Naturally Acceptable is Unhappiness”.

i.e. “To be forced to be in a state of Disharmony / Contradiction is Unhappiness”.

i.e. Unhappiness = Disharmony.



Is Happiness the same as Excitement?

The question is whether the feeling that we get is happiness or something else.

- What we get from the favourable sensation = happiness?
- Is the favourable feeling we get from the other = happiness?

What we get in both cases is a sort of momentary happiness. This is what is called as excitement. There is confusion between excitement and happiness (a harmonious state within). Excitement is shortlived, not sustainable, while a harmonious state within is something which can be continuous and sustainable.

Exploring the Meaning of Prosperity

Prosperity is the feeling of having more than required physical facility.

There are two basic requirements:

1. Right assessment of the need for physical facility, along with its required quantity.
2. Ensuring the availability/production of more than required physical facility.

We can have a feeling of prosperity only if we are able to do the right assessment of our physical needs. The right assessment of physical needs, along with their required quantity, will come through right understanding. Without that right assessment, the feeling of prosperity cannot be assured, regardless of the availability or accumulation of physical facility that we may have been able to do.

Just assessing the need is not enough. We need to ensure the availability or production of more than the required quantity. This requires skills, technology and production. With both of these, right assessment and availability, we have more than required physical facility. Over and above that, it is a matter of feeling that we have more than enough.

When you have a feeling of prosperity, you will naturally think of nurturing and enriching others. On the other hand, if we feel deprived then we think of exploiting and depriving others.

Prevailing Notions of Prosperity

By and large, there is confusion between accumulation of physical facility and the feeling of prosperity. It is generally assumed that the richer you are, the more prosperous you are, i.e. the more you have accumulated, the more prosperous you are. With this sort of assumption, we pursue prosperity with an obsession for profit, for accumulation. That is happening all around. The major focus in the society today is on accumulation of physical facility. In particular, there is a major focus on accumulating money.

Today, most of the wealth (money) in the world is owned by a very tiny percentage of people. Many such people are seen exploiting others, and exploiting the Earth, in an effort to accumulate even more. Without clarity about how much is required, the effort is for an unlimited quantity of physical facility, and by almost any means. First the efforts may be by legal means, and then slip to even illegal means. This is all because the quantity required is undefined and there is a feeling of deprivation!

Program for Continuity of Happiness

The expanse of our living is at the following four levels:

1. As an Individual human being
2. As a member of a family
3. As a member of society
4. As a unit in nature/existence

We are living with all this expanse of our being, at these four levels; of course, we may or may not be aware of it.

Therefore, the programme for ensuring the continuity of happiness is:

To understand the harmony at all levels of being:

and

To live in harmony

- | | |
|-------------------------------------|---------------|
| 1. At the level of the individual | } human being |
| 2. At the level of family | |
| 3. At the level of society and | |
| 4. At the level of nature/existence | |

Key Takeaways

Happiness is to be in a state of harmony. The expanse of our living is at four levels (individual human being, family, society and nature/existence), and thus the program for continuity of happiness is to be in harmony at all these levels. Prosperity is the feeling of having more than required physical facility. Now we will start exploring the four levels of living of a human being, starting from the level of individual.

Understanding the Human Being

(As Co-existence of Self and Body)

We are human beings; and we need to first understand ourselves. So, what is a human being? The proposal is that human being is co-existence of the Self and the Body. Self is what we term as 'I' and

Body is what we see with our eyes. To understand the two realities, we can start by looking at the needs, activities and response of the Self and the Body.

Human Being मानव	Self मैं	Co-existence सहअस्तित्व	Body शरीर
Need आवश्यकता	Happiness (e.g. Respect) सुख (जैसे सम्मान)		Physical Facility (e.g. Food) सुविधा (जैसे भोजन)
In Time काल में	Continuous निरंतर		Temporary सामयिक
In Quantity मात्रा में	Qualitative (is Feeling) गुणात्मक (भाव है)		Quantitative (Required in Limited Quantity) मात्रात्मक (सीमित मात्रा में)
Fulfilled By पूर्ति के लिए	Right Understanding & Right Feeling सही समझ, सही भाव		Physio-chemical Things भौतिक-रासायनिक वस्तु
Activity क्रिया	Desire, Thought, Expectation... इच्छा, विचार, आशा...		Eating, Walking... खाना, चलना...
In Time काल में	Continuous निरंतर		Temporary सामयिक
Response	Knowing, Assuming*, Recognising, Fulfilling जानना, मानना, पट्यानना, निर्वाह करना		Recognising, Fulfilling पट्यानना, निर्वाह करना

* Assuming or Accepting

The Needs of the Self and the Body

The need of the Self is happiness (e.g. feeling of respect leading to happiness) while the need of the Body is physical facility (e.g. food). All the needs related to the Self are continuous in time while all the needs related to the Body are required for a limited time. This is one way we can differentiate between the need of the Self and the need of the Body.

The other way to see the difference between the two is in terms of quantity and quality. The need for food is quantitative in nature. We can identify the quantity of the food needed to nurture our body. Same is the case with the need of clothes, shelter, etc. On the other hand, the feeling of respect, trust, etc. is not quantitative. We don't say, 'today I got half kg of respect' or 'two metres of trust'. These feelings are qualitative in nature.

Now, let us see how these two different types of needs are fulfilled. The need for food is fulfilled by something physical. But when it comes to the need for respect, it is fulfilled by the feeling of respect. All the needs related to the Body are fulfilled by some physio-chemical things. All the needs related to the Self are in terms of feeling, and they are fulfilled by right understanding and right feeling.

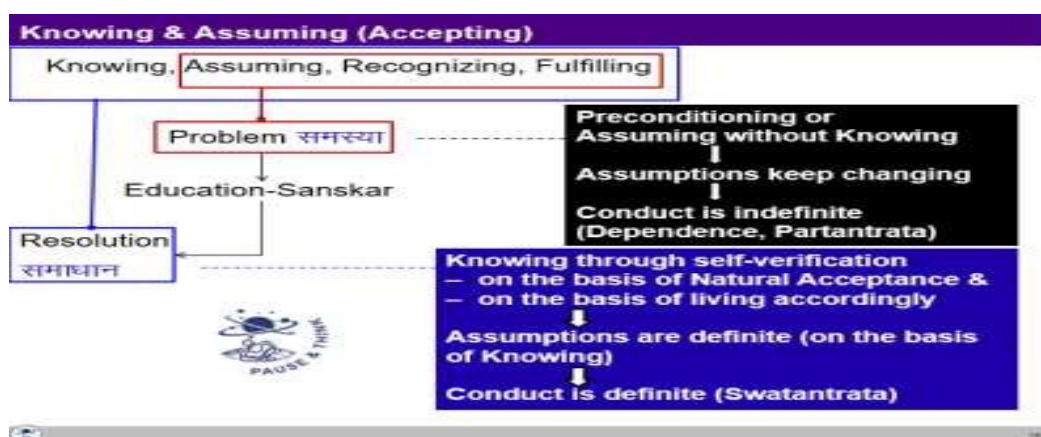
The Activities of the Self and the Body

The Self has the activity of desire, thought and expectation which are continuous. On the other hand, any activity of the Body, like eating, walking, etc. is temporary in time.

The Response of the Self and the Body

The response of the Body is based on recognizing and fulfilling whereas the response of the Self is based on knowing, assuming, recognizing and fulfilling. The recognition and fulfilment of the Body is definite, while that of Self is determined by the activity of assuming. As assumption changes, the recognition and fulfilment by the Self also changes. The conduct of the human being basically depends upon the response of the Self, as all decisions are made by the Self. Only with the assumptions set right, i.e. assuming based on knowing (which is definite), can recognising and fulfilling be set right; and only then, the conduct can become definite.

All the problems of a human being are due to assumptions without knowing, and the solution lies in ensuring the activity of knowing. And this is possible only through education-sanskar.



The Self as the Consciousness Entity, the Body as the Material Entity

The Self and the Body are two different types of reality. The Self is the domain of consciousness, which is characterised by the activity of knowing, assuming, recognising and fulfilling. The Body is the domain of material and it only has the activity of recognising and fulfilling.

Happiness is the need of the consciousness and it is fulfilled by right understanding and right feeling, which are activities of the consciousness itself. The Body is a material unit, its needs are material in nature and they are fulfilled by physio-chemical things.

To understand the human being, both the domain of consciousness as well as the domain of material needs to be understood. For human being to be fulfilled, both domains need to be fulfilled separately.

Key Takeaways

Human being is co-existence of the Self (Consciousness) and the Body (Material). This can be seen on the basis of exploring into the need, fulfilment of need, activity and response of the Self and the Body. In particular, the response of the body is definite while the response of the self depends on assuming. With assuming based on knowing, the conduct of a human being gets definite, otherwise it is indefinite.

Gross Misunderstanding – Assuming Human Being to be only the Body

The gross misunderstanding is assuming the human being to be the Body; and therefore, trying to fulfil all the needs through physical facility.



It is needless to say that due to over-use of physical facility, there are widespread repercussions at every level of human existence. On the one hand, there is exploitation of natural resources for more and more physical facility. On the other hand, human beings are exploited in the process and also, they are made to compete for the limited physical facility.

The Way Ahead

The only way to come out of this misunderstanding is to understand the human being as it is. The Self has to be understood as a conscious entity and Body as a material entity. Their needs are different, activities are different, response is different and basically, they are two different entities co-existing as a human being.

Key Takeaways

The needs of the Self and the Body are of two different types, so they have to be fulfilled separately. A gross misunderstanding is to assume the two to be the same, and this leads to the feeling of deprivation and exploitation.

Understanding Harmony in the Self

Now we will explore into the activities of the Self and see how harmony can be ensured among all the activities of the Self, resulting into a state of continuous happiness.

Activities of the Self

The activities of the Self can be seen in terms of desire, thought and expectation.

Desire is the name given to the activity of imaging. You are making an image in the Self. Desire is in the form of an image which you have created within. Thought is the power for the activity of analysing based on comparing various possibilities to fulfil your desire. Expectation is the power for the activity of selecting based on tasting.

Activities of the Self are Continuous

These powers of desire, thought and expectation are inexhaustible, and the activities are continuous. The activities of imaging, analyzing-comparing and selecting-tasting are always going on, whether we are aware of them or not.

These Activities Together Constitute Imagination

These activities are together called imagination. We may not immediately be able to observe our desire, thought and expectation distinctly, but it may be easier to see that something is going on within. One imagination or the other is going on in us all the time.

Happiness and unhappiness depend on the state of imagination. If your imagination is in harmony with your natural acceptance, you are in a state of happiness. When it is in contradiction with your natural acceptance, you are in a state of unhappiness.

Imagination is expressed to the world outside, in terms of behaviour with human being and work with the rest of nature.

We have also referred to imagination as “what I am” and the natural acceptance as “what I really want to be”.

State of Imagination

Once you start looking at your imagination, you will be able to find out the state of your imagination. Your imagination could be well organised, in harmony or it could be a random mixture of harmony and contradiction.

Possible Sources of Imagination

There are three possible sources of motivation for imagination: 1. Preconditioning, 2. Sensation and 3. Natural Acceptance

A dominant source of imagination is preconditioning. Preconditioning means the beliefs, notions, norms, ideas, views, dictums, goals, etc. prevailing in the family, in the society which we have assumed without knowing. They may influence our imagination.

Another major source of our desire, our imagination is the sensation. Sensation is the information we get from the Body through the five sense organs – of sound, touch, sight, taste and smell.

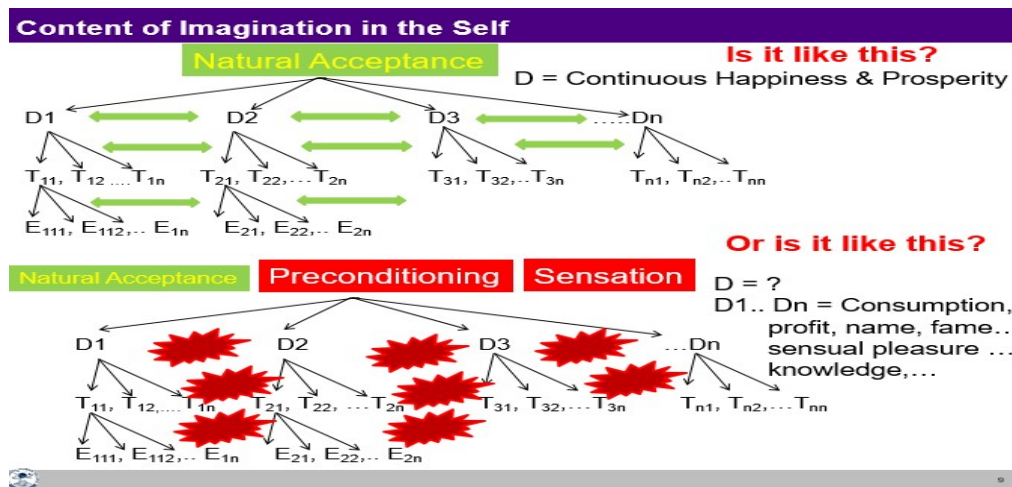


The third source of imagination is our natural acceptance. It can also be referred to as the inner voice or conscience. Self-verification on the basis of our natural acceptance can be the third possible source. It may or may not be the predominant source of motivation currently, but it can be the real source for deciding our desire, our imagination.

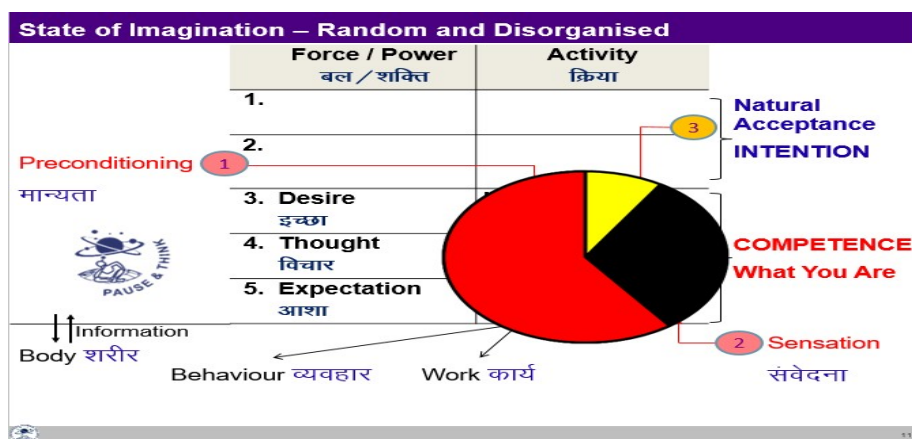
Consequences of Imagination from the three Sources

– Self-organisation or Enslavement?

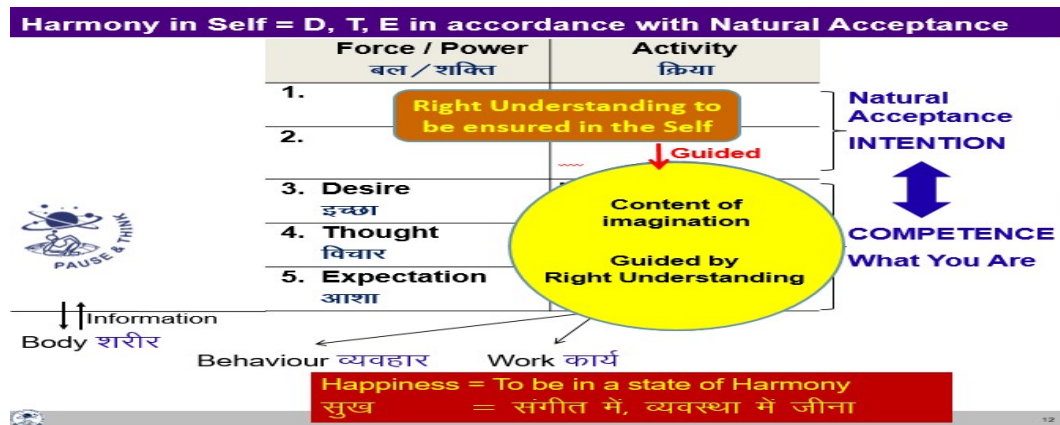
If your imagination is motivated by preconditioning or sensation, you may or may not be in harmony with the natural acceptance. Therefore, you may be in a state of happiness within or unhappiness within. Your happiness is dependent or enslaved by your preconditioning and sensation.



And then there is a large possibility that there is contradiction in your desires, leading to contradiction in your thoughts and then expectations. In such a state of contradiction within, your imagination is enough to keep you unhappy all the time.



There is a possibility that a large share of your imagination is enslaved by preconditionings and sensations, while a very small share is guided by your natural acceptance. One thing to note here is that sensation is not an enslavement in itself. Through sensation only, the Self is able to take proper care of the Body. But problem arises when you try to associate happiness with favourable sensations. Similarly, there could be some preconditioning which may also be right. But unless you verify it, and validate in your living, it is just like an enslavement. And this leads to unhappiness.



If your imagination is guided by your natural acceptance, you are sure to be in harmony and happiness within. You are self-organized.

The Way Ahead

– Ensuring Harmony in the Self by way of Self-exploration

To achieve this harmony in the Self, we need to start self-exploration. In the process, we need to:

- Know our natural acceptance
- Be aware of our imagination
- Find out the source of imagination
- Work out a way to sort out our imagination till it is fully in line with our natural acceptance

When the imagination is in harmony with the natural acceptance, there is harmony in the Self. This harmony is happiness.

Key Takeaways

The activities of desire, thought and expectation are together called imagination. Imagination is continuously going on in the Self. The sources of imagination can be sensation, pre-conditioning or natural acceptance. There is harmony in the Self when the imagination is in line with one's natural acceptance. Harmony in the Self is in continuity when all the activities of the Self are awakened.

Understanding Harmony of the Self with the Body

In this lecture, we will discuss the harmony of the Self with the Body, and try to understand self-regulation and health.

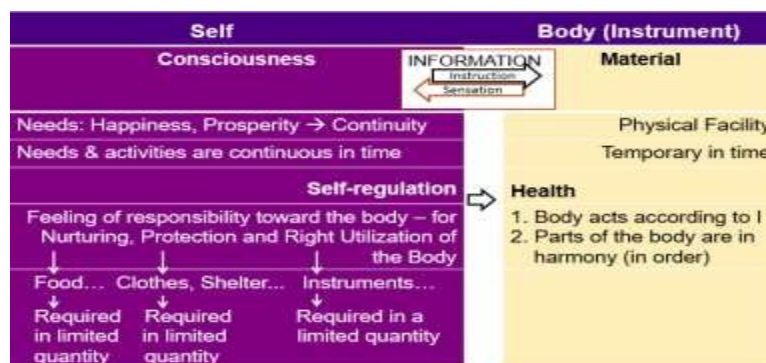
The Body as a Self-organised System

The Body is a wonderful self-organised system. It has so many parts. Each part co-exists in harmony with every other part. The eyes are well connected to the brain; the mouth, the stomach and the whole digestive system is synchronized and so it is for every organ, every cell of the Body – and you have to do nothing to make these connections or to synchronize the various parts or to deal with every cell.

Harmony of the Self with the Body: Self-regulation and Health

As we discussed in lecture 9, the Body is an instrument of the Self. The responsibility of the Self towards the Body is in terms of nurturing, protecting and rightly utilizing the Body. Nurturing the Body is by providing appropriate air, water, food, sunlight, etc. Protection is to ensure the continuity of the body which includes safeguarding from unfavorable conditions. Right utilization would mean using the Body for the purpose of the Self. This feeling of responsibility towards the Body is called as the feeling of **self-regulation**, and a natural outcome of it is **health**.

Feeling of self-regulation = the feeling of responsibility in the self towards the Body – for nurturing, protection and right utilization of the Body.



Indicators of a healthy body:

- The Body is healthy if it is able to perform as per the instructions of the Self.
- Different parts of the Body are in harmony amongst each other, they are in order.

The feeling of self-regulation in the Self is primary. Health in the Body is a natural consequence.

When the Self has the feeling of self-regulation and there is health in the Body, there is harmony of the Self with the Body.

Appraisal of the Current Status

Over the last 100 years or so, there have been significant improvements in terms of longer life-spans, in dealing with communicable diseases and trauma, but yet, ensuring health remains a question mark¹. The problem is in the wrong assumptions, one of which is that human being is the Body. With this assumption, happiness is sought through favorable sensation through the Body. Further, the assumption that we will get happiness from sensation through the consumption of physical facility has led to a high demand for it. Most of the present-day disorders are psycho-somatic in nature. 'Psycho' has to do with the Self and 'Somatic' has to do with the Body.

Disharmony in the Self causes disharmony in the Body causing psycho-somatic problems. These effects are very prominent when the individual is living with the assumption “I am the Body”.

The Way Ahead

There is a need to understand human being as it is (as co-existence of Self and Body). The significant part is having the feeling of self-regulation in the Self. This can happen only when the Self is in harmony, i.e. there is right understanding and right feeling in the Self. With a feeling of self-regulation, the Self will naturally nurture, protect and rightly utilize the Body, resulting in health of the Body.

Key Takeaways

The Body is an instrument of the Self. Harmony of the Self with the Body is ensured when Self has the feeling of self-regulation and there is health in the Body.

Programme for Self-regulation and Health

As we discussed earlier, feeling of self-regulation is the feeling of responsibility in the Self for nurturing, protection and right utilization of the Body. We can now detail it further:

Nurturing the Body

Nurturing means providing the necessary inputs to the Body. The right inputs nurture the Body, without disturbing its harmony.

The programme for nurturing and maintaining health of the Body includes the

- | | |
|--|----------------------------|
| following: 1a. Intake | 1b. Routine |
| 2a. Physical Labour | 2b. Exercise |
| 3a. Balancing internal and
body external organs of body | 3b. Balancing breathing of |
| 4a. Medicine | 4b. Treatment |

1a. The first part is the intake, all that the Body takes in. It includes the air it breathes, the water it drinks, the sunlight it absorbs, the food given to it and so on.

1b. A regular routine is required in order to keep the Body healthy, like ensuring a proper programme for sleeping, waking up, cleaning the Body, eating, doing physical work, etc.

2a. The Body needs adequate movement to maintain health. Labour is the work on the rest of nature. Few hours of labour a day provides sufficient body movements to keep the Body in good health. It also ensures production of physical facility.

A lifestyle which includes appropriate intake, routine and labour, would be generally sufficient to keep the Body in good health. However, if we are unable to do that, or in spite of this effort, there is some

disharmony in the Body, there are some more aspects of the programme for self-regulation and health, below.

2b. If one is not able to labor, s(he) can do exercises for proper upkeep of the Body.

3a. There is a need for keeping the internal as well as the external organs in harmony by appropriate means like postures, movements etc.

3b. Breathing is a significant activity for the Body. Balancing the breathing of body is necessary, through appropriate breathing exercises.

For the most part, health of the Body can be maintained by these three (1a, 1b, 2a, 2b, 3a and 3b).

Despite these, if there is some problem in the health of the Body then we take medicine and ultimately, we also take treatment when all this does not work.

4a. The Body is self-organised and naturally in harmony. It is able to recover itself from many disturbances. But if due to some reasons it runs into disharmony, medicine is helpful in taking care of lifestyle disorders, non-communicable illnesses as well as communicable diseases.

4b. In the event the Body is not in a state to recover itself back to a state of harmony, there is a need for treatment.

Protecting the Body

Providing a conducive physical environment includes clothing, shelter etc. is all a part of protection of the Body.

Right Utilisation of the Body

Right utilization of the Body would mean that it is used in the process of fulfilling human aspiration, which is basically the need of the Self. If one is using the Body in the process of fulfilling the needs of the Self, it is right utilization of the Body. It would include work with rest of nature to produce physical facility required for the Body.

Revisiting Prosperity in the Light of the Harmony between the Self and the Body

The need for the physical facility is essentially related to fulfillment of this feeling of responsibility towards the Body, i.e. we need physical facility for nurturing the Body (food...), for protecting the Body (clothes, shelter...) and for rightly utilizing the Body (instruments...) and that's it. And if we can see this clearly, we can also see that the physical facility required to ensure each one of them is required in limited quantity. Hence, prosperity is very much possible.

As an exercise, one can list all the physical facilities required for these three purposes, and see whether they are limited. Next, one can assess the available facilities, and see if they are more than required. If not, then how much more will be required can be worked out. This will clearly give a vision for ensuring prosperity.

My Participation (Value) regarding Self and my Body

My participation (value) with my Body is:

- Ensuring a feeling of self-regulation in the Self
- Ensuring the nurturing, protection and right utilisation of the Body
- Ensuring the production / availability of more than required physical facility for the above

By ensuring these three, the Body continues to be in harmony, it remains healthy. And one also has the feeling of prosperity.

Key Takeaways

When the Self has a feeling of self-regulation (the responsibility for nurturing, protection and right utilisation of the Body), and it is able to fulfil this responsibility, the Body is in harmony (good health). This feeling of self-regulation is instrumental in identifying the need for physical facility and ensuring prosperity.

Every human being is born in a family and is part of a family. The family is the basic unit or building block of human organisation. It provides a base for appreciating, accepting, understanding and practicing to live in relationship and harmony (order).

Feeling of Relationship as the Basis for Harmony in the Family

The harmony in the family has primarily to do with the fulfilment of relationship between one human being and the other human being. In order to fulfil relationship, it is necessary to understand relationship.

Understanding Relationship

We will now explore into the four important aspects of relationship:

1. Relationship is – between one Self (I_1) and another Self (I_2)
2. There are feelings in relationship – in one Self (I_1) for the other Self (I_2)
3. These feelings can be recognised – they are definite
4. The fulfilment of these feelings and their right evaluation lead to mutual happiness

1. Relationship is – between one Self (I_1) and another Self (I_2)

Relationship is already there. We do not have to construct or create relationship. All we need to do is to understand relationship and fulfil it.

Relationship is between one Self and the other Self. It is the Self which is recognizing the relationship, and not the Body. It is the Self which relates to the other, and not the Body.

2. There are feelings in relationship – in one Self (I_1) for the other Self (I_2)

The important issue in human relationship is that of the feelings. We can see that feelings are in the Self, not in the Body. It is the Self which has the feelings and which recognises the feelings. To understand relationship, one has to understand the Self and the naturally acceptable feelings in the Self.

3. These feelings can be recognised – they are definite

These feelings can be recognised, they are definite. There are nine feelings in relationship. These are the feelings which we can understand, which we can ensure within ourselves, which we can share with others and thus ensure mutual fulfilment in relationship. These are the feelings which are naturally acceptable to us in the relationship with the other human being.

Feelings (values) in relationship:

1. Trust (foundation value)
 2. Respect
 3. Affection
 4. Care
 5. Guidance
 6. Reverence
 7. Glory
 8. Gratitude
 9. Love (complete value)
4. Fulfilment of feelings in relationship and their evaluation leads to mutual happiness
- When we have these naturally acceptable feelings in the Self, we share them with the other and when we are both able to evaluate the feelings rightly, it leads to mutual happiness, i.e. the happiness of oneself as well as the happiness of the other.

Appraisal of the Current Status

The problem today is that we assume ourselves to be the Body and we assume the relationship on the basis of the Body (and not the feelings). We, therefore, fail to understand relationship and consequently, we fail to fulfil it, despite all our good intentions. The problems are due to absence of one or more of the right feelings in the Self. And we try to make up this gap by physical facility or by trying to demand these feelings from others, rather than ensuring these feelings in ourselves and sharing it with others.

The Way Ahead

First, we need to rightly recognize the relationship, identify the naturally acceptable feelings in relationship, understand these feelings and ensure that these feelings are there in us. This will ensure happiness in us. Secondly, we have to share these feelings with the other. Because this is naturally acceptable to the other as well, it will lead to happiness in the other also. Thus, it will lead to mutual happiness. And that is how the fulfilment in relationship takes place.

Key Takeaways

Relationship already exists – we don't have to create it; rather we only have to recognise and fulfil it. The family is the basic unit of human-human interaction. The basic issue in family is that of relationship. In relationship, there are nine feelings (values) that can be clearly understood and lived with. There is harmony in the family, mutual happiness in the family, when we understand the feelings and ensure in our living.

'Trust' – the Foundational Value in Relationship

Now we will explore the first feeling, which is the foundational feeling (value) in relationship.

Feeling of Trust

Trust is to be assured that the other intends to make me happy and prosperous.

In order to understand trust, examine these eight statements:

- | | |
|--|---|
| 1a. Do I want to make myself happy? | 1b. Am I able to make myself always happy? |
| 2a. Do I want to make the other happy? | 2b. Am I able to make the other always happy? |
| 3a. Does the other want to make himself/herself happy? | 3b. Is the other able to make himself/herself always happy? |
| 4a. Does the other want to make me happy? | 4b. Is the other able to make me always happy? |

Intention (Natural Acceptance)

What is the answer?

Competence

What is the answer?

The questions 1a to 4a relate to natural acceptance, the intention. Questions 1b to 4b relate to the competence, the ability. By and large, as far as the statements about the intention, i.e. natural acceptance, are concerned, there is a tick mark in 1a, 2a and 3a, and there is a question mark in 4a. When we look at the competence, at the ability, there is a question mark, right from the beginning – there is a question mark on 1b, 2b, 3b; on 4b there is a big question mark.

Evaluating Trust – Between 2 Individuals	
About your Natural Acceptance	About your Ability
1a. I want to make myself happy ✓	1b. I am able to make myself always happy ?
2a. I want to make the other happy ✓	2b. I am able to make the other always happy ?
3a. The other wants to make himself/herself happy ✓	3b. The other is able to make himself/herself always happy ?
4a. The other wants to make me happy ?	4b. The other is able to make me always happy ??
	
Intention – Natural Acceptance	Competence
What is Naturally Acceptable to You	What You Are (Σ D, T, E)

Distinguishing between Intention and Competence

Now if you try to analyse your own responses, many things will get clarified. You'll find that while evaluating yourself, you evaluate on the basis of your intention (natural acceptance). You think that you are a good person as your intentions are good. On the other hand, when you evaluate the other, you evaluate him on the basis of his/her competence. You find that s(he) is

not able to make you happy all the time. Many times, or most of the time he ends up making you unhappy. Therefore, you think that the other wants to make you unhappy. You have a doubt on other's intention.

On the basis of lack of competence, we conclude about the lack of intention of the other. When we doubt their intention, instead of accepting the other as a relative, we have a feeling of opposition. This is the common mistake that we make in relationship today.

Now that we have clarity about intention and competence, explore this question:

If you have unconditional, continuous trust on intention, on the natural acceptance of the other and if the other is lacking competence, what will you do?

- a) Try to improve upon his competence
- b) Get irritated
- c) Get angry
- d) Have a feeling of opposition

The answer is obviously (a). It is a response which indicates trust on intention. All other answers are reactions based on doubt on intention.

Now with these indicators, find out how many people are there in your life on whom you have trust on intention (natural acceptance) which is unconditional and continuous.

Generally, we don't see intention and competence separately. Since competence is generally lacking, the feeling of unconditional acceptance is almost completely missing; rather there is a feeling of opposition. With that, we reinforce wrong assumptions like:

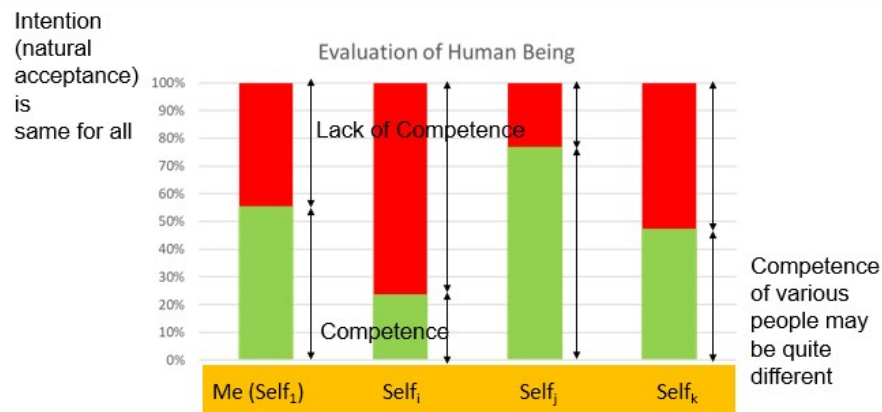
- Strangers can't be trusted (?)
- Trust is developed over a long-time (?)
- Never trust anyone (?)

Trust: To have the clarity that the other intends to make me happy	
About your Natural Acceptance	About your Ability
1a. I want to make myself happy ✓	1b. I am able to make myself always happy ?
2a. I want to make the other happy ✓	2b. I am able to make the other always happy ?
3a. The other wants to make herself/himself happy ✓	3b. The other is able to make herself/himself always happy ?
4a. The other wants to make me happy ✓	4b. The other is able to make me always happy ??
Intention – Natural Acceptance What is Naturally Acceptable to You	Competence What You Are (Σ D, T, E)

Thus, if we are able to see intention and competence distinctly, we will be able to place a tick mark in 4a. We will be assured of the intention of the other human being. And with that, we will make a programme of interaction with right evaluation of our competence and their competence (so, this is not 'blind' trust).

With the feeling of trust, one is able to see it clearly that the intention is same for all, to be happy and make other happy. The only difference lies in the level of competence.

Trust



Take-away:

Trust on Intention (Natural Acceptance)

I am able to see that

the other has a natural acceptance (intention) to make me happy

s(he) may or may not have the competence to do so



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Key Takeaways

Trust is to be assured that the other has a natural acceptance (intention) to make me happy and prosperous. Trust on intention is the foundation of relationship. It is the beginning of mutual development. A common mistake is to evaluate oneself on the basis of one's intention (and conclude that I am good) and the other on the basis of their lack of competence (thus doubt their intention and conclude that the other is bad).

Respect– As the Right Evaluation

Out of the nine feelings in relationship, we tried to understand the feeling of Trust. With trust on intention, the relationship starts. We will now explore the feeling of respect. Let us see, when do we feel respected? How do I respect others?

Feeling of Respect

Respect is right evaluation.

When we are rightly evaluated, we feel respected. When we are not rightly evaluated, we feel disrespected.

Disrespect can take place in three ways:

Over evaluation – evaluating for more than what it is

Under evaluation – evaluating for less than what it is

Otherwise evaluation – evaluating for other than what it is

If we look at our day-to-day behavior, we generally tend to do one of these three – over evaluation, under evaluation or otherwise evaluation. If any of these three takes place, the other person feels uncomfortable, disrespected.

Minimum Content of Respect – The Other is Similar to Me

When we evaluate the human being on the basis of Self, we are able to see that:

1. **Our purpose is the same** – As I have a natural acceptance to live with continuous happiness and prosperity, it is same with the other. So, on the basis of our natural acceptance, we have the same purpose.
2. **Our programme is same** – As my programme to achieve continuous happiness and prosperity is to understand the harmony and live in harmony at all levels of my being (from human being to the entire existence), it is same with the other. In that sense, our programme to fulfil our purpose is also same.
3. **Our potential is same** – As I am endowed with natural acceptance and the activities of desire, thought and expectation are going on continuously in me, it is the same with the other. So, our potential is also same.

Thus, we can see that **the other (Self) is similar to me**. This is the minimum content of respect for a human being.

Disrespect Arising out of Differentiation leading to Discrimination

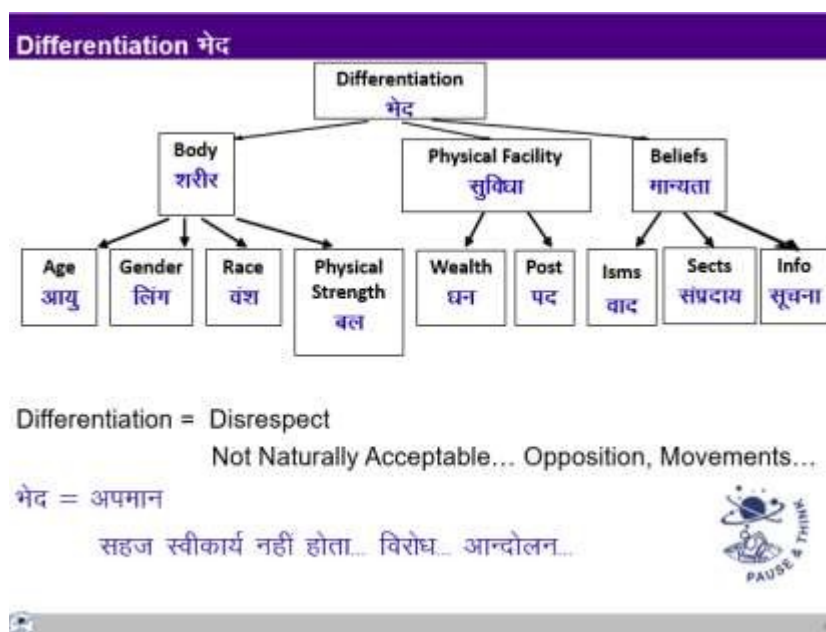
In general, what we are doing in the name of respect today is differentiating and discriminating.

First set of differentiation is on the basis of body– on the basis of age, gender, race and physical strength. This is based on the gross misunderstanding that human being = Body. The truth is that human being = co-existence of the Self and the Body.

The second set of differentiation is made on the basis of physical facility – on the basis of wealth and post. The gross misunderstanding here is that physical facility = happiness. The truth is that happiness is to be in a state of harmony.

The third basis of differentiation is on the basis of beliefs – on the basis of different isms (thought systems like socialism, capitalism, etc.), different sects, and different sets of information prevalent in

the society. This is founded on the misunderstanding that if the pre-conditioning of the other matches with mine, then the other is respectable, otherwise not. The truth is that pre-conditioning and right understanding are two different things.



All this differentiation ultimately leads to discrimination, which is disrespect because it is not naturally acceptable.

Complete Content of Respect – We are Complementary to Each Other

At the level of the Self, only the competence could be different. Competence means how much of the potential of the Self has been realized. One Self may have realized more of its potential, while another may have realized less of its potential.

This difference in competence is to be complementary to each other (not to discriminate and exploit each other).

The complete content of respect is to be able to see that **‘the other is similar to me and we are complementary’**.

Defining one’s complementarity:

- If the other has more understanding, is more responsible than me, I’m committed to understand from the other
- If I have more understanding than the other, I’m more responsible than the other. I live with responsibility with the other, unconditionally, unperturbed by the behaviour of the other. I am committed to facilitate the understanding in the other, once the other is assured in relationship and not before that

The complete content of respect is

- **The other is similar to me in terms of purpose, programme and potential and**
- **We are complementary to each other in terms of competence**

Respect: Right Evaluation – on the basis of the Self

1. Purpose – Our purpose (Natural Acceptance) is same
2. Program – Our program is same
3. Potential – Our potential is same

The Other is Similar to Me

4. Competence – On the basis of right evaluation of our mutual competence, I recognise our complementarity and fulfill it:

If the other has more understanding, is more responsible than me

- I am committed to understand from the other

If I have more understanding, I am more responsible than the other

1. I live with responsibility with the other, unconditionally, unperturbed by the behaviour of the other
2. I am committed to facilitate understanding in the other (once the other is assured in relationship, and not before that)

↓
COMPLETE CONTENT of RESPECT

The Other is Similar to Me. We are complementary to each other

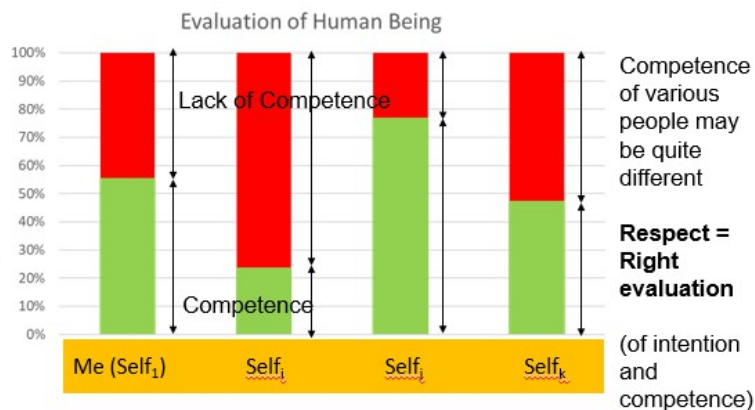
Thus, respect is right evaluation (of intention and competence on the basis of Self). We are similar at the level of purpose, programme and potential and we are complementary at the level of competence.

Disrespect arises out of over-evaluation, under-evaluation or otherwise-evaluation; and also, out of differentiation leading to discrimination on the basis of body, physical facility or beliefs. Small incidents of disrespect can have long-lasting consequences – from not speaking to each other, to opposition, break in relationship, divorce, fights and even war.

Right Evaluation

Intention
(natural
acceptance)
is
same for all

**Purpose,
Program
and
Potential
Same for all**



Take-away:

The feeling of Complementarity

The Other is Similar to Me. We are complementary to each other

With the feeling of complementarity, other feelings naturally follow

With the complete understanding of respect, we can see for every individual on the earth that we all are the same in terms of intention, program and potential. The only difference may lie in the level of competence. I may be having higher level of competence in relation to one, but may be having lower level of competence in relation to another. With this evaluation, one can work out the program to be complimentary to the other.

All the specific characteristics at the level of Body, physical facility, belief etc. can be used to express that complementarity.

e.g. a person with greater physical strength do the heavy work

e.g. a person at a higher post can work for the development of more people and so on

Key Takeaways

Respect is right evaluation at the level of the Self. The complete content of respect is to see that the other is similar to me in terms of purpose, programme and potential; and we are complementary to each other in terms of competence.

Over evaluation, under/otherwise evaluation and discrimination are disrespect.

Other Naturally Acceptable Feelings in Relationship

In the previous three lectures, we explored the feelings of trust and respect. Now, we will discuss other feelings, and understand our participation in the family.

3. Affection

Affection is the feeling of being related to the other.

Affection is the feeling of acceptance for the other as one's relative. Lack of affection is seen in the form of opposition, jealousy, etc. The feelings of trust and respect are essential to have the feeling of affection. When we have the feelings of trust, we feel related to the other; otherwise we may feel opposed to the other.

4. Care

Care is the feeling of responsibility and commitment for nurturing and protection of the Body of my relative.

With the feeling of affection, one naturally takes the responsibility for development of the relative – both at the level of Self as well as at the level of Body. Being responsible to the Body of one's relative is Care.

5. Guidance

Guidance is the feeling of responsibility and commitment for development of Self by ensuring the right understanding and right feeling in the Self of my relative.

Being responsible to the Self of my relative is Guidance.

Generally, our focus is mostly on care because we have come to assume that human being is Body. We are not even aware of the Self. Therefore, we are not aware that we have to take care of the Self as well.

6. Reverence

Reverence is the feeling of acceptance for excellence.

Excellence is to be in a state of continuous happiness with the completeness of understanding of harmony and living in harmony at all levels. Once we achieve excellence, it continues. Excellence is something definite, something absolute.

Effort for Excellence	Effort for Competition
The other is like me	Not other – only me
We are complementary	I am different/more than the other
Feelings are based on right understanding (definite, unchanging)	Feelings are based on preconditioning (indefinite, keeps changing)
Unconditional relationship	Conditional relationship
Nurtures others	May nurture or exploit others
Helps the other to come to his level	Stops the other to come to his level - effort to accentuate the difference, to dominate, manipulate, exploit
Absolute (definite completion point)	Relative (no definite completion point)

There is a basic difference between working for excellence and competition. If you have achieved excellence, you would naturally make effort for helping others to achieve excellence. On the other hand, in competition, we not only do not help rather we hinder the other to reach to our level.

7. Glory

Glory is the feeling of acceptance for those who have made effort for excellence.

For all those people whom we call great people, when we accept the effort made for excellence by them, to whatever extent they are able to achieve it, we naturally have a feeling of glory for them.

8. Gratitude

Gratitude is the feeling of acceptance for those who have made the effort for my excellence.

In our life, there may be so many people who have been of help to us in the process of understanding harmony and living in harmony. So, we have this feeling of gratitude for them. Gratitude is a significant feeling in the development of relationship.

9. Love

Love is the feeling of being related to everyone, to all. It starts from affection, which we have already explored. If this feeling expands to many and ultimately to all, it is the feeling of love. So, we begin with the feeling of affection, and complete it with the feeling of love. That is why, Love is called complete value.

Love is the feeling of being related to all.

Love is expressed in the form of compassion. The feeling of love is for all and it is expressed to whosoever comes in contact.

Distinguishing Between Love and Infatuation

The feeling of love is not something which is based on sensation. If there is a feeling on the basis of sensation, this is the case of infatuation where the sensual pleasure becomes the major goal. Infatuation is conditional – it may last only as long as you are able to get the sensation or you have hope of getting happiness through sensation. It is very temporary; it does not last for long. Once the effect wears off, then the long-term issues of feelings become prominent.

Right Feeling – within Myself or from the Other?

With this background, we can ask ourselves which can have continuity:

- Right feeling in myself or
- Getting right feeling from the other

The answer is quite obvious that there can be continuity of right feeling, if it is from within and based on right understanding. But generally, we do keep making effort for getting right feeling from the other in continuity.

Role of Physical Facility in Fulfilment of Relationship

You can now see that physical facility has a limited role to play in the fulfilment of the feeling in human-human relationship. To fulfil the feeling of care, physical facility is certainly required. For other than the feeling of care, physical facility only has a symbolic role to play.

Response and Reaction in Behaviour

An important implication of understanding relationship, particularly trust on intention, is the clarity about problems in living in reaction and the possibility of living with response. With response, your conduct is definite while with reaction, the conduct is indefinite.

My Participation (Value) in Family

My participation (value) vis-à-vis my family is to ensure harmony in the family, ensure mutual happiness, ensure justice in the family by way of:

- Ensuring right feelings (trust, respect, affection, care, guidance, reverence, glory, gratitude and love) in myself – this leads to my happiness.

- Expressing (sharing) these feelings with the other. When the other is able to make the right evaluation of these feelings, it leads to his/her happiness, thus leading to mutual happiness. My participation is to be of help to the other in their self-evolution, self-development.

With this preparation in the family, I have the ability to participate meaningfully in the larger society – in the neighbourhood, in the community and so on.

Justice in Relationship

With the above discussion, justice can be understood.

Justice is the recognition, fulfilment and evaluation of human-human relationship, leading to mutual happiness.

To expand it a bit:

- Recognition of relationship means recognizing the naturally acceptable feelings in relationship rightly.
- Fulfilment of relationship means
 - Ensuring the naturally acceptable feelings in oneself.
 - Living with responsibility with the other with these feelings, forming the basis of relationship. This makes the other comfortable and assured.
 - Making effort for mutual development, i.e. development of one's own competence and being of help to the other in developing their competence.
- Evaluation means verifying that I have the right feeling, I am able to express it properly, the right feeling has reached to the other and the other is able to identify it as the right feeling.

When the recognition, fulfilment and evaluation are right from my side, I feel happy. When the other is able to evaluate the expression of my feeling rightly, then (s)he also feels happy. Developing this competence may take time.

Justice is desirable in the family and beyond the family, all the way to the world family.

Key Takeaways

The other feelings in relationship include affection, care, guidance, reverence, glory, gratitude and love. Love is the feeling of acceptance of all; it is the complete value. Justice is ensuring these feelings in oneself and expressing them to the other, leading to mutual happiness. Justice begins from family and extends to the world family, leading to undivided society.

So far, we elaborated on harmony in the individual, family and society. Now, we move to the next level, i.e. nature. Human order is a part of nature; hence, it is essential to understand the nature and the participation of human being in nature for a mutually fulfilling and sustainable way of living. After discussing nature, we will move on to understand the existence as a whole which is in the form of units (nature) submerged in space.

Understanding Harmony in Nature

Nature as Collection of Units

Nature is the collection of all the units – the air, soil, water, plants, trees, animals, birds, other human beings and even things that are at a distant from us like the sun, the moon, the other planets, etc.

Classification of Units into Four Orders

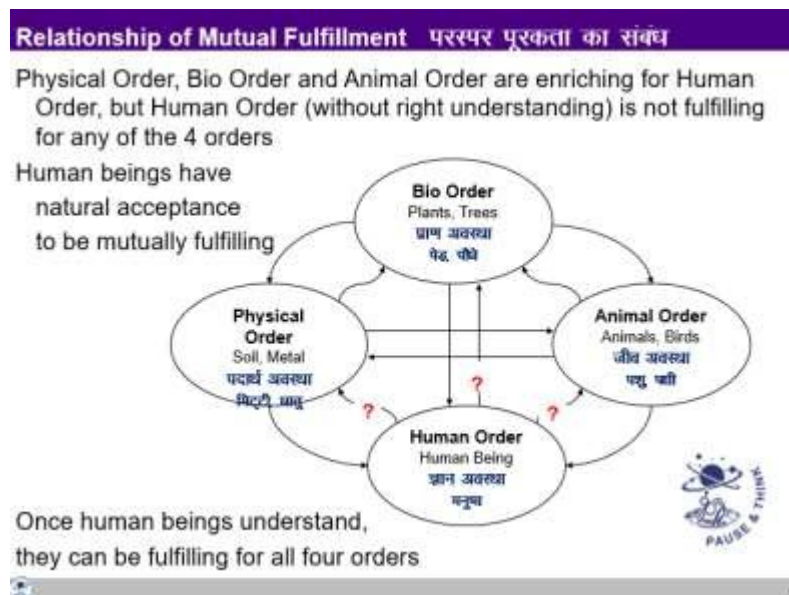
Although the units are innumerable, they can all be classified into just four orders:

1. Physical order – this includes units like air, water, metal and so on.
2. Bio order – this includes grass, plants, trees, etc.
3. Animal order – this includes animals and birds.
4. Human order – this has human being only.

Harmony among the Four Orders

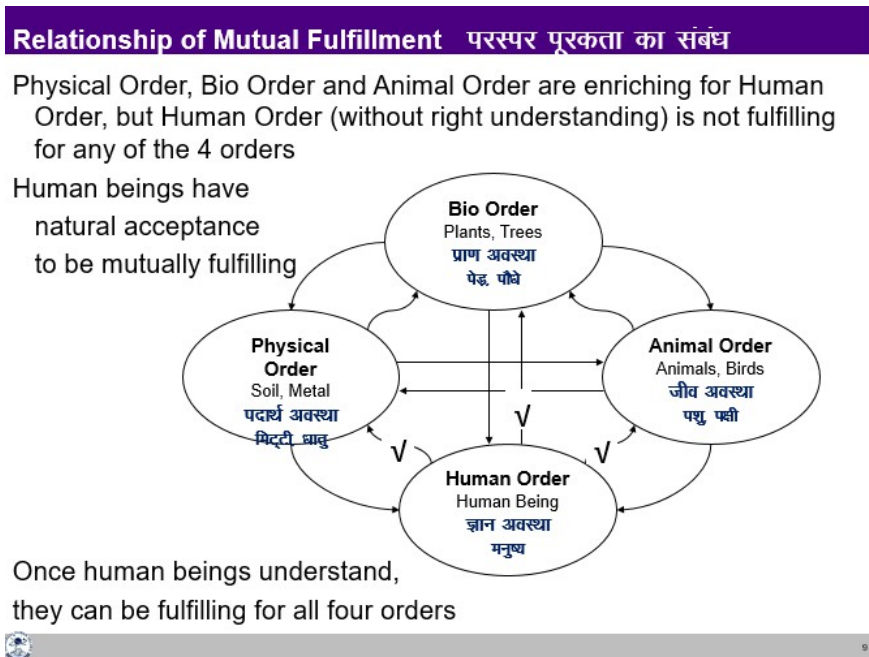
There is mutual fulfilment among the first three orders in nature. The soil-plant interaction is an example of mutual fulfilment between the physical order and the bio order. Animals and birds (units of the animal order) depend on plants (units of the bio order) for their food. At the same time, animals and birds help to spread the seeds of plants from one place to the other. They protect plants from harmful insects and pests. Similarly, the units of physical order, like air and water, are essential for animals to survive. In turn, animals enrich the soil – their dung and their dead bodies act as very good manure which makes the soil fertile. This is amply visible in the forests. These three orders are enriching for the human being too. This we can see from our day to day life.

Now, is the human being fulfilling for the other three orders? This is a big question. Human being is not only unfulfilling for the other three orders, rather it is dominating and exploiting them, to the extent of global warming and climate change.



However, when we refer to our natural acceptance, we want to fulfil all the four orders. Ask yourself this question, “what is naturally acceptable to you – to enrich these four orders or to exploit them”? The

answer is obvious – to enrich all the four orders. Once human beings understand the mutual fulfilment among the four orders, they can be fulfilling for all the orders.



Interconnectedness, Self-regulation and Mutual Fulfilment among the Four Orders of Nature

With the above discussion, we can conclude that there is interconnectedness and mutual fulfilment among the four orders in nature. One can also see that there is self-regulation in nature. In a forest, the proportion of soil, plants and animals of various species is self-regulated. It never happens that the lions eat up all the deer or the deer eat up all the grasses or that the plants grow to the extent that there is no space for deer or that there is lack of soil for new plants and so on. The forest does not need to be regulated by human being to be in harmony. With right understanding only, human being will also be self-organised, in harmony within and participate in the harmony in the larger order.

Abundance in Nature

Nature is organised in such a manner that the physical facility required for any order is available in abundance. The quantity of soil is far more than that of plants and trees. And both of these are available in far greater quantities as compared to the quantity of animals and birds. Human beings require all these three orders to survive, and the quantity of all these three orders together is far more than the quantity of human beings. By its very being, nature is organised in a manner where quantity of all four orders is in a sequence:

Physical order >> Bio order >> Animal order >> Human order.

Therefore, the requirement of any order is already available in abundance.

Key Takeaways

Nature is the collection of units. It can be classified into four orders, (physical, bio, animal and human). There is a relationship of mutual fulfilment amongst these. It is already going on in the first three orders. Human being also has the natural acceptance for mutual fulfilment. All that we need to do is to understand it and live accordingly.

Realizing Existence as Co-existence at All Levels

In this lecture, we will explore into the harmony in existence.

Existence as Units in Space

Existence is whatever exists.

There are two types of basic realities in existence – one is space and the other is units. The units are in space.

Understanding Units and Space

There are innumerable units in existence. There is air, water, soil, earth, sun, moon, plants, trees, animals, birds, human beings etc. These units are in space. The co-existence of the two is in the form of units submerged in space.

Units are Limited in Size; Space is Unlimited

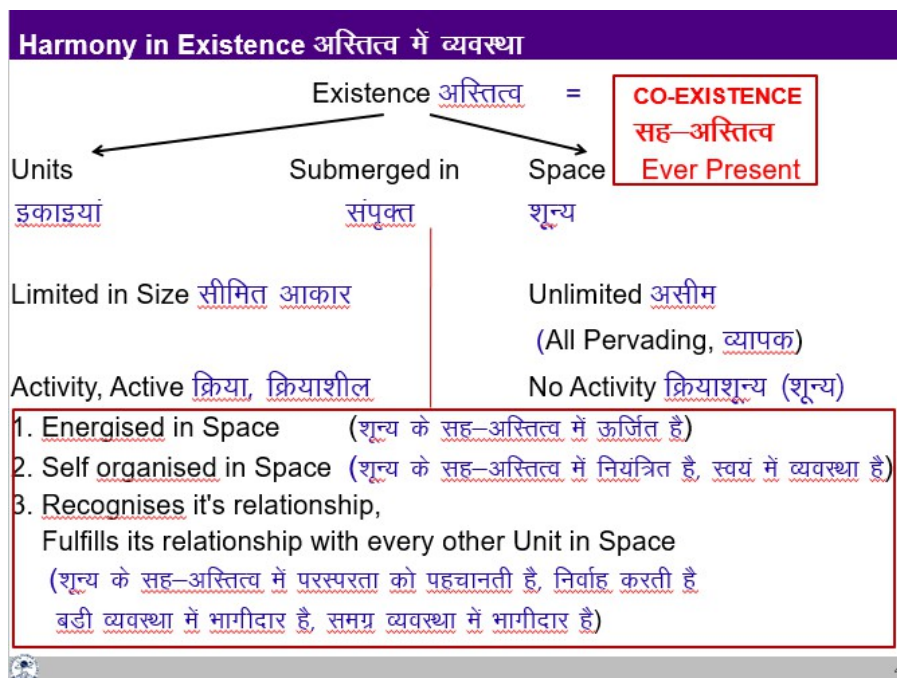
We can observe units all around – they are limited in size. Coming to space, it is unlimited. It is spread all around. It is all-pervading. There is no limited size of space. It does not have any boundary.

Units are Activity, they are Active; Space is “No-Activity”

Every unit is an activity and it is active with other units. In itself, one or the other kind of activity is always taking place in the unit. Further, the unit is interacting with other units, i.e. it is active in relation to other units. When it comes to space, it is no-activity. There is activity only in the units.

Understanding Submergence

Units are in space – they are submerged in space. It means units are in space, they are inseparable from space. Where ever a unit is there, space is also there.



1. Units are Energised in Space

Being in co-existence with space, every unit is energised, right from the smallest atom to the largest planet.

2. Units are Self-organised in Space

Being in co-existence with space, every unit is self-organised. It is in a definite order. By being in a definite order, it exhibits a definite conduct – that is how one can identify or recognise and study that unit.

3. Units Recognise their Relationship and Fulfil it with Every Other Unit in Space

Being in co-existence with space, every unit recognises its relationship with every other unit in space and fulfils that relationship.

Existence as Co-existence – Units Submerged in Space

Existence is co-existence. It is in the form of units submerged in space. In the light of above discussion on existence as co-existence, we can now visualise the overall picture of the whole existence.

Key Takeaways

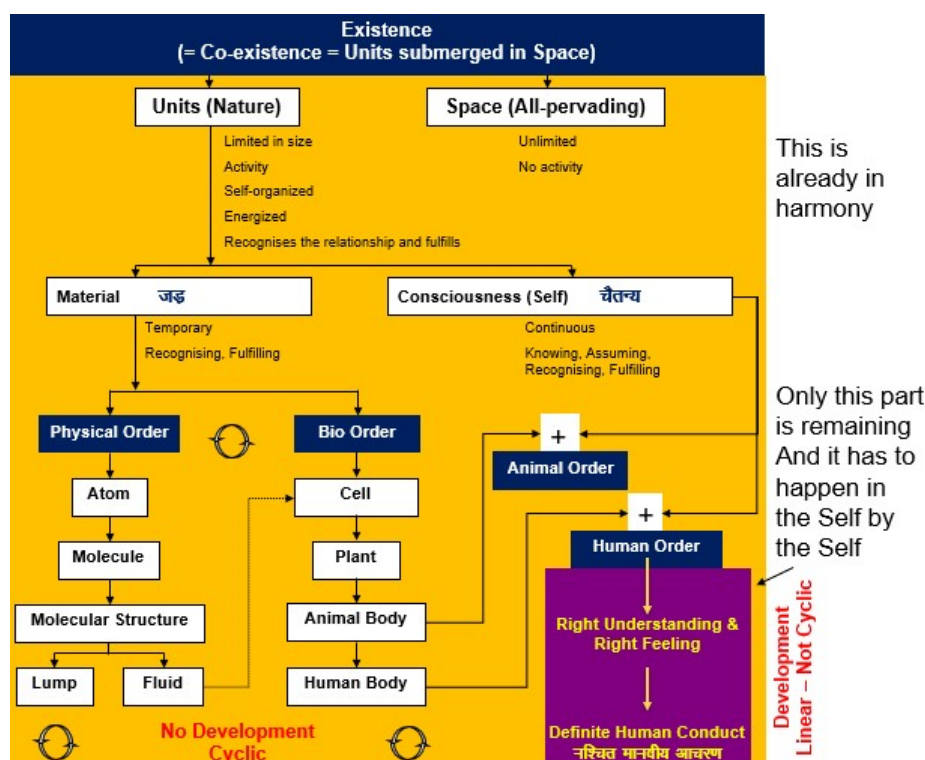
Existence is co-existence, which is in the form of units submerged in space. Units are energised, they are self-organised and they recognise their relationship with other units and participate with them in a mutually fulfilling manner (except for human beings without right understanding).

The Holistic Perception of Harmony in Existence

In the light of this discussion, we can now visualise the overall picture of the whole existence.

The Holistic Perception of Harmony in Existence

At the base of the whole existence is co-existence, which unfolds in terms of units submerged in space.



Units are limited in size; they are activity and are active. Space is unlimited, all-pervading and is no activity. Being submerged in space, units are energised, self-organised and recognise their relationship with every other unit in space and fulfil it.

Units are of two types – material units and consciousness units. Material units are temporary in time, while consciousness units (Self) are continuous. Material units recognise and fulfil their relationship with other units– their conduct is definite. Consciousness units recognise and fulfil their relationship on the basis of assuming without knowing or assuming based on knowing – the conduct of the human being is definite if it is operating on the basis of assuming based on knowing; and it is indefinite if it is operating on the basis of assuming without knowing.

All material units are composed of other (simpler) material units. The smallest or fundamental stable material unit is the atom. An atom may combine with another atom to form a molecule. These molecules further combine to form molecular structure. Molecular structures can exist either as lumps, or fluids. Fluids provide nurturing of cells and such cells combine to form plants, the animal body and the human body.

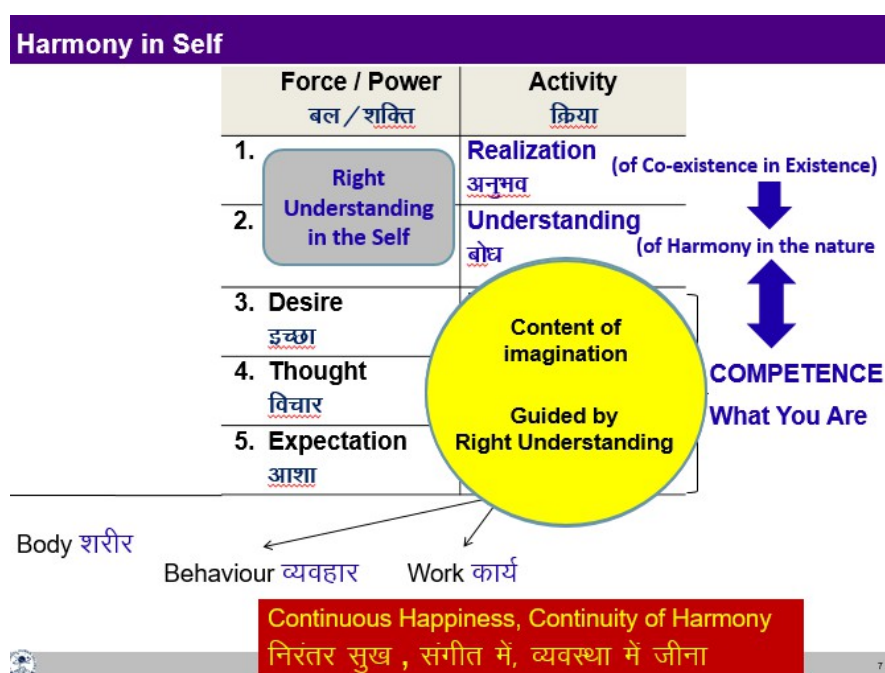
Coming to the domain of consciousness, there is just one type of unit which we have referred to as the Self. We can classify all the units in existence into four orders. Material units can be classified into two orders – physical order and bio order. The animal order is the co-existence of consciousness (Self) and the animal body (material). The human order is also the co-existence of consciousness (Self) and the human body (material).

Development in the Existential Sense

Now, we can see that everything is in co-existence. Everything that exists is basically the expression of this ever-present co-existence. It is expressing itself in the form of harmony and relationship. This unfolding is something which is happening and has to be completed through human being.

Whatever we do with the material world is cyclic. It will keep changing; keep going back to initial state, no matter what we do. In that sense, there is no development here. Only in the human order, there is a potential for development or transformation in the Self which is not cyclic. Development or permanent change is possible only in the domain of consciousness. It is in terms of

1. developing right understanding (understanding co-existence) and right feeling (feeling of co-existence) in the Self. It means awakening to the activities of contemplation (of relationship, participation in the larger order), understanding (of self-organisation, harmony) and realisation (of co-existence), as discussed earlier, and



2. living on the basis of right understanding and right feeling- part one is updating all our desires, thoughts and expectations in line with right understanding and right feeling; part two is the expression in the form of behaviour, work and participation in the larger order.

This development, this transformation in human being is facilitated by education-sanskar. There is every provision in existence for this development.

Sum Up

Now, we can sum up all that has been discussed in the workshop. We started by explaining the meaning of value. It was put as shown in the figure:

Value

Value of a unit is its participation in the larger order

(larger order = larger, harmonious system)

e.g. Value of pen is that it helps to write
(participation in education)

Value of water is that it quenches thirst
(participation in health)

Similarly,

Value of your activities (desire, thought, expectation..) is participation in the harmony within you (in the Self).

Value of your body is participation in your activities as a human being.

Your value in the family is your participation in the harmony in the family.

Your value in the society is your participation in the harmony in the society.

Your value in the nature is your participation in the harmony in the nature.

Your value in the existence is your participation in the co-existence.

In this workshop, we tried to explore the universal values of a human being.



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Then we went on to discuss the value at all the levels which is explained below.

Expression of Co-existence at Different Levels

Level. Name	Relationship / Potential	Details
4b. Existence	Co-existence	Co-existence Potential for human being to realise
4a. Nature	Mutual Fulfillment	Harmony, Relationship Potential for human being to be in harmony
3. Society	Right Understanding, Prosperity, Fearlessness (Trust), Co-existence	Human-Nature relationship Potential, through participation of individuals and families in various societal systems
2. Family	Feeling of co-existence Trust, Respect ... Love	Human-Human relationship Potential for right feeling in the Self – mutual happiness
1b. Individual Human Being	Co-existence of Self and Body	Self-Body relationship Potential for feeling of self-regulation
1a. Self (I)	Continuous happiness = happiness, peace, satisfaction, bliss	Will to live with continuous happiness Potential for right understanding, right feeling and right thought → mutually fulfilling behavior and work
Universal Values		

With this background, we can see that all that we discussed about harmony at the level of individual, family, society and nature are basically the systematic reflection (the expressions) of existence as co-existence. The same is shown in figure below. The whole discussion so far can be summed up in a simple chart given below. It can be expressed in one word – ‘**Co-existence**’.

Natural Outcome of the Understanding

The completion point for human being (materialising universal human order) is also the completion point of the universal order in existence. In that sense, the universal human order and universal order are synonymous. This is also the total expression of existence. It is the completion point of unfolding of the existence as co-existence.

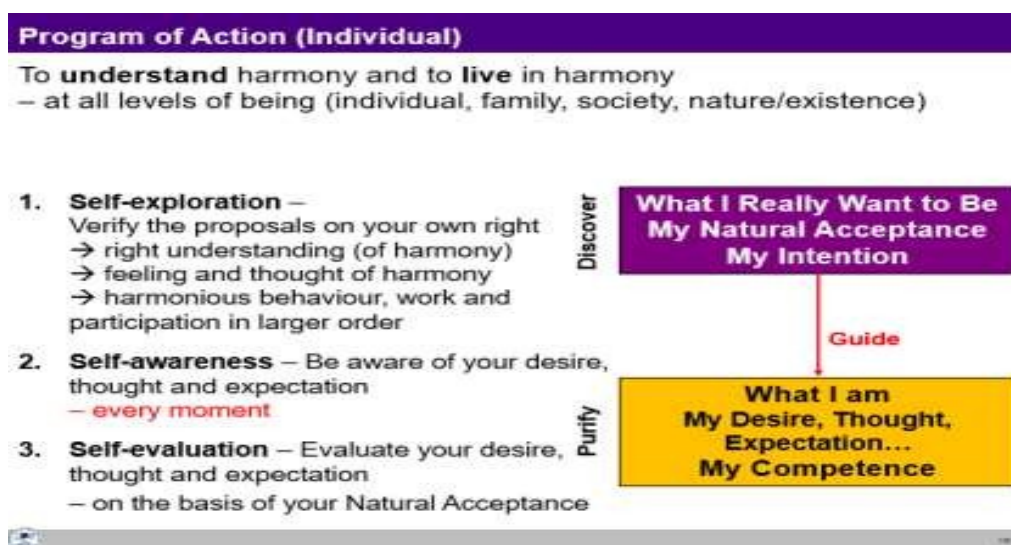
Thus, My Participation (Value) in Existence is to Realize the Co-existence and Live in Co- existence.

Key Takeaways

Existence is co-existence, and the role of human being is to realise co-existence in the Self and live in co-existence in nature/existence, extending up to universal human order. In this way, the unfolding of the co-existence will be completed through human being – resulting into universal order.

Program of Action

With the discussion so far, now we can work out the program of action at the individual level and at the level of society. At the level of individual, what is expected is to understand harmony and live in harmony. This is something that has been initiated in the workshop.

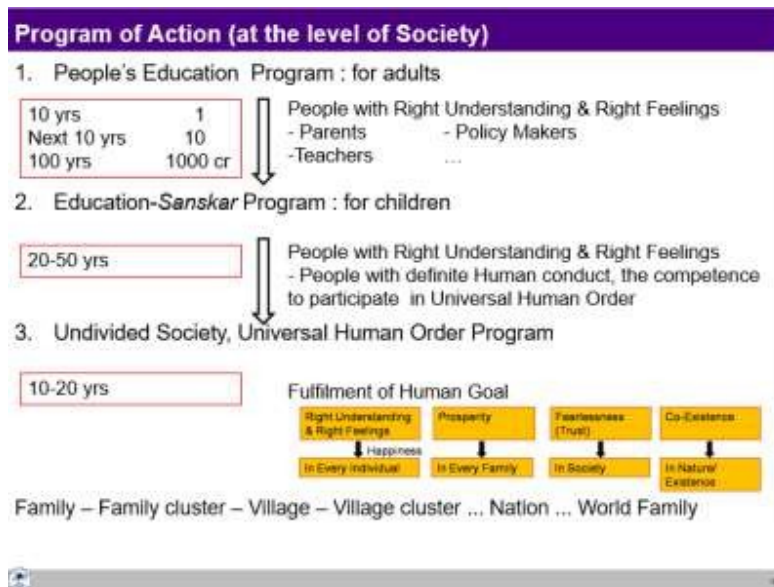


In the process of understanding, three things are required as mentioned above:

1. Self-exploration: Verifying the proposals on our own right and living accordingly
2. Self-awareness: Being aware of one's desires, thoughts and expectations every moment
3. Self-evaluation- Evaluating one's competence vis-à-vis the natural acceptance every moment.

These three things will help one transform from the present level of competence to the level of completeness of right understanding and right living in continuity. The time taken for this may vary from person to person, but the process is definite.

At the level of society, what is expected is shown in the figure below.



One kind of program can be the people's education program meant for adults. People with a definite level of competence can help grown-ups from different backgrounds to self-explore and develop their competence. Going this way, on an average, if one person takes 10 years to develop the commitment to understand and live accordingly in completeness, and develops 10 more such people in the next 10 years, a population of 1000 crores can be developed in 100 years. But if the program of education-sanskar is made value based, it will take a shorter time, say up to 50 years for the world, as the program for right understanding will become a definite component of the system of society. And if there is a program for undivided society and universal human order including all the dimensions of the society, it will take even shorter time. This can be a vision while making the policies at the level of society.

Module -2

Concept of Business Ethics

Ethics is as to principles or standards of human conduct that govern the behavior of individuals or organizations. Using these ethical standards, a person or a group of persons or an organization regulate their behavior to distinguish between what is right and what is wrong as perceived by others. It is not a natural science but a creation of the human mind. For this reason, it is not absolute and is open to the influence of time, place and situation.

Business ethics refers to a 'code of conduct' which businessmen are expected to follow while dealing with others.

'Code of conduct' is as to principles and expectations that are considered binding on any person who is a member of a particular group. The alternative names for code of conduct are 'code of ethics' or 'code of practice'.

Business ethics comprises the principles and standards that guide behaviour in the conduct of business. Businesses must balance their desire to maximize profits against the needs of the stakeholders. Maintaining this balance often requires tradeoffs. To address these unique aspects of businesses, rules—articulated and implicit, are developed to guide the businesses to earn profits without harming individuals or society as a whole.

The coverage of business ethics is very wide as it deals with norms relating to a company and its employees, suppliers, customers and neighbors, its fiduciary responsibility to its shareholders. It reflects the philosophy of business, one of whose aims is to determine the fundamental purposes of a company. If a company's purpose is to maximize shareholder returns, then sacrificing profits to other concerns is a violation of its fiduciary responsibility. Corporate entities are legally considered as persons.

Introduction to Business Ethics

A business is any organisation or entity whose primary objective is to provide goods or services for profit. Otherwise, Ethics is the study of morality. In short, the moral status of the sorts of decisions that are made in the context of buying and selling goods and services can be assessed as narrated below.

So, business ethics is the applied ethics discipline that addresses the moral features of commercial activity. In practice, however, a dizzying array of projects is pursued under its rubric. Programs of legal compliance, empirical studies into the moral beliefs and attitudes of business people, a panoply of best-practices claims (in the name of their moral merit or their contribution to business success), arguments for (or against) mandatory worker participation in management, and attempts in applying traditional ethical theories, theories of justice, or theories applicable to firms or to the functional areas of business are all advanced as contributions to business ethics and especially in its academic literature. These projects vary considerably and often seem to have little in common other than the conviction, held by those who pursue them, that whatever each is pursuing *is* business ethics.

Therefore,

- Business ethics is a branch of ethics which prescribes standards regarding how the business

is to be carried out.

- Business ethics guidelines to stakeholders.
- Business ethics is the responsibility of the managers and employees.
- Business ethics is the application of ethical judgments to business activities.

MEANING OF ETHICS

It refers not to the disinterested or unconcerned observer, or a passive or unaffected and reluctant individual, or a person who is weak – willed, biased, self centered or irrational, or even the person who is not placed or positioned in the critical place of action. It refers necessarily to the rational and responsible person who finds himself obliged and constrained to act by virtue of the position or the office he occupies and the function he is called upon to discharge.

Meaning of Business Ethics

Business ethics means both as written and unwritten codes of moral standards that are critical to the current activities and future aspirations of a business organisation. They can differ from one company to another because of differences in cultural perspectives, operational structures and strategic orientations. The guiding framework of business ethics exists at all levels of the organisation. It is all about having the wisdom to determine the difference between right actions and wrong decisions.

In simple terms, business ethics fundamentally denotes the organization's codes of corporate governance. It stipulates the morality standards and behavioral patterns expected of individuals and the business as a whole. These moral benchmarks can be perceived in terms of the microenvironment and macro environment of the business.

Ethics is a set of standard, or a code value system worked out from human reason and experience, by which free human actions are determined as ultimately right or wrong, good or evil. If an action agrees with these standards, it is ethical; if it does not agree, it is unethical.

Definition of Business Ethics

According to Kirk O. Hanson, a renowned ethics expert who also doubles as the Executive Director of the Markkula Center for Applied Ethics, "business ethics is the study of the standards of business behavior which promote human welfare and the good."

According to Kenneth Kernaghan is defined as "Ethics is concerned not only with distinguishing right from and good from but also with commitment to do what is right or what is good. The concept of ethics is inextricably linked to that of value, that is enduring belief that influence the choices we make from available means and ends."

According to R.E. Freeman, A.F. Stoner is defined as "Ethics broadly and simply is the study of how our decisions affect other people. It is also the study of people's rights and duties and of the rules that people apply in making decisions."

According to Baumhart "Ethical standards are principles of ideals of human conduct".

Importance of Business Ethics

1. Business is not entity in the society, totally jettisoned from the main stream of society. It is only part and parcel of the society and its activities. As a matter of fact, all activities in the society have ethical bearing and we cannot dissociate business from ethical conduct. People of any profession, viz., Doctor, Lawyer, Engineer, Minister, Policeman or judge should have their professional ethics and conduct.
2. There are several stake holders in the business. They will be particularly interested in the behavior of the business organization. Naturally, they will expect a very high standard of morality and ethics in business.
3. A business firm thrives with the trust and goodwill of its employees. The firm is expected to maintain high moral standard, treating all the employees with equality, encouraging team and work culture with ethical practices.
4. Building the image of a business firm is an arduous task. This can be done only by upright and honest methods. An ethical organization commands not only trust, but also respect from all stakeholders. All stake holders gain a lot by the ethical image of the business. The moral standard of workers, the ethical base built up by the company and the excellent and systematic service rendered by the organization, could not be even dreamt in the present day transport companies under nationalization.
5. Lack of ethical standards will result in deterioration of relationship between employees and employers which will in the due course lead to decline in productivity and escalation of costs.
6. Companies with high ethical standards command respect from the public, as well as government. India's well managed companies are published by 'Business India'. These companies have a brand value and accepted as leaders in the industry.
7. Ethical practices of the firms in the long – run bring enormous dividends, goodwill and appreciation of the public.

Nature of Business Ethics Code of conduct

Business ethics is a code of conduct. It tells what to do and what not to do for the welfare of the society. All businessmen must follow this code of conduct.

Based on moral and social values

Business ethics is based on moral and social values. It contains moral and social principles (rules) for doing business. This includes self-control, consumer protection and welfare, service to society, fair treatment to social groups, not to exploit others, etc.

Gives protection to social groups

Business ethics give protection to different social groups such as consumers, employees, small businessmen,

government, shareholders, creditors, etc.

Provides basic framework

Business ethics provide a basic framework for doing business. It gives the social cultural, economic, legal and other limits of business. Business must be conducted within these limits.

Voluntary

Business ethics must be voluntary. The businessmen must accept business ethics on their own. Business ethics must be like self-discipline. It must not be enforced by law.

Requires education and guidance

Businessmen must be given proper education and guidance before introducing business ethics. The businessmen must be motivated to use business ethics. They must be informed about the advantages of using business ethics. Trade Associations and Chambers of Commerce must also play an active role in this matter.

Relative Term

Business ethics is a relative term. That is, it changes from one business to another. It also changes from one country to another. What is considered as good in one country may be taboo in another country.

New concept

Business ethics is a newer concept. It is strictly followed only in developed countries. It is not followed properly in poor and developing countries.

ROLE OF ETHICS

, Ethics is the study of morality. It examines the moral standards of a society, group, profession or religious, whether these standards are reasonable or not, i.e., whether they are supported by good reasons. It is the process of examining the moral standards of a person to determine whether these standards are reasonable or unreasonable to hold, in order to apply them in practical situations and issues. The aim of ethics is to develop a body of moral standards that we feel are reasonable to hold.

The term 'unmoral' does not connote immorality. Unmoral is an expression which denotes 'having no moral attached'. The moral is not given to making moral reflections. This expression is also called amoral i.e., it is neither moral or immoral; without moral sense or principles attached.

Thus, Ethics is a study of moral standards whose explicit purpose is to determine, as far as possible whether a given moral standard (or moral judgment based on that standard) is more or less correct.

Purpose of Business Ethics

The Oxford English Dictionary defines ethics as the moral principles that govern a person's behaviour, and as the branch of knowledge that deals with moral principles. Both are open to interpretation, and neither provides a practical application for business.

Business ethics is not black or white. Decisions can be extremely complex and difficult to implement. Life is filled with grey and companies are not equipped to ethically deal with grey. The trap in associating ethics with scandals like Enron or Bernie Madoff, is that it can normalize lesser breaches. Just because a company does not act like an

Enron doesn't make it ethical.

It's time to create a fresh, new, practical usage of business ethics that companies, boards, leaders and employees can rely on. When we choose the behaviour that for own long-term benefit, ethics are the moral principles that govern that behaviour. Therefore, ethical behaviour is the long-term benefit, which makes a sense in the long run.

ELEMENTS OF BUSINESS ETHICS

Throughout the business world, no trait is more important and influential to the success of a company than practicing respectable business ethics from the inside out. A solid ethics foundation has four key elements.

(i) A Strong Code of Ethics:

The Sarbanes-Oxley Act of 2002 made it important for businesses to have an ethics code, something in writing about what one ought to do, and what to strive for. This also serves to inform employees of the vision that the company's executives have for the company's image and goals. This helps new employees learn important aspects of how to carry out their actions at work, and provides veteran employees with something to fall back on; both as a reminder and as something to cite if they are being pressed to do something that they believe to be wrong.

Ethics Training:

Any ethics code, no matter how well written, that is not understood or followed is only on the paper or disk space it is stored on. Some companies have an in-house training department that can provide the requisite training. A trainer needs to have sufficient experience and training in the field of ethics to be most effective.

(ii) Ethics Coach:

Either in-house or out-sourced expert, who will be available as a friendly and confidential resource for employees facing complicated ethical dilemmas should be arranged in every company. This person needs to have sufficient expertise in employing ethical concepts, analytical skills and decision-making tools to facilitate an ethical resolution to the problem. Also essential in an ethics coach is the assurance of confidentiality and also a friendly and upstanding coach who protects confidentiality, and speaks with everyone in the office at various times, not just when there is a difficulty.

Systems for Confidential Reporting:

This serves to provide employees with a means for reporting observed misconduct or violations without fear of reprisal. This serves to further discourage ethical violations, while getting everyone involved. It also provides the all important "do something about it" option. Additionally, early detection and resolution of ethical problems may save the company huge amounts of money in cases such as theft or other misconduct.

ADVANTAGES OF BUSINESS ETHICS

- (i) Attracting and Retaining Talent
- (ii) Investor Loyalty
- (iii) Customer Satisfaction

Ethical executives are worthy of trust. They are candid and forth coming in supplying relevant information and correcting misapprehensions of fact, and they make every reasonable effort to fulfill the letter and spirit of their promises and commitments. They do not interpret agreements in an unreasonably technical or legalistic manner in order to rationalise non-compliance or create justifications for escaping their commitments.

(i) Loyalty:

Ethical executives are worthy of trust, demonstrate fidelity and loyalty to persons and institution charging of interest at any rate is by friendship in adversity, support and devotion to duty; they do not use or disclose information learned in confidence for personal advantage. They safeguard the ability to make independent professional judgments by scrupulously avoiding undue influences and conflicts of interest. They are loyal to their companies and colleagues and if they decide to accept other employment, they provide reasonable notice, respect the proprietary information of their former employer, and refuse to engage in any activities that take undue advantage of their previous positions.

(ii) Fairness:

Ethical executives are fair and just in all dealings; they do not exercise power arbitrarily, and do not use overreaching or indecent means to gain or maintain any advantage or take undue advantage of other's mistakes or difficulties. Fair persons manifest a commitment to justice, the equal treatment of individuals, tolerance for and acceptance of diversity, are open-minded; willing to admit they are wrong and, where appropriate, change their positions and beliefs.

(iii) Concern for Others:

Ethical executives are caring, compassionate, benevolent and kind; they like the Golden Rule, help those in needs, and seek to accomplish their business objectives in a manner that causes the least harm and the greatest positive good.

(iv) Respect for Others:

Ethical executives demonstrate respect for the human dignity, autonomy, privacy, rights, and interests of all those who have a stake in their decisions; they are courteous and treat all people with equal respect and dignity regardless of sex, race or national origin.

(v) Law Abiding:

Ethical executives abide by laws, rules and regulations relating to their business activities.

(vi) Commitment to Excellence:

Ethical executives pursue excellence in performing their duties, are well informed and prepared, and constantly endeavour to increase their proficiency in all areas of responsibility.

(vii) Leadership:

Ethical executives are conscious of the responsibilities and opportunities of their position of leadership and seek to be positive ethical role models by their own conduct and by helping to create an environment in which principled reasoning and ethical decision making are highly prized.

(viii) Reputation and Morale:

Ethical executives seek to protect and build the company's good reputation and the morale of its employees by engaging in no conduct that might undermine respect and by taking whatever actions are necessary to correct or prevent in appropriate conduct of others. (xii) Accountability:

Ethical executives acknowledge and accept personal accountability for the ethical quality of their decisions and omissions to themselves, their colleagues, their companies, and their communities.

Introduction of Marketing Ethics

Marketing ethics is viewed as important because of marketing's interface with many diverse stakeholders. Marketing is a key functional area in the business organisation that provides a visible interface with not only customers, but other stakeholders such as the media, investors, regulatory agencies, channel members, trade associations, as well as others. It is important when addressing marketing ethics to recognise that it should be examined from an individual, organisational, and societal perspective. Examining marketing ethics from a narrow issue perspective does not provide foundational background that provides a complete understanding of the domain of marketing ethics. The purpose of this chapter is to define, examine the nature and scope, identify issues, provide a decision-making framework, and trace the historical development of marketing ethics from a practice and academic perspective.

Meaning of Marketing Ethics

Marketing ethics is an area of applied ethics which deals with the moral principles behind the operation and regulation of marketing. Some areas of marketing ethics (ethics of advertising and promotion) overlap with media ethics.

Ethics in marketing appears, at first, to be an extraordinarily complex topic. What practices are ethical, what practices are unethical, what's appropriate and what's not, etc. – all are important points of discussion, but are not actually that complex as long as a clear understanding of ethics.

Definition of Marketing Ethics

Ferrell in 2005 has defined marketing ethics as the study and philosophy of human conduct, with an emphasis on the determination of right and wrong. For marketers, ethics in the workplace refers to rules (standards, principles) governing the conduct of organisational members and the consequences of marketing decisions.

Therefore, ethical marketing from a normative perspective approach is defined by Murphy, Laczniak, Bowie and Klein in 2005 as “practices that emphasise transparent, trustworthy, and responsible personal and organisational marketing policies and actions that exhibit integrity as well as fairness to consumers and other stakeholders.

Marketing ethics focuses on principles and standards that define acceptable marketing conduct, as determined by various stakeholders and the organisation responsible for marketing activities. While many of the basic principles have been codified as laws and regulations to require marketers to conform to society’s expectations of conduct, marketing ethics goes beyond legal and regulatory issues. Ethical marketing practices and principles are core building blocks in establishing trust, which help build long-term marketing relationships. In addition, the boundary- spanning nature of marketing (i.e. sales, advertising, and distribution) presents many of the ethical issues faced in business today.

Need of Business Ethics in Marketing:

Business ethics are special type of regulatory guidelines. They are vital for making business operations more authentic. Today’s marketing practices are full of deceptive packing, ambiguous offers, exaggerated advertising, and aggressive selling. Some marketers practice several unfair practices to attract customers in pursuit of sales volumes and profits. Business ethics restrict all these things. Their presence and compulsion to follow them make a lot of difference in marketing activities. Business ethics are necessary for marketer as well as consumers. They have many direct or indirect purposes.

Objectives of marketing ethics

1. To prevent malpractices in business. Ethics make business activities more authentic. To ensure uniformity in marketing practices among various business enterprises throughout the country.
2. To make marketers more aware, sensible, and liable to customers and society as a whole.
3. To ensure confirmation of marketing practices with the contemporary legal framework.

4. To enforce government, voluntary social organisations, and others to be alert regarding long-term interest and welfare of society.
5. To assist government to formulate necessary legal provisions and enforce the marketers to obey them.
6. To distinguish ideal firms from exploiting firms. They facilitate in taking needed actions against those firms indulging in malpractices.
7. To decide on rewards, awards, certificates, prizes, and other encouragements for deserving business firms.

Importance of Marketing Ethics

Generally, ethics refer to the way in which people relate in a moral manner toward others in all of their various interactions. Marketing Ethics refer specifically to the application of this basic morality in the conduct of business with their consumers and other related parties. Such practices must necessarily include a conscious attempt by the businesses under consideration to apply moral principles when they are dealing with clients or other customers, especially when it comes to the production, pricing and promotion of their goods or services. Some ethical issues are universal, while some are derived from the culture and beliefs of various people. As such, various companies must necessarily incorporate this consideration in their marketing ethics.

An example of how Marketing Ethics can be derived from the cultural or societal values of the particular group of people in the environment is that the business operating can be explained by using the example of the practice of animal testing.

Marketing ethics may also be referred the manner in which a business presents its products to consumers, such as engaging in double speak or deliberately misrepresenting information or facts in order to generate more sales and make more profit. For example, a company could deliberately package its product to look like that of another popular product even though it knows that its own version is substandard. This company might rely on the fact that not a lot of people will look too closely to tell the difference between the two products. Not only would such a misapplication of marketing ethics be morally reprehensible, it would also be basis for a lawsuit if the other company can prove that it is capitalizing on its product identity to generate sales. As such, the issue of the application of marketing ethics is one that helps to ensure that consumers and clients do not get a raw deal from manufacturers.

Meaning of Consumer Protection

Consumer protection is a group of laws for organisations designed to ensure the rights of consumers as well as fair trade, competition and accurate information in the marketplace. The laws are designed to prevent businesses that engage in fraud or specified unfair practices from gaining an advantage over competitors.

They may also provide additional protection for those most vulnerable in society. Consumer protection laws are a form of government regulation, which aim to protect the rights of consumers.

For example, a government may require businesses to disclose detailed information about products, particularly in areas where safety or public health is an issue, such as food. Consumer

protection is linked to the idea of consumer rights, and to the formation of consumer organisation, which help the consumers to make better choices in the marketplace and get help with consumer complaints.

Importance of Consumer Protection

Consumer protection is very wide. It includes rights, responsibilities and various remedies available to consumers. It is not only beneficial for consumer but it is equally important for businessmen also.

1. Consumer Ignorance:

Consumer protection provides information to the ignorant customers with regard to their rights and remedies available to them. It spreads awareness so that consumer can know about the various redressal agencies where they can approach to protect their interests.

2. Unorganized Consumers:

In developing countries like India, consumers are not organised. There are very few consumer organisations which are working to protect the interests of consumers. Consumer's protection encourages establishment of more consumer organisations. Consumer protection provides power and rights to these organisations as these organizations can file case behalf of customers.

3. Widespread Exploitation of Consumers:

Nowadays, even though consumer is the king pin of market even then there is lot of exploitation of consumers as businessmen use various unfair trade practices to cheat and exploit consumers. Consumer protection provides safeguard to consumers from such exploitation.

Importance of Consumer Protection from Businessmen's point of View

Businessmen cannot survive for a long time by ignoring the interests of consumers. They have to give due importance to consumers if they want to prosper in competitive market. Consumers protection provides following benefits to businessmen:

1. Long Term Interest of Business:

After the liberalisation and globalisation the level of competition has increased so much that business has to face not only internal but also international competition. In the race of competition the businessmen can win and capture a big share in the market only when they are able to satisfy its customers by designing the products keeping in mind the requirements of the customers.

The businessmen who ignore the interest and satisfaction of customers will lose their goodwill and clients. So it is in interest of the business itself to keep its customers satisfied.

2. Businessman responsible for Society's Resources:

Businessmen use the resources of society. They earn profit by supplying goods and services to the members of society. So it must do something for society. Businessmen are merely trustee of resources, they must use these resources for the benefits of consumers.

3. Social Responsibilities:

A businessman has social obligations towards various groups and customer is one of the important groups. It is the responsibility of businessmen to provide quality goods at reasonable price. Consumer protection guides businessmen to provide social responsibilities.

4. Moral/Ethical Justification:

Traditionally ethics was part of profession only, but today ethics is playing very important role in business also. The ethics or a moral value practiced by the businessmen adds glory to businessmen. In today's environment business without ethical value is not more than a criminal activity and no civil society can tolerate and allow the existence of unethical business.

5. Government Intervention:

If businessmen want to avoid intervention of government then they should not involve in unfair trade practices. Government intervention may spoil the image of business. Businessmen should voluntarily involve in the activities which protect the interest of the consumer.

6. Consumer is the Purpose of Business:

The basic purpose of business is to create more and more customers and retain them. The businessmen can create more customers only by satisfying the customers and protecting the interest of consumers. The customer is the foundation of business.

Need of Consumer Protection

Under the modern philosophy of marketing, consumer is supposed to be the king and business is expected to be provided the maximum possible satisfaction. But in reality, consumers are often exploited. In a country like India there is shortage of many products. A few firms enjoy monopoly powers in the market place. A large majority of consumers are ignorant and illiterate and do not know their rights. They are poor and there is lack of unity among them. Due to all these reasons, consumers are often deprived of their rights. They are often exploited through misleading advertisements, poor quality goods, fractional weights and measures, overcharging, etc. Therefore, it is the need of the hour that countries like India should have strong Consumer Protection Act to protect the consumers.

Objectives of Consumer Protection

Taking into account the interests and needs of consumers in all countries, particularly those in developing countries; recognising that consumers often face imbalances in economic terms, educational levels, and bargaining power. Bearing in mind that consumers should have the right of access to non-hazardous products, as well as the importance of promoting just, equitable and sustainable economic and social development, these guidelines for consumer protection have the following objectives:

- a. To assist countries in achieving or maintaining adequate protection for their population as consumers;
- b. To facilitate production and distribution patterns responsive to the needs and desires of consumers;
- c. To encourage high levels of ethical conduct for those engaged in the production and distribution of goods and services to consumers;

- d. To assist countries in curbing abusive business practices by all enterprises at the national and international levels which adversely affect consumers;
- e. To facilitate the developing of independent consumer groups;
- f. To further international co-operation in the field of consumer protection;
- g. To encourage the development of market conditions which provide consumers with greater choice at lower prices.

Meaning of Healthy Competition

Healthy competition is where all competitors have fun even if they don't finish first and those that win are good sports about it.

Definition of Healthy Competition

Competition is defined as the activity or condition of striving to gain or win something by defeating or establishing superiority over others. Competition exists when there is a scarcity of a desired outcome. Individuals and/or groups are then in a position that they must vie for the attainment of that outcome.

Protection Consumer Interest

Consumers have been recognised as an important component of the economy, and protecting them from exploitation and ensuring their rights has become a vital feature of government legislations and policies. Apart from the legislation enacted for consumer protection, a number of other laws provide for the protection of consumer interests.

Concept of Consumer Interest

An effective framework from which is to analyze consumer protection issues depends upon both a clearly articulated understanding of what constitutes the consumer interest and the availability of rigorous CIR-related scholarship. This Primer provides definitions for six overarching concepts that shape any discussion of consumer interest-related research. Although stand-alone concepts; they are richly interconnected. The intent is to provide common understandings about what constitutes the consumer interest in exchanges among policy makers

and between policy makers and CIR-related researchers. The work of the Canadian consumer policy community will be informed and enriched through these exchanges. As well, this will assist researchers in identifying aspects of their work as CIR scholarship.

Advertising Ethics

Advertising is the commercial promotion of goods and services done in order to increase the sales. There are number of means of advertising which includes television, newspapers, wall paintings, billboards, magazines, Internet, by the word-of-mouth and in many other ways. Advertising informs the buyers about the availability of a certain product or service in the market and encourages them to buy it.

Important of Advertising Ethics

Number of advertising agencies is more across the country. As the population is more there is B-Line of many international companies trying to put their hand in Indian Market. These advertising agencies are exploiting these Indian manufacturers in putting their market through advertising suitable to Indian conditions. The severe competition for the same product and services bring in fierce advertisement from agencies counteracting on each other's specifications. The recent advertisement between Times of India and The Hindu competing on each other is an example. The design patents have become legal in India only in recent times. Until now advertisements also boost the sales of duplicate and mal-nutrition products.

Advertising and the Ethical Aspects

Ethics means a set of moral principles which govern a person's behaviour or how the activity is conducted. Advertising means a mode of communication between a seller and a buyer. Thus ethics in advertising means a set of well defined principles which govern the ways of communication taking place between the seller and the buyer. Ethics is the most important feature of the advertising industry. Even though there are many benefits of advertising, there are some points which donot match the ethical norms of advertising

. • An ethical advertisement is the one which doesnot lie, doesnot make fake or false claims and is in the limit of decency. Nowadays, advertisements are more exaggerated and a lot of puffing is used. It seems like the advertisers lack knowledge of ethical norms and principles. They just don't understand and are unable to decide what is correct and what is wrong.

• The main area of interest for advertisers is to increase their sales, gain more and more customers, and increase the demand for the product by presenting a well decorated, puffed and colorful advertisement. They claim that their product is the best, having unique qualities than the competitors, more cost effective, and more beneficial. But most of these advertisement are found to be false, misleading customers and unethical .The best example of these types of advertisements is the one which shows evening snacks for the kids, they use coloring and gluing to make the product look glossy and attractive to the consumers who are watching the advertisements on television and convince them to buy the product without giving a second thought.

. • Ethics in Advertising is directly related to the purpose of advertising and the nature of advertising. Sometimes the manufactures need to prove the benefit of the product through the advertisement which may not be in an ethical mode. But they should give the attention towards the advertisements which is not exaggerated.

Ethics in Advertisement

• Ethics also depends on what we believe. If the advertisers make the advertisements on the belief that the customers will understand, persuade them to think, and then act on their advertisements, then this will lead to positive results and the advertisement may not be called unethical .

But at the same time, if advertisers believe that they can fool their customers by showing any impractical things like just clicking fingers will make your home or office fully furnished or just buying a lottery ticket will make you a millionaire, then this is not going to work out for them and will be called as unethical.

- The advertisements should follow three moral principles i.e. Truthfulness, Social Responsibility and Upholding Human Dignity. Generally, big companies never lie as they have to prove their points to various ad regulating bodies. Truth is always said but not completely. Sometimes it is better not to reveal the whole truth in the advertisements but at times truth has to be shown for betterment.

Introduction of Ethics in Accounting

Accounting ethics is primarily a field of applied ethics, the study of moral values and judgments as they apply to accountancy. It is an example of professional ethics. Accounting ethics were first introduced by Luca Pacioli, and later expanded by government groups, professional organizations and independent companies. Ethics are taught in accounting courses at higher education institutions as well as by companies training accountants and auditors.

Accounting is a business field in which accuracy and interpretation are both very important. Small discrepancies can displace huge sums of money, especially in bigger companies. These discrepancies can be either introduced on purpose, or included by accident. Ethics is the practice of behaviour that does not allow for intentionally inaccurate or false accounting practices. This pertains not only to following the law, but also to interpreting financial data as clearly and honestly as possible in all situations.

Meaning of Ethics in Accounting

Accounting ethics is a field of professional ethics which pertains specifically to accounting. Whether accountants work in public or private practice, they are expected to adhere to ethical standards which are designed to ensure that accountants behave in a way which is ethical and consistent. In some regions, in order to be certified as an accountant, one must indicate agreement to comply with an ethical code, and people can be stripped of their certification if they fail to abide by ethical codes. For most professional organisations of accountants, in order to be members, people must agree to and uphold ethical standards, and they will be removed from the organisation if they fail to do so.

In business, people use the information collected by accountants to make very important decisions, including decisions on how to structure the organization's profit system and whether

to invest in a particular business or not. The government also uses information provided by accountants to make decisions concerning laws and taxes. Because of so much dependency on the results given by accountants, ethical concerns are more prominent in the field of accounting than other industries.

The earliest documented discussions of accounting ethics appear to date to the 1400s, and many of the ethical issues which pertain to accounting continue to be the same, even if the financial world of today would be unimaginable to a 15th century accountant. One of the key issues with accounting ethics is that poor ethical behaviour on the part of an accountant does not just potentially hurt a client, it can also hurt society. For example, when an accountant colludes in falsifying financial statements which in turn hurts investors in a company, taxpayers who may be caught up in government bailouts or regulatory efforts pertaining to the company, and the workers at the company.

Definition of Ethics in Accounting

The American Institute of Certified Public Accountants (AICPA) maintains the AICPA Code of Professional Conduct. The code is available at the organisation's website; this version of the code covers the AICPA standards for professional conduct as of October 2013.

The International Ethics Standards Board for Accountants (IESBA) develops and maintains the Handbook of the Code of Ethics for Professional Accountants. The IESBA is an independent standard-setting body. The International Federation of Accountants (IFAC) has the handbook available in PDF format for download from the IFAC website; the handbook covers the IFAC standards as of March 2013.

It is important for accountants to follow ethical guidelines and conduct their duties with impartiality. Failure to do so could lead to both ethical and criminal violations. However, pressure from management, ignorance of ethics requirements, an unwillingness to report accounting violations, a tendency to minimise the ethical significance of omitting certain financial records to skew results and just plain greed are all common reasons why accountants may violate accounting ethics. Accountants who violate ethics are subject to lose their license or job, among other punishments.

Importance of Ethics in Accounting

Proper ethics and ethical behaviour are extremely important in accounting for a variety of reasons. To begin with, accountants are often privy to sensitive information regarding their clients, such as Social Security or bank account numbers. This gives accountants a good deal of power in regard to their clients and it is important that the trust between an accountant and their clients not be abused. In the same way it is important that the industry itself does not become stigmatised as an unethical one, something that could potentially harm business for all accounting firms.

Ethics are important throughout the business world, but they are especially important for accounts and all accountancy and all accounting practices. In general, this is because accounting deals more with facts, figures and hard data than any other business area. This means that there is less room for perspective, and the results of unethical behaviour are much more widespread.

Maintaining ethical standards are necessary in every business entity that intends to survive successfully in the market and improve total organisational competencies and efficiencies.

Developing total efficiencies of the employees is essential for leading a business entity in the direction of success continuously. This necessitates training and guiding the employees in such a way so as to build their efficiencies in all the aspects of business while stressing on maintaining ethical standards effectively at all times. Understanding and upholding business ethics is essential for overall business activities. Therefore, it goes with the accounting profession as well.

Ethics is synonymous with morality, honesty and integrity. Ethics means the basic concepts and fundamental principles of right human conduct. It also involves differentiating between good and bad, right and wrong, so that an accounting professional follows what is principally right for him to do.

Since the accounting profession involves various functions of accounting, such as, recording of all business events that are of financial character, classifying and summarising them and present them in the form of profit and loss statement, balance sheet and cash flow statement, the way these activities are performed is very important and it has a lot to do with maintaining accounting ethics of accountants.

One of the most important thing that shows ethical behaviour of an accountant is that he needs to remain impartial and loyal to the business organisation while performing the related activities sincerely and with honesty. Since the accounting information drawn from the financial statements is of great value and significance to be relied upon and upon which the success or failure of a business immensely depends, an accountant should not manipulate the accounting figures in order to hide any information. In terms of balance sheets, the information concerning, cash, receivables, inventory, prepaid expense, long term receivables etc must be presented accurately.

Similarly, the activities pertinent to the components of income statements, such as, revenue and expense are to be carried out efficiently. An accountant should not change the accounting figures to make profits look better in the income statement. In this way, accounting professionals are supposed to provide the accurate information to the top management without changing the figures showing less expenses or greater revenues.

Therefore, the accounting ethics should be applied to each and every activity of the process of accounting, so that the complete, accurate and reliable information can be presented to the desired users of financial statements in a business organisation.

Ethical Issues in Accounting and Financing

An accountant working in the public or private sector must remain impartial and loyal to ethical guidelines when reviewing a company's or individual's financial records for reporting purposes. An accountant frequently encounters ethical issues regardless of the industry and must remain continually vigilant to reduce the chances of outside forces manipulating financial records, which could lead to both ethical and criminal violations.

Pressure from Management

The burden for public companies to succeed at high levels may place undue stress and pressure on accountants creating balance sheets and financial statements. The ethical issue for these accountants becomes maintaining true reporting of company assets, liabilities and profits without giving up the pressure placed on them by management or corporate officers. Unethical accountants could easily alter company financial records and maneuver numbers to place false pictures of company successes. This may lead to short-term prosperity, but altered financial records will ultimately spell the downfall of companies when the Securities and Exchange Commission discovers the fraud.

Accountant as Whistleblower

An accountant may face the ethical dilemma of reporting discovered accounting violations to the Financial Accounting Standards Board. While it is an ethical accountant's duty to report such violations, the dilemma arises in the ramifications of the reporting. Government review of company's financial records and the bad press caused by an accounting scandal could cause the company's rapid decline and may lead to the layoff of thousands of employees. Executives and other corporate officers can also face criminal prosecution, leading to heavy fines including imprisonment.

The Effects of Greed

Greed in the business and finance world leads to shaving ethical boundaries and stepping around safeguards in the name of making more money. An accountant can never let the desire to earn a better living and acquire more possessions get in the way of ensuring that she follows ethical guidelines for financial reporting. An accountant who keeps eyes on own bank account

more than on company's balance sheet becomes a liability to the company and may cause real accounting violations.

Omission of Financial Records

A corporate officer or other executive may ask an accountant to omit or leave out certain financial figures from a balance sheet that may place the business in a bad light to the public and investors. Omission may not seem like a significant breach of accounting ethics to an accountant because it does not involve direct manipulation of numbers or records. This is precisely why an accountant must remain ethically vigilant to avoid falling into such a trap.

Common Problems of ethics in Accounting

Ethics in accounting are concerned with how to make good and moral choices in regard to the preparation, presentation and disclosure of financial information. During the 1990s and 2000s, a series of financial reporting scandals brought this issue into the forefront. Knowing some of the issues presented in accounting ethics can help to ensure that we are considering some of the implications for the actions that we take with our own business.

Fraudulent Financial Reporting

Most accounting scandals over the last two decades have centered on fraudulent financial reporting. Fraudulent financial reporting is the misstatement of the financial statements by company management. Usually, this is carried out with the intent of misleading investors and maintaining the company's share price. While the effects of misleading financial reporting may boost the company's stock price in the short-term, there are almost always adverse effects in the long run. This short-term focus on company's finance is sometimes known as "myopic management."

Misappropriation of Assets

From an individual employee point of view the most common ethical issue in accounting is the misappropriation of assets. Misappropriation of assets is the use of company assets for any other purpose than company interests. Otherwise known as stealing or embezzlement, misappropriation of assets can occur at nearly any level of the company and to nearly any

degree. For example, a senior level executive may charge a family dinner to the company as a business expense. At the same time, a line-level production employee may take home office supplies for personal use. In both cases, misappropriation of assets has occurred.

Disclosure

As a subtopic of fraudulent financial reporting, disclosure violations are errors of ethical omission. When intentionally recording transactions in a manner that is not in accordance with generally accepted accounting principles it is considered fraudulent financial reporting. Also, the failure to disclose information to investors that could change their decisions about investing in the company could be considered fraudulent financial reporting. Company executives must walk a fine line which is important for management to protect the company's proprietary information. However, if this information relates to a significant event, it may not be ethical to keep this information from the investors.

Penalties

Penalties for violations of accounting ethics laws have increased greatly since the passage of the Sarbanes-Oxley Act of 2002. This legislation allows for harsh penalties for manipulating financial records, destroying information, interfering with an investigation and provides legal protection for whistle-blowers. In addition, chief executives can be held criminally liable for the misreporting of their company. If accounting ethics was not an important consideration before, the higher stakes provided by the Sarbanes-Oxley Act have definitely upped the ante.

Introduction of Ethics in Finance

For many, the expression “ethical finance” is an oxymoron. The media have had a great deal to say about corporate misconduct (Enron, Tyco, World Com, Ahold, ABB, Parmalat); about recent financial scandals: ponzi schemes (Bernard Madoff is serving a 150 year jail sentence for the largest investor fraud ever committed); about weak corporate governance; and about exorbitant bonuses paid to executives and traders in financial institutions. One might ask, “Are there really any ethics in finance?” In part the answer lies hidden in the complexity of the world of finance – a vast subject made even more complex by such forces as globalization, consolidation, deregulation, disintermediation¹ and diversification.

Historians may well determine that the turning point from traditional banking to disintermediation and innovative finance may have occurred in 1971 with the end of the dollar's convertibility into gold. In the following years corporations expanded their businesses internationally and looked for new ways of funding, including the issuance of bonds sold on the capital markets to individuals and institutional investors. With disintermediation banks have transferred some of their traditional risks such as credit and market risks to other economic agents and have engaged in a fierce competition for the development of innovative products that generate new sources of non-interest income to offset the declining intermediation margin from traditional lending activities.

Ordinary investors can very well feel lost in the labyrinth of financial institutions namely commercial banks, investment banks, asset management firms, hedge funds, mutual funds, savings banks, insurance companies. Other elements of complexity exist in the customers (private, corporate, public entities) in the markets (money, stock exchange, commodity, debt, derivative, foreign exchange), in the instruments (equity, bonds, derivatives), as well as in the services rendered (insurance, underwriting, leasing). These and other ways to segment financial markets illustrate the complexity of the arcane world of finance. According to the McKinsey Global Institute 3rd Annual Report, the world's financial assets were about \$140 trillion at the end of 2005 and this was then expected to exceed \$228 trillion by 2010.

Definition of Ethics in Finance

Ethical finance is a difficult term to define. A very restrictive way to describe it would be as an “umbrella concept” for a philosophy of investing based on a combination of financial, social, environmental and sustainability criteria.

Euros if defines this philosophy with the term of Sustainable and Responsible Investment (SRI): “This is a concept that continues to evolve. Nevertheless, the constant within this area is that sustainable and responsible investors are concerned with long-term investment; and environmental, social and governance (ESG) issues are important criteria to determining long- term investment performance.”

Importance of Ethics in Finance

Out of this labyrinth have emerged two very different trends among financial institutions. One is the search for ever-increasing size, diversification, and especially profitability – characterised by an increasing focus on immediate or short term profits, egregious levels of executive compensation, blind acceptance of higher risks, and a parallel erosion in trust and confidence in the institutions, in the products and services, and in the individuals involved.

The other trend, and an encouraging one, shows that finance is on its way to re-discover its instrumental function in support of the economy with an increasing consideration of environmental, social and governance issues in investment decisions and services being offered. These values-based decision criteria, services and institutions are the subject of this knowledge center.

For the past twenty years, the European Baha'i Business Forum (EBBF) has been offering publications and conferences on the very values that are essential to building confidence and trust in the firms and financial systems. Among these core values of EBBF which are very relevant to finance are ethical business practices, corporate responsibility, sustainability, values based leadership, gender balance, and consultative decision-making. In addition to these values, several EBBF publications address the fundamental question, "What is the purpose of the enterprise?" A new "work ethic" based on a spirit of service to humanity, is essential. To quote from one of these EBBF publications,

"The ideology of purpose that will dominate the future is one that finds acceptance and participation by society at large, unleashes human potential, draws individuals and organisations towards ethical behaviour, and makes it possible for every human being to make a difference. Only the purpose of 'serving the real needs of humanity' is likely to meet these requirements." (Purpose beyond Profit, by Marjo Lips-Wiersma, EBBF, 2008, p.26)

6.2 Ethics of common Problems in Finance

The financial crisis of 2008-2009 has seen a pervasive collapse of trust. Banks no longer trust other lenders. Investors no longer trust banks. Lenders no longer trust borrowers. At the

same time a large number of what may be termed “ethical finance” initiatives have grown. It is this field of activity which is addressed in this knowledge center.

In all my financial interactions – be it planning for clients, training, teaching or writing, people have come to me with some problem which they think is unique. In all the financial problems, I am able to find a pattern. Believe it or not, people more often than not choose the problem by their behavior. It is easy for me to find a pattern and say, “Well you chose your problem, did you not?”

The financial problems may be caused by some or allof the following financial behaviour:

No proper planning

The single biggest problem for most people is that they just do not plan their finances. Even if they are not happy about the results of what they have done so far, they do not change the way things are done.

Overspending

Many people with not very high incomes have very high ambitions. Most of this problem is because the salesmen in most shops do not tell you the price of a product, they only tell you the EMI — so anything from a plasma TV to a luxury home on the outskirts of the city are made to look cheap! After all at Rs 2,899 a month does a plasma TV not look cheap?

Not talking finance at home

Children are kept away from the finance topics at the dining table. Finance is perhaps the second most important topic at home. So many children grow up without knowing how much of sacrifice their parents have gone through to educate them.

Parents spending on education and marriage

There are too many kids who come to believe that they need to worry about savings, investment and life insurance only at the age of 32 plus. This means the father, father-in-law or a

bank loan has funded their education and marriage. Kids should take on financial responsibility at a much younger age than what is happening currently.

Marriage between financially incompatible people

Most marriages conducted under stress are actually under financial stress. Either the husband or the wife is from a rich background and the other partner cannot understand or cope up with the spending pattern. It is necessary to match people financially before marriage.

Delaying saving for retirement

“I am only 27 years old why should I think of retirement” seems to be a very valid refrain for many 32 year olds! Every year that delayed in investing, the greater the amount that you will have to save later in your life. Till the age of 32 it might be feasible for you to catch up, but after some time the amount that you need to save for retirement just flies away.

Very little life insurance

With all the risks of life styles, travel, etc. illness and premature death are common. We all have classmates who had heart attack at the age of 32 but still pretend that we do not need life insurance or medical insurance.

Not prepared for medical emergencies

Normally big emergencies, financially speaking are medical emergencies. Being unprepared for them by not having an emergency fund is quite common.

Lack of asset allocation

Risk is not a new concept. However, it is a difficult concept to understand. At 3k index people were afraid of the market. Now everybody and even the aunt want to be in the equity market. There are enough advisors who keep saying, “Equity returns are superior to debt returns.” This is true with a rider in the long run. So there could be a much larger allocation to equity at higher prices to make for the time missed out earlier?

Falling prey to financial pitches

The quality of pitches has improved. Aggressive young ones are recruited by brokerage houses, banks, mutual funds, life insurance companies, etc. and they are selling mutual funds, life insurance, portfolio management schemes, structured products, etc.

Buying financial products from 'obligated persons'

This is perhaps one of the worst things that could be done in financial life. A friend, relative, neighbour, colleague who has been doing something else suddenly becomes a financial guru because they have become an agent. There you are saddled with a dud product for life.

Financial illiteracy

Most people do not wish to know or learn about financial products. They simply ask, "Where do I have to sign". Because of this buying a mutual fund is easier than buying life insurance.

Ignoring small numbers for too long

What difference will it make if I save Rs 1,000 a month? Well over a long period it could make you a millionaire! So start early and invest wisely. It will make you rich. That is the power of compounding.

Urgent vs important:

Most expenses, which look urgent, are perhaps not so important. For example, a shirt or shoe at a sale – the luxury item which was being offered at 30 per cent discount. These small leakages are all reducing the amount of money that we will have for the bigger things like education or retirement.

Module – 3

Module -3

Introduction of Environment Issues

Environmental issues gained increasing prominence in the latter half of the 20th century. Global population growth has led to increasing pressure on worldwide natural resources including air and water, arable land, and raw materials. Modern societies have generated an increasing demand for the use of industrial chemicals. The use of these chemicals results in great benefits in raising the standard of living, prolonging human life and improving the environment. But as new chemicals are introduced into the marketplace and existing chemicals continue to be used, the environmental and human health impacts of these chemicals have become a concern. Today, there is a much better understanding of the mechanisms that determine how chemicals are transported and transformed in the environment and what their environmental and human health impacts are, and therefore now it is possible to incorporate environmental objectives into the design of chemical processes and products. The challenge for future generations of chemical engineers is to develop and master the technical tools and approaches that will integrate environmental objectives into design decisions. Major environmental problems are caused by the production and use of chemicals in modern industrial societies. With each environmental problem introduced, the chemicals or classes of chemicals implicated in that problem are identified. Whenever possible, the chemical reactions or other mechanisms responsible for the chemical's impact are explained. Trends in the production, use, or release of those chemicals are shown. Finally, a brief summary of adverse health effects is presented. This chapter's intent is to present the broad range of environmental issues which may be encountered by chemical reactions regarding the design, production, and use of chemicals.

Environmental issues have gained increasing prominence in the latter half of the 20th century and the beginning of the 21st century. Growth in population and affluence around the globe, put an increasing pressure on natural resources, including air and water, arable land, and raw materials. Concern over the ability of natural resources and environmental systems to support the needs and wants of global populations, now and in the future, is part of an emerging awareness of the concept of sustainability. Sustainability is a powerful, yet abstract, concept. The most commonly employed definition of sustainability is that of the Brundtland Commission report - meeting the needs of the present

generation without compromising the

ability of future generations to meet their needs (World Commission on Environment and Development, 1987). However, an internet search on the definition of sustainability will return millions of variations on this basic concept. In engineering, incorporating sustainability into products, processes, technology systems, and services generally means integrating environmental, economic, and social factors in the evaluation of designs. Even though this may seem simple in the abstract, but converting this concept to the types of quantitative design tools and performance metrics that can be applied in engineering design is a challenge. Quantitative tools available to engineers seeking to design for sustainability are continually evolving, but currently focus on natural resource conservation and emission reduction. While describing those tools, it will be useful to first review some of the details of the natural resource and environmental challenges.

Meaning of Environment Issues

Environmental issues are harmful effects of human activity on the biophysical environment. Environmentalism, a social and environmental movement, addresses environmental issues through advocacy, education and activism.

Environmental issues are defined as problems with the planet's systems (air, water, soil, etc.) that have developed as a result of human interference or mistreatment of the planet.



Importance of Environmental Issues

While this guide to important environmental issues is not comprehensive, if you're new to green or simply want a refresher overview, this list neatly summarizes some of our most pressing environmental concerns ... some of which cannot be solved simply via creative upcycling or small - living.

1. Climate Change

Global warming has been concerning scientists for decades, but Al Gore legitimized the crisis with his controversial film *An Inconvenient Truth*. From the melting polar ice caps to catastrophic weather and threatened ecosystems, has resulted in real climate change. Scientists agree that humans are influencing climate change with our production of greenhouse gases (mainly stemming from carbon dioxide and methane). What can you do? How bad is it? Why do so many people still think climate change - isn't real? Is it real? These are just some of the issues worth exploring. The good news is that despite the urgency of the crisis, there are exciting technological developments as well as meaningful lifestyle changes that can help the people to live with comfort.

2. Energy

Clean energy vs. dirty energy. Renewable energy. Energy independence. Petroleum. Biofuels. Coal. ANWR and offshore drilling. Even Pairs Hilton has something to say about energy. Energy is ranking in second to climate change. But the picture is not as clear as one might think. China is heavily criticized, but did you know the state of California is worse? Look for plenty of myth-busting and interesting news to come, as well as practical tips to reduce your own energy dependence. Though no single energy source is going to be the solution, positive developments toward a cleaner future are happening every single day.

3. Waste

With the immediate looming problems of climate change and energy, focus has shifted away from landfill waste. But this is a serious problem. The world has largely accustomed to a throwaway lifestyle. But that is neither healthy nor sustainable. Waterways are choked with trash and modernized nations ship their undesirable leftovers to the developing world. Fashion, fast food, packaging and cheap electronics are just some of the problems. The amount of waste the industrialized world generates is shocking. Water bottles are the defining symbol of this critical

issue. Fortunately, people are becoming aware of the consequences of "fast consumption" and there are many simple changes that we can make in our own life to help significantly reduce landfill waste.

4. Water

Short supply of pure water has become global issue. Our global reserves of drinkable water are a fraction of 1% and 1 in 5 humans does not have access to potable (safe) water. Many people do not realize that strife has already broken out in some stressed regions. There are many potential solutions, some promising, others challenging. Desalinization is an energy-inefficient, expensive option. But there are many things we can do.

5. Food

Biofuels have turned into a global controversy – the idea that people may causing the starvation of millions in order to fuel their SUVs is sickening. And yet that's not the whole picture. For example, eating hamburgers has as much or more impact on the global food picture as the use of biofuels. There is also the whole issue of "food miles" – at first, local seemed logical, but the situation is more complex than that. It's all about resources and efficiency. There are big questions: can we support the world without turning to vegetarianism? We know that the planet can't afford the Western way of eating. It would take 5 earths to support that lifestyle! What about hunting – is that good for the environment? Look for more articles soon exploring the complicated world of food. Fortunately, there are a multitude of tasty diets that incorporate greener values. So, it is not necessary to adhere to vegetarianism.

6. Consumption

This is directly tied to waste. It is well-known that the industrialized world simply consumes in a way that is not sustainable. But, the developing world is rapidly imitating the model. Sustainability in the most compelling sense is about long-term solvency. The way we live now is borrowing against the future. Reducing consumption, and smart consumption, are both necessary. There are many ways to go about doing this. Some methods are pure geek, some are high tech, and some are just common sense. Once we start exploring, we will be able to feel that it's actually fun.

7. Land Management

From desertification to polar ice melting to erosion and deforestation, existing land management choices are not serving the planet or its inhabitants very well. The 1990s saw some headway with forest management but the Bush administration's various initiatives (most notoriously, "Healthy Forests") have set back progress by decades. There is very little land left that is undeveloped, either with structures or roads. In fact, there is virtually no land left that is not subject to light or noise pollution. The modern green movement believes that in order to create a sustainable future, people will need to return to the conservation spirit that Americans were once famous for. That's a value system that includes meaning, adventure, and self-sufficiency – no wonder so many people are getting inspired.

8. Ecosystems and Endangered Species

The good news is that some species have made a comeback. The bad news is that many more species are now under threat, including indicator species and evolutionarily unique species. (When an indicator species becomes threatened, endangered, or worse, extinct, this means an entire ecosystem faces collapse.) The consequences can have global impact. From the most unusual endangered animals to a complete list of indicator species for key ecosystems and how we can help.

Meaning of Protecting the Natural Environment

Environmental protection is a practice of protecting the natural environment on individual, organizational or governmental levels, for the benefit of both the natural environment and human beings. Due to the pressures of population and technology, the biophysical environment is being degraded, sometimes permanently. This has been recognized, and governments have begun placing restraints on activities that cause environmental degradation. Right from 1960s, activities of environmental movement created awareness of the various environmental issues. There is no agreement on the extent of the environmental impact of human activity, and protection measures are very rarely criticized.

Academic institutions now offer courses, such as environmental studies environmental management, and environmental engineering, that teach the history and methods of environment protection. Protection of the environment is needed due to various human

activities. Waste production, air pollution, and loss of biodiversity (resulting from the introduction of invasive species and species extinction) are some of the issues related to environmental protection. Environmental protection is influenced by three interlinked factors: environmental legislation, ethics and education. Each of these factors plays its part in influencing national-level environmental decisions and personal-level environmental values and behaviors. To bring reality in environmental protection it is important for societies to develop each of those areas. Togetherness will inform and drive environmental decisions.

Our natural environment is a priceless part of our heritage. Plants and soils help to purify water, forests act as natural carbon sinks, and all animals have a role to play in the food-chain. A healthy natural environment is vitally important for all eco-systems and it is our responsibility to protect it.

Meaning of Prevention of Pollution

Pollution prevention occurs when raw materials, water, energy and other resources are utilized more efficiently, when less harmful substances are substituted for hazardous ones, and when toxic substances are eliminated from the production process.



Pollution prevention reduces the amount of pollution generated by a process, whether it is consumer consumption, driving, or industrial protection. In contrast to most pollution control strategies, which seek to manage a pollutant after it is formed and reduce its impact upon the environment, the pollution prevention approach seeks to increase the efficiency of a process, thereby reducing the amount of pollution generated at its source. Eventhough, there is wide agreement that source reduction is the preferred strategy, some professionals also use the term pollution prevention to include pollution reduction.

With increasing human population, pollution has become a great concern. Pollution from human activities is a problem that which is not inevitable. With a comprehensive pollution prevention program, most pollution can be reduced, reused, or prevented. The US Environmental Protection Agency works to introduce pollution prevention programs to reduce and manage waste.

Pollution is the contamination of air, soil, or water by the discharge of harmful substances. Pollution prevention is the reduction or elimination of pollution at the source (source reduction) instead of at the end-of-the-pipe or stack. Pollution prevention happens when raw materials, water, energy and other resources are utilized more efficiently, when less harmful substances are substituted for hazardous ones, and when toxic substances are eliminated from the production process. By reducing the use and production of hazardous substances, and by operating more efficiently we can protect human health, strengthen our economic well-being, and preserve the environment.

Source reduction allows for the greatest and quickest improvements in environmental protection by avoiding the generation of waste and harmful emissions. Source reduction makes the regulatory system more efficient by reducing the need for end-of-pipe environmental control by government.

NPPR supports multi-media P2 approaches which work to solve environmental problems holistically and do not only focus on pollution in a single medium (air, land, or water). Well planned rules, regulations and solutions that are not multi-media sometimes exacerbate existing conditions by creating larger problems to other media that are not accounted for by a single media-specific solution. Many times this can result in the transfer of pollution from one medium to another. For example, in some cases, by requiring hazardous air emission controls for

industrial facilities, other problems might result, such as pollutants being transferred to underground drinking water through the residual sludge.

Definition of Prevention of Pollution

Pollution prevention (P2) is the reduction or elimination of wastes and pollutants at their sources. For all the pollution that is avoided in the first place, there is that much less pollution to manage, treat, dispose of, or clean up. P2 can encompass activities such as:

- redesigning products to cause less waste or pollution during manufacture, use, or disposal
- altering production processes to minimize the use of toxic chemicals
- implementing better housekeeping practices to minimize leaks and fugitive releases from manufacturing processes
- taking steps to reduce energy consumption.

Pollution prevention within industry generally receives the most attention. However, P2 efforts in other sectors are equally important.

For example, planting pestresistant crops can reduce or eliminate the need for chemical pesticidesand there by reducing the water, air, and soil pollution that results from the manufacture and use of agricultural chemicals. In office settings, simple steps such as making double-sided copies and printing drafts on the back sides of discarded paper can substantially reduce the consumption and disposal of paper products. At home, minimizing the use of toxic household chemicals such as drain cleaners and herbicides will reduce the amount of hazardous chemicals that eventually end up into the environment. The range of P2 opportunities is constrained only by the limits to our relationship with the environment.

Economic Incentives for Pollution Prevention

Adopting pollution prevention practices and techniques often benefits industry by lowering a company's operational and environmental compliance costs. By preventing the generation of waste, P2 can also reduce or eliminate long-term liabilities and clean-up costs. In addition, disposal costs are reduced when the volume of waste is decreased. This can also lead to a reduction in workplace exposures to hazardous materials which can affect workers' health and hence, their productivity. If less waste is produced, there will also be a diminished need for on-site storage space. Furthermore, by preventing pollution there will be a greater likelihood that

a company will be in compliance with local, state, and national compliance statutes. Finally, as community pillars, businesses shoulder an important responsibility for protecting the environment and natural resources for their own good as well as that of the society.

Types of Pollution Prevention

When we cause pollution it will be our responsibility to incur the cost of the cleaning up. This can be expensive particularly if groundwater has become contaminated. There may be additional costs associated with our incident response and/or fines through the criminal courts or civil claims. Following these good practice guidelines will surely help to reduce the likelihood of an incident. A rapid response to incidents will help to minimize the environmental impact and could reduce the overall costs.

Silt pollution is a major cause of environmental incidents. It can damage and kill aquatic life by smothering and suffocating and can cause flooding by blocking culverts and channels activities that can cause silt pollution.

Silt and contained water can be caused by -

Disturbance of river bed or bank

De watering and pumping of excavations Run off
from exposed ground

Plant washing roads and river crossings

When we are able to prevent water becoming contaminated in the first place, then it reduces the risk of pollution and the overall cost of control measures. To avoid silt pollution, whenever possible use methods of work that reduce or eliminate working in the channel and that do not contaminate surface water disturbance of the river bed / working in the river channel .

The risk of silt pollution causing an incident will depend on many factors including: -

- likelihood of silt being disturbed
- what the river bed is made of, e.g. silt or gravel
- the conditions in which the work is carried out, e.g. hot weather and low flows

Silt pollution caused by working in surface waters can be minimized or prevented by keeping water out of the works area using appropriate isolation techniques, such as coffer dams and by-pass channels.

Disposal of water from excavations, dewatering and pumping

Problems with disposal of water from the above activities may be minimized avoided by:

- preventing water from entering excavations, by using cut off ditches
- considering the impact on groundwater by using well point dewatering or cut off walls
- using pump sumps in excavations
- supporting inlet hoses above the bed
- discharging on to hard surfaces (concrete slabs/gravel) in to surface waters
- use of appropriate pump rates – to avoid disturbance of bed or bank, the maximum rate should be set after consideration of the flow of the river, the location of the discharge and the risk of erosion
- protection of the pump inlet to avoid drawing in aquatic life and other debris
- minimized disturbance of standing water

Exposed ground and stockpiles

Soil stripping and vegetation removal at the start of a project can increase the volume of contaminated surface water run-off. It can also reduce the area of vegetated land available for disposal of silty water. To avoid this-

- minimize the amount of exposed ground and soil stockpiles from which the water drains and the period of time such water drains.
- remove vegetation from the area that needs to be exposed in the near future
- seed or cover stockpiles
- use silt fences at the toe of the slope, made from geo textiles, to reduce silt transport
- collect run-off in lagoons and allow suspended solids to settle before disposal

On-site working

The movement and maintenance of plant on site can generate silt and oil contaminated water. Sources of silt such as plant and wheel washing and site roads and river crossings carry a high risk of causing pollution. To reduce the pollution risk make sure that-

- plant and wheel washing is carried out in a designated area of hard standing at least 10 metres from any watercourse or surface.

- Water drain run-off can be collected in a sump - recycle and reuse water where possible
- settled solids can be removed regularly
- discharge of contaminated water goes to foul sewer (if possible) with prior permission from the local sewerage provider or tanker off site for authorized disposal .

Site roads and river crossings

Run off from site roads and river crossings can contain high levels of silt. This the pollution risk can be reduced by:

- brushing or scraping roads to reduce dust and mud deposits
- putting small dams in artificial roadside ditches to retain silt
- using existing permanent bridges or pipe crossings for river crossing
- if necessary building temporary bridges - but not fording rivers
- working from the bank where possible – not in the river

Disposal of contaminated water - treatment and disposal methods

Where runoff water is contaminated with silt or other pollutants such as oil this water must not be pumped or allowed to flow directly or indirectly in to surface waters or groundwater without treatment.

If a discharge to surface waters, groundwater, soak ways or surface water sewers is necessary. The choice of method for the treatment and disposal of contaminated water will depend on:

- the volume of water
- the area of land available for storage, treatment or discharge
- the amount and type of silt
- the presence of other substances in the water
- the conditions of any consent or authorization

Treatment and disposal methods include:

Contained water treatment and disposal

Sustainable Drainage Systems (SUDS)

Settlement Lagoons

Filtration

Pump to grass land

Discharge to sewer Tanker

off site

Sustainable Drainage Systems (SUDS)

Sustainable drainage is the practice of controlling surface water runoff as close to its origin as possible by slowing flows, allowing adequate settlement and biological action to take place before water is discharged to a watercourse or to ground. It uses softer engineering solutions to imitate natural drainage rather than traditional piped drainage solutions. Sustainable drainage methods used both in the construction phase and in the design of the project will:

- reduce flood risk from development within a river catchment
- minimize diffuse pollution arising from surface water runoff
- minimize the risk of pollution to groundwater
- minimize environmental damage, such as bank erosion and damage to habitats
- maintain or restore the natural flow regime of the receiving watercourse
- maintain recharge to groundwater
- achieve environmental enhancements, improvement to wildlife habitats, amenity and landscape quality

Examples of source control sustainable drainage systems

Porous surface pavements – water permeates through in to the soil or sub-surface reservoir which can then be allowed to discharge slowly rather than directly running off. This will minimize the volume of water that you might need to treat and can also recharge groundwater. Porous pavements need to be protected during installation from blocking by excessive silt contaminated water.

Infiltration trenches – a shallow excavated trench backfilled with stone to make an underground reservoir. Runoff is diverted in to the trench and then filters in to the subsoil. The closer to the source the more effective this method will be infiltration basins – a shallow surface impoundment where water is stored until it gradually infiltrates in to the soil of the basin floor. The performance of the basin depends largely on the permeability of the soil and the depth of the water table

Filter drains or French drains - these are similar to infiltration trenches but also allow movement of run off slowly towards a watercourse allowing time for filtration, storage and some loss of water due to evaporation / infiltration.

Swales – grassed wide shallow depressions which lead water overland from a drained surface in to storage or discharge system. They provide temporary storage for run off reducing high flows.

Solids are retained and oily residues and organic matter broken down in the top layer of the soil and vegetation.

Filter strips – vegetated sections of land designed to accept run off as an overland sheet flow. To be effective they should be 5 – 15 metres wide and are best employed on the upstream end of a drainage system. They are most effective at removing excess solids and pollutants before discharging to downstream system.

Other SUDS can be considered including ponds, detention basins (dry ponds) and wetlands. At the planning stage consider how drainage can be managed by using SUDS. Pollution removal by these methods is achieved by sedimentation, adsorption, absorption, filtration and microbial action. In Scotland, discharges of water run-off from construction sites are required to be treated by either a Sustainable Urban Drainage System (SUDS) or an equivalent equipped to avoid pollution. However, the final SUD System cannot be an equivalent and must be a recognized SUD System

Settlement lagoons or tanks

To be effective a settlement lagoon or tank should retain contaminated water long enough for silt to settle out. The length of time will depend on the type of silt, with finer clay solids taking longer to settle. Flocculants can themselves be polluting and/or toxic and need careful use and monitoring to be effective. The checklist below gives guidance on lagoon/tank operation.

Filtration

When there is no space for lagoons and the water is contaminated with coarse silt tanks filled with filter material may be used. Single sized aggregates 5–10 mm, geotextiles or straw bales can be used as a filter. It must be monitored carefully the inlet pump rate and discharge quality Pump to grassland may be used with the permission of the landowners' before planning to use this method of disposal. The discharge rate must match the rate of infiltration in to the soil which will vary with the type soil, amount of vegetation cover and the gradient.

Discharge to sewer if discharge to a foul sewer is possible it will require the permission of the local sewerage provider. They may issue a consent/authorization limiting the volume and content of the discharge.

Tanker off site

If no other disposal routes are available then contaminated water can be collected and disposed off site by tanker. This may be a costly option.

Concrete and cement

Fresh concrete and cement are very alkaline and corrosive and can cause serious pollution. Concrete and cement mixing and washing areas should be sited 10 metres from any watercourse or surface water drain to minimize the risk of run off entering a watercourse

- Have settlement and re-circulation systems for water reuse, to minimize the risk of pollution and reduce water usage
- Have a separate area for washing out and cleaning of concrete batching plant or ready mix lorries;
- collect wash waters and, where necessary, discharge to the foul sewer (you must have permission from the local sewerage undertaker for this), or contain wash water for authorized disposal off site Wash waters from concrete and cement discharged to the water environment.

Oil and chemicals

In England, oil storage containers (e.g. tanks, IBCs, drums and mobile bowsers) greater than 200 litres must comply with the Control of Pollution (Oil Storage) (England) Regulations 2001 - reference 11. Similar legislation is expected in Northern Ireland.

In Scotland, storage must be compliant with the Water Environment (Oil Storage) (Scotland) Regulations 2006 - reference 12 -; these regulations apply to the storage of any volume of any kind of oil, with more prescriptive requirements applying to industrial, commercial and institutional sites storing over 200 litres of oil.

Storage - general

Make sure fuel, oil and chemical storage on site is secure. Site the storage on an impervious base within a secondary containment system such as a bund. The base and bund walls should be impermeable to the material stored and able to contain at least 110% of the volume stored. Site the storage area above any flood water level and where possible away from high-risk locations (such as within 10 metres of a watercourse or 50 metres of a well, borehole or spring), to minimise the risk of a spill entering the water environment. Keep a spill kit with sand, earth or commercial products that are approved for stored materials, close to storage area. Train staff on how to use these correctly.

Remove damaged leaking or empty drums from site immediately and dispose any drums via a registered waste disposal contractor

Security

Secure site against theft and vandalism. Statistics show that damage from vandalism is a common cause of pollution.

Therefore take action to secure site by

- fitting lockable valves and trigger guns on pipework from storage containers
- installing anti siphon valves in pipework between containers and pumps
- installing armoured hoses
- storing tanks drums and mobile bowzers in a locked container or compound when not in use
- considering lighting, alarm or CCTV systems for your site or compound
- installing lockable fencing around the site or employing security staff

Re-fuelling

The risk of spilling fuel is at its greatest during refuelling of plant. To minimise this risk:-

- refuel mobile plant in a designated area, on an impermeable base away from drains or watercourses
- use a bunded bowser
- supervise all refuelling and bulk deliveries
- check the available capacity in the tank before refuelling
- don't jam open a delivery valve
- check hoses and valves regularly for signs of wear
- turn off valves after refuelling and lock them when not in use
- position drip trays under pumps to catch minor spills
- keep a spill kit with sand, earth or commercial products for containment of spillages
- provide incident response training to your staff and contractors

Biodegradable oils

If possible use biodegradable chainsaw chain bar lubricant and biodegradable hydraulic oil in plant when working in or near watercourses. The Environment Agency and its contractors use

biodegradable oils for their own operations. Biodegradable oils are less toxic than most of the synthetic oil but should still be stored and used to the same standards as other oils

Trade materials

Sealant, coatings, adhesives and glazings can be toxic to plants and animals if released in to the environment. Select, store and use these materials carefully to save resources and protect the environment. Sealant and glazing compounds containing asbestos should not be used. Instead -

- use water based or low solvent products
- avoid products containing lead as a drying agent and those containing hazardous solvents (toluene or chlorinated hydrocarbons)
- provide safe and secure storage

Bridge maintenance and structures over water

Work to maintain bridges or other structures over or next to watercourses has a high risk of causing pollution. The maintenance work itself may require authorization. Most appropriate method can be worked out which agrees with an environmental management plan.

Pollutant containment

Dust, debris and wastewater are the most common pollutants produced by structure maintenance. Choose a containment system designed to reduce the risk of pollution from work. The system should take account of the sensitivity of the environment. The type of containment will depend on the sensitivity of the site.

Methods of containment include:

- air or water impenetrable walls
- rigid or flexible framing lined as necessary
- fully sealed joints
- airlocks or resealable entryways
- negative air pressure (achieved by forced or natural air flow) and
- exhaust air filtration

In sealed containment areas filtered ventilation must be provided to prevent the build-up of dust and minimize the possibility of air escaping through breaches of the containment

. Use physical cleaning instead of liquid chemicals such as caustic and acid solutions. Contain wastewaters from surface washings and agree the disposal method with us as part of the environmental management plan before you start work. In some circumstances, Barge with a wastewater containment facility may be used for working over water, or dispose to foul sewer with prior permission of the local sewerage undertaker.

The containment facility must be designed so that the structure does not obstruct the river flow beneath it to such an extent that it increases the risk of flooding to an unreasonable level.

Paint removal

Paint removal methods include:-

- abrasive blast cleaning
- blasting in a closed circuit
- preparation by various types of wet abrasive blasting or water jetting
- chemical stripping and
- hand or power tool cleaning.

Abrasive blasting produces the greatest level of dust and debris. The use of vacuum attachments on power tools can reduce dust generation. Water cleaning methods produce less debris, but generate run-off, which needs to be contained and treated.

Sample existing coatings for hazardous materials (e.g. lead) can be removed. This will help to determine the level of containment which is required. The level of containment needed depends on:

- The amount of paint to be removed
- The type and concentration of the hazardous materials
- the sensitivity of the surrounding environment

Surface cleaning

While using high-pressure water or steam cleaners avoid using grit blasting with slag-derived grit as they can contain significant levels of heavy metals such as copper. These can be toxic if they get in to the water environment. Reduce the potential for contamination by using garnet, low silica abrasive or recycled glass media with vacuum attachments.

Painting

We advice for painting is much the same as for paint removal although the volume of waste and size of operations will be less. Remove dust and debris by sweeping or vacuum cleaning before painting. Paints can be applied onsite using brush, conventional spray or airless spray. Consider using electrostatic spray units to reduce the loss of product by over-spraying.

Carefully consider the type of paint for use. Although water based solvent free paints have lower environmental impact they may require more frequent application. Solvent-based paints could have a higher environmental impact but will last longer and require less maintenance. The decision to use water or solvent-based paints should be based on the environmental sensitivity of the area/surrounding environment and ease of access to the structure.

Herbicide use

In England, Northern Ireland and Wales written approval is necessary to use herbicides in or near waters. Therefore, only approved herbicides may be used for ensuring that the interests of other river users.

Waste management

Legal waste storage and disposal are essential for effective pollution prevention.

Waste must be transferred to an authorized registered or exempt waste carrier or waste manager. It must be accompanied by a full description of the waste and a waste transfer note and be disposed off lawfully.

Incident response

It is necessary to produce an Incident Response Plan as part of the environmental impact management of the work which may include the following: -

- list of key external and internal contacts
- reporting procedures
- site plan including drainage and location of storage/refuelling areas
- list of stored materials
- details of local environmental sensitivities, e.g. abstractors, high amenity areas and fish farms
- location of spill equipment
- procedures for spill containment and remediation.

Training must be given to staff and contractors in the use of spill equipment and how to manage and dispose of waste materials legally. While using oil and chemicals in close proximity to a

watercourse, store a suitable spill kit or absorbent materials nearby. Provide appropriate temporary storage for any oils and chemicals.

Meaning of Depletion Natural Resources

Resource depletion is the consumption of a resource faster than it can be replenished.

Natural resources are commonly divided between renewable resources and non-renewable resources.

Resource depletion occurs when the raw materials available in a given geographic region are used up. Any resource of which there is a limited supply or that regenerates its supply over time at a limited rate can become depleted. Deforestation, mining, and oil consumption all consume resources that are commonly used in manufacturing and for other industrial concerns. Other activities, such as overfishing and overfarming, can also lead to the depletion of available resources. In some cases, resource depletion is not intentional and contributes nothing to any industrial or commercial concern. In fact it is caused by unintentional contamination of a resource, such as through pollution.

There are many different underlying human causes of resource depletion. Most of them linked to excessive consumption of commercial products and food in many parts of the world. Fossil fuels, for instance, are burned to produce energy for a vast number of different personal, commercial, and industrial concerns and are, accordingly, being rapidly depleted. The production of farmland also consumes many resources. Most farmland exists to support the meat industry, particularly in the United States. Space for farmland is often produced by clear cutting forests, which are important natural resources.

Natural resources are grouped into two primary categories: renewable resources and nonrenewable resources.

Renewable resources are those that, over time, are naturally regenerated, such as animals used for food, forests, wind energy, and solar energy. Despite the fact that these are renewable, special care must still be taken to avoid depleting resources. If overfishing significantly reduces a fish population, for instance, it may not be able to reproduce sufficiently to repopulate and may, therefore, become extinct.

Nonrenewable resources, on the other hand, are those which simply cannot be regenerated — metal ores, for instance, once taken from the Earth, they cannot regenerate.

Resource depletion is commonly studied in the field of economics because the availability of raw materials can have a significant impact on the global economy. The production of many different commonly-used items, particularly some electronics that depend on relatively rare materials, depends on a constant supply of materials that exist only in limited quantities. Resource depletion can have dire implications on the price and availability of such products.

Environmentalists are also very concerned with resource depletion generally for different reasons. Resource depletion can severely damage ecosystems, the environment, the atmosphere, and many other important aspects of the Earth. Individuals with environmental concerns should be generally more concerned with maintaining the overall health of the environment than with finding new sources of resources.



Definition of Depletion of Natural Resources

Natural resource depletion is the sum of net forest depletion, energy depletion, and mineral depletion. Net forest depletion is unit resource rents times the excess of round wood harvest over natural growth. Energy depletion is the ratio of the value of the stock of energy resources to the remaining reserve lifetime (capped at 25 years). It covers coal, crude oil, and natural gas. Mineral depletion is the ratio of the value of the stock of mineral resources to the remaining reserve lifetime (capped at 25 years). It covers tin, gold, lead, zinc, iron, copper, nickel, silver, bauxite, and phosphate.

Effects of Depletion of Natural Resources

Natural resources include water, fuel, soil, land and air. The effects of natural resource depletion vary depending on the type of resource.

Reduced water quality affects humans and animals by reducing the amount of healthy and safe drinking water.

The rapid use of fossil fuels introduces foreign and harmful toxins into waterways, the ground and the atmosphere, and affects human populations by increasing the cost of transportation.

Depletion of natural resources produces competition among living organisms for the remaining portions, and thereby diminishes the quality of available resources.

Of the life-sustaining natural resources for humans, plants and animals, water ranks high on the list of the most basic and important elements. Certain human-caused activities reduce the quality of safe and accessible drinking water. A reduced water quality presents problems surrounding health and welfare, especially in combination with too much or too little water. Impaired water quality makes drinking water more expensive for people and less readily available. Through storm water runoff, industrial waste emissions and fertilizers, contaminated water enters streams and rivers which ultimately jeopardizing the health and vitality of marine ecosystems.

Overuse of fossil fuels reduces their availability and also introduces harmful toxins into waterways and the atmosphere. Deforestation and agricultural activities exacerbate erosion and

cause soil contamination, which impairs the survival capacity of plants, and makes surrounding areas prone to flooding and environmental disasters.

Basic Reasons for the Depletion of Natural Resources:

1. Rapid population increase,
2. Pollution,
3. High consumption of resources, and
4. Deterioration of land.

1. Rapid population increase:

There has been a tremendous increase in India's population and it has now crossed 103 crores (1.03 billion). An increase in population will decrease all types of natural resources and result in environmental pollution. Ultimately, there will be short supply, as well as deterioration in quality of natural resources. This is because increase in population will increase the demand of natural resources and environment.

At present, the world population is increasing by two per cent every year. The industrialized countries have annual growth rate of 0.5 to 1 per cent. On the other hand the developing countries have the growth rate of 2 to 3 per cent. The per capita use of energy and mineral resources shows a difference between the developing and developed countries of the world. The developed countries consume less but their resources are enough. The population and per capita consumption have a considerable impact on the environment. The world is unable to meet the continuously increasing demand for natural resources.

2. Pollution:

The environment is deteriorating due to increasing population and industrial revolution. The atmosphere, lakes, streams, rivers are polluted by sewage, industrial wastes, heat, radioactive materials, detergents, fertilizers and pesticides. Besides these, a number of toxic materials are released into our surroundings. The uncontrolled and indiscriminate use of pesticides has disturbed the entire food chains by which animals including man are affected.

It has been estimated that average individual has about 7 parts per million (ppm) DDT in his body which affects in long-term. Recent researches have revealed that this proportion of DDT in our body has harmful effects on heart and liver and higher concentration may cause several other diseases including cancer. Many gases, e.g., carbon monoxide, sulphur dioxide, carbon dioxide

and nitrous oxide are known to cause respiratory troubles. The unplanned and uncontrolled industrial growth may adversely affect or destroy the health of the society.

3. Consumption of materials:

Due to tremendous increase of population, most of the natural resources are being rapidly consumed. This high rate of consumption has disturbed our ecosystems. But, on the other hand, many of the natural resources are essential for basic human needs. Many industries require raw materials which are essential for the advancement of the country. However, their rapid consumption will affect adversely the quality of the environment either by unwise use of natural resources or by increasing pollution.

4. Deterioration of land:

Due to excessive consumption of minerals of the soil by cropping or soil erosion or other natural events, fertility of soil is lost and the land deteriorates gradually. Sometimes drought also results in deterioration of land and many nutrients of the top soil are destroyed and soil fertility is lost. As a result of cropping, the cycling of soil mineral nutrients is greatly reduced.

Erosion has also depleted soil fertility since most of the minerals remain in the upper part of the soil and they are easily removed by wind or washed away by water. Sometimes water erosion takes its toll of fertile soils.

Man has also deteriorated agricultural land and ultimately caused the loss of national economy. It is commonly seen that man cannot degrade one part of his environment without simultaneously affecting other parts. For proper economic development lands for cropping, forest, recreation, transportation and wildlife are needed but their availability is reducing day by day. Therefore, it is necessary to practice integrated policy of resource management. If not unexpected future shortage might upset the national economy.

Meaning of Conservation of Natural Resources

The term conservation came into use in the late 19th century. It refers to the management, mainly for economic reasons, of such valuable natural resources as timber, fish, game, topsoil, pastureland, and minerals, and also to the preservation of forests, wildlife, parkland.

Conservation of natural resources is now usually embraced in the broader conception of conserving the earth itself by protecting its capacity for selfrenewal. Particularly complex are the problems of nonrenewable resources such as oil and coal and other minerals in great demand.

Current thinking also favours the protection of entire ecological regions by the creation of "biosphere reserves." Examples of such conservation areas include the Great Barrier Reef off Australia and Adirondack State Park in the United States. The importance of reconciling human use and conservation beyond the boundaries of parks has become another important issue.

Definition for Conservation of Natural Resources

The Protection, Preservation, restoration, and rational use of all resources in the total environment.

Need for the Conservation of Natural Resources

1. It aims at sustainable benefit to the present generation.
2. It maintains a potential to meet the needs and aspirations of future generations.
3. Proper, judicious and planned use of natural resources may sustain the environment.
4. Proper exploitation and conservation of renewable resources create fewer problems.
5. Over-exploitation causes damage of the existing environment.