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Sugarcane Cultivation in Kolhapur District

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Abstract: Agriculture plays a very significant role in the economic development in India. Where 70% of the population is directly or indirectly depends on agriculture for their survival. Cropping pattern is an important aspect of geographical studies particularly related to agricultural geography. The growth of population leads to change in cropping pattern. This paper an attempt is made to analysis the changes in sugarcane cultivation of Kolhapur district. In the last two decades (1990-91 and 2010-2011) In 1990-91, out of the total agriculture area 66.06% of agriculture land was under food crops, decrease to 58.49% because remaining agriculture shifted to commercial crops like sugarcane and vegetables etc. The sugar and production of the district has changed towards commercialization due to use of irrigation, implementation, fertilizer consumption transport, communication, market facilities etc.

Keyword- Sugarcane production and cropping pattern

Introduction-

Sugarcane is main commercial crop in Kolhapur district. Kolhapur region is most concentrated sugarcane growing area in Maharashtra state because of favourable soil and agro-ecological condition of the region. Present paper deals with the study of sugarcane cultivation as an important part of crop production in Kolhapur district with its spatial and temporal feature and an evaluation of its impact on crop productivity too. Kolhapur is top three sugarcane producing district in the state. The nature of cropping pattern is considered as an important factor in determining the growth prospects for agriculture.

Objective- To highlight the sugarcane cultivation changes in Kolhapur district.

The Region- The Kolhapur district is one of the southernmost districts of Maharashtra state. The district's courtiers a total area of 7,685 sq. kms. It lies between 16° 0' 0"N to 17° 0' 0" North latitude and 74° 0' 0" to 75° 0' 0" East longitude. The length of the district south to north is 160 Kms. and east to west is 60 Kms. The Sahyadri ranges to the west and Warna river to the north, the river Krishna and Belgaum district to the south and east, forms the natural boundaries of the district. The region receives average rainfall 1900 mm.

Methodology:

The study is based on data collected from primary and secondary sources. The collected data from different sources were processed and represented by employing different statistical and quantitative techniques like percentage change. Most of secondary sources of data collected from reports published by institutions like Directorate of Economics and statistics, Department of agriculture and co-operation, Ministry of agriculture, Government of India, National sample survey, State Statistical Abstracts, Gazetteer of Kolhapur district etc. in region. The significant decrease is noted in these tehsils where sugarcane has replaced this crop and in remaining two tehsils. Panhala and Hatkanangale decrease because some farmers are grown vegetables.

Dr. Anubhuti Hitesh Ghodake



Table 1.1 (A)
Sugarcane cultivation (area under different crops (1991-2011))

1991			2011			percentage difference (increase/decrease)
Crop	Area in hect.	% of gross cropped area	Crop	Area in hect.	% of gross cropped area	
Sugarcane	118547	36.22	Sugarcane	108669	18.69	-17.53

Source-Socio-Economic review,1991-2011

The major observed in Hatkanangale and Kagal tehsil is the increased irrigation facilities caused shifting the farmer from jowar cultivation to sugarcane cultivation.

Sugarcane seem to be dominant. Among the irrigated crop these crop together share about 9.14 % area.

The proportion of irrigated land under this crop has decreased by 6.68 %. Table-1.1(B).Bhudargad have decreases area under total foodgrain.

Sugarcane:

Sugarcane is one of the major crops of India. This country is one of the significant producers of sugarcane in the world. Kolhapur has the largest surface area under sugarcane and its production is also the highest in the Maharashtra.Sugarcane a premier cash crop has occupied 18.69 % of total cropped area (10.43 lakh hectares in Maharashtra) and uses 72.05 % of gross area irrigated, while ranking first among all irrigated crops.

Table 1.1 (B)
Sugarcane cultivation (irrigated area under different crops (1991-2011))

1991			2011			percentage difference(increase/decrease)
Crop	Area in hect.	% of gross cropped area	Crop	Area in hect.	% of gross cropped area	
Sugarcane	69802	71.80	Sugarcane	108669	72.05	0.24

Source-Socio-Economic review,1991-2011

Relatively significant (above 12 %) of cultivated area under sugarcane is confined to the Karvir, Shirol, and Hatkanangale. This is the area where irrigation facilities and supply are comparatively more developed. Besides the fertile alluvial tracts. Vicinity of sugar factories and market, well developed network of transportation, suitability of moisture and temperature condition and other contributory factors which have stimulated the extension of cane cultivation in this part of the region.By contrast low proportion (below 6%) is noted in the northern and Ajra, Bhudargad, Shahuwadi and Gadhinglaj which can be well attributed to the poor irrigation facilities, less fertile soil(alkaline soil) and moisture deficiency in these part.

The spatial distribution however is uneven and largely controlled by physiographic condition, nature and mode of irrigation and human response to it. In particular the highest percentage of irrigated area under this crop is found in Karvir and Shirol. It is mainly because most of irrigated area available in the tehsils.

High proportion (above12 %) of irrigated area under this crop is observed in Karvir , Shirol and Hatkanangale. Mainly due to the increase in perennial (lift) source of irrigation and also increase well irrigation.The moderate percentage (6 % to 12 %) of the irrigated area under this crop is observed in Gaganbavada ,Panhala, Chandgad, Kagal, Radhanagari tehsils. The insignificant area under cane cultivation is noted in the Shahuwadi tehsil located to north western part of region. The seasonal source of water (well) seem to have been responsible for them. Nevertheless the spatial distribution of sugarcane is largely related to perennial source of irrigation. The low percentage (below 6 %) of this crop is observed in Gadhinglaj, Ajra, Shahuwadi and Bhudargad. Temporal change of sugarcane crop in Gaganbavada because high rainfall and atmosphere is not good for vegetables cultivation in this area, so sugarcane crop is dominant crop in this tehsil. The moderate change in Kagal, Panhala, Hatkanangale, Radhanagari, Shirol, Karvir,Ajra and Gadhinglaj,Shahuwadi. Chandgad and Bhudargad is low cultivation of sugarcane crop.Harvesting machinery used for the sugarcane cutting in Kolhapur region. on the contrary notable decrease (below 6 %) is observed mainly in Bhudargad, Shahuwadi and Ajra tehsil. Though it is a traditional cane cultivation area of region, recently farmers prefer other irrigated crops like rice, wheat and

fruit and vegetables etc.

As per the change in proportion of sugarcane crop in irrigated area the concern region experience 0.24 % increase.(Table-1.1(B)).As a whole above 12 % increase has been observation Karvir ,Hatkanangale and Shirol tehsils which show the increase tendency of sugarcane cropping in irrigated area.. The increase is also found in Gaganbavada, Panhala, Chandgad, Kagal and Radhanagari, tehsils. On the contrary Gadhinglaj, Bhudargad, Shahuwadi and Ajra tehsils observed decrease in proportion on of sugarcane cropping in irrigated area.

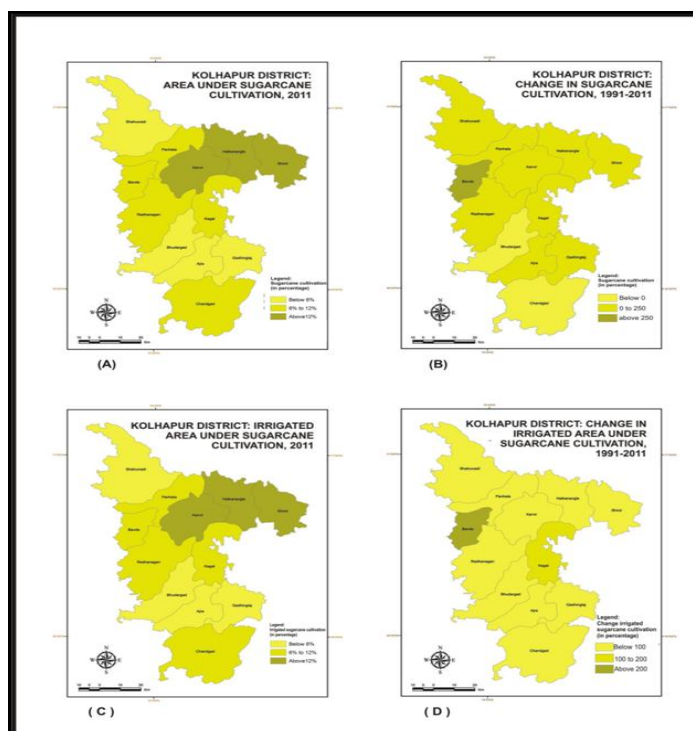
The temporal change of sugarcane crop in Gaganbavada because high rainfall and atmosphere is not good for vegetables cultivation in this area. The moderate change in Kagal. Low cultivation of sugarcane crop in Panhala, Hatkanangale, Radhanagari, Shirol, Karvir, Ajra,Gadhinglaj,Shahuwadi ,Chandgad and Bhudargad.

Conclusion:

This paper an attempt is made to analysis the changes in sugarcane cultivationof Kolhapur district. In the last two decades (1990-91 and 2010-11) the situation of irrigated sugarcane cultivation in the district was drastic change because increase in transport, irrigation facilities, market facilities, fertilizer consumption etc. The diversified nature of cropping pattern of the Kolhapur district has increased the cropping intensity of the land. The district exhibits a mixed cropping pattern. Kolhapur district holds a leading rank in respect of rice and sugarcane cultivation and sugar industry. The laterite soil in Gaganbavada, Panhala, Radhanagari and Shahuwadi tehsils are conducive for raising hill millets. Sugarcane and vegetable are grown where irrigation facilities are available. The eastern taluka of Hatkanangale and Shirol focus on sugarcane, groundnut and jawar together with fruits and vegetables cultivation

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Spatio- Temporal analysis of Cropping Pattern in Man River Basin: A Geographical Perspectives

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Abstract

Cropping pattern expresses the share of area under different crops in the region and total cultivated area in an agricultural year. The study of cropping pattern is necessary for the analysis farmer's trend of agriculture. The trend of crop cultivation changes in every region due to physical, social, economic and political reason. Farmers are aware about cultivation of crop in Man basin. Man basin lies in drought prone region of the Maharashtra state. Rice, Wheat, Jowar, Bajara, Maize, Pulses, Sugarcane, Spices, Fruits and Vegetables, Cotton, Oil Seeds, Medicinal Plants and Fodder crops has been taken in account. Two decadal crops data has been taken in to account for the study of present research paper.

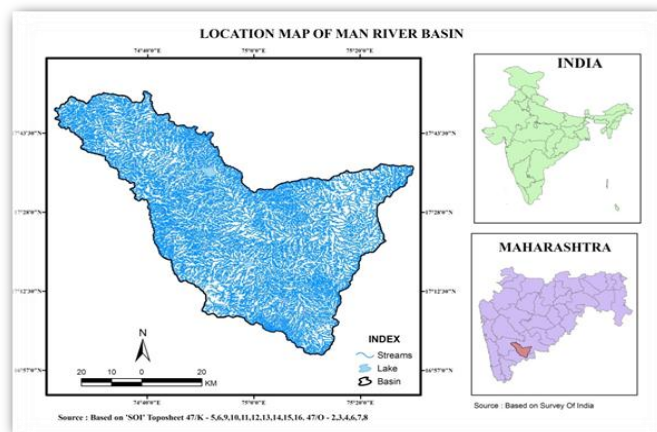
Key word: cropping pattern, Man basin, and public awareness.

Introduction:

Cropping pattern expresses the share of area under different crops in the region and total cultivated area in an agricultural year. It indicates the proportion of area under different crops at a point of time. It changes as per space and time in response to the change in physical and socio-economic factors of a particular region. The studies of cropping pattern help for analysis of farmer's decision-making ability. The two decadal (i.e. 1990-91 to 2010-11) average areas under different crops and the relative share of each crop in gross cropped area have been considered for the study. The selected major crops likes Rice, Wheat, Jowar, Bajara, Maize, Pulses, Sugarcane, Spices, Fruits and Vegetables, Cotton, Oil Seeds, Medicinal Plants and Fodder crops are has been taken in account. Man basin has consisted seven tehsil of the Maharashtra which is Man tehsil in Satara district Atpadi, Kavate Mahankal, Jat in Sangli district, Sangola, Manglawedha, and Pandharpur tehsil in Solapur district.

Study Region:

Man river basin is known as 'Mandesh'. It extended from 16° 59' 56" north to 17° 51' 48" north latitudes and 74° 22' 30" east to 75° 30' 30" east longitudes. The basin lies in the Satara, Sangli and Solapur district of Maharashtra State. The River man flows toward the south-west direction and its confluence to Bhima river at Sarkoli Village in Phandhapur tehsil of Solapur district. Belvan, Korada, Aprupa are the main tributaries of Man River.



Location Map

Objectives:

Dr. B.M.Mali, Dr. A.A. Phate

1. To study the temporal change in cropping pattern in Man River Basin
2. To study the spatial change of cropping pattern in Man River Basin.

Database and Methodology:

For the preset paper data has been collected from different Govt. Agencies and research organizations. As well as data published by the agricultural department, irrigation department, District census handbook, District socio-Economic Statistical abstract also used. Percentages analysis method and different cartographic technique has been used to represent the result obtained through the study.

Result and Discussion

Table: - 1
Temporal Cropping Pattern in Man Basin
(Area in percentage)

Crops	1990-91	2000-01	2010-11	Change
Jowar	51.64	53.71	52.11	0.47
Bajara	21.30	18.24	9.94	-11.36
Wheat	2.22	2.05	4.21	1.99
Pulses	7.98	10.08	9.81	1.83
Oil Seeds	3.53	4.83	6.45	2.92
Fruits and Vegetables	1.06	1.46	4.60	3.54
Sugarcane	3.29	4.52	4.29	1.00
Fodder	7.19	1.29	4.16	-3.03
Maize	0.98	2.48	2.98	2.00
Cotton	0.44	0.91	1.06	0.62
Other crops	0.37	0.43	0.39	0.02

Source- Compiler by the researcher on the basis of district socio-economic abstract.

Fig. -1

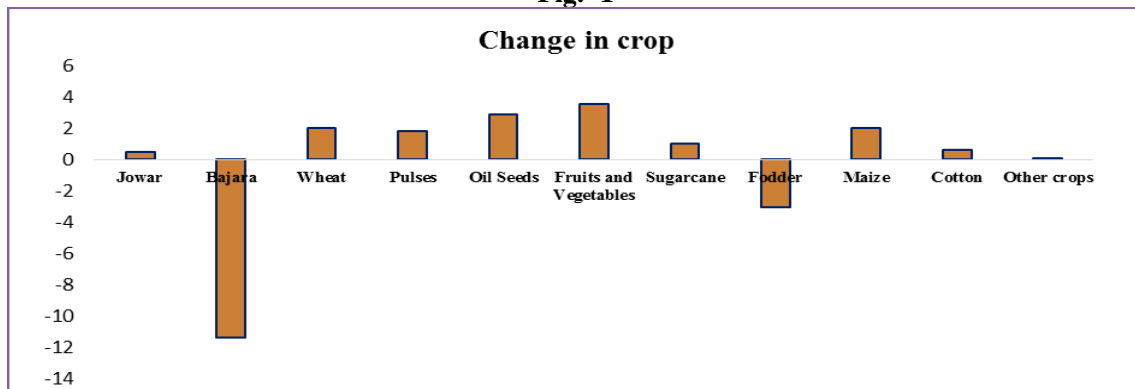
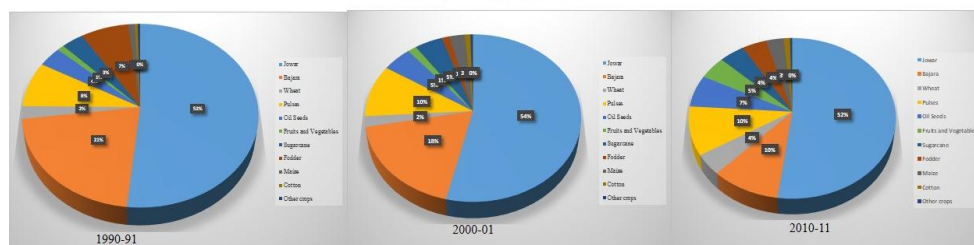


Fig-2

Changing crop in man basin



Cropping Patten in 1990-91

Jowar, Bajara, Pulses, Fodder Crops, Oil Seeds, Sugarcane, Wheat, Fruits and Vegetables, Maize, Cotton, and Medicinal Plants crops were cultivated in Man basin area. Jowar was dominant crops in basin which cultivated 51.64 per cent area out of total cultivated area of the basin area while Bajara was cultivated 21.30 per cent area..

Cropping Patten in 2000-01

Jowar was also dominant crop in the decade 2000-01, which was cultivated 53.71 per cent out of total basin area. Bajara and Pulses were recorded 18.24 and 10.08 per cent area respectively. Sugarcane and cotton was the main cash crop in the study area which is recorded 4.52 per cent and 0.91 per cent respectively.

Cropping Pattern in 2010-11

In the decade 2010 -11, Jowar noticed the dominant crop which was cultivated 52.11 per cent area. Bajara was recorded 9.94 per cent and Pulses was 9.81 per cent. The area under cultivation of fruits and vegetables was recorded 4.60 per cent. The area under cultivation of sugarcane was recorded 4.29 per cent.

Temporal change in crop

Comparing the data 1990-91 with 2010-11, highest negative change noticed in Bajara crop. It is -11.36 per cent. The positive change noticed in the cultivation of Fruits and vegetables, oil seeds, and maize crops. Farmer cultivates Bajara crop in kharif season in the study region, in this period they were facing the problem of rainfall scarcity. As the result farmer minimizing the cultivation under Bajara crop and started to cultivate fruits like grapes and pomegranate because it gives good economic return.

Spatial Pattern of Major Crops

Jowar, Bajara and Wheat are major cereal crops in the man basin area. The negative change in Jowar crop recorded at Sangola, Kavathe Mahankal, Mangalwedha, and Pandharpur tehsil while positive change recorded in Atpadi, Jat, and Man tehsil. The area under cultivation of Bajara crop has decreased in every tehsil except Sangola tehsil. The negative change in Pulses crop noticed at Mangalwedha and Jat tehsil while remaining tehsil recorded positive change. The area under fodder crop decreased remarkably in Man tehsil. It is -28.35 per cent. The area under fodder crop increased in Atpadi tehsil. It is 7.56 per cent. The highest increased area under oil seed crop recorded in Mangalwedha tehsil and highest decreased area recorded in Atpadi tehsil.

Table: -2, Changes in Crop Cultivation Area of Man Basin in 1990-90 to 2010-11

Crops \ Tehsil	Man	Mangalweda	Pandharpur	Sangola	Atpadi	Jat	Kavathe Mahankal
Jowar	6.92	-4.7	-1.5	-32.38	18	12.34	-6.76
Bajara	-2.12	-15.15	-1.97	2.25	-33.47	-18.65	-4.09
Wheat	2.64	0.87	2.47	1.37	2.65	0.9	1.98
Pulses	9.52	-1.94	2.87	7.74	4.16	-5.25	1.19
Fodder	-28.35	-1.72	-1.24	1.66	7.56	2.93	7.02
Oil Seeds	1.85	7.64	2.34	5.32	-2.1	0.72	1.72
Sugarcane	3.55	6.52	-6.91	2.94	0.07	0.59	-2.07
Fruits and Vegetables	4.91	5.29	3.57	5.14	2.28	2.87	1.36
Maize	0.29	2.51	0.21	4.24	1.29	2.69	-0.05
Cotton	0.65	0.64	0.21	1.56	-0.64	1.01	-0.08
Other Crops	0.14	0.04	-0.05	0.15	0.2	-0.15	-0.2

Source- Compiler by the researcher on the basis socio-economic abstract from 1990-91 to 2010-11.

Sugarcane crop positively increased in Mangalwedha tehsil and negative change recorded in Pandharpur tehsil. It is -6.91 per cent. The positive change in wheat crop recorded every tehsil of Man basin. The area under cultivation of Fruits and vegetable crops increased in every tehsil of the man basin. The highest change in maize crop noticed in Sangola tehsil and slightly negative change recorded in Kavathe Mahankal tehsil. No remarkable change noticed in cotton crop in the basin area. The category of other crops consisted spices, rice, medical plant etc which is also not changed remarkably.

Conclusion:

The area under cereal crop like Jowar, and Bajara, is decreased in every agriculture year. It was 72.94 per cent in 1990-91, 71.95 per cent in 2000-01 and 62.05 per cent in 2010-11 agriculture year. The area under cultivation of pulses, oil seeds, fruit and vegetables, sugarcane and maize has been increased in every agriculture year. It recorded 16.84 per cent in 1990-91, 23.37 per cent in 2000-01, and 28.13 per cent in 2010-11 agriculture years. It indicates that farmer was prefers to cultivate cereal crops in 1990-91 while in 2010-11 decade farmer attracted towards cultivate profitable crops like pulses, oil seeds fruit and vegetables, sugarcane and maize which give good economic returns as compare to cereal crop. Wheat is increased in every tehsil because it is important cereal crops, as well as deficiency of water during the

rabbi season fulfilled by the development micro irrigation system in area. Fruit and vegetables crops are increased in every tehsil in the Man basin because it gives good economic return as compare other crops.

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Cropping Pattern In Sina River Basin: Maharashtra (India) A Case Study of North Solapur

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Abstract:

Cropping pattern is a reflection of the interplay of the complex physical, social and economic factors which are with the exception of the component of the physical factors, dynamic in nature. Cropping pattern means most efficient use of land and other resources and no cropping pattern can be good for all time to come. Cropping pattern indicates the extent to which the usable land under different agricultural activities can be put to use. P.V. Jones states that, "The term cropping pattern indicates that the product mix or the crop mix that the cultivator get from its land." For the present case study, block has been taken as an areal unit. Block wise data under different crops for the year 2015-16 has been collected by hand through the visits to Tahsil Agricultural Office of North Solapur tahsil. The collected data analyzed block-wise and crop-wise per cent values calculated and the results are shown in tables and figures.

Keywords: Cropping pattern, Cereals, Pulses, Oilseeds.

Introduction

Cropping pattern means the proportion of area under various crops at a point of time. Cropping pattern is a dynamic concept as it changes over space and time. Cropping pattern indicates the extent to which the usable land under different agricultural activities can be put to use. P.V. Jones states that, "The term cropping pattern indicates that the product mix or the crop mix that the cultivator get from its land." The cropping pattern means both the time and space sequence of crops. The cropping pattern of a region or areal unit may be determined on the basis of areal strength of individual crop. Depending on the topography, slope, temperature, amount of rainfall, soil and its fertility and irrigation, the cropping pattern vary from region to region. Agriculture is the major activity of/in Sina river basin. River Sina is linked through tunnel with Bhima river in its lower basin and that's why in Sina basin, especially within Solapur district, there was tremendous changes occurred in cropping pattern.

Objective: The main objective of the present study is to analyze the cropping pattern in North Solapur tahsil for the year 2015-16.

Study Area:

The total geographical basin of Sina river is 12300 sq. km. The region is bounded by Ahmednagar district to north and north west; Beed and Osmanabad district to the east; Karnataka state to the south and Malshiras and Pandharpur tahsils of Solapur district to the west. Sina river basin lies between 17° 20' N to 19° 06' N latitude and 74° 34' E to 76° 05' E longitude. The basin cover the parts of Ahmednagar, Pathardi, Parner, Srigonda, Karjat and Jamkhed tahsils of Ahmednagar district; Ashti tahsil of Beed district; Paranda, Bhum, Osmanabad and Tuljapur tahsils of Osmanabad district and Karmala, Madha, Barshi, North Solapur and South Solapur tahsils of Solapur districts. Geographically this tahsil hundred per cent area occur in Sina river basin. GCA of this tahsil in 2015-16 was 67644 hectares. Sina River flows through western boundary between Mohol and South Solapur tahsil of Solapur district. Administratively this tahsil is located in the eastern part of Solapur district. Tahsil is divided into two blocks namely North Solapur and Nannaj.

Data Source and Methodology:

For the present research work revenue block has been taken as an aerial unit. Block wise data under different crops for the year 2015-16 has been collected through the visit to tahsil agricultural office. The collected data has been analyzed, block-wise and crop-wise per cent values are calculated and the results are shown in tables and figures. Total cropped area of tahsil was 67644 hectares. Out of it, North Solapur block constitutes 59.68 per cent and Nannaj 40.32 per cent area to the total gross cropped area in tahsil. Table No.1 and Figure No.1 shows block wise cropping pattern in North Solapur tahsil for the year 2015-16.

Table No.1
Block-wise Cropping Pattern in North Solapur Taluka-2015-16

Sr. No.	Crops	Name of Block (Figures in %)	
		North Solapur	Nannaj
1	Cereals	60.91	74.92
2	Pulses	9.73	8.49
3	Oilseeds	0.41	0.43
4	Sugarcane	7.47	9.13
5	Cotton	0.3	0.33
6	Fruits & Vegetables	16.11	5.93
7	Fodder crops	5.07	1.1
Total		100	100

Source: Tahsil Agricultural Office, North Solapur

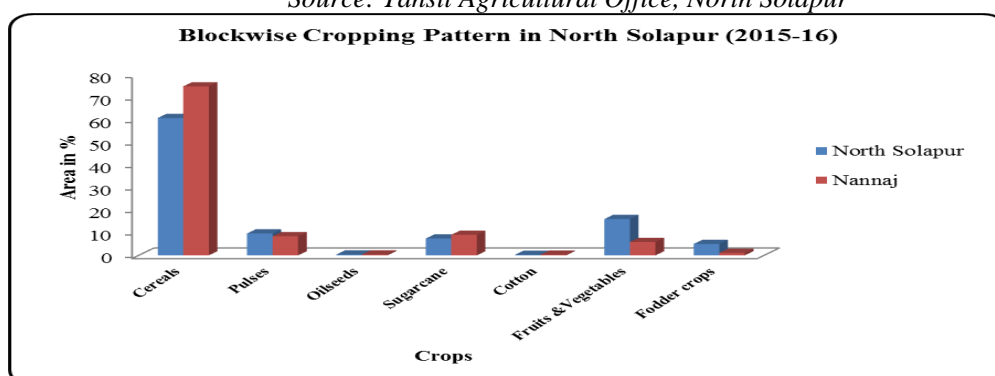


Figure 1

A) North Solapur Block:

Total gross cropped area in this block was 40368 hectares i.e. 59.68 per cent area to the GCA in tahsil. Out of it 60.91 per cent area was under cereal crops. Jowar crop dominated the cropping pattern with 49.30 per cent area to the total gross cropped area of the block. Wheat (7.73 per cent), Maize (3.86 per cent), and bajra (0.02 per cent) are another cereal crops taken in this block.

Pulses covered 9.73 per cent area to the GCA of block. It includes Gram (7.06 per cent), Tur (2.45 per cent), mung (0.11 per cent) and udid (0.09 per cent).

Sugarcane is the principal cash crop covering 7.47 per cent area. Cotton crop also contributed 0.3 per cent area in the block.

All oilseeds covered only 0.41 per cent area to the GCA in this block. It includes Soyabean, groundnut and sunflower.

It is important to note here that 16.11 per cent area was under fruits and vegetables. Fodder crops covered 5.07 per cent area to the GCA in the block.

B) Nannaj Block:

Gross cropped area in this block was 27276 hectares area to the GCA in tahsil. Out of it 74.92 per cent area was under cereal crops. Jowar is the principal crop with 61.34 per cent area to the total gross cropped area of the block. Wheat (9.08 per cent), maize (4.49 per cent) and bajra (0.01 per cent) are other cereals grown in this block. Cereals are followed by Pulses with 8.49 per cent area to the gross cropped area of block. Major pulses includes Gram (6.09 per cent), Tur (2.21 per cent), mung (0.11 per cent) and udid (0.07 per cent). Sugarcane and cotton are the principal cash crops which covered 7.47 per cent and 0.3 per cent area respectively. Soyabean, groundnut and sunflower as oilseeds covered only 0.41 per cent area to the GCA in this block. Fruits and vegetables covered 16.11 per cent area whereas fodder crops occupied only 1.1 per cent area to the GCA in the block.

Conclusion:

Cropping pattern plays an important role in determining the level of agricultural production and it also reflects the economy of a region. Any change in cropping pattern implies a change in the proportion of area under different crops. It has been found that cereal crops dominated the cropping pattern in both the blocks of North Solapur district and Jowar was the main crop taken in the tehsil. As far as North Solapur block is concerned significant area covered by fruits and vegetable crops whereas sugarcane has covered remarkable area in Nannaj block followed by cereal crops. It is also observed that in both the blocks pulses

group of crops is important in terms of area covered. Cotton and oilseeds covered below one percent area to the gross cropped area in the tehsil. Fodder crops are also taken to some extent in North Solapur and Nannaj block.

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**Impact of Climate Change on Kharif Jowar Productivity in Pune Division of
Maharashtra**

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Abstract

This study evaluates the potential impact of climate change on Jowar crop productivity. In the present study an attempt has been made to study the impact of rainfall variability, variation in maximum and minimum temperature, seasonal change of relative humidity and increasing intensity of solar radiation on the yield of kharif Jowar. This study aims to assess the impact of climate change on Jowar productivity on kharif Jowar producing area in climatic periods (1979 to 2013).

Key words: Climate Change, Rainfall Variability, Intensity of Solar Radiation, Sorghum (Jowar)

Introduction:

Climate change is caused by natural and anthropogenic factors-the natural being due to the periodic tidal pulls exerted by the astronomical bodies on earth's atmosphere. Climate change has an impact on entire ecosystem, the greatest being on agriculture. Sorghum is one of the major cereal crop grown mostly under rain fed condition and it continued to be main staple food for marginal farmers of developing countries in Asia and Africa (Murthy *et al.*, 2007). Sorghum is grown as rain fed crop, the climate factor plays a significant role in its productivity. In major rain fed crops grown during *kharif* season, it is found that water limitation is a major yield limiting factor than temperature. (B. Venkateswarlu and V. U. M. Rao). Researchers use several methods to assess the impact of climatic variability ranging from the traditional approach of historical data analyses by various statistical tools to controlled environment studies understand the impact of temperature, rainfall, relative humidity and solar radiation on crop growth and yield.

Study Area: Pune division is located in south-west part of Maharashtra state. It lies between 15° 45' N to 19° 0' N latitude and 73° 32' E to 76° 15' E longitudes. The area under study comprises of five districts namely Pune, Sangli, Satara, Solapur, Kolhapur and the whole division has 58 tehsils. The Pune division is bounded by the Aurangabad district to the north and NE, Thane district encircled by north and NW.

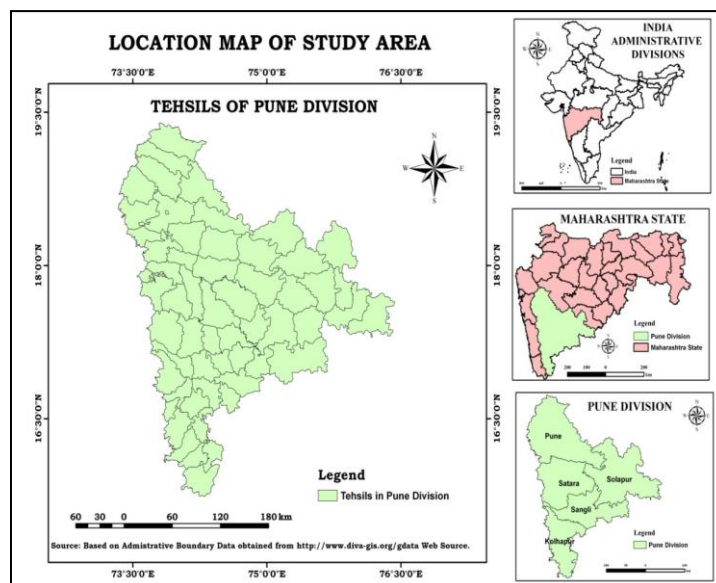


Fig. No.1

Dr. M. B. Hande Dr. R. B. Bhaskar

The study area having 23,449,051 population as per 2011 census and out of the total population of the study region more than 58.76 per cent population has been located in rural areas and remaining population 42.24 per cent are living in urban areas. The population density was 403 persons per km² and sex ratio was 953 females per thousand males according to 2011 censuses.

Objective:

The main objective of the present study is to analyze the climate change and its impact on kharif Jowar productivity in the Pune division.

Data Source and Methodology:

The agricultural data set of 58 tehsil with climatic data of 35 years (1979 to 2013) has been keeping in mind. It is the global weather data provides a data set of daily minimum and maximum temperatures, rainfall, solar radiation and relative humidity for the years 1979 -2013 on a $0.25^0 \times 0.25^0$ grid scale, those climatic factors are affected by climatic conditions on ragi crop productivity. The statistical methods were used such as mean, standard deviation, and coefficient of co-relation and coefficient of variation. Regression analysis is also used as below:

Simple regression equation:

$$\text{Where,} \quad Y = m + a X$$

Y = Yield of crop (kg /ha)

X = Weather parameter

Curvilinear regression analysis (Ezekiel and Fox, 1959):

$$\text{Where,} \quad Y = a + f_1(X_1) + f_2(X_2) + f_3(X_3) + f_4(X_4)$$

Y = Yield of crop kg /ha

X₁ = Rainfall (mm)

X₂ = Temperature (°C)

X₃ = Relative Humidity (%)

X₄ = Solar radiation MJ/M²

The obtained data were converted into agro-climatic period-wise monthly averages and then the data applied in the division. For proper study between climatic parameters and ragi crops with their co-relation purpose total of 35 years are grouped into six categories. Each period contains five years respectively and this each period named as of A- 1979-83 to 1984-88 period, B- 1984-88 to 1989-93 period, C- 1989-93 to 1994-98 period, D- 1994-98 to 1999-03 period, E- 1999-03 to 2004-08 period, and F- 2004-08 to 2009-13 climatic period for normality test which denotes the climatic change as compare to another periodical (climatic) analysis for knowing changes in climatic elements.

Climate Change and Its Correlation with Kharif Jowar Crop Productivity:

Jowar (Sorghum) belongs to the grass family called *Gramineae* and its botanical name is *Sorghum Bicolor*. It is important leading food crop in the Pune division in terms of area and production. It ideally grows in 26°C to 33°C temperature but below 15°C temperature is harmful to Jowar crop with it requires 400 to 750 mm rainfall. Jowar crop needs fertile black loamy soil for its better production. It is cultivated in both seasons 'Kharif' and 'Rabbi'. This crop takes 4 to 5 months (Kharif) and 3 to 4 months (Rabbi) for their maturity. However, the impact of the climatic condition on Jowar crop in such areas is not fully understood, yet this information is needed for accurate designing of mitigation strategies (IPCC, 2001). Jowar crop is concentrated in the central and eastern part of the study area (fig. 2).

Kharif Jowar

A kharif jowar is grown in the rainy seasons (June to September). The both duration and amount of rainfall are important factors that decide the output of kharif jowar crop. The kharif jowar crop totally depends on monsoonal rainfall in Pune division. At locations for major kharif jowar yield area is whole Solapur district, and eastern tehsil of Pune, Satara and Sangli district to simulate Jowar yield yields.

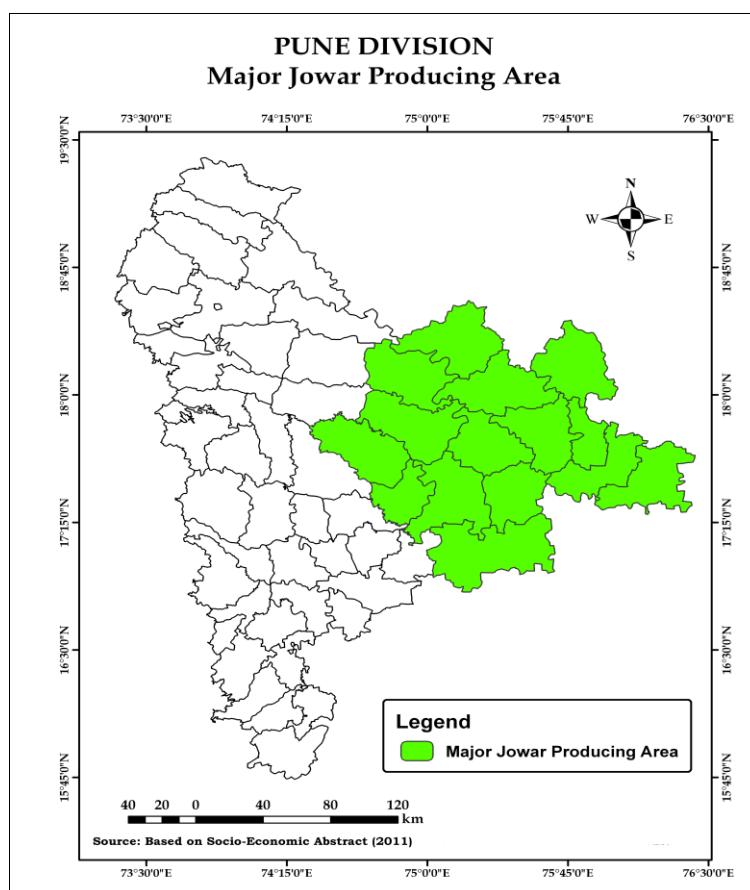


Fig. 2

Climatic Conditions: Kharif Jowar

The variability of selected weather parameters for jowar producing areas in Pune division has been studied by using descriptive statistics such as Mean, Standard Deviation and Coefficient of Variation (CV). Table 1 shows the computed climatic norms of kharif jowar crop for its growing period in the study area. The average rainfall for jowar crop ranges 750 to 1000 mm in the study area. The maximum rainfall is observed in the month of September (287.13 ± 54 mm) and it followed, by June (221.97 ± 119.57 mm), July (211.54 ± 83.03 mm), and August (211.51 ± 72.65 mm). The coefficient of variation of rainfall ranges from 23.11 to 54.12 per cent during the crop growing season.

Table 1, Variability of Climatic Parameters in the Kharif Jowar Producing Area of Pune Division (1979-2013)

Months	Climatic Parameters	Rainfall (in mm)	Max. Temp. (in °C)	Mini. Temp. (in °C)	Mean Temp. (in °C)	Relative Humidity (in %)	Solar Radiation (MJ/M ²)
June	Mean	221.97	31.60	23.24	27.42	66.45	17.56
	S. D.	119.57	2.10	0.67	1.37	6.52	1.93
	C.V.	54.12	7.21	3.41	7.13	9.66	11.54
July	Mean	211.54	27.40	21.99	24.7	79.82	13.60
	S. D.	83.03	1.23	0.42	0.77	4.22	2.44
	C.V.	39.34	4.68	2.52	3.37	5.28	18.35
August	Mean	211.51	26.66	21.35	24.00	83.20	13.04
	S. D.	72.65	1.37	0.41	0.82	3.78	2.06
	C.V.	34.48	5.86	2.85	3.84	4.54	16.05
September	Mean	287.31	28.86	20.75	24.8	78.85	17.23
	S. D.	54.01	1.43	0.70	0.85	6.09	1.42
	C.V.	23.11	5.92	3.14	3.35	7.73	8.45

Average	Mean	932.32	28.63	21.84	25.23	77.17	15.36
	S. D.	82.32	1.53	0.55	0.95	5.15	1.96
	C.V.	37.76	5.92	2.98	4.42	6.80	13.60

Source: The Global Weather Data (1979 to 2013).

The mean temperature of Jowar crop growing period was found to be 25.23°C, average maximum temperature 28.63°C and the average minimum temperature are 21.83°C in the Jowar cultivated area. The maximum temperature is found to be with standard deviation from the month of June ($31.60 \pm 2.10^{\circ}\text{C}$), July ($27.40 \pm 1.23^{\circ}\text{C}$), August ($26.66 \pm 1.37^{\circ}\text{C}$) and September ($28.86 \pm 1.43^{\circ}\text{C}$). The coefficient of variation (C.V) of maximum temperature ranges from 4.68 to 7.21 per cent for Jowar growing season. The minimum temperature is found to be with standard deviation from the month of June ($23.24 \pm 0.67^{\circ}\text{C}$), July ($21.99 \pm 0.42^{\circ}\text{C}$), August ($21.35 \pm 0.41^{\circ}\text{C}$) and September ($20.75 \pm 0.70^{\circ}\text{C}$). The coefficient of variation of minimum temperature ranges from 2.52 to 3.41 per cent for Jowar growing period. During the growth of Kharif Jowar crop maximum temperature always remains 30°C and minimum 24°C. At the time of sowing (June) and ripening (September) period temperature remains more than that of average which is always ideal for its growth. During the period 1979 to 2013 the mean relative humidity found to be 77.08 per cent in Jowar crop growing period. Relative humidity is observed more during August ($83.20 \pm 3.78\%$), followed by July ($79.82 \pm 4.22\%$), September ($78.85 \pm 6.09\%$) and June ($66.45 \pm 6.52\%$). The coefficient of variation of relative humidity ranges 4.54 to 9.66 per cent over the months. Relative humidity is seen always high from June to August and after that, it decreases gradually. It is observed that in the rainfall deficit period the amount of water vapour become beneficial for the growth of jowar crop. The average solar radiation 15.36 MJ/M² was observed in the Pune division from 1979 to 2013 in Pune division. The analysis of data shows that maximum solar radiation in June (17.56 MJ/M²) and minimum solar radiation in August (13.04 MJ/M²) due to cloud conditions. The Table 1 indicates that the solar radiation frequency was found to be more during June ($17.56 \pm 1.93\text{ MJ/M}^2$), followed by September ($17.23 \pm 1.42\text{ MJ/M}^2$), July ($13.60 \pm 2.44\text{ MJ/M}^2$) and August ($13.04 \pm 2.06\text{ MJ/M}^2$). The coefficient of variation of solar radiation ranges from 8.45 to 18.35 per cent during the crop growing season. Average solar radiation 10 to 17 MJ/M² requires for the ideal growth of this crop. At each and every stage solar radiation plays a crucial role in the growth of Jowar crop.

Regression Analysis of Kharif Jowar

Table 2 shows that the multiple correlation coefficient is 0.980, it reveals kharif Jowar productivity is a highly positive relationship with climatic factors e.g. Rainfall, temperature, relative humidity and solar radiations. 'R' square represents the coefficient of determination which is 0.962 and adjusted to 'R' Square (0.954) for determining variation in kharif Jowar productivity. The standard error between 35 observations is 0.164 in the regression analysis for Jowar crop. In the ANOVA table 2, presents the information about the whole model. This table includes the sum of squares, degrees of freedom, mean squares, the P-Value and the observed significance value. The output for total 34 is the sum of the information for Regression is 6 and Residual 28. The significance value is the probability of getting F-Value (131.358). For factor one the significance value is 0.000 which is less than our mean value of 0.05. It means kharif Jowar productivity is more reliable.

Table 2, Regression Statistics of Kharif Jowar Crop (1979-2013) (Summary Output)

Regression Statistics					
Multiple R		0.980			
R Square		0.962			
Adjusted R Square		0.954			
Standard Error		0.164			
Observations		35.000			

ANOVA	Degree of freedom (df)	Sum of Square (SS)	Mean of Square (MS)	F- Value	Significance (F)
Regression	6	21.298	3.550	131.358	0.000
Residual	28	00.838	0.027		
Total	34	22.136			

Climatic Parameters	Intercept	Rainfall (mm)	Max. Temp. ($^{\circ}\text{C}$)	Mini. Temp. ($^{\circ}\text{C}$)	Mean Temp. ($^{\circ}\text{C}$)	Relative Humidity (%)	Solar Radiation (MJ/M^2)
P-Value	0.255	0.106	0.723	0.815	0.762	0.000	0.072

Source: i) *The Global Weather Data (1979 to 2013)*.

ii) *Govt. of Maharashtra, Socio-Economic Abstract (1979 to 2013)*.

The regression coefficient of kharif jowar productivity is enriched by rainfall, temperature (maximum, minimum and mean), relative humidity and solar radiations. The regression equation, it is observed that maximum and minimum temperature, rainfall and solar radiations have a negative impact on crop productivity and, mean temperature and solar radiation has a positive impact on kharif Jowar productivity. Moreover, the significance 'F' value which is $0.000 < 0.05$ confirms the acceptance of hypothesis undertaken which means that there is a direct relationship between climatic parameters and jowar crop productivity. After analysis of multiple R, R^2 and Adjusted R, it is found that these three values are more than 0.95 and hence it is clear that there is a perfect positive very high correlation between the productivity of Kharif jowar and climate. Apart from these significant 'F' is less than 0.05, it means that these are perfectly correlated and all P values are less than 01 per cent it shows dependent variables.

Matrix Correlation Analysis of Kharif Jowar:

The productivity of kharif Jowar is in kg/ha and its matrix co-relation with rainfall (mm), temperature ($^{\circ}\text{C}$), relative humidity (%) and solar radiation (MJ/M^2). The coefficient of co-relation shows that rainfall and Jowar productivity which is calculated 0.938. It clearly indicates and that there is a very high positive correlation between given variable. The temperature correlation with Jowar productivity is highly correlated that is average maximum temperature 0.779 average minimum temperatures are 0.774 and mean temperature is 0.777. The correlation matrix of kharif Jowar and solar radiation have been calculated which results in 0.522 moderate positive values of the coefficient of correlation. It is also observed the occurrence of enough that, availability and regularity in rainfall and maximum temperature plays a crucial role in the growth of kharif Jowar, whereas the impact of relative humidity on kharif Jowar is insignificant.

Impact of Climatic Condition on Kharif Jowar Yield:

Annual Change: Kharif Jowar

The mean monsoon rainfall recorded with 932.31 mm. The average maximum rainfall 1496.47 mm was observed in 1989 whereas average minimum rainfall occurred in 1992 was 585.48 mm. The coefficient of variation in rainfall is 23.17 with (216.06) standard deviation. The average temperature statistics for 35 years shows as maximum temperature is 28.63°C , minimum temperature 21.84°C and mean temperature 25.23°C . The data shows that among the various years the highest average maximum temperature observed 26.35°C in 2003 and the minimum temperature of 20.45°C in 2013. A higher value of mean temperature was 30.34°C found in 1992 and the lower value 25.90°C in 1990. The overall coefficient of variability was found 3.71 per cent for mean maximum temperature, 2.05 per cent for average minimum temperature and 2.8 per cent for mean temperature with standard deviation 1.06, 0.45, and 0.71 respectively. During 1979 to 2013, the mean relative humidity is 77.00 per cent. The analysis of data shows that the average maximum relative humidity is 85.00 per cent occurred in 1990 and mean minimum relative humidity (70.00 %) found in 1992. The overall coefficient of variability of relative humidity is 4.58 per cent and 0.04 standard deviation. The mean solar radiation is found at 15.36 MJ/M^2 . The mean maximum solar radiation was 17.52 MJ/M^2 in 1995 and the average minimum solar radiation 11.75 MJ/M^2 was found in 1990. The overall coefficient of variability of solar radiation is 9.34 per cent with a standard deviation of 1.43 MJ/M^2 . The average production of kharif jowar is 1340.86 kg/ha in the 35 years. The maximum jowar production 1946 kg/ha is in 1983 and minimum production of 786 kg/ha is in 2006. The overall coefficient of variability of relative humidity is 16.95 per cent with a standard deviation 227.31 MJ/M^2 solar radiation.

Five Year Change: Kharif Jowar

The researcher attempts to assess the change in rainfall, maximum temperature, minimum temperature, humidity and solar radiation with respect to change in kharif Jowar yield for over 35 years (1979 to 2013).

Table 3
Climatic Condition and its Relation with Kharif Jowar in Pune Division
(1979-2013)

Year	Yield (Kg/ha)	Rainfall (mm)	Max. Temp. ($^{\circ}$ C)	Mini. Temp. ($^{\circ}$ C)	Mean Temp. ($^{\circ}$ C)	Relative Humidity (%)	Solar Radiation (MJ/M ²)
A	-14.40	-156.45	0.38	-0.28	0.06	-0.02	0.64
B	18.00	299.19	-0.96	0.01	-0.48	0.03	-2.05
C	-26.00	-144.30	0.76	0.35	0.56	-0.01	1.42
D	-113.00	-234.95	1.04	0.12	0.58	-0.04	1.29
E	85.60	123.00	-0.96	-0.28	-0.62	0.04	-1.54
F	44.20	56.41	-0.19	-0.42	-0.31	0.01	-0.07
Coefficient of Correlation (R)		0.73	-0.86	-0.62	-0.88	0.89	-0.73

Source: i) the Global Weather Data, 1979 to 2013.

ii) Govt. of Maharashtra, Socio-Economic Abstract, 1979 to 2013.

i. Rainfall

The impact of five years average variations of rainfall on jowar yield is shown in Table 3. It is evident from the analysis that there was a maximum positive increase in jowar yield 85.60 kg/ha during the 'E' period. The high decrease in jowar yield observed in 'D' period which is -113 kg/ha. Correlation between the productivity of kharif jowar and rainfall has been shown in fig.3. The yield of jowar crop has decreased during the period of A, C and D due to continuously decrease in rainfall 156.45 mm, 144.30 mm and 234.95 mm respectively. On the other hand, the yield of this crop increased as rainfall has increased than that of average during the period of E and F period of climatic condition. It is investigated that yield of this crop has slightly decreased even with high rainfall during climatic data analysis period of B. It is profoundly focused that a high amount of rainfall is also unfavourable to the jowar crop.

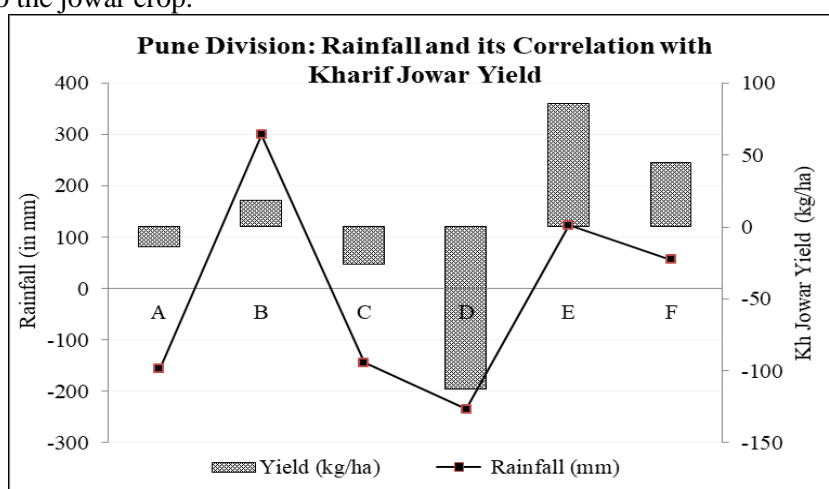


Fig. 3

ii. Temperature

The effect of changing temperature characteristics on yield of jowar is shown in table 5. The highest change in average maximum temperature (1.04° C) is observed during 'D' period and consequently, jowar yield has been decreased by -113 kg/ha during the same period. Considerable positive change in highest minimum temperature (0.35° C) was seen during 'C' period which has negatively affect the yield (-26 Kg/ha). The lowest change from average minimum temperature (-

0.42⁰C) was observed during 2004 - 08 to 2009 - 13 (F) results to increase jowar yield by 44.20 kg/ha. Annexure-X depicts the correlation between the productivity of kharif jowar and temperature. It is observed that during the period of 'B' and 'E' period of climate analysis the production of kharif jowar crop has been increased due to the change in average maximum temperature which decreased by 1⁰C. The production of this crop was decreased due to increase in average maximum temperature increased by 0.5⁰C to 1.00⁰C during the same period. In brief productivity of jowar crop is highly sensitive to maximum temperature.

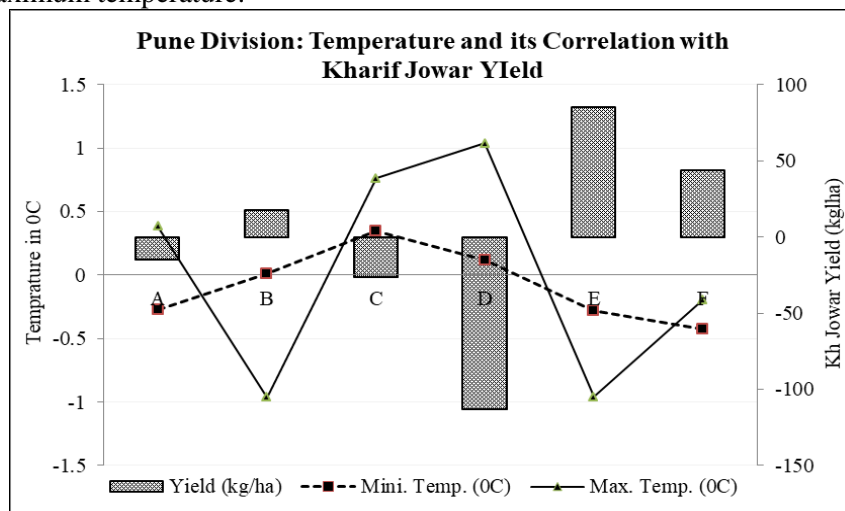


Fig. 4

iii. Relative Humidity

The fig 5.4 depicted that the changes in humidity and jowar yield insignificant decrease in humidity (-0.04 %) was observed during 1994-98 to 19 (D) which is decrease in jowar yield by 113 kg/ha.

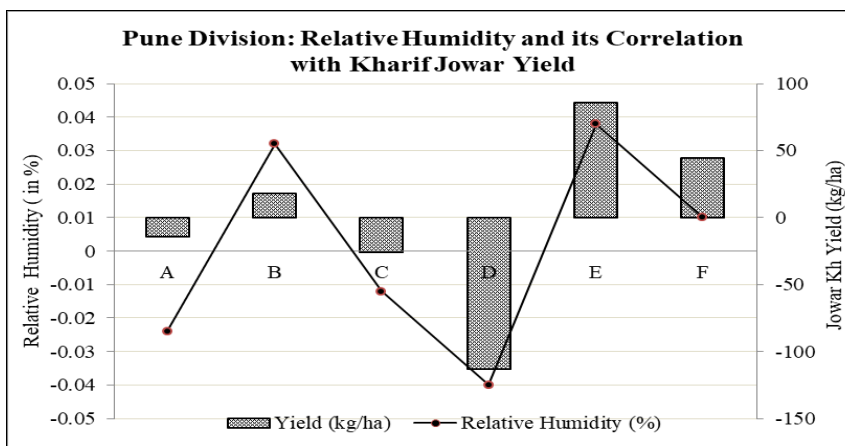


Fig. 5

The maximum change that leads in relative humidity is 0.038 per cent observed during 1999-03 to 2004 -08 (E), and it support to increase jowar yield up to 85.6 kg/ha. It is clear from the figure 5 that per hectare production of jowar crop has increased by 2.5 kg when the rate of relative humidity also increased by 0.01 per cent, which seen from during 'B', 'E' and 'F' period of climate. On the other hand, per hectare production of jowar crop was decreased by 2.50 kg when the rate of relative humidity also decreased by 0.01 per cent which is found 'A', 'C' and 'D' period of climate. The relative humidity has also affected the growth and production of kharif jowar.

iv. Solar Radiation

As per table 3 and fig. 6, changes in solar radiation and jowar yield show that the highest decrease in solar radiation (-2.05 MJ/M²) was observed during 'B' period (1984-88 to 1989-93) and increase jowar yield by 18 kg/ha. The maximum increase in average solar radiation by 1.42 MJ/M² observed during 1988-93 to 1994-98 (C) and cause to decrease jowar yield by 26 kg/ha. Solar radiation highly affects the growth and productivity of jowar crop. The productivity of kharif jowar

decreased by more than 100 kg/ha during 'C' and 'D' period of climate in which solar radiation has been decreased by 1.5 MJ/M² and along with productivity of kharif jowar was increased by 50 to 75 kg/ha during 'B' and 'E' period of climate in which solar radiation also increased by 2⁰C to 2.5⁰C.

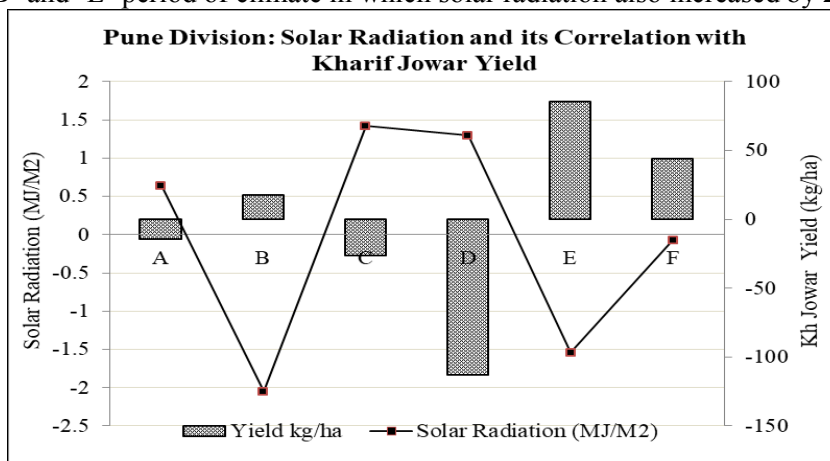


Fig. 6

The correlation of Kharif Jowar yield and climatic factors were developed (Table 3). The coefficient of correlation of rainfall and jowar yield was highly positive correlation (0.73). The changes from an average maximum (-086⁰C) and minimum (-0.61⁰C) temperature have high negative and moderate negative correlation with Kharip jowar. The overall performance of relative humidity with jowar shows positive correlation with having 0.89 value and the same time solar radiation indicates by -0.73 is highly negative correlation with jowar.

Conclusion:

In the study of kharif Jowar productivity in the Pune division (matrix correlation method), it is found that there is a perfect positive correlation of rainfall with kharif jowar (0.938). High positive correlation of temperature is found with jowar (0.715), it is concluded that climatic elements significantly affects on selected kharif jowar crops. There is high perfect positive correlation between relative humidity and rabbi jowar (0.853). Whereas, high positive correlation of solar radiation with jowar (0.676). While studying regression analysis of climatic parameters, regression with crop yield is obtained as 0.962 for jowar. These values clearly indicate that there is a perfect positive correlation with climatic elements. Significant F value for all crops is obtained less than 0.05 (There is 95 per cent significant level).

The increase of more than 1⁰C in average maximum temperature during 'D' period (1994-98 to 1999-03) in Pune division, the production of kharif jowar (-113 kg/ha) has decreased. During the period 'A' (1979-83 to 1984-88) and 'D' (1994-98 to 1999-03), average rainfall has been decreased by 200 to 300 mm. The production of kharif jowar (15 to 115 kg/ha) has been decreased. The production of kharif jowar has decreased during 'A' (1979-83 to 1984-88) and 'D' (1994-98 to 1999-03) periods of climate due to the decreased amount in relative humidity by 2 to 5 per cent of the average relative humidity. The amount of solar radiation has been increased during 'A' (1979-83 to 1984-88) and 'D' (1994-98 to 1999-03) periods by 0.50 to 1.50 MJ/M² from the average and its impact has been reflected in the decreasing production of jowar.

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A study of spatial variation in Agricultural Development of Satara District

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Abstract:-

Agriculture development refers to the process of transformation through which the shift takes place from the stage of traditional agriculture to the stage of modern agriculture. In this paper an attempt has been made to study the agricultural development in satara district. The present study is based on secondary data. For this study tehsil wise data of agricultural has been collected. To calculate agricultural development, the data of nine variables/indicators have transformed into a Z-score technique.

Introduction:-

Agriculture is plays a vital role in food security and economic growth. The majority of people in rural areas depend on agriculture for their livelihood, either directly or indirectly. Agriculture not only provides food for the country, but it also employs. According to the 2011 census, more than 54 percent population of India working in agricultural sector. It also earns foreign exchange and adds to the market for industrial goods. Agriculture is India's primary source of income. Agriculture and agricultural-related activities account for more than half of India's national income. Agriculture development refers to the process of transitioning from a stage of traditional agriculture to a stage of modern agriculture. The utilization of high yielding varieties (HYV), irrigation, and sophisticated agricultural equipment, among other things, are all part of the agriculture development process. Agriculture development refers to the region's agriculture system being equal.

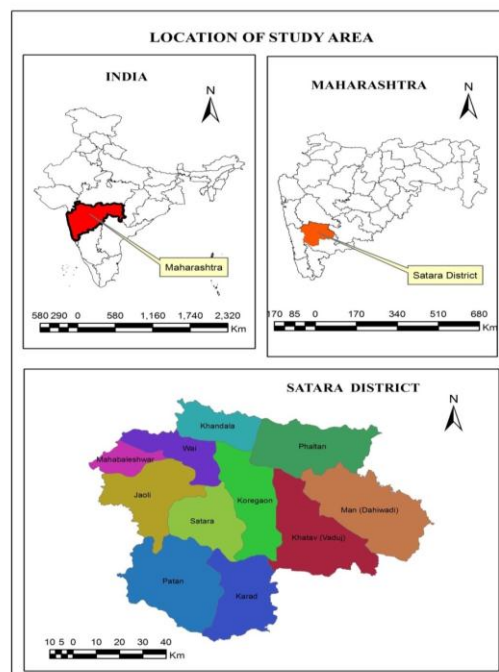
Study Area

Satara district located at southern part of Maharashtra and western limit of the Deccan plateau. The latitudinal and longitudinal extent of Satara district is 17° 5' to 18° 11' North and 73° 33' to 74° 54' East (Map-1). Satara district is surrounded by Pune in North, Solapur in the east, Sangli to the south and Ratnagiri to the west. Satara district consists of eleven tehsils namely; Mahabaleshwar, Wai, Khandala, Phaltan, Koregaon, Khatav, Man, Satara, Jaoli, Patan, and Karad. The district has 10480 Sq. km. area; it covers 3.40 Percent area of the state. According to 2011 census, there are 1719 inhabited villages in the district.

Map. 1. Location of Study Area

Database and Methodology:-

The present study is based on secondary data. For this study tehsil wise data has been collected. This data has been collected from Socio-economic abstract of Satara district, District statistical handbook etc. To study the agriculture development of Satara district tehsil wise data of nine different variables have been collected. The collected data have been tabulated in proper format and apply suitable statistical methods for obtaining good results.



For calculation of agricultural development, the data of all variables/indicators have transformed into a Z-score technique. The formula for Z-score is as follows.

$$CSS = \frac{\sum Z_{ij}}{N}$$

Where,

Z_i = Z-score for 'i' observation

X_i = Original Value of i^{th} observation

\bar{X} = Mean of 'X' variable

S.D. = Standard Deviation of 'X' variable

In order to classify tehsils according to their development, the composite Z-score have been grouped into high, medium and low.

The final result of Z-score obtained for different indicators was aggregated by Composite Standard Score (CSS) to bring development on a common scale. The composite standard score expressed as follows.

$$CSS = \frac{\sum Z_{ij}}{N}$$

Where,

CSS = Composite Standard Score

Z_{ij} = Score of an indicator 'j' in tehsil 'i'

N = Total number of Indicators

In order to classify the tehsil according to the development, the composite scores were divided into three classes i.e. high, medium and low.

Interpretation:-

Agricultural Development in Satara District (2011)

The highest composite index is of Karad tehsil (1.02) this indicates that Karad is highly developed tehsil in the district. Table-1 shows the spatial pattern of the level of agricultural development of the Satara district in 2011. In the decade 2011, there are three tehsils namely Satara, Phaltan and Karad belongs to the highly developed category of agricultural development. Karad tehsil has an abundant water supply throughout the year, black soil; use of modern tools in agriculture, good agriculture productivity tends to the highly developed category of the development. Phaltan, Koregaon, Patan, Khandala, Khatav and Wai tehsils of the district comes under the moderately developed category. (Map-1)

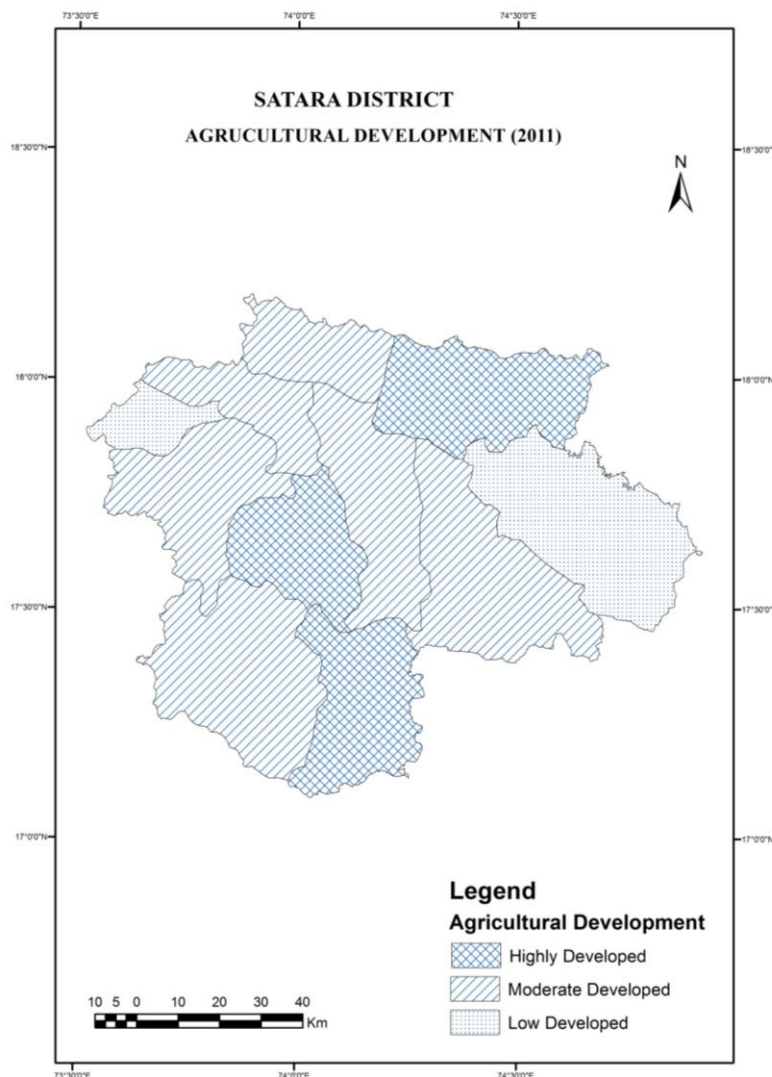
Table -1

Satara District, Standard (Z) Score of indicator/variables for Agriculture Development (2011)

Sr. No.	Tehsil	Composite Index
1	Mahabaleshwar	-1.14
2	Wai	0.21
3	Khandala	-0.30
4	Phaltan	0.34
5	Man	-0.44
6	Khatav	-0.14
7	Koregaon	0.12
8	Satara	0.28
9	Jaoli	-0.19
10	Patan	0.23
11	Karad	1.02

Compiled by Researcher

During 2011, Mahabaleshwar and Man tehsils comprise in low development category. Mahabaleshwar tehsil located extremely west to the district which has a hilly tract, undulating topography, steep slope, less net sown area, forest cover, as result there is low development in agriculture. Whereas Man tehsil belongs to the drought-prone area, scarcity of rainfall, use of traditional methods of agriculture led to low development of agriculture.



Map-1 Agricultural Development in Satara District

Conclusion:-

In 2011, there are three tehsils namely Satara, Phaltan and Karad belongs to the highly developed category of agricultural development whereas Mahabaleshwar and Man tehsils comprise in low development category. Satara, Phaltan and Karad belong to the highly developed category of agricultural development. These tehsils have an abundant water supply throughout the year, black soil; use of modern tools in agriculture, good agriculture productivity tends to the highly developed category of the development. In Mahabaleshwar and Jaoli tehsils most of the area is hilly. Forest cover and undulating topography in these tehsils result in low development in agriculture.

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Cropping Pattern in Sina River Basin (Maharashtra): A Case Study of Paranda Tehsil

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Abstract:

Agriculture is the mainstay of peoples inhabited in Sina River Basin. The concept of cropping pattern is of vital important in agricultural regionalization as it changes over space and time. The study of cropping pattern is applicable for analysis of prevailing agricultural practices and further planning at micro level. In the present research paper an attempt has made to study the cropping pattern in Paranda tehsil in Osmanabad district of Maharashtra (India). For the present case study, block has been taken as an areal unit. Block wise data under different crops for the year 2015-16 has been collected through the visit to Tehsil Agricultural Office of Paranda tehsil. The collected data analyzed block-wise and crop-wise per cent values calculated and the results are shown in tables and figures.

Keywords: *Cropping Pattern, Cereals, Pulses and Oilseeds.*

Introduction:

Cropping pattern is a dynamic concept as it changes over space and time. Cropping pattern denotes the spatial and hierarchical pattern of crops in an area. It is also a reflection of the interplay of the complex physical, social and economic factors. Cropping pattern also indicates the proportion of area under different crops in a region. The most striking characteristic of the present day agriculture is its great diversity of practice, products and organization (Grigg, 1969). In any region a large number of factors affects agricultural scenario, those areas of world where physical diversities are less, the cropping patterns are less diversified (Majid Husain, 1996). Agriculture is the mainstay of peoples inhabited in Sina River Basin. The concept of cropping pattern is of vital important in agricultural regionalization as it changes over space and time. The study of cropping pattern is applicable for analysis of prevailing agricultural practices and further planning at micro level. In the present research paper an attempt has made to study the cropping pattern in Paranda tehsil in Osmanabad district of Maharashtra (India).

Study Area:

Sina river basin lies in drought-prone area of Maharashtra and is a sub-basin of Bhima river. The basin extended from 17° 22'43" North Latitude to 19°09'09" North Latitude and 74°43'11" East Longitude to 75°53'48" East Longitude. The total geographical area of the river basin is about 12051.446 sq. kms. The river Sina has its total length of about 307 km through the district of Ahmednagar, along the boundary of Ahmednagar and Beed districts, along the boundary of Solapur and Osmanabad districts and through the Solapur district. It is about 150-200 m broad and has steep banks. It receives Bhogawati River as its main left bank tributary about 7 km north of Mohol town. Overall the river basin comprises the parts of Ahmednagar, Beed, Osmanabad and Solapur districts. The parts of Ahmednagar, Pathardi, Parner, Shrigonda, Karjat, and Jamkhed tehsils of Ahmednagar district, the whole Asti tahsil of Beed district, the whole Paranda tehsil, parts of Bhum, Osmanabad and Tuljapur tehsils of Osmanabad district; the whole Barshi and North Solapur tehsil and eastern parts of Karmala, Madha and Mohol tehsils and western part of South Solapur tahsil occurs in the study region. Paranda tehsil is located on the left bank of Sina River. The river Sina runs about 58.47 km along the western boundary of Paranda tehsil. The tehsil comprises 96 villages. Paranda tehsil having 833.67 Sq. km area (83367 hectares) lies in Osmanabad district in Maharashtra (India) and it covers 6.91 per cent area to the total area of Sina river basin.

Objective:

The main objective of the present study is to analyze block-wise cropping pattern in Paranda tehsil in the year 2015-16.

Data Source and Methodology:

The present work is based on secondary data. For the present case study, block has been taken as an areal unit in Paranda tehsil of Osmanabad district in the Sina river basin. The data related to cropping pattern is collected Block wise for the year 2015-16 has been collected by hand through the visits to tehsil

agricultural office. The collected data analyzed, block-wise and crop-wise per cent values calculated and the results are shown in tables and figures.

Block-Wise Cropping Pattern in Paranda Tehsil: 2015-16

Geographically hundred per cent area, i.e. 83367 hectares, of Paranda tehsil lies in Sina river basin. Administratively this is a westernmost tehsil in Osmanabad district of Maharashtra and divided into five blocks viz. Paranda, Asu, Jawala, Sonari and Anala. In 2015-16, gross cropped area in Paranda tehsil was 77341 hectares (92.77 Per cent). Out of it Sonari block constitutes 25 per cent, Anala 23 per cent, Asu 20 per cent, Paranda 17 per cent and Jawala 15 per cent area to the total gross cropped area. Table No. 1 and Figure No. 1 shows block-wise cropping pattern in Paranda tehsil for the year 2015-16.

1) Paranda Block

Total gross cropped area in this block was 13218 hectares i.e. 17 per cent area to the GCA in tehsil. Out of it 5602 hectares was under cereal crops. Jowar (*Sorghum Vulgare*) crop is the main crop with 37.6 per cent area to the total gross cropped area of the block. Maize (4.29 per cent) and bajra (*Pennisetum Typhoideum*) (0.49 per cent) are other cereal crops taken in this block. Pulses covered 30.5 per cent area to the GCA of block. It includes Tur (*Arhar*) (13 percent), gram (*Harbhara*) (8.31 per cent), udid (*Black Gram*) (5.96 per cent) and mung (*Green Gram*) (2.98 per cent). As compared to other blocks Paranda block stand first in terms of area under sugarcane with covering 10.46 per cent area. Cotton is another cash crop in this block having 3.51 per cent area. Oilseeds covered 13.15 per cent area to the GCA in this block. Soyabean (7.24 per cent area), and sunflower (4.71 per cent) are major oilseeds taken in this block. Groundnut (*Arachis Hypogaea*), linseed and seasmum crops were also taken in some proportion.

Table No. 1

Block wise Cropping Pattern in Sina River Basin: A Case Study of Paranda Tehsil

Blocks	Cereals	Pulses	Sugarcane	Cotton	Oilseeds
Paranda	42.38	30.5	10.46	3.51	13.15
Asu	40.51	34.18	7.15	4.43	13.73
Jawala	45.9	33.09	1.48	5.24	14.29
Sonari	44.9	33.27	3.05	3.81	14.96
Anala	49.92	28.8	1.38	3.51	16.39
Taluka	44.88	31.93	4.53	4.02	14.63

Source: Tehsil Agricultural office, Paranda

2) Asu Block

Total gross cropped area in this block was 15589 hectares. Out of it 40.51 per cent area was under cereal crops. Jowar crop dominated the cropping pattern with 34.7 per cent area to the total gross cropped area of the block. Maize (4.9 per cent), bajra (0.69 per cent) and wheat (*Triticum*) (0.22) are other cereal crops taken in this block.

As compared to other blocks, Asu block stands first in the area under pulses (34.18 per cent area). Tur (17.06 percent area), gram (8.53 per cent), udid (6.13 per cent) and mung (2.13 per cent) are significant crops in this group of crops i.e. pulses. Sugarcane and cotton are important cash crops with area covered 7.15 per cent and 4.43 per cent respectively.

Soyabean (9.6 per cent area) and sunflower (3.24 per cent area) are major oilseeds grown in this block. Groundnut, linseed, seasmum and safflower (*Carthamus Tinctorius*) crops were also taken in some proportion. Totally, all oilseeds covered 13.73 per cent area to the GCA in this block.

3) Jawala Block

Total gross cropped area in this block was 11216 hectares. Out of it 45.90 per cent area was under cereal crops. Jowar (39.35 per cent), maize (5.82 per cent) and bajra (0.73 per cent) are other cereal crops taken in this block.

Second important group of crops is pulses and it covered 33.09 per cent area of the block. It comprises Tur (14.32 percent), gram (8.90 per cent), udid (5.72 per cent) and mung (3.82 per cent). Cotton is the main cash crop covering 5.24 per cent area and sugarcane (*Saccharum officinarum*) is another cash crop in this block having 1.48 per cent area.

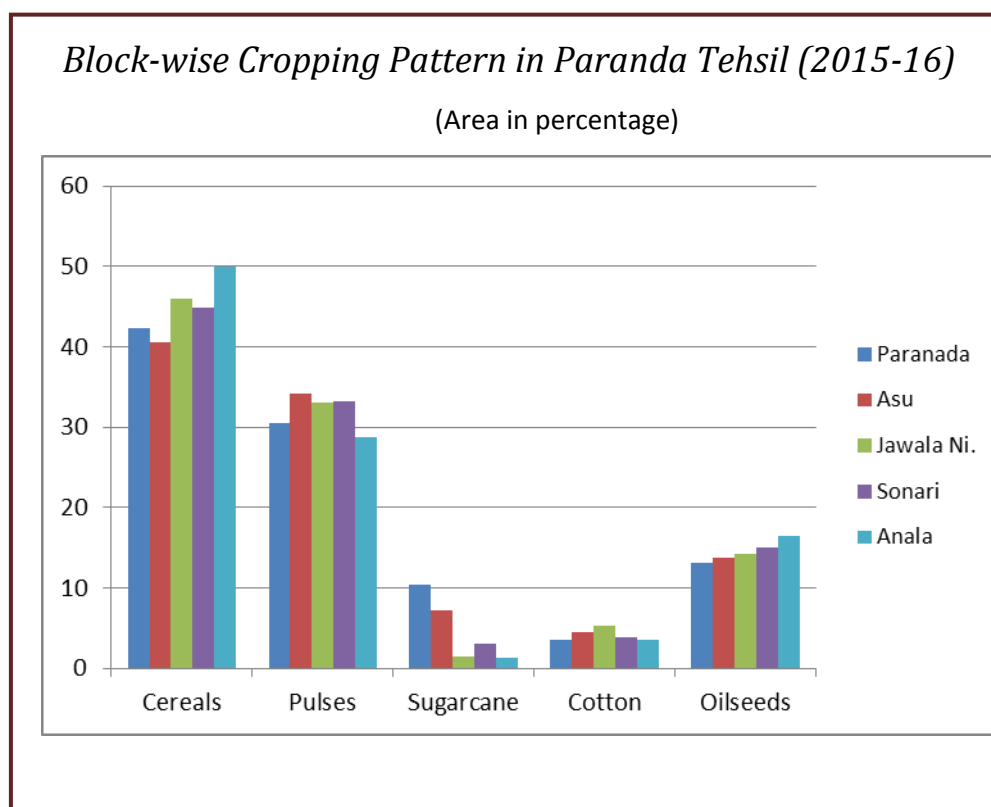


Fig: 1-Block wise Cropping Pattern in Paranda Tehsil

As compared with other blocks, Jawala block stand first in the proportion of area under oilseeds. Oilseeds covered 14.29 per cent area to the gross cropped area in this block. Soyabean (6.48 per cent area) and sunflower (5.42 per cent area) are major oilseeds grown in this block. Groundnut, linseed, seasmum and safflower crops were also taken in some proportion.

4) Sonari Block

In this block, total cropped area was 19619 hectares. Out of it 44.90 per cent area was under cereal crops. Jowar crop is the main crop with 39.61 per cent area to the total gross cropped area of the block. Maize (4.64 per cent), bajra (0.56 per cent) and wheat (0.09 per cent) are also taken in this block. Pulses covered 33.27 per cent area of the block. It comprises sudid (10.33 per cent), Tur (9.46 per cent), gram (8.02 per cent) and mung (5.23 per cent) respectively, Cotton crop having 3.81 per cent area and sugarcane with 3.05 per cent area are significant cash crops in Sonari block. Third group of crop in this block is oilseeds covering with 14.96 per cent area to the GCA in this block. Soyabean (9.94 per cent area) and sunflower (4.53 per cent area) groundnut, linseed, seasmum and safflower crops are taken in this block of Paranda tehsil.

5) Anala Block

Anala block stand first in terms of area under cereals as compared to other blocks. Total gross cropped area in this block was 17699 hectares. Out of it 49.92 per cent area was under cereal crops. Jowar is the main crop with 45.2 per cent area to the total gross cropped area. Maize (4.64 per cent) and bajra (0.56 per cent) are another cereal crops taken in this block. Pulses covered 28.8 per cent area of the block. It includes udid (10.12 per cent), Tur (6.84 per cent), gram (6.36 per cent) and mung (5.36 per cent). Cotton (*Gossypium*) is the principal cash crop covering 3.51 per cent area and sugarcane is another cash crop in this block having 1.38 per cent area. Oilseeds covered 16.39 per cent area to the GCA in this block. Soya bean (10.34 per cent area), and sunflower (4.53 per cent area) are major oilseeds grown in this block. Groundnut, linseed, seasmum and safflower crops were also taken in some proportion.

Conclusion:-

The study of cropping pattern is an important task in the field of agricultural geography as it is applicable for the analysis of prevailing agricultural practices and further planning at micro level. Paranda tehsil is an agrarian region with a variety of crops. It is observed that, cereal crops dominated the cropping

pattern in all blocks with more than 40 per cent area to the total cropped area in each block. Jowar is the main crop taken in all blocks of Paranda tehsil. Maize, bajra and wheat are other cereals taken in the tehsil. The area under wheat crop is found only in Asu and Sonari block. The second important group of crops in terms of area is pulses. Tur is the main crop in this group of crops in Paranda, Asu and Jawala block whereas Udid crop dominated in Sonari and Anala block. Gram and Mung are other pulses taken by farmers in all blocks. It is observed that Soya bean is the main oilseed in all blocks of Paranda tehsil. As far as cash crops are concerned, it is observed that the proportion of area under sugarcane is remarkable in Paranda and Asu block under cotton whereas area under cotton is significantly found in Jawal, Sonari and Anala block and it is followed by Groundnut, linseed, sesam and safflower respectively. By comparing the area under different crops during the period of investigation i.e. 2015-16, it is clear that the area under sugarcane and cotton is low as compared to the area under cereals, pulses and oilseeds in all blocks in Paranda tehsil.

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National Fisheries Policy of India

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Abstract

The Indian government released a draught of their National Fisheries Policy in February 2020. The draught policy aims to boost the fisheries sector's development by focusing on expanding investments, infrastructure, and exports by double. Deep-sea fishing, mariculture, inland fisheries, and aquaculture are all prioritised in the policy. The policy, according to fishermen's organisations, marine professionals, and other experts working in the fisheries sector, is export-oriented, production-driven, and focused on capital investments. They believe it is not defending the fishing communities' or the environment's interests.

Keywords: - National, Policy , Fisheries , Marine, Inland.

Introduction

From the pristine waterways of the Himalayas to the vast Indian Ocean, the Indian fisheries industry is surrounded by a unique and diverse mix of resources. The country's fisheries biodiversity spans a wide range of physical and biological characteristics. Millions of people's livelihoods rely on biological components. Fisheries with Different ecosystems have different resources. As the world's population continues to expand, increased demand for fish protein, and the necessity for long-term growth of fisheries. The impact of aquatic resources is currently more than ever. To address the compelling requirements to meet today's expectations and to assure a growth trajectory that meets them It is vital to establish a fishery that is both better today and better tomorrow. a solid National Fisheries Policy (NFP) framework based on the cardinal principles. The National Fisheries Policy 2020 would provide a well-thought-out plan for developing, harnessing, managing, and regulating responsible and sustainable catch and culture fisheries. The Policy will ensure that the integration is fruitful. Agriculture, coastal area development, and other economic areas. Eco-tourism, in order to achieve the objectives of the 'Blue Economy. While interstate and center-state transportation Cooperation, socioeconomic advancement, and fisherman's economic prosperity Traditional and small-scale fisheries, in particular, are at the heart of the fish farming industry. the Regulations The Policy reflects national ambitions as well as the development targets established in front of the nation.

Objectives

1. To study National Fisheries policy of India
2. To Find out Challenges of Fisheries industry in India

Research Method

For this study secondary data is gathered through the internet, newspapers, government reports, and books.

Scenario of Fisheries

India is the world's second-largest fish producer, accounting for 5.43 percent of worldwide fish production. India is also a significant aquaculture producer, ranking second in the world behind China. The total fish production (provisional) for 2010-11 is 8.42 million metric tonnes, with 5.20 million metric tonnes from the United States, 3.22 million metric tonnes from the inland sector and 3.22 million metric tonnes from the maritime sector, respectively. Fisheries being one of India's most potential agricultural and allied activity sectors, a growth The Union Government set a target rate of 6% in order to meet the overall goal. Agriculture grew at a 4.1% annual pace throughout the 11th Five-Year Plan. There is, however, a little fluctuation in the pace of growth The fishing industry plays a critical role in the country's socioeconomic development. It has been recognized as a major source of income and employment since it encourages the creation of a number of subsidiary businesses and provides a cheap and plentiful supply of raw materials. Aside from being a foreign exchange earner, it is also a source of healthful food. It is, first and foremost, the source of income for a huge segment of the country's economically disadvantaged population. The primary obstacles to the country's fisheries growth include: precise information on the state of fisheries resources and their potential in terms of catch production, development of sustainable

fin and shellfish farming technology, yield harvesting and post-harvest operations, as well as landing and berthing facilities for Fishermen's welfare and fishing vessels.

Fish production in India for the Period 2011-12 to 2019-20

Sr.No.	Year	Fish production (In Lakh tonnes)		
		Marine	Inland	Total
1	2011-12	33.72	52.94	86.66
2	2012-13	33.21	57.19	90.40
3	2013-14	34.43	61.36	95.79
4	2014-15	35.69	66.91	102.60
5	2015-16	36.00	71.62	107.62
6	2016-17	36.25	78.06	114.31
7	2017-18	37.56	89.48	127.04
8	2018-19	38.53	97.20	135.73
9	2019-20	37.27	104.37	141.64

Source: - HANDBOOK ON FISHERIES STATISTICS 2020

In 2011-12 marine fish production was 32.72 lakh tonnes and Inland fish production was 52.94 lakh tonnes and total fish production was 86.66 lakh tonnes. In 2019-20 marine fish production was 37.27 lakh tonnes and Inland fish production was 104.37 lakh tonnes and total fish production was 141.64 lakh tonnes. It has increased in both marine and inland fish production marine production was increased 4.55 lakh tonnes and inland fish product was increased 51.43 lakh tonnes. It means fish production is increased in last decade.

Policy

The government has decided to implement a comprehensive and integrated 'National Fisheries Policy, 2020,' which will incorporate the National Policy on Marine Fisheries, 2017 (NPMF), the Draft National Inland Fisheries and Aquaculture Policy (NIFAP), and the Draft National Mariculture Policy (NMP), as well as post-harvest elements. In order to address environmental issues and ensure environmentally responsible and socially accepted aquaculture in coastal areas, the Guidelines for regulating Coastal Aquaculture appended to the Coastal Aquaculture Authority Rules, 2005 under the Coastal Aquaculture Authority Act, 2005 provides various measures, including environment impact assessment, environment monitoring and management plan, waste water management, and integrated coastal zone management, among others. The Indian government has established a new dedicated fisheries scheme called Pradhan Mantri Matsyasampadajoyana. The government has decided to implement a comprehensive and integrated "National Fisheries Policy, 2020," which will include post-harvest elements as well as the National Policy on Marine Fisheries, 2017 (NPMF), the Draft National Inland Fisheries and Aquaculture Policy (NIFAP), and the Draft National Mariculture Policy (NMP). The Guidelines for regulating Coastal Aquaculture appended to the Coastal Aquaculture Authority Rules, 2005 under the Coastal Aquaculture Authority Act, 2005 provides various measures, including environment impact assessment, environment monitoring and management plan, waste water management, and integrated coastal zone management, among others, to address environmental issues and ensure environmentally responsible and socially acceptable aquaculture in coastal areas. The Indian government has launched the Pradhan Mantri Matsyasampada yojana, a new specialized fisheries scheme.

Challenges

1. A reliable database for aquatic and fisheries resources is lacking.
2. A small number of species are grown or cultured, owing to a lack of collaboration between research and development and the fish farming community.
3. In fisheries and aquaculture, there is a lack of a multidisciplinary approach.
4. In fisheries and aquaculture, little attention is paid to environmental, economic, social, and gender issues.
5. Inadequate human resource development and skilled staff in several areas.

6. A marketing and extension network that isn't up to par
7. Overfishing of coastal fisheries has resulted in a decrease in fish capture and depletion of natural resources.
8. Pollution of water, improper aquaculture management, and contamination of indigenous genetic resources.
9. Inadequate yield optimization, issues with harvest and post-harvest operations, landing and berthing facilities for fishing vessels, and concerns about fishermen's wellbeing

Major.

1. Frozen fin fish exports grew at the fastest rate of 29.73 percent in quantity, 28.84 percent in rupee value, and 26.92 percent in US dollar value.
2. On the basis of quantity, rupee value, and US dollar, the year-by-year export growth rate for the period 2013-2014 is the greatest.

Recommendations

1. Limiting the use of plastic bags and preventing the disposal of industrial and sewage trash near seaside regions.
2. To promote small-scale fisheries by encouraging research and development.
3. Raise public awareness about new technology and healthy fish feed, as well as providing effective government financial support for the purchase of new equipment.
4. Joint patrols and GPRS support near maritime borders should lower the number of border crossing arrests and deaths.
5. Make sure you have enough to encourage the growth of export.

Conclusion

Our government, according to the short study, is responsible for the effective expansion of the fishing sector and fishermen. The state government should take the appropriate efforts to help the fisherman community and compensate them directly. The correct action and support at the right moment will assist the fishermen in overcoming their poverty and ensuring their survival. Immediate action or public awareness about ocean pollution is required to conserve protein-enrich able seafood for future generations. As a result, the fisheries sector in India plays an unavoidable role in the development of the country's utility, job creation, and foreign exchange earnings. Both the federal and state governments have provided social services to fishermen, as well as fishing courses to educate the younger generation about the importance of the marine economy.

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**Appraisal of Mahatma Gandhi National Rural Employment Guarantee Scheme: A
Study of Karvir Tehsil in Kolhapur District of Maharashtra**

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Abstract

The Government of India initiated much employment generating programs to address unemployment Problem in rural area; however it remains major challenge to India's development. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has played a vital role in providing employment to the millions of migrant's labours returning to their villages from cities, particularly during the lockdown imposed due to corona virus. However, with the epidemic refusing to end soon, there has been a clam our among civil society workers and rights groups to expand the mandatory 100 days of work to at least 200 days, so that the support system is extended for a longer duration. In total, data from MGNREGA shows that till July 13, around 227,233 households out of 47.8 million were provided jobs under the scheme, also around 55.5 million households have sought work under the scheme till 13 July 2021. Based on this aspect the present paper has appraised the efficacy of MGNREGS in the Karvir Tehsil of Kolhapur district. The field survey of two villages namely Teraswadi and Wadak Shivale selected as sample with a sample size of 41 households living below poverty line (29 and 12 from both villages) with a sample size of 190 beneficiaries under MGNREGS as respondents were undertaken for study..

Key words: Poverty level, BPL households, MGNREGS, social protection,

Introduction

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a revolutionary Act of the Government of India with tremendous potentiality of eradicating unemployment situation in the country. The National Rural Employment Guarantee Scheme (NREGS) implemented by the Ministry of Rural Development is the flagship programme of the Central Government that directly touches the lives of the poor and promotes inclusive growth in the country. The NREGA was notified on September 7, 2005 and was the first of its kind in the world (Bordoloi, 2011). The Act is considered as a significant vehicle for strengthening decentralised and deepening process of democracy by giving a pivotal role to the Panchayati Raj Institution (PRI) concerning planning, monitoring and implementation. The first phase of NREGA was started on February 2, 2006 in 200 districts of the country including 12 districts of Maharashtra. In the year 2007, the second phase of NREGA had started where 6 districts of Maharashtra were also included. The third phase started on April 1, 2008 where remaining 15 districts of Maharashtra came under the purview of the Act. The present study focuses upon 'Appraisal of Mahatma Gandhi National Rural Employment Guarantee Scheme: A Study of Karvir Tehsil in Kolhapur District of Maharashtra' The area of study located at 'Karvir' Tehsil of Kolhapur District in the Maharashtra State. Karvir is a Moderate hilly region situated in the Sahyadri mountain ranges with agriculture as the main occupation of the people and 9.4 % of the households living below poverty line. 'Karvir' Tehsil is the face of present rural India reflecting poor and remote socio-economic conditions. Using this as a case an attempt on appraisal and an efficacy of MGNREGS is adopted in the study area by using secondary and primary data by the researcher.

Objectives of study:

1. To Find Which scheme of MGNREGS have been implemented by villages selected as sample in the study area.

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2. To study how many people have been benefited from MGNREGS Scheme in the villages selected for present study.
3. To study the impact of the MGNREGS on the rural community and on its environment.
4. To evaluate the effectiveness of National Rural Employment Guarantee Scheme in rural development of the study region.

Research Methodology and source of Data collection: Present research is based on the Reference work from books, research journals, news papers, and websites. Secondary data is referred from District Census handbook. Primary data through field survey is collected by conducting interview of the officials from related offices and questionnaire method has been used for 41 sample BPL households in the selected villages of Teraswadi and Wadakshivale of Chandgad tehsil.

Study Area:

‘Karvir’ Tehsil has area of 60687.97 hectare land. It is located in Kolhapur District of Maharashtra, India with moderate hilly region in the vicinity of Sahyadri mountain ranges. The physical landscape of region is marked by mountain and hill ranges in the west w=river plans in the center and undulating topography of plateaus in the east. Panhala-Jotiba hill range lie at the east-west of the Tehsil. Tehsil is surrounded by Panhala, Gaganbavada, Hatkangale, Kagal and Radhanagari tehsils in Kolhapur District. It is located in between 16°-25’ and 17° 11’ N latitude and 73°-41’ and 74° 42’ E longitude. It encompasses an 121 Grampanchayat for 131 villages supporting a population of 1037713 include rural population is 382004 and urban population is 655709 and number of Rural households are 78901 as per 2011 census.

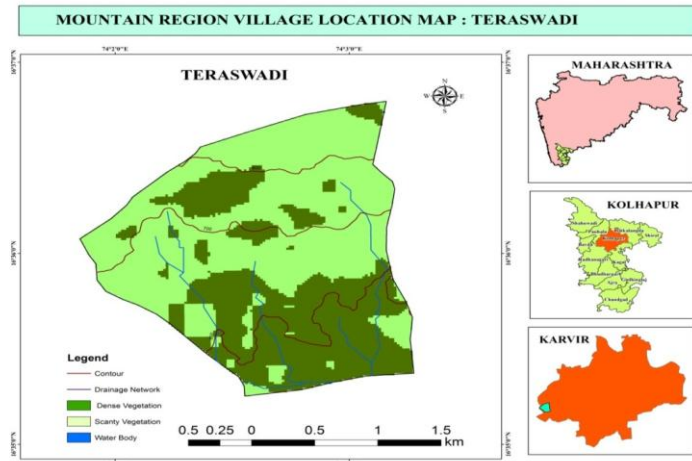
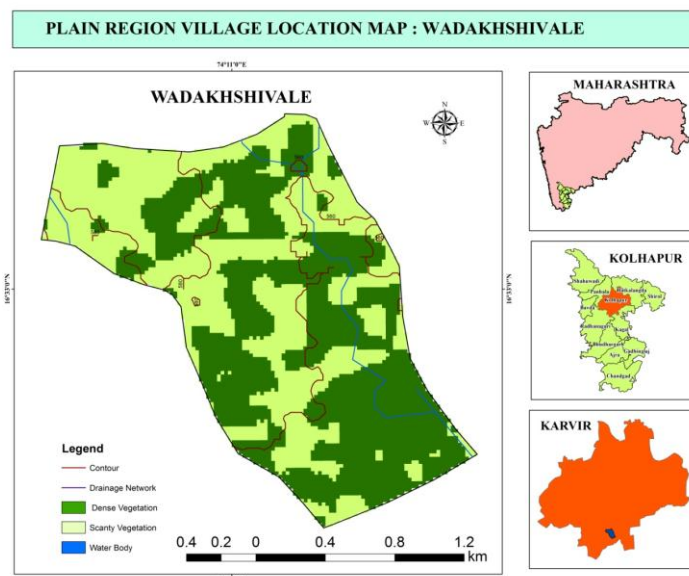


Figure 1. Location of the study area in the Karvir Tehsil of Kolahpur District



Economic aspects:

Agriculture is the main occupation of the people in Karvir tehsil which is practiced by many in a traditional way. Therefore yield is low and so farmers' income is less. There are 789001 families in the tehsil of which 11805 families (15.0 per cent) are living Below poverty line (2002). Further the conditions are worsened as income opportunities are few due to distance, as well as accessibility and

availability in terms of public transport which is relatively less between employment generating cities like Kolhapur, Pune and Mumbai. Much of the employment is seasonal resulting in lower economic standards and poverty situations. Hence Mahatma Gandhi National Rural Employment Guarantee Scheme has provided off season source of livelihood to the rural people. Two villages namely Teraswadi and Wadakshivale are selected as sample villages of Karvira Panchayat Union Block for the present paper. 41 households below poverty line (29 and 12 from both villages) with a sample of 190 beneficiaries of MGNREGS as respondents were undertaken for study (Table 1)Table 1 reveals number of households living below Poverty line at 40 (16.33 %) in Teraswadi village and 65 (14.57 %) in Wadakshivale village. A sample of both 41 BPL households living below poverty line was selected from Teraswadi and Wadakshivale villages having a population 125 and 65 respectively.

Table 1. Profile of sample village and selection of Households under MGNREGS (2017-18)

S.N .	Name of the Sample Village	Distance from Tehsil H.Q and District H. Q. in Km by road	Total No. of HH	Total Pop.	Total no. of HH living below poverty Line	No. of Sample HH selected living BPL	Total pop. of the BPL sample H.H.
							Total
1	Teraswadi	32 / 30	245 (Up to April 2018)	1391(Up to April 218)	40 (1 6.33%)	29 (72,5%)	125
2	Wadakshivale	25/ 25	446 (Up to April 2018)	1942 (Up to April 218)	65 (14.57%)	12 (18.46%)	65
Total			691	3333	105 (15.20%)	41 (39.05%)	190

Source of Information: Grampanchayat and Aanganwadi Office (Year 2018-19)

Abbreviations: No.: Number, HH: Households, Pop.: Population, Tot: Total, H.Q.: Head Quarter, Km: kilometer.

Table 2 reveals that 39.02 percent respondents have become more than 100 Rs per day and 51.22 percent respondents have wage 100 Rs. Respondents getting wage rating at 80 Rs and 90 are absent. So it is concluded that no fix wage getting to the sample respondents per day. The wage difference between fewer wages and more wages is above Rs 70.

Table 2. Wage received per day in MGNREGS (Year 2017-2018)

Sr.no	Wage per day(in Rs)	Village wise Number of respondents		Total No of respondents	Percentage
		Teraswadi	Wadakshivale		
1	<70	04	-	04	
2	70	-	-	0	
3	80	-	-	0	
4	90	-	-	0	
5	100	21	-	21	
	125	-	11	11	
	150	02	-	02	
	>150	02	01	03	
	Total	29	12	41	

Source: Based of field work by researcher Apr.2018

Structure of House: House structure of BPL Households selected as sample is given in table 3. It is important to note that 6 (20.69 %) and 3 (25.00%) households in Teraswadi and Wadakshivale are a Pucca houses.. while all the rest 32 households (23 and 09 from Teraswadi and Wadakshivale respectively). This reflects the low level of economic standards of these households.

Table 3. Structure of House of BPL households in study area (Year 2017-18)

Settlement	Sample Households	Pucca houses	Kaccha houses
Teraswadi	29	6(20.69 %)	23 (79.31%)
Wadakshivale	12	3 (25.00%)	9 (75.00 %)
Total	41	9	32

Source: Compiled and computed through survey by researcher (April 2018)

Table 4. Status of land ownership of BPL HH in sample villages (Year 2017-18)

Settlement	Sample HH	Landless HH	< 1 acre	1-2 acre	> 2 acre
Teraswadi	29	-	10	12	07
Wadakshivale	12	-	09	02	01
Total	41	-	19	14	08

Source: Based of field work by researcher. (Apr 2018)

Table 54 depicts the status of landholding of the sample HH selected for present study. A total of 0 BPL HH from Teraswadi and Wadakshivale respectively) is landless while 19 HH have less than one acre, 12 HH with 1-2 acre and 8 HH with more than 2 acre of landholding. These small sizes of landholdings where people are dependent only on rainwater for cultivation therefore are economically weak. Hence many HH are working as agricultural labour as noticed from Table 5 that people from 75 and 57 BPL HH are working as agricultural labour in Teraswadi and Wadakshivale respectively while 0 and 03 households are working as cultivators and 01 and 57 BPL households work as non-agricultural labour.

Table 5. No. of BPL Households engaged in Occupation (2017-18)

SN	Settlement	Agricultural labor	Cultivator	Non-agricultural labour
1	Teraswadi	75	03	01
2	Wadakshivale	57	-	57
	Total	132	03	58

Source: Compiled and computed by researcher through field survey (Apr. 2018)

Status of Beneficiaries under MGNREGS: It is important to note that at least one member from each BPL household were given card jobs under MGNREGS table 6

Table 6. Number of Members receiving Job cards in BPL Households under MGNREGS during the Year 2011 -12 to 2017-18

SN	Number of members receiving Job cards in BPL family	Village wise Number of HH and beneficiaries				Total number of beneficiaries	
		Teraswadi		Wadakshivale		Number of BPL HH	Total number of Beneficiaries from BPL HH
1	1	04	04	-	0	04	04
2	2	23	46	06	12	29	58
3	3	-	0	02	06	02	06
4	4	02	08	02	08	04	16
5	5	0	0	02	10	02	10
	Total	29	48	25	57	41	94

Source: Compiled and computed by researcher through field survey (Apr. 2018)

Social impact:

Seasonal unemployment and over population pressure are some of the push factors for outmigration or rural workers to urban areas. However provision of livelihood through MGNREGS has prevented outmigration of rural workers (table 6) from BPL households (03 and 38 from both villages) except one in each household out migrating from both sample villages. Such poverty alleviation programmes has nonetheless helped the families to maintain their social ties strongly besides getting economic strength on one hand and on the other hand in reducing urban pressure by preventing push factor.

Table 6. Effect of MGNREGS in reducing migration from BPL HH: (Year 2011 -12 to 2017-18)

SN	BPL Households	Village wise Number of BPL HH		Total No of BPL HH
		Teraswadi	Wadakshivale	
1	Out –migration	02	01	03
2	Out Migration prevented	27	11	38
	Total HH	29	12	41

Source: Compiled and computed by researcher through field survey (Apr. 2018)

Table 7. Caste- wise composition of population of beneficiaries under MGNREGS Year 2017-2018

S.N.	Settlement	Caste					Total Number of beneficiaries
		Open	OBC	SC	NT	SBC	
1	Teraswadi	28	01	-	-	-	29
2	Wadakshivale	07	01	04	-	-	12
	Total	35(85.3 6%)	02(4.88 %)	04(9.76 %)	-	-	41

Compiled and computed by researcher through field survey (Apr 2018)

The data caste shows that caste wise distribution of the respondents. The percentage of the open caste sample respondents is 85.36 % but Casts include OBC, SC, NT, and SBC account less than 15 % respondents.

Status of Work undertaken in MGNREGS in the study area:

Construction of wells, construction of roads, Plantation, Ropevatika and Gharkul etc. works in the villages of Pisatri and Padal under the scheme of MGNREGS was undertaken that provided employment female and male members from the BPL households in the study area table 8. a total amount of Rs. 2586000 were disbursed to the people under MGNREGS for the, construction of roads, Plantation, Gharkul, Ropevatika Jawahar well, CCT, etc. in two villages for a total of 1296 labour, working over days in Teraswadi and Wadakshivale villages.

Table 8. Settlement wise implementation of work completed under MGNREGS in the study area (Year 2011-12 to 2017-18)

Village	Year	Nature of work	Status of work	Total no. of days required for completion	Total labour		Total labour	Total Amount dispersed (in Rs)
					M	F		
Teraswadi	2010-11	Panand Road (3)	Completed	10	121	197	318	460000
	2011-12	Ropevatika (1)	Completed	30	25	40	65	250000
	2012-13	Tree Plantation (7)	Completed	10	135	210	345	500000
	2012-13	Irrigation Well(1)	Completed	20	192	56	248	720000
	2016-17	Mango Plantation (1)	Completed	04	10	16	26	20000
	2016-17	Gharkul (4)	Completed	20	16	04	20	78000
Wadakshivale	2010-11	Construction of Well (3)	Completed	25	62	51	113	360000
	2010-11	Panand road (2)	Completed	07	48	87	135	120000
	2016-17	Gharkul (4)	Completed	20	10	16	26	78000
Total		26 works	Completed	146	619	677	1296	2586000

Source: Based on field work by researcher Apr.2018

Conclusion:

It is no doubt that the MGNREGS has provided a livelihood to the people and has helped to some extent to increase their annual incomes on one hand and having some necessary resources created in the form of wells to provide with drinking water sources for the villagers on the other hand. Construction of wells has been possible and facilitated only because of such useful schemes provided by our government with necessary financial arrangements. Besides, it has also helped in preventing outmigration of rural working population which has helped to maintain the demographic balance of the family as well as social well-being. Such schemes would definitely help in checking rural to urban migration and so in minimizing the resultant urban influx and urban problems. However the limitations to such schemes are in the form of getting the approvals for project proposals under MGNREGS well in advance and the time taken for disbursement of such grants.

Suggestions:

Such poverty alleviation programmes should be a continuous process providing year round employment to the people. This therefore calls for sincere effort in the preparation of different project proposals with justification and focus on welfare of the underprivileged society. Such projects based on priority for a period of at least next 15 to 20 years should be put forth giving estimations of time period and total cost required. However it is important to note that such programmes need to end at earliest and effort towards increasing socio-economic status of the society is essential. Concrete, concerted and sincere efforts in the direction of complete eradication of poverty forever (present as well as future) are indispensable. Introducing sustainable commercial agricultural practices, mixed farming, livestock activities supported by agro-processing units, marketing of agro-products and allied industries in rural areas is the need for rural India. This is possible through collaborative effort by administrators, academicians, industrialists, marketing organizations, financial institutions and the local community to come together in developing such kind of closed network. This will support sustainability with more balanced regional development with judicious distribution of socio-economic resources.

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Migration, Urbanization and Its Consequences of Konkan Region of Maharashtra

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Abstract

Population Geography is a dynamic branch of Human Geography. In population geography we can study the regional analysis of population features such as population change and growth and also its distribution, characteristic of human population and migration. Reasons-Space and time of migration these are the main and important element of human migration. It is an important factor pertaining population change. The speed of development is related to the space and direction of human migration there is found rapid change in size and structure of population. The present study analysis the migration, urbanization and its consequences according to space and time. It shows positive as well as negative growth in konkan region of Maharashtra. Population Geography is a dynamic branch of Human Geography. In population geography we can study the regional analysis of population features such as population change and growth and also its distribution, characteristic of human population and migration. Human migration is the aftermath of human behavior. This is a response for a geographical circumstance. Reasons-Space and time of migration these are the main and important element of human migration. It is an important factor pertaining population change. The speed of development is related to the space and direction of human migration there is found rapid change in size and structure of population. The purpose of this paper is understood the migration and urbanization in konkan region and also its impact on development; there is positive and negative aspect of urbanization. North konkan as much as develop than the south konkan and that's why the in migration is higher here.

Key Words: Migration, Urbanization, Consequences, Development, Impact, Trend.

Introduction

As the human population is not a static factor hence population growth has become one of the major concerns of the present world. India is the most populated country in the world. Only 2.4 per cent of the land area of the world covers by our country, whereas it is the habitat of more than 16.87 percent of the world's population. It is growing at a very alarming rate. In spite of such great challenge facing by whole world, the resources of the earth remain constant. Thus, it has become very difficult to maintain sustainable development and has become a major challenge to mankind today. Population growth is the increase in the number of individuals in a population. It is one of the driving forces behind every environmental problem, as the demand of growing population demands the growing of natural resources to fulfill their needs. The population of Maharashtra is constantly changing. The Government of Maharashtra State of the Census gathers data on counts of people, that distribution and their characteristics to determine the changes in population. The most important elements in the study of Population are the population size and its distribution of geographical units.

The potential for population growth and decline, the economic situation, the age profile and other population characteristics has been closely associated by these elements. To administrate the programs such as agriculture, health, education, transportation, housing, urban renewal, law enforcement and waste disposal equitably information on population size and distribution is vital. The size of area's population due to changes of growth rate are primarily the result of three processes (1) the rate of birth increases the population (2) death rate increases the loss in number and (3) migration of people decreases or increases in population, which depends upon their direction of movement. When in a given area, more births than deaths occurs the phenomenon is referred to as natural increase, whereas when there are more deaths than births natural decrease occurs. Then after if more people move into an area than move out during a given period a gain from migration occurs. Two components are involved when changes occurs in the size of an area's population. The growth rate during the last decade declined in the district of Konkan, Mumbai, Ratnagiri of Maharashtra state which earlier used to increase continuously Population diversity is evident in the Konkan Region. Through the field work, the collected data noticed the actual population and the migrant population in a konkan region. In some areas the migrant population is higher than the actual

population while in some areas the actual population is higher. Actual population is higher in Malvan and Sawantwadi tahsil of Sindhudurg district as compared to migrant population. In these two tahsil, the contribution of female population to actual population is higher. In contrast, Total migrants have a higher male contribution. Malvan and Sawantwadi tahsil have a high rate of internal migration; so this kind of difference is more visible. It is seen that small businesses are concentrated in these tahsil and the number of tourist places is also high in these tahsil. On the other hand, Bhiwandi and Palghar tahsil have higher total migrant's figures with higher male migrant's contribution. So the contribution of the female population to the actual population is higher. Due to the high level of chemical industries and educational facilities in this place, the rate of migration is high. With the exception of Kalyan and Vasai tahsil in Thane district, the total number of migrants is higher. It has a high proportion of male migrants. Kalyan and Vasai tahsil have more female persons. Raigad district has a higher migrant population than actual population. The combined contribution of male and female migrants is evident. Also in actual population this male and female population has almost identical contribution. Many historical objects have been preserved in Raigad district, including forts from the reign of Chhatrapati Shivaji Maharaja. In addition, the clean and beautiful coastline attracts the attention of tourists. There are many tourist places and temples in Poladpur tahsil; there are many tourist destinations in Tala tahsil with lots of hill station. Overall, Raigad tahsil is rich in tourist attractions; therefore, the rate of migration is high in these places. Therefore, the rate of migration is high in these places; the migration between these two tahsil is mostly internal. The actual population has a high female population. According to census data, Ratnagiri tahsil is number one in sex ratio.

In Sindhudurg district, Devgad tahsil has more migrants, in which the contribution of male migrants is higher. Overall, there is not much difference in the population of the Konkan District in Maharashtra. In some places the total number of migrants is high and in some places the actual population is high. According to region, there is a difference in this and behind this difference; there are different reasons according to the region.

Objectives:

1. To study human migration in study region
2. To study urbanization in konkan region.
3. To study the consequences of human migration and urbanization in study region.
4. To fulfill the above cited objective use the census data related to population and migration in konkan region of Maharashtra. Using trend graph shows the urbanization level in this region.

Migration:

The total migrant population in the Konkan Region is divided into two sections, out- migrants and in-migrants. This shows the push and pulls factors; it also shows how much a region is developing or what the reasons behind the development of a region are. There is a big difference between out and in - migration in the Konkan region. North Districts are more developed as compared to South Districts. Devgad tahsil in Sindhudurg district has the highest rate of in- migrations with female in migration being the highest. In Malvan Sawantwadi and Vaibhavwadi tahsil, although the rate of out migration is increasing, close pass 60 percent out migration is of internal nature. Out of the migration from this tahsil, the number of male migrants is high. Devgad tahsil has high incidence of Chira mines and migration of workers from outside the state is high. The in and out migration in Raigad district is almost the same. Out migration from Murud and Poladpur tahsil is high. Tala, Alibag, Uran and Shrivardhan tahsil have the highest rate of migration; the number of businesses attached to the tourist center is high and the number of internal migration is high. Chiplun, Lanza and Guhagar tahsil in Ratnagiri district have high in-migration rate. Mandangad tahsil has the highest number of out migration. As Chiplun tahsil has one of the highest internal migrations, it has the highest number of females and the highest number of males in out migration. In Ratnagiri district, there is an increase in the number of occupations where women will be given priority; In this, food processing is one of the most run businesses. The enrollment of women is highest in such factories. Mahabaleshwar and Panchgani in Satara district are major food processing hubs. This place is a major exporter of raw materials from Ratnagiri and Raigad districts; about ten to twenty percent of the population is involved in this. For this reason, it will come in large numbers in and out migration will occur. Although out migration from Mandangad tahsil is high, internal out migration is high.

The highest incidence of in-migration occurs in Thane district. Bhiwandi Palghar and Kalyan tahsil have the highest incidence of in-migration. These tahsil have high industrial area; there are also more

education facilities. Major Trade Center Bhiwandi is known as a commercial city due to the concentration of large textile industry. Also the tahsil headquarters are at this place; Due to all these pull factors, the rate of in-migration is highest in this place. Palghar District was formed on 1 August 2014; these tahsil have a historical legacy. The number of tourist places is high in this place; this tahsil is famous for art and craft; Due to the high historic and pilgrim spots, migration is high here. Kalyan has the highest number of in-migration; migrants with the same number of male and female migraines. This is where internal migration is highest. It is famous as an important trading center. This place is known as Second Culture as Capital as it has a highly educated population. This place has the highest number of education facilities so migration from outside the state is high. Out migration in Mokhada and Thane tahsil is high with high proportion of female migrants. This migration was most prevalent in the within district.

Although the overall migration in and out of the Konkan Region is of a mixed nature, it involves a large number of internal migrations. As Thane district is an economically developed place, the in-migration in this place is high. Migration in the Konkan Region is seen as migration for the Basically Economic reason. Therefore, the contribution of male and female migrants appears to be the same. This migration gives an idea of the economic status of a region. Human migration involves push and pulls elements. Pull elements play an important role in the developed region. For example, in Thane and Mumbai, migration is high; The number of components that are economically and environmentally attract in this place is high. On the other hand, due to the large number of undeveloped areas in Sindhudurg district, the rate of out migration from this place is high at village level.

Urbanization:

Rapid urbanization leads to massive growth of slum followed by miner, poverty, unemployment, inequality, exploitation, degradation in the quality of urban life. There are various causes of urbanization for example industrialization, employment opportunities, modernization, rural urban transformation, commercialization etc. urbanization occurs not due to urban pull but due to rural push factor, the urbanization in konkan region is mainly due to the expansion of cities and the migration of people. There are 97% of region is urban in north konkan; development of industrial region in this area is higher than the other region. There are various problems occurs due to urbanization, for example water supply and drainage, transportation and traffic, power shortage, pollution, crowding etc. There is also positive impact of urbanization for example high transportation facilities, more education opportunities, recycling process and also internet connection will be available.

The population residing in urban areas in konkan region of Maharashtra, according to the 1901 census was 1028475, increasing to 19329402 by the 2001 and 22000098 in 2011. Trend of urbanization in konkan region result show that konkan region urban population has increased from 373852 in 1991 to 270696 in 2011 due to rapid industrialization and rural urban migration. Percent urban has decreased from 1.29 % in 1991 to 7.78 % in 2011. Urbanization konkan region has been relatively slow compared to many developing regions of Maharashtra, India and other countries.

Consequences:

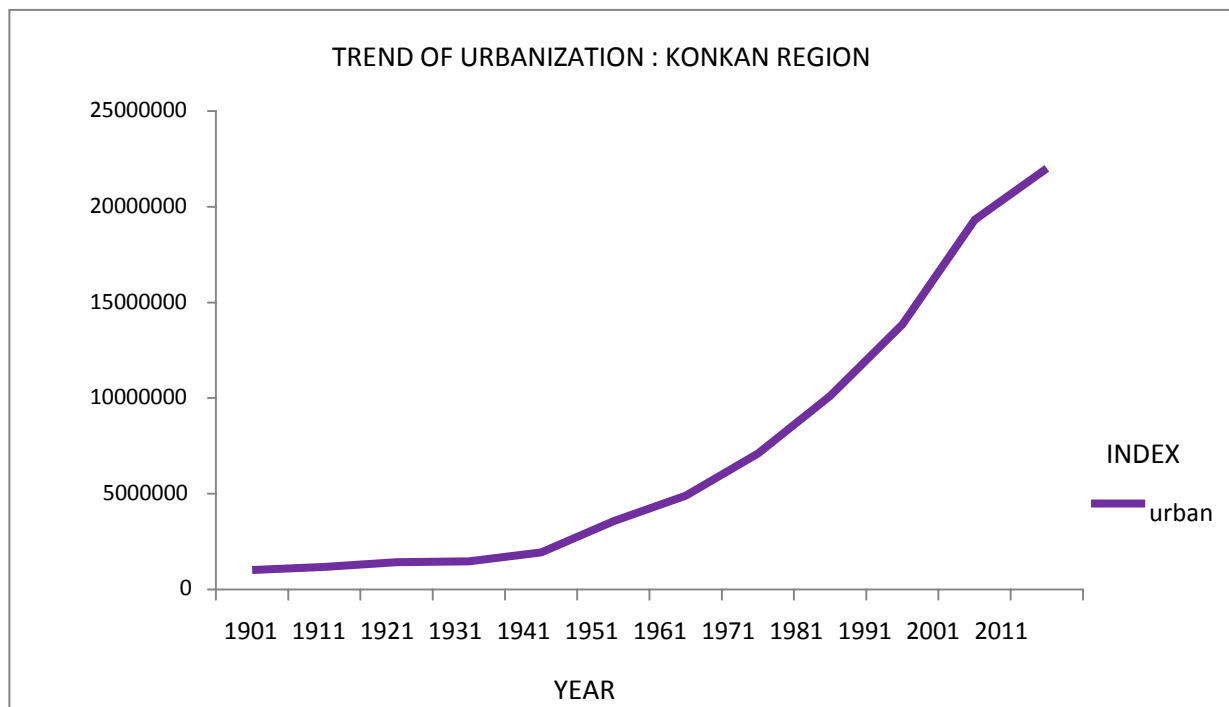
Migration is the movement of an individual or a group of people from one place to another; Migration is the movement of human beings from one area to another. Migration is the process of moving from one geographical and political region to another geographical or political region for short or long term residency for economic, social or political reasons. Migration is related to the economic and social conditions of the two regions. Due to migration, there is some difference in the traditional dress code of the population in both the provinces. The post-migration relationship is relative to spatio-temporal. Migration is also linked to the industrialization of the region. Migration is an important factor in changing the size and structure of a province's population. Wherever people migrate, the population is declining and there is a shortage of manpower; so in areas where people migrate, the population density increases and there is a strain on social services And people's problems increase. In that connection, the migration factor is important from the point of view of economics, demography, political science and sociology.

The effect of migration can be seen in the field of out migration as well as in migration. Migration brings migrants to a new environment and culture, which in turn leads to cultural exchange and cultural development. The arrival area shows better results than the departure area, because the field of arrival is full of efficient and intelligent people. Migration mainly creates demographic, economic, social and cultural consequences.

Migration affects the size and structure of the population in the area of arrival as well as in the area of departure. Migration decreases the population in the exit area while increasing the population in the arrival areas. The size of the population varies with the total population and its density and growth; it also experiences numerical changes in birth rate and death rate, age structure, gender composition and literacy. The proportion of children, women and the elderly increases in the exit area. It also causes brain drain problems in the exit area. On the other hand, there is an increase in intelligent and efficient population in the areas of arrival; such a population is conducive to economic development.

The proportion of human resources in the region changes if there is a largemigration in the area of arrival. Stress on resources increases. Adverse effects on economic development and planning. Basically, migration to a sparsely populated region is conducive to economic growth, resource wealth develops. However, in case of enplanes and unrestricted migration, the basic needs are not being met properly. Many problems of civic life arise. As the population grows in the arrival areas, the planning has to change. Health, education, water, electricity, transportation, supply do essential commodities, if not planned and properly adopted, the problem of public health, especially in urban centers, arise. The city is not growing fast; there are burning issues like slums, pollution and public health. Conversely, as efficient population declines in restricted areas, so does the rate of parasitism and decreases economic income. Migration affects social diversity in the areas of arrival and departure. Diversity is created in the social organs like caste structure, social system. Marriage system and education. Increasing the proportion of minorities in the area of arrival or at occasional social tensions, social health is threatened. Tensions arise over caste, religion and language. Some favorable changes appear in the arrival area. It involves an exchange of ideas. New lifestyle, cultures are created. Immigrants adapt to the new environment and culture. They become more tolerant. As the proportion of women in the exit area increases, women become more capable of facing those situational challenges. Women's participation in business, credit unions, sales organizations, small business, education is on the rise. However, the resources in the exit sector are not fully developed. Migration leads to cultural exchange. Different customs, traditions, religious thought systems, festivals are mutually identifiable. There is scope for culture. In some cases, the culture transition is not smooth and the minority, the majority, the factionalism, the linguistics, the regionalism, the ethnic sects are formed and the national unity is threatened. Cultural devaluation begins to grow. Migration also has positive and negative effects in migrants. This shows the consequences in the migrant's family as well as in the individual immigrants. It also affects the family. Migration has the effect of disrupting the house, criminal mind, changes in living standard, immortality and youngest generation is not complicit with the family etc. This appears to have had mixes effect on immigrants, migrants from Chipalun, Bhiwandi and Palghar are the most affected of disrupting the house. In the consequences of criminal mind, if person is away from his family, if the employment is not as it should be or if employment is not found, then the person becomes reckless, and if the young generations who are away from home for education do not get along well, they become involved in bad habits. This difference between good and bad things is not noticed and this is where the criminal mid begins to form. Also, people who have migrated from rural to urban areas are increasingly attracted to lifestyle related things. Gradually family members become estranged, disillusioned, and at times reckless. Other results shows that immigrants meet in immigrant places to learn a lot of new things, for example, a person who has migrated only for education starts doing part time job along with education. While doing the job, migrates get information about new courses or advanced education. In this way, their academic level improves. People who have migrated for jobs come in contact with many new people and help them get job related information in new fields. Migration among the individuals themselves leads to a large change in the language of living. Amenities are higher in urban areas than small villages, so there is an increases in educational facilities, employment, increasing wealth, etc. the living standards of the migrants from outside states like Utter Pradesh, Bihar etc., are gradually changing. People also learn and speak the language of the place where they migrated with their own language. They start celebrating festivals there. Migration which removes the financial problems of the people and increases their wealth. Thus migration appears to have brought about socio cultural change in the individual. This change is positive in some places and negative in others. Immigrants allow the exchange of idea as well s new cultures. The migrant person becomes a kind of link for the spread of new things. It is also spreading through immigrants about some endangered cultural or religious issues. This includes a large number of people who have migrated from mostly village to urban areas. Immigrants also provide financial assistance to their families. So the positive effects of growth in agriculture as well as a small contribution to business, increasing in new facilities in house, purchase of new space etc. are seen.

The migration of intellectuals is a very serious problem. There are good and bad consequences in the area of arrival and departure of migrants. Among the migrants, the young and the intelligent are more. This gives impetus to the economic, socio cultural and educational development of the nation or district. District or nationalist countries participating in this process benefit from the scientific transition of mutual enlightenment. From a business point of view, intelligent people are regularly sent from one place to another or to a developed country. Underdeveloped and to some extent developing nations earn foreign exchange by exporting such intelligence. The migration of intelligence has a detrimental effect on the exit zone poor places or underdeveloped countries are hit hard. The intelligent is expected to serve the upliftment of the nation, but many technologists migrate to developed places or countries for their own selfish ends. Brain drain causes great damage to developing and underdeveloped countries. It slows down the economic growth of developing and underdeveloped countries. In a rich developed country, there is an influx of young talented people. Brain drain is mostly increasing consequences occur both out and in migrants. Out and in migration affect the population structure, like gender imbalance, changing housing population structure, education level etc.



Conclusion:

Human migration has been increasing over time. Initially space and time were limited but now there is no limit. There are many factors involved in human migration; this includes problems, reasons behind migration, pattern, and consequences. Migration brings some good results but sometimes bad results, Human migration reflects the economic status of a region, North Konkan District's socio-economic status is high; this place has a lot of industrial development; therefore, the rate of in-migration is high in this place. Out-migration from South Konkan District is high. Male migrants have a higher sex ratio in the industrial region. Education level is high in Konkan region. This diversity is evident in occupations; Occupations from agriculture to industries, trade, transport, energy, production, and filmmaking can be seen here; The North Konkan District is the hub of all such occupations, therefore, the rate of migration from outside the state is high in this place. Migration has caused many problems, in this, workers from outside the state have to face the main problem of language, residence. Migration has many consequences; sometimes it is good, sometimes it is bad. This chapter deals with the pattern and consequence, Education, occupation of Immigrants in the Konkan Division. From all this, the level of region and individual development is noticed, It has also been reviewed that it may provide some more facilities.

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**Irrigation Sources and Cropping Pattern in Khubi Village of Karad Tehsil Dist
Satara : A Micro Level Analysis**

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Abstract-

Present research paper looks into the sources of irrigation facilities in Khubi village of Karadtehsil, Satara district. Irrigation is important for the better yield of the crops. Irrigation development in the study region has been viewed in the context of climatic conditions, rainfall which is erratic by nature. Therefore, irrigation is playing vital role for the success of agriculture. The data thus collected through primary and secondary sources.

Keywords: Irrigation, Cropping Pattern, Agriculture, Crops

Introduction:

Agriculture is the base for overall advancement and it is a backbone of our economy. Irrigation is a prime input in agriculture. It helps farmers to grow two or more crops from the same field within a year and it increases the productivity of the land by transforming the agriculture. Also irrigation is an integral part of a sound infrastructure and it is one of the basic ingredients of agricultural activities. In previous sections an attempt has been made to highlight the spatial pattern of the attributes like physical, agricultural framework and agricultural productivity. The same have been attempted in this section at micro-level which may give representative picture of the region under study.

Objectives:

Present paper aims to analyze the sources of irrigation facilities and Cropping Pattern in the Khubi village, Karad tehsil of Satara District.

Study Area:

The village Khubi from Karad tahsil is situated on the left bank of river Krishna. River Krishna flows North-South of Karad tahsil and Southern side of Khubivillage. Villages has an area about 349.49 hectares and population of 1900. It is bounded by river Krishna to the south, village Narshigpur to the east, Rethare BK. to the west and KilleMachindragad to the north. The village is accessible by unmetalled road to the Taluka headquarter, Karad which is about 20 Kms. to the north of this village. This village has plain topography. The region in which the village is located possesses moderate type of climate with little extreme of heat and cold. In summer maximum temperature rarely exceeds 31° C; likewise in winter temperature rarely goes below 16° C. June to September are rainy months. The crops of rabi season have to depend entirely on irrigation. Whereas, in the year of low rainfall the kharif crops also need irrigation.

Deep black soil covers about 100 per cent of the village area. This is highly fertile and suitable for growing sugarcane, jowar, rice, wheat and pulses.

Database and Methodology

The data used for the present investigation has been collected from primary and secondary sources. The primary data is collected through questionnaire and schedule was prepared. Secondary data obtained from official documents, village offices, Socio-Economic Review and Agricultural Epitoms. Singh's method has also been employed to obtain crop productivity.

Discussion and Analysis:

The sources of irrigation are greatly affected by the geological, physical and climatological conditions. The important sources available in the area are canals, wells and lift. Irrigation is practiced since long time in the region it is wells, rivers etc. However canal and wells are dominant sources.

Irrigation:

At present village have three sources of irrigation. About 59.66 per cent of total irrigated area only 5 hect. of land is irrigated by few wells (4.35 per cent). The depth of wells varies from 9 to 10 M. and water table is near the ground level. Lift irrigation schemes are developed by using the surface water from river Krishna. This scheme shares about 8.70 per cent of area irrigated in the year 2008 (Table No.1).

Dr. Sunita M. Chavan

TABLE NO. 1.Sources of Irrigation.

Sr.No	Source	Area In Hect	Percent
1	Canal	100	86.55
2	Well	5	4.35
3	Lift	10	8.70
	Total Area Irrigated	115	100

Source –i) Village Record (2007-08). ii) Compiled By Researcher.

Whereas, canal shares about 86.95 per cent of area irrigated in this village. And only 4.35 per cent of area is irrigated by wells in this village.

Cropping Pattern:

The village under study grows varieties of crops. About 28.49 per cent of cropped area is devoted to food crops. Cereals and pulses are not cultivated in the village. The main food grain are rice (27.68 %), Jowar (0.18 %) followed by wheat and maize etc. Including sugarcane (50.90 %), fruits and vegetables (1.96 %) the total food crops share 81.45 per cent of gross cropped area. Among the non-food crops (18.55 %), groundnut shares major portion (Table No.2). Sugarcane is one of the leading cash crops and secures an important place in the economy of the village. Sugarcane occupies about 50.90 per cent of the total cropped area. Fig No.1.reveals that sugarcane cultivation is largely confined to the black soils along the river side.

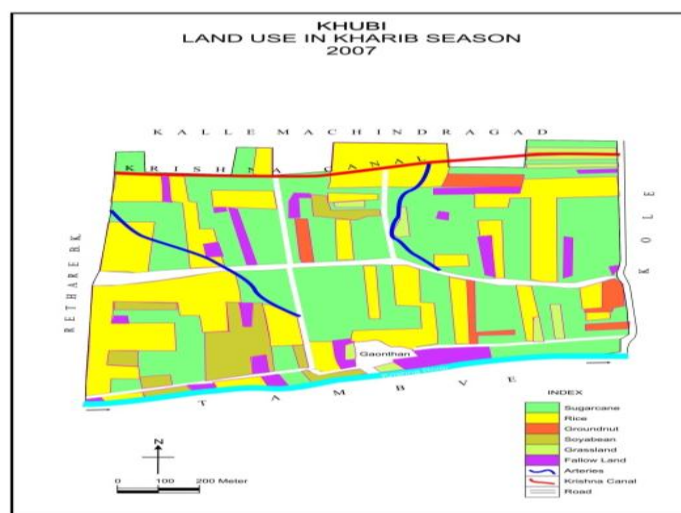


Fig No.1

Rice is the principal cereal and most dominant cereal crop in the cropping pattern of the village. It is cultivated in all the villages. Its performance is better in black soil. Jowar is second important cereal crop, which occupies just 0.18 per cent of the total cropped area of the village. Jowar is well adapted to the environment which provides not only food for the people but also fodder for livestock. It is raised in both the seasons (i.e. kharif and rabi). The groundnut, a kharif crop is widely cultivated in western and central part of the region. About 18.55 per cent of the total cropped area is under groundnut. Other important oil seeds grown in village are sunflower, jowar, which share very insignificant area to gross cropped area.

TABLE NO. 2. Area Under Different Crops in Kharbi Village (2007-08.)

Sr.No.	Crops	Area in Hect	% to Gross Cropped Area
1	Rice	45.50	27.68
2	Wheat	0.78	0.47
3	Total Jowar	0.30	0.18
4	Bajara	--	--
5	Maize	0.26	0.16
6	Other cereals	--	--
7	Total cereals	--	--

8	Gram	--	--
9	Other Pulses	--	--
10	Total Pulses	--	--
11	Total Food grain	46.84	28.49
12	Sugarcane	83.68	50.90
13	Condiments and spices	0.15	0.09
14	Fruits & Vegetables	3.22	1.96
15	Total food crops	133.89	81.45
16	Cotton	--	--
17	Groundnut	30.50	18.55
18	Tobacco	--	--
19	Other nonfood crop	--	--
20	Total non food Crops	30.50	18.55
	Gross Cropped area	164.39	100

Source: i) Village Record (2007-08).ii) Compiled By Researcher.

Very insignificant area is share by condiments and spices fruits and vegetables. (2.05 per cent) During the rabi season only the area under sugarcane, as a continual kharif crop is reported where irrigation facilities are available. Some other miscellaneous crops grown in rabi season are wheat (0.47 %), maize (0.16 %).

Crop Productivity:

Here crop productivity is referred to per hectare yield of individual crop, which is reflection of physical and non-physical determinants existing in this village. Major crop grown in the region is sugarcane (50.90 per cent of the gross cropped area). The per hectare yield of sugarcane is about 80 tons. It is due to presence of deep black soil and adequate facilities of irrigation. The second important crop is rice (27.68 %) of which per hectare yield is 4000 kg per hectare.

**TABLE NO.3.Per hectare yield of selected crops in Khubi village.
(In Kg.)(2007-08).**

Sr.No.	Crops	Per Hectare Yield (in Kg)
1	Rice	4000
2	Wheat	2100
3	Sugarcane	80000
4	Soya bean	1000
5	Groundnut	600

Source: i) Village Record (2007-08).ii) Compiled By Researcher.

The third important crop is soybean which has recorded yield of about 1000 kg. per hectare. Other important crops are wheat and groundnut whose yield per hectare is 2100 kg. And 600 kg.Per hectare respectively.

Conclusion:

With the increase in irrigation facilities the problem of land degradation has also increased. Heavy fertilizers doses along with excess irrigation and inadequate drainage have led to the emergence of soil degradation in the form of soil salinization and water logging. The P^H value of soil increases from east (6.5) to west (8.0). Converting rich soils into degraded soil. In the village Khubi about 40.50 hect. soil is saline and 20.50 hect. Soil is waterlogged.

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Technological Advancement and Changing Trends in Consumer Purchasing Behavior

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Abstract-

Consumer is the pivot of Economy Consumer behavior is the actions and the decision processes of people who purchase goods and services for personal intake. Due to the changing fashion technology, trends, living style, and disposable income and similar other factors consumer behavior also changes. As the speeds of technology and trends consumer behavior accelerate companies have to evolve quickly. New technology has empowered consumers. They have unlimited access to information and demand products and services when they want. Development of new technologies like mobile and web search has given a new platform to all buyers. Covide-19 has helped the virtual world to the new normal. In this pandemic, everything was preferred “Online” and this “Online” had changed almost everyone’s mindset. In this new technology enabled era, the grocery store now have the convenience of ordering from apps of B2B platforms, so that everything can available under one roof at competitive price. Technology has completely revolutionized our lives. As gadgets have changed so much about our everyday lives, especially our buying patterns. Everything on-demand, easy and convenient, going digital, greater selection. These are some of the main ways that technology has changed consumer behavior in recent years.

Keywords: - Technological Advancement, B2B Platform, Online and offline buying.

Introduction:

A consumer is the final user of a purchased products or services. Consumer can be either an individual or group of people or use goods and services solely for personal use, and not for manufacturing or resale. They are the end users in the sales distribution chain. Consumer behavior is the actions and the decision processes of people who purchase goods and services for personal intake. Consumer buying behavior refers to the study of customers and how they behave while determining to by a product that satisfies their needs. It is a study of the action of the consumers that drive them to buy and use certain products. Study of consumer buying behavior is most important for marketers as they can appreciate the expectation of the consumer. Due to the changing fashion technology, trends, living style, and disposable income and similar other factors consumer behavior also changes. As the speed of technology and trends consumer behavior accelrate companies have to evolve quickly. New technology has empowered consumers. They have unlimited access to information and demand products and services when they want.

Objective of the Study:

1. To understand different types of consumer.
2. To understand impact of new technological advancement on consumer behavior.
3. To draw the conclusion.

Methodology:

For the present research paper secondary data is used. The secondary data is collected through various book’s, online articles, online magazine & news paper

Review of Literatur:-

- 1) Angus Deaton, John Muellbauer.(1980)

Angus Deaton and John Muellbauer has written a book entitled “Economics and Consumer Behavior” This classic text has introduced groups of students to the economic theory of consumer behaviour. The book begins with a independent presentation of the basic theory and its use in applied econometrics. These early chapters also include basic extensions of the theory to labour supply, durable goods, the intake function, and allocating. The last part extends the coverage of consumer behaviour to include the quality of goods and household production theory, labour supply and human capital theory, the consumption function and intertemporal choice, the demand for long-lasting goods, and choice under uncertainty.

Arvind Mediratta (2022):

Arvind Mediratta in his newspaper article entitled “Adapt to the New Kirana Zamana” has explained the benefits of new digital Business to Business technology.. He states that there are some benefits of B2B technology i.e. Saving in time and cost ,variety in goods, faster fulfilment and doorstep delivery service within 24 hours .He opines that traditional distributors will have to evolve to study relevant and focus on the ‘demand side’ of kiranas.

Types of Consumer Behavior:

Consumer Behavior is divided into four broad categories based of Involvement.

1. Degree of Involvement.
2. Perception of significant differences among brands.
- 1) **Complex buying Behavior** :Such behavior is applied in case of the product which is expensive, rarely purchased, self-expressive, high in risk and one-time investment. e.g. House, car, LED TV.
- 2) **Conflict Reducing Buyer Behavior** :

Such behavior is mainly concerned with reducing post-purchase dissent, because of the dissatisfaction caused due to previous purchase.so he collects information from different sources and compares and evaluates the alternatives .before making the final purchase which takes time e.g. paint, floor tiles.

Habitual Buying Behavior

Such behavior is applied when the product is economical and bought frequently, but the consumer has less involvement, as to which brand of the product he/she is buying. People buy such items out of habit or familiarity with the taste, and not due to strong brand loyalty.e.g. Tooth past, Tea, Salt.

Variety seeking buying Behavior :When the buyer switches between brands not because of the dissatisfaction with the previous purchase but not of variation. They want to try something new and avoid the boredom. In such a case buyer has certain beliefs about the product and after a little evaluation makes the purchase and develops an opinion about the product at the time of consumption. e.g. Sunglasses, Lipstick, Hand Sanitizer.

Technological Dvancement And Consumer Behavior:-

With the beginning of technological development, companies have to change its outlook towards consumers.Connecting consumer is now stress-free than before.Development of new technologies like mobile and web search has given a new platform to all buyers Covide-19 has helped the virtual world be the new normal. In this pandemic, everything was preferred “Online” and this “Online” had changed almost everyone’s mindset.

Illiterate or old people never trusted the virtual world. Nor, they used to believe in web searches. But Covide taught them and helped them build trust and enter the new world.. Buyers now want to be more confident and sure about what they are buying .For people living in villages, it has helped them raise their values.Now, they have raised their standard of living.In this new technology enabled era, the grocery store now have the convenience of ordering from apps of B2B platforms, so that everything can available under one roof at competitive price. Technology has completely revolutionised our lives. The world from thirty years ago is unrecognizable to people now. As gadgets have changed so much about our everyday lives, inevitably they have also brought about change in our behavior most, especially our buying patterns. Consumer behavior is how we choose, use, and dispose of product /services. Everything on-demand, easy and convenient, going digital, greater selection. These are some of the main ways that technology has changed consumer behavior in recent years.

Conslusion:-

In today’s era of globalisation,due to technological advancement there is changing in buying in consumer behavior, due to Covide-19,consumer prefers online shopping rather than offline shopping.eventhrough there are some risks and limitation in online buying consumer give preference to it because it is time and labour saving, easy and convenient.

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Micro-Irrigation for Sustainable Agriculture

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Abstract:

Water is precious and very much essential in terms of quality and quantity for living things in general and agricultural production in particular. As the world's population grows, so does the demand for food. We all know that agriculture consumes a significant amount of water as a result the demand for water is increasing in parallel with the demand for food. Therefore, increasing the use of micro-irrigation will help to increase crop yield while reducing water, fertilizer, and labour cost in the current situation of climate change and water scarcity. The agriculture sector in India is the largest consumer of water. It accounts near about 90% of the country's annual water usage which is to the extent of 761,000 billion liters. Water scarcity has become a key obstacle in many areas of economic growth. The proportion of water used for agriculture is expected to decrease further as demand from other sectors rises. This necessitates making better use of water and nutrients in order to increase crop productivity. The adoption of a micro-irrigation system in India is being considered as a potential alternative to use water resources efficiently. Micro irrigation method investigates the environmental and economic benefits of these technologies in terms of saving water, fuel, power, fertilizers etc. This paper is focusing on the potential of micro-irrigation as a new tool for sustainable agriculture in India.

Keywords: Drip Irrigation, Sprinkler Irrigation, Micro-irrigation, sustainable agriculture, water use efficiency

Introduction:

Water is an essential component of increasing agricultural output. Around 90% of India's water resources are used for agriculture, with only 50% of it actually being utilized by plants, and the rest being wasted through deep percolation or evaporation (FAO, 2010). As a result, the efficient use of water delivered for irrigation purposes must be prioritized in order to improve water delivery efficiency. This necessitates a method for measuring and assessing the efficiency with which water taken from a water source is utilized to produce agricultural production. Agricultural water usage efficiency requires advancements in agricultural water technologies and management, as well as increased crop productivity. Recognizing the continuous reduction of irrigation water potential and rising demand for water from various sectors, a number of demand management strategies and programs have been implemented in Indian agriculture to save water and improve existing water usage efficiency. (Deshmukh M. S. & Kumbhar A. D., 2021) found that out of total 140.13 million hectares of sown area, the net irrigated area was 68.38 million hectares (48.80%) while 71.74 million hectares (51.20%) were non-irrigated and the area under micro irrigation was only 12.90 million hectares, which was 18.80% to the net irrigated area in India as on 2021. Micro-irrigation, which involves both drip and sprinkler irrigation, is such an approach that has recently been implemented in Indian agriculture.

Research Methodology And Database:

The present research paper is based on the secondary data only, that has focused on the micro irrigation for sustainable agriculture. Researcher has focused that how micro irrigation technologies investigates the environmental and economic benefits of in terms of saving water, fuel, power, fertilizers etc. for this purpose researcher has described the percent figures according to a survey of 5,892 beneficiaries of NMMI

(National Mission of Micro Irrigation) across 13 states; Survey conducted on June, 2014 as part of the NMMI impact study. Also, the secondary data is borrowed from agricultural statistics at a glance, Department of Agriculture & Farmers Welfare Ministry of Agriculture & Farmers Welfare, Government of India, Directorate of Economics and Statistics for the year 2019 and 2020. Researcher have calculated the percentage of area covered under micro irrigation and ranking of the study period. The major objective of this research paper is to study how micro irrigation is useful for sustainable agriculture.

I. Results And Discussion:

History of Micro Irrigation in India:

The micro irrigation in India was started in 1981 when the National Committee on Plasticulture in Agriculture (NCPA) sanctioned the use of plastics in agriculture on a trial basis. In 1992, the Government of India launched a centrally sponsored scheme on the use of plastics in agriculture based on the recommendations of the NCPA and initiated micro irrigation in the year 1992 which recognized it as a focus area in multiple Centrally Sponsored Schemes (CSS) since 2006. It has been implementing a CSS on micro irrigation to maximize irrigation efficiency in agriculture by bringing appropriate technological change like drip and sprinkler irrigation technologies and supporting farmers to use water-saving and conservation techniques. It was renamed the National Mission on Micro Irrigation (NMMI) in June 2010, and it operated only till 2013-14. NMMI was merged into the National Mission on Sustainable Agriculture (NMSA) on April 1, 2014, and conducted as On Farm Water Management (OFWM) for the fiscal year 2014-15. The micro irrigation component of OFWM has been merged into the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) since April 1, 2015. later on, the OFWM which is a component of micro irrigation was subsumed in the PMKSY during the financial year 2015-16 and implementing micro irrigation schemes onwards now.

Current Status of Micro Irrigation in India:

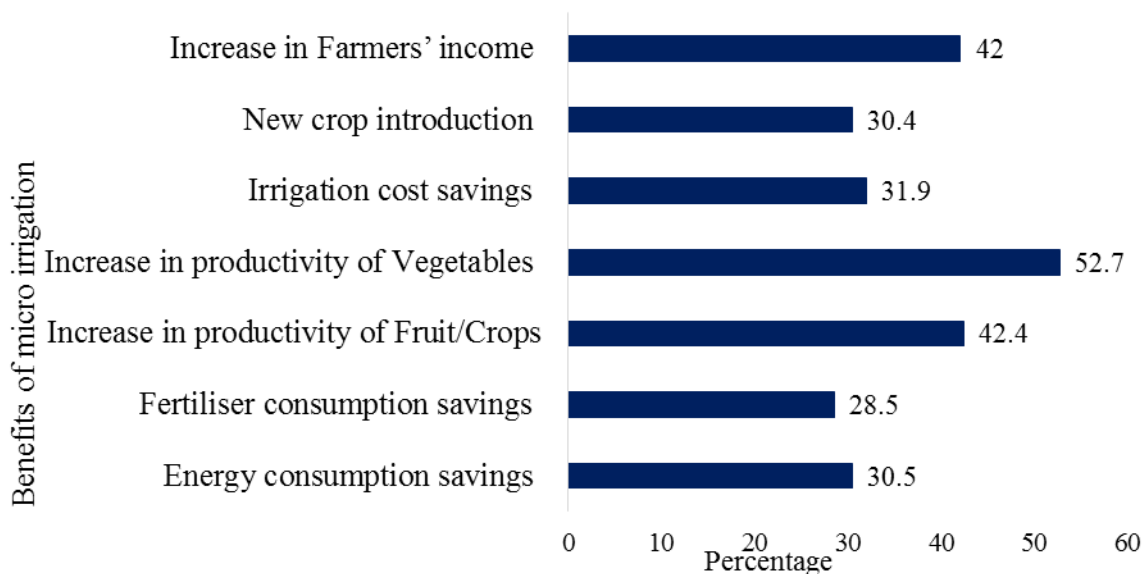
The Department of Agriculture, Cooperation, and Farmers Welfare is implementing the Pradhan Mantri Krishi Sinchayee Yojana's Per Drop More Crop (PMKSY- PDMC). In India, both the central and state governments are promoting micro irrigation with a subsidy aspect. As of 2019-20, the area covered under drip irrigation was 5.96 million hectares, sprinkler irrigation 6.58 million hectares and micro irrigation was 12.54 million hectares. Looking at the micro irrigation Rajasthan state has the highest irrigation coverage followed by Andhra Pradesh, Maharashtra, Karnataka, Gujarat, Tamil Nadu, Haryana, Madhya Pradesh, Chhattisgarh, Odisha and Bihar these eleven states accounted together about 93.85% of the total micro irrigated area whereas other states and union territories have covered only 6.16% of the total micro irrigated area. After the long journey of micro irrigation, the coverage is still limited. Considering at the other states and union territories it needs instant attention to increase area under micro irrigation system. Out of total 140.13 million hectares of sown area, the net irrigated area is 68.38 million hectares while 71.74 million hectares are non-irrigated and the area under micro irrigation is only 12.90 million hectares which is 18.80% to the net irrigated area in India as on 2021. Since, more efforts are needed to boost the area under micro irrigation in India.

Table no. – 01: Benefits of micro irrigation in Agricultural Development

Sr. No.	Benefits of micro irrigation	Percentage
1	Energy consumption savings	30.5
2	Fertiliser consumption savings	28.5
3	Increase in productivity of Fruit/Crops	42.4
4	Increase in productivity of Vegetables	52.7
5	Irrigation cost savings	31.9
6	New crop introduction	30.4
7	Increase in Farmers' income	42

Note: The percent change figures are according to a survey of 5,892 beneficiaries of NMMI across 13 states; Survey conducted as part of the NMMI impact study.

Source: -National Mission on Micro Irrigation Impact study prepared for the Government of India, June 2014, retrieved August 31, 2015

Fig. No: 01 - Benefits of micro irrigation

The adoption of micro-irrigation technology can reduce energy usage by 30.5%, although it varies by state. Direct application of fertilizer to the root enhances the efficiency of use, resulting in a 28.5% reduction in the use of fertilizer. Soil moisture can be kept at optimal levels by applying water in a controlled and targeted way. The productivity of the crops rises as a result of all this. Micro irrigation systems have been found to substantially increase the output of both fruit and vegetable crops in a wide range of studies. Fruit crop productivity increased by 42.4%, while vegetable crop output increased by 52.8%. Farmers' incomes are raised as a result of this. The overall irrigation cost has been proven to be reduced as a result of enhanced water use efficiency through smart use in micro irrigation systems. There was a 31.9% decline on average. Farmers have also adopted a rise in the number of new crops they have introduced to their farms as a result of the use of micro irrigation. Farmers introduced new crops in around 30.4% of cases.

Economic profitability of Micro Irrigation System:

A. Energy/power consumption savings-

One of the most significant benefits of drip irrigation method is the minimised use of electricity (Andal, 2011). Drip irrigation reduces the number of hours a pump set has to run by minimizing the amount of water it consumes. As a result, the amount of electricity required to irrigate a given area of land is considerably reduced. (Narayanamoorthy, 2004). Narayanamoorthy (1996 and 2001) The use of drip irrigation resulted in a power savings, according to the study about 44% in sugarcane 37% in grapes and 29% in banana over flood irrigation in Maharashtra. Similarly, the field survey conducted by (Narayanamoorthy, 2004) revealed a power saving of 41% in sugarcane at Pune and 48% at Ahmednagar.

B. Fertiliser consumption savings-

For a high production and excellent quality of fruit, the appropriate combination of water and fertilizers is required. Fertigation (application of fertilizer solution with drip irrigation) has the potential to ensure that the right combination of water and nutrients is available at the root zone, satisfying the plants total and temporal requirement of these two inputs (Patel and Rajput, 2008). Fertigation allows for the application of fertiliser in modest amounts based on the plant's nutrient requirements, in addition to saving fertiliser. It is also considered environmentally favourable because it prevents fertilizers waste.

C. Irrigation cost savings-

Drip irrigation involves a fixed capital input to install the drip system, and the amount of the investment varies with the crop. (Andal, 2011). Crops that are widely spaced require less fixed capital, but crops that are closely spaced demand more. (NABARD, 1989). Crops that are widely spaced require less fixed capital, but crops that are closely spaced demand more. (Sivanappan, 1998).

Environmental Sustainability through Micro Irrigation –

A. Water saving-

During the transportation of water from the source to the field in traditional methods of surface irrigation, a large proportion of water is lost through surface runoff and deep percolation. Drip systems, on the other hand, apply water to the root zone of the crop in smaller droplets, resulting in less water loss and increased water use efficiency. (Narayanamoorthy, 2004). In Maharashtra, the use of drip irrigation over conventional surface irrigation resulted in water savings of 12-84% in vegetables, 45-81% in fruit crops, 40-60% in field crops including cotton and groundnut, and 65% in sugarcane.

**Table no. – 02: State-wise Area Covered under Micro Irrigation
(Thousand Hectares)**

Sr. No.	Name of the State/UT	Micro Irrigation				Ranking	
		2019	%	2020	%	2019	2020
1	Andhra Pradesh	1785.22	15.642	1907.29	15.210	2	2
2	Arunachal Pradesh	0.613	0.005	0.613	0.005	27	28
3	Assam	2.821	0.025	13.694	0.109	24	19
4	Bihar	115.5	1.012	119.467	0.953	13	13
5	Chhattisgarh	316.272	2.771	343.96	2.743	9	9
6	Goa	2.315	0.020	2.6	0.021	25	25
7	Gujarat	1421.91	12.459	1529.56	12.198	5	5
8	Haryana	605.38	5.304	628.033	5.008	7	7
9	Himachal Pradesh	9.712	0.085	12.286	0.098	20	20
10	Jharkhand	36.39	0.319	42.379	0.338	17	16
11	Karnataka	1521.49	13.331	1772.08	14.132	4	4
12	Kerala	32.293	0.283	32.876	0.262	18	17
13	Madhya Pradesh	556.62	4.877	571.217	4.555	8	8
14	Maharashtra	1705.33	14.942	1876.43	14.964	3	3
15	Manipur	0.388	0.003	2.942	0.023	28	24
16	Mizoram	4.428	0.039	6.776	0.054	23	23
17	Nagaland	5.449	0.048	8.279	0.066	22	22
18	Odisha	122.73	1.075	131.229	1.047	12	12
19	Punjab	48.788	0.427	49.729	0.397	15	15
20	Rajasthan	1890.73	16.567	1949.3	15.545	1	1
21	Sikkim	9.086	0.080	11.61	0.093	21	21
22	Tamil Nadu	675.651	5.920	939.145	7.489	6	6
23	Telangana	262.291	2.298	266.84	2.128	10	10
24	Tripura	2.095	0.018	2.095	0.017	26	26
25	Uttar Pradesh	154.113	1.350	211.066	1.683	11	11
26	Uttarakhand	12.119	0.106	18.909	0.151	19	18
27	West Bengal	66.687	0.584	88.511	0.706	14	14
28	Others	46.5	0.407	0.765	0.006	16	27
	All India	11412.9	100	12539.7	100	-	-

Source: Government of India Ministry of Agriculture & Farmers Welfare Department of Agriculture, Cooperation & Farmers Welfare Directorate of Economics and Statistics (2019 & 2020)

Table no.2 shows the state wise area covered under micro irrigation of the period 2019 and 2020. It is found that there is slight increase (1126.8 thousand hectares) in area covered under micro irrigation of India from the period 2019 to 2020. Considering the micro irrigation during the year 2020 it was found that Rajasthan has the highest area under it (15.55%), followed by Andhra Pradesh (15.21%), Maharashtra (14.96%) Karnataka (14.13%), Gujarat (12.2%), Tamil Nadu (7.49%), Haryana (5.01%), Madhya Pradesh (4.56%) Chhattisgarh (2.74%), Odisha (1.04%) and Bihar (0.95%) these eleven states have accounted for about 93.85% and other states and union territories have accounted only 6.16% covered under micro irrigation, it needs to be increased. The total area covered under micro irrigation is about 12.54 million hectares. Looking at the ranking of the year 2019 and 2020 almost all states have the same ranking, that is area under micro irrigation in the corresponding states is increased all over found same.

Table no. – 03: Micro Irrigation: Current status and Growth in India:

Year	2005	2010	2012	2015	2016	2017	2018	2019	2020	2021
Area (Million Hectares)	3.09	4.94	6.14	7.74	8.63	9.21	10.25	11.41	12.54	12.90

Source: Government of India, Agricultural Statistics at a glance (2005-2021)

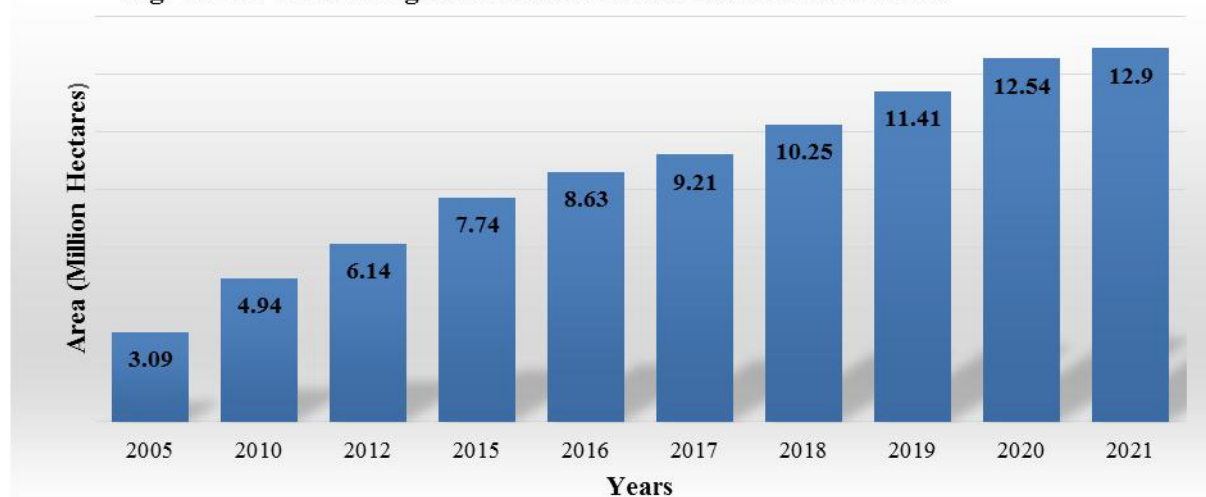
Fig- no: 02- Micro Irrigation: Current status and Growth in India-

Table no. 03 and fig no.02 shows the current status and growth of micro irrigation in India from the year 2005 to 2021, it is found that though the area under micro irrigation is 12.90 million hectares (18.80%) is increasing in very steady growth as compared to the total net irrigated area was 68.38 million hectares (48.80%) while 71.74 million hectares (51.20%) were non-irrigated area. After long journey of micro irrigation, its adoption is still limited. As a result, larger efforts are required to boost the adoption of micro irrigation in a country. Policymakers should place a strong emphasis on boosting micro irrigation in states where water scarcity is a real problem.

Conclusion:

Micro-irrigation improves water conservation and crop output while also lowering cultivation costs, according to the study. When comparing crops grown under micro-irrigation to those grown under traditional irrigation, practically all of them show increased productivity. In addition to these advantages, research shows that it can minimize fertilizer and electricity usage, as well as over-exploitation of groundwater (Suryavanshi P et. al, 2015). Irrigation systems that have a low environmental impact, like as drip irrigation, can also be utilized to distribute systemic plant produced products (Najafi et al., 2007). Drip irrigation contributes to the sustainability of agriculture by reducing water loss and increasing water use efficiency. Micro irrigation is a significant technology for sustainable agriculture since it is used to address a number of difficulties related to agricultural growth. As a result, greater efforts are required to increase micro irrigation adoption in a country. Micro irrigation should be prioritized by policymakers in states where water scarcity is a huge problem.

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Recent Trends in Banking and Financial Services in India

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Abstract

The banking system in India is significantly different from other Asian countries because of the countries unique geographical, Social, economic characteristics. Banking systems and financial institutions are integral parts of an Economy. Due to Advance technology banking and financial services have lots of changes in their operations. This paper focused on the recent trends in banking like – Digitalization in banking, Mobile banking, UPI etc. The Indian banks are changing towards modern banking system. The study is based on secondary data only which is collected from Journals, Magazines and different websites from internet.

Key words – Modern Banking, recent trends, benefits and Challenges.

Introduction-

Banking systems and Financial institutions are integral parts of an economy and functioning of the sectors is important for an economy to grow. Due to advanced technology banking and financial services have lots of changes in their operations. Mobile banking, internet banking, or just some examples that mark this shift. In recent years, the Indian economic environment has seen a lot of changes because of reforms and measures taken by banks, India now has a fairly stable banking sector with different classes of banks. The banking system in India is significantly different from another Asian countries, because of the country's unique geographical, social, economic, characteristics the growth of the banking sector depends upon the services provided by the banks to the customers in different aspects. Now a day India having well developed banking systems with different classes of banks. The Indian banks are changing towards modern banking system. Modernization in a banking is changing banking services products and operational methods of Banking.

Objectives of the study:

1. To study the Indian banking sector.
2. To study the recent trends and development in banking sector.
3. To study the the benefits and challenges of digital banking.

Data collection:

In order to study this topic secondary data was collected from library resources like journals, articles and relevant websites available on internet.

Scope of study:

As far as the scope of the study is concerned this study is focuses upon recent trends in banking and financial services and their benefits to the citizens of India. Indian government, customers. This paper can inspire the consumers, experts of that field brining certain change in digital payment services for better future lastly everybody could be able to know the merits and demerits of digital banking and its Impact on Indian society.

Indian banking sector :

Indian banking sector divided into three parts.

a) Phase I-

During the period (1786- 1969) it was initial phase of the banking the Bank of India was Lotte Bank setup in year 1786 the number of small banks were established as independent units and call them presidency banks.

b) Phase II-(1969-1991)

This phase can be considered from 1969 to 1991 where regularisation starts. Government took major steps in the Indian banking sector reforms after independence. In 1955 it nationalised empirical Bank of India with extensive banking facilities on a large scale specially in rural and semi urban areas IT form State Bank of India to act as the principal agent of RBI and handle banking transactions of the union and State governments all over the country.

C) Phase III

In 1991 under the chairmanship of nursing committee was set up by his name which work for the liberalisation of Banking practices the country is flooded with foreign banks and their ATM stations ,credit cards ,debit cards, e banking ,net banking etc.

Recent trends and development in banking sector:

The emergence of Financial technology has resulted in the introduction of several technological advancement in the industry. Following are the some recent trends in banking sector.

1.Digitalization-

Internet is a networking of computers. In this marketing message can be transferred and received worldwide the data can be sent and received worldwide with the rapid growth of technology, digital services become an indispensable part of Banking operations. In India initial phase of digitization began in the 1986. Information technology was used to perform basic functions after 1990s private and international banks which came into operation boosted technological changes in the banking sector. They provide the facilities like online banking, IMPS , RTGS telebanking enable customers to avail banking facilities from anywhere. With the rapid development of digital technology it becomes necessary for banking industry insurance healthcare retail trade and commerce are some of the major industries that are experiencing the massive digital shift.

2. Mobile banking:

Mobile banking facility is an extension of internet banking. Mobile banking is a service provided by a bank or other Financial institutions. Mobile banking is 24 hour service mobile banking was first introduced in India in 2002. It is one of green banking's important products and is easy and convenient to its customers. Mobile banking is one step closer to creating a completely digitalized environment. Banks provide mobile banking services to their clients in different ways listed here-

1. Mobile banking over mobile applications.
2. Mobile Banking aur sms (SMS banking)
3. Mobile banking over unstructured supplementary service data (USSD)

3.UPI Unified Payments Interface-

UPI is an instant real-time payment system developed by National payments corporation of India. UPI was introduced in 11th April 2016. Using the application we can add the multiple bank account in the same UPI applications due to UPI online payments are simplified following are some features of UPI

- 1) pay at the nearest restaurants grocery stores and departmental stores online.
- 2) Rent, t Mobile recharge, and utility bill payments can be done online instantly.

UPI transactions use highly secure encryption format that is not easy to hack lots of bank support UPI. Like- ICICI Bank ,HDFC Bank ,Axis Bank ,Bank of Maharashtra ,United Bank of India etc.

4. Blockchain:

Blockchain technology is an open distributed ledger that records transactions between two parties. It is an essential technology with promising application banking sector nowadays. It is a decentralized ledger that keeps track of transactions between two parties blockchain is classified into three systems 1) public blockchain 2) private blockchain 3) consortium blockchain.

Blockchain is the future technology of banking and financial services that works on the principles of computer science NITI aayog is creating India's largest blockchain uses technology for banking financial services . it's objectives are to transform service industries minimise the chances of fraud , improve transparency less human internal intervention and develop unhackable database.

5.finTech:

FinTech has recently made in India now a days. Fintech is an industry that use technology to offer Financial services. These companies operate in Insurance, asset management and payment. FinTech has been a transformation force in the Indian market

With digital payments. India's adoption rate for FinTech products stands at 59% which is the second highest place worldwide.

Paytm, Phone pay, Mobikwik, Pay U, ET Money etc. these are top FinTech startups. In India. At that time India has over 17 FinTech companies FinTech was introduced in year 2015 in India. FinTech is used to describe new tech that seeks to improve and automate the delivery and use of financial services. FinTech is utilised to help companies, business owners and consumers better manage their financial operations. FinTech is derived from two words- Financial and Technology. FinTech also includes the development and use of crypto- currencies such as bitcoin.

FinTech gives the facilities like -Money transfer, depositing a check with your smartphones.

Benefits and opportunities of digital banking system in India.

Digital banking is the automation of traditional banking services. The Indian Government's vision of cashless economy has been tend by making internet access . Digital banking aims to make life easier for the customers of a bank Some benefits are as follows-

1. Digital banking have 24*7 availability.
2. Everyone can do bank functions from home.it is very convenient to all people.
3. Green Banking
- 4.Restrict the circulation of Black money.
5. It helpful in immergency, Like if sometime credit card should misplaced you block this card immediately .
6. Due to digital banking Trends currency demand decreases.
7. It facilitates online payments for online shopping.
8. Lot of digital banking apps provide security.It having biometric authentication to login
- 9.It's help to pay different regular bills Automatically.
10. Digital banking can also offer benefits beyond banking, connecting you to a community and banking opportunities specific to your wants and needs.

Challenges:

1. In India Approximately 40% people afraid to use digital banking due to security issue.
2. Lack of faith in online security, people avoid digital banking trend. And they are follow traditional banking.
3. digital banking Service charges are high.
- 4.Sometimes smart cards create technical problems.
- 5.A significant problem with network connection.

These all are the challenges of digital banking

Conclusion :

In the past few years, the Indian banking sector has completely transformed to another spectrum. The banks are facing many challenges and many opportunities in current digital banking scenario.Many financial innovations like UPI, Internet Banking, Mobile Banking, Mobile Wallet, QR Code etc. have completely changed the face of Indian banking.All these developments in Indian banking are says that, the Indian banks are moving towards modern banking changing a face of traditional banking of Indian economy.

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Comparative Analysis of Solar Energy in India and China

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Abstract:

Energy is most important key source for the economic growth and development of the each and every country of the world. All economic activities can be run smoothly and systematically by the continuous supply of the energy. There are mainly two classifications in the sources of energy; they are Renewable energy sources and Non-renewable energy sources. Solar energy is a part of renewable energy and it is playing very important role in the modern world. Solar energy has adopted with new technology by all the countries including India and China where there is more population and more quantity of demand of energy is required. The percapita consumption of primary energy has been increased in China, it was 76.2 Gigajoules (GJ) in 2010, It became 89.9 in 2015 and 101.1 in 2020 (GJ). In India it was 18.2 in 2010, it reached 21.9 in 2015 and 23.2(GJ) in 2020. To meet the present and future demand of consumption, China and India has increased their solar energy generation in the country. For this both the countries increased their solar energy capacity. The Chinese solar energy photovoltaic (pv) capacity was 1.0Gw In 2010 it became 43.5Gw in 2015 and now it has reached to 253.8Gw in 2020. Similarly the Indian solar energy (pv) capacity also increased from 0.1Gw In 2010, it became 5.4Gw in 2015 and 39.0Gw in 2020. This increased capacity also trying to reduce the carbon dioxide emission (Co₂) in the environment. Thus, this comparative study is highlighting that, the new trends of solar energy is not only uplifting the economic growth but also contributing to the green energy and sustainable development.

KEY WORDS: Energy, Renewable energy, Solar energy, Carbon emission, Sustainable development.

Comparative Analysis of Solar Energy in India and China

I. Introduction

India and China are two biggest economies in the world with large population. The primary energy consumption of India was 22.48 exajoules (EJ) in 2010 which increased to 28.68 EJ in 2015 and rose to 31.98 EJ in 2020. In China primary energy consumption in 2010 was 104.29 EJ in 2010 increased to 126.53 in 2015 which increased to 145.46 in 2020 [1]. The main commonly used energy source in both India and China has Coal. Coal is a non-renewable energy source and it is perishable and available in scarce. Scarce resources weekend the economic activities like production, distribution, exchange and etc. Hence need to increase and continuous supply of energy to run economic activities smoothly with low carbon emission in the environment. India and China both the countries are having greater solar energy generation capacity. In solar energy India ranking fifth while, China has ranks first in the world in 2021 [2]. Similarly India ranks third in renewable energy generation and while China ranks second. Both the countries are having different capabilities and they have followed their own plans, policies and projects related to solar energy. Both India and China are racing to produce large scale solar energy. The solar energy generation of India was 46.3 Terawatt-hours (TWh) in 2019 which has increased to 58.7 (TWh) in the year 2020. While solar energy of China was 224.0 (TWh) in 2019 which has increased 261.1 (TWh) in 2020. The Carbon Dioxide (CO₂) emission of China in 2020 was 9899.3 Million Tons (MT) while 2302.3 in India in 2020 [3]. Hence they are trying to reduce CO₂ emission by weakening the position of coal in the energy market.

ii. Objectives

1. To understand new trends of solar energy in India and China.
2. To study the sources of energy in India and China.
3. To understand the level of Carbon dioxide (CO₂) emission in India and China.
4. To study the challenges of solar sector in India and China.
5. To understand the economic and environmental benefits of solar energy in India and China.

iii. Review of Literature

1. Hiroyuki Ishida, (2007), this paper has titled as "Energy Strategies in India and China and Major Countries Reviews". This paper has published in IEEJ March 2007 and this has given information about

the factors behind the tightening international oil and energy supply and demand. This has focused more on developing policies and strategies regarding stable energy supply of India and China. [4]

2. Sharma Atul, (2010), this paper has titled as "A Comprehensive Study of Solar Power in India and world". It published in Elsevier- Renewable and Sustainable Energy Reviews, p.no.1767-1776. This paper mentioned both PV and CSP technologies used in generation of solar energy with details of PV plants, power stations, and solar parks. It explained about India's use potentiality of solar energy, present scenario and also future solar power projects in India. It also mentioned the important information about the solar mission and its target of India. [5]

3. Kok Sarah, (2015), the title of this paper is examining solar energy policy in China and India: A comparative study of the potential for energy security and sustainable development. This has published in text-Master's Thesis in Sustainable Development 237 Examensarbete I Hallbar Utveckling University. This put has examined the climate, potentiality and policies of solar energy in India and China. [6]

4. Kaewkhunok Suppawit, (2019), this paper has titled as "Solar Energy Expansion and the Lesson from India and China". This paper has published in International Journal Sustainable Society, Vol.11. This paper pointed out that energy sector and its carbon emission problems. Hence it focused on solar energy as a best and important option for the energy expansion with the reduction of CO₂ in India and China. [7]

IV. Hypothesis

- i) The new trends in solar energy have been increasing in India and China.
- ii) Both India and China trying to reduce carbon emission by more use of solar energy.

V. Research Methodology

The present research study is an analytical and qualitative type of study. The study will make use of all the necessary useful steps for collection of data and data analysis. The data for the present study also collected from various secondary sources like Ministry and New Renewable Energy (MNRE), Solar Energy Corporation of India (SECI), International Energy Agency (IEA), NITI Aayog, Renewable Integration in India Renewable Energy Statistics (IRENA), and various books, articles, research papers, thesis and etc. to gather enough fact or data to prove the hypothesis.

VI. Present Scenario Of Energy In India And China

Energy is most important input for all the economic activities of the any economy. There are two classifications in the sources of energy. They are i) Renewable Energy Sources (RES) and ii) Non-Renewable Energy Sources (NRES). Renewable energy sources are included solar, wind, hydropower, biomass, Ocean energy, biofuel, geothermal and etc. These are provides 15-20 percent of the total world's energy [8]. The remaining percentage of energy provides by non renewable energy sources. They are coal, natural gas, crude oil, Uranium and etc. In this modern world, the usage of various kinds of energy sources is rapidly increasing. In India and China also the total consumption of energy trend has increased as shown in the following table. This following table-1 gives the information about the total primary energy consumption and per capita energy consumption in India and China.

Table-1: Primary energy consumption and primary per capita consumption in India and China

YEAR	PRIMARY ENERGY CONSUMPTION (EXAJOULES)		PRIMARY ENERGY CONSUMPTION PERCAPITA (GIGAJOULES)	
	INDIA	CHINA	INDIA	CHINA
2010	22.48	104.29	18.2	76.2
2011	23.8	112.54	19	81.8
2012	25.04	117.05	19.8	84.6
2013	26.02	121.38	20.3	87.2
2014	27.79	124.82	21.4	89.2
2015	28.68	126.53	21.9	89.9
2016	29.95	128.63	22.6	91
2017	31.14	132.8	23.3	93.5
2018	33.14	137.58	24.5	96.4
2019	33.89	142.03	24.8	99.1
2020	31.98	145.46	23.2	101.1

Source: bp Statistical review of world energy 2021 (70th Edition) page.no.10 and 13.

VII. Solar Energy Scenario In India And China

Solar energy is the powerful source of energy that can be used to heat, cool and light homes, run business and other economic activities. This energy can be harnessed directly from the sun, even in cloudy weather. Solar energy is used worldwide and it has become new trendy. Solar energy can be generated by mainly two technologies. They are i) Photovoltaic (PV) and ii) Concentrated Solar Power (CSP) [9]. India

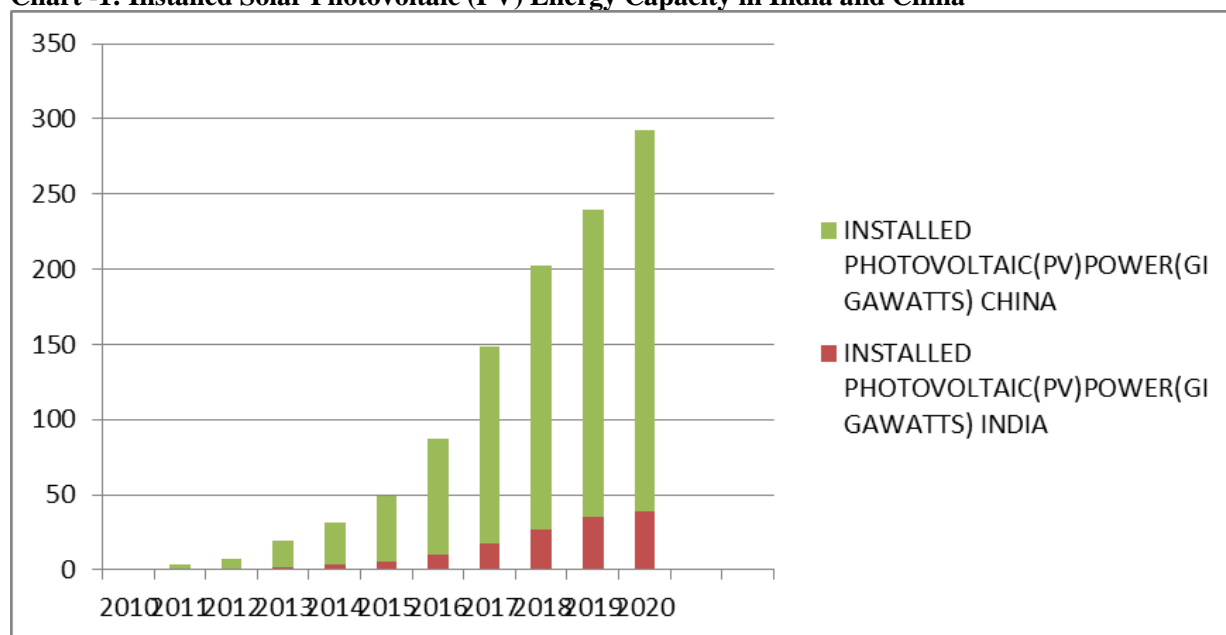
and China both are using these above mentioned technologies. There are many possible pathways for India and China to achieve its energy sector especially in renewable targets, but all possible future pathways have one thing in common that is high proportions of solar and wind. This in turn creates the need for greater power system flexibility. The following table - 2 and chart -1 is giving information about the solar generation capacity of India and China. So we can understand comparatively.

Table -2: Installed Solar Photovoltaic(PV) Energy Capacity in India and China

YEAR	INDIA	CHINA
2010	0.1	1
2011	0.6	3.1
2012	1	6.7
2013	1.4	17.7
2014	3.4	28.4
2015	5.4	43.5
2016	9.7	77.8
2017	17.9	130.8
2018	27.1	175
2019	34.9	204.6
2020	39	253.8
2021	NA	NA

Source: bp Statistical review of world energy 2021 (70th Edition) Page.no.58

Chart -1: Installed Solar Photovoltaic (PV) Energy Capacity in India and China



Viii. Top Five Solar Energy Power Plants In India And China

There are more numbers of solar energy plants installed in the world. The important solar energy plants of India and China are mentioned as under. These power plants have their own capacity. These power plants are also known as solar farm and solar parks. For this sun is main source, these solar plants utilize thermal energy of Sun and convert into electricity which can be cheaper for household sector, agricultural sector, industrial sector and commercial sectors. The following table explains about the top five solar power plants in India.

Table -3: Lists of Top Five Solar Power Plants in India

NAME	STATE	PLACE	POWER GENETION CAPACITY	AREA
Bhadla Solar Park(2020)	Rajasthan	Jodhpur, District of	2025MW	14000 acres

		Rajasthan		
Pavagada Solar Park(2019)	Karnataka	Palavalli, Karnataka	2000 MW	13000 acres
Kurnool Ultra Mega Solar Park(2017)	Andra Pradesh	Kurnool, Andra Pradesh	1000 MW	5932 acres
NP Kunta Ultra Mega Solar Park(2021)	Andra Pradesh	Ananthpuram, Andra Pradesh	978MW	7924 acres
Rewa Ultra Mega Solar Park(2018)	Madhya Pradesh	Rewa, Madhya Pradesh	750 MW	1590 acres

Source: Solar power in India- Wikipedia p.n.12[10]

Table – 4: Lists of Top Five Solar Power Plants in China

China currently holds the largest solar power capacity share in the world, having brought about 40 Gigawatts into operation in 2020, taking its total installed solar capacity to 240GW. The country's total solar capacity has increased more than fivefold since 2015. Therefore China is called as home to a number of world's largest solar power plants. The following Table - 4 explains about the top five solar power plants in China.

NAME	PLACE	CAPACITY
Huanghe Hydropower Hainan Solar Park	Golmud Qinghai , China (Largest solar capacity in the country and second - largest in the world)	2.2GW
Tengger Desert Solar Park (Great wall of Solar)	Ningxia, China (Second - largest solar capacity in the country and fifth - largest in the world)	1.55GW
Datong Solar Power Top Runner Base	Datong city, Shanxi province (The third-largest solar facility in China)	1.1GW
Yanchi Ningxia Solar Park	Yanchi district, ningxia (The fourth-largest facility of its kind in China)	1GW
Longyangxia Dam Solar Park	Tibetan Plateau in North-Western China's qinghaiprovince. (The fifth-largest solar site in China)	850MW

Source: NS ENERGY [Murray Janes, (2021), Profiling the five largest solar power plants in China][11].

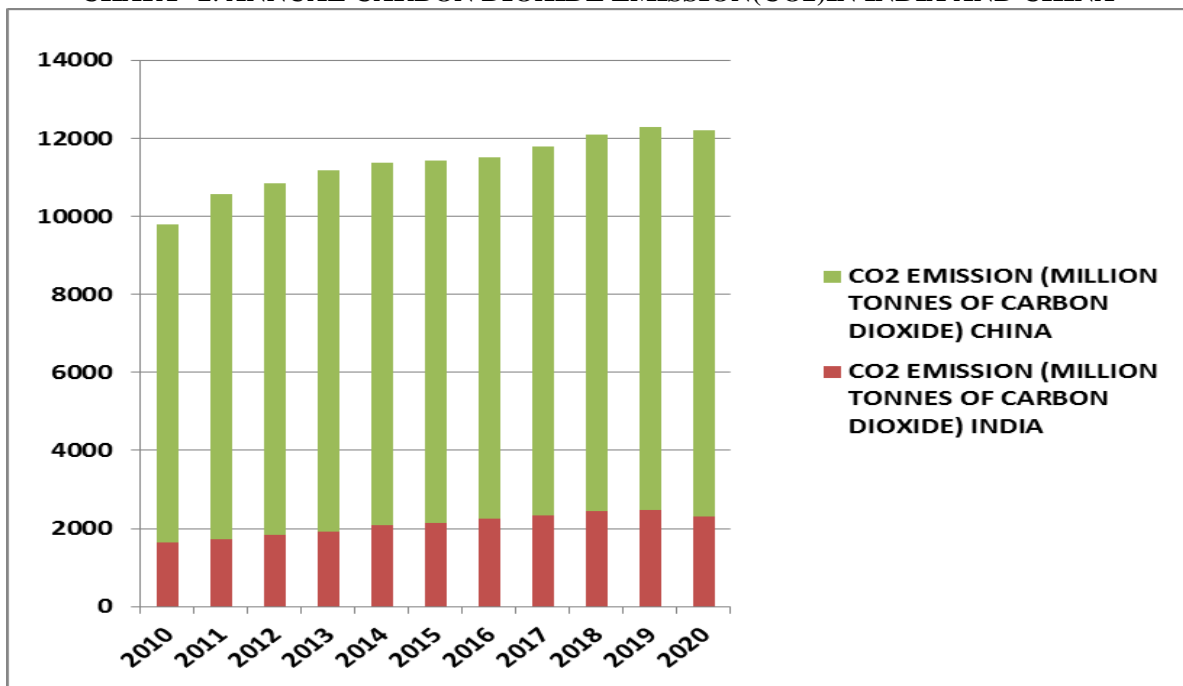
Ix.Role of Solar Energy in Reduction of Co2

India and China are the top most populated countries of the world. India ranks second in population and China remains first. As on mid 2021, the population of China was 1,412.3 Million and 1,393 Millions in India. As population increasing the demand of energy is also increasing. More generation of energy by non-renewable energy sources emitting huge percentile of carbon dioxide which became one of the biggest cause for the global warming. The Cop-16(2010, United Nations Climate Change Conference)[12] has strongly decided to reduce CO2 in all the member countries of UNO. Hence it has made few strong steps for its member countries. Since 1945 India and China both are the member countries of UNO. They have accepted reduction of CO2 as a burning and a challenging concept. For the welfare of the all living beings on this earth and for the sustainable development, they have followed some most important steps to reduce the CO2 in the environment. The government of India has set target to reduce 1 billion tons by 2030, reduce carbon identity of the nation's economy by less than 45% by the end of the decade, achieve net zero carbon emission by 2070 and expand India's renewable energy installed capacity to 500GW by 2030.[13]. Similarly the government of China also started using more solar energy to reduce the CO2 in the China. In China rapid economic growth caused many environmental issues. Hence China is also transforming its economy with low-carbon economy by adopting more friendly method like solar energy. By 2020 China plans to reduce carbon emissions per unit of GDP by 40-45 % compared to 2005 levels, rise to share of non fossil fuels in primary energy consumption to 15% and increases forest area and stop volume by 40 million hectares and 1.3 million respectively compared to 2005 levels [14]. The following table-5 and chart -2 is giving information about the CO2 emission by India and China.

Table - 5: ANNUAL CARBON DIOXIDE EMISSION (CO₂) IN INDIA AND CHINA

	CARBON DIOXIDE EMISSION (CO₂) in Million Tons (MT)	
YEAR	INDIA	CHINA
2010	1652.1	8145.8
2011	1730	8827.2
2012	1844.5	9004.2
2013	1930.2	9247.4
2014	2083.8	9293.2
2015	2151.9	9279.7
2016	2243.2	9279
2017	2324.7	9466.4
2018	2449.4	9652.7
2019	2471.9	9810.5
2020	2302.3	9899.3

**SOURCE: bp Statistical review of world energy 2021
(70th Edition) Page.no.15**

CHART -2: ANNUAL CARBON DIOXIDE EMISSION(CO₂) IN INDIA AND CHINA

X.Challenges In Solar Energy Sector In India:

1. High manufacturing cost
2. Inefficient financing infrastructure
3. Lack of consumer awareness (Ignorance)
4. Need of government co-operation
5. Lack of availability of land
6. Dependency on other countries
7. Other reasons - unclear policies, improper implementations, rigid documentation procedures by the banks and electricity boards.

Xi.Challenges In Solar Energy Sector In China:

1. High PV power cost (Expensive)
2. Removals of Subsidies
3. Grid integration
4. Slow growth in solar heating industries
5. Unclear incentives policies and others.

Xii.Benefits of Solar Energy in India and China

There are number of benefits of solar energy consumption in India and China. Solar energy is a green energy, which is available naturally. With the help of modern technology it can consume in more quantity and meet the energy demand. Solar energy benefits can be classified as economic and environmental benefits. Few most important benefits are mentioned as under;

1. Easy installation.
2. Solar energy reduces electricity bills.
3. Economic savings.
4. Solar energy has very low maintenance cost.
5. Helpful to achieve the sustainable development.
6. Solar energy can be applicable in remote areas.
7. Less electricity cost during long distance.
8. Technology development can achieve.
9. Self-sufficiency can be achieved.
10. Solar energy sector created new job opportunities.
11. Solar energy is eco-friendly.
12. It can help to save environment by reducing CO₂.
13. Healthy environment and
14. Good health and human capital formation can be achieved.

Conclusion

India and China both are having its own efficiency to generate solar energy. Both the countries are having their own aims and targets to be achieved with the help of modern technology. They are doing rapid achievements in solar energy sector and generating more quantity of solar energy by the support of their government. Day by day the solar energy generation is increasing in India and China. But, even though they have not yet reached to their main targets and meet the present demand of the country.

Comparatively China has achieved huge progress in solar energy sector than India. Still India is facing more challenges compared to China. There is also a huge difference between the generation and consumption of solar energy in India and China. To reduce this gap and to generate more solar energy, Indian government has to use more percentage of GDP for the development of the solar energy sector. There is also need of private sector to join solar energy sector along with public sector. All the plans, policies and projects should be very clear. All the officers belonging to this sector should be trained. Proper steps should be taken to make aware about the benefits of solar energy for the present and future generation of the country.

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Role of Radhanagari Dam in Agricultural Development of Kolhapur District

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Abstract:

The Radhanagari Dam is the playing vital role in agricultural development of Kolhapur district. The Radhanagari Dam is a gravity dam on Bhogawati River near Radhanagari in the State of Maharashtra in India. The Dam construction was initiated by visionary Rajarshi Shahu on 18 February 1907. The Dam is being used for the irrigation as well as hydro-electricity power generation. Due to Radhanagari Dam, agriculture and agro-based industries in Kolhapur district have developed to a great extent.

Key Words: Agricultural Development, Irrigation, Hydro-electricity, gravity, etc.

Introduction:

The Radhanagari Dam is a gravity dam on Bhogawati River near Radhanagari in the State of Maharashtra in India. The Dam construction was initiated by visionary Rajarshi Shahu on 18 February 1907. The Dam is being used for the irrigation as well as hydro-electricity power generation. The Dam is located amidst the scenic surrounding in the backdrop of thick forest cover. The height of the dam above the lowest foundation is 42.68 m (140.0 ft) while the length is 1,143 m (3,750 ft). The Gross Storage Capacity is 236,810,000 m³ (8.363 × 10⁹ cu ft). The Surface Area of the Radhanagari Dam is 18,218 km² and the Catchment Area is 108.80 sq km. The total storage capacity of the Dam is 236.810,000 m³ (8.363 × 10⁹ cu ft) and the Submerged Area is 1821.86 ha. The Live Water Storage Capacity of the Dam is 219.97 Mcum and the Installed Power Generation Capacity is 15 MW. The Designed Flood Capacity of the Dam is 765 cumec. The Radhanagari Dam has Ogee types of spillway and the length of spillway is 106.7m. The Crest Level of Spillway Size is 589.55 m and the Spillway Capacity is 283 cumec. The Dam has 7 spillways. The size of Spillway Gates is 14.48 m × 1.48 m. The Dam is being used for the irrigation as well as hydro-electricity power generation. In this research paper to study the role of Radhanagari Dam in agricultural development of Kolhapur district.

Objectives of the Research Study:

The present research paper is study following objectives.

1. To study the Water Storage Capacity in Kolhapur Types Bund.
2. To study the Taluka wise Irrigated Area under the Radhanagari Dam.

Hypothesis: The Radhanagari Dam is the playing vital role in the agricultural development of -Kolhapur district.

Research Methodology:

The present research paper is based on both the primary and secondary data. The primary data is collected from culturable command area of the dam. The secondary data is collected from various websites like Irrigation National Portal of India, Ministry of Water Resources, River Development and Ganga Rejuvenation, Ministry of Jal Shakti, Central Ground Water Board (CGWB), Central Public Works Department, Government of India, Ministry of Environment, Forest and Climate Change, Central Water Commission, International Commission on Large Dams, Annual Reports of Irrigation, Referred Various Reference Books and Research Papers on Irrigation etc.

Review of Research Studies:

The present review of research studies is based on the detailed information, which was available through reference books, research articles, M.Phil and Ph.D thesis, various reports related to dam of Govt. Committees, Journals, Research Papers and Articles published in periodicals, websites and other published sources etc. this review of literature gives an idea about the previous study studied out of the select topic.

Singh S. K. (1990) in his research article entitled, 'Evaluating Large Dams in India' published in 1990. According to the researcher, there are three points of view in India's debate over large dams: first, one group bears the enormous social costs while others benefit; second, while the concept of large dams is

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acceptable, the environment must be treated appropriately; and third, there is nothing wrong with large dams. The researcher looks at these three options using a cost-benefit analysis, but also considers environmental and societal repercussions, as well as "alternatives" to huge dams. He has addressed issues such as deforestation, waterlogging, salinization, alkali soil, submerged land, floods, seismicity, and population displacement, among others. He looked at how the hilly area where forests are submerged for dam construction puts pressure on forest resources to meet their needs for food, fuel, and shelter, putting massive pressure on the catchment forests. Most dams take nearly a decade or more to complete, so the labourers working on the dam site put pressure on forest resources to meet their needs for food, fuel, and shelter, putting massive pressure on the catchment forests.

Dams and Development: A New Framework for Decision-Making the Report of the World Commission on Dams an Overview (2000)

According to the author, nearly half of the world's rivers have at least one large dam. One-third of the world's countries rely on hydropower for more than half of their electricity in the twenty-first century, and major dams generate 19% of total electricity. Dams irrigate 30-40% of the 271 million hectares irrigated globally, and half of the world's big dams were built primarily or exclusively for irrigation. Indeed, environmental consequences are more harmful than beneficial, and in many cases, they have resulted in the irreversible loss of species and ecosystems. In some cases, however, the creation of new wetland habitat and the fishing and recreational opportunities provided by new reservoirs can improve ecosystem values.

Baijal P. and Singh P. K. (2000) in their research article entitled, 'Large Dams: Can We Do Without Them?' Discussed the arguments for large dams side like drinking water, irrigation of agriculture, flood control, carbon-free energy etc. and arguments against the large dams like deforestation, seismicity, water logging, salinity, displacement of people, capital requirement, submergence of large area and destruction of forest etc. Lastly they suggest alternatives to large dams, small dams comparatively getting benefits for the society. They have suggested that we must make use of alternative sources of energy generation, which are more environmental friendly. It is said that renewable sources of energies like solar and wind power could be an ideal substitute for hydel and thermal power.

Dogan Altinbilek and Cuma Cakmak (2001) in their research article entitled, 'The Role of Dams in Development.' They reviewed the debate over huge dams, the need for dams, the purpose of massive dam construction, and the key advantages of dams. They've talked about irrigation, water supply, hydropower generation, flood control, industrial use, pollution abatement, fish and wildlife conservation, and other environmental concerns, as well as groundwater recharge and salinity and sediment control. They investigate how a number of dams are built to control and regulate natural flows in order to attain these goals. Researchers have also looked at the WCD study, which shows that hydropower now accounts for 19 percent of global electricity supply and is used in over 150 nations. In 24 nations, it accounts for more than 90% of total national electricity supply. They also looked at how dams provide clean hydropower electricity and how dams help to reduce pollution in the air.

Kamble P. S. and Mane D. B. (2018) in their research article entitled, "Role of Large Dams in the Rural Development" they have studied that, the role of large dams in the rural development playing both the positive and negative side. They are collected data form secondary sources like annual reports of irrigation department, forest department, public department office, reference books, research article, journals and central water commission website etc. The research study shows that the dams are playing vital role of rural development. The researchers study shows that dams are providing irrigation facilities, renewable and pollution free hydel power, water supply for domestic and industrial use, low cost inland navigation facilities, controlling the flood and minimize social and economic damage, creating job opportunities in the rural areas.

Research Gap:

Previous research study is based on only positive and negative economic impact of the large dams. In the present research study is studied that overall impact of the large dams on economic and social development.

1. The Water Storage Capacity In Kolhapur Types Bund:

The 13 Kolhapur Types Bund comes under the Radhanagari Project. They are shown in the following table no. 1.1

Table No. 1.1 Radhanagari Inter-project Kolhapur types Bund (2018-19)
(Million Cubic Meters)

Sr. No	Name of Bund	Storage Capacity	Irrigation Area (ha)	Percentage
1.	Tarale	0.93	1999.35	5.30
2.	Shirgaon	0.894	1995.30	5.29
3.	Rashiwade	0.962	2020.50	5.35
4.	Haldi	0.85	2000.00	5.30
5.	Koge	1.67	2199.56	5.83
6.	Koge (Private)	1.98	2200.78	5.83
7.	Rajaram	2.27	5792.00	15.35
8.	Surve	3.60	3833.70	10.16
9.	Rukadi	0.82	1955.04	5.18
10.	Rue	2.55	1925.30	5.10
11.	Ichalkarangi	0.849	1980.40	5.25
12.	Terwad	6.47	6766.00	17.93
13.	Shirol	3.00	3073.00	8.14
Total		26.845	37,740.93	100

(Source: Govt. of Maharashtra, Irrigation Department of Kolhapur 2018-19)

The above table no. 1.1 shows that, the constructed Kolhapur types of Bund for the storage of water at different places of the river depend upon water of Radhanagari Dam. The total water storage capacity is 26.845 million cubic meters under 13 Kolhapur types Bund. Total 37,740.93 hectare land available irrigation facility only because of the Radhanagari Dam. Tarale, Shirgaon, Rashiwade, Haldi, Koge, Rajaram, Surve, Rukadi, Rue, Ichalkarangi, Terwad and Shirol these are the main Kolhapur types of Bund under constructed Radhanagari Dam. The maximum water storage capacity at Terwad was estimated at 6.47 million cubic meters, which is used to provide the water supply to agriculture. After this Surve 3.60 MCM, Shirol 3.00 MCM, Rue 2.55 MCM and Rajaram 2.27 MCM getting water storage capacity. The Kolhapur types Bund has greatly helped to improve the groundwater level in related area. Radhanagari Dam provides permanent irrigation facilities to agricultural sector of Kolhapur district. The cropping pattern absolutely changes in Kolhapur district. The large numbers of farmers are getting cash crops like sugarcane etc. Hence, farmer's income is rapidly increased and there living of standard is improved. The sugarcane production is increased in Kolhapur district then large numbers of co-operative sugar factories established around that area. Hence, an employment opportunity is increased.

A. The Area under Cash Crop:

Table No- 1.2 Area under Cash Crop Before and After the Dams (Acre)

Sr. No.	The area under Cash Crops	Before Dams	Percent	After Dams	Percent
1	Upto 1	4	7.1	41	28.1
2	1 to 2.5	21	37.5	51	34.9
3	2.5 to 5	18	32.1	27	18.5
4	5 to 7.5	11	19.6	16	11.0
5	Above 7.5	2	3.6	11	7.5
Total		56	100.0	146	100.0

The figures in the above table show that out of the total respondents, the number of holders with the area under the cash crops is holding up to 1 acre was 4(7.1%) before the dams and 41(28.1%) after the

dams. The number of holders with the area under the cash crops is holding from 1 to 2.5 acres was 21(37.5%) before the dams and it increased to 51(34.9%) after the dams. The number of holders with the area under the cash crops is holding from 2.5 to 5 acres was 18(32.1%) before the dams and increased to 27(18.5%) after the dams. The number of holders with the area under the cash crops is holding from 5 to 7.5 acres was 11(19.6%) before the dams and increased to 16(11.0%) after the dams. The proportion of the area under the cash crop holders is above 7.5 acres was 2(17%) before the dams and 11(7.5%) after the dams.

B. The Net Farm Income:

Table No- 1.3
Net Farm Income Before and After the Dams(Rs)

Sr. No.	Net Farm Income	Before Dams	Percent	After Dams	Percent
1	Upto 50 Thousand	51	38.3	56	28.7
2	50 thousand to 1 lakh	63	47.4	76	39.0
3	1 to 2 lakh	19	14.3	34	17.4
4	2 to 3 lakh	0	0.0	18	9.2
5	Above 3 lakh	0	0.0	11	5.6
	Total	133	100.0	195	100.0

(Source: Field Work, Dec-2020)

The data in the above table shows that out of the total respondents, 51(38.3%) respondents getting net farm income up to Rs. 50,000 before the dams and 56(28.7%) after the dams. The responses getting net farm income from Rs. 50,000 to Rs. 1 lakh were 63(47.4%) before the dams and after the dams their number increased slightly to 76(39.0%). The responses getting net farm income from Rs. 1 lakh to Rs. 2 lakh were 19(14.3%) before the dams and after the dams their number increased slightly to 34(17.4%). The proportion of those getting net farm income from 2 to 3 lakhs and more than 3 lakhs was 0(0.0%) before the dams. After the dams, their number has increased to 18(9.2%) and 11(5.6%) respectively.

The respondents' income after the dams appears to have increased more than before the dams, as the availability of the permanent irrigation facilities to the agriculture has led to an increase in the cultivation of cash crops instead of conventional crops.

2. The Taluka Wise Irrigated Area Under The Radhanagari Dam:

Due to the Radhanagari Project, 5 talukas of Kolhapur district have enriched. These five talukas have developed economically due to the large availability of water for the agriculture, industry and other reasons. The irrigation potential of the talukas is shown in the following table no.1.2

Table No. 1.2
Taluka wise Irrigation Area of the Radhanagari Project (2018-19)

Sr. No	Taluka	Irrigation Area (ha)	Percentage
1.	Radhanagari	4035	15.19
2.	Karveer	10940	41.19
3.	Hatkangale	7185	27.05
4.	Shirol	3415	12.86
5.	Panhala	985	3.71
	Total	26560	100

(Source: Govt. of Maharashtra, Irrigation Department of Kolhapur 2018-19)

Based on the above table, it appears that under the Radhanagari Project 26560 hectares area of the total land of Radhanagari, Karvir, Hatkangale, Shirol and Panhala talukas is irrigated. The maximum area under the irrigation is 10940 hectare (41.18%) in Karvir taluka. The average area of Hatkangale taluka 7185 hectare (27.05%), Radhanagari taluka 4035 (15.19%), Shirol taluka 3415 hectare (12.85%) and Panhala taluka 985 hectare (3.70%) was irrigated under Radhanagari project.

Finding:

The Radhanagari Dam has provided perennial water to agriculture in Kolhapur district. As a result, permanent water supply to agriculture has led to a radical change in cropping pattern in Kolhapur district. Farmers are taking cash crops instead of conventional crops. As a result, farmer's income and living standards have improved. Due to the increase in the income of farmers, there has been a great improvement in agriculture and the development of agriculture seems to have taken place on a large scale.

Suggestions:

1. The leaks in the dams need to be removed in time. Removal of leakage in time will reduce the amount of wetland in the dam area.
2. The proper planning of water supply to the agricultural sector is essential. This will reduce the amount of saline soils that grow due to excess water.
3. Contaminated water mixing in the rivers and the dams must be controlled. This will reduce the incidence of epidemics.
4. The people displaced by the big dams need to be rehabilitated in the right place and with the right compensation by the government.
5. The care needs to be taken to ensure that the dams do not disrupt the social harmony. The concerned bodies need to be vigilant to prevent any kind of social and political dispute.

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Suicide of farmers in Maharashtra - a tragedy

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Abstract: -

Indian farmers are in a bad situation. The fact is that our country's national income is growing faster than the population growth rate. However, the situation of farmers in this country has not changed much. Who is responsible for this? The government and its management are definitely responsible for this. If the government works with the help of efficient management then surely the life of the farmers in the country will be better and it will add more value to the development of the country. It seems that Indian farmers are unfortunate. Because if you look back in history from today, it does not seem that any government or administration or Raje Maharaj has given anything to the farmers except sympathetic assurance. In the present situation, the state system is expenditure very low on agriculture. They feel that agriculture is a limited occupation for the subsistence of those who work in agriculture. It does not contribute much to the economic development of the country, which is why the expenditure on agricultural development in the post-independence period is being reduced year after year. Much less is being spent on agricultural development than on the industry and services sectors. But plans and assurances are bombarded. Apart from natural calamities and neglect of the state system, population growth has led to the division of agriculture and fragmentation, lack of capital, etc. The plight of Indian farmers is getting worse due to the problems.

Subject entry: -

To get accurate information and analysis of any problem, taking the subtle elements of those problems and analyzing them as representative of the problem, definitely helps to experience the truth of the related problem. Therefore, farmer suicide is a widespread issue in India. Therefore, it takes time and money to know the whole problem. As a solution to this, I have tried to solve this problem by studying the problem of farmers in Maharashtra as an adjunct. Because farmers in Maharashtra are found to be committing the most suicides.

Role of subject selection:

1. Reasons why most farmers in Maharashtra are committing suicide
2. Find out and suggest solutions.
3. Study of the role of Central Government and State Government.
4. To find out why farmers are committing suicide even after the efforts of the government

Research methods

The researcher has taken primary and secondary tools to study the above topics. For this, the researcher has conducted a face-to-face interview with the families of 04 dead from Marathwada and 04 from Vidarbha. In confirmation of this, the present report of the government report, as well as magazines and weeklies, have been used as secondary tools. The unfortunate beginning of the massacre of farmers in India was first in the state of Kerala and its aftermath Andhra Pradesh, Karnataka, and Maharashtra. Today these four states have the highest number of farmer suicides. Between 1997 and 2002, 39,262 farmers committed suicide in these four states. Out of which 28911 farmers are from Maharashtra only. Former Agriculture Minister Sharad Pawar had said in the Lok Sabha that a total of 138322 farmers had committed suicide in the country between 1995 and 2003. According to the Ministry of Home Affairs of the Government of India, a total of 199,204 farmers committed suicide in India between 1996 and 2005. This shows the seriousness of the suicide of Indian farmers¹. According to the NCRB report, the number of farmer suicides in the country has not decreased in recent times. The report also said that despite the efforts of the government from time to time to implement their development plans, the suicides of farmers in the country are increasing instead of decreasing. In particular, the number of farmer suicides in the country has increased by 4% in 2020 as compared to 2019. In 2020, the number of farmer suicides has increased by 18%. This year, a total of 10677 farmers have lost their lives on farms. Which accounts for 7% of total suicides. This includes the suicides of 5579 farmers and 5098 agricultural laborers and in particular 4,006

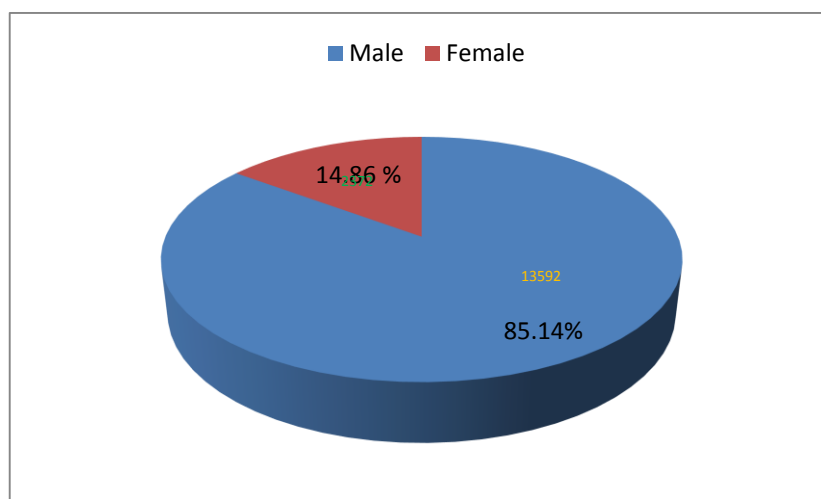
suicides have taken place in Maharashtra alone². In the three years from 2014 to 2016, 80 percent of the total farmer suicides in India were in Maharashtra, Karnataka, Madhya Pradesh, Chhattisgarh, Telangana, and Tamil Nadu³. See the following table

Table-1

Yeara	Tamilnadu	Maharashtra	Karnatak	Madhyapradesh	Chhattisgarh	Telangana
2014	895	4004	768	1198	755	1347
2015	606	4291	1569	1290	954	1400
2016	381	3661	2079	1321	682	645

Sources:- NCRB 2016

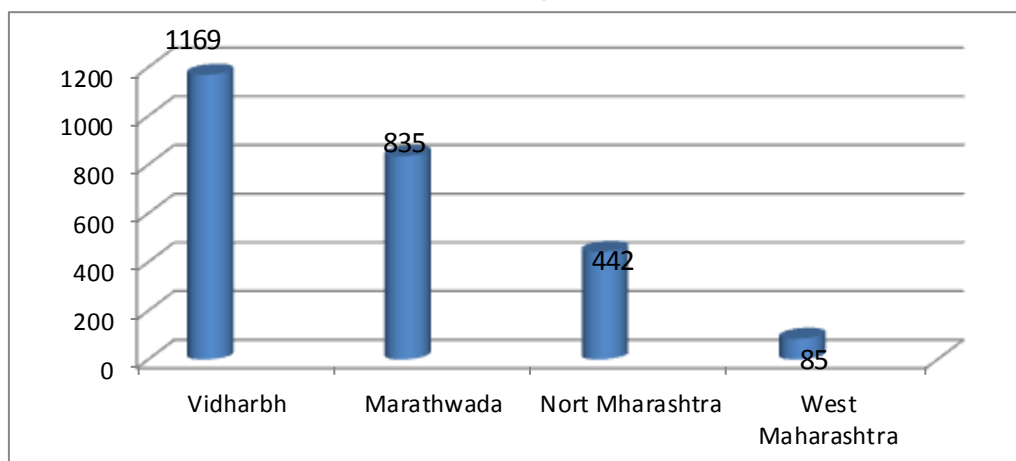
Another important feature is that in the total number of farmer suicides in India, not only men commit suicide but also women commit suicide. However, its proportion is less. This is clear from the following statistics.



The chart above shows that not only male farmers commit suicide but also female farmers commit suicide. But its proportion is very low. Figures from the above pie chart show that 85 percent of the total farmer suicides are male and 15 percent of female farmers have committed suicide. An analysis of the suicides in India by age shows that the highest number of farmers in the age group of 30 to 59 are committing 9910 suicides, followed by 4409 suicides in the age group of 29 years and 1645 suicides in the age group of 60 years and above. Appear. The above statistics can be analyzed from the following column.

Farmer Suicides across State Regions between January to November

Figure -1



The above statistics give an idea of the farmer's suicides in Maharashtra. These statistics show that farmers in Vidarbha commit suicide the high. Among them, the farmers who produce cotton are the ones who commit suicide the high.

Causes why farmers in Maharashtra commit suicide the most:

1. Debt burden:

Indian farmers are poor and cannot invest heavily in agriculture. So he has no money to meet other needs. So he Borrows money from friends, guests, etc. Borrows from The moneylenders are also robbing the ignorant farmers for a long time without any calculation by charging high-interest rates and causing a lot of mental anguish by him. Tired of this, he commits suicide.

2. the division and fragmentation of agricultural land :

Due to rapid population growth in Maharashtra, an additional burden is being farm by the population. In 1951, the population of India was 36 crores. Of this, 70 percent or 25 crore people were working in agriculture. Today, the population of India has grown to over 1.4 billion, of which about 60 percent, 75 crores, work in farms. Therefore, the division and fragmentation of agricultural land are on a large scale. As a result, farmers are unable to invest in small-scale farming, which limits production.

3. Less alternative employment opportunities

Due to the scarcity of agriculture based industries in Maharashtra which employ the growing population, the rural people are unable to find employment elsewhere so they have to work in agriculture. So there is no increase in total production from them. As a result, marginal productivity in agriculture is declining.

4. Low skills low employment

Since most of the farmers' sons and daughters are studying through Marathi medium, their proficiency in the English language is not effective. As a result, they face difficulties in acquiring the skills required in the industrial field. As a result, there are no well-paying jobs in this field. So the boys and girls can be found working in agriculture, and get into trouble.

5. Increase in court costs

frequent disputes over farm boundaries due to fragmentation and division of farms or fragmentation of ancestral farms due to fraternity go to court, which increases the cost of court to him.

6. Government neglect

During the post-independence period, the Government of Maharashtra did not pay as much attention to agricultural development as it should have. Therefore, agriculture does not seem to have developed much. In the first Five Year Plan, the Government of India had spent 15.9 percent of the total plan expenditure on agricultural development, but in the Eighth Plan, only 3.7 percent of the total expenditure has been spent on agricultural development.

7. illnessesly of small and cottage industries

As the pressure of globalization continues to grow in recent times, Indian agriculture and agro-based small-scale industries face many serious challenges. In addition, due to the modernization of the tools used in agriculture, carpentry, blacksmithing, pottery, and weaving ceased. The excessive burden on agriculture has reduced the productivity at the margins of agriculture and has also increased the cost of production. That is why debt bondage has increased. As a result, the tension increased and the farmer began to feel blessed to end his life.

8. Lender persecution

After the nationalization of commercial banks, commercial banks branches were opened in large numbers in rural areas. As a result, the dominance of moneylenders in rural areas decreased. In 1951-52, the proportion of loans extended by lenders was 69.7 percent of the total agricultural credit. In 2002, it dropped to 27 percent. However, due to the cumbersome and complex system of lending by this bank, farmers do not get loans easily. Therefore, it is easier for farmers to get loans from lenders. Even if the interest rate is high, the lender always gives the loan to the farmers. Dr. According to Dhananjay Gadgil, the loan given by the lender seems to be the basis for the farmers just as the hanging person feels the support of the rope. However, the lender charges high-interest rates on the loan keep wrong records of the loan and persecutes the farmer by committing massive fraud. Insults him in front of family or front of four people in the community. As a result farmer kill himself .It has been shown that out of the total number of farmers who commit suicide, India commits suicide large numbers due to indebtedness .

9. Farmers are not using the loan for the same purpose for which they are borrowing from the lender or the bank. (E.g. To make permanent improvements in agriculture such as digging wells, building dams, etc.)

they use for other purpose E.g. use of past debt's installments, for a festival, boy's or girl's wedding, etc. That loan is used for. It costs all the money and he is unable to repay the loan. From that, he becomes a debtor.

10. Agricultural commodities do not get fair prices

Due to the non-receipt of fair prices for agricultural produce, the cost of production of farmers is not covered. Therefore, he cannot repay the loan he has taken. As a result, the debt burden on him increases. The moneylender insults him in front of his family and the community. He spends it and ends his life

11. lack of water

As Indian agriculture is dependent on monsoons and the monsoon is unpredictable, agricultural productivity is low. Some times get more rain than they not need and sometimes less rain than they need, which also hurts agricultural production. Moreover, 65% of Indian agriculture is still dry land. Only one crop is grown in a year and the farmer is idle for a long time. He can't find work elsewhere. As a result, he has to deal with personal and family problems. That is why he gets depressed and considers it a blessing to end his life.

12. Poverty

Indian farmers are poor. So he can't save money. Can't invest too much in agriculture. Moreover, at the time of sowing, he has to borrow from the lender at a high-interest rate. The ignorant farmer does not feel the need to keep any kind of debt record. Therefore lender takes advantage of the situation by lending money to the farmers and making them poor again.

Remedies

- 1.If we want to reduce farmers suicides in Maharashtra, we should provide loans to farmers at concessional rates.
2. If the farmer has taken a loan in the past and in case of any natural calamity the farmer is unable to repay the loan, he should be given an immediate loan waiver.
3. Agriculture should be provided with irrigation facilities and perennial water supply to agriculture.If done, the farmer can i crops twice a year and increase his yield.
4. Reducing the chain of intermediaries by improving the marketing system will also benefit both farmers and consumers can happen.
5. Farmers need to be informed about the market and the price of different crops. If given information, the farmer can sell his produce at a fair price.
6. Attempts to divert farmers to organic farming have resulted in farmers will not using chemical fertilizers, medicines, etc. The agricultural production cost will be reduced.
7. Government should provide subsidies to farmers for agricultural production export growth.
8. Agriculture-related industries should be developed.
9. The state government should solved the difficulties faced by the farmers and the others farmers who produce specialty cotton and if it is addressed in time, the farmers will not be in trouble should be created.
- 10 Warehousing system will enable the farmer to get a fair price for his produce. therefore warehousing system should be developed in Maharashtra.

Conclusion: Thus, the above measures can improve the situation of Indian farmers. The government should spend more on agriculture to improve agriculture. Agriculture should be modernized.

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Social Innovation and Social Problem

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Abstract:-

Social innovation is based on the theoretical study of new forms and ways of its existence. Depending on the issues discussed, the new one appears in very different aspects: Innovation can be seen on two levels. In this context, it is important to understand the difference between the concepts of "innovation" and "opening" ... opening up as a new birth on the individual level of human activity, and on the collective (social, cultural) - actually as innovation. A scientific, cultural or social innovation It happens when it gets some recognition in the scientific or cultural community, in the whole society. Not all inventions are innovative. Most inventions are inventions only for themselves and "die" with their creator, because the introduction of innovation in society, as a rule, is fraught with difficulties. Other discoveries have a limited range of translations and only change the local environment for further research and constructive activities. It determines the general flow of culture and events in society or the creation of new cultural and social models.

Key Words:- Innovation, Social innovation, The Nature of Innovation in the Social Environment and Innovative Social Technology, The age of innovation, Features of Innovation

Introduction:- Social innovation is particularly difficult to carry out, as it is difficult to determine its specific parameters and the specific status of its implementation, how complete the implementation of these innovations is. Another feature is the absence of a manufacturing stage, which is usually difficult for technological innovations. Lapin emphasizes the specific importance of the inner difference between radical and sophisticated forms of innovation. Improvements go well with existing organizational structures, fits into them. But a radical innovation weakens or even explodes these structures and therefore provokes opposition. In addition, one of the most common types of innovative pathology is related to social innovation: the rebirth of these innovations in their old form, the return of social systems to their original state after innovation. The complex nature of the impact of the innovation process on innovation, when the ability of employees to master new knowledge is the main competitive advantage of the enterprise. However, - Called progress or social development. Leisure class American Sociologist Peter Drackar.

Innovation: - Innovation is the birth of innovation, of innovation, of innovation. The new concept is related to one of the eternal philosophical problems - the problem of development - and the so-called attempt to solve the development paradox ... Social innovation is innovation in society.

The age of innovation:- In the modern dynamic changing society, the complexity of the form of social organization is increasing, the amount of historical time is decreasing and its path is getting faster. As a result, uncertainty and risks increase, including the risks of falling into catastrophic situations for the deployment of historical events. Uncertainty and risk, which are based on the internal spontaneity of existence, in other words, randomness is its existing property, has its other side: every act of rebirth in nature and society is in some way related to opportunity. This ideological position is in the mainstream of the philosophy of the emerging existence of Heraclitus of Ephesus (550-480 BC), the philosophy of life of Henry Bergson (1859-1941) and the process of Alfred Whitehead (1861 -1947).

Features of Innovation:- 1. The scale of innovation: radical innovation that takes into account research, major discoveries and forms the basis for creating new generations and guidelines for the development of technology and technology; enhancing innovation, inventing average; Innovation. 2. Application Objectives: Product innovation focused on the production and use of new products (services) or new materials, semi-finished products, components; technological innovation aimed at creating and applying new technologies; At the inter-firm level; complex innovations, which are a combination of different innovations. 3. Application scale: Industry; Inter-sectoral; In regional enterprise (firm). 4. Reasons for the decline: Responsive (adaptive) innovation that ensures the firm's survival in response to innovations made by competitors; Strategic innovation is an innovation that is actively implemented to achieve a competitive advantage. 5. by efficiency: economic, social, environmental;

Social innovation: - Social innovation is the latest in sustainable development for the betterment of society as well as the central component of action. But is there anything really innovative about it? Something that could run a business in a fundamentally new way? Let's take a look at how social innovation develops and how it directly benefits companies. Although social innovation is a "seating and splashing cauldron" that promotes social progress, some innovations can be negative and destructive. Moving on to new things can worsen the situation and the social status of the organization. Therefore, the innovation process must be handled with care, with a certain amount of criticism and proper skepticism.

Definition of social innovation and the historical aspect of the word: - "Social innovation is the process of developing and deploying effective solutions to challenging and often systematic social and environmental problems in support of social progress. Social innovation is not a privilege or privilege of any institutional form or legal structure. Solutions often require the active cooperation of stakeholders in government, business and the nonprofit world.

The term "social innovation" in its modern sense is associated with the name of Muhammad Yunus, the Nobel Peace Prize winner and author of the concept of micro-credit, for saving millions of lives from poverty. Innovation is one of the broader social processes associated with the transition to a separate state and the complete repetition of outdated provisions and norms, the creation of new community communities.

Sources of social innovation are: - 1) Changes in external environment, 2) Emerging social problems which cannot be solved by traditional methods, 3) Changes in society and the needs of its members. Unresolved social problems lead to the development of new mediums in the social sphere. Due to the fact that many social orientation organizations and initiatives have to adapt to constantly changing conditions, develop traditional or find fundamentally new ways to solve social problems, the new branch of knowledge has gained special development. - Exploring social innovation, social innovation theory and practice. The study of the process of dissemination of innovations is one of its most important problems.

The Nature of Innovation in the Social Environment and Innovative Social Technology:-

1. Innovative social technology is a procedurally structured set of techniques and methods aimed at studying, updating and optimizing innovative activities, resulting in innovations and materialization that lead to qualitative changes in various areas of life, focusing on rational use of materials, economics and social resources.
2. Innovative social technologies are methods, techniques of innovative activities aimed at creating and implementing innovations in society, implementing activities that bring about qualitative change in various spheres of social life, rational use of material and other resources in society. Innovative technology exists in two forms: in the form of programs and documents, and in the social processes that actually evolve in connection with these programs.
3. The use of new methods and technologies to solve specific problems requires their modification and adaptation to the characteristics of management, tradition, scale and level of social systems, etc., which, in turn, led to the creation and development of an innovative method. At all levels of the complex working social system to open up new possibilities for fundamentally new and complex solutions to the traditional sciences of ideas and principles.
4. Game programs that determine the group's path and means of mental work to solve problems; socio-technical games based on the principles of the work of social technicians; And combines the basic technology of research activities, training and practical activities. An individual seeks to contribute to the world around him using patterns and programs at the disposal of a particular order. This process is called "ontological synthesis" or "ontosynthesis", which forms the basis and mechanism for the execution of effective actions.

Various reasons of social innovation:- 1. Based on the concept of Level and Dimension of Social Innovation, one can distinguish between world-class innovations aimed at solving common human problems as well as regional and local innovations representing narrow interests of regional and local importance. 2. Social, political, economic innovations are differentiated according to the spheres of public life, innovations in the cultural and spiritual spheres, social structures and institutions. 3. Depending on the scale of use, one can distinguish between a single social innovation made on a facility and a dispersal applied to multiple facilities. 4. Pedagogical, academic distinctions are possible in relation to the structure of the whole social sphere, the components of which are education, management, employment of the population, provision of pension, culture, sports, human health, etc. , Legal, managerial social innovation etc.

The role of Social Innovation in the development of Society:- It is estimated that by 2025, there will be 26 smart cities in the world and their technology market will be 1.57 trillion. But, in 2019 alone, there were

102 smart cities worldwide. In 2020, it had grown to 174 smart cities. These smart cities mainly include Singapore, Dubai, Oslo, Copenhagen, Boston, New York, Hong Kong etc. While in India, mainly Bhubaneswar, Pune, Jaipur, Surat smart cities emerged in 2020. By 2025, 59 percent of the World's population will live in an urban environment

There are five areas in which social innovation can help meet the challenges facing humanity:-

1. **Urbanization-** By 2025, as a result of large-scale migration, more than 300 Smart Cities around the world will be transformed into giant megalopolises and, accordingly, major economic centers. The metropolis, together with the suburbs, will create mega-regions, mega-corridors or mega-slums. Future cities will have many business centers, and developers will build buildings in view of the inevitable changes of the future. The redistribution of wealth will create significant economic inequality in the city.
2. **Intelligence likes new eco-friendliness-** Green products and services will be further improved or even replaced by smart products and services. The Internet of Things will bring together more than 80 billion devices worldwide. Intelligent digital technology will be the key driver of efficiency and durability. Smart, sustainable cities with up-to-date eco-innovations will be built from the ground up to reduce energy consumption and improve all aspects of human life.
3. **Energy-** The pursuit of urbanization and energy security determines the development of the energy sector, but the future of this industry will not depend entirely on the choice of energy carriers. Rising energy costs and environmental awareness have driven innovations in energy efficiency management, such as smart grids, which provide controls, visualize infrastructure and, consequently, use more green, more reliable and smart energy.
4. **Mobile technology-** Urbanization and modern communications have a significant impact on urban mobility and logistics. Companies that position themselves as partners and service providers for cities have attractive business and investment opportunities. The railway network will connect not only cities and countries but also continents.
5. **Healthcare-** Treatment costs will be reduced from with a focus on disease prevention by timely diagnosis. Smart medicines, virtual hospitals and electronic documents will change the face of healthcare. The main component of such a program will be innovation aimed at meeting the needs of specific patients. In developed countries, despite patient demand, changes in legislation and healthcare delivery are slow, while developing countries are developing new business models focused on meeting patient-specific needs through profitable innovation.

Social problems: -The social problems are various problems that plague different societies and affect some areas of the population more than others. They generally hinder the progress of the society

Characteristics of social problems:- They affect a large number of people, harmful influences have a solution, they change over time, causes of social problems, examples of social problems - poverty, starvation, unemployment, displacement by war, low access to education, crime, drug addiction and alcoholism, domestic Violence, Sex Discrimination, Racism, Prostitution, Intolerance, Bullying, Corruption, Loneliness among Older Adults, Interesting Articles.

The causes of social problems can be different. Economic, political or social inequalities are usually the main causes of such a situation in a country. For example, if the broadest strata of society are prevented from accessing food, the most basic of which will be due to a series of issues affecting the whole situation. Another common cause is political and social inequality. A clear example of the American civil war in the 1960's and 1960's was when the black population was discriminated against on the basis of race. In 1919, they only had access to the ballot.

Examples of social problems:- 1. **Poverty** is one of the most pervasive of the social problems, from which the rest of the world derives. There are different levels of poverty and they have been excluded not only from lack of money but also from productive equipment. Even today, over 25% of India's population lives in poverty

Poverty rate in India 2021

Sr. No.	Name of the States	Poverty rate in the State (%)
1	Bihar	52%
2	Uttar Pradesh	37.8%
3	Madhya Pradesh	36.7%
4	Maharashtra	14.9%
5	Odessa	29.4%
6	Kerala	0.7%

Reference:- Dainik Lokmat, Aurangabad. Main,Page No.10, 23Dec. 2021Powered by erelego.com

2. **Hunger**-starvation is the result of poverty, conflict and climate change. World hunger affects more than 800 million souls, and many governmental and non-governmental organizations have come together to alleviate this social catastrophe.

India's Ranks in the Global Hunger Index

Sr. No.	Year	The total number of countries joining the Global Hunger Index	India's Ranks in the Global Hunger Index
1.	2021	116	101
2.	2020	107	94
3.	2019	117	102

Reference:- Global Hunger Index 2019,2020,2021

3. **Unemployed** workers face both physical and mental stress, better family stress and a variety of economic consequences. Eg.Covide 19 –Migration to various states in India(Maharashtra, UP, MP, Delhi..) Unemployment in the whole world during this covide 19 Period, a huge increase in India

4. **Displacement through war** - War is another major social problem. When conflicts escalate, affected people, usually civilians are forced to flee the country in search of survival. An example of this can be seen in Colombia, where more than a million people were displaced by the violence and struggled with drug trafficking; In Syria, for more than a year.current example ..Covide 19 –Migration to various states in India(Maharashtra, UP, MP, Delhi..), Migration from Afghanistan war 2020-2021, Migration from Ukren RashiaWar Feb-Mar.2022,

Conclusion:- Social innovation develops as a social practice innovation that contributes to the resolution of contradictions that arise in situations of inequality and instability in society, the coexistence of different axial systems, and the strengthening of processes. When it comes to social mobility, many traditional forms and methods of social guarantee are unsustainable. The process of development of society proceeds through renewal and determines the formation of pre-requisites for the creation of new non-traditional elements in the social sphere, innovative methods of social activity and innovation is a form of social development. In this context, it is important to process innovative content. The process of creating, developing, experimentally testing, disseminating and using innovation is considered an innovative process. The innovation process involves innovative activities that are perceived as intended to use scientific knowledge and practical experience to acquire or innovate a new product, its production method (technology), and to improve social services. It involves the process of discovering and developing new ideas, its experimental testing, dissemination and use. The period from the emergence of a new one to its practical use is an innovation cycle, the duration of which can vary depending on a number of factors that cause the process to slow down. Among the main components of prevention, socio-economic and psychological factors can be distinguished.

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Digital Financial Services in India : E- Payments

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Abstract: Indian economy moves from traditional economy to Digital economy. Digital economy is based on digital technologies. RBI has played a proactive role in the implementation of IT in the banking sector. Digital finance is the delivery of traditional financial services like payments, credit, savings, remittances and insurance digitally, through digital channels such as internet, mobile phones, ATMs, POS terminals etc. The traditional payment systems are Cheques, withdrawals, drafts, money orders, letters of credits, travel cheques etc. replace by the digital payment system. Digital payment is an important means of economic development and achieving financial inclusion to encouraging digitalisation of payments in the country. This paper is focus on various types of digital payment transactions. This study is based on secondary data. It is found that Digital revolution makes the online transaction very easy. In card based electronic payment systems cards are usually issued by banks and can be classified on the basis of their issuance, usage and payment by the card holder (prepaid cards, debit cards and credit cards). In recent years non-card electronic payment systems have become very popular like RTGS, NEFT, ECS, IMPS, UPI, USSD, AEPS & BHIM. Digital payment system is more safe, secure and convenient. To encourage the electronic transactions RBI have set up various committees for understanding the needs of payment system.

Key words : Digital Economy, Digital Finance, Digital Revolution, Financial Inclusion, E-Payment.

Introduction

Banking system forms the core of the financial sector of an economy. Technological advancement helped banking organization in replacement of physical cash into cost effective and less risky flexible payment system. Emerging and fast-growing innovations in banks and financial institution have changed the whole process of banking industries. Due to step taken by the RBI to encourage electronic transactions, Paper based Traditional system of payment constitute a miniscule portion of retail payments. Digital finance is the delivery of traditional financial services like payments, credit, savings, remittances and insurance digitally, through digital channels such as internet, mobile phones, ATMs, POS terminals etc. McKinsey report identify digital finance as “financial services delivered via mobile phones, the internet or cards” (see Manyika et al, 2016: p.4).

The goal of financial services made available via digital platforms is to contribute to poverty reduction and to contribute to the financial inclusion objectives of developing economies (United Nations, 2016). Ideally, there are three key components of any digital financial service: a digital transactional platform, retail agents, and the use by customers and agents of a device – most commonly a mobile phone – to transact via the digital platform (CGAP, 2015).

The following are the objectives,

1. To study the concept of E-payments.
2. To know about the various modes of Digital payments in India.

Methodology

The study is based on secondary data. It is conceptual research paper on digital payment system.

Benefits of digital finance

- Digital finance can lead to greater financial inclusion.
- Digital finance has the potential to provide affordable, convenient and safe banking service.
- Digital finance boost the gross domestic product (GDP) of the economy.
- Digital finance also benefits governments which generates higher tax revenue arising from increase in the volume of financial transactions.

E-payments : E-payments are defined as the exchange or transfer of funds over an electronic payment system.

Advantages of E-payments

Mrs. Sangita S. More

1. Convenience and ease of transaction.
2. More secure as compared to transactions involving cash.
3. Modernisation of payment system.
4. Transparency and accountability.
5. Reduction in transaction costs.
6. Decrease in the size of the grey or informal economy.
7. Help to business people to expand their business customer base beyond the limitations of their immediate geographic area.
8. Save the environment, no trees will be cut to print the paper money.
9. Reduction in corruption.
10. E-payments are making shopping and banking more convenient

Milestones in Digital payments infrasture in India

1980s -1990s : Introduction of electronic clearing services and electronic funds transfer.

Debit and credit cards issued by banks.

2000 - 2005 : New secure fund settlement system introduced.

Real Time Gross settlement and Electronic Funds Transfer.

2006 - 2010 : Payment & settlement system Act.

Launch of Aadhar, a unique biometric identification program with aim of providing unique ID to every Indian citizen .

Launch of IMPS (Immediate Payment System).

2011 - 2014 :Launch of Rupay Card Payment Scheme.

Implementation of NACH (National Automated Clearing House).

Introduction of Aadhare Enabled Payment System.

2015 – 2018 :Transaction relating to IMPS and PPI (Prepaid Instruments).

Bharat QR introduced Bharat Interface for money ((BHIM) mobile app launched.

(Source :KPMG Report on mobile banking 2019)

Types of Digital Payments

1.Payment Cards :The most common types of payment cards are credit cards and debit cards. Payment cards are usually embossed plastic cards, 85.60 × 53.98 mm in size, which comply with the ISO/IEC 7810 ID-1 standard. They usually also have an embossed card number conforming with the ISO/IEC 7812 numbering standard. Most commonly, a payment card is electronically linked to an account. These accounts may be deposit accounts or loan or credit accounts, and the card is a means of authenticating the cardholder. The information required for using payment cards are Card Verification Value (CVV Number) and Expiry date of the payment card. CVV number is a combination of features used in credit and debit cards for the purpose of establishing owner's identity and minimizing the risk of fraud. Payment cards require 2 factors authentications. Authentication is a process in which credentials provided are compared to those on file in a data base of authorized users information on a local operating system. Factors of authentication includes Knowledge factor (PIN), Possession factor (ID card, Smart phone) and Inherence factor (Fingerprint, face or voice).Generally the Payment cards can be distinguished on the basis of its features.

1. They areCredit card: The first universal credit card,

Credit card:The first universal credit card was introduced by the Diners' Club, Inc., in 1950. Another major card of this type, known as a travel and entertainment card, was established by the American Express Company in 1958.Central Bank of India was the first public bank to introduce Credit card. The issuer of a credit card creates a line of credit (Usually called a credit limit) for the cardholder on which the cardholder can borrow. The cardholder can choose either to repay the full outstanding balance by the payment due date or to repay a smaller amount, not less than the "minimum amount", by that date.

Debit card:Debit card was introduced by Citi Bank.With a debit card, when a cardholder makes a purchase, funds are withdrawn directly from the cardholder's bank account.

Smartcard:Banks are adding chips to their current magnetic stripe cards to enhance security and offer new service, called Smart Cards. Smart Cards allow thousands of times of information storable on magnetic stripe cards. In addition, these cards are highly secure, more reliable and perform multiple functions. They hold a large amount of personal information, from medical and health history to personal banking and personal preferences

Charge card: With charge cards, the cardholder is required to pay the full balance shown on the statement, which is usually issued monthly, by the payment due date. It is a form of short-term loan to cover the cardholder's purchases.

Fleet card: A fleet card is used as a payment card, most commonly for gasoline, diesel and other fuels at gas stations.

Gift card: A gift card also known as gift voucher or gift token is a prepaid stored-value money card usually issued by a retailer or bank to be used as an alternative to cash for purchases within a particular store or related businesses.

Store card: It is a credit card that is given out by a store and that can be used to buy goods at that store.

2. Unstructured Supplementary Service Data (USSD) is sometimes referred to as "Quick Codes" or "Feature codes", is a protocol used by GSM cellular telephones to communicate with the service provider's computers. A typical USSD message starts with an asterisk (*) followed by digits that comprise commands or data. Groups of digits may be separated by additional asterisks. The message is terminated with a number sign (#). The innovative payment service *99# works on Unstructured Supplementary Service Data (USSD) channel. USSD is sometimes referred to as "Quick Codes" or "Feature codes", is a protocol used by GSM cellular telephones to communicate with the service provider's computers. A typical USSD message starts with an asterisk (*) followed by digits that comprise commands or data. Groups of digits may be separated by additional asterisks. The message is terminated with a number sign (#). The innovative payment service *99# works on Unstructured Supplementary Service Data (USSD) channel.

This service allows mobile banking transactions using basic feature mobile phone, there is no need to have mobile internet data facility for using USSD based mobile banking. USSD is generally associated with real-time or instant messaging services. USSD is sometimes used in conjunction with SMS. The user sends a request to the network via USSD, and the network replies with an acknowledgement of receipt: "Thank you, your message is being processed. A message will be sent to your phone." The information required for USSD transaction is MPIN/IFSC/Aadhaar number/Account number. Mobile Banking Personal Identification Number (MPIN) works as a password when we perform any transaction using Mobile

3. Aadhaar Enabled Payment Service (AEPS) The AEPS system leverages Aadhaar online authentication and enables Aadhaar Enabled Bank Accounts (AEBA) to be operated in anytime-anywhere banking mode through Micro ATMs. This system is controlled by the National Payments Corporation of India (NPCI). Aadhaar Enabled Payment System is a way to get money from the bank account. This system of getting money neither requires your signature nor Debit card. It is also not needed to visit a bank branch for getting money through the Aadhaar Enabled Payment System. For AEPS transaction following information is needed.

1. Aadhaar Number
2. Bank Issuer Identification Number (IIN) or Name
3. Finger Print

4. Unified Payment Interface (UPI) National Payments Corporation of India (NPCI) under the supervision of Government of India to promote a cashless-society and mobile banking. Unified Payments Interface (UPI) is a system that powers multiple bank accounts to use several banking services like fund transfer, and merchant payments in a single mobile application. Sending and receiving money through UPI payment app is like sending and receiving a text message on your Smartphone. A user need not have multiple banking app installed in his/her Smartphone. A user can simply add all the bank accounts in a single UPI payment app without the hassle of remembering or even typing banking user ID/Passwords. Each Bank provides its own UPI App for Android, Windows and iOS mobile platform(s). The information required for UPI based transaction are Virtual Payment Address (VPA) of recipient and Mobile banking Personal Identification Number (MPIN).

5. Digital Wallets is a way to carry cash in digital format. Credit or debit card information should be linked to digital wallet application or money can be transferred in online to mobile wallet. Instead of using physical plastic card to make purchases, it can be paid through smartphone, tablet, or smart watch. The Services offered by Digital Wallets are Balance Enquiry, Passbook/ Transaction history, add money, Accept Money, Pay money etc. Most banks have their e-wallets and some private companies. e.g. Paytm, Free charge, Mobikwik, Oxigen, mRuppee, Airtel Money, Jio Money, SBI Buddy, itz Cash, Citrus Pay, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, SpeedPay etc

6. Point of Sale machines made it faster and easier for cashiers to ring up sales and keep tabs on transactions. In the 1970s, innovation helped traditional cash registers evolve into computerized point

of sale systems. It was also during these years that devices such as credit card terminals and touch screen displays were introduced. The point of sale (POS) or point of purchase (POP) is the time and place where a retail transaction is completed. It is the point at which a customer makes a payment to the merchant in exchange for goods or after provision of a service. After receiving payment, the merchant may issue a receipt for the transaction, which is usually printed but is increasingly being dispensed with or sent electronically. A retail point of sale system typically includes a cash register (which in recent times comprises a computer, monitor, cash drawer, receipt printer, customer display and a barcode scanner) and the majority of retail POS systems also include a debit/credit card reader.

7. Mobile Banking is a service provided by a bank or other financial institution that allows its customers to conduct different types of financial transactions remotely using a mobile device such as a mobile phone or tablet. It uses software, usually called an app, provided by the banks or financial institution for the purpose. Each Bank provides its own mobile banking App for Android, Windows and iOS mobile platform(s). Mobile banking is known as M-banking or SMS Banking. The European company called PayBox supported financially by Deutsche Bank, in 1999 started mobile banking. The cost of mobile devices has been reduced drastically and is still being reduced. The growth of mobile banking and the numbers of people using mobile banking is increasing day by day. Users, who were using computers/laptops for online banking, are moving towards mobile banking because of ease of use and fast access. Transactions through mobile banking may include obtaining account balances and lists of latest transactions, electronic bill payments, and fund transfer between a customer's or other's accounts.e.g. –iMobile for ICICI bank. Kotak Bank App for Kotak Mahindra bank, SBI freedom app for State bank of India.

8. Internet Banking also known as online banking, e-banking or virtual banking, is an electronic payment system to conduct financial transactions through the financial institution's website. Online banking was first introduced in the early 1980s in New York, United States. Four major banks - Citibank, Chase Bank, Chemical Bank and Manufacturers Hanover - offered home banking services. ICICI Bank was the first Indian bank to provide internet banking facility. For Internet banking Account number and IFSC code required. Indian Financial System Code is 11-digit alpha numeric code to identifies a bank branch participating in any RBI regulated fund transfer system. Beneficiary registration is required for the transactions. Beneficiary is a person who receives benefit from a particular entity or a person. To register a beneficiary information such as beneficiary name, account number, bank address and fund transfer limit is to be given. Following are the services provided by Internet banking.

Bill payment service –Internet banking facilitates payment of electricity and telephone bills, mobile phone, credit card and insurance premium bills as each bank has tie-ups with various utility companies, service providers and insurance companies, across the country

Railway pass - Railways has tied up with ICICI bank and so the railway pass for local trains is available in online.

Recharging the prepaid phone- By just selecting the mobile number and the amount for recharge, phone recharge can be done within few minutes.

Shopping - With a range of all kind of products, online shopping and the payment is also made conveniently through the account.

Fund transfer

a. National Electronic Fund Transfer (NEFT) National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals, firms and corporates can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme.

b.Real Time Gross Settlement (RTGS) RTGS is defined as the continuous (real-time) settlement of funds transfers individually on an order-by-order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time; 'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction-by-instruction basis).

c.Immediate Payment Service (IMPS) IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones. IMPS is an emphatic tool to transfer money instantly within banks across India through mobile, internet and ATM which is not only safe but also economical both in financial and non-financial perspectives.

d.Electronic Clearing System (ECS) is an effecting payment transaction in respect of the utility-bill-payments such as telephone bills, electricity bills, insurance premia, card payments and loan repayments,

etc., which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by banks/companies /corporations /government departments, etc., collecting/receiving the payments.

India's Digital Payment Index (DPI) shows considerable rise in digital payment usage across the country. India has been successful in displaying a 2.7-fold increase in the DPI. According to a report by the World Line, in Q2 2020-21, Unified Payments Interface (UPI) payments recorded an 82 percent increase in volume and a 99 percent increase in value when compared to the Q2 of 2019-20. By the end of the year 2020, 64 new banks had joined the UPI ecosystem and 165 banks were available online to customers through the National Payments Corporation of India's (NPCI) BHIM App. The number of Point of Sale (PoS) terminals also increased by 13 percent to over 51.8 lakh in Q2 of 2020-21 as compared to the previous quarter. Further, Aadhaar enabled payment services recorded an increase of 49 and 85 percent in volume and value respectively.

Conclusion

In future the digital payments are going to be a must and so the people should more digitally literate. It is safer and the less time-consuming payment system. Increase in digital payment systems, increased mobile users, expansion of the internet and various government initiatives like the Jan Dhan-Aadhaar-Mobile (JAM) trinity have resulted in a 44.1 percent annual growth rate of digital transactions. The NPCI has taken several initiatives including the RuPay payment system, Immediate Payment Service (IMPS) to increase real time payments in the retail sector, Aadhaar enabled Payment System (AePS), UPI, Bharat Bill Payment System offering a one stop bill payment solution and the National Electronic Toll Collection Program, to ensure that ease in undertaking digital transactions.

But Now a day's mobile

banking are becoming famous in the India because it is easy to use and anytime can use. It is also required to improve the digital literacy among the people

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Nature of Women Employment in changing scenario: Indian Context

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Abstract:

In today's globalized world, a woman is viewed as a human resource. With enough freedom and proper opportunities, the woman's potential can be fully realized and she can enrich the surrounding around her. The changes brought about by this new policy initiatives are bound to be felt by women, both in terms of the overall employment opportunities available to them, as well as in terms of structural shifts in the employment patterns and the nature and conditions of work. It introduces new work culture, hostile and Competitive work environment. Changes in the world economy are affecting both the nature and structure of employment. The process of economic restructuring is complex; it benefits some group of men and women depending on where they live the work they do and their income group while it impacting negatively on others. Economic liberalization have a major impact on the nature and conditions of employment in general and women in particular. It provides her access to new techno-scientific gadgets. No doubt, globalization offers women great opportunities with equally new and unique challenges, however there has been an increase in the challenges due to Covid-19. In the present research paper an attempt has been made to study the changing nature of women employment in globalized era as well as Covid-19 pandemic situation. Globalization has given new avenues to women employment but due to Covid-19 pandemic situation, the whole world affects badly. In Indian context, there is acute reduction in employment due to Covid-19.

Keywords: Liberalization, Globalization, Human Resource, Covid-19 Pandemic, Economic Restructuring
“Peace and Progression in the world is possible only when all the efforts are made to implement Employment Oriented Plans.”

Dr. Amartya Sen

The Nobel Scholar and famous Indian Economist

Introduction:

Women with inherent capabilities can play the constructive role not only in the family but also for the society and strengthening national economy. In today's globalized world, a woman is viewed as a human resource. With enough freedom and proper opportunities, the woman's potential can be fully realized and she can enrich the surrounding around her. Today the role of women goes much beyond the confines of home. The boundaries of the gender division of labour between productive and reproductive roles are gradually being crossed as the women is adapting a career of her own and staring equally with men the responsibilities for the development of the country in all aspects.

Significance of the study:

In a developing country like India, where every year a very large number of people enter in the labour market. In 21st century, the single most important change is observed and that is increasing participation of women in paid employment. It is seen that a high position of women in society is due to their economic contribution. The economic status of women is now accepted as an indicator of an economy's level of development. In the present research paper an attempt has been made to study the changing nature of women employment in globalized era as well as Covid-19 pandemic situation. Globalization has given new avenues to women employment but due to Covid-19 pandemic situation, the whole world affects badly. In Indian context, there is acute reduction in employment due to Covid-19.

Objectives:

The present research paper mainly focuses on the following objectives:

1. To know the concepts of women employment.
2. To understand the impact of globalization on women's employment.
3. To know the impact of Covid-19 pandemic on the employment of women.
4. To draw Conclusions.

Dr. Smt. Desai M.B.

Division of the paper:

The present research paper is divided into four parts. First part introduces the concept of women employment. Second part gives information about globalization and women employment. Third part focuses on the impact of Covid-19 on women employment. Conclusion are drawn in fourth part.

Methodology:

The information for the present study is obtained through secondary sources. The secondary data is collected from books related to rural labour,

The concept of women employment:

Women are almost one half of the world's population having enormous potential but infact is unutilized or underutilized for the economic development of the nation. The working women is a new phenomenon in the Indian society. The female labour force participation has an important bearing on gender relations in the form of independent earning opportunities and this will empower the women. Amartya Sen in 'Development as Freedom' provides an account of various kinds of freedom, one of them being women's freedom to participate in paid work outside there homes and its interconnectedness with other forms of freedom. Women employment is an index of a society's development in all aspects. It helps to initiate and motivate the process of change towards social justice and build up human resources.

There are estimates that over 90 percent of working women are involved in informal sector. These jobs are unskilled and low paying but still they feel a sense of empowerment.

Globalization and women employment:**i) Concept of Globalization:**

Globalization is the process, the event, decisions and activities in one part of the world have effect on the whole globe. It is not only countries providing goods and services but also exchange cultures and relations. Globalization is used for economic globalization that is integrating the national economies into international economy i.e. Trade, Foreign Direct Investment, Export and Import, Spread of Technology and Employment. So globalization indicates global neighborhood or the world without borders or it is transboundary in nature.

ii) Impact of globalization on women's employment:

Today the new policies of structural adjustment and economic liberalization have a major impact on the nature and conditions of employment. In the era of globalization the work place spreads across national boundaries. The globe becomes the virtual work place. Changes in economic regime in India have led to an expansion of markets and technological modernization with implications for employment in general and women in particular. The changes brought about by this new policy initiatives are bound to be felt by women, both in terms of the overall employment opportunities available to them, as well as in terms of structural shifts in the employment patterns and the nature and conditions of work. It introduces new work culture, hostile and Competitive work environment. A free and modern women remains confined in her workplace because it provides food, clothing and shelter and ultimately an urban living to herself and her family. It provides her access to new techno-scientific gadgets. Changes in the world economy are affecting both the nature and structure of employment. The process of economic restructuring is complex; it benefits some group of men and women depending on where they live, the work they do and their income group while it impacting negatively on others.

Positive impacts of Globalization on Women Employment:

India implemented the New Economic Policy in the year 1990 as a strategy to become part of the global economy. The process of globalization has brought about change in the labour market dynamics and caused an upward trend in female waged work and employment.

This increased trend of employment occurs in the nature of movement of female labour from household and agriculture sector to paid employment. These positive impacts can be sited as:

1. Increase in employment opportunities:

The process of globalization has certainly benefited some women by creating new opportunities for employment which carry specific demand for female labour.

In modern days of globalization, employment opportunities for women have immensely multiplied in various fields. Due to the development of educational facilities, industrialization and the new economic system and social change there is gradually increase in employment of women.

2. Increased income level of the family:

With globalization, women's employment opportunities have increased, so that they can contribute in family expenses which support the creation of new resources and raise the level of income of the family.

3. Increase in self-confidence:

Multinational companies work in competitive environment and choose the best employees regardless of their gender. Therefore globalization has opened up various opportunities in the form of new jobs with paid work for women with globalization women are getting higher wages due to which they raise their self-confidence, independency and increase social and life choices.

4. Increased employment in service sector:

The process of globalization has opened up the economic and income opportunities for women in the manufacturing and service sector. Women with specialized skills and technical knowledge are today employed in the service sector. In some of the fastest growing service sector, demand for women employment is increasing like data processing sector, industrial export sector, banks and insurance companies. No doubt globalization has paved many ways for women to improve but still it has many negative consequences.

Negative impacts

With liberalization, globalization and structural adjustment employment generation in the public sector has been marginalized in recent years. The informal sector, therefore, continue to be crucial as far as employment opportunity for women are concerned. In organized sector, women's employment has been declining and structural adjustment programme strengthened this trend. Globalization is economic penetration and cultural subjugation. It tends to locate itself in the psycho-social settings of a nation. India is one of those countries that are becoming increasingly victims of the stratagem of change and modernization fabricated by the global economic powers.

No doubt globalization has provided many ways for women to improve but still it has many negative consequences.

1) Commodification:

Every human beings, especially women becomes continuously commodified under the globally operated economic laws. Modern media takes majority of the people to a new world of consumer worship. A well-designed psycho-behavioral pattern is slowly injected into people's life system.

2) Indignity and violence:

In the era of globalization, the work place spreads across national boundaries. The globe becomes the virtual workplace. New social norms victimizes women with a perpetual violence and indignity. In the era the globalization, the process of victimization surface with new forms. An increasing feeling of alienation and pessimism in these new work places reduce the control of a person over the future course of her life.

3) Emotional insecurity:

Majority of the victims of such sexual violence are the young women entrants in the job market. Media and other forces of society, compels women to translate these newly acquired values and cultures into practice. It robs women of her dignity, patriarchy lies in an attitude of aggression that finds means and ways to subjugate women through anxiety, fear, intimidation and temptation. A sense of emotional insecurity overshadows her emotional mind. The bosses and Managers in new work places exploit the world of fantasy of young women employees, take advantage of their state of insecurity and inflict violence on them.

4) Low level jobs:

As service sector is offering many benefits to women but the benefit is limited because very few employment opportunities are offered by service sector to poor uneducated women compared to those offered by industrial and agricultural sector. Moreover women are employed for middle and lower managerial level, but women's participation in the higher managerial level in the private sector is still limited.

5) Limited access:

Women's weaker property rights and limited access to productive inputs also constrain their capacity to benefit from trade openness. Gender norms for mobility and women role in economic sphere can disproportionately affects women's access to technology. In short in a society of individualism and patriarchy women finds herself alone. She is desperate to survive. She commodifies herself. She redefines her values and morality. She becomes modern and smart. This has happened to her in today's era of globalization. Women have to work so much harder to get equal status in society.

Impact of Covid-19 on Women Employment: The Covid-19 Pandemic has had a very harmful impact on the labour market worldwide, in general and India in particular. The CMIE reported that, employment rate in Urban Areas increased from 8.21% to 9.3% and from 6.44% to 7.28% in rural areas.

Rate of Unemployment in Rural and Urban Areas from July 2018 to June 2019 is as follows:

Area	Female	Male
Rural	3.5%	5.6%
Urban	9.9%	7.1%

(source: Statista Research Dept. Jan. 17, 2022)

International Labour Organization estimated that in India more than 40 crore informal workers get pushed into acute poverty due to Covid-19 Pandemic. According to Mahesh Vyas (CEO of CMIE), the unemployment rate is around 12% at the end of May 21 and 1 crore people lost their jobs during the period due to second wave of Corona Pandemic. He states that the unemployment rate stands at 12.4%. In Urban 15.14% and rural 11.2% on 3rd June 2021. Due to Covid-19 Pandemic, women have experienced negative social and economic impact to a greater extent than men. In the study published in LANCET, women reported higher rates of employment loss (26% compared to 20% of men). The standing committee of labour (April 2021) noted that the pandemic led to large scale unemployment for women workers in both organized and unorganized sectors. A recent report by the Center for Sustainable Employment at AzimPremji University in India shows that during first lockdown period only 7% of men lost their jobs compared to 47% of women who lost their jobs and did not return to work by the end of the year. The situation of women in the informal sector was even worse. Between March and April 2021, 80% of rural Indian women in informal sector lost their jobs. During Covid-19 Indian women also spent more time in unpaid work at home than men. On an average women spent 9.8 times more time than men in unpaid domestic activities. During pandemic situation women share of unpaid work grew by nearly 30%.

Conclusion:-

The human rights of women are indisputable and indivisible part of universal human rights and therefore, the main adjectives of all governments should be equal participation of women in every sphere. Economic liberalization has a major impact on the nature and conditions of employment in general and women in particular. It provides her access to new techno-scientific gadgets. No doubt, globalization offers women great opportunities with equally new and unique challenges, however there has been an increase in the challenges due to Covid-19.

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Health Challenges in India

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Abstract

“Health is fundamental human right and attainment of the good health in an important worldwide social goal”. The health of a nation is an essential component of development. Health expenditure is considered to be important factor because health and healthcare and its importance are viewed not only from development aspect of the problem but from the planning aspect as well. Article 25 of the Universal Declaration of Human Rights guarantees the right of everyone to a standard of living adequate for the health and well-being of family including food, clothing, housing and medical care, so health is an important indicator of well-being. So, health expenditure has to be increased. Consequently, there has been improvement in public health facilities. However, these facilities were not adequate to meet increasing demand for medical facilities. Moreover, there has been gap between the actual availability of medical facilities and their utilization due to lack of awareness among the poor in rural areas. Presently India is facing the problem of covid 19. It proved that not only Indian health system but global health system also poor and their expenditure was very less on health. Day by day covid 19 cases are increasing in India. It's a huge challenge which is facing the people of India. Still there is no vaccines introduced, it shows that medical research also want to improve. Present study broadly based upon secondary sources. The required temporal data and information relating to health has been collected from government reports, books, journals, news papers, internet, for the period of 2014-15 to 2019-20 for the India. This study helps to know the trends of health and challenges of health before India. It was concluded that government should strengthen public health services as well as private health services to improve health of country's people and for this purpose government should spend more on medical research.

Key words: Health, Challenges, COVID 19

1.1 Introduction:

The process of economic development, upliftment of health of the population and availability of good health services are most significant factors. It is possible to make a nation healthy, when there is adequate supply of food and the people of a nation are not under nourished or malnourished. In terms of resources for economic development, nothing can be considered of higher importance than health of the people which is measure of their energy and capacity. For the efficiency of Industry and agriculture the health of the workers as essential consideration. An investment on health is an investment on man and an improving the quality of life. Spending on health is a productive investment.

According to Lewis, there are three ways in which expenditure on health is productive:

- (i) It increases the number of man hours of work that can be performed,
- (ii) It improves the quality of work,
- (iii) By clearing uninhabitable areas, it makes possible the use of natural resources which would not otherwise be utilized.

Health has been defined as a state of complete physical, mental and social well-being and not merely as an absence of disease. It regulates inter relationship of different variables like water supply, environment, sanitation, child hygiene, nutrition, education, family planning and maternity and child care. But unfortunately, unhealthy customs and traditions have crept into the life of rural Indians due to insurance suffering with airborne diseases, transited diseases and malnutrition. This is particularly true for those below the age of five but also applies to the older age group.

1.2 Objectives of the Study

1. To study the health expenditure in India.
2. To study the challenges before health in India.

1.3 Methodology

Present study broadly based upon secondary sources. The required temporal data and information relating to health has been collected from government reports, books, journals, news papers, internet, for the period

of 2014-15 to 2019-20 for the India. The information on these study would help to know the trends of health and challenges of health before India. Moreover, it will also facilitate to understand the actual development of health in India.

1.4 Significance of the Study

“Health is fundamental human right and attainment of the good health in an important worldwide social goal”. The health of a nation is an essential

component of development, vital to the nations economic growth and internal stability. Assuring a minimum level of health care to the population is a critical constituent of the development process. The challenges of quality of health services in remote rural regions has to urgent met. Moreover, many disease yet not eradicate from society and some new diseases have created problems in country (e.g. covid 19), due to this diseases economic, social lost of society. Given the magnitude to the problem, we need to transform public as well as private health care into an accountable, accessible and affordable system of quality services. With this respect present study is important.

1.5 Expenditure Trend of Health in India

Health expenditure is considered to be important factor because health and healthcare and its importance are viewed not only from development aspect of the problem but from the planning aspect as well. Since Article 25 of the Universal Declaration of Human Rights guarantees the right of everyone to a standard of living adequate for the health and well-being of family including food, clothing, housing and medical care, so health is a important indicator of well-being.

In the year 2014-15, government spend total Rs. 1.49 lakh crores on health. The percentage was 4.5 of the total expenditure of India, which was increased to Rs. 2.43 lakh crore in 2017-18, percentage was 5.4 of the total expenditure. Last year government’s budgetary estimation on health was 3.24 lakh crore, percentage was 5.3.

Total Health Expenditure in India (Rs. lakhcrore)

Year	Expenditure	Percentage
2014-15	1.49	4.5
2015-16	1.75	4.7
2016-17	2.13	5.0
2017-18	2.43	5.4
2018-19(RE)	2.92	5.3
2019-20(BE)	3.24	5.3

Source: Economic Survey, India, 2019-20

Note: Expenditure included Medical and Public Health, Family Welfare and Water Supply and Sanitation, The ratios to GDP at current market price are based on 2011-12.

1.6 Medical Infrastructure

In India the Doctor-Population ratio is 1:1456 (population estimated to be 1.35 billion). WHO said that this ratio want should be 1:1000. With respect that, the shortage of doctors, the government has embarked on an ambitious programmes for upgradation of district hospitals into medical colleges. In last five years government has sanctioned 141 new medical colleges. Moreover, the maximum intake capacity at MBBS level has been increased from 150 to 250 students. Similarly the government operates Centrally Sponsored Schemes in establishment of New Medical Colleges attached with existing District/Referral Hospitals, which funding sharing by center and state. As a result number of MBBS and PG seats have increased by 27235 and 15000 in 2019-20 respectively. In long way, the number of doctors increased in India.

Health Care Infrastructures

Facilities	2014	2018
SC/PHC/CHC	182709	189784
Government Hospitals (including CHC)	20306	25778
AYUSH Hospitals and Dispensaries	29733	31986
Medical College	398	539
Nursing Personnel	2621981	2966375

Pharmacists	664176	1125222
Doctors	747109	923749
AYUSH Doctors	736538	799879

Source: Economic Survey, India, 2019-20

Government of India supports States in Health System strengthening under the umbrella programme of National Health Mission (NHM). This has resulted in striking improvement in health infrastructure of public health facilities in States also. In above table showed that the health care infrastructure of government.

The government has also supported to States to 2.51 lakh additional health human resources, off these 10767 General Duty Medical officers, 3062 Specialists, 61660 Nurses, 84077 Auxiliary Nurse Midwives (ANMs), 42031 Paramedics, 414 Public Health Managers and 17265 Programme Management Staff in contact basis working in public health services in 2019-20. There are 10.42 lakh Accredited Social Health Workers (ASHAs) across the country in rural and urban areas of India.

1.7 Challenges of Health Sector in India

A study of economic situation is much more important for meeting health's need in the developing countries. Their resources too are limited. The developing countries face financial crisis to meet health needs. The scarcity of money affects all aspects of health delivery system and the shortage of resources mainly affects the needy poor people, whether they reside in the urban or rural areas. The result of these shortages is also reflected in under utilization of services.

Today, majority of people in rural areas have been suffering from various types of diseases and malnutrition. Moreover, it is more pronounced in the backward areas. Indian population has been increasing, death rate has been reduced, birth rate too has been declined, but not at expected level. Life expectancy has increased up to 69 years (2013-17). However, in India there are communicable diseases still exist and not under control. Polio has not yet been eradicated, HIV incidences are on the increase and tuberculosis and malaria still taking high toll, chronic non-communicable disease such as heart diseases, diabetics, cancer also rise. In fact, 5 percent of GDP is being spent on health service which is quite inadequate against the existing magnitude of the problem. The pattern of resource allocation shows that a large proportion of a government's expenditure is devoted to the development of infrastructure and providing basic facilities for health in a country. As these facilities are essential for the promotion of efficient social and economic activities, expenditure on health, education and other welfare activities have also viewed to be regarded as a significant public investment. In the health sector, economic development is a major determinant of epidemiological profile of health and health related activities. At the same time, the health of the people influence economic development programmes. The health programmes can be seen as part of a comprehensive strategy aimed at improving the socio-economic welfare. Reappraisal of the health policy in a number of developing countries has involved questioning the merit of existing health care and how best to improve it. The health services have started absorbing a large proportion of government and family budget. There is a need to find ways of economizing the cost and increasing efficiency.

Undernutrition and malnutrition coupled with high morbidity are serious problem, which affect adversely the quality of health in spite of the fact that health expenditure has increased during planning period in India. The intensity of this problem has increased due to continuous increasing population, though there has been declining trend in birth rate. Particularly in rural areas of India with respect to childcare, pregnancy and improvement in health services to BPL families. It was observed that Primary Health Centres, Sub Centres, Community Health Centres were increased during planning period. In order to achieve objectives set under National Health Mission, health expenditure has to be increased. Consequently, there has been improvement in public health facilities. However, these facilities were not adequate to meet increasing demand for medical facilities. Moreover, there has been gap between the actual availability of medical facilities and their utilization due to lack of awareness among the poor in rural areas.

1.8 Present Scenario

Presently India has facing the problem of covid 19. It proved that not only Indian health system but also global health system poor and their expenditure was very less on health. In India as on 17 Aug. 2020 there were total 2,596,742 covid 19 cases, off these 676,900 were active cases, who take treatment either hospital or home also, 1,919,842 cured/discharged and 50921 deaths (Situation Update Report-29, India

WHO). Moreover, day by day covid 19 cases increasing in India. Its huge challenge which facing the people of India. Still there is no vaccines introduced, it shows that medical research want to improve.

1.9 Conclusion

Due to the health, increase efficiency of working, refresh mind and make mentally strong and increase quality of life. Hence government have been spending money on health infrastructure. However, it is seen that the shortage of doctors, nurses and other personnel of health system. In India there are 1:1456 doctors-population ratio but as per WHO guideline it want 1:1000. Above table showed that the government of India trying to make strengthen health care system, however, it's very poor health system when we compare the Indian population. That is why today, we are facing the challenge of covid 19 virus. It showed that Indian public health system failed to provide health services. Moreover, the scarcity of money affects all aspects of health delivery system and the shortage of resources, the result of these shortages is also reflected in under utilization of services. Under nutrition and malnutrition coupled with high morbidity are serious problem, Birthrate still not declined as expected level, communicable diseases still not under control, non-communicable diseases are also rise, HIV is also not remove from society, at present covid 19 virus is serious issue before government of India, millions are people affected from covid 19 virus, not any vaccines available on these disease not only in India but also all over the world. It means, 5.3 percent of GDP is being spent on health service which is inadequate against the existing magnitude of the problem, it should be increased. Moreover, private sector is not properly supported to government, today we see that. Therefore, government should make strengthen public health services as well as private health services to improve health of country's people and for this purpose government should much spend on medical research.

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Sustainable Agriculture Changing Scenario In India

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Abstract

At present Indian agriculture sector plays a significant role in growth of the Indian economy. It is a way of life and important for livelihood masses. It provides livelihood to 65% to 70% of total population. This is the single largest private sector of occupation. This sector provides employment to 48.9% of country's workforce. In the present research paper the researcher observed that Share of agriculture and allied sectors in total GVA of the country at current prices are an important in national economy and they are essential for the rural development of the country, Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices) has changing during the period of 2015-16 to 2019-20, Gross Capital Formation (GCF) in Agriculture and Allied Sectors relative to Gross Value Added (GVA) in 2013-14 was high i.e. 17.7% as compare to 2018-19 i.e. 16.4%, FDI Inflows in the Agriculture Sector has decreased during the period of 2012-13 to 2019-2020.. Finally the paper concludes that sustainable agriculture is playing significant role in an Import and Export of Agri-allied sector, share of agriculture and allied sectors in total GVA, FDI Inflows in the agriculture sector in India etc. Rural development is mainly depends on agricultural activities.

Key Words: Sustainable agriculture, FDI, Export, Import etc.

Introduction:

At present Indian agriculture sector is playing a significant role in growth of the Indian economy. It is a way of life and important for livelihood masses. It provides livelihood to 65% to 70% of total population. This is the single largest private sector of occupation. This sector provides employment to 48.9% of country's workforce. The policy of agriculture sector has to be self-sufficiency and self-reliance in production of food grains. In this context it was rise 52 million tonnes in 1951-52 to 264.77 million tonnes in 2013-14 but in 2015-16 it is declined to 252.22. Progress of agriculture has declined less than 15% as compare to industry and service sector. There are three-quarters of the families depend on rural income, 70% people are poor in rural areas. Rural development is mainly depends on agricultural activities. Such development is based on two objectives: such as to increase the productivity and profitability of agriculture sector and second is reduce inequalities and exploitative relationships in the agriculture sector. These objectives inspired the process of rural development in India. Sustainable agriculture consist of maintaining environmental quality, conserve the natural resources that management of the resources to satisfied changing needs of the human.

Objectives of the Study:

- 1) To study the concept of Sustainable Agriculture.
- 2) To study Share of agriculture and allied sectors in total GVA.
- 3) To examine FDI Inflows in the Agriculture Sector in India.
- 4) To study Export and Import of agri-allied sector
- 5) To draw major findings of the study
- 6) To draw Conclusion.

Research Methodology

The present study is descriptive and based on secondary data. Secondary data has been collected from published and unpublished materials. Report on Department of Agriculture, Cooperation and Farmers' Welfare, **Sustainable Agriculture: An Introduction**, books, journals and website. In this study researcher has used some basic statistical tools and techniques like percentage, compound growth rate.

I) Concept Of Sustainable Agriculture:

Sustainability stated that the needs of the present without compromising the ability of future generations to meet their own needs. It is essential to understanding sustainability in the individual farm, local ecosystem and people are affected by their farming system. It has emphasis the system of the farming and the consequences of farming practices on both people and the environment. It explains there are

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interconnection between farming and environment. Sustainable agriculture is not essay to farmer to implement it. FAO has played a holistic approach against World Bank. Reducing subsidy on agro-chemical devices, foreign exchange, and a changed interest in low external input systems amongst farmers by government and donor agencies. Public sector has accepted new approaches. In the west, environmental and health concerns have led to a rapid development of 'alternative agriculture', focused on the need to reduce reliance on or eliminate chemical from farming systems and thus, at least partly, from the food which people buy and from farm wastes. Here the standard-bearer is the 'organic farming' movement, which has gained respectably in Europe, North America and Japan during last decade. There are increasingly links between European organic movement and related NGO efforts in developing countries. The use of chemicals in developing countries agriculture and awareness of damaging effects is less advanced, but growing rapidly. In wider concerns the recognition is that growth must be evaluated qualitatively and quantitatively. Concern with the social, health and environmental impact of agriculture is reflected in other sectors.

II) Share of agriculture and allied sectors in total GVA of the country at current prices:

Table 1: Share of agriculture and allied sectors in total GVA of the country at current prices
(In Percentage)

Sr.No.	Year	Share of agriculture and allied sectors in total GVA of the country at current prices
1.	2015-16	17.7
2.	2016-17	18.0
3.	2017-18	18.0
4.	2018-19	17.1
5.	2019-20	17.8

(Source: Annual Report of Department of Agriculture, Cooperation & Farmers' Welfare 2020-21)

The Share of agriculture and allied sectors in total GVA of the country at current prices are an important in national economy and they are essential for the rural development of the country. But, Table no.1 shows that the Share of agriculture and allied sectors in total GVA of the country at current prices is low i.e. 17.8 % in 2019-20 and in previous year it was increased on 18.0% in 2016-17 and 2017-18.

III) Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices)

Table 2: Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices)
(In Percentage)

Sr.No.	Year	Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices)
1.	2015-16	0.6
2.	2016-17	6.8
3.	2017-18	5.9
4.	2018-19	2.4
5.	2019-20	4.0

(Source: Annual Report of Department of Agriculture, Cooperation & Farmers' Welfare 2020-21)

Table No.2 indicate that the Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices) during the period of 2015-16 to 2019-20. It has been clearly shows that Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices) has changing during the period of 2015-16 to 2019-20. Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices) during the period of 2015-16 to 2019-20 is not good.

IV) Gross Capital Formation (GCF) in Agriculture and Allied Sectors relative to Gross Value Added (GVA) at 2011-12 base prices:

Table 3: Gross Capital Formation in Agriculture and Allied Sectors relative to Gross Value Added (GVA) at 2011-12 base price

Sr.No.	Year	Gross Capital Formation (GCF) in Agriculture and Allied Sectors relative to Gross Value Added (GVA) at 2011-12 base price
1.	2013-14	17.7
2.	2014-15	17.0
3.	2015-16	14.7
4.	2016-17	15.5

5.	2017-18	15.5
6.	2018-19	16.4

(Source: Annual Report of Department of Agriculture, Cooperation & Farmers' Welfare 2020-21)

Table No.3 shows Gross Capital Formation in Agriculture and Allied Sectors relative to Gross Value Added (GVA) at 2011-12 base prices in India. It shows contribution of Gross Capital Formation (GCF) in Agriculture and Allied Sectors relative to Gross Value Added (GVA) in 2013-14 was high i.e.17.7% as compare to 2018-19 i.e. 16.4%.

V) FDI Inflows in the Agriculture Sector in India

Table 4: FDI Inflows in the Agriculture Sector in India

(In Crore)

Sr.No.	Year	Amount of FDI Inflows
	2012-13	1392
	2013-14	845
	2014-15	796
	2015-16	673
	2016-17	618
	2017-18	821.3
	2018-19	664.7
	2019-20	1040.64
	2020-21	1502.72

(Source: Annual Report of Department of Agriculture, Cooperation & Farmers' Welfare 2020-21)

Table No.4 indicates the FDI Inflows in the Agriculture Sector in India during the period of 2012-13 to 2020-21. It has been clearly shows that FDI Inflows in the Agriculture Sector has decreased during the period of 2012-13 to 2019-2020. Government policy allowed 100% FDI on Horticulture, Floriculture, Cultivation of Vegetables and Mushrooms, Animal Husbandry, Aquaculture, agro and allied Service sector. That's why FDI inflows in 2020-2021 has increased up to 1502.72 crore.

VI) Import and Export of Agri-allied sector:

Table 5: Import and Export of Agri-allied sector

Sr.No.	Year	Import of Agri-Allied Sector	Export of Agri-Allied Sector
1.	2016-17	164680.6	226651.9
2.	2017-18	152061.2	251564
3.	2018-19	137019.4	274571.3
4.	2019-20	147445.8	252976.1
5.	2020-21(April-Nov.2020)	97267.7	187874.4
6.	C.G.R.	-3.63	-3.63

(Source: Annual Report of Department of Agriculture, Cooperation & Farmers' Welfare 2020-21)

Above table no. 5 shows Import and Export of Agri-allied sector during the last 5 years. It shows the Import and Export of Agri-allied sector during in 2016-17 was high i.e 164680.6 and 226651.9 as compare to 2020-21 i.e.97267.7 and 187874.4. Compound growth rate of import and export agri-allied sector is - 3.63. It means it indicates negative growth rate.

Findings of the Study:

- Share of agriculture and allied sectors in total GVA of the country at current prices are an important in national economy and they are essential for the rural development of the country.
- Growth in the GVA of Agriculture and Allied sectors (2011-12 at base prices) has changing during the period of 2015-16 to 2019-20.
- Gross Capital Formation (GCF) in Agriculture and Allied Sectors relative to Gross Value Added (GVA) in 2013-14 was high i.e.17.7% as compare to 2018-19 i.e. 16.4%.
- FDI Inflows in the Agriculture Sector has decreased during the period of 2012-13 to 2019-2020.
- Import and Export of Agri-allied sector during in 2016-17 was high i.e 164680.6 and 226651.9 as compare to 2020-21 i.e.97267.7 and 187874.4.
- Rural development is mainly depends on agriculture activities

Concluding Remark:

The Sustainable agriculture playing significant role in an Import and Export of Agri-allied sector, Share of agriculture and allied sectors in total GVA, FDI Inflows in the Agriculture Sector in India etc. Rural

development is mainly depends on agriculture activities. Agriculture is a single largest private sector for increase the rural income. Concern with the social, health and environmental impact of agriculture is reflected in other sectors.

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A Study on the Sustainable Development of Agriculture Sector in India – An Overview

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Abstract

The present paper focused on the sustainable development of agriculture in India. Agriculture sector has a vital place in the economic development of India. The main objective of this paper is to study sustainable growth and development of agriculture sector in India. It refers to an agriculture production and distribution system and promotes opportunities in family farming and farm communities, and minimizes adverse impact on health safety, wildlife, soil, water quality and the environment. It entails attaining equilibrium between the demand and supply of agriculture production, the ultimate performance of agriculture depends on the performance of various resources, to face dryness due to the decrease in the rainfall the agriculturist has to use the innovative strategies. It has been one of the main drivers of growth of the economy as it supplies was a major source of raw materials to most of the manufacturers. In spite of its great significance to the Indian economy, my paper findings are Indian agricultural productivity are very less compared to world standards due to use of obsolete farming technology, therefore shift from modern agriculture to sustainable agriculture is the need of the hour for the conservation of natural resources, environment, crop diversity and production of nutritious food grains, coupled with this, lack of understanding of the need for sustainability in the poor farming community has made things worse, water usage is also unplanned with some arid areas misusing the irrigation facilities provided by planting water intensive crops.

Key Words: Sustainable growth and development, Importance of agriculture, problems of agriculture in Indian context, working population, GDP, Exports in Agriculture sector, etc.

Introduction:

Historically agriculture is the main occupation in the country it is dominant role plays in economic development agriculture is not only our profession its our culture. Economic development process has to be sustainable so as to achieve long terms goals. When a development methodology is developed, it should be capable of increasing income, employment and production for a long time. It has a vital place in the economic development of India it contributes to Gross Domestic Product (GDP) stood at 14 percent and working population is 51 percent during 2016-17. More than half of the Indian population is dependent on agriculture for its subsistence. It is a broad term which includes organic agriculture as well as sustainable agriculture is in fact the successful management of resources for agriculture to satisfying the changing the human needs while maintain or enhancing the quality of environment and conserving the natural resources it is a balanced management system of renewable resources including soil, wildlife, forests, crops, fish, livestock, plant genetic resources and ecosystems without degradation and to provide food, livelihood, for current agriculture generation maintain and improving productivity and ecosystem services of this resources. Sustainable agriculture systems are designed to use existing soil nutrient and water cycles, and naturally accruing energy flows for food production, furthermore such systems aim to produce food that is both nutritious and without products. In practice such systems have tended to avoid as far as possible the use of chemical fertilizers, pesticides, growth regulators, and live stock feed instead relying upon crop rotations, crop residues, animal manures, off - farm organic wastes, mechanical cultivation and mineral caring rocks to maintain soil fertility and productivity, and on natural biological and cultural controls for insects, weeds, and other pests. Sustaining agricultural productivity depends on quality and availability of natural resources like soil and water. The agriculture remains predominantly depends rain fed covering about 60 percent of the country, net sown area and accounts for 40 percent of the total food production. Thus, conservation of natural resources in conjunction with development of rain fed agriculture holds the key to meet burgeoning demands for food grain in the country, towards this end, National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity especially in rain fed areas focusing on integrated farming, water use efficiency, soil health management and

synergizing resource conservation. The agriculture played a crucial role in driving the wheels of socio-economic development of the country. India was primarily an agrarian economy it is one of the largest contributor to the GDP is continuously declining over the years. In 1950-51, it was 57.2 percent which declined to 14 percent in 2016-17. As per the 2nd advised estimates by the Central Statistics Office (CSO), the share of agriculture and allied sectors (including agriculture, livestock, forestry and fishery) is expected to be 17.3 percent of the Gross Value Added (GVA) during 2016-17 at 2011-12 prices. India is the largest producer, consumer and exporter of spices and spice products. Indian fruit production has grown faster than vegetables, making it the second largest fruit producer in the world. Indian horticulture output, is estimated to be 287.3 million tonnes (MT) in 2016-17 after the first advance estimate. It ranks third in farm and agriculture outputs. Agricultural export constitutes 10 percent of the country exports and is the fourth - largest exported principal commodity. The agro industry in India is divided into several sub segments such as canned, dairy, processed, frozen food to fisheries, meat, poultry, and food grains. The Department of Agriculture and Cooperation under the Ministry of Agriculture is responsible for the development of the agriculture sector in India. In view of the foregoing, the Government has been implementing several schemes and programmes for promoting sustainable agriculture practices, the National Mission on Sustainable Agriculture (NMSA), which aims at enhancing food security and protection of resources such as land, water, biodiversity and genetics the National Initiative on Climate Resilient Agriculture, In addition, the National Food Security Mission, for Integrated Development of Horticulture and National Mission on Agricultural Extension and Technology are being implemented to cover other major aspects of farming. The agriculture and allied sector continues to be pivotal to the sustainable growth and development of the Indian economy. Not only does it meet the food and nutritional requirements of 1.3 billion Indians, it contributes significantly to production, employment and demand generation through various backward and forward linkages. Moreover, the role of the agricultural sector in alleviating poverty and in ensuring the sustainable development of the economy is well established. The era of economic reforms had strongly impacted the agriculture sector in terms of productivity, new techniques of production, credit facilities and others. Sustainable agriculture implies the presence of eco - friendly agricultural practices which originate from paying special attention to conservation of the environment as much as to crop yield. Hence equipment, fertilizers, pesticides, etc used are monitored in field of agriculture.

Sustainability in agriculture is of utmost importance as many problems faced by farmers are related to this, excess fertiliser usage not only makes the plants dependent on artificial fertilisers but also erodes the land quality, polluted ground water and in case of a surface runoff, pollutes the nearby water bodies. Similarly, planting crops which require more water like rice on the basis of irrigation facilities extended to areas which are water deficient uses up more water than required. Sustainable agriculture has several benefits over modern agriculture as it is cheap, conservation water, soil and environment, maintain crop diversity, and the food grains, produced are nutritious and free from pesticide residues. In areas where irrigation in the form of rivers and canals is not sufficiently available, ground water resources are heavily exploited. The issue of sustainable development can be studied modern agriculture system it can compare them by three dimensions, ecological, economic and social sustainability. Ecological sustainability is most of the traditional practices are not ecologically sustainable. It does not use natural resources properly, reducing the fertility of soil which causes problem of soil erosion. Biodiversity The concept of mixed cropping was introduced by which increasing the diversity of crops can be produced and raising the diversity of insects and other animals and plants and around the fields. Sustainable development facilitates the optimum utilization of the available natural resources health & pollution use chemicals, pesticides and fertilizers adversely affect the total ecology as well as the population. Improper use of pesticides, improper storage etc. may lead to health problems. Sustainable development of agriculture reduces the use of hazardous chemical and control pests. Pattern of using land now a day the because of multiple cropping system soil (land) is over utilized. This over utilization of land causes degradation of soil quality and further productivity decreases. By the practice of sustainable agriculture we can overcome by this serious issue.

Economic sustainability to make agricultural sector sustainable it should be viable over long period. It should focus on specialization of the skills, specialization will help in enhancing the efficiency level and greater production viz. in other words productivity will increase, the development is meaningless if it is not able to reduce the level of poverty. Many modern technologies are failed because of their limitation like complexities in use and are not easily accessible to poor farmers. In old method of in the field of agriculture the women's had more burden of work. Agriculture and allied activities contributed nearly 14 percent to India national income. Around 56.7 percent of total working population was engaged

in Agriculture, male – 46.0 percent female-65.0 percent and share of exports is 12.3 percent (in 2011-12). These confirm that Indian economy was a backward and agricultural based economy, the share of agriculture in total national income declined from 56.5 percent in 1950-51 to 14 percent in 2016-17, but even today more than 50 percent of workforce is engaged in agriculture. In spite of this, it is also an important feature of agriculture that is to be noted that growth of other sectors and overall economy depends on the performance of agriculture to a considerable extent. Because of these reasons agriculture continues to be the dominant sector in Indian Economy. India GDP is expected to grow at 7.1 percent in FY 2016-17, led by growth in private consumption, while agriculture GDP is expected to grow above-trend at 4.1 percent to Rs 1.11 trillion (US\$ 1,640 billion)\$. As per the 2nd Advance Estimates, India food grain production is expected to be 271.98 MT in 2016-17. Production of pulses is estimated at 22.14 MT. Wheat production in India is expected to touch an all-time high of 96.6 MT during 2016 -17. Groundnut exports from India are expected to cross 700,000 tonnes during 2016-17 as compared to 537,888 tonnes during 2015-16, owing to the expected 70 percent increase in the crop size due to good monsoons. The NITI Aayog has proposed various reforms in agriculture sector, including liberal contract farming, direct purchase from farmers by private players, direct sale by farmers to consumers, and single trader license, among other measures, in order to double rural income in the next five years. The Ministry of Agriculture, Government of India, has been conducting various consultations and seeking suggestions from numerous stakeholders in the agriculture sector, in order to devise a strategy to double the income of farmers by 2022.

Review of literature:

1. James K. Nyoro (JUNE 2002): Focused on various issues like Structure of Agricultural Production including Coffee, Tea, Horticulture, Pyrethrum, Maize and wheat and Dairy. He also discussed the institutes in agriculture like marketing, credit banks, and cooperative societies. But the strategy to meet demand and supply of agri production is not explained in his paper.

2. Amarnath Tripathi & A.R. Prasad: Had explained the nature of agriculture and decelerating growth trend in agriculture. They found that the cause of failure of all development policy for agriculture is that there is no availability of any separate development strategy for Indian agriculture. This is due to the fact that we had not available necessary data to study the characteristics of Indian agriculture.

Need of the study:

Sustainable agriculture is in sustainable ways based on an understanding of the study of relationships between organisms and their environment. It has been defined as an integrated system of plant and animal production practices having a site-specific application that will last over the long term, for example satisfy human food and fibre needs, Enhance environmental quality and the natural resource base agricultural performance production in the 1990s has erratically fluctuated widely with a declining trend over the period, shift from modern agriculture to sustainable agriculture is the need of the hour for the conservation of natural resources, environment, crop diversity and production of nutritious food grains.

Objectives of the Study:

1. To study the need of the sustainable agricultural trends and to identify the key factors Demand and supply a part of Gross Domestic Product.
2. To findout that how to extent sustainable development is affecting the production in agriculture in the study area.
3. To identify the problems areas of sustainable agricultural, to evaluate the comparison to other sectors of the economy.

Methodology of the study:

The study is based on the secondary data which data collected from the different sources such as books, journals, government publications, reports, research papers, articles and websites. The entire study focused on the sustainable growth and development of Agriculture sector production and yield of crops, per capita food grain availability and related data have been compiled from relating to selected crops on output, area, yield, fertiliser, consumption, rainfall, irrigation, and other inputs in field of agriculture sector.

Significance of the Study:

This paper aims to study the extent and importance of sustainable growth development of agriculture sector its impact and effect in India, and how the production policies are changing in accordance with changing scenario of the world. Agricultural sector is the primary sector whose growth will act as a catalyst to the growth of other sectors. Theorists have propounded the growth stages in that an economy growth is transited from agriculture through industry to the service sector. However, one cannot

neglect the primary sector if one seeks long run sustainable growth of the economy, the performance of the agricultural sector, especially in India often depends on environments outside the reach of policy makers in the country.

Scope and Limitation of the Study:

This study is restricted to the crop sector of the India, though a study of agricultural sector encompasses several aspects from agricultural sustainability and production to marketing this study takes into account only the production side of the crop sector. The eleven crops included were grouped into seasonal, annual and perennial crops.

Sustainable Agriculture and its Importance:

India lacks modernized infrastructure for promoting the agriculture sector. Rudimentary policies and old fashioned equipment's and practices used by farmers in India are not sustainable, resulting in low yield for many agricultural commodities. Low level investment coupled with the use of obsolete technologies results in declined production, inefficiency and a higher cost that in turn becomes one of the causes for food inflation. Illiteracy, lack of awareness about recent developments in the field of agriculture, and Availability of formal credit influences the output in many dimensions; for instance, it can be used to purchase good quality seeds during the seeding season that enables a farmer to maximize the yield over the cultivated area or it can also be used to replace the informal credit which is more often than not accompanied by high rate of interest. Gravity of the problem agriculture, especially in the context of India, constitutes the back bone of the whole economic system. It provides employment opportunities to millions of Indians in addition to providing necessary inputs for high industrial growth. It also supplies fodder for India's huge livestock and has become a major way to earn foreign currency. Therefore, required attention in the form of realistic policy measures such as timely availability of formal credit and other inputs to the farmers, creating the awareness about policies and programs of the government meant for educating the farmers through different media platforms is the need of hour on the part of the Indian government. Agricultural growth can be seen as an enabler of the overall economic growth of India. Irrigation facility problems most of the farming in India is monsoon dependent if monsoons are good, the entire economy is upbeat and when the monsoon fails, everyone everywhere takes a hit to some extent. The problem here is of proper management of water or the lack of it. Irrigation which consumes more than 80 percent of the total water use in the country needs a proper overhaul if the country has to improve agricultural output and boost the overall economy, seed problems especially the poor and marginal ones are dependent on seeds sold in the market.

GDP, Working population, Food grains, Irrigation area, Exports, and Growth rate in Agriculture sector in India from 1950-51 to 2010-11

Year	Gross Domestic Product	Working population	Food grains (MT)	Area Under irrigation	Exports in Crores in US Dollars	Growth rate
1950-51	57.2	71.9	50.8	18.1	606	1.25
1960-61	56.6	76.0	82.0	19.1	642	1.96
1970-71	50.1	62.2	108.4	24.1	1535	2.22
1980-81	41.1	62.5	129.6	29.7	6711	2.20
1990-91	33.2	59.7	176.4	35.1	32553	2.14
2000-01	25.1	54.4	196.8	43.4	203571	1.95
2010-11	20.5	45.1	244.5	47.8	845534	2.22

Source: Indian economic statistics in 2016-17.

The above table reflects that the growth and performance of agriculture sector in India. The GDP and working population slowly decreases and the food grains and area under irrigation increases than the exports also increases agriculture growth is slowly increases. Indian agricultural productivity is very less compared to world standards due to use of obsolete farming technology. Coupled with this, lack of understanding of the need for sustainability in the poor farming community has made things worse. Water usage is also unplanned with some arid areas misusing the irrigation facilities provided by planting water intensive crops. In areas where irrigation in the form of rivers and canals is not sufficiently available, ground water resources are heavily exploited. Sustainability in agriculture is of utmost importance as many problems faced by farmers are related to this. Excess fertiliser usage not only makes the plants dependent on artificial fertilisers but also erodes the land quality, polluted ground water and in case of a surface runoff, pollutes the nearby water bodies. Similarly, planting crops which require more water like rice on the basis of irrigation facilities extended to areas which are water deficient uses up more water than required. Besides, the excessive evaporation cause salts to accumulate on the fields making them lose their

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fertility quickly. Lack of proper understanding of the need to grow crops sustainably will push farmers into a vicious circle of debts, heavy use of fertilisers, water mismanagement, low productivity and thus more debts for the next cycle. Over dependence on traditional crops like rice and wheat every crop requires certain climatic conditions to give the best yields. Though rice and wheat are produced in a large area in India, certain areas can readily switch to other crops to get better productivity. India is importing cooking oil from abroad though we have the necessary conditions to grow more oilseeds here. Lack of a proper marketing channel forces the farmers to distress sale, makes them victims in the hands of greedy middlemen and ultimately restricts their income. An improper marketing and storage channel also leads to storage problems in the years where productivity is good, leads to poor agricultural exports due to problems in maintaining quality and in many cases leads to gross wastage of valuable food grains and other farm output. Government handling of the issue Minimum Support Prices (MSP), overall agricultural strategy of the country, PDS, storage/granaries, lack of export market creation. India lacks the required number of storage facilities (granaries, warehouses, cold storage etc) which negates the advantage of having a bumper crop in years of good monsoon. Exports in agricultural sector are also not very encouraging with a share of just 10 percent of the total exports, for a country where more than 50 percent of population is dependent on agriculture. Consolidation of village lands and cooperative farming will ease the burden of fragmented land holdings. When the farmers form a consortium at the village level, the aggregate land can be farmed by using the latest technology. Banks too will be willing to lend money to a village consortium which can be utilised to boost farm productivity, employ sustainable farming methods, reduce over dependence on fertilisers and thus solve many problems.

Suggestions:

1. The sustainability solutions are proper crop management on the basis of water availability, crop rotation, deploying modern agricultural practices to boost productivity, switching over to organic farming thrust on allied activities.
2. Agricultural credit and farm mechanisation for small and marginal farmers will continue to be difficult unless pooling of farm resources and/or a joint usage of farm technology is employed.
3. Scientific research in this subject is to be encouraged to promote seeds which are mild on resource requirements but help the farmers in boosting the yields. Sometimes small innovations at the grass root levels can solve a host of problems specific to a particular backward region. District agricultural officers must make it a habit to encourage such ideas and also take part in knowledge sharing to implement the ideas at a regional level. Irrigation problems can be addressed by Government preferably at the State and National levels. Though the Government cannot force farmers to produce only the designated crops in particular areas, it can surely educate them about the alternatives.
4. Seed problems can be overcome by creating in house seed banks at the village level for traditional crops (thereby reducing farmer dependence on external seed banks), selling Government approved seeds through proper channels (to eradicate spurious seeds) and strict penalties on seed marketing companies in case the seeds do not match the claims germination and yield - of the companies.
5. For organic farming, first of all, a proper awareness has to be built among both the farmers as well as consumers. Organic farming reduces the unnecessary usage of artificial fertilisers, reduces water consumption, strikes a good balance between the local environment and the farm output, and helps the land retain its fertility for a long time.
6. Storage facilities can be boosted by small cold storage or granaries at village level which can be established from Panchayat funds and loans to the village society. A 700 ton cold storage cum warehouse will cost around Rs. 1.5 crores which is very reasonable cost for a group of villages or a large Panchayat, provided the state or Union Government funds the cost. E-Mandis will also help the farmers to correctly predict the prices and thus market them profitably. Proper management of PDS has to be done to cut down wastes so that a reliable estimate of the food grain needs will be made.

Conclusion:

It concludes the present paper sustainable agriculture has several benefits over modern agriculture as it is cheap, conservation water, soil and environment, maintain crop diversity, and the food grains, produced are nutritious and free from pesticide residues. Therefore shift from modern agriculture to sustainable agriculture is the need of the hour for the conservation of natural resources, environment, crop diversity and production of nutritious food grains. It has been observed that for a growing country like India the practice of sustainable agriculture is of quite importance as it accelerates the productivity, efficiency, employment, and providing guidance to reduce the practices which affect the quality of soil, water resources and degradation of other natural resources. It basically aims at adopting specialization and

using environment friendly tools to protect and preserve the environment as well as to enhance the level of production without harming to the environment. The agricultural research and extension systems need to be strengthened to improve access to productivity enhancing technologies, to creating the enabling environment for private sector participation and competition for agribusiness and more broadly, the rural non-farm sector growth, local government capacity to identify local priorities through participatory budgeting and planning needs to be strengthened this, in turn, would improve the rural investment climate, facilitating the involvement of the private sector, creating employment opportunities and linkages between farm and non-farm sectors for better future and well established Indian economy.

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Changing Trends in World Economy

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Abstract:

The world economy is the economy of all humans of the world. The world economic system which includes all economic activities which are conducted both within and between nations, including consumption, production, economic management, work in general, trade of goods and services and exchange of financial values. The "world economy" is simply an aggregate of the separate countries' measurements. According to Maddison, until the middle of 19th century, global output was dominated by India and China. As of 2021, the following countries have reached an economy of at least US\$2 trillion by GDP in nominal or PPP terms These are Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, South Korea, Mexico, Russia, Spain, Turkey, the United Kingdom, the United States and the European Union. This research paper focuses on Changing Trends in World Economy.

Keywords: Globalization, world economy, competitiveness, sustainable.

Introduction:

A general development or change in a situation that affects many countries of the world means trends. Globalization is the process of interaction and integration among people, companies, and governments worldwide. Globalization is primarily an economic process of interaction and integration that is associated with social and cultural aspects. Economically, globalization involves goods, services, data, technology, and the economic resources of capital. The International Monetary Fund (IMF 2000) identified four basic aspects of globalization 1. Trade and transactions 2. Capital and investment movements 3. Migration and movement of people 4. The dissemination of knowledge. Globalizing processes affect and are affected by business, economics, work organization, sociocultural resources, and the natural environment.

Objectives of the Research Paper:

1) To study changing trends in world economy.

Research Methodology:

The information in the research paper is collected from secondary sources that is from various online sources, websites, and references book related to changing trends in world economy.

Changing trends in the global economy

The top trends in the global economy as revealed by the Global Competitiveness Index in 2019.

1. The last ten years saw global leaders take rapid action to mitigate the worst of the financial crisis. This alone has not been enough to boost productivity growth
2. Since the Great Recession, policymakers have kept the world economy afloat primarily through ultra-loose and unconventional monetary policy. The productivity growth has continued to stagnate over the past decade.
3. ICT adoption and promoting technology integration is important. The policymakers must in parallel invest in developing skills if they want to provide opportunity for all in the era of the Fourth Industrial Revolution.
4. It is many advanced and emerging markets are embracing the new technologies of the Fourth Industrial Revolution, finding a balance between technology integration, human capital investments and the innovation ecosystem will be critical to enhancing productivity.
5. It is a fundamental building block of growth and resilience in the Fourth Industrial Revolution. Additionally, while scientific publications, patent applications, Research and development expenditure and research institutions are all well-established aspects of developing innovation capability, they are not enough.
6. The competitiveness is key for improving living standards but policymakers must look at the speed, direction and quality of growth together at the dawn of the 2020.
7. The sustainable economic development remains a critical pathway out of poverty and a core driver of human development and living standards. It is not enough on its own as we look towards solutions for the

two greatest challenges of the next decade 1. Building shared prosperity and 2. Managing the transition to a green economy.

8.It is possible for an economy to be growing, inclusive and environmentally sustainable. The Sweden, Denmark and Finland have become among the world's most technologically advanced, innovative and dynamic economies in the world. They are also providing better living conditions and better social protection are and more sustainable than their peers at a similar level of competitiveness. Most countries have very different results on social and environmental factors for the same level of current competitiveness.

9.The low scores of most economies on the future orientation of the government measure indicates that policymakers are falling short of the expectations of their populations when it comes to building a new society and economy.

Conclusion

Trade with and within Asia is rising Region's economic might is growing rapidly and with higher disposable incomes, consumption is growing as well. China has been reducing its exposure to the world. The world's exposure to China has risen steadily. This unequal engagement has a ripple effect on everything from financial markets to flows of technology and innovation. Digital India's burgeoning digital population could make it one of the world's biggest consumer markets. Global inequality gap has narrowed. The developed economies, it has actually increased. Higher costs of basic items have eaten into disposable incomes in many mature economies. It has been rising of Corporate Superstars. In the past two decades, the top 10% of companies with more than \$1 billion in revenue account for a larger share of total profits while losses of the bottom 10% have also grown.

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Emerging Trends In Banking And Finance Sector

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Abstract

Banking and finance are the life blood of trade, commerce and industry. Nowadays, banking sector acts as the backbone of modern business. As the banking is one of the most essential and important parts of the economy of any country, development of any country mainly depends upon the banking system. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. In today's faster lifestyle peoples may not do proper transitions without developing the proper bank network. The banking System in India is dominated by nationalized banks. Due to the COVID-19 situation the growth of the Indian economy is estimated to have slowed down significantly. The economic slowdown and global developments have affected the banking sectors' performance in India as well. It has forced banks to consolidate their operations, readjust their focus and strive to strengthen their balance sheets. Nonetheless, the banking and financial industry has seen tremendous transformations in the technology landscape over the few decades. The customer's expectation has moved towards Omnichannel platforms and the usage of gadgets and virtual assistants like Google Home, Alexa from Amazon, and Siri from Apple. The usage of wearables have increased significantly, aligned towards the latest technology. Here researcher's objective is to study the emerging trends in banking.

Keywords-Omnichannel platforms, gadgets, virtual assistants, wearables.

Introduction:

Banking systems and financial institutions are integral parts of an economy. Seamless functioning of these sectors is important for an economy to grow. Due to the advent of digital technology, banking and financial services have undergone a massive shift in their mode of operations. New trends are gaining momentum at a fast pace as the customers find it convenient and also flexible at the same time. The emergence of financial technology has resulted in the introduction of several technological advancements in the industry. Fintech companies, internet banking and mobile banking are just some examples that mark this shift. If a trend is a historical change *up until the present*, then an emerging trend are a possible new technology, a potential public policy issue, or a new concept or idea that, while perhaps fringe thinking today, could mature and develop into a critical mainstream issue in the future. Therefore, in this study we will see the emerging trends that are revolutionising the Indian banking and financial sector.¹

Objectives Of The Study:

The main objectives of the present study are as follows:

1. To understand the banking industry.
2. To Study the purpose the of banking system.
3. To describe the role of banks in economic development.
4. To take a brief review of the emerging trends in banking & finance.

What Is Banking?

A bank is a financial institute licensed to receive deposits and make loans. Banks may also provide financial services such as wealth management, currency exchange, and safe deposit boxes. There are several different kinds of banks including retail banks, commercial or corporate banks, and investment banks. In most countries, banks are regulated by the national government or central bank.² Banking is directly or indirectly connected with the trade of a country and the life of each individual. It is an industry that manages credit, cash, and other financial transactions. In banking, the commercial bank is the most influential institution for any country's economy or for providing any credit to its customers.

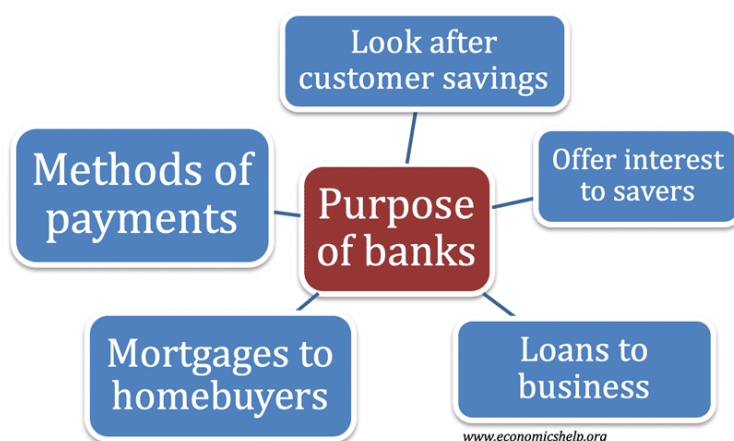
In India, a banking company is responsible for transacting all the business transactions including withdrawal of cheques, payments, investments, etc. In other words, the bank is involved in the deposit and

withdrawal of money, repayable on demand, savings, and earning a decent amount of profits by lending money. Banks also help to mobilise the savings of an individual, making funds accessible to businesses and help them to start a new venture.

However, unlike commercial banks, private sector banks are owned, operated, and regulated by private investors and have the right to operate according to the market forces.³

Purpose Of Bank's:

A bank is a financial institution which is involved in borrowing and lending money. Banks take customer deposits in return for paying customers an annual interest payment. The bank then uses the majority of these deposits to lend to other customers for a variety of loans. The difference between the two interest rates is effectively the profit margin for banks. Banks play an important role in the economy for offering a service for people wishing to save. Banks also play an important role in offering finance to businesses who wish to invest and expand. These loans and business investment are important for enabling economic growth. Here are some main purposes of banks -



Main purpose of banks:

1. Keep money safe for customers.
2. Offer customers interest on deposits, helping to protect against money losing value against inflation.
3. Lending money to firms, customers and homebuyers.
4. Offering financial advice and related financial services, such as insurance.⁴

Role Of Banks In Economic Development:

Banks play a crucial role in the economy of every Country. They have control over a large part of the supply of money in circulation, and they can influence the nature and character of production in any country. In order to study the economic significance of banks, we have to review some following points.

1) Removing the deficiency of capital formation

In any economy, economic development is not possible unless there is an adequate degree of capital accumulation (or) formation. Deficiency of capital formation is the result of low saving made by the community. The serious capital deficiency in developing economies is reflected in small amount of capital equipment per worker and the limited knowledge, training and scientific advance. At this juncture, banks play a useful role. Banks stimulate saving and investment to remove this deficiency. A sound banking system mobilizes small savings of the community and makes them available for investment in productive enterprises. The important implications of this activity include Banks mobilise deposits by offering attractive rates of interest and thus convert savings into active capital. Banks distribute these savings through loans among productive enterprises which are helpful in nation building. It facilitates the optimum utilization of the financial resources of the community.

2) Provision of finance and credit

As we know banks are very important sources of finance and credit for industry and trade. It is observed that credit is the lubricant of all commerce and trade. Hence, banks become nerve centers of all trade activities and therefore commerce and trade could function in the presence of sound banking system. The banks cover foreign trade transactions also. Big banks also undertake foreign exchange business. They help in concluding deferred payments, arrangements between the domestic industrial undertakings and foreign firms to enable the former import machinery and other essential equipment.

3) Extension of the size of the market

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Commercial bankers help commerce and industry in yet another way. With the sound banking system, it is possible for commerce and industry for extending their field of operation. Commercial banks act as an intermediary between buyers and the sellers. Goods are supplied on bank guarantees, making it viable for industry and commerce to cultivate and locate markets for their products. The risks are undertaken by the bank. When the risks have been set free by the banks, the industry can look forward to derive economies of the large size of the market.

4) Balanced Regional Development

Commercial banks help in proper allocation of funds among different regions of the economy. The banks operate primarily for profits. When the banks lend their funds for more productive uses, their profits will be maximized. Introduction of branch banking makes it possible to choose between different regions. A region with growth potential attracts more bank funds. But in recent years, the approach of banks towards regional growth has been undergoing a change. Banks help create infrastructure essential for economic development. Thus, banks are engines of balanced regional development in the country.

5) Financing agriculture and allied activities

Farmers require credit for various purposes like making their produce, for the modernization and mechanization of their agriculture, for providing irrigation facilities and for developing land. The commercial bank helps the farmers in extending credit for agricultural development.

The banks also extend their financial assistance in the areas of animal husbanding, dairy farming, sheep breeding, poultry farming and horticulture.

6) Help To Improve the Standard of Living of The People

The standard of living of the people is estimated on the basis of the consumption pattern. The banks advance loans to consumers for the purchase of consumer durables and other immovable property, which raise the standard of living of the people. Stimulating human capital formation, facilitating monetary policy formulation and developing entrepreneurs are some of the other roles played by commercial banks in the economy of every country.⁵

Emerging Trends In Banking And Finance:

The banking and financial industry has seen tremendous transformations in the technology landscape over the few decades. In recent Days More assertive customers are increasingly demanding higher quality of service. The customer's expectation has moved towards Omnichannel platforms and the usage of gadgets and virtual assistants like Google Home, Alexa from Amazon, and Siri from Apple. The usage of wearables have increased significantly, aligned towards the latest technology.⁶

The Banking industry and financial institutions are vital sectors of any economy. Development of these two sections of the economy can impact the growth of the country in an incredible way. In the era of “Digital India”, the banking and financial services in India have undergone a massive evolution and the phenomenon continues. The change can be attributed to various components like new regulatory policies and customer expectations. However, the one element that has affected [banking and financial services the most is Technological Advancement](#).

The emergence of innovative financial technology has revolutionized financial services in India as well as the banking sector. It has resulted in the introduction and advancement of several technology trends that have contributed to the radical transformation, growth, and advancement of these industries. The alliance between the innovative technologies of the financial sector and banking services has changed the conventional systems of handling money, and this collaboration is expected to create a massive shift with emerging trends in financial services. [The rise of Fintech companies](#), internet banking, and mobile banking are some of the classic examples of emerging trends in the banking sector and financial services. In addition to the betterment of traditional systems, these banking and financial services industry trends are a few steps toward creating a cashless society, complete digital transformation, and the rise of Fintech. In this time of change, the only thing that is constant is change. Few Trends in Banking and Financial Services in India That are Changing the entire scenario. Therefore banks & financial institutions need to equip themselves to reap benefits of latest technology offerings as mentioned below:⁷

1. E-Banking:

“It is the method by which the customer conducts transactions electronically via the internet.”

For example, managing deposit account, online fund transfer, ATM, electronic data interchange, etc. E-banking offers consumers and organizations many benefits, including 24/7 access to accounts and services. As financial institutions continue to develop online banking, customers are using more

services, such as bill payment across industries, money transfer and mobile e-banking using cell phones and hand-held devices.

1. It provides 24 hours and 365 days of banking services.
2. The load on branches can be reduced by having a centralised database for faster processing.
3. Customers can make a transaction from anywhere like the home office market, etc.
4. It includes recording of every transaction.
5. It provides greater customer satisfaction, higher security in terms of money.⁸

2. Digitization:

With the rapid growth of digital technology, it became imperative for banking and financial services in India to keep up with the changes and innovate digital solutions for the tech-savvy customers. Besides the financial institutions, insurance, healthcare, retail, trade, and commerce are some of the major industries that are experiencing the enormous digital shift. In India, it all began not earlier than the 1980s when the banking sector introduced the use of information technology to perform basic functions like customer service, book-keeping, and auditing. Soon, [Core Banking Solutions](#) were adopted to enhance customer experience. However, the transformation began in the 1990s during the time of liberalization, when the Indian economy exposed itself to the global market. The banking sector opened itself for private and international banks which is the prime reason for technological changes in the banking sector. The shift from conventional to convenience banking is incredible. Modern trends in banking system make it easier, simpler, paperless, signatureless and branchless with various features like IMPS (Immediate Payment Service), RTGS (Real Time Gross Settlement), NEFT (National Electronic Funds Transfer), Online Banking, and Telebanking. Digitization has created the comfort of “anywhere and anytime banking.” It has resulted in the reduced cost of various banking procedures, improved revenue generation, and reduced human error. Along with increased customer satisfaction, it has enabled the customers creating personalized solutions for their investment plans and improve the overall banking experience.

3. Enhanced Mobile Banking:

Mobile banking is one of the most dominant current trends in banking systems. As per the definition, it is the use of a smartphone to perform various banking procedures like checking account balance, fund transfer, and bill payments, without the need of visiting the branch. In the coming years, mobile banking is expected to become even more efficient and effortless to keep up with the customer demands. Mobile banking future trends hint at the acquisition of IoT and Voice-Enabled Payment Services to become the reality of tomorrow. These voice-enabled services can be found in smart televisions, smart cars, smart homes, and smart everything. Top industry leaders are collaborating to adopt IoT-connected networks to create mobile banking technologies that require users' voice to operate.

4. UPI (Unified Payments Interface):

UPI has changed the way payments are made. It is a real-time payment system that enables instant inter-bank transactions with the use of a mobile platform. In India, this payment system is considered the future of retail banking. It is one of the fastest and most secure payment gateways that is developed by National Payments Corporation of India and regulated by the Reserve Bank of India. The year 2016 saw the launch of this revolutionary transactions system. This system makes funds transfer available 24 hours, 365 days unlike other internet banking systems. There are approximately 39 apps and more than 50 banks supporting the transaction system. In the post-demonetization India, this system played a significant role. In the future, with the help of UPI, banking is expected to become more “open.”

5. Block Chain:

Blockchain is the new kid on the block and the latest buzzword. The technology that works on the principles of computer science, data structures and cryptography and is the core component of cryptocurrency, is said to be the future of banking and financial services globally. Blockchain uses technology to create blocks to process, verify and record transactions, without the ability to modify it.

NITI Aayog is creating India Chain, India's largest blockchain network, which is expected to revolutionize several industries, reduce the chances of fraud, enhance transparency, speed up the transaction process, lower human intervention and create an unhackable database. Several aspects of banking and financial services like payments, clearance and settlement systems, stock exchanges and share markets, trade finance, and lending are predicted to be impacted. With its strenuous design, blockchain technology is a force to be reckoned with.

6. Artificial Intelligence Robots:

Several private and nationalized banks in India have started to adopt chatbots or Artificial intelligence robots for assistance in customer support services. For now, the use of this technology is at a

nascent stage and evolution of these chatbots is not too far away. Usage of chatbots is among the many emerging trends in the Indian banking sector that is expected to grow. More chatbots with the higher level of intelligence are forecasted to be adopted by the banks and financial institutions for improved customer interaction personalized solutions. The technology will alleviate the chances of human error and create accurate solutions for the customers. Also, it can recognize fraudulent behaviour, collate surveys and feedback and assist in financial decisions.

7. The rise of Fintech Companies:

Previously, banks considered Fintech companies a disrupting force. However, with the changing trends in the financial services sector in India, fintech companies have become an important part of the sector. The industry has emerged as a significant part of the ecosystem. With the use of financial technology, these companies aim to surpass the traditional methods of finance. In the past few decades, massive investment has been made in these companies and it has emerged into a multi-billion-dollar industry globally. Fintech companies and fintech apps have changed the way financial solutions are provided to the customers. Besides easy access to financial services, fintech companies have led to a massive improvement in services, customer experience, and reduced the price paid. In India, the dynamic transformation has been brought upon by several important elements like fintech start-ups, established financial institutions, initiatives like “Start-Up India” by Government of India, incubators, investors, and accelerators. According to a report by National Association of Software and Services Companies (NASSCOM), the fintech services market is expected to grow very fast in future.

8. Digital-Only Banks:

It is a recent trend in the Indian financial system and cannot be ignored. With the entire banking and financial services industry jumping to digital channels, digital only have emerged to create paperless and branchless banking systems. This is a new breed of banking institutions that are overtaking the traditional models rapidly. These banks provide banking facilities only through various IT platforms that can be accessed on mobile, computers, and tablets. It provides most of the basic services in the most simplified manner and gives access to real-time data. The growing popularity of these banks is said to be a real threat to traditional banks. ICICI Pockets is India's first digital-only bank. These banks are attractive to the customers because of their cost-effective operating models. At the same time, though virtually, they provide high-speed banking services at very low transaction fees. In today's fast lane life, these banks suit the customer needs because they alleviate the need of visiting the bank and standing in a queue.

9. Biometrics:

Essentially for security reasons, a Biometric Authentication system is changing the national identity policies and the impact is expected to be widespread. Banking and financial services are just one of the many other industries that will be experiencing the impact. With a combination of encryption technology and OTPs, biometric authentication is forecasted to create a highly-secure database protecting it from leaks and hackers attempts. Financial services in India are exploring the potential of this powerful technology to ensure sophisticated security to customers' account and capital.

10. Wearables:

With smartwatch technology, the banking and financial services technology is aiming to create wearables for retail banking customers and provide more control and easy access to the data. Wearables have changed the way we perform daily activities. Therefore, this technology is anticipated to be the future retail banking trend by providing major banking services with just a click on a user-friendly interface on their wearable device.⁹

11. Cloud Banking:

Cloud banking is the future technology that banks & Finance Institution would like to adopt. This is mainly because of the fact that banks want to reduce costs and offer better product & service offerings across the retail & corporate banking segments. Faster-to-market with new product launches will be key differentiating factor in the cloud banking space, with the help of API's integration, which can be easily integrated with another ecosystem or fintech company in quick time. Enterprise level support will be the key differentiating factor in cloud banking, as data across the group level can be integrated and offered as services to its customer. According to the IT road map, banks can decide the products and data, which need to be on cloud and premise and deploy the solution accordingly. Moreover, banks can decide the storage of data in public, private cloud or hybrid cloud as per the business decision. This can further help banks meet the regulatory and compliance framework levied by the central bank / regulatory authorities. Like GDPR in European countries or CCPA regulation in California State, US, banks need to adhere to specific regulations and store data accordingly in the respective geo locations.¹⁰

12. Instant Payments:

Instant payment is the new emerging trend in the payment space for banks and FIs. This trend will help the customer to leverage technology and process the payment instantly without compromising on transaction security. Banks and market participants will have a level playing field with more integration towards third party Fintech / Reg tech companies to offer instant payment service and meet the regulatory standards of the central bank. The Euro Retail Payments Board (ERPB) proposed that at least one common-European solution for instant payments in Euro should be available to all payment service providers in the EU. This decision was taken by ERPB in 2014.¹¹

13. Business Process as service (B Paas):

Bank & FIs would like to leverage technology and pay only for services offered by the product / software vendors. This will be the emerging trend in coming days. Going forward, banks will reap the following benefits with B Paas.

1. Reduces software license and product cost.
2. Reduces cost of operation in maintenance of data centre.
3. Pay for service offered by the product/software vendors, based on the transaction volume or user-based licenses as per the agreements.
4. Bank can go live to any geography with pre-configured products offered by the vendor to start with.
5. Meeting regulatory and compliance standards, based on central bank regulations.¹²

Conclusion:

The importance of technology in enabling the banking sector to deal with changing customer demands, improve operational efficiency, and enhance regulatory compliance is increasingly recognized by banks across the globe. These are some of the recent trends in the banking and financial sector of India and all these new technologies are predicted to reshape the industry of business and money. The future is going to bring upon a revolution of sorts with historical changes in traditional models. The massive shift in the landscape has few challenges. Nonetheless, the customers are open to banking innovations and the government is showing great support with schemes like “Jan Dhan Yojana,” which aims at providing a bank account to every citizen. Meanwhile, the competition from the foreign and private sector banks have strained the government regulators, nationalized banks and financial institutions to adopt new technology in order to stay relevant in the race.

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Sustainable Agriculture in Changing Scenario

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Abstract:

This paper studied Importance of sustainable agriculture. Explain about sustainable agricultural methods in order to use bio pesticides, mixed farming, mixed cropping, crop rotation, organic farming, and bio fertilizers. Focusing on the environmental health, economic profitability, social equity, ecological, soil erosion, productivity, soil and water management, pollution, natural resources food crisis ,resource conservation, integrated farming, Ecological balance, and organic farming. This study will be based on secondary data. This study concluded that organic farming is important for the health of humans, water, soil, air. The growth of agricultural production depends on the quality and availability of natural resources. Organic farming improves soil fertility and productivity.

Keywords: Sustainable agriculture, Sustainable development, Ecological, Organic farming, Agriculture schemes.

Introduction:

Agriculture is a traditional occupation of India and agriculture has played a vital role in the Indian economy since ancient times. India is an agricultural country. From the earliest times the agriculture sector has played an important role in employment generation, capital formation, industrial development, foreign trade, foreign exchange earnings, service sector development etc. Since the majority of people in India depend on agriculture, the raw material for large scale industries is derived from agriculture. No matter how much industry and services have developed the importance of agriculture in the economy has not diminished. According to the economic survey, agriculture and allied sectors include horticulture, animal husbandry, dairy development, fisheries, forests and social forestry. The share of agriculture sector in GDP in 2020-21 was 16.4 %. As agriculture provides employment to half of the population, it plays an important socio-economic role in the Indian economy. In 1951 the working population dependent on agriculture was 69.7% in 2011 the working population dependent on agriculture was 54.6%. In 1950-51 per capita agricultural area availability was 0.48 hectare but the population explosion this availability reached 0.12 hectare. Plantation rates have declined and farm labor has increased. In 1950-51. The share of agriculture sector in total formation was 17.7 % But in 2019 it is 15.9%, this shows that agriculture has failed in capital formation. The income earned by minority farmers is so meager that capital can be generated. In 1960 agriculture and allied sectors accounted for 44.25% of India's total exports. and in the 2020-21 is 8.2%. The agribusiness sector is the largest open, private and unorganized sector in India, agribusiness is the only major business which is not subject to income tax. Indian agriculture is based on monsoon, June to October is kharif season and October to March is rabi season. Sustainable agriculture provides energy to Indian agriculture. The main objective of sustainable agriculture is to increase the productivity and yield of agricultural products without any harm to the environment while providing food to the growing population. Sustainable agriculture has lower production costs. and plays an important role in avoiding losses to farmers due to adverse market prices and adverse weather conditions. World renowned agriculture expert Vasantrao Naik gave the motto of sustainable agriculture for the benefit of agriculture and farmers.

Literature Review:

Ashutosh Kolte, Sujit Deshmukh, Manish Gidwani (2019) they studied the social and economic status of farmers in Maharashtra. They analyse the suicide trend of farmers on the parameters as follows; gender, age, education and marital status and occupation wise. This study is based on field observation and secondary data they concluded there are many reasons for suicide such as low income than expenditure, continuous group failure, indebtedness, tension of wedding of daughter, stress for repayment of money lenders and loans from banks. Anjani Kumar, Shradhajali Sinha, K.M. Singh (2010) explain that there is a strong link between agricultural development and agricultural finance. The paper is based on the secondary data. Compiled from diverse sources. The studied focus determines of farmers access to institutional credit, permanence of agricultural credit, institutional credit outlet and shares, trends in agricultural credit, compound annual growth rates, investment credit, sectoral distribution of investment in agriculture credit,

equity in institutional credit to agriculture, progress in kisan credit card scheme, policy implication for credit. M.S.Deshmukh, Nitin A Baber they explained how organic farming contributes to sustainable agriculture for sustainable agriculture development. They discuss organic farming's current status in India and all over the world. This paper is focused on field observation of the researcher and secondary data. This paper identifies the organic farming problems, answers these questions and tries to assess the social, economic and environmental sustainability of organic agriculture. Mahesh K.M, P.S Aithal, Sharam K.R.S. (2021) they studied the impact of agricultural schemes productivity, profitability, financial inclusion, and the welfare of farmer's. Under the influence of agricultural schemes they transformed them into modern society. The study is based on secondary data. Not all agricultural schemes implemented by the government meet our targets. In order for the schemes to be successful there must be correlation between the farmer governments. Plans need to have consistency, guidance, reliability and quality. Gaikwad, Pankaj Mudholkar Milind Prabhu, Bharat Mandot (2018) analyse Information technology's role and awareness in agriculture in the state of Maharashtra. Information technology helps in increasing productivity in the agricultural sector. The research uses primary and secondary data. The research proposes to analyse and understand the implementation of the information technology schemes and resolve barriers. Prabha, R.K.Goyal, Bindhu Naik, Jai P.Rai, Shree Ram Singh ((2016) They suggested satisfactory delivery of programs under the five year plan to accelerate the economy. increase employment in the agricultural sector, reduce the number of dependents on agriculture, and achieve economic equality. increase the share of agricultural GDP and reduce poverty. This study uses secondary data. This paper analyzes the land policies of government five year plans, program objectives, features, design, evaluation. Indian agriculture and rural development suggest recurring impact studies and solutions. S.S Raju, Ramesh Chand (2008) has examined the performance and features of National Agricultural Insurance Schemes (NAIS) in India and suggested some modifications to make them more effective. Their study is based on secondary data. They have concluded National Agricultural Schemes play an important role in agriculture and The effect of government schemes and policies for agricultural development is seen on agricultural production and income.

Objectives

1. To know the various programmes and schemes for agriculture by Government of India.
2. To study the role, importance of sustainable agriculture.
3. To analyse the advantages, disadvantages and constraints of sustainable agriculture.
4. To know financial inclusion through agricultural reforms.
5. To find out if the schemes designed for sustainable agriculture reach the farmers.

Research Methodology

This paper is based on secondary data. This paper methods of research are Descriptive and explanatory. Research design is descriptive. Research process is qualitative. Research logic is inductive. Classification is fundamental. Research is based on some important characteristics: objectivity, reliability, validity, generalization, minimum error, maximum output, flexibility.

Sustainable Agriculture Role in Indian Agriculture sector:

Sustainable agriculture is about protecting food, health and the environment for present and future generations without compromising the quality and availability of natural resources.

Definition of Sustainable Agricultural:

Sustainable farming is the farming method adopted to meet the needs of the present generation without harming the resources required for future generations.

Objectives of Sustainable Agricultural

1. To sustain life needs.
2. To obtain high income and yield.
3. Enhance the quality of socioeconomic life of farmers.
4. Sustain Ecological balance.
5. The holistic approach of agriculture.
6. Efficiently use of non-renewable resources.
7. Sustain the economic feasibility of farm operation.
8. To assure human food and fibre needs.

Scope of sustainable agriculture

Main aim of sustainable farming using management methods without harming natural resources. The following elements are emphasized for sustainable agriculture

1. Integrated foodgrain management.

2. Efficient water management .
3. Integrated weed management .
4. To conserve basic resources .
5. Integrated disease and pest management.
6. Emphasis on soil and crop management.

Steps of sustainable Agriculture

1. Improving agricultural health and its quality.
2. Emphasis on organic farming.
3. Restrict the use of chemical fertilizers.
4. Proper use of natural resources.
5. Emphasis on how to produce more at a lower cost.
6. Conservation of biodiversity.
7. To increase the potential by reducing the risk of uncertainty in agriculture.
8. Emphasis on eradication of diseases and pests.

Methods of Sustainable agriculture**Organic farming:**

In this method bio pesticides, bio fertilizers, manure, and types of microbes are used in agriculture .Natural way without the use of chemicals.

Objectives:

1. To decrease pollution and soil erosion.
2. To decrease the use of pesticides, fertilizers.
3. Promote the use of bio fertilizers, bio pesticides, and manure

5.5.2 Bio fertilizers:

Microbes' help to increase soil nutrients are known as bio fertilizers.

Objectives:

1. Full fill the need of nitrogen.
2. Enhance productivity of field

Bio pesticides:

Biological agents used to demolish kites, weed pathogens and different crop damaging organisms are known as bio pesticides.

Objectives:

1. Enhance productivity and quality of food.
2. Protection of yield reduction and crop losses.

Crop rotation

Growing different crops in series on the same farm mainly to preserve the productive capacity of the soil

Objectives:

1. Reduces pollution, stress of weeds, soil erosion.
2. Increase soil fertility and soil nutrients.
3. Increase crop yield and improves the soil structure.

Mixed farming

Mixed cropping means two or more crops are planted on the same field simultaneously.

Objectives:

1. The growing of feed livestock, food crops and cash crops
2. Enhance the productivity of farmland.
3. Decrease dependency on one agricultural practice.

Mixed cropping

Mixed cropping means two or more crops are grown on the same field at the same time.

Objectives:

1. Enhance soil fertility and productivity.
2. Mixed cropping is insect repellent.
3. This is the method of sustainable agriculture.

Government schemes for Sustainable agriculture

Further schemes are implemented by the government for the development of sustainable agriculture. Three departments important for agriculture. Department of Ministry of Agriculture & Farmers Welfare, Department of Animal Husbandry, Dairy & Fisheries and Department of Agricultural Research and Education. The most important is the Department of Agriculture Cooperation & Farmers Welfare. All the

schemes are implemented by the Department of Agriculture. The structure of agricultural schemes is as follows: State level, District level, Taluka level, Village level.

1. NHM: National Horticulture Mission (2005-06)
2. RKVY: Rashtriya Krishi Vikas Yojana (2007)
3. NFSM: National Food Security Mission (2007)
4. MIDH: Mission for Integrated Development of Horticulture (2014)
5. NMSA: National Mission for Sustainable Agriculture (2014–15)
6. SMF: Small and Marginal Farmer
7. PMKSY: Pradhan Mantri Krishi Sinchai Yojana (2014-2015)
8. HMNEH: Horticulture Mission for North East and Himalayan States (Part MIDH)
9. E-NAM: National Agriculture Market Scheme (2015)
10. PKVY: Parampragat Krishi Vikas Yojana (2015)
11. PMFBY: Pradhan Mantri Fasal Bima Yojana (2016)
12. KCC: Kisan Credit Card (1998)
13. MIF: Micro Irrigation Fund (2019)
14. The government is planning and implementing various schemes to raise the economic and social status of farmers.

National Mission On Sustainable Agricultural (NMSA):

The National Mission on Sustainable Agricultural scheme was launched in the year 2014- 15

NMSA Strategy:

1. Adoption of new agricultural technology.
2. Adding supplementary business to agribusiness
3. Insurance protection against natural disasters.
4. Cultivation of crop varieties that can withstand climate change.
5. Managing nutrient use by soil testing.
6. To deal with natural disasters.
7. To act as a mediator between the agricultural sector, research technology, professional and intellectual institutions.

National Program for Organic Production :(NPOP):

The scheme was launched in 2001, the scheme comes under AGMARK of the Ministry of Agriculture. APEDA has been given the role of Nodal Agency and Secretariat.

Objectives:

1. Approval of certification programs
2. Creating a platform for evaluating authentication.
3. To develop world standards for organic production in India.
4. Provide information on every component exported from India.
5. Increasing confidence in organic matter.
6. Facilitate the process of certification of organic products.

Parampragat Krishi Vikas Yojana (PKVY):

The scheme was launched in the budget of 2015-16. The scheme is one of the measures of soil health planning of Rashtriya Krishi Abhiyan.

Objectives:

1. To increase the income of farmers.
2. To increase soil productivity by promoting organic farming.
3. To empower the farmers by providing marketing facilities to the farmers, value addition, quality assurance, agricultural management inputs etc. at the institutional and group level

Soil Health Card (SHM):

This scheme was launched on 19 February 2015 in Suratgarh (Rajasthan).

Objectives:

1. Reduce the use of chemical fertilizers
2. Creating the same standard for measuring soil fertility.
3. Soil testing based nutrient management.
4. Strengthen the work of the soil testing laboratory.
5. Issue of Soil Health Card to the farmers every three years to know the nutrient concentrations while applying fertilizers.

Expected Outcome of the scheme:

1. Nutrients will be used in a balanced and rational manner.

2. The use of chemical fertilizers will be reduced by 20%.
3. The yield of the selected crop will increase.
4. promoting the use of Bio-fertilizers ,organic fertilizers, vermicomposting
5. Adherence to soil health guidelines can save up to Rs 50,000.
6. Farmers will be able to manage soil fertilizer crops based on soil tests every three years.

Panjabrao Deshmukh Organic Farming Mission:

This scheme is being implemented in Maharashtra from 2019-20 In the first phase scheme is implemented in Wardha, Akola, Washim, Amravati, Yavatmal, Buldhana.

Objectives:

1. Promoting organic farming.
2. Grouping of 20 to 30 farmers with total land up to acres.
3. To providing training in organic farming to such farmers
4. To assist them financially and on guidance for three consecutive years.

Result and Discussion:

Farming safety protects our health and the environment. Therefore it is necessary to ensure the success of agriculture. The importance of crop rotation increases in the fields. The growth of agricultural production depends on the quality and availability of natural resources. Organic farming preserves and improves the biological, physical and chemical structure of the soil. Sustainable farming plays a crucial role in present and future needs.

Conclusions:

Sustainable agriculture is very important for the Indian economy and ecological system. Agriculture plays a crucial role in employment, national income, international trade, cooperative revenue, capital formation, financial planning, and food supply to a growing population, and support of a decentralized economy. Because of organic farming, organic farming promotes environmentally friendly farming thus helping to prevent pollution. Useful in increasing soil fertility plays an important role in preventing soil erosion. Saves agricultural costs and increases agricultural production. it saves energy for the future and plays an important role in biodiversity.

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Changes in Lifestyle of Youth after Watching Television Advertisement

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Abstract-

In today's modern marketing practices there are seven elements of marketing mix such as product, price, place, promotion, people, process and physical evidence. Out of the seven elements of marketing mix promotion mix play important role the sales promotion of the products and services. The elements of promotion mix include advertisement, public relations, personal selling and salesmanship and publicity. The advertisement is a popular and significant source of sales promotion of the products and services. In the global and competitive world there are various types of advertisement media available such as print media, mail advertisement, radio advertisement, television advertisement, outdoor advertisement, film advertisement, social media advertisement. The youth are preferring television for entertainment and youth watch television advertisements. The aim of this research paper is to study the changes in lifestyle of youth after watching television advertisement.

Keywords: Promotion, Television Advertisement, Youth, lifestyle.

Introduction

Television advertisement play important role in sale promotion of the products and services. The television shows various programmes such as movies, music, cartoon, comedy shows, news, reality shows etc. and they are shows advertisement in the programmes. The convenience products, shopping products, specialty products, unsought products and services advertisement shows through television. The youth can prefer watching advertisements on the television.

Statement of The Problem

The television advertisement is an important tool of sales promotion. Basically youth are preferred watching advertisement on television. After the considering overall situation researcher has identified the problem as – what are the changes in lifestyle of youth after watching television advertisement?

Objective of the Study:

The objective of this research paper is to study the demographic profile and changes in lifestyle of youth after watching television advertisement.

Hypotheses of The Study

H₀: There are no changes in lifestyle of youth after watching television advertisement

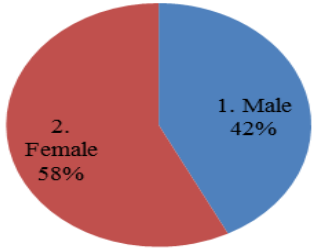
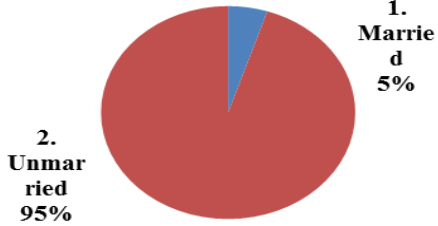
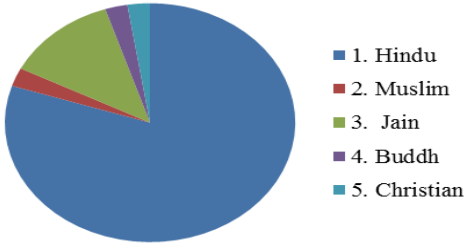
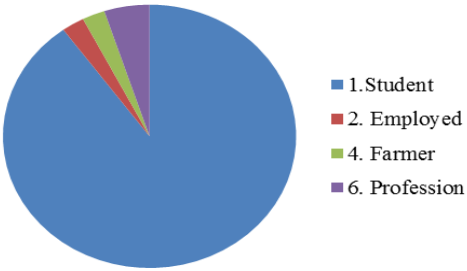
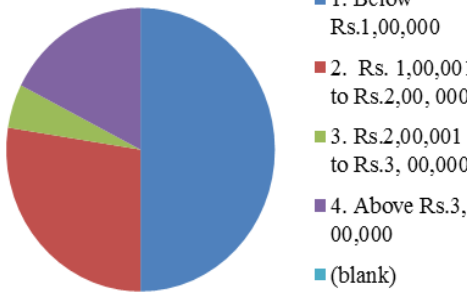
H₁: There are changes in lifestyle of youth after watching television advertisement

Research Methodology: The researcher has been used convenience sampling method for selecting sample of youth in Kolhapur city. The national youth policy gives definition of youth age group of between 15 years and 34 years. Researcher has collected data from 40 youth from Kolhapur city which watching advertisements of products and services on television.

Analysis and Interpretation of Data Demographic Profile

Table-1.1

Sr. No.	Tables			Figures
	Age	No of Respondents	%	
1.	15 to 19 years	9	22.5	
2.	20 to 24 years.	27	67.5	
3.	25 to 29 years	1	2.5	
4.	30 to 34 Years	3	7.5	
	Total	40	100	

2	Gender	No of Respondents	%	
	1. Male	17	42.5	
	2. Female	23	57.5	
	Total	40	100	
3	Marital Status	No of Respondents	%	
	1. Married	2	5	
	2. Unmarried	38	95	
	Total	40	100	
4	Religion	No of Respondents	%	
	1. Hindu	32	80	
	2. Muslim	1	2.5	
	3. Jain	5	12.5	
	4. Buddhist	1	2.5	
	5. Christian	1	2.5	
	Total	40	100	
5	Occupation	No of Respondents	%	
	1. Student	36	90	
	2. Employed	1	2.5	
	4. Farmer	1	2.5	
	6. Profession	2	5	
	Total	40	100	
6	Monthly Income of Family in Rs.	No of Respondents	%	
	1. Below Rs.1,00,000	20	50	
	2. Rs. 1,00,001 to Rs.2,00,000	11	27.5	
	3. Rs.2,00,001 to Rs.3,00,000	2	5	
	4. Above Rs.3,00,000	7	17.5	
	Total	40	100	

(Source: Field Survey)

It is necessary to understand the demographic profile of the youth. The demographic profile of youth are affecting on behaviour of rural youth. Above tables and figures shows demographic profile of youth. Its include age, gender, marital status, religion, occupation and monthly income of family. It was observed that the majority respondent's age group is 20 years to 24 years. The percentages of female respondents are 58% and male respondents are 42%. It was revealed that 95% youth are unmarried and only 5% youth respondents are married. It was observed that 80% respondents are from Hindu religion. The majority (90%) of the total respondents are students. The 50% respondents' family monthly income is below Rs.100000 and 27.50% respondents family monthly income is Rs. 100000 to Rs. 200000.

Changes in lifestyle of youth after watching television advertisement**Table-1.2**

Sr. No.	Components	1	2	3	Total	Mean	SD
1	Education	14	24	2	40	1.7	0.564
		35%	60%	5%	100%		
2	Speaking style	7	25	8	40	2.03	0.62
		17.5%	62.5%	20%	100%		
3	Learning language	6	26	8	40	2.05	0.597
		15%	65%	20%	100		
4	Buying behaviour	4	19	17	40	2.33	0.656
		10%	47.5%	42.5%	100%		
5	Dressing style	7	19	14	40	2.18	0.712
		17.5%	47.5%	35%	100%		
6	Tradition and culture values	8	24	8	40	2.00	0.641
		20%	60%	20%	100%		
7	Eating habits	10	20	10	40	2.00	0.716
		25%	50%	25%	100%		
8	Investment behaviour	15	21	4	40	1.73	0.64
		37.5%	52.5%	10%	100%		
9	Savings habit	18	14	8	40	1.75	0.776
		45%	35%	20%	100%		
10	Innovation and new technology	3	20	17	40	2.35	0.622
		7.5%	50%	42.5%	100%		
11	Knowledge about environment	3	24	13	40	2.25	0.588
		7.5%	60%	32.5%	100%		
12	Public welfare awareness	5	25	10	40	2.13	0.607
		12.5%	62.5%	25%	100%		
13	Political information	6	20	14	40	2.2	0.687
		15%	50%	35%	100%		
14	Employment opportunities	4	26	10	40	2.15	0.58
		10%	65%	25%	100%		

(1. No Changes, 2. Normal Changes, 3. High changes)

(Source: Field Survey)

Above table shows changes in lifestyle of youth after watch the television advertisement. It was observed that the majority changes in the innovation and new technology because mean of this component is very high that is 2.35. It was also reveals that the maximum respondents give responses for normal and high changes in the lifestyle of youth after watching television advertisement.

Hypothesis Testing –

As per objectives of the research paper, researcher has formed following hypothesis:-

Ho: There are no changes in lifestyle of youth after watching television advertisement

H₁: There are changes in lifestyle of youth after watching television advertisement

Researcher has used one sample T test for this hypothesis testing. One sample T test is used whether the mean of single variable is different from specific constant. In this hypothesis Changes in lifestyle of youth after watching television advertisement is a single variable so one sample T test is useful to test this hypothesis.

Table-1.3

One-Sample T Test							
	Test Value = 1						
	Table Value (‘t’ Value)	df	Sig. (2- tailed) (‘p’ Value)	Mean Difference	95% Confidence Interval of the Diff.		Result
					Lower	Upper	
Changes in lifestyle of youth after watching television advertisement	18.805	13	.000	1.06214	.9401	1.1842	Reject H ₀

(Source: Field Survey)

Above table shows that one sample t test for testing this hypothesis. As per the Changes in lifestyle of youth after watching television advertisement score above 1 has been considered as normal and high changes in the lifestyle of youth so the test value 1 has been used. It shows that the ‘p’ values for Changes in lifestyle of youth after watching television advertisement is 0.000, which is less than the significant value i.e. 0.05 (‘p’ value < 0.05). So reject the null hypothesis and alternative hypothesis is accepted. It was found there are normal and high Changes in lifestyle of youth after watching television advertisement

Conclusion

It was conclude that there are changes in education, speaking style, learning language, buying behaviour, dressing style, tradition and culture values, eating habits, investment behaviour, saving habit, innovation and new technology, knowledge about environment, public awareness, political information and employment opportunities on youth after watching television advertisement. This research paper has concludes that there are normal and high changes in lifestyle of youth after watching television advertisement.

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Problems of Self-Help Groups on Socio-Economic Development in India

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Abstract

Rural Development is a multidimensional view that cannot improve the quality of life of people in rural areas. In this sense it encompasses the development of agriculture and allied activities relating to village and cottage industries and crafts socio-economic infrastructure and community services in the rural area. Self-Help Groups have been able to mobilize small savings either on a weekly and monthly basis from persons who were not expected to have any savings.

Key Words - Self-Help Groups, Rural Development, Socio-economic.

Introduction

Rural Development is a comprehensive program of activities that include agricultural growth development of economic and social infrastructure fair wages village planning, public health education, literacy, and communication. Thus, rural development is aimed at developing and conserving the available resources like land, man and materials for raising the standard of living particularly of the retariate, pre-independence, Rural Development programmers started by Rabindranath Tagor planned program of development for the village through his Shantiniketan'. In 1917 Mahatma Gandhi started his experiments in Champaran, Gandhi also. launched the program 'Village Swaraj' and 'Swadeshi Movement. Gandhiji introduced extremely simple activities such as Charkha and Khadi at Sevagram a village near Wardha. In that village various activities like road sweeping revival of handicrafts, Gandhiji advocated for a "Self-sufficient village economy" and 'Self Reliant village community'. The Post-Independence Rural Development program was launched by Albert Mayor on September 15, 1948. Mayor and team submitted their 'Pilot Intensive project for Etawah District in Uttar Pradesh'. In April 1951 India started the Five Years Plan. The Government of India design the Rural Development Programme. It is a program for the people, of the people, and by the people. Thus Rural Development in its dimensional segment can be stated as under.

Economic Development -This refers to the accelerating rate of growth of income in rural areas. This covers increases in agriculture production and productivity, thereby increase in the income of the rural people.

Social Development- This refers to community development. This enhances access to opportunities especially to the socially backward section of the society, the social development is a part and parcel of inclusive development.

Educational Development – This is the most important component of Rural Development. This refers to the access to quality education, a training program for rural people.

Human Resource Development- This involves improvement in the quality of life and an increase in the productivity of the people. This will help rural people to exploit opportunities for the betterment of their lives.

Infrastructural Development - This refers to the availability of sound physical and social infrastructure which is a pre-condition for rural Development.

Physical Infrastructure - includes rural roads, transportation, and communication, storage and warehousing facilities, uninterrupted supply of electricity, and access to irrigation. This helps in increasing agricultural production and productivity.

Social Infrastructure – includes education and health training program, skill development I program, social awareness programs, etc. This helps in enhancing stand of living and contributes to capacity building which allows an individual to work and earn more.

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Review Of Literature

Kiran Mirchandani (1999) in his study on rural entrepreneurship focuses on identifying similarities and differences between female and male business owners. He found how the connections between gender, occupation, and organizational structure differently affected female and male business owners.

Keavame and Wydick (2001) in his research paper examines that emphasize the very limited effects in terms of IGA and sometimes the drawbacks of microfinance loans mainly used for "Non-productive purpose" or appropriated by males, women confined into the least profitable sectors market saturation and displacement effects, etc. Fernandez and Karmakar (2008) advocate that microcredit for entrepreneurship is only possible beyond the minimalist approach of mere financial intervention, They believe that credit for enterprise development is important but can be achieved only with the provision of support services preferable by other development promoters.

Objectives Of Study

1. To study the Role of SHG's in the Development of Rural women in India.
2. To study the problem of Rural Development.
3. To suggest remedies for self-Help Groups in Rural women.

Research Methodology -

The research methodology devised in this paper is being presented which has been designed keeping in mind the focused data in websites, various publications, and other sources, reports, articles seminar papers published by universities and institutions.

Problems of Self-Help Groups**Problem of finance –**

Women entrepreneurs suffer from a shortage of finance on two counts. Firstly women do not generally have property on their names to use them as collateral for obtaining funds from external sources so that access to the external sources funds is limited. Secondly, the bank also considers women less creditworthy and discourages women borrowers on the belief that they can at any time leave their business

Lack of Education –

Women are not aware of the business, technology, and market knowledge Also lack of education causes low achievement motivation among women.

Lack of confidence –

Women lack confidence in their strength and competence. The family members and the society and reluctant to stand beside their entrepreneurial growth.

Risk involved in investment Programme –

The SHG's members are mainly undertaking the production of traditional products, but there is huge competition from well-organized business firms on the one hand and lack of market skill on the other hand making the investments of the SHGs members risky.

High rate of Interest policy of SHG's –

Some SHG's charge a high rate of interest. There is no central control over monitoring the interest policy of the SHGs.

Suggestions

1. SHG's banking may be allowed to function as a core banking activity without any outside interferes Since like target fixing, interest cap loan size, etc.
2. The Government may promote quality SHGs through the village/cluster level, sub-district / block level, and district level federation.
3. NRLM may work on sensitization and orientation to bankers about the commercial value of SHGs banking.
4. NRLM may such as understand the bank's concerns of quality groups political interference in the functioning of Federation.
5. NRLM may provide an interest subsidy as given in AP.

Conclusion -

It is found that the bare needs of poor women in rural areas motivated instinctively to form self-Help Groups for them the forming the self-Help Groups became a master key to solve their financial needs health and domestic problems and fulfillment of educational needs of the children. The poor rural women member of the SHGs came together approached the bank authorities, brought out their ideas and objectives of forming self-Help Groups. The SHGs member became successful in convincing their ideas and getting loans from the bank. At present most of the women members of the SHGs have some amount on the credit in the bank after repayment of loans in advance. In the beginning, have loan repayment was a challenging task for the SHGs members. However, after earning money from their business the women overcame these

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challenging tasks, seems that with the reasonable rate of interest, May women members are confidently repaying the installment of loans. Truly the present Government policy of women empowerment and "Make in India" have resulted into for strong family support and & development in all sectors and rural part of India

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A Study of Changing Era in Network Marketing After Pandemic

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Abstract

In, 21st century is full of change & development in technology, marketers are relying more on technology due to pandemic. This pandemic has changed thinking toward modern approach compared to traditional. The main advantages of network marketing business, especially those with multiple tiers which can build pyramid schemes. In last decades it can be observed that there are ups & down in strategies of marketing. But this networking marketing has built up relationship with sellers & buyers & trusted relationships providing various brand product. Network marketing plays vital roles in marketing. It not only build relationship but it provides services to customers also.

Keywords: Multi-level marketing, Digital Marketing, Marketing strategy.

Introduction

Network marketing is a business model that depends on person to person sales by independent representatives, often working from home. Network marketing trade in India has changed the business sector. The growth in the online marketing has created a substantial impact on marketing & advertisement. This marketing refers primarily to a marketing tool used by producers to increase their sales for successful channelization of a business, a distributor. Due to Network marketing use of social media tools & platforms to create & foster communities & relationships are increased tremendously. Social media sites such as Facebook, YouTube, Amway, vestige and many more online apps have become the party lines of this young century. Network media have become an integral part of the contemporary classroom of advertising & public relations industries of political campaigning of numerous to other aspects of our daily existence. Network marketing is now a very important part of the all economy. Specially, India is Fast paced nation towards digitalization. It helped the people to motivate towards online mode. In, covid-19 pandemic, Network marketing has helped the people & it has changed towards highest position in online market compared to traditional marketing. It also helped each & every sector of business. As there is change in an economic condition, online marketing has acquired a place in Indian economy. Being present on network marketing the consumers are getting updated products through online buying & selling, more opportunities, more offers & growth has taken place. It also leads to good quality as well as reasonable rates. As, the chain of dealer's is reduced. After covid-19 pandemic, network marketing has not affected its business. But it has doubled the growth in business. Now, consumers are spending more time on network marketing as it is less time consuming, brand product and customer relationships has built up. Pandemic has changes everything from the way people seek information communicate & even purchase. These changes mean that brands have to rethink how they market to customers and find new ways to build up reputation. This has altered consumer's behaviors and attitudes, upending brands marketing strategies and plans.

Statement of problem :

Due to pandemic, sudden lockdown situation happened, all economic activities were stopped. Only emergency services were remained active. And due to this situation a every person realize the worth of network marketing. Therefore a research is undertaken to study changes pre, during and after covid under the title ' study of changing era of network marketing after pandemic'.

Importance of Study :

The concept of network marketing is quite unique in today's environment with unified channels and customer services. Marketing techniques helped to increase the effectiveness & efficiency of marketing activities on online platform.

For eg:- After covid the option of work from home got highlighted which is very fruitful for the employee having kids. As technology is changing the era is also changing. After pandemic it don't affected the network system of marketing, it helped to grow and grow the business position.

Objectives of the study :

The objectives of the research paper is

1. To study the development in technology

2. To study the use of technology in marketing.
3. Impact of pandemic situation on network marketing
4. To study the marketing performance on online platforms

Research Methodology :

The present paper is based on gathering information about network marketing with various sources from Journals, Google, YouTube, Various books and Magazines.

Development in technology:

Technology today is evolving at a rapid pace, enabling faster change and progress, causing an acceleration of the rate of change. In many areas, it make possible to build devices that were not possible 20, 10, & 5 years ago. On network side, a number of technologies have emerged that have altered the ways in which networks can be built-in. It has changed to 2G to 3G , 3G to 4G and now it's going to change the technology of 4G to 5G network.

Use in technology in marketing :

Technology is changing the landscape of marketing. Continuous technological upgradation have helped marketers to reshape marketing strategies and create effective marketing campaigns. Social media is vast and marketers use the platform to connect with target audience and increase their customer base.

Impact of pandemic on net marketing :

Many marketing departments will be up to the challenges of thinking through creative and innovative marketing strategies and practices that will navigate the business through this new ideas. The economic impact on all industry sectors , facing increased competition given consumers and social” New Ideas” addressing sustainability evaluating challenges presented by strategic planning in an environment of uncertainty. As results, many brands may look to optimize their marketing practices to better reflect the increase in online transactions , communications and face time with consumers.

Marketing performance on online platform :

The internet changed forever the way consumers browse and buy products. Today, marketer have the capability to gather campaign data 24/7 and measure the results as they happen. While in the past attribution it was nearly impossible, data transparency. Now it enables marketers to optimize their campaigns. So, they can perform better. Online ways has increased the quality of marketing.

1. It can build an online community to represent organization across all platforms.
2. Personalized exchanges between consumers and producers.
3. Increases appeal for consumers and establishes trust .
4. Nearly 30 % of consumers interact with brands via social channels v/s retail shopping (visiting to s store).

The Future of Network marketing after pandemic:

This Covid 19 pandemic has changed lot of things means everything from people to people, business to business. It has also a brands to rethink about the innovative product and find new ways to build customer relations and to create reputation. The days of 9 to 5 in office has gone and replaced by remote & hybrid working. The drastic changes has forced everyone to reassess how teams can communicate and work together to drive business success.

“Atmanirbhar Bharat” is the empowering move of the Indian government in pandemic as networking is big consideration for project of modern India. Under Direct sales agenciesrequires guidance at state level to enforced and they also need relaxation under FDI regulations. Therefore, It may be assumed that the future of network commercialization in India is very strong and the sector can provide plenty of jobs. Anybody may join any of India's best direct marketing firms for additional revenue.

1. Network marketing is a multi-level business model that shapes a large network individual's to promote the brand. Nowadays, strongest business model is running in more than 100 countries, with a consumer share of \$167 billion owing to the globalization of direct sales.
2. In 2016, the government released direct sale orders in India and the industry has since expanded greatly. Latest FICCI-KPMG studies showed that by 2025, retail sales could cross Rs.64, 500cr and provide 1.8 cr Indian individual's with 60% women for self- employment.
3. The direct sales industry in India looks promising in terms of its earnings. A golden age of the network marketing industry. In India is just beginning, and there are tremendous prospects for the industry. Various government schemes such as digital India, make India and talent India have sponsored Network marketing in India attributes and development. The direct sales industry in India looks promising in terms of its earnings. Yeah, 2016, relatives to 2011 it has almost doubled.

4. The numerous standards are also enforced are also enforced at different levels and policies to facilitate network marketing enterprises expansion. The MLM Company would maintain policies such as the FDI (foreign Direct Investment) scheme and the consumer welfare bill.

General Discussion:

Covid- 19 has created a leadership culture of immediate collaboration focused on the urgent need for resilience. Marketing now has the opportunity to seize on going central role of organizations broader growth and innovation.

Marketing begins with knowing customer segment:

Utilizing customer segmentation and person can bring deeper insights to media strategies and creative marketing approaches.

Competing with the last best experience your customer had:

Companies should follow strategies to ensure their experiences deliver their customer rising expectations.

Courting customers is just like online dating:

Customers must sit at heart of your customer journey.

Companies are seeing a historic return on their social media investments according to the survey. The self-reported contribution of social media to overall company performance has risen sharply up 24% from feb 2020. This is an important findings because, despite steadily rising investments on social media. Network marketing has changed to “transform their go-to- market business models to focus on digital opportunities”.

Conclusion :

Network marketing is the vast growing business in economy. All its depends on network marketing. This marketing helps to grow business in low rate cost. It is very effective and less time consuming marketing. Due to network marketing consumers are more inclined to use different interaction tools to start, develop and conclude the buying process for a particulars product & service as it is trusted and less cost. It is taking the people to next generation way of network system of technology. Providing every facilities, network marketing such as website, search engine apps, social media are easiest way to reach to customers, social media like Facebook, what's app, herb life, Tupperware, Instagram and many more are connected with it. Thus surveys & reports conducted around the globe are reviling that network marketing will grow more & more in post pandemic era also as marketers and customer's relationship is build up.

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Comparative study of marketing strategies of Maruti Suzuki India Limited and Automobili Lamborghini S.p.A.

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Abstract: Marketing strategy is a game plan of any company to confirm sale by reaching prospective buyer and making them buy a product or service. To convert prospective buyers into confirm consumers, they have to study consumer behaviour, their needs and key factors which make them buy.

Statement of the problem: Researcher has decided to study marketing strategies of Lamborghini who doesn't do TV Commercials and Maruti Suzuki, which makes TV Commercials for their products. under the title, '**Comparative study of Marketing strategies of Maruti Suzuki India Limited and Automobili Lamborghini S.p.A.**'

Objectives:

1. To study historical background of Maruti Suzuki and Automobili Lamborghini S.p.A.
2. To study products of both the companies.
3. To study customer base of both the companies.
4. To study the marketing strategies of these companies.
5. To find conclusions.

Research Methodology:

The paper is based on gathering information about Maruti Suzuki India Limited and Automobili Lamborghini S.p.A. from published and unpublished study materials which include books, articles in various journals, various websites and you tube videos on the subject etc.

Conclusion:

1. Maruti Suzuki focused on the majority people belonging to the middle-class and earned a lot of profit by mass production of cars and selling at affordable prices.
2. Lamborghini had to face many economic crises but in the difficult situations it did not gave up and didn't compromise with the quality and luxury features of their cars.

3. Lamborghini doesn't do TV commercials even though they reach to a lot of people through it. It is observed that making sale of sports car is a creating relation.
4. Luxury Magazines are next effective source of marketing of Lamborghini.
5. Lamborghini also produces limited edition so that there is a lot of competition amongst the buyers resulting in increased price and profit for Lamborghini.

Introduction:

Marketing strategy is a game plan of any company to confirm sale by reaching prospective buyer and making them buy a product or service. To convert prospective buyers into confirm consumers, they have to study consumer behaviour, their needs and key factors which make them buy. Accordingly, companies have to plan strategies for marketing in competitive market conditions. TV, Radio, News Papers, Social Media are commonly used modes for promoting the product or service in general public.

Statement of the problem:

Lamborghini once said, "We don't do TV commercials because our target audience isn't laying around watching TV." This statement made the researcher curious about Lamborghini's marketing strategy; leading to this research.

Researcher has decided to study marketing strategies of Lamborghini who doesn't do TV Commercials. But in the market, it can be observed easily that there are many automobile companies which do TV commercials as promotional activity. Therefore, the researcher has also decided to study Maruti Suzuki, which makes TV Commercials for their products, as a comparison for Lamborghini, under the title, 'Comparative study of Marketing strategies of Maruti Suzuki India Limited and Automobili Lamborghini S.p.A.'

1. To study historical background of Maruti Suzuki and Automobili Lamborghini S.p.A.
2. To study products of both the companies.
3. To study customer base of both the companies.
4. To study the marketing strategies of these companies.
5. To find conclusions.

Research Methodology:

The paper is based on gathering information about Maruti Suzuki India Limited and Automobili Lamborghini S.p.A. from published and unpublished study materials which

include books, articles in various journals, various websites and you tube videos on the subject etc.

Historical Background: Maruti Suzuki India Limited:

Government of India founded Maruti Udyog Limited on 24 Jan 1981 with Suzuki Motor Corporation as a minor partner for Joint Venture.

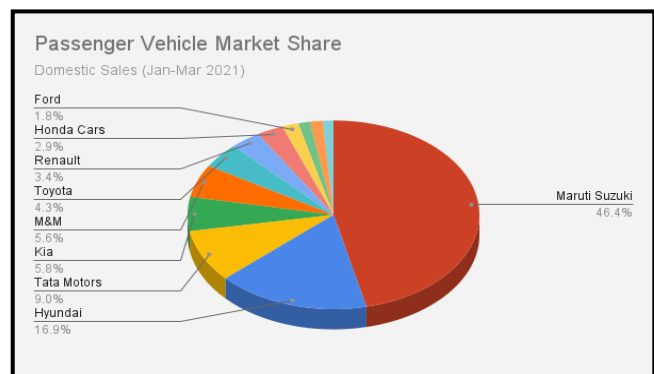


(Source: <https://www.marutisuzuki.com/>)

It's first manufacturing factory was established in the same year in Gurugram, Haryana.

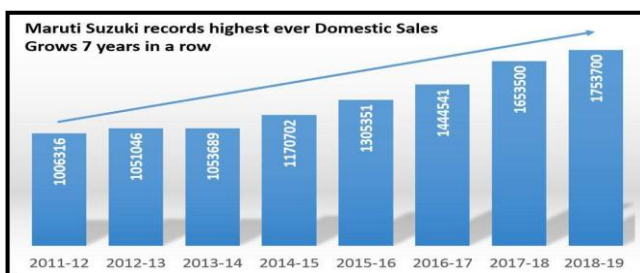
This Joint Venture created a monopoly in the automobile sector and was proven successful by earning high profits. This made Suzuki Motor Corporation to increase their equity in this Joint Venture. The graph shown beside reveal the domestic sales of Passenger Vehicle Market Share which indicates that Maruti Suzuki has created a monopolistic situation in Indian Automobile Market.

It was the first car company to launch a call centre in India for its internal and customer services. In 2003, Maruti Udyog Limited was renamed to Maruti Suzuki India Limited as Suzuki Motor



(Source: <https://auto.economictimes.indiatimes.com/>)

Corporation's share had increased to more than 50%. Currently, Maruti Suzuki has a market share of 46.4% in the Indian passenger car market.



(Source: <https://auto.economictimes.indiatimes.com/>)

to 2018-19.

Automobili Lamborghini S.p.A. is an Italian Company which was founded in 1963 by Ferruccio Lamborghini of to compete with Ferrari. The company

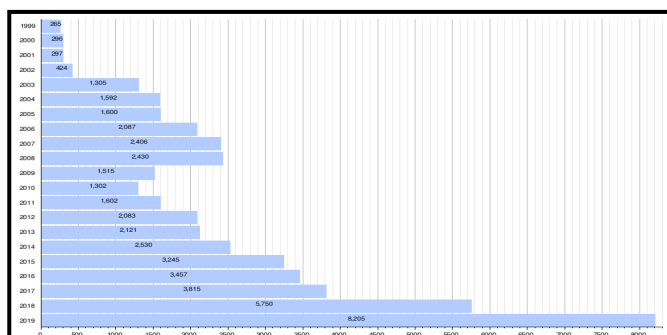
The graph shown beside indicates that Maruti Suzuki has an upward trend of domestic sales during the span of 8 years from 2011-12



(Source: <https://www.lamborghini.com/>)

was seen to grow rapidly during its initial years. But the company suffered sales during the 1973 Worldwide Financial Downturn and the Oil Crisis. The company couldn't recover from this setback, the ownership of this firm was changed three times and in 1978 it had to face bankruptcy. In 1978, American Chrysler Corporation took control of Lamborghini in 1987 and later sold it to Malaysian investment group Mycom Setdco and Indonesian group V'Power Corporation in 1994. The company is currently owned by the **Volkswagen Group through its subsidiary Audi**. The Volkswagen was founded by the German Government which was then ruled by the **Nazi Party**. The acquisition of Lamborghini by Volkswagen

Group had a tremendous impact on Lamborghini's growth. It can be observed by the graph:



(Source: <https://en.wikipedia.org/wiki/Lamborghini>)

This graph shows the sales of Lamborghini after being acquired by the Volkswagen Group. It shows an upward trend. The Volkswagen Group used various marketing strategies to

improve and develop Lamborghini.

From the above historical background, it can be observed that, Maruti Suzuki focused on the majority people belonging to the middle-class and earned a lot of profit by mass production of cars and selling at affordable prices. But in the case of Lamborghini, the situation was not that good. It had to face many economic crises but in the difficult situations it did not give up and didn't compromise with the quality and luxury features of their cars.

2. Products: Maruti Suzuki India Limited:

Maruti Suzuki currently has many car models in the Indian Market. Each having its own target consumer. Some of them are Vitara Brezza, Swift, Dezire, Baleno, XL6, Ignis, Alto, Ertiga, etc. Their main purpose is to provide middle-class people an affordable & well-designed car with all the modern features from a car company which is trusted



(Source: <https://www.marutisuzuki.com/vitara->

by more than 2.5 crore people.

Auomobili Lamborghini S.p.A.:

Lamborghini has 3 cars namely Lamborghini Huracan, Lamborghini Aventador and Lamborghini Urus. These cars are designed as luxury sports cars and hence these are targeted for consumers who are rich and desire for a luxurious sports car. These cars can be customized at Ad Personam Studio which is the official studio of Lamborghini situated in Italy. They can be customized with alternative leathers, colours, materials, seats and rims, as well as digital simulation of the possible options using an advanced car configurator.

1. Target Customers:

Maruti Suzuki India Limited –

Maruti Suzuki focuses on the customers who are ranging from middle to high-incomes, wishing to switch from a 2-wheeler to a 4-wheeler or planning to buy a second car for their family. These customers also include high business professionals as cars made by Maruti Suzuki require low maintenance and are equipped with advanced safety features. The cars made by them provide a good mileage resulting in the savings of the consumer.



(Source: https://luxuryviewer.com/wp-content/uploads/2021/03/shutterstock_1259967484-1074x683.jpg)

Auomobili Lamborghini S.p.A. –

The customers of Lamborghini are very rich and not limited to any country. Thus, the car requirement of such consumers is very high and Lamborghini does so by creating sports cars with no compromise in the parts used while ensuring luxury. These consumers are not purchasing these cars to fulfil their needs but instead just to enjoy luxury. The cars made by them have a mileage of only about 7 km but the consumer focuses on speed and luxury and not on mileage.

2. Marketing Strategies:

Maintaining the fame and reputation of the company is a result of how effective their marketing strategies are. Marketing strategies of Lamborghini are different than Maruti Suzuki as the potential buyers of these two companies are from different economic background. The marketing strategies of both Maruti Suzuki and Lamborghini are as under:

Maruti Suzuki –

The target customers of Maruti Suzuki are from middle-class families. TV commercials, radio, newspaper ads (given by local dealers) and magazines are effective mediums to reach them. It can be observed that Maruti Suzuki has used these mediums for effective marketing.

Maruti Suzuki has developed a vast network of sales outlets and service stations all over India. It has 3,792 service stations and 3,598 sales outlets throughout India. It also has a larger dealership than all its competitors combined. Its major revenue comes from after-sale services, driving schools, financial services, etc.

Automobili Lamborghini S.p.A.:

Lamborghini has struggled a lot over these years to sell cars to become financially stable. Lamborghini is well aware of its potential customers and have used various strategies to inspire them to become owners. It is observed that making sale of sports car or super car is not just an economic transaction, but it is a creating relation. They have focused on Sports Car Lovers with a personal touch.

It is observed that Lamborghini focuses on its products design, engine and luxury while advertising. Lamborghini advertises through various mediums such as social media, motor shows, magazines and dealer promotions. But it mainly advertises through social media. Motor shows like Geneva Motor Show are also a great way to advertise as Motor Car Lovers from all over the world watch them, who are truly interested in cars and have the potential to buy.

Magazines such as the Robb Report, Elite, Traveller, Prestige, Town and Country, Portfolio Magazine, Global Living Magazine are specially meant to advertise luxury products like Luxury cars, Jets, Yachts, travel, watches etc. are next effective source of marketing of Lamborghini. Lamborghini doesn't do TV commercials even though they reach to a lot of people through it. Because only a handful of people from them are the potential customers of

Lamborghini. Hence, this makes TV advertising for Lamborghini an expensive waste of time and money. Secondly, affordable car manufacturers have already flooded TV with advertisements. This cheapens the brand identity of Lamborghini if it advertises on TV.

Lamborghini dealers reach out to social media influencers and provide them the offer of using the new model of their car for a day or a week. These influencers create content related to this new car and upload it on YouTube, Facebook, etc. which guarantees Lamborghini a great exposure and that to for basically no money. Lamborghini also produces limited edition cars which are very few in numbers and have special features. These features attract buyers and due to its limited production, there is a lot of competition amongst the buyers resulting in increased price and profit for Lamborghini.

Conclusion:

1. Maruti Suzuki focused on the majority people belonging to the middle-class and earned a lot of profit by mass production of cars and selling at affordable prices.
2. Lamborghini had to face many economic crises but in the difficult situations it did not gave up and didn't compromise with the quality and luxury features of their cars.
3. The target customers of Maruti Suzuki are from middle-class families. TV commercials, radio, newspaper ads (given by local dealers) and magazines are effective mediums to reach them. It can be observed that Maruti Suzuki has used these mediums for effective marketing. On the other hand, Lamborghini doesn't do TV commercials as it is an expensive waste of time and money and secondly, it cheapens the brand identity of Lamborghini if it advertises on TV.
4. It is observed that making sale of sports car or super car is not just an economic transaction, but it is a creating relation. They have focused on Sports Car Lovers with a personal touch.
5. Luxury Magazines are next effective source of marketing of Lamborghini.
6. Lamborghini also produces limited edition cars which are very few in numbers and have special features. It creates a lot of competition amongst the buyers resulting in increased price and profit for Lamborghini. for Lamborghini.

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A Review of Reasons of Irregular Repayment of Loan Instalments of Farmers

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Abstract:

Agriculture is main occupation of about 70 per cent population of India. Farmers borrow loan from financial institutions for many purposes like purchase of seeds, fertilizers, cattle, farm machinery, land development, well digging etc. In India Income of farmers is low because of many reasons like Indian agriculture depends on monsoon, small land holding, low agriculture productivity etc. Due to irregular and low income they do not repay loan regularly. In the present research paper researcher has investigate reasons of irregular repayment of loan instalments of farmers. For present study researcher has selected 406 sample farmers from 11 blocks of Satara district by applying stratified sampling method to Study revealed that many farmers have more than one reasons of non repayment of loan instalment regularly. Lower value of agriculture produces, natural disasters, increased cost of agriculture production are the common reasons because of it majority farmers cannot repay loan instalments regularly.

Key words: Loan, Repayment, Farmer, Bank, Agriculture

Introduction:

India is a country of about 1.40 billion people. About 68 per cent of India's population lives in rural areas where the main occupation is agriculture. Farmers are engaged in agriculture activity like growing crop and other people who are engaged in allied agriculture activities such as dairy farming, poultry farming, and animal husbandry. The income of majority Indian farmers are low because of many reasons like low productivity of agriculture, small land holding, fluctuation in prices of agriculture produces and Indian agriculture is depends on monsoon etc. Therefore they required credit for productive as well as unproductive purposes. Farmers required credit for purchase of seeds, manures, fertilizers, feed for livestock, purchase of small agriculture implements and cattle. They also borrow loan for purchase of farm machineries, land improvement, digging of well and development irrigation facilities etc. In many cases farmers cannot repay loan amount regularly because of many reasons like lower value for agriculture products, increases in production cost, natural disaster, lower yield, old loans, misuse of loan etc. In the present study researcher has investigate reasons of irregularity in repayment of loan instalments of farmers.

Reasons of Non Repayment Of Loan Instalments:

People borrow loan for various purposes like to start new business, develop business etc. But in many cases borrowers cannot repay loan regularly. If borrowers do not repay loan regularly it affects soundness and smooth working of banks. Now days many banks suffering with an issue of increased rate of NPA. Farmers income is not fixed and regular, their earning is also low, therefore they fails to repay loan instalments when it's become due. Following are the some common reasons because of it farmers cannot repay loan regularly.

1. The prices of agriculture produces are not fixed, sometimes farmers gets high price of their agriculture goods and sometimes very low. When they get lower value of goods produced, their income also decreases and they fail to repay loan amount.
2. Farmers have to incur various expenses for cultivation like purchase of seeds, manure, fertilizers, irrigation charges and labour cost etc. If such expenses increase, production cost also increases and it affects adversely loan repayment capacity of farmers.
3. In last 4-5 years farmers suffered from problem of natural disasters. Heavy and continue rain, floods, drought etc. decreases agriculture production and also loan repayment capacity of farmers.
4. Sometimes farmers misuse loan amounts, it means they use loan amount for unproductive purposes like children marriage, family and social function etc.
5. In some cases farmers not repay loan instalments regularly because they expect loan waiving from government, they use loan amount to pay previous loan. Illness of family members, litigation are also reasons of farmers of irregular repayment of loan instalments.

Review of Literature:

Basu & Srivastava (2005) 'Scaling up Microfinance for India's Rural Poor' - in this article authors reviews the current level and pattern of access to finance for India's rural poor and examines some of the key microfinance approaches in India, Bashir and Azeem (2008) in their study investigate the problems faced by the farmers while getting the loan. It explained that farmers in the study area are facing different problems while getting loan. Kumar and Gambhani (2012) conducted study to identify the problems faced by farmers in getting agricultural finance by commercial banks and examine the role and performance of commercial banks in respect of agricultural finance. Noonari (2015) conducted study to investigate economic analysis of poultry farm production, with a view to assess financial gain from poultry production. Subramanian and Shivananjappa (2017) in their article analyze the impact of agricultural finance on the farmers and also examine the to what extent agricultural finance obtained by the farmers and its repayment position. Earlier studies focused on current patterns of getting loan, problems faced to farmers while getting loan, economic analysis of poultry production, impact of finance on agriculture but such studies not covers reasons of irregular repayment of loan instalment of farmers. Therefore, in the present study researcher has investigated reasons of irregular repayment of loan instalment of farmers.

Research Methodology:

In Satara district majority rural people's main occupation is farming. There are 11 taluka's in Satara district. The finite population of farmers as per socio economic survey of Satara district is 521786. By applying Yamane, 1976 formula and at 5% error i.e. at 95% confidence level sample size is calculated as 399.6935. Hence by applying proportionate stratified sampling method 406 farmers have been selected from 11 taluka's of Satara district. To know the reasons of irregular repayment of loan instalment of farmers, schedule (questionnaire) was distributed to sample farmers in 11 blocks of Satara district. The data were processed and analyzed by using different techniques and software like MS-Excel, SPSS.

Objectives of the Study:

The study is undertaken to understand why farmers do not pay loan instalments regularly, it means when instalments become due. Objective of present study is to study the reasons of irregular repayment of loan instalments of farmers.

Data Analysis and Interpretation:

Farmers may not repay loan instalments regularly because of many reasons. In recent years natural disaster is one of the main reasons of many farmers of irregular repayment of loan instalments. Along with this reason lower productivity, lower value of agriculture products is also reasons non regular payment of loan instalments. Researcher has analysed collected data by using software like excel and SPSS, such data is presented, analysed and interpreted as follows:

Table No. 1. Reasons of Irregularity in Repayment of Loan Instalments of Farmers

Sr. No.	Reasons of Irregularity	Yes	No	Total
1.	Lower yield	154 (37.90)	252 (62.10)	406 (100)
2.	Lower value for the produce produced	269 (66.30)	137 (33.70)	406 (100)
3.	Increase in Production cost	248 (61.10)	158 (38.90)	406 (100)
4.	Old/Previous loan	98 (24.10)	308 (75.90)	406 (100)
5.	Misuse of loan amount	21 (05.20)	385 (94.80)	406 (100)

6.	Natural disaster	262 (64.50)	144 (35.50)	406 (100)
7.	Illness of family member	28 (06.90)	378 (93.10)	406 (100)
8.	Litigation	42 (10.40)	364 (89.60)	406 (100)
9.	Expectation of loan waiving	125 (30.80)	281 (69.20)	406 (100)

(Source: Field Survey)

Above table depicts reasons of irregularity in payment of loan instalments of farmers. In many cases borrowers cannot repay loan instalments regularly because of many reasons. Researcher has collected and presented data in above table regarding reasons of irregular payment of loan instalment of farmers. Above table reveals that lower yield is the reason of irregular payment of loan instalments of 154 farmers (37.90 %), whereas this is not reason of irregular payment of loan instalments for 252 farmers (62.10 %). Lower value for the produced units or products is also one of the reasons of irregular payment of loan instalments. Above table shows that 269 (66.30 %) farmers are agree with this reason while 137 (33.70 %) farmers reported that this not reason of their irregularity in payment of loan instalment. It shows that due to increase in production cost 248 (61.10 %) farmers do not paid loan instalments regularly and 158 (38.90 %) farmers have not this reason of irregularity in payment of loan instalment. Old/Previous loan is the reason of irregular payment of loan instalments for 98 (24.10 %) farmers and for 308 (75.90 %) farmers stated that this is not reason of irregular payment of loan instalment. 21 farmers (05.20 %) expressed that misuse of loan amount is the reason of non-payment of loan instalment irregularly and majority of sample size i.e. 385 farmers (94.80 %) reported that this is not the reason of irregular payment of loan instalment. As regards another reason of non-payment of loan instalment regularly which is natural disaster, 262 (64.50 %) farmers stated yes to this reason and for 144 farmers (35.50 %) expressed that this is not reason of irregular payment of loan instalment. Illness of family member is the reason of irregularity of payment of loan instalment of 28 farmers (06.90 %) and this is not reason of non-payment of loan instalment regularly of 378 (93.10 %) farmers in the Satara district. Considering next reason of irregularity in payment of loan instalment for farmers, 42 farmers (10.40 %) expressed that they do not pay loan instalment regularly because of litigation while 364 (89.60 %) farmers have not this reason of irregular payment of loan instalment. 125 (30.80 %) farmers reported that they don't pay loan instalment regularly because they expect that government will waive their loan amount in case of non repayment of loan but 281 (69.20 %) farmers not having such expectations and this is not reason of irregular repayment of loan instalment.

Findings:

The overall analysis of reasons of irregular repayment of loan instalments of farmers reveals that many farmers fail to repay their loan instalments regularly because of more than one reason. Study reveals that the main reason among all other reasons due to which farmers do not repay loan instalments regularly is lower value for product produced, it means fluctuation in prices of agriculture products is main issue due to which farmer's income is also not fixed and it adversely affects their loan repayment capacity. Natural disaster like heavy and continue rain, flood, draught is also reason of irregular repayment of loan instalments of majority farmers. The third main reason of majority farmers of non repayment of loan instalments regularly is increases in production cost, now days increased cost of seeds, fertilizers, manure and also increases in labour cost are the reasons due to which production cost of agriculture produces in increases. It is also found that out of total sample size 30.80% farmers expects loan waiving from government. It is also found that very few farmers out of total sample cannot repay loan instalments regularly due to illness of family member, misuse of loan amount, litigation.

Suggestions:

1. Farmers should adopt business approach in their agriculture activity, because in present condition also farmers look at agriculture as only means of their livelihood.
2. Farmers should utilize loan amount properly it means loan should be used only for that purpose for which loan is taken. Loan should be utilized only for productive purpose.
3. Before cultivation farmers should assess the risk associated with their agriculture activities. Assessing cultivation, market and environmental risk will help them to better control and management of agriculture activities.
4. Group farming is one of the ways to increase agriculture production and ultimately increasing income of farmers. Group farming minimizes cost and risk and it helps for better utilization of available resources.
5. Farmers should not depend on farming only; it means their agriculture activity should not be limited only with growing crops/cultivation. They should engage with other agriculture related allied activities like, animal husbandry, dairy and poultry farming etc.

Conclusion:

Farmers borrow loan from banks for various purposes like purchase of seeds, fertilizers, farm equipments etc. They have to repay loan as per the agreement with bank. But sometimes they cannot repay loan instalments when it becomes due. Present study reveals that farmers have many reasons of non repayment of loan instalments regularly. It is found that lower value of agriculture produces, natural disasters and increased cost of production are the main reasons of non regular repayment of loan instalments of the farmers. But if farmers adopt business approach in their agriculture activity, they utilize loan amount properly and assess risk associated with their agriculture activity then it will increase agriculture income and they will repay loan amount easily.

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Industry 4.0 (I4.0) - A Fully Digital Value Chain

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Abstract

Several years have passed and now we stand on the cusp of another Industrial Revolution. The fourth industrial revolution or Industry 4.0 has become quite a buzzword. Economies across the globe are all set to adopt it and India is also treading the path in its own way. The Fourth Industrial Revolution, 4IR, or Industry 4.0, conceptualizes rapid change to technology, industries and societal patterns and processes in the 21st century due to increasing interconnectivity and smart automation. Industry 4.0 is a complex Cyber-Physical Systems which synergizes production with digital technologies, the Internet of Things, Artificial Intelligence, Big Data & Analytics, Machine Learning and Cloud Computing. India has become the most favorable manufacturing destination and Make in India strategy coupled with Industry 4.0 initiatives till the grassroots level can make the country leap frog with transformation journey in new industrial revolutions. We need to understand that we have entered a new era of Industry 4.0 in which computers and automation have come together in a new way. Robotics connected remotely to computer systems equipped with machine learning algorithms can control robots with minimal human support. In essence, Industry 4.0 will create what has been called a smart factory.

An Attempt has been done in this paper to highlight the concept, advantage and challenges to Industry 4.0 and to View this COVID PANDAMIC as an opportunity for implementing Industry 4.0 and other initiatives.

Keywords: Cyber-Physical Systems, automation, digital technologies, Internet of Things (IoT), Smart Manufacturing.

Introduction:

Industry 4.0 (I4.0) has become a trendy topic in manufacturing industries worldwide. IT has highly intelligent connected systems that create a fully digital value chain, based on cyber physical production systems that integrate communications, IT, data and physical elements to transform traditional plants into smart factories. I4.0 is a paradigm shift from “centralized” to “decentralized” production by technological advances. I4.0 provides an entirely different industry approach to manufacturing with new technologies to maximize output while minimizing resource utilization. The early interpretation of the I4.0 paradigm dealt with “smart manufacturing” (SM), putting the factory at the center, imagining its transformation through digitalization. The “real-time capability” is an enabling 4.0 fundamental principle, creating the condition for design processes to be constantly informed by data from internal functions, networks and customers and elaborated and visualized in real-time. Industry 4.0 refers to a new phase in the Industrial Revolution that focuses heavily on interconnectivity, automation, machine learning and real-time data.

The Evolution Of the Connected Ecosystem- Industry 1.0 (I1.0) To Industry 4.0 (I4.0)

1st Industrial Revolution (mid- 1780s) Mechanization

The first industrial revolution happened between the late 1700s and early 1800s., The first industrial revolution was triggered by water and steam power to move from human labor to mechanical manufacturing.

2nd Industrial Revolution (mid 1870s) Electrification:

In the early part of the 19th century, the world entered a second industrial revolution with the introduction of steel and use of electricity in factories, which helped to create mass production and enabled manufacturers to increase efficiency and make factory machinery more mobile. After seeing progress due of mechanization, electrification and the advent of the assembly line over two centuries, the

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global manufacturing industry adopted information technology in the 1960s, when computers came into the forefront of development, simplifying human effort.

3rd Industrial Revolution (mid 1960s) Automation:

Starting in the late 1960s, a third industrial revolution slowly began to emerge. The third industrial revolution used electronics and information technology to automate manufacturing. During this period, manufacturers began experiencing a shift that put less emphasis on analog and mechanical technology and more on digital technology and automation software.

4th Industrial Revolution (2011) Cyber Physical Systems:

The fourth is the current trend of automation and data exchange in manufacturing technologies. The fourth industrial revolution, known as Industry 4.0 takes the emphasis on digital technology from recent decades to a whole new level with the help of interconnectivity through the Internet of Things (IoT), access to real-time data and the introduction of cyber-physical systems. Industry 4.0 offers a more comprehensive, interlinked and holistic approach to manufacturing. It connects physical with digital and allows for better collaboration and access across departments, partners, vendors, product and people. Industry 4.0 empowers business owners to better control and understands every aspect of their operation and allows them to leverage instant data to boost productivity, improve processes, and drive growth. From then to now, both operational technology and information technology have come a long way, unleashing a vast plethora of possibilities on the factory floor through I4.0.

Literature Review- Understanding Industry 4.0

The concept of Industry 4.0 was coined in Hanover Messe in 2011 introduced by Germans towards promoting digitization and computerization to deal with complexities, external and environmental factors to business and denotes a paradigm shift to fourth industrial revolution. Products must inform machine what is to be done with them (Lutz,2015), Central to decentralized control of production, manufacturing service transformation from one-time product selling to continuous profit from total service solution, prognostic monitoring systems to fleet wide diagnostics and remote monitoring information systems (Lee,2014). Top down to bottom up approach, structured to object oriented software developments, development of cross functional labour skills (Prause, 2016). After the first three industrial revolutions characterized by Mechanization in early 1774, Electrification for mass production in 1870, and Computerization from 1969 for automation, the fourth industrial revolution I4.0 geared on with web based technology, intelligent automation, quantum computing, 3D printing and platforms for communication between operational and informational technology. (Prause 2016) I4.0 addresses the challenges posed by other industrial revolutions for high quality product features, environmental disruptions, work condition hazards, shrinking workforce, sustainability issues. Therefore, its ideology is to integrate business processes to achieve flexibility, efficiency and greenway of manufacturing. (Wang, 2016)

Industry 4.0 demands three types of Integration namely (Wang ,2015)

1. Vertical integration of all processing, networked manufacturing systems, hierarchical systems with the enterprise resource planning to facilitate flexibility and reconfigurations to adapt to different demands of product and market uncertainties.
2. Horizontal Integration of all collaborating corporations to exchange of data, easy flow of material and finance and facilitate new business model to emerge from.
3. End to End Integration of networked value chain to enable involvement of customers, suppliers in product specification, product design, production planning and after sale service with goal of product life cycle management and customisation at any stage.

Benefits Of Adopting An Industry 4.0 Model

Similar to digital transformation, the benefits of Industry 4.0 will ultimately help a business become smarter and more efficient. Industry 4.0 spans the entire product life cycle and supply chain, design, sales, inventory, scheduling, quality, engineering and customer and field service. Everyone shares informed, up-to-date, relevant views of production and business processes and much richer and timelier analytics.

Benefits of adopting an Industry 4.0 model for your business:

1. Enhanced productivity through optimization and automation
2. Real-time data for real-time supply chains in a real-time economy
3. Greater business continuity through advanced maintenance and monitoring possibilities

4. Higher quality products as a result of real-time monitoring, IoT-enabled quality improvement and cobots
5. Better working conditions and superior sustainability
6. Personalization opportunities that will earn the trust and loyalty of the modern consumer.
7. It makes your team stronger and more collaborative.
8. It allows you to address potential issues before they become big problems.
9. It allows you to trim costs, boost profits and fuel growth.
10. Companies that invest in modern, innovative Industry 4.0 technologies are better positioned to attract and retain new workers.

Challenges of Adopting an Industry 4.0 Model

As Industry 4.0 continues to change the way we interact with the world around us, new challenges arise. Here are few of them

1. New business models – the definition of a new strategy
2. Rethinking your organization and processes to maximize new outcomes
3. Understanding your business case
4. Conducting successful pilots
5. Helping your organization to understand where action is needed
6. Change management, something that is too often overlooked
7. Examination of company culture
8. The genuine interconnection of all departments, and
9. Recruiting and developing new talent.

Challenges of Adopting an Industry 4.0 Model by India

1. high cost of scaling
2. lack of resources/knowledge to scale
3. lack of data analytics skills in-house
4. jugaad attitude from the plant-floor to management level
5. lack of courage among investors or management due to unclear roi or value, as low transparency from the supplier's side
6. lack of trust and a fear of failure
7. lack of interest in innovation
8. lack of coordination from management
9. less support from shop-floor employees
10. risks to data security
11. unclear budget value presented by the project head
12. lack of leadership support and attention
13. too many stakeholders
14. India's political situation and policies.

To thrive and indeed survive in tomorrow's world, you will need to look at each of the above challenges and act upon them as soon as possible. But, it is important to remember that above all, Industry 4.0 requires businesses and organizations to adopt a fresh thinking mindset, understanding the power of the inter-connectivity realized by new technologies. By being able to adopt a new mindset, refresh your company culture, adapt your business model, create new roles and nurture the talent to fulfill those roles, the rest will follow, as long as your change is managed closely throughout the process. With an understanding of what you have to gain from harnessing the power of Industry 4.0, taking the actions required to realize it will be all the more easier. It is true that Industry 4.0 comes with its fair share of challenges, but by facing them head on it is clear to see that you have everything to gain

Government Initiatives:

In 2015, the Indian government launched an IoT Policy that aimed at skill development, technological upgrades and building IoT products specific to Indian demands, thereby occupying a considerable share in the global IoT market. In addition, the government is formulating a National Policy for Advanced Manufacturing to enhance India's global manufacturing competitiveness. The government has recently announced the launch of a mission on Cyber – Physical Systems (CPS) and allotted an initial corpus of INR100 crores for commencement. Once fully implemented, these plans would be key tools to enhance the contribution of manufacturing output.

National Manufacturing Policy, 2017: In July 2017, the government rolled out a new policy to push the manufacturing share to 25 per cent of the GDP by consolidating Make in India initiative, with focus on adoption of digital platforms for I4.0

Centre of Excellence (CoE) on IT for Industry 4.0: This, CoE would act as a knowledge centre for entrepreneurs and startups, propagating the concept of IT and its application in I4.0

National Program on Artificial Intelligence: In the Union Budget 2018-19, the government announced that NITI Aayog will create a road map for national AI programme focusing on developing new AI applications

Mission on Cyber-Physical Systems: As per the Union Budget 2018-19, the Department of Science and Technology will launch CPS mission to support establishment of CoE for training in robotics, AI, digital manufacturing etc.

Sectors in India Which Have Adopted Industry 4.0

FMCG: The Indian FMCG sector has started deploying Cobot or Collaborative Robots in their manufacturing process. Cobots are industrial robots that work alongside workers in a factory and require minimal supervision. Factories with weaker infrastructure and limited workforce can leverage Cobots to reduce lead time and do optimum utilisation of capacity.

Telecom: Vodafone Business Services provides smart IoT solutions for connectivity across the range of verticals such as industrial manufacturing, automotive, healthcare, smart city and utility management.

Healthcare: Diabetacare's smart glucometers is a classic example to demonstrate how patients can manage their diabetes better using IoT in the healthcare sector. IoT is making its presence felt in healthcare by connecting devices. This helps patients to keep track of their blood sugar, blood pressure etc.

India Should Adopt Smarter Strategies For Smart Manufacturing

To leverage the best that technology has to offer us, India must embrace Industry 4.0. Industry 4.0 has just started making inroads in Indian manufacturing and other sectors. Data-based decision making is also being adopted across industries. While certain steps have already been taken there is a lot more that remains to be done. There needs to be a shift in mindset before there is a shift in capacity. Instead of just undertaking more capital expenditure, the focus should be on enhancing existing asset base. Adopting Smart manufacturing, analytics and IoT will give a new lease of life to industrialization in India. Apart from policy implementation hurdles, one major bottleneck is lack of skilled labour or fear of job losses owing to Robotics & Automation. A smart strategy to counter this is to upskill workers and millennials in these fields and create more jobs. According to an analysis by McKinsey, if Indian companies adopt Industry 4.0 across functions such as manufacturing, supply chain, logistics and procurement, they can enhance their operating profits by 40% at less than 10% of the planned capital expenditure.



The Need For Industry Stakeholders To See This Pandemic As An Opportunity For Implementing Industry 4.0 And Other Initiatives.

The need for automation during the COVID-19 pandemic raises many questions related to the actual need of automation in our factories, work in every industry is now reshaped and new kinds of roles are growing

with three trends (remote work, digitalization and automation). In the years following recession, automation levels and automation adoption rise very rapidly, when businesses are very keen to capture efficiencies, stabilize the cost base and respond to the new economic reality. Faced with the COVID-19 crisis, industrial leaders have one business imperative-Maintaining their operations. Many managers are worried that they do not know how to manage their employees remotely. When workers are far away from them, they don't really know what each person is doing, especially when their objectives and outputs are not clear. It becomes very difficult to say whether the person is actually doing their work. The only way companies could respond is through automation, with the challenge of re-skilling people. If we manage to help workers through this, it could be a bright future for our businesses and workers. We expect something similar now, where automation levels rise, and we are seeing things like Industry 4.0, Industrial IoT and robotic automation starting to become implemented more around the world. There is much anticipation that this will create a great shift or trend going forward for more industrial automation: As the crisis unfolds, industries can benefit from short-term cost reductions with the help of several IIoT-enabled tools, as follows:

Remote Employee Collaboration: In general, the more digitized a company's processes are, the simpler it is to collaborate remotely.

Digital Performance Management: IIoT-based software solutions can provide a real-time dashboard of key performance indicators to support shop-floor performance dialogues, increasing transparency.

In-Line Process Optimization: IIoT can increase production efficiency of single machines or entire production lines by using advanced analytics to optimize process parameters.

IIoT-Enabled Asset Optimization: This involves using advanced analytics to identify the root causes and counter measures related to the three drivers of OEE: Availability, Performance, and Quality.

Supply-Chain Integration Across the Value Chain: IIoT facilitates real-time data exchange between all supply-chain participants, creating an integrated view of production programs, scheduling, inventories, quality, and anticipated delivery times.

Conclusion:

Industry 4.0 is not just about investing in new technology and tools to improve manufacturing efficiency, it is about revolutionizing the way your entire business operates and grows to build a sustainable, scalable enterprise in today's business environment, you need to use tools that help you streamline tasks, boost productivity and collaboration and leverage data in real time.

India is keen on adopting Industry 4.0 and has taken several initiatives. According to IBEF, the Government of India plans to increase the contribution of manufacturing sector to 25% of Gross Domestic Product (GDP) by 2025, India is also prepared to face global competition by undertaking the Make in India programme. It is all set to lead the world with Smart Manufacturing. Industry 4.0 is coming fast and to compete in tomorrow's world, and beyond, tech companies must evolve with the times. So, the question is: are you ready for Industry 4.

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Social Banking Concept in Indian Economy

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Abstract:

A majority of the Indian population lives in villages and rural areas. So the poor population has been neglected from the mainstream banking. The traditional banking system has not provide greater financial services over the years. Low-income groups are forced to turn to “money lenders”, who charged them with extra interest rates, and may even threaten their life and liberty. One of the difficulties facing any lender would be who to lend without taking unacceptable risk. Most low-income borrowers cannot provide collaterals. In this paper, researcher wants to know the reliable banking platform by making use of social networking concepts. This social platform can also facilitate micro-lending where a debtor can spread his risk by contributing to small portions of multiple loans. In summary, the proposed social banking system would help bridge the gap between the poor and the society at large, leading to social mobility and prosperity.

Key words:- Social Banking, micro finance, social networking concept

Introduction:

Any business, in order to be sustainable, needs to be socially oriented. This is all true in banking business also because its financial functions has to necessarily be aligned to the developmental needs of the society that it operates in. Banks as a commercial organizations, must earn profits, at the same time, they must serve a social purpose, otherwise they will become irrelevant, and unsustainable. The banking business, globally has followed pricing practices, that have resulted in the poor subsidizing the rich. This has worked to the detriment of the poor, who have to pay high cost for accessing financial services. Therefore, social banking is one where the rich subsidize the provision of financial services to poor and where banking business is oriented towards serving the masses instead of exploiting them. Thus banking can never be unsocial. The idea of social banking was introduced through banking reforms to ensure banking for the marginalized population, developmental needs, easy access to regularized credit, minimum requirements to open accounts etc. Thus, shifting the orientation of policies towards serving the common mass is known as social banking.

Significance of the study:

1. This study will give some details about the concept of social banking.
2. This study will help to obtain the knowledge about social banking which ensures its market competitiveness as is essential in a liberalized environment.

Objectives of the study:

1. To study in general the concept of social banking sector.
2. To analyze the consequences of banking sector reforms on social banking.
3. To study the impact of characteristics of social banking on economy.

Data Collection:

The research design will be descriptive in nature. The method of data collection is mainly based on secondary data. This data related to commercial banking as available in publications of RBI, IBA and other authentic sources.

Scope of the paper:

This study will be useful for understanding concept of Social Banking by making use of social networking. This social platform will facilitate micro-lending where a debtor can spread his risk by contributing to small portions of multiple loans. Also it would help to bridge the gap between the poor and the society at large, leading to social mobility and prosperity.

Hypothesis:

Social networking concepts will build a reliable banking platform.

Conceptual Framework:

Concept of Social Banking:

Banking, or money lending, has existed for thousands of years in various different forms. Normally, it is a scenario when someone borrows money from a bank or an individual, or loans it to a friend at a specific rate, or with some terms and conditions. Over the time, banks have evolved into the

financial institutions that they are today. During this process, however, there has been a shift towards catering to the middle classes of society, leaving out the lower income groups due to their low profit viability. These groups manage by dealing with local money lenders, who run a monopoly of sorts in their respective regions. Investors looking to deal with these groups are deterred by the financial risks involved, as most borrowers have a shaky financial background, and would not be able to provide any collateral. Social banking concept has been highlighted after the economic crisis which resulted in lack of savings, poverty and unemployment. Social banking can contribute to poverty alleviation by developing low cost products customized to the needs of the poor and providing them access to affordable credit for entrepreneurial and emergency purposes. Thus Social Banking framework that facilitates money lending between groups of people using a social media where the people are connected with each other in a way that is independent of the traditional financial system. That means this framework does not plan to replace conventional banks. Adoption of social media for business can be a game-changer for banks as well as users, as operational costs can be significantly reduced. Social Banking describes banking and financial services whose main objective is to contribute to the development and prospering of people and planet, today and in the future. Taking into account the social, environmental, cultural and economic impacts of activities on all levels, with the aim of reducing their negative and increasing their positive effects on the common good. In this context, money and monetary profit are not ends but means to achieve the above objective. Because Social Banking constantly requires identifying and balancing different, changing and sometimes conflicting interests, it describes a process rather than a steady state.

Following are some of the Characteristics of Social Banking:

Core Banking – Focus on certain traditional banking practices namely, in the loans and savings business

1. Focus on the needs of communities in the real economy and civil society
2. Non-monetary values base which guides all business activities
3. Ownership structures that prevents dependency upon dominant individual interest
4. It has participative organizational structures and customer relations
5. Makes Pro-active dialogue with stakeholders and engagement in public discourse
6. Promotion of giving as a central ingredient to renewal and development
7. It rejects profit maximization principle and of speculative activities
8. Strategies for limited risk exposure and ensure resilience
9. Set salary ratios (top-bottom) of around 10:1, with no or very limited equitable bonus systems
10. Transparency and accountability

Need of Social Banking:

In the changed environment, efficiency, competitiveness and quality have become the key success factors for all banks. In the above context, because of the paradigm shift in the way of functioning of banks, it is worthwhile to examine the consequences of banking sector reforms on the social banking.

As the banking sector is a key constituent of country's economy, it should serve the basic social and economic goals and prevent monopolistic tendencies, concentration of power and improper use of resources. The V. V. Pai Anandikar's Report to the government of India highlighted the fact that new entrepreneurs had not been able to secure adequate credit from the banking system. The report also highlighted the fact that the banks had failed to cater to the requirements of agriculturists and small industrialists. To overcome these defects the report recommended social control of banks. There is need of Social banking which expected to:

1. Improve the position of agriculturists and small industrialists.
2. Enable the government to effectively implement the Five Year Plans.
3. Bring about wider representation in the boards of Directors of banks and in the actual decisions with respect to advances.

Challenges to Social Banking:

There are many challenges which are faced by banks and other financial institutions to make credit available to the masses in a sustainable and co-effective manner. There is no any capable banking services delivery model yet stabilized. Similarly, several alternative technology option had tried out. Banks also have to refine their pricing practices in order to ensure viability and sustainability of social banking initiatives. Sensitization of bank's employee on their role in implementation of social banking measures is

also one of the significant challenges. Banking staff has to be sufficiently sensitive about the needs and wants of the vulnerable sections of society along with being techno-savvy. India should have a strong policy framework in place and needs to work on effective implementation channel to improve the quality of life for masses and making them a part of mainstream Indian economy.

Conclusion:

The concept of social banking has been created since nationalization of the Commercial Banks in India. It lies on the target of shaping a coordinated monetary framework with a public inclusion, fit for reacting viably to numerous administration strategy destinations, yet saving a sound capacity to oppose neighborhoods political pressing factors. The fundamental goal is assignment of assets to the denied, disposing of restraining infrastructure of personal business houses and corporate families on banks, expanding banking the nation over and lessening regional imbalances. However this system suffered a backlog with change of administrative and political circumstances such that it was used as a means of vote bank politics, large scale corruption in implementation of schemes and improper planning. As a result of which the banking and economic institutions suffered major losses due to non recovery of loans and less credit flow. The situation was controlled with substituting other schemes like the idea of Financial Inclusion. It was done to ensure that all citizens and every household become a part of financial service, receiving at the end all the benefits for their growth and thereby resulting in economic growth of the country. Thus the idea of development can be ensured not just with credit availability but also inclusion of financial services like access to inputs, financial knowledge, skills and technology.

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Role of Technology in Digital Transformation in Banking Industry

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Abstract

Digital transformation in the banking sector is an essence of the global world. It is the process of change in the needs of human beings due to the change in technology very rapidly. The global financial and economical transactions are possible to do in a very few seconds. The shifting of traditional transactions in banking sector have been taken by the digitization and automation. Rural to urban of our country is on the path of digital transformation. To ease the banking transactions, speedy task and saving in time etc. attracts the society for banking services. After 1991, within a span of 30 years there is drastic change that we observed in the whole world. This research paper is a descriptive in nature based on secondary sources focuses on how the role played by technology in digital transformation in banking sector, and how it is boosted in COVID 19.

Key words: Digital transformation, banking sector, financial, global, automation, services

Introduction:

Digital transformation is the process of integrating digital technologies into all aspects of a business to meet the requirements of business, society and market. Today technology is becoming an integral part of global economy which continuously growing fast. The skill of human being and technology is walking in the hands in hand. The need of society and customers is pleased by the digital transformation in banking sector. The finance business is exploring very rapidly with coming new horizons of digitisation. Due to digitisation in the banking sector, the behaviour, preferences of customers in banking sector have also transformed due to emerging technologies like Artificial Intelligence (AI), Blockchain, Cloud Computing, Internet of Things (IoT), RPA and AR/VR are playing a vital role in the banking and finance. According to a survey conducted by JPMorgan Chase & Co, in 2021 the company had around 58 million digitally active customers which is 6% excess over the figure of 2020 and around 44 million customer mobile active which indicates 10% rise from 2020. Further it is predicted that the digital banking will rise by 2022. By keeping the importance of the technology use in various sector, to know the importance and role in banking industry is considered in this research paper.

Objective of the Study:

The main objective of the study is to know the role of technology in digital transformation in banking industry.

Research Methodology:

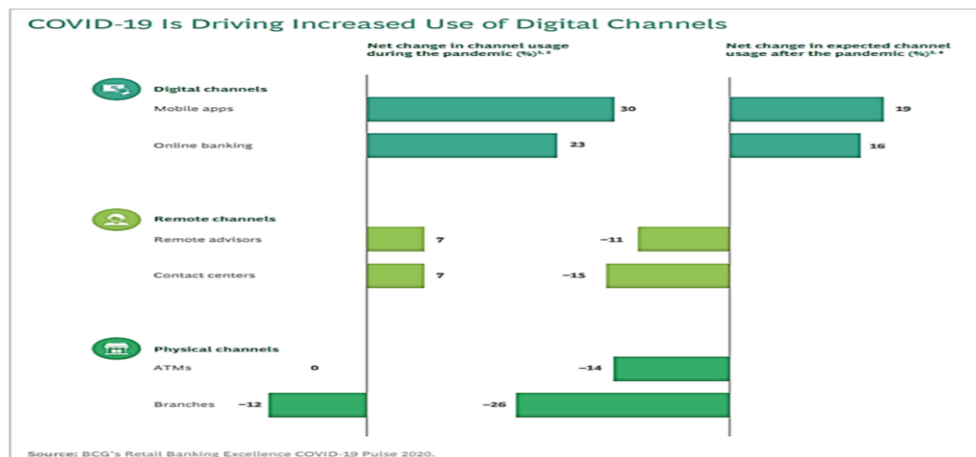
This research study is descriptive in nature and based on secondary data. The role played by the technology in the development of banking industry with the application of distinct digital channels is analysed.

Role of Digital Transformation in Banking in Pandemic:

The whole world Banks and customers has got experience of online and digital transformation mainly in COVID 19. There is tremendous growth is observed during pandemic period. As the information available BCG Retail Banking Excellence (2020), there is an increase in the use of digital channels in the banking sector by the customers, business and financial institutions. The following figure 1 indicates the use of technology:

Dr. A.G.Suryawanshi

Figure 1. Covid-19 pandemic increased the use of digital channels in the banking sector.



Source: BCG

The figure 1 reveals that during the pandemic most of the users have used digital channels (Mobile apps and online banking), Remote channels (Remote advisors and contact centers) and physical channels (ATMs and branches).

Role of Digital Channels in Banking Industry:

There is tremendous growth is observed in technology today. The technology and automation in banking services are very much influenced in those days. But most of the people are unaware of such innovative channels in digitisation of banking sector. The following are some of digital channels playing a vital role in banking recently:

Advanced analytics and machine learning:

Most of the financial companies or institutions collect transaction data of customers and store them for many years as regulatory and insurance requirements. This helps to analyse the customers behaviour to improve the inside and outside environment of the financial institute. Nowadays most of the banks like ICICI, HDFC, SBI trying to capture market through collecting data and information to know their needs and patterns of investment behaviour. Such advanced analytics and machine learning process the banks can reach to the right customer in right time to provide better financial services of the banking products. Such digital channel is providing analyse the market to improve the banking transactions very quickly

Blockchain

Block chain is distribution ledger. Blockchain is an emerging trend for financial institutions like banks and NBFCs. It helps to the financial institutions in the preventions of fraudulent actions and it provides transparency in various financial transactions. Blockchain helps in reducing costs and boost the speed of transactions to minimize the number of intermediary banks. Blockchain is another digital channel which analysing various banking operations related to investment management, cross-border transactions, KYC process, trade finance, lending, fraud reduction and capital markets. Leveraging blockchain technology can enable banks to quickly enhance their payments, remittances, and traceability goals. Blockchains are best known for their role in

Artificial Intelligence:

AI in banking is represented by chatbots or online assistants that help customers with their issues by providing necessary information or executing different transactions. Apart from this, AI is to be used for the purpose of data analysis and security. AI plays a vital role in identifying money laundering by analyzing customer data within several seconds.

Cloud Computing:

Due to the cloud computing financial institutions and banks are performing their services very quickly. The benefit of pay-as-you-go is much more easy to every individual customers or businesses to pay only for cloud usage. In the banking industry, due to cloud computing it is very easy to promote safe online payments, digital money transfers, wallets, etc. Banks are getting benefit of decrease in data storage. It play a role to get benefits of-demand scalability, and Security and availability.

Internet of Things (IoT)

Internet of Things technology connects devices/sensors in a network gives the insight of futuristic data-driven.. IoT plays a vital role in retail banking , with large investments in internal infrastructure and consumer-facing capabilities. IoT covers numerous banking solutions with some of the existing use-like Smart Collaterals, Wearable Payments, Wealth Management and Automated Transactions and Proactive Customer Services.

Robotic Process Automation (RPA)

The banking industry are also using of intelligent automation to drive efficiency, eliminate repetition, and improve customer satisfaction with quick services. The technology responsible for this automation is known as Robotic Process Automation (RPA). Banking industry is benefited in -Cost reduction, Accuracy, Performance Efficiency and Compliance

Augmented and Virtual Reality (AR/VR)

Augmented Reality and Virtual Reality are enhancing customer experience across the banking industry. This technology provides complete autonomy to customers to do their task or transactions from their homes. It is possible to reach customers at remote place also with Virtual bank system. Virtual branches reduce the need for finding space to open a physical branch and help eliminate the operational cost associated with the branch.

Conclusion: Digital transformation in banking though it is costly, it provides valuable services in customer management, automation of business processes, offering newer payment methods, and more. The banking industry has to introspect and understand the actual importance of digitisation of financial services for future perspectives. The role of technology in transforming the banking industry is possible if it is adopt properly.

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A Study of Motivational Aspect of Women Entrepreneurs In Sangli District

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Abstract:

It is well known fact that women entrepreneurs play pivotal role in the economic development of any area, region and nation. They are considered to be the most important and motivating economic agents for the economic augmentation of the nation. McFarland's definition simplifies the concept very aptly. "The concept of motivation is mainly psychological. It relates to those forces operating within the individual employee or subordinates which makes him to act or not to act in certain way" (Dalton E. McFarland). To be successful women entrepreneur in operating and flourishing enterprise requires several factors. The main objective of this research paper is to survey those factors. The entrepreneurial abilities are considered to be most important factors in bringing the economic development of nation and region.

Keywords: motivation, women entrepreneur, successful women entrepreneur.

Introduction:

Women constitute almost half of the total population in the Sangli district. They play a positive and constructive role in the socio-economic development of the Sangli district women organization at regional levels have sponsored a number of conference and workshop in recent time. It gave great moral support and inspiration for the women entrepreneur. Generally, women are motivated to towards entrepreneurial activity by their education, occupation and economic status of husband/father's.

Review of Literature:-

1. Dr.Lalita Rani in her women entrepreneur study analyzed the various aspects contributing to women, entrepreneurship, their strengths, and weakness, the problems they face and their performance and success.
2. Miller (1985) has studied small business which was creating jobs on rural environment.
3. Bennett (1992) says, "Efforts to improve the position of Indian women must focus women as economic actors"

Conceptual Frameworks:

Based on various previous studies on entrepreneurship, a conceptual framework is developed as a tool for studying the motivational factors of women's entrepreneur.

Research Methodology:-

In this research the data were gathered through qualitative approach. The chosen samples involved 20 women entrepreneur from Sangli district. The detailed general information of these women entrepreneurs was collected with the help of his questionnaires; it also included motivational factors in the start up business. Finally, the descriptive statistics and analyzing the data were engaged.

Research Results:-

Entrepreneur Ambition:-

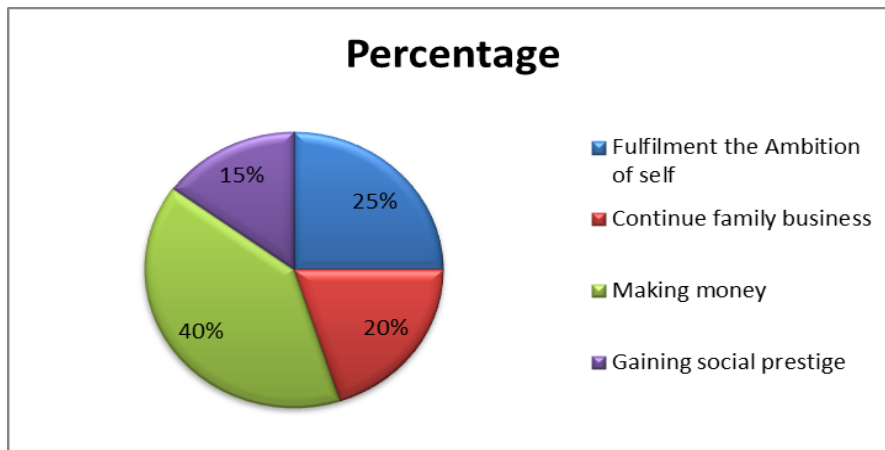
The biggest obstacle to progress of Sangli district is considered to be the lack of ambition among women.

Analysis of women Entrepreneur Ambition

Sr. No.	Ambition	No. of Women Entrepreneurs	Percentage
1	Fulfillment of the Ambition of self	05	25
2	Continue family business	04	20
3	Making money	08	40
4	Gaining social prestige	03	15
Total		20	100

Source: Survey Data

Dr.Kishor Baburao Jadhav



It is seen from the above table that the 40% of women entrepreneur are given to make money from their business. It should be noted that money making is the most important ambition to become an entrepreneur than other ambition

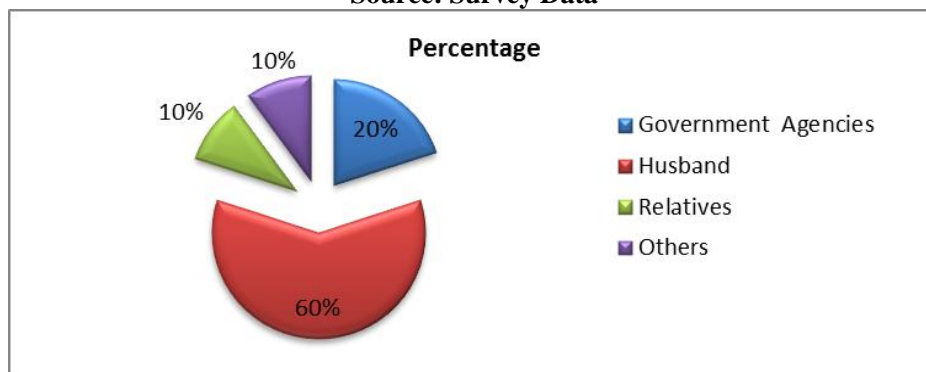
Motivators in starting the enterprise:-

The survey reveals various factors motivators in starting the enterprise as tabulated in Table

Analysis of Motivators in starting the enterprise:-

Sr. No.	Motivators	No. of Women Entrepreneurs	Percentage
1	Government Agencies	04	20
2	Husband	12	60
3	Relatives	02	10
4	Others	02	10
Total		20	100

Source: Survey Data



The motivators for women entrepreneur will therefore depend on her marital status

It is seen from above table that the 60% of women entrepreneur were motivated by their husbands

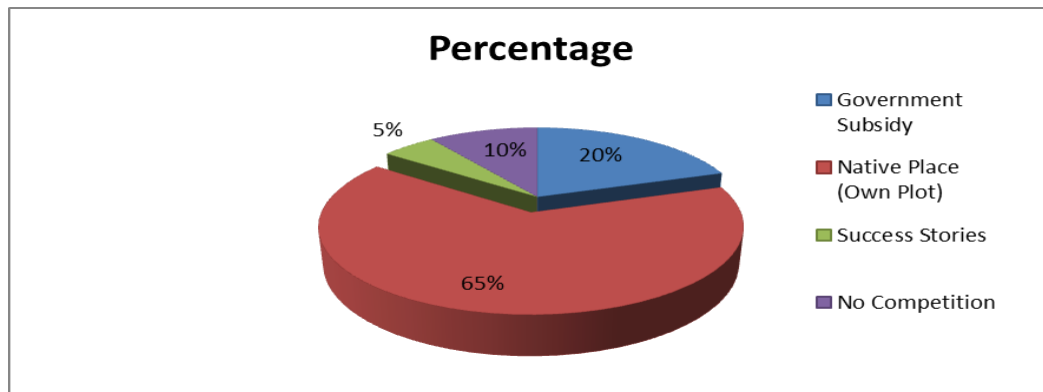
Facilitating factors influenced to start manufacturing Industry:

The survey reveals various factors of starting Industry as tabulated in Table

Analysis facilitating factors influenced to start manufacturing Industry

Sr. No.	factors	No. of Women Entrepreneurs	Percentage
1	Government Subsidy	04	20
2	Native Place (Own Plot)	13	65
3	Success Stories	01	05
4	No Competition	02	10
Total		20	100

Source: Survey Data



Above table indicates that's about of 100 (65%) women entrepreneur in Sangli district started the units in their native place (own plot) From the above analysis it has been revealed that native place/own plot has emerged as the main motivating factors fir industrial entrepreneurship

Concluding Remarks:-

It is only beginning of women entrepreneurship. The women have to go very long way to get success and equality with men for this purpose, a great deal of will support and efforts, strong family motivation and government support necessary

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**A Critical Analysis of the Gross Npas and Net Npas of Commercial Scheduled Banks
and Public Sector Banks**

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Abstract

A bank's business involves providing loans to borrowers. The borrowers could be a company, individual or any organization. The loans that are issued by the banks are known as bank's assets because the banks earn interest on the loans. But there is always a possibility that borrowers may default on the payment of interest as well as the principal amount. As per guidelines issued by the RBI, banks classify an account as NPA only if the interest due and charged on that account is not serviced fully within 90 days from the day it becomes payable. An asset becomes non-performing when it does not generate any income for the bank. Now, there can be scenarios where the borrower does not pay the loan amount even after the lapse of 90 days or more than these kinds then start coming under NPA's. To study the Gross NPAs and Net NPAs of Commercial Scheduled banks and Public Sector Banks and to study the concept of Gross NPA and Net NPAs are the objectives of the study. The conclusion part of the study focused on that a strong banking sector is important for a flourishing economy. The failure of the banking system may have an adverse impact on other sectors thus, there is need to ensure that the banking system recognizes financial distress early, takes prompt steps to resolve it, and ensure fair recovery for lenders and investors so that banking sector start functioning without stress.

Key words:Gross NPA,NET NPA,

Introduction

A bank's business involves providing loans to borrowers. The borrowers could be a company, individual or any organization. The loans that are issued by the banks are known as bank's assets because the banks earn interest on the loans. But there is always a possibility that borrowers may default on the payment of interest as well as the principal amount.

As per guidelines issued by the RBI, banks classify an account as NPA only if the interest due and charged on that account is not serviced fully within 90 days from the day it becomes payable. An asset becomes non-performing when it does not generate any income for the bank. Now, there can be scenarios where the borrower does not pay the loan amount even after the lapse of 90 days or more than these kinds then start coming under NPA's.

Statement of the problem:

The following problems are facing by the commercial banks as well as public sector banks due to increase in the Gross NPA and Net NPA amount

1. Lenders suffer a lowering of profit margins.
2. Stress in banking sector causes less money available to fund other projects, therefore, negative impact on the larger national economy.
3. Higher interest rates by the banks to maintain the profit margin.
4. Redirecting funds from the good projects to the bad ones.
5. As investments got stuck, it may result in it may result in unemployment.
6. In the case of public sector banks, the bad health of banks means a bad return for a shareholder which means that the government of India gets less money as a dividend. Therefore it may impact easy deployment of money for social and infrastructure development and results in social and political cost. Investors do not get rightful returns

Research Methodology:

Primary data-

The primary data has been collected with the discussion of managers and staff members of the Sample bank

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Secondary data :The secondary data has been collected from the RBI web site.for the period 2007-08 to 2018-19 i.e for 12 years data. The technique of ratio analysis has been used for data analysis

The following objectives are set for the study:

1. To study the concepts of Gross NPA and NET NPA
2. To analyse the Gross NPA Net NPA and percentage of Gross NPA and Net NPA data for study of NPA tend

Review of literature

Karunakar *et al.* (2008) discuss the various factors that boost NPAs, their size, their effect on Indian banking operations and suggest measures to control the curse on the banking industry. Use of suitable credit assessment and risk management methods is the key to solve the problem of NPA accumulation. Rajeev and Mahesh (2010), in their article deal with the issue of NPAs after the global financial crisis. They suggest that mere recognition of the problem and self-monitoring can help to manage the NPA problem to a great extent. Self-help groups can also play an important role in the recovery of the loans. Barge (2012) examines that early monitoring and management of lent funds is the necessity of the hour. The study suggests several measures like better supervision of end use of funds, information about the credit history of the borrower and assisting the borrowers to develop entrepreneurial skills to ensure that the asset does not convert into a non-performing asset.

Research Gap

Thus, an overview of the above literature shows that there are quite a few studies in the field of non-performing assets in the banking industry. However, there are no studies that look at the data till 2019, which is important and pertinent because the major piling up has been taking place after 2011 in the aftermath of the financial crisis of 2008. Moreover, the major focus of the paper is not only on groups of banks but also individual banks. This is done to identify those banks. Hence, the article is not only relevant but also addresses a contemporary issue like NPAs. The research adds new knowledge to the banking literature, which will help readers to comprehend the position of banks in a better way.

Theoretical Background

Factors Responsible For NPAs

The following factors confronting the borrowers are responsible for incidence of NPAs in the banks:-

1. Diversion of funds for expansion/modernization/setting up new projects/helping promoting sister concerns.
2. Time/cost overrun while implementing projects.
3. External factors like raw-material shortage, raw-material/Input price escalation, power shortage, industrial recession, excess capacity, natural calamities like floods, accident etc. 3 (iv) Business failure like product failing to capture market, inefficient management, strike/strained labour relations, wrong technology, technical problem, product obsolescence, etc
4. Failure, non-payment/over dues in other countries, recession in other countries, externalization problems, adverse exchange rate, etc.
5. Government policies like excise, import duty changes, deregulation, pollution control orders, etc.
6. Wilful default, siphoning of funds, fraud, misappropriation, promoters/management disputes etc. Besides above, factors such as deficiencies on the part of the banks viz. deficiencies in credit appraisal, monitoring and follow-up; delay in release of limits; delay in settlement of payments/subsidies by Government bodies, etc. are also attributed for the incidence of NPAs.

Indian Banking and NPA regulations:

Until mid-eighties, management of NPAs was left to the banks and the auditors. In 1985, the first ever system of classification of assets for the Indian banking system was introduced on the recommendations of A. Ghosh Committee on Final Accounts. This system, called the 'Health Code System' (HCS) involved classification of bank advances into eight categories ranging from 1 (satisfactory) to 8 (bad and doubtful debt)⁴. In 1991, the Narasimhan Committee on the financial system felt that the classification of assets according to the HCS was not in accordance with international standards and suggested that for the purpose of provision, banks should classify their advances into four broad groups, viz. (i) standard assets; (ii) substandard assets; (iii) doubtful assets; (iv) loss assets. Following this, prudential norms relating to income recognition, asset classification and provisioning were introduced in 1992 in a phased manner. In 1998, the Narasimhan Committee on Banking Sector Reforms recommended a further tightening of prudential standards in order to strengthen the prevailing norms and bring them on par with evolving international best practices⁵.

With the introduction of 90-days norms for classification of NPAs in 2001, the NPA guidelines were brought as par with international standards⁶. The NPAs can broadly be classified into (i) Gross NPAs, (ii) Net NPAs. Gross NPAs are the sum total of all loan assets that are classified as NPAs as per RBI guidelines as on balance sheet date. It reflects the quality of loans made by banks. (Gross NPAs Ratio = Gross NPAs/Gross Advances). Net NPAs are those type of NPAs in which the banks deduct the provisions regarding NPAs. It shows the actual burden of banks (Net NPAs = Gross NPAs-Provision/Gross Advances-Provisions).

Data Analysis: To study the Gross NPA and Net NPA the year wise data has been tabulated from the year 2007-08 to 2018-19 as below:-

Table No.1

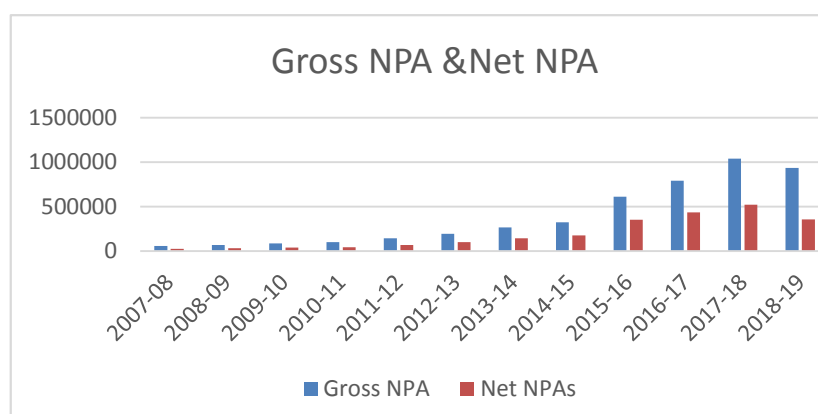
Gross and Net NPAs of commercial scheduled banks since 2007-08 to 2018-19

(Amount in Rs. billion)

Gross and Net NPAs of commercial scheduled banks since 2007-08 to 2018-19 (Amount in Rs. billion)						
year	Gross NPA	Gross NPA as percentage gross advantage	Gross NPA as percentage of total assets	Net NPAs	Net NPA as percentage of net advances	Net NPA AS percentage of total assets
2007-08	56309	2.2	1.3	24730	1	0.6
2008-09	68328	2.3	1.3	31564	1.1	0.6
2009-10	84701	2.6	1.4	39127	1.1	0.6
2010-11	97973	2.5	1.4	41799	1	0.6
2011-12	142903	3.1	1.7	65205	1.3	0.8
2012-13	194053	3.2	2	98693	1.7	1
2013-14	264381	3.8	2.4	142656	2.1	1.3
2014-15	323335	4.3	2.7	175841	2.4	1.5
2015-16	611947	7.5	4.7	349814	4.4	2.7
2016-17	791791	9.3	5.6	433121	5.3	3.1
2017-18	1039679	11.2	6.8	520838	6	3.4
2018-19	936474	9.1	5.6	355076	3.7	2.1

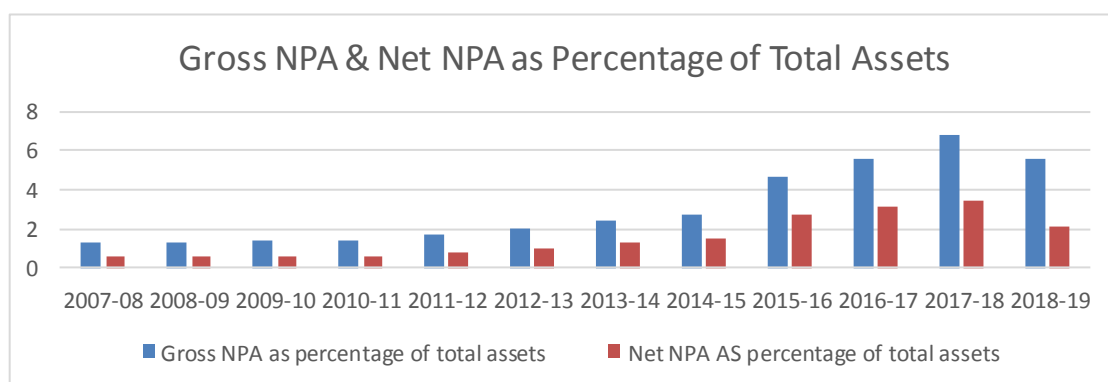
(source : RBI web site:Source: (i) RBI. Handbook of Statistics on the Indian Economy, 2007-08, 2018-19 <http://dbie.rbi.org.in>)

Chart No.1: Gross and Net NPAs of commercial schedule banks since 2007-08 to 2018-19



(source : RBI web site)

Chart No.2. Gross NPA and Net NPA as Percentage of Total Assets of Commercial Scheduled Bank since 2007-08 to 2018-19



(source : RBI web site)

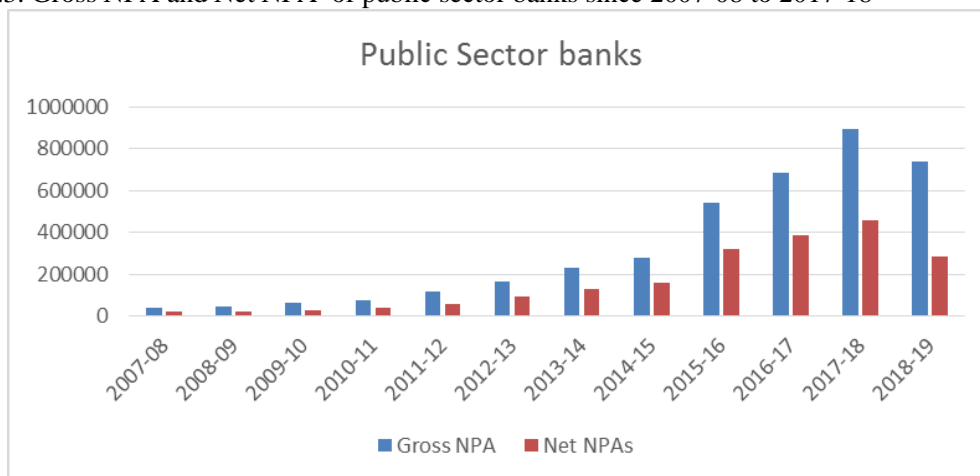
1.The above table chart shows that the gross NPA and Net NPAs has increasing trend till 2019.and also the gross NPA and Net NPA as percentage of Total Assets of commercial scheduled bank shows since 2007-08 up to 2018-19 has increasing trend. 2.In absolute terms Non performing assets continued to mount over the period of 2017 except for the year 2018-09 it shows the decline trend The total gross NPA for the year 2007-08 was Rs.56309 billion and increased in the year 2017-18 at Rs.1039679 billion, but in the year 2018-19 it shows the decline trend i.e Rs.936474billion. The percentage of Gross NPA to total assets shows increasing trend from 2007-08 i.e 1.6 to 11.2. It has increased by 10 times. In the year it has declined up to 9.1

Table No.2:Gross and Net NPAs of Public Sector Banks since 2007-08 to 2018-19 (Amount in Rs. billion)

Gross and Net NPAs of Public Sector Banks since 2007-08 to 2018-19 (Amount in Rs. billion)						
year	Gross NPA	Gross NPA as percentage gross advantage	Gross NPA as percentage of total assets	Net NPAs	Net NPA as percentage of net advances	Net NPA as percentage of total assets
2007-08	40452	2.2	1.3	17836	1	0.6
2008-09	44957	2	1.2	21155	0.9	0.6
2009-10	59927	2.4	1.3	29643	1.1	0.7
2010-11	74664	2.4	1.4	36055	1.1	0.7
2011-12	117839	3.3	2	59391	1.5	1
2012-13	165006	3.6	2.4	90037	2	1.3
2013-14	228274	4.4	2.9	130635	2.6	1.6
2014-15	278468	5	3.2	159951	2.9	1.8
2015-16	539956	9.3	5.9	320376	5.7	3.5
2016-17	684732	11.7	7	383089	6.9	3.9
2017-18	895601	14.6	8.9	454473	8	4.5
2018-19	739541	11.6	7.3	285123	4.8	2.8

(source : RBI web site:Source: (i) RBI. Handbook of Statistics on the Indian Economy, 2007-08, 2018-19 <http://dbie.rbi.org.in>)

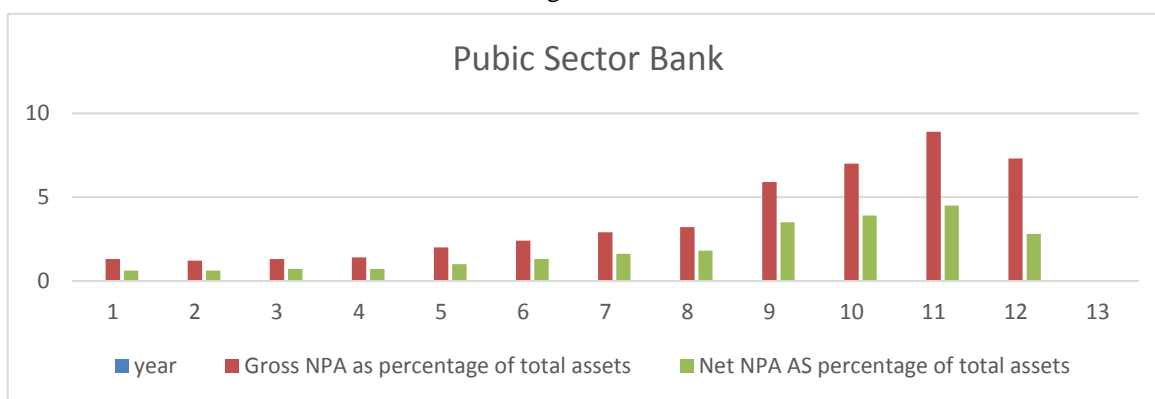
Chart no.3. Gross NPA and Net NPA of public sector banks since 2007-08 to 2017-18



(source : RBI web site)

The above chart No.

Chat No.4: Gross NPA and Net NPA as Percentage of Total Assets of Public Sector Bank



(source : RBI web site)

Findings of the study

1. The above table chart shows that the gross NPA and Net NPAs has increasing trend till 2019.
2. The gross NPA and Net NPA as percentage of Total Assets of Pubic Sector Bank shows since 2007-08 up to 2018-19 has increasing trend.
3. In absolute terms Non performing assets continued to mount over the period of 2017 except for the year 2018-19 it shows the decline trend
4. The total gross NPA for the year 2007-08 was Rs40452.billion and increased in the year 2017-18 at Rs.895601 billion, but in the year 2018-19 it shows the decline trend i.e.739541Rs. billion.
5. The percentage of Gross and NPA to total assets shows increasing trend from 2007-08 i.e.1.2 to 14.6 . It has increased by 10 times. In the year it has declined up to 11.6

Suggestions

1. Some recent initiatives should take by the government to address the rising NPAs include:- Appointment of nodal officers in banks for recovery at their head offices/zonal offices/for each Debts Recovery Tribunal (DRT).
2. Thrust on recovery of loss assets by banks and designating asset reconstruction companies (ARC) resolution agents of banks.
3. Directing the state-level bankers' committees to be proactive in resolving issues with the state governments.
4. Sanction of fresh loans should be on the basis of information sharing amongst banks. Conducting sector / activity-wise analysis of NPAs.

5. Close watch should be on NPAs by picking up early warning signals and ensuring timely corrective steps by banks including early detection of sign of distress, amendments in recovery laws, and strengthening of credit appraisal and post credit monitoring .

Conclusions

A strong banking sector is important for a flourishing economy. The failure of the banking system may have an adverse impact on other sectors thus, there is need to ensure that the banking system recognizes financial distress early, takes prompt steps to resolve it, and ensure fair recovery for lenders and investors so that banking sector start functioning without stress.

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E-Commerce: A Need for Business Expansion

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Abstract: -

E-Commerce helps us to understand birth of internet and the development stages of human life very well. The emergence of electronic commerce started in the early 1970s, the earliest example being electronic funds transfer (EFT), which allows organizations to transfer funds between one another electronically. Then another technology, electronic data interchange (EDI), was introduced. It helps to extend inter-business transactions from financial institutions to other types of business and also provides transactions and information exchanges from suppliers to the end customers. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of e-commerce. According to International Data Corporation (IDC), global B2C transactions are estimated to have reached US\$ 1.2 trillion at the end of 2012, ten times less than B2B transactions. Although B2C e-commerce receives a lot of attention, B2B transactions far exceed B2C transactions. B2C e-Commerce entails business selling to general public/e-catalogues that make use of shopping place. This paper is an attempt to study and identify the factors influencing the growth of e-commerce and report the various issues faced in the e-commerce growth.

Keywords:- electronic commerce (e-commerce), internet, electronic fund transfer (EFT), business to business (B2B), business to consumer (B2C), Automated Teller Machine (ATM), International Data Corporation (IDC)

Introduction:

E-Commerce helps us to understand birth of internet and the development stages of human life very well. Men in ancient times searched and collected their basic food, clothing and shelter requirements from the nature. They processed them in a small way to suit their taste. Later, they started producing something with the help of nature, stored them for exchanging with the goods of other people. This is when the barter system began. When the requirements in kinds and quantity grew up, a common medium of exchange for buying and selling of goods was required. Then coins were made for this purpose. These were made of stone, leather and metals. Later coins in different metal alloys and paper currencies played the key role in exchanging various goods, services, ideas or concepts in this business world. Banks were the storehouses for such money and for accounting processes for the money depositors. The latest trend is the use of plastic cards (i.e. Credit, Debit) for making payments. The medium is now shifting towards “money-less” and “non-material” transactions. It is called as electronic commerce.

Objectives of Study:-

The paper has following objectives:

- 1) To explain the concept of e-Commerce.
- 2) To study the growth and development of e-Commerce.
- 3) To study the current position of E-Commerce in India.

Methodology:-

The present study is based on the analysis of secondary data. The secondary data is availed from various journals, internet, and books.

Emergence of E-Commerce:

The emergence of electronic commerce started in the early 1970s, the earliest example being electronic funds transfer (EFT), which allows organizations to transfer funds between one another electronically. Then another technology, electronic data interchange (EDI), was introduced. It helps to extend inter-business transactions from financial institutions to other types of business and also provides transactions and information exchanges from suppliers to the end customers. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of e-

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commerce. However, the early system development was limited to special networks such as large corporations and financial institutions which were costly and complex to administer for small business. During the 1990s, the internet was opened for commercial usage. It was also the period that users started to participate in World Wide Web (WWW) and the phenomenon of rapid personal computer (PCs) usage growth. The next important phase in the history of e-commerce was the development of Mosaic web browser in 1992. This web browser was soon given the form of a browser that could be downloaded and was named as Netscape. This further broadened the scope and possibility of electronic commercial transaction. However, from 1992 onwards this includes enterprise resource planning systems (ERP), data mining and data warehousing. The development and adaptation of DSL and Red Hat Linux respectively again benefited the process of online business transaction. The year 2000 saw a major merger between America Online Inc. (AOL) and Time Warner Inc., which marked another important step towards the development of e-commerce. This merger proved to be economically very beneficial. In the year 1969 Internet/APRA net came into existence. Later in 1989 WWW HTML invented at CERN, also in the year 1991 NSF lifts restrictions on commercial use of Internet. In 1993 Mosaic browser invented at University of Illinois, Urbana Champagne is released to public. After that in 1994 Netscape releases Navigator browser. In the last decade in 1995 Dell, Cisco, Amazon etc. began aggressively to use Internet for commercial transactions. The growth of Internet has a special significance in the growth and development of e-commerce. It has the potential to involve general people into the process thereby increasing its reach far beyond large companies.

E- Commerce:-

Electronic commerce (E-Commerce) all business runs by means of computer networks. Advancement in telecommunications and computer technologies in recent days has made computer networks an integral part of the economic infrastructure. Every corner of companies is facilitating transactions over web. There has been tremendous competition to target each and every computer owner who is connected to the Web. Although, the role of business-to-business (B2B) transactions is a vital one in e-commerce market, a share of e-commerce revenues in developed countries is generated from business to consumer (B2C) transactions. E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and just in time (JIT). People can buy goods with a click of mouse button without moving out of their house or office. Similarly online services such as banking, ticketing (including airlines, bus, railways), bill payments, hotel booking etc. have been of tremendous benefit for the customers. Most experts believe that overall e-commerce will increase exponentially in coming years. Business to business transactions will represent the largest revenue but online retailing will also enjoy a drastic growth. Online businesses like financial services, travel, entertainment, and groceries are all likely to growing up.

E-Commerce in India:

E-commerce in recent times has been growing rapidly across the world. According to Report of Digital-Commerce, IAMAI-IMRB (2013), e-commerce industry in India has witnessed a growth of US\$ 3.8 billion in the year 2009 to US\$ 9.5 billion in 2012. By 2013, the market is expected to reach US\$12.6 billion, showing year to year growth of 34%. Industry sources indicate that this growth can be sustained over a longer period of time as e-commerce will continue to reach new geographies and encompass new markets. E-commerce means sale or purchase of goods and services conducted over network of computers or TV channels by methods specifically designed for the purpose. Even though goods and services are ordered electronically, payments or delivery of goods and services need not be conducted online. E-commerce transaction can be between businesses, households, individuals, governments and other public or private organizations. There are numerous types of e-commerce transactions that occur online ranging from sale of clothes, shoes, books etc. to services such as airline tickets or making hotel bookings etc. As per the report of WTO, global B2B transactions comprise 90% of all e-commerce. According to research conducted by USA based International Data Corporation, it is estimated that global B2B commerce, especially among wholesalers and distributors amounted to US\$12.4 trillion at the end of the year 2012. According to International Data Corporation (IDC), global B2C transactions are estimated to have reached US\$ 1.2 trillion at the end of 2012, ten times less than B2B transactions. Although B2C e-commerce receives a lot of attention, B2B transactions far exceed B2C transactions. B2C e-Commerce entails business selling to general public/e-catalogues that make use of shopping place. There are several variants in B2C model that operate in e-commerce arena. There are two models of e-commerce. First model is

known as “Market Place” model, which works like exchange for buyers and sellers. And also provides a platform for business transactions between buyers and sellers to take place and in return for the services provided, earns commission from sellers of goods/services. Ownership of the inventory in this model vests with the number of enterprises which advertise their products on the website and are ultimate sellers of goods or services. The “Market Place”, thus, works as a facilitator of e-commerce. Different from the “Market Place”, the second model of business is known as “Inventory Based” model. In this model, ownership of goods and services and market place vests with the same entity. This model does not work as a facilitator of e-commerce, being delineated there from, but is engaged in e-commerce directly.

Current Regulations on E-Commerce in India:

As per extant FDI policy, which were effective from 05 April, 2013, up to 100%, under the automatic route is permitted in B2B, e-commerce activities. “E-commerce activities refer to the activity of buying and selling by a company through the e-commerce platform. Such companies would engage only in Business to Business (B2B) e-commerce and not in retail trading, besides that existing restrictions on FDI in domestic trading would be applicable to e-commerce as well. Further provide that “Retail trading, in any form, by means of e-commerce, would not be permissible, for companies with FDI, engaged in the activity of single brand retail trading or multi-brand retail trading. As such, extant FDI policy does not permit FDI in B2C e-commerce.

Information Technology Act, 2000 gives legal recognition for transactions carried out by means of electronic data interchange and other means of electronic communication, commonly referred to as "electronic commerce", which involve the use of alternatives to paper-based methods of communication and storage of information, to facilitate electronic filing of documents with the Government agencies.

Indian Consumer Protection Act 1986 However, nothing in the Act refers explicitly to e-commerce consumers. It provides for regulation of trade practices, creation of national and state level Consumer Protection Councils, consumer disputes redressal forums at the National, State and District level to redress disputes, class actions and for recognized consumer associations to act on behalf of the consumers. The Act provides a detailed list of unfair trade practices, but it is not exhaustive. The legal requirements for undertaking e-commerce in India also involve compliance with other laws like Contract Law, Indian Penal Code, etc. Further, online shopping in India also involves compliance with the banking and financial norms applicable in India. For instance, take the example of PayPal in this regard. If PayPal has to allow online payments receipt and disbursements for its existing or proposed e-commerce activities, it has to take a license from Reserve Bank of India (RBI) in this regard. Further, cyber due diligence for Paypal and other online payment transferors in India is also required to be observed.

Key Forces of Indian E-Commerce:

- 1) Developing as well as increasing Living norms
- 2) Dynamic key means of contact
- 3) Accessibility of much extensive item collection
- 4) Lack of time for offline shopping and hectic lifestyles.
- 5) Enlarged usage of online categorized commercial sites
- 6) Advancement of the online marketplace model with websites like Flip kart, eBay, Snap deal Amazon, naaptol etc.

Benefits of E-Commerce

To Organizations

For expansion and development of a company's marketplace to national and international markets. With minimal capital outlay, a company can quickly locate more customers, the best suppliers, and the most suitable business partners worldwide. Enables companies to procure material and services from other companies, rapidly and at less cost. Shortens or even eliminates marketing distribution channels, making products cheaper and vendors' profits higher. To reduce (by as much as 90 percent) the cost of creating, processing, distributing, storing, and retrieving information by digitizing the process. Allows lower inventories by facilitating pull-type supply chain management. This allows product customization and reduces inventory costs. Lowers telecommunications costs because the Internet is much cheaper than value-added networks (VANs). E-Commerce helps small businesses compete against large companies. Enables a very specialized niche market.

To Customers:

E-Commerce provides less expensive products and services by allowing consumers to conduct quick online comparisons. Gives consumers end number of choices than they could easily locate otherwise. Enables customers to shop or make other transactions 24/7 hours a day, from almost any location. Furnish relevant and detailed information in seconds. Enables consumers to get customized products, from PCs to cars, at competitive prices. Makes it possible for people to work and study at home. Makes possible electronic auctions. Allows consumers to interact in *electronic communities* and to exchange ideas and compare experiences.

To Society:

Enables individuals to work at home and to do less traveling, resulting in less road traffic and lower air pollution. Allows some merchandise to be sold at lower prices, thereby increasing people's standard of living. Enables people in developing countries and rural areas to enjoy products and services that are otherwise are not available. This includes opportunities to learn professions and earn college degrees, or to receive better medical care. Facilitates delivery of public services, such as government entitlements, reducing the cost of distribution and chance of fraud, and increasing the quality of social services, police work, health care, and education.

Limitations of E-Commerce**Technical Limitations:**

- 1) Lack of universally accepted standards for quality, security, and reliability.
- 2) Insufficient telecommunications bandwidth.
- 3) Still-evolving software development tools.
- 4) Difficulties in integrating the Internet and EC software with some existing applications and databases.
- 5) Need for special Web servers in addition to the network servers.
- 6) Expensive and/or inconvenient Internet accessibility for many would-be users.

Non-technical Limitations:

- 1) Unresolved legal issues
- 2) Lack of national and international government regulations and industry standards.
- 3) Lack of mature methodologies for measuring benefits of and justifying EC.
- 4) Many sellers and buyers waiting for EC to stabilize before they take part.
- 5) Customer resistance to changing from a real to a virtual store. People do not yet sufficiently trust paperless, faceless transactions.
- 6) Perception that E-commerce is expensive and unsecured.
- 7) An insufficient number (critical mass) of sellers and buyers exists for profitable EC operations

Conclusion:

E-commerce is a reliable instrument to make sure comprehensive growth. E-commerce offers many benefits to the various corners of the society. E-commerce is an emerging business culture in Indian economy in the 21st century. The changing pattern of the IT sector in the recent past has been instrumental in development of e-commerce. E-commerce offers many benefits to the various corners of the society. These benefits are quick comparison of goods and services, cost effectiveness, better customer service, online shopping, higher business margins resulting form economy in business operations, information saving and knowledge market development etc. now in recent days there are several obstacles in the development of e-commerce such as computer ill-literacy, computer (initial investment), technological know-how, cyber problems, privacy and security issues and adverse mindset of consumers. However, these barriers to e-commerce shall be taken care of in due course and hence e-commerce has bright prospects in India. Besides, developing economies with extensive usage of internet offers an attractive option for the retailers to expand business activities. We need to update ourselves to face e-commerce with confidence and its benefits.

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Ethics in marketing in changing scenario

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Abstract:

The world is changing at an incredible pace due to globalization .Due to use of mobile & information technology by customers & development of E-marketing, customer awareness has increased. They demand branded goods at low price with home delivery which challenges marketing. Ethics shows right & wrong behavior of human being. Ethics in marketing are the principle that regulates actual practices of marketing. Some organizations give big hands to society in the pandemics of Corona, lockdown, War between Russia & Ukren, natural disasters like floods to create goodwill among society & increase market share in near future. Marketing starts with customers needs & ends with customers' satisfaction. Marketing research is undertaken to know customers trend. But at the time of marketing research trained staff with morale values should assign the work of collection of information, confidentiality should be maintained as internet has increased privacy concern. Worldwide competition for attracting customers may indulge the marketers in adulteration & duplication of product, false weight & measurement, hide information about product, inferior quality production, black marketing, etc. Deceptive pricing, price skimming, price fixing, price discrimination, manipulation should be avoided. Unethical practices in promotion & advertising like misleading claim, surrogate advertising, false claim, sale of duplication & high pressure to sell the product should be avoided. Fair marketing decisions can be taken through ETHICS check.

Keywords: ethics, adulteration, confidentiality, deceptive pricing, price skimming

Introduction:

Recently the whole world is going through pandemics of Corona, lockdown, natural disasters like flood, famine. In this situation developing countries like India experienced shortage of funds for building hospitals, providing modern equipments, using technology, recruitment of medical staff, rehabilitation of disaster affected people. Existence of human being was the main concern for government & government was not in a condition to fulfill all the needs of society. Here some businessmen like Ratan Tata through Tata Group contributed & donated 2500 crores for well being of society till date. This shows humanity still alive & ethics are followed by businesses. It has created good public image of Tata & Tata group & witnessed growth in business. What we give to society, society give back many times. Therefore, ethics in marketing get importance.

Objectives of Study:

1. To know the concept of ethics, marketing & ethics in marketing.
2. To study importance of ethics in marketing.
3. To study ethical considerations in marketing research.
4. To study ethical considerations in 4 P's.
4. To draw conclusions.

Research Methodology: The study is based on the secondary data collected from published & unpublished material & various sources like YouTube videos, websites.

Significance of Research: Maximization of profits & customers satisfaction are basic objectives of business & marketing. But in order to face global competition marketers are using many unethical ways which in turn hamper the customers & business. If the organization follow ethical values, customers are retained generation to generation. Therefore need of marketing ethics underlined. In this paper an attempt has been made to explain ethical values in marketing.

Importance of ethics in Marketing

1. Success of marketing depends on ethics in marketing which in turn results in maximization of profit.
2. Ethics in marketing study malpractices in globalised era & unethical ways adopted for increasing of product demand.

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3. When an organization behaves ethically, customers develop more positive attitude towards the firm & its products & services.
4. To create trust among key stakeholders, marketing ethics is important.
5. To build good public image about the organization in the minds of customers, employees, shareholders & society.
6. Ethics is a subjective concept which varies with person to person & culture to culture. Therefore, in global market ethics plays important role.

Conceptual framework: The term ethics is derived from Greek word 'ethos' which means habit or custom. Ethics is the branch of philosophy that deals with concept of right & wrong conduct. What is right for one person may be wrong to other person. Compliance to legal provisions of competition act & Consumers Act not sufficient to prove ethics but also society's views & customers expectations are important.

Definitions:

Ethics: "Ethics is the set of principles or rules that govern the behavior of human beings that are generally referred to as what is right & wrong to do so."

Marketing: "Marketing is the activity, set of institutions & processes for creating, communicating, delivering & exchanging offerings that have value for customers, clients, partners & society at large."

Ethical Marketing: "Ethical Marketing refers to practices that emphasise transparent, trustworthy & responsible personal & or organizational marketing policies & actions that exhibit integrity as well as fairness to consumers & other stakeholders." (Murphy et al, 2012) Ethical decisions not only show customers loyalty but also protect the interest of all stakeholders. When any organization takes marketing decision then It should go for an **ETHICS checks** which stands for

E= Effect, check the positive & negative impact of marketing strategy on sales.

T= Transparency & truthfulness, check that the company policy if the decision is disclosed publically?

H=Harmony with regulation, checks that whether the decision conform to statutory & self regulations.

=Honesty, checks forthright [clarity] in dealings & offer integrity & value

I=Interest, Is the decision in the long term interest of the firm?

C= Consumers, Would consumers consider the decision is fair?

=Consequences of marketing practices accepted or not?

S=Sovereignty, is consumers purchasing sovereignty respected?

Ethical considerations in Marketing Research

1. Information collected for the purpose of marketing research should not be misused for any other purpose. To ensure this interviewing staff must be selected carefully.
2. Instead of forcing respondent to answer a Questionnaire or question in questionnaire, explain the importance of answering the question.
3. Confidentiality of the replies given in good faith should be protected. Outsiders should not have access to the information provided by respondents.
4. But in actual practice it is not so. e.g. parents data on Byjus, Vedantu, White Hat Junior
5. If personal questions are asked, the respondent must be given an opportunity to think about it & refuse to participate in a study.
6. Suitable person [male/female] should be trained to reduce embarrassment. E.g. Marketing of feminine sanitary napkins should be undertaken by females.
7. Accurate reflection of reply of respondent should be reported to sponsoring organization.

Ethical considerations in 4 P's of marketing

1. Pre-test should be conducted to ensure safety of product & services.e.g. Medicines, vaccines
2. Marketers should not hide information about product from customers otherwise the organization may throw out of market or reduce market share.e.g.case of Maggie noodles has paid for mistake of not printing lid ingredient on packing.
3. Original product should be sell without duplication of brand & product.
4. Quality of product should be maintained at any cost then only customers adheres to particular brand.
5. Wrong practices relating to product at all levels should be avoided .e.g. Inferior quality material mixing into main product (adulterations), mixing of no value quality product(surious product)e.g. mixing of water in milk, planned obsolescence
6. Product should be as per standard norms & fulfill customers needs. If customer wants to check exact weight & measurement of product, services provided by service providers, customer should be facilitated.e.g.weight of LPG gas, facility of drinking water & free air at petrol pump.

7. Continuous supply of product & service at reasonable price plays important role in marketing. It is one of the secret of branding & success of business. Therefore black marketing should be avoided.
8. Marketer should not overstate the performance of product or services e.g. fairness cream.
9. Marketing communication should not mislead the consumers & create myths in the minds of consumers.
10. Price of product should not be kept very high unless it delivers the value for money. The price disclosed in advertisement should always be realistic that consumers will find in stores. Artificially inflated prices of necessary consumer goods such as gasoline or basic food goods can breach consumers ethical expectations as well.
11. Malpractices of pricing such as charging different prices from different buyers for same product(price discrimination),fixing of high price by raw material suppliers(price fixing),sale at high price(price skimming) e.g. Reebok, sale at very low price(predatory pricing)e.g.Jiophone recharge rates, influencing a customer by sales person to buy a high price item(deceptive pricing),after habitual sell the product at lower price(penetration),charging the product price at 999 so that customers thinks it's nearly 900 instead of 1000(odd pricing) should be avoided.
12. Marketers should have proper control over distribution channels for continuous & smooth supply of product during pandemics.
13. Marketing policy should be framed in such a manner that from production stage to distribution stage at global level, cost of distribution will be minimized. Because more distribution channels means more burden of price of product & service on customer.
14. Marketers should take into consideration geographical differences.
15. Truth in advertising is the bedrock of ethics in promotion. So advertising agencies should emphasize on true & fair, real information about product in advertising, then only customers prefer the product.
16. Marketers should not keep undue pressure for achieving targets on sales person in given time.
17. Instead of going through brand ambassadors, real people should be considered for advertisement.
18. Ingenuine sales promotion practices should be avoided.e.g.Clai World's cover page advertisement attract customers to buy but after purchase they see real picture is different & dissatisfy.
19. If children & animals are used in advertising, marketers should be well familiar with rules & regulation of different acts. They should take care of safety & natural needs with parents involvement in advertisement campaign.
20. Marketing should not hamper environment & biodiversity at all stages.
21. Marketing decisions must involve consideration of general well being & even potential global effects.
22. Suppliers should have option to sell products online or offline. But some business firms like Boeing & Motorola forced suppliers to develop ability to conduct business through e-commerce within one year.
23. Anti-competitive practices like bait & switch in advertising should be avoided. When customers attracted by offering products at low price & as soon as product added in cart, message shows unavailability. Therefore, customer switch to other costly product.

Conclusion:

1. Although marketing ethics ensures marketing success, very few organizations following ethics & helping each other in natural & manmade disasters.
2. Malpractices of big organizations throw out small organization out of market.
3. Nowadays confidential & personal information of respondent collected by marketing researcher is used by other competitors.Therefore, It becomes headache to participate in research & give feedback.
4. Customers are victims of fake marketing & advertising in online- marketing, m-marketing which offers 80% discount on product.
5. Advertising of political parties at the time of election keep the politicians at God's place which must be stopped.
6. Use of children in advertisement & working children at hotels treated & seen differently in advertising, needs awareness & rethinking by organization as well as society.
7. Last but not least actual practices must conform to standards of worldwide product to survive in global market with ethics.

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Corporate Social Responsibility Initiatives of Tata Motors

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Abstract:

In April 2014, India became the first country in the world to make corporate social responsibility (CSR) mandatory. As a part of any CSR compliance, businesses can invest their revenues in sectors such as education, poverty, gender equality and hunger. Companies with a net worth of INR 5 billion or more, an annual turnover of INR 10 billion or more, or a net profit of INR 50 million or more are required to spend 2% of their average net earnings over three years on CSR, according to an amendment to the Companies Act, 2013. The Ministry of Corporate Affairs has announced that companies' expenditures to combat the COVID-19 pandemic will be regarded valid as CSR initiatives in the wake of the epidemic. Funds may be used for a variety of COVID-19-related initiatives including healthcare promotion including preventative healthcare and sanitation, and disaster management. The present study is an attempt to overview the CSR initiatives of Tata Motors during the covid pandemic period. The data required for the study is collected from the secondary sources such as books, magazines, annual reports, websites, articles, thesis and dissertations.

Keywords: Corporate Social Responsibility, CSR, Covid 19 Pandemic, Tata Motors.

Introduction:

For decades, the term "Corporate Social Responsibility" (CSR) has been a part of academic and business jargon. CSR, together with the ideas of Corporate Social Performance and Corporate Citizen, are three viewpoints under the major title Corporate Responsibility. The CSR can be defined as commercial enterprises' voluntary and philanthropic acts aimed at alleviating societal problems or benefiting a disadvantaged group. The configuration of the firm's social responsibility principles, processes of social reaction and policies, programmes and observable results relating to the firm's social ties is referred to as corporate social performance. In an era when globalization is weakening national supervision of these rights, Corporate Citizen can be seen as a process that focuses on preserving individuals' economic, social, and political rights. In response to these developments, the concept of a code of conduct has arisen, which is a collection of guidelines that firms, suppliers, and other business partners can use to guide their behavior and decisions. Globalization, the goal for equitable development and the imperatives of climate change have created new problems and opportunities in the twenty-first century. Indian businesses, which are now widely regarded as a key contributor to India's rise, are ready to lead the world economy. It is widely acknowledged around the world that incorporating social, environmental and ethical responsibilities into business governance supports long-term success, competitiveness and sustainability.

This approach also reinforces the idea that businesses are a vital component of society, with a vital and active role to play in the preservation and enhancement of healthy ecosystems, the promotion of social inclusion and equity, supporting the ethical practices and good governance. This makes commercial sense as well, because organizations that practice good CSR have a reputation for being socially responsible, achieve long-term growth in their operations, and their products and services are favored by customers. CSR is concerned with how a company treats its stakeholders ethically and responsibly. The larger goal of social responsibility is to raise people's living standards while maintaining the firm's profitability.

Objectives of the Study:

The present study intends to achieve the following objectives:

- 1) To explore the CSR framework in India.
- 2) To overview the background of Tata Motors.
- 3) To investigate the CSR initiatives of Tata Motors.

Research Methodology: The present study is descriptive in nature. This study is totally based on the secondary data. The data required for the study has been collected from secondary sources such as books, websites, reports, journals, thesis and dissertations.

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Background of Tata Motors:

Tata Motors Limited, part of the Tata Group, is an Indian multinational automotive manufacturing corporation located in Mumbai, India. Passenger vehicles, trucks, vans, coaches, buses, luxury automobiles, sports cars, and construction equipment are all produced by the firm. The company, formerly known as Tata Engineering and Locomotive Company (TELCO), was formed in 1945 as a locomotive maker. In 1954, the business collaborated with Daimler-Benz AG to produce its first commercial car, which was discontinued in 1969. Tata Motors originally entered the passenger car market with the Tata Mobile in 1988, followed by the Tata Sierra in 1991, becoming the first Indian firm to build a competitive indigenous automobile. Tata introduced the Indica, India's first entirely indigenous passenger automobile, in 1998, and the Tata Nano, the world's cheapest car in 2008. In 2004, Tata Motors purchased Daewoo Commercial Vehicles Company, a South Korean truck manufacturer. Tata Motors has been Jaguar Land Rover's parent business since the company was formed in 2008 to acquire Jaguar Cars and Land Rover from Ford. Jaguar Land Rover (the maker of Jaguar and Land Rover automobiles) and Tata Daewoo, a South Korean commercial vehicle manufacturer, are two of Tata Motors' major businesses. Tata Motors has a joint venture with Hitachi to manufacture construction machinery (Tata Hitachi Construction Machinery) and Fiat Chrysler and Stellantis, which manufactures Tata brand auto parts and vehicles. On October 12, 2021, TPG, a private equity firm, invested \$ 1 billion in Tata Motors' electric vehicle subsidiary. Tata Motors has car manufacturing and car factories in Jamshedpur, Pantnagar, Lucknow, Sanand, Dharwad and Pune in India, Argentina, South Africa, UK and Thailand. There are R & D centers in Pune, Jamshedpur, Lucknow, Dharwad in India, South Korea, the United Kingdom and Spain. Tata Motors is listed on the BSE (Bombay Stock Exchange) and is a component of the BSE SENSEX Index, the Indian National Stock Exchange and the New York Stock Exchange. In 2019, the company ranked 265th on the Fortune Global 500 list of the world's largest companies.

Corporate Social Responsibility Initiatives of Tata Motors

Tata Motors has separated its CSR program and budget from exclusive application under Section 135 (5) of the Companies Act 2013. As a result, despite suffering annual losses due to severe industry impacts, the company continued to support CSR activities during Covid 19 pandemic. The company spent Rs 23.99 crores in the financial year 2020-21 on corporate social responsibility initiatives. The focus areas of Tata Motors were:

Health:

India has the highest number of malnourished children's in the world and despite India's launch of the world's largest program to combat malnutrition in 1975, more than 100 districts in the country reports severe malnutrition. Tata Motors Health Initiative focused on addressing malnutrition in children from birth to age 6 and making them stronger and healthier. In the year 2020-21, the company's responded to Covid 19 has included both health and disaster preparedness efforts. It established a dedicated 150 bed Covid tertiary medical facility in Jamshedpur to address the militant efforts needed to combat the second wave and ensure food security for the underprivileged communities. In addition to improving nutrition and providing dietary supplements to malnourished children, Tata Motors also provides prophylactic and therapeutic health services to infants and their mothers. To incorporate sustainability into the program, as part of its core approach, the company will strengthen its institutional delivery mechanism at the local level to improve the capabilities of government officials and healthcare providers while at the same time owning the program to the community. The company is working to prevent malnutrition, especially between young mothers and parents, through changes in community behavior. This is achieved through awareness raising and prenatal and postnatal services. These interventions aim to improve the health of the community by providing counseling to identify and diagnose malnutrition, administer generic drugs and ensure immediate improvement in their condition. Access to safe drinking water undertaken by Tata Motors 'Amrutdhara' Initiative is a notable and important area as clean drinking water can prevent malnutrition due to recurrent disease. During the financial year 2020-21, the company spent Rs 3.84 Crores on health. The company provided benefits to 3,82,888 citizens, out of which 4,966 childrens were benefited through addressing malnutrition, 72,640 peoples were benefited through health awareness, 3,05,282 peoples were benefited through preventive and curative health services and 1,36,801 beneficiaries were covered under covid 19.

Education:

At the secondary school level, Tata Motors focused on closing gaps in the holistic development of disadvantaged children. It has greatly enhanced kids' academic performance and instilled confidence in

them. Its targeted approach includes need-based rolling scholarships or financial aid, support classes in difficult subjects via physical, virtual, and digital platforms and coaching classes to prepare students for the JEE and NEET exams, which are required for admission to engineering and medical schools. Students' overall performance on various Board level examinations has improved as a result of co-curricular participation through athletics, soft skill development, value enhancement counselling and closing gaps in school infrastructure. Children from disadvantaged communities have gained confidence as a result of inclusion through e-learning programmes and the pan-India digital coaching effort. New technologies are now a vital element of Tata Motors' Education programmes, which most schools and students have demonstrated outstanding proficiency with. Tata Motors guarantees access to coaching courses for JEE and NEET students, especially those from economically and socially disadvantaged households, through an innovative relationship with Government-run schools, Jawahar Nehru Vidyalaya (JNVs). The Company has implemented e-learning in 141 Mumbai Municipal Corporation schools. During the financial year 2020-21, the company spent Rs 9.8 Crores on education. The company provided benefits to 1,16,893 students, out of which 35,150 students were benefited through co-curricular activities, 2191 students were benefited through scholarships, 26,890 students were benefited through school infrastructural development, 23,868 students were benefited from special coaching for secondary classes and 28,794 students were benefited from coaching for JEE / NEET aspirants.

Employability / Skill Development:

The necessity to productively employ the enormous number of young people entering the labour market is a possible hurdle for India's demographic dividend. As a result, skilling and self-employment are essential ways for them to make a living. Tata Motors' actions improve the employability chances of women and youth from disadvantaged areas of society. Tata Motors' Kaushalya programme trains unemployed youngsters in three areas: auto trades, non-auto trades, and agricultural and allied enterprises. Tata Motors has domain experience and commercial connections in the Auto Trades area, where youth are trained in driving and motor mechanics. Majority of them acquired NSDC accreditation upon completion of their training, which helps them to find work inside the Tata Motors ecosystem or in the greater auto ecosystem. It also works with women's and farmer's groups in the neighborhood to help them augment their family incomes through agriculture and related activities. Over 68 % of skilled youngsters and farmers found work or started their own businesses during the year, resulting in a 1.2 lakh boost in their yearly family income. During the financial year 2020-21, the company spent Rs 4.10 Crores on employability. The company provided training to 17,661 citizens, out of which Agriculture and Allied training was provided to 4,874 citizens, Auto and Technical Trade training was provided to 6,976 citizens and Non Auto Training was provided to 5,811 citizens.

Environment:

Tata Motors has made it a priority to mitigate the effects of climate change. The company conducted a systematic, broad-based effort to expand green cover around its operations and beyond in biodiversity hotspots by donating saplings, organizing plantation campaigns and raising community environmental awareness. Saplings of indigenous types were planted, resulting in an 80% survival rate. A variety of vegetation and fauna inhabit microhabitats developed in a few spots. In just over five years, urban forests were created in Pune, turning 100 hectares of barren land, once managed by quarry workers and the land mafia, into a lush urban sanctuary. Developed in collaboration with the TERRE Policy Center, this project includes 10 species of animals and reptiles, 50 species of birds, 200 species of insects and 15 species of plants. The company established Pan-India Outreach activity to educate children about the environment. This was made possible by adopting virtual mode. The kids enjoyed quizzes, games and various other virtual modes and worked hard. During the financial year 2020-21, the company spent Rs 1.60 Crores for the protection and enhancement of environment. The company reached 90,575 peoples to create environment awareness and planted more than 1 lakh plants.

Conclusion:

CSR has been perceived and implemented as a philanthropic activity by Indian enterprises and businesses for decades. However, following modifications to the Companies Act, whereby Section 135 made it essential for organizations to spend a specified percentage of earnings and Schedule VII of the Act identified a set of tasks to be carried out, there has been a shift in perspective. The focus has shifted from institutional development to long-term sustainability. The firms are becoming more strategically aligned in order to integrate CSR into their core operations. Companies are documenting CSR operations on their

official websites with greater transparency and they are producing CSR and Sustainability reports and annual reports. Tata Motors, a leading automobile company in India made a significant contribution to society through different CSR activities during the covid 19 pandemic periods in the financial year 2020-2021. The company spent Rs 23.99 crores on CSR by providing benefits to 7,53,694 peoples. The main focus areas of Tata Motors were Health, Education, Employment and Environment. The outcomes of their CSR activities were: 60 % of malnourished children's became healthy, 57 % students qualified in the JEE mains exam under coaching for JEE / NEET Aspirants scheme, 68 % of total youth trained got jobs or became self employed, more than 1 lakh saplings were planted out of which 80 % of the saplings were survived. Thus, it can be concluded that, the Tata Motors has made a remarkable contribution for the development of society through different CSR initiatives.

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Work-Life Balance of Working Women in Banking Sectors

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Introduction:

In India, women are becoming well qualified and most of them are engaged in the executive work. Traditionally, women are seen as the house-keepers and child bearers. Education has not only empowered them but also, they have given them prosperous careers. During past three decades, there has been an increment in the number of women who are perusing managerial and professional careers. Many of these women have prepared themselves for careers and have joined as banks. Working women of today fulfills family responsibilities and also try to give justice to their careers. Women often have to deal with the complexities of the dual role as working women and mother or housewife. Therefore, their pace in the career growth appears to be slowed down. Dual careers couples make it difficult for married employees to find time to fulfill commitments to home, spouse, children, parents and friends. Millions of single households and employees with dependent parents have been facing more significant challenges in balancing work and family responsibilities. India is hardest working country because Indians work for average 50 hours in a week. Therefore, Indians are becoming more materialistic. In India, workers work at specified workplace from Monday to Saturday for about 8-9 hours a day. Employees are complaining that the line between work and non-work time has become blurred creating personal conflicts and stress. More working time means devotion is a blind concept of the Indians. They measure work in working hours which are required for unskilled workers. But measurement of skill and quality of work in working hours is a foolish landmark.

Objectives:

1. To study the conflict between work & Life & its effect on their life, Career, family, society & job.
2. To suggest remedial measures to balance behave work & life.

Significance of this study:

In the age of globalization and privatization, employees are trying to optimize their personal use but the controversy is that there is an exploitation of workers which increases the work-time and work pressure. Traditionally, women are seen as the house-keepers and child-bearers. These expectations are still in a continuation even if women are highly qualified and hold the responsibility of male workers in numerous cases. As a result, this unamended conception has affected the lives of women. It has become difficult for women employees to find the time to fulfill commitments to home, spouse, children, parents and friends. The attempt of working women to organize and balance the various problems and activities in their different role simultaneously increases tremendous pressure on them. This research work will be useful to reduce the conflicts between the work and life, and in balancing the household responsibilities and careers, psychologically, which is of a need to joyful life of working women and the healthy society. It is also useful to employers for getting quality work from their female workers.

Scope and limitations of the study:

The present study is limited with the work and life balance of working women in banking sectors.

Methodology:

This research paper is completely based on published non-published secondary data which is available in magazines, newspapers and various websites.

Hypothesis:

1. Conflicts between the work-life increases the stress, health and physical problems among the working women.
2. Women workers do not give their performance and do not properly utilize their talent due to conflicts between work and life.
3. Women workers do not give proper justice to their family responsibilities and self-lives.

Prof. Jayshri Laxman Banasode

Statistical data of total workers in banking sectors in India

Bank group	Total employees				Females			
	Officers	Clerks	Subordinates	Total	Officers	Clerks	Subordinates	Total
SBI and its associates	104466	125878	55026	285370	13505	37884	5740	57129
Nationalized	221561	261953	98515	582029	36934	47931	13245	98110
Foreign	19261	1438	423	21622	6367	749	30	7146
Regional rural	32804	32602	17946	83382	1462	3418	1042	6122
Private	124346	59550	18850	202746	26107	17644	3056	46807
All scheduled commercial	502938	481421	190790	1175149	84374	107826	23113	215314

David Raju Gollapudi, “Women in India Banking Industry” Asso. Prof. KBN college, Vijaywada, AP, India.

Women in banking sector:

Today banking sectors provide large employment opportunities. There are total 11,75,149 employees and out of these, 2,15,314 are the women employees working in the banking sectors in India. Of which, 84,374 are officers, 1,07,826 are clerks and 23,113 are subordinates. It means that out of total workers, 18.32% are the female workers in banking sectors in India. Banking is a service industry where considerable importance is attached to customer service and dealings with the clients. This is very courteous and personalized service for women. Women are better endowed to extend such type of service than their male counterparts by nature and by training. Another important requirement is that of integrity and honesty and it is well known that women are less prone to fraud and corruption. Women are found to be sincere, conscientious and diligent in work. If women have voluntarily higher promotions they have not been found shirking in their responsibilities and assigned of their duties. Women workers are very good at juggling around tasks. They have skills and ability at multi-tasking. Also, women workers bring with them a different style and different skills. They can handle more contradictions, can tolerate more and deliver much more than men. Even in the matters of industrial relations, women possess the needed tact and patience and human approach, which ensure healthy staff relations.

Cause of being imbalance in work-life balance:

Health problems:

Many of the females are the victims of the leukemia. Also, their Hb level remains low which creates the various health issues. A change in their lifestyle, diet style and conflicts between work-life etc. invites diabetes, blood pressure, frustration etc. Excessive stress and late working time she can't feeding her child in proper time and it increased the risk of breast cancer

Pregnancy and maternity:

Pregnancy and the delivery are the turning point and social award of the women. This is memorable period in the whole life of the women. Women wants to enjoy this period and wants to reserve this period in the safe custody of the soul. There is special leave for pregnancy and maternity and the leave is total six month which is not sufficient to recovery of the female health and nourishment of the baby.

Health problems of spouses and respondents:

It is always assumed that women are unpaid housemaid and it is firm that nursing of spouse and respondents is the only women's duty. Women also accepted this responsibility by culture but she does not give attention to this because of the job.

Academic alertness of the children:

Most of the women join the job to economically support their family. An improvement in the family is the basic wish of the working women. If her children are in the age of academic career, she becomes alert and conscious about the learning of the children. However, she is not able to give proper time for developing the academic performance of her children.

Proper self-life space:

The married working women of all the sectors predominantly find it very hard to steal out time for their own hobbies or leisure activities and maintain friendships or extended relationships.

Self-academic development:

In banking profession, out of 2,15,314 female workers, 84,374 are officers which is not sizeable number. Most of the female workers remain contented with the lower level staff or supporting positions and do not

seek entry into the executive cadres. Obviously, ability is not the reason as their competence but the lack of motivation or commitment that is the major cause.

Cultural and religious activities:

Women are always closely bound to the culture by heart. They want to involve in cultural activities by psychologically and physically.

Attend the ceremonies death and homage to relatives:

At every ceremony, family woman are in promising role. Family expects much more than any family member without considering her job responsibility. But there is not any provision or leave.

Over expectations from the family:

Working women has to meet requirements and expectations of the family so, She do not give up justices to her profession.

Family disputes:

If there is any family dispute, women remain under tension of her tottered family life. She becomes frustrate and does not handle her job responsibility properly.

Single parents:

Due to changes in the life style and family patterns the problem of nuclear or single-parent families is increased. Women have to juggle the conflicting demands of changing private needs and job responsibilities.

High expectations of banking:

In corporate banking, most of managers interviewed said that long hours is part of their organization culture. In period of seasonal grow, audit period, year ending period, banks expect the extra work from employer. Due to this, late working hours women have to face difficulties in managing balance between work and their personal lives.

Heavy target:

The corporate banking wants to expand the business. For increase in rating of the bank, it launches various schemes and services and requires more work from the employees. In banks giving work than 10 hours a day, it is like exploitation of employees. If any worker refuses this work, he will be terminated from the job. Workers always remain under pressure and cannot give justice to their family.

General factors affecting work life balance:

Transfer, inter-relation behavior of the boss and colleagues, long journey for job, attitudes to female workers of society and organization, sexual harassment are the general factors that are affecting work-life balance of women employees.

Problems due to conflicts between work life balance:

1. Late marriage
2. Destroyed family structure
3. No child family
4. Destroyed Indian culture
5. Live in relationship
6. Avoid promotions
7. Divorce
8. Keep aside form executive posts
9. Depression
10. Increase in addictions
11. Late marriages
12. Less attachment among families
13. Increase in old age homes
14. Low performance
15. Mistakes and ignorance
16. No hold on spouse
17. Leave the jobs
18. Deprived from intellectual brain
19. Less intellectual development
20. Health problems

Remedial measures to balance work-life problem:

Provision of parental leave:

Proper implementation of the parental leave:

The parental leave directions introduced in 1996 that minimum of 3 months leave Parental leave: 13 time agreed average weekly working hours, to be taken until the child reaches the age 8, either in continuous period of 13 weeks, or in a period of 26 weeks, whereby the employee has to work part-time (50% of total working hours). The bank compensates 50% of the parental leave, up to a maximum of four times the average working week.

Reduce working time:

The reduction of the working week (usually to 35 hours a week) with no loss in pay. The most of the country, where the introduction of the 35-hour in a week applies since 2001.

Conversion facility of full time to part time:

Organization should provide the option (during the nourishing period of the child) to women to convert their full-time work into part time without disturbing their claim in job.

Family friendly policies:

The banking sectors have to develop family friendly policies in which banks should organize a family organization meet and interact with family members about reality of the workplace, nature of the work responsibilities, working hours, pressure of work, and leave provisions etc. It will be helpful to realize the family members that work pressure on the women and the genuine problems of the female workers and how the female worker are juggling to face the conflicts between work and life. This meet will be helpful to change the attitude of both parties towards the female worker.

Special schemes:

Financial assistance in the adoption of child:

It reimburses the legal expenses and the feed paid to adoption. Google assists its employees by offering agencies and professionals. Parental leave and take out benefits also apply.

IT companies offered the new concept of fridge egg:

Up to 35 years of age, women workers work very efficiently. 18-35 years age is the age of healthy pregnancy and delivery. This age is a proper age to nourish the baby. But if women expand her age in those entire things, she cannot give proper time to her work. So, the IT industries offer the financial assistance for fridge egg. She can use fridge egg for pregnancy after 50 years of her age. When brain, intelligence efficiency was fully used by the company.

Accommodation facility at remote locations:

Banks should be provided accommodation facility at remote locations to women employees and recognize that women bring with them a difference in approach and attitude to the work place. Hence, they also place them appropriately, so that their skills and interactive style of leadership brings gains to the organizations.

Emergency child care:

Companies should provide emergency child care, a private room for nursing mothers and equipment to enable women employee to work from home and remote locations. Provision of sick room is also useful to make comfort the working women.

Nurture their talent at the work place:

Women workers are very good at juggling around their tasks. They have skills and ability at multitasking. Also, women workers bring with them a different style and skills. They can handle more contradictions, can tolerate more and deliver much more than men. There is requirement of increased awareness for the contribution of women and the need to nurture their talent at the workplace as leadership paradigms changing in the 21st century.

Cultural programs should be arranged:

Cultural program is an excellent medicine for ailments. Cultural programs should be arranged as an employee activity club, special telecast of a program in cafeteria, sports tournament, special lunch arrangements and dinners of good performers of the month with CEO of the firm must be provided by them to rejuvenate their employees' efficiency.

Counseling program should be arranged:

Management must provide women career counselling programs and higher education provision along with the job. This will help them to have a definite career path and higher opportunity in their jobs. Such programs will also change their convectional mindset that they are second earning member of family and there is not requirement of upgrading themselves.

Gender equality awareness programs:

Management should organize the gender equality awareness programs and opportunities must be provided to the women to perform as a successful leader. This will help to accept the women leadership and ready to cooperate them.

Promotion system:

The problem is the promotion system in banking sector which is based on favoritism. There should be pure system and transparent system introduced either by government or by the state bank for promotion of the employee whether on the basis of performance or education.

Conclusion:

Conflicts in work-life balance of working women affects their health who report more stress, headaches, muscle tension, weight gain and juggling between the obligations towards the families and expectations of the depress by their male counterparts. The policies have been positively oriented towards the development of women in the banking sector and several facilities have been extorted in this regard. The work environment is congenial and provides enough scope for all women and their success depends on their individual competence and willingness to accept the challenges. What is needed is that the women are self-motivated, assert them and become achievers. It is entirely up to women to exploit the opportunities presented to them and to come forward to take up the challenges in large numbers. Such programs will also change their conventional mindset that they are second earning member of the family and there is no requirement of upgrading themselves.

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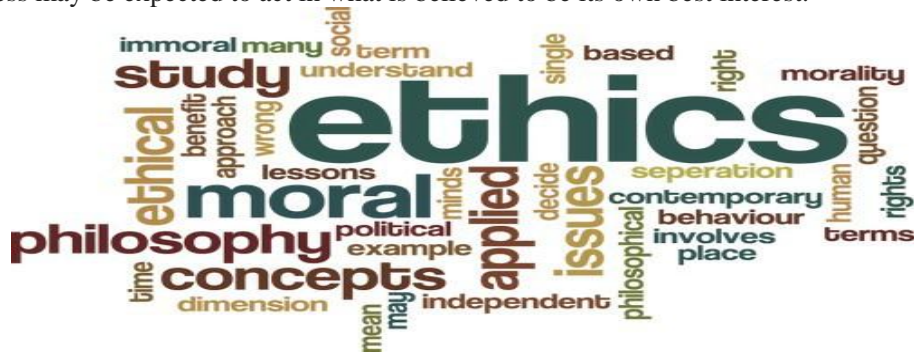
An Analytical Study of Marketing and Marketing Ethics

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Abstract: -

Marketing is the most important word in today's Business world because marketing is an important function in a business it is very exciting field it is require creativity for success Philip Kotler definition of marketing is marketing is a social and managerial process by which individual and group obtain what they need and want through creating and exchanging products and value with others if an entrepreneur want to start a new business he or she does not have a product the intercooler have to first decide what product she he will produce and sale this can be done only when he or she can identify need which require certification among human being ethics in marketing mean dairy milk applying standards of fairness or moral rights and wants to marketing decisions making behaviour and practices in the organisation in a market economy a business may be expected to act in what is believed to be its own best interest.



Introduction: -

Marketing management is the analysis planning implementation and control of the program design to create build and maintain a beneficial exchanges with target buyers for the purpose of achieving organisational objectives Kotler marketing management deal with the planning production and control the entire marketing activity of a firm it include the formulation of marketing objectives policies programs and strategies this are required to carry out to plants marketing operations controlling and evaluating marketing performance marketing management is a concern with that are a company management dealing with the brand problem of sale therefore the marketing managers decisions will have much implement implications on the kinds and quantity of products to be manufactured the type of marketing channels to be employed pricing sales management advertising and other types of sales promotion the vary EM of a business enterprises is the make profit it may be organised in the private or public sector the establishment of a firm suppose that a market exist for its products or service marketing strategy is a set of objectives policies and rules that guides overtime the firm marketing effects its level mix and allocation partly independently and partly in response to changing environment and competitive conditions in business brand helps to the sailors in many ways it is the easy for them to advertise and brand when articles are displayed branded goods have too difficult to compare the price of the surf Excel cost more than nirma washing powder sellers can be estimated the demand for their article fairly branding because the consumers will have to confusion between two products pricing as an important marketing tool play a significant role to both the micro and macro level and micro level price plane major contribution to the economic development of a country by way of the locating and relocating the source resource in profitable venture service are intangible products and do not confirm and ownership like goods and service may be tried to a physical product good to agreement or not marketing ethics for Ethical marketing is one of the most effective long-term branding word of much and trust building strategy for optimising presence leads sales and convincing of the product of service marketing ethics is an integral part of the marketing definition that American marketing association marketing activity set of the institution and process and creating communicating delivering and text exchanging offering that have value of customer clients partners and society at large

Keywords: - Marketing, Ethics, consumer, Ethical Marketing, Business, Organisation.



What is marketing ethics?

Ethical marketing involve the marketing policies of promoting awareness social responsibility in per this and honesty by the following ethical standards for marketing tactics for marketing tactics to marketing decisions and advertising of product and service all the ethical marketing practices focus not only on how product would benefit user but also how they fulfil social responsibility and handle different ethical issues affect customer benefit and benefits they take away from related environment and social causes it is the it is a philosophy on top of the strategy and the instrumental to both the company and its consumers today the internet has made it possible for commercial enterprises to turn the table of the competitors in other situation competitors may find themselves making whether as partner with each entity leverage Inc the other special comp companies speed guilty and flexibility have become top priorities marketing ethics set out a framework for good practice in marketing regardless of the products or marketing sector company that friend from advertising would be the complying with the marketing it is a company that source environmentally friendly product from the country or company that practiced employee relation would be the practicing ethical marketing deal honestly and fairly with the customer.

1. Your customer should be able to expert that product and service are safe and fit for their in intended use.
2. Your product and service communication should not be defective
3. Your contract should be drawn a in good faith and honoured
4. You intend to discharge your obligations in good faith
5. You have appropriate process took an equitable adjustment and or Red race of any given and you are customers might have about their purchase
6. You should respect customer rights including the rights to information the right to privacy and the rights to redress
7. You put particular emphasis of safeguarding the rights and interest of vulnerable groups such children and elderly.



Why the marketing ethics important?

More than 90 + percent consumers prefer buying products from ethical companies also more than 80% of those users think that brand out form other market players that do follow ethical marketing the following are the reasons why ethical marketing is an integral part of the life of an organisation.

Long time gain -

The foundation of a company of organisation is not just the based on its ability to serve services the present bird to plan to bright future with the adoption of proper marketing I think brands and employee prospectus like high credibility liability to customers increased brand value better sales and better revenue

Customer loyalty -

This is the one of the most important factor when it comes to ethical marketing with proper adoption of ethics in a term of businesses and operation of the company can win the loyalty trust and confidence of its customers that can go a long way into the future the new natural human tendency to go order the genius behind will be surely give them a promising game both in the present and future also.

Increase credibility -

When our business or organisation looks forward to keeping its promise surrounding it service and product and a continuous and consists bases it surely and steadily goes toward the part of covering itself into an attending and genius brands in the market and customers mind build good respect in front of investors competitors and stakeholders.

Increase leadership qualities -

When a company following practices of ethics for an extended period its gradually station itself as the leader one who can benchmark its policies and strategies that surrounded the company's structure and functioning.

The certification of basic Suman wants and needs -

Once an organisation in on course of proper marketing in things it solves the basic needs or wants of its consumers in the form of integrity trust and honesty

Display of foreach culture -

Not only does such a structure give a positive Outlook when seen from the outside but it also the way for a good structure and environment within hierarchy internally.

The attraction of the right talent and the right place -

Once the company can create the brand value in the market it became BCom for promises individual for the association various people like employee when does looks forward to associate in and working with the ethical that boost them exponentially.

Reaching financial goals -

The function smoothly for a more extended period of company to have good financial partner who can help them grow and make significant tree strides in the market

Enhancement of brand value in the market -

Once the follow the ethical marketing in organisation of public inform of the customers competitors stake holders looks up as such organisation.

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Cryptocurrency – Meaning and Challenges

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Definition

1. A **cryptocurrency**, **crypto-currency**, or **crypto** is a digital currency designed to work as a medium of exchange through a computer network that is not reliant on any central authority, such as a government or bank, to uphold or maintain it.
2. A cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend.
3. A cryptocurrency is a form of digital asset based on a network that is distributed across a large number of computers. This decentralized structure allows them to exist outside the control of governments and central authorities.
4. Cryptocurrency is a digital payment system that doesn't rely on banks to verify transactions. It's a peer-to-peer system that can enable anyone anywhere to send and receive payments.

Working of Cryptocurrency

Cryptocurrencies run on a distributed public ledger called blockchain, a record of all transactions updated and held by currency holders.

Units of cryptocurrency are created through a process called mining, which involves using computer power to solve complicated mathematical problems that generate coins. Users can also buy the currencies from brokers, then store and spend them using cryptographic wallets.

If you own cryptocurrency, you don't own anything tangible. What you own is a key that allows you to move a record or a unit of measure from one person to another without a trusted third party.

Although Bitcoin has been around since 2009, cryptocurrencies and applications of blockchain technology are still emerging in financial terms, and more uses are expected in the future. Transactions including bonds, stocks, and other financial assets could eventually be traded using the technology.

Cryptocurrency examples



There are many types of cryptocurrencies. Some of the well known include:

Bitcoin:

Bitcoin was the first cryptocurrency which was founded in 2009 and is the most commonly traded. The currency was developed by Satoshi Nakamoto – widely believed to be a pseudonym for an individual or group of people whose precise identity remains unknown.

Ethereum:

Developed in 2015, Ethereum is a blockchain platform with its own cryptocurrency, called Ether (ETH) or Ethereum. It is the most popular cryptocurrency after Bitcoin.

Litecoin:

This currency is most similar to bitcoin but has moved more quickly to develop new innovations, including faster payments and processes to allow more transactions.

Ripple:

Ripple is a distributed ledger system that was founded in 2012. Ripple can be used to track different kinds of transactions, not just cryptocurrency. The company behind it has worked with various banks and financial institutions.

How to buy cryptocurrency

There are typically three steps involved. These are:

Choosing a platform

The first step is deciding which platform to use. Generally, you can choose between a traditional broker or dedicated cryptocurrency exchange:

Traditional brokers. These are online brokers who offer ways to buy and sell cryptocurrency, as well as other financial assets like stocks, bonds, and ETFs. These platforms tend to offer lower trading costs but fewer crypto features.

Cryptocurrency exchanges. There are many cryptocurrency exchanges to choose from, each offering different cryptocurrencies, wallet storage, interest-bearing account options, and more. Many exchanges charge asset-based fees.

When comparing different platforms, consider which cryptocurrencies are on offer, what fees they charge, their security features, storage and withdrawal options, and any educational resources.

Funding your account

Once you have chosen your platform, the next step is to fund your account so you can begin trading. Most crypto exchanges allow users to purchase crypto using fiat (i.e., government-issued) currencies such as the US Dollar, the British Pound, or the Euro using their debit or credit cards – although this varies by platform. Crypto purchases with credit cards are considered risky, and some exchanges don't support them. Some credit card companies don't allow crypto transactions either. This is because cryptocurrencies are highly volatile, and it is not advisable to risk going into debt — or potentially paying high credit card transaction fees — for certain assets. Some platforms will also accept ACH transfers and wire transfers. The accepted payment methods and time taken for deposits or withdrawals differ per platform. Equally, the time taken for deposits to clear varies by payment method. An important factor to consider is fees. These include potential deposit and withdrawal transaction fees plus trading fees. Fees will vary by payment method and platform, which is something to research at the outset.

Placing an order

You can place an order via your broker's or exchange's web or mobile platform. If you are planning to buy cryptocurrencies, you can do so by selecting "buy," choosing the order type, entering the amount of cryptocurrencies you want to purchase, and confirming the order. The same process applies to "sell" orders.

There are also other ways to invest in crypto. These include payment services like PayPal, Cash App, and Venmo, which allow users to buy, sell, or hold cryptocurrencies. In addition, there are the following investment vehicles:

Bitcoin trusts: You can buy shares of Bitcoin trusts with a regular brokerage account. These vehicles give retail investors exposure to crypto through the stock market.

Bitcoin mutual funds: There are Bitcoin ETFs and Bitcoin mutual funds to choose from.

Blockchain stocks or ETFs: You can also indirectly invest in crypto through blockchain companies that specialize in the technology behind crypto and crypto transactions. Alternatively, you can buy stocks or ETFs of companies that use blockchain technology.

Challenges Concerning Cryptocurrency

The form of cryptocurrencies is not free from some financial problems and security concerns. I analyzed several studies and cryptocurrency platforms and also observed some cryptocurrency selling forums in order to explore challenges and issues that exist in such virtual phenomenon.

The main problems and impacts of cryptocurrency can include:

Security threats: Hackers and malicious users can create as much as they want from virtual currency if they break the system and know the method of virtual currency creations. This will lead to the ability to create fake virtual currency or steal virtual currency by just changing the accounts balances. For example, selling in-game virtual items and virtual currency is against World of Warcraft (WoW) game policies.

Therefore, many users log into WoW gold selling websites to buy virtual gold in order to pay for virtual items that they need. Many of WoW gold selling websites are not reliable and they are vulnerable to hacking and many users are complaining about paying real money for nothing or for fake virtual currency.

Collapse concerns in cryptocurrency systems: Unlimited issuing of virtual currency in the variety virtual communities will lead to economic problems since its issuing is not based on the demand and supply. It is possible for some providers such as Second Life to issue unlimited Linden Dollars and increase their virtual items prices in order to gain more real revenues. On the other hand, it will suffer from inflation and economic issues leading to collapse in the virtual currency system.

Impact on real monetary systems: Since some virtual currency systems are connected with real world monetary systems, they may affect the demands and supply facilities of real world money. For example, enabling users to purchase virtual and real goods and services with virtual currency in some platforms may reduce the demands on real money. Users will no longer depend on real money to buy what they want and they will use virtual money instead. On the other hand, some platforms enable users to exchange their virtual currency with real currency and this will increase the demands on real world currency. This fluctuation will affect on the real monetary systems.

Gold farming risks: Gold farming term is very popular in China and developing countries. Gold farmers are players who play in social games such as World of Warcraft in order to gain gold, which is virtual currency of the game, and then sell it for real money. The targeted buyers are the players who do not have enough time to play and compete for gaining virtual currency. In fact, huge cash flow is generated from gold farming process and it is not controlled and regulated. This will increase fraud and financial risks where virtual currency is exchanged with real money in unreliable environment.

Fluctuation in virtual currency value: According to Chow and Guo study, it is observed that when the popularity of a virtual community drops, the value of its virtual currency will be devalued. For example, users who own 1000 units of virtual currency can buy from variety of 100 items. In case the provider of that virtual currency drops, users can only buy from 10 items with their 1000 units since dropping will be reflected in fewer goods and services especially in closed virtual communities.

Money laundering: Money laundering is one risk that is very likely to rise with the use of VC especially with platforms that enable users to exchange virtual currency with real money. In practical case occurred in Korea in 2008, the police arrested a group of 14 persons for laundering \$38 million obtained from selling virtual currency. The group converted the amount of \$38 million, which is generated by gold farming, from Korea to a paper company in China as payments for purchases.

Unknown identity risks: Since creating an account in most of virtual currency platforms such as social games and social networks is not authenticated, financial transactions cannot be monitored very well. Gamers and users can create more than one account with unknown identities and use them for illegal transactions. There is no way to recognize the source of creating or cashing out the virtual currencies. This leads to inability to track the transactions in case of money laundering suspicion. Moreover, unknown identity will enable criminals to get paid with virtual currency for their crimes.

Conclusion

Though Cryptocurrencies are the beneficial and profitable ways for investments, they too come with the risks for our money. So, Before investing, it is important to study the same.

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Digital Preservation of Library Collection

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Abstract

Computer technologies are rapidly changing. Information and knowledge are being generated in digital and virtual format. New hardware, software, storage media are replacing against the old technology in a few years. Libraries are facing the preservation of digital collection in this rapidly changing technology era. This paper discusses the digital preservation, threats of digital preservation and strategies of digital preservation

Keyword: Library, Digital Preservation, Digital preservation strategy

Introduction

The type of library collection has been rapidly changing nature from print to electronic and digital media. The nature, and type of hardware, software, storage media, file formats are continuously changing due to invention of new technologies. Libraries are coping with the new challenges of digital preservation of digital object to ensure the future access with authenticity and integrity. There are two types of digital material in the library. "Information resources that have been created in digital form, i.e. their life begins in digital form is called Born digital resources, and those that have been converted from print or paper-based resources to digital formats is called Made digital or Digitized resources" There is no paper or electronic backup for "born-digital" resources, and some of them are difficult to preserve since they work only with specific hardware, software, and other allied equipment. In contrast, "made digital/digitized" resources are usually converted from old, brittle documents that predate the digital age.

Digital Preservation

(UNESCO, 2019) defines "Digital preservation consists of the processes aimed at ensuring the continued accessibility of digital materials. To do this involves finding ways to re-present what was originally presented to users by a combination of software and hardware tools acting on data" (Li & Niu, 2010)

Threats to preservation of digital collection

Preservation of digital information is big challenge to the library professional. Information on the paper or stone can be preserve over the several decades but the digital information has far more threats due to failure of software and hardware media. Luan et al., (2010) and Baker et al., (2005) defines the threats to digital preservation in his article.

Disaster

Natural as well as man-made disaster like flooding, earthquake and terrorist attack, electricity fluctuation may cause to failure of storage media. It may lead to full of partial digital information.

Failure of storage media

Hardware is the computer component that hold the digital information. Over the time hardware may degradable and data cannot be restored or may loss the data.

Software /hardware obsolesces

Software and file formats are depending on each other. Any change in one must be accompanied by another. Rapid evolution of hardware and software technology continuously changing the file format, software, storage media and hardware. Over the time old file format or technology gets outdated.

Malicious attack

Digital information system or repository system contains the valuable information of institution. This information is target for the disgruntled employee and espionage of institution.

Lack of context

Context of the digital information provides the background such the profile, correct interpretation, use, understanding, intention of creation the information along with the related data. Some information may store without or lesser context may difficult to use and understand the information.

Lack of Authenticity

In the system information is stored with the authenticity, however sometime information may be alerted, changed, modify without proper context. Thus the authenticity of information in doubt.

Mr. Badrinath D. Dhakne

Financial Problem

To establish and run of digital information has number of activities and required considerable volume of finance for continuously update the hardware, software, personnel, operational cost, insurance. Therefore it is not possible to run digital preservation system for long period of time without the adequate financial support.

Digital Preservation Strategies

Digital Preservation strategies are proposed to preserve the digital content in its original characteristics and continuously make accessible over the period of time. But signal strategy is enough for preservation of digital collection of library. UNESCO defines some strategies of digital preservations.

Bit Stream Copying

Bit stream copying means making the exact duplicate copy. It means it is backing up strategy which deals with failure of software, hardware, loss of data due to virus, system failure due to disaster. It is short term strategy uses the combined backing up method at remote places.

Refreshing

Refreshing is a method of copying one data from one medium to another medium. Hardware, software and storage media is rapidly changing. It is need to continuously transfer the digital content from old to new upgraded medium of same without changing the bit stream is of concern of the application. eg. Transfer the data from CD ROM to CD RW.

Replication

The purpose the replication in digital preservation is to extend the life of digital content with the integrity and authenticity through the copying and using multiple location. LOCKSS (Lots of Copies Keeps Stuff Safe) consortia follows the replication strategy.

Technology Preservation

Technology preservation is a maintaining and preserving the technology that is used for the reading using, preserving the digital content. Technology includes software, applications hardware etc. This is more disaster recovery strategy rather than preservation. (Arora, 2009)

Backward Comparability and Version migration

This strategy believes on ability of current version of software that reads the content of previous version content format. In the backward compatibility viewing capability is limited. However, Migration strategy convert the format permanently

Migration

Migration is a broader term of refreshing. Migration strategy relies on the continuously changing with the updated format, technology. In the migration strategy periodically migrate the digital content along with the software, hardware, format. The purpose of migration is to preserve the integrity of digital content along with the continuously accessibility, usability to the client to overcome the technology obsolesces.

Views Migration at the point of Access

This is another strategy to recurring and incremental migration that provides viewing facility at the point of end user. This method used software tools and applications to transfer and convert the format at the user point. Limitation of this strategy is 1. All users do not have the appropriate software tool to execute the files 2. Sometime it is not to make readable by the software tool 3. The gap between creation of digital object and use of object may too great for the read. That leads to loss the data while making readable. 4. Views tools and metadata must be maintain while technology change.

Cannibalisation

Cannibalisation technique determines whether the essential properties of the document are preserved through the conversion from one format to another. Cannibalisation relies on creation A canonical form represents a digital object in a deterministic manner and ensures that the digital object has not lost any of its key characteristic. Once created, this form could be used to algorithmically verify that a converted file has not lost any of its essence (Arora, 2006) (Lynch, 1999).

Emulation

Emulation uses special software to translate instructions from original software to run on new platforms. This method is used for overcome of use to old software. By combining software and hardware, emulation reproduces all of the essential characteristics of a computer of a different design, which allows programs or media designed for one environment to be operated in another, more modern environment.

Restricting Formats and Standards

There are some preservation programmes that only store data in a limited range of formats and standards. The material can be accepted only in specified formats or converted from other formats before it is stored. A single file format can be used for all digital objects of a specific type within an archival repository (e.g., colour images, structured text). The limitation of this strategy is it does not address the obsolescence of formats and standards used does not necessarily solve the access problem. Secondly this strategy is severely constrained by this strategy in terms of what kind of materials it can accept.

Reliance on Standards

It is based on the principle that open, widely available and supported standards and file formats are more likely to remain stable for a longer amount of time than proprietary or less-supported formats. This strategy used widely accepted standard formats for data storage. These standards may be formally agreed or may be de facto formats accepted by industry. Eg. TIFF(Tagged Image File Format) is widely acceptable open file format used for store the master image.

Data Abstraction and Structuring

The function, relationships, and structure of specific elements can be described by data abstraction, which may also be referred to as normalization. It is possible to free the representation of content from specific software applications by using data abstraction. However, as technology changes, digital content can be read by a variety of applications. Data abstraction makes document applications independent and simplifies data transfer between platforms and technology generations.

Encapsulation

Encapsulation can be thought of as a technique for grouping digital objects and the metadata needed to describe and provide access to those objects. The grouping process reduces the chance of losing important components needed to decode and render digital objects. Encapsulation is considered an important element of emulation. Encapsulation can also bundle metadata that describes or provides links to the software applications and platforms used in the original content, given that encapsulation of the software is impractical and unnecessary.

Software Re-engineering

Digital object is read by application software. This software requires specific platforms to function and application is affected by changing technology so it is need to adopt the continuous migration which is not suitable for every repository system. Re-engineering strategy offers some possible alternatives

1. Adjustment and re-compiling of source code for a new platform
2. Reverse-engineering of compiled code into higher level code and porting that to the new platform;
3. Re-coding of the software from scratch, or re-coding in another programming language;
4. Translation of compiled binary instructions for one platform directly into binary instructions for another platform.

Limitation of this strategy is it requires source of code which is not available except open source application, even if the source code is available, porting to other platforms is not an easy task and requires considerable time and effort for each object. The code language also requires a compiler or interpreter for the new platform.(Arora, 2009)

Universal Virtual Computer

Emulation is an example of the Universal Virtual Computer. Computer programming is required to develop a program independent of any existing hardware or software to replicate the basic architecture of every computer since the beginning, including memory, sequences of registers, and rules for moving information between them. Digital object may store in any format based on users choice and all files are backed in way that is read by universal virtual computer . There is need a emulation layer between the universal virtual computer and the computer of that time.

Conclusion

The Big challenge to the library in the digital word is to provide the digital knowledge over the period of time and preserve it in accessible format for future generation. However, protocols, strategies and technologies involved in digital preservation have now been well defined and understood. Librarians are compelled to meet the research challenge to resolve the conflict between the creation context and the use context.

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**Problems of teachers in online teaching during lockdown period of COVID-19
pandemic**

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Abstract

The whole educational system from elementary to tertiary level has been collapsed during the lockdown period of the novel corona virus disease 2019 (COVID-19) not only in India but across the globe. The intended purpose of this paper seeks to address the required essentialities of online teaching-learning in education amid the COVID-19 pandemic and how can existing resources of educational institutions effectively transform formal education into online education with the help of virtual classes and other pivotal online tools in this continually shifting educational landscape. The paper employs both quantitative and qualitative approach to study the perceptions of teachers and students on online teaching-learning modes and also highlighted the implementation process of online teaching-learning modes.

Introduction

While countries are at different points in their COVID-19 infection rates, worldwide there are currently more than 1.2 billion children in 186 countries affected by school closures due to the pandemic. The government of India started thinking gravely on this matter with emphasizing on ICT and use of online education as the part of compulsory teaching-learning process at tertiary level. Moreover, it is reflected on preparing draft new education policy 2019 that has been regarded as a proactive and highly techno-efficient step in the time of this pandemic. Study Webs of Active-Learning for Young Aspiring Minds (SWAYAM) is a programme or Massive Open Online Courses (MOOC) platform initiated by the government of India hosted online courses in different quadrants. The SWAYAM PRABHA is a group of 32 DTH channels dedicated to telecasting of high-quality educational programmes throughout the week. Annual Refresher Programme in Teaching (ARPIT) is an online professional development programme launched by the MHRD on November 13, 2018 using SWAYAM platform India's apex regulatory body of higher education, UGC, has taken the present educational scenario very seriously and put some efforts proactively to resolve the deadlock of completing courses and examinations in on-going semesters as well as issued circular regarding the academic calendar after the recommendations of one of the committees constituted by UGC itself. It has also become mandatory for all the universities in India to complete the 25% syllabus through online teaching mode and 75% face-to-face interaction (UGC, 2020). The educational scenario of the post-COVID-19 outbreak would not be easy to manage teaching-learning situations without using online teaching platforms rigorously.

Implementation of online teaching-learning:

There are some difficulties felt in the implementation of the change process in the education system that has been arisen after COVID-19 crisis; these difficulties are related with the novel perspectives of online education and their technological complexities. Earlier to this pandemic, online education is considered as the education provided by the open universities in India. But in COVID-19 induced time, online teaching-learning became a massive challenge to deal with, and stakeholders are not potentially fit to adjust with the sudden educational change as they are not technologically competent to embrace the current situation. Therefore, for successful implementation of educational change (in this case, it refers to the shift from traditional teaching- learning methods to online teaching-learning methods), implications of change need to be addressed. The journey begins from the collective vision of UGC and MHRD (*supra-system*), University and Colleges (*system*), and different academic departments (*sub-system*) in favour of implementing online teaching-learning in the education system. In the face of COVID-19, the shared vision of education system realized that during the pandemic period, teachers and students are motivated to adapt online teaching- learning platforms in fulfilling the current educational needs. Everyone, either teachers or students, were friendly skilled in

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using social media app viz. WhatsApp, Facebook, Twitter, Instagram, which turned into smooth facilitation of using online educational platforms such as ZOOM, Cisco WebEx, Google Meet etc. as a sign of positive transfer of learning. The action plan was prepared, keeping in view of our readiness for online teaching mode, drive for change in this pandemic and availability of resources for implementing online teaching mode. To go with the action plan, teachers prepared and trained themselves independently to be accustomed to the technology required in using online teaching modes. At the university level, system administrator and Information & Communication Technology (ICT) experts provided necessary assistance to stakeholders and managing the change process. However, many pieces of research have been conducted over online teaching and learning and its effectiveness, no such studies conducted during COVID-19 lockdown period. Hence, the researcher insightfully gets interested in doing this study with the following objectives.

Objectives :

- 1.To study the perceptions of teachers online teaching during COVID-19 pandemic.
2. To study the challenges faced by the teachers in adapting to the online teaching during COVID-19 pandemic.
- 3.To study the perceptions of teachers online teaching during COVID-19 pandemic.
- 4.To study the challenges faced by the teachers in adapting to the online teaching during COVID-19 pandemic:

The University has a clear vision about implementing the online teaching-learning and thus encouraged faculty and students to do the needful in this regard. The MHRD, UGC and University substantially made the righteous decision at the right time for inclusion of all the stakeholders in online teaching-learning mode that depends upon the change of mindset for the organisational authorities along with the educators to adapt to the technology-based teaching as stated by the some of the teachers. In the words of one teaching faculty that: “this is very important for all of us to do online teaching during the lockdown because along with work, we feel mentally balanced and healthy.”Majorities of teachers opined that faculty might be better motivated only if they can be convinced that the online method of teaching has more advantages, especially during the lockdown period. Moreover, self-motivation can also work, and this will happen gradually. For the online teaching Excellent domain knowledge, proficient computer knowledge, communication skills, clarity of expression, emotionally connect with the students and other necessary skills to deal with the demands of the online platforms and the ability to resolve small issues during and after the online classes are found as online teaching skills and techniques needed to teach through online mode in this pandemic. Virtual classroom experience, patience, empathy, care for students, excellent presentation skill with addressing to the point of a given topic, proper handling of teaching-learning tools available with user-friendly features were the additional skills found to manage online teaching process. One teaching faculty delineated that “there is a need for bringing theatrical skills into teaching online. ”Study materials for reference, digital study materials such as free access to e-books & e-journals, open educational resources, databases, institutional as well as personal internet connections, Wi-fi, access to a free account on Zoom & Google Meet are found as the resources available with the teachers of University.

The major challenge while teaching online was the unstable network connection. If the videos and audios of the students were kept off, the connection remains more stable, but that mode of teaching seems to teach to a blank wall. Moreover, it was perceived that some of the students had not essential resources to join online; there it appeared like pushing the digital divide further. So, the difficulties with online teaching were both technical and ideological. It is concerns over the laboratory activities for the research scholars during the lockdown period and demanded simulation techniques in laboratory practical. It was found that some teachers were in a dilemma as they were not sure whether the students switched on the computer for the namesake or actively present at the moment or sitting somewhere; no clue about the participation. One resembling concern was shown by both teachers and research scholars concerning data collection for their respective research projects and doctoral/post-doctoral research activities which hampered in an adverse manner due to subsequent lockdowns for the months in a row. Online teaching is a rather exciting concept of teaching for Indian teachers in general. Initially, there was a feeble attendance, but subsequently, its race gained momentum, and the students were comfortable in attending online classes. Due to not following the time table as in regular classes, sometimes the timing of online classes are clashed with other classes or lecture due to the varied challenges faced by them in the initial stage of online teaching-learning. We accepted that they were unable to resolve the doubts of students completely and fulfil students' satisfaction level

Conclusion :

Technology-enabled learning for teachers to bridge the disparities originated in the education system before and after COVID-19 catastrophe which is also inevitably necessitated for uninterrupted learning. Few steps should be accounted in the wake of this pandemic; to develop such a curriculum that reflects the perceptible change in the content knowledge and learning experience of students as well as enable them to think critically. We concluded that for a successful transition to the online mode, some things are necessary accessibility and affordability of digital platforms, need-based curriculum and pedagogy, and sufficient capacity building of the learning community.

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Sustainable Agriculture In Changing Scenario

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Abstract

Sustainable agriculture is friendly to the environment. It helps people to live healthy and fit. It is the cheapest method of doing agriculture. Farmers get more benefit of this method and it is the easiest way to do farming. Material used for supportable agriculture as fertilizer it can be done at home also. Using cow dung as fertilizer gives good product. There are many methods to do the agriculture and to increase the product. Doing maintainable agriculture that particular land gets fertile because of natural fertilizers. Sustainable agriculture is the nerve of any country as it needed for survival of living beings. During period of changing climate and environment it affected more on agriculture. Climate change is now real and happening. Bearable agriculture is the primary source of livelihood for about 58 per cent of India's population. When agriculture operations are justifiable managed, they can preserve and restore critical habitats, help protect watersheds, and improve soil health and water quality. Avoiding the use of chemical products are more beneficial to get the crop quality and the better production. Natural products such as the waste of the vegetables or the food stuff and the cow dung is used by the farmers. To obtain the good quality, quantity and the product mostly maintainable cultivation is the calm method to gain the nutritional food. To buy the branded chemical products there will be an economical loss but there will be the economical profit by the use of the natural products. For example: in our India there are many farmers who are using the chemical and natural fertilizers to get good crops but there is difference in the gained product by the same land using the similar methods of cultivation. To prevent the crops many more pesticides are used in huge amount but all pesticides are not suitable for the crop as well as to the soil. There are many advantages and disadvantages of the chemical pesticides that all are used to grow the good and for the more products of the particular crop. In old days every crop is grown by the seasonal wise by nowadays we get all the vegetables and fruits in every season. By the help of sustainable agriculture many diseases are been avoided to maintain the good and the healthy health. Crop insects are been avoided by the chemical pesticide but not the harmful diseases which are occurred by it. The change in the Earth system, it affects on the sustainable agriculture. Sustainable farming is the natural method of the agriculture. It is done by using the natural fertilizers which are made by the natural materials like: cow dung, food stuff, wet garbage, dead animals are buried in the farm to get the fertilizer to the crops. Earth climate is depended on the Earth's stored energy. For farming organic fertilizers are used in a huge amount.

Keyword: Sustainable, Agriculture, Climate change, Natural fertilizers.

Introduction:

There are many organic pesticides frequently used by people. Sustainable nutrition structure. It is also movement of conciliation. This agribusiness is done by the organic process. Without any chemical fertilizers or chemical products this process is done. Natural fertilizers like food waste, dairy waste used to get good sustenance. Waste like disposable products are virtuous peats. Biological farms are not dangerous, effective, harmful for our health. We get more products in organic farming moderately than inorganic farming. For example: If a girl gives birth to the baby in the little age than it can effect on him in her decreasing age, like that if we use the chemicals fertilizer to get the fruit on the small crop than they

will don't give us the healthy product and also their life is for short time. We can't take more advantage of the of crop because of the use of chemical fertilizers, also they are not good and die in less days.

Respectable Properties of Sustainable Agriculture are As Under:

1. physical growth increases by organic agriculture.
2. Fertilizes farming land.
3. Properties grown-up in this method is good for our health.

Objective:

1. Sustainable agriculture is the chemical free farming and the natural fertilizers like: cow dung, food stuff, fertilizer, and natural waste are used. To avoid the use of the chemical fertilizers sustainable agriculture is the best way.
2. Importance of sustainable agriculture is more than inorganic farming. It has more importance for the good and healthy product like fruits, vegetables and grains.
3. The factors affects the sustainable agriculture are: less rainfall, high rainfall, rainfall of snow, storm, tsunami, drought, climate change, shortage of water and soil erosion, etc.

Methodology:

Nature and scope of the study:

The present work is exploratory in nature. The study is based on the secondary data. The study is related to the Sustainable agriculture in changing scenario.

Secondary data:

The secondary data will be collected through the reference books, internet, google and rani newspaper.

Content:

Sustainable agriculture affects good on the human health. And it plays the important role in the farming field. It makes the good habitat on the living organisms.

The Sustainable Agriculture And The Earth System:

1. The atmosphere, the ocean, the landsurface, the sea-ice, the biosphere are the basic concepts of the Earth system.
2. To keep up the good nature of the crop sustainable agriculture is done.
3. The earth accept energy completely from the planet sun, it gets in the form of light, ultraviolet radiation.
4. The climate of the Earth is depended on the Earth's stored energy .and the changed climate affects the sustainable agriculture.
5. Many organic fertilizers are used in the farming.
6. Organic fertilizers are made up of natural things, without any artificial chemical.

Advantage of Sustainable Agriculture:

1. Diseases like cancer, skin problems, sugar can be ducked by this type of farming.
2. We get poisons free goods in sustainable agriproducts.
3. Nowadays we are mainly dependent on the inorganic products to get more economical yield.
4. It balances the global warming.
5. It is the cheapest way of doing agriculture.
6. This farming sidesteps the investment of money for chemical products.
7. Justifiable farming is mainly focused on the advance of the spores of the product.
8. Farmers are independent in this method of agronomy.
9. It reduces the global warming and helps to stabilize the ecology.
10. Short time duration is helpful in inorganic farming but the better way of doing the farming is by the help of organic development.
11. Be of more use of chemical fertilizers huge amount of earthworm dies day by day and hence there is increase of ants in the farm.
12. In the early farming people use the natural fertilizers to maintain the good properties of the soil.
13. Also, the earthworm help farmer to keep the soil fertilize and they also give the good properties to the plant to grow proper.
14. Chemical fertilizers are harmful for animals and insects which are dependent on the soil.
15. Sustainable agriculture is done by the use of the natural fertilizersand avoided the chemical products.



Speciality of Sustainable Gardining:

1. Varieties of product are formed.
2. It helps in the protection of the food.
3. Traditional method is mostly used in organic farming.
4. Various ways are related with each other.
5. Pet animals are used in this process.
6. Environmental protection is the main role.
7. This method gives equal rights to the living organisms which are depended on the process of bearable husbandry.
8. Three are many markets of sustainable agriculture placed in Germany, France, Belgium, United Kingdom and Japan and main producing Asian country, chine, Ukraine, India and Indonesia, Israel.
9. Increase in Economic yieldand less expenditure through this way for better economic plan.
10. To keep the balance of environment for longer duration, inorganic products, living organisms which are strange for atmosphere are not to be used.
11. Crops and the around crops such as vanaspati, there proteins and nutrients are reused.
12. It helps to maintain the structure of the soil stages.

Factors Affecting Sustainability:

The utmost significant features for agribusiness are weather, soil, food, atmosphere and water resources.

1. Unfertilized soil or land.
2. Using chemical products yet again and again makes harvests unnatural.
3. Less quantity of water doesn't support to cultivate the crops.
4. Poisoned atmosphere is depraved for cultivation.
5. Occurrence of yield bugs.
6. Appropriate amount rainfall and sunlight is obligator.
7. Nutrition present in soil make well crops.
8. Decline of proteins arises because of chemical fertilizers.



Conclusion:

1. The use of sustainable agriculture it can be reduce the change in the climate.
2. We eat the healthy food for our long life that food is grown in the farm by sustainable agriculture.

3. There is more side effect of inorganic farming but not in the sustainable agriculture. Organic farming is the best way.
4. There are none of the side effect of sustainable agriculture.
5. The diseases like: cancer, blood pressure, paralysis can avoid by the sustainable agriculture.
6. Global warming is reduced.

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Demographic Profile of Cloth Retailers in Ahmednagar: A Schedule Survey

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Abstract:

India's clothing and textiles sector is one of the oldest industries of the country and dates back several centuries. Till this day, the textiles sector is one of the largest contributors to India's exports (13% of total exports). Clothing is also one of the most important segments of the Indian retail industry as it constitutes 39% of the total organized retailing sector. India's domestic market for apparel and lifestyle products is currently estimated at US\$ 85 Billion and is expected to reach US\$ 160 billion by 2025. Retail and Hospitality, Banking and Insurance, and Real Estate Services, accounts for 15%, 14%, and 10% of the GDDP of Ahmednagar district. This research paper portrays the demographic profile of the cloth retailers in the Ahmednagar.

Key Words: Retailing, Cloth Retailer, Demographics, Gender, Religion

Introduction:

The term 'retailing' is derived from the old French word 'retailer' meaning 'a piece of' or 'to cut up.' This can be applied to the functions carried out by the retailer- acquiring whole stock of goods which they divide into smaller amounts which are sold to 3 individual consumers. Retailing can be referred to all activities involved in marketing and distribution of goods and service. The retail sector in Ahmednagar is divided into two sectors: organised and unorganized. The integrated industry comprises supermarkets, hypermarkets, departmental stores, malls and other privately run shopping chains. The unorganized comprises primarily the family owned and run small grocery stores, retail stores, cloth market, vegetable markets, and hawkers. Consumers favour the unorganized market, which controls retail trading.

Collection of Data:

A combination of primary & secondary data is used in this research.

Research Instrument:

A 'Schedule' is used as a research instrument to collect the primary data.

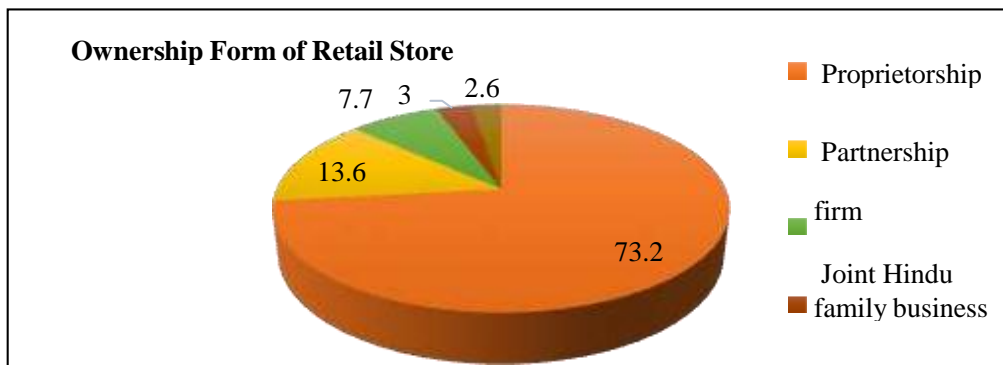
Tools for Data Analysis:

Descriptive Analysis has been carried out in this research in order to measure the size and shape of a sample data. Frequency table, proportion percentage are used to analyse the data.

Findings of the Study:

Distribution of Cloth Retail Stores by Ownership Form Table: Distribution of Cloth Retail Stores by Ownership Form of Cloth Retail Store:

Ownership Form	Frequency	Percent
Proprietorship	172	73.2
Partnership firm	32	13.6
Joint Hindu family business	18	7.7
Private Ltd.	7	3.0
Any other	6	2.6
Total	235	100.0

Chart: Distribution of Cloth Retail Stores by Form of Ownership:**Interpretation:**

1. It is observed that 73.2% cloth retail stores from Proprietorship form of Ownership.
2. It is seen from the table that 13.6 % cloth retail stores belongs to Partnership firm.
3. It is found that 8% cloth retail stores are from Joint Hindu Family Business.
4. It is observed that 3% cloth retail stores belong to Private Ltd. Retail store form.
5. It seen from the table that only 2.6 % cloth retail stores belongs to any other form of Ownership.

Classification Of Respondents On The Basis Of Gender Table 4.3: Classification of respondents on the basis of Gender

Gender of respondents	Frequency	Percent
Male	214	91.1
Female	21	8.9
Total	235	100.0

Interpretation:

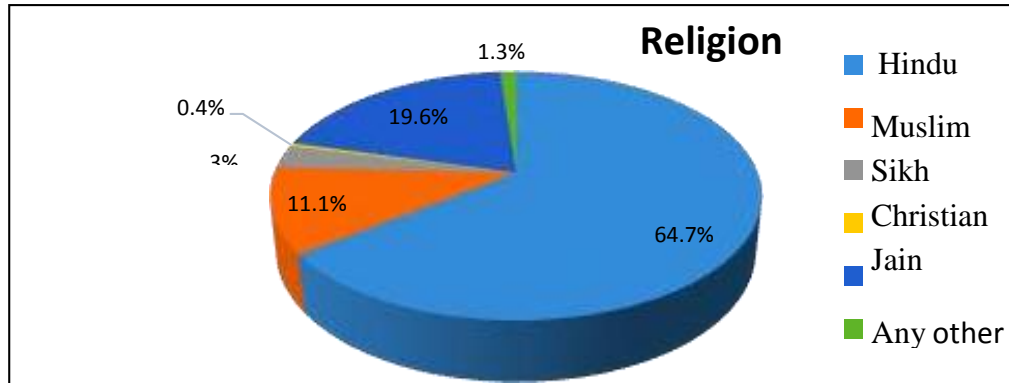
1. It is observed that 91.1% respondents are male.
2. It is found that only 8.9% respondents are female.
3. This reveals that cloth stores retailing business in Ahmednagar is dominated by men with 91.1%.

Classification of the Cloth Retail Store On The Basis Of Religion of Entrepreneur**TABLE: Classification of the Cloth Retail store on the basis of Religion of Entrepreneur**

Religion	Frequency	Percent
Hindu	152	64.7
Muslim	26	11.1
Sikh	7	3.0
Christian	1	.4

Jain	46	19.6
Any other	3	1.3
Total	235	100.0

Chart: Classification of the Cloth Retail store on the basis of Religion of trepreneur.



Interpretation:

1. It is observed that 64.7 % cloth retail entrepreneurs are of Hindu religion.
2. It is seen that 11.1 % cloth retail entrepreneurs are of Muslim religion.
3. It is found that 3 % are of Sikh religion and only 0.4 % entrepreneurs are of Christian religion.
4. It is also seen that 19.6 % entrepreneurs are of Jain religion and 1.3% cloth retailers are of other religion.

Conclusion of the Study:

Ahmednagar is one of the historical cities in India with a glorious past, an innovative present and a promising future. Ahmednagar cloth retailing dominates the retail sector in Ahmednagar city market with 1001 registered cloth retail stores which mostly deal in multiple brand products. Proprietorship form of Ownership dominates Ahmednagar cloth retail market. There are very less percentage of female cloth retailers in Ahmednagar. Cloth retail market has highest percentage of Hindu religion retailers but Jain and Muslim cloth retailers are also having notable presence in the market.

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Importance of Virtual currency and Its Pros and Cons

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Abstract –

The financial institutions were the bridge between buyer and Seller. The E-commerce made the gap effectively close but then also buyer and Sellers were depended on each other. This dependency became a major creation of virtual currency. A virtual currency or Digital currency famously known as Crypto currency which is secured by cryptography. This virtual currency is a form of digital money which is used in various financial transactions. Which is only represented in electronic form. The block chain technology is used to make the virtual currencies. This technology secures the online payment of buyer and seller in which no another third party is included. Investing cryptocurrency is a risky task, but also likely very profitable. It is very easier than stock market to buy or sale stocks. There are many software and apps which guides which makes investing easy, but it's a high risk gamble. The investor may face Irregularity in virtual currency, ether may will make high returns or lose everything. The potential increase in the value is the biggest advantage to invest in virtual currency. The Bitcoin virtual currency would be \$500,000 if the it will replace gold It will be better than gold in future. The present paper shows the importance of virtual currency and it's pros and cons.

Keyword – Virtual currency, advantages, disadvantages, importance, block chain

Introduction

Now a day virtual currencies have become most demanded topic in the world. The internet sales are expanding more as E-commerce becomes the most important element. The financial institutions were the bridge between buyer and Seller. The E-commerce made the gap effectively close but then also buyer and Sellers were depended on each other. This dependency became a major creation of virtual currency. A virtual currency or Digital currency famously known as Crypto currency which is secured by cryptography. This virtual currency is a form of digital money which is used in various financial transactions. Which is only represented in electronic form. The block chain technology is used to make the virtual currencies. This technology secures the online payment of buyer and seller in which no another third party is included. Virtual currency is a valuable and intangible thing which is exchanged only electronically or virtually in a wide range of a networks like online websites, online games, peer to peer network etc. There are many benefits of this virtual currencies such as the transaction cost is low it provides high security and privacy transaction can be completed in few minutes, and many more. Bitcoin, Ethereum, Dogecoin, Litecoin, and Ripple became the most popular in the media, in youths, investors and IT peoples.

Objetive of the Study

1. To study Virtual currencies in India
2. To study Investing in Virtual Currency
3. To understand Advantages of Virtual Currency
4. To understand Disadvantages of Virtual Currency

Research Methodlogy

The paper is based on secondary information. This information has been accumulated from books, Articles and Websites. The goal of this study is to understand virtual currency and it's Importance.

Virtual currencies in India

In year 2020-2021 then trend of virtual currency increased as many people started trading and investing over the world. The same trend we can see in India. At starting virtual currency was banned but it started again after RBI passed regulations. According to experts survey it is believed that virtual currency in India will survive in upcoming following 10 years. Under the rules and regulations of the government the future of virtual currency is depended as many inverters are investing in it.

Investing in Virtual Currency

Investing in Virtual Currency High

Investing cryptocurrency is risky task but also likely very profitable. It is very easier than stock market to buy or sale stocks. There are many software and apps which guides which makes investing easy but it's high risk gamble. The investor may face Irregularity in virtual currency, ether may will make high returns

Kothali Sahil Mubarak

or lose everything. Hackers is the another problem the hackers can hack the account and can freeze it, but the chances are less. The potential increase in the value is the biggest advantage to investing in virtual currency. The Bitcon virtual currency would be \$500,000 if the it will replace gold It will be more better than gold in future. There is no any ban on virtual currency more than in India, In India there are more than 5000 different types of virtual currencies.

Return Potential

In March 2017 the price of bitcoin was at \$975.70 and in December it was \$20,089 and in April 2021 it was \$64,000 which was highest it shows that Virtual currencies has a high to return Potential as many investors and companies are buying it. It will give high Return Potential is somebody buy it at low price

Accessibility

The best advantage is person can easily spend money in any country and can exchange their currencies without any fees. As it takes very few time for transaction to another person.

Self-governed and managed

Virtual currency gives us the freedom and control over the money because no any another third party is involved in it. They are not controlled by a government or central bank. So no taxation will be applied for the virtual currency.

Disadvantages of Virtual Currency

Risk of Data Loss-

If the user forgot the private key of their wallet due to strong hacking defenses it becomes very difficult to get it back. Due to which the users may loss the currency.

If the fund is transferred to wrong users the currency could not be received by the sender.

Limited use –

Even virtual currency is growing day by day many companies has started accepting to virtual currency such as Microsoft, Starbucks, Tesla, etc. But then also globally it is not totally accepted. So it becomes compulsory to use debit or credit card for payments.

Regulations -

Virtual currency is not regulated by any central bank or government nor it is supervised or comes under control anyone. So the risk Increase with this technology.

Conclusion

Now a days cryptocurrency has become an alternative method for transactions, rather than fiat currency which makes transferring, buying, selling easier but many challenges and problems are faced by the users. Many virtual currencies are not trusted that much due to scams, Limited use and risk of data loss unless and until it is regularly used. As the world is developing every day the progress of virtual currency will be unstoppable. In India virtual currencies can be boon to citizen and bane to India. Citizens can invest in virtues currencies by buying it at low which will give them high Return Potential. Also many illegal actives are carried out with the help of virtual currencies.

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Socio-Cultural Setbacks of Women Managers: Empirical Evidence from Bangladesh

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Abstract

The workplace composition has gone through a massive transformation in recent years. Workplace diversity and gender inclusiveness are urgent for corporates, companies, and organizations of all types globally today. The role of women in corporate management is also the prime emphasis in our contemporary era. However, women's representation at the C-Suit level is still low. Bangladesh recently caught the attention of the world with unprecedented development through sustained economic growth, educational development, social transformation, and improvement of the overall living standard of people. The promise and process of women's empowerment gained momentum also. However, there still exist social and cultural barriers for women managers like lack of social acceptance and recognition, rejection of female leadership, patriarchal dominance, all of which impede their progress. This research paper, first of all, aims to explore the social and cultural challenges of women managers in Bangladesh. Secondly, it focuses on delineating techniques and strategies to overcome the socio-cultural challenges of women managers. The paper is empirical. The geographical scope of the study is the Joypurhat district of Bangladesh. The total sample size is 165, and the respondents are women managers from five different sectoral clusters. The snowball sampling method has been used for the study. The researchers found that women managers are treated indifferently, and their leadership is often rejected by society in the sample area of study. Further, safety and security and lack of educational opportunities pose setbacks also. The study is of extreme importance for gender equity and women empowerment in Bangladesh.

Key Words: Social Challenges, Cultural Setbacks, Setbacks of Women Managers, Women Managers in Bangladesh, Socio-Cultural Challenges.

I. Introduction :

Over the last few decades, women have proved themselves and made noteworthy progress. Women thus secured their positions of leadership in politics, business, corporate sectors, and all other professions. Consequently, the role of women in all areas of the social, cultural, economic, and political arena has gone through an immense transformation over the last few decades. The proportion of women attending schools, colleges, universities and obtaining higher degrees has increased exponentially. Workplace diversity and gender inclusiveness today are not an option to put off but urgency for corporates, companies, and organizations of all types globally. Women's presence, participation, performance, and contribution are key drivers of success to organizations of all types. Realizing the unique contribution women are capable to make, women in corporate management is a prime emphasis in our contemporary era. Besides, having sufficient qualifications and skills, women today deny to limit their future within the four walls of their home but rather strive to seek and obtain leadership positions in every known field of work or profession irrespective of the challenges they face.

Helfat *et al.* (2006) exhibited that only 1.8% of the Fortune 500 companies had Women as CEOs in 2006 in Corporate America. Laff, (2006) further found that only 13% of companies had female board members, and only 16% had female corporate officers. Elmutiet *et al.* (2009) showed that the percentage of women's senior-level positions have increased from 27% to 37% between 2003 to 2006 however it was limited within banking industries only. Women's representation in corporate hierarchy remained quite unchanged in other sectors though. The leadership disparity continues. A report by Grant Thornton shows that the number of women in senior management was 19% in 2004 and it reached 29% in 2019. The progress is very slow and irregular. In 2021, the figure seems to be a bit promising as 31% or 1/3rd of all senior management positions are thought to be held by women worldwide (Grant Thornton, 2021).

However, reaching parity with men is still a long way to go. In the case of India, gender discrimination is so deeply prevalent that it might take many decades to change the fate of women (Gupta *et al.*, 1998). It is a great impediment to women's progress. The women's progress has been very slow as even in 2019 women comprised only 16 percent at junior management level, only 4 percent each at middle and senior levels, and as insignificant as 1 percent in organizational leadership positions (CEOs) in India (Qadir, 2019). Various studies have shown that women managers face various social and cultural setbacks that slow down their progress. For instance, in many cultures around the globe, it is not common for women to be in leadership. Women in leadership are also stereotypically considered rude, pushy, aggressive, and masculine (Moriarty, 2019). Therefore, in the context of varied social and cultural challenges women managers face, the present paper, first of all, focuses on the social and cultural challenges of women managers in Bangladesh. Secondly, the paper explores ways and means to overcome the social and cultural setbacks of women managers thus paving the path for women's progress, empowerment, and equality both at the workplace and in the society in Bangladesh.

II. Literature Review and Related Work :

The world bank reported that about forty-seven percent of the total women worldwide were engaged at the workplace in 2019. The report further narrated that women's participation at the workplace was about forty-six percent for the USA, forty-seven percent for Canada, however it was only 21.8% in the case of India and such figure was not at all available for Bangladesh. Globally, women held only 29% of senior-level roles and as low as 6.6% of CEOs of Fortune 500 companies were women in 2019. These figures reveal that women's representations at the senior hierarchy were far less than the expectations (Mowaliev, 2020). Adler (1993) about two decades back pointed that women's labor force participation in Asian countries was the highest. However, their presence at the managerial level is unimpressive and women's representation in executive positions is almost invisible. The situation has not improved much as even in 2021 women held as low as 20.6% of board director seats worldwide (Catalyst, 2021). Various issues and setbacks like gender stereotypes, devaluation of women's skills and expertise, social and cultural gridlocks to name a few are responsible for women's low representation at the executive levels worldwide. To reveal the challenges and setbacks women managers face in Bangladesh, Monsoor, (1999) argued that irrespective of the recent reforms to improve the status of women in Bangladesh, the situation for women has not improved due to patriarchal domination. Women in Bangladesh survive within the patriarchal structure that is highly interlinked with the forces of religion, traditions, and seclusion. Omvedt (2005) added highlighting that women's place in their respective homes still defines women's general position. So work outside the home or in public space is still considered secondary and the negative social perception persists. A similar problem exists in other countries too, for instance González (2010) in delineating the condition of women in Cuban society pointed that social segregation and subordination of women affect all stages and areas of women managers' lives. It even sustains through social, cultural, and religious conditions that a woman is succumb to.

Naqvi (2011) asserted that women often struggle to meet the expectation of the traditional society and the contemporary code of conduct at the workplace. She further pointed that women in India have a legacy of battle to establish their identity and create their space at the workplace when it comes to leadership opportunities. Sabharwal (2015) pointed that women in leadership roles still experience uphill battles. They are often placed in perilous positions as if to set them up for failures. Thus women faced the recently evolved issue of 'glass cliff'

In the context of setbacks of women managers in Bangladesh in recent times, Ara and Northcote (2020) stated that a gender wall inclusive of institutional, historical, socio-economic, and cultural factors still prevent Bangladeshi women's full participation in formal politics and leadership at both national and local levels even though there is reservation quota available. Khatun (2020) indicated that patriarchy is of the greatest setbacks to women's advancement. Women in Bangladesh constantly struggle to prove their worth both at the workplace and in society. Women are treated as less competent, less capable, and less knowledgeable than men irrespective of their education and aptitude. Women's knowledge and expertise are often undermined and their voices choked to establish males supremacy in Bangladesh. Prodip (2021) identified that patriarchy is a major problem for women leaders in Bangladesh. Harassment is also used to dominate women in both India and Bangladesh. Proxy representation is another form of male domination that is used to overpower women. Therefore, it is clear now that women managers worldwide including Bangladesh face numerous social and cultural setbacks that obstruct their progress.

Apart from what has been narrated in terms of social and cultural setbacks of women, women managers worldwide experience harassment in terms of sexist remarks, harassment during pregnancy and after giving birth, gender-based bullying, and sexually motivated advances revealed a study by Harvard (Fernando and Prasad, 2018). Women managers thus experience different types of social and cultural setbacks that hamper their development, value, and dignity both at the workplace and in society. It is in this context of perpetual issues and challenges of women managers that researchers have studied the following parameters: condition of social law and order towards women managers, community acceptance of women managers' role, tolerance towards women managers leadership, Social and community pressure, and Status and Dignity of women managers in the society.

III. Significance of the Study :

The world is moving forward. Opportunities of all kinds are knocking at its door. Employment opportunities have increased phenomenally over the years. A great number of women have joined the workforce all over the world. Their presence at the workplace, skills, and expertise are leading businesses to success, governments to thrive and the economy to see marvelous results. Even though a significant number of women are at the workplace, yet their presence in the leadership position, managerial level, or top hierarchy of the organization is negligent. Women who are at the managerial level are always in a struggling position to move up the ladder to a CEO or C-Suit level. The fact is women managers and women in general face social and cultural challenges which pose great setbacks to their growth. Bangladesh, a nation of 160 million people has 50% of its population constituted by women. However, women still struggle for their economic and social justice, equality and opportunities. There are very few women who have been granted leadership or managerial position. Even in the political arena, the representation of women is trivial. The few women who are rising to set their foot on the paths to their independence and economic liberty face numerous social and cultural hurdles. It is important to identify the hurdles women managers face and then develop policies and procedures to help them overcome them. Keeping women under the yoke of social and cultural burden, thwarting their growth, and depriving them of equal rights will never lead to sustainable growth and development of any nation, and not at all to Bangladesh. Therefore, to throw light on the importance of social and cultural change for the progress of women managers, to uplift and empower women, and to recommend exhaustive policy improvement creating positive environment for women managers autonomy, social, cultural, and political status this study is highly essential.

IV. Objectives of the Study :

1. To explore socio-cultural setbacks of women managers in Bangladesh
2. To propose ways and means to overcome socio-cultural setbacks of women managers in Bangladesh.

V. Research Methodology and Materials

The paper is empirical. The geographical scope of the study is Joypurhat district, Bangladesh. The sample respondents are women managers. The term women managers have been defined as any woman engaged in any administrative job of any organization. The sample respondents have been chosen from five different sectoral clusters namely manufacturing entities, agriculture and agro-processing units, trading organization, banking and service institutions, education, NGOs, and Social welfare. The main aim of the researchers was to study the socio-cultural challenges and issues of the women managers and not the type of institutions or their technicalities.. The total sample size was 165. The sample has been selected proportionately to the number of industries as there was no readymade sample frame available for the women managers. The non-probability snowball sampling method has been used to select the sample respondent and collect the data. The researchers collected the data both through a schedule as well as pre-tested structured questionnaires. The questionnaire was validated through content analysis by the two industry experts and one expert from academia. The researcher conducted a pilot survey of 30 respondents to pretest the questionnaires. The question types of the questionnaire were both close-ended and open-ended. While collecting the data, the researcher considered the time convenience of women managers therefore, their resting time or time when they were busy at work were not disturbed. Open-ended questions have been used to gather additional information from the women managers, such information has been incorporated in this study also. Categorical variables have been used to frame the questions therefore analysis has been done through descriptive statistics using SPSS 20 and MS Excel 2016.

VI. The Hypothesis of the Study :

H₀: Women managers of Bangladesh face no significant socio-cultural challenges.

H₁: Women managers of Bangladesh face significant socio-cultural challenges.

VII. Finding, Results, and Discussion :

The researchers have considered seven categorical variables or attribute to study the socio-cultural challenges of the women managers in Bangladesh. The parameters of consideration are as follows:

- (a) Condition of social law and order towards women managers,
- (b) Community acceptance of women managers' role,
- (c) Tolerance towards women managers leadership,
- (d) Social and community pressure, and
- (e) Status and Dignity of women managers in the society.

Apart from the above women managers faced various other challenges which have not been incorporated in this study. The future researcher may take up those areas of study in days to come.

Table 1 - Condition of Social Law and Order towards Women Managers

Sr. No.	Particulars	Joypurhat District	
		Frequency	Percentage
1	Supportive	22	13
2	Partially Supportive	126	76
3	Not supportive	14	9
4	Not Aware	1	1
5	Can't Say	1	1
	Total	164	100

Source: Field Work

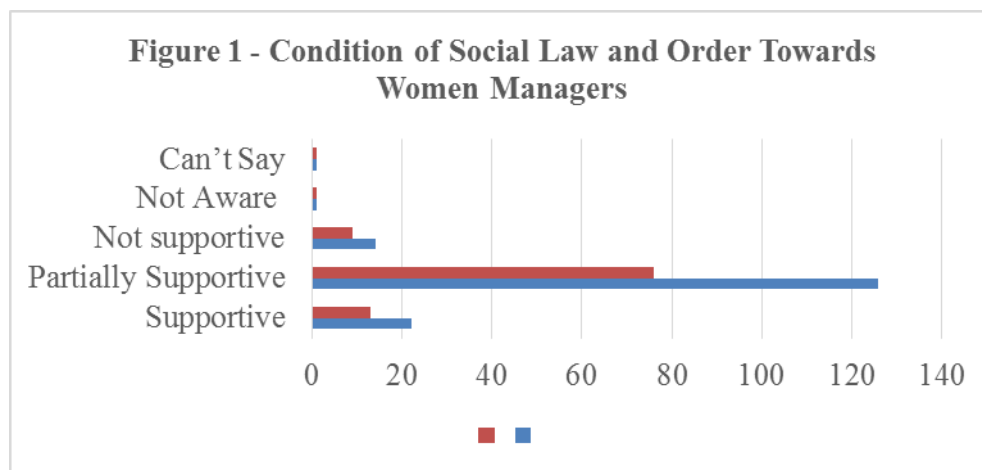


Table 1- outlines the conditions of social law and order towards women managers at the workplace. The tabulated data of Joypurhat district displays that 13% of women managers responded 'supportive', 76% of women managers responded 'partially supportive', 9% of women managers' response was 'not supportive', 1% of women managers responded 'not aware' and 1% of women managers' response was 'can't say' in regards to the condition of social law and order towards women managers both at their workplace and in society. It can be inferred that the majority (76%) of women managers of Joypurhat district agreed that the condition of social law and order towards them in their workplace and the society was partially supportive.

It reflects that social law and order posed partial challenges to their growth and development. However, a substantially significant number (13%) of women managers expressed that the condition of social law and order towards them at their workplace and their society was supportive. This suggests that very few women managers enjoyed sufficient freedom and received needed support both from their workplace and from their society. Further, a grim picture emanates from the responses of 9% of women managers who pointed that condition of social laws and order was not supportive to them. It reveals that less than 1/10th of the women managers had to face severe challenges due to poor social support and rigidity of social and order which negatively impacted the life and well-being of women managers.

Therefore, it is found that social law and order both at the workplace and in the society were partially supportive for their growth and progress, however, it posed substantial challenges also.

Table 2 - Community acceptance of the Role of Women Managers

Sr. No.	Particulars	Joypurhat District	
		Frequency	Percentage
1	Yes	60	37
2	To Some Extent	7	4
3	No	91	55
4	Can't Say	6	4
5	Total	164	100

Source: Field Work

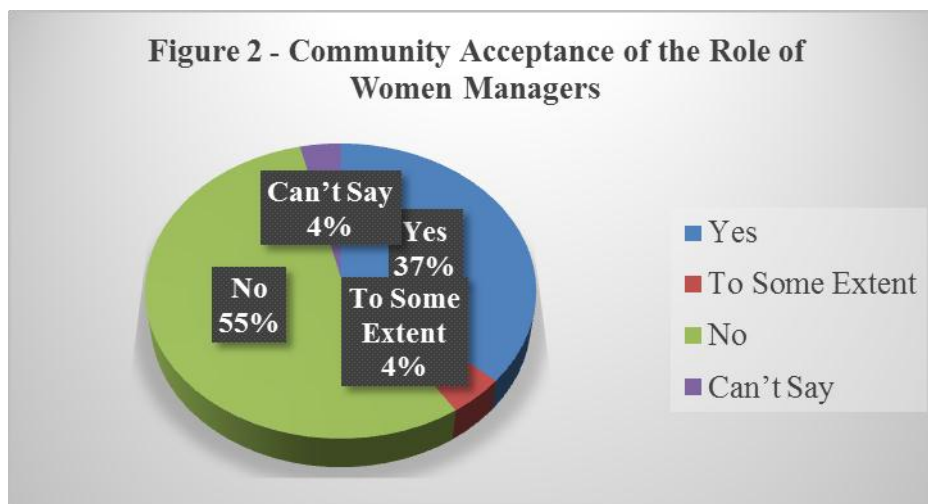


Table 2 - describes the social impact of women managers in the context of their communities accepting the role of women managers positively. The preceding table shows that 37% of women managers responded 'yes, there were 4% of women managers who respond 'to some extent, 55% of women managers responded 'no' and 4% of women managers responded 'can't say in regards to whether their community accepts the role of women managers and views it positively or not. It can be inferred that the majority (55%) of women managers of Joypurhat district responded with a no answer in regards to their community accepting the role of women managers and viewing it positively. This suggests that the communities of most women managers did not accept their role as managers and did not treat women leadership positively thus the social and cultural impact on women managers was negative. Women managers faced recognition challenges, consequently, their life was negatively affected. However, it has been observed that about 2/5th (37%) of the total women managers pointed that their community accepted them and treated women leadership positively. This reflects that the communities of a significant number of women managers treated the role of women as managers positively and given them due recognition, thus women managers in these communities had a positive social and cultural impact on them and faced lesser challenges. It has been observed that a very insignificant number (4%) of women managers pointed that their communities partially accepted the roles of women as managers or leaders which reflects the rigidity and patriarchy of certain communities in Joypurhat district. In a nutshell, it has been observed that though women managers had varied responses in regards to the acceptance of the role of women managers in society, yet it is found that most women succumbed to social and cultural biases which affected them and stood as a barrier to their progress.

Table 3 - Percentage of Tolerance about Women Managers in the society

Sr. No.	Particulars in Percentage	Joypurhat District	
		Frequency	Percentage
1	0 to 25%	72	44
2	25 to 50%	58	35
3	50 to 75%	20	12
4	75 to 100%	14	9
5	Total	164	100

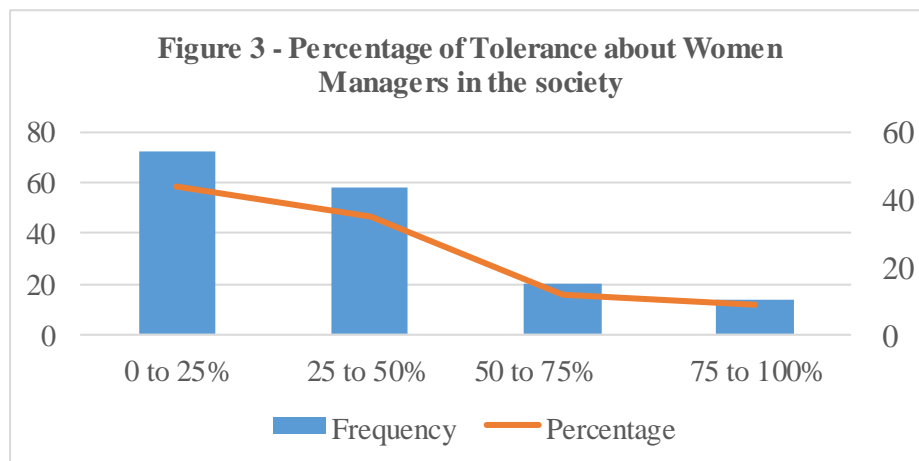


Table 3 reports about the social and cultural challenges of managers in the context of tolerance about women managers and their leadership in society. The table highlights that 44% of women managers responded '0 to 25%', 35% of women managers' response was '25 to 50%', 12% of women managers pointed '50 to 75%', and 9% of women managers pointed that the tolerance about women managers in the society was between 75 to 100%.

It can be deduced that more than $2/5^{\text{th}}$ (44%) of the women managers of Joypurhat district confirmed that the percentage of tolerance about women managers in the society was between 0 to 25%. This implies that social tolerance about the women managers was very poor in Joypurhat district despite women's recent progress and workplace involvement, thus the social and cultural impact on women managers were highly negative and women manager faced major challenges. This finding resonates with the answers to the open-ended questions in which women managers pointed that they were always socially discriminated, negatively scrutinized, and were under heavy pressure both in society and at home. It points out the extremity of the negative social and cultural impact on women managers and poor social tolerance towards them. It has been observed that a significant number (35%) of women managers pointed out that the percentage of tolerance about women managers in the society was between 25 to 50% suggesting very subtle improvement in regards to tolerance of women managers and their leadership. It has been observed that patriarchal biases of men towards women, the social and cultural constraints, and stereotypical treatment towards women managers and women, in general, have not improved much in the Joypurhat district. However, a better picture has been gleaned from the response of 12% of women managers who pointed that the percentage of tolerance about women managers in the society was between 51 to 75% and only an insignificant number (9%) of women managers pointed that tolerance about women managers in the society was between 76 to 100%. It implies that very few women managers of the district were well tolerated in the society and had lower challenges, this could be because of their financial status or because of their families or personal socio-political influence.

Table 4 -Faced Social or Community pressure for being a Woman Manager

Sr. No.	Particulars	Joypurhat District	
		Frequency	Percentage
1	Yes	31	19
2	To Some Extent	88	54
3	No	45	27
4	Can't Say	0	0
5	Total	164	100

Source: Field Work

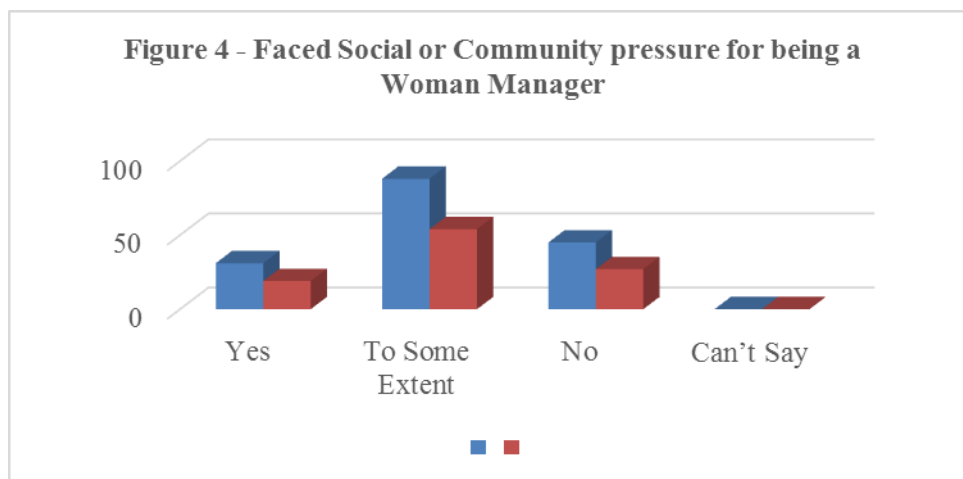


Table 4. exhibits the challenges of women managers in the context of social or community pressure. The table above shows that 19% of women managers of Joypurhat district responded ‘yes’ in regards to facing social and community pressures. 54% of women managers responded ‘to some extent. 27% of women managers responded ‘no’ and 0% or no women managers responded ‘can’t say ‘ in regards to facing the community pressure for being a woman manager.

It can be deduced that the majority (54%) of the women managers agreed that they faced partial social or community pressure for being a woman manager in the Joypurhat district. This revelation suggests that most women managers of Joypurhat district partially suffered from social or cultural barriers and negative social pressure for being a woman manager. Thus, the social and cultural impact on most women managers was partially negative and unsupportive. It is further found that about 1/5th of the total women managers acknowledged that they faced severe social and community pressure for being women managers or leaders in the district. This reveals that women managers of Joypurhat district were under strong patriarchal influence and dominance and they had huge challenges to break out of it or move against it. However, it is observed that a significant number (27%) of women managers reported that they faced no social and community pressure which reflects that close to 1/3rd of the women managers of Joypurhat district didn’t face any social or community pressure for being a manager or leader thus there were no social and cultural issues for them. This positive development is the byproduct of women’s recent educational empowerment, special government’s initiative, and women’s personal involvement in social and political life which was a bastion of men for centuries.

Table 5 - Whether Women Managers enjoy Good Status and Dignity in the society.

Sr. No.	Particulars	Joypurhat District	
		Frequency	Percentage
1	Yes	16	10
2	To Some Extent	138	84
3	No	10	6
4	Total	164	100

Source: Field Work

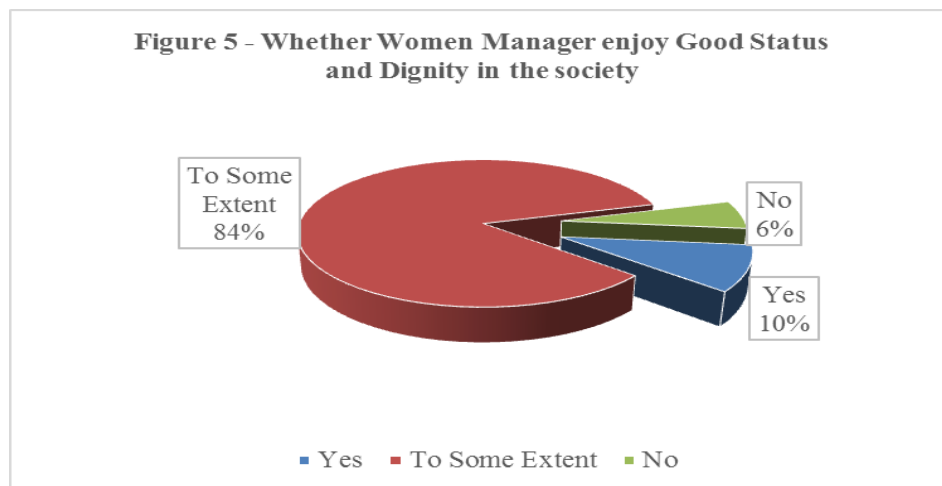


Table 5 - narrates the social and cultural impact on women managers in the context of their status and dignity in society. Social status is the person's standing or importance in comparison to other people within a society. Dignity is the quality of being worthy of honor and respect. Therefore, to evaluate the social, financial, and cultural impact on women managers in the context of good status or dignity in the society, the categorical variable 'good status, and dignity has been chosen. The preceding table and chart exhibit that 10% of women managers responded 'yes, 84% of women managers' response was 'to some extent and 6% of women managers responded 'no' in regards to whether they enjoy good status and dignity in the society or not.

It can be inferred based on the data analysis that the majority (84%) of women managers of Joypurhat district had partially good status and dignity in the society. It reflects that women managers of Joypurhat district did not have sufficient financial strength, were not financially independent, were deprived of equal value and dignity thus the social and cultural ambiance for managers was not very positive in Joypurhat. However, about 1/10th or 10% of women managers confirmed that they enjoyed good status and dignity in the society which reflects that a very few women managers had good social standing, were well accepted, and were given due respect for being a leader. Thus, the social and cultural situation was positive for very few women managers of the district. It has been observed that a very insignificant number (6%) of women managers did not enjoy good status and dignity in the society which suggests that less than 1/10th of the women managers had a social and cultural struggle, their social situation was unfavorable to them and suffered inequality and disrespect in the society. It has been discovered that women managers had varied responses in regards to their status and dignity in the society, however, the most women managers' (i.e. 90%) response supports that the social and cultural issues were a major problem as they had poor social acceptance, dignity, and respect in the society.

VIII. Suggestions and Recommendations :

1. Organizations of Joypurhat district across all sectoral clusters should make no discrimination based on gender as the majority of women managers pointed that the condition of social law and order towards them wasn't supportive sufficiently and even were not women-friendly. Organizations should render equal value to women as they do to men, provide equal opportunities, equal pay, and ensure equal promotional opportunities and positions. Equal opportunity, equal employment, and equal dignity are the fundamental rights of every woman as per the 1972's Constitution of the People's Republic of Bangladesh. Therefore, organizations should uphold and value the constitutional rights of their women employees.
2. The government of Bangladesh has done praiseworthy work for the empowerment of women in recent years. However, there's a lot to be done. Women in Bangladesh still are deprived of their basic rights. Therefore, the government of Bangladesh both at the local and national level should make detailed plans to uphold and apply "the Universal Declaration of Human Rights law of General Recommendations of United Nations which proposes women's access to justice, right to sexual and reproductive health, and right to just and favorable conditions of work." The government further should strive to reduce social barriers of women by educating the masses about the equal rights of women at par with men, providing financial aid, imparting short-term skill-oriented training for self-

employment, and strengthening the women's power by strictly dealing with all types of social and cultural injustice inflicted on women and women leaders.

3. The dignity and rights of women managers and women, in general, must be established in every society at the present thriving decade of the 21st century. Therefore, biased social tradition, discriminatory religious ideology, and faulty teaching must be eradicated. To make the wheels of transformation move ahead, community, religious and social leaders of Joypurhat district should alter the contents of their teaching, discard patriarchal supremacy and discourage suppression of women and gender biases. They should teach and emphasize gender equality, justice, and human rights. Enlightened impartation of knowledge can discard social, cultural evils and stigma against women. Further, religious teachings are often quickly imitated and internalized by people, thus religious teachings have to be reframed and reformed to meet the demands of the time. Local government and NGOs should also uplift and promote the cause of women and women managers through various programs, training, seminars, and symposium. In addition, exceptional contributions of women and their work should be celebrated, awarded, and recognized, these initiatives would send a positive vibe to all the strata of the societies for change.
4. The majority of the women managers in Joypurhat district suffer because of the poor tolerance of common people towards women leadership in the society, which reflects strong patriarchal dominance. Women and girls are considered secondary and of less importance in most families. Therefore, it is recommended that education for equality of sexes should begin at home. Parents should place equal value on their children instead of pouring special favors to their male children. Treating girls and women with indifference is a social evil and it should be discarded. In addition, women and girls should not be deprived of the rights of education and parental property. Since a family is the basic unit of society, thus, if families work at the root cause of discrimination, the social conditions for girls, women and women managers would improve. To overthrow social, religious, and cultural stereotypes and stigma against women, educated and enlightened men and women equally should lead these institutions and show the way moving out of the darkness. Further, to change the fate, future, and social condition of women, women managers themselves have to take special initiatives, step forward, give up fear and inhibitions, and confidently prove their capabilities and caliber in various areas of social and economic life. More women should strive to be leaders and policymakers and should build their strong networks to combat all sorts of discrimination against them. The government of Bangladesh additionally needs to be vigilant to rule out gender discrimination, religion-based malpractices, and social biases and injustices against women.
5. To break the barriers for women managers, the local and national NGOs, social organizations, civil societies, business enterprises should support the government and work hand in hand in ensuring the education of women along with men. Only an educated and enlightened society would be able to dispel the darkness of social and communal rigidity against women and the consequent social acceptance. The government of Bangladesh should continually and effectively monitor the application of laws to sexual harassment at the workplace, Eve teasing, Child Marriage, Dowry, female infanticide, etc. Legal support should be freely available to women in times of crisis. The violators of protective laws for women should be given exemplary punishment.
6. Social change is gradual. To foster speedy change, education and social awareness are indispensable. In addition, change requires change agents and hard battle thus women and men of Joypurhat district should jointly raise their voices against social discrimination of women and women managers. Women managers also need to support and empower one another through mutual friendship and knowledge sharing. The media and entertainment industry should do their part too by avoiding printing, publishing, and airing programs that are derogatory to women or belittle their social status.
7. It is proposed that the government of Bangladesh and its partner organizations should conduct training, seminars, and workshop on the human rights and constitutional rights of women to educate the masses. A special curriculum can be designed by the ministry of education to serve this purpose. It is further recommended that the Ministry of Women and Child Affairs, International NGOs, and organizations working in Bangladesh should provide financial support to those who are working for women's cause because it requires time and money to reach everyone and to bring about a social change.

IX. Conclusion:

Women managers both in developed and developing nations encounter numerous hurdles both at their workplace and in their society. However, socio-cultural hurdles pose the greatest setbacks to their progress. Women managers are often considered weak and their contributions secondary. Women managers struggle for their just share, equal rights, and values in many societies all over the globe. Women

managers have a hard battle in Bangladesh to create their own space and place both in the social and national arena. Irrespective of the positive role of the government of Bangladesh in recent years, women managers still struggle for their freedom, autonomy, rights, and justice. Even at the national parliament women still are not par with men. Socially and culturally women managers and women, in general, are often suppressed under the iron fist of patriarchy in Bangladesh. Religious dogma and malpractices are other unseen yet cruel forces to choke women's ambition for leadership and independence. Women managers are constantly under social and cultural pressure to fit in and comply with patriarchal tradition. Many enlightened women managers find the existing social and cultural environment demeaning and unsuitable for their progress. Therefore, it is imperative to improve the socio-cultural condition of Bangladesh to help women managers prosper and contribute to their individual and national growth. It will be impossible for Bangladesh to sustain its growth and national development without liberating women from the dungeon of socio-cultural slavery and giving them equal dignity, value, and recognition. Only equally empowered women and men can build a nation and can contribute towards an ideal world of peace and prosperity.

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An Analysis of Gross NPA of Public Sector Banks in India

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Abstract

The banking sector is a keystone of any financial system. The smooth functioning of the banking sector ensures the healthy condition of an entire economy. In the process of accepting deposits and lending, loans banks create credit. The funds received from the borrowers by way of interest on loan and repayments of principal are recycled for raising resources. However, building up of Gross non-performing assets (GNPAs) disrupts this flow of credit. It hampers credit growth and affects the profitability of the banks as well. The objectives of the study is GROSS NPA OF PUBLIC SECTOR BNAKS IN INDIA. The conclusion of the study focused on that There's a need to set up an ARC or an Asset Management Company to fast track resolution of stressed assets of PSBs. The government should initiate necessary steps to explore the feasibility after thorough discussions on pricing and capital issues. Fraud Management: Frauds in PSBs rose both in number and value over the last three years. There's an urgent need to tighten banks' internal and external audit systems. For the past few years, the banking industry is facing a tough time. The rise in GNPAs is proving to be a key challenge. Three decades ago, too, the banking industry faced a similar situation of high NPAs, at 24 per cent. However, we overcame the situation and similarly, the prevailing stress won't last long.

Key words:Gross NPA,NET NPA,

Introduction

The banking sector is a keystone of any financial system. The smooth functioning of the banking sector ensures the healthy condition of an entire economy. In the process of accepting deposits and lending, loans banks create credit. The funds received from the borrowers by way of interest on loan and repayments of principal are recycled for raising resources. However, building up of non-performing assets (NPAs) disrupts this flow of credit. It hampers credit growth and affects the profitability of the banks as well.

Existence of Non-Performing Asset is an integral part of banking and every bank has some Non-Performing Assets in its advance portfolio. However, the high level of NPA is a cause of worry to any financial institution.

Gross non-performing assets is a term used by financial institutions to refer to the sum of all the unpaid loans which are classified as non-performing loans.

Credit institutions offer loans to their customers who fail to be honoured and within ninety days, financial institutions are obligated to classify them as non-performing assets because they are not receiving either principle or net payments

Net non-performing assets is a term used by credit institutions to refer to the sum of the non-performing loans less provision for bad and doubtful debts. Credit institutions tend to provide a precautionary amount to cover the unpaid debts.

Statement of the problem

It's more than a decade that the situation of NPA crises is particularly serious for the Indian banks that are already struggling to cope with the rising bad loans and lost assets. Non-performing assets (npa) problem is a issue that several countries including India are finding it hard. bad loans reported by non-banking financial companies (NBFCs) has rise after march 2022.

Importance of the study

Not many studies were carried out on the subject in the Indian context, the present study is undertaken. To undertake the study, information and data relating to the gross NPAs of all the public sector banks has been collected from secondary sources for the period 2014 and 2021. The scope of this paper is to investigate Gross NPAs in different public sectoro banks in India.

Objectives of the study

1. To study the GROSS NPA OF PUBLIC SECTOR BNAKS IN INDIA

Research Methodology

Primary data-

The primary data has been collected with the discussion of managers and staff members of the Sample bank

Secondary data : Secondary data has been collected from the bank annual statements and RBI website.

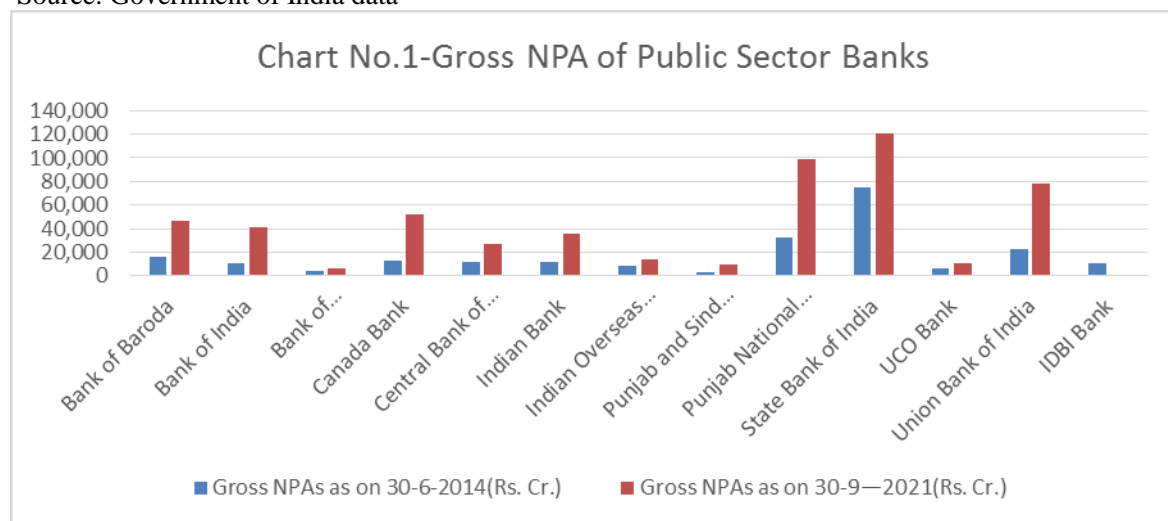
Limitation of the study: Only the Public s

Data Analysis:

With the merger of banks in 2019, there are a total of 12 public sector banks and 21 private sector banks in India. IDBI Bank was recategorized as a private bank by RBI from 21-1-2021. So total public sector banks in the year 2021 are 13.

	Bank	Gross NPAs as on 30-6-2014(Rs. Cr.)	Gross NPAs as on 30-9—2021(Rs. Cr.)
1	Bank of Baroda	15,879	46,382
2	Bank of India	11,160	40,915
3	Bank of Maharashtra	3,761	6,403
4	Canada Bank	12,647	52,494
5	Central Bank of India	11,449	27,152
6	Indian Bank	12,013	36,081
7	Indian Overseas Bank	8,781	13,835
8	Punjab and Sind Bank	3,010	9,823
9	Punjab National Bank	32,416	98,484
10	State Bank of India	74,485	1,20,811
11	UCO Bank	5,982	10,182
12	Union Bank of India	22,199	77,781
13	IDBI Bank	10,762	-
	Total Gross NPA	2,24,542	5,40,442

Source: Government of India data



Findings of the study

The above table no.1 and chart No.1 shows that

1. The gross non –performing assets (GNPA) have doubled in the last seven years to s. 5040 lakh crore in 2021 from Rs. 2.24 lakh crore in 2014.
2. Between June 2014 to September 2021 gross NPAs of the 13 public sector banks including IDBU BVabj Ltd(which has now become a private bank), increased to Rs.540442 crore from Rs. 224542 crore.
3. However the 13 banks saw their percentage of gross advances compared with NPAs declining to 10.52% from 12.17% in the last seven years.
4. State bank of India (SBI) topped the list, with its bad loans rising to Rs.1.21 lakh crore as of September 2021 from Rs. 74,485 crore in June 2014 .
5. As of 30 September 2021 SBI has stressed assets including restructured standard advances worth Rs. 1,23,386 crore out of which about Rs. 1.21 lakh crore are its gross NPA's ,SBI was followed by

Punjab National Bank(PNB) , which saw its NPA's jumping to Rs.9,823 crore from Rs. 32,416 crore during the same period.

6. As per the RBI data gross NPA of scheduled commercial banks have declined to Rs. 835,051 crore as on 31-3-2021 from Rs. 10,36187 as on 31-3-2018 as a result of government strategy of recognition, resolution, recapitalization and reforms.
7. Scheduled commercial banks have recovered a total of Rs. 7,19,544 crore in the last seven financial years.

Suggestions

1. The government and RBI may also come up with a one-time settlement scheme for top defaulters before initiating stringent steps against them.
2. The finance ministry and RBI are also considering setting up of a "bad bank" to deal with the problem of non-performing loans, as it has been suggested
3. Proper credit appraisal of the project, creditworthiness of clients and their skill and experience should be carried out. While conducting these analyses, banks should also do a sensitivity analysis and should build safeguards against external factors. Effective Management Information System (MIS) needs to be implemented to monitor early warning signals about the projects. The MIS should ideally detect issues and set off timely alerts to management so that necessary action is taken.

Conclusions

There's a need to set up an ARC or an Asset Management Company to fast track resolution of stressed assets of PSBs. The government should initiate necessary steps to explore the feasibility after thorough discussions on pricing and capital issues. Fraud Management is required because frauds in PSBs rose both in number and value over the last three years. There is an urgent need to tighten banks' internal and external audit systems. For the past few years, the banking industry is facing a tough time. The rise in GNPA's is proving to be a key challenge. Three decades ago, too, the banking industry faced a similar situation of high GNPA's, at 24 per cent. However, we overcame the situation and similarly, the prevailing stress won't last long.

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2. Gross NPAs of banks could jump to 9.5% by Sept 2022 in worst-case scenario: RBI
RBI report also said that



The Traditional Indian Wrestling Holds And Good Wrestler's Qualities

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Abstract

As wrestling in India is played in mud, it is called mud wrestling (kushti). Kushti is an ancient Indian game, which is played in Maharashtra from ancient times. This paper describes the various hold (types) of mud wrestling & the various qualities acquired by a good wrestler. The objective of this present paper is to develop awareness of traditional Indian wrestling & the various hold (types) of mud wrestling & the various qualities acquired by a good wrestler.

Key Words: Traditional Wrestling, wrestling holds, Mud Wrestling, Good Wrestler and Various Qualities of Wrestler.

The Indian wrestling holds (types) can be divided into four categories.

A) Hanumanti Wrestling

The holds full of skills, strategies and tactics used by Hanumanti such as leg hold and throw, cross buttock, leg hook and throw, arm and leg throw. Wrestling fought with expertness and holds.

B) Bheemseni Wrestling

The type of holds requiring strength and power used by Bheemseni, such as lifting the opponent above the shoulder level and throwing him down, neck press etc.

C) Jamuwanti Wrestling

The wrestling in which locks and chokes are used. It holds full of locks used by Jamuwanti.

D) Jarasandhi Wrestling

The wrestling in which body parts are twisted and broken. It includes the locks namely neck lock, ankle lock, arm lock, etc.

Limb breaking holds used in Jarasandhi wrestling, includes shoulder lock, hand pull and wrist lock on the back, strangle hold and wrist breaking etc. Generally untrained and unskilled villagers who have enough strength usually make full use of Bheemseni wrestling, whereas Hanumanti wrestling has an advantage to beat even a strong opponent by applying tricks and skill holds. In Jamuwanti wrestling, by use of locks, a wrestler is able to bring his opponent under his control and can make him feel exhausted. And in Jarasandhi wrestling, by means of limb breaking holds, a wrestler can harm the opponent. Wrestling provides an opportunity to every individual of any age to develop stamina, strength, flexibility and ability to qualify the confidence, courage and patience, which are essential for leadership. Wrestling, as a sport evolved for the youth of the country and it can rightfully represent the tradition and antiquity as well. At present wrestling is very popular in each and every nook and corner of our country. Especially in the villages of India it does not require equipment and can be practiced by the youth themselves.

In sport, wrestling undoubtedly goes further back than any existing records. India, Greece and Italy are known to have paid special attention to this sport. The wall paintings found in a tomb at a village – Benihasan in Egypt revealed that wrestling was a sport practiced by youth in villages. According to Greene Kanth this sport was practiced about five thousand years ago with a good knowledge of wrestling and it was discovered in Egypt. Wrestling is also a natural sport like athletics and swimming. It is considered both as a means of survival against heavy odds and to establish superiority over others. Wrestling has played an important role in the evolution of modern man. A peep into history reveals a different picture, that wrestling is the oldest game of India and no wonder it has spread to the other parts of the world from India. According to one's point of view, wrestling was spread from India to Greece and from Greece to Italy. In due course of time it was spread to England, Japan and to other parts of the world.

Although Greek tradition described the origin of sports and basic rules for the legendary heroes, wrestling was probably introduced into Greece from Egypt through Asia. Homer described wrestling holds, which corresponded closely to those portrayed in the Benihasan drawings from the wrestling pictures of the great historians. It is evident that wrestling was the favourite exercise in Greek athletic training.

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A good wrestler has various qualities, which are symbolized in each letter of the word “wrestler”. He should know that each letter denotes quality and feature, which qualifies him to be a good wrestler.

W = Will to win and wisdom

R = Restlessness in life and exercise

E = Emotional stability and efficiency

S = Strength, skill and stamina

T = Technique and tenacity

L = Loyal and laborious

E = Equipoise and energetic

R = Resourceful and reliable

Conclusion:

From the above conclude that through the traditional wrestling in India does not have much importance, but the types of hold in the wrestling at the international level is of very much importance as it has historical benefit and this is what we have to preserve. Indian traditional wrestling holds are based on scientific principle and it is our responsibility to keep this culture alive.

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Stretching and Sports Performance

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Abstract

Stretching before physical activity is a very common among athletes to increase flexibility. Flexibility helps prevent injuries by allowing the body to correctly move the way it was intended. To study effects of stretching on sports performance and various components of Sports performance is the main objective of the present article. The article focused on positive and negative effects of stretching on various performance factors. Though there are evidences of improvement in performance after including stretching in warm up session, there are also evidences of detrimental effects of the stretching. The article concluded that, there are conflicts between effects of static stretching and DS on strength, power, endurance and agility performance. Research suggests that the effects of stretching on performance depend on the type of stretching conducted. To resolve the conflict the deep study is essential to conduct.

Keywords: stretching, sports performance, static stretching, dynamic stretching.

Introduction:

Flexibility is very important in all sports not just track and field. Flexibility helps prevent injuries by allowing the body to correctly move the way it was intended. The more freely the body moves; the less chances there are of getting injured. Someone who is very inflexible risks the chance of damaging a muscle, tendon, or ligament and possibly causing severe knee, hip, back, or shoulder damage. Flexibility is also important in increasing performance both on the track and in the field. It is almost impossible to be a world-class hurdler and not have above average range of motion (ROM) in the hamstrings, hips, and lower back. There are many short and long-term benefits occur as a result of regular flexibility training. Initiating regular flexibility training will also prevent the body from losing range of motion and allow the body to function better as a whole (Conner, Michaelene). Flexibility training includes stretching of different muscles and moving joints in to its range of motion (ROM).

Objective of the Study:

To study effects of stretching on sports performance and various components of Sports performance is the main objective of the present article.

Importance and types of Stretching:

Stretching before physical activity is a very common among athletes to increase flexibility. Stretching maintains and increases range of motion and increases blood supply to the soft muscle tissue. According to some research findings, a warm up that includes stretching improve performance and decrease the risk of injury by increasing the range of motion (ROM) about a joint (Bixler, and Jones, 1992; Ekstrand, and Gillquist, 1983; Smith, 1994).

There are 3 different methods of stretching commonly described, Static stretching, dynamic stretching and PNF stretching.

- **Static stretching:** Static stretching involves moving a joint into a range of motion which puts tension through a muscle and holding that position for a predetermined amount of time. This is the most common form of stretching and probably the method is most familiar.
- **Dynamic stretching:** It involves moving a joint through a range of motion toward the end range of motion and trying to increase this range with each repetition.
- **PNF stretching:** Proprioceptive Neuromuscular Facilitation (PNF) is a stretching technique utilized to improve muscle elasticity and has been shown to have a positive effect on active and passive range of motions. It is advanced form of flexibility training. It involves the contraction and stretching of muscles.

Positive effects of stretching on sports performance:

Throwing events in field events are a dynamic event demanding high power production. An integral contributor to athletic performance (Brooks et. al, 2000) in the throwing events in track and field is

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muscular power. Besides the muscle strength, muscle power, the range of motion (ROM) and flexibility of muscles is as much important as the other factors to enhance the performance of throwing.

Researchers (Kirmizigil, Ozcaldiran, and Colakoglu, 2014) have found that, Ballistic stretching increased the vertical jump performance in the groups with low and average flexibility and poor pre-jumping performance. It has been seen that, PNF stretching and BS affected vertical jump performance in the group of participants with high flexibility.

Flexible muscles are less susceptible to the damage. Chen, et al., (2011) revealed that both SS and PNF training are effective in reducing eccentric exercise-induced muscle damage. Studies (Perrier, Pavol and Hoffman, 2011) have shown effects of static and dynamic stretching (in warm-up session) on countermovement jump height, reaction time and flexibility. Theoretically, DS and SS have the same positive effects on flexibility, although dynamic stretching (DS) may improve explosive power performance. Emanuela Facelli, Pansci et. al (2021) showed that warm up including static stretching and dynamic stretching improved running economy and decreased the perception of effort during a running until exhaustion test, highlighting the benefits of stretching on endurance performance.

Negative effects of stretching on sports performance:

Some of the studies indicated that throwing performance was largely unaffected by static or dynamic upper body stretching. The previous study showed that including static stretching and dynamic stretching within warm up improved running economy and decreased the perception of effort during a running until exhaustion test, highlighting the benefits of stretching on endurance performance. On the basis of literature review of previous studies, it is observed that static stretching before exercise can actually prove detrimental to performance which is known as stretch induced strength loss. In fact, many authors report that static stretching (SS) can have negative effects on athletic performance such as a decrease in maximal force production. Torres, et al (2008) found that there was no short-term effect of stretching on upper-body muscular performance in young adult male athletes. Throwing performance was largely unaffected by static or dynamic upper body stretching. However, prior studies on lower-body musculature have demonstrated dramatic negative effects on speed and power. On the basis of literature review of previous studies, it is observed that static stretching before exercise can actually prove detrimental to performance which is known as stretch induced strength loss. Dynamic stretching theoretically provides the same flexibility benefits as SS without compromising performance and may even improve performance activities involving explosive power (Holt, and Lambourne, 2008; Yamaguchi et al., 2007). Many authors report that SS can have negative effects on athletic performance such as a decrease in maximal force production (Cramer, et al, 2004; Cramer, et al, 2005, Marek, 2005).

Conflicts in the studies related to effects of stretching on sports performance:

Although static stretching, dynamic stretching and PNF can significantly increase passive Range of Motion, whether PNF, SS or DS provide a greater acute ROM benefits is disputed. There is conflict in the DS literature, with some studies reporting that an acute bout of DS provides either similar or greater increases in flexibility than does SS, whereas many other studies have reported that DS was not as effective as SS within a single pre-activity routine. Thus from thorough study of literature it is seen that there is conflicts between effects of static stretching and DS on strength, power, endurance and agility performance.

Research suggests that the effects of stretching on performance depends on the type of stretching conducted (Babault, Kouassi, and Desbrosses, 2010; Bacurau, 2009; Franco, 2008). To resolve the conflict the deep study is essential to conduct.

Conclusions:

After a thorough study, it is concluded that, stretching exercises shows positive and negative effects on various aspects of sports performance. Although static stretching, dynamic stretching and PNF can significantly increase passive Range of Motion, whether PNF, SS or DS provide a greater acute ROM benefits is disputed. There is conflict in the stretching literature. Research suggests that the effects of stretching on performance depend on the type of stretching conducted.

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**Study of Association of Teachers' Participation with Physical Activity of Students during
Physical Education Class**

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Abstract:

The role of teachers has been established as a major factor in promotion of Physical Activity (PA) in adolescents. Effective participation of teacher in PE class can achieve the learning outcomes of the students, enhance the participation of students in class and make them enjoy the physical activity. To study the relationship of teacher's participation with physical activity of students during physical education class is the main objective of the study. From Satara City 18 teachers and their 378 (from 5th grade and 8th grade) students were participated in the study. Three physical education lessons of each teacher were recorded Researcher-made Observation tool for assessing teacher's participation (OTTP) in PE class was used. To measure PA of students NL 1000 pedometers were used. It is observed that, children's time spent of MVPA shows negative relationship with teachers' participation in organizing and managing activities ($p=0.020$). In adolescence age, negative correlation exists teachers' participation in overall activities and step counts, distance walked and time spent on MVPA of adolescents at 0.001 level of significance ($p=0.001$). It is concluded from the study that Physical activity of children is independent on teachers' participation in physical education (PE) class. Adolescents' physical activity is inversely associated with participation of teacher in PE class.

Keywords: Physical Activity, Teachers' Participation, Children, Adolescents.

Introduction:

The role of teachers has been established as a major factor in promotion of Physical Activity (PA) in adolescents (Standiford, 2013). Physical Education (PE) teachers need to increase the motivation of their students to be physically active, both in PE lessons and outside of school (Spray 2002; Standage, Duda and Ntoumanis, 2003). In order to achieve, higher levels of PA effective motivation is essential and it needs to be done by improving teaching strategies. NASPE (2011) stated that PE teachers should provide a safe environment at all times, differentiate lessons based on ability levels of students and use research based strategies. According to, Sidentop and Tannehill (2000) quality of teachers is most important factor among all the factors that influence how children learn and grow in school. Effective participation of teacher in PE class can achieve the learning outcomes of the students, enhance the participation of students in class and make them enjoy the physical activity. Sidentop and Tannehill (2000) stated that active teacher consistently engage their students in PA and help them to become better learner. In a study done by Jenkinson and Benson (2010) it is seen that, over two third of the participant teachers found difficulty in engaging students in PA they thought their own teaching could have impacted on students' participation in PE and PA. Previous researches (Haerens, et al., 2010) showed that, highly autonomously motivated (behaviours performed due to enjoyment) students are likely to be more physically active, even outside the PE class.

Rink (1993), Sidentop and Tannehill (2000) have said three distinct categories that teacher does in a PE lesson broadly. They are- instructional activities which are related to imparting subject content to students; organizing and managing activities dealing with organizing of learning environment and managing the lesson to maintain appropriate behavior; and other activities for developing and maintaining effective learning environment. Active teachers design instructional tasks that are meaningful to students and conveys right amount of information effectively and efficiently and get students quickly into practice (Sidentop and Tannehill, 2000).

A good teacher needs to have good managerial skills. Effectively implementing managerial tasks not only reduces managerial time but increases chances of instructions and practice (Sidentop and Tannehill, 2000, p. 69). As effective as the managerial tasks like using transition time, managing equipment, effective class formation, grouping time, more are chances to children to make active or to engaged. An effective management system produces co-operation between teacher and students and among students and saves time that can be used for learning.

Besides effective in instructional and managerial tasks, a good and effective teacher must possess effective interaction skills for developing sustainable discipline as well as for motivating and encouraging students for being physically active. Interaction includes; a one-word prompt, feedback, a non-verbal act (a smile or frown), praise, an expectation. Teachers' participation in class should be based on these three types of activities. The researcher was keen to know how teachers' participate in these activities during the PE class and whether there is association between these parameters and physical activity of students in two different age categories the present study was undertaken.

Objective:

The purpose of the study is to examine whether students are physically active in 30 minutes PE class and how much time they spent on MVPA. As well as to study the relationship of teacher's participation with physical activity of students during physical education class.

Hypotheses of the Study:

H_{1,1}: There is significant relationship between participation of teacher in class and physical activity of children.

H_{1,2}: There is significant relationship between participation of teacher in class and physical activity of adolescents.

Methodology:

- **Method:** The study is done by descriptive method.
- **Sample:** From Satara City 18 teachers from primary and secondary schools and their 378 (193 students of mean age=10.9 years from 5th grade and 185 students of mean age=14.06 years from 8th grade) students were participated in the study. Three physical education lessons of each teacher were recorded. Total 53 recorded lessons/classes of physical education were observed ($n_{\text{teacher}} = 53$).
- **Tools:**
 - a) **OTTP:** Teacher's participation in physical education class was measured by observing video recording of the class using researcher-made Observation tool for assessing teacher's participation (OTTP) in PE class. The tool consists of 20 activities of teachers that are usually performed by teacher during PE class and influence on participation of students in PA and increase level of PA of students. Each lesson/class was observed by using Event Recording Observation technique. The activities occurring in intervals of three minutes were observed frequency of activity actually done by the teacher was recorded and rated by using 5-point rating scale from excellent to poor (referred as S). Total score of all the items were summated for measuring teacher's participation in class. The content validity of the tool was established by experts in the field of teacher's training and research. The reliability coefficient of the OTTP was 0.61. Overall participation of the teacher is combination of instruction activities, organizing-managing activities and other activities.
 - b) **The New-Lifestyles NL 1000 Pedometer:** The New-Lifestyles NL 1000 pedometer was used to measure physical activity of students. The NL 1000 measures step counts, distance traveled and time spent on Moderate to Vigorous Physical Activity.

Results:

Data is analyzed by using SPSS version 17.0 software. All the extreme scores (outliers) were excluded before analyzing the data. Correlation of teachers' participation is tested by Pearson's Chi-square test with two different age categories viz., children and adolescents and represented in following table.

Table No. 1

Correlation between teachers' participation score in PE class and PA of children during the class

Activities		Step counts	Distance walked	Time spent on MVPA
Overall activities	r	-0.181	-0.160	-0.193
	Sig. (2-tailed)	0.338	0.398	0.306
Instructional activities	r	-0.351	-0.339	-0.327
	Sig. (2-tailed)	0.057	0.067	0.077
Organizing & managing activities	r	-0.329	-0.324	-0.422
	Sig. (2-tailed)	0.076	0.081	0.020*
Other activities	r	-0.259	-0.275	-0.261
	Sig. (2-tailed)	0.167	0.141	0.163

Note: "*" – significant at 0.05 level

Table no. 1 indicates that, there is no correlation between teachers overall participation with step count, distance walked by children and time spent on MVPA. Similarly no correlation is found in teachers' participation in instructional activities and others activities with all the three variables of physical activity. From table no. 1 it is clear that, children's time spent of MVPA shows negative relationship with teachers' participation in organizing and managing activities.

Table No. 2

Correlation between teachers' participation score in PE class and PA of Adolescents during the class

Activities		Step counts	Distance walked	Time spent on MVPA
Overall activities	R	-0.658	-0.658	-0.652
	Sig. (2-tailed)	0.001 **	0.001 **	0.001 **
Instructional activities	R	-0.193	-0.189	-0.102
	Sig. (2-tailed)	0.377	0.389	0.645
Organizing & managing activities	R	0.105	0.111	0.170
	Sig. (2-tailed)	0.633	0.613	0.437
Other activities	R	-0.196	-0.195	-0.202
	Sig. (2-tailed)	0.370	0.374	0.355

*Note: *** – significant at 0.01 level*

Table no. 2 indicates negative correlation exists teachers' participation in overall activities and step counts, distance walked and time spent on MVPA of adolescents at 0.001 level of significance.

Discussion:

From the data analysis it is found that, there is no relationship seen between teachers' participation in overall activities, instructional activities, and other activities in PE class and step count as well as time spent on MVPA of children during PE class. Whereas, inverse relationship between teachers' participation in organizing and managing activities and time spent on MVPA of children during PE class. Similarly, inverse relationship between teachers' overall participation in PE class and step count and time spent on MVPA of adolescents during PE class. Hence researcher rejected research hypothesis $H_{1.1}$ and accepted research hypothesis $H_{1.2}$. The results of the study were contrary to the literature. On reviewing the literature, theories and facts indicate that effective teacher increase participation of students and increase their physical activity with effectively planned lesson, using effective instructions, managerial skill and by continuously motivating students. All the teachers participated in the present study were not specialized in physical education, the lessons got observed were different content, and even specialized physical education teachers fails to score better in instructional, organizational-managerial and other activities. This may be one of the reasons of these contrary results. Morris (2016) found that teacher participation in PE did not help to increase student participation in physical activity in class. According to him, the students' behaviors (participation in physical activity) were influenced by the social and physical surroundings in PE, by their own personal characteristics (attributions, goals, etc.), and the actions of the other students. Therefore, teacher participation may not have been the only influential factor on student participation.

It is suggested that, to study association of teachers' participation and physical activity of students the deep study should be undertaken in which only certified PE teachers were involved and similar type of lesson content was included.

Conclusions:

The present study concluded that,

Physical activity of children is independent on teachers' participation in physical education (PE) class.

Participation of teachers in organizing & managing activities during PE class is influences inversely physical activity and time spent on MVPA of children.

Adolescents' physical activity is inversely influenced by participation of teacher in PE class.

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Study of Eating Habits of College Students

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Abstract:

Choosing the right and balanced diet, healthy eating habits are important factors in maintaining good health and prolonging one's life. To know whether the eating habits and dietary choices of the youth are healthy was the main purpose of the study. To study eating habits, eating pattern and food choices of college students a researcher-made questionnaire of 15 multiple choice questions based on Time of eating, frequency of eating healthy and unhealthy food, food choice, and eating behavior (how to eat, eating pace and eating in pace) was administered on 256 college students of age between 18 to 25 years of affiliated colleges of Shivaji University, Kolhapur in online mode in the form of Google form. It was concluded that, most of the college students have healthy eating habits and healthy food choice. Eating habits of sports persons and non-sports persons do not show any difference except frequency of eating meat, fish and in food consumption when hungry. Sports person eat meat & fish more number of times than non-sportspersons and number of non-sports person consuming unhealthy food is more than sports person. It is also concluded that most of the students' daily consumption water is less than required quantity.

Keywords: Eating Habits, Food Choice, Healthy Eating

Introduction:

As we move into the 21st century, we Indians have made strides not only in science and technology but in all areas. With the help of science, medicines for many diseases have been discovered. Many diseases are extinct today. In the field of agriculture too, we are constantly striving to increase productivity through advanced tools and technology. In the health sector, there has been a radical change in health facilities. This is one side of the coin. We see today's young generation moving away from the pre-existing cultural and regional balanced and sattvic diet and moving towards fast food culture. Choosing the right and balanced diet, healthy eating habits are important factors in maintaining good health and prolonging one's life. Healthy eating has been defined as consumption patterns, practices and behaviors that are consistent with improving maintaining and /or enhancing health (Taylor, Evers and McKenna, 2005). Through personal preferences can lead to radical changes in eating habits and food choices.

India is known as one of the youngest countries in the world. More than 54% of the total population of India is under 25 years of age and some research studies, researchers have shown that food taste, food price, easy availability, happiness and contentment through eating and weight control are important factors for food / diet selection.

Many researchers in the field of dietetics have found that parents of young children develop habits of eating and drinking habits. Yet a person's dietary habits and choices are determined at a young age and that habit lasts a lifetime. At a young age, inadequate routine, dietary knowledge, misconceptions about weight control, friends and family and the average age of the Indian population is 29 years. Characteristic for the upliftment of the country especially economic upliftment, it is very important to improve the level of physical health of today's young generation to achieve the highest level of creativity and efficiency. If the eating habits of this young generation are healthy then it will automatically raise their level of health and they will be able to use their skills and abilities more efficiently. Hence, it becomes very important to know whether the eating habits and dietary choices of the youth are healthy and we have undertaken a research study in that regard.

Objectives of the Study:

1. To study eating habits of college students.
2. To compare eating habits of sports persons and non-sports persons
3. To study whether college students eat healthy food.
4. To find out food choices of college students.

Methodology:

To study eating habits, eating pattern and food choices of college students a researcher-made questionnaire consisted of 15 multiple choice questions based on Time of eating, frequency of eating healthy and unhealthy food, food choice, and eating behavior (how to eat, eating pace and eating in pace) was constructed. The questionnaire was send to college students of age between 18 to 25 years of affiliated colleges of Shivaji University, Kolhapur in online mode in the form of Google form. Total 256 college students responded and submitted the online questionnaire. The responses received in the form of excel sheet is then analyzed by using SPSS Sooftware.

Results:

Analysis of data is done by using frequency count, percentage, Pearson's Chi-square test with the help of SPSS version 16. Each item of the questionnaire has multiple options. Options are categorized in two categories viz., Healthy and unhealthy and analysis is done.

Table 1: Frequency of Eating

Sr. no.	Factors	Sportsperson		Non-sportsperson		Chi-square	Sig.
		Healthy habit	unhealthy habit	Healthy habit	unhealthy habit		
1	Eating breakfast	96.1%	2.9%	95.4 %	4.6%	0.885	0.642
2	Eating snacks	82.9%	17.1%	83.4%	16.6%	3.652	0.161
3	Daily consumption of -Fruits	42.9%	57.1%	49.7%	50.3%	1.154	0.283
4	Daily consumption of – Leafy vegetables	76.2%	23.8%	82.8%	17.2%	1.686	0.194
5	Daily consumption of – Cereals	52.4%	47.6%	67.5%	32.5%	6.009	0.014
6	Daily consumption of –Pulses	51.4%	48.6%	60.3%	39.7%	1.969	0.161
7	Daily consumption of -Milk	55.2%	44.8%	45.3%	54.7%	2.424	0.119
8	Daily consumption of –Dairy products	51.4%	48.6%	46.4%	53.6%	0.638	0.425
9	Daily consumption of -Eggs	50.5%	49.5%	46.4%	53.6%	0.421	0.517
10	Frequency of eating meat & fishes	67.6%	32.4%	53.0%	47%	12.262	0.007*
11	Frequency of eating fried food	71.4%	28.6%	70.2%	29.8%	0.045	0.832
12	Frequency of eating fast food	79.0%	21.0%	82.1%	17.9%	0.378	0.539

Table 1 describes the frequency of eating breakfast, snacks between two meals and daily consumption of essential food groups. It is seen from above table that, most of the sportspersons and non-sports person's frequency of breakfast, eating snacks between two meals, frequency of eating fried food and fact food is good and it's a healthy habit. Percentage of students eating essential food groups daily is also seen well. The significant difference between frequency of eating meat & fish in sports person and non-sportsperson ($p=0.007$).

Table 2: Time of eating

Sr. no.	Factors	Sportsperson		Non-sportsperson		Chi-square	Sig.
		Healthy habit	unhealthy habit	Healthy habit	unhealthy habit		
1	Lunch	99.1%	0.9%	97.3%	2.7%	0.991	0.609
2	Dinner	68.6%	31.4%	60.3%	39.7%	1.847	0.174

Table no. 2 indicates students have their lunch in right time but some of them unable to take dinner in right time. There is no significant difference found between eating time of sports person and non-sportspersons.

Table 3: Type of Food consumption

Sr. no.	Factors	Sportsperson		Non-sportsperson		Chi-square	Sig.
		Healthy habit	unhealthy habit	Healthy habit	unhealthy habit		
1	Type of food in breakfast	76.2%	23.9%	76.2%	23.8%	0.991	0.609
2	Food consumption when hungry	36.2%	63.8%	22.5%	77.5%	5.729	0.017*

Table no. 3 shows both sports person and non-sports persons consume healthy food in their breakfast at home. However when they became hungry and they were outside the home they consume unhealthy food. There is significant difference found between the sports person and non-sportspersons.

Table 4: Food choice

Sportsperson		Non-sportsperson		Chi-square	Sig.
Healthy Choice	unhealthy Choice	Healthy Choice	unhealthy Choice		
93.3%	6.7%	92.1%	7.9%	0.148	0.701

From table no 4 it is clearly seen that majority of sports persons and non-sports persons choose healthy food. There is no significant difference between their food choices.

Table 5: Amount of water consumption

Sr. no.	Factors	Sportsperson		Non-sportsperson		Chi-square	Sig.
		Healthy habit	unhealthy habit	Healthy habit	unhealthy habit		
1.	Amount of water consumption	31.4%	68.6%	39.1%	60.9%	1.572	0.210

It is seen from above table that, most of the sports persons and non-sports persons have unhealthy habit of consuming water. They consume less amount of water than required amount. There is no significant difference between their water consumption.

Table 6: How to eat

Sr. no.	Factors	Sportsperson		Non-sportsperson		Chi-square	Sig.
		Appropriate	Inappropriate	Appropriate	Inappropriate		
1	How to eat	55.2%	44.8%	56.3%	43.7%	0.028	0.867
2	Eating pace	71.4%	28.6%	76.2%	23.8%	0.724	0.395

Table no. 6 show that about how to eat and eating pace most of the sports persons and non-sports persons eat in appropriate manner by sitting and calmly, eating pace of most of the student is also seen appropriate.

Table 7: Eating in Stress

Sportsperson		Non-sportsperson		Chi-square	Sig.
Over eating	Inadequate eating	Over eating	Inadequate eating		
39.0%	61.0%	38.4%	61.6%	3.789	0.150

Table no. 7 show that about 61 % sports persons and non-sports persons eats inadequately when they are in stress. No significant difference is seen between both the groups.

Findings:

It is found from data analysis,

- Most of the sportspersons and non-sports person's frequency of breakfast, eating snacks between two meals, frequency of eating fried food and fast food is good and it's a healthy habit. Percentage of students eating essential food groups daily is also seen well. Frequency of eating meat & fish in sports person is more than in non-sportsperson ($p=0.007$).
- College students (both sports person and non-sportsperson) have their lunch in right time but some of them unable to take dinner in right time.
- Both sports person and non-sports persons consume healthy food in their breakfast at home. However when they became hungry and they were outside the home they consume unhealthy food. Differences found in responses of sports person and non-sportspersons.
- Majority of sports persons and non-sports persons choose healthy food.
- Most of the sports persons and non-sports persons have unhealthy habit of consuming water. They consume less amount of water than required amount.
- Sports persons and non-sports persons eat in appropriate manner by sitting and calmly, eating pace of most of the student is also seen appropriate.
- About 61 % sports persons and non-sports persons eat inadequately when they are in stress. No significant difference is seen between both the groups.

Conclusion:

It is concluded from the results of the study that, most of the college students have healthy eating habits and healthy food choice. Eating habits of sports persons and non-sports persons do not show any difference except frequency of eating meat, fish and in food consumption when hungry. Sports person eat meat & fish more number of times than non-sportspersons and number of non-sports person consuming unhealthy food is more than sports person. It is also concluded that most of the students' daily consumption water is less than required quantity. It is suggested that, college should spread awareness in students about how much and what should be eaten by arranging expert lectures.

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Effect of Omkar Chanting on Concentration of School Students of Grade IX to Grade XII Students

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Abstract:

The present study was aimed to provide beneficial effect of OM chanting on memory; It is conducted through online mode by above mentioned name at Ashoka Universal School, Arjun Nagar, Nashik. A total 60 healthy students of Grade IX to Grade XII were included in the study. Students were asked to sit in padmasana / vajrasana or Sukhasana and to inhale deeply and while exhaling students were asked to chant OM (AUM) until further inhalation. This Omkar Chanting process was performed by group participants once in a day for 25 minutes daily, between 7.50 AM to 08.15 AM, for 12 weeks under the supervision of yoga teacher. Significant improvement was observed in students. Our study further supports the beneficial effect of OM chanting on concentration ability of students. We recommend adopting this OMkar chanting on daily basis in school for a better understanding and quality of life.

Keyword: Omkar, Om, AUM, Chanting, Concentration.

Introduction

Pranayama may be a yogic practice where the topic prolongs and controls the breath, which helps to bring the conscious awareness in breathing; to reshape breathing habits and patterns¹. OM is one among the elemental symbols utilized in the yoga tradition. It's Combination of A, U (O) and M, which symbolizes the three states of consciousness i.e., waking state, dream state and deep sleep respectively. Vibrations due to sound of OM represent the primal vibration². The OM chanting is an important exhalation exercise³. The continuous chanting of Omkar produces frequencies and further the sympathetic overtones is generated, which have a vibration pattern of their own and influences autonomic nerves, and influences the 2 hemispheres of the cerebral cortex⁴. Earlier studies reported that, OM chanting significantly decreased pulse and rate of respiration and skin resistance⁵. An existing yogic and omkar literature supports that diverse yogic practices like meditation, asana, pranayama, and are often used as an intervention to reinforce memory and concentration⁶. However, very few literatures are exists to support effect of OM chanting on memory. Hence, this study was aimed to supply scientific evidence for beneficial effect of OM chanting on memory.

MATERIALS AND METHODS

Participants: The present study was conducted online at Ashoka Universal School, Nashik, Maharashtra State, India. A total of 60 healthy school children aged 15-18 years, were included in the study after obtaining informed consent, following inclusion and exclusion criteria. Disinclined participants and with any diseases were excluded from the study. Those who were selected they were randomly assigned into two groups.

Group A: (n=30) Control group (Neither OM chanting nor any meditation was performed)

Group B: (n=30) Intervention group (OM chanting was performed once during a day, daily for 12 weeks)

OM chanting: Participants were asked to sit in Sukhasana or in Padmasana or in vajrasana and to inhalation deeply and then while exhaling should produce sound (chant) OM with the ability to continue until further exhalation isn't possible. Intervention group participants performed OM chanting once during a 25 Minutes daily, between 7.50 AM to 08.15 AM, for 12 weeks under the supervision of yoga teacher.

Outcome measures:

Assessment of memory: Spatial and verbal memory test, described in the literature were used. The test was conducted in consultation with the psychiatrist/Counsellor of the school^{7,8,9}

Ethical consideration: The study was performed in accordance with the "Ethical Guidelines for Biomedical Research on Human Participants, 2006" by the Indian Council of Medical Research and the Declaration of Helsinki, 2008.

Data analysis: Data was presented as mean \pm SD. Data was analysed by SPSS 20.0. Tests used are student t test. P value<0.05 was considered as significant.

RESULTS

Table 1 presents demographic data of the participants. No significant difference was observed in demographic data of the participants. Table 2 presents spatial and verbal memory scores before

intervention (baseline values), which aren't significantly different between control and intervention groups. Table 3 presents spatial and verbal memory scores after the intervention. Significant improvement in both spatial and verbal memory was observed in intervention group in comparison to regulate group.

Table 1: Demographic data of the participants

Parameter	Control Group(n=30)	Intervention group (n=30)	P value
Age (years)	16.615 ± 1.19	16.308 ± 1.18	0.515174
Height (cm)	169.85 ± 6.67	170.85 ± 8.18	0.736574
Weight (kg)	52.538 ± 3.86	52.462 ± 4.43	0.96275

Data was presented as Mean±SD.

Table 2: Spatial and verbal memory scores of participants before intervention

	Control Group(n=30)	Intervention group (n=30)	P value
Spatial Memory	5.4615± 1.66	5.164 ± 2.60	0.858876
Verbal Memory	3.3 ± 1.77	3.6 ± 1.78	0.709389

Data was presented as Mean ± SD. (*P<0.05 is significant, **P<0.01 is significant, ***P<0.001 is significant)

Table 3: Spatial and verbal memory scores of participants after intervention

	Control Group(n=30)	Intervention group (n=30)	P value
Spatial Memory	5.636± 1.96	7.272± 1.27	0.031037*
Verbal Memory	3.9 ± 1.85	5.7 ± 1.16	0.008972*

Data was presented as Mean ± SD. (*P<0.05 is significant, **P<0.01 is significant, ***P<0.001 is significant)

Discussion

It was reported that exceptionally intelligent people use only 7% of real potential of their brain and about 93% of brain potential remains remain unused dormant and unnoticed¹⁰. OM chanting was described within the ancient India scripture was a simple and practical method for systematic training toward the belief and resuming the dormant capabilities of the brain¹⁰. The vibrations produced during OM chanting^{11 12}, changes the energetic structure of mind. Past studies reported Mukkadan et al., World J Pharm Sci 2014; 2(12): 1969-1971 1971 significant improvement of memory followed by OM chanting. OM chanting produces soothing effect to mind and relaxes the body¹⁰. It had been reported that OM chanting reduces stress and improves concentration and a spotlight¹². OM KAR recitation improves memory by increasing the efficiency of cells and therefore the concerned organs. We accept as true with earlier studies as we've observed improvement in both spatial and verbal memory in children followed by OM chanting.

Conclusion

our study further supports the valuable beneficial effect of OM chanting on memory. We recommend adopting OM chanting in routine day life style for a far better cognition and quality of life.

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Usefulness of 12 Weeks Yogic Activity Training Programme on Flexibility of Housekeeping Female

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Abstract

The present study was undertaken to study and compare the effect of 12 weeks Yogic activity training, on flexibility. 40 Housekeeping females on different homes of Kolhapur (Maharashtra.) were taken as the subjects for this study. The subjects were further assigned into experimental group (N=20) and control group (N=20). Twelve weeks Yogic activity training program for flexibility was given to female of experimental group only. Pre-test and post-test was conducted to measure the flexibility through sit and reach test. The age of the subjects ranged between 20-40 years. To find out the significance of difference between pre and post-test means scores of the group, mean, SD and 't' test were computed and significance level was set at .01 level. In overall statistical analysis, it was found that there was significant difference in flexibility component of physical fitness in experimental group and Control group.

Keywords: *Housekeeping Female, Yogic Activity, Training programme, flexibility.*

Introduction

We know the result of regular Yogic activity are development of total personality of the human to its fullness and perfection in body, mind, and spirit. where physical development underlines muscular fitness, physical strength, endurance, resistance to disease, correct posture, shapely body, effective and efficient movement. Large muscle activity, supported by balance diet and good environment, is the single important factor. Capable of ensuring proper growth and development of child within limits and limitation of the genetic potential. Regular participation in moderate vigorous physical activity stimulates respiratory, circulatory, digestive, excretory and other body system to work at an optimal level of efficiency resulting in increased vigour, resistance to diseases, better health, greater physical capacity for productivity in work. Naturel activity such as running, jumping, throwing, chasing, pulling, pushing, hanging etc., generally known as racially old forms of activity toughen body and sharpen intellect so that the participant acquires the courage and capacity to accept and throw challenges in life.

The level of fitness which an elite athlete requires and acquires so as to perform well in his sports is significantly different from the one required for a housewife, a business executive, a school teacher, a technician, an engineer or an industrial worker. Yet fitness is the very heart and soul of an abundant and efficient living. Yogic activity is the anchor to achieve the objective of physical development.

Objectives of the study

- To find out of the physical fitness Housekeeping Female
- To design the Yogic activity training programme for Housekeeping Female.
- To determine the usefulness of Yogic Activity training programme for Housekeeping Female.

Methodology

Selection of Subjects

The subjects were selected from different homes of Kolhapur (Maharashtra). 40 female aged 20 to 40 years. The subjects were further assigned into two groups experimental and control group consist of 20 subjects in each group. The experimental group underwent 12 weeks training whereas control group was playing their regular routine.

Test Used

The sit and reach test from AAPHERED health related physical fitness components was selected to measure the flexibility components of physical fitness.

Criterion Measure

A typical measurement of flexibility is the sit and reach test, which precisely tests the stability of the lower back as well as hamstring muscles.

Equipment required:

Sit and reach box Scoring: The score is recorded to the nearest centimetre or half inch as the distance reached by the hand. The level of the feet was marked as the zero mark.

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Collection of Data

Measurements for selected variables was recorded as per the instructions given in literature and manual. All the results were taken in numerical form for further analysis. These numerical scores of each test/measure recorded, represented the data for the present study.

Statistical Analysis To assess the flexibility of housekeeping female' significance of the difference between the pertest and post test scores, of flexibility of housekeeping female, 't' test was applied. Statistical The significance level was set at 0.05 level.

Results

To find out the significance of the difference between the pre-test and post test scores on flexibility of housekeeping female in experimental and control groups, 'mean, SD and t-ratio were computed and data pertaining to this has been presented in Table 1 and 2 and depicted in figure

Table 1

Significance Of Difference Between Pre-Test And Post-Test Mean Scores Of Housekeeping Female On Flexibility Of Experimental Group

Test	N	Mean	SD	MD	DM	t-ratio
Pre- Test	25	7.21	1.45	0.85	0.20	4.10
Post Test	25	8.07	2.02			

*Significant at 0.01 level

t.05 (38) = 2.02

Table 1 indicates that the statistically significance of difference was observed between mean scores on Pre-test and post-test of experimental group housekeeping female on flexibility component of physical fitness, as the obtained t-value of 4.10 was higher than the required t05(38)=2.02

TABLE 2

Significance of Deffreence between Pre-Test and Post-Test Mean Scores of Housekeeping Female on Flexibility of Control Group

Test	N	Mean	SD	MD	DM	t-ratio
Pre- Test	25	6.35	1.48	0.66	0.22	2.02
Post Test	25	7.12	1.21			

*Significant at 0.01 level

t.05 (38) = 2.02 T

able 2 indicates that the statistically significance of difference was observed between mean scores on Pre-test and post-test of control group housekeeping female on flexibility component of physical fitness, as the obtained t-value of 2.02 was similar with the required t-05(38)=2.02

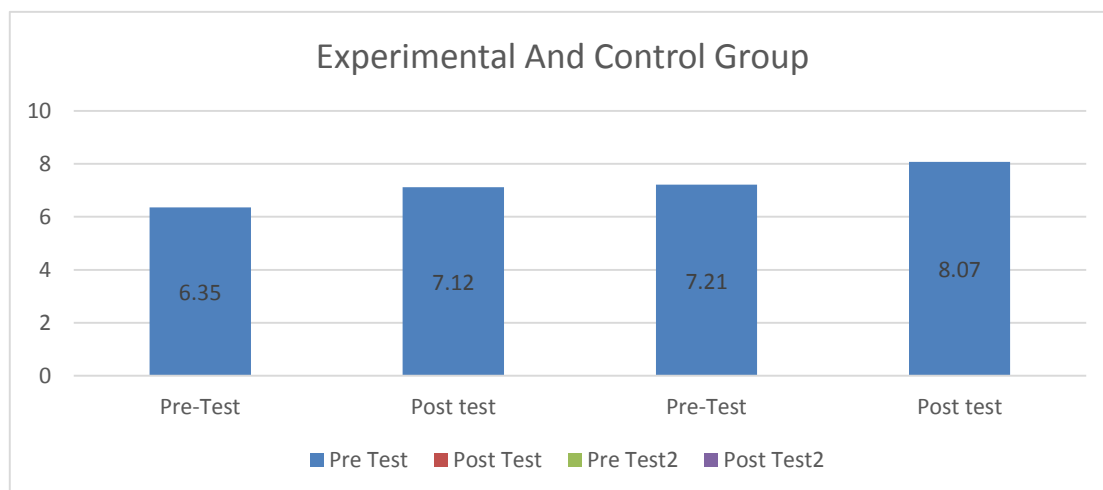


Figure 1. Mean Scores of Pre-Test and Post-Test Scores on Flexibility of Experimental Group and Control Group housekeeping Female

Conclusion

Finally from the finding of the present study and from the above elaborate discussion, it can be concluded that yogic activity significantly increase the flexibility of HousekeepingFemale of experimental group as

well as control group were found to have significant difference in their Pre-test and post-test mean scores on flexibility component of physical fitness.

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Positive Mental Health the Need of Time

Dr. Shrikant Bhanudas Chavan

Abstract

The world Health Today there are open doors as far as developing affirmation of mental issues as key focuses of worldwide wellbeing activity, just as of utilizing new advancements especially web, huge information and mobile phones in intensifying basic field mediations tracked down fruitful in essential consideration and different echelons. Mental wellness is the capacity to isolate dreams from the real world and furthermore to accomplish and keep up with positive self idea, mental self-portrait and confidence. Mental well-being is likewise the capacity to effectively adapt to pressure and clashes that grants optimal functioning. Also, mental illness is viewed as the capacity to perceive one's own solidarity, shortcomings, abilities, impediments and connection to others to have some familiarity with dysfunctional behavior and weight among respondents of deranged people in the city.

Introduction

Mental well-being is a main pressing issue worldwide and India isn't a long way behind in sharing this. Assuming we assess advancements in the field of emotional wellbeing, the speed gives off an impression of being slow. Dr. Brock Chisholm, the principal Director-General of the World Health Organization in had perceptively pronounced that "without emotional wellness there can be no evident actual wellbeing More than 60 years after the fact, the situation has not adjusted generously. Around 14% of the worldwide weight of infection is credited to neuropsychiatric issues. The weight of mental issues is probably going to have been thought little of due to insufficient enthusiasm for the play between mental sickness and other well being problems. There stay impressive issues of need setting dependent on the weight of medical conditions and of addressing imbalances comparable to determinants and answers for medical issues. Emotional wellness for the most part incorporates ideas dependent on anthropological, instructive, mental, strict and sociological points of view just as hypothetical viewpoints from character, social, clinical, wellbeing and formative brain science.

Mental health is an integral part of public health.

Emotional well-being and dysfunctional behavior are dictated by various and collaborating social, mental, and natural elements, similarly as wellbeing and sickness overall. The most clear proof identifies with the dangers of mental maladjustments, which in the created and creating world seem, by all accounts, to be all inclusive, happening in all social orders independent of their degrees of improvement. Factors like instability and misery, fast friendly change, and the dangers of viciousness and actual medical affliction might clarify the more noteworthy weakness of needy individuals in any country to mental illnesses. The discoveries from a new regular test in neediness decrease with the launch of a gambling club on an American Indian reservation go far in exhibiting the truth of social causation for upset youth conduct. Respondent goes through steady pressure and uneasiness during care of deranged and has the dread of the obscure erratic conduct of the impacted individual. If respondent doesn't carry out the treatment, obediently and consistently; this might prompt a backslide of sickness. Bogus thoughts that this is crafted by an insidious soul and so forth Should be taken out from their brains; the respondent ought to be empowered for appropriate consideration of the deranged. Respondent help, 168 directing direction and schooling needed to conquer pressure communicated by them. A respondent might be the life partner, companion, parent, relative or even proficient consideration supplier whoever they might be, tending to their necessities is significant on the grounds that they regularly experience pressure, sorrow and nervousness because of really focusing on the individual for an insane individual at home. Emotional

wellness mindfulness crusades have yielded positive results. A portion of the procedures attempted to target mindfulness and address shame around mental sickness incorporate interest by relatives, refinement to therapy and social consideration. Absence of information about the mental instabilities represents a test to the emotional well-being care conveyance framework. Research has featured the job of local area based frameworks in low-pay nations and has likewise yielded positive outcomes in mindfulness, subsequently affecting cooperation. The review shows that the overall individuals have a restricted information on mental wellness and dysfunctional behavior and what includes being taken care of by the insane at home, and the situation with the family or parental figures of deranged; in the midst of Lack of information, dread of disgrace, misinterpretations, convictions and broken social, social and strict practices. Emotional wellness care, in contrast to some other spaces of wellbeing, doesn't for the most part request exorbitant innovation. Maybe it requires the delicate improvement of staff who have been appropriately prepared in the utilization of generally reasonable medications, home consideration and mental help abilities on homecare premise, what is required, most importantly, is that all are worried to work intently together to address the multi-layered difficulties of emotional well-being.

The Objectives of the Study

- 1 . To distinguish the mindfulness about the dysfunctional behavior among the respondent of the insane people
2. To distinguish the weight of respondents of insane people while minding in the home.
- 3 . To associate between mindfulness and chosen segment factors.
- 4 . To co-relate between the weight of caretaking and chosen segment factors.

Concept of the Study

family is substantially more significant. They give freedoms to help and to adapt up to the weight for surveying trouble. As the danger of melancholy, stress and nervousness the guardian might prompt chronic sickness and may prompt mental issues of mental maladjustment. To survey the mindfulness about mental instability and the weight among respondents of the deranged people is the reason behind the study. Wellbeing instruction and mindfulness is the interaction which influences change in the wellbeing practices and mentality towards wellbeing practices of individuals. Change can make them mindful of bringing home consideration or self improvement identified with madness. This review will assist with the intent to interface with the respondent's goals and possibilities and advance their positive emotional well-being. Advancing passionate prosperity of overseers and deranged people. Study can make creative preventive projects locally so the weight of mental misery locally is diminished. The review can assist with distinguishing anxiety of respondents. They assume a significant part as friendly and family work. The family is the essential uni! Who cares, shares, who loves, takes care of, includes in completely fine and terrible encounters. They have enthusiastic jumping for one another and for insane, close to one and darlings. Respondents additionally assume many parts for family and society. e.g. Father, mother, companion as a head family, representative in work environment, useful part for family and citizen in lives. Deranged's family influences unfavorably his very own, physical, social and enthusiastic status. The consequences of stress can influence the respondent in numerous ways. Some respondents observe their physical and mental prosperity enduring an onslaught; nervousness, melancholy, decreased public activity, loss of confidence and a decrease in work execution are a portion of the issues that they find themselves struggling with. It is seen that caregiving pressure straightforwardly influences the wellbeing of the respondent. The respondent's job might be distressing and recognizing this weight on family is substantially more significant. They give freedoms to the help and to adapt up to the weight for surveying trouble. As the danger of melancholy, stress and nervousness the guardian might prompt chronic sickness and may prompt mental issue of mental maladjustment.

Need of the Burden Assessment of the Respondents

The mental sickness of the individual in the family influences the family and public activity of these respondents. Hence, thusly, bring about a strained enthusiastic and mental environment at the home. Under these conditions, the mental and actual soundness of the respondent and other relatives are probably going to become stressed, and family connection jobs must be changed in accordance with the disease. As a

result, the family climate gets upset. Respondents are constantly worried because of limitations on their public activity. Likewise experience the ill effects of interruption from their work. Numerous respondents will quite often foster negative well being conduct, like smoking, gorging. Ordinary exercise assists with diminishing stress. Many respondents will quite often drink more liquor than non caregivers. They might foster diabetes, hypertension, ulcers frailty, sleep deprivation, palpitations, migraines, and unreasonable sweat. Respondents stress has not been recognized to the capacities of families to adapt to the circumstance .this divert from the requirement for a harmony between informal family backing and family care administrations to decrease pressure and weight

Need of the Study

Tragically very little consideration has been or alternately being coordinated towards relatives or the overseers, in spite of the way that they are straightforwardly impacted populace of mental weakness, they are the superb essential guardians to offer deep rooted help and security to the insane at home. The agent wanted to distinguish mindfulness about dysfunctional behavior among guardians of the deranged, in the family, locally of pune city. The agent likewise understood that the release rate is low in the mental well-being establishment. When these individuals who once analyzed as deranged, are brought over and over to the establishment for readmission. At times even inside two days. Accordingly the specialist felt that the metropolitan local area was the best spot to explore the information about mental maladjustment just as the weight of guardians locally.

Detection of Samples

In the current review, respondents of people experiencing mental sickness, giving consideration in the home in Pune city were chosen by helpful testing by the examiner. it was reasonable keeping in the perspective on goals of the review. The examples was chosen by visiting mental well-being medical clinics and facilities, private emotional wellbeing establishments, day care focuses, territorial mental emergency clinic, situated in Pune city, just as different non government associations working for mental well-being exercises, for example, Bapu trust, schizophrenia mindfulness affiliation, and examination foundation, for example, King Edward Memorial Hospital and Research focus in the pune city' The locations were taken from those respondents, visiting different organizations for meeting, day care and ready to partake in the review.

Major Findings Of The Study

Inside the reasonable system presented in the main part, an endeavor was made to observationally discover and recognize the weight of the respondents, additionally the mindfulness and information about mental well-being, dysfunctional behavior and the administration of the deranged family members at home. Here significant discoveries with regards to the goals are summed up. Remembering the impediments of these conditional ends, it additionally proposed specific measures relevant to social work in the wellbeing field, meditations for respondents and relatives with mentafly sick or schizophrenic people at home. The examples chosen for the current review were respondents of deranged people experiencing schizophrenia. The size of the tests was 300.

Recommendations

Each individual has the privilege to have great wellbeing by law. Accomplishment of Wellbeing is everybody's obligation. Such individual should look for information in regards to wellbeing inside their arrival at capacity, speed and interest.

- 1) The data about mental illness and ailment ought to be given to everybody as it is a significant component of wellbeing.
- 2) The data about emotional well-being and sickness ought to be given to the deranged just as to the guardians.
- 3) The respondents of the deranged people ought to be made mindful with regards to what is their job in the treatment of mentafly ill.
- 4) The respondents of insane people should be furnished with the direction and direction continually, so their disposition will become really understanding and somewhat sure towards mental sickness. Thus,

the disgrace connected to mental illness can likewise be diminished impressively, since absence of information frequently starts wrong thoughts and convictions.

5) The approach and enactment ought to be made in key spaces of the mental wellness

6) Further the agent could survey the disposition of the guardian of deranged and the wellbeing laborers.

Changing patterns in the training framework has expanded the requirement for the fuse of mental wellness perspectives into general and nursing schooling too. Fresher and progressed procedures are presented in the overall schooling and in nursing from one side of the planet to the other. These ought to be used to give information on overall population. Importance is mindfulness and advancement rather than corrective parts of health. As society, more current parts should be fused in the educational plan. The nursing understudies and any remaining essential to graduate level understudies ought to be instructed to utilize their insight and individual abilities in teaching overall public ladies, Men, young men, and gifts, more seasoned individuals in regards to advancement of emotional wellness at all levels of life stages, and furthermore the counteraction of mental illnesses. To do this they should initially find out with regards to the parts of wellbeing themselves. This is a fundamental part of each person's life. To improve and make mindfulness for uplifting outlooks towards mental wellness, as to set up the right to self assurance, the scientist might want to survey feelings of anxiety of overseers, to teach them by connecting with them in the treatment cycle. Likewise to give the instruction and data in regards to mental problems and their treatment, associated with local area based exercises. To battle disgrace, to change demeanor, and enable the guardians by aiding each other to give the emotional wellness experts and backing parental figures the admittance to government assistance plans, day care focuses, midway and extended stay homes. General wellbeing approach will be the most fitting technique for reaction to lessen the weight of 450 million individuals with mental and conduct problems, its diverse etiology, boundless shame and separation. Shame is a sign of disgrace, shame which brings about an individual being dismissed and segregated from various spaces of society. It drives individuals to stay away from socialization, business or working which might additionally prompt a damaging example of low confidence, disconnection and sadness.

Hope For Present And Future

The speed of accomplishing emotional well-being was slow yet consistent. Hindrances were many, yet challenges were much more. In the expressions of the respondents, "We continue to go ahead, we might stagger and fall, yet still up in the air to get up and stand, since we love our relatives who are impacted by dysfunctional behavior and are constantly enduring."

The disappointment of the respondents on the constant re-assessments is needed by the general public and government. This will assist decline with troubling of the guardians and increment limit on instruction and adapting social preparation and recovery with 24 hours powerless, momentary havens midway homes. 1)' This review furnishes the government to begin with guardians of patients and overseers to give general data and mindfulness on mental wellbeing training for case taking care of. Evaluation helps in securing monetary support! Instruction and help to decrease social weight of the groups of the insane. '

2) The review will promote mindfulness among respondents and the overall population with respect to mental well-being.

3) ' The review will sharpen future medical care about the force of the issue. It might make an interest in them to lead further exploration based exercises in regards to mental illness.

4) The review will animate different gatherings of individuals, like clinicians, social specialists, wellbeing groups, wellbeing organizers, government assistance offices, N.G.O.s and government association to force their endeavors towards making intellectually solid local areas universally.

Mental Health Program

The Government imagined accessibility and openness of least medical care for all, local area cooperation administrations advancement and mix of mental wellness administrations with general medical services administrations. The point of those local area programs in the west with the accessible labor and assets were amazingly restricted and issues of shutting down Mental medical clinics were raised. The World Health Organization is offering a straightforward expression that emotional wellness has been ignored for a really long time. It is vital to the general prosperity of a person's social orders and networks

of nations and should be all around respected in another light. The main guideline is that," There will be no segregation on the grounds of mental maladjustments,,. Second guideline is, "each insane individual will reserve the privilege to be dealt with and really focused on in their own local area." The Third rule is that," each quiet will have right to be treated at all prohibitive climate, with the most un-prohibitive or meddlesome treatment.

Family and Mental Health:

Certain variations and accomplishments or disappointments in the different phases of life cycle additionally can present danger for mental issues. During adolescence, presenting explicit learning incapacities and consideration deficiency hyperactivity problems are seen. In the young adult time frame, normal mental problems because of tests, separation with companions, and disappointment in adoration, test, marriage and commitment. While grown-ups can have mental issues due to t4 obligation, monetary issues, lodging issues, work pressure, forlornness, retirement, constant disease and inability. Then again in females,; the inclining causes are, despondent marriage, barrenness, birth of child young lady, fights in the family, ongoing disease, abusive behavior at home, sexual maltreatment, sickness and demise of a relative can lead to mental turmoil.

Conclusion:

The weight of mental issues is probably going to have been thought little of due to insufficient enthusiasm for the play between mental sickness and other wellbeing problems. There stay impressive issues of need setting dependent on the weight of medical conditions and of addressing imbalances comparable to determinants and answers for medical issues. The review shows that the overall individuals have a restricted information on mental wellness and dysfunctional behavior and what includes being taken care of by the insane at home, and the situation with the family or parental figures of deranged; in the midst of Lack of information, dread of disgrace, misinterpretations, convictions and broken social, social and strict practices. Wellbeing instruction and mindfulness is the interaction which influences change in the wellbeing practices and mentality towards wellbeing practices of individuals. The examples was chosen by visiting mental well-being medical clinics and facilities, private emotional well-being establishments, day care focuses, territorial mental emergency clinic, situated in Pune city, just as different non government associations working for mental well-being exercises, for example, Bapu trust, schizophrenia mindfulness affiliation, and examination foundation, for example, King Edward Memorial Hospital and Research focus in the pune city' The locations were taken from those respondents, visiting different organizations for meeting, day care and ready to partake in the review..

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Yogic Diet – A Recent Advance in Yoga Science

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Abstract

A yogic diet is known as a sattvik diet in modern literature. In yogic diet organic foods are included. This diet is based on two nature of food i.e. Rajasic and tamasic. Sattvik means purity a pure form of food should be included in this diet and as well as Ahimsa i.e. we should not eat Non-vegetarian food stuffs as we should not harm any animals that is known as ahimsa which is mentioned in definition of sattvik diet. This diet is used by many yogis. This diet is beneficial in various aspects it is helpful in various neurological disorders and also a normal person can also consume this for their good health.

Keywords- Yogic diet, Sattvik diet, Rajasic, Tamasic.

Introduction

According to Gita, yogic (sattvik) diet is that it's light in nature, easy to digest, mildly cooling, refreshing & not disturbing to the mind. The sattvik foods are rich in Prana (purity) so it promotes positive thoughts, happiness and satisfaction. 'The kind of diet can leave us calm, alert and refreshed.' A sattvik diet is based on Ayurvedic principles. Most yogis at some stage of their journey will wonder whether they should adopt a vegan /vegetarian diet. A well balanced nutritious diet has a huge impact on our physical and mental well being. It is not always possible to maintain a strict yogic (sattvik) diet due to various health reasons like busy lifestyle and certain other factors like costly organic foods. So it is very important to know our body needs & adjusting food choices accordingly rather than following a restrictive plan that could eventually make us unwell.

Conscious eating

In yoga practise only mindfulness is not a essential tool it is also very important at mealtimes. Our food choices should support our body basic factors like we can take into consideration are lifestyle, health and age. Our diet should come from self- reflective look like how our eating habits affects our body, mind and soul. When we eat consciously we became aware like how our choices affect us. Sometimes we can feel these effects straight after a meal and sometimes the next day example- vomiting, bloating, fatigue, constipation and so on. Sattvik foods are pure life giving and they promote health, vitality, strength and relaxation. These include fresh fruits & juices, vegetables & herbs, honey, whole grains, locally sourced. They should be unprocessed and additive & preservative free. Eating slowly, chewing well & savouring each bite is also considered sattvik. Which means a mindful eating.

Rajasic & Tamasic foods

Rajasic food- These foods are overstimulating & promotes excess energy to our body. These food causes sleeplessness, anger, hyperactivity & restlessness of the mind. Rajasic food includes meat, fish, coffee, black tea, sweets, chocolate, food additives/colouring some spices, eggs. And spicy, sour, bitter, dry & salty. Eating in hurry is also considered as rajasic.

Tamasic food- A tamasic diet benefits neither mind nor the body. This group includes foods which are stale, over cultivated, packaged, preserved, deep fried. Tamasic foods are difficult to digest, encourages lethargy, makes us feel bloated. Over eating is also considered as tamasic. The immune system of our body is compromised by tamasic diet. A sattvik diet is regimen that places emphasis on seasonal foods, fruits one that has no sugar, nuts, seeds, oils, ripe vegetables, legumes, whole grains, non- meat based proteins. Dairy products are recommended when the cow is fed & milked appropriately.

Nuts & oil seeds

Fresh nuts & seeds that have not been over roasted & salted are good additions to the sattvik diet in small portions. These includes almonds, coconuts, walnuts, sesame seeds, pumpkin seeds, flax seeds. Oils used should be cold-pressed i.e. unrefined & of good quality. Some are olive oils, sesame oil & flax seeds oil.

Fruits: Fruits are most important part of sattvik diet. All the fruits contain healthy & natural sugar & all necessary nutrients that our body requires.

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Dairy products

Milk should be consumed from an animal that is treated with love and care, has a spacious outdoor environment, has abundance of pasture to feed on, optimum water to drink and should not be pregnant. Dairy products like yogurt, cheese should be prepared on the day at which the milk is obtained. Butter should be fresh daily as well. But ghee can be stored & is great for cooking. While using dairy products freshness is the key that should be maintained. While consuming milk, it should be boiled before drinking & drunk while still it's warm.

Vegetables

The most mild vegetables are considered sattvik pungent vegetables like garlic, onion, hot Peppers are excluded as they are tamasic. Sweet potatoes & rice are considered highly sattvik. The classification of some vegetables as sattvik is not defined largely. But, nature of certain foods can be neutralised by a careful preparations. A practice is to drink freshly made vegetable juices for their 'Prana' that is live enzymes for easy absorption of nutrients in our body.

Whole grains

Whole grains provide nutrients and nourishment to our body. Some include organic rice, whole wheat, oatmeal and barley. Sometimes these grains are roasted lightly to remove some of their heavy quality before cooking. Breads that are yeasted are not recommended. Eg: Khichdi should be made by brown or white basmati rice, cooked with whole or split moong beans, ghee & with some mild spices. Porridge- Sometimes it can be made very watery & cooked with herbs.

Legumes

Moong beans, lentils, yellow split peas, chickpeas, bean sprouts are considered as sattvik. The smaller bean it is easy to digest the preparations include splitting, peeling, grinding, soaking, sprouting, cooking and spicing when legumes are combined with whole grains this will make a complete protein source. Convalescent food in Ayurvedic diet includes 'yusha' soups made with lentils these 'yusha' soups can be consumed by both diseased person as well as by healthy person.

Sweeteners

Raw honey, jaggery, raw sugar. Some other sweeteners like stevia or stevia leaf.

Spices

Sattvik spices are herbs which include basil, coriander. The spices which are included in new sattvik list are- Cardamom (elaichi), cinnamon (Dalchini), cumin (jeera), fennel seeds (sauf), fenugreek (methi seeds), Black pepper, fresh ginger, turmeric, red pepper (shimla mirch). Rajasic spices are normally eliminated. But, sometimes used in small amounts both to clear channels blocked by mucous to counter tamas. Then salt is good in strict moderation amount. But, only unrefined salts like Himalayan salt or unbleached sea salt, not iodized.

Sattvik herbs

The sattvik herbs are used to support sattva in our mind & in meditation. These include Ashwagandha, gotu kola, ginkgo, jatmansi, punarnarva, shatavari, saffron, shankhapushpi, tulsi & rose.

Benefits of yogic diet (sattvik diet)

The yogic diet is a plant based, whole food diet and is a foundational and nourishing for all systems of our body. Switching to yogic diet benefits both our physical and mental health.

1. Improves digestion Consuming a plant based yogic diet promotes healthier gut microbiomes. That is consumption of more fibre. So, the fibre we know feeds out gut flora & encourages regular bowel movements.

2. Increase your energy.

Consuming nuts, whole grains & legumes which has low GI (Glycemic index). These low GI foods are digested more slowly which provides our body a steady stream of energy. These foods are nutrient dense, fueling our cells with micronutrients they need to function properly.

3. Improves your mood

The gut-brain connection in our body supports. What we eat impacts our emotions. Most people who consume yogic diet had a reduced risk of depression. And people who consume highly processed foods associated with higher risk of depression.

4. Reduces risk of chronic diseases

Conclusion

According to multiple studies it is found that people about 22% less likely to have CHD (Coronary heart disease) in case of meat eaters. People who have high intake of plant-based, antioxidant rich foods & are vegetarian have a lower risk of diabetes, cancer & other chronic health conditions. Yogic diet (sattvik diet)

is beneficial for us to maintain a good physical and mental health as well as helps in various neurological disorders like schizophrenia, epilepsy, etc.

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How to generate traffic to Your Website Using Effective Content Marketing

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Abstract

Almost each enterprise has an internet site those days. At this point, it's miles vital for any enterprise that desires to be taken significantly on line and desires to develop their enterprise thru virtual marketing. Once you've got an internet site, be it a redesign, a brand new internet site or a current internet site which you need to earn extra money from, you want to discover the way to growth your internet site visitors. Any internet site, whether or not its motive is to track, generate income or without a doubt deliver in massive quantities of marketing and marketing revenue, blessings from elevated internet visitors. But how do you enhance your roadblock in case you do not know wherein to begin? Here are 4 regions you could begin searching out that will let your growth visitors and get in your preferred enterprise goals.

Keywords: content marketing, Traffic, region, visitors

Introduction

What Is Content Marketing?

Useful content material has to be on the center of your advertising and marketing Traditional advertising and marketing is turning into much less and much less powerful via way of means of the minute; as a forward-wondering marketer, you realize there needs to be a higher way. Content advertising and marketing is a strategic advertising and marketing method targeted on growing and dispensing valuable, applicable, and regular content material to draw and keep an absolutely described audience — and, ultimately, to force worthwhile patron action. Instead of pitching your merchandise or services, you're supplying without a doubt applicable and beneficial content material for your possibilities and clients to assist them clear up their issues. With the assist of content material advertising and marketing, you could deliver clean and designated records approximately your merchandise and services. Therefore, as a supervisor it's far powerful and green in constructing a reputation, put it up for sale and deliver a right result-orientated advertising and marketing, making it in step with the MBA program. With content material advertising and marketing you could construct believe together along with your audience, enhance conversion, hook up with your clients, and generate leads. Additionally, in today's age, clients count on excessive quality, regular content material from their preferred manufacturers and content material advertising and marketing can assist do that.

Content is the present – and future – of advertising and marketing

Go again and examine the content material advertising definition one greater time, however this time do away with the applicable and valuable. That's the distinction among content material advertising and the opposite informational rubbish you get from organizations looking to promote you "stuff." Companies ship us statistics all of the time – it's simply that maximum of the time it's now no longer very applicable or valuable (can you assert spam?). That's what makes content material advertising so fascinating in today's surroundings of heaps of advertising messages in step with man or woman in step with day.

Marketing is not possible without extremely good content material

Regardless of what form of advertising strategies you use, content material advertising ought to be a part of your process, now no longer something separate. Quality content material is a part of all kinds of advertising:

1. Social media advertising: Content advertising method comes earlier than your social media method.
2. SEO: Search engines praise agencies that put up quality, steady content material.
3. PR: Successful PR techniques ought to cope with troubles readers care about, now no longer their business.
4. PPC: For PPC to work, you want extremely good content material in the back of it.
5. Inbound advertising: Content is fundamental to using inbound site visitors and leads.
6. Content method: Content method is a part of maximum content material advertising techniques.

Effective Content

We've all heard that content material is king and which you want to put in writing super content material, or now "10x content material," as coined through Rand Fishkin. Now we can see how are we able to make our content material substantive through Google crawlers.

Qualities of powerful content material

1. The content material that sells and makes itself beneficial to the client is known as powerful content material. If the content material is good,
2. It will assist you goal the precise target target market, consequently saving prices and efforts.
3. Tell your target target market precisely what they need to know, it educates them, growing the conversion rate.
4. Effective content material follows the search engine optimization guidelines, considers readers above something else and guarantees that the clarity is straightforward for the reader, the content material is applicable and clean to understand, internet site is attractive, etc.

Type of content material

1. In content material advertising we will have a couple of sorts like, running a blog (the factor that you're analyzing proper now!), Video, podcasting, Info-graphics, email, etc., all comes below content material advertising.
2. Different content material is used below exclusive situations, like running a blog is what's going on currently, and receives vintage quickly, video content material fits the maximum on YouTube in which lengthy movies are updates, etc.
3. Different content material is used below exclusive situations, like YouTube makes use of exact video content material this is very informative on the opposite hand, Facebook offers movies which aren't informative however entertaining.
4. Here's a thrilling video on content material advertising, that would assist your solution what's content material advertising in virtual advertising.

Content Marketing Strategy

Translating enterprise targets and desires right into a plan and the use of content material as a number one way of accomplishing the ones desires. Content approach courses the creation, delivery, and governance of useful, usable content material.

We need to have a content material approach for SEO, for patron success, and income as those are the 3 elements that might lead your agency to the final intention of incomes profits.

Here's an editorial that tells you approximately the stairs to make an awesome content material approach.

To generate traffic to Your WebsiteDeveloping a content material advertising plan

Anything and the entirety calls for a plan, and so does content material advertising. In the approaching paragraphs we are able to see how growing a content material advertising plan may be useful in elaborating on our query of what's content material advertising in virtual advertising.

Content Marketing goals

To have a intention is vital for any challenge you do it life, so is the case with content material advertising. Only after the dreams are clean are we able to set up a blueprint of what wishes to be done.

Content advertising dreams must be virtually defined. Content must be in alignment with the dreams, must in shape the personality of the consumer (content material advertising must be targeted)

Content topics

If you're a espresso vendor with each warm and bloodless types in espresso. Now, I am a consumer and need to drink best warm espresso, I visit the hunt bar and seek warm espresso.

Now if I land for your web page and the primary component I see is bloodless espresso sorts and meals items, and many others and now no longer what I need to see, it could divert me out of your web page on your competition who've higher content material topics.

It is consequently extraordinarily essential to observe virtual content material advent recommendations to enhance your relevance to the clients.

A method to the above scenario might be to create distinctive touchdown pages so that could be a consumer wishes bloodless espresso, that web page has content material best associated with bloodless espresso.

Content calendar

A content material calendar is a written agenda of whilst and in which you propose to put up the approaching content material.

It is sort of a time-table, maintains you disciplined and guarantees that the content material is launched often in order that the clients live related on your brand.

Let me percentage a photo of the content material calendars our internet site itself! Now you already know why we're so organized!

Content control machine

Another crucial factor is content material control.

A content material control machine is a pc software program used to control the introduction and change of virtual content material. It allows construct a internet site while not having to put in writing all of the codes.

WordPress is one machine this is used to create this content material, even the content material you're analyzing has been constructed on word-press! Again, allow me percentage a photograph of the same.

CMS allows examine the search engine optimization practices are being accompanied or not, allows enhance clarity of your content material and presents predetermined systems for putting images, texts, links, etc. to make the content material greater appealing

Creating and curating content material

We create content material for our internet site, however we also can direct our clients to a few different internet site for greater details, that is growing and curating content material, allow us to now recognize in element the stakeholders, emblem additives and content material personalization in content material marketing.

Content stakeholders

Product supervisor and goal clients are the two key stakeholders in content material marketing. Balancing among client's wishes and supervisor's price range and call for is vital for the success.

For example, you realize that as a content material supervisor you want to observe positive search engine optimization practices and display content material this is client oriented, however a supervisor would possibly simply need to focus on his/her product in a positive way, or be involved approximately the price range, etc.

Content advent and curation

Content advent is the content material you create in your own. For example, I am developing this blog. And that is part of content material advent of Super Heuristics. On the opposite hand, if I percentage the content material from an outside supply outdoor this blog, this is referred to as content material curation.

We realize why content material advent is important, however why could we need to hyperlink every other internet site to our internet site and divert our customers?

1. Gives extra content material
2. Saves time
3. Can construct concept management and convey in new factors on your manufacturers content material. It will offer your target market with opportunity perspectives and resources.
4. Helps construct new relationships with different businesses, if you hyperlink their internet site, they could hyperlink yours too.

Publishing and Distributing content material

Now that we've got discovered to broaden content material and understood the which means of what's content material advertising in virtual advertising, allow us to apprehend the numerous structures and techniques utilized in publishing and dispensing content material.

Content Platforms

A content material structures is a standardized approach of imparting information, as an example, Twitter and Facebook also are content material structures. This consciousness on their user's scarce attention, due to the fact that they're all exceptional they use exceptional methods to do the same.

Facebook as an example suggests amusing content material, twitter is an interactive platform for enterprise and information purposes, much less of enjoyment reason and YouTube is a video content material platform displaying particular informational videos.

Content Strategies also are used on those content material structures to force extra site visitors to the internet site, this photo underneath offers a few techniques to sell your content material.

Conclusion

Once you've generate trafficon your website online the usage of the preceding methods, the trick is to realize the way to hold them there. You can try this in lots of ways:

1. Invest in excellent construction.
2. Make positive your web website online is user-friendly.
3. Regularly submit beneficial content material in your audience.
4. Give internet site visitors something precious like information, coupons or giveaways.

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Quality of Life: Psycho-Social Perspective

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Abstract:

Sigmund Freud was once asked to define the "Successful person" He replied, A man is Successful who is satisfied with his family and work. Satisfaction with a sense of pleasant feeling is an important component of quality of life. Satisfaction with oneself and the person around us is the key factor in quality of life. Thus quality of life is concerned with the inner life of the individual. It is intrinsic and not extrinsic. The subject matter of psychology is behavior - individual, interpersonal and group. Family is small group and satisfaction with family means the satisfaction with spouse and children. It covers marital satisfaction and satisfaction with upbringing of children. Satisfaction with work means "job satisfaction and not necessarily the salary one achieves. It also includes the satisfactory relations with persons around, namely, the boss, the colleagues and subordinates.

Introduction:

Much of our satisfaction depends upon how we perceive ourselves and the person around us. Self-perception and other - perception are basic in quality of life. When Socrates said, "Know thyself" he meant understanding one's strengths and weaknesses.

People do not understand themselves truly because of their inflated ego, emotional immaturity and distorted Personal philosophy of life. For genuine satisfaction, one must periodically check one's functioning of ego, emotional style and the authenticity of personal philosophy. In short we must know why we behave the way we behave.

In interpersonal life or even in group life, we generally fail to understand why other people behave in a particular way. We criticize their behavior but forget to understand the causes of their behavior. If we understand others behavior from their perspective ,there will be "Congruence "between us and the other person. This congruence or similarity of thoughts as Carl Rogers put it, is basic in understanding others. Subsequently the next step would be changing others behavior.

Eventually, good quality of life from psycho-social perspective is to understand oneself and others in proper perspective, and finally to obtain inner satisfaction and serenity.

The dimension for "Quality of life and community "is acceptance and rejection. Some persons are greatly accepted and respected in the community because of their personal values and effective interpersonal relatedness. Such persons are highly satisfied as they get best social emotional support from others and consequently their quality of life is very sound. On the other hand some others are rejected and hounded by the community as they follow anti-social and wretched life. They have a strong sense of dissatisfaction coupled with negative feelings and their quality of life is generally poor.

Quality of life in education is the satisfaction that is experienced by the teacher and the taught. Marks in the examination is extrinsic, while acquiring knowledge and wisdom is intrinsic. The latter gives us the perpetual satisfaction useful for living a purposeful life. Good marks gives us good job and fat salary leading to extrinsic satisfaction. We must keep in mind that real satisfaction is always psychological, mixed with a sense of happiness; and it make us emotionally healthy. A sound emotional healthy is always useful for well founded physical health. Good job, high salary and perks are social, economical and status - oriented satisfiers and less psychological, Intrinsic satisfaction in education and thereby quality in

educational life depends mostly on a quality of a teacher, effective teaching process and nice educational climate.

We have discussed quality of life in the realm of education and community. By applying different parameters we can discuss the quality of life in different aspects of life like career, wealth and religion, Nonetheless, the ultimate objective should be psychological satisfaction coupled with sense of pleasant feeling. It determines the quality of life, not the external satisfiers.

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Issues In Mobile E-Commerce

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Abstract :

In the present situation mobile commerce is very important. We have number of applications related to online marketing. We have number of online facilities related to online facilities for the customers. If we using the mobile banking we possible fast services related to online marketing.

Keywords: mobile, wireless, e-commerce, m-commerce, e-commerce environment issues

Introduction:

Electronic commerce is very important medium for the online trading. Mobile phone, laptops, e-books and number of facilitator are available for providing the online facilities. Purposes of this mobile e- commerce is providing best and fast facilities to society.

Objectives of the study :

1. To know and understand concept of M-Commerce.
2. To Know Global Challenges in M-Commerce.
3. To study the M-Commerce in Banking Sector.

Research Methodology:In the present study researcher used secondary data. Like that books, websites and magazines related to these subjects.

Importance of the study:Present research is very important in the present situation. Researcher think that this is research paper is beneficial to the all related scholars we are using a number of application regarding online trading. When costumers using mobile commerce there are number of technical issues. If customers require to use proper facilitation related to Mobile commerce proper training programs important for that. Facilitations Centre also required for that lack of technology awareness customers facing problems related to mobile commerce.

Functions of Mobile Commerce:

1. Mobile Banking
2. Online Trading
3. Online payment systems
4. Trading facilities
5. Fast cash transfer
6. Fast and best quality
7. Online care system
8. Messenger
9. Online banking

Mr.Vinod Hanumant Awaghade

10. Online marketing

Mobile banking is safe technology is used in every field. Any bank would always say that m-banking is safe. The other important fact which customers must realize is that hackers are least interested in hacking your mobile phones as they are in hacking your e-mail accounts. In case of m-banking the account number of the customer is not exposed anywhere. Bank makes this by authenticating a customer mobile number. Thus, m-banking may be considered even more secure than internet banking.

Issues in Mobile banking-

1. Technical issues
2. Range problems
3. Online barriers
4. Online hacking
5. Extra charges
6. Inconvenient in rural area
7. Extra expenses
8. Security problems
9. Guaranty of services
10. Other problems

Services of M-Banking:-

1. Statement of account history
2. Alert message on account
3. Monitoring the term deposits
4. Loan statement and alert on loan payments
5. Insurance policy statement
6. Pension plan statement hacking
7. Domestic and interaction fund tranannsfer
8. Micropayment handling
9. Bill payment process
10. Trading on stocks
11. Domestic and international fund transfers
12. Commercial payment processing
13. Bill payment processing
14. Withdrawal at banking agent
15. Deposit at banking agent
16. India's largest private sector bank, ICICI has launched I mobile, which a wide area of banking transactions can be performed on the mobile phones. The transactions performed through this application are completely secured.

Services Provided Byi Mobile

1. Fund transfer to ICICI and non-ICICI bank account

2. Knowing the account balance
3. Knowing last three transaction in kyour account
4. Knowing the cheque status
5. Stop cheque clearance
6. Request for cheque book
7. Payment of utility bills

Conclusion:Present study is beneficial to researchers. When researcher studying this subject there is number of problems regarding online banking.Specially in the rural area there is requirement for the facilitation centers. Facilitations centers should play important role for the banking. Institutions related to online banking they will decrease the extra charges of online transactions.

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Intellectual Property as an Instrument of Economic Growth

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Abstract:

This article explores various types of Intellectual Properties which are included under the ambit of Intellectual Property. Its primary focus is to spread awareness about Intellectual Property Rights among the readers. The annual review of the international patent system, administered by the World Intellectual Property Organization (WIPO) claimed that only 6% of patent Cooperation Treaty (PCT) applications originating from India were filed by universities in 2018. This implies that young researchers need to know more about IP, IP rules and rights.

Key words: Intangible Property, Intellectual Property Rights, Patent, Copyright, Trademark, Geographical Indications, Industrial Designs, Trade Secrets

Introduction:

Neo-classical economics has only recognised two components of production for nearly two centuries: labour and capital. However, this is beginning to change. Information and knowledge are displacing capital and energy as the key sources of wealth creation, just as the latter two did 200 years ago. Furthermore, technical advancements in the twentieth century changed the majority of wealth-generating jobs from physical to "knowledge-based." Technology and expertise are currently the most important components in manufacturing. Knowledge and experience can be swiftly transmitted around the world thanks to enhanced information mobility and the global labour force, and any advantage acquired by one organisation can be erased overnight by rival advancements. The only competitive advantage a company will have will be its ability to draw value from information and its process of innovation—combining market and technology know-how with the inventive talents of information workers to resolve a continuous stream of competitive problems.

Humans are separated from animals by the ability to reason that the Almighty has bestowed upon them. Human beings have thus progressed to the current 'Civilized State' purely via the application of their intellectual capacities. Intellectual property is a type of property that is created via the application of human intellect.

Tangible Property and Intangible Property:

Tangible Property

The word 'tangible property' refers to any sort of physical property that can be moved, touched, or felt in general (i.e., it is not linked to real estate or land). Furniture, clothing, jewellery, art, writings, and other household items are commonly included.

Intangible Property

Intangible property, on the other hand, refers to personal property that can't be moved, touched, or felt but nevertheless symbolises value, such as negotiable instruments, securities, services, and intangible assets, such as goodwill.

Intellectual Property:

The term 'intellect' refers to the mind's inventions. Inventions, literary and artistic works, symbols, names, and paintings all fall under the category of intellectual property. Intellectual property is a type of property that is created via the application of human intellect. In the Indian context, it is known as "Bauddhik sampada." The term sampada implies property and the phrase bauddhik indicates related to buddhi or intelligence. When the words buddhi and sampada are combined, the result is bauddhik Sampada.

The owner of intellectual property is granted a set of rights relating to the property that he created through the use of his intellect. These rights are referred to as intellectual property rights collectively.

Types of Intellectual Property:

Dr. Mangesh P. Waghmare

1. Industrial property includes invention patents, industrial designs, trademarks, and geographical markers, among other things. Industrial property includes invention patents, industrial designs, trademarks, and geographical markers, among other things.
2. Copyright and related rights protect literary, creative, and scientific works, as well as performances and broadcasts.

The most obvious contrast between Intellectual Property and other types of property is that: - Intellectual Property is intangible, meaning that it cannot be defined or identified by its own physical attributes. To be protected, it must be expressed in some identifiable form.

Intellectual Property Rights:

IPR, in its broadest sense, are rights granted to authors and owners of works that are the result of human intellectual innovation. These works can be in the form of an invention, a manuscript, a suite of software, or a business name, and can be in the industrial, scientific, literary, or artistic realms. Intellectual property rights, such as copyright, patents, and trademarks, are treated similarly to other types of property rights. They provide IP creators or owners control over how their property is utilised, allowing them to profit from their labour or investment in a project. Intellectual property rights have long been acknowledged by numerous legal systems. For example, Patents to safeguard inventions have been awarded since the fifteenth century in Venice.

The Paris Convention for the Protection of Industrial Property (1883) and the Berne Convention for the Protection of Literary and Artistic Works (1893) were the first worldwide endeavours to safeguard IP through international law (1886). WIPO now administers over 25 international accords on intellectual property. Article 27 of the Universal Declaration of Human Rights also protects intellectual property rights.

Patents:

It is said that necessity is the mother of invention, and inventions are in high demand these days. A patent is issued to the individual who invents anything that has an industrial application. Patents are given for innovative, inventive, and industrially applicable inventions for a product, its method, or a process. In modern legal systems, patents were one of the first categories of intellectual property to be recognised. From electric lights (patents owned by Edison and Swan) to the iPhone, patented inventions now infect every facet of life (patents held by Apple). For 20 years after the patent is granted, the owner of the patent has the right to ban anybody else (other than the licenced user) from creating, using, selling, or importing the innovation. A patent is valid for 20 years from the date of application, and it cannot be extended.

What cannot be Patented?

Scientific principles that are contrary to well-established natural laws, abstract theory formulation, frivolous inventions that are prejudicial to morality or injurious to public health, methods of agriculture or horticulture, methods of treatment, admixtures, traditional knowledge, incremental inventions that do not increase efficacy, and inventions related to atomic energy are among the inventions that are not patentable under sections 3 and 4 of the Patents Act, 1970.

Copyrights:

Original creative works, published articles, sound recordings, films, and broadcasts are all protected by copyright. The right exists regardless of the media on which the work is recorded, therefore purchasing a copy of the work does not provide you the right to duplicate it. However, limited copying in the form of photocopying, scanning, and downloading is permitted without the consent of the copyright owner, but only for research purposes. Furthermore, when extracts or quotations from the work are published, the source from which the excerpts or quotes were derived must be acknowledged. A simple concept, on the other hand, is beyond the scope of copyright protection, and hence cannot be copyrighted, i.e. only the manifestation of the idea. A title, slogan, or phrase does not have copyright, but they can all be registered as a trade mark. Copyright extends to the internet medium as well, such as matter published through web sites that is protected by copyright law, requiring authorization before duplicating or simply inserting a hyperlink to it.

Works covered under Copyrights:

1. Literary Software include –Computer Programs, Books, Essay, and Compilations.
2. Artistic – Drawing, Work of Architecture, Logo, Painting, Chart, Map, Plan, Photographs.
3. Dramatic –Drama, Screenplay.
4. Musical – Musical Symbolisations.
5. Sound Recording – Compact Disc.
6. Cinematograph Films – Visual recording which includes sound recording.

Copyright Duration:

1. Literary, dramatic, musical, or artistic works - author's lifetime plus 60 years after his or her death.
2. Works by Anonymous and Pseudonymous Authors - 60 years after the work was first published.
3. Public Undertakings & Government Works - 60 years from the initial publication of the work.
4. International Organizations' Works - 60 years after the work was originally published.
5. Sound Recording - 60 years from the date of publication of the recording.
6. Cinematograph Films - 60 years have passed since the film was first released.

Trademarks:

A Trade Mark is a mark, such as a logo, words, forms, or jingles, which is used to provide a product(s) or service(s) a distinctive identity in order to identify it from rival items. Trade marks aid in the protection of a brand's distinctive identification, which is used to create its marketing identity. They can be registered both domestically and globally by the founder/user, allowing him to use the mark on his products together with the sign ®, which denotes the symbol's registration status. A trademark is a type of business identification that allows us to recognise and differentiate the goods or services that a company or individual produces. It should eliminate adjectives, names of people or places, obscenity, religious or government phrases or symbols (for example, OM, Ashok Chakra), and common shapes (Sphere). Symbols TM denotes pending/applied marks, ® denotes registered marks, and SM denotes service marks. Companies invest a lot of effort and money in creating their brands and trademarks. The owner of a trademark has legal authority over who uses it. This ensures that businesses may develop and advertise their products and services without worrying about counterfeiters tarnishing their reputations, and customers can trust trademarks to be genuine.

Industrial Designs:

Industrial design rights encompass the aesthetic and decorative aspects of a product, such as how it appears and feels. These aesthetic considerations can be quite essential in today's economy. Consumers nowadays have access to a vast array of items, many of which perform the same basic functions. As a result, they'll pick the one with the most appealing design within their price range. Automobiles, telephones, computers, packaging and containers, technical and medical equipment, watches, jewellery, electrical appliances, textile designs, and a vast range of other industrial items and handmade goods are all examples of industrial designs.

The registration of a design aids in the protection of items that are distinguishable by their unique shape or pattern. However, the prerequisite for registration is that the design be new, therefore originality is essential for design registration. Design can be registered on a national level as well as through the EU-wide common registration system. Copyright can also be used to safeguard such a right.

Registrable Design:

A design can only be registered if it is brand new or unique. Novelty: A design is deemed novel if it has not been previously revealed to the public, in India or elsewhere, by publication, usage, or any other means, prior to the filing date or priority date. A design is deemed novel if it differs considerably from existing designs or combinations of existing designs. [Section 4]

Originality: When it comes to a design, originality indicates that it is

1. Coming from the designer's creator, and
2. Contains examples that, while not unique in themselves, are novel in their application. [Section 2 (g)]

For instance, The Taj Mahal is a centuries-old figure. However, if a person comes up with the concept of producing a flower vase or ash tray in the shape of the Taj Mahal for the first time, it may be considered an original design and registrable.

Geographical Indications (GI):

The origins of a product can influence its quality, reputation, and other aspects. Geographical indications (GIs) are place names (or terms connected with a place in some countries) that are used to identify products that come from those locations and have those qualities (for example, "Champagne," "Scotch whiskey," "Tequila," or "Roquefort"). Geographical indicators are used to acknowledge the important influence that geographic and climatic conditions, as well as human know-how, may play in a product's final quality. GIs, like trademarks and business names, are intellectual property rights that are used to identify products and build their reputation and goodwill in the marketplace.

If any of the operations of manufacturing, processing, or preparation of products takes place in a region, the product is regarded to be made there. Typically, such a name provides a sense of quality and uniqueness that is mostly due to the fact that it originated in that specific geographical location. Economic prosperity of producers of commodities produced in a geographical region is promoted by GI. There are

plenty of examples of geographical indications to choose from – Kullu Shawl, Thanjavur Art Plate, Blue Pottery of Jaipur, Banaras Brocades and Sarees, Makrana Marble, Hyderabad Haleem, Roquefort cheese from France, Nashik Valley Wine, Tequila liquor from Mexico and Darjeeling tea from India, Mahabaleshwar Strawberry, Darjeeling Tea etc.

Semiconductor Integrated Circuits Layout Design:

Integrated circuits (ICs) are electronic circuits in which all of the components (transistors, diodes, and resistors) are arranged in a certain sequence on the surface of a thin semiconductor material (usually silicon). Integrated Circuits are an integral component of a wide range of electrical goods in today's technology, including common items like watches, television sets, washing machines, and vehicles, as well as smart phones, sophisticated computers and other digital gadgets. The creation of ever-smaller digital devices with more functionality necessitates the development of novel layout ideas for Integrated Circuits.

While the production of a new layout-design normally necessitates a significant financial expenditure as well as a significant amount of time from highly experienced specialists, replicating such a layout-design may simply cost a fraction of the original investment. The layout design (topography) of integrated circuits is protected by a sui generis intellectual property regime to prevent illegal duplication and to create incentives for investment in this sector.

Farmers' Rights and Plant Varieties

Intellectual property rights have evolved as a new worldwide phenomena in the current period of liberalisation, globalisation, and fast-paced information technology. While IPRs are well-established in the manufacturing sector, their application to agriculture is yet in its infancy. The main problem in the agriculture industry is that certain agricultural advances are difficult to adapt. This lack of absolute appropriability may diminish inventors' motivation to invest in crop enhancement.

The Plant Varieties Protection and Farmers' Rights Act, 2001, made India one of the first countries in the world to adopt laws providing farmers' rights (PVPFR). India's law is unique in that it tries to safeguard both farmers' and breeders' rights at the same time.

The Protection of Plant Varieties and Farmer's Rights Act of 2000, which functions as an effective legal system for the protection of plant varieties, the rights of farmers and plant breeders, and to encourage the development of new plant varieties, to recognise and protect the rights of farmers in respect of their contribution made at any time in conserving, improving, and making available plant genetic resources for the development of new plant varieties, to recognise and protect the rights of farmers in respect of their contribution made at any time in conserving, improving, and making available.

Trade Secrets:

A trade secret is any type of knowledge that is kept hidden or is not widely recognised in the business, providing the owner a competitive advantage. A trade secret is defined as any knowledge that may be used in the running of a business or other activity and is valuable enough to provide an actual or potential economic advantage over others. Formulas, patterns, methods, algorithms, techniques, procedures, or compilations of information that provide a company a competitive edge are examples of trade secrets.

Intellectual property today comprises proprietary company knowledge, trade secrets, know-how, and crucial commercial partnerships more than ever before. Intellectual property rights are adequately protected via the numerous legislation that have been implemented. Some ideas, however, cannot be patented, and some innovators may not wish to patent their ideas because they are trade secrets or sensitive information, for example. The monopoly on an idea or product may never end if a trade secret is truly kept hidden. Once information is released and becomes public, it is permanently gone.

Traditional Knowledge:

Traditional knowledge refers to local communities' knowledge, systems, inventions, and behaviours all over the world. Such knowledge has been gathered over time, and it has been used and passed down through multiple generations.

Genetic Resources:

The Biological Variety Act of 2002 was adopted in India to protect biological diversity, and it establishes a structure for fair sharing of the benefits derived from the utilisation of traditional biological resources and knowledge.

Conclusion:

Creativity and ingenuity are essential. They boost economic growth, generate new employment and industries, and improve people's quality of life. Inventors, artists, scientists, and companies invest a great deal of time, money, energy, and effort into their works. To persuade them to do so, they must be

given the opportunity to earn a reasonable return on their investment. This entails granting them the ability to safeguard their intellectual property. 'Innovation' is the buzzword of today's competitive world, and it is the most important necessity for every company's existence. Identifying, creating, and utilising innovations gives a company a competitive advantage and contributes to its long-term success. It is a common misconception that intellectual property belongs only to technological corporations. The vast majority of IPRs are territorial in nature. In order to safeguard one's intellectual property in every nation, one must seek protection under the applicable legislation independently.

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**Roll of Heritage City Development and Augmentation Yojana (HRIDAY) in Urban
Development of India**

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Abstract

Tourism is an important activity in India. Today tourism is rapidly growing business. India is a 22th most visited nation in the world. In Asia and Pacific region India has rank eight. The ministry of Tourism is formed various policies for tourism development. India is among the most famous tourism places in the world. India is famous for the natural, cultural, historical tourism in the world. Central Government introduced the Heritage City Development and Augmentation Yojana (HRIDAY) in 2015. The objective of this paper is to study the Heritage City Development and Augmentation Yojana (HRIDAY) launched by Government. In present study we studied the role of this scheme in rural development. Because of this scheme the 12 cities has enhanced the beauty of the cities as well as increased the number of tourist.

Key Words

HRIDAY, Moud, ITDC

Introduction

Tourism is an important activity in India. Today tourism is rapidly growing business. India is a 22th most visited nation in the world. In Asia and Pacific region India has rank eight. The ministry of Tourism is formed various policies for tourism development. India is among the most famous tourism places in the world. India is famous for the natural, cultural, historical tourism in the world. Central Government introduced the Heritage City Development and Augmentation Yojana (HRIDAY) in 2015. The main aim of this scheme is to preserve character of the soul of heritage city and urban development. The scheme has funding the development of heritage cities for example the infrastructure, development and conservation of heritage places, development planning, security and cleanliness of city. The scheme was focus on the development of Indian heritage providing basic facilities such as sanitation, water supply, roads etc. The scheme is introduced the nice opportunities for sustainable development of heritage cities in India.

Objectives

The objective of this paper is to study the Heritage City Development and Augmentation Yojana (HRIDAY) launched by Central Government. In present study we studied the role of this scheme in rural development.

Study Area

India is a developing country in South Asia. According to area India has the seventh largest country in world. Geographical location of the nation is between 6°44' to 35°30' North Latitude and 68°7' to 97°25' East Longitude. It shares land borders with China, Bhutan, Nepal, Pakistan, Bangladesh and Myanmar. India is bounded by Indian Ocean in south border Bay of Bengal at east side and Arabian Sea on west side. Delhi is the capital of India. There are 28 states and 8 territory of India. It is the headquarter of district. Majority of people of India is engaged in agriculture. The total area of the India is 2973190 sq. km in 2022. Ganga, Brahmaputra, Godavari, Krishna and Warna is the main river of India. The total population of India is 1,21,01,93,422 as per census 2011 and the literacy rate is 74.04 %.

Dr. Snehal Makarand Rajhans

Methodology And Database: The present study is carried out with secondary sources of data, like books, journals, magazine, internet etc. and analysis this data by various tools and techniques.

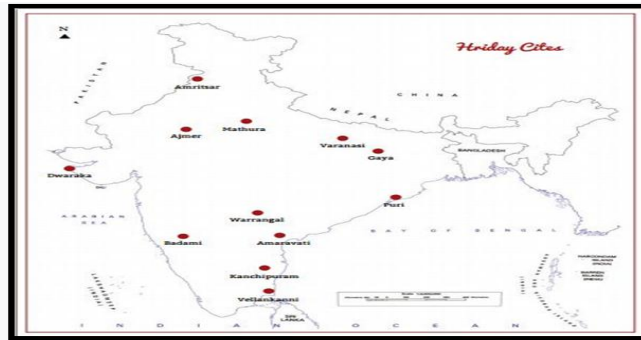
Heritage City Development And Augmentation Yojana (Hriday)

For the development of urban heritage places Government launched various programmes. Central Government introduced the Heritage City Development and Augmentation Yojana (HRIDAY) in 2015. The main aim of this scheme is to preserve character of the soul of heritage city and urban development. The scheme has funding for the development of heritage cities e.g. the infrastructure, development and conservation of heritage places, development planning, security and cleanliness of city. The scheme was focus on the development of Indian heritage providing basic facilities such as sanitation, water supply, roads etc. The scheme is introduced the nice opportunities for sustainable development of heritage cities in India. The scheme has provided the basic needs on the demands of management committee in this city. The central government funded 100% grant to the heritage development. The management committee of city has prepared the heritage development plan. India has a rich natural cultural, religious and social tradition. India has a tradition of hospitality. Handicraft sculpture in India is unparalleled. Many religious places in India are considered as places of worship, so the importance of religious places is unique. Many religious places in India are considered as places of worship, so the importance of religious places is unique. Many historical places attract tourists. This rich tradition in India is used for the development of tourism business. The Indian Tourism Development Corporation (ITDC) emphasizes on the development of this prosperity in India. The scheme was developed by the Ministry of Urban Development(MoUD) with the objective of helping the tourism business and providing proper services to the incoming passengers. Many things can be done through this scheme such as beautification of places in the city, proper disposal of sewage, provision of water supply, provision of proper transportation services, provision of street lights. The Central Government provides 100% funding for this scheme. The duration of this scheme is 4 years for integrated development. The statement o this scheme is Preserve and revitalize the soul of the heritage city to reflect the city's unique character by encouraging an aesthetically appealing, accessible, informative & secured environment. To undertake strategic and planned development of heritage cities aiming at the improvement in overall quality of life with a specific focus on sanitation, security, tourism, heritage revitalization and livelihoods retaining the city's cultural identity. The scheme provides grants for city development in the following ways.

Sr. No.	Budget Components	Allocation in %
1	Project Implementation	85
2	City PMU Establishment	3
3	Administrative and Operating Expenses	1
4	Information, Education and Communication	4
5	DPRs and HMP preparation	4
6	Capacity Development	3

(Source- Guideline of HRIDAY, Government of India)

The majority of funds (85%) are utilized for the development of infrastructural facilities in heritage city and only 15% funds is utilized for administrative, information and other purpose. The Ministry of urban development is launched this scheme for overall development of selected cities. The scheme was choose 12 cities of India in first phase. Varanasi is the first city selected for development. The selected cities and the allotted funds for this scheme is as following. The map of Heritage cities of India

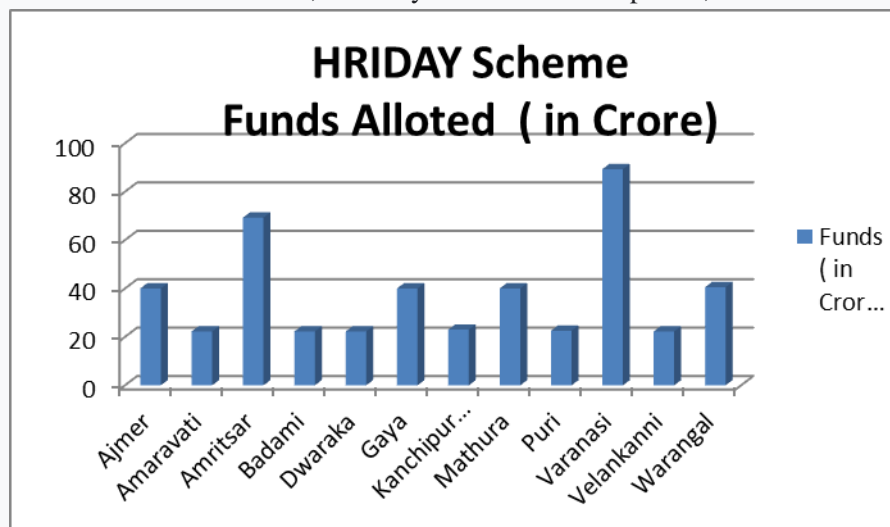


selected in HRIDAY Scheme

(Source- Google- Ministry of Housing and Urban Affairs @ MoHUA India)

Sr. No.	Name of City	State	Funds (in Crore)
1	Ajmer	Rajasthan	40.04
2	Amaravati	Andhra Pradesh	22.26
3	Amritsar	Punjab	69.31
4	Badami	Karnataka	22.26
5	Dwaraka	Gujarat	22.26
6	Gaya	Bihar	40.04
7	Kanchipuram	Tamil Nadu	23.04
8	Mathura	Uttar Pradesh	40.04
9	Puri	Odisha	22.54
10	Varanasi	Uttar Pradesh	89.31
11	Velankanni	Tamil Nadu	22.26
12	Warangal	Telangana	40.54

(Source- HRIDAY - Guideline, Ministry of Urban Development, Government of India)



(Source- HRIDAY - Guideline, Ministry of Urban Development, Government of India)

The scheme focuses on the development of economic, social, cultural and infrastructural factors. The scheme was monitoring by Ministry of Urban Development. National Empowering Committee (HNEC) is monitoring and advising at national level. There is also established a local level committee for local management. The highest funds are received for development of Varanasi city. Varanasi is the most famous religious city in India and the largest tourist visited varanasi city for Ganga Puja

every year. There are no sufficient facilities for tourist and also civilians so the majority funds divert for development of Varanasi city. For this scheme the twelve cities of India is developed. The funds was utilized for the development of infrastructure, roads, staying, security, food, electricity, water supply and various other amenities. Because of these facilities Tourist are enjoying the tour. The visitor and tourist are happy because of getting better amenities and enjoying their stay. Due to this scheme, the number of tourists and visitors increased due to better facilities. Also the people of this religious, cultural and social city got the benefit of good service facilities, they got employment opportunities. Good service facilities also increased the number of international tourists. The roll of this scheme in urban development is remarkable.

Referance

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**A Study on Impact of Social Media Marketing on Consumer Buying Behavior
in Satara City**

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Abstract

In the current situation these social networking sites are no wind is sensible art of human lives. A modern way of lives is to change the traditional out look in to modern one. Some features of India's population which is showing how trends are changing. Around 75% of India's total population are below 35 years of age if we further divide then 36% are in the age group of 15 to 24 years, whereas 39% are in the between of 25 years to 34 years of age. If we can see the users of internet then in total population 34% of females are using the spending much time on social media websites. The females whose age are in between the 35 years and 44 years are using highest falling under this. Society which has great network of social media marketing sites. Interest few decades ago it taken days to reach and do communication with any of consumer but now the situation has changed a lot. Social media marketing has changed however shoppers and sellers communicates. The social media has variety of extra ordinary advantages like reduced marketing expenditure, improved sales, increase traffic, generated leads, improved search rankings.

Key Factors: Social Media Marketing, Websites, Society, Consumer Buying Behavior.

Introduction

People were communicating with other people without a language in olden days. There is a massive change in the method of communication in modern days. Social Media have become a convenient way to communicate among all age clusters. The Internet and particularly social media have modified this shoppers and marketers communicating medium. The Internet has characteristics such as – the power to in expensively store huge amounts of data at different locations - the powerful search engines, organizing and disseminating of data - the power to function a physical distribution medium as software - relatively low prices. With the help of net and the presence of various social media sites it is now possible for business people to meet worldwide customers at single click of the button. Thanks to the internet technology, which helps the consumer to search the production the web, view the review and ranking of existing customers for the product before he purchased the product. Consumers use the technology now a days too much as computer is used by many consumers so use of online marketing. Consumer purchase decision is influenced by social media.

Research Problem:

Now a day the concept of social media marketing has become the prominent aspects among the people to consider. It is provided comfortless and easiness to the users to avail all the marketing service but still some negative scenario problems is detected by the customer. So, considering these aspects some questions are use in the mind of researcher.

- 1 What is the impact of social media on consumer buying behavior?
- 2 What are the factors affect the consumer buying behavior on social media? In order to find out answers of these questions the researcher has selected the topic impact of social media on consumer buying behavior.

Objectives of The Study

- 1 To study the concept of social media.
- 2 To analyses the impact of social media on consumer buying behavior.

Research Methodology

Type of research Present research is descriptive in nature. **Data Required** Primary Data

The data required for this study is rural areas people's opinions & personal interaction with people. To find out the impact of social media on consumer buying behavior.

Secondary Data

The secondary data required the conceptual framework of the study of e- impact of social media on consumer buying behavior.

Data sources

This research requires primary data as well as secondary data for successful analysis.

Primary data

The source of primary data is collected from properly structured schedule which is filled by the respondent in presence of their research

Secondary data

The secondary data is collected by research articles, books, internet, etc.

Sampling unit

The researcher has taken referring the unit as a people to concerning impact of social media on consumer buying behavior.

Population

The population for the research is infinite.

Sampling Technique

The researcher has used simple random sampling method for their researcher.

Sampling Size: Sampling size was 50 i.e. there was 50 numbers of respondents.

Data Analysis The data analysis deals with analysis of data collected by researcher, the data has been analyzed to fulfill the objective of the study.

Future Scope of The Study

Geographical Scope: This study is limited for Satara city only.

Conceptual Scope: To study the impact of social media marketing on consumer buying behavior.

Analytical Scope: The present study has been analyzed with simple statistical tools such as Percentage, averages, etc.

Impact of Social Media Marketing On Consumer Behavior**Positive Impacts:**

Social media which is doing the marketing helping to businessmen to understand their customers by understanding their likes and dislikes.

It helps various firms to understand how different types of activities can be done.

Social websites are helping to make not only to old customers but also to many new customers to attract them.

It increases awareness for consumers how to use branded goods and services.

Negative Impacts

Social websites are not fully protected. Anybody can mis use the websites in form action like Facebook anybody can take the image of any person can create problem for consumers.

Social websites are sending many advertisement mails messages to customers due to those customers are thinking as unsought goods.

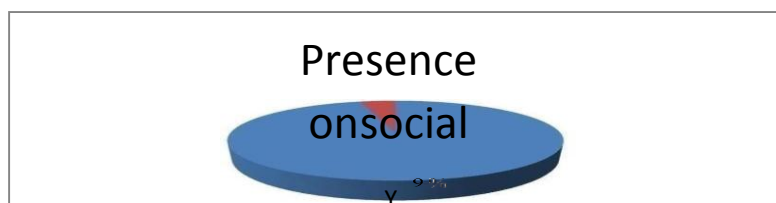
Wrong type of brand advertisement can create a big problem for the company.

Many companies are not getting feedback from the customers though it is free of cost. But still consumers are reluctant to share ideas and thoughts.

Analysis And Inferences Of The Data**Table.1 Are you on social media**

Sr No	Particulars	No. of Respondents	Percentage
1	Yes	48	96%
2	No	2	4%
	Total		100%

(Source: Primary data)

Graph .1.

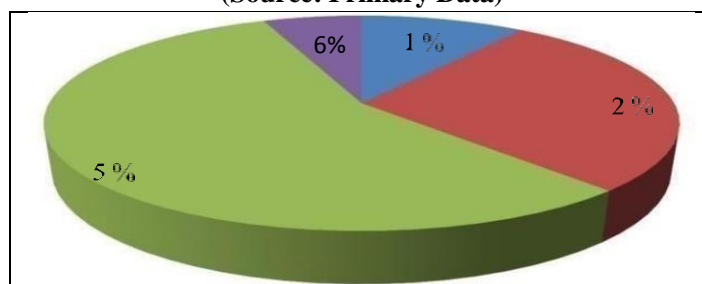
From the above graph, we come to know that 96% of the more on social media and Above table and chart interprets that majority of people i.e.96% are using social media so they can be influenced by social media

Table 2.

How many social media sites do you have account with

Social media sites	Frequency	Percentage
1	5	10%
2	14	28%
3	28	56%
4+	3	6%
Total	50	100%

(Source: Primary Data)

**Graph.2**

How many social media sites do you have account with?

From the graph, we can conclude that 56% of them have 3 social media accounts, 28% of them have 2 social media accounts, 10% of them have 1 social media account, 6% of them have 4 +social media accounts. Above graph can interpret that most of them have 3 social media accounts so

Table.3 how many times advertisement do you look at social media

Usage	Frequency	Percentage
Note very day	2	4%
Once a day	4	8%
2-5times a day	5	10%
10 + times	39	78%
Total	50	100%

(Source: Primary data)

From the above Table conclude that 78% of people use social media 10+times a day, 10% people use social media 2- 5 times a day, 8% of people use social media Once a day, 4% people use social media once advertisement. Above table interpret that as most of them look at social more than 10+ times advertisement, so they can get attracted to the products on sites.

Table.4 How much time do you spend on social media per day?

Time	Frequency	Percentage
Less than 30min	1	2%
1-2hours	1	2%
2-3hours	4	8%
3+ hours	44	88%
Total	50	100%

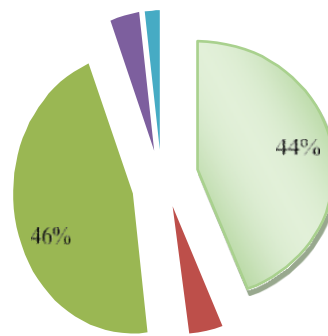
(Source: Primary data)

From the above graph we can conclude that, 88% of them use social media for more than 3 hours a day and 8% use 2-3 hours per day, and 2% use for 1-2 hours per day and 2% use less than 30 minutes per day. Above chart & table interpret 88% people use social media more than 3hr/day.

Table.5 For what purpose you use social media?

Purpose	Frequency	Percentage
Keeping in touch with friends and family	22	44%
News	2	4%
Buying and Selling	23	46%
To browse	2	4%
Others	1	2%
Total	50	100%

(Source: Primary data)

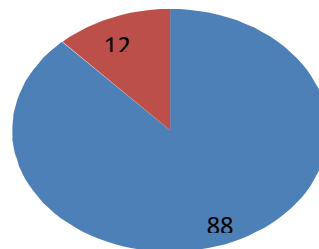
**Graph. 3 For what purpose you use social media?**

From the above graph we can conclude that 46% of them social media for buying and selling, 44% of them use for keeping in touch with family and friends, 4% of the muse to browse, 4% of the muse to end news, remaining 2% use for other purpose. Above graph interprets that most of them i.e. 46% use for buying and selling of products.

Table.6 Do you consider yourself addicted to social media?

Addicted	Frequency	Percentage
Yes	44	88%
No	6	12%

(Source: Primary Data)

Graph.4 Do you consider yourself addicted to social media?**Yes No**

From the above graph we can conclude that most of the people i.e. 88% are addicted to social media and 12% of the more not addicted to social media. Above table & chart interpret that now days most of the people i.e. 88% spend more time on social media.

Table .7 Do you buy products online?

Purchase	Frequency	Percentage
Yes	41	82%
No	9	18%

(Source: Primary Data)

**Graph.5 Do you buy products on line?**

From the graph we can conclude that most the people i.e. 82% buy products Online and remaining 9% don't buy products online. Above table & chart interpret that most the people i.e.82% of them buy products online.

Table.8 What makes you buy product from social media sites?

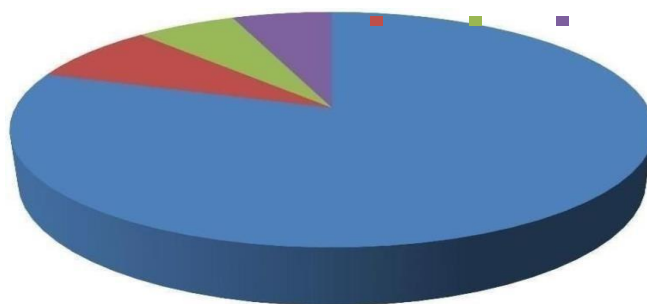
Buying decision	Frequency	Percentage
Offers	11	22%
Discounts	12	24%
Advertisements	15	30%
Brands	8	16%
Others	4	8%

(Source: Primary Data)

From the above table conclude that 30% of them buy after watching ads,24% of them due to discounts, 22% of them buy due to offers, 16% of them buy due to brands,8% of them buy due to other reasons, and it interpret that30% of them buy products after watching advertisements.

Table.9. How many times have you purchased product after watching it on socialmedia?

Frequency of purchase	Frequency	Percentage
More than thrice	40	80%
Twice	4	8%
Once	3	6%
Never	3	6%



(Source: Primary Data)

Graph. 6.

From the above graph we can conclude that 80% of them have purchased products more than thrice from social media sites, 8% of them have purchased twice, 6% of them have purchased once and 6% of them have never purchased. Above table & chart interpret that 80% of them have purchased product more than thrice from social media sites.

Findings, Suggestions and Conclusions

Findings

- 1 It is observed that, maximum i.e. majority of people i.e. 96% are using social media so they can be influenced by social media.
- 2 It is observed that, maximum i.e.56% respondents are have three accountson social media.
- 3 It is observed that, maximum i.e. 78 % respondents are look social media indaymorethan10 times
- 4 It is observed that, maximum i.e.88% respondents are spend time on socialmediaismorethan3hours.
- 5 It is observed that, maximum i.e.46% respondents are use social media forbuying and selling purpose.
- 6 It is observed that, maximum i.e. now days most of the people i.e. 88% spend more time on social media
- 7 It is observed that, maximum i.e. 82% buy products online and remaining 9% don't buy products online.
- 8 It is observed that, maximum i.e. 78% of people are influenced afterwatching the advertisements.
- 9 It is observed that, maximum i.e.76% of people find social media reliable.

- 10 It is observed that, maximum i.e.30% of the buy products after watching advertisements.
- 11 It is observed that, maximum i.e.80% of the have purchased product more than thrice from social media sites.

Suggestions:

- 1 As social media usage is increasing rapidly, people spend most of these time on social media companies should do there marketing more on social media.
- 2 Consumers should keep a check on authenticity of products /advertisements as there are high risk so fraudulent activities.

Conclusion

From the above analysis is and interpretation we can conclude the following points,

- 1 It is clearly seen that social media affects the consumer buying behavior.
- 2 Due to the current trends of digitalization a great impact has been seen in the buying behavior of the consumers.
- 3 Social Media has boosted the marketing pattern and has made marketing much easier.
- 4 The reach of the products and awareness about them through social media marketing has increased and more people are being influenced through it.
- 5 Social media marketing has changed the scenario of marketing patterns compared to that of the traditional marketing.
- 6 Social media marketing has gained a boom due to the digital influencers such as You- tubers, bloggers and social media influencers through current trends like Instagram, Facebook etc.

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2. SV Yadav [Women empowerment through self-help-group: a case study of Nagthane Village, Tal: Palus, Dist-Sangli](#), Online International Interdisciplinary Research Journal 3 (3), 199-207



A Inclusive Study An Influence Of Covid-19 Pandemic On Education

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Abstract

Education is the key component of any country. It forms by abilities, acquaintance. Any country can't affordability the withdrawal of its teaching learning scheme. Health and education is key affair for any country and protect its citizens fit it is the duty of the government authority. In this paper, we are deliberating about covid-19 phase and its influence on education and also the Influence is scrutinized from a femininity viewpoint. It is an observed paper where a literature review is done to know the view of online education, the significance of education and COVID 19 Influences on education from the lookout of maternities, educators, and apprentices. For this purposefulness 100 respondents were chosen from colleges of Kolhapur. Data collection is completed by designed Google form and investigation is done with the help of SPSS statistics and independent sample test.

Keywords: Covid-19, Online teaching learning, Virtual Programmes

Introduction

The COVID-19 pandemic has exaggerated the whole world and Influences the many sector for longer duration. The cases of COVID-19 are break the record every day and expanding the inconveniences for the world and growing many questions for businesses, education, farming, import-export and supply chain at the local and global level (Casero-Ripollés, 2020). The COVID-19 is having a substantial Influence on all sectors of societies at the inter country level, monetary, communal, educational and business segments. It is a very rigid time for the educational organizations to instigate sessions and parents to send their kids to schools, college and university to endure the education and complete the courses (Vladescu, 2016). COVID-19 Pandemic can distress the children largely as less tolerant about the concept of social distancing is a serious dispute for educational organizations as well as for parents. Beginning the educational institutes at this point of time is a dangerous, especially when the number of cases is growing, and the medical department has not confirmed any vaccine or Influenceful treatment for COVID-19. Therefore, scrutiny and preparation of future actions for administration of the education system and execution of changes in the tactic of educational organizations are necessary (McKibbin and Fernando, 2020). The governments of countrys are abandoned and searching for the treatment options, protecting measures and anti-dotes of the virus that is distressing the human life critically. Education is one of the major requirements of societies, and due to this epidemic issue, the teachers and students are facing a aggressive situation to continue their courses. The business organizations are facing a unwell time too as supply chain, production and demand of the products and services are very short, and people do not have adequate income as companies are not offering full salaries due to lockdown. Apart from this Vladescu (2017) has scrutinized that, the lack of medical assistance for defensive from the outbreak of the virus will have more effect on businesses, education centers and import-export trade among the kingdoms. The corona virus outbreak has a significant Influence on the education system and structure as a lack of functioning activities, and closure of educational organizations has exaggerated the development. Many parents will avoid sending their kids abroad for higher education due to the high hazard of coronavirus. According to Ho, Chee, and Ho (2020), the sudden move to online learning will be problematic for the developing and underdeveloped countries and educational power due to lack of infrastructure and planning for the format that suits the new approach. The teachers and students are not familiar with the tools and method of online learning due to lack of technical understanding.

The educational organization will be going to face various matters related to administration the learning activities and engaging the pupils. The virtual platforms like Skype, Zoom, WebEx and Google classroom, Duo are not adequate for proposing the learning and engaging the students. The shortage of internet facility, devices and environment for online learning from home or other places will hurt the learning approaches of organizations and influence the knowledge of the students to grasp the concepts and content of the course. By accepting these technology tools, our education will transfer from a teacher-centric approach to a student-centric approach. By accepting these technology tools, our education will move from

Dr. Sarika Rajendra Thakar

a teacher-centric approach to a student-centric approach in the future. These online gears will assist teachers and students to grow their skills and enhance their knowledge. Now we can say that this calamity is not only teaching us how to fight this epidemic but also teaching us, how to make our future. The government of India has started various e-portal and apps to assist the students like SWAYAM, DIKSHA PORTAL, EPATHSHALA, SMILE, STEM-based portals and many more.

Covid-19 and Education

First school of the kids is their home and first guru is Aai. But we know that if we expect to enhance our child's social life so we want to send children to school or into outside surroundings. For our economic enhancement schools. Colleges are cumulative children's social awareness, skills, and ability in fun ways. Only a short time children devoted in school or college and learn more thing. They can grow their social life and they can acquire more effectively. Due to this COVID-19 disease, most of the states have close their schools, colleges and universities. It seems like students' development just stopped in the way. But due to the alertness of our government, students are getting their education by online method. In this way, their learning is fetching an ongoing process without break.

Merits of online learning in COVID19 period-

1. education is made more interesting, effective and modified. 2. Expand the worthness of education in India from the future point of view. 3. Teachers are also enlarging their e-learning segments. 4. It is enhanced than traditional learning. 5. No topographical boundaries for learning. 7. No time constraint for learning. 8. Teachers should be very associate with technology

Demerits of online learning in COVID-19 period-

1. In rural areas students have no appropriate properties. 2. Lack of understanding to parents about technology. 3. No studying atmosphere find at home. 4. Students are sometimes diverted by games social media and so on. 5. No written work provides. 6. Content should be retained and protected from hacking. 7. Effective appraisal cannot be taken on an online platform.

Objectives of the Study:

1. To study the COVID-19 Influence on education.
2. To study the perception of male and female respondents towards online study
3. To study the merits and demerits of online study during the pandemic.
4. To evaluate the precaution done by schools after lockdown.

Significance of the Study

This special study reflects on the influence of Covid-19 on education. It inspects the causes behind the Covid-19 pandemic and finally Influences on the students'. The research would allow readers to study their understanding of the pandemic time of learners, parents and teachers in order to starts properly appropriate methods to perform the future researches in the right way.

Scope of the Study

The study's results are intensive on respondents ' answers in a certain area. This research would assist to get an insight into respondents' awareness of online education and its impact on the welfare of their learners with reference to the gender of respondents.

Hypothesis

H0:- There is no substantial difference between the perception of male and female respondents about the effect of online teaching during covid-19 pandemic.

H1:- There is a substantial difference between the perception of male and female respondents about the effect of online teaching during covid-19 pandemic.

Research Methodology

Data was collect from students, teachers and parents of public and private institutes of the Kolhapur. 100 respondents were selected by the convenience sampling procedure. The study has made the use of primary data for realizing the objectives of the study. An online questionnaire was prepared in the form of Google form and send links to the students and faculties using WhatsApp, Facebook and email Structured questionnaire using a Likert scale (Interval Measures). The data was composed and scrutinized by using IBM SPSS software 20. For statistical analysis factor analysis, descriptive statistics and independent sample test was calculated for this study. Data is composed from a total of 100 respondents.

Data Analysis

Table 1:- Descriptive Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean

How much do you satisfied with “online teaching” concept in this covid19 situation?	Male	60	1.55	.502	.065
	Female	40	1.48	.506	.080
Do you feel that you have to study more in online teaching?	Male	60	1.93	.843	.109
	Female	40	1.83	1.217	.192
Do you find peaceful environment at home to study?	Male	60	3.99	1.092	.141
	Female	40	3.93	1.023	.162
Do you think that you have contributed towards prevention of spreading covid19	Male	60	1.45	.502	.065
	Female	40	1.35	.483	.076
Do you think that online teaching concept will continue after this crisis?	Male	60	1.92	1.225	.158
	Female	40	1.90	1.081	.171
Do you feel that you need physical document or equipment to study from home?	Male	60	3.92	1.441	.186
	Female	40	3.03	1.476	.233
Do you feel like isolated during online learning?	Male	60	2.00	1.105	.143
	Female	40	1.80	1.091	.172
Are you feeling comfortable while studying at home in comparison to school?	Male	60	4.13	1.359	.175
	Female	40	3.48	1.601	.253
Do you feel that all ICT’S tools those you are using are sufficient to study online?	Male	60	2.33	1.489	.192
	Female	40	2.30	1.636	.259
Do you realize that most of the student’s don’t have access to online education?	Male	60	1.45	.649	.084
	Female	40	1.45	.714	.113
Do you agree that online learning concept is suitable for all kinds of students?	Male	60	4.37	.938	.121
	Female	40	4.03	1.121	.177
Do you feel that monitoring of students is difficult in online teaching?	Male	60	1.73	.936	.121
	Female	40	1.53	.784	.124
Do you realize that you are facing some health issue while studying at home?	Male	60	2.87	.769	.099
	Female	40	2.00	1.038	.164
Do you feel that family responsibilities are increased while studying from home?	Male	60	2.18	1.172	.151
	Female	40	1.83	1.107	.175

In the descriptive Statistic table, the number of respondents (N), mean, standard deviation and standard error is signified for all the variables related with online teaching. Also from the table it is shows that the highest mean is noted for the variable “Do you agree that online learning concept is suitable for all kinds of students?” for the male group (4.37). The number of respondents for males is 60 and for female is 40. In this Table, the descriptive Statistics exposed that the Mean for the male group is greater than the mean for the female group; we can conclude that the male group was more upset about the online teaching during COVID-19 as compared to female

Table No 2 - Independent Samples T Test

Table No 2 - Independent Samples T Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig.	Mean	Std. Error Difference	95%	
						(2tailed)	Difference		Confidence	
									Interval of the Difference	
									Lower	Upper
How much do you satisfied with “online	Equal variances assumed	0.191	0.663	0.73	98	0.467	0.075	0.103	-0.129	0.279

teaching” concept in this covid-19 situation?	Equal variances not assumed			0.729	83.268	0.468	0.075	0.103	-0.13	0.28
Do you feel that you have to study more in online teaching?	Equal variances assumed	1.667	0.2	-0.931	98	0.354	-0.192	0.206	-0.6	0.217
	Equal variances not assumed			-0.867	63.635	0.389	-0.192	0.221	-0.633	0.25
Do you find peaceful environment at home to study?	Equal variances assumed	0.405	0.526	-0.422	98	0.674	-0.092	0.217	-0.523	0.34
	Equal variances not assumed			-0.427	87.431	0.67	-0.092	0.214	-0.518	0.335
Do you think that you have contributed towards prevention of spreading covid-19	Equal variances assumed	3.89	0.051	0.991	98	0.324	0.1	0.101	-0.1	0.3
	Equal variances not assumed			0.999	85.897	0.321	0.1	0.1	-0.099	0.299
Do you think that online Teaching concept will continue after this crisis?	Equal variances assumed	1.971	0.163	0.07	98	0.945	0.017	0.239	-0.457	0.491
	Equal variances not assumed			0.072	90.509	0.943	0.017	0.233	-0.446	0.479
Do you feel that you need physical Document or equipment to study from home?	Equal variances assumed	0.287	0.593	-0.365	98	0.716	-0.108	0.297	-0.698	0.481
	Equal variances not assumed			-0.363	82.348	0.718	-0.108	0.298	-0.702	0.485
Do you feel like isolated during online learning?	Equal variances assumed	0.112	0.739	0.891	98	0.375	0.2	0.224	-0.245	0.645
	Equal variances not assumed			0.894	84.466	0.374	0.2	0.224	-0.245	0.645
Are you feeling comfortable while studying at home in comparison to school?	Equal variances assumed	8.074	0.005	2.209	98	0.03	0.658	0.298	0.067	1.25
	Equal variances not assumed			2.138	74.145	0.036	0.658	0.308	0.045	1.272
Do you feel that all ICT’S	Equal variances	1.109	0.295	-0.211	98	0.833	-0.067	0.316	-0.694	0.561

tools those you are using are sufficient to study online?	assumed									
	Equal variances not assumed			-0.207	78.182	0.837	-0.067	0.322	-0.708	0.575
Do you realize that most of the students don't have access to online education?	Equal variances assumed	0.315	0.576	0	98	1	0	0.138	-0.274	0.274
	Equal variances not assumed			0	78.1	1	0	0.141	-0.28	0.28
Do you agree that online learning concept is suitable for all kinds of students?	Equal variances assumed	0.916	0.341	1.65	98	0.102	0.342	0.207	-0.069	0.753
	Equal variances not assumed			1.592	73.374	0.116	0.342	0.215	-0.086	0.769
Do you feel that monitoring of students is difficult in online teaching?	Equal variances assumed	1.513	0.222	1.161	98	0.248	0.208	0.179	-0.148	0.564
	Equal variances not assumed			1.203	92.905	0.232	0.208	0.173	-0.136	0.552
Do you realize that you are facing some health issue while studying at home?	Equal variances assumed	3.256	0.074	-0.737	98	0.463	-0.133	0.181	-0.492	0.226
	Equal variances not assumed			-0.695	66.889	0.489	-0.133	0.192	-0.516	0.25
Do you feel that family responsibilities are increased while studying from home?	Equal variances assumed	0.314	0.577	1.532	98	0.129	0.358	0.234	-0.106	0.823
	Equal variances not assumed			1.549	86.955	0.125	0.358	0.231	-0.101	0.818

The Sig. (2-Tailed) value in the above table is greater than 0.05 for all variables. So null hypothesis is accepted. Because of this, it can be concluded that there is no significant difference between the perceptions of different gender about online teaching during the covid-19 pandemic.

Findings

From the study, it is clear that due to the suspension of the education process all over the world to depress the spread of corona-virus between students online learning is adopted to avoid gap of learning. Though the method has been the only possible solution at the time of the lockdown has its own set of limits. The results also put forth that when students, teachers and parents were interrogated to find out their perception about the Influence of this pandemic on the education system and online learning adoption it was recognized that both the gender groups hold similar perception about the online learning procedure and its Influence on the student's education process.

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Financial Roles of Women

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Abstract

Cultural processes plays very important role in the development of any nation. These processes should be understood in terms of economic and social contexts. The present study is an attempt to identify the women's financial role as money savers and investors in changing cultural conditions. A number of studies are done on various themes like the gendered nature of investing, women's preferences in financial decisions, women and financial risk taking attitude etc. An attempt is made in this paper to study the various financial roles of women as speculators, investors, pensioners etc.

Key words- speculator, cautious, feminine)

Introduction

The traditional role of women is changing with the changing world. They have come out of their role '*chul and mul*' and giving their contribution in all the areas of life i.e. education, service, entrepreneurship, medical, technical etc. and of course finance too. Before 21st century they were cautious investors due to their feminine characteristics but thereafter women have moved towards financial risk takers. Various roles are performed by women as workers, investors, pensioners, speculators. Public perception of women has drastically changed in 21st century. From the early modern times women were active and keen as investors. Property was an asset for both women as well as men from the eighteenth century and women also managed these assets as they became available. Single women in the 17th century performed various financial roles as lenders, more genuinely involved in the credit market than any other social group in the early 18th century. They also were interested in getting loans secured on property. Women's financial portfolios included shares of joint stock companies. Thereafter women took up shares in canals as these were promoted nationwide. The introduction of a range of new assets was observed in 19th century. The most significant investment was government stocks and women were more interested in that.

Objectives of the study

1. To study the various financial role of women
2. To offer conclusions and suggestions

Women as Investors

In 19th century new types of securities became available, with the option of fixed or variable returns. They were the key opportunities for women. At the same time other categories of shares, in particular those of banks and utilities were also popular. Women represented a major share of individual investors in the late 19th and early 20th centuries. Women's share ownership opportunities increased due to various reasons during the nineteenth century. Marriage settlements were popular with the emergence of middle classes. Marriages offered wives security of their assets and also control over both income and underlying investments. Married Women's Property Acts allowed married women to possess securities directly, without the need for a marriage settlement. In addition, the increasing number of single women, was also responsible for investment income for such women. Most of the women were unable to earn enough to live on and, despite exclusion from male business networks. Women also took advantage of new sources of investment information, from the increasing number of financial newspapers and investment manuals. Most of the magazines focussed specifically at women readers eg. A Guide to the Unprotected by "A Banker's Daughter". Women became important as investors. Women's share investment became less risky over the period of time. Long-lasting "blue-chip" companies emerged and thereafter women began to buy ordinary shares as well as low-risk alternatives. Women were known as serious investors, but they still possessed more lower-risk preference shares. They were less interested in ordinary shares, as compared to male investors.

Women as Speculators

Women's involvement in speculation on the stock exchange increased after 18th century mainly due to the exposure of capitalism. Speculation was rational activity and not a masculine. Women's

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fondness for it as a world ruled by the goddess of fortune revealed capitalism. The intangible nature of speculative investment prompted representations of stock-jobbers and money minded men preoccupied with paper credit as 'feminized' creatures guided by the female goddesses. It symbolically controlled the new economic world. It was symbolic association of investment with instability of women. Two contrasting reasons in the nineteenth century for concern about financial chicanery and its impact on women investors were from the view point of social conservatives, "the business world was too insecure for women," and for reformers "that an economic system in which men held most of the cards was untenable." Women's speculating was seen as a promising reflection on their character later on. Women gambled on the exchanges due to idleness as well as the need for distraction. Women started speculating because of their ignorance, novelty, or bad judgment. All these resulted in hasty and thoughtless buying. It resulted in increased income to meet their household needs. The women engagement in financial market was a laugh at times. It rejected their moral depravity too. Afterwards women were also known as daring speculators and not frequent buyers.

Women as Cautious Investors

Women were labelled as cautious investors from 19th century onwards. Importance of mother, sister and wife was underlined in promoting savings. It was believed that putting money in her hands was just like pouring water through a sieve. Working men had reformed their ways and opened had opened a savings account for their wives. Wise investment became an intrinsic part of household management. It was found in both the middle-class as well as the working-class wife. Carrying out financial activities by women became acceptable to the society and it was harmonized with expectations of their behavior.

Women as Risk Takers

Male and female differ in their attitude and ability to shoulder financial risk. Risk-taking is an essentially feminine preoccupation, but nineteenth-century revealed that women's nature was not suitable for risky choices. Women are more risk resistant than men. Women have a nesting instinct in terms of looking after their family and their future. Men want to prove that they are better investors, but women were likely to trade less than men and they show less confidence in their investment activity. They took pride in their financial management skills. However, it has not totally true and the difference between male and female risk-aversion has been exaggerated. Other factors are also responsible for this like age, income, debts, the number of children in the household etc.. Female take more conservative investment decisions. They are by nature more risk averse than males But it may not be confirmed at all the times in all the circumstances.

Women as Pensioners

Women's income after retirement is affected significantly by the attitude towards risk. The most important aspect of financial planning is pension. With the rise in life expectancy provision is retrenched. Pensions are relevant to a discussion of finance and gender. A number of issues are raised regarding women and their pensions. These issues attracted attention from governments and from the financial services industry. The major issues cover the aspects like the pensions to which women are entitled, the extent to which women engage in the planning of their pensions, women's understanding of the problems and the extent to which they save/invest for retirement levels etc. Various factors affect the women's propensity to save have also been found less likely to save, and to save less than men. Women save lower amounts of their salaries than men.

Conclusion

The study covered an overview of attitudes to gender and finance and suggested that certain categories persist. A connection between women, investment, and the investment market is a reflection of female unpredictability and inconstancy. Women are too risk averse to be able to enter the market. Finance is considered as essentially feminine, with prices soaring and swooping like precarious female emotions. Study has concentrated on whether this relative risk aversion on the part of women is still present or not such as wealth, education, and household circumstances. Women's financial behaviour is forcibly assigned to a category, but it is still necessary. It is to be understood in the context of the economic and social environment within which women continue to live and work.

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**Emerging Trends in Banking, Finance, Marketing & Contemporary Issues in
India**

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Abstract -

The Banking Sector in India has visible a variety of many of modifications. Most of the banks have started to take an modern method in the direction of banking with the goal of making extra values for there clients and therefore the banks. E-Banking, Net Banking permits the humans to perform maximum in their banking transactions the usage of a secure secured internet site that's operated via way of means of respective banks. Various Innovations in Banking and Finance Sectors are ECS, RTGS, NEFT, EFT, ATM, Retail Banking, Debit and Credit playing cards and plenty of extra. With the emergence of Privatization, Globalisation and Liberalisation in India, Banks are that specialize in Research and Development and making use of diverse modern thoughts and digital generation. There is a near dating among the improvement of banking region and the brand new improvements in generation and Electronic statistics processing in India. The gift studies Paper makes a speciality of the Emerging Trends in Indian Banking, Finance, Marketing & Contemporary Issues. Emerging tendencies include advertising, digital reality, and synthetic intelligence. Marketers want to cautiously pick out the best-and ultra-modern e-trade advertising tendencies for his or her brands. Knowing your clients nicely is the maximum critical identifying issue for the boom of many business. Contemporary advertising troubles are due to the converting Indian worldwide economies. This has an impact on the whole lot we realize approximately businesses and it modifications the manner the worldwide has been doing business. As present day advertising troubles proliferate, wiping away strains of conventional advertising gear and businesses want to locate approaches to attach extra immediately and interactively with potentialities and current .

Emerging Trends in Banking, Finance, Marketing & Contemporary Issue in India.

Introduction

The Indian banking quarter is the lifeline of any present day economic system. It is one of the crucial monetary degree of the monetary quarter, which performs a critical function withinside the functioning of an Indian economic system. It may be very crucial for Indian financial improvement of a Nation that its financing necessities of on line Trade enterprise and agriculture are met with better diploma of dedication and personal responsibility. The improvement of a rustic is integrally related with the improvement of Indian banking. In a present day economic system, banks are to be taken into consideration now no longer as sellers in cash and finance however because the Indian improvement. They play an crucial function withinside the mobilization of deposits and disbursement of credit score to diverse web sites of the Indian economic system. The banking device pay off the financial fitness of the united states. The power of an economic system relies upon at the power and performance of the financing device, which in flip relies upon on a legitimate and solvent banking Indian device. A E- banking device successfully mobilized financial savings in effective sectors and a solvent banking device guarantees that the financial institution is able to all assembly its responsibility to the depositors. In India, banks are gambling a crucial function in India financial Development of the united states after independence. The banking quarter is in India because it bills for extra the belongings of the monetary quarter in India. Indian banks were going a fascinate segment via speedy all adjustments delivered approximately via way of means of monetary quarter , which can be being applied in a phased manner. The cutting-edge procedure of transformation be view as an possibility to converting Indian banking into a legitimate, robust and colourful device able to gambling its principal function successfully and efficaciously on their personal with out implementing any on government. After the liberalization of the Indian economic system, the Govt. has introduced some of reform measures at the principal foundation of the endorsed of the

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Narasimhan Committee to make the Indian banking quarter economically feasible and competitively robust. because the 18th century, the banking quarter has been evolve, and it's miles called one of the antique companies within side the global. it has advanced and grown with each year. with inside the latest years, the enterprise has converted with the assist of Online generation. Banks had been continually taken into consideration an area with lengthy an unmanageable quantity of paper work. because of technological improvements in the Indian banking quarter, the want of labour and papers has extra decreased a lot. Ways in Technology is making the banking device More Efficiently the globe at your Fingers A lot of humans are equipped to narrate to the present, due to the fact in a few manner or the other, all oldsters are being effected via way of means of Morden generation. From ordering meals or searching for clothes, the entirety is simply a tap away. you furthermore may do not have the requirement to preserve cash, advantage hand, you may simply make a E- price out of your E-Wallet. Similarly, via internet banking , Online banking generation one is permitted to switch cash from one account holder to every other account holder order for cheque books, test the balance, make payments, create Fixed Deposits etc.

Less Errors and Data Protection higher.

In the Feave days while banking changed into absolutely keen about the human accuracy , Skills .Mistakes and mistakes had been extra apparent. As human functionality have a limit, they're vulnerable to bypass sure matters or make calculation mistakes. With the creation of , the frequency of mistakes has decreased to nearly nil. Also, every other crucial angle to is that it may shield the data instead extra successfully. Today's generation presents entire protection of your transactions and protection of your information that there are very uncommon activities at the information is misused.

Better Customer Experience

The historic device of banking changed into extraordinarily tiring and prolonged that led to client experiences. This changed into due to the fact one needed to face in queues, document lots of papers and be bodily present. the appearance of internet banking and cellular banking has decreased the time you spend for on line banking responsibilities and has additionally ensured hassle-unfastened customer support even from an regions location.

Business Intelligence to Drive Profitability

RBI has advocated all of the Indian Banks to conform Business Intelligence to boom the profitability with inside the enterprise. Business into. device presents records for historical, cutting-edge and destiny developments. This information aids the banks in the course of a manner that they're capable of take correct choices and thereby can carry an universal boom with inside the production, performance and profitability.

Emerging developments might also additionally redefine destiny of finance

The global of finance is converting fastly and cash topics are now no longer synonymous conventional banks and lending institutions. Given this change similarly to pandemic-triggered virtual penetration, India is evolving as a international fintech superpower. The key drivers of this converting virtual behaviour encompass the release of the India stack, an boom with inside the quantity of finances for technological innovation, and lots extra.

Digital Finance

According to reviews posted through the Reserve financial institution of India's cutting-edge fintech product adoption fee stands at kind of sixty five percentage that's the 2nd-quickest tempo withinside the world. The financial acceleration commenced with demonetization in 2016 and became driven to its completely ability withinside the Covid pandemic. The fulfillment of virtual finance offerings may be approved to the mass shift of rural Development India from a coins to a virtual money bills economy. The maturing funding ecosystem, accelerated virtual footprint, and ongoing authorities tasks are a number of the cases .why fintech's are right here to stay in India. The scope of fintech is improbable starting from the purchaser preferred exchange gateways in banks to lending. In sharp assessment to the usual economic establishments' fintech's are taken into consideration friendly, efficient, and ethical. Digital finance is turning into the spine of the Indian economy

Deregulation of International Markets

Financial deregulation in current years has significantly advanced economic markets' cappotential to allocate worldwide capital efficiently. It has additionally ended in a restructured, extra competitive, and much less pricey economic offerings enterprise due to the explosive boom in economic transactions. Retail buyers in India will quickly be capable of change in shares at the NSE platform. The proposed framework will make shares inexpensive for Indian retail buyers.

Blockchain Technology

Every day, there could be lots of transactions really well worth trillions of greenbacks finished withinside the economic offerings enterprise. Transparency, security, and value-performance being pinnacle priorities. forty five percentage of economic intermediaries are suffering from cybercrime each 12 months. Blockchain generation has grown in reputation because of its inherent strengths in addressing transparent, secure, value-effective, quicker transaction flows together with the decrease value of transactions. It is the generation that started out with bitcoin and different cryptocurrencies and has seeing that unfold to almost each enterprise. It is a way of recording transactions that makes use of complicated algorithms and encryptions to make certain that the transactions are irrevocable, trusted, and without problems on hand to all of us withinside the machine. Blockchain generation has been an critical catalyst for the transformation of economic offerings which includes insurance, asset management, inventory trading, and banking. Unmatchable purchaser revel in companies have to evolve to higher meet the wishes in their clients. Customers nowadays are a whole lot extra technologically savvy, and as new generations emerge, economic establishments have to evolve to higher meet their clients' wishes and wishes. Millennials and Generation Z are particularly tech-savvy and influential who maintain to disrupt industries. In current years, human-concentrated layout has end up an increasing number of critical. Banks are actually conscious that developing usable interfaces for banking carrier shipping isn't enough; the revel in furnished to clients at each touchpoint of virtual interplay is critical. Financial organizations are converting their practices and attitudes to higher meet the needs of those clients

Latest Digital Marketing Trends withinside the Company.

If you're an aspiring virtual marketer in making or already one, you have to have truly researched the brand new virtual advertising and marketing traits someday or the different! Keeping up with the state-of-the-art virtual advertising and marketing traits withinside the enterprise is a need for experts who need a destiny in virtual advertising and marketing. With the tempo of trade growing each 12 months, every virtual marketer has to continuously make investments time and strength to upskill and learn. If you're an aspiring virtual marketer in making or already one, you have to have truly researched the brand new virtual advertising and marketing traits someday or the difference. Keeping up with the state-of-the-art virtual advertising and marketing traits withinside the enterprise is a need for experts who need a destiny in virtual advertising and marketing. With the tempo of trade growing each 12 months, every virtual marketer has to continuously make investments time and strength to upskill and learn. Having a valid understanding of the workings of algorithms, new adjustments or capabilities offers you the first-mover benefit and creates the handiest advertising and marketing campaigns for you and your company. As the brand new 12 months begins, virtual advertising and marketing fans anywhere have commenced to go looking and go searching for the state-of-the-art traits observed. Earlier, voice seek optimization and synthetic intelligence those standards have been formidable, however at present, those state-of-the-art virtual advertising and marketing traits are many of the high worries for maximum enterprise

Digital advertising and marketing is in Indian trends.

Every emblem and enterprise is making virtual advertising and marketing as there advertising and marketing approach. Gone are the times wherein conventional advertising and marketing techniques used to rule the marketplace for a success advertising and marketing options. Digital advertising and marketing businesses are making the advertising and marketing smooth through taking all of the obligations and saving the emblem time to assess their enterprise techniques. In nowadays's virtual era, it's miles excessive time for virtual advertising and marketing and all of the virtual advertising and marketing businesses. Every virtual advertising and marketing company is ready to release their client's emblem through propelling it to sky excessive fulfillment.

Conclusion

The Banking region is now witnessing a brand new weave of calculation with improvements withinside the fintech space, specifically with the proliferation of pay as you go wallets. Indian Banking Industry has proven good sized resilience for the duration of the go back period. The 2nd era returns will play a critical function in similarly strengthening the machine. Indian banking machine will similarly develop in length and complexity even as appearing as an critical agent of financial boom and intermingling special segments of the economic region. It is certain that the destiny of banking will provide extra state-of-the-art offerings to the clients with the continuous. Marketing concept the maximum thrilling of all enterprise sports. It is the heart beat of each a success enterprise. It is maintain converting in reaction to the explosion of information, the enlargement of Modern generation, and the aggressiveness of competition, in any respect degree and anywhere. All enterprise approach is advertising and marketing new approach Your cappotential to suppose truly and nicely approximately the very satisfactory advertising

and marketing techniques, and to maintain trade and improve your activities, is the important thing to the destiny of enterprise.

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Problems & Prospects in Recovery of Loans Under Retail Banking Concept

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Abstract:

Retail banking is also termed as consumer banking. Consumer banking provides various personal banking services such as savings & checking accounts, bill paying services, as well as debit & credit card services etc. Business segment profit is the main indicator of the performance of any banking. Global financial crisis and its impact across the world has redefined the approach of the banks. In addition to that delinquencies default rates and increase in NPAs caused to banks go on the back foot. Global financial turmoil, its impact and build up of NPAs are the main causes behind this situation. Importance of recovery in retail loans very crucial today. In this paper, researcher wants to know problems and its prospects while recovering the loans under retail banking concept.

Key words:- Retail Banking, loans, profit concern

Introduction:

Retail banking also known as consumer banking. It provides a wide range of various personal banking services. Consumer banking covers services like offering savings & checking accounts, bill payment services, debit & credit card. Customers can also obtain mortgages and personal loans through the means of retail banking. Banking practices much retail banking through ATMs or online banking. Retail banking concentrates mainly on mass market segment. Retail banking attains 60% revenue of the total banking and it will continue in future and will be a dominant source of revenue in future too. The global financial crisis, its impact across the globe and delinquencies default rates, increased NPAs forced banks go to on the back foot. Hence the importance of recovery in retail loans is very important aspect in retail banking.

Significance of the study:

Profit from business segment is the main indicator of the performance of any banking. The main revenue driver is retail assets in banking particularly when customer base is very large and heterogeneous. The approach of banks has significant impact on disbursement of loans and its recovery. The present study is undertaken to study the concept of retail banking, disbursement of loans through retail banks and its recovery thereafter.

Objectives of the Paper:

1. To study the concepts of retail banking
2. To study the reasons for defaults in retail banking
3. To offer conclusions and suggestions

Methodology:

This research paper is completely based on secondary data from various published and unpublished sources in the form of magazines, newspapers, research articles and various websites.

Scope of the study

The study covers the concept of retail banking in Indian economy. It concludes with some basic challenges and recommendations on it.

Conceptual Framework

Products of Retail Banking:

Products of retail banking covers the following –

1. Checking accounts
2. Current accounts, saving accounts etc.
3. Debit card and Credit Card
4. Home equity loan
5. Swipe accounts
6. Individual retirement Account
7. Term deposits

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8. Traveling cheques
9. Mortgages and Personal Loan etc.

Reasons for Defaults in Retail Banking:

Variable Interest rate: Home loan is offered by banking in two price format. EMI is increased with the increases in interest rate. The customers have to pay more in this case and it affects his repaying capacity. He would not be able to repay the installment and will be under default.

High rate of interest: As the interest rates are quite high and the nature of credit is unsecured in case of personal loan, defaults happen mainly in many cases.

Personal difficulties: The customers fail to repay the EMI due to personal setbacks like loss of job, unforeseen medical expenses etc. The intension to pay is very pure here but the ability to pay is affected.

Deliberate Defaults: Sometimes the customers deliberately fail to pay the EMIs. Their attitude is totally negative towards repayment. There is no attempt from the borrowers' side to repay the loans as per the committed repayments. Banks come into difficulties under such circumstances.

Personal Loans with heavy rates of interest : Many times customers take personal loans with high rate of interest i.e. 14-18% p. a. It results in heavy EMI. Terms of the personal loans are also very conservative many times. The process is very rigid and time consuming. It becomes quite impractical for customers to meet their unexpected immediate needs.

Housing loan: customers give house as collateral security for their housing loan. Bank finance housing loans 75-80% of the property value. Most of the housing loans have a minimum lock in period of 3 years or more. Heavy penalty charges are charged for pre payment. Housing loan processing fees covers hidden charges like appraisal fees and other charges, valuation fees. It is a heavy burden for customers.

Financial Illiteracy: Many times customers borrow beyond their repayment capacity. Loans are taken in the name of a customer for certain reason but it is used by another individual in return for a commission. But the ultimate responsibility of loan repayment lies with the customer. This leads to defaults and coercive collection practices.

Remedies for recovery of loans under retail banking:**Rescheduling the Retail Loan:**

If banks have to increase the interest rate due to genuine reason they have to follow certain practices. They can provide the customers two options either to pay the higher EMI so that the repayment period is kept at the same level or to reduce EMI and elongate the repayment period. Some customers may be willing to pay the higher EMI and keep the same repayment period. Most of the banks had elongated the repayment period so that there should not be extra pressure on the customers. Some private banks give the option of the same EMIs under extended repayment period. Rescheduling mainly happens in housing loans as they are of long tenure and mortgage backed.

Organize Literacy Programs of Financial Inclusion:

Literacy programs should be organized for financial inclusion through distributing literature in the form of pamphlets, comic books, enacting plays and skits, stalls in local fairs, exhibitions, participation in information / literacy programs organized by Press etc. Books on financial planning for students and new professionals have also been released. Financial Literacy Centers (FLCs) should be established by various banks to create awareness about financial products and provision of counseling facilities for customers of banks.

Recovery Process:

Banking should apply scientific recovery process. It is very useful to maintain the quality of retail assets. Genuine defaulters should be handled very sensitively and cautiously. Strict and professional recovery process should be followed for willful defaulters. Banks should display their recovery policies on their web sites and also should inform the borrower about it. The normal procedure for recovery of loans is as under -

1. **Notice to borrower:**
2. **Repossession of security:**
3. **Valuation and sale of property:**

Training to Recovery Agents:

A certificate course for direct recovery agents with minimum 100 hours of training should be provided to recovery agents for successful and lawful recovery loans. RBI guidelines should be followed in this regard.

Recovery through Lok Adalats:

Banks should use the forum of Lok Adalats as per the suggestion of the supreme court of India and guidelines issued by reserve bank of India. Banks should use the forum of Lok Adalat for recovery of personal loans, credit card loans or housing loans with less than Rs. 10 Lakh.

Credit card counselors:

Banks should follow appropriate mechanism to utilize the services of the credit counselors. Credit counselors should provide proper counseling to borrowers.

Periodical Review:

Banks should undertake a periodical review of its mechanism for recovery policy, its effect improvement and bring the same to the notice of the reserve Bank of India for further suggestion for improvement in the guidelines.

Suggestions:

1. The Debt collection policy of the bank should not hamper dignity and respect to customer.
2. The bank should not follow collection policies which are unduly coercive in collection of dues.
3. The collection policy should be built on courtesy, fair treatment and persuasion.
4. Banks collection policy should foster customer confidence and long term relationship.
5. The repayment schedule should be designed taking into account paying capacity and cash flow pattern of the borrower.
6. The bank should explain to the customer upfront the method of calculation of interest and EMI and principal amount repayment.
7. The bank focus the customers to adhere to the repayment schedule agreed to.
8. The bank's security repossession policy should focus mainly upon recovery of dues in the event of default and is not aimed at whimsical deprivation of the property.
9. The policy should be fair and transparent in repossession, valuation and realization of security.

Conclusion:

The recovery of the banking loan will be smooth and successful with the adoption of all above the practices. Proper follow up and recovery of dues and repossession of security should be lawful in any circumstances.

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Globalization and Its Impact on Cooperative Textile Industry in India

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Introduction:-

The Indian textile industry contributes a very important role in Indian economy. It is one of the leading textile industries in the world. Through it was predominately industry even a few year back but the scenario started changing after the economic liberalization of Indian economy in 1991. The opening up of economy gave the much needed thrust to the Indian textile industry. Which has now successfully become one of the largest industries in the world. Indian textile and clothing industry contributes about 4% of GDP and 14% of Industrial output and it is the second largest employer after agriculture, it is estimated that industry provides direct employment to 35 million people including substantial segments of weaker sections of society with a very low important intensity of about 1.5% only, it is the largest net foreign exchange earner in India, earning almost 35% of foreign exchange.

Key words:-

Spinning, Spindles, Weaving, Cotton, IIP, CSO, Processing

Statement of the Problem:

The Indian Textile Industry, Next only to agriculture in terms of production, export and employment. About one of India's populations depends on it for their livelihood. The study of Indian textile Industry is necessary in the present era. So I have focused on India's position in world textile economy, the performance growth rate in textile, development of spinning mills, trends in textile export etc.

Objectives:

This paper is mainly focuses on the following objectives.

1. To know India's position in world textile economy.
2. To analyze the percentage growth rate in textile industry.
3. To examine the cotton and man-made spinning mills.
4. To compare the textile export with overall exports in India.
5. To understand the supportive government policies of the textile economy in India.
6. To study problems of textile industry.

Methodology:

Sources of Data -

The necessary data collected from secondary sources website like textile world, ministry of textile, world trade organization and other related websites, textile journals, books. Etc.

Statistical Tools:

In order to process the data various statistical tools such as percentage, trend analysis, mean, standard deviation are used.

Period of Study –

The period of present study analysis begins from 2002-03 to 2009-10. This period shows various changes in Indian textile industry.

India's Position in World Textile Economy :

India ranks 2nd in global textile exports with a 6% share, while it ranks 5th in apparel exports with a 4% share. Overall, India ranks 2nd in global textile and apparel exports with a 5% share. India's textile and apparel exports grew to USD 39 billion in 2018-19 and are expected to grow at a CAGR of 10% to over USD 70 billion by 2025-26. Cotton accounts for more than half of total textile and apparel exports, while man-made or synthetic fibres are the second largest segment with a share of 28% (2018-19).

Dr. Kashinath Ramchandra Tanange

Table – 1
India's Position in world Textile Economy

	Unit	World	India	India as % of World	India's Rank in the world	Country with first Rank
Installed Capacity						
A) Spinning – 2006						
Spindles (Cotton System)	Mn.No.	202.45	39.29	19.41	2	China
Spindles (Wool)	Mn.No.	14.98	1.04	6.94	3	China
Spindles (Coon & Wool)	Mn.No.	217.43	40.33	18.55	2	China
Roters	Mn.No.	8.67	0.60	6.92	5	Russia
B) Weaving – 2006						
Shuttle Looms	Mn.No.	4.44	2.01	45.27	4	China
Shuttle less Looms	Mn.No.	1.0	0.05	5.00	11	China
Handlooms	Mn.No.	4.6	3.90	84.78	1	India

Performance of the Textile Industry:

The Indian textile industry employs around 4.5 million people, including 35.22 lakh handloom weavers across the country. The sector contributed 7% to industrial production (by value) in 2018-19. The Indian textile and apparel industry contributed 2% to GDP and 12% to export earnings in 2018-19 and accounted for 5% of global trade in textiles and apparel. Exports of textiles (RMG of all textiles, cotton yarn/fabric/manufactured/handloom, synthetic yarn/fabric/manufactured/manufactured, handicrafts excluding handmade carpets, rugs and jute, including floor coverings) are US\$22.89 billion between April 2021 and October 2021.

India's textile market is expected to reach US\$ > 209 billion by 2029.

Cotton production is expected to reach 37.10 million bales and consumption 114 million bales in FY21, a year-on-year growth of 13%. Raw cotton production in India is estimated at 35.4 million bales in FY20[^]. In FY19, fibre production in India was 1.44 million tonnes (MT) and will reach 2.40 MT in FY21 (ending January 2021), while yarn production was 4,762 million kilogrammes in the same period. India's home textile exports grew at a healthy rate of 9% in FY21 despite the pandemic.

The cotton and manmade fiber mills in India –

The first Indian modernized successful mill habias has established in 1854 at Bombay by KGN Daber. Truly speaking this mill only laid the foundation stone of modern cotton industry in India. Since 1854 the number of cotton mill has been rapidly increasing.

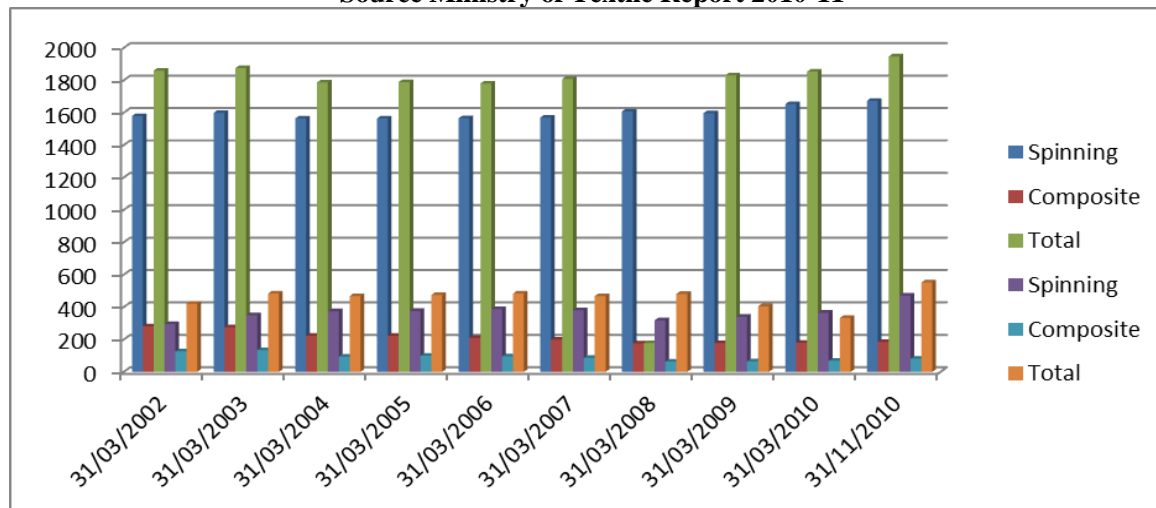
India's five year plans proved aboom to cotton Industry. During the planning period this industry not only made remarkable development but also established mile stone in international markets Table No. 2 shows the cotton and man made fiber mill in India from the period 2002 to 2010. There in an increasing trend of No. of spinning mill at the end of Nov. 2010, there were 1,947 mills in the country (1763 spinning mills and 184 composite mills) There were 552 closed mills by the end of Nov. 2010.

Table No. – 3
Cotton and Man Made fiber mills and closure position (Non SS1)

Year	No. of Mills			No. of Mills Closed		
	Spinning	Composite	Total	Spinning	Composite	Total
31/03/02	1579 (84.89)	281 (15.11)	1860 (100.00)	295 (70.07)	126 (29.93)	421 (100)
31/03/03	1599 (85.28)	276 (14.72)	1875 (100.00)	349 (72.28)	134 (27.74)	483 (100)
31/03/04	1564 (85.28)	223 (12.48)	1787 (100.00)	374 (79.91)	94 (20.09)	468 (100)
31/03/05	1564 (87.52)	223 (12.47)	1789 (100.00)	376 (79.16)	99 (20.84)	475 (100)
31/03/06	1566 (87.53)	210 (11.80)	1780 (100.00)	387 (80.12)	96 (19.88)	483 (100)
31/03/07	1570 (88.20)	200 (11.06)	1808 (100.00)	380 (81.37)	87 (18.63)	467 (100)
31/03/08	1608 (88.94)	176 (9.93)	177 (100.00)	318 (83.47)	63 (16.53)	481 (100)

31/03/09	1597 (90.07)	177 (9.67)	1830 (100.00)	340 (83.95)	65 (16.05)	405 (100)
31/03/10	1653 (90.33)	180 (9.71)	1853 (100.00)	365 (84.30)	68 (15.70)	333 (100)
31/11/10	1673 (90.29)	184 (9.45)	1947 (100.00)	471 (85.33)	81 (14.67)	552 (100)

Source Ministry of Textile Report 2010-11



Supportive Government Policies of the Textile Economy in India

The Government has taken several positive steps detailed below.

Integrated Textile Parks Scheme :

In order to a world class infrastructure for textile units as well as facilitate the needs for them to meet international social and environmental standards. This scheme envisages the creation of textile parks in the public and private partnership mode currently 30 parts are in various stages of implementation and 50 more are planned for the next five year.

Technology Upgrading fund Scheme :

To facilitate technological upgrading in the sector, the Government launched Tufts with effects from 1st April, 1999 for the five year initially and which has now been extended up to 2011-12. The scheme provides for reimbursement of 5 percentage interest paid on term loans for technological upgrading of textile machinery.

Technology Mission on Cotton :

In February 2000, the government launched the Technology mission on cotton with the objective of addressing the issue of rising productivity, improving quality and reduction of contamination in cotton.

Fiscal Rationalization :

Budget of 2006 shows that the excise duty on all manmade fibres and yarns was reduced from 16 percentages to 8 percentages. 2007's budget carried it forward by reducing the custom duties on polyester fibres and yarns from 10 percent to 7.5 percent.

Problem Faced by the Textile Industry in India –

The cotton textile industry is reeling under manifold problems; the major problems are the following –

1. Highest incidence of sickness
2. The plant and machinery and technology by a number of units are absolute.
3. Government regulations like the obligation to produce controlled cloth are against the interest of the industry.
4. The cotton yield per hectare of land is very low in India.
5. Competition from the man-made fabrics and synthetics.
6. India has been facing severe competition from other countries like Taiwan, South Korea, China and Japan.
7. The cotton textile industry is frequently plagued by labour problems.
8. The industry faces number of other problems like power cuts, infrastructural problems, lack of finance, exorbitant rise in raw material prices and production costs etc.

Conclusions:

After the study, we arrive at the following conclusions –

1. The textile industry of India contributes nearly 14% of the total industrial production and also contributes around 3% to the GDP and currently generates employment for more than 35 million people of the country.
2. The Indian Textile Industry is also globally well placed, in terms of installed capacity of spinning machinery, it ranks second after China, while weaving it ranks first in plain handlooms and fourth in the shuttle looms.
3. Index of Industrial production shows the dismal picture of textile production the decline in IIP for textiles started from June 2008 year onwards by now the cumulative position has become positive trend.
4. There is an increasing trend of number of spinning mills. At end of Nov. 2010 there were 1,947 mills in the country there were 552 closed mills by the end of Nov. 2010.
5. The comparison of overall export to textile export to textile export, the period of 2005-06 there is downward trend for textile export.
6. The Government has taken several positive steps of the textile economy in India as like Integrated Textile Parks Shemes, Tufts, Technology mission on cotton, fiscal rationalization etc.

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Integrating Corporate Social Responsibility with Industrial Health and Safety

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Abstract:-

The concept of CSR has been around for a long time, but it is just recently becoming a part of the strategic decision-making process for all industries. CSR is a vital component of health and safety. As a result, the entire company has a Corporate Social Responsibility aim and reports on its efforts. It has formed the backbone of all firms' strategic management. Implementing Corporate Social Responsibility strategies and policies involves several complicated concerns. For a long time, industrial health and safety were considered a separate industries, but the Occupational Health and Safety Act of 1970 elevated its prominence. This research paper on CSR can be summarized as a vital aspect of industrial health and safety. Nowadays Health and safety become a foundation for long-term corporate growth. Integrating industrial Health and safety with Corporate Social Responsibility result in a fascinating method to generate and address a variety of current issues. The combination of these two concepts gives a foundation for a long-term effort. In this paper, an attempt has been made to examine industrial health and safety measures within the context of Corporate Social Responsibility(CSR) in the development of the industry. The necessity for and benefits of occupational health and well-being have been investigated in numerous ways, even though they are undeniable. Health is a sort of wealth, and health capital is distinct from other types of capital. Simply put, one's health is critical. Protecting workers' health and safety is one of the most pressing concerns for occupational health experts in the twenty-first century.

Keywords:-Corporate Social Responsibility, Occupational Health, and Safety, Industrial Health and Safety, Sustainable Development

Introduction:-

"There's no better policy in society than pursuing the health and safety of its people."—Ralph Nader
In today's globalized era Corporate Social Responsibility(CSR) is becoming increasingly inevitable in all types of businesses. Safety and health in the workplace are important aspects of Corporate Social Responsibility. CSR is a vital component of health and safety. Working in a stressful atmosphere raises the danger of physical disease or stress and workplace accidents. Although there is the existence of laws regarding assessing the risk of physical hazards, psychological and social risks, such as job stress, are still happening.

Concepts of Csr:-

The European Commission defines corporate social responsibility(CSR) as a concept in which businesses incorporate social and environmental issues into their operations and voluntarily engage investors. The concept of CSR is specifically used in advanced industrialized countries over the last decade, leading to the publication of ISO26000 by the International Standardized Organization (ISO) in 2010. Industrial health and safety refer to the promotion and maintenance of a high level of physical, mental, and social well-being among employees, as well as the prevention of health injuries that happened in working places. In the present research, CSR is linked with industrial safety and health. (Cioca,2014)¹

The Objectives of the Study:-

The present research paper focuses on the following objectives:-

1. To understand the concept of Corporate Social Responsibility and industrial health and safety.
2. To define the importance of CSR in industry.
3. To study the importance of CSR for the development of Industrial health and safety.

Research Methodology:-

The logical components were collected from secondary sources the information is collected through various books, journals articles, and websites.

Definitions-

According to Mallen Baker-

"Corporate Social Responsibility (CSR) refers to how businesses manage their operations to have a net

Miss.Shruti D.Kende

positive influence on society. It includes topics such as sustainability, social effect, and ethics, and when done correctly, should be all about the core business.

According to The European Commission-

“A concept whereby companies decide voluntarily to contribute to a better society and a cleaner environment. A concept whereby companies integrate social and environmental concerns in their business operations and their interaction with their stakeholders voluntarily.

Literature Review:-

Andreou describes in his book “Occupational Safety & Health and Corporate Social Responsibility in Africa” that Occupational Safety and Health is an important aspect of CSR and companies realize that they cannot be good on the outside while not performing well on the inside. Regulatory health and safety policies at the international and national levels set out the minimum requirements for health and occupational health and safety that must be adopted by businesses. While CSR activities are often dominated by law enforcement and government action, OSH efforts are frequently dominated by law enforcement and government action. Given the scarcity of OSH legislation in many developing countries, it seems appropriate to encourage OSH by alternative means based on a compelling commercial and economic justification, which was the major goal of the CSR-OSH project.¹(Andreou,2012) Radecki states in his book on Psychological Safety The key to happy, high-performing people and teams that- More attention to mental safety, according to both scientific and industrial studies offers actual benefits, not only to personal health and well-being but also to productivity and work performance. In 2015, Google announced the results of the "Aristotle Project," a fascinating study. Google has looked at common qualities in the best-performing teams in its effort to develop a complete team. They were astounded to learn that it was not the team members' backgrounds, experiences, or education that impacted the group's success, but whether or not mental safety existed within the group. The majority of us are aware of the need for physical security. We defend ourselves and others, and we understand which physical encounters are socially appropriate, beneficial, or destructive.²(Radecki,2018)

The Scope of Csr:-

Nowadays CSR is known as the 'roof' of a company. It covers human rights, health, renewable energy, child labor, and eco-efficiency. It is regarded positively, but it is frequently not integrated into an organization's core business. If CSR is implanted in an organization, it will be at the heart of the business. Corporate Social Responsibility can aid in the development of occupational safety and health management and the integration of safety and health into corporate management. It's especially crucial when dealing with psychological and social risks. Various tools/methods, including codes of conduct and various sorts of guidelines and standards, have been established to support the application of Corporate Social Responsibility in management operations. Many of these can be employed in a Corporate Social Responsibility framework to improve occupational safety and health management. Occupational Safety and Health (OSH) addresses topics such as employee health, mental health, and well-being. These challenges have been acknowledged as important parts of Corporate Social Responsibility (CSR) for many years, based on the voluntary integration of these issues.

Importance Of Csr:-

The importance of CSR can be stated by the following points-

Importance of CSR for Employees:-

1. To increase employees' confidence.
2. To Reduce labor turnover.
3. To Improve health and safety requirements.
4. To build healthy and sound relations in-between employees and management.
5. To avoid industrial disputes.
6. To create a worker image in the organization.
7. Improved retention and organizational commitment.
8. Better effective communication between employees and management. To create creativity and innovation in production.
9. To provide a redressal mechanism for the grievance.

Importance of CSR for Community/Society:-

1. To Solve social problems.
2. To build a cordial relationship between corporation and community
3. To create awareness regarding social issues in the community.
3. Charity
4. Economic development.

5. Reduction in poverty and inequality.
6. Increase the High standard of living of the society.

Importance of CSR for Company:-

1. Increase customer loyalty.
2. Better brand image.
3. Positive impact on the community.
4. Assist to government.
5. Risk management.
6. Greater employee productivity.
7. To build strong relationships between employees and management.
8. Increase investor confidence.
8. Thus, it helps the development of the organization.

Csr And Employees' Health And Safety-

Employees are an essential component of a company's long-term growth, and they expect a safe working environment. As a result, it is critical to examine the factors that influence workers' safety. The researcher tries to understand the impact of Corporate Social Responsibility on employees' safety in this study. The Corporate Social Responsibility movement significantly reduces negative impact. Corporate Social Responsibility investments can improve workplace safety and contribute to a company's long-term growth. Employee safety is linked to CSR in two ways.

1. For starters, workplace injuries harm corporate reputation, reducing the effectiveness of CSR. Firms that are concerned with CSR strive to reduce the number of accidents to reduce the possibility of litigation.
2. Employees are important investors in CSR activities that companies should consider. Socially responsible businesses, recognize the negative impact of workplace injuries on employee confidence and well-being and will invest accordingly in employees' safety and security. As a result, the company expects a positive and healthy relationship between a high level of CSR and employees' safety.

Issues And Challenges While Applying Csr:-

1. Following are a few issues and challenges
2. Lack of Transparency.
3. Lack of Community Engagement. Lack of Strategic Planning.
4. Problems in Execution and Implementation.
5. Lack of Resources.

Top 10 companies in India for CSR in 2021

1. Godrej Consumer Product Ltd.
 2. Infosys Ltd
 3. Wipro Ltd
 4. Tata Chemicals Ltd
 5. ITC Ltd
 6. Jubilant Life Sciences Limited
 7. Grasim Industries Limited
 8. Vedanta Limited
 9. Tata Power Company Limited
 10. JSW Steel Limited
- (GoogleScholar)

Conclusion:-

CSR provides tremendous opportunities to improve health and safety, but it also occurs several risks. CSR and Occupational Health and Safety offer numerous opportunities for the organization's growth. This paper combines these ideas and offers a framework for organizational development.

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A study of contemporary issues in Entrepreneurship Development

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Introduction:

Contemporary entrepreneurship issues, such as lean start-up, design thinking for entrepreneurship, firm growth, the entrepreneurship process, market and entrepreneurship leadership, entrepreneurship effectuation, commercialisation, international entrepreneurship, venture finance, venture marketing and communication. With current environmental, social and financial challenges facing society and the economy, there has been a rapid growth in interest in the role of social and sustainable enterprise. This volume seeks to draw together contemporary entrepreneurial research which addresses social and environmental issues.

Objective of study-

- To study contemporary issues in Entrepreneurship Development
- To find out Problems Faced by Entrepreneurs While Starting Business
- To find out Common Challenges Entrepreneurs Face
- To give suggestions and conclude.

Research Methodology-

There are two methods of collecting data. Primary data and secondary data, researcher use second method of data collection books, internet, magazines and journals.

Meaning-

“The analysis of modern capitalism is an analysis of economic, occupational and social dynamics, which are inherent to capitalism and which give color and contribute to the speed of economic development”. While starting their business The main problems faced by an entrepreneur were lack of mentoring facilities, technology support or easy availability of credit. Though different Reports on employment highlighted the need for promoting entrepreneurship as means of self-employment, entrepreneurship did not scale up. The following problems Faced by Entrepreneurs in India

1. Financing- Major problem of entrepreneur is financing.
2. Lack of Planning.
3. Hiring the right talent.
4. Effective marketing within a limited budget.
5. Self-doubt and uncertainty.
6. Dealing with criticism.
7. Attractive Customers.
8. Making Decisions.

Contemporary issues in Small Scale industries or entrepreneur-

1. Poor capacity utilization-In many of the Small-Scale Industries, the capacity utilization is not even 50% of the installed capacity. Nearly half of the machinery remains idle. Capital is unnecessarily locked up and idle machinery also occupies space and needs to be serviced resulting in increased costs.
2. Incompetent management-Many Small-Scale Industries are run in an incompetent manner by poorly qualified entrepreneurs without much skill or experience. Very little thought has gone into matters such as demand, production level and techniques, financial availability, plant location, future prospects etc.
3. Inadequate Finance-Many Small-Scale Industries face the problem of scarcity of funds. They are not able to access the domestic capital market to raise resources.
4. Raw material shortages-Raw materials are not available at the required quantity and quality. Since demand for raw materials is more than the supply, the prices of raw materials are quite high which pushes up the cost. Scarcity of raw materials results in idle capacity, low production, inability to meet demand and loss of customers.

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5. Lack of marketing support-Small Scale Industries lack market knowledge with regard to competitors, consumer preferences, market trends. Since their production volume is small and cannot meet demand for large quantities their market is very restricted.
6. Problem of working capital-Many Small-Scale Industries face the problem of inadequate working capital. Due to lack of market knowledge their production exceeds demand, and capital gets locked in unsold stock.
7. Problems in Export-They lack knowledge about the export procedures, demand patterns, product preferences, international currency rates and foreign buyer behaviour. Small Scale Industries are not able to penetrate foreign markets because of their poor quality and lack of cost competitiveness.
8. Lack of technology up-gradation-Many Small-Scale Industries still use primitive, outdated technology leading to poor quality and low productivity. They do not have adequate funds, skills or resources to engage in research and development to develop new technologies.
9. Inability to meet environmental standards-The government lays down strict environmental standards and Courts have ordered closure of polluting industries. Small Scale Industries which are already facing shortage of funds to carry out their business are not able to spend huge sums on erecting chimneys, setting up effluent treatment plants etc.
10. Delayed payments-Small Scale Industries buy raw materials on cash but due to the intense competition have to sell their products on credit. Buying on cash and selling on credit itself places a great strain on finances.
11. Poor industrial relations-Many Small-Scale Industries are not able to match the pay and benefits offered by large enterprises, because their revenues and profitability are low and also uncertain. This leads to labour problems. Employees fight for higher wages and benefits which the SSI is not able to provide. This may lead to strikes, resulting in damage to property in case of violence by employees, production losses etc.
12. Strain on government finances-Marketing of products manufactured by Small Scale Industries is a problem area. The government has to provide high subsidies to promote sales of products produced by Khadi and Village Industries. This places a great strain on government finances.
13. Government interference-Small Scale Industries have to maintain a number of records and there are endless government inspections. A lot of time, money and effort is wasted in complying with various inspections and records verification. This prevents Small Scale Industries from fully concentrating on their business activities.

Contemporary markets offer several avenues for entrepreneurial activities: Traditionally, entrepreneurship is categorized into four main types: small businesses, scalable start-ups, large companies and social entrepreneurs. These models cover the fundamentals of starting a business and focus more on the company itself, rather than the qualities of the entrepreneur.

1. Firstly, entrepreneurs can seek information to understand the balance of trade relationships between the exports in potential markets and the merchandising imports.
2. Secondly, entrepreneurs can conduct extensive research to understand the political aspects of the global economy to seek other outlines for strategic and operational aspects concerning barriers to enter a market.
3. Thirdly, entrepreneurs can understand the developments of any domestic market of a country and comprehend how these nations protect their industry by establishing tariffs, quotas, boycotts, non-tariff, monetary and market barriers.

Challenges faced by entrepreneurship-

Although entrepreneurship activities are beneficial, however they come with certain challenges. Some of those challenges are mentioned herewith:

1. Knowledge gap between the developed, emerging, frontier and under developed markets for conducting business
2. Difference in accounting systems in several countries
3. Variable rates of return
4. Non-convertibility of the currencies
5. Communication gaps
6. Language barriers
1. Business drivers are the key inputs and activities that drive the operational and financial results of a business. Common examples of business drivers are salespeople, number of stores, website traffic, number and price of products sold, units of production, etc.

2. Cultural diversity is increasing globally. It demonstrates that cultural diversity breeds entrepreneurship – but the nature of the diversity is critical. Recent migrants, rather than the descendants of past migrants, create the conditions for a more dynamic entrepreneurial environment.
3. At low levels of cultural heterogeneity, entrepreneurship is increasing in diversity. The variety of abilities, cultures and experiences benefits entrepreneurs, as they can draw on a large pool of network contacts.
4. Entrepreneurship in Policing and Criminal Contexts explores the contemporary and under researched themes of 'entrepreneurial policing' and 'entrepreneurialism in criminal justice contexts' which are emerging topics of both theoretical and practical interest in the current rapidly changing criminal justice environment.
5. Policymakers consider enterprise education, and the skills it develops, as increasing student's employability skills. This book delivers further insight to validate this. Authors provide evidence to inform the entrepreneurial education discipline in terms of best practice, success stories and identify its future direction for key stakeholders.
6. The rapid rise of knowledge-based economies has revolutionized the perceptions and practices of globalized business. Recent developments in engineering, electronics, and biotechnology have expanded the very definition of entrepreneurship in today's international market, weaving discussions of enhanced connectivity and communication, environmental sustainability, and government policy changes into a complex, multidimensional conversation.
7. Innovation is embedded into daily routines, public service activities, and interactions with non-state actors, making it difficult to uncover excellent practices, but these chapters illustrate how innovative and entrepreneurial actors can be. Scholars have contributed ample evidence of flourishing innovation and enterprise in this important field.

Suggestions-

1. Entrepreneur should first solve a personal problem.
2. Entrepreneur must Hiring talent
3. Delegating authority is a good way of solving so many managerial problems.
4. Managing time for achieving their target.
5. Finding capital and financial management should be proper and well planned.
6. Entrepreneur should tackle contemporary issues and improve their business.
7. Entrepreneur identify barriers and remove barriers and improve and expand his business.

Conclusion-

Entrepreneurship plays an exceptional role in the development of economies and is a vital source of change in all aspects of society. This paper tries to facilitate a fundamental rethinking of entrepreneurial activity and how it is manifested. It addresses a critical shortcoming in much of the research, education, and economic development work that deals with entrepreneurship. Now a days contemporary issues in entrepreneurship development are increasing because of various problems i.e. financing problems, managerial problem and changing structure of tax policy. Every entrepreneur should study contemporary issues in development of entrepreneurship and try to solve problems. Research and development is essential factor for tackling contemporary issues.

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Population Growth and Its Impact on India

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Abstract :

The demographic transition is the process in which a country's death rates and birth rates decline with economic developments. As death rates declining earlier than birth rates, there is an initial phase of rapid increase in population. While India's population growth has slowed remarkably over the last few years, it is still growing faster than China and is expected to surpass China in terms of population by 2028, when both will have about 1.55 billion people. Alarmed by its swelling population; India started taking measures to stem the growth rate quite early. In fact India, by launching the national family planning programme in 1952 became the first country in the world to have a population policy. Though the family planning programme yielded some noticeable results but fail to achieve the ultimate goal and the population of India since independence¹ increased almost three times.

Introduction :

Being a densely populated nation, India suffers from human overpopulation. The total population of India in the year 2018 is estimated to be 1,35,11,22,408 (1.35 billion). Within the next 10 years, India will become the most populous country in the world leaving behind China (most populous country 2018). India will replace China as the world's most populous country does not mean that its demographic transition is not happening. With the population growth rate of 1.2 per cent, India is predicted to have more than 1.53 billion people by the end of 2030. According to Registration System 2018 Report, nationally 46.3 per cent of the family population was below 25 years of age. In the midst of political uncertainty and communal fury over the past few decades, the problem of population growth has been relegated to the background. Neither social scientists nor the political parties or the governments seem to consider it necessary to focus attention upon what is surely the most crucial problem faced by the nation. There is no dearth of studies and views of the scholars to highlight the fact that India is falling behind in the race for economic and human resources development mainly because it has not shown much progress in containing its population growth.

Objectives :

1. The main objective is to achieve a stable population at a level consistent with the requirements of sustainable economic growth, social development, and environmental protection.
2. To enable the students to understand that family size is controlled.
3. To enable the students to appreciate the fact that for preserving the health and welfare of the members of the family and to ensure good prospects for the younger generation, the Indian families of today and tomorrow should be small and compact.
4. To give accurate information to the students about the effect of changes in family size and in national population on the individual.

Database and Methodology: The present research paper based on primary sources of the population data on the population size, characteristics and demographic structure are the census, projections, the registrations, migration reports and the surveys. It is well known that the three main sources of demographic and social statistics are censuses, surveys and administrative records. These three data sources are the principal means of collecting basic demographic and social statistics as part of an integrated programme of statistical data collection and compilation. The collected data analysed with simple statistical method and represent with suitable cartography techniques such as bar graph and table.

Analysis :

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Table no.1 Population growth of India
(in millions)

Year	Males	Females	Total	Decennial Growth
1951	185.53	175.56	361.09	...
1961	226.30	212.94	439.24	78.15
1971	284.05	264.11	548.16	108.92
1981	353.37	329.95	683.32	135.16
1991	439.36	407.06	846.42	163.10
2001	532.16	496.45	1028.61	182.19
2011	623.27	587.58	1210.85	182.24

Table no. 1 reveals that, India with a population of about 1210 million (in 2011) is almost equal to the combined population of USA, Indonesia, Brazil, Pakistan, Bangladesh and Japan. India accounts for a meagre of 2.4 percent of the world surface area of 135.79 million square kms, whereas it supports and sustains a whopping 17.5% of world's population.

Table no.2 Urban-Rural population of India

	Total	Rural	Urban
Persons	1,210,193,422	833,087,662	377,105,760
Males	623,724,248	427,917,052	195,807,196
Females	586,469,828	405,170,610	181,298,564

In table no.2, 68.8 % population of India live in rural area and remaining population live in urban area.

Table no.3 Sex ratio of India

Year	Sex ratio	Year	Sex ratio
1901	972	1961	941
1911	964	1971	930
1921	955	1981	934
1931	950	1991	927
1941	945	2001	933
1951	946	2011	940

From the table above, it appears that India's sex ratio is hovering around 940. If you see, the sex ratio of India before 1951 is higher than the sex ratio after 1951.

Components of population change

1. One birth every 1 second
2. One death every 3 seconds
3. Births per day 69,069
4. Deaths per day 27,123

Table no.4 Age wise classification

Age group	Persons	Percentage
0 – 6	163,819,614	15.9 %
7 - 14	199,791,198	19.4 %
15 – 59	585,638,723	56.9 %
Above 60	76,622,321	7.5 %

From the above table, out of total population of India, 42.8 % population is in the age group between 0-14 and above 60 years and remaining population means a the age group between 15 – 59 is 56.9 %. In this way, we should found the dependency ratio of India.

Table no.5 literacy

Census Year	Persons in percentage
1951	18.33
1961	28.3
1971	34.45
1981	43.57
1991	52.21
2001	64.83
2011	74.04

In the above table, we reveals that, the literacy rate of India from 1951 to 2011 is going to high with percentage.

Impact :**Major findings of overpopulation has been given below -**

1. More than 50% of India's current population is below the age of 25 and the over 65% is below the age of 35.
2. About 72 % of the population lives in some 6,38,000 villages and the rest 27.8 % in 5480 towns and urban agglomerations.
3. The birth rate is 22.22 births/1000 population while death rate is 6.4 deaths/1000 population.
4. The literacy rate of India as per 2011 population census is 74.04 % with male literacy rate at 82.14% and female at 65.46%.
every year, India adds more people than any other nation in the world.
5. Because of overpopulation, dirty and unhygienic surroundings and all populated localities catch up disease faster.
6. There are no sufficient jobs and means of livelihood.
7. The chances of criminal activities and theft tends to grow causing disturbance to the society.
8. The abnormal population growth is commonly believed to be one of the principal causes of India's poverty and very low standard of living for people.
9. More the population, the more is the requirement of natural resources like water, minerals, petroleum, etc. due to larger demand, there is a greater exploitation of groundwater, mines and minerals.
10. Due to more population, there is a human activity like more travel, more vehicles, more release of sewage water, etc. this issue lead to enhancement in pollution. At the same time, we find that there are still a lot of problems due to the over-population.

Measures :

1. We need for controlling the growth of population by adopting two changes.
Measures to increase production
Measures to control and reduce population
2. Two-child policy
3. Family planning
4. Controlled birth rate
5. Improving the status of women
6. Propaganda in favour of a small Family
7. Creation of awareness
8. Increase in marriage age

Conclusion :

population policy of our government should aim not only at controlling the unregulated human growth of numerical strength (population explosion) but also at checking the unregulated movement of population and the increasing concentration of people in the urbanized areas (population implosion), and providing adequate living space and attractive environment to heterogeneous mixture of people (population dispersion). These goals have to be jointly linked with the formulation and implementation of policies aimed at population regulation and planning for harnessing both natural and human resources. Thus, only population growth per se may not be perceived as a problem but its relation with the availability of resources may be viewed with great concern.

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Generation Gap Prevalent In Modern Society

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Abstract

The generation gap in modern society is a very important phenomenon. With time, society has changed and brought forward numerous impacts. This paper shall evade the generational gap concerning the breaking up of marital status, the role of technology, the Disintegration of the Joint family system and the emergence of the Nuclear family system, Communications regarding mental health and well-being.

Keywords: Generational gap, marital status, technology, joint family, Nuclear family, mental health

Inroduction

The generation gap in modern society has been a poignant matter of concern. In India, there is the presence of a joint family system in various households. A joint family is composed of more than two families living under the same roof. In recent times, there has been a disintegration in co-habitation and dissolution of the joint family system. This had led to the emergence of the Nuclear family system. A nuclear family system comprises of a single-family only. One of the very important causes of disruption of the joint family system in India since independence has been the initiation of industrialization and urbanization. With the growth of industries, there emerged several job openings. This attracted the mass and as a result, they moved towards the urban areas in search of better working sectors, improved sources of income, better education, and proper mode of access to transportation. In modern times, we come across the phrases “ Digital Generation ” and “Digital Divide “. With the arrival and widespread distribution of technology, there has been a shift in the generation without exposure to technology and the other with exposure to technology. Within a family, the overuse of technology often curbs family time. Children and their parents are mostly engrossed in social media leaving no time for face-to-face interaction with the older members of the family. This often leads to the feeling of being unwanted and lonely among older people. An analogy can be drawn between the Marxian interpretation of a class system based on the irregular distribution of the economy and a society with technological potential. The pandemic caused by COVID-19 has led to more dissolution of marriages. Coming out of marital terms was not very much observed in earlier generations. Women use to face torments in marriage and stay in the same for the sake of their children and society. These days the outlook towards marriage and marital bonds has changed. Individuals are keener towards equality, respect, and equal division of labor. Due to the enforcement of lockdown, couples were forced to stay under the same roof for a longer period. As a result, women witnessed the unequal division of labor, unresolved issues tracing out fights, verbal abuse, physical violence, and so on.

Another important factor that has changed over time through generations is a discussion regarding mental health in families. Mental health is defined as a state of well-being in which the individual realizes his or

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her abilities, can cope with the normal stresses of life, can work productively and fruitfully, and can contribute to his or her community, according to the World Health Organization (WHO). Among earlier generations, mental health was treated as a taboo, and consultation regarding the same within the family was forbidden. These days people are quite sensitive to such issues and deal with them with an open mind. This has led to the detection of mental illnesses present in the family members, if any, about treatment for betterment. In contemporary Indian societies, we find the concept of cohabitation before marriage or assignment of marital statuses. This creates a sense of better understanding of the other partner as they spend considerable time together, understand each other's pattern of living, habits, and so on. In present day society, the assertion of good luck with the birth of a male child has also reduced. In modern days people are flexible towards gender and strive for gender neutrality and equality. In earlier societies, women were called names for not being able to conceive. In present time, the medical sciences have improved and has lead to a numerous ways for other methods of having a child through practices like surrogacy, freezing of eggs, In Vitro fertilization and so on.

Therefore, to create a better world for living and sustenance, it is required to be at par with the changes in the society. An individual can only improve when they acclimatizes themselves with the changes and brings forth new innovations and ideas.

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Social Sustainability in Agriculture Sector: A Case Study of Selected Districts in Western Maharashtra

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Abstract:

Agriculture and its related sectors continue to be the most important source of income in India's vast rural areas. Friendly agriculture is critical for holistic rural development in terms of food security, rural employment, and environmentally sustainable technologies such as soil conservation, sustainable natural resource management, and biodiversity protection. Agriculture currently accounts for 13.9 percent of India's GDP and 54.6 percent of the country's labour. While agriculture's proportion of the Indian economy has gradually decreased to less than 15 percent due to the strong growth rates of the industrial and service sectors, the sector's importance in India's economic and social fabric goes much beyond this metric. Farmers' social status has deteriorated throughout time as a result of agricultural instability. Globally, there is growing concern about the generational gap in agriculture, as farmers are retiring and the youth are less interested in farming.

Key Word: Social sustainability, Agriculture Development, Social Status, Social Development

Introduction:

Agriculture and related industries are India's most important source of income. More than 70% of rural households still rely on agriculture for their primary source of income, with 82 percent of farmers being small and marginal. This indicates that a big portion of the Indian population is still involved in agriculture, or that agriculture plays an important role in their daily lives. "As per the provisional estimates of national income released by CSO on 29th May, 2020, the share of agriculture and allied sectors in Gross Value Added (GVA) of the country at current prices is 17.8 per cent for the year 2019-20. The growth in GVA of agriculture and allied sectors has been fluctuating over time. However, during 2020-21, while the GVA for the entire economy contracted by 7.2 per cent, growth in GVA for agriculture maintained a positive growth of 3.4 per cent." (India, Economic Survey of India, 2021). Land fragmentation is resulting in an increase in the number of small and marginal farmers. They currently account for nearly 86.25 percent of all farmers in India. The current study focuses on the social situation of farmers in the study area. One of the characteristics of sustainable agriculture development is social sustainability, which this study may look at in depth.

Objectives of Research Work:

The main objectives of the present study were as follow:

1. To identify the social components of agricultural development that is sustainable.
2. To investigate the impact of agriculture on the study area's quality of life, education, and community development.
3. To assess the current state of agriculture's social sustainability in the study area.
4. To identify the issues that agriculture faces in terms of social sustainability, as well as their solutions.

Research Methodology:

The research is based on primary data, and appropriate research procedures were used to conduct it. The approaches adopted were based on the study's goals and objectives. At come to a conclusion, the researcher used comparative and analytical methodologies. Only the social aspects of sustainable agriculture development are considered in this study. These social features also allow for a comparative investigation of their growth, variation, and trend over a long period of time.

Data Collection and Sample Selection from Study Area:

The empirical analysis was carried out by gathering primary data from administrative sources, as well as well-designed questionnaires and interviews. The preliminary information was gathered from three districts in western Maharashtra (Satara, Sangali and Kolhapur). For sample selection, a random sampling procedure was used. In the sample collection, the three districts were found. Initially, random sampling

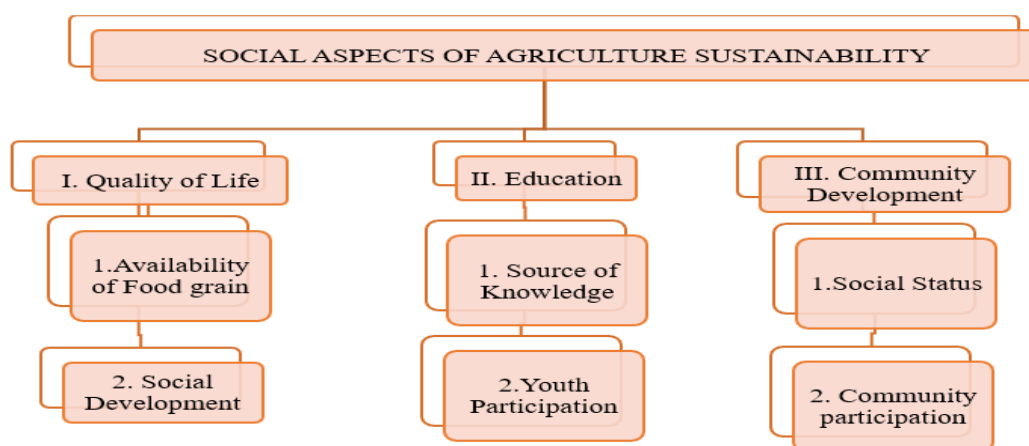
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was used to select 5 percent of the tehsils from each area. Following that, 3 percent of villages in each tehsil were identified, and ultimately, 5 percent of landholding farmers were randomly selected. (Sample Flow chart available on this link – https://docs.google.com/document/d/1n_kzHCIMDQowduQVdkf3DvP55PcomVqR/edit?usp=sharing&oid=103673732075639042519&rtpof=true&sd=true)

Social Aspect of Sustainable Agriculture:

The social sustainability of agriculture has mainly divided into three categories. For starters, social sustainability is linked to the farmers' and their quality of life and community level development. These indicators cover a specific range of topics, such as availability of food grain, social development, knowledge source, youth participation, social status and community participation rate of the farmers in the study area. Many social indicators, unlike most environmental and economic indicators, are qualitative. Because they are generally subjective, they are difficult to quantify. Farm community indicators are frequently based on farmers' self-evaluation through surveys or interviews. However, the present research work has focused on the following aspect of individual farmers while the attached with agriculture and identify the actual impact on their social life. The overall representation of indicators in the different research works can be explained through the following tree diagram.

Chart No. 1



Source: Self Determinent variables

Result and Discussion:

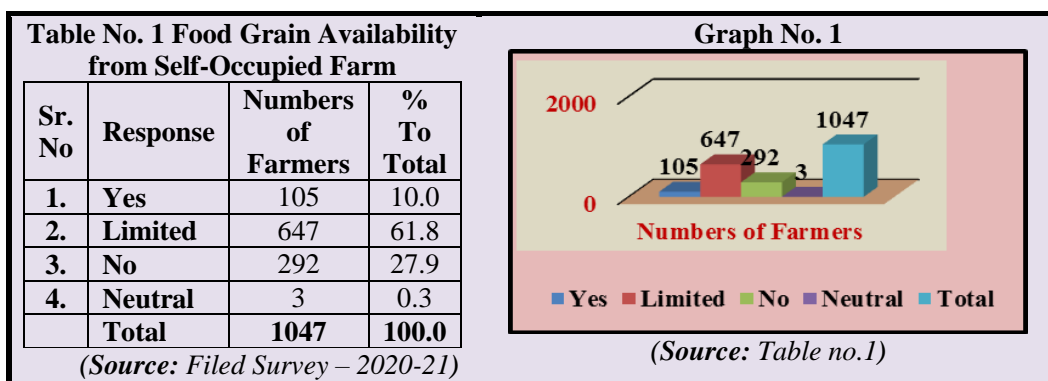
As per the social aspect of sustainable agricultural development is concern the following result has found and the discussion has made in detail analysis. Selected variables have been used to exhibit the actual picture of social sustainability of agriculture sector in study area.

Quality Of Life:

Under this variable it is trying to analysis that whether farmers could satisfy their need of food grain from self-occupied farm. The second variable trying to identified the impact of agriculture profession on social development of farmers.

Food Grain Availability from Self-Occupied Farm:

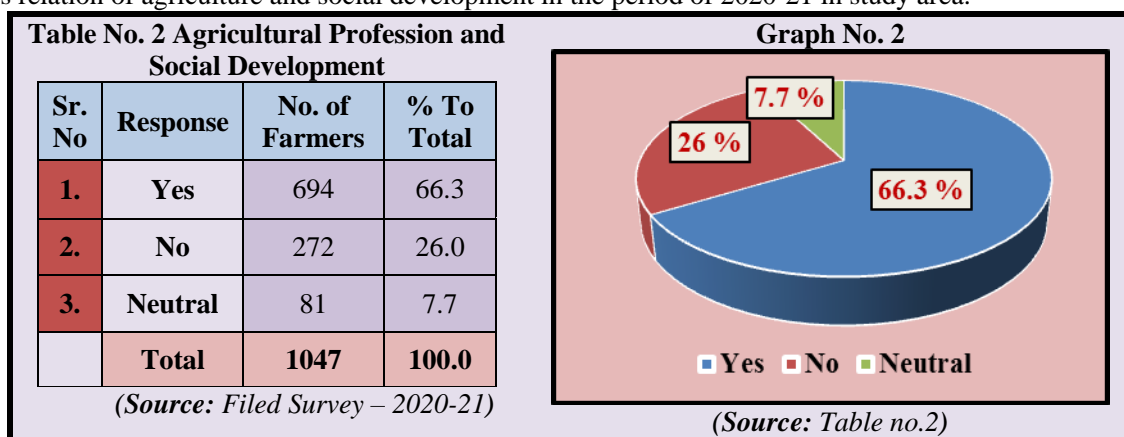
Self-sufficient in the production of food grain was a core objective before the government of India in the pre-green revolution period in 1965. Table No. 1 indicating that, out of the total response relating food grain availability from a self-occupied farm in four dimensions. Out of total (1047), 647 farmers (61.8 percent) admitted that they were not optimizing their need of food grain from self-occupied farms 292 farmers (27.9 percent) were not satisfied with their demand for food grain from their farm, whereas 105 farmers agreed to that, they had optimized the need of food grain from a self-occupied farm in the study area in period 2020-21.



However, the concern study area was specialized for commercial cropping like Sugarcane, Turmeric, Ginger, and many horticultural produces more, So maximum farmers preferred to cultivate commercial crop in their farm and for the food grain they depended on market supply.

Agricultural Profession and Social Development:

Agriculture helpful for social development of individual in the way of Employment, Actual cultivators, sellers and many more way he can participated in various social activities. The following Table No. 2 reveals the consent of farmer respondent about is the agriculture profession support to social development or not? The data retrieval shown that, out of total respondents 694 (66.3 percent) were in the favour of agriculture always support to social development whereas 272 (26 percent) were not in the favour that agriculture support to social development, 81 farmers (7.7 percent) were found neutral about this relation of agriculture and social development in the period of 2020-21 in study area.



Graph no.2 depict the maximum numbers of respondents (66.3 percent) were in the favour of agriculture support the social development of individual farmers. Means, social development could be attaining through agriculture development.

Education:

Education is second important variable to identified social sustainability of agriculture in study area. In this regards the two variables like agriculture is a knowledge source and youth participation in agriculture activity has tress out by asking question. The result of these two variables has given as follows.

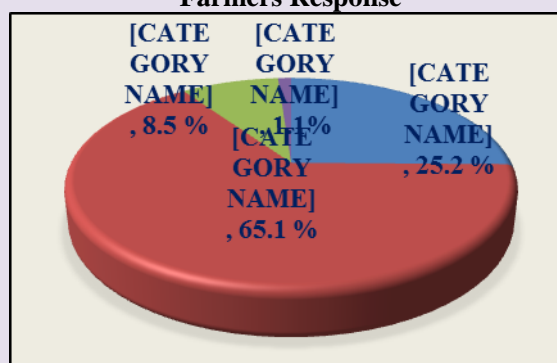
Agriculture is a Source of Knowledge for Society:

Average Indian farmers have insufficient literacy levels and it creates various limitations on efficient agricultural practices. People involved in the agriculture sector have a prominent source of information or knowledge transfer from one end.

Table No. 3 Agriculture is a Source of Knowledge for Society

Sr. No	Response	Numbers of Farmers	% To Total
1.	Yes	264	25.2
2.	Limited	682	65.1
3.	No	89	8.5
4.	Neutral	12	1.1
	Total	1047	100.0

(Source: Filed Survey – 2020-21)

Graph No. 3 Farmers Response

(Source: Table no.3)

Table No. 3 depict the response of farmer relating to agriculture and knowledge transfer into society. Out of the total (1047) respondents, 682 (65.1 percent) were a response that the agriculture sector had a limited source of knowledge transfer in society, 264 (25.2 percent) were admitted that it's an effective source of knowledge transfer in the community. Whereas 89 (8.5 percent) farmers were not in favour of agriculture had a source of knowledge transfer in society. 12 farmers were neutral about this thing identified in the study area during 2020-21.

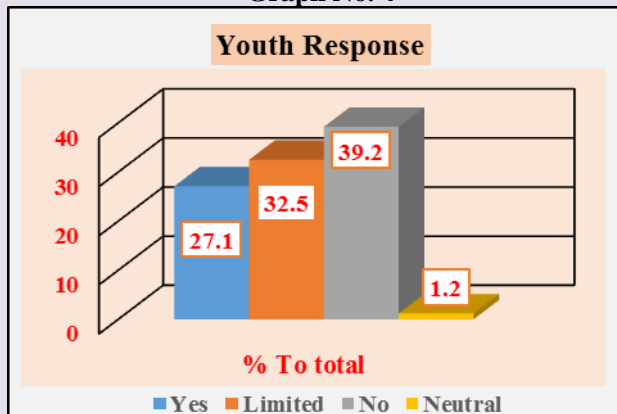
Agriculture as Career Option for Youth:

As per table no. 4 the respondents' approach regarding agriculture becoming a good career option for youth. Out of the total respondent farmers, 410 (39.2 percent) were replied that the present state of agriculture had not been well enough for youth to choose as a career option. 340 farmers (32.5 percent) were found limited scope for career to youth, whereas 284 (27.1 percent) were responded as agriculture would be a good option for career to youth. 13 (1.2 percent) were neutrally responded. As total response had taken into account, the maximum respondent (39.2 percent) was not in favour of suggesting youth choose agriculture as a career option found in the study area during 2020-21.

Table No. 4 Agriculture as Career Option for Youth

Sr. No.	Response	Numbers of Farmers	% To Total
1.	Yes	284	27.1
2.	Limited	340	32.5
3.	No	410	39.2
4.	Neutral	13	1.2
	Total	1047	100.0

(Source: Filed Survey – 2020-21)

Graph No. 4 Youth Response

(Source: Table no.4)

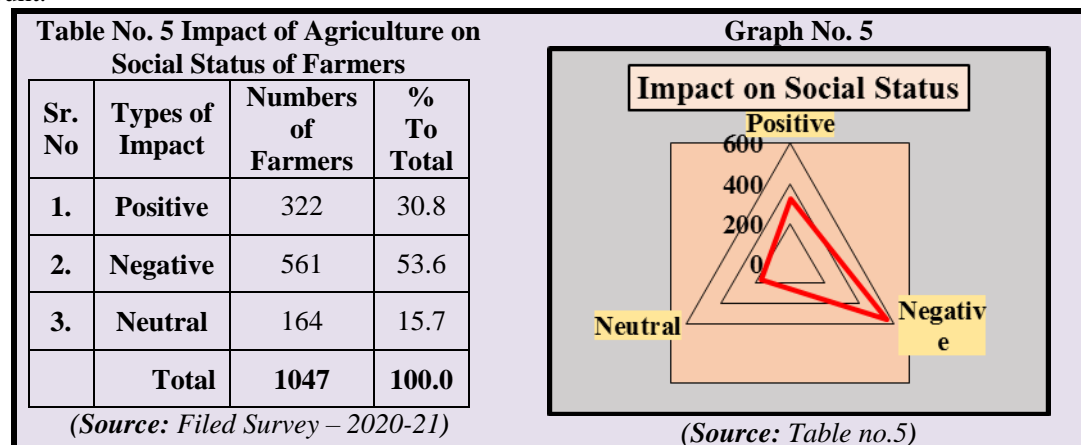
The overall analysis of graph no. 4 reveals the present state of agriculture in the study area was not successful in attracting youth's attention. There were many limitations such as inadequate infrastructure, lack of resources, inefficient and unskilled human resources, conventional farming system, market imperfection, etc. All these limitations were creating hurdles in the path of the young and highly educated workforce that has not accepted agriculture as a career option in their life.

Community Level Development: The community level development is another social aspect of sustainable agriculture. Under these, two variables like social status and community level participation of farmer have taken into consideration.

Impact of Agriculture profession on Social Status of Farmers:

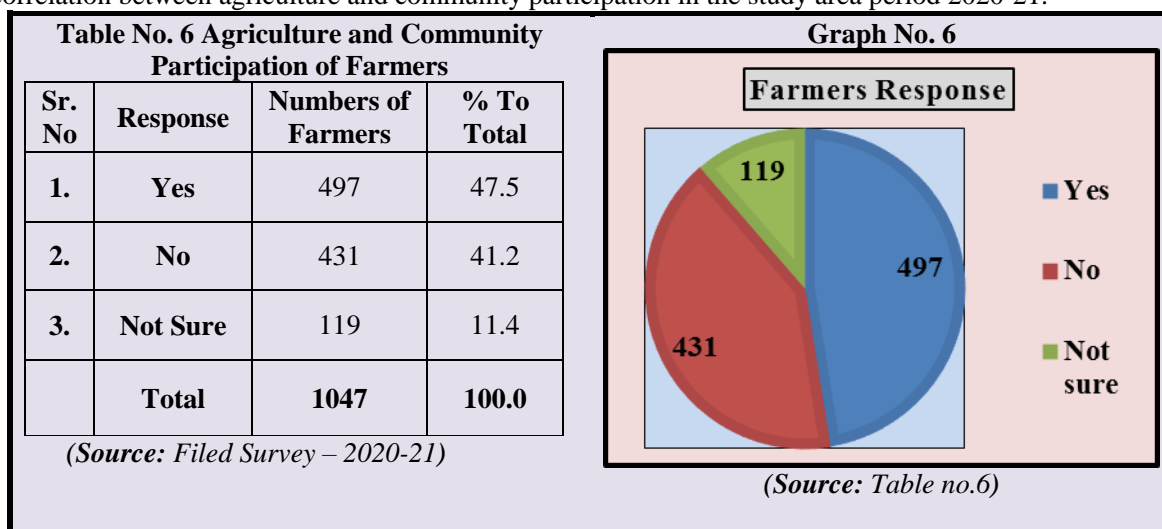
The professional status also influences the satisfaction of individual's life and it became more effectible when it is agriculture. Table No. 5 revealed the response of farmer landholders on the impact of the agricultural profession on their social status. Out of the total respondents (1047), 562 farmers (53.6

percent) experienced the adverse effect of the agriculture profession on their social status. 322 farmers (30.8 percent) found a positive impact of agriculture on their social status, whereas 164 (15.7 percent) respondents were found neutral in the context of agriculture impact on the social status of farmers in the study area in the period 2020-21. The overall responses shown that the social status has been negatively influenced by agriculture as a profession accepted by an individual in the study area has taken into account.



Agriculture and Community Level Participation of Farmers:

Community participation brings various positive impacts on individual (Farmer) life and the community as a whole. All kinds of farming practices are going in such a way that farmers gathered together to help each other in their day today's work. Table No. 6 explains the farmer's response on the same ground. Out of the total, 497 (47.5 percent) respondents favoured community participation of farmers had increased by engaging with agriculture. 431 farmers (41.2 percent) did not agree with the community participation increased by the agriculture profession and 119 (11.4 percent) were neutral about this correlation between agriculture and community participation in the study area period 2020-21.



Findings:

1. It is identified that, out of the total respondents, 61.8 percent of farmers were not optimizing their need for food grain from the self-occupied farm. Whereas 27.9 percent were entirely dependent on market food grain, only 10 percent of farmers could fulfill the need for food grain from the self-occupied farm. This reveals that, near 70 percent, farmers could not manage their demand for food grain from their farms. (Table No.1)
2. It is observed that, out of total respondents, 66.3 percent of respondents in favor of the agriculture profession always support social development, whereas 26 percent of respondents were not in the favor of agriculture was helpful or supported the social development of individuals. The overall response showed that the farmers in the study area believed that agriculture had positively contributed to the social development of the farmers. (Table No.2)

3. It is found that the agriculture was the limited source of knowledge transfer in the society. Out of the total (1047) respondents, 682 (65.1 percent) were a response in this way, 264 (25.2 percent) were admitted that it's an effective source of knowledge transfer in the community. Whereas 89 (8.5 percent) farmers were not in favour of agriculture had a source of knowledge transfer in society. (Table No.2)
4. It is experienced from the study that the present agriculture was not a suitable option as a career for youth. Out of the total respondent farmers, 39.2 percent were replied that the current state of agriculture had not been well enough for youth to choose as a career option. 32.5 percent were found as limited scope, whereas 27.1 percent responded that agriculture would be a good option of career for youth. Many limitations are prevailing, like inadequate infrastructure for agriculture, lack of resources, inefficient and unskilled human resources, conventional farming system, market imperfection, etc., which make hurdles in the path of youth attraction toward the agriculture sector in the study area. (Table No.4)
5. The study found that the agriculture profession harmed the social status of farmers. Out of the total respondents, 53.6 percent experienced the adverse impact of the agriculture profession on their social quality. At the same time, 30.8 percent had identified the positive impact of agriculture on their social status. The overall responses showed that the agricultural profession had not supportive of the social status of farmers in the study area. (Table No.5)
6. It is found that the community participation has increased while an individual has engaged with agriculture profession, 47.5 percent respondents experienced this out of total respondents, 41.2 percent respondents did not agree with that, the community participation has increased by agriculture profession (Table No.6)

Suggestions:

1. To enhance the social sustainability in agriculture it is necessary to maintain or manage their requirement of food grain from their own farm. This could more helpful to improve quality of life.
2. The state of social development can improve by adoption of modern technique of farming along with replaced their tradition farming practices by modern techniques and use advance technology.
3. As per the present situation found in study area it is suggested that, the knowledge transfer between the farmers can increase through collective activity and free communication, So it is necessary to arrange such kind of programme which will increase their community level participation.
4. The youth participation in agriculture will increase through increase in basic infrastructure, marketing channel, online trading of agriculture produces. It is arguent need to introduce common minimum program by government to attract talent towards agriculture sector.
5. The social status of farmers in study area is not so good due to their low level of income, So improvement in income is necessary thing should be taken into consideration. Income from agriculture output increases by adopting cost effective technology, to find new marketing channels, built up advance storage facilities.
6. The farmers community participation rate also very low in study area. This limitation can remove to create health communication among them. The personal dispute can solve at local level and aware them about power of unity.

Conclusion:

The social component of agriculture sustainability is one of the most overlooked aspects of total agriculture operations. Economic and environmental sustainability are both important, but so is social sustainability. Farmers may employ social sustainability to help them survive as participants in society. Farmers' living standards can rise as their social standing increases. As a result, agriculture's sustainability may not be realised, but agriculture's social sustainability is.

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**Investigation of the Socio -Economic Status of Rural and Urban Athletic
Players of Kolhapur District, M.S. (India)**

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Abstract:

The study was conducted to investigate the Socio-Economic Status difference between of rural and urban athletic Players of Kolhapur district. For the present study 50 rural and 50 urban athletic Players were selected who participate at least state level tournament. The sample of this study was selected through random sampling technique. A structured interviewer administered questionnaire (Aggarwal, 2005) was used to collect the relevant information. Result: There is no significance difference between rural and urban athletic Players at 0.05 level of significance.

Keywords: Socio-Economic Status, rural and urban athletic Players.

Introduction:

In selection of sports, Socio-economic status plays an important role. An individual's socio-economic status may affects on his opportunity, his choice of activity, his desire to excel, and his success. The home environment often impacts on his motivation to succeed in sports and the degree to which success in this attempt leads to mental satisfaction. Few young people growing up with lower socioeconomic status will have observe in tennis courts, backyard, swimming pools and golf courses. They will have more difficulty finding means of travel to beaches, ski areas, and lake regions. They will usually be able to afford fewer fishing trips, mountain vacations and bowling nights and horseback riding, water- skiing and golf will be too expensive in both time and money for most of them. On the other hand many of the greatest softball, football and basketball players, boxers, volleyball players and track and field athletes have come from the government colonies, where large numbers of children of all ages live in crowded quarters and they face out of doors to play with each other. They compete and interact in both organized and unorganized play. They wrestle and fight, and romp and chase (Mane, 2016). They learn to stand up for their rights and to accept hurts without whimpering. They often find in sports both an outlet for aggression and a way of satisfying their desire to achieve. Children who grow up in middle class are usually fortunate enough to have good facilities for physical education, an adequate number of qualified coaches, and considerable assistance and encouragement from their parents. Opportunities development of sports skills are normally present and motivation is reasonably high. Socioeconomic status (SES) of an individual is a sort of rank or position as determined by the joint influence of his society and economic ranking in the society to which he belongs. More precisely, it is one's place on the socio- economic scale.

Such status slab of income he happens to earn. Socioeconomic status would therefore be a ranking of an individual by the individual by the society he lives in, in term of his material belonging and cultural possession along with the degree of respect, power and influences he wields. Family's socioeconomic status is based on family income, parental education level, parental occupation, and social status in the community. Families with high socioeconomic status often have information regarding their children's health (Sexen, 1984). The position of an individual on a socio-economic scale that measures such factors as education income , type of occupation, place of residence and some population ethnicity and religion. When analyzing a family's SES, the mother and father's education and occupation are examined, as well as combined income versus with an individual when their own attribute are assessed. Throughout the world people are facing a lot of problems created by disturbances and frustrations which are political, social or economical. History tells us that all social and cultural phases of human evolution are ultimately determined by economic causes. Progress and well being of a society or country depends largely upon economically soundness and socially well adjusted citizens. India's backwardness and indifference towards sports and physical education is mainly due to her economic poverty. Children from wealthy homes and urban area often play cricket, have tennis courts and swimming pools in their backyard and travel to ocean beaches or island retreats for vacations (Hoffmann Robert 2012). While as children from lower socio economic classes and rural areas have difficult in achieving such facilities the research reveals

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that “The participation Games directly related to the per capita income of the family or Nation (Khan 2009) as well as native place that is rural or urban area of that player. Mental health also plays important role in sport achievements (Mane, 2014).

It has been recognized that socio-economic factors play a vital role in an individual's performance in sports. The Socio-economic status make-up of an individual plays an important role in their achievements in every field of life. Socio-economic status also Influence on habitual physical activity (Drenowatz et al 2010). Considerable research has been conducted on the socio-economic status of sports persons, team sport versus individual sport (Srikant 2012, Deshmukh 2013, Khan 2009 Kumar .2013), Men players versus Women players. But very few research studies are conducted on socio-economic status of rural and urban athletic Players.

Objectives:

To find out the social economic status difference in rural and urban athletic Players of Kolhapur district.

Hypothesis:

There would be no significance difference in the social economic status between rural and urban athletic Players of Kolhapur district.

Methodology:

Sampling:

The sample of this study was selected through random sampling technique. The data was collected from 50 rural and 50 urban athletic Players of Kolhapur district.

The age group of 19 to 23 years and only those players were selected who didn't earn money from any business/ Job or depends upon parents and participated in district, state or in national level tournament.

Tools:

A structured interviewer administered questionnaire (Aggarwal, 2005) was used to collect the relevant information, this scale measures the following information: Family Demographic & size, Family Occupation, Family Income, Family Education and Family Social Status in Society: Political relationship, life style and living standard. Norms of the test: In order to facilitate the interpretation of raw scores, norms of test were prepared. T-score, Z-score and Stanine score equivalent of the raw score were prepared. The data collect from the questionnaire were used to score the points. With this scale five strata were formed those were very high SES, high SES, average SES, Low SES, and very low SES. In this study only three strata were taken very low was merged into low and very high was merged into high. Tables were prepared to find out the socio-economic strata of the subjects. The subjects were assigned to various socio-economic status groups according to their scores and numbers. They were compared by calculating the percentage and then the attempt was presented in Table and Graphical form. The groups were divided in to five categories with mark as

Table 1. Raw Score value of SES scale with interpretation of rural and urban athletic Players

Sr. No.	Raw Score	Stanine	Interpretation
1	Above 76	9	Upper high Socio -Economic Status
2	61-75	7-8	High Socio -Economic Status
3	60-46	4-6	Average Socio -Economic Status
4	45-31	2-3	Low Socio -Economic Status

Reliability:

The reliability of this socio economic status index was 0.74 Statistical Procedure: The test of significance or hypothesis testing always calls for some kind of statistical technique to be used. There are different ways and techniques in which data can be treated and analyzed statistically. In present study Arithmetic mean, standard deviation and t-test were used to compare the data.

Results: Table 2: Distribution of population according to, their Socio Economic Status of rural and urban athletic Players.

Group	Low SES	Average SES	High SES	Total
Urban	18 (18%)	69 (69%)	13 (13%)	100
Rural	24 (24%)	65 (65%)	11 (11%)	100
Total	42 (21%)	124 (62%)	24 (12%)	100

Structured questionnaire (Verma, 2005) was used to know the SES of subjects. On the basic of this scale 21% of subjects were from low SES, 65% of subjects were from average SES and 12% were from high economic status. It shows most of students were from average SES. According to the data presented in the

above table, the highest percentage was 65% falling in the average strata, This is graphically represented in figure 1

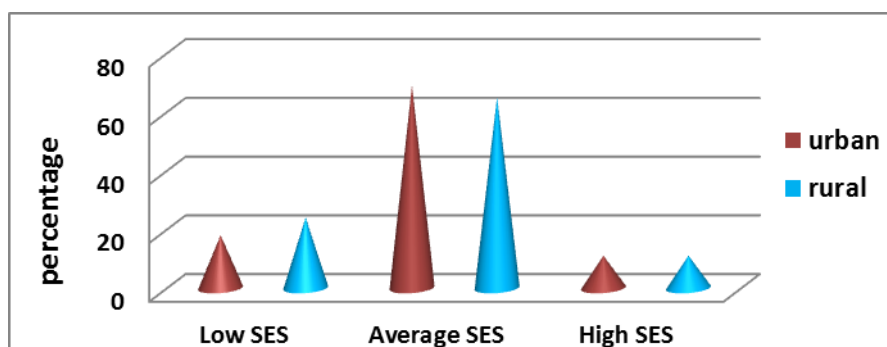


Fig. 1: Socio Economic Status of rural and urban athletic Players.

Table3. Mean difference of socio-economic status between rural and urban athletic Players.

Sr. No.	N	Mean	S.D	Df	t-test
Urban	50	65.19	3.00	198	0.002
Rural	50	67	4.07		

Significant difference at 0.05 level

Tabulated value = 1.98

The table shows that socio-economic status, the mean and standard deviation of urban players has been found to be 65.19 and 3.00 and rural players has been found to be 67 and 4.07 respectively. To find out socio economic status difference between two groups t test was applied. The t-test has been found to be 0.002 being insignificant at 0.05 level of confidence. It indicates that there is no significant difference in the socio-economic status between urban and rural players. The hypotheses of the study stated that there is no significant difference in socio-economic status between rural and urban athletic Players of Kolhapur district. The result of the present study is in favor of the hypothesis hence the hypothesis is accepted

Conclusion:

Form the above statistical analysis it is quite clear that rural and urban athletic Players of Kolhapur district does not difference significantly, so there is no significant difference in the socio-economic status between that rural and urban athletic Players of Kolhapur district. (Deshmukh 2013)

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Yashoda of the Orphans - Sindhutai Sapkal: A Case Study

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Abstract:

In India, Sindhutai Sapkal was known as the mother of orphans and was a great social reformer. Sindhutai adopted and educated many orphans like her own children. In this paper, Sindhutai's arduous journey to help orphans in India is illustrated. As a girl child, she was subjected to a great deal of discrimination since her childhood. In India, she established the first orphanage at Chikaldara, Maharashtra, after years of hard work. Throughout Maharashtra, Sindhutai started various orphanages to take care of orphans and provide them with food, shelter, and education. She also visited many villages and towns to raise funds for orphanages. In recognition of her social work, Sindhutai has received many national and international awards.

Keywords: orphans, discrimination, struggle, social work, child marriage

Introduction:

India is the second country to abound with the population in the world, and a significant part of this population are children. Most of these children are orphans or neglected, and are forced to live in poverty and face endless exploitation by society. Sindhutai's story is the evidence of similar dejection. Sindhutai worked diligently for orphaned children and marginalized communities and faring with the dire situation, she rebuilt her life. As a girl child, she had been subjected to a great deal of discrimination since her childhood. She was the neglected child in her home. Sindhutai Sapkal was a social activist who fought injustice against women, orphans, and tribal peoples. Growing up in extreme poverty, she saw the world through the eyes of a cattle-grazing family in Maharashtra. Since childhood, she was good at school, but due to financial constraints, she was unable to continue her education. At the age of twelve, she married her husband, who was a 30 years old man. Even after being chained and shackled by child marriage young Sindhutai never lost her hope to learn. She was the mother of three children, just at the age of twenty. Her deprived background made her empathic towards the orphans and the underprivileged groups of society. Sindhutai Sapkal chose to be a social activist who raised her voice to fight for the needs of orphans, tribal communities, and against the injustice of women. Sindhutai wandered from one place to another soliciting and singing. Months and years passed. Life continued. Neither did she have a family nor any place to belong. So that her infant daughter, whom she had named Mamata, could be properly taken care of, she entrusted her to Shrimant Dagaduseth Halwai Trust Pune. Sindhutai sang and solicited. She delivered speeches at schools, colleges, and other locations in Maharashtra. Sindhutai travelled across villages and cities to raise money and sometimes she even had to fight for the next meal due to lack of funds. But one thing remained constant, she never stopped.

Early life:

Sindhutai was born on 14th November 1948 in the village of Pimpri-Meghe in Wardha district of Maharashtra which is surrounded by a forest. She was insultingly called Chindhi (torn cloth). Her father Abhiman Sathe was always supportive of her education, but her mother opposed him. Due to the economic condition of her home she only got to complete her education till 4th standard and had an early marriage with Srihari Sapkal. After marriage, she went to Navargaon village in the Wardha district of Maharashtra. Her maternal family was also unlettered and she was frequently tormented because of her educational background. Sindhutai was the mother of 3 children and her abusive husband beat her up and threw her out of the house when she was 20 and nine months pregnant. She gave birth to a daughter in a cow shelter outside their house the same day and walked a few kilometres in that condition to her mother's place, who refused to give shelter to her. The incident deeply affected her and she tried to commit suicide twice, but later changed her mind and started begging at railway platforms for food to look after her daughter. Feeling lost and betrayed, Sindhutai started singing and begging in trains and on the streets just to make ends meet. As she spent further time soliciting, she realized that there are numerous orphans and children abandoned by their parents. In this constant tussle to survive, Sindhutai came across dozens of helpless orphans and helpless women who were ignored by society. Having faced the complications herself, she could feel their discomfort and she decided to adopt them. She started begging more intensely in order to feed the many children that she had adopted.

Worked for the underprivileged:

Settling in the Navargaon forest in Wardha after marriage, she strongly opposed the exploitation of women in the rural areas who collected cow dung, by the Forest department and the Landlords in 1972. Little did she know, that her dissent would change her life for the worse. During her pregnancy, a nasty rumour of her infidelity was circulated by an angry landlord. This raised a rejection for her from the community. Even her husband abandoned her. She struggled for the first time in her life for trying to break off fleecing wages for cow dung collecting women and in a tussle to survive, she found herself in Chikaldara, in the Amravati district of Maharashtra. At the same time, 84 tribal villages were evacuated due to a tiger preserve project. Amidst the confusion, a project officer impounded 132 cows of tribal villagers and one of the cows died. Sindhutai made no provision and decided to fight for the proper rehabilitation of the helpless tribal villagers. Her efforts were acknowledged by the Minister of Forests and he made appropriate arrangements for alternative relocation. It was during these experiences of poverty, objection, and homelessness that Sindhutai came across dozens of helpless orphans and women who were blatantly ignored by society in the same way which she was. Sindhutai went on a hunger strike to draw the attention of the government to the burning issues of Melghat residents in 1985. Tribal people from 86 villages came together under the leadership of Sindhutai to support Satyagraha. She went on a hunger strike for four days from 15th January to 18th January in Gawilgad place in Chikaldara. Sindhutai came to Chikaldara after being banished by her husband, where she started begging on railway platforms for food. As she spent more time begging, she realized that there are many orphans and children abandoned by their parents. Having faced the difficulties herself, she could feel their pain and she decided to adopt them. She started begging more earnestly in order to feed the many children that she had adopted. Gradually she decided to adopt every child who came across as an orphan and, over a period of time, she emerged as the “mother of orphans”. Sindhutai had the natural gift of singing, her voice was extraordinarily melodious. She had been invited for singing and for speeches in different programs. She used to get some money that was used to take care of orphans. She entrusted her little daughter whom she had named Mamata to Shrimant Dagaduseth Halwai Trust Pune so that she could be looked after properly. She devoted herself entirely to the cause, earning her the title 'Mai' which means mother. She began the orphanage named as Sanmati Bal Niketan Sanstha – in the Hadapsar area of Pune. In her lifetime, she has nurtured over 1,500 orphaned children. She has a grand family of 382 sons-in-law and 49 daughters-in-law.

In 2016 she was awarded an honorary doctorate by the Dr. D.Y. Patil College of Engineering, Pune. Her work was recognized by everyone in the country and she won the Padma Shri award in 2021. Besides that, she also received more than 750 awards and honours for her dedication and work. However, she always used the money that she received from the awards to build shelters for the orphans. There are total of 9 orphanages developed in Maharashtra by Sindhutai Sapkal. As a person, she is a remarkable inspiration for everyone. In 2010, a biopic inspired by her real story, a Marathi film “Me Sindhutai Sapkal” was released. That film was selected for its world premiere at the 54th London Film Festival. “Do not be afraid of small crises, go on and learn to befriend the crisis,” says Mother Teresa of Maharashtra Sindhutai Sapkal.

Conclusion:

“A mother can never be defeated. A woman can never be defeated. But She needs to keep her heart strong and learn to forgive” says Mai who has a record of 40 years of continuous social work. Throughout her life, Sindhutai struggled against many adversities. She rebuilt her life in the face of adversity. She was well known as a great poet, a great devotee, and a constructive activist in the tribal areas. In India, a lot of women have become social workers. Women’s Empowerment has been a subject of many studies. Empowerment is the ability to stand alone and fight against all odds of life to survive, sustain and flourish. Good upbringing, quality education, and scientific mind-sets help in nurturing women to overcome the challenges of life. Sindhutai Sapkal is the best example of how women can overcome obstacles and excel in their fields. She did not receive much formal education, but life taught her tough lessons to go ahead against all odds. She continued to face hurdles and accepted every day as a struggle for her and her children and that is the effort that made her stronger to triumph in her life.

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Sustainable Agriculture in Changing Scenario

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Abstract:

Agriculture sector world over has experienced growth since the twentieth century. The growth driven by Green Revolution technology has made a significant dent on aggregate supply of food grains, ensuring food security to the growing population. The next stage of agricultural growth however, faces a serious challenge in terms of Agriculture sustainability. These challenges have led to increasing awareness and a felt need for moving away from the input intensive agriculture perused during the green revolution phase, to sustainable agriculture in different parts of the world. This research paper focuses on sustainable agriculture in changing scenario. In this context, the paper aims to highlight the importance of sustainability of agriculture in changing scenario in Indian agricultural sector.

Keywords: Agriculture, climate change, Sustainable.

Introduction:

In India, declining share of agriculture in the national income, majority of people (60%) are still engaged in agriculture and allied activities. It has been the old profession in India and has been carried out on sustainable basis. It is recent phenomenon that waste lands, forest areas and grazing lands have been converted into croplands to support the rising population, therefore increased ecological imbalance and atmospheric pollution. In the present book related to Sustainable Agriculture.

Sustainable Agriculture paper the importance of sustainable agriculture has been emphasized. Sustainable agriculture in India is discussed.

Objectives:

1. To understand importance of Sustainable agriculture.
2. To Study sustainability of agriculture in changing scenario.

Research Methodology:

The information in the research paper is collected from secondary sources that is from various online sources, websites, research paper and references

The term started gaining prominence in the USA in the 1980s, with a formal mention in USA legislation for the first time in 1985. This led to a programme on low input sustainable agriculture. In 1990, the USA Congress defined 'sustainable agriculture under the law. Over the years, civil society, the private sector, multilateral institutions, and various national and sub-national governments have used the term 'sustainable agriculture.'

In India, the government of India initiated the National Mission for Sustainable Agriculture in 2014-15, and defines sustainable agriculture in the Indian context. Government has identified ten underlying dimensions. There are 1. improved crop seeds, livestock and fish culture 2. water use efficiency 3. pests' management 4. improved farm practices 5. nutrient management 6. agriculture insurance 7. credit support 8. Markets 9. access to information and 10. livelihood diversification.

Importance of sustainable agriculture

Climate

Agriculture is practiced contributes important to global climatic changes. Traditional agriculture contributes to the production of greenhouse gases in various ways, by reducing the amount of carbon stored in the soil and in vegetation, through the production of methane in irrigated fields and through energy-intensive activities such as the production of artificial fertilizers. Adopting sustainable agriculture would reduce these impacts significantly.

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Biodiversity

Sustainable agricultural practices frequently involve mixed cropping therefore increasing the diversity of crops produced and raising the diversity of insects, other animals and plants in and around fields.

Soil fertility

A continuous fall in soil fertility is a major problem in many regions of India. Sustainable agriculture improves fertility and soil structure and prevents erosion therefore would be an answer to this problem.

Water

Irrigation is the consumer of fresh water. The fertilizer and pesticides pollute surface- and groundwater. Sustainable agriculture increases the organic content of the topsoil therefore raising its ability to store and retain water that falls as rain.

Pollution

Pesticides are hazardous to the local ecology and to human health. Misuse of pesticides lead to pollution and human health problems. Sustainable agriculture reduces and eliminates the use of hazardous chemicals. It controls pests with a variety of biological and agronomic measures and the use of natural substances.

Landscape

Agriculture and forest protect the rural landscape. Inappropriate use causes erosion, landslides and flooding, clogs irrigation channels, and reduces the ability of the land to support the local population. Sustainable agriculture controls these problems by improving productivity, conserving the soil, avoiding the expansion.

Economic sustainability Agriculture

Economic sustainability Agriculture cannot be sustainable unless it is economically viable over the long run. traditional agriculture poses greater long run economic risks than sustainable alternatives.

Food security

Traditional agriculture techniques often fail to produce enough food or enough variety of food for a balanced diet. Traditional modern farming focuses on a few commodities therefore people still do not have a balanced diet. Sustainable agriculture improves food security by improving the quality, nutritional value of the food and by producing a bigger range of produce throughout the year.

Employment

Agriculture is the main source of employment for rural people. The welfare costs of unemployment must be taken into account when designing national agricultural support programmes. Sustainable agriculture with its emphasis on small-scale, labor-intensive activities.

Gender

In traditional agriculture, women traditionally bear the heaviest burdens in terms of labour. In modern traditional farming, too, men often benefit the most, they control what is grown and how the resulting income is spent. Sustainable agriculture attempts to ensure that the benefits and burdens are shared more equitably between men and women.

Local acceptance

Many new technologies fail because they are based on practices or assumptions from outside. Sustainable agricultural practices usually are based on local social customs, traditions and norms therefore local people are more likely to accept them and adapt them to their own needs.

Indigenous knowledge

Sustainable agricultural practices often depend on traditional knowledge and local innovation. Local people have a wealth of knowledge about their crops, livestock and environment. They keep locally adapted breeds and crop varieties. They have social structures that manage and conserve common resources. It helps people in need and maintain the social fabric. Sustainable agricultural development seeks to build on it and enrich it with appropriate information from outside.

Conclusion

In the changing agricultural scenario, the agricultural technologies need a shift from production oriented to profit oriented sustainable agriculture. In this direction, the pace of adoption of resource conserving technologies by the Indian farmers is satisfactory to a larger extent. The present

scenario, we are in the half way of conservation agriculture. The conditions for development of sustainable agriculture are becoming more favorable.

Agriculture often places significant pressure on natural resources and the environment. Sustainable agricultural practices are intended to protect the environment, to expand the Earth's natural resource base and improve soil fertility. Based on a multi goal, sustainable agriculture seeks to Increase profitable agriculture income, to promote environmental stewardship, enhance quality of life for agriculture families and communities, increase production for human food and fiber needs.

Agricultural sustainability has declined which has further worsened due to the recent changes in climate. The climate change is being felt all over and is evident by various factors, such as change in weather parameters, increase in greenhouse gases, increased temperatures and frequency of extreme events, droughts and floods, loss of bio-diversity rise and sea-level etc.

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Women's Participation Of Freedom Movement Special Reference Of Maharashtra

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Introduction

In the pre – British Indian society with the exception perhaps of the early periods of the vedic times women was assigned a position subordinate to man. Law religion did not recognize the equity and equal rights of man and women society permitted man to have rights and freedom for which women was excluded. Different standards were adopted to judge the individual and social conduct of man and woman. It is true that in the past, religion reform movements. Like Buddhism tried even partially to evaluate the status of the Indian women but it was only during the British electros the social and legal injustices from which they suffered. For centuries. In the 19th century many thinkers in India. Rose against the evil practices and so called framed with the intention of exploiting women. Indian Freedom Movement was the great movement started by the people. In this movement millions of men and women were united by keeping aside all the barriers , prejudices and discriminations from 1885 to 1920 which was the period of extremists and the participation of women in the freedom movement was limited to the women in upper class .But from 1920 to 1947 under the leadership of Mahatma Gandhi women participated remarking in themovement.

Women's Participations of freedom Movement -

Gandhiji realized the importance of women power in Africa. He saw many women participated in the Satyagraha movement. He realized the movement really need the strong mind which is created by the endurance and trust and not only out of bookish knowalage.¹

Women such as Kasturba Gandhi, Saraladevi Choudharani, Annie Besant, Maniben Bhaktiba, Narhariben Parekha, Radhabai Aapte participated actively in the Satyagraha movement non-co-operation movement and several other freedom struggles. They were imprisoned and punished but bravely they fought against the oppressive British government.

In The Role of Women in Freedom Movement.

Mahatma Gandhi rendered single service of the advancement of the women's movement by making thousands of them of all classes to come out of their homes and participate in the political movement. He attracted the women talk by his reaching against wrong done to women in the name of "Dharmasashrtas" law and tradition so a large number of women participated in all his movements viz – non cooperation, salt styagraha, civil Disobedience and quit India²

Despite the fact that some women elite had started to participate in affairs of national politics in the wake of 1857 revolt by joining the Indian National congress, the women's associations like Devi saki samiti 1886, Swarna Kumari Devi's Ladis – Association pandita Ramabai's sharda sadan, Ramabai Ranade's Hindu Ladies social and Literary club 1902 etc. dedicated to the improvement of status. of Women through education. It helped them to enrich modern Indian culture in order to legitimate this claim to replace the British as rulers in the future.

In the national movement the status of women improved greatly under the dynamic leadership of Gandhiji.

Role of women in national congress.

The year 1917 is of great significance in the history of the progress of Indian women. It was in 1917 Annie Besant an enlightened British women who settled down in Indie since 1893 launched the Home Rule against ion. When she was interned by the British, the Indian women lesprocessions to temples of offer their progress for her release. Later the Congress demanded women's franchise and also it sent women re-presentative b to the British parliament for the Same After "Jallian wala Bagh" massacre in 1919 there was great political awaking among Indian women. Same of them like sarojini naidu. Kamaladevi chattopadhyaya and Vijayalaxmi pandit even become leaders of . intonation repute.⁴

Dr. Shubhangee Bhairvanath Bhosale

Congress mass movement

Women's participations of quit India movement -Some unpublished Issues Presented here- A ship of paper pasted on the door of the Kandevadi entrans of chamdramaji.Girls School[Maharabawari police station] stated that as Mrs Kasturba Gandhi was seriously ill, the students should not appear for their examination. As a result, several girls who had come to the school for examination went away.⁵

In Wardha and Hinhanghat 'Independence Day' was observed on the 9th by holding procession. Fifty-four persons were arrested in Wardha on the 9th and 11 women on the 11th when another procession was taken out.⁶

In the south there were respected Lathi Charges but the precisionists re-formed themselves and marched forward. In the north a huge procession of the students paralleled the streets. There were cane charges on the procession. One student was hit as many as nine times till he finally fell on the ground. The crowd assembled there was greatly excited at this police brutality and loudly cheered the student for his courage. Four lady students were put under arrest. Many other girls' students entered the police van of their own accord. There were as many as 31 girls in the van when it was taken to the King's Way police station. In the lockup one lady student Suman Gupta by name was severely beaten till she fainted. Some girls were slapped and others' hair was pulled by the plain cloth men. Sub-inspector Bansilal when he came to know of these brave exploits of his hirelings apologized to the girls. Many of the girls were released.⁷

A Surat correspondent sends the following report on 7 October: A women's procession started from Gandhi Chouk. They pressed different localities and when they reached Ambaji Road 14 girls in their teens were arrested and were asked very rudely to get in the police van on their way to the police station. Some police sepoy's were very rough and rude to the girls and tried to outrage their modesty. They were dragged out and were pulled by the hair. They made their complaint to the D.S.P. But Sarvavinayak Pandaya, Fouzdar of Surat, refused to take their statements.

All the girls were released except Miss Nayanbala D. Trivedi. She was placed before the District Magistrate. Even this statement was suppressed by the usurper government. Pandya is notorious for his brutalities. He does not spare even women.⁸

Role of Women freedom movement in Maharashtra.

Pandita Ramabai founded Sharda Sadan at Poona. In 1892 to provide education and employment to women. Women also gathered in other general reform associations e.g. Bharat Mahila Parishad. A branch of National Social Conference formed in 1887 in the meeting of Indian National Congress to provide a platform for discussing the social issues. Maharashtra Social Conference (MSC). The Bharat Mahila Parishad (BMP) organized educational and inspirational programmes when Ramabai and Annie Besant spoke for women.⁹

In 1920 Mahatma's Gandhi's Forceful speech delivered by Kirloskar Natyagrah Solapur. Smt. Padmavati Bai Harolikar a widow impressed his speech and she started her work in freedom movement. In 1921-22 she was member of Maharashtra regional Congress and 1923-24 she gives membership of Indian National Congress. She was 1st lady in Maharashtra 1st Satyagrahi.¹⁰

Bhagiratibai Tambat and Jayabai Havire working in freedom movement of Kolhapur state. Her main work of Darubandi wine drink against Government dispatched letter help of freedom fighter. Her one of most work in Kolhapur occasion of "Ghatatapani" 12. O'clock damage of statue. Governor Sir Vesilvilson.¹¹ In Maharashtra so many women work in freedom movement against of Independence.

1942 Quit India Movement special Reference of Maharashtra

All India Congress - Committee passed a historic resolution on August 8, 1942 its Bombay session i.e. quit India resolution when the session was attended by more than 11200 Congress representatives. Gandhi said that every man and woman would bear a badge on his or her person with the motto of "Do or Die". His message "Do or Die" became a motto for the millions which brought about a mass awakening among the Indians.¹²

In Maharashtra Kulsum Sayani a physician at Congress Bombay joined a number of women organization. Shah Nawaj organized a separate political league for Muslim women in 1931 to stimulate the political consciousness of Muslim women. Begum Qudzia Aizav Rasul discarded her veil and spoke against purdah. She spoke in favor of population control among Muslims. Begum Sharifah Hamid Ali, began her social work in the people on the basis of creed. She was appointed for women sub-committee of National Planning Committee in 1939 along with Begum Amiruddin from Madras and Zarrim Ecurrimboloy from Bombay. Smt. Saklharan Matewar was injured while hoisting the National flag at Nagpur.¹³

Quit India Movement of Satara district.

In the Satara district of Maharashtra quit India movement started under the leadership of Nanapatil. Many women's participate and working in this movement. Naganath Anna Naikawadi and his group

actively participate in walva Taluka. I fuscous here some women working in freedom movement of satara district. In 1942 a large group actively working of freedom movement in satara. Nana Patil founded “patri sarkar” Geetabai Baber satyabhamabai Joshi, Taramati Kapare. Indumati Patil, Lilavati patil, Laxmibai Patil, Rajmati Patil, Laxmibai Naikawadi working of freedom movement.¹⁴

Naganath Anna Naikwadi's Mother of Laxmibai Naikawadi. She also work to provide meal of freedom fighters, passing of Massage. Passing of Tools. Sometime she was arrested. And punishment of 4 months Jail in Islampur, Medha, wai, yervada.¹⁵

In 1942 Nana Patil founded by Tufan sens' and a big part worsening of women's leadership. Leela Patil head of women's leader of Tufan sena.¹¹ Leelatai Patil breked Marshal law in Alamener. And that reason she arrested and punished of 7.5 years jail.¹⁶

Rajmati Patil one of the daring women she flaring the national flag in 9th August 1942 at solhapur this time she was arrested and punished of 6 months. In the yervada jail Rejmati faced on Aruna Asaf alli, Prema kantik, Purnima banarji Usha Mehata, Lilatai Patil. And worked for freedom Movement.¹⁷ she founded by sashatra dal in 1945 at Aitwade.

Conclusion

participated actively in the Satyagraha movement non-co-operation movement and several other freedom struggles. They were imprisoned and punished but bravely they fought against the oppressive British government. national movement the status of women improved greatly under the dynamic leadership of Gandhiji. so a large number of women participated in all his movements viz – non cooperation, salt styagraha, civil Disobedience and quit India.

In the Maharashtra largest movement of freedom. Many women's participate and working here. quit India movement actively start for satara district. Rajmati Patil, Leelatai Patil, Laxmibai Naikwadi lot of work in freedom movement. She also arrested and punished jail. In that social condition of not good women only housewife. But freedom movement start women's freedom in society.

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Ethical Marketing- The Key For Successful Marketing

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Abstract

The Marketing Concept is all about working forces are done for the customer. Today's Marketing Process is totally customer centric, most importance is given to the customers. Every Business Organization is trying to make production of goods and services which are helpful for the increasing Satisfaction among the customers. Every Business Organization has to Conduct Ethical Marketing for Creating and Achieving Trust, Belief and Trustworthiness form their relevant customers because without its business organizations cannot create Good Image or Goodwill of company, therefore today's marketing has needed those Ethical Considerations which are become more important for the becoming one of the healthy, wealthy and good profit-making organization and for facing the cut-throat competition in the market. There are more competitors for only product in the market which try to make more and more profit by selling their product in huge quantity, they apply different types of Strategies and Policies for achieving their targeted goals, business organizations can misbehave with their customer for earning profit purpose which is not ethical. Today's customer is more aware about the quality, price, design of product, business policy, image of business, goodwill etc. therefore companies have to consider this thing and they also should have to aware about customer expectations, preference, likes and dislikes, education level, changing needs, awareness of the customers. So, this research paper is bounded for Ethics in marketing. Therefore, the heading of the paper is given Ethical marketing- The key for Successful Marketing which clears the main theme of the paper.

Key words- *Ethics, Marketing, Successful Marketing, Trustworthiness, Ethical Code of Conduct*

Introduction:

In the 21st Century the Marketing Concept has changed and it has widened scope, lots of changes are happened in every activity of business organizations. Today's word is technology acquisition word, all activities of marketing have connected with Information Technology and Artificial Intelligence (AI). Ethical issues in Marketing are one of the emerging and most valuable things which should not be neglected by business organizations. Good or Bad, Moral Values and those principles and philosophy which are guided us that living morally in the society, right and wrong way of living standards are determined in the ancient period. Sometime we don't follow the predetermined code of conduct, principles and right or wrong norms because lack of awareness about honesty, the urge of having something better, more money, prestige, wealth, popularity, urge of getting respect, money, goodwill these reasons are make man to behaved dishonesty and without following principles and code of conduct. He doesn't think about right or wrong values, he only thinks about making more and more profit and getting something extra which is different from others. Therefore, Ethical Concept now days becoming more necessary where competition is not looking, where no one is aware about this and no one is aware about benefits of Ethical Behavior.

Statement of Problem:

Production, Product, Sales, Marketing and Holistic Marketing these are the steps involved in the evolution of marketing concept and Online Marketing, Social Marketing, Green Marketing, Marketing Information System (MIS), Marketing Research likewise newly concepts are added step by step and day by day as per requirement of Industrial Units, Business World this Marketing Concept is changing its nature and different challenges, threats as well as opportunities are created and all business units are trying to get more and more benefits of newly entered technologies and techniques. But business organizations are losing their Ethical Values, they are not giving importance for Honesty, Values, Ethics. Unethical behavior of organizations makes negative approach or attitude about the firm, products and services among the customers and stakeholders. Lack of ethics the company loses the trust of stakeholders, customers and finally the company unable to create the goodwill, good image, prestige in the minds of customers and shareholders and the society.

Mr. Malghan Sharanappa Basavraj

Objectives of Study:

1. To study the Importance of Ethics in today's Marketing Era.
2. To study Important role of Ethical values in Success of Business Concerns.
3. To study the reasons for losing the Ethical values in Business Concerns.
4. To make good suggestions related to good ethical Marketing practices.

Scope of Study:

1. The study is relevance to Ethics in Marketing.
2. The research paper covered the ethics concepts.
3. Research paper is covered conceptual or theoretical part.

Limitations of Study:

1. The study is limited for the Ethical Considerations.
2. The study is limited for secondary data.
3. The study is limited to Conceptual part.

Research Methodology:

The present study is total theoretical based and there is no any primary data has been collected for the study and nor practically questionnaire has been made, No interview schedule is arranged for present study.

Data Collection:

The data has been collected for the study is totally on secondary data collection method. The data has collected from the various sources of Internet websites, books, journals, research papers, newspapers and records.

Theoretical and Conceptual Background:**Ethics:**

"A code of Moral Standards of conduct for what is 'Good' and 'Right' as opposed to what is 'Bad' or 'Wrong'.

"Ethics is the rational reflection on what is right, what is wrong, what is just, what is unjust, what is good and what is bad in terms of human behavior."

Some Ethical Principles:

1. Truthfulness
2. Honesty
3. Loyalty
4. Respect
5. Fairness
6. Integrity

Origin of Ethics:

The word Ethics is derived from the Latin word 'Ethicus' and the Greek word 'Ethikos'. Ethics are an arrangement of decent principles and a branch of attitude which defines what is good for individuals and society. Ethics refers to the evaluation of moral values, principles and standards of human conduct and its application in daily in life to determine acceptable human behavior.

Business Ethics:

"Business Ethics involves applying general ethical principles and standards to business activities, behavior and decisions."

Marketing:

"Marketing is defined as it is an organizational function and a set of processes for creating, communicating and delivering value to customer relationships in ways that benefit the organization and its stake holders."

"Marketing is a social process by which individuals and groups obtain what they 'need and want' through creating and exchanging products and value with others."

Ethical Marketing: "Ethical Marketing is the area of applied ethics which deals with the moral principles behind the operation and regulation of marketing. Ethical Marketing is nothing but the honest, value based, true and good marketing practices which are not bad, harmful and misleading behavior of customer and final society, as well as it should be proper bounded and rules and regulations, code of conduct is applicable."

Ethical Issues in Marketing: The marketing process goes through the main four marketing elements Product, Price, Promotion, Place these four 'p' are also called the Marketing Mix. Each stage or 'p' has very wide scope there is also ethical issues.

Product:

1. Hide the information about product or incomplete information about product and after sale services.

2. Making the duplicate product of original product and sell in the market.
3. Duplicate branding of product which is looking same to other original product.
4. Quality of product may change as demand for product increases.
5. Holding the product in warehouse with getting more profit motive.
6. Using low quality raw material and sold high price.
7. Selling defective product, improper packaging of product.

Price:

1. Manipulation of price of product MRP price may be manipulate like black marketing.
2. Price fixing policy may be applied which can not be good for customers.
3. Deceptive price of a product like Rs.99, 399, 1999.
4. Skimming and penetration of price of a product, increase or decrease in price of a same product.
5. Price can be charged high in monopolistic condition.
6. Price and quality of product may be different or contradictory.

Promotion:

1. Wrong information providing advertisements misleads customers.
2. Harmful promotional strategies, advertisements.
3. False marketing promotional activities made for attracting attention of customers.
4. Right kind of message not delivered through advertisements.
5. Customers can experience opposite to showing the advertisements.

Place:

1. Cost of distribution should be minimum high cost of distribution leads price of product which customers have to paid.
2. Difference in prices of product with geographical difference.

Findings:

1. Morally marketing strategies are helpful for get trust from customers.
2. Helpful for making Good and faithful interaction and relationship.
3. Creates positive attitude toward company and its products.
4. Unethical marketing practices is one of the reasons for loss of prestige.
5. Ethical marketing creates life long relationship with customers and stakeholders.
6. No business organization can survive the business well without the ethical code of conduct, standards of faithful business.
7. Business growth is dependent on the bundle loyal customers and ethics increases loyalty among customers.

Suggestion:

1. Marketing policies and strategies should be made considering ethical point of view.
2. Marketing policies and strategies should be reviewed timely.
3. Training programs should be arranged for making aware about importance of ethical issues for employees, managers which helps them for good results.
4. The punishment system should be applied for misbehavior, unethical behavior.
5. Feedback system should be applied which clears ethics of company from customers and stakeholders.
6. Most appropriate strategy should be applied in customers point of view.

Conclusion:

All above analysis of information is clears us that the Ethical Values in marketing is how much important for growth of business organization, life-long survival of business, popularity of business, image building of business. The Ethical Values are work as a soul of the whole business entity and therefore it should be kept in heart of the everyone in business company. Therefore, company has to prepare marketing mix plan with best ethical cod of conduct. Product, price, promotion and place these all activities should be in proper ethical manner and do's and don'ts policy should be applied which increases trust, worthiness, loyalty among customers and stakeholders.

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Indian Banking Sector: The Challenges and Opportunity

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Introduction

It is by now well recognized that India is one of the faster growing economies in the world. A growing economy, greater consumer confidence and appetite for credit and greater trust on technology have helped the more aggressive PSU banks not just grow their business, but drum their balance sheet into shape. Globalization, financial deregulation and improvement in technology have had a profound effect on the financial landscape in recent years. These developments have intensified competition and resulted in financial engineering through product innovation and business strategies. While market participants have no greater sculptor diversify risk and manage it efficiently, this has also posed new risk and challenges to the financial system. In this article, try and look into the challenges that the banking sector in India faces.

Competition in Retail Banking -

The entry of new generation private sector banks has changed the entire scenario. Earlier the household savings went into banks and the banks then lent out money to corporate. Now they need to sell banking. The retail segment, which was earlier ignored, is now the most important of the lot, with the banks jumping over one another to give out loans. The consumer has never been so lucky with so many banks offering so many products to choose from. With supply far exceeding demand, it has been a race to the bottom, with the banks undercutting one another. A lot of foreign banks have already burnt their fingers in retail game and have now decided to get out of a few retail segments completely. The nimble footed new generation private sector banks have taken a lead on this front and the public sector banks are trying to play catchup. The public sector banks have been losing business to the private sector banks in this segment. Public sector banks need to figure out the means to generate profitable business from the segment in the days to come.

Capital Efficiency

Basic II prescriptions have ushered in a transition from the traditional regulatory measure of capital adequacy to evaluation of whether a bank has found the most efficient use of its capital to support its business i.e., a transition from capital adequacy to capital efficiency in this transition, how effectively capital is used will determine return on equity and consequent enhancement of shareholder value. In effect, banks may adopt a more dynamic approach to use of capital, in which capital will flow quickly to its most efficient use. The revised efficiency approach is expected to guide the return on equity strategy and influence banks business plans. Banks would need to shore up the capital levels not only for complying with these requirements but also for supporting the balance sheet growth. With a view to enhancing to options available to banks for augmenting their capital level. The RBI has recently permitted banks to issue new capital instruments, including perpetual instruments.

Enhancing Corporate Governance

Corporate governance lies at the heart of building sound financial institutions. Corporate governance has assumed added significance in the current liberalized environment when the banking sector is expected to function on commercial lines. Banks may have to cultivate a good governance culture building in appropriate checks and balance in their operations. There are four forms of oversight should be included in the organizational structure of any bank or department to ensure appropriate checks and balances.

1. Oversight by the board of Director
2. Oversight by individuals not involved in the day to day running of the various business areas.
3. Direct lines Supervision of different business area.
4. Independent risk management, compliance and audit functions.

In addition, it is important that key personnel are fit and proper for their jobs. although some ownership structures might have the potential to alter the strategies and objectives of a bank, these banks will also face many of the same risks associated with weak corporate governance consequently, the general principals of sound corporate governance should also be applied to all banks irrespective of their unique ownership structures.

The Urge to Merge

in the recent past there has been lot of talk about Indian banks lacking in scale and size. The SBI is the only bank from India to make it to the list of top 100 banks, globally. Most of the PSBs are either looking to pick up a smaller bank or waiting to be picked up by a larger bank. The central government also seems to be game about the issue and is seen to be encouraging PSBs to merge or acquire other banks. So, in the zeal to merge with or acquire another bank the PCBs should not let their common sense take a back seat. Before a merger is carried out cultural issues should be looked into, technological compatibility is another issue that needs to be looked in to in details before any merge or acquisition is carried out.

Application of Advanced Technology

Technology is a key driver in the banking industry which creates new business models and process and also revolutionizes distribution channels. Bank which have made inadequate investment in technology have consequently faced an erosion of their market shares. The beneficiaries are those banks which have invested in technology. Adoption of technology also enhances the quality of risk management systems in banks. Recognizing the benefits of modernizing their technology infrastructure banks are taking the right initiatives. While doing so banks have four options to choose from they can build a new system themselves or buy best of the modules or buy a comprehensive solution or out source. A farther challenge which banks face in this regard is to ensure that they derive maximum advantage from their investments in technology and avoid wasteful expenditure which might arise on account of uncoordinated and piecemeal adoption of technology.

Basel-IT Norms

Basel determine the ground rules for the way banks around the world account for loan they give out. The bank formulated these rules for international settlements. These rules tell the banks how much capital the banks should have to cover up for the risk those there loans might go bad. The rules set in 1988 led the banks to differentiate among the costumer it lent out money different weight age was given to, various s fornix of assets, with zero per cartage weightings being given to cash, deposits with the central bank. The aggregate of these assets, gave us the risk - weighted assets. Against this risk weighted assets the banks had to maintain a flier I + Tier II) capital of 9 percent I.e. every Rs. 100 of risk asset had to be backed by Its. 9 of Tier I + Tier II capital. The banks had to maintain a capital adequacy ratio of 9 percent. The company with the best credit rating is more likely to repay the loan visa the company with a low credit rating. So the bank should be setting aside a for lesser amount of capital against the risk of a company with the best credit rating defaulting visa the company with a low credit rating. With the BASEL II norms the bank can decide on the amount of capital to set aside depending on the credit rating of company. Credit risk is not the only type of risk that banks face. These days the operational risk that banks face is huge. The various risks that owe under operational risk are, competition risk, technology risk, casualty risk, crime risk etc. as per the baldly norms, banks will have to set aside 15 per cent of net income to protect themselves against operational risk. So, to be ready for the new Basle rules the banks will have to set aside more capital because the new rules could lead to capital adequacy ratios of the bank falling.

An Opportunity for Bank

Retail banking is people oriented business, and will remain so for some time to come. This point is driven home by the fact that 90 per cent of the banking executives participating in our research state that their institutions are attempting to differentiate themselves via relationship banking or service quality. These value propositions are founded upon the institutions ability to build trust based on a reliable, service oriented delivery model that provided front line staff with the capability of responding to customer needs. While technology and paces can facilitate that objective, executing on that vision depends on front-line employees their immediate managers. Quite simply, those who execute better will win. We believe such achievements will increasingly require senior and mid-level managers to perform the type of assessment prompted by the factor understand our front-lines sales and services strengths and weakness and then determine your priorities for allocating management attention and financial resources to improve performance. Conclusion The challenges which banks face are not confined only to the global banks. These aspects are also highly relevant for banks which are part of a banking system. Further, overcoming the challenges by the other banks is expected to not only stand them in good stead during difficult time but also augurs well for the banking system to which they belong and will also equip them to launch themselves as a global bank.

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