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India @ 75 : Now & Then

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Indian Agriculture @75: Evolution and Road ahead

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Abstract

Indian economy is an agro-based economy where majority of the people are depending on agriculture for their survival. Despite the drastic change in the economy structure since economic reforms, still agriculture playing vital role in the Indian economy. Even though its share in GDP has reduced drastically since economic reforms, it still continues as primary sector of the economy. India has experienced significant transformation in its economy since independence. From a food deficit nation during mid 1960's to a self-sufficient one and become largest exporter of rice and the largest producer of milk in 2020-21. The performance of the agriculture and allied has been buoyant over the past several years. Green Revolution has brought drastic changes in production, productivity, cropping pattern etc. However, at present agriculture is facing severe crisis with farmers attempting suicides and celebrating crop holidays and fighting with government for illegal acquisition of land for development activities. Agriculture in India is having been a complex phenomenon with distinct agro-ecosystems differentiated by climatic soil vegetation and other natural features. Despite the achievement of self-sufficiency India still faces many challenges on food security, malnutrition rates amongst children, low irrigation facility, low productivity and production, dry land farming etc An attempt has been made in this paper to review the evolution of Indian agriculture over the 75 years and also discuss about the road ahead.

Keywords: Agriculture, Food Security, Agro-Based Economy, Economic Reforms

Introduction

Agriculture is the backbone of Indian economy.

It is providing livelihood, employment and raw materials to the industries. Agriculture is the foundation of livelihood, civilisation, culture and heritage of India. India has about 160 Mha of arable land, second largest after the USA and experiences all the 15 prominent climates with 46 out of 60 soil-types that exist on the earth. About 50% of the total geographical area is cultivated which ranks it among the top user of the land for agriculture. Indian agriculture, one of the oldest systems of the world is diverse, heterogeneous, unorganized and often subjected to vagaries at various phases from seed to market. It is the crucial sector of the economy for the sustainable and inclusive economic growth of the country. Indian agriculture is as diverse as the country itself. It encompasses different agro ecosystems based on commonality of climatic, soil, geological, vegetational and other natural features which decide the diversity of habitats, variety of

crops and livestock that has been developed over the millennia. About 166 crop species and 320 wild relatives of crops originated here. Genetic diversity within each species is also tremendous. For instance, one species of rice has diversified into at least 50,000 distinct varieties and one species of mango into over 1000 varieties ranging from the size of a peanut to a small pumpkin. India also has the world's largest diversity of livestock. All the world's eight buffalo breeds are found here. More than mere physical adaptation a host of economic, cultural, religious and survival factors have played a role in this diversification. Several varieties of rice and other crops.

Farmers in general and the small & marginal farmers in a particular have been the worst sufferers from the onslaught of globalisation. With more than 40 percent of agricultural lending even today coming from the non-institutional sources charging anywhere between 30-40 percent interest per annum. The farmers in an immiserizing situation. With continuous raise in the debt every year, they fall in

debt trap where they fail to come out of the vicious circle. It finally leads them to go for worst human tragedy that is suicides. A rapid decline in the share of agriculture in national income from over 50 percent during 50's to less than 15 percent today may be the sign of structural transformation. A common criticism of India's economic reforms is that they have been excessively focused on industrial and trade policy, neglecting agriculture which provides the livelihood of 60 percent of the population. Critics point to the deceleration in agriculture growth in the second half of the 1990's as a proof of this neglect. However, the notion that trade policy changes have not helped agriculture is clearly a misconception. The reduction of protection to industry and the accompanying depreciation in the exchange rate has tilted relative prices in favour of agriculture and helped agricultural exports. The share of india's agricultural exports in world exports of the same commodities increased from 1.1 percent in 1990 to 1.9 percent in 1999, whereas it had declined in the ten years before the reforms.

Objectives & Methodology

1. To examine the evolution of Indian agriculture @75 years
2. To study the trends of Indian agriculture
3. To analyse the challenges ahead

This paper is purely based on the secondary data collected from various sources like journals, books, survey reports, News papers etc.

Post-Independence Scenario

Historically, food shortage in pre-independent India caused serious impacts as agriculture was monsoon dependent and unfavourable rains and natural calamities resulted in crop failures. The planning process in independent India, therefore identified agriculture as the most prioritized sector and emphasized that everything can wait but agriculture'. In spite of the odds of uncertain whether, declining oil health, increasing atmospheric temperature and emergence of virulent pest and pathogens which are continuing post-independence. Indian agriculture achieved several landmarks primarily due to science -led agricultural development. The most signifying milestone has been food security that brought confidence and raised the country stature globally. Indian agriculture

achieved many landmarks primarily due to science -led agricultural development. the foodgrains production which was merely 51 million tons in 1950/51 increased over 6 times to over 314 Mt in 2022. The country has also become the largest producer of milk, pulses and jute and second largest producer of rice, wheat, cotton, fruits and vegetables in the world. India is also one of the leading producers of spices, fish, poultry, livestock and plantation crops. However, Indian agriculture continues to battle several intimidating challenges of increasing productivity, profitability and resilience at the backdrop of increasing population, depleting natural resource base, aggravating climate change and reducing farm income.

Over the 75 years, Indian agriculture has made rapid strides. From a meagre 55 million tonnes production of foodgrains has increase to a record 308.65 million tonnes last season. Production of pulses coarse cereals, natural fibres, sugarcane, vegetables and fruits have all increase manifold since independence. From an acute food shortage to becoming a net exporter of several commodities, agriculture in India has transformed in many ways in the past 75 years. Despite being an agrarian economy where over 75 percent of the population earned its livelihood from agriculture the country at the time of independence and after was plagued with low productivity, food shortage, the Bengal famine and a heavy import dependence. During the 1960's India faced a shortage of foodgrains. Then in 1960's the green revolution changed the course for agriculture in India. In the last 50 years the per capita production of food in the country has more than doubled. Things have gone further with India now being among the top 10 agricultural product exporters. The share of agriculture and allied sectors in the total gross value added of India was 18.8 percent in 2021-2022. But while the share of agriculture has been declining in the overall gross value added of India it continues to grow in absolute terms and employee almost 49 percent of the total household in 2020 and 2021.

Land Mark Achievements in Indian Agriculture

In the year 1950-51 the production was around 135 Mt from agriculture and allied sectors. In the year 2021-22 total production of food and non-food items was about 1300 Mt. this achievement is one of the strong noticeable achievements in the

history of independent India. There has been multi-fold increase in the production of all the commodities, in spite the net sown area remaining almost constant at about 140 Mha. This has been rapid growth in production of different crop as a result of different revolutions took place in Indian agriculture. The list of revolutions is presented below.

Figure: 1 Different Revolutions in Indian Agriculture



India is now one of the largest agri-producers globally, ranking within the top 5 countries. These have enabled not only self-sufficiency in food but also export of agri-commodities worth US\$ 50 billion. Production of most of the agricultural commodities has increased by 6 to 68 times with only 1.3 times increase in area. Thus, the country which was food scare till 1950 transformed itself into food shortage by 1960, food sufficient by 2000 foods secured by 2010 and food surplus by 2010 onwards. When the country and globe was ravaged by the covid-19 pandemic, the agriculture sector registered an above average real growth of 3.6 percent in 2020-21 even as the overall economy contracted by 6.2 percent. Food production systems

have been meeting the demands with innovative interventions across the value chain. There are also indications that the greenhouse gas (GHG) emissions intensity in agriculture is reducing and fertilizer use efficiency is improving in recent years. A blend of science, technology, extension and policy has contributed in this journey of transforming the country from food scarce to food surplus nation. The milestone achievements of Indian agriculture are briefly presented below.

Table: 1 Production of agricultural commodities and cultivated area in the country

Commodity	1950-51	2021-22	Times Increase
Food Grains (Mt)	51	314	6.2
Vegetables & Fruits (Mt)	25	333	13.3
Milk (Mt)	17	210	12.4
Egg (Billion)	1.8	122	67.8
Fish (Mt)	0.8	14.2	17.8
Net Shown are (Mha)	130	140	1.1
Gross Shown area (Mha)	150	198	1.3

The above table presents that raise of selected agricultural goods that increased multiple times with effect of revolutionary measures. Among those Egg has registered highest growth compare with other products followed by fish. Vegetables and fruits also registered tremendous growth over a period of time. There are many milestones in the Indian agriculture during pre-independence, post-independence and post reform period. The major milestones in the Indian agriculture are presented in the below table.

Table: 2 Milestones of Agricultural Development in Pre-Independent India

Year	Milestone
1510	Portuguese travellers introduced groundnut, tobacco, potato, chilli and Amaranth to India.
1555	Grafting technique was introduced by the Portuguese travellers in Goa.
1562	Mughal emperor Babur introduced scented Persian rose to India
1555-1605	Abul Fazal's Ain-i-Akbari mentions sack-cloth of jute from Rangpur, Bengal.
1605-27	Production of 'itr', the extract of essential oils from the rose petals.
1636	Halley published a treatise on Indian summer monsoon
. 1700	Early bari Doab or Hasli Canal on river Ravi built during the rule of Mughal Emperor Shahjehan. Early Eastern Yamuna canal built by Mohammed Shah.
1793	First meteorological unit, one of the oldest stations of the world, started in Madras by J. Goldingham
1794	Established first Horse Stud in Pusa. 1809 Establishment of Camel Breeding Farm in Hisar, Haryana

1815	Cattle and horse breeding started in the Government Cattle Farm, Hisar. 1852 Radhanath, first Indian superintendent of Government observatory, recorded systemic weather observation for the first time.
1868	Agricultural School at Saidapet, Chennai was established. Cattle plague Commission was formed
1874	H.F. Blanford, first Imperial Meteorological Reporter to the Government of India, initiated the systems of long-range forecast in India.
1875	First headquarters of IMD started at Alipore, Kolkata
1878	First solar observation in India was recorded at Dehradun
1878	Publication of the Indian Daily Weather Report (IDWR) and first weather charts from Shimla. Indian Agriculture after Independence 10 Year Milestone
1882	First veterinary college was established at Lahore.
1883	J.W. Leather started permanent manurial experiments at Kanpur and Coimbatore.
1886	First operational long-range forecast for south-west monsoon rain was issued by IMD. India became the first country to start systematic development in long-range forecast
1889	First military dairy farm was established at Allahabad. Creation of Civil Veterinary Departments in the provinces. Establishment of Imperial Bacteriological Laboratory in Pune
1899	Construction of Pravara River canals
1901-05	Inspector General of Agriculture was appointed. College of Agriculture was established at Coimbatore, Kanpur, Sabour, Nagpur and Lyallpur
1902	Anti-Anthrax Serum was developed. Indian Civil Veterinary Department was established
1905	Indian Agricultural Research Institute was established at Pusa, Bihar. Upper air measurement of winds started by tracking balloons with theodolites
1906	J.W. Leather devised an indigenous method of characterizing Indian soils. Indian Agriculture Service was constituted.
1907	Construction of Godavari Canal Project. 1908 Black Quarter Vaccine and Polyvalent HS Vaccine developed
1911	Construction of Krishnaraja sagar Project in Mysore
1915	Polson dairy, the first large scale milk processing plant in India, was established at Mumbai. Construction of Sarda Canal Project in Uttar Pradesh
1921	Construction of Cauvery Mettur Project in Madras and Sutlej Valley Canals Project. Indian Central Cotton Committee constituted
1922	Construction of Gang or Bikaner canal. J.N. Mukherjee gave the concept of diffused double layer, neutralization of the charge of colloids and nature of soil acidity
1923	Imperial Institute of Animal Husbandry & Dairying was started in Bangalore
1924	Sir Gilbert Walker discovered "walker circulation" and "southern Oscillation". Construction of Nizamsagar Project in Andhra Pradesh
1925	Use of Artificial Insemination (AI) for the cattle started in Military Dairy Farms
1926	Royal Commission on Agriculture (Linlithgow Commission) was appointed
1927	Goat Tissue Virus (GTV) Rinderpest Vaccine was developed
1928	Establishment of Pune Headquarters of IMD and first all India weather summary and forecast was issued from Pune
1929	Government set up the Imperial Council of Agricultural Research (now ICAR).
1933	Manufacturing of Symon's rain gauge, cup anemometer and windvane started by IMD.
1935	Indore composting for organic farming initiated by Albert Howard. A.N. Puri developed methods for measurement of exchangeable bases, lime and gypsum requirement
1936	K. De first time discussed the role of cyanobacteria in soil fertility
1937	Construction of Haveli Project/Trimmu Barrage. Indian Agriculture: Achievements and Aspirations 11 Year Milestone
1940	C.N. Acharya developed biogas plant and methods of composting. Development of Ranikhet Disease Vaccine. Collection centres and distribution network were set up for linking the rural milk producers in Bombay with the urban consumers.
1942	R.N. Singh showed the role of blue green algae for supplying N in rice soils.
1943	Viswanath and Ukil at IARI prepared a Soil Map of India. Radiosonde Observations commenced
1944	S.K. Banerjee became first Indian Director General of IMD. Based on data up to 1940 (a) 5-day normal pressure, humidity and temperature and (b) aviation climatological tables were published by IMD

1946	Cooperative movement started in dairying with the establishment of the Kaira District Cooperative Milk Producers Union (AMUL) in Gujarat. Climatological charts of India and neighbourhood was published by IMD for meteorologists and Airmen
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The above table presents the key changes or milestones that took place in Indian agriculture over the period of time. These steps have brought huge changes in the Indian agriculture system.

Table: 3 Milestones of Indian Agriculture after Independence

Year	Milestone
1947	Initiation of 'Grow More Food' campaign
1948	First University Education Commission of India formulated to review the higher education in the country. • First multipurpose river valley project (Damodar Valley Corporation, Jharkhand) constructed. • Etawah Pilot and Nilokheri projects initiated for agricultural extension.
1949	Wonder cane of India Co 740 developed
1950	Discovered hilsa spawning grounds in Hooghly estuary, West Bengal
1951	Ford Foundation signed an agreement of US \$1.2 million with Govt. of India to train research personnel. • Classical biological control of cottony cushion scale, Icerya purchasi through predatory Rodolia cardinalis. • Anthrax spore vaccine developed.
1952	Community Development Project (CDP) for agricultural extension initiated
1953	National Extension Service inaugurated
1954	World's first all rust resistant cultivar of wheat NP 809 released. • First Jute varieties JRC 212, JRC 321 and JRO 632 developed. • National Rinderpest Eradication Programme (NREP) launched. Indian Agriculture: Achievements and Aspirations 15 Year Milestone
1955	Report of first Indo-American Team proposed for establishing Land-grant style university. • First major irrigation project (Bhavani Sagar Dam, Tamil Nadu) constructed. • Induced breeding of Esomus danricus achieved using catla pituitary gland extract
1956	• Enterotoxaemia adjuvant vaccine developed
1957	Initiation of the first All-India Co-ordinated Research Project on Maize. • First Marine Fisheries Census carried out. • First success was achieved in induced breeding of Cirrhinus reba, followed by induced breeding of three Indian major carps. • Crop thresher developed
1958	Accorded status of Deemed University to IARI. • Coorg Honey Dew, 1st gynodioecious variety of papaya released. • National Agricultural Co-operative Marketing Federation established
1960	First State Agricultural University on land grant pattern established at Pantnagar, Uttarakhand. • Release of first pigeon pea variety Khargone 2. • Release of first chickpea variety Annegeri 1
1961	Release of double cross maize hybrids: Ganga 1, Ganga 101, Ranjit and Deccan. • Commercial ginning machine manufactured
1962	Successful breeding of Chinese carps (grass carp and silver carp). • Discovery of antifeedant properties of neem against desert locust
1964	CSH 1, first sorghum hybrid developed. • National Demonstration for extension initiated
1965	Commission for Agricultural Costs & Prices (CACP) and Food Corporation of India (FCI) established. • Release of C306 wheat variety with good chapatti making quality
1966	Introduction of miracle variety IR8. • Minimum Support Price (MSP) system started for wheat. • Seeds Act enacted. • High Yielding Variety Programme (HYVP) initiated. • First Model Act for uniformity across agricultural universities formulated. • Release of semi dwarf wheat varieties: Lerma Rojo, Sonora 64, Kalyan Sona, Sonalika, Chotti Lerma and Safed Lerma
1967	Targeted yield concept developed for fertilizer recommendation. • First masonry dam (Nagarjuna Sagar Dam, Telangana) constructed
1968	Release of first indigenously developed semi-dwarf high yielding rice variety, Jaya
1969	14 major commercial private banks nationalized • Concept of 'Integrated Control of Pest' propounded
1970	Developed gypsum technology for reclamation of sodic soils. • Prepared soil fertility maps. • Patents Act passed to regulate the laws related to patenting. • Combine harvester developed.
1971	Amrapalli mango variety released by IARI, New Delhi
1972	Mallika, 1st regular bearing mango variety released by IARI, New Delhi
1973	Creation of Department of Agricultural Research and Education (DARE). • Quality protein maize composite variety, Shakti released. • Sheep pox culture vaccine (RF strain) developed
1974	Opening of first Krishi Vigyan Kendra (KVK) at Puducherry. • Training and Visit (T&V) System initiated

1975	Establishment of Agricultural Research Service (ARS) and Agricultural Scientists' Recruitment Board (ASRB). • Use of neem oil as a nitrification inhibitor to enhance nitrogen use efficiency. • The first forage cowpea variety Kohinoor released. • Standardization of induced maturation, breeding and larval rearing of penaeid shrimp.
1976	Landmark variety of early pigeon pea 'UPAS 120' released. • First Kabuli variety of chickpea 'L 144' was released
1977	Introduction of low-density polyethylene plastic in irrigation system
1978	The first oat variety "Kent" notified. • Forage sorghum variety "MP Chari" released
1979	Launching of Lab-to-Land Programme and the National Agricultural Research Project (NARP). • Developed Bovine Theileria schizont vaccine.
1981	Release of Lok 1, mega wheat variety with superior grain quality
1982	National Bank for Agriculture and Rural Development (NABARD) established. • Release of HD 2329, a high yielding mega wheat variety. 1984 • National Horticulture Board (NHB) set up
1985	Fertilizer Control Order (FCO) issued. • Comprehensive Crop Insurance Scheme (CCIS) introduced. • Adoption of 'Integrated Pest Management' (IPM) as national policy.
1987	First embryo transfer calf in India born
1988	Launch of SAFAL – organized retail network for fruits and vegetables
1989	Development of first semi-dwarf basmati variety 'Pusa Basmati 1'. • ICAR was bestowed with the King Baudouin Award
1990	Establishment of the National Academy of Agricultural Sciences (NAAS). • Agro-Ecological Region map of India prepared
1991	Zero-till drill developed
1994	Prepared national groundwater quality map for irrigation purpose. • Release of first hybrid rice (APHR 1) in India. Indian Agriculture: Achievements and Aspirations 17 Year Milestone
1995	Initiation of Institution-Village Linkage Programme (IVLP).
1996	Establishment of National Gene Bank at New Delhi. • Release of fish breed 'Jayanti rohu'
1997	Establishment of Accreditation Board for Higher Agricultural Education
1998	National Agricultural Technology Project (NATP) initiated. • Kisan Credit Card (KCC) scheme introduced.
1999	Agro-Ecological Sub-region map of India prepared
2000	Agricultural Technology Information Centre (ATIC) initiated
2001	Protection of Plant Variety and Farmers Right Act (PPVFR Act) enacted
2002	Bt-cotton approved for commercial cultivation
2003	India became free from contagious bovine pleuropneumonia (CBPP).
2004	First greenhouse gas emission inventory from Indian agriculture prepared
2005	Release of export quality basmati variety 'Pusa Basmati 1121'. • Launching of National Agricultural Innovation Project (NAIP). • Laser-guided land leveller developed.
2006	National Agricultural Innovation Project (NAIP) initiated. • InfoCrop, a crop simulation model for tropical environments, developed. • Developed citrus rejuvenation technology.
2007	Sea cage farming first started with seabass (Lates calcarifer).
2008	First Bajra Napier Hybrid variety "CO-4" released
2009	Developed Jalkund, a low-cost rainwater harvesting structure in hills
2010	• Induced breeding and seed production of cobia and silver pompano. • Transgenic chicken developed. • Direct-seeded rice drill developed
2011	National Innovations on Climate Resilient Agriculture (NICRA) initiated. • Establishment of Agri-innovate India Ltd. (AgIn), "for profit" Company
2012	100 climate resilient villages were established. • Special horticulture train started for fruits and vegetables.
2013	Buffalo Pox vaccine developed. • First triple disease resistant tomato F1 hybrid Arka Rakshak released
2014	Atlas of vulnerability of Indian agriculture to climate change prepared. • Country got freedom from African Horse Sickness
2015	• Developed Mini Soil Lab- Mridaparikshak. • Indigenous sheep pox vaccine (SRIN-38/00 strain) developed. • Attracting and Retaining Youth in Agriculture (ARYA) programme started. • Mera Gaon Mera Gaurav programme initiated

2016	e-NAM (Electronic National Agriculture Market) scheme introduced. • Farmer FIRST (Farm, Innovations, Resources, Science and Technology), programme initiated. Indian Agriculture after Independence 18 Year Milestone
2017	Launched National Agricultural Higher Education Project (NAHEP). • IRRI South Asia Regional Centre established in Varanasi. • Commercial modified happy seeder developed
2018	Prepared soil organic carbon map of India. • District agricultural contingency plans prepared for 650 districts. • PM-KISAN Scheme became operational. • ICAR Tableau rolled in Raj Path on 26 January for the first time
2019	Ministry of Fisheries, Animal Husbandry and Dairying (MoFAH&D) formed. • Registration of 129 livestock and poultry populations as extant breeds. • Buffalo cloned for the first time in the world by hand-guided cloning. • ICAR Tableau with the theme 'Kisan Gandhi' on 26 January won the best tableau prize
2020	Developed BHOOMI Geo-portal, a gateway to soil geospatial database. • Quantified erosion induced carbon loss of India. • Developed micro and secondary nutrients deficiency maps of the country. • Brucella abortus S19Δ per vaccine developed. • Introduction of pesticide management bill.
2021	Developed inactivated vaccine for H9N2 virus. • Canine Distemper indigenous vaccine developed. • Captive breeding and seed production of grey mullet and mangrove red snapper developed.

Indian Agriculture Since WTO

The establishment of World Trade Organisation (WTO) in 1995 to make the world trade rule based, transparent and free-had implication for India and its agriculture. The agreement on agriculture (AOA) with its broad areas such as market access, export subsidies and domestic support was expected to improve India's agricultural trade under the new regime of multilateral, transparent and non-discriminatory trade. Although reduction in subsidies is a major feature under WTO, India had nothing to fear as agricultural subsidy was less than 10 percent i.e., the ceiling. With this India could earn profit by exporting agricultural produce vis-à-vis the developed countries as their cost of agricultural production would go up when they reduce subsidies. Also, the subsidy reduction was not applicable to consumer subsidies, thus keeping the Public Distribution System (PDS) and the weaker sections of the society unaffected. Further the reduction in terminal charges on agricultural produce would be advantageous for India because with the removal of tariffs, exports would be having favourable competitive environment. With increased competition the poor people benefit from lower real costs of household consumption and production what trade economists call the procompetitive effects of trade. Initially the reforms did result in improvement in terms of trade for agriculture. Experts began opine that the international mantras being enforced by the developed countries to free the clutches of poverty

and struggle of world farmers including India was moving in the opposite direction. For India it was not just a problem of slowing growth rate but a multifaceted problem with falling outputs, employment, investment, exports etc. the annual compound growth rate in rice for instance showed a fall in crop area from .63 percent in 1981-91 to 1.49 percent in 2001-05 and its yield rate from 2.68 percent to 1.60 percent during the same period. Investment in agriculture as percentage of GDP was 1.92 percent in 1990-91. It fell to 1.37 percent in 1999. Although it rose to 2.2 percent in 2001-02 it began to fall and it reached 1.7 percent.

Road Ahead

Now its not about the 75 years past to worry but about the next 25 years. Five years plans pursued by the country gave an impression of short-term thinking only and failed to set a long-term goal. There is no road map to make India a developed country. Our former president of India Dr A.P.J. Abdul Kalam attempted something at TIFAC in the 80's and it was sketchy and more on technology. India needs an ecosystems approach and systems thinking. Else India remains a land of contradictions. In the last 2-3 decades India has faced extremism fuelled by vile neighbours but if we don't pay attention towards the climate emergency, we will face internal catastrophes due to ignoring our environment which will decimate development. According to UN report India has lost about 25% of its GDP due to climate change. It's time to raise the GDP per capita by raising the growth of all the

sectors and especially agriculture. India has both the people and resources to become a developed nation in the next 25 years. When we turn 100, we should celebrate two milestones; one India having become a developed country and the other of 100 years of freedom.

India Needs the Goal of JRD Tata, Vision of Vikram Sarabhai, Faith of Vivekananda and Values of Buddha to become a 'Ram Rajya'

Policy Implications

Since the crisis in agriculture is the crisis of the country as a whole, it needs an urgent attention. Various policy measures need to be done are suggested here.

- Adequate and timely credit – A pro-farmer approach is needed
- Cooperative farming – Particularly for small and marginal farmers
- Periodic revision on Prices of Various goods
- Strengthening of Irrigation facilities
- Need of modern practices of farming
- Use of technology in agriculture
- Empowerment of farmers with social, cultural and spiritual rejuvenation
- Maintaining balance between biological, human and physical

Conclusion:

Indian agriculture has seen rapid growth during 60's with multiple revolutions. The

production and productivity of various increased tremendously. After independence Indian agriculture experienced remarkable progress in various parameters and achieved self-sufficiency. This phase was continued till 1990 and later it been hit hard especially the phase of post WTO (1995-200). The share of agro goods in India's global export has declined during this period. In this period agricultural subsidies of developed countries have been rather increased. Therefore, it is very difficult for India to face global agricultural competitiveness. The returns of various crops have declined due to increase in cost of production, slow growth of agricultural productivity, weak marketing mechanism, increase in input intensity and fall of water levels. As a result, farmers have become highly indebted and are resorting to suicides. Hence there is need of long-term plans to survive the farmers and sustain the agriculture in future.

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A Case Study on Operational Performance of MSME Textile Units in Kolhapur District

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Abstract

The focus of the subsequent investigation is to examine the operational performance level of Textile MSMEs in the sample region and its effects on the local economy. Only a little amount of research has been done on the range of internal elements that are under the direct control of the entrepreneur, major research is being carried on factors such as market, export, product innovation, policy, and government incentive issues. The following study is based on operational performance of manufacturing and its impact on MSME sector of Textile Industry in Kolhapur District. The importance of operational performance was seen after implementing in few MSME organisations, there was significant improvement in productivity, quality of product, reduction in waste and fresh % increased.

Keywords: Operational performance, MSME, Productivity, Economics

1. Introduction

The Micro, small and medium enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunities at comparatively lower cost, next only to agriculture. MSME's are complementary to large industries and ancillary units and this sector contributes significantly in the inclusive industrial development.

In changing global scenario, it is no longer enough to only upgrade technology or expand capacity to stay competitive but it is more essential to exploit the available resources to its fullest to have sustainable competitiveness. With fierce competition in market, the requirement of low-cost products has increased. Unfortunately, cheap labour or saving on labour cost is not the only requirement to achieve this goal. Cost advantage comes from better machine efficiency, higher labour productivity, superior quality, reduced waste levels, reduced down/waiting time and better service to customer.

The textile industry is among the MSME intensive sector in India, largely an outcome of government policies during the early years of Independence. Focusing on promoting domestic

employment, large-scale production in the textile industry was curtailed through restrictions on total capacity and level of mechanization. Several textile items were reserved for the small-scale segment. These policies promoted the extensive growth of small-scale textile enterprises.

A manufacturer can reduce costs & keep prices low, without affecting profits or quality levels. TQM, ISO certifications, Six Sigma, Lean manufacturing, benchmarking are various processes/tools leading to continuous improvement in operational performance. (hence improved efficiency, reduced waiting times, improved quality - all leading to reduced costs). Operational Performance is a process to measure an organisational performance against its set standard which includes Productivity, Labour productivity, Waste level, Cycle time also regulatory compliance.

Simply operational performance is calculated by the ratio of output achieved to the input consumed. Operational expenditure, capital expenditure and people resources, quality, firm's revenue, customer satisfaction are among the elements included in the calculation. These will vary depending on the type of organisation.

However, all these concepts are even not adapted in organized sector of textile industry? In textile MSMEs' at the most, it is limited to ISO 9000 certification in few units.

In unorganized /decentralized sector (MSME's), this seems a neglected subject. General perception of entrepreneur is that we already have

various cost advantage of cheap labour/ power tariff/ lower fixed overheads, hence there is no need or no scope of reduction of cost (hence price). Most of them directly try to control business performance measures like sales, growth, profitability etc. However, Business Performance, also mainly depends on internal controls on operational performance, apart from market conditions and government policies etc. Most of our focus has been on external factors like government policies, finance related subjects, availability of markets, various problems related to fully or partially external factors like labour available infrastructure etc.

Accordingly, most of research has taken place on these subjects of external control or more complex subjects (from MSMEs' perspective) like product innovation etc. Normally there is no process for measurements (and hence no controls) of operational performance like levels of waste of material, defect points, rejection %, productivity levels, wastage of energy etc, time loss due to waiting or breakdown, inventory, efficiency etc. For any decisions, only immediate cash outflow/expense is considered, instead of cost-benefit economic analysis. More focus seems on saving /cutting costs rather than exploiting the resources from cost –benefit analysis point of view. Hence measurement and control of operational performance appears to be low hanging fruits for having cost advantage to be competitive.

2. Statement of Problem and Its Significance:

To remain competitive in the rapidly evolving global environment, it is no longer sufficient to merely upgrade technology or increase capacity; instead, it is crucial to fully utilise the available resources in order to achieve sustained competitiveness.

With fierce competition in market, the requirement of low-cost products has increased. Unfortunately, cheap labour or saving on labour cost is not the only requirement to achieve this goal. Cost advantage comes from better machine efficiency, higher labour productivity, superior quality, reduced waste levels, reduced down/waiting time and better service to customer. A manufacturer can reduce costs & keep prices low, without affecting profits or quality levels.

TQM, ISO certifications, Six Sigma, Lean manufacturing, benchmarking are various processes/tools leading to continuous improvement in operational performance. (Hence improved efficiency reduced waiting times, improved quality - all leading to reduced costs). However, all these concepts are even not adapted in organized sector of textile industry? In textile MSMEs' at the most, it is limited to ISO 9000 certification in few units.

For having cost advantage through improved operational efficiencies- First and most important step seems to be awareness about importance of internal performance measures of manufacturing process. However, in unorganized /decentralized sector (MSME's), this seems a neglected subject. General perception of entrepreneur is that we already have various cost advantage of cheap labour/ power tariff/ lower fixed overheads, hence there is no need or no scope of reduction of cost (hence price). Most of them directly try to control business performance measures like sales, growth, profitability etc.

However, Business Performance, also mainly depends on internal controls on operational performance, apart from market conditions and government policies etc. Most of our focus has been on external factors like government policies, finance related subjects, availability of markets, various problems related to fully or partially external factors like labour, available infrastructure etc. Accordingly, most of research has taken place on these subjects of external control or more complex subjects (from MSMEs' perspective) like product innovation etc.

Normally there is no process for measurements (and hence no controls) of operational performance like levels of waste of material, defect points, rejection %, productivity levels, wastage of energy etc., time loss due to waiting or breakdown, inventory, efficiency etc. For any decisions, only immediate cash outflow/expense is considered, instead of cost-benefit economic analysis. More focus seems on saving /cutting costs rather than exploiting the resources from cost –benefit analysis point of view. Hence measurement and control of operational performance appears to be low hanging fruits for having cost advantage to be competitive.

3. Methodology

The researcher plans to study the operational performance in TEXTIL MSMEs' in Kolhapur district. In an attempt to understand that reality of small and medium enterprises (SMEs) quality initiatives, a case study in 2 (MSME) business was conducted through a structured interview approach. The data required for the study was collected mainly from primary source, but also from secondary source, wherever required and possible (some data may not be possible to get due to confidential or secretive nature of especially small entrepreneurs in MSMEs). Data was collected with the help of scientifically designed questionnaire, discussion and observations etc.

Questionnaires was filled in by researcher preferably through structured personal interview or telephonic conversation. Researcher had visited DIC office Kolhapur and discussed the subject & collected tentative population data through General Manager (DIC). However as per discussion, actual population size and its classification also may vary significantly, as many of registered units might not be operational now, while many other units might be registered with more than name.

The researcher had selected 2 MSMEs for operational performance study from Kolhapur district, these 2 MSME's were observed for their performance before and after implementation of operational performance (MOP) indicators.

Both MSME's before implementation of MOP, were considering this as cost adding process and not having any process for measurements like levels of waste of material, defect points, rejection %, productivity levels, wastage of energy, time loss due to waiting or breakdown, inventory, efficiency etc.

4. Initiatives of operational Performance indicators

Researcher suggested/informed these MSMEs to implement following practices.

a. Informed to hire skilled supervisors.

Hiring skilled employees helped to improve productivity, less down time of machine, positive work relationships, also helped in problem solving.

b. Informed to provided proper training for supervisors and operators

Training is crucial to improve their technical abilities while also assisting them in better understanding the systems and processes. This had a direct influence on turnover, boosted employee confidence and motivation, encouraged teamwork, and reduced the amount of monitoring needed as the individual received appropriate training and made fewer mistakes.

c. Informed to provide necessary monitoring measuring resources such as computers, software's (for MIS).

They were instructed in measuring data, which assisted them in planning; as a result, loom stoppages for No Beam/No Program were entirely eliminated. Other benefits included increased capability, quicker response times, faster & more evidence-based management decisions, sharing and reusing of knowledge and information, time and money savings.

d. Informed to have a Standard Operating Procedures (SOPs).

This helped workers to clearly understand the expected results for each stage, this increased the consistence in quality and economically benefited. Starting avoiding potential manufacturing failures. Both MSME started measuring of Warp & Weft CMPX (centi-million picks - number of breakages of warp/weft yarn) which helped them to understand the breakages and whatever setting they carried out that was recorded, which indirectly helped them to implement the same for other looms, thus productivity increased also quality deterioration reduced. Also, there was no system or proper setting for catch cord on loom, after proper SOP making and training them, waste due to catch cord fringe was drastically reduced which in terms eliminated "No Weft" issue on loom. This all lead to increase number of looms per worker, indirectly cost saving.

e. To carry out small machine modification, to get more orders.

Automation has drastically transformed factory floors, the nature of employment, the quality of end products as well as the economics of the industry. The world is on the cusp of an innovative automation era and is

rapidly evolving. In textile this is must to have a healthy competition. In this 2 MSME, looms were having 16 heald shafts, after small modification it was converted to 20 shafts without additional cost, this helped them to get more orders and weave more intricate/cloudy designs.

f. To have Quality rounds in department.

Quality round helps in continual improvement and reduce producing of defective product. SOP was implemented for such round with proper check list, this helped in reducing rejection level to 0.5% which was 5% before implementing. Due to these orders increased, started getting incentives, had a positive work culture.

5. Conclusion

The majority of small-scale industries appear to place more of an emphasis on cost-cutting than on fully utilising resources from a cost-benefit analysis perspective.

Researchers looked at the impact and changes on the following parameters when MOP indicators were implemented in these MSMEs:

- A. There were fewer product rejections and an improvement in product quality.
- B. By eliminating machine downtime, productivity was greatly increased (optimal time).
- C. More consumers, which improved production.
- D. Profitability went up.
- E. The amount of waste was significantly decreased.

Planning for human resources, hiring practises, employee education or training, operator's development, and control over productivity all have an impact on how well an organisation performs. Additionally, the organization's performance is impacted by technology, organisational policies, materials purchases, organisational strategy, innovation, competency, production competency, and marketing competency. With the fervent belief that operations performance activities can provide the competitive edge in service organisations, it is important to place more emphasis on operations performance.

The majority of manufacturing firms implement operations management activities, and there is a positive impact on the operational performance of the firms. Internal factors and measurement of operational performance need to be in focus, this will have significant impact on economics (profitability) of any organisation.

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Retail marketing research on a study of fast-food chains at planned and unplanned retail sites in Kolhapur district with respect to its servicescape

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Abstract –

Retail sector is growing very fast in India. There is one sector which is always in a boom that is the fast food sector because the changing consumption patterns that have seen an increase in a tendency to eat out that had not traditionally been a feature of Indians' lifestyle. The people of Kolhapur district are very foodie. No reason is required for them to go outside and eat. As a result the fast food restaurant chains are growing very fast. So there is a need of taking decisions about its location and services to be provide. In retail sector there are different location types. But most often we plan fast food chain at planned site or unplanned site. According to the site change the services offered are also change. Customer behavior is depend upon the location and the atmosphere. It is to be said that right place of retail store is a key of success. So one need to identify whether the planned site is suitable or the unplanned site and after that what services need to be provide. This study will helpful to the retail food business to selecting the right location for its outlet and according to that they can provide service mix to the customer.

Keywords – Retail Location, Food Chains, Planned site, unplanned site, service marketing mix

Introduction –

The people of Kolhapur district are very foodie.

No reason is required for them to go outside and eat. Changing consumption patterns that have seen an increase in a tendency to eat out that had not traditionally been a feature of Indians' lifestyle. As a result the fast food restaurant chains are growing very fast. But the occasions and demand for fast food of each time is different. So the restaurant owner must understand the requirement of people in different situation. What services need to be providing in different locations. What type of site must be select whether it is planned which is already set in a mall or unplanned where the restaurant is standing alone as a separate entity.

According to the location the service marketing mix varies. Starting a retail store or outlet is starting with Location. It is a least flexible factor while starting any retail outlet. So one need to be very careful while selecting retail site as it is very crucial thing. Customer behavior is depend upon the location and the atmosphere. It is to be said that right place of retail store is a key of success. So here we are going to study planned and unplanned retail sites in Kolhapur district with respect to its service

marketing mix. How the service is differentiated according to location is studied in the research.

According to the Gibson G. Vedamani in his book "Retail Management" there are three types of locations (Gibson G. Vedamani, 2012)

- A. **High street location**- which is very busy with high customer traffic, has an array of retail stores in small size and generally found in cluster based product categories.
- B. **Destination/ Freestanding location**- which does not have a high footfall rate. Its not always a commercial area and real estate rents are low.
- C. **Shopping centers/ mall location** – it has an existing mall traffic with clean environment. It also has designated parking area.

Service marketing mix – service Service marketing mix refers to the combination of marketing activities an organization engages in to promote and sell intangible services. In addition to the four Ps of traditional product marketing — product, price, place and promotion — the services marketing mix includes the three Ps of service marketing: people, process and physical evidence. The services marketing mix is also referred to as the extended marketing mix.

Product – it must provide value to a customer but does not have to be tangible at the same time. Basically it involves introducing new product or improving the existing product.

Price – price must be competitive. Pricing strategy can comprise discount, offers and the like.

Place – it refers to the place where customer can buy product and how the product reaches out to the place. This is done through different channels like wholesaler, retailer, internet.

Promotion – it include various ways to communicating with the customer of what the company has to offer. It's talking about its benefits rather than its features.

People – it refers to the customer, employees, management and everybody else involve in it. It is essential for everyone to realize that the reputation of the brand that you are involved with is in a people's hand.

Process – it refers to the method and process of providing a service and it hence essential to have thorough knowledge on whether the services are helpful for customer.

Physical evidence – it refers to the experience of using product or service.

Unplanned retail site –

The unplanned business district by its name itself suggest that the stores are located in a particular location just by chance without any plan, because the store thinks that it is the best location for them from business point of view.

As explained by Berman Barry and Evans R Joel, 'Retail Management – A Strategic Approach', 10th edn., ch 10 pp 293-297, Pearson Education Inc, New delhi, 2008, there are four types of unplanned business districts viz. central business district, secondary business district, neighborhood business district, and string.

Planned Shopping Centre –

Berman Barry and Evans R Joel had explained in his book about 'Retail Management – A Strategic Approach', 10th Eedn., Ch 10 pp 298-303, Pearson Education Inc, New Delhi, 2008 that a planned shopping centre consists of a group of architecturally unified commercial establishments on a site that is centrally owned or managed, designed and 67 operated as a unit, based on balanced tenancy, and accompanied by parking facilities.

Statement of problem

The food culture of Kolhapur is well known. Food is sold in different places like on the road, in the alleys, in the malls. To attract customer at different sites one need to study the service marketing mix strategies. And to understand comparatively best site for their food store. So the customer shall be satisfied and retained.

Hypothesis of the study

1. H1= Planned retail sites are more effective for fast food retailers than of unplanned sites.
2. H2= unplanned sites are more effective for fast food retailers than of Planned retail sites
3. H3= People prefers to go for breakfast to planned sites more often than of unplanned sites
4. H4= People prefers to go for breakfast to unplanned sites more often than of planned sites

Objectives of the study

1. To predict a set of best-suited possible locations for potential fast food retailers wishing to open outlets in the given network.
2. To study the best suited service marketing mix strategy for fast food retailers at planned as well as unplanned retail sites
3. To study the different occasions and reasons to visit specific sites.

Significance of the study –

This study will helpful for the current fast food retailers as well interested people who wish to start fast food chain business to choose right location and to develop marketing mix strategy at different places.

Scope of the study –

1. The geographic scope of the study is Kolhapur District only.
2. Only fast food category is taken into consideration.

2) Research Methodology –

1] Primary Data:

Primary data will be collect by a well-defined questionnaire method for understand the

customer expectations as well as fast food chains owners services. Also used pilot survey method, interview method for collecting primary data.

2] Secondary Data:

The researcher will collect secondary data by way of following sources:

4. University library References
5. Books
6. Magazines
7. Internet

3] Population:

Fast food chain holders as well as customers in Kolhapur are the population for the present study. This is infinite.

4] Sampling Method

Herewith, researcher used both probability and non-probability sampling methods for depth and limited study it is also called Multi Sampling Method.

5] Multi Sampling Method:

Simple Random Sampling Method and convenience sampling method is to be used. Will be adopted to reach at the desired sample. The simple random sampling method without replacement will be used and this selected category will be contacted; the questionnaire will be filled from them. But, for the limited scope of the study researcher will used convenience sampling method for selecting the samples.

Findings –

1. According to the study we find out that fast food centers at planned sites have it's own footfall. And need not required much promotion.
2. At unplanned site as there is no much footfall it need to make advertisement and give product and service specification to the customer.
3. At planned sites there is no much difference in servicescape for the fast food chains.
4. We find out that at planned sites people only come when they are coming to that site for further buying.
5. At unplanned sites people come frequently if they like the taste and service. There are some regular customers also who daily visits the centre.
6. Planned sites are less costly than unplanned

sites.

7. There is product differentiation at planned site.
8. There is tuff competition at unplanned site as there is possibility of same product in nearby places.
9. At planned site people are not considering price of the product.
10. There is no proper sitting arrangement found at planned site as compare to unplanned site.
11. Planned sites are cleaner than unplanned sites.

Suggestions –

1. The fast food chain holder at unplanned site need apply proper promotion mix as there is a competition.
2. At planned site the retailer have to consider the comfort of people while eating.
3. At planned site they have to make a sight change in pricing as the prices are comparatively high.

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**A Spiritual Leadership Case Study of Siddhagiri Math,
Kaneri, Kolhapur**

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Abstract

Kolhapur is located on the southwest side of Maharashtra state on the banks of river Panchganga which is known as Dakshin Kashi, Karveer. The Siddhagiri Matha is located near Kaneri village in Karveer taluka. The Matha was established by the first Kaadhsiddheshwar Swami, Shri Nirvayav Kaadhsiddhshwar, or Shri Adi Kaadhsiddheshwar. The Swami Ji has been guiding people with extensive Pravachanas, on the philosophy of life. He also worked for social and economic development by educating poor children, orphaned children, and older ones, and focused on poor laborers and farmers. This paper is a case study based on activities have been conducting at Kaneri Math. This research paper has focused on the spiritual leadership for development of the rural masses. The leadership has played significant role which has been focusing on social development, confidence building among rural people, social welfare, 100 bed hospital, ayurvedic hospital, gurukulam, artisans development, women empowerment, organic farming, jaggery house, lakhapati farming, green house, hydroponic, siddhagiri museum garden, etc. To develop the rural masses, various activities have been conducting at Kaneri Math.

Key Words: Siddhagiri Math, Spiritual Leadership, Rural Development, 100 Bed Hospital, Gurukulamn.

1. Introduction:

Kolhapur is located on the southwest side of Maharashtra state. It is located on the banks of river Panchganga. Since ancient times it is identified by various names like Kuntal, Dakshin Kashi, Karveer, etc. which signifies its historical, religious, and cultural activities. The Mahalaxmi temple at Kolhapur symbolizes Shaktipeeth. It is one of the prominent districts with one of the highest per capita incomes, one of the most highly populated areas, and one of the highest human development indexes. So, Kolhapur is a combination of diversity and unity.

The Siddhagiri Matha is located near Kaneri village which is located at Taluka Karveer from district Kolhapur. The Matha represents the highest seat of the Kaadhsiddheshwar tradition. It was established by the first Kaadhsiddheshwar Swami, Shri Nirvayav Kaadhsiddhshwar, or Shri Adi Kaadhsiddheshwar. The Matha is then entrusted by various Swamiji. At the time of independence of India, Matha was under Shri Muppin Ji who is the 48th Mathadhipati. He had worked for the

elimination of untouchability. He guided people with extensive Pravachanas, on the philosophy of life. He also worked for social and economic development by educating poor children, orphaned children, and older ones, and focused on poor laborers and farmers.

2. Objectives:

1. To study the Kaneri Math as a case study.
2. To study activities conducted at Kaneri Math.

3. Research Methodology:

This research paper is a case study which is based on observation, field visit, discussion with authorities, and experience of the researchers. It is a unit stud, where has its own limitations. It is explorative research based contribution given by the Kaneri Math for the betterment of the society. This paper has its own limitations and difference of opinions with other researchers. This paper has based on observation an field visit. This research paper is conceptual as well as applied and is based on spiritual leadership, evaluation, extension, administrative and management practices in a small

village as a model and motivational place. In addition, the researchers have discussed with different stakeholders, social and welfare activists etc. This research paper can through light on spiritual leadership and development of rural area.

4. Spiritual Leadership: Case Study of Siddhagiri Math -

- a. **Shri Adrushya Kaadhsiddheshwar:** At present Matha is entrusted by Shri Adrushya Kaadhsiddheshwar, who is the 49th Mathadhipati of the succession. Swamiji was born in 1964 in Bijapur District. He completed his education at Dharwad University. At the age of 22, he joined Matha. Late Shri Muppini, previous Mathadhipati selected him as his successor due to his sincere behavior, honesty, and hard work.
- b. **Swamiji: Revolutionary work:** Swami Ji is different from most of the previous ones, as he focused on the development of society. His most remarkable contribution was, he gave open access to people from all communities, which was restricted previously. So, now Matha is open to all, exhibiting the principle of Sarva – Dharma-Samabhava.
- c. **Early work of Swami Ji:** The early work of Swamiji began with communicating with people in a nearby village. He became successful in building confidence among people. He used to build a team, an organized volunteer task force. With the help of this, he tried to solve basic problems of the village like road, bus stand, etc. Swami Ji then decided to work on the project of building a school in the village. The work started in the year 1991 and was completed in 1994.
- d. **Siddhagiri Hospital and Research Center:** Health is a necessity of every individual. But nowadays health services are getting costlier day by day. So, Swami Ji decided to build a hospital. Siddhagiri Hospital was established in 2010. It offers high-quality healthcare facilities at a minimal cost. Excellent doctors are recruited in every field like medicine, orthopedics, Neuro surgeons, Urologists, Gynecologists, cancer specialists, Dermatologists, E & T specialists, Dentists, Ophthalmologists, and Pediatrics. The hospital is well-equipped with advanced types of machinery like a C-Arm Machine, X-ray machine, CT scan, MRI scan, and Brain surgery microscope machine. All modern medical facilities make available to the poor at a low cost, is the principle behind Siddhagiri Hospital. The 100-bed hospital is run on these principles. Recently, Siddhagiri Advanced Neuro Science Centre and Research Unit also started here. The skilled doctors and workforce here successfully completed difficult surgeries. All these facilities

are made available to people at a minimal cost like half or one-third rate than in private hospitals. So, Siddhagiri Hospital is the hope of life for poor people.

- e. **Siddhagiri Ayurvedic Hospital:** Ayurveda is an identity of Indian culture. It emphasizes on disciplined lifestyle approach in accordance with nature to be healthy. Siddhagiri Ayurvedic Hospital offers various ayurvedic practices like Panchkarma, Shodhan chikitsa, and Rasayana chikitsa, under the supervision of M.D. Ayurveda doctors.
- f. **Siddhagiri Gurukulam:** The concept of gurukul is based on the ancient education system in India. It focuses on developing a student who is well equipped with 14 vidya, and 64 kalas and making him a successful entrepreneur.
- g. **Aanandashram:** This ashram has come up to educate children who are orphans or whose parents are incapable of paying for education. The ashram gives education to children from 5th to 10th, along with food, clothing, and shelter. At present many students from tribal communities are studying here.
- h. **Vidyachetana:** Project Vidya Chetana is an educational initiative of Swami Ji, to improve the poor state of government schools in villages, especially Marathi medium schools. To minimize the increasing trend of children taking admitted to private English Medium schools and to save government Marathi Medium schools from extinction, Matha adopted 30 primary schools with 15 trained teachers to strengthen education quality. The results of the project are highly remarkable.
- i. **Karagiri Dnyanpeeth:** This is an innovative idea of Swami Ji to evoke distinguishing arts and products of local people. This Dnyanapeeth is having 15 departments with sub-sections, offering various courses of skill development, and training them.
- j. **Matrushakti Gata:** This segment works for women's empowerment. For the economic inclusion of women, Matha provides training, financing, and marketing facilities for products made by the group. For this group of 10 women is formed in each village, and so far 600 groups are formed. These women are provided with proper vocational training. Matha has taken the responsibility for the marketing and sales of these products.
- k. **Organic Farming:** Matha does not believe in using chemical fertilizers and pesticides in the cultivation of land. Instead of it, Matha used cow dung and cow urine as fertilizers. There is a research center that is engaged in developing innovative organic manures like, Dashparni Ark, and Jivamrut. Also, there is a vermicompost plant.

The Matha produces organic products such as organic sugarcane, bananas, and vegetables.

- l. **Jaggery House with Modern Technology:** Organically grown sugarcane is used in jaggery houses. Jaggery is produced using plants of wild ladyfingers. Chemicals are avoided. The jaggery is prepared in steel vessels within two and a half hours with minimum human contact.
- m. **Lakhpatti Sheti:** This is an experimental model designed for small farmers with one acre of land. Under this project, there is one home for a family of 4 to 5 people, a cowshed, and one Bio Gas plant. The land is used for the cultivation of 10 types of creeps, oilseed crops, pulses, spicy trees, fruit-bearing trees, and flowering plants as cash crops. It is expected that this will yield Rs.300-400 per day even after family consumption. Hence, as the name suggests it will generate income of approximately Rs.2 Lakhs making a self-sufficient family, healthier way.
- n. **Green House Project:** Matha is having a greenhouse plant. Here, many vegetables and fruits are grown in a scientific way using natural resources. The products are hygienic, and free from chemicals, so having great demand in the market.
- o. **Goshala:** To preserve the Indian breed of cows, Swami Ji established a Goshala of 850 cattle with 22 types of indigenous breeds of cow. The Matha adopts even sick and untended animals and nurses them back to health. Indian breeds like Khillar, Sahiwal, and Dangi are protected at Goshala. The cows are producing excellent quality milk. Goshala has a team that uses cow dung, and cow urine to produce many medicinal products called Panchgavya and other daily usable products. Swami Ji claims that Panchagavya increases immunity power and reduces the chances of diseases. Project Azolla and techniques like Hydroponics help to give the remarkable result of Goshala.
- p. **Azola Project:** The Matha has established an Azola project in an area of 30,000 sq. feet. A fine layer of soil is spread in the tanks measuring 6*10 feet, then successive layers of cow dung, cow urine, and water are poured into it. then Azola seeds are sprinkled. In time the seeds grow into aquatic plants, which are fed to the cows along with the fodder. It is very nutritious and is grown at a nominal cost.
- q. **Hydroponic (Jaljanya vairan utpadan yantra):** Fodder production requires a lot of lands. To produce fodder without occupying any valuable land, The Matha has purchased a Hydroponic plant, i.e., Jaljanya Vairan utpadan yantra. Good quality and nutritious fodder are produced with the help of this plant. its capacity is 1000 kg of fodder per day. This helps to feed cows with less effort and maximum yield.

- r. **Siddhagiri Museum:** The biggest attraction of Siddhagiri Matha is the Siddhagiri Museum. It is one of the greatest museums in Asia. It depicts the model of a self-sufficient village. It covers an area of 10 acres with more than 3000 statues. It represents the way of living of ancient village structure. The museum is unique in the way that it depicts the holistic life of an Indian village. The concept behind the museum is that 100 years ago, even at the time of the Britishers, our villages are self-reliant. There were 12 Balutedars and 18 Alutedars in each village. These are the specialists in their field. The museum represents the whole village as a family having harmony in relations and joyous as well as a satisfactory way of life.
- s. **Siddhagiri Devine Garden:** It is the first vertical garden in India. It consists of unique designs of flowers that give a divine experience. It is covering an area of approx. 6 acres with no. of varieties of roses, jasmines, and indigenous flowers. Shiv van, Vishnu van, Ganesh van, Rishi Gopur, flowery embedded symbolic statues, towers, and Robotic Jungle Safari are some of the attractions.
- t. **Siddhagiri Prerana Park:** Prerana Park depicts the success stories of brave freedom fighters from 1857 to 1947. The park spreads over 1.5 acres of land. Subhash Chandra Bose's hind sena is depicted in the ground space of 35 feet. It also has model of the 1857 soldiers' rebellion and Jallianwala Bagh's incident are attractions of the park. The park aims to ignite the flame of patriotism and nationalism among the youth to create good citizens.
- u. **Social Initiatives:** Despite these activities, Siddhagiri Matha always takes initiative in natural calamities like floods at Kolhapur, massive earthquakes in Nepal, heavy rainfall in the Konkan region, etc. Though these are some examples, Matha is continuously engaged in social work. Matha also has daily Annachhatra which fulfills about 2000 to 3000 people daily. Matha arranges Balchetana Shibir and Yuvachetana Shibir which taught Yoga, and Sanskrit Mantras, to children. Siddhagiri Bazar is a shopping mall run by Matha which avails all the organic products made by various related groups.

5. Conclusion:

This research paper has focused on the spiritual leadership which has undertaken by Swami ji at Kaneri math. It is a case study which is unique in nature. The leadership has played significant role which has been focusing on social development, confidence building among rural people, social welfare, hospital, research centre, 100 bed hospital, ayurvedic hospital, gurukulumn, anandashram, vidyachetana, artisans development, women

empowerment, organic farming, jaggery house, lakhapati farming, green house, goshala, azola project, hydroponic, siddhagiri museum garden, prerana park etc. The spiritual leadership is the role model for all of us. To develop the rural masses, various activities are required.

6. References:

1. Siddhagiri Math literature
2. Field Work



A Study of Performance Analysis of Joint Liability Groups in Sangli District

Mr. Sushil Bhimrao Bansode

Abstract

Sangli district is situated in the western part of Maharashtra. There are 122 Nationalized Banks, 71 Scheduled Commercial Banks, 219 Sangli DCC Bank and 1 RRB Bank branches functioning in Sangli district. However, JLG schemes are implemented by only a few banks. With this problem the researcher decided to research on that problem and determined the objective of this study. The main objective of the study is to find out the contribution of banking sector in JLG scheme. To fulfill the objective of the study the researcher selects 50 bank officials from different banks to know the reasons for not implementing JLG schemes. After collection and analysis data, the researcher found that banks in Sangli are not interested in implementing JLGs, as they feel that the environment is not conducive for financing those who do not have mortgages. The study concludes that the bank should try to focus on those who are in dire need of money. Pay attention to areas where very poor people live. If more work is done on such area then bank will surely be able to implement JLG scheme in that area in a better way.

Key Words: JLG Scheme, bank officials, Below poverty line peoples, Bank's working areas, NABARD, Sangli DCC Bank etc.

1. Introduction

NABARD introduced the concept of Joint Liability Group in 2006-07 through formal banking channels/MFIs to help customers like tenant farmers, sharecroppers, oral lessees etc. who do not have access to credit due to lack of acceptable collateral. The scheme is basically introduced for BPL peoples who need financial help. In Sangli district out of total population 16.6 % population comes under below poverty line. In Sangli District there are 122 nationalized bank, 71 shedual commercial bank, 219 Sangli DCC Bank and 1 RRB bank's branches are working. Even so only in Sangli the JLG scheme was operationalized through Sangli DCC Bank and Ratnakar Bank. No other bank participated in the enactment of the scheme. The co-operative credit structure remained unfriendly from the implementation of the scheme due to its organizational and financial weaknesses. Sangli DCC Bank branches of the Bank, which are spread all over Sangli. Compared to nationalized bank, Sangli DCC Banking branch network is strong. The Bank reaches each and every village in Sangli District. Development depends on the area of operations in the network of branches and the district area viz. rural, semi-urban and urban branches. In Sangli district, 64% of bank branches are running in rural area and then in semi-urban and urban areas 20% and 16% respectively. Only 19 branches and

one head office of Ratnakar bank are working in Sangli district.

The following table shows the last five year data of JLG financing through Sangli DCC Bank and Ratnakar Bank in Sangli district.

Table No. 1
JLG Promoted and Loan Disbursement by NABARD in Sangli District

Sr. No.	Years	JLG Promoted	Loan disbursed in (Amount in lakh)
1	2016-2017	2822	4313.88
2	2017-2018	2292	3530.20
3	2018-2019	2078	3444.78
4	2019-2020	1534	2761.02
5	2020-2021	606	1075.18

(Source: Record maintain by Sangli D.C.C. Bank and Ratnakar Bank)

The above table shows year wise JLG promotion by Sangli DCC Bank and Ratnakar bank in sangli district, 2822 JLG promoted in year 2016-17 receive financial assistance 4313.88 lakh. 2992 JLG promoted in year 2017-18 receive financial assistance 3530.20 lakh. 2078 JLG promoted in year 2018-19 receive financial assistance 3444.78. 1534 JLG promoted in year 2019-20 receive financial assistance 2761.02 lakh. 606 JLG promoted in year 2020-21 receive financial assistance 1075.18.

It conclude that the JLG promotion is declining every year, there are various reason of decline promotion of JLG such as staff shortage to

promote JLG, rising NPA, lack of promotional channel, lack of recovery channel etc. Other banks in Sangli district are not interested to implement this scheme because of same reasons.

2. Statement of Problems

Even though in Sangli District there are 122 nationalized bank, 71 Shedual commercial bank, 219 Sangli DCC Bank and 1 RRB bank's branches are working. There are only two banks are implement JLG schemes in Sangli. Hence, the objectives of the study were to examine the extent of coverage of JLGs, critical issues and problems in formation and financing of JLGs. Impact of JLG funding, agencies/intermediaries involved, reasons for the success of JLGs in other parts of the country and study areas and make suitable suggestions thereafter.

3. Objectives of the Study

1. To ascertain the contribution of banking sector in the JLG scheme.
2. To determine the importance of the role of Joint Liability Groups (JLGs) in economic development.

4. Research Methodology

Both primary and secondary data were collected. Two to three rounds of discussions were held with various officials of banks and MFIs. Sample respondents were interviewed and data collected with the help of questionnaire. There were 50 bank officers from various bank were taken for study by using simple random sampling method. The data collected was tabulated to facilitate easy sharing, reference and analysis. We deployed SPSS as the basic software to store and submit the basic/raw data collected during the study.

5. Data Analysis

Table No. 2

Bank's interested to implement JLG in working area

Sr. No.	Level of acceptance	Frequency	Percentage
1	Least Interested	40	80
2	Less Interested	00	00
3	Interested	00	00
4	More Interested	05	10

5	Most Interested	05	10
	Total	50	100

(Source: Primary Data)

Form the above table researcher want to know the bank officer's interest in implmentation of JLG scheme. Hence the above table show that the highest 80% bank officers are least interested to implement JLG scheme in their working area. Only 20% bank officers are more and most interested to implement this scheme. Hence it concludes that most of the banks showing very less interest in implement this scheme in their working area.

Table No. 3

Is JLG Scheme Useful for BPL

Sr. No.	Level of acceptance	Frequency	Percentage
1	Least Useful	00	00
2	Less Useful	00	00
3	Useful	10	20
4	More Useful	15	30
5	Most Useful	25	50
	Total	50	100%

(Source: Primary Data)

The above table shows the perception of bank officer regarding the usefulness of JLG to BPL peoples. The highest 50 % bank officer said the scheme is most useful to BPL, 30% bank officer said the scheme is more useful and remaining 20 % bank officers said it is useful. Hence it concludes that the overall all the bank officers agreed that the JLG scheme is useful to BPL peoples. The scheme is help a little fulfill the financial need of the BPL.

Table No. 4

Limitation for JLG Implementation in bank's Working Area

Sr. No.	Variables	Frequency	Percentage
1	Staff Scarcity	50	100
2	Lack of supportive members	50	100
3	Not a better environment for JLG	49	98
4	Local Politics	32	64
5	Debt Waiver Scheme by Government	46	92

(Source: Primary Data)

The above table is showing that the limitation before the bank to implement JLG in their working

area. The highest 100 % of bank officer agreed that the staff scarcity and lack of group member support is the main reason that bank is not implement JLG. 98 % respondent agreed that there is no better financial environment in bank working area for JLG financing. 64 % bank officer face the problem from local politicians who interfere in JLG financing. 92% bank officer said that the government's debt waiver scheme also a limitation of the JLG financing. All these things are limitation before the bank to implement JLG scheme.

Table No. 5
Under Which Scheme People Prefer to Take Benefits

Sr. No.	Variables	Frequency	Percentage
1	SHG	30	60
2	JLG	05	10
3	Other debt schemes	15	30
	Total	50	100

(Source: Primary Data)

The above table shows which microfinance scheme people are most interested in from the point of view of bank officials. 60 % of bank officer said peoples are more interested to take benefit of microfinance scheme under SHG. 30 % bank officers agreed that peoples interested to other scheme which implemented from bank. And only 10 % bank officer agreed that the very less people interested to take JLG benefit due to lack of promotion of that scheme. It is concluded that due to lack of publicity of JLG scheme, people have neglected this scheme and turned their attention to other schemes.

6. Findings

1. JLG promotion is declining every year due to lack of staff, lack of supporting members, local politics and loan waiver scheme etc. The main reason bank did not promote JLG is because they do not have enough manpower to start special department for JLG promotion.
2. Most of the banks in Sangli are not interested in implementing JLG. This is because they think that the environment is not conducive to financing for people who do not have a mortgage.

3. The highest bank officials agreed that the JLG scheme is very useful to the BPL peoples. Because it fulfills the temporary financial need of those peoples.
4. Most of the bank officials said that people prefer to avail the benefits of SHGs than JLGs. Because the people are think that the JLG scheme have highest interest rate and lowest loan amount.
5. Lack of support from the group members i.e. non-payment of loans, internal conflicts in the group, lack of documentation etc. are the main reasons due to which banks are not taking interest in implementing the scheme.

7. Suggestions

1. Banks should hire additional staff on contract or permanent basis to implement or promote JLG in their area of operation.
2. A bank must lend only to groups that everyone trusts on each other or mostly only to a group of friends or relatives.
3. A bank should try to focus on people who are in dire need of money. Focus on areas where very poor people live. If more work is done on such area, the bank will definitely be able to implement the JLG scheme in a better way.
4. The Bank must monitor the Group from time to time. The first thing to check is whether the loan taken is used in the right place. If there are differences in the group, the group should be reconstructed after discussion.
5. Bank should try to decrease interest rate and increase loan amount, with the assistance of NABARD.

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A Study on Descriptive Analysis of Banking Sector in India: Opportunities and Challenges

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Abstract

In developing and democratic nations like India, the banking sector has expanded significantly since India's independence. Money and banking sector is considered to be the life blood of trade industry commerce. If any sector is to progress, capital in the form of money is required in large quantities, so the banking sector is playing a very important role in the current scenario in terms of supplying capital to large enterprises as well as small enterprises in India. An important part of the success of each sector is that modern facilities have been created in the banking sector. The growth and scale of any country in the world depends largely on the banking system of that country. Especially in developing countries like India, the banking sector has gained a very important place. Banking is a system of financing every business in the country. Money is stored in the bank in various forms like deposit savings account held by many people through the bank and it is expected that the loan is also provided to them. From the point of view of the general public, a bank is an important part of a large system of saving money and making available loanable reserves at the right time. Banking sector is a very important and essential sector of human life because in today's fast and dynamic life banking sector plays an important role if success is to be achieved in every business. After reviewing the impact on the performance of the banking sector during the period of economic recession in the country, according to the researcher, the banking sector has played an important role in the medium growth sector. Banking sector has been playing an important role in the current scenario to strengthen the economy of any country, so especially in developing countries like India; banking sector is playing a very important role. After the independence of India, the banking sector has been developing, at the same time in the current situation, it is very necessary to study the performance of the Indian banking sector and Indian banks according to the researcher and to achieve its purpose.

Key Words: Banking Sector, Challenges and Opportunities, performance of banking sector, Role of bank, function etc.

Introduction:

When we say that a country's economy is developed. Then the financial system in that economy is developed. This is really important to note here. Finance is money offered or borrowed on credit. Human needs finance or money to meet his various needs. But this finance is not always available. The need for such finance is met from the point of view of meeting human needs. It can be called financial system. A financial market is a market where money transactions take place. Duration is considered in this market. Organized banking sector is a type of organized banking network. It can be said that R.B.I. is the apex bank of India. All these banks are functioning under its control. This includes all banks from public sector banks to co-operative sector, private sector banks. Foreign banks are also counted in the organized banking sector. In 1969, 14 banks were nationalized and public confidence in the Indian banking system was shaken. Since the working culture of

commercial banks is urban, even after nationalization, there was no possibility of providing credit to rural areas through them. As about 70% of people in India are linked to rural areas and there is a need to include them in the mainstream economy of the country, the government set up the Narasimham Working Group in 1975 to consider this issue.

Problems of the Study:

The history and tradition of India's banking sector is long but certainly not glorious. Even though banks are in the business of investing, we have a trusted position as custodians of people's savings. They also pay interest on your savings in the bank. Current account deposits earn zero interest. Banks pay an annual interest of 4 to 6 percent on savings accounts and up to 8 percent on fixed deposit accounts. The difference between these two types of interest rates is the bank's profit. Banks also charge you for various services. A normal account holder does not pay attention to the amount spent on this service charge. But for account holders who have regular bank transactions, this amount of service

charge is very significant. Of course it is additional income for banks.

Objectives of the Study:

While studying the opportunities and challenges of the banking sector in developing and democratic countries like India, the researcher has completed the said research by analyzing various sectors of the banking sector in a descriptive manner. In this, the main topic of this research is to analyze the opportunities and challenges in the banking sector in India in a descriptive manner and some specific objectives are given by the researcher about the banking sector as follows.

1. To Study the Challenges before Banking Sector in India.
2. To Study the Opportunities in Banking sector in India.
3. To Study the review of Banking sector In India.
4. To suggest the remedies.

Significance of the Study:

In the present scenario, if any industry is to be set up, it requires capital, so the banking sector is very important for providing credit to each of these industries. In this, all types of financing entities, whether private banks, foreign banks or credit institutions or other types of institutions, have a very important place in the present scenario. Setting up a business with loans from banks and making the most of it is a very important and innovative part of the current scenario. Due to taking loans from banks, they have to repay minimum interest, at the same time, due to setting up of industries, banks charge less and higher rates of interest, and in the places where industries are set up through banks, the unemployed people are provided with employment and help in reducing poverty. All sectors require capital so banking system is an important aspect of credit supply thus banking sector has become very important in present scenario.

Scope of the Study:

While studying the opportunities and challenges of the banking sector in India, the researcher has taken a review of the entire banking sector in India in the said research paper, so the scope of this research is assumed to be the banking sector of the entire India i.e. every sector that provides finance. A very important part of the Indian economy is the rapid development of the sector in

which banking facilities are widely available. So it is part of the scope of this research that only banking sector is important for setting up any industry.

Period of the Study:

While studying the opportunities and challenges in the banking sector in India, the researchers have reviewed the information from 2021-22 in these researches. In this research, the period of this research is 2021-22.

Limitation of the Study:

While studying the opportunities and challenges in the banking sector, researchers have elaborated that the banking sector is very important only for the industry sector. Since there is a large shortage of quality industries in developing countries like India, the main objective of the banking sector should be to supply capital in such a way that maximum quality and its goods can be produced by providing large amounts of finance through the banking sector. One of the limitations of this research is that the researchers have arranged the opportunities and challenges related to the banking sector and the industry ahead of the banking sector because there are many types of opportunities and challenges to be faced in the banking sector. In this, lack of technology, lack of staff, lack of skills in terms of staff, many types of problems are felt in the banking sector, but the opportunities and challenges in the industry through the banking sector have been studied, so this is seen as a limitation in this sector.

Research Methodology:

While studying the opportunities and challenges in the banking sector in relation to the industry in the current scenario, researchers have used several secondary sources including research papers, articles, journals, newspapers, internet serials, reference books, annual reports of educational and social organizations, annual reports of banks, reports of charitable organizations, government reports, etc.

Research Method:

While conducting the said research the researcher has completed member research using all types of secondary research while studying the opportunities and challenges in the banking sector in India and descriptive analysis method has been used.

Results and Discussion:

If government banks disburse loans with due care and thorough checks like private banks and

financial institutions, then perhaps we as account holders would have been the beneficiaries of better interest and better services. A major part of the government's policy is to improve the management of state-owned banks. But the results are very insignificant. However, successive governments continue to pour capital into these banks. All the burden and pressure of which has to be borne by the masses in the form of inflation i.e. increase in inflation rate. In summary, the banking system is the heart that keeps the economy flowing. This will be true if the banks are healthy and efficient. But if the exact opposite is the case, the shock of the disorder that interrupts the flow of the economy can be felt by the banks themselves. The best option is to privatize government banks and hand them over to private management. But if you look at the current Indian politics, this is almost unheard.

Challenges before Banking Sector:

July 19 marks 46 years since the central government's decision to nationalize banks. At this stage, the banking sector in the country stands at a new turning point, and a strategic decision is needed to meet these challenges.

1. Banking sector plays a major role in any economy. Even in the 1929 Lahore Session of the Congress, Pandit Jawaharlal Nehru had proposed a resolution on Economy of Independent India.
2. After the declaration of republic in 1950, the path of five year planning was determined for the economic development of the country.
3. The infrastructure industry was built up in the country through the first three five-year plans from 1950 to 1965. This put the country on the path of self-reliance. Nehru died in between.
4. Despite having big dams, electricity, fertilizers and seeds in the country, it could not be used. There was no market for products as well as services.
5. At such a critical stage, Indira Gandhi on the one hand stopped the royalties and took the historic decision to nationalize 14 major banks of the country on July 19, 1969.
6. The capitalists and the political parties supporting them strongly opposed this decision. These included syndicates of the Congress party, independent parties and the Jana Sangh.

7. After nationalization, the government became the owner and the Reserve Bank took over the helm of Indian banking in the role of regulator.
8. Branches of banks began to expand rapidly in Kande Division and semi-urban areas. The banking policy of giving loans based on collateral changed radically and started disbursing loans based on reason instead of collateral.
9. As the bank is the backbone of the Indian economy, in order for the economy to remain financially sound, a recession in a country like America may cause a crisis in India in the future.
10. As banks are the lifeline of the Indian economy, a developing country like India is no exception to the fact that banks play an important role in enabling and sustaining economic growth.
11. Banks in India face a variety of issues that have affected profitability and financial stability.
12. The Covid-19 pandemic has proved to be the biggest challenge in recent times.

Opportunities in Banking Sector in India:

1. The restrictions necessitated by the pandemic accelerated the adoption of digital banking and changed the way banks operate. And these changes are likely to persist even after the coronavirus is eradicated.
2. The traditional and old operating models of the banking sector have opened up many opportunities for the banking sector in the current era especially in digital technology as this opportunity can lead the banking sector to progress.
3. The demonetization drive has given a big boost to digital payments and this has opened up a huge opportunity for the bank as customers are not banking during the Covid-19 crisis.
4. Digital payments have created a huge opportunity for more customers to access all the facilities without having to visit the bank due to work stress due to the change in the banking sector.
5. The modern transformation in the banking sector has made it easier for customers to

access personal and community loans and to set up new businesses as well as bank facilities in those businesses.

6. As the Indian government actively pursues its digital transformation and inclusion agenda, the world's largest biometric identification program in the banking sector through initiatives such as the Pradhan Mantri Jan Dhan Yojana is a huge opportunity from a customer perspective.
7. In the current scenario, banking facilities are moving from transactional banking model to behavioral model due to the significant customer trust enjoyed by banks and secondly the vast store of customer information held by software companies.
8. It is a huge opportunity for banks to introduce a system that is all inclusive from a behavioral perspective to comprehensively understand customer behavior and engagement.

Changing Environment in Banking Sector:

A job in a bank has gained prestige today. There are three types of banking sector namely private, cooperative and public (nationalized). After 1990, the interest towards private banks increased during the period of economic liberalization and privatization. The main reason for this was the large salary figures. Over the years nationalized banks have maintained their performance and expanded their business. Therefore, there are great job opportunities in these banks. Even today, the craze of becoming a probationary officer in a bank after the UPSC, MPSC examination is still there. The post of Probationary Officer in Nationalized Banks is considered prestigious.

The Banking Sector and Neoliberal Economic Philosophy:

The first private banks were privatized in 1969. It will be almost 50 years now. Some say, that decision suited the socio-economic conditions of the time. But in the last five decades, there have been fundamental changes in the economies of the world and the country, in technology, in the banking system itself. Therefore, there should be changes in that decision with time. Public banks should be re-privatized. In 1969, not only in India but globally, fundamental changes have taken place in the financial-banking sector. E.g. Core banking,

numerous financial products, electronic fund transfer, billions of dollars of capital crossing country borders every day, emergence of various non-banking institutions, are culminating in speculation etc. Fundamental changes have taken place in many other industries like the finance-banking sector. e.g. where are the planes, spaceships or missiles, as they were fifty years ago? While designing each of these advanced models, scientists and engineers have used new types of metals, fuels, and maximized use of electronics.

Political Norms in Banking:

The nationalization of private banks in 1969 was intended to address these types of issues. Before nationalization, the loan capital created with private banks was sanctioned on the same criteria as who could pay higher interest and who could provide collateral for the loan. Of course, the small farmers, small entrepreneurs whose industry is not ready to generate much growth to pay higher interest; In 1969, 90 percent of the country's citizens, who had no collateral, could not become bank borrowers.

Neoliberal Economic Thought in Banking Sector:

If the owners and management of the banks are treated as private owners of the loan capital of the bank, then the decision of who to give or reject loans can be fully entrusted to them. But if the loan capital of banks is considered as a national resource, it follows that the appropriation of that resource should be done in a different manner. The political stance behind their nationalization was that bank capital should be used for economic upliftment of common citizens. If the banks had remained privately owned, this economic philosophy would have been impossible to implement. So then it was decided to make their ownership public. Millions of ordinary citizens in Shali started getting loans. The truth is that it wasn't enough. This is because the spirit behind nationalization became diluted later on. Neoliberal economic thinking is naturally opposed to this type of social banking.

Remedies:

1. After 1991, a new chapter of mainstream reforms began in the banking sector in India and restrictions on lending processes and lending rates were lifted and the earlier regulations were relaxed and the banking system shifted to a central banking system.

2. The new age of allowing private sector banks to operate and the post 2000s created a conducive environment for the rapid development and expansion of banking services.
3. After the implementation of demonetization and the government's push for a cashless economy, cashless banking has revolutionized the ease of transactions.
4. In the present scenario, most of the private banks show flexibility in utilizing the right talent for the business and also try to guide these talented candidates in the right way as well as customer orientation.
5. The facilities of public sector banks have led to new reforms in terms of reviving and reviving the business of banks.
6. Public sector banks are consistently lagging behind private sector banks because some constructive policies or reforms undertaken by the government have greatly helped public sector banks to strengthen their position.
7. ATMs in India have not been promoted and promoted as much as it is said that there are only 11 ATMs for every one million people in India but this is wrong because in present scenario everyone uses ATMs as per the new digital way.
8. The size and flexibility of banks' capitalization is crucial for the smooth functioning of financial markets.
9. A high proportion of publicly controlled banks has been a feature of India's banking sector as deep financial restructuring coupled with high share of bad loans and high concentration of public sector banks are major challenges facing the banking sector.
10. India's policy since independence has focused on rural development, but in the last 70 years after independence, it was initially started with the creation of cooperative credit institutions followed by the nationalization of public sector banks.

Conclusion:

Neoliberalism is strongly opposed to the government or the regulatory body instructing the banking industry to lend so much to a particular sector at a high rate of interest. But it seems that even in a market-based economy, the government dares to make such instructions to the banks. Neoliberalism does not understand that the minimum social stability required by the economy can be threatened. It is not because of lack of intellectual understanding. Neoliberalism sees nothing in the face of selfishness. This is why, as we have said above, the banking industry is organically linked with the social, political and economic framework of the country. This is our first objection to neoliberalism. Neoliberalism's insistence on efficiency reflects an ideological hegemony. There was a black-and-white arrangement of what was government, public-owned to inefficient, and what was private to efficient. We should not give any support to corruption, inefficiency in the public sector. Those things must be disposed of.

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Agricultural Development in India After Ndependence and & Overview Regarding Sustainable Agricultural Development

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Abstract –

Indian agriculture grows 2.6 percent per annum in the post-Independence era. Land reform generally relates to the posting of land from the rich to the poor. In recent years, the concept of land reforms has extended in the identification of the strategic role of land and agricultural development. There was a big development in the production of agricultural grains through applying high yielding variety (HYV) seeds due to green revolution. India's irrigation covered crop area was about 22.6 million hectares in 1951, and it increased to a potential of 90 million hectare at the end of 1995. India has increased 322 times in contrast to fivefold increase in the yield of cereals form 1950-51 to 2007-08. At the beginning of the present century, nearly 83 percent of the total cultivable land of India was put under food crops and the remaining 17 percent was put under non-food crops. We need to maintain proper balance between Quantative and qualitative development regarding land quality. Through some irrigation methods crop yield, land fertility and quality has been reduces by day to day. It needs innovative marketing practices those will sustain in future. For sustainable agricultural development, there is a need to apply agricultural management functions with the help of agricultural expert.

Keywords – Land reforms – Green revolution – trend of commercial crops - qualitative development – demolish land fertility - innovative marketing practices - agricultural management.

Introduction –

Since independence India has made much growth in agriculture. Indian agriculture, which grows at the rate of about 1 percent per annum during the fifty years ago Independence, has increased at the rate of about 2.6 percent per annum in the post-Independence era. Expansion of area was the main source of growth in the period of fifties and sixties after that the contribution of increased land area under agricultural production has declined over time and increase in yield became the principal source of growth in agricultural production. Another important aspect of progress in agriculture is its success in eradicating of its dependence on imported food grains. Indian agriculture has progressed in yield of agriculture of product and in the structural changes. All these developments in Indian agriculture are contributed by a series of steps commenced by Indian Government. Land reforms, inauguration of agricultural price commission with objective to ensure remunerative prices to producers, new agricultural policy, investment in research and extension services, provision of credit facilities, and improving rural infrastructure are some of these

steps. Apart these progresses, the situation of agriculture turned unfavorable during post WTO period and this considered all the sub sectors of agriculture. The growth rates in output of all crops decelerated from 2.93 percent to 1.57 percent. The livestock declined from 4.21 percent to 3.40 percent. The fisheries reduced from 7.48 percent to 3.25 percent. Only, forestry boost from 0.09 percent to 1.82 percentage

Significance of study –

1. Agriculture development is boosting for economic growth of country.
2. Infrastructural improvements are key aspects in agricultural development.
3. Sustainable agricultural practices will survive to farmers – farm sector –country

Objectives of the study –

1. To study agricultural development in India since independence
2. To overview of sustainable agricultural development in India after independence

Methodology-

Researcher used secondary data for collection of information. The researcher has collect necessary

information from the books, Journals, Magazines, Internet, Newspapers, and Articles.

Land Reforms in India

Land reform means equity in agriculture that also means the transfer in the ownership of landholdings. Land reform generally relates to the posting of land from the rich to the poor. It includes the control of operation, ownership, sales, leasing, and inheritance of land.

In recent years, the concept of land reforms has extended in the identification of the strategic role of land and agricultural development. Therefore, land reforms have become similar to agrarian change or rapid development of the agrarian structure.

This composition includes the land tenure system, farm organization, the method of cultivation, the size of farm operation, the rules of tenancy, and the system of rural credit, marketing, and education. It also deals with advanced technology.

Green Revolution in India

At the time of independence, of India's population was reliant on agriculture. Agriculture production was very less due to the use of traditional technology.

The slack in agriculture was smashed by the green revolution. This means there was a big development in the production of agricultural grains through applying high yielding variety (HYV) seeds, especially wheat and rice.

The proper growth of these seeds needed the right amounts of manure and pesticide as well as the constant supply of water. However, the farmers who started and continued with HYV seeds needed assured irrigation facilities along with the financial resources to buy manure and pesticides. The implementation of HYV seeds was limited to states like Punjab, Andhra Pradesh, and Tamil Nadu. Afterward the mid-1970s to mid-1980s, the green revolution was shifted to a large number of states. This revolution made India a self-sufficient country in food grains.

In context of irrigation –

India's irrigation covered crop area was about 22.6 million hectares in 1951, and it increased to a potential of 90 million hectare at the end of 1995, inclusive of canals and groundwater wells. However, the potential irrigation relies on reliable supply of electricity for water pumps and maintenance, and the net irrigated land has been

considerably short. According to 2001/2002 Agriculture census, only 58.13 million hectares of land was actually irrigated in India. The total arable land in India is 160 million hectares (395 million acres).

The final sustainable irrigation potential of India has been estimated in 1991 United Nations' FAO report to be 139.5 million hectares, comprising 58.5 mha from major and medium river-fed irrigation canal schemes, 15 mha from minor irrigation canal schemes, and 66 mha from groundwater well fed irrigation.

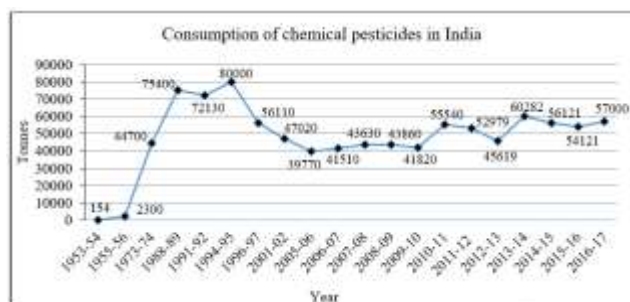
India's irrigation is by and large groundwater well based. At 39 million hectares (67% of its total irrigation), India has the world's biggest groundwater well equipped irrigation system (China with 19 mha is second, USA with 17 mha is third).

India has spent ₹ 16,590 crore for irrigation development during 1950 and 1985. Between 2000-2005 and 2005-2010, India projected to invest a sum of ₹ 1,03,315 crore and ₹ 2,10,326 crore on irrigation and flood control in India.

In context of fertilizers –

The fertilizer consumption in India has increased 322 times in contrast to fivefold increase in the yield of cereals from 1950-51 to 2007-08. India ranks third in fertilizer use over the world but its nutrient application rate is only 85Kg/ha. In addition, the rainfed area those forms 70% of the total cultivated area has reported to use only 20% of total fertilizers. In India, the west zone was reported to consume the maximum amount of fertilizer than rest of the country. Apart from this, it was found the maximum fertilizer was consumed in rice and wheat crop which uses 37% and 24% of total fertilizer consumed in India (Usama and Khalid, 2018). The fertilizer use in India is affected by irrigation, high yielding varieties seeds, size of farm credit etc. (Mala, 2013). In semi-arid tropics of India, soil Nova degradation mainly causes low crop and water productivity.. It reveals that there has been incredible increase in the use of fertilizers since green revolution.

In context of fungicides



Pesticide consumption in India (1954 to 2017)

(Source: <http://www.fao.org/faostat/en/#data/RP>,
(Chand & Birthal, 1997)

As per above graph, pesticide usage in India has surged hundreds of times over the previous seven decades, from 154 MT in 1953-54 to 57,000 MT in 2016-17. In 1994-1995, India used the majority pesticides (80,000 MT) in a single year (Chand et al., 1997); (Agnihotri, 2000); (Chelliah, Appasamy, Sankar, & Pandey, 2007); (FAO, 2018). One of the reasons for reducing pesticide usage is the adoption of the Stockholm Convention with high levels of application and the development of integrated pesticides management programs.

In context of crop pattern

At the beginning of the present century, nearly 83 percent of the total cultivable land of India was put under food crops and the remaining 17 percent was put under non-food crops. But in 1944-45, there was a change in the cropping pattern in India and area under food crops came down to 80 percent and the area under non-food crops a little increased to 20 percent.

Among all the food crops, the major increase in area since 1950- 51 has already been recorded by wheat cultivation which shows an increase of 132 percent by 1987-88. But in the case of both rice and pulses, the increase in area has been restricted to only 23 percent; coarse cereals have recorded only marginal increase of 11 percent by 1987-88.

Farmers have change their cultivation pattern in to commercial crops such as oilseeds, fruits, vegetables, spices, etc. instead of traditional non-cash/non-commercial crops such as cereals and pulses.

Overview regarding sustainable agricultural development –

Maintain land quality/fertility –

For sustainable development of agriculture there must be requires the maintaining land quality in future. Through this Quantative progress land will fertile in near future. After independence, Indian agriculture sector has been growing tremendously. Green revolution was the milestone in agriculture changes in India. With the help of this green revolution there was a quantative development in the farm sector like use of quality seeds, fertilizers, irrigations, technology and management.

But this development has been harmful for land quality or fertility. Through this progress land fertility will demolish in near future. Therefore, we need to maintain proper balance between Quantative and qualitative development regarding land quality.

In context of irrigation –

The figure indicates the growth and development of irrigation related to infrastructure after independence. Construction of dams, canals', wells, irrigation projects etc. has been the foundation of present agricultural growth/progress. The changing crop pattern, growth of crop yield & productivity are the outcomes of infrastructural changes in irrigation.

Therefore, this present irrigation system has some shortcomings/ errors. Through some irrigation methods crop yield, land fertility and quality has been reduces by day to day. In near future it will challenge for survival of agriculture sector. Therefore, it need to kept proper balance between agricultural growth and sustainable growth.

In context of Fertilizer & Pesticides –

There are drastic changes in the area of fertilizers in India agricultural. Specially in case of chemical fertilizers. But at present and near future the excess use of fertilizer has been demolishing the land basic features. This will be dangerous for sustainable agricultural practices. Additionally the final product is harmful for human health because chemical fertilizers & pesticides have the component part in product. This is very complicated issue in future. Therefore, it needs to balance between organic and chemical inputs in farm sectors of India.

In context of agriculture marketing -

At present since independence, different marketing practice has been applied by farmers in India like barter system, village market, taluka market, mandi selling, co-operatives marketing system, regulated market etc. But till today farmers has not get market opportunities regarding their products. Farmers are not delighted about present marketing system in India. Therefore, it needs innovative marketing practices those will sustain in future. Like, selling through own retails, marketing through social media, direct selling, creates own branding, association of marketing, create quality seeds & publicity them, agro tourism etc.

In context of agricultural management –

Since independence the concept of agricultural management is limited up to on books & theory (except some). Till today majority of farmers have unknown about application management practices in farm sector. Only few of them are follow agriculture management functions those have made study of agricultural work. For sustainable agricultural development, there is a need to apply agricultural management functions with the help of

agricultural expert (For e.g. Previous crop analysis – land preparation – proper cultivation – market study –how to produce – soil testing – plantation planning – fertilizer planning – water schedule - spray planning – labour management – recording exp. – harvesting planning –marketing planning).

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Beyond India @ 75: The Challenges of the Goods and Service Tax (GST) Implementation in India

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Abstract

Bharat that is India, is now celebrating its 75th year of independence. India is now among the biggest economies of the world. India is now playing an important role in the world economy in the last ten years. One of the undertakings that is expected to stimulate India's economic growth is the Goods and Services Tax (GST). GST has been responsible for pushing the economy a step closer to a common market, which involves free movement of capital and services thereby making room for doing business in an easier way. GST is the biggest tax reform in the history of Indian Economy. "Goods and Services Tax (GST) is a comprehensive tax levied on manufacture, sale and consumption of goods and services at a national level under which no distinction is made between goods and services for levying of tax. It is substitute of all indirect taxes levied on goods and services by the Central and State governments of India.

However at the initial stage, large number of traders, politicians and consumers were against of GST implementation in India. Despite this oppose, the GST was implemented from 1st July 2017. Although there is positive impact on economic growth of the country, many of the challenges are ahead before the India...

Present research paper aims at examine challenges of the GST implementation in India such as Multiple Tax Rates, Extensive Training to Tax Administration Staff, Numbers of enactments of statutes, Malpractices by Traders and Unclear Picture about the scope of GST etc. The GST system can be helpful for the growth for the economy of this country if it is implemented in a proper manner.

Key Words: GST (Goods and Service Tax), VAT (Value Added Tax), Central GST (CGST), State GST (SGST), HSN Code, GSTN System, value addition, set-off for taxes paid.

Objectives

The objectives of the present paper are:

1. To examine the GST conceptual framework in the context of India.
2. To examine challenges of the GST implementation in India.

Research Methodology

The present research paper is based on the secondary data. The data is collected from various books, journals, research articles and web-sites from internet. The inferences are based on the analysis of the secondary data. The study is restricted to GST concept and Challenges in the context of India only.

Origin of Research Problem

Bharat that is India, now celebrating its 75th year of independence. It is also a milestone that we have achieved in these 75 years, and what more we need to achieve. Finally, we need to express our vision, goal and get people, policies and institutions aligned to the future vision.

India is now among the biggest economies of the world. India is now playing an important role in the world economy in the last ten years. One of the undertakings that is expected to stimulate India's economic growth is the Goods and Services Tax (GST). GST has been responsible for pushing the economy a step closer to a common market, which involves free movement of capital and services thereby making room for doing business in an easier way. GST is the biggest tax reform in the history of Indian Economy. However at the initial stage, large number of traders, politicians and consumers were against of GST implementation in India. Despite this oppose, the GST was implemented from 1st July 2017. Although there is positive impact on economic growth of the country, many of the challenges are ahead before the India...

Concept:

"Goods and Services Tax (GST) is a comprehensive tax levied on manufacture, sale and consumption of goods and services at a national level under which no distinction is made between

goods and services for levying of tax. It is substitute of all indirect taxes levied on goods and services by the Central and State governments of India.

GST is a tax on goods and services under which every person is liable to pay tax on his output and is entitled to get input tax credit (ITC) on the tax paid on its inputs (therefore a tax or value addition only) and ultimately the final consumer shall bear the less tax".

Objectives of GST:

One of the main objectives of Goods & Services Tax (GST) is to eliminate the double or multiple taxation i.e. cascading effects of taxes on production and distribution cost of goods and services. The exclusion of cascading effects i.e. tax on tax till the level of final consumers significantly improve the competitiveness of original goods and services in market which lead to beneficial impact to the GDP growth of the country. Introduction of a GST to replace the existing multiple tax structures of Centre and State taxes is not only desirable but it is imperative. Integration of various taxes into a GST system would make it possible to give full credit for inputs taxes collected. GST, being a destination-based consumption tax based on VAT principle.

GST In India

GST replaced many taxes and levies in India, including the central excise duty, services tax, additional customs duty, surcharges, state-level value-added tax, and the Octroi, resulting in a comprehensive tax. It's also multi-staged, with restrictions placed at each level of the manufacturing process or "value addition." However, it is repaid to all parties involved in the various phases of manufacturing, so the final consumer bears the burden of GST, making it a destination-based tax.

The GST system is based on a similar premise to the VAT system. Instead of allowing a set-off for taxes paid at a prior level, GST would only charge it at the point of sale. Before the GST, every buyer, including the final consumer, had to pay tax on tax. The cascading effect of taxes is the name given to this tax on tax. Because the tax is assessed only on the value-addition at each stage of the transfer of ownership, the cascading effect has been eliminated.

Challenges Ahead

1. Issues faced in GST implementation:

At the Initial stage of GST implementation India, there was a lot of press coverage (mostly negative) regarding GST and its practices.

➤ Poor availability of the GSTN system,

➤ Non-availability of certain forms and formats (Letter of Undertaking and Bank Guarantees for exporters),

➤ Delay in refunds of GST paid,

Many of the issues were genuine in nature and were addressed by the GST Council and Government. Hence the creating the positive Mind set of mostly businessman and consumer is the bigger challenge.

2. Multiple Tax Rates –Confusion for Businessmen:

Issues arise due the multiple rates and classification. For example, it has been reported just in the case of the business of selling paper, pamphlets are taxed at 5%, letterheads at 12%, files at 18% and hardbound registers at 28%. In the case of businesses with total sales above Rupees 75 million, four digit HSN code is required to be reported for each sale and in the case of imports and exports, 8 digit HSN Code is required to report all sales. This creates difficulties for businesses.

3. Extensive Training to Tax Administration Staff:

Because GST is a relatively new idea in our country, it is necessary to proper training to the entire tax administration staff, from state to central government, in terms of the concept, legislation, and procedures to be implemented under this new tax regime.

4. Numbers of enactments of statutes:

There will two types of GST laws, one at a centre level called 'Central GST (CGST)' and the other one at the state level – 'State GST (SGST)'. As there seems to have different tax rates for goods and services at the Central Level and at the State Level, and further division based on necessary and other property based on the need, location, geography and resources of each state.

5. GST Impact on the Poor:

GST has a greater impact on middle class or poor peoples. Actually GST tax base is expenditure rather than income. Everyone purchases or uses products or services and he pays GST. The majority

of the country's population is poor and lower middle class, who consume the goods and services regularly, so it is the hit by the GST.

6. Malpractices by Traders:

Fake invoices, fraudulent practices to corner input tax credit, False Entries in GST returns etc. wrongful practices have been identified. Further it leads to more scrutiny and more delays.

7. Unclear Picture about the scope of GST:

The items which comes under GST and the items which are not under GST are not clear. There is no official data available to show the present GST tax details for the businessman. Several GST provisions remain unclear. We still don't know exactly how to categorise goods and services in various situations.

8. Other:

- A] There is no such clear picture about the GST both to the government and to the general public.
- B] There is no co-operation between the central government and state government in implementing GST.
- C] Still some few states government are refusing to accept GST.
- D] Few political parties are against the GST implementation in India.
- E] GST operates completely online basis where all the businessmen may not so technical expert to operate GST transactions systematically.
- F] Our GST tax structures based on Canadian tax structure system which have one cultured characteristics exist, which may not match to our country.

Conclusion:

The GST system can be helpful for the growth for the economy of this country if it is implemented in a proper manner. The lowering of product prices and elimination of the double tax system and implementation of GST in efficient manner can accelerate the growth of the export system and the economy.

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75 Years of Passenger Transport service of MSRTC

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Abstract

The Maharashtra State Road Transport compensation (MSRTC) is playing an important role in the passenger transport of Maharashtra. Road Transport has close relation with human life.

At the time of independence, Road passenger transport business was in an unrecognised system. There was exploitation of passengers. Therefore government established MSRTC as per the provision in Section -3 of Road transport Corporation Act 1950.

The History and present position of MSRTC is not studied by the researchers. Therefore, the present study aims to understand the history of public passenger transport system in Maharashtra, Present Position of MSRTC and critical evaluation of passenger transport system. It is on this background, decided to study MSRTC to assess the situation and to identify the problems of MSRTC Passenger transport service.

The Study of MSRTC is very vast. The scope of the Study consists pricing Policy, Administration, taxation, recruitment etc. But the facilities provided by MSRTC is one of the important factors in passenger transport services. The efficiency of MSRTC has a bearing on the profitability of corporation. Therefore decided to study the public passenger System in Maharashtra only. The scope of this study consists of enquiries in to aspects like history and present position of passenger transport and identification the problems of MSRTC and suggestions regarding remedial measures

Key Words 1) MSRTC 2) Transport 3) Passengers 4) Corporation

1) Introduction

The Maharashtra State Road Transport corporation (M.S.R.T.C.) is playing an important role in the passenger Transport of Maharashtra. Road Transport has close relation with human life. It is essential for public development. It assumed importance in Industrialisation period.

At the time of Independence, Road passenger transport business was in unrecognised system. Private businessman ignored security and services of Passenger. There was exploitation of Passengers. Therefore for country's development, government established Maharashtra State Road Transport corporation (MSRTC) as per the provision in section 3 Road Transport Corporation Act 1950.

2) Origin of the Problem

The position of Maharashtra State Road Transport Corporation (then Bombay State Road Transport Corporation) at the time of Independence and the transformation of MSRTC after 75 years of Independence is not studied by the researchers. Therefore, the present study aims to understand the

history of public passenger Transport system in Maharashtra, present position of M.S. R.T.C. and critical Evaluation of passenger transport system etc. It is on this background, I have decided to study the MSRTC to assess the situation and to identify the problems of MSRTC Passenger transport service.

3) Research Methodology

3.1) Objectives of the study

The study has following objectives.

- To provide a brief review of MSRTC Passenger Transport services.
- To understand the History of MSRTC
- To study the present position of MSRTC.
- Identifying the problems of MSRTC
- Identifying the problems of MSRTC in respect of Passenger transport services.
- To suggest the remedial measures for the improvement in public passenger transport services in Maharashtra.

3.2) Scope of the study

The study of MSRTC is very vast. The scope of the Study of MSRTC consists of Pricing Policy, Administration, Taxation, recruitment of employees etc. But the facilities provided by MSRTC is one of the important factors in

passenger transport services. The efficiency of MSRTC has a bearing on the profitability of the corporation. I have decided to Study the public passenger transport system in Maharashtra only. The scope of this study consists of enquiries in to aspects like history of passenger transport, Present position and Identification of the problems of MSRTC and suggestions regarding remedial measures.

3.3) Sources of secondary data

Present Research is based on secondary data only. Books, M.Phil and Ph.D. Theses, magazines, some publications of S.T. and articles on internet are used for the study.

(4) Brief Review of MSRTC passenger services:-

MSRTC is providing various services such as passes, tours, Yatra (festival Services), parcel, couriers and other goods transport. Concessions, Annual discount card scheme, social commitment and extra round of buses in the period of festivals, Pilgrimage, Passengers crowd season, computerised reservation facility, Amount get by MSRTC to injured persons in the accident, public fixed Deposit scheme also have in MSRTC. Mini bus services, Ladies employees, passenger gathering movement, Journey as you like, accident prohibited solution and travel protection, employees training, security campaign help to accidental people, public court, air conditioned bus services, cleanliness of buses etc.

The importance of MSRTC is increasing day by day in our life in the form of services. The forms of services are also changing day by day. Buses are available in different types such as ordinary, Parivartan, Asiad, Shivneri, Shivshahi to provide services to every classes of public. The peoples are very satisfied from the services of MSRTC

5) History of MSRTC

The MSRTC operates its services by the approved scheme of road transport published notification dated 29th November 1973 in the official Gazette. The area covered by the scheme is the entire area of the Maharashtra state. The undertaking is operating stage and contract carriage services in Maharashtra.

The first blue and silver topped bus took off from Pune to Ahmednagar route in 1948. There were ten makes of buses in use then. Chevorlet, ford motor company, Bedford vehicles, Seddon Atkinson, Studebaker, Morris commercial, Albion motors, Ashok Leyland, comer and fiat etc.

In the early 1950's, two luxury coaches were also introduced with morris commercial chassis these were called Nilkamal and Giriyaohini and used to ply on the Pune-Mahabaleshwar route. They had two by two seats, curtains, interior decoration, a clock and green tinted windows.

In 1950, a Road Transport Corporation Act was passed by central government which delegated powers to state to form their individual Road Transport corporation with the central Government contributing one third of the capital. The BSRTC thus came in to existence. Later Changing its name to MSRTC with the reorganisation of the state,

The S.T. started with 35 Bedford buses having Wooden bodies and coir seats. The fare charged to the Pune - Ahmednagar route was a 9 paise. With time, the S.T. buses underwent many changes including increase in seating capacity, introduction of steel bodies, cushion seat for more comfort etc.

Later, in 1960 aluminum bodies were introduced. Colour code was also changed to red. A partial night service was launched in 1968. The overnight service or Semi luxury class came during the 1982 Asian Games. During this period, S.T. buses are also used for transportation of postal mail, distribution of medicines, News papers and even Tiffins sent by people from rural areas to their relatives in cities. They are also used to transport agricultural goods to cities.

6) Present position of MSRTC

Maharashtra is a state in western India. It is country's second most populous state and third largest state by area. The State covers 307731 kms (1,11,816 sq mi) or 9.84 percent of India's total area.

Mumbai is the capital city of Maharashtra. Mumbai is India's largest city and it's financial capital. Maharashtra has 3 modes of public transportation namely Rail, Road and air.

The MSRTC has been providing public sector road passenger service and linking most of

the State's towns and villages in a large network. These buses popularly known as ST. ST is the Preferred mode of transport for much of Maharashtra population. It has a fleet strength of 18449 buses. It also offers a facility for online booking of tickets for all buses. Recently from may 2020, the corporation has started Goods transportation, private bus body building, private vehicle tyre Remolding etc. In future, corporation plans to start petrol pump for private vehicles all over Maharashtra.

MSRTC is operating a fleet of approximately 15512 buses that ferry 8.7 million passenger daily with the help of 1,02,000 employees.

The ordinary, Parivartan, Asiad and city buses are built at MSRTC's in houses workshop at Pune city, Aurangabad and Nagpur. These workshops Produce 20.000 buses per year on average. The corporation has nine tyre retreading plants along with 32 divisional workshops.

The Shivneri AC Bus service consists of volvo and scania metrolink buses. The Shivshahi buses are AC and luxury buses operated by MSRTC and from some private Contractors. In 2018, MSRTC added approximately a 1000 Special Non AC Vithai buses which are introduced to ferry passengers to the pilgrim town of Pandharpur in Solapur district. They have seating capacity of 45 seats and a similar design to that of Parivartan buses.

In 2019, the MSRTC introduced Non AC buses with beds and recliner chairs specially designed for long overnight routes. Extra facilities like reading lamp, night lamp, mobile changing point, fan and two huge storage compartments have also been provided.

MSRTC got 50 electric buses in July 2022 which are deployed from Pune to Nashik, Solapur, Kolhapur and Aurangabad.

Today more than 85 lakh passengers are travelling dally by MSRTC buses. Now-a-days 80 percent Population of rural area are using the bus services from their villages. 93 percent bus service is available up to 3 kms distance. Today one family out of 100 is dependent upon MSRTC passenger transport system and the bus stations at various places had created so many job opportunities. In

this way a lot of families are indirectly dependent upon MSRTC.

7.Problems of MSRTC Passenger transport

The Study of Physical performance is an important for Road transport industry which has impact on financial performance. These physical indicators are

- (1) **Percentage of Load factor** - Load factor understands the optimum use of fleet. Load factor is the ratio of seat occupied to seat offered. This is calculated with the ratio of actual earnings to expected earnings, at full load including standees allowed. Minimum 80 percent load factor required for breakeven point but the load factor of MSRTC is not good.
- (2) **Bus Staff Ratio** - In MSRTC, Bus-staff ratio is calculated with the formula. The Number of staff employed to the total Number of fleet operated. As per Norms of MSRTC, Standard bus staff ratio is 5.50. Bus Staff ratio is not up to the standard. It is increased more than the expectation of MSRTC if Bus Staff ratio is more, it means there are excess Staff members and it's increased cost affects negatively on profit level of MSRTC.
- (3) **Vehicle utilization** - In MSRTC Vehicle utilization is defined as the number of Kms done by a vehicle in a day. As per norms of MSRTC Standard vehicle utilization rate is less than standard norms of MSRTC.
- (4) **Cancelled KMS** - If expected operating Kms are not fully executed due to any reason, then the operating kms are called cancelled kms. Increased cancelled kms of MSRTC adversely affected on financial performance of MSRTC.
- (5) **Rate of accidents on road** - Increased rate of accidents of MSRTC Buses adversely affect on MSRTC Revenue.
- (6) **Expenditure on various tax of MSRTC** - The amount of passenger tax is continuously increased. MSRTC has to Pay various taxes every year as per norms namely Passenger tax, motor vehicle tax, toll tax etc
- (7) **Other Problems** – Absenteeism of drivers and conductors, Lack of scientific management, Changes in government

policy, Competition from private bus sector, Increased prices of fuels, tyres, tubes, spare parts, chassis, Increasing salary of employees, Increasing Tax burden, of central state and local governments etc.

suggestions to improve the service.

- (6) There is an urgent need to reduce passenger tax and also give concession in toll tax
- (7) MSRTC should try to adopt flexi fare mechanism like Private buses

8. Suggestions

- (1) The MSRTC must focus on maintaining bus schedule. Avoid Cancellation of trips, redressal of passenger Grievance, encouragement for drivers and conductors who will earn highest income from trips in a week and a month
- (2) Depot managers conduct sessions with the staff and listen to their suggestions for better passenger services.
- (3) Maintain cleanliness of bus stands and maintenance of buses respectively.
- (4) The authorities should try to introduce changes in programmes if required
- (5) The workers union come forward with their

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Opportunities and Challenges of E-Banking in India

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Abstract

The study is done through taking interviews from the managers, probationary officer, and other clerical staff of these banks. The results are how that e-banking has increased the profitability of banks; it has been enabled the banks to meet their operating costs and earn profits even in the short span of time. The illiteracy of customers is not regarded as a major impediment in provision of their products and services. For banks, the main motive to adopt e-banking system is to increase their client age and to retain their customers. The profitability of banks has augmented in transitioning to various e-banking app, e-banking, e-mobile, e-transaction medium.

This paper covers some selected banks across Pune district. The study is qualitative in nature which examines different objectives which determine the performance of banks mainly in terms of profitability. It also discusses the effect of customers' literacy on provision of services from bank's perspective. It also discusses the basic motive of banks to adopt e-banking services. Green Bank is like a normal bank, which considers all the social and environmental factors with an aim to protect the environment and conserve natural resources. It means to promote environmentally friendly practices and to reduce the carbon footprint from banking operations. It is also known as ethical bank or sustainable bank. Banks should promote those products, process and technology which substantially reduce the carbon footprint from the environment.

The Banking industry plays an important role in economic growth and environmental protection by promoting environmentally sustainable and socially responsible institutions. The banking of this kind can be termed as "Green Banking". Change is the need of the hour for survival in all spheres. Green Banking means combining operational improvements, technologies and changing client habits in banking business.

Green banking is different from traditional banking, as green banking focus on promoting environment friendly banking. Green banking is also known as ethical banking. The concern for environmental sustainability has given mass recognition to the concept of corporate social responsibility. This paper discusses recent trend and development of e-banking for small and community banks in rural areas. The applications of e-banking of several local banks in rural areas are investigated and examined. The research objective is to investigate the trends and level of prevalence of e-banking focusing on some emerging issues and challenges. Managerial implications are discussed with suggestions for future research.

The Banking industry plays an important role in economic growth and environmental protection by promoting environmentally sustainable and socially responsible institutions. The banking of this kind can be termed as "Green Banking". Change is the need of the hour for survival in all spheres. Green Banking means combining operational improvements, technologies and changing client habits in banking business.

Key Word: Green banking, Environment, Challenges, Opportunities, Sustainable bank.

1. Introduction

The revolution of information technology has influenced almost every facet of life; among them is the banking service sector. The introduction of electronic banking has revolutionized and redefined the ways banks were operating system. As technology is now considered as the main contribution for the organizations' success and as their core competencies. So, the banks, be it domestic or foreign are investing more on providing on the customers with the new technologies through e-transaction, e banking. PC banking, mobile banking, ATM, RTGS, electronic funds transfer,

account to account transfer, paying bills online, online statements and credit cards etc. are the services provided by banks. Also, the feature which is commonly unique to internet banking includes importing data into personal information counting software. Some online banking platforms support account aggregation to allow the customers to monitor all of their accounts in one place whether they are with their main bank or with other institutions. Banking through internet is considered as a complimentary delivery channel for the services rather than a substitute for the brick and mortar banking branches.

The objectives of this research is to measuring and comparing of the effect of the introduction of

recent new technologies through e banking transaction on the profitability of domestic and foreign banks, how much the quality of the banks and hence their efficiency, to access the impact of changing from the conventional banking to the electronic (on line) banking system on the banks and on the customers as well and also to examine the main motive or aim of the banks to provide these services to the customers and it also discusses the effect of customers' literacy on the provision of their other services and hence their profits and return.

2.Objective

1. To analyse the usage of e-banking facility by the rural customer.
2. To trace out the genesis and concepts of e-banking rural area.
3. To know the reasons for unprofitable of e-banking system rural area in India.

3.Scope of the Study

The study mainly deals with the element's issues and challenges of rural bank. The study is limited to the study of rural banks and to some extent of financial data. This information helps to understand the performance of the rural banks in India. Study is limited to rural e-banking sector in India.

4.Research Methodology

This Research paper is mainly based on the secondary data. These data are collected from various, books, Journals, Newspaper articles, and websites. The study is descriptive & conceptual in nature.

5.Opportunities

1.To Increasing Internet Users& Computer Literacy

To use internet banking, it is very important or initial requirement that people should have knowledge about internet technology so that they can easily adopt the internet banking services. The fast-increasing internet users in India can be a very big opportunity and banking industry should in-cash this opportunity to attract more internet users new age youth to adopt internet banking services.

2.To Initiatives Taken by Government Agencies for Financial Literacy

The Financial literacy and education play a crucial role in financial inclusion, and inclusive growth. A study reported that there is significant

impact of financial literacy on use of internet banking, if customers are not financially educated they will simply avoid using new online services and not change their traditional way of banking, thus banks will not be able to convert users into their new online banking strategies. The Various government institutions like RBI, SEBI, IRDA and various other market players have taken a number of initiatives on financial education.

3.To Competitive Advantage

The benefit of adopting e-banking services provides a competitive advantage to the banks over other players. The Implementation of e-banking system is beneficial for bank in may ways as it reduces operating cost to banks, improves customer relation increases the geographical reach of the bank, etc. The benefits of e-banking have become opportunities for the banks to manage their banking services business in a better way.

6.Challenges

1.Poor Infrastructure

There is lack of proper place, electric connection and satellite, broadband connectivity has restrained this service from expanding to rural and semi urban areas in a big way.

2.Security Issues

In urban area ATMs are generally located in crowded place and also it is easier to get guards it is not so in case of rural areas. Since the machines are loaded with cash they are easy targets without proper protection. There is lack of Connectivity to the state police systems unlike other nations in the world make it's difficult.

3.Operating Conditions

In India is a multicultural and multi linguistic nation. Our Literacy levels are not so high. It becomes difficult to have instructions displayed in multiple languages. But the technology has come out with a solution to this. However, technology has come out with a solution to this. However, technology cannot help illiterate people in this and also ATMs cannot ensure uniform operating levels from all Citizens resulting in high wear & tear.

4.Service Charges

The most issue of the cards in the world are issued either by 'VISA or MASTER Card'. They are run parallel to banks storing all information about the card holder that is useful & necessary. However, for this service they charge the One who is at the

receiving end i.e. seller. Since the profit margin is a diminishing commodity nowadays, sellers detest this by discouraging use of card and encouraging sales on cast. But the gig two today are willing to reduce the charges looking at the volume.

5.Connectivity

There are internet banking remains the fastest and most economic, convenient the nation lacks connectivity on the same. Most of the rural and some semi urban areas remain unconnected or partially connected. This is an issue beyond the scope of banks.

6.Bandwidth of Internet Service

The area where connectivity is adequate, bandwidth remains a problem. While the Bank branches in this area can afford alternatives such as satellite connectivity, the consumer remains devoid of these results in connectivity getting lost and customer losing patience. It also results not only in more footfalls at branches but contributes to customer user's dissatisfaction.

7.Technology

This can be a severe constraint when it comes to use of mobile instruments. Since most of the people buy instruments within their budgets, there is a severe constraint on the part of service providers in terms of features being offered in these mobile handsets.

8.Penetration

Unlike Mobile Telephone Banking has not able to make inroads into the rural village of India. The fact that 83% of Indian citizens still don't have a bank account proves this. Hence the problem needs to be addressed at the Bank Level.

9.Limit of Fund Transfers

The RBI has limited the fund transfer on Internet Banking due to security reasons. Walking into a branch every time a bigger fund transfer needs to be done is cumbersome and time consuming. A way needs to be arrived at ensuring the same happens from an office computer and not from a Bank branch.

10.ECS Cancellation

The ECS has transformed businesses of many service providers like telephones, electricity, water supply boards, bank loan repayments etc. However, there is a problem in cancellation of the same. The service provider needs to approve it even if customer of the bank wants to do the same. Given the fact that

most of the service providers in electricity & water supply are owned by the government, one can imagine the difficulties involved.

11.Investment in Infrastructure

The Computerization of a Bank attracts huge costs. Apart from hardware and software purchase one has to invest in Networking and conversion of large information.

8.Conclusion

The banking industry has been a leader in the Internet application in recent years. "E-banking" has thus become a hot topic in the related literature. Some key issues addressed in the recent literature about the e-banking include; customer acceptance and satisfaction, services rendered, value added for the banks and consumers, privacy concerns, profitability, operational risks, and competition from non-banking institutions. Smaller community banks, among others, are more interested in the e-banking services to gain competitive edges over their larger counterparts. This paper describes a study of such Pune district local banks branches and their efforts in developing and operating their e-banking services. Both their successes and struggles discussed in this paper could provide some meaningful insights and serve as comparative examples in evaluating the performance of e-banking operations, especially for those small and local community banks. A follow-up questionnaire survey is conducted to collect updated information about the recent development of the e-banking operations for those banks discussed in this paper. Some preliminary results of this survey are explored and discussed accordingly. For future research, more similar small and local community banks will be selected to further collect the information about their newest trends and development in their e-banking operations-to enhance managerial implications to be learned from this project.

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Evaluation of Imports and Exports in India

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Abstract

This essay examines India's economic growth in terms of imports and exports. Exports are sales of products and services made in the exporting nation. Exports have become increasingly important to India's economic expansion.

India is an emerging economy with a strong presence in the global market. The country has a long history of international trade, and its export sector plays a crucial role in its economic growth. In recent years, the government of India has taken various measures to promote exports and create a favorable environment for exporters. This paper aims to evaluate the current state of Indian exports and identify the key factors affecting its growth.

The analysis shows that India's exports have grown significantly in the last few years, driven by a diverse range of products such as pharmaceuticals, textiles, and automotive components. However, the country's export competitiveness is constrained by various factors such as infrastructure bottlenecks, complex regulatory procedures, and inadequate trade facilitation measures. Additionally, the global trade environment is becoming increasingly challenging due to rising protectionism, geopolitical tensions, and the COVID-19 pandemic.

To overcome these challenges, India needs to focus on enhancing its export competitiveness through structural reforms, improving infrastructure, streamlining regulations, and providing targeted support to small and medium enterprises. Moreover, the country needs to explore new markets and diversify its export basket to reduce its dependence on a few products and markets.

Introduction

One of the most crucial global competitions is economic growth. India, a developing nation, has focused on its export and import industries in an effort to benefit from globalization and create new economic prospects for the country. All nation's exports and imports are regarded as the main pillars supporting the expansion of its economies. Imports and exports have a major role in the economic growth of India. "Imports" simply refers to purchasing goods or raw materials from another nation for use within the home nation. "Exports" simply refers to moving products and services outside of a nation. Exports in international trade refer to the sale of products and services from the country of origin to the overseas. The impact of the export boom on domestic trade and economic stability makes it significant. Furthermore, the improvement of exports is highly correlated with the pace of economic development and the distribution of income and wealth in a country. A rise in wealth is directly related to exports.

Evaluation of India's exports and the export sector involves analyzing various aspects of the country's trade performance and the factors influencing it. India is one of the world's largest exporters of goods and services, with a diverse range of products and markets. Evaluating India's export performance involves examining its trade balance,

market diversification, competitiveness, and policy frameworks, among other factors.

India's exports are driven by a range of sectors, including textiles, gems and jewelry, engineering goods, pharmaceuticals, and agricultural products. The country has also emerged as a significant player in the services sector, particularly in areas such as IT and business process outsourcing (BPO). India's major trading partners include the US, China, UAE, and European Union countries.

Overall, evaluating India's export performance involves analyzing various aspects of its trade performance and policy frameworks, as well as assessing the challenges and opportunities facing the country's export sector.

Objectives Of Study

1. To study the Advantages and disadvantages of Import and Export.
2. To study the evaluation of India's Import and Export.

Methodology of Study

Analytical thinking is at the heart of our study. The current analysis only uses secondary data that was gathered from a variety of periodicals, books, and handbooks of Indian economic statistics, as well as from RBI, EXIM reports, and global bank indicators. In India, a researcher has been chosen who is 18 years old. The study's time frame is from 2000 to 2021

Import

The theoretical meaning of the term "trade in" is that it means to bring goods into a nation's harbor. An importer is referred to the buyer of these products and services.

Types Of Import

There are the following two basic types of import of a country;

1. Industrial and consumer goods
2. Intermediate goods and services

Advantages Of Import

1. Cost savings: Imported goods or services may be cheaper than those produced domestically, which can result in cost savings for consumers and businesses.
2. Access to new and unique products: Importing goods from other countries can provide access to products that are not available domestically. This can help businesses expand their product offerings and provide consumers with a wider range of choices.
3. Improved quality: Imported goods may be of higher quality than those produced domestically, as many countries have specialized expertise in certain products or services.
4. Increased competition: Importing goods can increase competition in the domestic market, which can lead to lower prices and better-quality products.

Disadvantages Of Import

Importing goods from other countries can have some disadvantages, including:

1. Increased competition for domestic industries: Imported goods can often be produced more cheaply in other countries, which can make it difficult for domestic producers to compete, leading to job losses and economic difficulties.
2. Trade imbalance: If a country imports more goods than it exports, it can lead to a trade deficit, which can weaken the country's economy over time.
3. Dependency on other countries: When a country relies heavily on imports for essential goods, such as food and energy, it can become vulnerable to supply disruptions, price fluctuations, and other issues in the exporting countries.
4. Quality and safety concerns: Imported goods may not meet the same quality and safety standards as domestically produced goods, which can pose risks to consumers.

Export

The term export is derived from the conceptual meaning as to ship the goods and services out of the port of the country. The seller of such goods and services is referred to as an export.

Types Of Export

1. Physical Export - If the goods physically go out of the country.
2. Deemed Export – If the goods and services are supplied to another country

Advantages Of Export

Exporting can bring several advantages to businesses and countries, some of which include:

1. Increased revenue: Exporting allows businesses to tap into new markets, increasing their customer base and revenue streams. By selling their products or services to foreign customers, businesses can increase their sales and profitability.
2. Diversification: Exporting allows businesses to diversify their customer base and reduce dependence on domestic markets. This can help businesses mitigate risks and respond to changes in market conditions.
3. Economies of scale: Exporting can help businesses achieve economies of scale by increasing production volumes and reducing per-unit costs. This can lead to higher profit margins and a more competitive position in the market.
4. Access to resources: Exporting can provide businesses with access to new resources, such as raw materials, labor, or technology. This can help businesses improve their production processes and product quality.

Disadvantages Of Export

Exporting goods and services can offer numerous benefits to a country, such as increased revenue, job creation, and access to new markets. However, there are also some disadvantages of exports that can have a negative impact on a country's economy. Some of these disadvantages include:

1. Dependence on foreign markets: Exporting goods and services can make a country's economy reliant on foreign markets. This can be risky, as changes in demand or tariffs can have a significant impact on the country's economy.
2. Exchange rate fluctuations: Exporting involves dealing with foreign currencies, which can be subject to significant fluctuations. This can lead to a loss of revenue or increased costs for exporters.

3. Competition from other countries: As more countries enter the global market, competition for exports increases. This can lead to price wars, reduced profit margins, and ultimately, loss of market share.
4. Transportation costs: Exporting often involves transporting goods over long distances, which can be costly. This can eat into the profit margins of exporters and make it harder for them to compete.

Evaluation Of Import & Export

India is one of the fastest-growing economies in the world and exports play a vital role in its economic growth. In recent years, India's export performance has been positive, although there have been some challenges.

Evaluation of India's Export performance:

1. Growth in Export: India's exports have shown significant growth over the years. The country's total merchandise exports increased from USD 303 billion in 2015-16 to USD 330 billion in 2019-20. This growth can be attributed to increased demand for Indian goods in various markets and the government's efforts to promote exports.
2. Diversification of Export: India has made progress in diversifying its export base. While traditional exports like textiles and leather continue to be important, there has been an increase in the share of engineering goods, chemicals, and pharmaceuticals in the country's exports. This diversification is positive as it reduces the country's dependence on a few sectors.
3. Focus on Emerging Markets: India has been increasing its exports to emerging markets like Africa, Latin America, and ASEAN. This focus on emerging markets is a good strategy as it helps the country to reduce its dependence on traditional markets like the US and Europe.
4. Challenges in Export: Despite the positive growth, India faces some challenges in its export performance. The country's exports are concentrated in a few sectors, and there is a need to diversify further. Additionally, India's logistics infrastructure needs improvement, and export procedures need simplification to reduce transaction costs.

Evaluation of India's Import Performance:

1. Increase in Import: India's imports have been increasing over the years due to growing demand for commodities and capital goods. In 2019-20, India's total merchandise imports were USD 514 billion. This increase in imports is a positive sign as it indicates a growing economy.
2. Diversification of Import: India has been diversifying its import base, with the share of crude oil declining and the share of non-oil imports increasing. This diversification is positive as it reduces the country's dependence on a few commodities.
3. Increase in Trade Deficit: India's imports have been growing faster than its exports, resulting in a trade deficit. In 2019-20, India's trade deficit was USD 184 billion. This trade deficit is a concern as it indicates that the country is importing more than it is exporting.
4. Impact of Imports on Domestic Industry: India's increasing imports have raised concerns about the impact on domestic industries. The government has taken steps to address this concern, such as imposing tariffs on certain goods and promoting domestic manufacturing.

The Import & Export data from 2000 to 2020 is as follows: -

YEAR	Exports (Current US\$ Trillion)
2000	5.347
2001	5.504
2002	6.017
2003	7.175
2004	8.342
2005	10.625
2006	12.825
2007	13.553
2008	16.346
2009	15.355
2010	18.812
2011	21.439
2012	22.597
2013	23.067
2014	23.607

2015	22.507
2016	24.003
2017	26.34
2018	27.804
2019	29.304
2020	30.302

YEAR	Imports (Current US\$ Trillion)
2000	80.489
2001	78.977
2002	82.839
2003	101.345
2004	139.722
2005	194.154
2006	239.531
2007	297.951
2008	400.437
2009	349.529
2010	464.622
2011	579.253
2012	612.065
2013	593.441
2014	591.134
2015	529.774
2016	514.859
2017	606.583
2018	617.349
2019	592.329
2020	640.158

India Exports for 2021 was \$679.68 B, a 36.18% increase from 2020. India Imports for 2020 was \$499.10 B, a 5.7% decline from 2019.

Balance of trade (BOT) is the difference between the value of a country's export and the value of a country's imports for a given period

Conclusion

The evaluation of exports and the export industry in India is a complex topic that requires consideration of various factors. Overall, India has been experiencing steady growth in exports over the years, driven by the increasing demand for its goods and services in the global market. The country's vast and diverse manufacturing sector, coupled with its strong service sector, has contributed significantly to its export growth.

India's export industry has been facing some challenges, including inadequate infrastructure, high logistics costs, and stiff competition from other emerging markets. These challenges have hindered the country's export growth potential, and there is a need for the government to address them to boost the industry's performance.

In conclusion, India's export industry has shown impressive growth over the years, but there is still room for improvement. Addressing the challenges faced by the industry, coupled with implementing more export-friendly policies, could go a long way in unlocking the country's export potential and driving economic growth.

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Export Performance of India since Independence

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Abstract:

Export trade has proved to be a stimulating factor in the country's developmental process as it promotes economic and industrial development and helps to earn foreign exchange and ensures maximum utilization of factors of production. In this paper an attempt has been made to study export performance of India since independence. Present paper is completely based on secondary data compiled from books, journals, magazines. Statistical information is collected from various websites. India is traditional exporter of agricultural goods. India has achieved commendable success as exporter for a long period of time. But there had been wide fluctuation in the volume of exports. These fluctuations may be attributed to inconsistent Government policies as well as policies of importing countries also. India's export trade showed changing pattern in terms of composition, value and direction over the period.

Key words: Export trade. Foreign exchange, composition, value, direction

Introduction

Export Trade is an outstanding feature of internationalization of economic system of every country. All factors of production are not adequately available in every country. So for fulfilling the variety of needs of the country almost all countries engage in international trade.

Export is one of the most lucrative business activities in India. Export activities fetches valuable foreign exchange for the country for meeting their requirements for importing modern technology and other important inputs.

Objectives of the Study

1. To analyze the performance of India's sector-wise exports from the independence period.
2. To analyze the performance of India's export in terms of value since independence.

Research Methodology

The data required for the present study are collected from secondary sources. Secondary data are collected from various published sources such as magazines, Journals, newspapers, books. Statistical information is collected from various websites.

Data Analysis and Interpretation

Growth in the economy of a country depends upon desired level of export as an important instrument. This is more important in the case of developing country like India.

Table 1: Sector-wise Indian Exports during 1951-52

Sr. No.	Sector	1951-52
1.	Agriculture	16.1400
2.	Coke and Coal	00.0007
3.	Other mining	5.0000
4.	Food, Drinks and Beverages	16.8600
5.	Textiles	52.8000
6.	Paper and Printing	0.0001
7.	Leather and rubber	2.7000
8.	Non-metallic minerals	0.0001
9.	Chemical and Petroleum	1.3400
10.	Cement	0.0010
11.	Iron and Steel	0.0001
12.	Non-ferrous metals	0.0010
13.	Metallic products and machinery	0.0030
14.	Construction	0.0001
15.	Electricity	0.0010
16.	Railway Transport	1.5200
17.	Other Transport	1.2300
18.	Other Industries	0.0050
	Total	100.0000

Source: Dikshit P. (2000). Dynamics of Indian Export Trade, Deep & Deep Publications Pvt. Ltd., New Delhi pp51-52

It can be seen from above table that the pattern of export trade was marked by a major trend. The commodities which were exported were largely agricultural production. Prof. D. Nayyar has pointed out, “export promotion efforts were almost exclusively concentrated on non-traditional exports of manufactures while most traditional exports were neglected, very little was done to prevent or to slow down the decline in India’s relative share of the world market for its major traditional exports. In fact, the combination of trade policies actually employed added up to a positive discrimination against them.”

Table 2: Export of Top ten Major Commodity Group in Jan 2021 and Jan 2022

	Value of Export (Million US\$)	Share Percentage		Growth (percentage)
Major Commodity Group	Jan 2022	Jan 2021	Jan 2022 over Jan 2021	
Engineering goods	9201.76	7413.15	27.01	24.13
Petroleum products	3732.26	2136.00	10.96	74.73
Gems and Jewellery	3236.98	2843.62	9.50	13.83
Organic and Inorganic Chemicals	2447.89	1942.16	7.19	26.04
Drugs and Pharmaceuticals	2054.24	2075.22	6.03	-1.01
Cotton Yarn/Fabrics/ Madeups/ Handloom products etc	1389.46	974.54	4.08	42.58
RMG of all Textiles	1549.00	1295.91	4.55	19.53
Electronic goods	1364.63	1180.09	4.01	15.64
Plastic and Linoleum	844.47	638.37	2.48	32.29
Rice	813.5	769.89	2.39	5.70

Total of 10 major Commodity Groups	2663 4.46	2126 8.95	78. 19	25.23
Rest	7428. 41	6269. 33	21. 81	18.49
Total Exports	3406 2.87	2753 8.28	100 .00	23.69

Source: www.commerce.gov.in

From the above table we can see that major items that dominated India’s export trade include Engineering goods, Petroleum products, Gems and Jewellery, Organic and Inorganic Chemicals, Drugs and Pharmaceuticals, Cotton Yarn/Fabrics etc, RMG of all Textiles, Electronic goods, Plastic and Linoleum, Rice etc.

Indian export trade showed structural changes in terms of composition over the period of 75 years after the independence. Pertaining to export composition capital intensive commodities have replaced labour intensive commodities.

Table 3: India's Exports and Share of Total Value in World Exports, 1948 to 70

Year	World Exports (US \$ millions)	Indian Exports (US \$ millions)	Indian Exports as Percentage of World Exports
1948	53300	1363	2.6
1949	53900	1309	2.4
1950	55200	1146	2.1
1951	74800	1611	2.2
1952	72400	1295	1.8
1953	73400	1116	1.5
1954	76400	1182	1.5
1955	83200	1276	1.5
1956	92600	1300	1.4
1957	99300	1379	1.4
1958	94800	1221	1.3
1959	100600	1308	1.4
1960	113400	1331	1.2
1961	118600	1387	1.2
1962	124700	1403	1.1
1963	136000	1631	1.2
1964	152600	1749	1.2
1965	165400	1686	1.0
1966	181400	1606	0.89
1967	191200	1612	0.84
1968	213700	1760	0.82
1969	244900	1835	0.75
1970	280500	2026	0.72

sources: International Financial Statistics, Supplement to 1966—67 issues, March 1968, October 1973, International Monetary Fund.

It can be seen from the above table that after Independence, growth in India's export was very slow upto 1970's. Although the export value has increased from 1363 U.S. millions \$ in 1948 to 2026 U. S. millions \$ in 1970 the share of Indian exports in the world exports declined. In 1948 the percentage of Indian exports in World export was 2.6. It was fallen down upto 0.72 per cent in 1970. One of the important reasons behind this declination may be lack of coherent domestic policies for export promotion.

Table 4: India's Export Values and Percentage to GDP

Year	Export Values in Billions U. S. \$	Percent to GDP
1975	5.56	5.65
1980	11.44	6.14
1985	12.22	5.25
1990	22.64	7.05
1995	39.07	10.84
2000	60.88	13.00
2005	160.84	19.61
2010	375.35	22.40
2015	416.79	19.81
2020	499.10	18.71
2021	679.68	21.40

Source: www.macrotrends.net

From the above table it is clear that Indian export value has been increased from 1975 to 2021. In 1975 there were 5.56 billion U. S. \$ exports which were increased upto 679.68 billion U.S. \$ in 2021. But the remarkable change was seen from 2000. Since early 1990's Indian economy have witnessed a paradigm shift towards market-oriented economic policies and a careful dismantling of obstacles in Indian exports. In 1975 the share of exports in GDP was 5.65% which was increased upto 21.40% in 2021.

According to export statistics of India, India's exports to USA recorded a share of 16.8% which is the highest, followed by the UAE 9.1%, China 5.3%, Hong Kong 3.6%, Singapore 3.3%, Netherlands

2.8%, United Kingdom 2.7%, Germany 2.7%, Bangladesh 2.6%, Nepal 2.2% and other 48.9% in 2019. USA relies on India for edible items such as live animals, meat, fish, dairy products etc.

Conclusion

Exports are one of the key factors driving the economic growth of India. India exported a 1363 million U. S. \$ in 1948. During this period commodities like tea, cotton, jute were exported from India. Over the years after the implementation of LPG policy by the Indian Government India opened its economy to the world. Over the last 75 years, India's export trade has undergone a complete change in terms of composition, value and direction. Indian export now cover a variety of traditional and non-traditional items. In 2021 Indian exports were increased upto 679.68 billion U.S. \$. There are various reasons for this positive growth. Though share of India's export is low in world's share, it plays an important role in the world economy.

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Export Performance of Cottonseed Cake

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Introduction:

International trade plays an important role in the process of economic development of developing countries. After 1991 government of India adopted the new economic policy. After that it is believed that there is large scope and prospects for export of Indian commodities in the future. There is huge demand of agricultural commodities across the world. Therefore, export of agricultural commodities has more importance in the international trade and development. As agriculture sector is the backbone of Indian economy; India is capable to take this opportunity to fulfill global demand and feed across the world.

The present study is based on the analysis of one of the agricultural by-product i.e. cottonseed cake export in terms of growth rate, share in total export, economic benefit of export, export consistency etc. Researcher has examined the changes in trends of cottonseed cake export in the pre and post-1991 period.

Several studies have been focused on cottonseed cake used profitably as a supplemental feed for cattle. Cottonseed cake is used as a protein supplement feed for beef cattle. Cottonseed cake is generally marketed as a crude protein. Cottonseed cake is used as protein feed for dairy cows. One pound of good-quality cottonseed cake is usually considered equal to 2 pounds of wheat bran for milk production (John R. Mohler, 1920). Hence there is more scope for cottonseed cake in agricultural sector.

Cottonseed cake is the by-product remaining after cotton seed oil extracted and the seeds crushed. Cottonseed cake contains about 40 per cent protein. It is used as a protein supplement and can replace soybean cake and other protein sources. It is a good source of protein, energy, fibre, phosphorus and vitamin E for dairy cows ([Wikipedia.org](https://www.wikipedia.org)).

Objectives of the study:

- To study comparative analysis of India and major cottonseed cake exporting countries in the world.
- To study export opportunities of cottonseed cake of India.
- To study the production of major cottonseed cake producing countries.

Data Base and Methodology:

The study is based on secondary sources. The secondary sources of data are collected from published data, various journals, WTO reports, United States Department of Agriculture FAO reports etc.

Statistical Tools of Data Analysis:

The data has been collected from the secondary sources by researcher to examine and analyze the performance of agricultural export. Statistical tools like; share in percentage, compound growth rate (CGR) for volatility and consistency, co-efficient of variance (CV) to capture the various sources of agricultural export etc are used.

Limitations of the study:

The data of cottonseed cake export in terms of quantity is available till 2021. The determinants like infrastructure, qualities etc. also affect on the export; but due to difficulty in qualifying; these determinants were not considered.

Production of Cottonseed Cake:

Table:1 India and major countries production of cottonseed cake

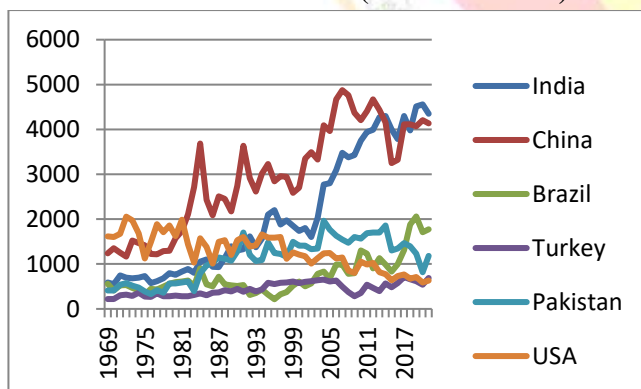
Co unt ries	Pre-1991 Period				Post-1991 Period			
	Ye ar	A V G %	A V G %	A V G %	A V G %	A V G %	A V G %	A V G %
	1969	1979	1989	1999	2009	2019	2021	
India	9.69	6.89	8.82	10.90	23.73	16.20	22.26	30.36

China	21.29	15.64	16.97	25.86	29.85	27.04	32.53	29.63
Brazil	6.16	5.84	6.05	6.31	6.99	3.66	6.50	9.78
Turkey	3.65	2.65	3.82	3.69	4.30	4.72	4.16	4.12
Pakistan	7.63	4.96	6.00	9.45	11.48	12.02	12.37	10.36
USA	18.04	19.41	21.57	14.88	8.68	13.27	8.52	5.51

Source: calculated from data of United States
Department of Agriculture

Table: 1 shows India's and major countries production of cottonseed cake during pre and post-1991 period. India, China, Brazil, Turkey, Pakistan and USA are the major cottonseed cake producing countries in the world. Among them China always ranks first in the production of cottonseed cake during pre and post-1991 period. India is at the second position; followed by Brazil, Turkey, Pakistan and USA during pre and post-1991 period. India and China's performance in production has been increasing continuously during pre and post-1991 period. Brazil, Pakistan and Turkey shows slow increasing trend in cottonseed cake production during pre and post-1991 period. Graph 1 shows major cottonseed cake producing countries in the world.

Graph: 1 Major Cottonseed Cake Producing Countries in the World (Million Tonnes)



Source: Calculated from data of United States
Department of Agriculture

Brazil, China, India, Pakistan, Turkey and USA together account nearly 90 per cent of total production of cottonseed cake in the world. China ranks first among the major cottonseed cake producing countries with 21.29 per cent during pre-1991 period and it continues to increase to 29.85 per

cent during post-1991 period. Phase wise data of China's cottonseed cake production shows increasing trend. This is good sign for china. After china India is at the second position among major cottonseed cake producing countries with 9.69 per cent during pre-1991 period and it has been increased up to 23.73 per cent during post-1991 period. Phase wise data of India's cottonseed cake production shows increasing trend. This is good sign for Indian economy. After china and India; Pakistan is on the third position among major cottonseed cake producing countries in the world with 7.63 during pre-1991 period and 11.48 per cent during post-1991 period. Phase wise data of cottonseed cake production of Pakistan shows increasing trend. This is good sign for Pakistan's economy of cottonseed cake. Followed by China, India and Pakistan; Brazil is on forth position with 6.16 percent and Turkey is on fifth position with 3.65 percent during pre-1991 period and it slowly increasing to 6.99 percent and 4.30 per cent respectively during post-1991 period. During pre-1991 period i.e. 1969-1990 USA's percentage share in production was 18.04 per cent which has declined to 8.68 per cent during post-1991 period it means USA shows declining trend in post-1991 period.

India's Cottonseed Cake Export: Pre and Post Economic Reforms:

This section examines export trend of cottonseed cake in terms of quantity in India and major cottonseed cake producing countries during pre and after 1991 period. There are various economic benefits of cottonseed cake in particular and agri-export in general. Economic benefit of cottonseed cake export is increasing prior to liberalization and after liberalization period.

Table: 2 Percentage share of India's Cottonseed Cake Export in the World (Export Quantity in Tones)

C o u n t r i e s	Pre-1991 Period				Post-1991 Period			
	Tot al	Pha se-I	Pha se-II	Pha se-III	Tot al	P h a s e-I V	Pha se-V	Pha se-VI

Y ea r	AV G % 196 1- 90	AV G % 196 1- 70	AV G % 197 1- 80	AV G % 198 1- 90	AV G % 199 1- 21	A V G % 1 9 9 1- 0 0	AV G % 200 1- 10	AV G % 201 1- 21
B ra zi l	6.5 7	5.0 0	5.9 6	9.1 1	1.0 3	1. 4 6	1.2 3	0.1 5
C hi n a	11. 09	0.0 0	0.2 2	36. 31	26. 51	4 2. 5 5	15. 63	4.9 4
In di a	10. 91	7.9 8	15. 34	9.4 6	2.8 9	1. 2 5	0.8 8	7.2 8
P a ki st a n	1.2 3	2.2 3	1.2 5	0.0 1	0.1 1	0. 0 0	0.0 9	0.3 2
T u r k e y	8.7 0	13. 68	10. 44	0.8 6	2.1 6	1. 2 7	2.6 2	3.2 2
U S A	4.2 5	3.7 4	5.8 9	3.0 2	14. 12	1 0. 1 8	18. 70	16. 54

Source: Calculated from www.fao.org.

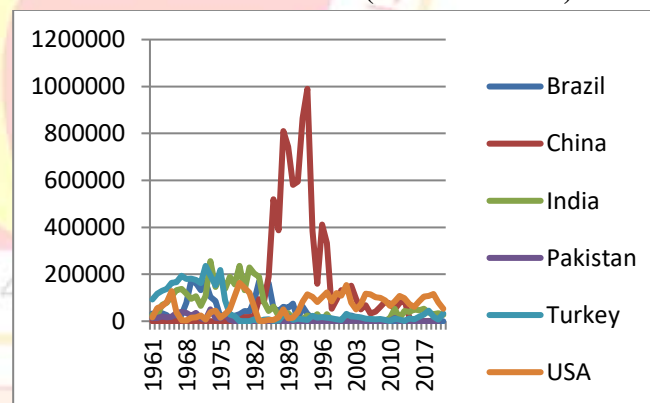
Cottonseed cake is one of the important animal foods in the world. India, China, Brazil, Turkey, Pakistan and USA are the major cottonseed cake producing countries in the world. The percentage share of major cottonseed cake exporting countries during study period has been discussed in this section. The data (1961-2021) has been collected from food and agriculture organization of the United Nations (FAO). Table-2 shows the percentage share of major cottonseed cake exporting countries in the world.

The percentage share of India's cottonseed cake export was 10.91 per cent which was second highest position in the world during pre-1991 period in terms of quantity. This study shows that in phase-I and phase-III India was at the second place in the export of cottonseed cake. During phase-II India stood at the first position in the export of cottonseed

cake with 15.34 per cent. After 1991 during post liberalization period India's cottonseed cake export was declined continuously in phase-IV and phase-V. India's percentage share of cottonseed cake export was 9.46 per cent during phase-III which was declined up to 1.25 per cent, 0.88 per cent respectively in phase-IV and phase-V. As compared to earlier phases again in phase- VI India's cottonseed cake export increased up to 7.28 per cent. This is good sign for India. India has more opportunity in the export of cottonseed cake export.

It is observed that; China's percentage share in cottonseed cake export is higher than other major cottonseed cake exporting countries during pre-1991 period. China is at the first position followed by India, Turkey, Brazil, USA and Pakistan. The export of cottonseed cake between pre-1991 and post-1991 period; China and Brazil shows increasing trend in pre-1991 period and decreasing trend in post-1991; Pakistan and Turkey shows decreasing trend in pre-1991 period but increasing trend in post-1991; India and USA shows increasing trend in phase-II but declining trend in phase-III and phase-VI. Graph 2 shows major cottonseed cake exporting countries in the world.

Graph: 2 Major Cottonseed Cake Exporting Countries in the World (Million Tonnes)



Source: calculated from www.fao.org data.

Growth rate of major Cottonseed Cake exporting countries:

This section covers the compound annual growth rate (CAGR) of cottonseed cake export in terms of quantity explored by major cottonseed cake exporting countries in the world. We have analyzed the compound annual growth rate to find out growth trend of cottonseed cake export during pre and post-1991 period.

Table: 3 Growth rate of major cottonseed cake exporting countries

Co unt ries	Pre-1991 Period				Post-1991 Period			
	To tal	Ph as e-I	Ph ase -II	Ph ase -III	To tal	Ph ase -IV	Ph ase -V	Ph ase -VI
Year	1961-90	1961-70	1971-80	1981-90	1991-21	1991-00	2001-10	2011-21
Brazil	5.07	34.57	-19.23	-3.87	-9.07	-66.80	-66.06	29.04
China	80.05	0.00	145.99	55.21	-30.09	-23.14	-7.33	-73.39
India	-1.83	16.79	6.16	-27.71	8.63	-28.18	28.21	0.17
Pakistan	-34.79	12.36	-66.96	32.17	10.18	26.33	-6.79	-29.81
Turkey	-20.65	7.17	-72.24	120.97	0.30	-1.28	-22.59	16.89
USA	-2.98	-19.88	30.78	-2.53	-0.20	7.10	-1.53	-1.53

Source: calculated from www.fao.org data.

The six major cottonseed cake producing countries are India, China, Brazil, Turkey, Pakistan and USA. Table-3 shows compound growth rate of India, China, Brazil, Turkey, Pakistan and USA's export in the world in terms of quantity.

The growth rate of India's cottonseed cake export in terms of quantity was negative in pre-liberalization period. However, it has increased to 8.63 per cent during post-liberalization period. If we look the phase wise, growth rate of India's cottonseed cake export was positive during phase-I and phase-II. But phase-III shows negative growth rate of cottonseed cake export in terms of quantity. During initial globalization cottonseed cake export was negative. However, after phase-V i.e. after 2001 cottonseed cake export shows positive growth rate. But again in phase-VI growth rate of cottonseed cake export has declined because of increasing demand of domestic consumption.

The growth rate of China's cottonseed cake export in terms of quantity was higher compared to other competitor exporting countries during pre-

1991 period. If we look the phase wise; growth rate of China's cottonseed cake export was zero during phase-I but phase-II shows highest growth rate among the major exporting countries. Phase-III shows decreasing growth rate comparatively previous phase-II of cottonseed cake export in terms of quantity. After 1991 period growth rate of china's cottonseed cake export shows negative trend because domestic consumption demand of cottonseed cake has increased.

The growth rate of Brazil's cottonseed cake export in terms of quantity was positive in pre-1991 period. If we observe phase wise, growth rate of Brazil's cottonseed cake export was positive during phase-I. But phase-II and phase-III shows negative growth rate in terms of quantity. During phase-IV and phase-V cottonseed cake export of Brazil was negative. In this period Brazil faced some problem for export. However, during phase-VI Brazil's growth rate of cottonseed cake export shows positive trend and this is good sign for export.

Pakistan's growth rate of cottonseed cake export shows negative rate during pre-1991 period. If we observe phase wise, growth rate of Pakistan's cottonseed cake export was positive during phase-I but phase-II shows again negative growth rate. But phase-III shows positive growth of cottonseed cake export in terms of quantity. After 1991 Pakistan's cottonseed export growth shows positive trend but after phase-V shows again negative growth rate.

The growth rate of Turkey's cottonseed cake export shows negative rate during pre-1991 period. If we observe phase wise, growth rate of Turkey's cottonseed cake export was positive during phase-I and phase-III but phase-II shows negative growth rate. Though after 1991 Pakistan's cottonseed cake export growth rate shows positive trend but phase-IV and V shows negative growth rate and again Phase VI shows positive growth rate. The growth rate of cottonseed cake export of Turkey shows more variations during pre and post-1991 period. The growth rate of USA's cottonseed cake export shows negative growth rate during both pre and post- 1991 period.

Table: 4 CV of major cottonseed cake exporting countries

Co unt ries	Pre-1991 Period	Post-1991 Period
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	To tal	Ph as e-I	Ph ase -II	Ph ase -III	To tal	Ph ase -IV	Ph ase -V	Ph ase -VI
Year	19 61 - 90	19 61 - 70	19 71- 80	198 1- 90	19 91 - 21	199 1- 00	20 01- 10	201 1- 21
Brazil	80. 08	11 0.2 1	88. 30	54. 50	19 6.4 6	146 .01	14 3.0 9	160 .06
China	20 4.2 5	0.0 0	24 2.7 7	88. 19	14 5.2 3	81. 07	47. 80	140 .68
India	61. 60	43. 77	35. 59	93. 89	96. 34	99. 63	95. 89	33. 61
Pakistan	11 6.3 6	41. 65	12 1.1 8	293 .78	35 5.2 9	219 .73	71. 74	258 .74
Turkey	91. 60	21. 20	84. 54	113 .96	69. 57	45. 94	66. 80	78. 31
USA	10 3.6 0	96. 40	88. 72	133 .63	26. 87	26. 45	31. 99	23. 29

Source: calculated from www.fao.org data.

Export stability of cottonseed cake export:

Table: 4 shows CV of major cottonseed cake exporting countries in the world. The CV of India's cottonseed cake export shows high instability in terms of quantity during pre and post-liberalization period. India's cottonseed cake export was less volatile compared to other exporting countries. In post liberalization period; phase-VI expresses stability in terms of quantity of cottonseed cake export compared to other countries.

It is observed that, CV of Brazil, China, Pakistan, Turkey and USA's cottonseed cake export shows a high level of instability in terms of quantity during pre-1991 period. After post-1991 Brazil, China, Pakistan export shows high degree of instability in terms of quantity. Turkey and USA's CV shows stability in cottonseed cake export during post-1991 period.

Conclusion:

India, China, Brazil, Turkey, Pakistan and USA are the major cottonseed cake producing countries in the world. Among them China always ranks first in the production of cottonseed cake during pre and post-1991 period. India is at the second position; followed by Brazil, Turkey, Pakistan and USA during pre and post-1991 period. India and China's performance in production

increasing continuously during pre and post-1991 period.

The percentage share of India's cottonseed cake export was at second highest position in the world during pre-1991 period. After 1991 during post liberalization period India's cottonseed cake export was declined continuously. But phase VI India's cottonseed cake export increased. This is good sign for India. India has more opportunity in the export of cottonseed cake export. China and Brazil shows increasing trend in pre-1991 period and decreasing trend in post-1991; Pakistan and Turkey shows decreasing trend in pre-1991 period but increasing trend in post -1991.

India, Pakistan and Turkey shows positive growth rate in cottonseed cake export in post-1991 period. But China, Brazil and USA's growth rate of cottonseed cake export was declined during post-1991 period. India's cottonseed cake export shows high instability in terms of quantity during pre and post-liberalization period. However India's cottonseed cake export was less volatile compared to other exporting countries. After post-1991 Brazil, China, Pakistan's export shows high degree of instability in terms of quantity. Turkey and USA shows stability in cottonseed cake export during post-1991 period.

For increasing the export of cottonseed cake; we have to focus more on increasing production and productivity of cotton. There are certain barriers in increasing production of cotton like area under cultivation of cotton it should be large but it cultivated mostly by majority of the small and marginal farmers as well as in dry area where agricultural products depends on rainfall. The farmers were ignorant towards utilization of technological advancement. Another reasons like rising prices and use of pesticides due to diseases, increased wages of labour, ungraceful weather etc. But farmers must adopt hybrid seeds hi-tech and bio-technology for increasing production and yield per acre of cotton. Government should encourage for increasing export of cottonseed cake by establishing facilitating centres.

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The Evolution of Indian Banking @ 75 Years

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Abstract

In this paper an attempt is made to analyse the Changes of Banking sector in India. The banking sector plays very important role in development of country's economy. It showed a wide shift by evolving from physical banking to becoming digital. It has witnessed a transition from simple automation of paperwork in bank branches to today's branchless banking that use new-age contactless technologies. Evidence from the era of 2000 BCE shows the beginning of the banking system that engaged in giving grain loans to farmers and traders. Initially, there was need of change in mindset of customers from perceiving money as an instrument that was preserved to one that offered growth opportunities. However, the change was slow because customer took time to realize that their money would be safe with other institutions. In next step, customers had increasingly begun trusting banks because of the convenience they offered in easing the process. Today, India has fairly well developed banking system and it has been experiencing a totally unexpected shift. Productivity enhancement, innovative products, speedy transactions, seamless transfer of funds, real time information system and efficient risk management are some of the advantage derived through the technology. The banking sector has been immensely benefited from the implementation of superior technology during the recent past, almost in every nation in the world. Financial Innovation involves the design, the development, and the implementation of innovative financial instruments and processes. The various innovations are ECS, RTGS, NEFT, ATM, Retail banking, Debit and Credit cards, free advisory services, fund transfer, internet banking, mobile banking and many more value added services.

Keywords: History of banking, evolution, development, New platforms for payment.

Introduction

"Banking is defined as the business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to conduct economic activities such as making a profit or simply covering operating expenses." Until the 1990s, the banking sector in India had adopted the traditional means of banking and maintaining records manually, because the computers were not used extensively and this was when the banking operations were small and limited mainly to branches. The generation of primary reports from the manual ledgers and were merged with those of other bank branches into a final report for the bank as one complete transaction. A manual system is a bookkeeping system where records are maintained by hand. Instead, transactions are written in journals, from which the information is manually rolled up into a set of financial statements. The manual reporting was time consuming and filled with repetition and error prone, it proved unequal to the task and covered the way for automated systems. In traditional banking, banks exist physically for serving the customer but it consumes a lot of time as

customers have to visit banks to carry out bank transactions like checking bank balances, transferring money from one account to another. People have to visit banks only during their working hours and customer have to spend money for visiting bank. The movement from paper-based bookkeeping to systems was a step in a right direction but adoption of Core Banking Solutions (CBS) in 2002 set the incorporation of technological process in banking sector. However, with the financial reforms since 1993, the Indian banking sector had to accept computerization in order to cope with the increasing overload of the manual system to sustain further growth. In 1993, the employee's association of the Indian Banks (IBA) contracted an agreement with the bank manager about the introduction of computerized applications in banks. This agreement was the major breakthrough in the introduction of computerized applications and the development of communication networks in banks. Once the technology was introduced into the banking sector, it saw unpredictable growth and development. Traditional means of banking were rapidly replaced by e-banking.

Objectives

1. To analyse the Evolution of Banking system in India.
2. To examine the new generation banking sector and its products/services.
3. To present the new trends in banking technology

Methodology

This paper is based on the secondary data collected from the different sources like Books, News Papers etc. An attempt is made in this paper to analyses the Evolution of Banking sector in India.

Evolution of Banking system in India

Banking system has been existing in India since ancient times. It was believed that the transition from money lending to banking must have occurred even before Manu (the great Hindu jurist who has laid down rules relating to rate of interest and devoted a section of his work to deposit advance). Though it was not in organized form before the arrival of Britishers in 17th century, foreign banking system started declining. Mayser's Alexander and Company established the first European bank- The Bank of Hindustan in 1770.

- The first bank in India, the General Bank Of India, was setup in 1786.
- The East India Company established Bank Of Bengal (1809), Bank of Bombay (1840) and Bank of Madras (1843) as independent units and called them Presidency banks. These three banks were amalgamated in 1920 to form Imperial Bank of India on 27th January, 1921 a bank of private shareholders, mostly Europeans.
- With the passing of time imperial bank was taken over by the newly constituted State Bank of India Act in the year 1955.
- Allahabad Bank was established, exclusively by Indians, in 1865
- Awadh Commercial Bank was first bank established in 1881 and governed by Indians
- Punjab National Bank was setup in 1894 with headquarters in Lahore.
- Between 1906 and 1913, Bank of India (1906), Central Bank of India (1911), Bank of Baroda (1909), Canara Bank, Indian Bank (1907) and Bank of Mysore (1913) were setup.
- Reserve Bank of India was established as regulator of banking system of India on 1st April, 1935 on the recommendation of Hilton-Young Commission (1926).

When India won Independence, and the major banks of the country were privately run. This created a problem for people from rural areas were dependent on money lenders for financial help. To resolve this issue, the government decided to nationalize these banks. Nationalization of 14 banks in 1969 and 6 banks in 1980 followed by liberalization of economy in 1991. The banks that were nationalized include the Bank of Baroda, Bank of India, Central Bank of India, Punjab National Bank, Oriental Bank of Commerce, UCO Bank, Union Bank of India, and many others. Also, the State Bank of India was formed in 1955.

Banking During 1949-69

During independence, there were 97 scheduled commercial banks including Imperial Bank of India, 557 non-scheduled banks and 395 cooperative banks. Total of 1049 banks hardly held deposits of Rs.1261 crores and loans of Rs. 475 crores. On the recommendations of Hilton Young commission in 1925, Reserve Bank of India Act was passed in 1934 leading to establishment of Reserve Bank of India that commenced its operations in April 1935. RBI was further reinforced by enacting Banking Regulation Act -1949 empowering it to regulate banks.

Banking after Nationalization 1969-1991:

Observing quite slow growth of banks, 14 major commercial banks were nationalised on July 19, 1969 and another 6 in 1980 thus bringing 90 percent of banking then into the fold of government including that of already state owned SBI. After nationalisation of major banks, growth and credit deployment picked up step to expand branch network in rural and semi-urban areas. Introduction of Lead Bank Scheme – 1969, State Level banker' s Committee (SLBC) – 1971, Priority Sector Lending norms – 1974 combined together to provide impetus for expansion of credit to agriculture, industry, small-scale entrepreneurs and certain identified sectors of the economy. Regional Rural Banks (RRBs) joined in 1975 to support commercial banks for faster reach to unbanked centres. Setting up Deposit Insurance and Credit Guarantee Corporation of India (DICGCI) in 1978 infused confidence to depositors. Establishment of NABARD in 1982 further consolidated growth of formal banking system.

Post Reform Banking 1991-2022

Adoption of Core banking technology, formation of National Payment Corporation of India (NPCI) in 2008, interaction among banks, issue of RuPay debit cards in 2012 and introduction of UPI app in 2016 brought huge change towards digital banking. The demonetisation of high value currency in November 2016 and pandemic from 2020 further provided fillip to digital banking system. Virtual banks, entry of differentiated banks – Small finance Banks and Payment banks expanded banking for serving people at the bottom of the pyramid. Another strategic move was the large-scale merging of PSBs reducing them from 26 in 2017 to 12 by April 2020.

Development in New Generation Banks

Manual banking were rapidly replaced by e-banking options-

- **ATMs (Automated Teller Machines)** that allow banking activities almost anytime. To withdraw cash, make deposits, or transfer funds between accounts, an ATM card / Debit card is utilized. It provides facilities like cash withdrawals, balance inquiry, mini statements for accounts, cheque or cash deposit facility, funds transfer, payments, etc.
- **Online Banking** also known as Internet banking allows user to have financial transactions through internet. It offers customers almost every service traditionally available through a local branch. The most effective advantages of online banking are 24/7 access and account service, speed and efficiency, online bill payments, cost-effective for banks.
- **Home Banking** is the practice of conducting banking transactions from home instead at branch locations. Home banking generally refers to either banking over the telephone or on the internet.
- **Mobile Banking** is a system that allows customers of a financial institution to conduct a number of financial transactions through a mobile device such as a mobile phone. Mobile banking facility is offered by most major banks in India. This has made banking transactions easy. Customers can use mobile

banking to view their account balance, make instant fund transfers and pay bills, etc.

New banking platforms for payment

• National Payments Corporation of India (NPCI)

NPCI is an organization for all retail payments system in India founded in 2008 as 'Not for profit'. It is being promoted by RBI. It played a crucial role in development of domestic card payment network called RuPay, which decreased the dependency on international card schemes.

Services included in NPCI are

National Financial Switch (NFS) is the largest network of shared automated teller machines (ATMs) in India. It was developed with the aim of inter-connecting the ATMs in the country and facilitating convenience banking.

Interbank Mobile Payment Service (IMPS) is an instant interbank electronic fund transfer service through mobile phone using their registered mobile number and account number and IFSC (Indian Financial System Code).

RuPay card is an Indian domestic card launched on 2012. It was introduced in the Indian payment system to reduce the monopoly of foreign gateways like Visa and MasterCard because these are foreign companies or American companies and their commission is high i.e. the cost of transaction is high.

Cheque Truncation System (CTS) is a project of the RBI commenced in 2010, for faster clearing of cheques.

Unified Payments Interface (UPI) was launched on 11th April, 2016 in Mumbai. It is developed to make the transfer of money easy and simple. It powers multiple bank accounts into a single mobile application.

• National Electronic Fund Transfer (NEFT)

it is a nationwide system that facilitates individuals, firms and corporates to electronically transfer funds from any bank to any other bank branch in the country. Even who do not have a bank account can also deposit cash at NEFT according to branch instructions. There is no limit on the amount that can be transferred using NEFT.

- **Electronic Clearing Service (ECS)** is introduced by RBI which uses a series of electronic payment instructions for transfer of funds instead of paper instruments. ECS-Credit enables company to pay interest or dividend to large number of beneficiaries directly to their bank account. ECS-Debit facilitates payment of charges to utility services directly to the customer's account with a bank.
- **Electronic Fund Transfer (EFT)** is a scheme introduced by RBI to help providing their customers money transfer service from account to account of any bank branch to any other bank branch in places where EFT services are offered. Presently it covers all the branches of 27 public sector banks and 22 scheduled commercial banks.
- **Real Time Gross Settlement (RTGS)** is a fund transfer for transfer of money from one bank to another on a 'real time' means payment transaction is not subject to any waiting period and on 'gross basis' means the transaction are settled as soon as they processed without bunching with any other transactions. The minimum amount to be transferred is Rs 2 lakh and there is no upper limit for RTGS transaction.
- **Bharat QR** developed by NPCI and was launched in September, 2016. The system provides users to transfer their money from one source to another which is received directly in the user's linked bank account.
- **Mobile Wallet** is a way to carry your credit card or debit card information in a digital form on your mobile device. Instead of using physical plastic card to make purchases, you can pay with your smart phone, tablet or smart watch. Some of them are Paytm, Mobikwik, Jio Money, Airtel Money, etc.
- **Point of Sale (POS) Terminals** is an integrated PC based device, with a monitor (CRT), POS keyboard, POS printer, customer

display, magnetic swipe reader and an electronic cash drawer. To use smart cards for the payment of a service at merchant's store, the card has to be swiped in a terminal known as POS terminal.

Future Prospects

The mobile and the wireless market has been one of the fastest-growing markets in the world. Connecting a customer anytime and anywhere to their money and needs is a service that has become necessity. The speed at which technology is evolving there is no way to know how the banking system will further grow. The only certainty is that it will become more accessible and friendlier.

Conclusion

In coming days, banks are considered to play a very important role in economic development. Ultimately banking is people and not just figures as banking in India is more and more knowledge oriented. To conclude it all, the banking sector in India is progressing with increased growth in customer base, due to newly innovative facilities offered by banks. The long term success by any bank cannot be achieved without the development of new business ideas, innovative products and services and most importantly extreme focus on customer retention. The economic growth of country is an indicator for the growth of banking sector. With government support and re-evaluation of existing business policies can provide a opportunity for Indian banks to become bigger and stronger, by expanding consumer base. This article gives a view on what new banking performs and its trends.

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Development of Education System of India@75

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Abstract

Education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development. Providing universal access to quality education is the key to economic growth, social justice and equality, scientific advancement, national integration and cultural preservation; and for India's continued ascent, progress, and leadership on the global stage. India will have the highest population in the world over the next decade, and our ability to provide high-quality educational opportunities to them will shape the future of our country. The National Education Policy is the first education policy of the 21st century and aims to address the many growing developmental imperatives of this country. This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the aspirational goals of 21st century education, while remaining consistent with India's traditions and value systems. The National Education Policy lays particular emphasis on the development of the creative potential of each individual, in all its richness and complexity. It is based on the principle that education must develop not only cognitive skills - both 'foundational skills' of literacy and numeracy and 'higher-order' cognitive skills such as critical thinking and problem solving but also social and emotional skills - also referred to as 'soft skills' including cultural awareness and empathy, perseverance and grit, teamwork, leadership, communication, among others.

Key Words: Fundamental, Potential, Revamping, Aspirational, complexity, Cultural etc.

1. Introduction

The National Education Policy (NEP) of India is a comprehensive framework for the development of the education sector in the country. It was last updated in 1986 and the new NEP of 2020 is expected to bring about significant changes to the way education is imparted in India. This sweeping reform of India's education system was announced by the Indian government in July 2020. It replaces the previous National Policy on Education, which was formulated in 1986 and modified in 1992. The NEP aims to make significant changes to the way education is delivered in India, with a focus on making the education system more inclusive, equitable, and holistic. One of the main goals of the NEP is to move away from the outdated and narrow focus on rote learning and memorization, and instead promote critical thinking, creativity, and problem-solving skills. To achieve this, the NEP emphasizes the importance of teaching a wider range of subjects, including the arts, sports, and vocational skills, in addition to traditional academic subjects. The NEP also seeks to provide a more flexible and diverse range of educational pathways, allowing students to

pursue the subjects that interest them and best suit their talents and goals. The new NEP is expected to focus on several key areas, including increasing access to education, improving the quality of education, and promoting equity and inclusiveness. It is also likely to prioritize the use of technology in education and the integration of vocational and skill-based training into the education system. One of the major goals of the NEP 2020 is to increase access to education for all. This will involve expanding the reach of the education system, particularly in rural and remote areas, and ensuring that all children have access to quality education from an early age. The policy is also likely to focus on increasing enrollment and reducing dropout rates, particularly among girls and underprivileged groups.

2. Objectives of the Study

1. To study the challenges for implementation of the New Education Policy 2020.
2. To study the New Education Policy 2020 for Teacher Education.
3. To study the stages of New Education Policy 2020.

3. Methodology of the Study

The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the theme and selecting relevant papers/books for the review purpose.

4. Challenge in the Implementation of the New Education Policy 2020

i. Trained and Skillful Teachers

One of the major setbacks of the Indian education system is the lack of trained and skillful teachers who may engage the students in various dimensions and develop innovative and scientific temper in them. Since they themselves lack training, quality, innovation and scientific temper, giving them the task to inculcate the students with these qualities is a mirage. The government must develop a nation-wide plan to change the training methods of teachers and inculcate in them all qualities which the present education system demands.

ii. Vocational Education and Skilling

The new education policy has mandated vocational courses starting from 6th grade and states that every child will be taught skills like local crafts, carpentry, cooking, gardening, etc. One of the major challenges with regard to vocational training is the lack of proper resources. For introducing vocational courses in school, majorly three things will be required example infrastructure, set-ups and trained personnel and the same question arises who will bear these additional costs because this requires high investment. One of the solutions can be that schools can do a partnership with local craftsmen who have proper infrastructure and setup.

iii. Digital Divide

The new policy emphasizes the use of technology, digital literacy, and coding from an early age. While there is a ton of spotlight on utilizing technology in each part of the education sector - teaching, learning, setting up virtual labs, preparing schools, coaching. The strategy ignores the digital partition between the urban and rural, the absence of advanced foundation and admittance to gadgets/web. All this can be seen through the lenses

of Covid- 2019, so many students who belong to the rural areas were not able to attend classes online because they did not had access to mobile phones and internet. Some students had to travel faraway places from home to attend classes because of low connectivity issues. A rise in the use of virtual platforms not only affects the children physically but also can expose them to harmful virtual content. Access to internet and electric gadgets in the remote rural area will be a challenging task.

iv. Center-State Coordination

The Policy would largely hinge on the extent of cooperation between the Centre and states. While the NEP has been drafted by the Union government, its implementation largely depends on the active cooperation of the states. Education is in the concurrent list, the Centre has to skillfully navigate the principles of cooperative federalism and decentralization. Political polarization between the state and the centre may affect the implementation of the policy

v. Lack of Funding

The education policy is not a newly structured policy; rather it is a compilation of different phases. Economic survey gives us clear instances about spending of India on education. All the areas are underfunded in Indian education, for instance, there are so many permanent posts that are unfilled because states do not have funds to appoint permanent teachers. In a vast country like India where expenditure is high in various fields increasing budget to 6% of the GDP will be a challenging task.

5. New Education Policy 2020 for Teacher Education

i. Challenges

In December 2018, the Union Cabinet approved the New Education Policy (NEP), 2020. The policy aims to create an inclusive, transparent and accountable education system in India. It focuses on child-centricity through holistic development of students from pre-primary to higher education levels. New Education Policy 2020: Challenges for Teacher Education. To fulfill the aspirations of the nation, education is one of the most important areas that need to be given priority. The policy has been framed with a view to

improve quality of education and ensure teacher education. The government has made it clear that they want to change the way teachers are educated and trained. They've also said that they want to make this change in time for the 2020 education reforms. This is quite a challenge especially when you consider how much time has already been spent developing the old system of teacher training. However, the government has made it clear that they want to change the way teachers are educated and trained. They've also said that they want to make this change in time for the 2020 education reforms. This is quite a challenge, especially when you consider how much time has already been spent developing the old system of teacher training. The government has set itself an ambitious goal of improving quality in teacher education. They want to make sure that all teachers are well-trained and knowledgeable about the subjects they teach. This means that teachers need to have a deep understanding of the content they teach, as well as how students learn best.

ii. Opportunities

The New Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet in April 2018, is an ambitious reform agenda that seeks to give new direction and impetus to the country's education system. It aims to transform it into one that is more relevant, accessible, sustainable and equitable. To achieve these objectives, the NEP 2020 recommends a multi- pronged approach involving both supply-side reforms such as teacher education and demand- side interventions such as setting up high quality schools. The new Education Policy 2020 is a great opportunity for teacher education to rethink its role in the education ecosystem. In the last few years, India has been witnessing a major transformation in its education system. This has been driven by several factors such as increased access to education for all, quality of teachers and learning outcomes. The New Education Policy (NEP) 2020 is the most ambitious policy reform in India's history. It aims to transform the country into a globally competitive knowledge economy by improving quality of education. The NEP covers all stages of education from pre-school to post-graduate programmes. The new Education Policy 2020 is a welcome step in the right direction, and it should be seen as an opportunity for teacher education.

6. Stages of New Education Policy (NEP) 2020

i. Foundation Stage

Foundation Stage of New Education Policy for 3 to 8 years children are included. The Foundation Stage has been fixed for 5 years. In which 3 years of pre-school education will be done in Anganwadi and class 1, 2 school education under which the language skills and skill level of the students will be evaluated and focused in its development.

ii. Preparatory Stage

The time of this stage is kept for 3 years. This stage includes children from 8 to 11 years. In which he will have children up to class 5. In this stage of the new education policy, special attention will be focused on strengthening the numerical skills of the students. At the same time, all children will also be given knowledge of the regional language. Along with this, children will be taught science, art, mathematics, etc. through experiments.

iii. Middle Stage

The period of this stage has been fixed for 3 years. In This stage Children from 6th grade to 8th grade have been included in which subject-based curriculum will be taught and coding will also be started from the children of 6th grade. At the same time, all the children will be given opportunities for vocational testing as well as vocational internship.

iv. Secondary Stage

The period of this stage is 4 years. 9th grade in this stage Students from 12th standard is included. In this, intensive study of the subjects will be done. Within this stage, the educational curriculum of 8th to 12th standard courses has also been started and the alternative educational course has been started. Students can choose their subjects according to their choice, not within a specified stream. Under the new education policy, students have been given the freedom to choose subjects. Students can study the subjects of science as well as the subject of Arts or Kormas simultaneously. Due to the earlier 10 + 2 system, there was no pre-schooling in government schools. General from class 1 to 10 there was education and class 6 was a moist subject and there was freedom to choose subjects from class 6. Education used to start in the first 6 years, but now it will start in 3 years.

7. Conclusion

The National Education Policy is a comprehensive set of guidelines and recommendations for the Indian education system. It aims to make education more inclusive, relevant, and engaging for all students, and to foster the development of critical thinking and problem-solving skills. By implementing these recommendations, the NEP aims to ensure that all students have the opportunity to receive a high-quality education and reach their full potential. In conclusion, the New Education Policy represents a major shift in the way education is delivered in India, and it has the potential to bring significant benefits to the education system. Though it has faced a lot of criticism from students as well as educators and learners who are in the mid of the course which will no longer be considered a degree (like an M.Phil). However, its success will depend on effective implementation and adequate resources, and it will require continued effort and commitment from the government, educators, and the wider community.

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Women Health & Hygiene in Post- independence Period

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Introduction –

We are now in the third decade of the 21st century, seventy-five years after India gained Independence. In these years, the country has progressed in many sectors. The improvements across several health indicators are tremendous. These stories have been a result of conscious efforts towards achieving the goal of “Health for all”. As India leads towards becoming a superpower, it is important to look at the advancements have made in the health sector.

A] Progress in post- independence period – A Position of today's women

- 1] Life Expectancy- One of the most significant and frequently used markers of human advancement is life expectancy. It aids in determining the population's general health. In 1950, three years after the country gained Independence, the life expectancy stood at 35.21 years. The current life expectancy for India in 2022 is 70.19 years which is a 0.33 percent increase from 2021. The efforts in the last seventy-five years have definitely been noteworthy. Maternal and new-born mortality have both significantly improved as a result of advancements in healthcare infrastructure and accessibility. All combined efforts have led to improvement of life longevity in the country.
- 2] Infant Mortality- Child mortality has always been one of the grave concerns in our country. Around the time of Independence, nearly 1 out of every 8 babies used to pass away before turning one-year-old. More than seven decades after Independence, the numbers have drastically improved with mortality now reduced to 30 per 1,000 live births. This is happened due to the government's effort to focus on maternal and child health. The government has focused a lot on the health of the mother and child with programmes such as Anganwadi Services

Scheme (formerly known as Integrated Child Development Scheme) and POSHAN Abhiyan.

- 3] Tuberculosis - Even though India continues to bear the maximum burden of TB patients in the world, it still has managed to come a long way in tackling it. In the 1990s, the Indian government started several schemes and programmes to tackle and work upon TB determinants. The National TB elimination Programme launched in 2020 which aims to eliminate tuberculosis from the country by 2025 has been implemented with efforts to Prevent, Detect, Treat and Build pillars for universal coverage and social protection. What needs to be given attention is that the struggle against Covid-19 has hampered our decades-long progress against tuberculosis.
- 4] Water, Sanitation and Hygiene- There are massive pushes at various points in time; India has made significant progress in terms of clean water and sanitation. The most recent addition to a successful intervention has been the Swachh Bharat Campaign launched in 2014. In 2001, 36.41 percent of total Indian households had toilets. In 2019, this number stood over 95 percent. While this has been a major achievement, there are still several states and union territories which are below the national average. But it is necessary to achieve the goal of 100 percent access to clean water and sanitation.
- 5] Fertility- The fertility rate is the number of children a woman has in her lifetime. At the time of Independence and even as late as 1965 the rate was around 6 children per woman. In the coming decades, there was a decline as a result of a huge push in the family planning initiatives by the government. According to the latest National Family Health Survey the fertility rate has fallen to less than the replacement level of 2.1 to 2.0 children per woman.
- 6] Primary Healthcare Centres And 3-Tier System- India started its first Primary Health Centre (PHC) in 1952 after the recommendation of

Bhore Committee. The decades following saw a tremendous growth in the number of Sub-Centres (SCs), PHCs and Community Health Centres (CHCs), trying to cope up with the rapidly growing population. The growth of health centres across the country made health services accessible and affordable for people from all socio-economic backgrounds, even those living in tougher geographical areas

7] Vaccination and Immunisation- The first vaccination in India was for smallpox done in 1802. From that time to now the government introduced a National Immunisation programme called Expanded Programme of Immunisation (EPI) in 1978. It has been expanded to include vaccinations against 13 life threatening diseases. Now, 3/4th of the children are vaccinated against these diseases. Childhood vaccinations are a cost-effective way to prevent childhood mortality and morbidity. India has also performed well on Covid-19 vaccination rollout and now is doling out the third dose. However, we could have done a better job in getting the Covid-19 jabs.

8] Doctors and Community Health Workers - In 1951, India had nearly 50,000 doctors for a total population of 36.1 crore. The number today has reached nearly 13 crore. This also means that the scope and accessibility of medical education has drastically improved in India. But the efforts shouldn't stop here. We are yet to reach the WHO prescribed doctor-patient ratio of 1:1,000 from the present ratio of 1:1,456. This number however does not include AYUSH practitioners. The major part of India's success is its community health workers. In a diverse country such as India, it has been the ASHA workers (Accredited Social Health Workers) and ANMs (Auxiliary Nursery Midwives) who have acted as the bridge between people and health facilities.

B] Women's health in India- Women's health in India can be examined in terms of multiple indicators, which vary by geography, socioeconomic standing and culture. To adequately improve the health of women in India multiple dimensions of wellbeing must be analysed in relation to global health averages and also in comparison to men in India. Health is an important factor that contributes to human wellbeing and economic growth. Currently, women in India face a

multitude of health problems, which ultimately affect the aggregate economy's output.

1] Gender bias in access to healthcare: Gender discrimination in India - The United Nations ranks India as a middle-income country. Findings from the world economic forum indicate that India is one of the worst countries in the world in terms of gender inequality. The value of this multidimensional indicator, Gender Inequality Index (GII) is determined by numerous factors including maternal mortality rate, adolescent fertility rate, educational achievement and labour force participation rate.

2] Cooperative conflicts approach to gender biases, the Capability approach - Amartya Sen's cooperative conflicts approach to gender biases frames women's gender disadvantage through three different responses: breakdown wellbeing, perceived interest and perceived contribution responses. The breakdown well-being response—derived from the Nash equilibrium—describes breakdown positions between individuals during cooperative decisions.

3] Problems with India's healthcare system Healthcare in India

At the turn of the 21st century India's health care system is strained in terms of the number of healthcare professionals including doctors and nurses. The health care system is also highly concentrated in urban areas. Nearly 25 percent of physicians classified as allopathic (mainstream medical) providers actually had no medical training; this phenomenon varies geographically. The Indian government has taken steps to salve some of the current gender inequalities. In 1992, the government of India established the National Commission for Women. The commission was meant to address many of the inequalities women face, specifically rape, family and guardianship. In 2005 India enacted the National Rural Health Mission (NRHM). The NHRM aimed to create universal access to public health services and also balance the gender ratio.

I] Peculiar health problems of tribal women

1) Malnutrition and morbidity - Malnutrition in India- Nutrition plays a major role in and individual's overall health; psychological and physical health status is often dramatically

impacted by the presence of malnutrition. India currently has one of the highest rates of malnourished women among developing countries. A study in 2000 found that nearly 70 percent of non-pregnant women and 75 percent of pregnant women were anemic in terms of iron-deficiency. One of the main drivers of malnutrition is gender specific selection of the distribution of food resources.

- 2) Breast cancer- India is facing a growing cancer epidemic, with a large increase in the number of women with breast cancer. By the year 2020 nearly 70 percent of the world's cancer cases will come from developing countries, with a fifth of those cases coming from India. Much of the sudden increase in breast cancer cases is attributed to the rise in Westernisation of the country. This includes, but is not limited to, westernised diet, greater urban concentrations of women, and later child bearing. Additionally, problems with India's health care infrastructure prevent adequate screenings and access for women, ultimately leading to lower health outcomes compared to more developed countries. As of 2012, India has a shortage of trained oncologists and cancer centres, further straining the health care system
- 3) Maternal health; Menstrual taboo - The lack of maternal health contributes to future economic disparities for mothers and their children. Poor maternal health often affects a child's health in adverse ways and also decreases a woman's ability to participate in economic activities. Therefore, national health programmes such as the National Rural Health Mission (NRHM) and the Family Welfare Programme have been created to address the maternal health care needs of women across India. The cost of institutional care may also cause women to seek alternative care, such as utilizing a dai (traditional birth attendant) during childbirth. Dais is particularly useful options for care in low-resource settings.
- 4) HIV/AIDS in India- As of July 2005, women represent approximately 40 percent of the HIV/AIDS cases in India. The number of infections is rising in many locations in India; the rise can be attributed to cultural norms, lack of education, and lack of access to contraceptives .

The current mortality rate of HIV/AIDS is higher for women than it is for men. As with other forms of women's health in India the reason for the disparity is multidimensional. Due to higher rates of illiteracy and economic dependence on men, women are less likely to be taken to a hospital or receive medical care for health needs in comparison to men.

- 5) Reproductive rights; Abortion in India- India legalised abortion through legislation in the early 1970s. However, access remains limited to cities. Less than 20 percent of health care centres are able to provide the necessary services for an abortion. The current lack of access is attributed to a shortage of physicians and lack of equipment to perform the procedure. The act of sex-selective abortion has contributed to a skewed male to female ratio. As of the 2011 census, the sex ratio among children aged 0–6 continued a long trend towards more males. The preference for sons over daughters in India is rooted in social, economic and religious reasons. Financial support, old age security, property inheritance, dowry and beliefs surrounding religious duties all contribute to the preference of sons over daughters
- 6) Cardiovascular health; Obesity in India- Cardiovascular disease is a major contributor to female mortality in India. Indians account for 60% of the world's heart disease burden, despite accounting for less than 20% of the world's population. Indian women have a particular high mortality from cardiac disease and NGOs such as the Indian Heart Association have been raising awareness about this issue. Women have higher mortality rates relating to cardiovascular disease than men in India because of differential access to health care between the sexes. One reason for the differing rates of access stems from social and cultural norms that prevent women from accessing appropriate care.
- 7) Mental health in India- Mental health consists of a broad scope of measurements of mental well-being including depression, stress and measurements of self-worth. Numerous factors affect the prevalence of mental health disorders among women in India, including older age, low educational attainment, fewer children in the home, lack of paid employment and excessive spousal alcohol use. There is also

evidence to suggest that disadvantages associated with gender increase the risk for mental health disorders. Women who find it acceptable for men to use violence against female partners may view themselves as less valuable than men. In turn, this may lead women to seek out fewer avenues of healthcare inhibiting their ability to cope with various mental disorders.

- 8) Suicide in India- Indian women have higher rates of suicide than women in most developed countries. Women in India also have a higher rate of suicide compared to men. The most common reasons cited for women's suicide are directly related to depression, anxiety, gender disadvantage and anguish related to domestic violence. Many of the high rates of suicide found across India and much of south Asia have been correlated with gender disadvantage. Gender disadvantage is often expressed through domestic violence towards women. The suicide rate is particularly high among female sex workers in India, who face numerous forms of discrimination for their gender and line of work.
- 9) Domestic violence- Domestic violence is a major problem in India. Domestic violence—acts of physical, psychological, and sexual violence against women—is found across the world and is currently viewed as a hidden epidemic by the World Health Organization. The effects of domestic violence go beyond the victim; generational and economic effects influence entire societies. Economies of countries where domestic violence is prevalent tend to have lower female labour participation rate, in addition to higher medical expenses and higher rates of disability. In a response to the 2005-2006 India National Family Health Survey III, 31 percent of all women reported having been the victims of physical violence in the 12 months preceding the survey. The actual number of victims may be much higher.

C] Welfare schemes/ progressive schemes for women health in India as follows

- 1] The Rashtriya Mahila Kosh- Under Article 15(3), the Constitution of India allows for positive discrimination in favor of women. The article, under right to equality, states that: "Nothing in this article shall prevent the State from making any special provision for women and

children." In addition, the Directive Principles of State Policy 39(A) states that: "The State shall, in particular, direct its policy towards securing that the citizens, men and women equally, have the right to an adequate means of livelihood." The Rashtriya Mahila Kosh (National Credit Fund for Women) was set up in 1993 to make credit available for lower income women in India. More recent programs initiated by the Government of India include the Mother and Child Tracking System (MCTS), the Indira Gandhi Matritva Sahyog Yojana, Conditional Maternity Benefit plan (CMB), as well as the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla.

- 2] Mother and Child Tracking System (MCTS)- The Mother and Child Tracking System was launched in 2009, helps to monitor the health care system to ensure that all mothers and their children have access to a range of services, including pregnancy care, medical care during delivery, and immunizations. The system consists of a database of all pregnancies registered at health care facilities and birth since 1 December 2009.
- 3] Pradhan Mantri Matritva Vandana Yojana- Indira Gandhi Matritva Sahyog Yojana (IGMSY), Conditional Maternity Benefit (CMB) is a scheme sponsored by the national government for pregnant and lactating women age 19 and over for their first two live births. The programme, which began in October 2010, provides money to help ensure the good health and nutrition of the recipients. As of March 2013 the program is being offered in 53 districts around the country.
- 4] Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla- The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla is an initiative launched in 2012 that targets adolescent girls. The scheme offers a package of benefits to girls between the age group of 10 to 19. It is being offered initially as a pilot programme in 200 districts. It offers a variety of services to help young women become self-reliant, including nutritional supplementation and education, health education and services, and life skills and vocational training.

- 5] Rashtriya Mahila Kosh- Rashtriya Mahila Kosh (The National Credit Fund for Women) was created by the Government of India in 1993. Its purpose is to deliver women from lower income group with access to loans to begin small businesses.
- 6] National Action Plan for Children- The National Action Plan for Children was initiated in 2017, this scheme was launched by the Ministry of Women and Child Development.
- 7] Digital Laado (Digital Laado) - Giving Digital Wings to Daughters- An Initiative started with the association of FICCI & Google Digital Unlocked to empower and strengthen daughters on digital platforms. According to Government of India 65% daughters drop out from their higher studies due to household work. This program is a nationwide initiative in which every daughter will be taught and trained to develop their talent and skills to work from home itself and get connected with the global platform. Daughters can register themselves to avail these benefits from anywhere in the world - online & offline
- 8] Pre-Conception and Pre-Natal Diagnostic Techniques (PCPNDT) Act, 1994- This Act of the Parliament of India enacted to stop female foeticides and arrest the declining sex ratio in India. The act banned prenatal sex determination. Every genetic counselling centre, genetic laboratory or genetic clinic engaged in counselling or conducting pre-natal diagnostics techniques, like in vitro fertilisation (IVF) with the potential of sex selection (Pre- implantation genetic diagnosis) before and after conception

comes under preview of the PCPNDT Act and are banned.

- 9] Female foeticide in India- This process began in the early 1990 when ultrasound techniques gained widespread use in India. There was a tendency for families to continuously produce children until a male child was born. The main purpose of enacting the act is to ban the use of sex selection techniques after conception and prevent the misuse of prenatal diagnostic technique for sex selective abortions. The Act mandates compulsory registration of all diagnostic laboratories, all genetic counselling centres, genetic laboratories, genetic clinics and ultrasound clinics.
- 10] Tathapi -Digital Resource Centre- Tathapi promotes innovative women and health training and advocacy initiatives for community health and development in Maharashtra.

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Development of Historical Architecture in 18-19th Century Maharashtra: with special reference to Miraj State

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Abstract

The 18-19th century, a transitional period, holds a prominent position in the history of Maharashtra and, in general, that of India. The Marathas, during this century, spread across all regions of India and exposed to various regions and their regional cultures. These regional cultural left deep influences on the cultural life of the Marathas. Due to the harmonious combination of these influences and local energies, we witness a cultural development in the 18-19th century Maharashtra. The architecture is immortal reflection of any culture. Through the development of architecture, we can understand the culture that created them. In this paper, an attempt would be made to understand these developments with special reference to Miraj State.

Political Context

After the fall of Yadava (1398 AD) by Khalajis of North, Maharashtra witnessed the arrival of all together different culture; i.e. the Islamic culture. The Islamic culture not only deeply influenced the political life of Maharashtra but also left deep influence on the general life-style of people. During 14th to the first half of 17th century, under the rule of Bahamani and Deccan Sultanates we found the emergence to learned and warrior families in Maharashtra. At the same time, the saints of Bhagvat and Mahanubhav cults were busy in unifying the caste-ridden society in one thread of devotional-worship/ Bhakti. Then, after the decline of Nizamshahi (1633); Maharashtra divided between Mughal in northern part and Adilshahi in south. Then, Chhatrapati Shivaji Maharaj (1630-1680) declared his state as independent and sovereign (1674). After the death of Chhatrapati Shivaji Maharaj (1680), Maharashtra went through the successful struggle for independence against Aurangzeb, the Mughal Emperor. The struggle went bore influence both from Gujarati style and Mughal style.⁵ We can see the influence from Gujrat on the decorative woodwork. Like square pillars, the decoration of hasta (brackets; joint where pillars join roof) in high relief, decorative door-columns and doors and the decorative members like that of pendants (lolaka). We also find such influence in the

mansion of shurpur in Karnataka. The doors and staircases also had deep decoration. The arches, parrots at the foot of arches, lotus-decoration on arches and overall delicate carving and plain treatment also show influence of Mughal style.

Some halls in such places or bigger Vedas⁶ have beautiful painting on their walls hence called as 'Chatrashala' or Rangmahal'. The concept of such halls shows influence of North Indian palaces and havelis.

Water Source and Management

Apart from traditional system of wells, step-wells⁷, tanks, bunds we find specific system of water management in Maharashtra. This concept borrowed from the Bahamani⁸, Sultanates of Bidar, Nizamshahi and Adilshahi. Mate describes the water system of Pune in a vivid manner⁹. Similar kind of water system can also be observed in the Miraj State. Here, an aqueduct was created and connected to the tanks in the cities with pipes. Besides, air-duct also provided with regular intervals¹⁰.

In this period, we also find stepped wells (bawadis) and tanks in Maharashtra. We witness such types - wells in Miraj state. These are of different shapes, like, circular, square, rectangular etc.¹¹ Special mention should be made regarding the 'river-ghats'. Here, wide so that people could use it for various purposes. To avoid the danger of damage to the steps in the times of flood, bastions also constructed at the regular intervals in the ghats. Villages on the banks of river Krishna in Miraj state

indicate construction of such ghats.¹² These ghats also had some space for worship and changing cloths, called as 'Ovari'. These ovaris constructed by using the method of arch, showing influence of Islamic architecture.

Religious Architecture

So far the religious architecture is concerned we find influence of North and South India; as also the traditional Hindu concept with the then foreign Islamic one.

Temples are the main form of religious architecture. Mate classified and studied the temples in Maharashtra¹³. He classified these temples in following classes. the Yadava/ Bhumija style, the North Indian Nagara style, the Maratha style with specific shikhara and the assorted. The temples of Yadava/Bhumija style show deep influence of the Paramara- style of Malwa (madhya Pradesh). Hence, we find such temples in northern region of Maharashtra, like Pimplaner, Nandurbar. They were star-shaped and had broken walls/ exterior through the arrangement of 'ratha' and 'thara' for light and shed effects. Then, we also find temples made like that of Nagara style of North India, like, Nasik, Shrigonda, Jalana. Pune. They had conical shikhara.

During the Peshwa period (1720-1818), the Marathas exposed to the artistic activities of North as well as south India. hence, the temples of Maratha style bore strong influences from both the regions and religions. So far, the plan is concerned; we have a garbhagrih, mukhamandapa and sabhamandapa before it. The plan is either square or rectangular. The exterior i.e. walls, made of stones, were also plain and devoid of any decoration or sculptures. The sabhamandapa, especially in later period, the difference. On the style of Dravida, the shikhara, which makes the difference. On the style of Dravida, the shikhara were made of steps, means the upper storey is shorter than immediate lower storey. This shikhara made out of lime and bricks. These niches on the storey of Shikhara capped with rounded architectural members on their tops. The galleries of havelis of Rajasthan and Agra influenced this small canopy. Again, these niche were filled up with lime status remind us Nayaka temples in South India, e.g. Madurai. These statues were not only of deities but also of noble men. Sometimes, these noble men were clad in European dress show the contact with and influence of European people¹⁴. The costumes of

these figures show deep influence of Rajasthan, Gujrat and Madhya Pradesh. These Shikhara generally circled with small- minarets closely resemble to the Islamic architecture. The Shikhara of Kashi Vishveshwar Temple at Miraj indicate these styles, whereas, the shikhara of Ganesh Temple at Miraj shows resemblance with Adilshahi Minarets. A unique temple of Ganesh Panchyatan at Tasagaon, indicates considerable influence of Southern India. Here we find an addition of Gopura to the temple.

Thus, we can conclude in following manners:

- Due to the concept of Maratha Rajamandala (Confederacy), the whole of India opened to the warrior Maratha families for undertaking expeditions. The warriors not only established themselves in those erstwhile foreign regions but also invited other Maratha non- warrior families over there for various businesses. Thus, whole India exposed to Maharashtra, which opened its door to all types of influences.
- Though the content and needs were remained of originally Maratha, other factors like the details, visual effects etc. bore deep influence of other regions of India. Hence, the cultural development in Maharashtra in 18-19th century bore strong influences of all other regions and religious of contemporary India.
- The Miraj state, although a smaller in area, reflects these cultural developments and confluence of various influences, style of 18-19th century Maharashtra.

Thus, the cultural development in 18-19th century Maharashtra, reflecting in architecture, testifies that the culture is always a shared phenomena and whatever specific culture we have in India, it is not isolated but bears legacy of other cultures. This is a message of history to such people who construct barriers between various cultures on the name of so- called identity and man- made borders.

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Impact of Tourism and Heritage in India

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Abstract –

India is experiencing an incredible growth of tourism development and heritage tourism is one of the tourism branches that have long contributed to appeal the overseas special interest tourist satisfaction and acts as main pull factor as well as important marketing tool to attract more up rather special interest tourist especially with special interest in heritage and arts, Culture. Heritage tourism has become as a potential form of alternative tourism among international tourists as well as NRI and domestic travelers. The difference of ethics present in India brought different local knowledge discipline ranging from its architecture, handicrafts, traditional attire, music and dance, which reflects a colorful heritage and an amalgamated rich and multi culture. There are arise of conflict in management of cultural heritage tourism in India face by tourism managers, stakeholders, governments, cultural heritage managers and local community itself. In order to maintain, conserve and preserve the resources and assets of cultural heritage in India, a system or management need to be develop that take into consideration on every issues and findings, so that the decision making process is reliable to optimize the value of cultural heritage tourism industry in India. The purpose of this paper is to give an overview and discuss the status, issues and challenges of heritage and tourism in India.

Keywords: Heritage tourism, Tourism development, cultural sustainability.

Introduction:

Tourism is the set of activities engaged in by persons temporarily away from their usual experiment, for a period of not more than one year, and for a broad range of leisure, business, religious, health and personal reasons, excluding the pursuit of remuneration from within the place visited or long-term change of residence. The complex relationship between tourism and heritage are revealed in the tensions between tradition and modernity. The role of heritage in tourism is examined, particularly built heritage and tourism are discussed ; interpretation, marketing built heritage, planning for heritage, and the interdependencies between heritage tourism and the local community. Differences in approaches to the four issues indicate that heritage tourism rises more than planning and management issues for developing countries; they are fundamentally the problems of development.

Tourism is an important management issues at both natural and cultural World Heritage sites. It is an industry with well-known costs but also with the potential for aiding protection effects. The potential economic benefits that tourism can bring do not materialize without careful planning. Indeed,

uncontrolled tourism development can have major negative impacts on these Jewells of humanity's heritage. World Heritage site managers are often inadequately prepared to deal with the challenges of visitation and to negotiate with the complex tourism industry. Their background most often lies in forestry, public environment management and biological sciences. Thus, concepts such as business management, marketing and entrepreneurial risk management are still relatively new to many site managers. Managers can design and develop visitation according to the needs and limits of site's master plans.

2. Heritage Tourism in India

The Heritage matters to individuals, ethnic groups, national and the international community. The values of heritage are various: symbolic, historic, informational, aesthetic and economic. There are two forms of heritage and culture present in India, known as tangible and intangible. tangible cultural heritage can be found in the form of buildings or artifacts, while intangible cultural heritage was in terms of people's values, attitudes and way of life, that may have existed or exist in relation to the heritage of India or any part of India or in relation to the heritage of India community.

In other words, cultural heritage can be seen in many forms including buildings areas, dance, food, dress, events, values, lifestyles and handicrafts. Given the values of cultural property, many problems created when such materials was damaged, destroyed, or removed from its context. These losses include the damage or loss of traditional knowledge and “scientific” information; the loss of access to objects of cultural or national importance: the alienation of people from their culture or the loss of national pride.

Interpretation of cultural heritage is an integral aspect of both visitor experience and conservation of heritage. Interpretation needs to widen its debate to incorporate more experimental components as noted above. There is also a specific need to research for cultural heritage tourism as defined for this include:-

1. The role of interpretation as both a tool of education and visitor experience, and as a means of achieving cultural heritage conservation.
2. Training and education for interpretation development, delivery and assessment.
3. Closing the gap between manager knowledge and public experiences.
4. Developing products to assist in the development of appropriate interpretation.
5. Measuring success of interpretation of cultural heritage
6. Interpretation and promotion of novel or piche aspects of cultural heritage, for example Agricultural and industrial heritage.
7. Broadening tourist experiences through multiple modes of interpretation
8. Contestation and authenticity in heritage tourism.

3. Highlights Of Indain Tourism-

The following are the scope and highlights of Indian Tourism Increase in GDPC making the tourism industry a unifying force.

- Helping to preserve, retain and enrich our cultural heritages.
- Increase in International Trade.
- Giving more innovative promotional measures for tourism
- Offering more Tourism Education.
- Growth in Health Care Management

- Progress in Health care Industries
- Multi-socio cultural Activities
- Growth in Hotel Industry
- Expansion in Transport [Both Urban Rural], Air travel and shipping.
- Focus on Rural Tourism
- Motivating private sectors to attract more tourists.

SWOT Analysis Strengths, Weaknesses, Opportunities and Threats of the Indian Tourism at an overall level, in view of the challenges thrown up by competing nations, as understood from the feedback received from different sources, discussed above, are elaborated below:

Strength

1. India has immense bouquet of destinations of diverse types, more than what many countries have to offer together at an aggregate level.
2. A rich saga which offers an unique combination of past and present, which includes architecture, culture, modern amenities and facilities as well.
3. Some products like ‘Rural Tourism’ are unique in nature, which no other country has thought of or conceived of.
4. A wonderful promotional campaign which has attracted attention of millions of globe trotters across the world.

Weaknesses

1. Lack of co-ordination amongst the State as well Centre in promoting destinations/ products. The Centre as well as the State promotes destination independently. Such multiplicity of destinations creates confusion in the minds of the foreign tourist visiting/willing to visit India as where should one start from?
2. Procedure for release of Visa is a comparatively lengthy procedure, compared to the South East Asian nations.
3. Certain airports lack appropriate infrastructure which promulgates foreign airlines to shy away from them.
4. Lack of appropriate connectivity amongst certain prime destinations within the country. E.g. Air fares between certain domestic destinations within the country are equivalent or somewhat more than connecting flights abroad.

5. Lack of quality accommodation facility amongst major destinations across the country. Demand spurs higher room rent, which eats up considerable proportion of a foreign tourist's budget. Subsequently, the tourist stays for a considerably lesser time and in the process has limited period of exposure to the country and its resources in general.
6. Climate of certain locations within India being temperate in nature, there is considerable hindrance in marketing those places as a "365 day destination" unlike major South East Asian Countries, which have geared up its infrastructure to deal with this type of climate.

Opportunity

1. India as a destination provides "value for money" compared to the other South East Asian as well as South Asian nations.
2. India offers diverse kinds and types of destination, in form of a complete package, compared to the south east/ Far East countries which strongly promote one or two themes/products.
3. Wide base of English speaking population- a major advantage compared to the South East Asian nations.
4. Booming economy, growing foreign investment in the major sectors have prompted immense flow of foreigners in recent times. Word of mouth has promoted Indian Tourism on the whole.

Threat

1. China is developing its infrastructure keeping in mind the 2008 Olympics and it plans to use this as major event in attracting tourists. The Beijing – Lhasa railway line is an important indicator in this direction.
2. Pro active and systematic marketing efforts of the comparatively smaller South East Asian nations and their focus on developing an infrastructure based on tourism.
3. Off late, Sri Lanka is actively promoting its tourism resources with focus mainly on its natural resources (sprawling beaches, evergreen forests, tea gardens)
4. Dubai is aggressively marketing itself as a major tourism destination. The world's most ambitious project, the Dubai waterfront is

shaping up to be a major tourist attraction of the world, which on completion is likely to draw scores of tourists to witness this engineering marvel.

4. Issues And Challenge-

Tourism is powerful economic development tool, which creates jobs, provides new business opportunities and strengthens local economies. It helps to protect our nation's natural and cultural treasures and improve the quality of life for residents and visitors alike if cultural heritage tourism development using a proper planning. In the former year, the primary role of tourism industry was acting as marketing ready products to tourists. Nowadays, tourism, preservation, heritage and culture are more likely to overlap, where some state tourism offices now help develop heritage resources, and a number of preservation organizations are marketing their sites to tourist.

The promotion of cultural heritage tourism in India faces numerous underlying issues that both related to the complexity of the society living in India. The tourism industry is driven mainly by private agencies with the prime motivation of generating profit. There are several issues that need to be review to develop a success cultural heritage tourism industry especially in understanding different perspectives between tourism operators, cultural heritage managers and the communities itself. Tourism operator run a tourism business and serve customer but have constraints in accessing to the site they want to visit and their products. Tourism operator depends on a market that can have strong seasonal variation such as holiday periods and yearly events. Tourism operators need to a great deal of certainty in access, timing and facilities to deliver reliable and efficient service to domestic and international clients.

Heritage managers have a primary duty to protect and conserve the site under their control. The cultural heritage such as arts performance, dance and events, may be not affected directly from development of tourism industry and increasing of tourists arrivals, but cultural heritage site may be affected. Because of the fragility of the site, public access to heritage site is not always appropriate or may have to be restricted. Other than that, heritage managers have obligations and strong ethic of providing education and recreation for public about

the site in their care. Other than tourism operator and heritage managers, there is also local community where the heritage site located where they may be keen to develop tourism but they may also protective of their privacy and wary of the effects that tourism might have.

Therefore, it is important to establish early needs, interest and aspiration of the local community. Local communities should be consulted with the tourism planning, development and operation of the heritage site. With the involvement of local communities, it will help ensuring that the tourism activity is sensitive to community purposes and ambition. It also will be able to capture the essence of the site and its people.

5. Conclusions-

Preserving the world's cultural heritage for the enrichment and education of present and future generations is crucial. A great deal of tourism relies on places with natural, indigenous and historic significance which tourism products are based. In order to respect the cultural significance of the destination, people involve in tourism industry need to be sensitive to cultural groups who have a special interest in them and they need to directly involve in planning and promotion of the destination. Cultural Heritage resources will play a significant role in sustainable cultural, social, economic development of communities, so the physical fabric, that has influenced their creation, has also to be maintained.

Therefore the careful planning of cultural-heritage tourism leads to sustainable regional development. It is crucial to find a proper way to settle the issues and challenges arise during managing and promotion of cultural heritage tourism, and once is taken into action it will lead to the heritage tourism development model that will lead to the bright prospects of the overall tourism business in the region.

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A Study of Human Resource Outsourcing to Achieve Outcomes in the context of India @ 75

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Abstract

After independence in modern Indian context Human Resource Outsourcing (HRO) is the BPO industry sector with the quickest growth rate. The goal of the current study is to examine the importance of HRO in the context of India @ 75: Now and Then.

The outsourcing of human resources has increased in large, medium and small-scale organisations. The field of Human resource management (HRM) includes the administration of employees in companies such as the recruitment to retirement, it includes determination of job requirement, determination of job profile, selection, hiring of staff, training, performance management, payroll and termination etc. It has studied that the major role of organizations is HRM but at present majority of the organizations have been following Human Resource Outsourcing (HRO). The reason behind HRO is to improve employee performance, performance-based wages, output linked rewards and to minimize or avoid long term HR financial responsibilities. It is need of an hour. Therefore, now Human Resource Outsourcing becomes a part of Human Resource Management. This paper aims to analyse the motives and are trying to focus either to go for Human Resource Outsourcing (HRO) or Shared Services (HRSS) or predominant motives for combination to achieve organizational objectives and expected outcomes efficiently. In reality, outsourcing is associated with concerns that are tactical, strategic, restructuring. By conducting a thorough secondary data study (exploratory research), this paper highlights the concepts of Outsourcing Human resource as a part of Business Process Outsourcing. Also focuses on distinguished merits of Human Resource Outsourcing (HRO) and Human Resource Shared Services (HRSS) and its functional efficiency.

Keywords: Business process outsourcing, Human Resource Outsourcing, Outsourcing, Human Resource Shared Services etc.

1. Introduction:

Organizations now spend more time concentrating on their core business due to the rapidly changing market dynamics and worldwide competition. The business opportunity in HRO is huge and now India is likely to gain a significant share with its inherent benefits, like its low cost, equipped pool of English-speaking labour, and strategic location, India is developing as a viable location for HRO organisations to establish their businesses.

Business Process Outsourcing closely related to Human Resource Management are now trimming down aspect of outsourcing to especially 'Human Resource Outsourcing'. Human resource management encompasses employees from their payroll to employee benefits administration, network, fixed assets administration, receivable and logistics management, hardware maintenance,

telemarketing, call centres and database management etc. The concept of Human resource management (HRM), a broad definition: "Human Resource Management refers to a collection of policies used to organise work in the employment relationship and centres on the management of work and the management of people who undertake this work."-(Beardwell and Clark).

The term "Human Resource Outsourcing" (HRO), which is a component of HRM, is starting to gain popularity. The typical HRM procedures that are outsourced in India often involve training and development, payroll processing, surveys, benchmark studies, and legislative compliance, among other things. The organisations are already aware of the outsourcing of human resources. Large multinational corporations are no longer the only ones who may benefit from Human Resource Outsourcing. Even the public sector, government agencies, medium-sized businesses, and start-up businesses are competing to outsource their

numerous HR-related tasks. *"The productive capacity of all business depends on three factors: the capital resource, the physical resource and the human resource"* - (Peter.F.Ducker). This statement holds a lot of significance because of the fact that of all the three resources, only the human resources possess the productive capacity for which the upper limits are not defined. So, one must outsource the non-core functions of the company in order to fully exploit the true value of the workforce i.e., employees.

2. Objectives:

- To study concept of outsourcing, human resource outsourcing and human resource shared services.
- To study the solution to achieve an expected outcomes through human resource outsourcing and human resource shared services in India @ 75: Now and Then.

3. Outsourcing:

'Outsourcing has been defined as work done for a company by people other than the company's full-time employees. It basically means asking a third-party vendor to work for organization on a contractual basis. 'Outsourcing is the process of contracting a business function or any specific business activity to specialized agencies.' Simply means it is a contract between an organisation and a specialized agency to perform same tasks on behalf of the organization. Outsourcing can also be defined as 'The situation where an external vendor or service provider provides on a recurring basis service that would normally be performed in-house by the organization'. It can say that outsourcing is a process where in organizations concentrate on those aspects of their business processes which gives them a competitive advantage called as core business and contract out or shell out the noncore aspects of their business processes. Outsourcing actually has to do with tactical, strategic, and restructure difficulties. Outsourcing can be bifurcate in Manufacturing outsourcing and Service sector outsourcing. Outsourcing began to be analysed in the manufacturing sector when certain functions were shifted to a subcontractor. Service sector outsourcing, it can be split as,

- Outsourcing of IT services and b. Business Process Outsourcing (BPO)
- BPO includes-

- Finance and accounting.
- Investment and capital management.
- Human resources.
- Purchases.
- logistics.
- Real estate management.
- Other such as energy services, customer-management services, e-mail delivery, and food supplies etc. Out of these Service sector outsourcing, Human Resource Outsourcing takes vital importance not only core aspects of business process but also non-core processes.

• Human Resource Outsourcing (HRO):

Human-resource outsourcing is becoming more and more popular among organisations in modern India's context after 75 years of independence. In this contemporary era, HRO activity is particularly relevant for service companies because of the vital human factor in such organisations. To give the importance of quality for service companies and their need to concentrate on their core activities, HRO enables non-core activities to be referred to service providers, thereby improving operational efficiency.

HRO is the process by which a business enlists the assistance of a third party to handle its HR role or can say HR activities. Any HR-related task for which a business lacks the necessary internal knowledge and confidentiality may be outsourced. Giving a task or activity to an independent contractor who chooses the best way to complete it is known as outsourcing. A company may contract out any or all of its HR-related tasks to one service provider or a group of service providers based overseas.

Why 'HRO'

- Cost reduction -Predominant motive -Reduce overall HR service and delivery costs
- Free time for strategic HR
- Improve service quality
- Free HR time for better technical solutions
- Standardize processes
- Broaden overall outsourcing strategy
- Improve HRIS/self-service
- Improve IT support
- The biggest contribution of HRO is during the transition from fixed to variable costs and reducing additional processing cost, ongoing

expenditures and capital outlay. Inflect the savings in the capital outlay has been of main concern in the organizations and now want to upgrade their services that can provide a better work environment for employees, especially the younger, technically-savvy employees.

Organisational success depends on the employees who work for the business so it is important that it has the right people with the qualifications and skills needed for processes to be carried out as efficiently as possible. Human-resource outsourcing, as a part of business process outsourcing includes all activities related to human resources starting with hiring and ending with the payroll. Because of a constantly shifting internal and external environment, HRO causes can change over time. Doing various actions during the decision-making process can aid in identifying the best course of action. Accessing knowledge and streamlining operations are the main justifications for outsourcing. Cost cutting is third on the list.

To achieve an expected outcome.... is no exception for HRO?

Human Resource Outsourcing versus Human Resource Shared Services-

• What is HR shared services?

Human Resource Shared Services (HRSS) is a centralized hub of HR administrative and operational duties that are characterized by employee self-service and automation through leveraging technology, and multi-tiered levels of service and service responses. This allows organizations to provide standard HR services in the most efficient way.

In HR Shared Services an automated platform that can manage a variety of HR tasks, including payroll, benefits administration, training, employee data management, reporting, relocations, and talent management, is referred to as an HR shared service. This system enables workers to obtain leave authorizations, access personal information, request benefits, plan vacation time, and even modify their direct deposit information.

Increasing demand for organizational effectiveness along with the need for cost reduction had made HR Shared Services a popular choice worldwide in the pre-COVID world. (Goute, 2021) Consolidating services within a corporation is how

shared services in HR operate. Each operating entity (such as a business unit or functional regional unit) inside an organisation is likely to have supporting HR services tailored to the entity's needs in a typical HR model. These various service operations are combined into a single entity under the HR shared service model. HR shared services also denotes as employee self-service, automation using technology, and multi-tiered levels of service and service answers within a company are the hallmarks of HR Shared Services, a centralised centre for HR administrative and operational tasks. They are service focused, enabling the customers of the shared services to specify the level and nature of the service and are flexible to the needs of the business. This allows organizations to provide standard HR services in the most efficient way.

Also, some businesses use shared services to group all of their shared procedures into a single shared services division. An important alternative to outsourcing HR has emerged: the Shared Services Centre (SSC). SSC strives to establish an internal client-vendor connection in order to make some back-office operations operate in a more competitive and professional manner. As back-office procedures, some typical organisational tasks are standardised and completed in a single area for the benefit of the entire business. Not only are cost savings desired, but also quality and reactivity.

They are service-focused, allowing shared service users to choose the calibre and nature of the service, and they are adaptable to business requirements. This makes it possible for businesses to offer typical HR services in the most effective manner. Because they are a part of the same firm and have a tighter link with the business units, shared services are more responsive to business needs. Sometimes being close causes complacency. A shared services strategy to human resources essentially entails centralising services across many organisational departments.

However, as per Deloitte Debates on Human Resource Outsourcing (HRO) versus Human Resource Shared Services (HRSS) —

- When a company wants to make a significant change, has to act quickly, and prioritises cost savings, outsourcing often makes the most sense. The company wants to take advantage

of the vendor's superior systems, procedures, personnel, and scale economies. When control is a primary concern and the activities in question are specific to the organisation and serve as a competitive differentiation, a shared services strategy is typically the best choice. Success, though, depends on having the right systems, procedures, talent, and size. It is difficult for shared services to remain competitive if these are not on par with what an outsourced vendor offers. ----- Peter Lawes, Principal, Deloitte consulting, LLP.

- A shared services strategy also allows you the chance to continuously enhance your processes rather than turning over the rewards of such advancements to a vendor, which is a subtle but significant gain. When choosing to outsource, businesses should aim to structure the contract so they get a cut of any future advances the provider makes.

Similarly, it could make sense to engage in process optimisation before outsourcing the work if an outsourcing vendor would be managing the operation using your current processes and systems rather than its own. This will give you the power to bargain with the vendor for a lower price, which will facilitate a smoother transfer. A mess that has been outsourced remains a mess..... Susan Hogan, Principal, Deloitte consulting, LLP.

- The variety of options within those choices, which include risk aversion vs. risk taking, cost reduction vs. value creation, and strategic function vs. transactional processor, often determines the eventual orientation for the HR function.
- Service sharing and outsourcing both call for a variety of tasks in order to fully realise the benefits of the underlying HR transformation project. Consideration must be given to everything, including process redesign, technology integration, organisational restructure, talent assessments, and personnel changes Erica Volini, Principal, Deloitte consulting, LLP.

3. Conclusion:

In the 75th scenario of India after independence, the new era of organisational strategy linked to human resource management, human resources are urged to outsource. HRO in organisational strategy is in order to provide value, even if it is generally understood how HR outsourcing affects the HR function, competences, and relationships with senior management. An "internal" HR community, according to some reputable experts, is better positioned to strengthen the functions of HR departments. Actually, there are benefits and potential risks associated with outsourcing any corporate operation. Businesses may become unduly reliant on their suppliers and lose strength in their strategic core competencies. Due to the benefits of human resource outsourcing, firms are increasingly using outside contractors to carry out HR-related tasks that were formerly handled internally (HRO). If an organisation takes the necessary precautions in Human Resource Shared Services (HRSS), paying more attention to process redesign and keeping strategic parts of HR in-house, like Human Resource Planning, as it revolves around essential activities and core competencies and thus provides sustainable lead in the long run.

It is not necessary to choose between shared services and outsourcing after examining various features of HRO and HRSS. Even within a single business function, shared services and outsourcing work well for many firms. Additionally, many tasks can be managed well in either scenario. Success ultimately depends on both the strategy you adopt and how well you implement it.

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Importance of Mobile Banking in Covid-19 Situation

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Abstract

Covid -19 situation has create challenge in economic sector. It has badly affected on each and every financial sector all over the world. It is spread man to man, so people are afraid about handling cash from person because of corona virus spread from person to person. In that situation importance of Mobile Banking is increased in using mobile banking., no need to go to the bank and it is very easy to transfer amount from anywhere at any place, so it is very safe. This research is based on primary and secondary data. Primary data is collected from 50 respondents that means sample size is 50, and secondary data is collected from various books, journals Analysis is done using histogram. It is concluded that in pandemic situation according to safety mobile banking is very useful.

Key words- Bank, Mobile Banking ,E- Banking ,COVID-19

Introduction

COVERID-19 is spreading across the world since December.2019,by close contact of an infected person. It is developed naturally in Wuhan(China), It is spreading very fast across the world, so India has declared pandemic by maintain social distance people can protect themselves by this pandemic by maintaining social distance, but in that period to do daily life ,transfer of money ,maintaining social distance banking can make transaction on electronic basis with maintaining social distance, E-banking can make transaction on electronic basis with maintaining social distance. E-banking is modern concept of banking in which people can do banking activates like cash transfer ,payment of bills using of Internet in their phone. Computer is one of the most important feature of online banking is that it can totally operate electronically basis without exchange of any tangible commodity. Apart from this mobile banking important to which proffered from pandemic. It plays important role in COVID-19 period to protect people to their payments and other transactions through mobile banking safely from home, office or any place.

Mobile banking allows consumers to be able to access banking services from anywhere, Businessman are now saving time by using mobile banking applications to process there payments or receiving funds from clients directly to their account

through mobile number. While using mobile banking app we can do the all services like cheaking of account statement, downloading and printing for the period, clearing bills payment, transfer or receive funds from other persons, request for new cheque book.

With mobile banking we can complete financial transactions without internet connection with the use of USSD or SMS or we may use .ICICI Bank was first bank in India to launch Mobile Banking .The HDFC Bank is one of the India's largest private sector bank is heaving maximum customers are using mobile banking.

Objective of The Study:

- 1) To study the importance of Mobile Banking in COVID-19 in pandemic situation.
- 2) To Study satisfaction and safety level customers in the use of Mobile-banking in COVID—19 situation.

Hypothesis:

- 1) Customers are maximum satisfied safety (100%) in use of Mobile-banking in pandemic situation.

Research Methodology:

The purpose of this research is to study importance of Mobile-banking in COVID-19 situation. For this research primary and secondary data is collected. Primary data is collected from 50 Respondents preparing questionnaire on the basis of

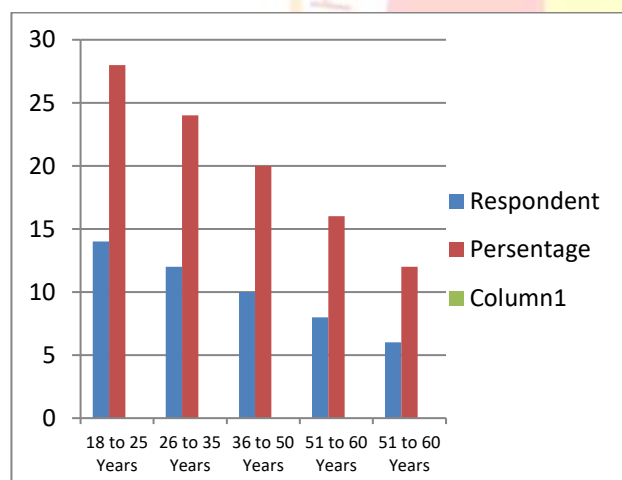
online mode (Google form) ,Secondary data was collected through various books ,journals, websites, research publications etc.

Scope of Study:

The study shows how Mobile banking is beneficial during COVID-19 pandemic situation how people use it their satisfaction level while using mobile banking .The study was conducted at Kolhapur city . To know how it help them during pandemic situation.

Table No.1 (A) Age wise details of respondents

Sample Size	Age wise Group	Respondents	Percentage
50	18 to 25 Years	14	28
	26 to 35 Years	12	24
	36 to 50 Years	10	20
	51 to 60 Years	8	16
	51 & above	6	12



Age wise details of respondents

Source (primary data) table no 1

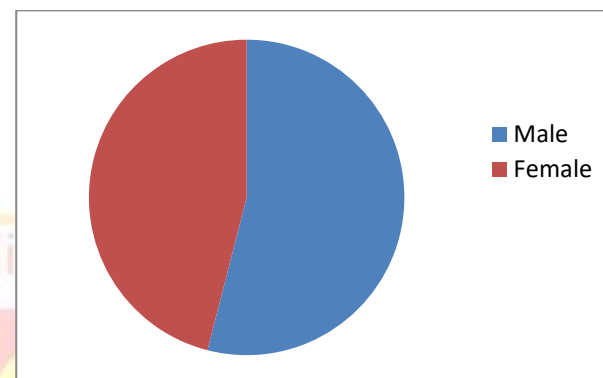
The table no 1 and graph A shows that age wise details of the respondents. It has been observed that 28 % of users in their age group of 18 to 25 years then, 24 % of users in the age group 26 to 35 years , 20% of users in their group 36 to 50 years , 16 % of users in age group 51to 60 years age group and 12 % of above 61 years age group.

In the pandemic situation seiner citizens ,60 years old & 50 to 60 years old peoples needed online Mobile banking ,the same time young stars (18 to

25 years) are most using E-banking .It depends upon family users whether 'he or she' so automatically % of user is change.

Table No.2 (B) Gender details of respondents

Sample Size	Gender wise Group	Respondents
50	Male	27
	Female	23



The above table no 2 and related graph (B)shows that gender wise details of the respondents ,it has been observed that 27 respondents are male 23 respondents are female, out of total 50 respondents, so male respondents are more user than female in pandemic situation both male and female are equally impotence to online payments.

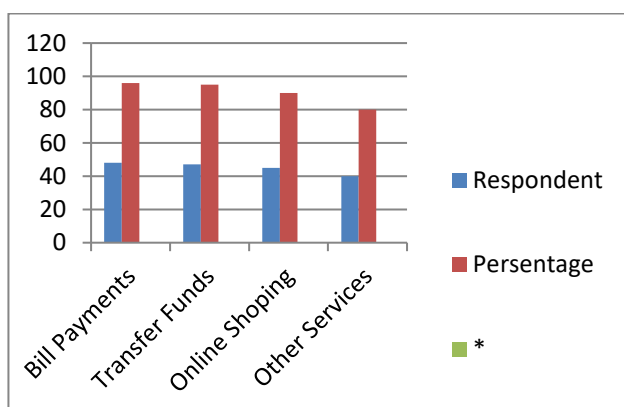
Table No.3 (C) Occupation wise details of respondents

Sampl e Size	Occupatio n wise Group	Respondent s	Percentage s
50	Business by man	18	36
	Govt. Servants	15	30
	Working women.	12	24
	House wife	5	10



Table No 4 Graph (D) Satisfaction level of the respondents,

Sample Size	Satisfaction level wise Group	Respondents	Percentage
50	Bill payments	48	96
	Transfer Funds	47	95
	Online Shopping	45	90
	Other Services	40	80



The above table no4 and related graph (D) shows that satisfaction level of respondents .It has been observed that heights satisfaction level (96%) for bill payments,95% for transfer of funds 90% for other Services uses 80% for online shopping ,so it is concluded that in pandemic situation every man and women are highly satisfied while using Mobile-banking.

Safety of Mobile banking during COVID-19 situation Maximum of people are using online Mobile banking (E_banking) in COVID-19 situation they feel safety while using because in that situation people used Mobile Banking for payments of bills ,transfer of money , online shopping and other online work related to cash payment. Use of Mobile E-banking is any time any where ,Maximum peoples give preference to Mobile-banking.

Conclusion:

It is concluded that or found that the Mobile banking playing an important role in the COVID-19 situation to protect the people from corona virus , it is assumed that Mobile banking feeling safe in online payment. From COVID various. As per sampling nearly -- % of safety in using Mobile banking . 100% safety from COVID-19 various in using online payments of bills and transfer or receive cash.

Finally it can be concluded that Mobile-banking plays very important role on it is very useful way of fund transfer, payment of bills..etc.. in COVID-19 situation, because COVID virus speared from man to man through this online banking no need to go to the bank .We do all banking transactions from any where any time 24 * 7 .It is safest mode of payment.

- 1) It is clearly observed that both male and female respondents give more importance to Mobile banking in COVID-19 situation.
- 2) According to age group and particularly in COVID-19 situation every age group using mobile banking facility .
- 3) From occupation wise business are more user than compared to other occupations.
- 4) It appears likely to continue to increasing more and more customers for use of Smartphone use of Mobile phones to make payments.

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Women's Power India @ 75: Aatmanirbhar Bharat

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Abstract:

The year 2022 has become the beginning of Amrit Kaal or Golden India, which began with Amrit Mahostava. This year of resolutions has seen the realisation of those dreams that will serve as the foundation for New India of 2047. India has progressed on the path of the Aatmanirbhar. We sometimes say one thing, "Nari tu Narayani". It means the role of women's power is very significant for Aatmanirbhar Bharat because in women's empowerment has both social and economic aspects. Today, India is a 5th largest economic in the world. It is a very important that's women's participation increase in the work force. Women have always been given a respectable place in Indian culture and women have been revered at the highest position in the society. Even today we worship goddess Durga, Lakshmi, Kali and Saraswati not only this, but we also bow down to the village goddess before entering the village. It is the symbol of deep respect for women power. Her immortal fame throughout the world will last other last for ages; that is forever. Women have become a reflection of power, policy, loyalty, decision making power and leadership in India, moving towards golden period because the Vedas and Indian traditional have both called for the same thing women power at centre of India.

This research paper is focus on the impact of Aatmanirbhar Bharat Abhiyan on Indian women and how to Indian women are developing their status with government schemes.

Keywords- Women empowerment, Aatmanirbhar Bharat, Government Schemes for women. etc.

Introduction:

India @ 75, this is a golden representation of women's power. It is the reflection of the women of New India. It is a shining example of the path to social justice and economic empowerment. There is no better way to kick off Amrit Kaal. India now presiding over the world's most powerful economic group, the G-20, the country has taken the initiative to give the world a new direction by putting development, led by women, on the global agenda. The government has taken numerous important steps towards women's safety and self-reliance over the last 9 years, as result of which women now have safe environment to demonstrate their abilities. New India's thinking is not limited to women's development; rather, it has embarked on development journey under the leadership of women. New India, moving resolutely towards golden period, is boosting the self-reliant of women by providing security on the one hand and promoting women-led development on the other, because women power is central to policy, decision making, and leadership.

Objective:

- 1) To study on impact of Aatmanirbhar Bharat Abhiyan on Indian women.
- 2) To study government schemes for Indian women and it's effect on women empowerment.

Research Methodology:

The paper was descriptive type in nature. The data was collected only secondary. The secondary data was collected from books, articles, magazines, government reports, published research journals, website etc.

Aatmanirbhar Bharat Abhiyan:

In 1998, when Atal Bihari Vajpayee assumed the post of Prime Minister, he resolved to establish "good governance". This concept merged in Aatmanirbhar. In 2020, corona put brake not only on life but also on the pace of economic progress of the country, so PM Narendra Modi announced the Aatmanirbhar Bharat Package to speed it up again.

From girls birth:

Pradhan Mantri Matru Vandana Yojana is under this scheme direct benefit transfers to pregnant women and lactating mothers are encouraged under this scheme. In the case of the first child as girl,

Rs.5000/- is given in two installments. In case of second child as girl, Rs.6000/- is given. So far 2.8 crore women have benefitted. And also Social Security Code/2020 increased paid maternity leave from 12 weeks to 26 weeks. 33% increase in the Gross Enrollment Ratio of Girls.

To new born girls and childhood:

All children below the age of 6 years, pregnant women, and lactating mothers are eligible for the benefits under Mission Poshan 2.0. As results this scheme 12.5 crore children covered under PM Poshan so far. The decision to distribute 100% refined rice. 10.10 crore beneficiaries registered in the PM Poshan .

To girls education:

Beti Bachao, Beti Padhao has raised collective consciousness towards changing the mindset of the people. The sex ratio at birth has increased from 918 in 2014-15 to 1034 in 2021-22, an improvement of 16 point. And also the gross enrollment ratio of girls in schools at the secondary level has also increased from 75.51% in 2014-15 to 79.4% in 2021-22.

Sukanya Samridhi Yojana:

More than 2.70 crore Sukanya accounts have been opened across the country so far. The department of post opened 10.87 Lakh Sukanya accounts in two days of the first for night of February.

To Girls education loan:

Vidhya Lakshmi Portal was launched on August, 2015, for availing of easy education loans.

To girls distance education:

There are 130 females in PhD, 109 in MPhil, 122 in Post graduate, 104 Diploma and 376 in intergrated against 100 males'

Sampoorna Sukanya Gram Yojana as Girls:

More than 19500 villages were declared as Sampoorna Sukanya Gram in 2021-22.

Women Reservation:

In January 2016, the central government mandated 33% of women's reservation in constable posts in CRPF, CISF. This initiative will change the mind -set of the society toward women in the security forces. For the first time women contingent of CRPF and women riders of BSF also participated in the Republic Day parade in 2022.

Women's Participation in Stand -Up India:

81% of loans under the Stand -up India scheme ranging from Rs. 10 Lakh to Rs. 1 crore went to women entrepreneurs.

Benefits Mudra Loan Yonana for women:

68% of the loans have been sanctioned to enterprises owned by women,

Women's participation in Start-Up India:

Start-up India recognizes 86713, start -up across 660 districts by December,2022 and 46% have at least one women director of entrepreneurs.

Women's participation in MGNREGA:

The participation of women in the Mahatma Gandhi National Rural Employment Guarantee Scheme is 56.62% in 2021-22.

Women's contribution in labour force:

The estimated labour force participation of women has increased from 22.8% in 2019-20 to 25.1% in 2020-21.

Night shift made easy for women:

Permission to work in the night shift with adequate security arrangement.

Women farming training:

There are 731 Krishi Vikas Kendras across the country in which farmers and farm women are also trained in the latest technology in agriculture and allied sectors.

Women's contribution in defence sector and civil aviation:

Women pilots have been induced into the Navy. Women pilots induced into combat-ready squadrons. Women will be induced into National Defence Academy for permanent commission. And also the country has 10% more female commercial pilots than the global average.

Women's contribution in SHG:

8.4 crore women are associated with 80 lakh women self -help groups which is the basis of economic empowerment.

Women's freedom from kitchen smoke:

Gas connection was given to more than 9.6 crore poor families across the country under the Ujjwala Yojana. The World Health Organization estimates that cooking with traditional fuels-wood, coal etc. used to cause 5 lakh deaths annually in India. But due to this efforts of the Central Government, there has been a reduction of 20% in the cases of respiratory diseases in women.

Financial help during Covid:

Rs.31000/- crore transferred to the bank accounts of 20.50 crore women beneficiaries. Till January 31, sanitary napkins are being made available through more than 9082 Jan Aushadhi Kendras across the country.

Women's own house dream under PM Awas Yojana:

There has been increase in the number of women who have got land and house ownership rights under this scheme.

Refecation of women empowerment:

Increased participation in major decision making of the house. 88.7% of women now participate major household decision.

Jan dhan bank account women holders:

More than 53% of Jan Dhan Bank account holders are women in rural areas.

Conclusion:

On this paper show the various women empowerment schemes and their positive results during the Azadi ka Amrit Mahotsav. When women are empowered, the country advances. Several studies have found that when women are given equal opportunities in education, employment and very sector, they are more likely to enter the labour force, there by strengthening the country's economy. As India strives to become the world's 5th largest economy by becoming a five trillion dollar economy, a more active role for women will be

helpful in achieving this ambitious goal, indeed, as women become more educated and capable, the global community will become more progressive and developed, free of many anomalies. Various schemes and policies for women development and empowerment have been implemented during Aatmanirbhar Bharat.

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Indian Banking@75 Now and Then

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Abstract

*As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalized and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well. The Indian banking industry has recently witnessed the rollout of innovative banking models like payments and small finance banks. In recent years India has also focused on increasing its banking sector reach, through various schemes like the Pradhan Mantri Jan Dhan Yojana and Post payment banks. Schemes like these coupled with major banking sector reforms like digital payments, neo-banking, a rise of Indian NBFCs and fintech have significantly enhanced India's financial inclusion and helped fuel the credit cycle in the country. The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII). * India's Unified Payments Interface (UPI) has also revolutionized real-time payments and strived to increase its global reach in recent years.*

Key Words: Capitalized, Withstood, Innovative, Significantly, Revolutionized, etc.

1. Introduction

Banking sector plays a crucial role in the functioning and economic development of an economy. In all economic systems, banks play a leading role in planning and implementing financial policy. The difference lies in prioritizing goals and methods embraced for their attainment. Going by the neo-liberal approach, earning higher profits by utilizing all resources is an end in itself, while in the socialistic systems bank operations also aims at improving economy in general and at satisfying social needs. Banks accepts deposits and provides loans and derives a profit from the difference in the interest rates paid and charged to depositors and borrowers respectively. The process undertaken by banks of taking in funds from a depositor and then lending them out to a borrower is termed as financial intermediation. Banking sector flourish on the financial intermediation capabilities that allow them to lend out money and receiving money on deposit. The bank is the most significant financial intermediary in the economy as it bridges the gap between surplus and deficit economic agents. Banks contribute immensely towards the economic development of a nation by facilitating business activities. Banks also facilitate the development of saving plans and hold a key position in the determination of Government's monetary strategies.

2. Objectives of the Study

1. To study the Banking Sector in India.
2. To study the Banking Mergers in India.
3. To study the recent challenges of Banking Sector.
4. To study the prospects of Banking sector.

3. Banking Sector in India

The banking sector in India has been a crucial component in the country's economic growth, providing financial services and support to individuals, businesses and the government. Indian banks have been resilient and withstood the strong headwinds that significantly impacted other economies in the last few months. However, the current ecosystem of the banking industry is marked by several challenges, such as asset quality, digital transformation and ensuring financial inclusion. The Union Budget 2023 has addressed these concerns through various measures aimed at boosting the banking sector and improving the overall financial landscape of the country. The proposed revisions to the Banking Regulation Act, the Banking Companies Act, and the Reserve Bank of India Act aim to improve bank governance and enhance investor protection. In addition to strengthening the internal mechanisms and operations of fintech and data-driven credit disbursement companies, this initiative will aid banking authorities in promoting financial inclusion and fostering better credit

facilities. This, in turn, may lessen the compliance burden and improve the ease of doing business in India.

The Indian banking sector has staged a dramatic turnaround of late. From a loss of about Rs 23,400 crore in FY19, the banking sector turned in a record combined profit of Rs 1.82 lakh crore in FY22. This smart somersault has been accompanied by a cleaning up of its books gross non-performing assets have almost halved to 5 per cent or so from 2018, and the provisioning coverage ratio has moved up to more than 70 per cent. Under the watchful eye of the Reserve Bank of India, banks are now raring to grow, and grow fast. This clean-up could not have come a day too soon. India is on a growth path despite global headwinds, the government has loosened its purse strings to boost capital expenditure in the hope that private investment will follow, and the infrastructure sector is also witnessing heightened activity. All this will need banks to be the engines that will power economic growth.

4. Banking Mergers in India

Banks were nationalized in two rounds, 14 largest commercial banks were nationalized in 1969 in the first round, and six more banks were nationalized in 1980 with the objective to give more control of credit to the government; thus the government got control over about 91 percent of the banking system. There were 13 mergers between public sector and private sector banks during this period.

Bank mergers in the country have been beneficial to the banking sector as they have resulted in the wealth gains for shareholders of the acquire banks and have also improved the efficiency of the bank that has acquired. Mergers have provided avenues for increasing the scale of operations, geographical diversification, and adoption of more efficient business strategies. During 1997-2022, there were 40 bank amalgamations, out of which 12 were between private sector banks (PVBs) and public sector banks (PSBs), 16 were amongst PSBs and the remaining 12 were between PVBs and foreign banks. In one of the biggest consolidations of the sector, ten public sector banks (PSBs) were merged into four, effective April 1, 2020. Bank of Baroda acquired Vijaya Bank and Dena Bank; Punjab National Bank acquired Oriental Bank of

Commerce United Bank of India and Union Bank of India acquired Andhra Bank and Corporation Bank. While Syndicate Bank was merged with Canara Bank, Indian Bank merged Allahabad Bank with itself. In one of the biggest consolidations of the sector, ten public sector banks (PSBs) were merged into four, effective April 1, 2020.

Relatively lower managerial and organizational competencies in acquired banks were not a hindrance for preserving efficiency of the merged entity and the benefits to acquirers from mergers on account of increased scale of productive capacity were statistically significant.

5. Recent Challenges Banking Sector

i. Virtual Payments

Payments continue to be one of the most disruptive and dynamic aspects to banking. Innovations are boosting customer expectations and intensifying competition globally. With friction endemic in almost every legacy payment system, the search for frictionless digital payment experiences continues. PayPal, for instance, crossed 250 million active users worldwide. Apple Pay and Amazon Go are adding new users rapidly. Driving volume-based fee growth in payments is expected to become increasingly challenging for card issuers in 2023. Cheaper digital solutions from nontraditional players and expensive reward programs may make it difficult for card issuers to increase fee income. This challenge is facing banks in 2023. Banks will have to get faster, more efficient, and cheaper for both consumers and businesses.

ii. Cyber-Security

The banking sector is the most targeted area by hackers and fraudsters for apparent reasons. Banks face a delicate balance between customer experience and fraud management: while prevention practices can create friction and a declined customer is often an unhappy customer, fraud events can result in lost relationships. Fraud detection and security issues are a big, costly headache for the banking industry in India.

iii. Maximizing Operational Efficiency

To remain competitive in an increasingly saturated market – especially with the more widespread adoption of virtual banking – banking firms have had to find a way to deliver the best possible user experience to their customers.

Internally, the challenge is to maximize efficiency and keep costs as low as possible while maintaining maximum security levels. Automation is already significantly impacting asset management and other industries across the board.

iv. Virtual Customer Service

Customer service is a must for banks, whether they're brick and mortar or virtual. Customer service is meant to solve customer problems in a friendly and quick manner while helping banks save money through speed and customer lifetime value. A major challenge in the banking industry is large departments that aren't using their human resources wisely

v. Adoption of New Technology

A major challenge for banks today is the adoption of new technology. Due to legacy solutions and out-of-date business processes, larger organizations have a hard time adopting new processes and tools, making it – according to experts – the biggest challenge in the financial industry for 2023. Despite proven effectiveness in other financial sectors, banks are in no hurry to apply artificial intelligence, blockchain, or cloud computing actively. At presently customers expect to receive service from banks with minimal participation of consultants. For the modern consumer, the autonomy and reliability of banking services are essential.

vi. Virtual Transaction Authentication and Security

Credit card fraud has severely affected 33% small businesses in 2023 according to Forbes. With most of the population using credit cards as a primary form of payment, businesses all over the globe offer payment solutions that accept credit cards, however, due to the high fraud rate, banks are struggling to implement solutions that work with authenticating and securing virtual payments.

vii. Investment Banking

In most cases, investment banks operate as intermediaries between parties needing capital and parties with money to invest. Economic and financial challenges have impacted investment banking performance. Investment banks, big or small, division or full-serviced, are now under strict regulations and substantial operational costs. Traditional investment banking models in the current market cannot achieve success. Therefore,

there's a critical need for re-balancing priorities, goals, and future resources.

viii. Customer Expectations

Currently, banks face a split opinion from customers about the service they want to receive: online vs. offline. That said, both types of customers want to receive benefits quickly, conveniently, cheaply, and to the fullest extent. Whatever the case, customer expectations are what initiate transformation. Therefore, financial institutions must use scalable strategies to evolve.

xi. Competition between Banks and Fintech Companies

Fintech companies have rapidly gained momentum and can seriously compete with traditional financial institutions. Web and mobile apps can already give loans, operate with cryptocurrency, and even offer financial advice.

x. Social Media Engagement

Social media is essential to business in 2023 and beyond. The graph shows monthly visits to social platforms by millions of people. Undoubtedly, social networks can become a Mecca for any business. The main thing is to choose the right target audience.

6. Prospects of Banking Sector in India

i. Offering new services

Banking sector provides so many new services and trending methods for banking transaction such as e- banking, funds transfers, and electronic bill payments. These services reduce transactions time and are easy to access. These transactions provide banking sector new avenues to achieve growth

ii. Introducing payment banking

Payment bank is a new type of bank introduced by RBI. These banks can't accept more deposits from consumer but provide services like ATM, Debit Cards, Credit cards and mobile banking to customers. These banks accept utility bills from public. They can't issue loans and cards to public. These banks provide fast services rather than traditional banking.

iii. Digital literacy:

Indian government introduced National Digital Literacy mission with a mission to encourage digital literacy skills in India by 2020. This step will help to educating the rural public to understand the

benefits, functions and procedure followed by different banks.

iv. Competitive advantage

By adopting e-banking banks can get competitive advantage over other financial competitors. Reductions of operational cost by using e-banking, Access to new areas, strong customer relationship are example of these benefits some benefits.

v. Untouched rural market

In rural segment about 70% of population is not aware about banking transactions. This sector can become big opportunities for public or private banks. These banks should introduce their services to rural people and connect with new consumer and can capture a big part of financial market.

vi. Product differentiation

Indian banks strengthen themselves by providing different services to their customers. By attending consumer preferences banks can improve their earnings and reduce their cost. Banks can provide different services as online banking facilities, payment banking, user payment interface, easy norms for loans, less formalities for banking proceedings.

vii. Retail lending

Indian market has shifted from traditional place to online stores. Online trades improve banking because mode of payment is either by cards or online through different payment apps that enhance banking transactions. Paytm, Paypal, Freecharge, Mobikwik are some example of payments apps. Some online stores have their own account for transact with consumer that improve banking business.

7. Conclusion

With ongoing technological advancements, the banking sector is putting a larger emphasis on offering better services to customers and enhancing its digital infrastructure to improve the overall customer experience. This gives banks a competitive advantage. The Union Budget's focus on improving the credit scheme for equipping MSMEs with access to financing and continuing the reforms in terms of investor protection will provide further impetus to growth in the banking sector. As more growing businesses turn to banks for financing, these propositions indicate that India's banking sector is poised for robust growth.

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Indian Trade and Commerce@75: Now and Then

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Abstract

It's also worth noting that the development of the Indian economy is heavily influenced by its geography and environment. The Himalayas surround India, mainly in the north and the Arabian Sea, in the south. There has been a great deal of economic expansion across continents because of its proximity to the ocean. Silk, cotton, sugar, and precious stones were some of the most famous exports from India in the past. Spices were also exported from India to the west via the spice route. Gold and silver were used to purchase these commodities from other countries. With the dawn of the Industrial Age in the West, India's trading fortunes took a backseat. Indian economic growth may be traced back to developing the country's trade and commerce. A significant role in the development of the Indian economy was played by trade and commerce, as evidenced by archaeological finds on land and at sea. Some of the elements that contributed to India's rise to the top of the list in trade and commerce are listed below. Entrepreneurship, entrepreneurial attitude, perseverance, and integrity were all hallmarks of the Indian mercantile class. As a result, Indian-made goods were renowned for their quality since they were unique and unavailable elsewhere globally. As a result of their expertise in shipbuilding, the Indians also had a deep understanding of maritime routes, winds, and other navigation characteristics. They were able to conduct business in faraway regions because of this.

Key Words: Geography, Expansion, Commodities, Entrepreneurship, Shipbuilding, etc.

1. Introduction

The importance of trade and commerce in the development of a nation is second to none. It can also be emphasized that the evolution of a business in a country largely depends upon its geography and the surroundings. India is blessed to have the Himalayas in the north and bordered by sea on the south. The presence of sea has helped in the spreading of business across the continents. During the ancient times,

India was the leading exporter of silk, cotton, sugar, precious stones. India was also the exporter of spices to the west and this was done through the spice route. All these items were exported in exchange for gold and silver from other nations. The prosperity of Indian trade took a backseat with the starting of the Industrial Revolution in the west. Trade and commerce played a significant role in the evolution of the economy of India. It was shown from the archaeological evidence that trade and commerce through land and sea played a very important role in the growth of the Indian economy. India was the leading business center of the world and commercial towns like Harappa and Mohenjodaro were established. In ancient times,

India had built strong business relations with other countries like Mesopotamia and trade took place between the two nations involving gold, silver, terracotta pots, precious stones, pearls, etc.

2. Objectives of the Study

1. To study the India's role in world trade and commerce.
2. To study the growth of e-business in India.
3. To study the challenges trade and commerce in India.

3. Methodology of the Study

The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method

4. India's Role in World Trade and Commerce

India has rich resources that are way above those of other nations. That is why India is seen as the right nation to explore business opportunities. Amongst many of the resources that make India lucrative for business, the top ones are:

- Highly and semi-skilled manpower.
- Technologies within the country.
- Rich natural resources.
- Budding middle-class segment.

- The willingness of the Indian government to participate in the world trade India is known to be one of the fastest-growing economies in the world, next only to China. It holds the place of the 10th largest economy in the world. It is predicted that the top three countries that are likely to dominate the 21st-century economy are; the United States, China, and India. Forty percent of the world's GDP (gross domestic product) comes from these countries. India, which is already using the World Bank's PPP (Purchasing power parity) exchange rate, has the 3rd largest GDP in the world.

The growth of India's GDP to 203.39 trillion USD in 2019-20 owes it to the integration of the domestic economy through two channels; trade and capital flow. The per capita income of India has also become three times in these years. India's Export of Services in the Indian economy, the services sector holds tremendous value. Almost 55 percent of India's GDP comes from services. India's trade in services has been a significant driver in its exports in the last two decades. India tops the chart as the fastest growing nation in global service trade. The service sector has been beneficial to India in many ways such as: attracting significant foreign investments, a significant contribution to export and providing large scale employment. The service sector of India comprises a wide range of activities such as transport, trade, hotels and restaurants, business services, financing, insurance, etc. From the year 2014-2018, India's export of services has shown an upward trend.

The rapid digitization of global production, trade and consumption of goods and services has had a profound impact on the trade competitiveness of countries, fuelling the need for robust digital skills, infrastructure and capabilities. This is one of the key areas where India is lagging behind other developing countries such as China and South Africa, e.g. India's exports of technological goods and services.^[11] The government must work on building its digital capabilities and infrastructure in key export sectors through a „Digitally Informed Foreign Trade Policy“, with a focus on enhancing India's trade competitiveness by developing digital infrastructure for trade; building digital skills in tradeable sectors; increasing the share of technology content in exports; and leveraging

advanced technologies for evidence-based and informed trade policy decisions. Further, these efforts must be aligned with the country's domestic and multilateral trade negotiations.

5. Growth of E-Business in India

The Indian E-Business has been witnessing a growing trend. After increase in digital application during the Covid-19 pandemic, India witnessed a huge develop in online transactions in 2021. Tier-2 and Tier- 3 cities in India transacted more than increasingly and a large number of the rural people were shopping online. As per the Indian Brand Equity Foundation, an initiative by the Ministry of Commerce and Industry, the E-Business market in India will exceed the US to become the second- largest market in the world. From the presence of multiple companies and the developing of new business models to the growth and increase of social commerce, there are numerous factors for this exponential growth. More than four thousand active E-Business starts in India are also providing the benefits of digital commerce and promoting growth at a fast speed. Remarkably, this growth and the country's substantial E-Business potential have enhancing strong investor.

Over the years, the general perception has been that e-commerce is an expected choice of marketing for only well-established retail brands. There has been a drastic change in the business strategy of local businesses who have been successfully navigating their operations to online platforms. Direct-to-Consumer (D2C) brands and independent sales channels have been trending alongside e-commerce. Retail companies are doing away with distributors and middlemen and connecting directly with consumers through e-commerce platforms. This allows them to not only reduce costs and overheads but also get a closer understanding of their consumers' buying patterns, deal with product enquiries and directly provide customer service. By offering enhanced customer experience, brands get deeper insights into their shopping behaviour. This allows D2C brands to customize their products for different markets catering to local cultural differences, and thus succeed in diversifying into different countries. With expanding digital access, consumers are today able to connect with sellers and retailers from

international markets to tap into a wider choice of products with competitive pricing and quality. The first key factor driving cross-border e-commerce is consumer preferences for the most relevant product no matter where the source. This fulfils the premise of an open marketplace. The second factor is the ability for sellers to manage fulfilment and complete transactions through a range of integrated logistics as well as payment on trusted open marketplaces that enable a frictionless experience. This gives immense confidence to small sellers and large retailers as well as buyers to participate in the cross-border ecommerce market thereby contributing to a vibrant two-sided marketplace. These marketplaces provide equal opportunity to all types of sellers not just by providing integrated services but also deep insights on what to sell. Lastly and most importantly, the evolving ecommerce ecosystem in India which includes the marketplace, logistics providers and government agencies need to work in close coordination to make Indian sellers' competitiveness matches those of other cross border sellers from around the world.

6. Challenges of Trade and Commerce in India

i. Starting a Business

The cost of starting a business in India is astronomical, and the procedures involved can be daunting without local knowledge. There are 12 procedures to complete in the initial set up of a business costing 49.8% of income per capita. It takes almost a month (27 days) to complete the tasks on average, which is well above the OECD average of 12 days.

ii. Dealing with Construction Permits

Construction permits are also a costly pursuit, involving 34 procedures and taking 196 days. Obtaining Intimation of Disapproval from the Building Proposal Office and paying fees takes around a month, and NOCs must be sought from the Tree Authority, the Storm Water and Drain Department, the Sewerage Department, the Electric Department, the Environmental Department, the Traffic & Coordination Department and the CFO.

iii. Getting Electricity

The cost of getting electricity is relatively cheap in comparison to the rest of South Asia, but the number of procedures involved can be rather

daunting. What's more, each procedure is in itself quite time constraining, taking around eight days to receive an external site inspection and three weeks to get externally connected, have a meter installed and conduct a test installation.

iv. Registering Property

Registering a property requires quite a bit of legwork and can also incur substantial charges. Stamp duty of 5% of the property and a 1% charge on the market value of the property incurred at the Sub-Registrar of Assurances are the two fees to look out for, although the lawyer charges and fees at the Land & Survey Office can also pinch.

v. Getting Credit

India performs the best of all South Asian economies for ease of getting credit, ranking 23rd in the world according to the World Bank and International Finance Corporation. The 2013 report this to when a "unified collateral registry, which is centralized geographically, became operational in India strengthening access to credit and the secured transaction regime".

vi. Protecting Investors and enforcing contracts

The concept of investor protection is one that has garnered a lot of attention of late, and new bodies such as the Securities and Exchange Board of India (SEBI) have been set up to that effect. Enforcing contracts will also be an area that must be looked at; India ranks as one of the worst countries in the world for the ability to enforce a contract, taking an average of 1,420 days.

vii. Paying Taxes

Businesses operating in India are required to make 33 tax payments a year, taking 243 hours' worth of attention. The headline corporation tax rate stands at 30%, but companies can also incur charges in the form of a central sales tax, dividend tax, property tax, fuel tax, vehicle tax, VAT and excise duty.

viii. Trading Across Borders

Despite India opening its borders to international trade, there are still several hurdles to overcome when importing and exporting goods. Several layers of bureaucracy make it very challenging to move goods efficiently, and companies must file a long list of documents before moving goods across borders.

ix. Culture

India is a cultural hotbed, and business is more about building relations than presenting figures and sums. The polychromic culture can be difficult to adapt to for outsiders, and due diligence into the destination is important before travelling.

7. Conclusion

India is going through a period of unprecedented economic liberation, opening its vast consumer base to international firms. However, it is a notoriously difficult place to do business, and having local help on board is the key to unlocking the country's vast economic potential. India is an enormous country with vast economic potential, but traversing the diverse and complicated corporate landscape can be a daunting task without the right help on board. Not only is India one of the fastest growing countries in the world, it is also going through a period of unprecedented economic liberation, granting overseas investors more access to its vast and varied market than ever. A large, young population and a strong export sector await expanding businesses, with a potential consumer base that far outstrips most other nations in the developed and developing world. Political stability and broad consensus on reforms is also a big pull for expanding companies, and the well developed banking system and vibrant capital market highlight the maturity of its financial system. But

doing business in India can still be a troublesome endeavour, and having local help can really make the difference to the success of your venture.

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A Study on India at 75: Journey of Indian Stock market from 1947 to 2020

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Abstract :

India is all set to celebrate the 75th year of Independence. India has come a long way since its independence from British rule, and so have the country's stock markets.

The stock market trading in India began in the year 1855. Bombay Stock Exchange, now known as BSE, the first ever stock exchange in Asia was established in 1875.

The Government of India officially recognised BSE under the Securities Contract Regulation Act in 1957. It may be noted that India's most valuable company, in terms of market capitalisation, went public in the 1970s.

Present study is descriptive in nature purely based on secondary data. Its motive is to learn major biggest moments and its journey which impacted transformation of Indian stock markets since Independence for academic study point of view as it is without changing the scenario as on date.

Keywords:- BSE, NSE, SENSEX, NIFTY

1.Introduction:

The day of 15th August 1947 has been embossed in the golden history of India. It is the day when India got its freedom from 200 years of British rule. It was a hard and long struggle in which many freedom fighters and great men sacrificed their lives for our beloved motherland.

India celebrates its Independence Day on the 15th of August every year. However, this year, the auspicious day is being celebrated as '75 Azadi Ka Amrit Mahotsav 2022' to commemorate 75 long years of India's independence. Independence Day, called the Red-Letter Day in the history of our country, is celebrated as a national holiday throughout India.

Independence Day 2022 helps us remember every one of the penances our political dissidents made to liberate India from British rule. On 15th August 1947, India was announced free from British imperialism and turned into the biggest vote-based system, the largest democracy in the world.

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Present study is descriptive in nature purely based on secondary data. Its motive is to learn major biggest moments and its journey which impacted transformation of Indian stock markets since Independence for academic study point of view as it is without changing the scenario as on date.

2. Objective of Study:

- To understand journey of Indian Stock market from 1947 to 2020

3. Research Methodology:

- This research paper is purely based on secondary data.

4. Delimitation of Study:

- This paper tries to highlight biggest moments for Indian Stock market till 2020 without changing its nature and after 2020 moments are not studied.

5. Data Analysis and Interpretation; Journey of Indian Stock market From 1947 till 2020:

From the enactment of the capital control Act to the recognition of the BSE as a stock exchange and the in famous Harshad Mehta scam, Covid-19 Pandemic here are the some of biggest events which highlights Journey of Indian stock markets from 1947 to 2020

5.1. 1947: The Capital Issues (Control) Act is enacted. It makes it necessary to seek government permission to raise money by selling securities to the public. It also gives the government the power to decide on the price at which a company can sell its shares to the public.

5.2. 1954: Minister of Revenue and Civil Expenditure M C Shah introduces the Securities Contracts (Regulation) Bill in the Lok Sabha on Christmas eve (December 24) to “prevent undesirable transactions in securities by regulating the business”. The motion is adopted and the Bill introduced, though the final Act would take longer to pass.

5.3. 1956: The Securities Contracts (Regulation) Act comes into force on February 20. This covers the recognition of stock exchanges, listing of companies and validity of derivatives contracts. The Bombay Stock Exchange (now BSE) would be recognised the next year on August 31.

5.4. 1957: A major stock market scandal, independent India’s first, is unearthed. It involves Life Insurance Corporation of India (LIC) and its dealings in the share of the Haridas Mundhra group of companies. LIC bailed the group out while bypassing its own investment committee. Jawaharlal Nehru’s son-in-law, Feroze Gandhi, brings it to light. The country’s finance minister eventually resigns.

5.5. 1963: Unit Trust of India (UTI) is established, and a year later, its flagship scheme, Unit Scheme 1964 (US-64), is launched. It would build a large investor base with assets under management (AUM) of Rs 6,700 crore in 1988, around the time other funds would begin to make an appearance.

5.6. 1973: Foreign companies are forced to bring down their stake in their Indian arms to 40 per cent. This causes many to dilute equity by selling shares. Many retail investors cash in by purchasing marquee multinational names like Hindustan Lever (now called Hindustan Unilever) at prices decided by the government.

5.7 1974: The government imposes restrictions on dividends that companies can declare. The stock market reportedly reacts badly, and new issues become more scarce than before. The reasoning at the time is that it will cause a larger part of the profits to be ploughed back towards development.

5.8. November 1977: Reliance Industries Ltd (RIL) launches its initial public offering (IPO). Financial institutions require it to be listed for sanction of loans for expansion. The IPO is oversubscribed 7.19 times. RIL would be listed on the Ahmedabad and Bombay stock exchanges in January 1978.

5.9. January 2, 1986: The Sensex is launched. The idea is to have an index that would fill the void caused on account of “the absence of an index number of equity prices to reflect the general trend of the market”. The year 1979 is taken as the base year. It is now known as the S&P BSE Sensex.

5.10. 1987: The first non-UTI mutual fund — State Bank of India’s SBI Mutual Fund, launched in June — makes an entry. Other public sector banks follow, as do LIC and General Insurance Corporation of India (GIC).

5.11. 1991: India’s liberalisation begins in earnest because of a balance-of-payments crisis. The earlier attempts in 1966 and the 1980s had not been successful. Structural reforms are initiated amid financial support from the International Monetary Fund and the World Bank.

5.12. January 30, 1992: The Securities Exchange Board of India (Sebi) is given statutory status and powers through an ordinance. And, on February 21, Sebi is established as a statutory body. The ordinance is replaced by an Act of Parliament on April 4. Sebi would gain more powers in 1995 through the Securities Laws (Amendment) Ordinance, which would later be replaced by an Act of Parliament.

5.13. April 28, 1992: The BSE Sensex falls by 12.77 per cent after the Harshad Mehta scam comes to light. Mehta is found to have used bank funds to rig share prices. A parliamentary committee is formed to look into the matter. Mehta would die in 2001 with many cases still to be concluded.

5.14. August 1992: Controls on IPO pricing are removed. In August, Parliament repeals the Capital Issues (Control) Act, 1947. Companies now have a freer hand in raising money from the public without government interference. The number of IPOs show a rising trend. It would peak at a record 1,402 in 1995-96.

5.15 September 1992: Foreign portfolio investors (FPIs), popular as FIIs or foreign institutional investors, are allowed to invest in the country. They have since become a dominant force in the Indian

equity market. As of June 2022, they held stocks worth over Rs 45 trillion, or around a fifth of India's total market capitalisation.

5.16. February 1993: Infosys comes out with an IPO and is listed in June. Trading opens at Rs 145 per share, compared with the IPO price of Rs 95. It would go on to become one of India's most valuable companies.

5.17. November 1, 1993: The first private sector mutual fund (Kothari Pioneer, now Franklin Templeton) launches its first two schemes. It sets the stage for private sector's entry in the Indian mutual fund (MF) industry, which is until then the monopoly of government-owned Unit Trust of India (UTI). Private sector participation leads to explosive growth in the number and kinds of MF schemes. The MF industry AUM jumps almost 76 times, from Rs 47,004 crore at the end of 1993 to Rs 35.64 trillion at the end of June 2022.

5.18. April 1993: The National Stock Exchange (NSE), incorporated in November 1992, is recognised as a stock exchange. The NSE's Capital Market (Equities) segment goes live in November 1994, marking one of the biggest turning points in India's capital market history.

5.19. March 14, 1995: The BSE On-Line Trading (BOLT) system is introduced as the BSE begins to lose market share to the NSE in the institutional and retail segments. It sets the pace for algorithm or computer-based trading, now a norm but revolutionary in those days. It ends the century-old open-cry method of price bids in the equity market, making the process of selling and buying shares faster and more transparent.

5.21. July 1995: The Investor Protection Fund is established with the objective of compensating investors in the event of defaulters' assets not being sufficient to meet the admitted claims of investors, and to promote investor education, awareness and research.

5.22 October 1995: The NSE becomes India's largest stock exchange. The trading volumes on it surpasses that on the BSE, demonstrating the success of electronic-based trading. It pushes the BSE to corporatise itself and adopt modern trading practices.

5.24. November 1996: The first depository of India, National Securities Depository Limited (NSDL), co-promoted by the NSE, is set up. NSDL kick-starts

the process of digitisation of share certificates and other securities, eliminating another layer of complexity in ownership and sale of shares. It also lowers the cost of equity ownership.

5.25.1997: The BSE's BOLT system is expanded nationwide. This turns the BSE into a national stock exchange on the lines of the NSE, further boosting the culture of online share trading and investing.

5.27 February 2000: Internet Trading on the NSE commences. This is the next step for the NSE electronic trading platform. This enables investors to trade and invest without having to go to a broker's office/or call a broker in order to buy or sell shares.

5.28. March 2000: After a strong run of over 18 months, the Nasdaq peaks in March at over 5,000 level. Over the next 30-odd months, it would fall to around 1,100. Popularly known as the 2000 dot-com market collapse, it is triggered by global technology (internet economy) stocks and has a significant impact on the Indian stock market.

5.29. September 9, 2001: A terror attack on the World Trade Center (WTC) in the US triggers a sharp fall in stock markets across the world, and India is no exception. Ten days after the attack, the global market meltdown leads to a sharp correction in the Indian markets.

5.30 January 2002: ETFs are launched on the NSE. ETFs are a basket of securities that are traded on an exchange and have lower transaction cost. It starts on January 8, 2002, when the first ETF by Nippon India Mutual fund or the erstwhile Benchmark Asset Management Company is launched in India on the Nifty50 index.

5.31 August 28 – September 4, 2018: IL&FS defaults on loan repayments, triggering a crisis that would hit the NBFC industry hard, drying up liquidity for the sector.

5.32 March 23, 2020: The Sensex and Nifty close at their lowest level in four years, at 25,981 and 7,610, respectively, after nosediving 33 per cent in just 13 trading sessions amid the Covid-19 pandemic scare. India's market cap plunges to Rs 102 trillion. A day later, the government would announce a nationwide lockdown.

6. Conclusion :

The Indian stock exchange is synonymous with NSE (National Stock Exchange) and the Bombay Stock Exchange (BSE). Both act as the vital

component of the country's financial system and economy. It provides a platform for companies to raise capital and for investors to buy and sell shares of those companies. Today, they are well-regulated and play a crucial role in the growth and development of India's corporate sector.

Despite facing challenges and volatility at times, the BSE & NSE continue to be a key driver of economic activity in the country and a popular destination for investors.

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Study On Education During Pre and Post Independence.

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Abstract

In this paper an attempt is made to analyse and understand how india has gone through various stages of education and progressed in the field of education in past few years.

There is an old saying that India is a new country but an ancient civilization, and this civilization has seen tremendous changes throughout its history.

From being an education hub of the world in ancient times to becoming the IT hub of the world today, the Indian landscape has come a long way. Taking 15th August 1947 as our frame of reference, we find that the country started taking baby steps of evolutions in multiple fields, like Science and Technology, economy, and human development where India has shown remarkable progress. And of course, education was no exception

India has a unique education system designed to uphold its nation's culture, history, values, and customs. Let's have a look towards the progress, challenges introduction of policies and mang other elements which all contributed towards making the indian education system the largest and strongest in times.

Introduction

India is among the rich countries in terms of imparting knowledge and education with universities like nalanda and takshshila which is The oldest university education system in the world, attracting pupils and scholars from various countries like Korea, Japan, China, Tibet, Indonesia, Persia and Turkey.

The Gurukul was India's first system of education which was a residential schooling system where shishya (student) and guru (teacher) used to reside in the guru's ashram (home) having sanskrit language as The mode of communication. The basis of learning wasn't only to memorise information, but also included their mental, cognitive, physical and spiritual wellness.

Important subjects like science and mathematics were taught also putting equal emphasis on subjects like philosophy and metaphysics. The teaching learning method was in the natural form based on real life situations rather than just reading books and information.

However, Rooted in the ancient learnings of Vedas and Puranas, the Indian education system has come a long way from the old-school Gurukuls to the new-age hi-tech academic institutions. Education In India experienced a drastic change.

India is a democratic country guided by the principles of the Constitution. With Introducing

various schemes, policies for the students and for the development of the education system India had taken many steps. Such as under Article 21A provide free and compulsory education of all children in the age group of six to fourteen years as a Fundamental Right in such a manner as the State may, by law, determine. Several Education policies which are introduced by making themes and pattern to correct and have a proper working system.

The situation changed, giving the modern education a vital role in developing the students.

The modern school system was brought to India, including the English language, originally by Lord Thomas Babington Macaulay in the 1830s. The curriculum was confined to "modern" subjects such as science and mathematics, and subjects like metaphysics and philosophy were considered unnecessary than. Modern education helps to develop a sense of learning essential life skills, analytic competencies, decision-making skills, and critical thinking. This phase of education is not completely aloof from contemporary education. Rather, it is a combination of traditional and modern approaches.

We have all been educated in a teacher-centric classroom, a system where the teacher is in upfront and the students are seated in nice neat rows, listening to the lecture and taking notes. This system has been, and to some extent, still forms the core of our education system. But there are several changes in the system right from the teaching learning pattern

till it's working. The discovery of computers and Internet in early 90s has changed the education system completely. Integration of technology in education made it a fun learning process with . making use of the latest technology such as mobile applications, audio and video platforms like YouTube, E-books, etc. to educate learners and make the learning process more engaging and interesting. This phase completely changed the situation present in the system of education.

From chalkboards to whiteboards and now to smart boards, technology has become our main source of research, knowledge, and teaching.

Methodology

This paper is completely depend on the secondary data collected from the different sources ,. And an attempt is made in this paper to analyse the education system now and before 75 years.

Structure

The Basic Indian education system can broadly be considered as a pyramidal structure as follows:

Pre-primary level: 5-6 years of age.

Primary (elementary) level: 6-14 years of age.

Elementary-level education is guaranteed by our constitution under Article 21 A. For this level, the government has introduced Sarva Shiksha Abhiyan (SSA) under the Right To Education(RTE) Act.

Secondary level: Age group between 14-18. For this level, the government has extended SSA to secondary education in the form of the Rashtriya Madhyamik Shiksha Abhiyan.

Higher education: generally of three levels: UG→ PG→ MPhil/PhD. To cater to the requirements of higher education, the government has introduced Rashtriya Uchhatar Shiksha Abhiyan(RUSA).

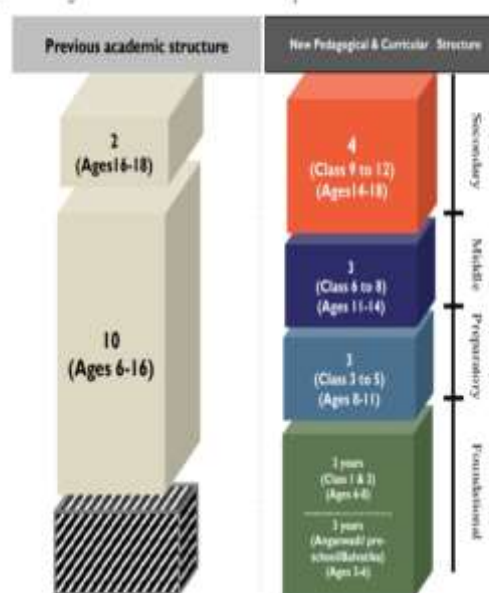
The Education Policies

India has a total of 4 education policies to date in which The first policy was formulated in the year 1968, Based on the report and recommendations of the Kothari Commission (1964–1966), the government headed by Prime Minister Indira Gandhi announced the first National Policy on Education in 1968, which called for a “radical restructuring” which gave equal educational opportunities in order to achieve national integration and greater cultural and economic development.

The Police was further modified in the year 1986, by the govt of rajiv ghadi, this policy mainly focuses on about removing disparities, providing education opportunities especially for women/backward and minority classes.

Moving towards the next policy National policy on education which was given by govt of PV narsimha rao in the year 1992 based on ram murthi commission led by chairperson shri. Janardhan reddy. This policy was know as Revised national policy. This policy is quite similar to the policy of 1986 but there were certain minor changes like, emphasis on samagra shaksharta abhiyan, plan of action 1992 was recognized as common minimum programme in 2005 by manmohan singh and one of the most imp feature was adding common entrance exam for professional and technical programmes.

The next is the newest policy, national policy on education 2020, which was approved on 29th july 2020 by the govt of Narendra modi. This is the replacement of npe 1986(after 34 years) and also the 1st education policy by BJP govt. It made changes in the school academic structure from (10+2 years) of schooling format to (5+3+3+4 years) format.



New 5+3+3+4 Education System

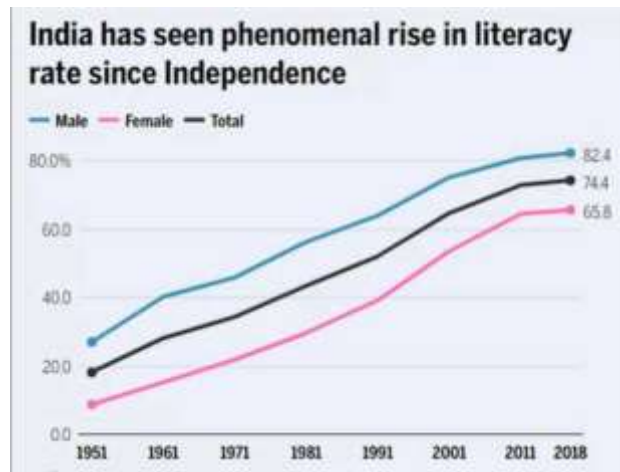
Challenges Of Education System In India

1. Lack of resources :- Even though the Indian one is currently 6th in the world by nominal GDP, there is still a big lack of resources that are related to the educational sector.
2. Expensive higher education :- improving the English even though it's not the native one eventually results in poor numerical skills and local literacy of Indian students.
3. Infrastructure deficit :- Indian educators often go over the line with it and put them under pressure they can't handle.
4. Mass illiteracy :- In India, the number of illiterates is almost one-third of the total illiterates in the world. The position in India is quite dismal.
5. Quality education :- the fee structure is beyond the reach of common man, professional and technical education has become costly in India which make it difficult for students in backward regions.
6. Government Apathy :- The Government fails to realize the challenges of the educational sector, resulting in a failed education system in the country.
7. Gender issue :- Traditional Indian society suffers from many kind of discrimination so there are many hurdles in education of women, SC, ST and minority.
8. Peer pressure :- Indian educators often go over the line with it and put them under pressure they can't handle and this can sometimes be stressful for the students.
9. Neglection of Indian language :- The medium of instruction particularly in science subjects is English and thus, the students in rural areas find it difficult to understand it properly.
10. Corruption :- Corruption in Indian education system has been eroding the quality of education. It is one of the major contributors to domestic black money.

Evolution Of Indian Education System.

From a literacy rate of 18% in 1951, we have moved up to 73% as of 2011.

The following shows the literacy rate in last 75 years.



India has made much more progress in last 75 years, the above graphs clearly gives a idea about the literacy rate and how it has increased from years.

Despite several hurdles in their way, we succeeded in their aims to a great extent. It was due to their efforts that India could progress from a mere 27 universities in 1950-51 to 1,043 in 2019-20.

Whether it was primary education, growth of schools and universities or other educational indicators, India has progressed in leaps and bounds since it became independent in 1947.

The establishment of the University Grants Commission, All India Council of Technical Education, Indian Institutes of Technology, Indian Institutes of Management and more in the decades after independence has helped India become a powerhouse of learning.

Conclusion

The education landscape of India has evolved considerably. But this is not the end, instead, the drawbacks and issues related to the education system provides a way for finding out solutions to such issues and making the indian education system more powerful and much more stronger. On the other hand, Information and communication technology is a boom to the education system. Introduction of various schemes and technics in the system has Enhanced the working and leas towards growth, No doubt still there are certain areas where the system has to improve, and will surely develop and create potential for the up coming society in the coming years.

We have already gone through the 3 phases of education, 1st was the Gurukul System the 2nd was the introduction of books and reading learning and the 3rd is the use of technology in the education, and

now we should be ready for some new upcoming changes in the future that will lead towards a new mood of learning in the society.

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MSE-CDP: A Tool of Entrepreneurial Skill Development

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Abstract

In this research paper authors have analyze the concept of MSE-CDP Scheme of Ministry of MSME, Government of India, which has significant role in fostering to entrepreneurial skill to budding entrepreneurship in target cluster. The aim of present research paper tried to identify human skills, administrative skill and technical skill, and business skill etc. Hence, the present article researcher tried to specify entrepreneurial skills and competencies, which is essential for the selected Kolhapur and Pune District based Cluster under MSE- CDP Schemes.

Key-words: MSE-CDP, entrepreneurial skills, entrepreneurship Development etc.

1. Introduction:

Maharashtra is the most industrialized State.

The State is the pioneer in Small Scale Industries. The State continues to attract industrial investments from both, domestic as well as foreign investors. It has become a leading automobile production hub and a major IT growth center (*Directorate of Economics and Statistics, 2012*). It is found that the Government of Maharashtra has adopted the cluster approach for sustainable development of MSMEs. Directorate of Industries, Government of Maharashtra has taken vital steps in implementation of the cluster scheme by implementing Government of India's cluster scheme viz., Micro, Small Enterprise-Cluster Development Programmes (MSE-CDP) and Industrial Infrastructure Up gradation Scheme (IIUS), and due to these initiatives and continuous support of Government of India, cluster development programmes in Maharashtra has attained tremendous momentum helping in accelerating the growth of MSMEs in the State. Moreover, it seems that there are many achievements in this exercise of MSME development, as on date more than 75 and more proposals are identified under MSE-CDP and 05 proposals under IIUS cluster scheme as identified cluster (*WTC, AIAI, 2013, Economic Survey 2013-14*).

2. Relevance of the Study:

The cluster approach i.e. MSE-CDP scheme of Ministry of MSMEs, Government of India, plays a very important role in an economy. It helps to

eradicate rural poverty, rural income generation and regional economic development. Therefore, Government of India introduced cluster approach, due to success story in worldwide. Therefore, it is noted that this case study shown that cluster approach i.e. MSE-CDP has which has significant role in fostering to entrepreneurial skill to budding entrepreneurship in target cluster.⁵

3. Aim of the Research:

- To analysis the MSE-CDP as tool of Entrepreneurial Skill Development with support of SIP and HIP in Kolhapur and Pune District based clusters.

4. Hypothesis:

"MSE-CDP Scheme has potent tool of Entrepreneurial Skill Development with support of SIP and HIP".

5. About MSE-CDP Scheme:

It is found that much MSE-CDP interventions have been doing by the UNIDO, on the international level and particularly in India with the Ministry of Small Scale Industries as the counterpart agency and partner at the national level (www.dcmsme.gov.in).⁶ It seems that in India there were 2,443 clusters covering 321 products in registered MSME sector. These clusters had a share of 45.92% in total number of units, 34.58% in total employment, 36.12% in Original Value of Plant and Machinery, 33.64% in total Market Value of Fixed Assets and 19.01% in total Gross Output of registered MSME sectors (Bhaskaran, E., 2013).⁹ This data shows the cluster approach played pivotal role in economic development with buildup MSMEs networking, to develop entrepreneurship within stakeholders.

6. Research Methodology:

7.1 It is noted that Kolhapur and Pune district based selected clusters are involved in cluster networking under MSE-CDP scheme of Government of India. Hence, it is stated that, the cluster approach i.e. MSE-CDP plays a very important role in an economy. It has significant role in fostering to entrepreneurial skill to budding entrepreneurship in target cluster. The aim of present research paper tried to identify human skills, administrative skill and technical skill, and business skill etc. researcher it is noted that in present research work more concentrated on the role of cluster scheme specially MSE-CDP scheme of Ministry of MSME, Government of India. Furthermore, researcher has considered SIP and HIP stages with effect of implementation procedure like as DSR, SIP, HIP/CFC and IFC. It helps to develop the role of cluster scheme in functional performance of selected cluster units. (P. N. Devali, 2016).

7. Study of MSE-CDP scheme in Kolhapur and Pune Districts:

7.2 Demographic Profile Stakeholders, SPV and Govt. Representatives: it is stated that demographic profile consider for the comparative study purpose. It is stated that for the comparison of demographic factors consider, family types, religion, caste, parent occupation, location, and average income, because of all these factors significantly influenced on entrepreneurship behavior, which influenced on cluster development as well as entrepreneurship development with the support of MSE-CDP scheme. (P. N. Devali, 2016)

7.3 Details about Enterprise: It reveals the detail about enterprise, this helps to understand the organizational structure and culture. Hence, researcher considers attributes as business nature, ownership, seasonality, location, registration, satisfaction of entrepreneurs etc. This helps to know about entrepreneurship background in Kolhapur and Pune districts based MSMEs units. (P. N. Devali, 2016)

7.4 Cluster Types: it shows the cluster type in different production sector, which are engaged in cluster development activities with innovative entrepreneurship. *This helps to identify the scope for cluster development in existing and other sector of MSMEs.* (P. N. Devali, 2016).

7.5 Intervention Types: It shows the cluster scheme intervention, which help to access role of cluster scheme in entrepreneurship development. On field work experience it is observed that in Kolhapur district based selected clusters intervention status have progressive under MSE-CDP scheme as compare to Pune district based selected clusters during the field work. (P. N. Devali, 2016).

7.6 Rating for SIP: It shows the rating for the SIP activities, which helps to assess the role of cluster scheme in Kolhapur and Pune districts. It is noted that to compare the role of SIP activities in Kolhapur and Pune districts based selected respondent's opinion. *Considering the overall result of two sample t-tests, it is stated that there is no significance difference in opinions of respondents, because of t-table value greater than t-statistics value. Furthermore, p-value is greater than significance level ($p > 0.05$)* (P. N. Devali, 2016).

7.7 Table No. 2 Rating to HIP Activities for Proposed CFC: It shows the rating for the HIP activities, which helps to assess the role of cluster scheme in Kolhapur and Pune district. It is noted that almost all respondents are satisfied with HIP activities of SPV operation. It shows the positive role of HIP activities in entrepreneurship development. *Furthermore, considering the overall result, it is stated that there is no significant difference of the opinions of respondents, because of t-table value greater than t-statistics value. Moreover, p-value is greater than significance level ($p > 0.05$)* (P. N. Devali, 2016).

Table No.1 Cluster Scheme Tools of Entrepreneurial Skill Development:

S r. N o.	Parti cular	Stakehold ers (% of Responde nts)		SPV Represent atives (% of Responde nts)		Govt. Representa tives(% of Responde nts)	
		Kol hapu r Dist rict	Pun e Dis tric t	Kol hapu r Dis tric t	Pun e Dis tric t	Kol hapu r Dist rict	Pun e Dist rict
1	Yes	76	79	100	50	83	79
2	To some exten t	16	09	00	42	17	21

3	No	00	02	00	00	00	00
4	Can't say	09	10	00	08	00	00
5	Total	100	100	100	100	100	100

(Devali P. N., 2016, Ch III and Table No, 3.58, Ch IV and Table No, 4.58)

Table No. 3 enlightens the cluster scheme has a tool of entrepreneurship development. It is also understood that cluster scheme performs as tool of entrepreneurship development, because of cluster scheme have interventions like as SIP and HIP and its implemented in five stage like DSR. SIP, HIP/CFC and IFC and all these interventions stages perform as a '*potent tool*' of entrepreneurial skill development in the selected study areas. Because of, the MSE-CDP scheme perform as an analytical, organization and service delivering tools with their DSR, SIP, DPR, HIP/CFC and IFC interventions. It will create cluster culture and enhance competencies of selected clusters in Kolhapur and Pune districts based selected clusters.

Table No. 2 Rating to MSE-CDP as Tools of Entrepreneurial Skill Development:

S r. No.	Particulars	Kolhapur District	Pune District	t - statistic	t - table	p - value	Decision
1	Vision						
a	Stakeholders	4.23	4.52	- 2.8615	1.6523	2.3303	-1
b	SPV Representatives	4.31	4.38	- 0.2974	1.7606	0.6147	0
c	Government Representatives	4.75	4.58	0.8961	1.7177	0.8100	0
2	Action Plan						
a	Stakeholders	4.25	4.69	- 3.9055	1.6563	7.4105	-1
b	SPV Representatives	4.85	4.50	1.7613	1.7485	0.0489	1
c	Government Representatives	4.56	4.67	- 0.5444	1.7099	0.2956	1
3	Communication						

a	Stakeholders	4.09	4.85	- 6.0982	1.6620	1.3308	-1
b	SPV Representatives	0.00	0.00	0.00	0.00	0.00	-
c	Government Representatives	4.69	4.70	- 0.0644	1.7286	0.4747	0
4	Motivation						
a	Stakeholders	4.42	4.53	- 1.2274	1.6537	1.1101	0
b	SPV Representatives	3.77	4.57	- 2.8143	1.7462	0.0062	-1
c	Government Representatives	4.75	4.67	0.4152	1.7517	0.6581	0
5	Mutual Trust and Help						
a	Stakeholders	4.33	4.53	- 2.0929	1.6522	1.8802	-1
b	SPV Representatives	0.00	0.00	0.00	0.00	0.00	-
c	Government Representatives	4.56	4.50	0.3311	1.7025	0.6284	0
6	Initiative						
a	Stakeholders	4.09	4.26	- 1.6364	1.6569	5.2102	0
b	SPV Representatives	0.00	0.00	0.00	0.00	0.00	-
c	Government Representatives	4.67	4.82	- 0.8641	1.7122	0.1981	0
7	Develop confidence						
a	Stakeholders	3.74	4.29	- 4.0451	1.6540	3.9805	-1

b	SPV Represent atives	0.00	0.00	0.00	0.00	0.00	-
c	Government Represent atives	4.67	4.70	-0.1683	1.7265	0.4340	0
8	Risk Taking						
a	Stakehold ers	3.74	4.32	-3.7258	1.6607	1.64E-04	-1
b	SPV Represent atives	0.00	0.00	0.00	0.00	0.00	-
c	Government Represent atives	4.53	4.89	-2.0486	1.7178	0.0264	-1
9	Decision Making						
a	Stakehold ers	4.41	3.91	3.4930	1.6573	3.32E-04	1
b	SPV Represent atives	4.67	4.80	-0.5434	1.8511	0.6994	0
c	Government Represent atives	4.86	4.67	1.1067	1.7248	0.8592	0
10	Desire to taking Responsibility						
a	Stakehold ers	4.19	3.41	4.1317	1.6595	3.62E-05	1
b	SPV Represent atives	4.64	4.33	1.1656	1.8092	0.1352	0
c	Government Represent atives	4.67	4.80	-0.7268	1.7196	0.2376	0
11	Accept Challenge						
a	Stakehold ers	4.14	3.27	5.2446	1.6550	2.61E-07	1
b	SPV Represent atives	3.85	4.14	-1.2439	1.7343	0.8852	0

c	Government Represent atives	4.87	4.62	1.5023	1.7208	0.9260	0
12	Creativity						
a	Stakehold ers	4.18	4.47	-2.2505	1.6539	1.29E-02	-1
b	SPV Represent atives	0.00	0.00	0.00	0.00	0.00	-
c	Government Represent atives	4.53	4.63	-0.4316	1.7638	0.3364	0
13	Develop Ideas						
a	Stakehold ers	4.33	4.50	-1.7057	1.6552	4.51E-02	-1
b	SPV Represent atives	0.00	0.00	0.00	0.00	0.00	-
c	Government Represent atives	4.63	4.64	-0.0577	1.7188	0.4773	0
14	Use Local Knowledge and Skill						
a	Stakehold ers	4.50	4.50	0.0000	1.6565	5.00E-01	0
b	SPV Represent atives	4.55	4.50	0.1662	1.8131	0.4357	0
c	Government Represent atives	4.64	4.50	0.6062	1.7248	0.7244	0
15	Dynamic Leadership						
a	Stakehold ers	4.49	4.62	-1.2763	1.6553	1.02E-01	0
b	SPV Represent atives	0.00	0.00	0.00	0.00	0.00	-
c	Government Represent atives	4.59	4.50	0.4759	1.7019	0.6811	0

Special Issue Theme :- India @ 75 : Now & Then (Special Issue No.123) ISSN 2349-638x Impact Factor 7.367										April 2023	
1 6	Managerial Skill										
a	Stakeholders	4.53	4.59	- 0.7 77 9	1. 65 58	2. 19 E- 01	0				
b	SPV Representatives	4.15	4.43	- 0.9 15 1	1. 74 01	0. 81 35	0				
c	Government Representatives	4.69	4.71	- 0.1 54 6	1. 70 19	0. 43 91	0				
1 7	Financial Assistance										
a	Stakeholders	3.81	4.31	- 3.7 94 5	1. 65 42	1. 04 E- 04	-1				
b	SPV Representatives	0.00	0.00	0.0 0	0. 00	0. 00	-				
c	Government Representatives	4.44	4.88	- 2.4 44 5	1. 72 72	0. 01 21	-1				
1 8	Profit Margin/Rate of Return										
a	Stakeholders	3.86	4.24	- 2.8 62 0	1. 65 52	2. 41 E- 03	-1				
b	SPV Representatives	4.25	3.57	2.5 11 3	1. 75 84	0. 01 23	1				
c	Government Representatives	4.29	4.00	2.2 80 4	1. 77 09	0. 02 00	1				
1 9	Mutual Investment										
a	Stakeholders	4.33	4.38	- 0.5 06 4	1. 65 25	3. 07 E- 01	0				
b	SPV Representatives	0.00	0.00	0.0 0	0. 00	0. 00	-				
c	Government Representatives	4.56	4.43	0.5 39 8	1. 71 79	0. 70 26	0				
2 0	Innovation and Invention										
a	Stakeholders	4.36	4.12	1.8 66 8	1. 65 35	3. 18 E- 02	1				
b	SPV Representatives	4.91	4.22	3.9 74 3	1. 76 41	0. 00 07	1				
c	Government Representatives	4.57	4.64	- 0.3 16 9	1. 71 78	0. 37 72	0				
2 1	Technology Intervention										
a	Stakeholders	4.29	3.97	2.4 58 2	1. 65 16	7. 36 E- 03	1				
b	SPV Representatives	4.85	3.92	4.2 38 3	1. 73 95	0. 00 03	1				
c	Government Representatives	4.63	4.64	- 0.0 97 9	1. 70 22	0. 46 14	0				
2 2	Research and Development										
a	Stakeholders	4.27	3.95	2.3 70 9	1. 65 25	9. 35 E- 03	1				
b	SPV Representatives	4.67	4.29	1.3 60 0	1. 80 42	0. 10 12	0				
c	Government Representatives	4.60	4.31	1.5 64 8	1. 70 62	0. 93 51	0				
2 3	Effective Marketing										
a	Stakeholders	4.45	4.14	2.4 06 9	1. 65 27	8. 51 E- 03	1				
b	SPV Representatives	4.77	4.50	1.3 89 9	1. 71 86	0. 08 94	0				
c	Government Representatives	4.61	4.71	- 0.5 98 9	1. 69 93	0. 27 70	0				
2 4	Sell of Idea and Concept										

Special Issue Theme :- India @ 75 : Now & Then (Special Issue No.123) ISSN 2349-638x Impact Factor 7.367										April 2023
a	Stakehold ers	3.86	4.12	- 1.7 30 2	1. 65 21	4. 25 E- 02	-1			
b	SPV Represent atives	0.00	0.00	0.0 0	0. 00	0. 00	-			
c	Governme nt Represent atives	4.57	4.67	- 0.4 41 1	1. 73 64	0. 33 23	0			
2 5	e- Marketin g									
a	Stakehold ers	4.41	3.85	4.6 66 6	1. 65 32	2. 95 E- 06	1			
b	SPV Represent atives	3.70	4.25	- 2.3 34 0	1. 72 50	0. 01 51	-1			
c	Governme nt Represent atives	4.71	4.62	0.5 00 5	1. 70 84	0. 68 94	0			
2 6	Effective Business Operation									
a	Stakehold ers	4.19	4.50	- 2.9 96 9	1. 65 72	1. 65 E- 03	-1			
b	SPV Represent atives	4.85	4.38	2.2 37 8	1. 78 79	0. 02 29	1			
c	Governme nt Represent atives	0.00	0.00	0.0 0	0. 00	0. 00	-			
2 7	Success Stories of Entrepre neurs									
a	Stakehold ers	4.19	3.81	3.8 68 3	1. 65 53	8. 21 E- 05	1			
b	SPV Represent atives	0.00	0.00	0.0 0	0. 00	0. 00	-			
c	Governme nt Represent atives	4.59	4.46	0.6 69 2	1. 70 64	0. 74 53	0			
2 8	Know about Future Prospects									
a	Stakehold ers	3.99	4.00	- 0.1 25 2	1. 66 50 E- 01	4. 50 E- 01	0			
b	SPV Represent atives	0.00	0.00	0.0 0	0. 00	0. 00	-			
c	Governme nt Represent atives	4.69	4.67	0.1 31 6	1. 71 47	0. 55 18	0			
2 9	Mutual Business Relation									
a	Stakehold ers	4.38	4.44	- 0.6 61 7	1. 65 18	2. 54 E- 01	0			
b	SPV Represent atives	4.62	4.25	1.9 05 5	1. 71 39	0. 03 47	1			
c	Governme nt Represent atives	4.72	4.69	0.1 74 0	1. 70 72	0. 56 84	0			
3 0	Collective Demand									
a	Stakehold ers	4.04	4.59	- 4.9 65 8	1. 65 43	8. 61 E- 07	-1			
b	SPV Represent atives	4.54	4.30	1.1 36 3	1. 72 41	0. 13 46	0			
c	Governme nt Represent atives	4.56	4.78	- 1.1 04 2	1. 72 94	0. 14 17	0			
3 1	Collective Bargainin g									
a	Stakehold ers	4.42	3.17	8.4 04 7	1. 65 48	1. 33 E- 14	1			
b	SPV Represent atives	4.85	4.44	1.9 66 9	1. 76 59	0. 03 50	1			
c	Governme nt Represent atives	4.53	4.78	- 1.2 31 8	1. 72 84	0. 11 65	0			
3 2	Infrastruc ture Facilities									
a	Stakehold ers	4.64	4.80	- 2.5 18 7	1. 65 47	6. 39 E- 03	-1			

b	SPV Represent atives	4.25	4.00	0.9 36 7	1. 74 75	0. 18 15	0
c	Government Represent atives	4.73	4.58	0.7 89 9	1. 71 61	0. 78 10	0
3	Mutual Developm ent						
a	Stakehold ers	4.32	4.00	2.2 91 2	1. 65 18	1. 15 E-02	1
b	SPV Represent atives	4.69	4.33	1.5 57 7	1. 72 41	0. 06 74	0
c	Government Represent atives	4.75	4.43	1.5 62 3	1. 71 48	0. 93 40	0
3	Competiti ve Benefits						
a	Stakehold ers	4.34	4.42	- 0.8 07 2	1. 65 22	2. 10 E-01	0
b	SPV Represent atives	4.62	4.71	- 0.4 26 6	1. 77 28	0. 66 16	0
c	Government Represent atives	4.40	4.63	- 1.0 00 0	1. 76 00	0. 16 71	0
3	Benefit of Globaliza tion						
a	Stakehold ers	4.54	4.37	1.9 59 7	1. 65 28	2. 57 E-02	1
b	SPV Represent atives	4.20	4.00	0.7 38 5	1. 77 33	0. 02 18	1
c	Government Represent atives	4.63	4.62	0.0 51 1	1. 70 65	0. 52 02	0

(P. N. Devali, 2016, Ch III and Table No, 3.59, Ch IV and Table No, 4.59, Note: 0=No Significance Difference, 1=Mean Score of Kolhapur district greater than Pune district, -1=Mean Score of Pune district is greater than Kolhapur District, consider absolute value)

Table No. 2 shows the rating for the cluster scheme has a tool of Skill and entrepreneurship development with their core variables, which helps

to analyze the under MSE-CDP scheme. *Moreover, it is found that to compare the view aspect cluster has a tool of entrepreneurship development with reference to Kolhapur and Pune districts based selected respondents. The researcher has used two sample t-tests. It helps to understand the difference in Kolhapur and Pune districts based selected respondents' opinion. Furthermore, considering the overall result, it is stated that there is no significant difference in the opinions of respondents, because of t-table value is greater than t-statistics value. Moreover, p-value is greater than significance level ($p > 0.05$).*

8. Conclusion:

From study of Kolhapur and Pune districts based selected clusters with the use of qualitative inquire mode of the data like demographic profile of entrepreneurs, entrepreneurship pattern, awareness regarding cluster scheme, status of cluster scheme intervention, role of SPV, SIP, HIP in entrepreneurship development, functional performance of selected clusters in before and after cluster scheme and general opinion regarding skill and entrepreneurship development under MSE-CDP scheme. This represented with the help of following figures,

Figure 1 MSE-CDP: A Tool of Skill and Entrepreneurship Development



Sources: Field Work Experience and Review of Literature)

From the figure no1 represent the MSE-CDP Scheme of Ministry of MSME, Government of India, which has significant role in fostering to

entrepreneurial skill to budding entrepreneurship in target cluster. The aim of present research paper tried to identify human skills, administrative skill and technical skill, and business skill etc. Hence main aim of present study to analysis the MSE-CDP as tool of Entrepreneurial Skill Development with support of SIP and HIP in Kolhapur and Pune District based clusters. Hence, it is stated that the researcher has set pre hypothesis as ***“MSE-CDP Scheme has potent tool of Entrepreneurial Skill Development with support of SIP and HIP”***, which was accept with reference to Kolhapur and Pune Districts based target cluster.

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SWAYAM-A Digital Evolution Since Independence

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Introduction

The 'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM) is India's own MOOCs platform offering free online courses on almost all the disciplines. A programme initiated by Government of India, designed to achieve the three cardinal principles of Education Policy viz., access, equity and quality has the objective to ensure access to the best teaching learning resources to all, including the most disadvantaged. SWAYAM seeks to bridge the digital divide for learners who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy. At present about 1550+ MOOCs courses are listed on SWAYAM of which 800+ courses are already delivered. About 34 Lakhs students have enrolled in these courses. It is intended to host about 2000 courses and 80000 hours of learning material, within two years: covering school, under-graduate, post-graduate, engineering, law and other professional courses. It is expected to support 3 Crores users in the next few years.

SWAYAM

The Ministry of HRD has embarked on a major and new initiative Project called 'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM), which will provide one integrated platform and portal for online courses. This covers all higher education subjects and skill sector courses. The objective is to ensure that the every student in our country has access to the best quality higher education at the affordable cost. Academicians from hundreds of institutions throughout the country are involved in developing & delivering MOOCs through SWAYAM in almost all disciplines from senior schooling to Post Graduation wherein it is intended to develop world class content. The Hon'ble President of India on 9th July, 2017 launched the SWAYAM platform, which can be reached at "http://swayam.gov.in".

Education era in independence to Modern education system SWAYAM

The quality of education in India is a challenge to the nation at the time of independence. Since the country's independence in 1947, the Indian government sponsored a variety of programmes to address the problems of illiteracy in both rural and urban India. Based on the report and recommendations of the Kothari Commission (1964-1966), the government announced the first National Policy on Education in 1968, which called for a "radical restructuring" and proposed equal educational opportunities in order to achieve national integration and greater cultural and economic development.

Education in India has witnessed many phases from the Gurukula system of education to the British system of education before independence. Traditional classroom-based setting requires students to attend classes in person and on campus of traditional educational institutions. It mostly appeals to learners who prefer face-to-face interaction or want to live the real college experience. Counsellors and professors are available for additional assistance and guidance on campus. With the development of information and communication technology (ICT), knowledge acquisition process is not just limited to the four walls of traditional classroom. The MOOC is the modern quality education tool to educate the large number of people at minimum cost and efforts.

Objectives of SWAYAM

1. Using an indigenously developed IT platform, Swayam facilitates hosting of all courses taught in classrooms from class 9 till graduation, and it can be accessed by anyone, from anywhere at any time.
2. The Swayam programme works through MOOC's format. MOOC's stands for Massive Open Online Courses. These are online courses that ease open access and interactive

participation by using the power of the internet.

- 3.Swayam's main target is to provide interactive courses that are prepared by the best teachers in the country at free of cost.
- 4.This programme has involved over 1000 specially chosen teachers from different parts of the country in preparing the Swayam courses.
- 5.While talking about the course topic, Swayam courses are available in four quadrants, they are video lecture, reading material(can be downloaded & printed), self-assessment (done via tests/quizzes) and an online discussion forum is present where students can get their doubts cleared.
- 6.Since many teachers don't get the opportunity to access quality books and resources, Swayam can help them with this.
- 7.Also, most of the Indian teachers/professors don't adopt multi-disciplinary approaches of teaching, so Swayam helps them the students to access different disciplines online and thus promotes interdisciplinary knowledge.

Scope of SWAYAM

The SWAYAM shall cover the following:

- a) Curriculum based course contents covering diverse disciplines such as arts, Science, commerce, performing arts, social sciences and humanities subjects, engineering, technology, law, medicine, agriculture etc. in higher education domain (all courses would be certification-ready in their detailed offering).
- b) School education (9-12 levels) modules; for teacher training as well as teaching and learning aids to children of India to help them understand the subjects better and also help them in better preparedness for competitive examinations for admissions to professional degree programmes.
- c) Skill based courses, which cover both post-higher secondary school skills that are presently the domain of polytechnics as well as industrial skills certified by the sector skill councils of various Ministries.
- d)Advanced curriculum and professional certification under a unified scheme in higher education domain that can be tailored to meet the demands of choice based credit system (CBCS)

currently being implemented in India at undergraduate level.

- e) Curricula and courses that can meet the needs of life-long learners of Indian citizens in India and abroad

Features of the SWAYAM

1. **Accessible Mobile learning** – Mobile learning means learning which can be easily accessible from anywhere through any device connected to the internet. SWAYAM is a hub for interactive e-content.
2. **Audio-Visual Content** – The courses on the platform is available in the audio-visual multimedia format. It would be easily accessible to learners and would enhance their learning.
3. **Certificate Courses** – It will keep track of the progress and issue a certificate for the students after an online exam.
4. **Doubt Solving** – It also has the feature of an Interaction forum where learners can clear up any doubts.
5. **Quality Assurance** – The SWAYAM courses are designed by renowned and expert professors and faculties of Universities. Hence, the quality of classroom teaching has not been affected.
6. **Proctored Platform** – The SWAYAM platform provides the certificate after the completion of the course. The exam for the certificate is conducted in a proctoring manner to stop any malpractice and to maintain the integrity of the exam.

Quadrants in SWAYAM

The courses hosted on SWAYAM are in 4 quadrants

- (1) video lecture,
- (2) specially prepared reading material that can be downloaded/printed
- (3)self-assessment tests through tests and quizzes
- (4)an online discussion forum for clearing the doubts.

National Coordinators of SWAYAM

In order to ensure that best quality content is produced and delivered, nine National Coordinators have been appointed. They are:

1. AICTE (All India Council for Technical Education) for self-paced and international courses
2. NPTEL (National Programme on Technology Enhanced Learning) for Engineering
3. UGC (University Grants Commission) for non technical post-graduation education
4. CEC (Consortium for Educational Communication) for under-graduate education
5. NCERT (National Council of Educational Research and Training) for school education
6. NIOS (National Institute of Open Schooling) for school education
7. IGNOU (Indira Gandhi National Open University) for out-of-school students
8. IIMB (Indian Institute of Management, Bangalore) for management studies
9. NITTTR (National Institute of Technical Teachers Training and Research) for Teacher Training programme

Courses available on SWAYAM

Under the Swayam scheme, free online courses are being provided in multiple streams and industry skill-sets. There are a total of 755 courses under 5 different categories being offered through the Swayam portal at www.swayam.gov.in.

The learners can choose any of the courses as per their requirements, interests or profile. The courses can be accessed online by doing registration on Swayam portal. The registration on Swayam portal as a student can be done either by entering all the required details manually or through social platforms including Facebook, Google and Microsoft.

The **Swayam courses list** is divided into 10 main categories which includes AICTE – NITT – Courses, Annual Refresher Program in Teaching (ARPIT), Architecture and Planning, Education, Engineering and Technology, Humanities and Arts, Law, Management and Commerce, Maths & Science and School. There are thousands of Certificate, Diploma, Undergraduate and Post Graduate courses in different languages available on Swayam Portal.

Registration on SWAYAM portal

Step 1: Go to official website on SWAYAM Portal at <https://swayam.gov.in>

Step 2: Then click on “SIGN IN / REGISTER” button on the top right corner as given in the below image.

Step 3: A new page will open, click the “Sign up now” link below the login form

Step 4: Fill all the required details in the form including the verification code received on email by clicking the “Send Verification Code” button and submit the form by clicking on “CREATE” button at the bottom.

Step 5: registration on Swayam portal is complete. After login on this portal, anyone can access and learn the desired courses. The portal shows you the name of all the courses and the name of professors and their experiences. The list of Swayam courses can be accessed at the below link.

Credit Transfer

UGC has already issued the UGC (Credit Framework for online learning courses through SWAYAM) Regulation 2016 advising the Universities to identify courses where credits can be transferred on to the academic record of the students for courses done on SWAYAM. AICTE has also put out gazette notification in 2016 and subsequently for adoption of these courses for credit transfer.

Conclusion

Education plays a key role in the growth and development of an individual. Hence, everyone should have access to education to improve their lifestyles and achieve better things in life. Education also contributes to the economic and technological development of the countries. SWAYAM is an indigenous (Made in India) IT Platform for hosting the Massive Open Online Courses (MOOCs). To improve Gross Enrollment Ratio (GER), from 20% at present to 30% by 2025 SWAYAM promises to be a possible solution with a capacity to revolutionise the education system in India. This was the first major attempt in E-learning in the country through online Web and Video courses in Engineering, Science and humanities streams. SWAYAM is one such movement by the government to democratize quality education for everyone across the country.

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English As a Language Before and Since Independence Till Today in Indian Education

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Abstract:

In Indian scenario the necessity, acceptance, teaching and learning of English language in relation with Education has been mostly coexisted with imperialism, colonialism since European white's invasion in guise of traders as well as unavoidable Global circumstances in 20th century and later. Today English language is considered as Global Language, the lingua franca of the world, it is mostly spoken language in world. In India since the British were the colonizers and dominators with imperialistic mindset who brought their language here, it had the status of power, domination and the language of the privileged. Today English is a widely spoken language all over the world. In India, today English is not only to communicate with the World outside, it is also useful in India to communicate with the people from other states within India. With such a diversity in languages and culture English has also a functioning as a link language in India. English acts as an indispensable 'link' language. The scientific revolution and technological advancement in the western world most of which is available in English language. Today we are looking at English as it has the feature of utility and certain advantages to become the Global language and not as imposition of the rulers who thought to create clerks who would be helpful in administration with having knowledge of English language.

Keywords: English Language, English Language teaching in India, ELT in Colonial and Post Colonial India, Global Language, Utilit

Methodology:

The data for this present study is collected through secondary sources.

Objectives of the study:

- To study the change in the point of views towards English language in Indian Education.

Introduction:

British people came with their language in India around 1600 A.D. and thus the Indians came in contact with English language. It is said that British rooted deeply in Indian soil with the Educational Policies of Lord Macaulay. Their target was to prepare and maintain the class of officers, clerks and civil servants who would help them in administration of wide subcontinent. It is clear that English was the language of the colonizers within imperialistic mindset. The colonial history and socio-politics impacted the English language education in India. In 1834, Lord Macaulay, chief of the Public Instruction, decided that only a selected few could be educated and he wanted to educate a

class of persons Indian in blood and colour, but English in tastes, in opinions, in morals and in intellect (Macaulay 1835). In this way the education was anglicized and English was the medium of instruction. They considered that Western education was superior and, so the medium of education must be English. In the Post-colonial period English was accepted by most of the world or we can say by default it became the global language in India with having multilingual and diverse cultural background the Education policies were made accordingly.

Background of English in India:

English language is considered as language of status in India. It is the most significant language, though it is assistant language officially. It is the most spoken language after Hindi. The people in India who know the English are looked as cultured and intellectual. As a bilingual Indians have habit of moving on English language in between their conversation. In India English has role as the communicator between people of different states who has different languages as mother tongue. In India English is significant as legal, financial, educational and business language. English has been considered as important language because of the fact

that we are the British colony. When the British came and started ruling, they need officers, clerks and civil servants. Mostly high cast people served this need of British rule. The British were successful in creating this manpower with their policy of creating an Indian class who should think like the British, or as it was said then in Britain "Indians in blood and colour but English in taste, in opinions and morals and intellect". Universities were established in India based on British models. In 19th century the English Christian missionaries came to India who built schools at primary level for Indians in which local language as the language of instruction and in high schools with English as the language of instruction because of which it was obligatory for Indians to have good knowledge of English who wanted to have higher studies. From 1857 British started building Universities in India and thus English became the language of Education. Though officially, it was supposed to terminate after fifteen of Indian Independence, but still it has its significance even today in India.

English in Pre-Colonial and Colonial Period

With establishment of the East India Company English came to India with British. At first it was shaped to carry out the purpose of trade. Initially, the British tried to learn Indian languages to communicate with Indians but however their political ambitions increased, they created provinces, like Bengal, Madras and Bombay to give more significance to English by the English traders than to Indian languages. East India Company took the responsibility of the educations of the Indians. The Indians were also realizing the importance of the English language. As A.P.R. Howatt notes:

"By the 1830s the Indian middle classes were becoming very demanding. They realized that English was the language required for a secure future in a government job, so why was English not taught in the secondary school? Private schools offering this service were already doing good business, particularly in Calcutta. The state was set for the first 'big moment' in the imperial history of English language teaching".

Raja Ram Mohan Roy started movement to introduce western scientific education through English. The committee was formed to decide the policy and Lord Macaulay was the chairman of this

committee. He advocated English as the medium of instruction in the place of Sanskrit and Persian. Lord Macaulay wanted to make the people Indian in blood and colour but English in taste and opinion. He thought the members of this class would spread their knowledge through English. Macaulay's purposes were: i) to create the dominance of British culture over the Indians and to have the control over the minds of the Indian people through English. ii) to train Indians and make them fit for the employment. Indians were got preferred in jobs who had the knowledge of English. This system of English education was continued till the Indian Independence.

English Language Teaching in Post Colonial Period

After Independence Indian government decided to make Hindi the official language. Indian regional languages were given the status of national languages. There were certain states insisted to make English the associate official language. With the increasing number of Universities and schools English was not limited to a few elite schools and colleges. But having complains about the standards of English, the government appointed many commissions to improve the standard of English in schools and colleges. Commissions reaffirmed the importance of English. For instance, University Education Commission says: English, however, must continue to be studied. It is a language which is rich in literature humanistic, scientific and technical. India in the international sphere today has gained respect due to the command of educated people over English. So many eminent educationists and scientists expressed the opinion that under no circumstances should we sacrifice the many advantages that we have gained by the study of English.

In 1958 The Central Institute of English was started in Hyderabad. Regional institutes were established in Bangalore and Chandigarh. But there was no efforts taken to change the literature based system established by British to fulfill their purpose of creating clerks. The purpose of studying English was mainly for education and administration. But with the revolutionary advancements in science, technology, travel, trade, communications and entertainment, it became the international language

of communication. Today, it is necessary to develop all the four skills of listening, speaking, reading and writing English. Unchanged English teaching since 150 years was going through new developments in the methods of teaching and learning English. It affected the English language teaching in India also. English was introduced from 1st standard which was previously from fifth standard.

Indians are aware of the significance of English language, that's why today people are interested in spoken English. As a result, various courses are developed for teaching spoken English. The use of Language Laboratory and Computer Assisted Language Learning (CALL) has created new changes in the teaching of English. The audio cassettes and CDs are being used on a large scale to learn the spoken language. Various software of English teaching are developed and used by a growing number of people. There are many private institutions that run the courses of spoken English.

English in Education :

Meghalaya and Nagaland in Eastern India has the English as state language. It is the main medium of instruction at the post graduate level, and it is taught as a second language at every stage of education in all states of India. In India, as in other linguistically and culturally pluralistic societies, the position of English is determined by various political, cultural and social considerations (Kachru, 1986b p.15: 11-30) sees primarily three questions which continue to be discussed. The first question concerns the position of English in early and in higher education. The second question is concerned with the roles of the regional language Hindi and English. The third question deals with the model of English presented to Indian learners, and how that presentation can be made uniform and effective. The government of India has primarily been concerned with the first two questions, which are directly related to language planning at both the national and state levels. There are, as yet, no acceptable answers to any of those questions (Kachru, 1986b p. 15:11-30.)

The three language formula was introduced to promote national integration, and, to provide wider language choice in the school curriculum (Srivastava, 1990 p.37-53) according to the formula; people from non-Hindi areas study their regional

language Hindi and English and another language. The three formula proved failure. It was difficult to bring Northern Hindi states and the anti-Hindi states of Southern India. In India, there are sociolinguistic pressures influencing the development of language education, Spolsky (1978 p. 87-136) has stated that the language policy of the school system is both a result of the pressures and a source of pressure itself. He, too claims education to be the strongest weapon for enforcing language policy, listening the following pressures to have an effect on language planning in a society, family, religion, ethnicity, political pressures, cultural pressures, economic pressures, legal pressures (lack of the official language can often become the basis for discrimination), military pressure (desirability to use one common language) (Spolsky, 1978).

Mark Tully (1997: 51(2) 157-164) points out that "the elitist status of English in India creates problems for the economic development because that means that the education of the mass of people will be ignored. He argues that the solution for the situation would be that the spread of English throughout India would be encouraged. So that it would become a genuine link language of the country, not just, as it is at present, the link language of the elite.

Conclusion :

Thus, in India English has been seen in different perspectives before and after Indian Independence. In National Education Policy 2020 regional languages are preferred at primary level as it is easy to grasp the ideas in mother tongue. Though, regional languages are preferred, English in Indian Education is considered as a major foreign language. Historically, in Indian perspective English language is seen in different views, as imposed language of colonizers or ruler's language, language of elites and so on. Though, not as a natural or native speaker but we have accepted English as a foreign language which has proved its utility in almost all parts of human endeavor. As the world is getting closure with globalization, English is seen as a global language, not just a language of the native speakers of it. Now days, we are witnessing and experiencing benefits of having more competence in using English language than before. Apart from cast, creed, sociopolitical, emotions etc., today we have

accepted English as significant language with global utility.

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A Study of Recent Trends and Development in Agriculture sector in India

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Abstract

Agriculture is one of the most important occupation of people in India. India stands second in the world for agriculture outputs. According to the Indian economic Survey 2018, more than 50% of the people are employed in the agriculture sector and this sector contributes 17-18% to the country's GDP. Since Agriculture plays such an important role in the economy of the country the Government of India has started many schemes for benefit of the farmers and agriculture. In recent times many modern techniques have been developed to improve the output and productivity of the agriculture produce. The present research paper is an attempt to study these schemes and modern techniques.

Keywords – Agriculture, Employed, schemes and modern techniques.

1.1 Introduction –

Agriculture is the base of livelihood, civilization, culture and heritage of India. In India Agriculture started way down the Indus Valley Civilisation. Rice and Cotton were the two main crops that were cultivated during the Indus valley civilization. Agriculture in India existed since 9000 B.C. In ancient India, Farmers used the following agriculture techniques such as ploughing, sowing, reaping and harvesting and these activities were done on auspicious days and this continued till pre-Independence period. India witnessed drastic changes and development in the agriculture sector after the post independence period. As agriculture sector shared a large number of employment and contributed in the G.D.P. The great drought in 1965 and 1966 made India to reform its agricultural policy. Since then Agriculture sector in India is growing rapidly and has generated good revenue during the last few years. In recent years the investment in Agriculture sector has increased and has lead to the growth of Agriculture in India. As a result today India is the largest producer of milk pulses and jute, and it is the second largest producer of rice, wheat, cotton, vegetables and fruits. In the pre-independence period agriculture primarily dependent on climate and monsoon eventually there was a development in modern techniques agriculture and as a result India from being a food scarce and food shortage country has become a food abundance and exporting country.

1.2 Objectives of the Study –

- 1) To study the various schemes started by the Government in agriculture sector
- 2) To study the modern and innovative techniques developed in agriculture sector
- 3) To draw conclusions.

1.3 Research Methodology

The present paper is based on secondary data. The data for the study is collected from books, magazines, research papers, websites etc.

1.4 Schemes launched in Agriculture sector

The growing importance of Agriculture sector and the increasing employment rate in the Agriculture sector made the Government of India to take Initiatives and start various schemes for the farmers and the development of Agriculture sector. The following are the various scheme that are started by the Government of India.

- 1] E-NAM - National Agriculture Market e-NAM is a pan-Indian electronic trading portal which co-ordinates the existing APMC markets to create a Unified National Market for agricultural commodities. The objectives of this scheme is to bring uniformity in Agriculture and eradicating all one sided information from the market and promoting actual information on demand and supply. It also aims to provide transparent action in product quality and insures timely online payment.
- 2] National Mission for Sustainable Agriculture(NMSA) – This scheme focuses on increasing agriculture productivity in rainfed

areas , efficient use of water, soil health management and resource conservation. There are various sub-schemes under NMSA such as Rainfed Area Development, Soil Health Management, Paramparagat Krishi Vikas Yojana etc.

- 3] Pradhan Mantri Krishi Sinchai Yojana (PMKSY) - This scheme focuses on water conservation and its management. This scheme focuses on providing irrigation to all the farms and focuses on using water efficiently. More crop per drop is the motto of this scheme and focuses on creation of water source distribution and extension activities.
- 4] Paramparagat Krishi Vikas Yojana (PKVY) – This scheme was started by the Government in 2015 and it mainly focused on promoting organic farming in the country. The Scheme encourages at least 50 farmers to form a cluster or group and take organic farming methods over large areas that is at least 50 acres. Each acre will be provided sum of Rs.20,000 spread over three years.
- 5] Pradhan Mantri Fasal Bima Yojana (PMFBY) - This scheme sponsors crop insurance and integrated multiple stake holders on a single platform. It aims to provide insurance coverage and financial support to farmers against any natural calamities, pests and disease. It also aims to provide stable income to farmers. It encourages them to adopt innovative agriculture products.
- 6] Gramin Bhandaran Yojana - This scheme aim to provide a scientific storage capacity facilities to rural areas. It also aims at storing farm produce and agricultural inputs. It helps to providing quality control standardization and grading of agricultural products to improve marketability.
- 7] Live stock Insurance scheme - The scheme mainly aims to create awareness about the benefit of insurance of livestock among farmers and bring fame to it by attaining the goal of good quality & livestock and their products. The scheme focuses on providing protection to the farmers and cattle rearers against any eventual loss of their animals.
- 8] Scheme on Fisheries, Training and Extension – This scheme was launched to provide training

in fishery sector and to undertake fisheries extension programmes effectively.

- 9] National scheme on welfare of Fisherman – This scheme was started to provide financial support to fisherman to construct house, community hall for recreation and common working place. It also aims to install tube-wells for drinking water.
- 10] Micro Irrigation Fund – Under this scheme Government provides a 5,000 crore fund to bring more land under micro irrigation as a part to encourage to increase farmers income and agriculture produce.

1.5 Modern / Innovative Technologies used in Farming –

The use of digital technology in farming has played a major role in reducing losses in farming/ agriculture and increasing the efficiency. It also aims at continuous improvement in agriculture increased crop yields and increase in farmers income also.

The use of modern machines instead of manual labour increase the harvest grains. Drip irrigation helps to for proper usage of water and solves the major problem of watering plants and wastage of water. The use of artificial intelligence in farming helps in gathering information for precise farming and decision making. Drones remote sensors and satellites gather 24/7 data on weather forecast in and around the fields and provide vital information on temperature, rainfall, soil and humidity. Artificial intelligence (AI) focuses on exponential rise in productivity of agriculture products. Livestock monitoring can be done by use of chips and body sensor to prevent disease out breaks and is crucial in large scale live stock management.

Thus, the use of modern / innovative technology in agriculture can enable millions of farmers to benefit from acquisition of real time farm information. The farmers can get information of weather and disaster warning before time. They can also get instant access to farm data.

1.6 Conclusion –

It is concluded that Agriculture being one of the most important occupation of more than 50% of the work force and provide good quality food to the population at large. Thus the Government of India

initiated many reforms and schemes and usage of modern technology for the development of this sector.

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Performance Analysis of Yogic Farming

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Introduction-

Brief introduction of Prajapita Brahma Kumaris Ishwariya Vishwa Vidyalaya.

Brahma Kumaris is the largest Spiritual Organisation in the world led by women. It is founded in Hyderabad, Sind, in 1937 by Prajapita Brahma who chose to put women in front from the very beginning Education of Human values, spiritual Knowledge and Easy Rajayoga are being imparted by this Institution for character building.

The headquarter of this institute is located at Mount Abu, Rajasthan. The branches of this institute has been spread over more than 139 countries through around 8000 service centres. It is working as an international NGO, associated with the United Nations Department of Public Relations. It received six International Peace Messenger Awards for its work in promoting peace.

The headquarters of Brahma Kumaris is located in Mount Abu, a popular hill station in the Indian state of Rajasthan. Brahma Kumaris organisation works under 20 wings or departments namely Administrative wing, Agriculture and Rural Wing, Art and Cultural Wing, Business and Industrial Wing, Education Wing, IT Wing, Jurists Wing, Media Wing, Medical Wing, Politicians service Wing, Religious Wing, Scientists and Engineers Wing, Security Service Wing, Shipping Aviation Tourism Wing, Social Service Wing, SpARC Wing, Sports Wing, Transport Wing, Women's Wing, Youth Wing.

The organization aims to promote spiritual and moral values, self-transformation, and the establishment of a peaceful society. The organization is known for its unique approach to spirituality, which emphasizes the role of the mind in shaping our thoughts, emotions, and actions.

Objective:

- 1) To study to bring awareness among farmers about Yogic Farming.
- 2) To study the impact of yogic farming on various aspects.

What is Yogic farming?

Yogic farming is the way of organic farming with the help of Rajyoga Meditation. Rajyoga Meditation is practice of creating consciously positive thoughts over those which are negative and wasteful to improve power of mind.

Yogic farming can improve quality of seeds and increase in crop yield yogic farming has resulted the pressure on the environment in another hand it helps to improve in farmers emotional wellbeing and enhance community resilience yogic agriculture is one of the cultivation practices which improve the ecosystem of agriculture by attaining a powerful and elevated metaphysical state through Rajyoga meditation.

Yogic farming is an approach to agriculture that combines ancient Indian spiritual practices of yoga with modern farming techniques. The concept of yogic farming is based on the principles of sustainability, holistic living, and the use of natural methods to enhance soil fertility and crop growth. The goal of yogic farming is to create a sustainable and holistic

farming system that promotes the health and well-being of the farmer, the consumer, and the environment.

The practice of yogic farming involves using natural methods to enhance soil fertility and plant growth, such as composting, crop rotation, and intercropping. The aim of these methods is to maintain a healthy balance between soil, plant, and animal life. This ensures that the farm ecosystem remains healthy and is not affected by the use of chemical fertilizers, pesticides, and herbicides.

Yogic farming is based on the principle of ahimsa, which means non-violence towards all living beings. This principle is applied to farming by using natural methods to control pests and diseases, rather than using chemical pesticides and herbicides that can harm the environment and human health. They also promote the farmer's connection to nature and a deeper understanding of the interconnectedness of all living beings.

The benefits of yogic farming include increased soil fertility, improved crop yields, reduced use of chemical inputs, and improved physical and mental health for the farmer. It is also a sustainable approach to farming that promotes long-term environmental health. The practice also promotes the health and well-being of the farmer, leading to a more balanced and fulfilling life.

Overall, Yogic farming is an innovative approach to agriculture that combines ancient wisdom with modern science to promote sustainable and holistic farming practices.

In conclusion, yogic farming is an innovative approach to agriculture that combines ancient spiritual practices with modern scientific techniques. The practice promotes sustainability and holistic living while providing a way for farmers to maintain a healthy and balanced lifestyle.

Purpose Of Yogic Farming

The purpose of Yogic Farming is to combine the traditional, organic methods of farming with the metaphysical use of the power of the mind. It aims at re-establishing harmony between human consciousness and nature to reduce worries and depression through the practice of Raja Yoga meditation. There is the saying that 'as is the food so is the mind'. Within the practice of Yogic Farming, the saying is turned around to quote 'as is the mind, so is the food'. If the state of mind and quality of thinking and feelings of farmers during the various stages of the plant cycle are positive and peaceful, drawing energy from the Source and being in harmony with nature, then the food produced is found to contain a higher nutritional value at a lower cost.

Structure of the Project of the Yogic Farming:

In the present time, farmers are increasingly dependent on chemically treated manure to obtain greater output. Some farmers, however, have

resorted to organic farming. Drastic changes in farming techniques are being introduced from time to time in Agriculture.

Through this project, our attention is drawn towards an underlying truth that the soul in every human being has three inherent powers of mind, intellect and personality traits. These work as the life force of the individual. These powers are directly influenced by the food we eat and conversely these powers also influence our food. Hence, these three powers should be pure and powerful so that we get proper nourishing, tasty and satvic food. Practice of Rajyoga

Meditation, inculcation of moral values and spiritual knowledge are necessary to cleanse our mind, intellect and personality traits. Application of inner powers is necessary for producing satvic food and crops along with organic farming. Scientific research has proved that all vegetation is lively and has sensitivity. Vibrations of human beings and sensitivity of nature definitely affect the crops and plants. Agricultural produce too would therefore be deeply influenced by the positively charged vibrations of Rajyoga Meditation to yield nutritious crops in greater margins at a lower cost. Successful experimentation through Rajyoga Meditation has already been proved. Hence this Perpetual Yogic Agriculture Project has been designed with scientific, natural, and spiritual angle. The aim to activate this project in India as well as in the entire world. It includes the method experimenting Rajyoga Meditation practice, guidance for transformation through Supreme Power, information of organic manures, natural and scientific devices for crop conservation, creation of a friendly micro environment and ethics of farmers for successful implementation.

When did it start and by whom and what about putting it into practice and in which Country?

It started in 2007 by the few farmers who are also the students of Brahma Kumaris World Spiritual University at Kolhapur (Maharashtra) India. It began with farmers experimenting with an arid plot of land where nothing would grow. Over a year, the soil was left without any chemicals (fertilizers and pesticides) and it was enriched with thought-based meditation practices. There was such a remarkable turnaround in the soil quality and the

biodiversity of that plot. that this became the seed for what is now a global grass-roots initiative. As these farmers have been integrating meditative practices in their daily lifestyles for many years, the application of mind power for farming is now being implemented with very good results.

The concept of yogic farming is relatively new and has emerged as a response to the environmental and health challenges posed by modern industrial agriculture. However, the principles and practices of yoga and agriculture have a long and intertwined history in India, dating back thousands of years.

Concept of Yogic Farming in ancient time and modern time.

In ancient times, agriculture was viewed as a sacred activity that was intimately connected with the spiritual beliefs and practices of the people. The Vedic texts, which are some of the oldest and most revered texts in Hinduism, contain many references to the importance of agriculture and its connection to spirituality. For example, the Rigveda, one of the four Vedic texts, contains hymns praising the sun, rain, and other natural elements that are essential for successful agriculture.

Yoga, which has its roots in ancient India, also has a close relationship with agriculture. The Bhagavad Gita, one of the most important texts in Hinduism and yoga, contains teachings on the practice of karma yoga, which emphasizes the importance of performing one's duty (including agricultural work) without attachment to the results.

In addition to these spiritual connections, many traditional agricultural practices in India can be seen as precursors to yogic farming. For example, organic farming methods such as crop rotation, composting, and the use of natural pest repellents have been practiced in India for centuries. Similarly, traditional Indian farming practices often emphasize the importance of working in harmony with nature and maintaining soil health.

Overall, while the concept of yogic farming is relatively new, its roots can be traced back to the spiritual and agricultural traditions of ancient India. By integrating these ancient practices with modern agricultural techniques, yogic farming offers a holistic and sustainable approach to agriculture that prioritizes the health of the environment and the

well-being of the people who consume the food it produces.

Yogic Farming in India.

In India, between 500 and 900 farmers have adopted Yogic Farming with success. All have chosen a traditional vegetarian lifestyle. They have returned to traditional farming methods, incorporating kind and ethical animal husbandry as part of their sustainable and successful farming, a practice that has brought significant change in their lives.

Yogic farming has gained popularity in Maharashtra, India, with many farmers adopting this innovative approach to agriculture. The Maharashtra state government has also taken steps to promote yogic farming by providing financial assistance and training programs to farmers interested in practicing this technique.

There are several examples of successful yogic farming practices in Maharashtra. For instance, a farmer in the Kolhapur district of Maharashtra has been practicing yogic farming for several years and has seen significant improvements in soil health and crop yield. Another farmer in the Satara district has also reported better yields and improved soil fertility after adopting yogic farming practices.

Overall, yogic farming is an innovative approach to agriculture that is gaining popularity in Maharashtra and other parts of India. With the support of the government and the adoption of sustainable and holistic farming practices, yogic farming has the potential to revolutionize the agricultural industry in Maharashtra and promote the health and well-being of farmers and the environment.

Key benefits

Following Table is showing the key benefits among farmers based on qualitative and quantitative comparison.

Quantitative	Qualitative
Increased crop yield	Improved family relations
Increased nutritional content	Increased feeling of connection with livelihood
Decrease costs	Increased sense of wellbeing and purpose
Increase price per kilo sold	Increased sense of pride as a farmer

Increased plant resilience	Improved relationships among farming communities
Decreased vulnerability to pests	Reduction in emotions such as anger and frustration among farmers
Faster root germination	Increase in emotions such as patience and forgiveness among farmers
Greater root germination	Incorporates cultural and spiritual meaning into work life

Comparative Study of Perpetual Yogic Farming and Chemical Farming...

In Chipri Village of Shirol Tehseel, in the Kolhapur District of Maharashtra State, Farmers made a comparative study of the difference between the Yogic Farming process and the Chemical Farming on the crop of Tomatoes. The experiment was done on the Namdhari 2535 breed of tomatoes. The crop from the both the experiments were sent for analysis in the research laboratory. The findings of the comparative study are as given below.

Particulars	Yogik Farming	Other Farming
Name of Farmer	Kumar Bapu Powar	Dinkar Tatoba Pawar
Field	18 AAR	38 AAR
Date of Planting	24th April, 2008	25th April, 2008
	In this experiment, no organic or Chemical Fertilizers were used	Urea - 50 kgs. Potash - 200 kgs., Super Phosphate - 100 kgs. Sampurna (19:19:19) - 100 kgs. DAP - 200 kgs. Neem Seed Cakes - 150 kgs. were used
	No pesticides were used - neither Yogic nor Chemical.	Pesticides and fungicides were used as follows 1 kg. of M 45; 1 liter of Tiltop 1kgs of

		Biocin; 1 liter of Rogor 1 kg of Dunet; 1 kg. of Topas
	Crop was watered 4 times	Crop was watered 4 times
	Rajayoga / Meditation was applied on this crop	No was applied on this crop was experimented on this crop
Expenses till Ploughing(Rs.)	1360.00	3200.00

Seeds Expense (Rs.)	440.00	660.00
Fertilizer Expense (Rs.)	00.00	9800.00
Crop Conservation expense(Rs.)	00.00	3000.00
Labour Expenses: weeding,	4220.00	10080.00
Total Expense (Rs.)	6020.00	26740.00
Total Expense per Acre	13378.00	28147.00
Total Crop	18 Aar 6150 Kg.	38 Aar 14400 Kg.
Total Crop per Acre	13667 Kg.	15158 Kg.
Market Value of crop	77446.00	85895.00
Profit (Rs.) per Acre	64068.00	57778.00

The analysis clearly shows that the yogic process in comparison to the chemical saves a sum total of about Rs. 14769.00 per acre and as the expenses under the Yogic process is extremely low, the profit margin of the Yogic process is higher by about Rs. 6290.00. The quality of the organic process is better than that of the inorganic of chemical process. It can be easily said that the expenses under the yogic process are low and the profit is more in comparison to the chemical process. Small farmers will not have to borrow money from money lenders and the best of all the benefits is that the crop (fruits, vegetables etc) through the yogic process makes mind and body healthy.

Conclusion

Yogic farming is a relatively new concept that combines traditional yogic practices with modern agricultural techniques. The aim of yogic farming is to produce food that is not only healthy and nutritious but also has a positive impact on the environment and the people who consume it.

By adopting Yogic Farming, Farmers can increase their Spiritual and Economical standard of life. They built healthy society by serving organic Satvic food. In new era, everyone wants to go back to past generation who had healthy body with healthy (powerful) soul.

The impact of Yogic Farming is many farmers become aware about Yogic Farming due to less expensive with high productivity and high profitability. There is proverb, Healthy Mind in Healthy Body. Now days both things are very important to be happy ever.

Overall, yogic farming offers a holistic and sustainable approach to agriculture that prioritizes both the health of the environment and the well-being of the people who consume the food. While it is still a relatively new concept, yogic farming has the potential to play an important role in promoting a more sustainable and healthy food system for future generations.

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History of Development of Industrial Sector in Kolhapur District

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Abstract:-

The in the history India has remained a great supplier of industrial product. The historical records depict that until British Rule got started the Indian continent was very much skilled in manufacturing different products and selling and exporting them in the European and Arabian communities. The industrial products included such as textiles, yarns, threads, silk and jute products, different types of oils and extracts from spices. Considering this the researcher interested to know the historical perspective of development of industrial development in Kolhapur District.

Key words, :- History of Industrialisation in Kolhapur, contribution made by Chha. Shahu Maharaj. Early pioneers of industrialisation in Kolhapur.

1. Introduction :-

The Indian economic civilization has a very ancient history of industrialization. India was very famous for the production of steel, garments, jewellery, constructions, etc. The self-sufficient and self-reliant production-oriented villages were the backbone of Indian industrialization. Agriculture was the main business of the continent. The villages were mainly habituated near the banks of the rivers. And the main aim of the industry was to support the agriculture and the farmers of the village. The features of the industry were; it was labour intensive, small scale, skill based and mainly based on caste system. The historical records depict that until British Rule got started the Indian continent was very much skilled in manufacturing different products and selling and exporting them in the European and Arabian communities. The industrial products included such as textiles, yarns, threads, silk and jute products, different types of oils and extracts from spices. The shipbuilding industry of India was also very famous. (Wikimedia Foundation Inc, 2018)

2. Statement of the problem:

The joint family ownership of business enterprises played the key role in overall development of the industrial firms in different parts of the Indian Sub-continent. "The joint family system was the backbone of these businesses and provided the required resources and capital for the

cohesion and growth of the firms. In the early eighteenth century, India was predominantly an agrarian economy, with a deep-rooted caste-based social system that defined the occupational choices of the communities. Agriculture was the primary source of income and livelihood. The manufacturing industries were few and mostly in textiles, handicrafts" (Basuthakur, 2020). The concepts like Hindu Undivided Families (HUF) were the central ideology of the production unit. The entire family members used to come together for the production of different goods. Such family types of organization were predominantly engaged in production. The production process was labour intensive and skill based. The family used to get into production for generations after generations. The managerial knowledge of the business along with the technical knowhow about the production process was transferred from generation after generation. Thus, the techniques of knowledge transformation were very profound in the olden days. Such olden days were golden for overall economic development of the continent. In Kolhapur context it is interesting to study the catalyst elements to develop the District of Kolhapur as an industrial hub.

3. Significance of study:

This study shall remain useful for the study of industrial development in Kolhapur District since ancient era. The industrial units, estates, MIEC's working in Kolhapur have gradually developed. It is important to know the historical backbtroud of this development.

4. Research Methodology :

This is a conceptual research paper based on historical facts collected from various sources.

Primary Data : The primary data use collected with the help of interviews of leading industrialists working in Kolhapur district.

Secondary data has been collected from books, periodicals, old magazines, souvenirs of industrial associations' internet and websites.

5. Historical Background of Industries in Kolhapur:

The Family ownership stood as the backbone of the Indian Economy. In the context of the Kolhapur District the development of industry in this region has historical significance. Today's date the Central as well as the State Governments are trying to foster industries with the help of the campaign like Make in India or Make in Maharashtra etc. The Kolhapur District has remained progressive regarding industrial development since historical era. Under able guidance of Shrimant Chhatrapati Shahu Maharaj "Kolhapur Model" for development was established. Water harvesting, providing water to agriculture caused an overall development in Kolhapur. Kolhapur is well known as Sugar Bowl, where sugar and jaggery is produced on a large scale.

In relation to Kolhapur, the foundation of industrialization in the modern era was founded by Shrimant Chhatrapati Shahu Maharaj with the painstaking efforts. In 1906 inauguration of Shahu Chhatrapati Spinning and Weaving Mills was laid by Maharaja on 27th September, 1906. However, the origin of the Engineering Industry was led down in the same era, which started with the opening of the workshop for repair of imported vehicles used by people from the Royal Dynasty including Chhatrapati Shahu Maharaj. (Sarjerao, 1990) Late Chha. Shahu Maharaj provided great help and support for the development of the engineering industry in the early period. Production of instruments required for agriculture, production of spare parts and repairs of diesel engines were the fundamental needs of those days. Chha. Shahu Maharaj gifted cannons from different forts to Mr. Kirloskar for the production of ploughs. (Representative Maharashtra times daily, 2018)

The initial pioneer industrialists were namely, Mr. S. Y. Kulkarni, Mr. Mahadba Mestri, Mr. Y. P.

Powar, Mr. Vishnupant Uthakur, Mr. Keshavrao Jadhav, Mr. Chandran Menon, Mr. Rambhai Samani, Mr. Madhavrao Karajgar, Mr. Mirasaheb Hudali, Mr. Jawanmal Gandhi, Mr. Nanasaheb Gadre, Mr. Shivajirao Desai, Mr. Mohanrao Shirgaokar, Mr. Madhavrao Budhale, Mr. Dudhane etc. (Shelke & Nalawade, 2016)

Initially, Shivaji Udyamanagar was the area in which the industrial firms flourished. Gradually industries were established in Y. P. Pawar Nagar. The Y. P. Pawar Nagar was extended area for Shivaji Udyamagar. Then MIDC Shirol and MIDC Gokul Shirgaon were established in 1983 and 1985 respectively, to support new growing industrial units. Now, the Kagal Five Star industrial hub is working to stand as a catalyst for industrial growth. Having this background, it is very interesting to know the effects of the industrial model developed by the Princely King of Kolhapur Late Rajsri Shrimant Chhatrapati Shahu Maharaj. He, in those days encouraged many first-generation entrepreneurs to establish different manufacturing units in the Kolhapur District.

6. Area and Industrial Estates of Kolhapur District:

The industries in Kolhapur are spread under 19 differently located industrial areas such as 1) Shivaji Udyam Nagar and surrounding area in Kolhapur city 2) Shirol MIDC 3) Gokul Shirgaon MIDC 4) Kagal 5-Star MIDC 5) Gadhinglaj MIDC 6) Ajara MIDC 7) Shinoli Chandgad MIDC 8) Parvati Cooperative Industrial Estate Yadrav, Tal Shirol 9) The Ichalkaraji Cooperative Industrial Estate, Ichalkaraji 10) Chatrapati Shahu Cooperative Industrial Estate, Shirol 11) L. K. Akiwate Cooperative Industrial Estate Jaisinghpur 12) Yashwant Hatkalangne Cooperative Industrial Estate Hupari 13) Shri Laxmi Cooperative Industrial Estate Hatkalangne 14) Kurundawad Cooperative Industrial Estate, Kurundwad 15) Hiranyakeshi Cooperative Industrial Estate, Hasur Champu, Gadhinglaj 16) Laxmi Mahesh Cooperative Industrial Estate Abhul Lalat, Shirol, 17) Nandani Cooperative Industrial Estate, Nandani, Shirol, 18) Kallppa Aawade Cooperative Industrial Estate Ichalkaranji 19) Yashwantrao Chavan Cooperative Industrial Estate, Murgud (Center, 2015 - 16) (T E R I Press The Energy and Resources Institute)

7. Progress of Industries in Kolhapur Districts:

Within the last 70 years the manufacturing industry in Kolhapur has experienced rapid progress and has developed the capacity of satisfying different types of customers. It is contributing to the exports of the nation. It stood as a strong contributory factor for overall GDP growth rate of the region.

8. Conclusion:

In conclusion, it can be said that India was the exporter and supplying a variety type of goods to the world. In history, before the British era India was the successful and leading economy in the world. The credit of this success goes to the ancient style of business management. In history the businesses were collectively owned and managed by the family members. The businesses were run generation after generation by the same family. The skills and competencies of the business along with managerial and technical know-how was transferred from earlier generation family members to the next generation family members. This helped to improve the quality of production at world class level. The family-owned and managed businesses were the backbone of the Indian Economy. The District of Kolhapur is contributing to the economic development and progress of the country. One of the contributors is the manufacturing sector. Majority of industrial and business units in the manufacturing sector are family-owned and controlled businesses. The management practices and other business activities of such business units strongly get affected due to family considerations. The family traditions, structure, culture, values etc have drastic effects on the business management practices followed

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Tourism Industry in India – Issues and Challenges

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Abstract –

India is experiencing an incredible growth of tourism development is one of the tourism branches that have long contributed to appeal the overseas special interest tourist satisfaction and acts as main pull factor as well as important marketing tool to attract more up rather special interest tourist especially with special interest in heritage and arts, Culture. The difference of ethics present in India brought different local knowledge discipline ranging from its architecture, handicrafts, traditional attire, music and dance, which reflects a colorful heritage and an amalgamated rich and multi culture. There are arising of conflict in management of tourism in India face by tourism managers, stakeholders, governments and local community itself. In order to maintain, conserve and preserve the resources and assets of tourism in India, a system or management need to be develop that take into consideration on every issues and findings, so that the decision making process is reliable to optimize the value of tourism industry in India. The purpose of this paper is to give an overview and discuss the status, issues and challenges of tourism industry in India.

Keywords: Tourism development, cultural sustainability.

Introduction:

Tourism is the set of activities engaged in by persons temporarily away from their usual experiment, for a period of not more than one year, and for a broad range of leisure, business, religious, health and personal reasons, excluding the pursuit of remuneration from within the place visited or long-term change of residence. The complex relationship between tourism and heritage are revealed in the tensions between tradition and modernity. The role of heritage in postmodern tourism is examined, particularly built heritage and tourism are discussed ; interpretation, marketing built heritage, planning for heritage, and the interdependencies between heritage tourism and the local community.

Tourism is an important management issues at both natural and cultural World Heritage sites. It is an industry with well-known costs but also with the potential for aiding protection effects. The potential economic benefits that tourism can bring do not materialize without careful planning. Indeed, uncontrolled tourism development can have major negative impacts on these Jewells of humanity's heritage. World Heritage site managers are often inadequately prepared to deal with the challenges of visitation and to negotiate with the complex tourism industry. Their background most often lies in forestry, public environment management and biological sciences. Thus, concepts such as business

management, marketing and entrepreneurial risk management are still relatively new to many site managers. Managers can design and develop visitation according to the needs and limits of site's master plans.

Highlights of Indain Tourism-

The following are the scope and highlights of Indian Tourism Increase in GDPC making the tourism industry a unifying force.

- Helping to preserve, retain and enrich our cultural heritages.
- Increase in International Trade.
- Giving more innovative promotional measures for tourism
- Offering more Tourism Education.
- Growth in Health Care Management
- Progress in Health care Industries
- Multi-socio cultural Activities
- Growth in Hotel Industry
- Expansion in Transport [Both Urban Rural], Air travel and shipping.
- Focus on Rural Tourism
- Motivating private sectors to attract more tourists.

SWOT Analysis Strengths, Weaknesses, Opportunities and Threats of the Indian Tourism at an overall level, in view of the challenges thrown up by competing nations, as understood from the feedback received from different sources, discussed above, are elaborated below:

● **Strength**

1. India has immense bouquet of destinations of diverse types, more than what many countries have to offer together at an aggregate level.
2. A rich saga which offers an unique combination of past and present, which includes architecture, culture, modern amenities and facilities as well.
3. Some products like 'Rural Tourism' are unique in nature, which no other country has thought of or conceived of.
4. A wonderful promotional campaign which has attracted attention of millions of globe trotters across the world.

● **Weaknesses**

1. Lack of co-ordination amongst the State as well Centre in promoting destinations/products. The Centre as well as the State promotes destination independently. Such multiplicity of destinations creates confusion in the minds of the foreign tourist visiting/willing to visit India as where should one start from?
2. Procedure for release of Visa is a comparatively lengthy procedure, compared to the South East Asian nations.
3. Certain airports lack appropriate infrastructure which promulgates foreign airlines to shy away from them.
4. Lack of appropriate connectivity amongst certain prime destinations within the country. E.g. Air fares between certain domestic destinations within the country are equivalent or somewhat more than connecting flights abroad.
5. Lack of quality accommodation facility amongst major destinations across the country. Demand spurs higher room rent, which eats up considerable proportion of a foreign tourist's budget. Subsequently, the tourist stays for a considerably lesser time and in the process has limited period of exposure to the country and its resources in general.
6. Climate of certain locations within India being temperate in nature, there is considerable hindrance in marketing those places as a "365 day destination" unlike major South East Asian Countries, which have geared up its infrastructure to deal with this type of climate.

● **Opportunity**

1. India as a destination provides "value for money" compared to the other South East Asian as well as South Asian nations.
2. India offers diverse kinds and types of destination, in form of a complete package, compared to the south east/ Far East countries which strongly promote one or two themes/products.
3. Wide base of English speaking population- a major advantage compared to the South East Asian nations.
4. Booming economy, growing foreign investment in the major sectors have prompted immense flow of foreigners in recent times. Word of mouth has promoted Indian Tourism on the whole.

● **Threat**

1. China is developing its infrastructure keeping in mind the 2008 Olympics and it plans to use this as major event in attracting tourists. The Beijing – Lhasa railway line is an important indicator in this direction.
2. Pro active and systematic marketing efforts of the comparatively smaller South East Asian nations and their focus on developing an infrastructure based on tourism.
3. Off late, Sri Lanka is actively promoting its tourism resources with focus mainly on its natural resources (sprawling beaches, evergreen forests, tea gardens)
4. Dubai is aggressively marketing itself as a major tourism destination. The world's most ambitious project, the Dubai waterfront is shaping up to be a major tourist attraction of the world, which on completion is likely to draw scores of tourists to witness this engineering marvel.

Issues And Challenge-

Tourism is powerful economic development tool, which creates jobs, provides new business opportunities and strengthens local economies. It helps to protect our nation's natural and cultural treasures and improve the quality of life for residents and visitors alike if cultural Nowadays, tourism, preservation, heritage and culture are more likely to overlap, where some state tourism offices now help develop heritage resources, and a number of

preservation organizations are marketing their sites to tourist.

The promotion of cultural heritage tourism in India faces numerous underlying issues that both related to the complexity of the society living in India. The tourism industry is driven mainly by private agencies with the prime motivation of generating profit. There are several issues that need to be review to develop a success cultural heritage tourism industry especially in understanding different perspectives between tourism operators, cultural heritage managers and the communities itself. Tourism operator run a tourism business and serve customer but have constraints in accessing to the site they want to visit and their products. Tourism operator depends on a market that can have strong seasonal variation such as holiday periods and yearly events. Tourism operators need to a great deal of certainty in access, timing and facilities to deliver reliable and efficient service to domestic and international clients.

Because of the fragility of the site, public access to heritage site is not always appropriate or may have to be restricted. Other than that, heritage managers have obligations and strong ethic of providing education and recreation for public about the site in their care. Other than tourism operator and heritage managers, there is also local community where the heritage site located where they may be keen to develop tourism but they may also protective of their privacy and wary of the effects that tourism might have.

Therefore, it is important to establish early needs, interest and aspiration of the local community. Local communities should be consulted with the tourism planning, development and operation of the heritage site. With the involvement of local communities, it will help ensuring that the tourism activity is sensitive to community purposes and ambition. It also will be able to capture the essence of the site and its people.

Conclusions-

A great deal of tourism relies on places with natural, indigenous and historic significance which tourism products are based. In order to respect the cultural significance of the destination, people involve in tourism industry need to be sensitive to cultural groups who have a special interest in them

and they need to directly involve in planning and promotion of the destination.

Therefore the careful planning of tourism leads to sustainable regional development. It is crucial to find a proper way to settle the issues and challenges arise during managing and promotion of cultural heritage tourism, and once is taken into action it will lead to the heritage tourism development model that will lead to the bright prospects of the overall tourism business in the region.

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Importance of Tourism Industry in Economic Development of India

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Abstract :

India is known as a country of diversity. India has very good tourism in the world. The cultural tradition of 'Atithi Devo Bhava' is ingrained in the minds of the Indian people. Various tourist attractions, religious places, beaches, educational facilities, temples and historical places etc. are seen by many domestic and foreign tourists visiting India. In the first part of the research paper, Introduction, Research Methodology, Literature Review, Tourism Industry Policy 2022 are studied. In the second part of the research paper, the development of the tourism industry in India, the foreign exchange earned by the tourism industry, a comparative study of how many foreign tourists visit India with other countries in the world, which states in India are visited by foreign tourists the most, hotel and room arrangements for domestic and foreign tourists, global and India's contribution to international tourism receipts in the Asia and Pacific region is studied. In the last part of the research paper, the main finding and solution schemes for the development of the tourism industry are suggested.

Key Words: Tourism Industry, Foreign tourist

I) Introduction:

India is known all over the world as a country steeped in diversity and tradition. Many religions, many castes live in India but the cultural heritage is very large. India has a very ancient cultural tradition so the cultural tradition of 'Atithi Devo Bhava' is ingrained in the hearts of Indian people. India has many beautiful places in the world. Taj Mahal, Ajanta - Verul Caves, Heaven of the World Jammu-Kashmir, Kulu-Manali, Kerala, Konkan, Forts, and Sea Forts are visited by locals as well as foreigners in large numbers every year. Tourism Development Corporation of India is working for the development of this tourism industry. People come from all over the world to visit various places of interest, religious places, historical sites, temples, educational places, rivers, waterfalls, caves. This is why the tourism industry is so important in India. Obviously, this has helped to increase the gross domestic product of the country. These industries have played an important role in providing employment to lakhs of people. A large number of people visit India by air, sea, and land. People are seen wandering, traveling on foot, migrating by motor, rail, air, sea to enjoy the variety. In this research paper, I have discussed various things like how many tourists come to India every

year, what is the share of tourism industry in the gross domestic income of the country, which state in India has the highest number of tourists, which country people come from, how many are the number of hotels and rooms in India. . It also explains the problems that the tourism industry is currently facing and what measures can be taken to further develop the Indian tourism industry.

II) Objectives of the study:

- 1.To study the growth of foreign tourist arrivals in India.
- 2.To study the foreign exchange earnings from tourism sector in India.
3. To study the comparative tourist arrivals in world and India.
4. To study the major findings of tourism sector in India and suggest some remedies how to develop tourism industry in India.

III) Statement of problem:

India is a country steeped in diversity and tradition. India is blessed with great beauty, and that is why millions of tourists come to visit India every year. Local and foreign tourists visit various places. Visit historical places, temples, rivers, sculptures, Buddha Vihara, religious places, cultural tourism places. Tourism is a major source of income for India. The tourism industry has a large share in the

gross domestic product of the country. At the same time, the tourism industry is playing an important role in providing employment to millions of people. In this, a lot of employment is getting mainly through hotels, transportation, local products, clothes, Konkani fruits. But currently the tourism industry is facing many problems. In this mainly foreign tourists do not get good facilities. In India, good roads are not developed, fast transport facilities are not available, hotels are not clean, local people are misbehaving. I have done this research paper to explain how the tourism industry is developing in India and what measures can be taken to solve the problems of the tourism industry.

IV) Research Methodology:

The present Research study is a unique attempt to examine importance of tourism industry in economic development of India during the period from 2001 to 2021. The present research paper is mostly based on secondary data sources. I have collected secondary data required for this paper from Reports of the Ministry of Tourism, Govt. of India 2021, India Tourism Statistics at a Glance 2022, Statistical Handbook of India, and other related information has been collected from the policy of tourism industry as well as research papers published in various journals. All collected data was analyzed with the help of CGR, C.V., Average, Percentage, graphs and trend line analysis.

V) Review of Literature:

Ghatage L.N., Kumbhar V.M. (2015), Studied the 'Growth and Performance of Tourist Industry in India'. In this paper they studied the review of tourism industry of the country. In this paper they highlighted growth and performance of tourism industry in India. They study the how many foreign tourist arrival in India. In this paper they focus on problems of tourism industry in India and suggest some remedies to develop tourism industry in India.

Gautam Prakash (2021), Studied the 'The Effects of COVID-19 in the Hospitality and Tourism Sector in India'. In this paper he studied what is the impact of the COVID-19 pandemic in India's hospitality and tourism sector by addressing essential aspects such as current conditions as well as future perspective. In this paper he examines that COVID-19 in India has significantly affected the hospitality and tourism sector. He found that Global and domestic tourist have canceled their programs to

visit the natural, historical, religious and culture sites. In this paper he concludes that due to COVID-19 numbers of workers in tourism sector have lost their jobs.

Karthikeyan M., Pranmalai K. (2021), Studied the 'A Study on Challenges and Opportunities in Tourism Sector in India'. In this paper they examine that tourism industry in India is one way to faster the country and its chronicled places are one of the vital components for Indian Tourism. In this paper they offering imperative to factors that influence tourism sector. They found that Indian travel industry is a significant part in the monetary improvement of numerous areas of the state creating business. In this paper they focus on what is the challenges and opportunities in tourism sector in India.

Raveendran A., Jose A., et al. (2018), Studied the 'Tourism Promotion for faster Economic Development: A Study with a Focus on Tourism Sector in Kerala, India.' In this paper they examine that Kerala is one of the best tourism infrastructure among all the states in India and also at global. They found that Kerala marketing brand for tourism 'God's own country is world renowned. In this paper they found that the earnings from tourism contribute significantly to the GDP of the state. They also highlight that Kerala tourism sector, most foreign exchange earnings (FEE) generated from tourism and is a vital element that propels Kerala economy. In this paper they studied that what is the role of tourism in the economic development of India, and they focusing on Kerala tourism and its role in economic development of Kerala.

Thomas Anila (2020), Studied the 'The Entrepreneurial Efficiency of E-Commerce in Restoring Business Competencies of Tourism Destination Marketing Companies in India'. In this paper she examine that there are a host of problems facing the travel and tourism industry in India. In this paper she focuses on consumer perception of e-commerce in the travel industry and challenges and opportunities facing the tourism industry when it comes to e-commerce. She analyzed that what is the role of e-commerce in promoting tourist destinations in India. In this research paper she focuses that what is the number of arriving visitors and the lives of local communities. In this paper she examines the destination marketing practices related to e-commerce.

• **Tourism Industry Policy 2022 :**

The Policy aims to achieve the following targets for tourism sector in India:

Factors	2023	2030	2040	2047
International Tourist Arrivals (In Million)	13	25	56	100
Domestic Tourist Visits (In Billion)	2	4	10	15
Foreign Exchange Earnings (In Billion \$)	30	56	175	400
Employment(In Million)	88	137	257	400
Tourism GDP (In Billion \$)	143	248	550	1000

The key strategic objectives of the Policy are:

1. To enhance the contribution of tourism in Indian economy by increasing the visitation, stay and spend and making India a year-round tourist destination.
2. To create jobs and entrepreneurial opportunities in tourism sector and ensure supply of skilled work force
3. To enhance the competitiveness of tourism sector and attract private sector investment.
4. To preserve and enhance the cultural and natural resources of the country.
5. To ensure sustainable, responsible and inclusive development of tourism in the country. (National Tourism Policy 2022,p-9-10)

VI) Growth of Tourism Industry in India:

India is a country known for its lavish treatment to all visitors, no matter where they come from Its visitor friendly traditions, varied life styles and cultural heritage and colorful fairs and festivals held abiding attractions for the tourists. The other attractions include beautiful beaches, forests and wild life and landscapes for eco-tourism; snow, river and mountain peaks for adventure tourism; technological parks and science museums for science tourism; centers of pilgrimage for spiritual tourism; heritage, trains and hotels for heritage tourism.(Parmar A.A.,Shah Manoj,p-2) Tourism industry in India is as old as human culture. Traveling for the purpose of visiting new historical, natural, religious, cultural places to get spiritual satisfaction and innovation, to search for information, to stay away from the place of residence

for some time is tourism. Tourism industry is one of the major industries in India. Tourism is a sophisticated economic business. After the industrial revolution, the tourism market has started to exist in the world. Recently, a new concept of agro-tourism has come into existence. And that is why I have shown here how the tourism industry has developed. Table No. 1 shows the number of tourists coming to India from various countries.

**TABLE NO.1
FOREIGN TOURIST ARRIVELS (FTAs) IN INDIA**

Year	FTAs from India (in Million)	Percentage Change the Over
2001	2.54	-4.2
2002	2.38	-6.0
2003	2.73	14.3
2004	3.46	26.8
2005	3.92	13.3
2006	4.45	13.5
2007	5.08	14.3
2008	5.28	4.00
2009	5.17	-2.2
2010	5.78	11.8
2011	6.31	9.2
2012	6.58	4.3
2013	6.97	5.9
2014	7.68	10.2
2015	8.03	4.6
2016	8.80	9.6
2017	10.04	14.1
2018	10.56	5.2
2019	10.93	3.5
2020	2.74	-74.9
2021	1.52	-44.5
CGR	3.67	
C.V.	47.64	
Average	5.76	

Source : India Tourism Statistics , 2021

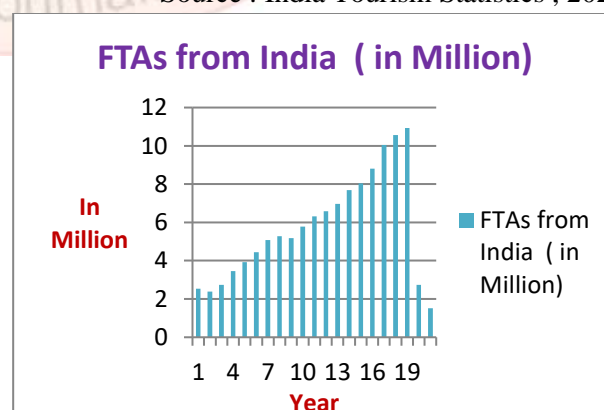


Table No. 1 shows the statistics of how many foreign tourists have visited tourist destinations in India during the period 2001 to 2021. In 2001, 2.54 million foreign tourists visited different tourist destinations in India, but it decreased to 2.38 million in 2002, but since then, the number of foreign tourists in India has been increasing every year. In 2008, there were 5.28 million foreign tourists in India, but due to the global recession in 2008, the number of foreign tourists in India decreased to 5.17 million in 2009. After 2009, however, foreign tourists have come in large numbers to visit various places. In 2019, 10.93 million foreign tourists came to India, but in 2020, the number of foreign tourists has decreased to 2.74 million due to the outbreak of Corona in the world. In the year 2021, due to the Corona situation again, the number has decreased to 1.52 million. The compound growth rate of foreign tourist visits per year has been 3.67%. The CV has remained at 47.64 due to wide fluctuations in the number of foreign tourists. An average of 5.76 million foreign tourists visited India during the 21-year period.

VII) Foreign Exchange Earnings from Tourism Sector in India:

Table No. 2 shows how much tourism foreign exchange is earned through foreign tourism. Foreign exchange is very important for the economic development of a country

Table No.2

Foreign Exchange Earnings from Tourism Sector (in US Million)

Year	FEE from Tourism Sector in India	Percentage Change (%) the over the previous year
2001	3198	-7.6
2002	3103	-3.0
2003	4463	43.8
2004	6170	38.2
2005	7493	21.4
2006	8634	15.2
2007	10729	24.3
2008	11832	10.3
2009	11136	-5.9
2010	14193	27.5
2011	16564	16.7
2012	17737	7.1
2013	14885	4.0
2014	19700	7.1

2015	21013	6.7
2016	22923	9.1
2017	27310	19.1
2018	28556	4.7
2019	30058	5.1
2020	6958	-76.9
2021	8797	26.4
CGR	8.25	
C.V.	57.80	
Average	14069.14	

Source : India Tourism Statistics , 2021

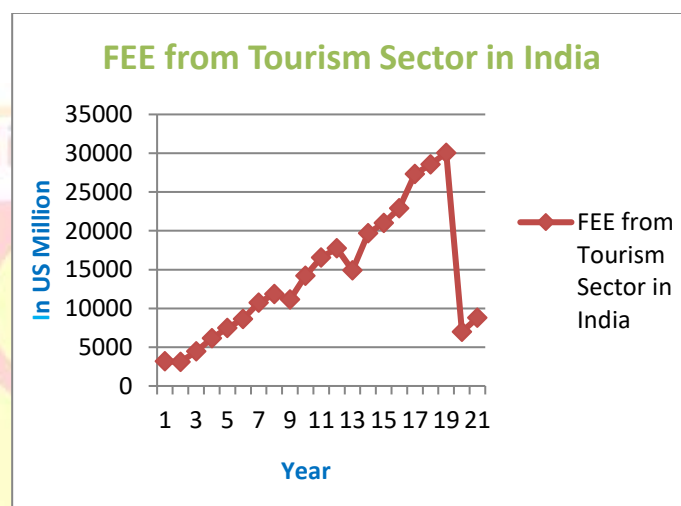


Table No. 2 shows the amount of foreign exchange earned by foreign tourists during the 21-year period from 2001 to 2021. Every year from 2001 to 2019, foreign exchange is seen to increase gradually. But due to Corona in 2020, the number of foreign tourists decreased, as a result of which India's foreign exchange is reduced. In 2001, India received US\$ 3198 million foreign exchange through the tourism industry, which has gradually increased to US\$ 11832 million by 2008. The global recession in 2008 resulted in a decrease in the number of foreign tourists, resulting in a slight decrease in foreign exchange in 2009 to US\$ 11,136 million. After that, however, it is seen that India has received a large amount of foreign exchange continuously through the tourism industry. In the year 2019, India has received US\$ 30058 million in foreign exchange. It decreased to 6958 million US dollars in 2020 and then increased to 8797 million US dollars in 2021. The compound growth rate of foreign exchange earned by India through the tourism industry has been 8.25% which means that the foreign exchange has increased significantly. Also the CV of foreign currency is 57.80% which

means that foreign currency fluctuates a lot. Also, in the last 21 years, on an average, India has received US\$ 14069 million in foreign exchange.

VIII) International Tourist Arrivals in World and India:

Table No. 3 gives the comparative statistics of international tourist visits in India and the world.

Table No-3

INTERNATIONAL TOURIST ARRIVELS IN WORLD AND INDIA

Year	World		India		Percentage share of India	Rank of India
	Number (Million)	% Change	Number (Million)	% Change		
1	2	3	4	5	6	7
2001	683.4	0.0	2.5	-4.2	0.37	51 th
2002	703.2	2.9	2.4	-6.3	0.34	54 th
2003	691.0	-1.7	2.7	14.7	0.4	51 th
2004	762	10.3	3.5	26.7	0.45	44 th
2005	803.4	5.4	3.9	13.3	0.49	43 th
2006	846.6	5.4	4.5	13.5	0.53	44 th
2007	894.0	5.6	5.1	14.2	0.57	41 th
2008	917.0	2.6	5.3	3.9	0.58	41 th
2009	883.0	-3.7	5.2	-2.1	0.59	41 th
2010	948.0	7.4	5.8	11.8	0.61	42 th
2011	994.0	4.9	6.3	9.2	0.63	38 th
2012	1039.0	4.5	6.6	4.3	0.63	41 th
2013	1087.0	4.6	7.0	5.9	0.64	41 th
2014	1137.0	4.6	13.1	87.14 \$	1.15	24 th
2015	1195.0	5.1	13.8	5.0	1.15	24 th
2016	1141.0	3.8	15.0	9.1	1.21	26 th
2017	1332.0	7.3	16.8	11.8	1.26	26 th

2018	1413.0	6.1	17.4	3.7	1.23	23 th
2019	1446.0	3.8	17.9	2.8	1.22	25 th
2020	405.0	-72.3	6.3	-64.7	1.57	19 th
2021	427.0	5.3	7.0	10.6	1.64	
CGR	0.97		9.17			
C.V.	29.45		63.91			
Average	940.36		8.00			

Source : India Tourism Statistics , 2021

\$: Since 2014, adhering to the definition of International Tourist Arrivals, India has started the inclusion of figures of arrivals of Non- resident Indians in its figure

Table No. 3 shows the number of visits by international tourists to various destinations in India and the world during the period 2001 to 2021. Column number 3 shows the number of international tourists visiting different countries of the world from 2001 to 2021. In 2001, international tourists visited different countries in the world with 683.4 million people, which show a gradual increase till 2019. But in the year 2020 it has decreased to 405 million people visited by international tourists in the world. It is seen that international tourists have avoided visiting various countries of the world due to the global corona. It is also seen that many countries had closed their borders. The year 2021 shows a slight increase to 427 million people traveling the world. The compound growth rate of visits by international tourists to the world is 0.97%, which means that there is no increase in the number of visits to different countries of the world by international tourists. The CV of international tourists visiting different places in the world is 29.45% which means that there is not much fluctuation in international tourists visiting the world. From 2019 to 2021, an average of 940.36 million people visited different countries of the world during the 21 years.

Column number 4 shows how many international tourists have visited India. From 2001 to 2019, the number of international tourists has been gradually increasing every year. Since 2014, India has taken the number of non-resident Indians as foreign tourists, so the number of international tourists visiting India since 2014 has been

increasing. In 2001, 2.5 million international tourists visited India. It has gradually increased to 17.9 million in 2019. 2020 and 2021 International tourists have not come to India in large numbers due to Corona. The compound growth rate of international tourist visits to India every year is 9.17% which means that the number of international tourists visiting India every year is increasing as compared to the rest of the world. The CV of international tourists visiting India is 63.91% which means that there is a wide fluctuation and that is because since 2014 we have also taken non-residential Indians as foreign tourists. Also, from 2001 to 2021, an average of 8 million people arrived in India every year.

IX) Foreign Tourist Visits in States/UTs:

The number of domestic and foreign tourists' visit frequently visits to the important places to these states (Kumbhar V.M.p-7)Table No. 4 shows the number of foreign tourists visiting different states and Union Territories of India.

Table No-4

Share of Top 10 States/UTs of Indian in Number of Foreign Tourist Visits in 2021

Rank	State /UT	Number	Percentage Share (%)
1	Punjab	308135	29.2
2	Maharashtra	185643	17.6
3	Delhi	100178	9.5
4	Karnataka	72487	6.9
5	Kerala	60487	5.7
6	Tamil Nadu	57622	5.5
7	Uttar Pradesh	44737	4.2
8	Madhya Pradesh	41601	3.9
9	West Bengal	34828	3.3
10	Rajasthan	34806	3.3
	Total of Top 10	940524	89.2
	Others	114118	10.8
	Total	1054642	100.00

Source : India Tourism Statistics , 2021

Foreign Tourist Visits from States/UTs

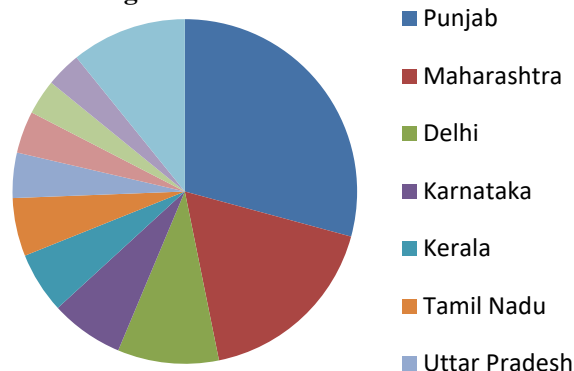


Table number 4 shows how many foreign tourists have visited different states and Union Territories of India in the year 2021. In the year 2021, the highest number of foreign tourists has visited the state of Punjab. The most important reason for this is that in the year 2020 and 2021, Corona caused havoc in the world and India. Most of the people of Punjab live abroad, so the state of Punjab is visited by foreign tourists and non-residential Indians. Out of the total foreign tourists, 29 percent of the tourists visited the state of Punjab followed by the states of Maharashtra and Delhi. Maharashtra was visited by 185643 (17.6%) foreign tourists while Delhi was visited by 100178 (9.5%) tourists. Among the top 10 states visited by foreign tourists, Rajasthan is seen to be the least visited by foreign tourists. Among the total foreign tourists, 3.3% foreign tourists have visited different places of Rajasthan. Apart from these 10 states, only 10% foreign tourists have visited other states.

X) Growth of Hotels in India:

The tourism and hospitality sector, which includes travel and hospitality services such as hotels and restaurants, has been universally recognized as an agent of development, an engine for socio-economic growth and an important source of foreign exchange earnings in many countries (Export-Import Bank of India, P-10). Table No. 5 shows the number of approved hotels and hotel rooms in India.

Table No.5

Number of Approved Hotels and Hotel Rooms in the Country (30-4-2022)

Sr. No.	Category of Hotels	No. of Hotels	No. of Rooms
1	One Star	10	294
2	Two Star	25	922

3	Three Star	564	17209
4	Four Star	423	20041
5	Five Star	185	22498
6	Five Star Deluxe	149	35483
7	Apartment Hotel	2	237
8	Guest House	8	96
9	Heritage Hotels	55	1495
10	Bed & Breakfast Establishment	459	23042
Total		1880	100639

Source : India Tourism Statistics , 2021

Table No. 5 shows the number of approved hotels and rooms in India in 2022. India has the highest number of three star hotels (564) with 17,209 rooms, followed by bed and breakfast establishment hotels (459) with 2, 3042 rooms available. There are also a large number of four star and five star hotels in India. The number is 423 hotels and the numbers of rooms are 20041 and 185 hotels respectively and the number of rooms available is 22498. There are ten different types of hotels available in India as per total rating and their total number is 1880 with 100639 rooms available. Apart from the above hotels, there are many hotels and lodgings in India which are not registered with the government.

XI) Source Country for Foreign Tourist Arrivals in India: Table number 6 shows the countries from which foreign tourists come to India.

Table No.6

Top 10 Source Country for Foreign Tourist Arrivals (FTAs) in India 2021

Sr.No.	Source Country	FTAs	Percentage (%) Share
1	United States	429860	28.15
2	Bangladesh	240554	15.75
3	United Kingdom	164143	10.75
4	Canada	80437	5.27
5	Nepal	52544	3.44
6	Afghanistan	36451	2.39
7	Australia	33864	2.22
8	Germany	33772	2.21
9	Portugal	32064	2.10
10	France	30374	1.99
Total top Countries		1134063	74.26
Others		393051	25.74
Grand Total		1527114	100.00

Source: India Tourism Statistics, 2021

Table number 6 shows the top 10 countries of the world from which foreign tourists come to India. Examining table number 6 shows that the highest number of foreign tourists from the United States come to India accounting for 28.15% of the total foreign tourists, followed by Bangladeshi tourists (240554) accounting for 15.75% of the total foreign tourists. . Out of the top 10 foreign countries in the world, the least number of foreign tourists come from France and their percentage is 1.99%. The total number of foreign tourists coming from 10 major countries of the world is 1134063 while the ratio is 75. 00% and 393051 foreign tourists come from other countries and their percentage is 25%.

XII) Share of India in International Tourism Receipts in world and Asia & the Pacific region:

The share of India's international Tourism receipts in the world and Asia and Pacific region during the period of 2001 to 2021 is shown in the Table No 7.

Table No.7

Share of India in International Tourism Receipts in world and Asia & the pacific region 2001-2021

Ye ar	Internation al Receipts (in US \$ billion)		FEE in Indi a (in Us \$ Milli on)	Percentag e (%) Share and rank of India in world		Percentag e (%)Share & rank of India in Asia & the Pacific	
	Wor ld	Asi a & the Pac ific		% Sha re	Ra nk	%Sh are	Ra nk
2001	463.8	88.1	3198	0.69	36 ^t _h	3.63	12 ^t _h
2002	481.9	96.5	3103	0.64	37 ^t _h	3.22	13 ^t _h
2003	529.3	93.7	4463	0.84	37 ^t _h	4.76	9 th
2004	633.2	124.1	6170	0.97	26 ^t _h	4.97	8 th
2005	679.5	135.0	7493	1.1	22 ⁿ _d	5.55	7 th
2006	744	156.9	8634	1.16	22 ⁿ _d	5.5	7 th
2007	857.0	187.0	10729	1.25	22 ⁿ _d	5.74	6 th

2008	939.0	208.6	11832	1.26	22 nd	5.67	6 th
2009	853.0	204.2	11136	1.31	20 th	5.45	7 th
2010	931.0	255.3	14193	1.56	17 th	5.68	7 th
2011	1042.0	289.4	16564	1.7	18 th	6.19	8 th
2012	1117.0	329.4	17737	1.61	16 th	5.46	7 th
2013	1198.0	360.2	14885	1.54	16 th	5.11	8 th
2014	1252.0	359.0	19700	1.57	15 th	5.49	7 th
2015	1217.0	355.6	21013	1.73	14 th	5.91	7 th
2016	1246.0	370.8	22923	1.84	13 th	6.18	7 th
2017	1346.0	396.0	27310	2.03	13 th	6.90	7 th
2018	1440.0	435.2	28556	1.99	13 th	6.57	7 th
2019	1483.0	441.4	30058	2.05	13 th	6.81	6 th
2020	546.0	126.2	6958	1.30 (P)	12 th	5.25 (P)	3 rd
2021	602.0(P)	97.1 (P)	8797	-	-	-	-

Source: UNWTO Barometer of May 2022, P: Provisional

XIII) Findings:

1. Since India adopted the New Economic Policy, India's growth has been rapid. The importance of the tourism industry in the economic development of India is unique and that is why the number of foreign tourists visiting India is increasing every year. Mainly in India, well-equipped hotels, clean rooms, transport and communication facilities, cleanliness, government's policy of 'Atithi Devo Bhava' are attracting foreign tourists.
2. The economic development of any country depends on the amount of foreign exchange that country has. India is getting a large amount of foreign exchange through tourism. Foreign tourists coming to India every year and non-residential Indians are increasing the foreign exchange. Due to the measures taken by the Ministry of Tourism of the Government of India to increase the tourism business, mainly foreign tourists are coming in large numbers and due to this, India is getting a large amount of foreign exchange.

3. Comparing the number of international tourists visiting India and the world, in 2021 India was visited by a large number of tourists compared to the rest of the world. In 2001, India's tourism rank was 51st when foreign tourists visited India. That is, compared to other countries, international tourists seem to prefer India more. The main reason for this is the security in India and the central government's policy on tourism.
4. In India, foreign tourists from 10 major countries of the world are seen visiting Maharashtra, Delhi, Rajasthan, Uttar Pradesh and the important reason is that these states have a large number of historical places, places of prayer, educational complexes, forts, sea forts, beaches. Also, the development of roads, railways and air transport has been done in this state to a large extent; as a result foreign tourists prefer these 10 states more.
5. In India, the number of hotels has increased significantly in the last two decades due to the growth of the tourism industry. The Government of India has started rating the hotels so that the foreign tourists and domestic tourists can get good hotel facilities, so the number of five stars, five star deluxe hotels is increasing in the places of sightseeing.
6. In India, citizens of developed countries like America, England, Canada, Australia and Japan are seen visiting in large numbers. Also, India's international trade with this country has increased to a great extent. Also citizens are coming from this nation to visit India's security, international trade, beautiful sights, and historical places.
7. The share of top 10 states in India in respect of foreign tourist's visits was 89.2 percent in 2021.
8. India's share in the world market of travel and tourism has also increased from 0.64 percent to 2.05 percent during the period of 2001 to 2021.
9. One of the important features of the progress in India's rank in the world has also developed from 37th rank to 12th rank.
10. We also observed that the share and rank of India's tourism sector towards Asia and pacific countries has reached up to the 3rd rank.

XIV) Suggestions:

1. In order to develop the tourism business, the Ministry of HRD needs to arrange a training program for the person working in the tourism business.
2. The central government should provide financial assistance to the states for the development of the tourism industry.

3. In most of the places in India, it is necessary to protect and conserve the tourist places.
4. Security should be provided to foreign tourists so that they are not harassed by local people.
5. Good transport and communication facilities should be provided at the places of sightseeing. It is necessary to develop road, railway and air transport.
6. It is necessary to immediately implement the tourism policy announced by the Government of India by 2022.
7. It is necessary to arrange good hotels and clean rooms for foreign tourists at tourist destinations.
8. Digitization and use of new technologies in the tourism industry, as well as creating artificial attractions for foreign tourists.
9. There is a need to organize tours for foreign tourists through government and private arrangements so that foreign tourists can visit India cheaply.
10. India has an unequal distribution of resources. The development of states like Jammu Kashmir, Goa, Himachal Pradesh, Andaman-Nicobar Islands, and Lakshadweep etc. is mainly dependent on tourism. Therefore, the central government should provide all the necessary services and facilities related to tourism for the rapid development of these states.

XV) Conclusions :

The cultural tradition of 'Atithi Devo Bhava' is embedded in the blood and heart of Indian people. And that is why Tourism Development Corporation of India is working for the development of tourism industry. Private tourism organizations are trying for the development of this industry by providing various services by enticing people to visit various sightseeing places, religious places, temples, historical matters. Tourism is traveling for the purpose of visiting new historical, natural, religious, cultural places and getting spiritual satisfaction and pleasure of innovation, searching for information. India earns a huge amount of foreign exchange from the tourism industry. India currently ranks 12th in tourism industry in the world and third in Asia. Tourism industry accounts for 8 percent of India's total employment. Hotels, restaurants, mountaineering, motor transport, interpreters and guides are providing a large amount of employment. Foreign tourists are increasing every year in India and that is why the Indian government is making huge efforts to develop this industry. Jammu Kashmir, Kerala, Ajanta-Verul Caves, Forts, Forts,

Beaches, Kokan, Himachal Pradesh, Buddhist Viharas and Stupas are visited by domestic and foreign tourists in large numbers and therefore it is necessary to solve the problems faced by the tourism industry for its development. For this, the Government of India needs to develop roads, railways and air transport. It is necessary to pay attention that foreign tourists do not disturb the local people. Preservation of social and cultural places is very important. Protection and conservation of forts, forts, sea forts is of course equally important, so there is no doubt that India will be the top country in the tourism industry of the world.

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Marketing of Agricultural Product Jaggery: A Study

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Abstract

Jaggery is an agricultural product with full of energy. Jaggery is rich in minerals and vitamins contained with medical properties. At present people are very much conscious about health and their food consumption. People are concentrating mainly on high-quality jaggery with low price. Jaggery is one of the products which is easily available to all categories of people with affordable price. To meet market demand throughout year effective production and marketing management is essential. To maintain mass ad quality production of jaggery, modern and high capacity plants are essential in the study area. The production can also be increased by practicing good manufacturing practice (GMP), by preparing other products like liquid jaggery and granular jaggery in addition to solid jaggery. This paper discusses the various up-gradation technologies of jaggery preparation and besides, this paper gives an overview of marketing of various forms of jaggery products and customers perception.

Keywords: Jaggery, rich minerals, affordable price, GMP, up-gradation.

1. Introduction:

Jaggery is a kind of unrefined non-centrifugal sugar (NCS) used mainly in Asia, Africa, Latin America, and the Caribbean. Traditionally, jaggery is produced by concentrating [sugarcane juice](#) in open pans with the help of bagasses combustion. Advanced jaggery-making techniques use solar energy, gassifier, thermal boiling and heat pumps for jaggery production. However, these techniques are in the early stage of development, and the literature indicates that these techniques should be used in conjunction with traditional ones to improve the performance of jaggery making plants. The literature review describes advances in jaggery-making methods, critically analyzed them, and provides a qualitative comparison of these methods. Further, gaps in the existing literature are identified and reported for future research direction. In addition, efforts have been made to quantify and estimate the emissions reduction and bagasse consumption potentials from the traditional jaggery industry to make this rural industry a sustainable and profitable business for rural entrepreneurs. The comparison with the recently developed clean combustion device exhibits that the harmful emissions from the jaggery industry could be reduced drastically viz. 95%–98%

of PM2.5; 92%–95% of [CO](#), and 52–60% of CO₂, while saving more than 35% of bagasse consumption. Implemented at a national scale, it may reduce nearly 3% of all harmful emissions in the country, which is equally applicable elsewhere. Jaggery or “Gur” is a traditional, unrefined, wholesome sugar. In India, jaggery is a traditional product of sugarcane. It can be defined as a honey brown coloured raw lump. Jaggery is made in a natural way and during its processing it does not lose its original properties. It contains the natural goodness of minerals and vitamins inherently present in sugarcane juice. As per observation it has found that when someone is consuming jaggery on a regular basis and in limited quantities, it cleanses the blood, good healthy, bright eyes, long hairs, etc. In India, Maharashtra is the largest producer of jaggery. Jaggery production is on a huge scale in Kolhapur and is the biggest hub in this area. The firm supplies different kinds of jaggery to its clients and is available in 500 gms, 1 kg, 2 kg, 5 kg, 10 kg & 30 kg blocks with about 65 value added jaggery based products. Kolhapur produced jaggery is known for its rich taste, colour and molecular structure offering better shelf life so is world renowned for household consumption.

2. Objectives:

- To study the consumer behavior of jaggery customers.
- To study the marketing problems for jaggery.

3. Scope:

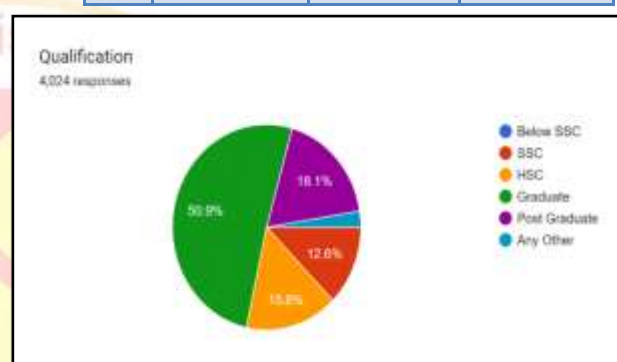
Jaggery making is one of the most important agro-processing industries and the sub-tropical climate is conducive to cultivate sugarcane, which is used for jaggery making. Considering changing market scenarios, consumers' preferences and global competitions, new income-generating opportunities need to be created through crop and product diversification in sugarcane i.e. 'Produce to Product Chain' (Lal and Singh, 2004). Sustainable sugarcane farming is intended to meet society's sweeteners, food, energy, and bio-fuel needs in the present without compromising the ability of future generations to meet their own needs. Jaggery is a bank of vitamins and minerals. It is rich in calcium, phosphorus and iron. The jaggery made by using natural process as a prominent source of energy. Because having high vitamin C, vitamin A, and other minerals, it can act as a vehicle to fight iron and vitamin deficiency. Jaggery production has good scope for employment generation at local and migrant people.

4. Research Methodology:

The researcher has collected primary and secondary data for this research paper. Convenient sample respondents have interviewed for data collection. The researcher has interviews 1130 sample respondents from Ratnagari, Kankawali, Kudai, Sawantwadi, Goa, Amboli, Gadhinglai, Kongoli, Satara, Pune and Mumbai in Maharashtra and Goa State. The researcher has distributed 10 jaggery products to 1130 sample respondents in all age groups and at 30+ counters/places for observation and collection of data regarding perception, interest, behaviour, interest and liking of jaggery and jaggery by products with 30+ variables. The data is collected through structured questionnaire and field visits. This paper is also based on past experience, observation, discussion, field visit etc.

5. Agriculture Product: A Jaggery Marketing - Table No.1- Qualification

Sr. No.	Particulars	Frequency	Percentage
1	Below SSC	-	-
2	SSC	508	12.6
3	HSC	637	15.8
4	Graduation	2049	50.9
5	Post-Graduation	728	18.1
6	Any Other	102	2.5
7	Total	4024	100

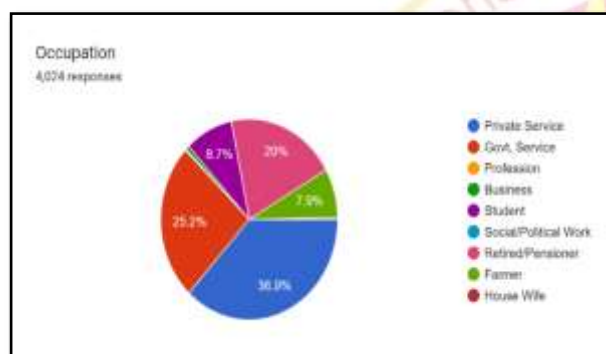


A respondent that has met the eligible criteria, or the set of characteristics that define the audience of a survey, either in terms of individual profile, or overall quota completion status of a respective survey. Respondents who have knowledge or experience of the subject matter considered qualified survey respondents. You can also ask screening questions to know who the right pool of people are. This table reveal that educational qualification of sample respondents. 12.6 % of sample respondents were SSC, 15.8 % have had their education up to HSC. The percentage of the sample respondents who are graduates is 50.9%. The sample respondents who completes their Post-graduation are about 18.1%. 2.5 % of the all sample respondents are have not mention their education. It shows that there is an upward trend of sample customers aiming for higher level of education. It is inference that educational background helps for purchase decision of the jaggery and allied products. The sample customers have shown keen interest in this survey. Therefore, it interpreted that educated customers are preferring jaggery and jaggery based products

Table No.2 Occupation

Sr. No.	Particulars	Frequency	Percentage
1	Private Service	1486	36.9
2	Government Service	1014	25.2
3	Profession	8	0.2
4	Business/Trade	28	0.7
5	Student	350	8.7
6	Social/Political work	-	-
7	Retired/Pensioner	805	20
8	Farmer	319	7.9
9	House wife/Other	14	0.3
10	Total	4,024	100

Source: Online Survey (Google Forms)



Occupational information is among the most versatile categories of information about a person available in quantitative data. The goal of this paper is to provide an overview of occupation-based measures in different topic areas. These include not only measures for analyzing social stratification, such as prestige scales, socioeconomic indices and class schemes but also measures of workplace tasks, occupation-specific health risks, gender segregation, and occupational closure. Moreover, as the quality of such data depends on the quality of the underlying occupational information, we also provide an overview of how to collect occupational information in surveys, how to code this information, and how occupational classifications are commonly used. By doing so, we hope to increase researchers' awareness of the potential of occupation-based analyses, as well as their knowledge of how to properly handle such measures in empirical analyses. This table reveals that occupation of sample respondents. Among the all collected data, 36.9 % of sample respondents were in private service

and 25.2% were in govt. service. 0.2 % of the sample respondents are do their professional work as like stock market trading, including self-employed. Occupational background helps interference for taking decision for purchasing the products. Sample respondents shown keen interest in survey. Therefore, interpreted that occupation of customer's effects in the purchasing or buying the jaggery products.

Table No.3 Types of products consumed

Sr. No	Particulars	Frequency	Percentage
1	Jaggery Dhep	3926	97.6
2	Jaggery powder	3094	76.9
3	Jaggery cube	2508	62.3
4	Jaggery Syrup	3111	77.3
5	Jaggery Chikki	3882	96.5
6	Jaggery Based Biscuits	1216	30.2
7	Jaggery Based Cadbury	1030	25.6
8	Jaggery Tea/Coffee	2102	52.2
9	Jaggery Bundi Laddoo	1781	44.3
10	Total	22,650	-

* More than one response

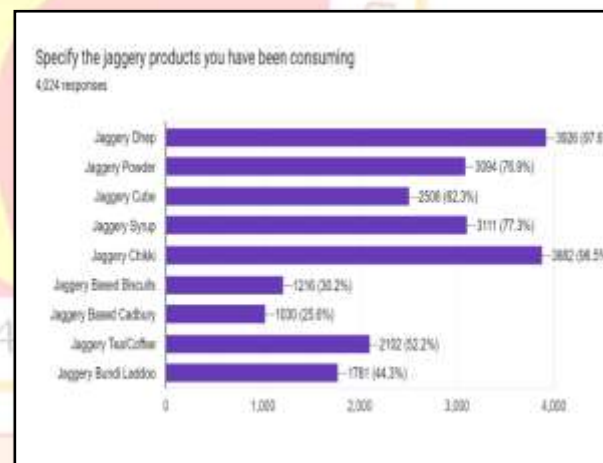


Table shows the types of jaggery products and its by-products consumed by sample respondents. It notifies that the sample respondents were aware about the jaggery by-products or not. We have distributed jaggery and its by-products; most of the sample respondents are have knowledge about only jaggery dhep, jaggery powder, jaggery cube and syrup. The well-educated respondents only knows about the jaggery based Cadbury, jaggery tea and coffee and Bundi Laddoo. Thus to assess the customers and buyers knowledge about the value

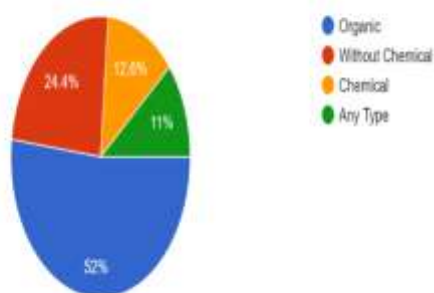
added products of jaggery this question was chosen. This table reveals that 97.6% of the all sample respondents are consume jaggery dhip, where 96.5% sample respondents consume jaggery chikki. The percentage of sample respondents consuming jaggery syrup is 77.3%. 76.9% sample respondents consume jaggery powder and 62.3% sample respondents in daily life used jaggery cube. Jaggery tea or coffee, which is almost new concept for the people, consumed by 52.2% sample respondents. The percentage of consuming jaggery based Bundi Laddoo is 44.3% where jaggery based biscuits consumed by 30.2% of the sample respondents. Jaggery based Cadbury consumed by 25.6% sample respondents. It plays important role to determine the type of product consumed by respondents. These databased conclusions take the guesswork out of your business decisions so you can better meet your consumers' needs.

Table No. 4 Type of jaggery products like to prefer

Sr. No.	Particulars	Frequency	Percentage
1	Organic	2,092	52
2	Without Chemical	982	24.4
3	Chemical	506	12.6
4	Any Type	444	11
5	Total	4,024	100

Source: Online Survey (Google Forms)

What type of jaggery products would you like to prefer
4,024 responses



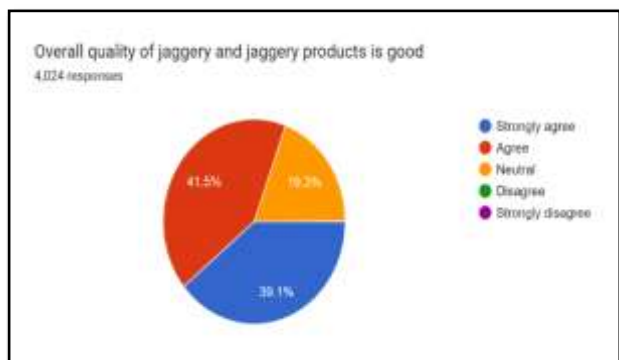
Preferences refer to certain characteristics any consumer wants to have in a good or service to make it preferable to him. This could be the level of happiness, degree of satisfaction, utility from the

product, etc. Description: Preferences are the main factors that influence consumer demand. Researchers often measure preference as a pattern of choosing. That is, they describe a pattern of responding under the control of the stimuli that comprise a choice. However, not all preference assessment procedures involve choice as we have defined it, as we will see in a later section. Consumer behaviour helps organizations decide what products and services to manufacture or offer. When they know what customers buy and how they go about buying those products, organizations can more easily spot a need that has not yet been satisfied. This table reveals about the preference given by sample respondents to the type of jaggery. 52% of the sample respondents are like to prefer organic jaggery products, where 24.4 % sample respondents are like without chemical jaggery, among the all sample respondents 12.6% sample respondents like to prefer chemical jaggery and 11% sample respondents responded that they like to prefer any type of jaggery. Preference builds familiarity, understanding, and a default to fall back on when drafting, but it also creates incentive. Thus, it is inferred that customer preference is what type of product an individual customer likes and dislikes. It shows that there is a trend to choose or prefer the organic type jaggery now days because of the health benefits of the organic jaggery. Therefore, it is interpreted that sample respondents and customers prefer organic type of jaggery.

Table No.5 - Overall quality of jaggery and jaggery products

Sr. No.	Particulars	Frequency	Percentage
1	Strongly agree	1,575	39.1
2	Agree	1,672	41.5
3	Neutral	777	19.3
4	Disagree	-	-
5	Strongly disagree	-	-
6	Total	4,024	100

Source: Online Survey (Google Forms)

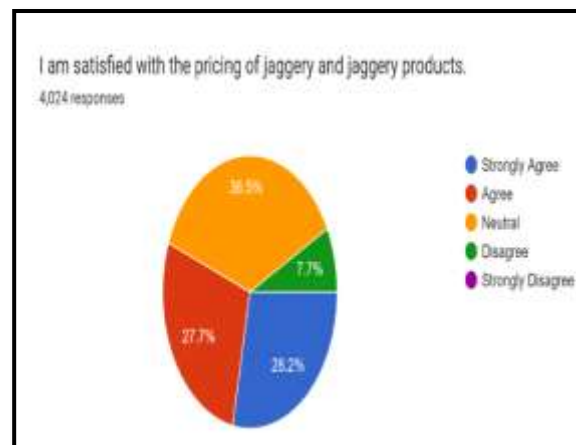


The term food quality represents the sum of all properties and attributes of a food item that are acceptable to the customer. Read this article to find out more. Food quality is an important factor in the success of a food product, particularly, as food businesses' aim to remain competitive in the global marketplace. Typically, the term food quality represents the sum of all properties and attributes of a food item that are acceptable to the customer. These food quality attributes include Appearance (including size, shape, Colour, gloss and consistency), Texture, and Flavour, Nutritional content, Ethical and sustainable production. This table reveals information about the opinion of sample respondents about the overall quality of jaggery products and its products and it gives information about the approach of the consumer towards the products. 39.1% of the all sample respondents are strongly agree that the overall quality of jaggery and jaggery products is good. 41.5% sample respondents are agree to this statement where 16.1% sample respondents are given neutral response to this. Quality makes sure that a high-class product/service produced. Quality is important for customer satisfaction that ultimately results in customer loyalty. Quality management assists an organization to create and developing a product/service, which desired by the customers.

Table No. 6 Satisfaction about the pricing of jaggery and jaggery products

Sr. No.	Particulars	Frequency	Percentage
1	Strongly agree	1,133	28.2
2	Agree	1,114	27.7
3	Neutral	1,468	36.5
4	Disagree	309	7.7
5	Strongly disagree	-	-
6	Total	4,024	100

Source: Online Survey (Google Forms)



Pricing survey helps, you determine how much people value your product and what they are willing to pay for it. Instead of guessing, what price might be successful based on varying competitor prices, what seems like a fair mark-up on your product or service. Pricing surveys can pinpoint your optimal price based on real data from your target customers. Pricing surveys are an essential way to make sure you are pricing your products correctly. Choosing a price for your product or service is a very complex process. There are many external factors, that ultimately determine if people will pay for your product or not. This table reveals that 28.25 sample respondents are strongly satisfied with the price of the jaggery products, 27.7% sample respondents are agree that they are satisfied with the price of jaggery and jaggery products. 36.7% sample respondents are neutral on this statement and 7.7% sample respondents are disagree to this question that they are not satisfied with the pricing of jaggery products. Conclusion: It follows that the equilibrium between demand and supply, or what called market equilibrium, determines the price in the market. Price comes to settle in the market at the level where demand and supply curves intersect each other.

6. Conclusion:

It is concluded that consumer behaviour is depend upon various factors including test, price, availability, product varieties, product quality etc. Satisfaction traditionally considered a function of the product's performance in relation to expectations of comparison. This research has also pointed out some very interesting aspects and nonlinearity in the relation between the evaluations of the specific characteristics of the product and the overall

satisfaction. In particular, according to recent findings, some satisfaction judgments are more sensitive to negative evaluations of performance. If a consumer is satisfied, from a behaviourist perspective, he/she will very likely repeat the consumption experience, as it acts as a reinforcement stimulus for their purchasing decisions. That is why satisfaction is likely to be a better predictor of purchasing intention than the

classical determinants of established models in social psychology.

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- b. Literature Review



Cloud computing startups bright future of India

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Abstract:

India on it's@75, is second largest populated country in the world. For development of India it needs new emerging technologies that helps to enhance economical growth of India and also provide employment and new startups. Cloud computing helps new startup to bring bright future for development of country. Cloud computing plays remarkable role providing services through internet such as infrastructure, hardware, software and platform. So that people can work remotely as well as business can use services solutions through cloud.

Keywords : Cloud, Cloud computing, IaaS PaaS, SaaS,

Cloud computing startups bright future of India

India is the second largest populated country in the world. Today's globalization brings world nearer and IT industries booming in today's era. There is huge intellectual potential in India that is why many MNC opens door for Indians. But for new startup Indian may fail behind due to lack of funds. For new start-up in any sector they need huge investments in infrastructure, hardware, software and networking etc. There is continuous need of up gradation in infrastructure as well as in software's. The most significant advantage of cloud computing is the reduced responsibility for infrastructure security and maintenance. The Cloud Computing Business is growing at a remarkable rate as more companies realize the power of the cloud and its unparalleled and terrific potential. The immense growth of Cloud Computing made businesses shift to the cloud. Indian government uses clouds during Covid as many companies started work from home remotely. Many startup using this technology to bring bright future for development of country. Cloud computing plays remarkable role for India in its 75th anniversary celebration of independence.

What Is Cloud Computing?

Cloud computing is the delivery of different services through the Internet. These resources include tools and applications like data storage, servers, databases, networking, and software. Companies that provide cloud services enable users to store files and applications on remote servers and then access all the data via the Internet

Types of Cloud Services

Cloud computing services provide users with a series of functions including:

- Email
- Storage, backup, and data retrieval
- Creating and testing apps
- Analyzing data
- Audio and video streaming
- Delivering software on demand

Types of Cloud Computing Services :

IaaS (Infrastructure as a service) provides IT infrastructure to end-users via the internet and is commonly associated with serverless computing.

PaaS (Platform as a service) serves both software and hardware to end-users, who are generally software developers. PaaS allows the user to develop, run, and manage their own apps without having to build and maintain the infrastructure.

SaaS (Software as a service) is a software licensing model, which allows access to software on a subscription basis using external servers without having to download and install them locally.

Future of cloud computing in India.

Cloud technology cannot be stopped as India strides towards a new technological future. Cloud provides an agile and accessible environment for computing. Moreover, its powerful serverless architecture can offer robust digital infrastructure capable of implementing AI/ML and Big Data models; the serverless architecture ensures that developers do not have to worry about maitechnohe infrastructure.

Various government facilities during COVID used cloud technology. Government of India uses

services such as Cowin, Arogya Setu, MyGov Saathi, etc., only through cloud computing facilities.

Skills necessary for Cloud Computing

The different skills needed to encourage and uplifting the employment in India are

- Programming – Knowledge of programming languages like Python, Java, Go, JavaScript, and Scala. You should also know SQL, NoSQL, and Linux.
- Maintaining Database – Knowledge of database services, storage and maintenance through cloud.
- Managing a Network – Cloud computing requires the management of multiple networks because just like databases, different networks serve different purposes. Networking skills are a must.
- Versatility – In the modern, competitive scenario, cloud computing professionals are required to be versatile and handle many different IT roles. This is a key skill.
- Communication – Soft skills are just as important as technical skills. If you are a good communicator, you will be an excellent professional and grow in your career.

Cloud providers

There are some cloud computing companies and startups in India and some of the MNC are **IBM, Amazon, CtrlS, AGC, Microsoft, Cloud Sify** providing cloud facility.

CSQ Global Solutions

CSQ Global Solutions, founded in 2013, is a provider of technology-enabled solutions across the Cloud such as eLearning, PaaS, SaaS and also offers an array of services in Application Servers, Data Centers, Developing Environments, Analytics, Mobility, Digitalization, Testing also including the Test Environments and SOA based Business Services.

BackupGuru

The Cloud Computing startup called Backupuru provides affordable and secure cloud solutions for businesses and new entrepreneurs.

Browser Stack

BrowserStack is a cloud web and mobile testing platform that enables developers to test their websites and mobile applications across on-demand browsers, operating systems and real-time devices.

Inflect

Inflect is a startup that specializes in deriving intelligence by parsing large-scale visual content using proprietary deep learning and artificial intelligence technology.

- RightCloudz
- CtrlS
- ShareNSearch,
- Vaultize
- Hello2hosting
- CloudCodes
- The Final Note etc.

Conclusion :

The cloud computing industry has tremendous scope and bright future in India. It is also crucial for the country's further development in the twenty-first century. Currently, the infrastructure is improving rapidly, and the need for cloud computing experts is growing. So by comprehensive up skilling, reskilling, and education improves and it converts to great future of our country. It increases employment, improves online services in country and uplifting the new startups in India. Cloud computing plays remarkable role for India in its 75th anniversary celebration of independence.

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Artificial Intelligence

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Abstract:-

Artificial Intelligence (A.I.) is a multidisciplinary field whose goal is to automate activities that presently require human intelligence. Recent successes in A.I. include computerized medical diagnosticians and systems that automatically customize hardware to particular user requirements. The major problem areas addressed in A.I. can be summarized as Perception, Manipulation, Reasoning, Communication, and Learning. Many important technical concepts have arisen from A.I. that unify these diverse problem areas and that form the foundation of the scientific discipline. Generally, A.I. systems function based on a Knowledge Base of facts and rules that characterize the system's domain of proficiency. The elements of a Knowledge Base consist of independently valid chunks of information. The system must automatically organize and utilize this information to solve the specific problems that it encounters. This organization process can be generally characterized as a Search directed toward specific goals. The search is made complex because of the need to determine the relevance of information and because of the frequent occurrence of uncertain and ambiguous data.

This paper discusses about the concept of AI, Strong AI, Weak AI, Challenges & limitations of AI, Types of AI, History of AI, Applications of AI, Future of AI, how AI work for your Business. it also presents overview of AI.

Keywords:-

AI, Strong AI, Weak AI, Challenges & limitations of AI, Types of AI, History of AI, Applications of AI, Examples of AI, Future of AI, how AI work for your Business overview of AI.

Introduction

Artificially intelligent systems can perform tasks commonly associated with human cognitive functions — such as interpreting speech, playing games and identifying patterns. They typically learn how to do so by processing massive amounts of data, looking for patterns to model in their own decision-making. In many cases, humans will supervise an AI's learning process, reinforcing good decisions and discouraging bad ones. But in your business. Some AI systems are designed to learn without supervision — for instance, by playing a video game over and over until they eventually figure out the rules and how to win.

Types - Strong AI vs. Weak AI

Intelligence is tricky to define, which is why AI experts typically distinguish between strong AI and weak AI.

Strong AI

Strong AI, also known as artificial general intelligence, is a machine that can solve problems it's never been trained to work on — much like a human can. This is the kind of AI we see in movies, like the robots from *West world* or the character Data from *Star Trek: The Next Generation*. This type of AI doesn't actually exist yet.

The creation of a machine with human-level intelligence that can be applied to any task is the Holy Grail for many AI researchers, but the quest for artificial general intelligence has been fraught with difficulty. And some believe strong AI research should be limited, due to the potential risks of creating a powerful AI without appropriate guardrails.

In contrast to weak AI, strong AI represents a machine with a full set of cognitive abilities — and an equally wide array of use cases — but time hasn't eased the difficulty of achieving such a feat.

Weak AI

Weak AI, sometimes referred to as narrow AI or specialized AI, operates within a limited context and is a simulation of human intelligence applied to a narrowly defined problem (like driving a car, transcribing human speech content on a website).

Weak AI is often focused on performing a single task extremely well. While these machines may seem intelligent, they operate under far more constraints and limitations than even the most basic human intelligence.

Weak AI examples include:

- Siri, Alexa and other smart assistants
- Self-driving cars
- Google search
- Conversational bots

- Email spam filters
- Netflix's recommendations

Machine Learning Vs. Deep Learning

Although the terms “machine learning” and “deep learning” come up frequently in conversations about AI, they should not be used interchangeably. Deep learning is a form of machine learning, and machine learning is a subfield of artificial intelligence.

Machine Learning

A machine learning algorithm is fed data by a computer and uses statistical techniques to help it “learn” how to get progressively better at a task, without necessarily having been specifically programmed for that task. Instead, ML algorithms use historical data as input to predict new output values. To that end, ML consists of both supervised learning (where the expected output for the input is known thanks to labeled data sets) and unsupervised learning (where the expected outputs are unknown due to the use of unlabeled data sets).

Deep Learning

Deep learning is a type of machine learning that runs inputs through a biologically inspired neural network architecture. The neural networks contain a number of hidden layers through which the data is processed, allowing the machine to go “deep” in its learning, making connections and weighting input for the best result.

Challenges and Limitations of AI

While AI is certainly viewed as an important and quickly evolving asset, this emerging field comes with its share of downsides.

The Pew Research Center surveyed 10,260 Americans in 2021 on their attitudes toward AI. The results found 45 percent of respondents are equally excited and concerned, and 37 percent are more concerned than excited. Additionally, more than 40 percent of respondents said they considered driverless cars to be bad for society. Yet the idea of using AI to identify the spread of false information on social media was more well received, with close to 40 percent of those surveyed labeling it a good idea.

AI is a boon for improving productivity and efficiency while at the same time reducing the potential for human error. But there are also some disadvantages, like development costs and the possibility for automated machines to replace

human jobs. It's worth noting, however, that the artificial intelligence industry stands to create jobs, too — some of which have not even been invented yet.

Future of Artificial Intelligence

When one considers the computational costs and the technical data infrastructure running behind artificial intelligence, actually executing on AI is a complex and costly business. Fortunately, there have been massive advancements in computing technology, as indicated by Moore's Law, which states that the number of transistors on a microchip doubles about every two years while the cost of computers is halved.

Although many experts believe that Moore's Law will likely come to an end sometime in the 2020s, this has had a major impact on modern AI techniques — without it, deep learning would be out of the question, financially speaking. Recent research found that AI innovation has actually outperformed Moore's Law, doubling every six months or so as opposed to two years.

By that logic, the advancements artificial intelligence has made across a variety of industries have been major over the last several years. And the potential for an even greater impact over the next several decades seems all but inevitable

Artificial Intelligence Examples

Artificial intelligence technology takes many forms, from Chabot's to navigation apps and wearable fitness trackers. The below examples illustrate the breadth of potential AI applications.

Chat GPT

ChatGPT is an artificial intelligence Chabot capable of producing written content in a range of formats, from essays to code and answers to simple questions. Launched in November 2022 by Open AI, ChatGPT is powered by a large language model that allows it to closely emulate human writing.

Google Maps

Google Maps uses location data from smartphones, as well as user-reported data on things like construction and car accidents, to monitor the ebb and flow of traffic and assess what the fastest route will be.

Smart Assistants

Personal assistants like Siri, Alexa and Cortana use natural language processing, or NLP, to

receive instructions from users to set reminders, search for online information and control the lights in people's homes. In many cases, these assistants are designed to learn a user's preferences and improve their experience over time with better suggestions and more tailored responses.

Snapchat Filters

Snapchat filters use ML algorithms to distinguish between an image's subject and the background, track facial movements and adjust the image on the screen based on what the user is doing.

Self-Driving Cars

Self-driving cars are a recognizable example of deep learning, since they use deep neural networks to detect objects around them, determine their distance from other cars, identify traffic signals and much more.

Wearables

The wearable sensors and devices used in the healthcare industry also apply deep learning to assess the health condition of the patient, including their blood sugar levels, blood pressure and heart rate. They can also derive patterns from a patient's prior medical data and use that to anticipate any future health conditions.

MuZero

MuZero, a computer program created by Deep Mind, is a promising frontrunner in the quest to achieve true artificial general intelligence. It has managed to master games it has not even been taught to play, including chess and an entire suite of Atari games, through brute force, playing games millions of times.

History of artificial intelligence:

Intelligent robots and artificial beings first appeared in ancient Greek myths. And Aristotle's development of syllogism and its use of deductive reasoning was a key moment in humanity's quest to understand its own intelligence. While the roots are long and deep, the history of AI as we think of it today spans less than a century. The following is a quick look at some of the most important events in AI.

1940s

- (1942) Isaac Asimov publishes the Three Laws of Robotics, an idea commonly found in science fiction media about how artificial intelligence should not bring harm to humans.

- (1943) Warren McCulloch and Walter Pitts publish the paper "A Logical Calculus of Ideas Immanent in Nervous Activity," which proposes the first mathematical model for building a neural network.
- (1949) Hebbian learning continues to be an important model in AI.

1950s

- (1950) Alan Turing publishes the paper "Computing Machinery and Intelligence," proposing what is now known as the Turing Test, a method for determining if a machine is intelligent.
- (1950) Harvard undergraduates Marvin Minsky and Dean Edmonds build SNARC, the first neural network computer.
- (1950) Claude Shannon publishes the paper "Programming a Computer for Playing Chess."
- (1952) Arthur Samuel develops a self-learning program to play checkers.
- (1954) The Georgetown-IBM machine translation experiment automatically translates 60 carefully selected Russian sentences into English.
- (1956) The phrase "artificial intelligence" is coined at the Dartmouth Summer Research Project on Artificial Intelligence. Led by John McCarthy, the conference is widely considered to be the birthplace of AI.
- (1956) Allen Newell and Herbert Simon demonstrate Logic Theorist (LT), the first reasoning program.
- (1958) John McCarthy develops the AI programming language Lisp and publishes "Programs with Common Sense," a paper proposing the hypothetical Advice Taker, a complete AI system with the ability to learn from experience as effectively as humans.
- (1959) Allen Newell, Herbert Simon and J.C. Shaw develop the General Problem Solver (GPS), a program designed to imitate human problem-solving.
- (1959) Herbert Gelernter develops the Geometry Theorem Prover program.
- (1959) Arthur Samuel coins the term "machine learning" while at IBM.
- (1959) John McCarthy and Marvin Minsky found the MIT Artificial Intelligence Project.

1960s

- (1963) John McCarthy starts the AI Lab at Stanford.
- (1966) The Automatic Language Processing Advisory Committee (ALPAC) report by the U.S. government details the lack of progress in machine translations research, a major Cold War initiative with the promise of automatic and instantaneous translation of Russian. The ALPAC report leads to the cancellation of all government-funded MT projects.
- (1969) The first successful expert systems, DENDRAL and MYCIN, are created at Stanford.

1970s

- (1972) The logic programming language PROLOG is created.
- (1973) The Light hill Report, detailing the disappointments in AI research, is released by the British government and leads to severe cuts in funding for AI projects.
- (1974-1980) Frustration with the progress of AI development leads to major DARPA cutbacks in academic grants. This period is known as the "First AI Winter."

1980s

- (1980) Digital Equipment Corporation's develops R1 the first successful commercial expert system. Designed to configure orders for new computer systems,
- (1982) Japan's Ministry of International Trade and Industry launches the ambitious Fifth Generation Computer Systems project.
- (1983) the U.S. government launches the Strategic Computing Initiative to provide DARPA funded research in advanced computing and AI.
- (1985) Companies are spending more than a billion dollars a year on expert systems and an entire industry known as the Lisp machine market springs up to support them. Companies like Symbolic and Lisp Machines Inc. build specialized computers to run on the AI programming language Lisp.
- (1987-1993) During this period, expert systems proved too expensive to maintain and update, eventually falling out of favor.

1990s

- (1991) U.S. forces deploy DART, an automated logistics planning and scheduling tool, during the Gulf War.
- (1992) Japan terminates the FGCS project in 1992, citing failure in meeting the ambitious goals outlined a decade earlier.
- (1993) DARPA ends the Strategic Computing Initiative in 1993 after spending nearly \$1 billion and falling far short of expectations.
- (1997) IBM's Deep Blue beats world chess champion Gary Kasparov.

2000s

- (2005) STANLEY, a self-driving car, wins the DARPA Grand Challenge.
- (2005) The U.S. military begins investing in autonomous robots like Boston Dynamics' "Big Dog" and iRobot's "PackBot."
- (2008) Google makes breakthroughs in speech recognition and introduces the feature in its iPhone app.

2010s

- (2011) IBM's Watson handily defeats the competition on *Jeopardy!*.
- (2011) Apple releases Siri, an AI-powered virtual assistant through its iOS operating system.
- (2012) The neural network learned to recognize a cat without being told what a cat is, ushering in the breakthrough era for neural networks and deep learning funding.
- (2014) Google makes the first self-driving car to pass a state driving test.
- (2014) Amazon's Alexa, a virtual home smart device, is released.
- (2016) The complexity of the ancient Chinese game was seen as a major hurdle to clear in AI.
- (2016) The first "robot citizen," a humanoid robot named Sophia, is created by Hanson Robotics and is capable of facial recognition, verbal communication and facial expression
- (2018) Google releases natural language processing engine BERT, reducing barriers in translation and understanding by ML applications.
- (2018) Waymo launches its Waymo One service, allowing users throughout the Phoenix metropolitan area to request a pick-

up from one of the company's self-driving vehicles.

2020s

- (2020) Baidu releases its Linear Fold AI algorithm to scientific and medical teams working to develop a vaccine during the early stages of the SARS-CoV-2 pandemic. The algorithm is able to predict the RNA sequence of the virus in just 27 seconds, 120 times faster than other methods.
- (2020) OpenAI releases natural language processing model GPT-3, which is able to produce text modeled after the way people speak and write.
- (2021) OpenAI builds on GPT-3 to develop DALL-E, which is able to create images from text prompts.
- (2022) The National Institute of Standards and Technology releases the first draft of its AI Risk Management Framework, voluntary U.S. guidance "to better manage risks to individuals, organizations, and society associated with artificial intelligence."
- (2022) OpenAI launches ChatGPT, a Chatbot powered by a large language model that gains more than 100 million users in just a few months.
- (2023) Microsoft launches an AI-powered version of Bing, its search engine, built on the same technology that powers ChatGPT.
- (2023) Google announces Bard, a competing conversational AI.

Reinvent how your business works with AI

Today, AI is powering important insights and automation across every department, industry and sector. With this accelerated adoption and use of AI comes an elevated risk related to data security, inclusion and ethical accountability. However, when AI is implemented in an experienced and transparent manner, there are important outcomes and value that everyone realizes.

IBM Consulting is a trusted leader in AI consulting services. We provide end-to-end strategy, implementation and management services to help every business operationalize and scale AI across their enterprise. With IBM's vast experience developing AI technology and solutions, we are uniquely suited with the expertise, methods and

accelerators that deliver both accountability and success for our clients.

We work with you to uncover meaningful opportunities to embed AI and machine learning into your workflows and processes, making your business more efficient and intelligent. With deep industry expertise and access to IBM Research, we can uncover new and emerging areas of value and implement trusted AI securely and at scale

Artificial intelligence applications

There are numerous, real-world applications of AI systems today. Below are some of the most common examples:

- **Speech recognition:** It is also known as automatic speech recognition (ASR), computer speech recognition, or speech-to-text, and it is a capability which uses natural language processing (NLP) to process human speech into a written format. Many mobile devices incorporate speech recognition into their systems to conduct voice search—e.g. Siri—or provide more accessibility around texting.
- **Customer service:** Online virtual agents are replacing human agents along the customer journey. They answer frequently asked questions (FAQs) around topics, like shipping, or provide personalized advice, cross-selling products or suggesting sizes for users, changing the way we think about customer engagement across websites and social media platforms. Examples include messaging bots on e-commerce sites with virtual agents, messaging apps, such as Slack and Facebook Messenger, and tasks usually done by virtual assistants and voice assistants.
- **Computer vision:** This AI technology enables computers and systems to derive meaningful information from digital images, videos and other visual inputs, and based on those inputs, it can take action. This ability to provide recommendations distinguishes it from image recognition tasks. Powered by convolutional neural networks, computer vision has applications within photo tagging in social media, radiology imaging in healthcare, and self-driving cars within the automotive industry.

- Recommendation engines: Using past consumption behavior data, AI algorithms can help to discover data trends that can be used to develop more effective cross-selling strategies. This is used to make relevant add-on recommendations to customers during the checkout process for online retailers.
- Automated stock trading: Designed to optimize stock portfolios, AI-driven high-frequency trading platforms make thousands or even millions of trades per day without human intervention.

The greatest success of the micro world approach is a type of program known as an expert system, described in the next section.

Expert systems

Expert systems occupy a type of micro world—for example, a model of a ship's hold and its cargo—that is self-contained and relatively uncomplicated. For such AI systems every effort is made to incorporate all the information about some narrow field that an expert (or group of experts) would know, so that a good expert system can often outperform any single human expert. There are many commercial expert systems, including programs for medical diagnosis, chemical analysis, credit authorization, financial management, corporate planning, financial document routing, oil and mineral prospecting, genetic engineering, automobile design and manufacture, camera lens design, computer installation design, airline scheduling, cargo placement, and automatic help services for home computer owners.

Knowledge and inference

The basic components of an expert system are a knowledge base, or KB, and an inference engine. The information to be stored in the KB is obtained by interviewing people who are expert in the area in question. The interviewer, or knowledge engineer, organizes the information elicited from the experts into a collection of rules, typically of an "if-then" structure. Rules of this type are called production rules. The inference engine enables the expert system to draw deductions from the rules in the KB. For example, if the KB contains the production rules "if x, then y" and "if y, then z," the inference engine is able to deduce "if x, then z." The expert system

might then query its user, "Is x true in the situation that we are considering?" If the answer is affirmative, the system will proceed to infer z. Some expert systems use fuzzy logic. In standard logic there are only two truth values, true and false. This absolute precision makes vague attributes or situations difficult to characterize. Often the rules that human experts use contain vague expressions, and so it is useful for an expert system's inference engine to employ fuzzy logic.

Conclusion-

Artificial intelligence has the potential to transform all organizations. The process by which this transformation happens can vary, but the steps will tend to follow the roadmap we have listed in this book. Following all the steps outlined in the previous chapters will enable your organization to implement and excel in the use of AI technology. AI holds the key to unlocking a magnificent future where, driven by data and computers that understand our world, we will all make more informed decisions. These computers of the future will understand not just how to turn on the switches but why the switches need to be turned on. Even further, they may one day ask us if we need switches at all.

Although AI cannot solve all your organization's problems, it has the potential to completely change how business is done. It affects every sector, from manufacturing to finance, bringing about never before seen increases in efficiency. As more industries adopt and start experimenting with this technology, newer applications will be invented. AI will bring a change even more widespread and sweeping than the introduction of computing devices. It will change the way we transact, get diagnosed, perform surgeries, and drive our cars. It is already changing industrial processes, medical imaging, financial modeling, and computer vision. We are well on our way to tapping into this enormous potential, and as a result, the future holds better decision-making potential and faster, ...

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Breaking The Stigma: Progress and Challenges for Differently Abled People in Post-Independence India

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Abstract:

'The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them'.ⁱ

Article 15 is the genesis of the Right to Equality guaranteed under Article 14 as it reveres a particular element of the standards of fairness and contrary to discrimination by the state on different grounds. The Convention on the Rights of Persons with Disabilities states that 'to realize this right without discrimination and based on an equal opportunity, state parties shall ensure an inclusive education system at all levels and lifelong learning'.ⁱⁱ Where majority of rights and privileges in India are available to a non-disabled (normal) human being, very few are available to differently abled in general and blind and visually handicap in particular in different areas like- education, employment, infrastructure etc. This clearly shows the violation of constitutional provisions on part of the state. The present research article peeps into the existing national legal system with reference to international developments relating to blind and disables and analyze jurisprudential and conceptual perspective towards rights of disables in India developed time to time. We are witnessing 75th Year of our independence and celebrating "Azadi ka Amrit Mahotsav". In this period a voice to rights of disabled persons have been raised time to time. The laws entitling and favoring disabled were enacted and amended time to time in order to place them equal to others, protect their rights and bring them into the mainstream society. The present research paper would try to chalk out and throw light on some notable incidents and developments in the field of disabled rights on accession of completing 75 years of our independence.

Key Words: Disability, disability rights, differently abled.

Prelude:

Disabilities can be physical, intellectual, or social. All individuals are conceived free and equivalent in pride and privileges. Individuals with disabilities experience basic freedoms violation of rights, shame, and segregation throughout the world. Disabled people often find it difficult to get things done that others can do with ease. Numerous socio-political factors can influence whether people with a handicap are remembered or prohibited from cooperation in different exercises, which in turn can influence overall improvement or self-esteem. Disability is accordingly not only a medical issue. It is a perplexing factor, mirroring the association between the capacity of an individual's body and the outlook of the general society where the person in question exists in.

When we make people 'other', we group them as the objects of our experience, instead of regarding them as subjects of experience with whom we might

identify, and we see them primarily as symbolic of something else usually, but not always, something we reject and fear and project onto them. To the non-disabled, people with disabilities and people with dangerous and incurable illnesses symbolize, among other things, imperfection, failure to control the body, and everyone's vulnerability to weakness, pain, and death.ⁱⁱⁱ

Significance of this Article:

There is no doubt at all that, India has made all round development in almost all sectors after it has got independence. Laws and legal system is not an exception to this development. We are witnessing development of laws and legal ideology time to time as per the changing circumstances as per need of time. As we all know laws are not static, they are dynamic and are like a living document changing time to time according to the need of the society. Hence, in the present research paper would try to chalk out and throw light on some notable incidents

and developments in the field of disabled rights developing time to time.

Objectives of this Article:

1. To analyse the situation of disabled people in Indian society in general.
2. To identify the laws which are developed time to time enacted for the protection and development of differently abled persons in India.

Scope and Limitations of this Article:

1. The researcher would try to find out the situation of disabled at the time of Indian independence.
2. The researcher would try to find out what legal measures are taken after independence for the betterment of differently abled.

The study of differently abled has its own importance. The number of differently abled may prompt someone to ignore this section of the society as in figures this number may seem to be small in front the huge number of population we have. However, in law we cannot undermine any such group of people because of equality enshrined in the Indian Constitution. Hence, it is equally important like any other issue. Let's see the data on disabilities to understand the significance of the topic:

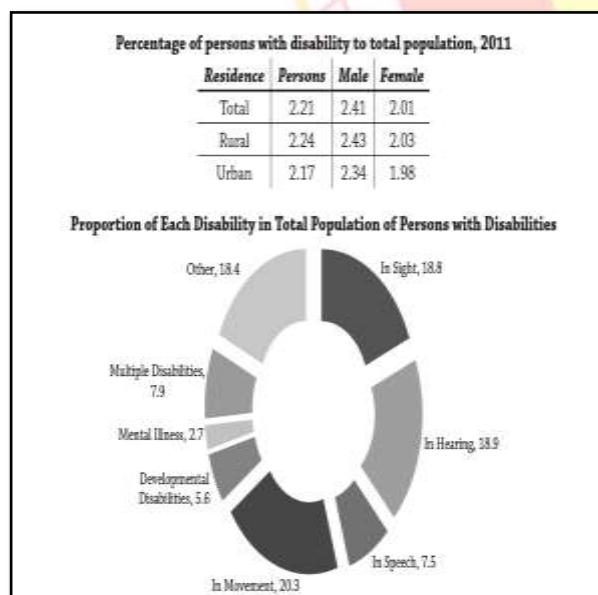


Figure 1: Source: First country report on status of disability in India, Government of India, Ministry of Social Justice and Empowerment, Department of social Justice and Empowerment of Persons with Disabilities, Released 16th June, 2015

Social Aspects relating to differently-abled persons, Blindness and Visual Impairment:

Every society has its ideologies, faith, beliefs, thinking, way of life, values, culture, and perception of the issue. Blindness and visual impairment in their limited sense are the issues of an individual suffering from vision loss or impairment. However, that does not mean that we could oversee the impact of social ideologies, approaches, and view towards these depriving health conditions, and disabilities on differently-abled persons. Perception of the society towards issues such as blindness and visual impairment is significant for overcoming. The lack of empathy of society and its members towards the issues relating to blind and visually impaired persons is one of the contributory grounds for the creation of a polluted and unfavorable environment for them. Such grounds are also responsible for the creation of additional hurdles and issues in the way of blind and visually impaired persons. The role of society in the fight against disability issues is of great significance. The needs of differently-abled persons must be prioritized. On the one hand, we are taking pride in inventions and advancement of the medical field but, the increase in the numbers of blind and visually impaired persons compels us to rethink it. New thinking regarding the issues of differently-abled persons is a need of time.iv

Legislations relating to Disabilities:

Laws on disability may be broadly classified into international and domestic law. International human rights law is the basis for the development of principles, rights, and laws for the protection and betterment of differently-abled persons.

Indian Law:

Some of the significant legislations enacted for the betterment of differently-abled persons include:

1. The Constitution of India (Article 37,41,46)
2. Income Tax Act, 1961
3. The Rehabilitation Council of India Act, 1992
4. The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995
5. Rights of Persons with Disabilities (RPWD) Act, 2016

International Developments:

It should be brought to the notice that albeit a legitimately binding universal instrument on the basic freedoms of people with disabilities doesn't exist. However, there are various delicate legal instruments with a reasonable spotlight on disabilities. They are as under^v-

- Declaration on the Rights of Mentally Retarded Persons.^{vi}
- Declaration on the Rights of Disabled Persons.^{vii}
- World Programme of Action.^{viii}
- UN Standard Rules on the Equalization of Opportunities for People with Disabilities.^{ix}
- Proclamation on the Full Participation and Equality of People with Disabilities in the Asian and Pacific Region.^x
- Biwako Millennium Framework towards an Inclusive, Barrier-free and Rights based Society for Persons with Disabilities.^{xi}

State funded/run schemes:

There are few initiatives taken by the State in the interest of blind and visually impaired like-

- Taking into consideration employment needs of the disables, the NABET^{xii} is working in the field of providing necessary training and skill development in the field of information technology.
- The Department of Empowerment of Differently abled persons has approved the Scheme for enhancement, development and expansion of Braille Press facility for the blind and visually impaired. The Scheme is titled Central Sector Scheme of 'support for establishment / modernization / capacity augmentation of Braille Presses'. The present scheme was implemented from the year 2014-15 and 2016-17.
- The application of science and technology to the development of appropriate aids and appliances which will help disabled in daily life. The idea is to promote research in prevention and prevalence of disability.
- National Handicapped Welfare Fund (NHWF) was created in 1983. The object of this fund was to encourage voluntary sector for creating services for prevention and early detection of disability, providing educational and training facilities, physical and economic rehabilitation for differently abled. The Fund was renamed National Fund for Differently abled persons in 1997.

Rights of Persons with Disabilities Act, 2016:

The Rights of Persons with Disabilities Act, 2016 is the disability legislation passed by the Indian Parliament to fulfill its obligation to the United Nations Convention on the Rights of Persons with Disabilities, which India ratified in 2007.^{xiii} The Act replaced the existing Persons With Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995.^{xiv}

The Act extends the scope of disabilities by increasing the number of existing recognized forms of disabilities i.e., from 7 to 21. The newly recognized forms of disabilities can be summarized as under-^{xv}

- Blindness	- Multiple Sclerosis
- Low-vision	- Dwarfism
- Leprosy Cured persons	- Thalassaemia
- Cerebral Palsy	- Hemophilia
- Locomotor Disability	- Sickle Cell disease
- Speech and Language disability	- Multiple Disabilities including deaf-blindness
- Intellectual Disability	- Acid Attack victim
- Mental Illness	- Parkinson's disease
- Autism Spectrum Disorder	- Muscular Dystrophy
- Hearing Impairment (deaf and hard of hearing)	- Chronic Neurological conditions
	- Specific Learning Disabilities

The Schedule expressed under Sec. 2(zc) of the Act contains a list of 'Specified Disability'. It defines Visual impairment under entry B and defines- blindness and low vision.

Landmark Cases relating to Disabilities:

❖ Rajneesh Kumar Pandey vs Union of India^{xvi}

'The Rights of Persons with Disabilities Act, 2016 comprises certain physical disabilities which may not permit for getting admission in special schools. The court emphasized to have

separate schools for them with distinctly trained teachers.^{xvii}

❖ **Vikash Kumar vs Union Public Service Commission^{xviii}**

In this case court opined that, “In order to enable persons with disabilities to lead a life of equal dignity and worth, it is not enough to mandate that discrimination against them is impermissible. That is necessary, but not sufficient. We must equally ensure, as a society, that we provide them the additional support and facilities that are necessary for them to offset the impact of their disability. This Court in its judgment in *Jeeja Ghosh v. Union of India*, noted that a key component of equality is the principle of reasonable differentiation and specific measures must be undertaken, recognizing the different needs of persons with disabilities, to pave the way for substantive equality.”^{xix}

❖ **Shobha Gopalakrishnan vs State of Kerala^{xx}**

“To identify a person as having multiple disability, existence of two or more disabilities as defined under Section 2(i) of the Persons with Disabilities (Equal Opportunities, protection of Rights and Full Participation Act, 1995 (PWD Act, 1995) is essential. From the Scheme of the Statute, it is quite evident that though the bench mark disability as defined under Section 2(r) of the Rights of persons with Disabilities Act, 2016 (RPWD Act, 2016) is only 40%, the person with disability shall suffer 'severe disability' of 80%, as envisaged under Section 2(o) of the National Trust Act for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 and there shall be two or more such extent of disabilities as defined under Section 2(i) of the Persons With Disabilities (Equal Opportunities, protection of Rights and Full Participation Act, 1995 [PWD Act, 1995], to constitute 'multiple disabilities' defined under Section 2(h) of the National Trust Act for the Welfare of Persons with Autism, Cerebral

Palsy, Mental Retardation and Multiple Disabilities Act, 1999 [The National Trust Act, 1999].”^{xxi}

Conclusion:

Our society is an exceptionally materialistic one. It effectively passes judgment on an individual on his/her actual appearance and makes a shallow thought regarding that individual. Discrimination has become part and parcel of human behavior. The gravity of biasness increases when it comes to disables. The laws are enacted to secure equality and ensuring rights of differently abled. The government is taking efforts to protect their rights and liberties. It can be surely stated that, along with the legal efforts the society also needs to be sensitized towards disables.

Considering the efforts to enact laws for differently abled time to time, making new changes, amendments in order to comply with international instruments on the differently abled rights we could definitely state that, much is being done in order to bring differently abled in the mainstream society. We can certainly say that, India has made significant efforts and succeeded in developing laws and policies relating to disabled persons since its independence. However, there is still a long way to go to ensure that, the disables have access to equal opportunities and are fully included in the society. We could definitely say that; India has made much legal efforts to bring disability laws inconformity with international standards. We are taking all possible efforts to bring differently abled persons in the mainstream society by framing and implementing various schemes for them. In nutshell, much has been achieved and a lot is to be achieved in this process of bringing differently abled in the mainstream society.

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2. ⁱⁱ Article 25 of the Convention on the Rights of Persons with Disabilities, 2008
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7. ^{vii} Adopted 09 December 1975 by General Assembly resolution 3447 (XXX)
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An Overview of Indian Financial System

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Abstract:

Financial system has key role in the development of the economy and well-being of the people in the country. Financial system manages flow of funds in the economy. It connects lenders and borrowers. It provides platforms for mobilizing savings from people in the country and convert these savings into the capital. The strength of any modern economy is based on the soundness of its financial system. Financial system of the country comprises financial institutions, financial markets, financial instruments, financial services and regulators. The Financial institutions plays role of financial intermediations, which consists of commercial banks, NBFCs, insurance companies, mutual funds, post office, credit rating agencies. Financial market is a market where financial securities are traded. Financial market comprises money market and capital market. Financial instruments are legal contracts between the parties involved in transactions revolving around monetary assets. Governing bodies of financial system includes RBI, IRDA, SEBI, and Finance Ministry. The object of the present paper is to take overview of Indian financial system.

Key Words: financial system, flow of funds, financial markets, financial instruments, governing bodies

Introduction

The economic and social development of the country is mostly depends on the availability of finance in the country. Every aspect of the economy be it industry, trade, agriculture, service, government initiatives for social development needs finance to function. The role of finance is like role of fuel in the vehicle. As like without fuel no vehicle can run, without finance no action can take place in industry, agriculture, service sector. Without finance govt. cannot take any social initiative. Therefore generating finance is very important for any economy to grow and develop.

In order to generate finance it's important to mobilizes savings and convert it into an investment. And that is exactly what the financial system do. Financial system is the system of managing flow of funds into the country. It comprises financial institutions, financial markets, financial instruments, financial services and regulators. Financial markets, financial intermediation and financial instruments are engaged to tap savings of the people and use it for investment which all together known as the financial system of the country.

Thus the financial system consist of the people and organization who saves, the financial markets like stock exchanges, money market, financial intermediaries like banks and other

financial instruments and the financial instruments. A financial system or financial sector functions as an intermediary and facilitates the flow of funds from the areas of surplus to the deficit. It is a composition of various institutions, markets, regulations and laws, practices, money manager analyst, transactions and claims and liabilities. In the present paper, an attempt is made to know to understand the concept of financial system, the components of Indian financial system and to know the recent trends in Indian financial system.

Objectives

The objectives of the present paper are

1. To know the concept of Indian Financial System
2. To understand role of Indian Financial System in Economy
3. To know various components of Indian Financial System

Research Methodology

The present research paper is based on the secondary data. The data is collected from various books, journals, research articles and web-sites form internet. The inferences are based on the analysis of the secondary data.

Components of Indian Financial System

The financial system consists of four segments or components. These are: financial institutions, financial markets, financial instruments.

I. Financial institutions:

The institutions which play a role of financial intermediations are known as financial institutions. These institutions mediate between savers and borrowers. It mobilizes savings from the people and business and from these savings provide loans to the people, business and govt. Financial institutions include the commercial Banks, Non-Banking Financial Institutes, the Credit Rating Agencies, Insurance Companies, the Securities and Exchange Board of India and the Specialized Financial Institutions in India.

i) Commercial Banks

Bank is a financial institution which accepts money in the form of deposits and gives loans and advances to the individuals and business houses. It plays a pivotal role in the economic development of the country. With its primary function of accepting deposits and giving loans and advances, banks on one hand encourage saving habits among the people, tap savings in the hands of people and on the other hand channelize these savings into the industry by providing loans and advances. Apart from accepting deposits and advances, now banks in India are entering into various sectors like insurance and mutual funds to raise their profits. Further technological advancement has made major changes in the day-to-day operations of the banks.

The Indian banking system consists of 26 public sector banks, 25 private sector banks, 43 foreign banks, 56 regional rural banks, 1,589 urban cooperative banks and 93,550 rural cooperative banks, in addition to cooperative credit institutions. Public-sector banks control nearly 80 percent of the market, thereby leaving comparatively much smaller shares for its private peers. Banks are also encouraging their customers to manage their finances using mobile phones.

iii) Non-Banking Financial Institutes

'According to RBI A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business but does not include any institution whose principal business is that of agriculture activity, industrial activity,

purchase or sale of any goods (other than securities) or providing any services and sale/ purchase/ construction of immovable property. A non-banking institution which is a company and has principal business of receiving deposits under any scheme or arrangement in one lump sum or in installments by way of contributions or in any other manner, is also a non-banking financial company (Residuary non-banking company).

NBFCs lend and make investments and hence their activities are akin to that of banks; however there are a few differences as given below:

- i. NBFC cannot accept demand deposits;
- ii. NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;
- iii. deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.ⁱ

'As on February 28, 2023 there were 9471 Non-Banking Financial Companies (NBFCs) and 28 Asset Reconstruction Companies (ARCs) registered with the Reserve Bank of India.'ⁱⁱ

iv) Insurance Companies

'The Indian Insurance Sector is basically divided into two categories – Life Insurance and Non-life Insurance. The Non-life Insurance sector is also termed as General Insurance. Both the Life Insurance and the Non-life Insurance is governed by the IRDAI (Insurance Regulatory and Development Authority of India). Life insurance companies offer coverage to the life of the individuals, whereas the non-life insurance companies offer coverage with our day-to-day living like travel, health insurance, car and bikes, and home insurance. Not only this, but the non-life insurance companies provide coverage for our industrial equipment's as well. Crop insurance for our farmers, gadget insurance for mobiles, pet insurance etc. are some more insurance products being made available by the general insurance companies in India.

The Insurance sector in India consists of total 57 insurance companies. Out of which 24 companies are the life insurance providers and the remaining 33 are non-life insurers. Out of which there are seven public sector companies.'ⁱⁱⁱ

v) Credit Rating Agency

A credit rating is an assessment of the creditworthiness of a borrower in general terms or with respect to a particular debt or financial obligation. It can be assigned to any entity that seeks to borrow money — an individual, corporation, state or provincial authority, or sovereign government. A credit rating agency (CRA) is a company that rates debtors on the basis of their ability to pay back their interests and loan amount on time and the probability of them defaulting. CRAs were set up to provide independent evidence and research-based opinion on the ability and willingness of the issuer to meet debt service obligations, quintessentially attaching a probability of default to a specific instrument.

There are a total of seven credit agencies in India viz, CRISIL, CARE, ICRA, SMREA, Brickwork Rating, India Rating and Research Pvt. Ltd and Infomerics Valuation and Rating Private Limited.

vi) Mutual Funds

‘A mutual fund is a pool of money managed by a professional Fund Manager. It is a trust that collects money from a number of investors who share a common investment objective and invests the same in equities, bonds, money market instruments and/or other securities. And the income / gains generated from this collective investment is distributed proportionately amongst the investors after deducting applicable expenses and levies, by calculating a scheme’s “Net Asset Value” or NAV. Simply put, the money pooled in by a large number of investors is what makes up a Mutual Fund. Mutual funds are ideal for investors who either lack large sums for investment, or for those who neither have the inclination nor the time to research the market, yet want to grow their wealth. The money collected in mutual funds is invested by professional fund managers in line with the scheme’s stated objective. In return, the fund house charges a small fee which is deducted from the investment. The fees charged by mutual funds are regulated and are subject to certain limits specified by the Securities and Exchange Board of India (SEBI).

The overall size of the Indian MF Industry has grown from ₹ 7.01 trillion as on 31st March 2013 to ₹ 39.42 trillion as on 31st March 2023, more than 5 fold increase in a span of 10 years. The MF Industry’s AUM has grown from ₹ 21.36 trillion as

on March 31, 2018 to ₹39.42 trillion as on March 31, 2023, around 2 fold increase in a span of 5 years. The no. of investor folios has gone up from 7.13 crore folios as on 31-Mar-2018 to 14.57 crore as on 31-Mar-2023, more than 2 fold increase in a span of 5 years. On an average 12.40 lakh new folios are added every month in the last 5 years since February 2018.’iv

vii) Post Office

For more than 150 years, the Department of Posts (DoP) has been the backbone of the country’s communication and has played a crucial role in the country’s social economic development. It touches the lives of Indian citizens in many ways: delivering mails, accepting deposits under Small Savings Schemes, providing life insurance cover under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) and providing retail services like bill collection, sale of forms, etc. The DoP also acts as an agent for Government of India in discharging other services for citizens such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) wage disbursement and old age pension payments. With more than 1,55,000 post offices, the DoP has the most widely distributed postal network in the world.

II. Financial markets:

Financial market is a market where financial securities are traded. It is a market where buyer and seller of financial instruments come together to purchase and sale. It is a market where companies generate capital by selling of financial securities like shares, debentures, bonds etc. Financial market comprises money market and capital market.

A) Money Market :

‘Money market can be defined as a market for short-term funds with maturities ranging from overnight to one year and includes financial instruments that are considered to be close substitutes of money. It provides an equilibrating mechanism for demand and supply of short-term funds and in the process provides an avenue for central bank intervention in influencing both the quantum and cost of liquidity in the financial system, consistent with the overall stance of monetary policy. In the process, money market plays a central role in the monetary policy transmission mechanism

by providing a key link in the operations of monetary policy to financial markets and ultimately, to the real economy. In fact, money market is the first and the most important stage in the chain of monetary policy transmission.”^v

B) Capital Market:

Capital Market is a place where shares are issued to generate long term capital. It is an organized market for effective and efficient transfer of money capital or financial resources from the investors to the institutions who require it. The structure of any capital market is composed of the sources of demand for and supply of long term capital. The capital market may be classified into primary market and secondary market.

i) Primary Market:

Primary market is a place where fresh / new shares, debentures, bonds etc. are traded. When a company brings new issues it has to approach to the primary market. Thus the business organization of a company is a seller and prospective share holder are the purchaser in the primary market. Once the share are sold these can be freely transferred/exchanges among the people. This place is known as secondary market i.e. stock market.

ii) Secondary Market / Stock Market

Stock market is a place where second hand or already issued securities are bought and sold. According to the Securities Contract Regulation Act 1956, “ stock exchange means any body of individuals whether incorporated or not, constituted for the purpose of assisting, regulating or controlling the business of buying selling in securities”.

Stock market is an organized market. It is the central place, where second hand corporate securities are traded as per rules and regulations. It provides capital both to the industry and commerce. It is the nerve centre of the national finance. It is the barometer of prosperity or adversity of economy. It is an economic institution which facilitates the growth of trade, industry and business.

There are more than 21 stock exchanges operating in India. Out of these Bombay Stock Exchange and National Stock Exchange are considered as most important stock exchanges which account majority of the transactions.

Bombay Stock Exchange (BSE):

Bombay Stock Exchange was established in 1875, is Asia’s first Stock Exchange and worlds no. 1 exchange in terms of listed members. BSE provides an efficient and transparent market for trading in equity, debt instrument, derivatives, mutual funds. It also has a platform for trading in equities of small and medium enterprises (SME). More than 5000 companies are listed on BSE. The companies listed on BSE Ltd. command a total market capitalization of USD 1.32 Trillion as of January 2013.

National Stock Exchange (NSE)

National Stock Exchange was established in November 1992. It is one of the leading stock exchanges in India. It provides modern, fully automated screen-based trading system with national reach. NSE is having over two lakh terminals, through which investors in every corner of India can trade. NSE has a market capitalization of more than US\$1.5 trillion and number of securities are available for trading are 3091 as on Jun 2014.

III. Financial Instruments:

‘Financial instruments are legal contracts between the parties involved in transactions revolving around monetary assets. These assets can be bought, created, transformed, or traded. Financial instruments are a legal agreement with monetary value.’^{vi}

Types of Financial Instruments

A) Financial Instruments in Money Market

1. Call Money
2. Treasury Bills
3. Commercial Bills
4. Commercial Papers
5. Certificate of Deposits
6. Participation of Certificate
7. Inter corporate Deposits
8. Repurchase Transactions

B) Financial Instruments in Capital Markets

1. Equity Shares
2. Preference Shares
3. Debentures

IV) Governing Bodies

‘Financial markets play a crucial role in contributing to the growth of the economy; hence it is essential to monitor the functioning of the money market. The financial system of India is regulated by

several governing bodies. The objective of these financial regulators in India is to maintain fairness, parity, and functioning of financial marketing.^{vii}

The primary financial regulator bodies in India include the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Ministry of Corporate Affairs.

1. Reserve Bank of India

'Reserve Bank of India is the central bank of India. It governs over all banking system in India. Therefore it is known as bank of banks. The Reserve Bank of India was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934. The Central Office of the Reserve Bank was initially established in Kolkata but was permanently moved to Mumbai in 1937. The Central Office is where the Governor sits and where policies are formulated. Though originally privately owned, since nationalisation in 1949, the Reserve Bank is fully owned by the Government of India. The Preamble of the Reserve Bank of India describes the basic functions of the Reserve Bank as: "to regulate the issue of Bank notes and keeping of reserves with a view to securing monetary stability in India and generally to operate the currency and credit system of the country to its advantage; to have a modern monetary policy framework to meet the challenge of an increasingly complex economy, to maintain price stability while keeping in mind the objective of growth."^{viii}

2. Securities and Exchange Board of India (SEBI)

The Securities and Exchange Board of India was established as a statutory body in the year 1992 and the provisions of the Securities and Exchange Board of India Act, 1992 (15 of 1992) came into force on January 30, 1992. The financial markets in India is governed and regulated by SEBI. The Preamble of the Securities and Exchange Board of India describes the basic functions of the Securities and Exchange Board of India as to protect the interests of investors in securities and to promote the development of, and to regulate the securities market and for matters connected therewith or incidental thereto

3. Insurance Regulatory and Development Authority of India (IRDAI) :

Insurance Regulatory and Development Authority of India (IRDAI), is a statutory body

formed under an Act of Parliament, i.e., Insurance Regulatory and Development Authority Act, 1999 (IRDA Act, 1999) for overall supervision and development of the Insurance sector in India. The key objectives of the IRDAI include protecting the interest of policyholders, speedy and orderly growth of insurance industry, speedy settlement of genuine claims, effective grievance redressal mechanism, promoting fairness, transparency and orderly conduct in financial markets dealing with insurance, prudential regulation while ensuring the financial security of the Insurance market.

4. Ministry of Corporate Affairs (MCA)

The Ministry of Corporate Affairs is one of the financial regulators in India that regulates the functioning industrial and services sectors. It plays a significant role in the preparation and analysis of corporate business information. In addition, it administers the Competition Act of 2002, preventing malpractices in the market and safeguarding the interests of participants.

Conclusion:

Financial system is a system which connects savers and borrowers. It mobilizes savings in country and provides capital for industry. It has key role in the development of the economy and well-being of the people in the country. Indian financial system consists of financial institutions, financial markets, financial instruments and governing bodies. Financial institutions includes commercial banks, non banking financial institutions (NBFC) insurance companies, mutual funds, credit rating agencies and post office. These institutions do financial intermediations between those who have surplus funds and those who needs funds. Financial market is a market where financial instruments are traded. It mainly classified into money market and capital market. Money market is mainly concerns with short term loan finances whereas capital market is concern with long term finances. Capital market comprises primary market and secondary market. Financial instruments are legal contracts between the parties involved in transactions revolving around monetary assets. The primary financial regulator bodies in India include the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Ministry of Corporate Affairs.

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भारतीय अर्थव्यवस्थेतील सूक्ष्म, लघु व मध्यम उद्योगांची भूमिका

सौ. अमृता शैलेश पाटील

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कॉमर्स व मॅनेजमेंट विभाग

गोषवारा :

सूक्ष्म, लघु व मध्यम उद्योग क्षेत्र हे एक गतिमान क्षेत्र म्हणून उदयास आले आहे. भारतीय अर्थव्यवस्थेतील आर्थिक प्रगतीच्या वाटचालीमध्ये सूक्ष्म, लघु व मध्यम उद्योग क्षेत्राचे योगदान अनमोल आहे. सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रात सर्वात मोठी रोजगाराची संधी निर्माण होते. भारत सरकारने सूक्ष्म, लघु व मध्यम उद्योग सुरू केले आहेत. हे उद्योग क्षेत्र भारतीयांसाठी महत्वाचे क्षेत्र आहे. सूक्ष्म, लघु व मध्यम उद्योगांनी देशाच्या सामाजिक व आर्थिक विकासात मोठे योगदान दिले आहे. भारत हा विकसनशील देश आहे आपल्या देशाच्या मागासलेल्या व ग्रामीण भागांचा विकास व्हावा यामध्ये सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रांनी महत्वाची भूमिका बजावली आहे. सूक्ष्म, लघु व मध्यम व्यवसाय क्षेत्रामुळे देशातून होणाऱ्या निर्यातीत झपाट्याने भर पडेल अशी अपेक्षा आहे.

२००६ साली 'सूक्ष्म, लघु व मध्यम

उद्योग-विकास कायदा' संमत करण्यात आला. या कायद्यातील तरतुदीनुसार या उद्योग क्षेत्राचे एक उत्पादन क्षेत्र व दुसरे सेवा क्षेत्र असे दोन गटात विभाजन केले आहे. या दोन प्रकारात पुन्हा सूक्ष्म, लघु व मध्यम असे वर्गीकरण करण्यात आले आहे. देशाच्या औद्योगिक विकासाला वेगवान बनवण्यासाठी सूक्ष्म, लघु व मध्यम उद्योग क्षेत्र हे अत्यंत पुरक ठरले आहे. पुढील तक्त्यावरून सूक्ष्म, लघु व मध्यम उद्योगांची व्याख्या करता येईल.

सूक्ष्म, लघु व मध्यम उद्योग तक्ता

अ. क्र.	क्षेत्र	गुंतवणूक
१	उत्पादन क्षेत्र —	सूक्ष्म उद्योग
		लघु उद्योग
		मध्यम उद्योग

रूपये २५ लाखांपर्यंत
रूपये २५ लाख ते ५ करोड
रूपये ५ करोड ते १० करोड

२	सेवा क्षेत्र —	सूक्ष्म उद्योग	रूपये १० लाखांपर्यंत
		लघु उद्योग	रूपये १० लाख ते २ करोड
		मध्यम उद्योग	रूपये २ करोड ते ५ करोड

बदलत्या काळाप्रमाणे व सतत बदलणाऱ्या व्यवसायिक पर्यावरणाच्या गरजेप्रमाणे या व्याख्यांचे स्वरूप बदलते राहणार आहे.

ओळख :

जगातील सर्वच विकसित देशांच्या प्रगतीत सूक्ष्म, लघु व मध्यम उद्योगांचे योगदान मोठे आहे. भारतासारख्या विकसनशील देशाच्या अर्थव्यवस्थेत सुद्धा सूक्ष्म, लघु व मध्यम उद्योगांना देशाची प्रगती साधण्याच्या दृष्टीने खुप महत्व आहे. भारत सरकारने सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रास भारतीय अर्थव्यवस्थेच्या प्रगतीचे साधन ठरविले आहे. देशातील मागास भागात सूक्ष्म, लघु व मध्यम उद्योग स्थापन केल्यामुळे अशा मागास भागांचा विकास होऊन देशाचा समतोल प्रादेशिक विकास घडवून आणता येते. तसेच देशाच्या औद्योगिक विकासाला

वेगवान बनविण्यासाठी सूक्ष्म, लघु व मध्यम उद्योग क्षेत्र हे अत्यंत पूरक ठरले आहे. सध्या भारताच्या जीडीपी मध्ये ३०: योगदान या उद्योगांचे ठरते.

संशोधन उद्दीष्टे :

- १) भारतातील आर्थिक विकासामध्ये सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रांची भूमिका समजुन घेणे.
- २) भारतातील सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रांची सद्य परिस्थिती व पूर्वीची कार्यपद्धती जाणुन घेणे.
- ३) सूक्ष्म, लघु व मध्यम उद्योग क्षेत्राच्या विकासाचे महत्व अभ्यासणे.

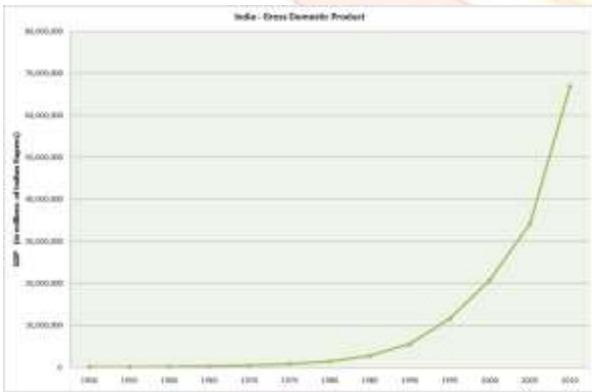
सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रांचा आढावा :

भारत सरकारने सूक्ष्म, लघु व मध्यम उद्योग सुरू केले आहेत. हे उपक्रम प्रामुख्याने उत्पादन व सेवा या दोन प्रकारात विभागले गेलेले आहे. उत्पादन क्षेत्रामध्ये वस्तुंच्या उत्पादन प्रक्रियेत समाविष्ट उद्योगांचा समावेश होतो. तरी सेवा क्षेत्रामध्ये सेवा प्रदान करणाऱ्या उद्योगांचा समावेश होतो.

वैशिष्ट्ये :

- ❖ कामगारांच्या कल्याणासाठी काम करते.
- ❖ प्रशिक्षणाद्वारे उद्योगांचा विकास व कौशल्य सुधारण्यासाठी प्रत्साहन देणे.
- ❖ तंत्रज्ञान सुधारणा, अधुनिकीकरणाला समर्थन देणे.

तक्ता क्र. १



वरील तक्त्यावरून आपणास असे दिसून येते की, स्वातंत्र्यानंतर भारतीस अर्थव्यवस्थेत सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रांचे महत्व वाढत होते. या उद्योग

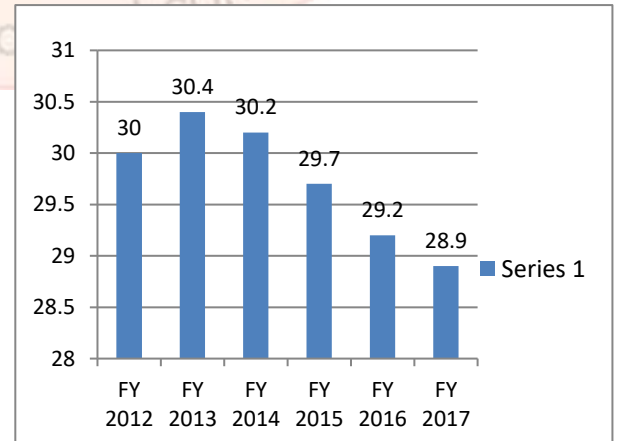
क्षेत्रांमुळे उत्पादनात वाढ होते तसेच व्यक्तींचे दरडोई उत्पन्न वाढते. त्यामुळे व्यक्तीचा जीवन जगण्याचा स्तर उंचावत राहतो. बेरोजगार व्यक्तींना रोजगाराची संधी मिळत राहते व मनुष्यबळाचा जास्तीत जास्त वापर सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रामध्ये होत होता. राष्ट्रीय उत्पन्नात या क्षेत्रांमुळे वाढ होत होती. भारतासारख्या विकसनशील देशामध्ये सूक्ष्म, लघु व मध्यम हे उद्योग क्षेत्र रोजगार पुरविण्याचे प्रमुख क्षेत्र म्हणुन ओळखले जात असे.

वरील तक्त्यावरून आपणास असे निदर्शनास येईल की, स्वातंत्र्यापासून २०१० पर्यंत सूक्ष्म, लघु व मध्यम व्यवसाय / उद्योग क्षेत्राची प्रगती जलद गतीने होत राहिली याची अनेक कारणे आपणास पहावयास मिळतील. ही कारणे पुढीलप्रमाणे आहेत.

- १) उद्योजकता विकास कार्यक्रमांमुळे नवे नवे उपक्रम सुरू होण्यास चालना मिळून त्याद्वारे रोजगार निर्मिती होण्यास मदत झाली.
- २) प्रादेशिक असमतोलपणा दूर करून समतोल प्रादेशिक विकास साध्या झाला.
- ३) व्यक्तींना स्वावलंबी बनण्यास मदत झाली.
- ४) कमी खर्चात वस्तुंचे उत्पादन करणे व नव नवीन उत्पादन पद्धती राबवून नवीन वस्तूंची निर्मिती करता येऊ लागली.

मोठ्या उद्योगांच्या तुलनेत कमी भांडवल खर्चासह सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रे काम करतात. सामाजिक व आर्थिक विकासामध्ये सूक्ष्म, लघु व मध्यम उद्योग क्षेत्र महत्वाची भूमिका बजावतात.

तक्ता क्र. २



वरील तक्त्यावरून आपणास असे दिसून येईल की, सध्या सूक्ष्म, लघु व मध्यम उद्योगांची प्रगतीचा आलेख उतरता दिसत आहे. हे उद्योग अनेक समस्यांचा सामना करीत आहेत. या समस्या पुढील प्रमाणे आहेत.

- 1) पुरवठा साखळी अकार्यक्षमता, व्यवसाय कौशल्याचा आभाव.
- 2) देशांतर्गत आणि जागतिक स्पर्धा, मोठ्या उद्योगांची स्पर्धा करणे.
- 3) निधीची कमतरता, उत्पादन धोरणांमध्ये बदल.
- 4) विशेषज्ञांच्या सहाय्याचा आभाव.
- 5) दीर्घकालीन धोरणांचा आभाव.
- 6) कौशल्यप्राप्त मनुष्यबळाचा तुटवडा.
- 7) कालबाह्य जुने तंत्रज्ञान.
- 8) पायाभूत तंत्रज्ञानाचा आभाव.
- 9) उद्योगांसाठी आवश्यक कच्चा माल योग्य वेळेत योग्य प्रमाणात व योग्य दरात उपलब्ध न होणे.

२०१३-१४ पासून हळूहळू सूक्ष्म, लघु व मध्यम उद्योग क्षेत्राचे प्रमाण कमी होऊ लागले हे व्यवसाय परत सुरळीतपणे चालू रहावेत यासाठी सरकारने काही उपाययोजना राबविणे आवश्यक आहे. या उपाययोजना पुढील प्रमाणे आहेत.

- 1) उद्योजकता विकासाच्या कार्यक्रमांसाठी विशेषज्ञांची नियुक्ती करणे आवश्यक आहे.
- 2) उद्योजकता विकासाचे धोरण अधिक गतिमान व दीर्घकालीन स्वरूपाचे असावे.
- 3) उद्योजकता विकासाच्या कार्यक्रमांमध्ये आजारी उद्योगांचे पनर्वसन करण्याची बाब समाविष्ट करावी.
- 4) सूक्ष्म, लघु व मध्यम व्यवसाय सुरू करू इच्छीनाऱ्या नवीन उद्योजकांना प्रशिक्षण केंद्र सरकारकडून स्थापन करण्यात यावे.
- 5) या प्रशिक्षण केंद्रात उद्योजकांना व्यवसाय सुरू करण्यासंबंधी प्राथमिक बाबी कार्यपद्धतीची माहिती देणे तसेच लागणारी आवश्यक कागदपत्रे व कायदेशीर बाबी इ.

साठी आवश्यक असणारे ज्ञान व कौशल्य याबाबत माहिती देणे.

- 6) सूक्ष्म, लघु व मध्यम उद्योगांच्या वाढीसाठी शासकीय पातळीवर विकासात्मक कार्यक्रम राबविले पाहिजेत.
- 7) कच्च्या मालाचा पुरवठा, पायाभूत सुविधा अधिक प्रमाणात व अधिक दर्जेदार या उद्योग क्षेत्रांना पुरविणे आवश्यक आहे.

निष्कर्ष :

सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रात संपूर्ण देशात औद्योगिक वाढ पसरविण्याची क्षमता आहे. सूक्ष्म, लघु व मध्यम उद्योग आर्थिक क्षेत्रात महत्वाची भूमिका बजावतात. देशाचा संपूर्ण विकास व रोजगार निर्मिती याबाबतीत त्यांची भूमिका महत्वाची आहे. या क्षेत्रांना पाठिंबा देणे व या क्षेत्रांचा विकास घडवून आणणे यासाठी शासनाच्या प्रयत्नांची गरज आहे.

सारांश :

सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रांचा गेल्या ७५ वर्षांचा आढावा घेतला तर आपणास असे लक्षात येईल की, आधी सूक्ष्म, लघु व मध्यम उद्योग क्षेत्रांचा प्रगतीचा वेग जास्त होता. पण सध्या या उद्योग क्षेत्रांच्या प्रगतीचा वेग कमी झाला आहे. सरकारने योग्य ते मार्गदर्शन व प्रशिक्षण कार्यक्रम राबवून अशा क्षेत्रातील उद्योगांना प्रोत्साहन दिले पाहिजे. यामुळे सूक्ष्म, लघु व मध्यम उद्योगांची संख्या वाढू शकते.

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आत्मनिर्भर भारत आणि महात्मा गांधीजींची विचारधारा

प्रा.डॉ. जयश्री सदाशिव चव्हाण.

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प्रस्तावना -

‘आत्मनिर्भर भारत ‘ हा आज केवळ चर्चेचा बनला

नाही, तर सरकारी आणि खाजगी पातळीवर या दिशेने व्यापक प्रयत्न ही सुरु आहेत. देशातील प्रत्येक वस्तू स्वतःच्या संसाधनावर तयार करणे आणि वापरणे म्हणजे ‘आत्मनिर्भर ‘ होय. आत्मनिर्भरतेलाच दुसरा शब्द स्वावलंबन हा आहे. ‘आत्मनिर्भर’ भारताचे पाच स्तंभ आहेत. अर्थव्यवस्थेतील प्रगतशील वाढ, आधुनिक भारताची ओळख बनणारी पायभुत सुविधा, तंत्रज्ञानावर आधारीत अर्थव्यवस्था, लोकशाही पद्धतीने सर्वांसाठी समान लाभ आणि मागणी पुरवठ्यातील संतुलीत समंध इत्यादी. स्वावलंबीन भारताचे उद्दिष्ट येथे उद्योगधंदे विकसित करणे आणि तरुणांना रोजगार आणि गरीबांना पुरेसे अन्यधान्य उपलब्ध करून देणे हे आहे. स्वावलंबीनपणे हे प्रत्येक व्यक्तीचे, समाजाचे आणि राष्ट्राचे स्वप्न असते. सर्वांना रोजगाराच्या संधी उपलब्ध करून देणे हे स्वावलंबीन होण्याचे मुख्य उद्दिष्ट आहे. स्वावलंबनाचा अर्थ कधीच आत्मकेंद्रीत नसतो. ‘आत्मनिर्भरता’ ही जागतिकी करणाची एकत्रीत कल्पना आहे, याचा अर्थ भारत आपल्या देशांतर्गत गरजा स्वतः पूर्ण करू शकतो, तसेच आपली उत्पादने परदेशातही निर्यात करू शकतो.

सध्याच्या जागतिकी करणाच्या युगात स्वावलंबनाची व्याख्या बदलण्याची गरज आहे, आणि म्हणजे ‘वसुधैव कुटुंबकम्’ या भारतीय संकल्पनेशी स्वावलंबनाची जोड देण्याची. सरकारच्या व्हिजन नुसार ‘आत्मनिर्भर भारत’ घडवण्यासाठी जागतिकीकरणावर बहिष्कार नाही, तर जगाच्या विकासात आपली भूमिका बजावण्याची भावना

आहे. या पार्श्वभूमीवर महात्मा गांधीजी यांच्या संकल्पनेतील ‘आत्मनिर्भरता’ काय आहे. आणि ती प्रत्यक्षात कशी येईल, यासाठी महात्मा गांधींच्या आत्मनिर्भर या विचारांचा आढावा घेतला आहे.

संशोधनाचे उद्दिष्ट -

महात्मा गांधीजी यांच्या ‘आत्मनिर्भरता’ या संकल्पनेचा आढावा घेणे

संशोधन पद्धती

प्रस्तुत शोधनिबंध हा प्रामुख्याने दुय्यम साधन सामग्रीवर आधारीत असून त्यासाठी विविध दुय्यम स्रोतांचा वापर केला आहे. ज्यामध्ये विविध संदर्भग्रंथ, विविध पुस्तके, नियतकालिके, विविध मासिके, विविध वर्तमानपत्रे, इंटरनेट इत्यादींच्या साहयायाने प्रस्तुत शोधनिबंधाकरीता तथ्य संकलन केले आहे.

महात्मा गांधींचे हे आधुनिक इतिहासातील स्वावलंबन कल्पनेच्या सुरुवातीच्या समर्थापैकी एक होते. ज्यांनी ग्रामीण अर्थव्यवस्थेला बळकटी देण्यासाठी आणि आत्मनिर्भरता प्राप्त करण्यासाठी, स्वदेशी उत्पादनांना प्रोत्साहन देण्यासाठी, विकासाचा स्पष्ट आणि पर्यायी दृष्टिकोन मांडला. गांधीजींच्या जिवनात आपणास अनेक चिरंतर मुख्य आढळात. या मुल्यांना त्यांना व्यवहाराची जोड दिलेली दिसून येते. या मुल्यामुळेच त्यांच्या जगण्याला अर्थ प्राप्त झाला असून या मुल्याबाबत त्यांनी कोणतीही तडजोड केली नाही. उलट ही मुल्ये जगण्यासाठी ते कर्मठपणाने वागत होते. तसेच आपल्या लक्षात येईल की, त्यांची साधी राहणी, उपभोगावर नियंत्रण, संयमाचे पालन, साधन सुचिता, साध्य - साधन विवके, स्वदेशी, ग्रामस्वराज्य, प्रत्येक हाताला, काम श्रम प्रतिष्ठा, नैतिक शिक्षणाचा आग्रह, गोमाता प्रेम या सर्व गोष्टी महात्मा गांधीजींशी जोडलेल्या असल्या तरी त्या शाश्वत आहेत. शाश्वत मुल्ये ही प्रत्येक कालखंडात

वेगवेगळ्या स्वरूपात पुढे येत असतात. “गांधीजींच्या मते, ‘आत्मनिर्भरता’ म्हणजे आपली दुर्बलता झटकून उत्साहाने भारित होऊन स्वतःला सिद्ध करणे. त्याचबरोबर आपल्या सुप्त शक्तिला जागृत सामर्थ्याचे प्रगटीकरण करणे होय”.

महात्मा गांधीजी म्हणतात, “भारत दुर्बल आहे, म्हणून मी त्याला अहिंसेच्या मार्गावर चालण्याची विनंती करत नाही. माझी इच्छा आहे की, त्याने आपल्या सामर्थ्याची आणि शक्तीची जाणीव ठेवून ‘अहिंसेचे’ अनुकरण केले पाहिजे. मला वाटते की, प्रत्येक भौतिक दुर्बलतेवर मात करू शकणा-या व संपूर्ण भौतिक सामर्थ्याला आव्हान देऊ शकणा-या आपल्या अविनाशी आत्म्याची ओळख भारताला पटावी” महात्मा गांधीजी यांचे हे विचार १९२० सालचे, म्हणजे १०० वर्षा पूर्वीचे आहेत, पण आजही ते काल सुसंगत आहेत.

भौतिक शक्तिपेक्षा आत्मशक्तीला महत्त्व -

महात्मा गांधीजींनी भौतिक शक्तिपेक्षा आत्म्याच्या शक्तीला प्रबळ करण्याचे सुचवले आहे. इथल्या मातीत रुजलेली संस्कृती आणि त्यातून निर्माण झालेला समाज व्यवहारात जी शक्ती दिसते, ती भारताची आत्मिक शक्ती आहे. विशाल पसरलेल्या देशातील प्रत्येक नागरिकाला जगण्याची संधी मिळाली पाहिजे, त्यांच्या हाताला काम मिळाले पाहिजे. आणि सर्वांच्या प्रयत्नातून भारतीय नागरीकाला आत्मनिर्भर होता आले पाहिजे. ही महात्मा गांधीजी यांची भुमिका आहे. ते भारताचे वर्णन करताना म्हणतात, “ही भुमीभोग भूमी नसून कर्मभूमी आहे”. म्हणजेच त्यांच्या मते सात्यत्याने कार्यरत असलेली भूमी म्हणजे कर्मभूमी होय.

श्रमप्रतिष्ठा स्वावलंबन -

पुर्वीच्या काळी ग्रामोद्योग, कुटीर उद्योग यांच्या माध्यमातून प्रत्येक हाताला काम मिळत होते. आणि त्या माध्यमातून सर्वांना ‘आत्मनिर्भर’ होऊन जगता येत होते. मधल्या काळात ही परंपरा खंडीत झाली असली तरी, पुन्हा नव्याने व नव्या स्वरूपात ‘आत्मनिर्भर भारत’ उभारत आहे. असे असले तरी, आपल्याला महात्मा गांधीजींचे काही विचार आचरणात आणावे लागतील. त्यातील पहिली गोष्ट आहे. ‘श्रमप्रतिष्ठा’ कोणतेही काम हलक्या दर्जाचे नाही. ही गोष्ट आपण व्यवहारातून सिद्ध केली पाहिजे. महात्मा गांधीजी म्हणतात. “आपल्या देशातील घोर दारिद्र्य आणि बेरोजगारी

पाहून मी अक्षरशः रडलो आहे.” परंतु याकरता आमची उपेक्षा आणि अज्ञान बहुतांशी जबाबदार आहे, हे मला मान्य करावेक लागेल. आपण श्रम प्रतिष्ठीशी अपरिचित आहोत. इथे जोडे (पादत्राण) बनवणारा त्याशिवाय दुसरे कोणतेही काम करू इच्छित नाही. इतर सर्व काम त्याला त्याच्या प्रतिष्ठेला कमीपणा आणणारे आहेत असे वाटते. आपल्याला हा भ्रम नाहीसा करावा लागेल.” महात्मा गांधीजींच्या या निरीक्षणास आज फार फरक पडला आहे असे वाटत नाही जोपर्यंत आपल्या जगण्यात ‘श्रमप्रतिष्ठा’ अग्रक्रमाने येत नाही, तोपर्यंत आत्मनिर्भरतेकडे आपली वाटचाल होणार नाही.

महात्मा गांधीजी श्रम प्रतिष्ठे इतकेच स्वावलंबनाला महत्त्व देत असत. स्वतःच्या गरजा पूर्ण करण्यासाठी स्वतःचा प्रगतीशील असले पाहिजे. आपले जीवन परस्पर पुरक असले, तरी ‘स्वतःचा भार दुस-यावर पडणार नाही. असा व्यवहार करणे म्हणजेच स्वावलंबन’ महात्मा गांधीजींच्या विचारामध्ये या तत्वाला खूप महत्त्व असून आजच्या काळात ते अधिक मोलाचे आहे.

शिक्षण आणि नईतालिम -

आत्मनिर्भर होताना आपले शिक्षण कसे असावे याचाही विचार होणे क्रमप्राप्त आहे. महात्मा गांधीजी यांनी ‘नईतालिम’ या नावाने शिक्षण विषयक विचार मांडलेले आहेत. शिक्षणाबद्दल ते म्हणतात, प्राचीन सुभाषित ‘सा विद्या या विमुक्तये’ हे आजही तितकेच सत्य आहे. मानव जातीच्या सेवेकरीता उपयोगी असलेल्या सर्व प्रकारच्या शिक्षणाचा ज्ञानात समावेश होतो. आणि विमुक्ती म्हणजे सर्व न प्रकारच्या पारतंत्र्यातून मुक्तता. यात सध्याच्या परिस्थितीचा ही समावेश आहे. म्हणजे बाह्य सत्तेची गुलामगिरी आणि माणसाच्या कृत्रिम गरजांची गुलामगिरी यांच्यापासून मुक्ती. याच आदर्शाच्या प्राप्तीकरता करण्यात आलेले ज्ञानार्जन म्हणजे खरे शिक्षण. केंद्र शासनाने नुकत्याच जाहिर केलेल्या नविन शैक्षणिक धोरणावर महात्मा गांधीजींच्या ‘नईतालिम’ चा प्रभाव दिसून येतो आहे. त्याला हेच कारण असेल. आत्मनिर्भर होण्यासाठी खरे शिक्षण आवश्यक आहे. खरे शिक्षण स्वतःची ओळख पटवून देते. आज आपल्याला त्याचीच गरज आहे.

परमवैभव व विश्वकल्याण -

‘आत्मनिर्भर’ झालेला भारतच जगाच्या कल्याणासाठी ठामपणे उभा राहू शकतो. महात्मा गांधीजी म्हणतात, “युरोपच्या चरणासमोर झुकलेला भारत मानवतेकरीता आशेचा कोणताही किरण दाखवू शकत नाही. जागृत आणि स्वातंत्र्य भारतातच कळत असलेल्या जगाला ‘शांतीचा’ आणि ‘सदभावनेचा’ संदेश देवू शकेल”. त्यावेळी महात्मा गांधीजींच्या मांडणीत युरोपचा उल्लेख केला असला तरी, ही गोष्ट आज संपूर्ण जगाला लागू आहे. आणि ती म्हणजे भारताचे आत्मनिर्भर होऊन जगाला मार्गदर्शन करणे. भारताचे परमवैभव हा विश्वकल्याणाचा मार्ग आहे. जगातील अनेक देशांना भारत आधार ठरू शकतो. त्यासाठी अगोदर भारताने आत्मनिर्भर झाले पाहिजे.

आत्मजागृती आणि आत्मनिर्भर -

महात्मा गांधीजींच्या मते, ‘प्रत्येक व्यक्तीला त्याच्या आत्म्याची ओळख पटली पाहिजे. आणि राष्ट्राने त्यांचा आत्मा जपला पाहिजे’ हा त्यांचा आग्रह होता. विकासाला त्यांचा विरोध नव्हता ते म्हणत, “मला समृद्धी हवी आहे, मला आत्मनिर्णय हवा आहे, मला स्वातंत्र्य हवे आहे. परंतु या सर्व गोष्टी मला आत्म्याकरीता हव्या आहेत.” थोडक्यात आत्मा जागृत होऊन देश आत्मनिर्भर होणे हे गांधीजींचे स्वप्न होते.

स्वावलंबीन (आत्मनिर्भर) -

भारताच्या संदर्भात गांधीजींच्या विचारांना सध्या एकुण महत्व आहे. त्यांनी ‘सर्वोदय’च्या तत्वाला विकासाचा आधार बनविला होता. ‘सर्वोदय’ हा भारताचा प्राचीन आदर्श आहे, सर्वोदय म्हणजे सर्वांचा उदय, सर्वांचा विकास होय.

समारोप -

आत्मनिर्भर भारत हे भारताला स्वावलंबी राष्ट्र बनविण्याचे अभियान आहे. याचा अर्थ देशाला इतर जगापासून दूर करणे नसून, राष्ट्रीय गरजांसाठी इतर कोणत्याही देशांवरचे परावलंबन कमी करणे

असा आहे, यासाठी देशात मोठ्या प्रमाणात रोजगार निर्मिती होऊन, उद्योगांचा विकास महत्वाचा आहे.

त्याचबरोबर तरुणांना रोजगार आणि गरीबांना पुरेसे अन्यधान्य उपलब्ध करून देणे हे आहे. थोडक्यात निसंशयपणे, गांधीवादी आदर्शावर आधारीत राज्यकारभार केवळ राष्ट्राच्या कल्याणासाठी नाही तर संपूर्ण मानवजातीं आहे. हे आदर्श सामाजिक अर्थिक न्याय तसेच ख-या स्वावलंबनाचे मशाल आहे.

पंतप्रधान नरेंद्र मोदी यांनी ‘मन की बात’ या कार्यक्रमातून जनतेशी संवाद साधताना महात्मा गांधीजींच्या अर्थिक विकासावरही भाष्य केले, “गांधीजींच्या अर्थिक विचारावर देश चालला गेला असता तर, आज ‘आत्मनिर्भर’ भारत अभियानाची गरज भासली नसती,” असे पंतप्रधान मोदी यांनी म्हटले आहे. कारण महात्मा गांधीजींच्या अर्थिक चिंतनात भारताच्या नसा-नसाचा विचार करण्यात आलेला होता.

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- ७) जेष्ठ अर्थतज्ञ गिरीश वासुदेव, यांची महाराष्ट्र टाईम्स मध्ये अर्थभान लेख मालिका.
- ८) विविध वर्तमानपत्रे व इंटरनेट

येरमाळा येडेश्वरी देवी पर्यटन स्थळांचा विकास : एक चिकित्सक अभ्यास

डॉ. सुनिल पांडूरंग सूर्यवंशी

नाइट कॉलेज ऑफ आर्ट्स

अॅण्ड कॉमर्स, कोल्हापूर

सारांश :-

२१ व्या शतकातल्या संगणक संस्कृतिमुळे जगाचा चेहरा झपाट्याने बदलत चालला आहे. या तंत्रज्ञानामुळे देशामधल्या सीमा सदृष्य होत गेल्या आणि जग लहान होत चालले पण पर्यटन व्यवसायाच्या कक्षा मात्र रुंदावल्या. जुन्या व नवीन पर्यटन स्थळामध्ये मोठ्या संख्याने येणाऱ्या पर्यटकांची सर्व प्रकारची सोय खास सवलतीच्या कमी दरामध्ये करण्याकडे प्रवृत्ती आयोजकामध्ये वाढत आहे. पर्यटकांच्या मनोरंजन योजना, वाहन व इतर सुविधा स्वतःच उपलब्ध केलेल्या असतात. त्यामुळे पर्यटकामध्ये वाढ होत आहे. आधुनिक पर्यटन हा झपाट्याने विकसीत होणारा जागतिक स्तरावरचा अत्यंत महत्वाचा उद्योग आहे. पर्यटनाची व्याप्ती फार व्यापक अशी आहे. भारतासारख्या विकसनशील देशाला परकीय चलन मिळवून देवून त्याची आर्थिक स्थिती भक्कम करणारा, पर्यायाने औद्योगिक विकासाची वृद्धी करणारा उद्योग म्हणून त्याला मान्यता मिळाली आहे. लक्षावधी लोकांना नौकऱ्या, रोजगार मिळवून देऊन त्याचे जीवनमान उंचावणारा उद्योग म्हणून सामाजिक विकासाच्या प्रक्रियेत त्याचे मोलाचे योगदान आहे. पर्यटक व पर्यटन व्यवसायिकांच्या मार्गात येणाऱ्या अनंत अडचणींवर मात करत हा उद्योग विकसित होत चाललेला दिसतो. उस्मानाबाद जिल्ह्याला पर्यटन विकासाच्या दृष्टीने धार्मिक, ऐतिहासिक, सांस्कृतिक व नैसर्गिक परंपरा लाभलेली आहे. पर्यटन उद्योगाच्या दृष्टीने आवश्यक असणारे घटक येथे उपलब्ध असल्याने, पर्यटन व्यवसायाचे भविष्य उज्वल असे आहे. त्यामुळेच या शोधनिबंधासाठी “येरमाळा येडेश्वरी देवी पर्यटन स्थळांचा विकास : एक चिकित्सक अभ्यास” हा विषय निवडला आहे.

बीजसंज्ञा : - धार्मिक पर्यटन, पर्यटन क्षमता, विकास, उपाययोजना

उद्देश :-

“ये

रमाळा येडेश्वरी देवी पर्यटन स्थळांचा विकास : एक चिकित्सक अभ्यास” या विषयाच्या अनुषंगाने प्रस्तुत शोधनिबंधात खालील उद्दिष्टांना अनुसरून अभ्यास करण्यात आलेला आहे.

१. येरमाळा येडेश्वरी देवी पर्यटन स्थळांची पर्यटनक्षमता अभ्यासणे.
२. येरमाळा येडेश्वरी देवी पर्यटन स्थळांचे महत्व विशेद करणे.
३. येरमाळा येडेश्वरी देवी पर्यटन स्थळाच्या विकासासाठी उपाय योजना सूचविणे.

माहिती स्रोत व अभ्यास पद्धती :-

या शोधनिबंधासाठी प्राथमिक व द्वितीय सामुग्रीचा उपयोग करण्यात आला आहे. प्राथमिक माहिती ही पर्यटन स्थळाच्या ठिकाणी असणारे स्थानिक लोक तसेच येणारा पर्यटकांच्या मुलाखती घेऊन मिळवली. तर द्वितीय सामुग्री ही विविध संदर्भ ग्रंथ, पर्यटन अहवाल, शासकीय अहवाल. जर्नल. मासिके, वेबसाईट इत्यादीच्या माध्यमातून प्राप्त केली. प्राप्त केलेल्या माहितीचे योग्य प्रकारे संस्करण करून विश्लेषण करण्यात आले.

अभ्यास क्षेत्र :- उस्मानाबाद पासून ५२ किमी अंतरावर कळंब तालुक्यातील येरमाळा या ठिकाणी येडेश्वरीचे देवीस्थान हे प्रसिद्ध असे स्थळ आहे. येडेश्वरी देवीस्थानाचा परिसर नैसर्गिक घटकानी नटलेल असून बालाघाट डोंगर रांगावर सुमारे ४०० फूट उंचीवर आहे. या मंदिराला चारही बाजूने डोंगर रांगांनी वेढलेले असल्याने येथे निसर्गप्रेमी पर्यटकांना देखील निसर्गाचा आनंद घेता येतो.

विषय विवेचन :- येडेश्वरी देवीला तुळजाभवानीची धाकटी बहीण असे म्हटले जाते. येथे येडेश्वरी देवी संबंधी असे म्हटले जाते की राम वनवासाला जाताना त्याला प्रलोभन दाखविण्यासाठी देवी पार्वतीने सीतेचे रूप घेतले त्याला भुलविण्याचा प्रयत्न केला. तेव्हा प्रभु रामचंद्राने पार्वतीला 'येडी' असे म्हटले होते. तेव्हा ती देवी त्या ठिकाणी राहिली तीला 'येडाई' किंवा 'येडेश्वरी' म्हटले जाते. नवसाला पावणारी देवी, अशी ख्याती असलेल्या येडेश्वरी देवीच्या धार्मिक इतिहासाविषयी आजपर्यंत कोणाकडूनही पुरेशी माहिती मिळालेली नाही.

येडेश्वरी देवीचे मंदिर हे उंच डोंगरावर असून मंदिराला २०० पायऱ्या आहेत. मंदिराचे एकूण बांधकाम तसे फारसे आकर्षक नसले तरी प्रशस्त आवार व उंचीमुळे पावसाळ्यात दऱ्याखोऱ्याचे निसर्गरम्य दर्शन होत असल्याने वातावरण प्रसन्न वाटते. चैत्र पौर्णिमेला पहाटे ४ वाजता पूजा होऊन यात्रा सुरु होते. दुसऱ्या दिवशी छोटीशी प्रतिमा गावात आणली जाते व नंतर ६ दिवस यात्रा खाली गावात भरते. देवीची पूजा गुरावर सोपवण्यात आली असून देवीच्या आवारात ७-८ लोक डोंगरावर मंदिराच्या आवारात राहतात.

घाटातील नागमुडी वळणे वळत मंदिरापर्यंत येतो वर पोहचताच आपणाला सुंदर असा कळस आपल्या नजरेस येतो या मंदिरात अनेक देवदेवतांची चित्रे तसेच

मुर्ती असल्याचे दिसून येथे. जो भाविक श्री तुळजाभवानीच्या दर्शनाला आला तो येडेश्वरीच्या दर्शनानंतरच त्याची दर्शन यात्रा पूर्ण होते असे म्हटले जाते. हजारो पर्यटक नियमितपणे या ठिकाणाला भेट देत असतात. येडेश्वरीचे देवालय हे जागृत देवस्थान असून अनेक लोक (भाविक) नवस बोलण्यासाठी तसेच पूर्ण करण्यासाठी येतात. एकदा नवस बोलण्यानंतर ३ ते ४ वेळा आल्याशिवाय नवस पूर्ण होत नाही. त्यामुळे अनेक भाविक दरवर्षी गर्दी करतात. त्या कारणाने इतर राज्यातील पर्यटक या येडेश्वरी मंदिराकडे आकर्षित झाल्याचे दिसते. देवीच्या एकूण वर्षभरात ४ यात्रा भरतात श्रावणी पौर्णिमा, अश्विनी पौर्णिमा, कोजागिरी पौर्णिमा व चैत्र पौर्णिमा. या देवीच्या ४ यात्रा असल्यातरी सर्वात मोठी यात्रा चैत्र पौर्णिमेला असते. ही यात्रा ६ ते ८ दिवस चालते. दररोज एक लाखापेक्षा जास्त पर्यटक यात्रेत येतात तर शेवटच्या दिवशी ६ ते ८ लाख पर्यटक भेट देतात. या यात्रेला महाराष्ट्र राज्याव्यतिरिक्त कर्नाटक, आंध्रप्रदेश या राज्यातून ही पर्यटक येतात.

पुरविल्या जाणाऱ्या मुलभुत सुविधा : पर्यटन केंद्राचा विकास करण्यासाठी येथील उपलब्ध विविध सोयी सुविधाबाबत पर्यटकांची काय मत आहेत हे जाणून घेण्यासाठी पर्यटनस्थळी आलेल्या १००० पर्यटकाचे विविध प्रश्न विचारून समाधान निर्देशांक काढण्यात आला.

तक्ता क्र. ११.१ सारणी क्र. १ व्यवस्थेनुसार

पर्यटकांची समाधान पातळी

अ क्र	व्यवस्थापनातील घटक	अतिछान (८ ते १०)		छान (६ ते ८)		साधारण (४ ते ६)		असाधारण (१ ते ४)	
		पर्यटक	टक्के वार १	पर्यटक	टक्के वार १	पर्यटक	टक्के वार १	पर्यटक	टक्के वार १
१	निवास सुविधा	-	-	-	-	६०	०६	९४	९४

२	पाणी सुविधा	-	-	-	-	३	३८	६	६२
३	भोजन सुविधा	-	-	-	-	२	२७	७	७३
४	वाहतुक सुविधा	-	-	२	२४	४	४३	२	२३
५	प्राथमिक सुविधा	-	-	-	-	४	४४	४	४६
६	स्थानिक लोकांचे सहकार्य	२	२०	२	२३	३	३९	२	२०
७	स्वच्छ व आरोग्य वर्धक परिसर	-	-	१	१९	४	४७	३	३३
८	व्यापाऱ्यांची विक्री व्यवस्था	१	१८	२	२३	३	३६	२	२३
९	देवस्थानाची दर्शन सुविधा	-	-	४	४७	३	३१	२	२२

स्त्रोत : संशोधकाने संकलित केलेले

येरमाळा येथील पर्यटन स्थळाबाबत पर्यटकांनी दिलेल्या मतावरून असे स्पष्ट होते की येथे उपलब्ध असलेल्या सेवा सुविधा मध्ये स्थानिक लोकांचे सहकार्य व व्यापाऱ्यांची विक्री व्यवस्थाबाबत पर्यटकांनी अतिशय मत व्यक्त केले आहे तर इतर सुविधा मध्ये जसे वाहतुक सुविधा, परिसर स्वच्छता, दर्शन सुविधा इ. बाबत छान असे मत काही पर्यटकांनी व्यक्त केली आहे. तसेच निवास सुविधा, पाणी सुविधा, भोजन सुविधा, प्राथमिक सुविधा इ. बाबत साधारण, असाधारण असे मत प्राप्त झाले आहे.

तक्ता क्र. ११.२ सारणी क्र. २ व्यवस्थापनातील घटकानुसार सरासरी समाधान (Ni)

अ. क्र.	व्यवस्थापनातील घटक	अतिशय छान	साधारण	असाधारण
१	निवास सुविधा	-	-	४.५१ १.७०
२	पाणी सुविधा	-	-	४.५७ १.६७
३	भोजन सुविधा	-	-	४.५५ १.६३
४	वाहतुक सुविधा	-	६.६६	४.४८ १.८६
५	प्राथमिक सुविधा	-	-	४.६३ १.८६
६	स्थानिक लोकांचे सहकार्य	८.७०	६.५२	४.५६ १.८०
७	स्वच्छ व आरोग्य वर्धक परिसर	-	६.६३	४.६५ १.८४
८	व्यापाऱ्यांची विक्री व्यवस्था	८.६६	६.५२	४.५८ १.८६
९	देवस्थानाची दर्शन सुविधा	-	६.५७	४.५४ १.९०

स्त्रोत : संशोधकाने संकलित केलेले

येरमाळा येथे आलेल्या पर्यटकांपैकी निवास व्यवस्थेत साधारण दर्जाचे मत ६० पर्यटकांनी नोंदविले (सारणी १) या ६० पर्यटकांपैकी ४ ते ६ गुणांमध्ये प्रत्येक पर्यटकांनी नोंद केली. प्रत्येक पर्यटकांनी निवास व्यवस्थेत साधारण दर्जासाठी दिलेल्या गुणांची बेरीज ५४० आलेली असून या गुणांची सरासरी (५४० गुण/६० पर्यटक) = ४.५ सरासरी समाधान पातळी ४.५ एवढी येते. या प्रमाणे चारही दर्जांच्या सरासरी समाधान पातळ्यांवरील प्रमाणे काढल्यानंतर समाधान निर्देशांक सुत्राप्रमाणे समाधान पातळी आली.

तक्ता क्र. ११.३ सारणी क्र. ३ व्यवस्थापनातील
घटकानुसार क्रमासह समाधान निर्देशांक (Sli)

अ. क्र	व्यवस्थापनातील घटक	समाधान निर्देशांक	क्रम
१	निवास सुविधा	१.५५	८
२	पाणी सुविधा	१.५६	७
३	भोजन सुविधा	१.५४	९
४	वाहतुक सुविधा	३.२५	५
५	प्राथमिक सुविधा	१.६२	६
६	स्थानिक लोकांचे सहकार्य	५.३९	१
७	स्वच्छ व आरोग्य वर्धक परिसर	३.२८	३
८	व्यापाऱ्यांची विक्री व्यवस्था	५.३८	२
९	देवस्थानाची दर्शन सुविधा	३.२५	४

स्त्रोत : संशोधकाने संकलित केलेले

सारणी क्र. ३ च्या समाधान निर्देशांकावरून स्पष्टपणे लक्षात येते की, पर्यटक स्थानिक लोकांचे सहकार्याला पहिली पसंती क्रमांक देतात. येथील स्थानिक लोकांचे पर्यटकांना सोबत सहकार्याची भावना आहे. यावरून दिसून येते. व्यापाऱ्याची विक्री व्यवस्था, स्वच्छ व आरोग्य वर्धक परिसर, दर्शन सुविधा व्यवस्थापनास अनुक्रम दुसरा, तिसरा, चौथा स्थानाची मते दिली आहेत. येरमाळा येथील विक्री व्यवस्था स्वच्छता, दर्शन सुविधासाठी स्थानिक लोकांचे सहकार्य असल्याचे समजते. वाहतुक सुविधा, प्राथमिक सुविधा, पाणी सुविधा या व्यवस्थेस पाचवा, सहावा व सातवा क्रमांक प्राप्त झाला असून येथे वाहतुक सुविधांचा काही प्रमाणात त्रास होतो हे पर्यटकांनी दर्शविले आहे तर प्राथमिक सुविधा येथे निर्माण केल्या गेल्या नाही. हे पर्यटन क्षेत्र ग्रामीण क्षेत्र असल्याने या सुविधेकडे लक्ष दिले गेले नाही असे समजते. तसेच पाणी सुविधा येथे

परिपूर्ण अशी नाही. सर्वात कमी मत दर्जाचे मत पर्यटकांनी निवास, भोजन सुविधेला दिले आहेत. हे त्याच्या आठवा, नवव्या स्थानावरून स्पष्ट होते. येथे निवास सुविधा उपलब्ध नाही तर भोजन व्यवस्था देखिल पर्यटकांना समाधान करण्यासारखी नाही.

तुम्हाला याठिकाणी भेट देण्यास आवडेल का ? हा प्रश्न येथील पर्यटकांना विचारले असता अधिकांश पर्यटकांनी हो असे सांगितले की हे एक धार्मिक ठिकाण असून लोकांची श्रद्धा आहे. त्याचबरोबर याठिकाणाला नैसर्गिक आकर्षण असल्याने येथे पर्यटकांना यायला आवडते.

यात्रेच्या संदर्भात पर्यटकांचे मत किंवा काही सुचना असेल तर त्या सुध्दा जाणून घेण्याचा प्रयत्न केला असून अधिकांश पर्यटकांचे मत असे आले की पर्यटन स्थळांच्या ठिकाणी मुलभूत सुविधांचा खूप अभाव आहे या सुविधा जर पुरविल्या गेल्या तर पर्यटकांना पुन्हा पुन्हा या पर्यटन स्थळाला भेट देण्यास आवडेल असे मत आले.

पर्यटन विकासासाठी भावी योजना

संशोधकाद्वारे उस्मानाबाद जिल्ह्यामध्ये पर्यटनाच्या विकासासाठी एक पाच सुत्री कार्य योजना सादर केली गेली आहे. जसे की (A.P.I.F.C.) नाव देण्यात आले आहे. इंग्रजीतील या पाच अक्षरांचा अर्थ खालील प्रमाणे आहे.

A - Awareness	जागरूकता
P - Publicity	प्रचार - प्रसार
I - Infrastructure	आधारभूत
F - Facility	सुविधा
C - Conservation	संरक्षण

Tourism development in Yermala याच्या प्रत्येक अक्षराचे आपले एक विशेष महत्व आहे ते खालीलप्रमाणे

A - Awareness अर्थात जागरूकता, स्थानिक लोकांमध्ये पर्यटन विषयक जागरूकता निर्माण करावी त्यामुळे स्थानिक लोक पर्यटन विकासासामध्ये आपली प्रभावी भूमिका पार पाडू शकतील .

P - Publicity - अर्थात प्रचार - प्रसार, पर्यटन स्थळा विषयक माहिती विविध प्रसिध्दी माध्यमांच्याव्दारे देऊन पर्यटन स्थळांचा प्रचार-प्रसार करावा.

I - Infrastructure अर्थात आधारभूत संरचना, वाहतुकीच्या विविध सुविधा, निवास सुविधा व भोजन सुविधा पर्याप्त व योग्य व्यवस्था असावी

F - Facility अर्थात सुविधा, पर्यटकांसाठी आधारभूत सुविधा बरोबरच मनोरंजन, बाल उद्यान, वनस्पती उद्यान इत्यादी सुविधा करावी.

C - Conservation अर्थात संरक्षण, येथील प्राचीन मंदिरे, संस्कृती, वनस्पती, पशुपक्षी, आदिचे संरक्षण केले जावे यामुळे पुढच्या पिढीसाठी मुळ रुपांमध्ये हस्तांतरित होईल.

याप्रकारे या पाच सुत्री कार्यक्रम

“A.P.I.F.C. ” वाढ करून पर्यटन विकास करता येवू शकते.

निष्कर्ष :-

पर्यटनाच्या दृष्टीने वैभवशाली वारसा लाभलेला आहे. हे महत्वपूर्ण पर्यटन स्थळे असून देखील पर्यटनाचा विकास झालेला नाही. याचे मुख्य कारण म्हणजे मुलभूत सुविधांचा अभाव, शासकीय, राजकीय, सामाजिक व्यक्तीकडून पर्यटन स्थळाकडे दुर्लक्ष झाल्याने विकास होऊ शकला नाही. पर्यटन स्थळांचे महत्व, लोकांची धार्मिक आस्था व पर्यटन स्थळांना भेट देणाऱ्या पर्यटकांची संख्या विचारात घेतली असता, विकसित पर्यटन केंद्र निर्माण होण्यासाठी निश्चितच भरपूर वाव असलेले दिसून येते. त्यासाठी विकसीत पर्यटन केंद्र

होण्याच्या दृष्टीने रचनात्मक व सूत्रबद्ध असा अभ्यास करून पर्यटनासंबंधी समस्या जाणून सुविधा पुरविल्यास पर्यटनाचा विकास साध्य होऊ शकतो. पर्यटन स्थळांचा विकास करून उद्योग व्यवसायाला चालना मिळेल व मोठ्या प्रमाणात रोजगार संधी प्राप्त होईल.

संदर्भसूची :-

१. जिल्हा सामाजिक व आर्थिक समालोचन (२०१२)
२. यशोधरा भोसले (२००५) प्रवास-पर्यटनाचे नवे पैलू, मेहता पब्लिशिंग हाऊस, पुणे.
३. डॉ.संजय शर्मा (१९९८) पर्यटन एवं पर्यटन उत्पाद, तक्षशिला प्रकाशन, नई दिल्ली.
४. ताज रावत (२००२) पर्यटन विकास के विविध आयाम, तक्षशिला प्रकाशन, नई दिल्ली.
५. डॉ.सुरेश बसल (२००६) पर्यटन एवं यात्रा प्रबंधन आधारभूत सिद्धांत, मीरा प्रकाशन, सहारापूर.
६. डॉ.संजय शर्मा (२००३) पर्यटन मे भूगोल, तक्षशिला प्रकाशन, नई दिल्ली.
७. डॉ.जगमोहन नेगी (२००४) पर्यटन मार्केटिंग एवं विकास, तक्षशिला प्रकाशन, नई दिल्ली.
८. प्रा.रवींद्र फुंडे (२००६) “चांदपूर पर्यटन स्थळाच्या परिसराचा भौगोलिक अभ्यास” भूगोल शास्त्र संशोधक, अंक.१, क्र.१ जाने/डिसें.
९. पाटील.व्ही.जे.(२००६) “पाल अभयारण्याचा भौगोलिक व पर्यावरणीय अभ्यास” रिचर्स लिक
१०. डॉ.सुर्यवशी.एस.पी.(२०१०) “कुंथलगिरी पर्यटन स्थळांच्या विकासाचा भौगोलिक अभ्यास” विश्वभारती रिसर्च जनर्ल अंक. १, क्र.४ डिसें.

नव्वदोत्तर आशयदृष्ट्या वैविध्यपूर्ण आणि प्रयोगशील मराठी कादंबरी

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प्रास्ताविक-

सा

हित्य अकादमी पुरस्कारप्राप्त मराठी कादंबरीने

अखिल भारतीय पातळीवर स्वतःचे एक वेगळे स्थान निर्माण केलेले आहे. नव्वदोत्तर मराठी कादंबऱ्यांतील बदलत्या विविध प्रवाहांचे आयाम अचूकपणे टिपूनच साहित्य अकादमीने त्या-त्या प्रवाहातील दर्जेदार व गुणवत्तापूर्ण कादंबऱ्यांची निवड या पुरस्कारासाठी निवड केलेली आहे. साहित्य अकादमीने मानवी मूल्ये, जीवन मूल्ये आणि नैतिक मूल्यांचा कास धरणान्या व अवघ्या विश्वाला कवेत घेणाऱ्या मराठी कादंबरीतील विविध प्रवाहांचे प्रतिनिधिक स्वरूपात दर्शन घडविलेले आहे. साहित्य अकादमी ही भारतीय भाषांचे संवर्धन करणारी आणि भारतीय साहित्याच्या सक्रिय विकासासाठी कार्य करणारी अखिल भारतीय संस्था आहे. साहित्य अकादमीने सन १९५५ पासून ते आजमितीस चौदा मराठी कादंबऱ्यांना या पुरस्काराने सन्मानित केलेले आहे. साहित्य अकादमीने 'ययाति', 'स्वामी', 'रथचक्र', 'स्मरणगाथा', 'सत्तांतर', 'झोंबी', 'झाडाझडती', 'राघववेळ', 'ताम्रपट', 'तणकट', 'डांगोरा: एका नगरीचा', 'बारोमास', 'भूमी', आणि 'उत्सुकतेने मी झोपलो' या अतिशय दर्जेदार आणि सर्वोत्कृष्ट कादंबऱ्यांना या पुरस्काराने सन्मानित केलेले आहे. या चौदा कादंबऱ्यांनी केवळ मराठी साहित्यातच नव्हे तर अखिल भारतीय पातळीवरही स्वतःचा ठसा उमटविलेला आहे. या सर्वच कादंबऱ्यांच्या

आशयसूत्रांमध्ये नाविन्यपूर्णता आणि प्रयोगशीलता आहे. या कादंबऱ्यांचे आशयविश्व खूपच व्यापक असून ते अखिल मानवजातीला आपलेसे करणारे आहे. कादंबरी वाङ्मयप्रकारांच्या उपप्रकारांचे प्रातिनिधिक दर्शन या पुरस्कारप्राप्त मराठी कादंबऱ्यांमधून घडते.

उद्दिष्टे-

१. आशयदृष्ट्या असलेली वैविध्यता व प्रयोगशीलता तपासून पहाणे.
२. या कादंबऱ्यांमधून प्रकट झालेल्या मानवी मूल्ये, जीवन मूल्ये आणि नैतिक मूल्यांचा शोध घेणे.
३. या कादंबऱ्यांच्या आविष्कारशैलीमध्ये झालेले बदल तपासून पहाणे.
४. मराठी कादंबरी विश्वामध्ये या कादंबऱ्यांचे योगदान काय आहे, त्याचा शोध घेणे.
५. कोणकोणत्या निकषांमुळे त्या कादंबऱ्यांना मराठी कादंबरी वाङ्मयाच्या इतिहासामध्ये त्यांना मैलाचा दगड मानतात. त्याचा शोध घेणे.
६. मराठी कादंबरीतील विविध उपप्रकारांचे प्रातिनिधिक दर्शन घडविणे.

नव्वदोत्तर आशयदृष्ट्या समृद्ध, वैविध्यपूर्ण आणि प्रयोगशील मराठी कादंबरी-

मराठी कादंबरीला अलिकडेच १७० वर्षे पूर्ण झालेली आहेत. त्याचबरोबर साहित्य अकादमीच्या स्थापनेला सुद्धा सन २०२१ मध्ये ६८ वर्षे पूर्ण झालेली आहेत. साहित्य अकादमी पुरस्कारप्राप्त मराठी कादंबऱ्यांच्या अभ्यासामुळे मराठी कादंबरीचा एक

कालपट (इतिहास) आपल्या नजरेसमोर उभा राहण्यास निश्चितच मदत होईल. साहित्य अकादमी पुरस्कारप्राप्त या मराठी कादंबऱ्या समाजातील ज्वलंत प्रश्नांशी निगडित आहेत. या कादंबऱ्या म्हणजे मराठी कादंबरी वाङ्मयातील बदलत्या स्थित्यंतराचे प्रातिनिधिक रूप आहे. प्रस्तुत शोधनिबंधामध्ये सन १९९० नंतरच्या 'झाडाझडती', 'राघववेळ', 'ताम्रपट', 'तणकट', 'डांगोरा: एका नगरीचा', 'बारोमास', 'भूमी', आणि 'उत्सुकतेने मी झोपलो' या कादंबऱ्यांतील आशयसूत्रातील ठळक व निवडक गोष्टींचाच विचार विचार करण्यात आलेला आहे.

१. धरणग्रस्तांच्या आयुष्यांची करुण व शोकात्मक कहाणी- झाडाझडती

'झाडाझडती' ही विश्वास पाटीलांची अतिशय नावाजलेली कादंबरी आहे. या कादंबरीमध्ये धरणामुळे मनुष्य जीवनाच्या होणाऱ्या सर्वनाशाची आणि वाताहतीची करुण कहाणी सांगितलेली आहे. धरणामुळे विशेषतः मोठ्या धरणांमुळे पुनर्वसित अथवा विस्थापित झालेल्या धरणग्रस्तांच्या प्रश्नांचा वेध लेखकाने अत्यंत कलात्मक पद्धतीने घेतलेला आहे. आंबेपूर जिल्ह्यातील जांभळी बुद्रुक गावातील धरणग्रस्तांच्या समस्यांना वाचा फोडण्याचे काम 'झाडाझडती'मध्ये लेखकाने केलेले आहे. धरणग्रस्तांचे, विस्थापितांचे प्रश्न आणि समस्या ठाशीवपणे मांडलेल्या आहेत. धरणांमुळे खऱ्याखऱ्या हक्कांपासून वंचित असलेल्या सामान्य माणसांचे उद्ध्वस्त झालेले जीवन हा 'झाडाझडती'चा मुख्य विषय आहे.

'झाडाझडती'चे एकूण सात भाग करण्यात आलेले आहेत. धरण बांधायला सुरुवात झाल्यानंतर त्या वडिलोपार्जित जागेतून निघून दुसऱ्या गावात रहावयास जाण्यास नकार देणाऱ्या गावकऱ्यांपासून या कादंबरीची सुरुवात झालेली आहे. धरणाला विरोध करणाऱ्या गावकऱ्यांना अटक करून त्यांच्या घरा दारावर बुलडोझर्स फिरविला जातो. शासनाने त्यांची घरेदारे, बागा, जमीनदोस्त केल्यामुळे भग्न मनाने गाव

सोडणे त्यांना भाग पडते. या साऱ्या प्रसंगांचे आणि परिस्थितीचे भान असणारे खैरमोडे गुरुजी ही या कादंबरीतील मध्यवर्ती व्यक्तिरेखा आहे. ते धरणग्रस्तांच्या लढ्याचे नेतृत्व करतात. गाव सोडताना त्या मोबदल्यात उत्तम जमीन, शाळा, दवाखाने, रस्ते इत्यादींची दिलेली भरघोस आश्वासने कालांतराने ती सर्व तोंडाच्या वाफेबरोबर विरली जातात.

लाभक्षेत्रात नाईलाजाने आणि सर्वस्व गमावून आलेल्या ह्या लोकांना सतत कुत्र्यानिपूट वागणूक दिली जाते. खैरमोडे गुरुजी या सर्वांसाठी सर्वांची बाजू घेऊन वरिष्ठांशी भांडतात. थेट मुंबईपर्यंत जाऊन संबंधित अधिकारी व मंत्र्यांनाही भेटतात. धरणग्रस्तांना न्याय मिळावा म्हणून गुरुजी प्रयत्नांची पराकाष्ठा करतात. सरकार दरबारी धरणग्रस्तांची गाऱ्हाणी मांडून त्यांना न्याय देण्याचा प्रयत्न करतात. त्यामुळे भ्रष्ट अधिकारी, कामचुकार वरिष्ठ अधिकाऱ्यांना गुरुजी म्हणजे एकप्रकारची डोकेदुखी वाटत असते. तसेच लाभक्षेत्रातल्या ज्यांच्या जमिनी धरणग्रस्तांना दिलेल्या असतात, त्याही लोकांच्या डोळ्याला ही धरणग्रस्त मंडळी सतत सलत राहतात. या सर्वांशी जन्मभर कित्येक पिढ्या झट्या घेत ही हरणारी लढाई खेळणारी कष्टकरी माणसं हा 'झाडाझडती'चा प्रमुख विषय आहे.

सुरुवातीला धरणामुळे त्या-त्या परिसरातील पाण्याचा प्रश्न मार्गी लागेल आणि समाजाचा सर्वांगीण विकास होईल असा धोरण ठरविणाऱ्या नेत्यांचा मानस होता. परंतु भ्रष्ट शासनयंत्रणा, अंमलबजावणीतील उदासीनता यासह शासनस्तरावरील अनेक दोषांमुळे विस्थापित झालेल्या मानवसमूहाला त्याचे अनेक दुष्परिणाम भोगावे लागतात. मात्र त्यामुळे अनेकांचे संसार देशोधडीला लागले. अशा वंचित घटकांच्या व्यथा-वेदनांना मुखर करणारी साहित्यकृती म्हणून 'झाडाझडती' ही समकालीन कालखंडातील लक्षणीय कादंबरी आहे. विकासाचे नारळ फोडण्यासाठी दगड म्हणून धरणग्रस्तांची डोकी वापरल्यामुळे त्यांच्या आयुष्याची राखरांगोळी झालेली आहे.

खैरमोडे गुरुजी स्वतःच्या कुटुंबाचा विचार न करता धरणग्रस्त कृती समितीची स्थापना करून धरणग्रस्तांसाठी रात्रंदिवस झगडतात. चोहोबाजूंनी होणारी दडपशाही, खुनी हल्ला, त्यांच्या मुलीची विटंबना अशा घटना घडूनही खैरमोडे मास्तर आंदोलनापासून परावृत्त होत नाहीत. 'झाडाझडती' हे एक विशाल समूहचित्र आहे. धरणग्रस्तांच्या या हृदयद्रावक करुण कहाणीबद्दल प्रा.चंद्रकांत बांदिवडेकर म्हणतात, "' झाडाझडती'च्या विनाशकथेचा मुख्य भागीदार आहे. धरणामुळे विस्थापित झालेला वर्ग. आपला लहानसा जमिनीचा तुकडा, लहानशी झोपडी किंवा त्याच्या आवाक्यातील लहानसहान गोष्टी किंवा लहान -लहान अपेक्षा व सुखांच्या कल्पनांसाठी जीव तोडून संघर्ष करतोय, घाम गाळतोय, यात गरिबांच्या बाजूने सहाय्यीच्या ताठ कड्यासारखा उभा आहे वसंता खैरमोडे मास्तर. तो प्राथमिक शाळेतील शिक्षक आहे. आपला प्रामाणिकपणा, उदारवृत्ती, लढाऊपणा, दृढता, इमानदारी, तसेच दरिद्री व गरिबांसाठी त्याच्या हृदयात वाहणारा सहानुभूतीचा झरा या गुणांमुळे तो धरणग्रस्तांचा देव होतो. बायकोचे न ऐकता लोकांच्या उपयोगी पडण्याच्या गुणांमुळे मास्तर आपली नोकरी व्यवस्थित सांभाळून घराकडे पुरेसं लक्ष देऊ शकत नाही.

विश्वास पाटील यांनी गावातील वातावरणाचे आणि गावकऱ्यांचे व त्यांच्या छोट्या-छोट्या आशा-आकांक्षांचे अतिशय मार्मिकपणे चित्रण केलेले आहे. या धरणामुळे आपली जमीन, घर, समाज, नातीगोती, वातावरण यातून मुळापासून उखडला गेलेला धरणग्रस्तांचा समूह हा कष्टाने मिळालेल्या भाकरतुकड्यावर सुखासमाधानाने जगू इच्छितो. परंतु तेवढंही त्यांना मिळत नाही. म्हणूनच आवडाई शेवटी म्हणते की, "तुम्ही धरणं बनवा, परंतु आम्हाला जिवंतपणी मरण नका देऊ. बस, तुमच्या दरबारी एवढं एकच मागणं आहे." हेच मागणं प्रत्येक धरणग्रस्तांचे

देखील आहे. विश्वास पाटील यांनी शोषणकर्त्या व शोषितांच्याही मनःस्थितीचे उत्कृष्टपणे चित्रण केलेले आहे. 'झाडाझडती' ही विस्तृत अवकाश असलेली कादंबरी असली तरी कुठेही कंटाळवाणी न होणारी कसदार कादंबरी असल्यामुळे वाचकाला शेवटपर्यंत खिळवून ठेवते. 'झाडाझडती'ची भाषा खूपच वैशिष्ट्यपूर्ण असून लेखकाकडे ग्रामीण शब्दांचे अफाट शब्द भांडार आहे. थोडक्यात, 'झाडाझडती' ही कादंबरी धरणग्रस्तांच्या आयुष्याची करुण शोकात्मक कहाणी आहे.

२.मातंग समाजातील स्थित्यंतरांचा, परिवर्तनाचा आणि उज्ज्वल भवितव्याचा ध्वनी- राघववेळ

'राघववेळ' ही नामदेव कांबळे यांची कादंबरी समाजजीवनातील अलक्षित असणाऱ्या मातंग जमातीचे नगण्यस्थान त्यांच्या दुःख, वेदनांसह एका कुटुंबाची भावपूर्ण कथा साकार करणारी आहे. ती मधून मातंग समाजाच्या व्यथा-वेदना लेखकाने शब्दांकित केलेल्या आहेत. 'राघववेळ'मध्ये वालंबी या मातंग जातीतील मातेच्या दुःखाची करुण कहाणी सांगितलेली आहे. वसारी आणि डोंगरकिन्ही या दोन गावांच्या भोवती 'राघववेळ'ची मांडणी झालेली आहे. वालंबीच्या कुटुंबाला दारिद्र्य, उपासमार व परावलंबित्व यांच्याशी सतत संघर्ष करावा लागतो. या कुटुंबाच्या प्राथमिक गरजा देखील पूर्ण होऊ शकत नसल्यामुळे त्यांना मूलभूत गरजांसाठी जीवाचा आटापिटा करावा लागतो.

'राघववेळ'च्या संदर्भात प्रा.चंद्रकांत बांदिवडेकर यांनी नोंदविलेला अभिप्राय अत्यंत अचूक आहे. ते लिहितात, "' राघववेळ' ही वालंबी नावाच्या मांग जातीतील मातेची कथा आहे. तिची जीवनसरणी तिच्या जीवनातील व्यथांचा अविभाज्य भाग आहे. म्हणून ती मांग जीवन-सादरीकरणाचीही चित्रकथा आहे. ही मांग जात गावातील गावगाड्याचा एक भाग असतो, म्हणून त्यातील जातीचं कटू वास्तव आणि श्रम जीवींच्या शोषणाची कटू करुण कहाणी ही सांगतो." वालंबी आणि रघू या दोन व्यक्तिरेखा या कादंबरीच्या केंद्रस्थानी

आहेत. 'राघववेळ'मधून मातंग समाजातील स्थित्यंतरांचा, परिवर्तनाचा आणि उज्ज्वल भवितव्याचा ध्वनी व्यक्त करतात. वालंबी आयुष्यभर संघर्ष करताना कधी मोडून पडलेली नाही. तिचा पाय कधीही वाकडा पडलेला नाही. गावकी आणि भावकी नीट सांभाळून आपल्या मुलांच्या आयुष्याला तिने नीटपणे आकार दिलेला आहे. त्याचे श्रेय जसे तिने मुलांवर केलेल्या संस्काराला जाते, तसेच दुनियादारीच्या मोहाला बळी न पडता आपल्या आईची नीटपणे पाठराखण करणाऱ्या सतत आपल्या आईची काळजी वाहण्याचा, तिचे पटत नसलं तरी तिच्या दृष्टीने बरोबर आहे, असावे अशी आशा बाळगणाऱ्या रघू आणि सीतारामालाही द्यावे लागते.

एकीकडे प्रचंड दारिद्र्य, जगण्यासाठी स्वतंत्र साधने नाहीत, तरीही स्वतंत्रपणे आणि स्वाभिमानाने जगले पाहिजे, ही आकांक्षा रघुच्या मनात क्रमाक्रमाने विकसित होत जाते. त्याची आई वालंबी हिला मुले जगवायची आहेत आणि तिच्याजवळ गावगाड्यात राहण्याशिवाय दुसरा मार्गही नाही. ती सुईणीचे काम करते. त्यातून तिला काही अर्थप्राप्ती होते. तरीही तिच्या जगण्याचे मुख्य साधन म्हणजे गावगाड्याच्या आश्रयाला राहणे हेच असते. पायरू, हरिणी आणि इतर मातंगांची अवस्थाही काही वेगळी नाही. गावगाड्यात पडेल ते काम करणे. देतील ते घेणं आणि निव्वळ आश्रितासारखे जगणे त्यांनी स्वीकारलेले आहे. 'राघववेळ'मध्ये वैदर्भीय बोलीभाषेचा लेखकाने समर्थपणे वापर केलेला आहे. नामदेव कांबळेंनी मातंग समाजाच्या जीवनसंस्कृतीचे आपल्या मूल्य-विचारांसह चित्रण 'राघववेळ'मध्ये केलेले आहे. ही बाब मराठी साहित्याच्या दृष्टीने अतिशय समाधानकारक आहे.

३. स्वातंत्र्योत्तर कालखंडातील महाराष्ट्राच्या राजकीय, सामाजिक आणि सांस्कृतिक जीवनाचा लेखाजोखा- ताम्रपट

रंगनाथ पठारे हे मराठी साहित्यातील एक सुप्रसिद्ध कथाकार आणि कादंबरीकार आहेत. 'ताम्रपट'

ही त्यांची सन १९९४ साली प्रसिद्ध झालेली ८५० पृष्ठांची बृहद् राजकीय कादंबरी आहे. 'ताम्रपट'ला महाराष्ट्र फाउंडेशन ग्रंथ पुरस्कार आणि साहित्य अकादमी पुरस्कार इत्यादी अनेक सन्मानाचे पुरस्कार लाभलेले आहेत. स्वातंत्र्योत्तर काळातील राजकीय जीवनाचे तपशीलवार चित्रण करणारी ही पहिलीच कादंबरी म्हणावयास प्रत्यवाय नाही. तसेच खोलवरच्या स्तरावर अपेक्षित असणाऱ्या मूल्यासाचे दर्शन विविधांगी व प्रत्ययकारक रीतीने घडविण्याची इच्छा असणारी ही पहिली कादंबरी म्हणावयास ही हरकत नाही. 'ताम्रपट'मध्ये स्वातंत्र्यप्राप्तीच्या क्षणाचे रोमहर्षक दर्शनाबरोबरच स्वातंत्र्योत्तर कालखंडातील महाराष्ट्राच्या राजकीय, सामाजिक आणि सांस्कृतिक जीवनाचा आलेखही चित्रित केलेला आहे.

महात्मा गांधीजींनी स्वातंत्र्यप्राप्तीचे लोण खेड्यापाड्यातील जनतेपर्यंत पोहोचविले. ग्रामीण भागातील जनतेपर्यंत शिक्षणाची ज्ञानगंगा पोहोचल्यामुळे सर्वत्र शिक्षणाचा प्रचार आणि प्रसार होऊ लागला. शिक्षणाच्या संस्काराने बहुजन समाजाचे, मागासवर्गीयांचे ग्रामीण नेतृत्व तयार होऊ लागले. बहुजन समाजाच्या नेतृत्वाने स्वातंत्र्यप्राप्तीनंतरचे आर्थिक लाभ उठविण्यास प्रारंभ केला. जिल्हा परिषद, सहकारी संस्था, साखर कारखाने यातून हे नेतृत्व समर्थ आणि मुजोर बनू लागले. मागासवर्गीयांनी शासकीय सेवेतील महत्त्वाची पदे आणि राखीव क्षेत्रातील जागा यांचा लाभ उठविण्यास प्रारंभ केला. या जीवघेण्या स्पर्धेत पारंपरिक सार्वजनिक, व्यक्तिगत जीवनातले आदर्शांचे मानदंड कसे क्रमाक्रमाने वितळत गेले, यांचेही अतिशय सुंदर वर्णन 'ताम्रपट'मध्ये आलेले आहे. या संघर्षात समाजवादी प्रणालीची आदर्श मूल्ये कशी कालबाह्य आणि केविलवाणी होत गेली यावरही लेखकाने प्रकाश टाकलेला आहे. 'ताम्रपट' या बृहद् कादंबरीचा आशय हा मूल्यविपर्यास आणि विसंगतीचा आहे.

'ताम्रपट'मध्ये १९४२ च्या स्वातंत्र्यलढ्यापासून १९७९ पर्यंतचा म्हणजे साधारणपणे ४० वर्षांचा अर्थात चार दशकांचा कालखंड आलेला आहे. '१९४२', '१९५७', '१९६२', '१९६८', '१९७५' आणि '१९७९' असे या कादंबरीचे सहा भाग आहेत. 'ताम्रपट'मध्ये चलेजाव चळवळ, संयुक्त महाराष्ट्र आंदोलन, पंचायती राज, आणीबाणी, जनता पक्षाचे सरकार या घटनांना महत्त्वाचे स्थान लाभलेले आहे. या महत्त्वपूर्ण घटनांच्या अनुषंगाने महाराष्ट्रातील राजकीय, सामाजिक बदलांचे सूक्ष्म चित्रण करण्याचा प्रयत्न 'ताम्रपट' मध्ये रंगनाथ पठारेनी केलेला आहे. दर पाच वर्षांनी येणाऱ्या निवडणुका, वेगवेगळ्या पक्षांच्या वेगवेगळ्या आणि बदलत्या भूमिका, महाराष्ट्रातील राजकारणात पद्धतशीरपणे घुसविलेली जातीय दृष्टी, निवडणूक प्रचारात शिरलेल्या अपप्रवृत्ती, वाढू लागलेली धर्मधता, दहशतवाद या सान्याचे वास्तव चित्रण 'ताम्रपट'मध्ये लेखकाने केलेले आहे. समाजातील एक वर्ग अधिकाधिक बलिष्ठ होत जाताना, दुसऱ्याला येत जाणारी अधिकाधिक दुर्बलता, यामुळे वाढणारी अनैसर्गिक विषमता, हळूहळू किडत जाणारा समाज आणि अधिकाधिक बळकट होत जाणारी मूल्यहीनता यांचा व्यापक अनुभव 'ताम्रपट'मध्ये लेखकाने साकारलेला आहे.

४. दलित समाजातील तणकटाचा आणि दलित चळवळीचा तिरकस शोध- तणकट

'तणकट' ही राजन गवस यांची सन १९९८ साली प्रकाशित झालेली कादंबरी आहे. 'तणकट'मध्ये स्वातंत्र्यानंतरच्या दलितांच्या दोन पिढ्यांची शोकांतिका चित्रित झालेली आहे. 'तणकट'मधील समाज वास्तव केवळ वर्तमानकालातील नाही तर त्यातून भविष्याच्या दिशाही सूचित झालेल्या आहेत. ग्रामव्यवस्थेतील गावगाडा, मांगवाडा आणि महारवाडा हा आधुनिकीकरणाच्या विळख्यात कसा सापडलेला आहे, याचे चित्रण या ठिकाणी आलेले आहे. दलित चळवळीला आलेले अपयश केवळ त्यांच्या आक्रमक

भूमिकेत नाही तर आजच्या आधुनिकीकरणातही कसे दडलेले आहे हे समाजवास्तव राजन गवस यांनी तटस्थपणे सांगितलेले आहे. आपल्या सांस्कृतिक जीवनातील एका महत्त्वपूर्ण प्रश्नावर प्रकाश टाकलेला आहे.

'तणकट' ही कबीर कांबळे व त्याचा म्हारवाडा आणि गावाची कथा आहे. 'तणकट'चा नायक असलेला कबीर हा विद्रोही परंतु त्याचवेळी समतोल विचार करणारा आहे. तो म्हारवाडा आणि गावगाडा या दोहोंकडे तटस्थपणे पाहतो. समाजातील तणकट असणारी विध्वंसक वृत्तीची शेडबाळ्यांसारखी मंडळी कशी घातक आहेत, हे कबीरला समजून आलेले आहे. पिकातील तणरूपी तणकट जर काढून टाकले नाही, तर पिकाचा नाश होऊ लागतो. तशी समाजातील तणकटवृत्ती विध्वंसकवृत्ती समाजाच्या स्वास्थ्याचा, विकासाचा नाश करते.

दलित आणि सवणांमधील संघर्ष आजही खेड्यातलं ज्वलंत वास्तव आहे. आजमितीसही खेड्या पाड्यातला दलित समाज फारसा सुधारलेला नाही. या समाजाचा बाळासाहेब शेडबाळेसारखे भ्रष्ट लोक त्यांचे नेतृत्व करून त्यांच्या भरवशावर राजकारण करतात. अज्ञानी दलितांचा स्वतःच्या फायद्यासाठी उपयोग करून घेतात. तसेच दलितांच्या बायकांचे लैंगिक शोषणही करतात. दलितांतल्या अर्धवट शिक लेल्या आणि आडाणी असलेल्या दादू महार, दादबा हेडी, मिचका भिम्या, लंगडा हऱ्या, गवत्या, डेप्युटी गोपाळा अशा लोकांची त्याला भक्कम साथ मिळते. याशिवाय शहरातले दलित नेतृत्व हे अलताफ कांबळे, आनंदा कांबळे, जालिंदर बनसोडे, सत्यपाल धर्मरक्षी यासारखे स्वार्थी आणि दलितांचा धंदा करणारे असतात. शहरातल्या दलित चळवळी, विद्यार्थी संघटना आणि इतर सांस्कृतिक चळवळी या ना त्या कारणाने दलितांच्याच शक्तींचा हास करणाऱ्या ठरलेल्या आहेत हे समकालीन वास्तव 'तणकट'मध्ये साकार झालेले आहे.

५. साइखेड या स्वातंत्र्यपूर्व काळातील संस्थानी राजकारणाचे आणि समाजस्थितीचे भयावह चित्रण- डांगोरा : एका नगरीचा

'डांगोरा : एका नगरीचा' ही त्र्यं. वि. सरदेशमुख यांची जबरदस्त स्फोटक आशय असलेली राजकीय कादंबरी आहे. महाराष्ट्र कर्नाटक सीमा प्रांतातील 'साइखेड' नामक एका लहानशा मराठी संस्थानाची आणि ती मधील चांगल्या वाईट संघर्षाचे परिमाण लाभलेली ही कादंबरी आहे. साइखेडचा राजवंश नामशेष झाल्यानंतर त्या संस्थानामध्ये चालेल्या अनागोंदीपणाची ही करुण कहाणी आहे. अविद्या व अधर्म यांनी माणसांच्या मनोभूमीचा कब्जा घेतल्यामुळे सुखलोलुपता आणि मनमानी आचरण यांचा अंमल व्यक्ति जीवनात कसा दृढमूल होत आहे, याचे वर्णन यामध्ये आलेले आहे. 'डांगोरा : एका नगरीचा' मधील कहाणी ही बखर एका राजाची' या कादंबरीच्या पुढचा प्रवास आहे. त्र्यं. वि. सरदेशमुखांनी यामध्ये राजे रघुवीर सिंहाच्या मृत्यूनंतर त्याच्या संस्थानाची झालेली दयनीय अवस्था साधारणपणे 'डांगोरा: एका नगरीचा' मध्ये सांगितलेली आहे.

इ.स. १९२२ ते इ.स. १९३० या दहा वर्षांच्या कालखंडात साइखेड संस्थानामध्ये घडलेल्या घटनांचा वेध या कादंबरीत घेतलेला आहे. 'डांगोरा: एका नगरीचा' ह्या त्र्यं. वि. सरदेशमुखांच्या एका अत्यंत महत्त्वाच्या कादंबरीमध्ये स्वातंत्र्यपूर्व काळातील संस्थानी राजकारणाचे आणि समाजस्थितीचे चित्रण आलेले आहे. इंग्रजी सत्तेच्या वर्चस्वाखाली स्वतंत्र कर्तृत्वाला आणि पराक्रमाला वाव नाही. राज्याचे स्वतंत्र अस्तित्व म्हणावे तर ते सुद्धा नाही. अशा दुर्दैवी परिस्थितीमध्ये साइखेड्यातील माणसे भोगविलास, हेवेदावे आणि क्षुद्र कटकारस्थाने यात रंगून गेलेली असतात. आधुनिकतेचा स्पर्श नसलेली त्यांची प्रजा मात्र अजूनही देवदेवस्की, जादूटोणा असल्या मध्ययुगीन मानसिकतेमध्ये जगत असते. साइखेड या संस्थानात घडणाऱ्या या कथेतून मानवी भावभावनांचे आणि सुष्ट

शक्तींवरील दुष्ट शक्तींच्या विजयाचे एक शोकात्म नाट्यरूप त्र्यं. वि. सरदेशमुखांनी अतिशय सुंदर शब्दात चित्रांकित केलेले आहे. राजेपणाची झूल बाजूला ठेवून माणूस म्हणून जगायची इच्छा धरणारा, प्रेमाचा भुकेला राजा रघुवीरसिंह यांच्यासारखा एक कलासक्त माणूस राणी दमयंतीच्या कुटील नीतीपुढे हतबल ठरतो. त्यामुळेच त्याची कुतरओढ आत्महत्येत परिणत झालेली आहे.

स्वातंत्र्यपूर्व काळातील एकूणच संस्थानी वातावरण, इंग्रजांचा हस्तक्षेप, त्यांची कुटील संधिसाधू धोरणे, एतद्देशीयांचे अडाणीपण इत्यादी अनेक बाबींचे 'डांगोरा : एका नगरीचा' मधून आलेले चित्रण हा तत्कालीन काळाचा वाङ्मयीन दस्तऐवजच आहे. एका संस्थानातील राजकारणाची संयत, सूक्ष्म, जात धर्मनिरपेक्ष आणि कलात्मक उकल करणाऱ्या 'डांगोरा : एका नगरीचा' या कादंबरीच्या तोडीची दर्जेदार राजकीय कादंबरी मराठीत दुसरी नाही, यात तीळमात्र शंका नाही. साइखेडच्या राजेपदाला कंटाळलेला, संस्थानातील कटकारस्थाने यांनी हतबल झालेले राजे रघुवीरसिंह हे जीवनातील निराशेमुळे स्वतःचा अंत करून घेतात. राजे रघुवीरसिंहांची ही करुण शोकात्म कहाणी संपल्यानंतर 'डांगोरा : एका नगरीचा' या कादंबरीमध्ये साइखेड नगरीची कहाणी सांगितलेली आहे. 'डांगोरा : एका नगरीचा'च्या सुरुवातीला पहिल्या शंभर पानांमध्ये 'बखर : एका राजाची' या कादंबरीची कथा सांगितलेली आहे. 'डांगोरा : एका नगरीचा'च्या पूर्वापार संबंधातील एकात्मता साधली जावी हा त्यापाठीमागील हेतू असल्याचा स्पष्ट अभिप्राय लेखकाने दिलेला आहे.

डांगोरा : एका नगरीचा' मध्ये समकालीन वास्तवाची अनेकविध रूपे पहावयास मिळतात. 'डांगोरा' च्या निमित्ताने वर्तमानात लपलेल्या भूत-भविष्याचा मानवीय शोध आपणाला अंतर्मुख केल्याशिवाय राहत नाही. थोडक्यात, इ.स. १९२२ ते इ.स. १९२९ या दशकात एकूण मराठी मुलुखात

सामाजिक परिवर्तनाला कारण होणाऱ्या काही घटना घडलेल्या आहेत. 'साईखेड'मधील अनाचार, कुटिलता, विकारवशता, लाथळ्या, लाचखोरी, दंडुकेशाही, व्यभिचारित्व आणि दमनसत्र यांचे अतिशय सामर्थ्यशाली चित्रण या कादंबरीत आलेले आहे. राजाच्या आत्मघातानंतर राणीला नरजबर करून काही मुजोर सत्तांध व पिसाट अधिकारी वर्गाने या संस्थानावर फिरविलेल्या वरवंत्याचे आणि त्यात भरडल्या गेलेल्या सात्त्विक प्रजाजनांचे हे मूक रुदन आहे.

६. विराट अनुभवाची महाकाव्यीय अभिव्यक्ती - बारोमास

'बारोमास' ही सदानंद देशमुख यांची अतिशय गाजलेली कादंबरी आहे. लेखकाने 'बारोमास'मध्ये विदारक ग्रामवास्तवाचे समतोलपणे चित्रण केलेले आहे. शेतकऱ्यांच्या बारमाही वेदनेची गाथा म्हणजे बारोमास होय. वर्तमान कृषीजीवनाचा हृदयभेदक आलेख 'बारोमास'मध्ये शब्दबद्ध झालेला आहे. विराट अनुभवाची महाकाव्यीय अभिव्यक्ती ही 'बारोमास'मध्ये चित्रित झालेली आपणांस पहावयास मिळते.

नव्या अर्थव्यवस्थेच्या ओझ्याखाली भरडून निघालेल्या शेतकऱ्यांच्या आयुष्याची शोकात्मक कहाणी सदानंद देशमुखांनी अतिशय वास्तवपणे मांडलेली आहे. नवी अर्थव्यवस्था, जागतिकीकरण, सुशिक्षित पदवीधरांचे शोषण, शिक्षणाचे बाजारीकरण, कर्जांमुळे आत्महत्या करणारा शेतकरी, ग्रामीण आणि शहरी संस्कृती संघर्ष हे विषय सदानंद देशमुखांच्या चिंतनाचे विषय आहेत. 'बारोमास'ही विदर्भातील सांजोळ या छोट्याशा खेड्याची कथा आहे. ती मध्ये लेखकाने वास्तवाचे यथार्थ चित्रण केलेले आहे. सांजोळ गावातल्या शिक्षित व अशिक्षित अशा प्रत्येकाची वेगवेगळी दुःखे आणि त्यांच्या आयुष्याची चित्तर कथाही वेगवेगळी आहे; पण ती अगदी सांजाळ नावाच्या देशाच्या कुठल्याही प्रांतातल्या शेतकऱ्याला अगदी आपलीच वाटावी अशीच आहे.

एकनाथ तनपुरे ही या कादंबरीतील प्रमुख व्यक्तिरेखा आहे. नानू आज्ञा, सुभानराव, शेवंतामाय, मधुकर तनपुरे, मंगलाक्का, शंकरतात्या, मुगुटराव, तेजराव खपके, दिनकर दाभाडे, बनुबा मांत्रिक व त्याची सोनेरी टोळी, दगडू महाकाळ ही 'बारोमास'मधील महत्त्वाची पात्रे आहेत. भारतीय कृषी संस्कृतीच्या पडझडीची ही दारूण गाथा लेखकाने तीन पिढ्यांच्या माध्यमातून सांगितलेली आहे. एकनाथ तनपुरे हा एम्.ए., बी.एड. झालेला असूनही पैशांअभावी त्याला कोठेही नोकरी मिळत नाही. भारतीय कृषी संस्कृतीचे आणि शेतकऱ्यांचे सर्वांगीण शोषण करणाऱ्या सावकारी पाशाची ही कथा आहे. भारतीय कृषीव्यवस्थेचा एकनाथ हा प्रतिनिधी आहे. प्रथमश्रेणीत उत्तीर्ण होऊनसुद्धा शाळा, महाविद्यालयामध्ये नोकरी मिळण्यासाठी लागणारे एक लाख रुपये तो भरू शकलेला नाही. त्याचं शिक्षण त्याला रोजी-रोटीही देऊ शकलेलं नाही. आणि हा प्रश्न जवळ जवळ सर्व भारतीय ग्रामीण भागातला एक ज्वलंत प्रश्न आहे. एकूण शिक्षण व्यवस्थेतली भयावह दरी लेखकाने एकनाथच्या रूपाने दर्शविलेली आहे.

सदानंद देशमुखांची 'बारोमास' ही केवळ मराठी ग्रामीण कादंबऱ्यांमधीलच नव्हे तर एकंदर भारतीय कादंबरीतीलही महत्त्वाची कादंबरी आहे. सदानंद देशमुखांनी 'बारोमास' कादंबरीच्या सुरुवातीला 'कटू सत्य' ही प्रस्तावना लिहून भारतीय कृषी संस्कृतीचा उभा-आडवा छेद घेतलेला आहे. सदानंद देशमुखांची 'बारोमास' ही एक महान शोकांतिका आहे. ती संपूर्ण भारतीय समाज व्यवस्थेच्या आंतर्विरोधाची, राजकीय शक्तीच्या उपेक्षेतून भ्रष्टाचारी आत्मकेंद्रिततेतून आणि सांस्कृतिक हासाच्या प्रक्रियेतून उद्धवलेली करुण कथा आहे. थोडक्यात, 'बारोमास'मध्ये लेखकाने समग्र ग्रामजीवनाचे समर्थपणे चित्रण केलेले आहे. लेखकाने केवळ शेतकऱ्यांच्या दुःखाचेच चित्रण या कादंबरीत केलेले आहे असे नव्हे तर त्या दुःखाचं मूळही शोधण्याचा प्रयत्न केलेला आहे. शेतकऱ्यांच्या

जीवनातील ताणतणाव, खेड्यातील राजकारण, समाजकारण, शेतकऱ्यांच्या जीवनाचा होणारा कोंडमारा यांचंही यर्थाथपणे चित्रण केलेले आहे. 'बारोमास' ही कादंबरी मराठी ग्रामीण कादंबरीच्या क्षेत्रातील एक मैलाचा दगड मानली जाते.

७. पोरक्या पण मनस्वी आणि जीवनप्रवाहामध्ये स्वयंसिद्धा ठरलेल्या मैथिलीची कहाणी- भूमी

आशा बर्गेनी केवळ स्त्रीलिखित मराठी साहित्यातच नव्हे तर एकूणच मराठी साहित्यावरच स्वतःची मुद्रा उमटविलेली आहे. 'मारवा', 'अत्तर', 'पूजा', 'ऋतू वेगळे', 'निसटलेले' इत्यादी त्यांचे कथासंग्रह विशेष उल्लेखनीय आहेत. 'भूमी' या सन २००४ मध्ये प्रकाशित झालेल्या कादंबरीच्या आधी 'झुंबर', 'सेतू', 'त्रिदल' या कादंबऱ्या त्यांनी लिहिलेल्या आहेत. या त्यांच्या साहित्याने मराठी साहित्याचे अनुभवविश्व विस्तारण्याचा प्रयत्न केलेला आहे. परंपरेचा धागा न सोडता सनातन नाट्यातील नवेपण शोधणे हे त्यांच्या लेखनाचे वैशिष्ट्य आहे. आशा बर्गेनी 'भूमी' ही भारतीय कादंबऱ्यात श्रेष्ठ ठरावी अशा स्वरूपाची कादंबरी आहे. यात मैथिलीच्या बालपणापासून ते प्रौढपणापर्यंतचा जीवनप्रवास रेखाटलेला आहे. कडलूर गावातील तिचे बालपण, अम्माचा मृत्यू, मैथिलीचे आत्याबरोबर मुंबईत येणे, एम्.ए. पर्यंत शिकणे, शंतनूशी विवाह, मद्रासला वास्तव्य, प्राध्यापिका होणे, पीएच.डी. करणे, अंशुमनचा जन्म, मैथिलीचे लेखन, तिचे प्रगल्भ व समृद्ध होत जाणे, नोकरीसाठी बेंगलोरला जाणे, सुधीर निरंजनशी मैत्री, अंशुमनचे लग्न आणि मुंबईला जाणे व सर्वात शेवटी मैथिलीचे पुन्हा शंतनूकडे परत येणे हे तिच्या जीवनातील महत्त्वाचे टप्पे आशा बर्गेनी समर्थपणे चित्रित केलेले आहेत.

'भूमी' ही कादंबरी म्हणजे एका पोरक्या पण मनस्वी आणि जीवनप्रवाहामध्ये स्वयंसिद्धा ठरलेल्या मुलीची कहाणी आहे. आशा बर्गेनी 'भूमी'मधील

मैथिलीबद्दल म्हणतात, 'मद्रासजवळच्या गावात समुद्र किनाऱ्यावर गुडघ्यात मान घालून बसलेल्या एका मुलीची ही कथा आहे. ती मुलगी दिसली तीही पोरकीच आहे

मैथिलीला बालपणापासून ते प्रौढपणापर्यंतचा प्रवास करीत असताना अनेक संघर्षांना सामोरे जावे लागलेले आहे. तो एकट्या मैथिलीचा नसून आजच्या काळातील नोकरी करून घर सांभाळणाऱ्या स्त्रियांना कोणकोणत्या गोष्टींशी संघर्ष करावा लागतो हेच आशा बर्गेनी सांगितलेले आहे. मैथिलीचा हा जीवनप्रवास जरी आज दिसत असला, तरी त्याचे बीज हे फार जुने आहे. रामायण-महाभारत या काळापासून ही परंपरा चालत आलेली आहे. आशा बर्गेनी 'भूमी'मध्ये परंपरा आणि आधुनिकता यांचा सुरेख मिलाफ घडवून आणलेला आहे. मैथिलीला आधुनिक विचारसरणीची सुसंस्कृत हुशार व स्वाभिमानी स्त्री म्हणून उभी केलेली आहे. स्त्रीपुरुष नातेसंबंधांचा वेध घेत असताना लेखिकेने स्त्रियांच्या चित्रणाबरोबरच पुरुषांचे चित्रणही तितक्याच संवेदनशीलतने केलेले आहे.

आशा बर्गेनी स्त्रीच्या नातेसंबंधांच्या गूढतेचा शोध घेताना भावविवश न होताही मानवी मनाचा तळ गाठणारी 'भूमी' ही कादंबरी लिहिलेली आहे. स्त्रियांच्या व पुरुषांच्या वेगवेगळ्या दुःखांना लेखिकेने मुखर केलेले आहे. खास विशेष म्हणजे, स्त्री-पुरुष संबंध रंगवित असताना तिने नैतिकतेला वाव दिलेला आहे. आयुष्याच्या शेवटी नातेसंबंधातील मूल्यांना जपणे किती महत्त्वाचे आहे हे तिने 'भूमी' कादंबरीतील मैथिलीच्या रूपाने दाखविलेले आहे. निगर्वीपणे आपले आत्मभान जपणारी, त्यासाठी समाजाची पर्वा न करणारी मैथिली कादंबरीच्या अखेरीस नवऱ्याकडे परत जाते असे दर्शविलेले असले तरी ती स्वतःसाठीच परतते. तिला शंतनूलाही सोडायचे नाही आणि दुसरे घरही करायचे नाही. अशी ही मैथिली परंपरा आणि आधुनिकता या दोन्हींचा विचार करणारी आहे. मैथिली हे पुराणकाळातील भूमीच्या पोटामध्ये जागा मागणाऱ्या

सीतेचेच एक नाव आहे. 'भूमी' ही सृजनशील असून ते नवनिर्मितीचे प्रतीकही मानले जाते. लेखिकेने पुराणातील मैथिली आणि आधुनिक मैथिली यांना न्याय देण्याचा प्रयत्न केलेला आहे.

८. मध्यमवर्गीय कुटुंबव्यवस्थेचा भेदक आणि प्रांजळ वेध- उत्सुकतेने मी झोपलो

श्याम मनोहर हे एक मराठीतील प्रयोगशील कादंबरीकार आहेत. त्यांनी आठ लघुकथा, आठ नाटके व इतर अनेक विषयांवर लेखन केलेले आहे. पुण्याच्या एस. पी. महाविद्यालयाचे श्याम मनोहर हे एक निवृत्त प्राध्यापक आहेत. नुकताच त्यांना कुर्वेपु हा राष्ट्रीय पुरस्कारही मिळालेला आहे. श्याम मनोहर आफळे यांच्या 'उत्सुकतेने मी झोपलो' (२००६) या प्रयोगशील कादंबरीला सन २००८ सालचा साहित्य अकादमीचा पुरस्कार लाभलेला आहे. त्यांनी 'कुटुंबव्यवस्था आणि चांदणे', 'कुटुंबव्यवस्था आणि फुल पाखरू' व 'कुटुंबव्यवस्था आणि पाऊस' अशा तीन भागामध्ये या कादंबरीची मांडणी केलेली असून या तिन्ही भागामध्ये कुटुंबव्यवस्थेवर परिणामकारक भाष्य केलेले आहे.

'उत्सुकतेने मी झोपलो' ही कादंबरी आशयसंपन्न असून तिची आशयघनता बहुपरिमाणात्मक आहे. तिच्यामध्ये अनेकविध आशयसूत्रे एकवटलेली आहेत. समकालीन शहरी मध्यमवर्गीय कुटुंबव्यवस्थेचा वेध घेणे, कुटुंबव्यवस्थेमध्ये सर्जनशीलता, ज्ञान, शोध घेण्याची प्रवृत्ती, मुक्त विचार याला स्थान आहे का हे तपासणे?, कुटुंबाचा सामुहिक अवकाश व व्यक्तीचा खाजगी अवकाश यांच्या द्वंद्वातून निर्माण होणारा पेच रेखाटणे, कुटुंबव्यवस्थेच्या पारंपरिक नीतिमूल्यांची बंदिस्त चौकट दाखविणे, नातेसंबंधातील दांभिकता व पोकळपणा दाखविणे, अस्वस्थ तरुण पिढीच्या व्यथेचे चित्रण करणे अशा बहुविध आशयसूत्रांनी ही कादंबरी नटलेली आहे.

श्याम मनोहर यांनी 'उत्सुकतेने मी झोपलो' या कादंबरीमध्ये मध्यमवर्गीय कुटुंबव्यवस्थेचा भेदक आणि प्रांजळ वेध घेतलेला आहे. समकालीन शहरी

मध्यमवर्गीय कुटुंबव्यवस्थेवर परिणामकारकपणे भाष्य करणारी ही कादंबरी आहे. कुटुंबव्यवस्थेचा निरनिराळ्या अंगाने विचार करून त्यातील वास्तव उलगडण्याचा प्रयत्न या कादंबरीत केलेला आहे. लेखकाने कुटुंबव्यवस्था केंद्रस्थानी ठेऊन कुटुंबव्यवस्थेच्या चौकटीत वावरणाऱ्या व्यक्तींचे जगणे न्याहाळलेले आहे. समकालीन शहरी मध्यमवर्गीय कुटुंबव्यवस्थेचा पेच श्याम मनोहरांनी खूप वेगळ्या धाटणीने मांडलेला आहे.

निष्कर्ष-

१. मराठी साहित्यातील प्रादेशिक कादंबरीचे दालन 'झाडाझडती'मुळे अधिक समृद्ध झालेले आहे. धरणग्रस्तांच्या आणि त्यांच्या पुनर्वसनाच्या समस्या मांडणारी ही बहुधा मराठीतील पहिलीच कादंबरी असल्याची शक्यता नाकारता येत नाही. 'झाडाझडती' ही समकालीन भारतीय कादंबऱ्यातील सर्वश्रेष्ठ कादंबरी आहे.
२. नामदेव कांबळेची 'राघववेळ' ही मराठी साहित्यातील एक अतिशय तोलामोलाची कलाकृती असून तिच्यामुळे मराठी कादंबरीचे विश्व अधिकच समृद्ध बनलेले आहे.
३. रंगनाथ पठारे यांच्या 'ताम्रपट' या बृहत् राजकीय कादंबरीमधून स्वातंत्र्योत्तर काळातील बदलत्या राजकीय -संस्कृतीचे व्यापक सामाजिक पटावरून चित्रण केलेले आहे. 'ताम्रपट' मधील भाषाशैली हा रंगनाथ पठारेंचा एक महत्त्वाकांक्षी व अभिनव प्रयोग आहे.
४. तणकट मधील समाजवास्तव हे केवळ वर्तमान कालीन नाही, तर त्यातून भविष्याच्या दिशाही सूचित झालेल्या आहेत, दलित चळवळीच्या भरकटलेल्या स्थिती-गतीचेही मार्मिक विश्लेषण लेखकाने केलेले आहे.
५. व्यक्तिचित्रणे, प्रसंगचित्रणे, प्रतिमा-प्रतीके, उपरोध, काव्यात्मकता, अलंकारिकता आदी गुणवैशिष्ट्यांच्या साहाय्याने 'डांगोरा : एका

नगरीचा' या कादंबरीला रंजकता आलेली आहे. 'डांगोरा : एका नगरीचा' ही आकाराने दीर्घ असलेली कादंबरी असली तरी तिच्या सुडोल बांधणीमुळे तिची वाङ्मयीन इयत्ता खूपच उंचावलेली आहे.

६. 'बारोमास' ही सदानंद देशमुखांची कादंबरी म्हणजे समकालीन शेतकऱ्यांच्या ग्रामीण जीवनाचे कटू सत्यच आहे. 'बारोमास'द्वारे लेखकाने शेतकऱ्यांच्या व्यथावेदनेचा एक्सप्रेसच समाजव्यवस्थेसमोर उलगाडून दाखविला आहे.

७. आशा बर्गेची वाङ्मयीन महात्मतेच्या दृष्टीने श्रेष्ठ असलेली 'भूमी' ही कलाकृती परंपरा व आधुनिकता यांच्या मनोहर संयोगाने नटलेली उत्कृष्ट कलाकृती आहे.

८. श्याम मनोहर हे मराठीतील एक प्रयोगशील कादंबरीकार आहेत. त्यांची 'उत्सुकतेने मी झोपलो' ही मराठी कादंबरीची रूढ चोकट मोडू शकणारी प्रयोगशील कादंबरी आहे. या कादंबरीत लेखकाने समकालीन मध्यमवर्गीय कुटुंबव्यवस्थेवर मौलिक भाष्य केलेले आहे.

समारोप-

नव्वदोत्तर कादंबऱ्यांतील आशयसूत्रांचा आणि वैशिष्ट्यांचा सूक्ष्मपणे अभ्यास केल्यानंतर मराठी कादंबरीचे बरचसे विकसित झालेले रूप आपणास पहावयास मिळते. या कादंबऱ्यांमधून समकालीन वास्तवातील विविध प्रश्न हाताळलेले आहेत. या कादंबऱ्यांमधून मराठी अस्मिता आणि संस्कृती यांचे होणारे दर्शन फारच विलोभनीय आहे. स्वातंत्र्योत्तर कालखंडातील मराठी कादंबरीचा इतिहास आणि मराठी कादंबरीच्या विकासातील टप्प्यांचे यथार्थ आकलन होण्यासही निश्चितच मदत झालेली आहे. साहित्य

अकादमी पुरस्कारप्राप्त ह्या मराठी कादंबऱ्यांचा एक स्वतंत्र आकृतीबंध निर्माण झालेला आहे. या आकृतीबंधात लेखकानुसार आणि आशयपरत्वे विविधता दिसून येते. या कादंबऱ्यातील आशयसूत्रे आणि आविष्कारपद्धतीमध्ये खूपच नाविन्यपूर्णता आणि प्रयोगशीलता आहे. या नव्वदोत्तर कादंबऱ्यांचा अभ्यास केल्यानंतर मराठी कादंबरी वाङ्मयाच्या सामर्थ्याची आणि बलस्थानाची प्रचिती आपणाला आल्याशिवाय राहत नाही. या सर्व कादंबऱ्या ह्या विविध उपप्रकारांचे प्रातिनिधिक दर्शन घडवितात.

संदर्भग्रंथ सूची-

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गेल्या ७५ वर्षांमध्ये भारतीय ग्रंथालय शास्त्रामधील स्थित्यांतरे

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सार

माहितीच्या विस्फोटाच्या युगात माहितीचा वेग मोठ्या प्रमाणात वाढलेला आहे. माहितीचा प्रसार व प्रचार प्रचंड मोठ्या प्रमाणात होत आहे. अनेक नवनवीन शाखा उदयास येत आहेत. नवनवीन शोध लागत आहेत. या शोधातून माहिती मोठ्या प्रमाणात वाढत आहे. आधुनिक माहिती तंत्रज्ञानाचा प्रभावामुळे मोठ्या प्रमाणात नवनवीन माहितीची निर्मितीचा वेग व प्रभाव वाढलेला आहे. यासाठी माहितीचे जतन करणेची गरज आहे. माहितीचे जतन करणे व योग्य वेळी प्रतीप्राप्ती करून देणेसाठी ग्रंथालयांची गरज आहे. यामुळे ग्रंथालयाचे महत्त्व दिवसेंदिवस वाढते आहे. सुरुवातीला ग्रंथालयांमधून फक्त ग्रंथ नियतकालिके इत्यादी वाचनसाहित्य वाचकांना उपलब्ध करून दिले जात होते. आज मात्र वाचन साहित्य व ज्ञान साहित्य विविध साधनांद्वारे वेगवेगळ्या माध्यमांतून संग्रहीत करून वेगवेगळ्या वाचकांना हव्या त्यावेळी हवे तिथे हवे तसे कोणत्याही वेळी, कोणत्याही ठिकाणी उपलब्ध करून देणे गरजेचे आहे. ग्रंथ वाचकांच्या मागणीत बदल झालेला आहे. सध्या ग्रंथ वाचक ग्रंथांची मागणी सुध्दा आधुनिक पद्धतीने करतात. ग्रंथांची मागणी ऐवजी डेटाबेसची मागणी करतात. वाचकांच्या माहितीची देवाण घेवाणची गरज भागवण्यासाठी डेटाबेसबरोबर दृक्श्राव्य माध्यमे ग्रंथालयात दिसून येतात. पुर्वीच्या पारंपारिक ग्रंथालयाचे स्वरूप बदलून ग्रंथालयात संगणकीकरण करून वाचकांना आवश्यक असणारी माहिती पुरविली जात आहे. इंटरनेटच्या माध्यमातून हवी असलेली माहिती तात्काळ उपलब्ध होत असल्याने माहितीचा शोध घेऊन माहिती कमीत कमी वेळेत उपलब्ध करून देणेचे कार्य ग्रंथालय करीत आहेत..

प्रस्तावना:

सध्याच्या तंत्रज्ञानाचा वापर करून आजची पिढी,

तरुणवर्ग वेगवेगळ्या ॲपचा वापर करून माहितीची आदान प्रदान करून त्याचा प्रसार व प्रचार मोठ्या प्रमाणात करत आहेत. माहितीची आदान प्रदान करताना आपल्या मोबाईलवरील ॲपचा वापर करून तरुणवर्ग मोबाईल व इंटरनेटच्या माध्यमातून एकमेकांना वाचण्यासाठी वाचनसाहित्याची देवाण-घेवाण करून वाचन प्रेरणा देतात. सोशल मिडिया व मोबाईल तसेच वेगवेगळे ॲप व वेबसाईटसूचा वापर करून आपले ज्ञान वाढविण्याचा प्रयत्न करतात. प्राचीन काळी समाजाला समाजातील संस्कृती टिकवून ठेवणे ती वाढीस लावणे व तीचे जतन करणे यासाठी ग्रंथालयाची गरज होती.

कागदाचा शोध व वापर प्रचलित होण्याअगोदर लेखन करण्यासाठी भूर्जपत्र, ताडपत्रे, मातीच्या विटांचा वापर केला जात होता. आधुनिक काळात मुद्रणकलेचा शोध लागल्यानंतर ग्रंथालयाच्या स्वरूपात मोठा बदल झालेला आहे. आज आस्तीत्वात असणारी सर्व ग्रंथालये संगणकीकरणाचा विचार करीत आहेत. सर्वच क्षेत्रातील संगणकीकरणाचा वाढता वापर व त्यापासून होणारा लाभ सर्वांना आकर्षित करत आहे. त्यातच इंटरनेटची भर पडलेली आहे. संगणक हे एक यंत्र आहे. संगणक माहिती स्विकारतो, त्यावर प्रक्रिया करतो माहितीचे जतन करतो व माहितीचे वितरण करण्यासाठी कायम सज्ज रहातो.

महाविद्यालयाचा आत्मा म्हणजे ग्रंथालय. ग्रंथालये ही विद्यार्थ्यांसाठीची आधुनिक काळातील ग्रंथालय तीर्थक्षेत्रे व माहिती केंद्र आहेत. या माहिती केंद्रात

वाचकांना आवश्यक असणारी माहिती पुरविण्यासाठी सध्या मोठ्या प्रमाणात होत असलेल्या स्फोटामधून माहितीचा साठा करून ठेवला जातो. माहिती व तंत्रज्ञानाच्या युगात मोठ्या प्रमाणात नवनवीन माहितीची निर्मिती होत आहे. या उपलब्ध माहितीची देवाण- घेवाण मोठ्या प्रमाणात होत असल्याने जग जवळजवळ येत आहे. जगाच्या कोणत्याही कोनाकोप-यात उपलब्ध असणारी माहिती हव्या त्या वेळी, हव्या त्या ठिकाणी एका क्षणात उपलब्ध करणेची जादू इंटरनेटच्या माध्यमातून होत आहे. त्यामुळे जगात माहितीला मोठ्या प्रमाणात महत्व प्राप्त होवून मानवी जीवन सुखकर होत आहे. विज्ञान व तंत्रज्ञानाच्या युगात माहितीचे अद्यायावत व नवनवीन शोध लागत आहेत आणि या अद्यायावत ज्ञानाच्या माहितीचा शोध घेण्यासाठी उपलब्ध साधनातून माहिती मिळविण्यासाठी मानवाची मोठी धडपड सुरू आहे. मानव वेगवेगळी साधने वापरून आपल्याला उपयुक्त असणा-या माहितीचा शोध घेणेसाठी मानवास उपलब्ध असणारी वेगवेगळी साधने वापरून आपल्याला उपयुक्त असणा-या माहितीच्या साधनातून माहिती मिळविण्यासाठी धडपड करत आहे.. उपयुक्त माहितीच्या साधनांमुळे मानवाच्या सुखसोयीबरोबर ग्रंथालयाच्या स्वरूपामध्ये बदल होत आहेत.

महाविद्यालयीन ग्रंथालयाची स्थापना ही वेगवेगळी उद्दिष्टे डोळ्यासमोर ठेवून केलेली असते. परंतु महाविद्यालयाच्या गरजामध्ये बदल होत गेल्याने व ग्रंथालयाचे पुर्वीचे असणारे स्वरूप व साधने बदलत असल्याने ग्रंथालयामध्ये बदल होत आहेत. पुर्वीचे ग्रंथालय हे वाचनसाहित्य साठविण्याचे ठिकाण ही संकल्पना होती परंतु सध्याच्या काळात वाचकांना आवश्यक असणारी खरी व अचूक माहितीही कमी खर्चात व कमी वेळेत उपलब्ध करून देणेची गरज या आधुनिक ग्रंथालयावर येऊन पडलेली आहे. नवनवीन माहिती वाचकांना आधुनिक साधनांचा वापर करून कमी वेळेत व कमी खर्चात माहिती उपलब्ध करून देणेही काळाची काळाची गरज आहे. आधुनिक साधनांचा वापर

करून ग्रंथालयात बदल करून घेणे गरजेचे आहे संगणकीकरण करणे काळाची बरज आहे. त्यानुरूप झालेला बदल आधुनिक ग्रंथालयात पहावयास मिळत आहे.

ग्रंथालय स्थापना

मध्ययुगीन काळात भांडारामध्ये जैन हस्तलिखितांचा संग्रह होता. भारतात छपाई सन १७५६ मध्ये सुरू झाली. त्यावेळी प्रामुख्याने हस्तलिखित एकत्र करणे. ग्रंथ देवघेव इत्यादी कामे करीत असत. भारतात विद्यापिठीय पातळीवर शिक्षणाची १८५७ मध्ये सुरुवात झाली. कलकत्ता विद्यापिठाची स्थापना १८५७ मध्ये झाली. कलकत्ता विद्यापिठात १८७३, मुंबई विद्यापिठात १८७९ तर मद्रास विद्यापिठात १९०७ मध्ये ग्रंथालये स्थापन झाली. ग्रंथालय स्थापन करणेपूर्वी १९०४ मध्ये भारतीय ग्रंथालय विद्यापिठ कायदा आमलात आला होता. याच कायदयाने विद्यार्थ्यांना ग्रंथ देव-घेवीची सुविधा सुरू झाली. १८३६ मध्ये खाजगी व्यक्ती एकत्र येवून सार्वजनिक ग्रंथालयाची स्थापना केली. १८९१ मध्ये अन्य ग्रंथालयाचा ग्रंथसंग्रह एकत्र करून इम्पिरियल लायब्ररीत रूपांतर केले.. ३० जानेवारी १९०३ मध्ये जनतार्पन करण्यात आले. स्वातंत्र्योत्तर काळात इंपिरियल (ग्रंथालयाचे) लायब्ररीचे नाव बदलून त्याचे राष्ट्रीय ग्रंथालयात रूपांतर करण्यात आले.

भारतातील ग्रंथालये उत्तमरित्या चालवित व ग्रंथालयातील सेवकांना ग्रंथालयाचे प्रशिक्षण देणेसाठी १९९१ मध्ये बडोदयाचे महाराज श्रीमंत सयाजीराव गायकवाड यांनी वाडयातील ग्रंथालये उत्तमरित्या चालवण्यासाठी व त्यांना प्रशिक्षण देण्यासाठी अमेरिकन ग्रंथपाल डब्ल्यू. ए. बॉर्डन यांना बोलावून घेतले.

खिलजींचा स्वतःचा किताबखाना होता. किताबखान्याचे प्रमुख कवी खुसरो होते. खिलजी यांनी अमिर खुसरो यांना पांढरा पोषाख पुस्तकाध्यक्ष यांना देवून सन्मानित केले होते. मुगलांच्या काळात किताबखाने होते. बाबरांच्या काळात इम्पिरियल ग्रंथालयाची स्थापना १८९१ मध्ये झाली. पुढे बाबरांचा मुलगा हुमायुन यांनी हा ग्रंथसंग्रह आग्रा येथे हलविला.

यावेळी इम्पिरियल ग्रंथालयात २४००० इतका ग्रंथसंग्रह होता. पुढे जहांगिरच्या काळात ते ६०००० पर्यंत ग्रंथसंग्रह झाला शहाजनांनी दिल्लीत इम्पिरियल ची स्थापना केली.

डॉ. एस. आर. रंगनाथन यांनी भारतीय चळवळींना मार्गदर्शन केले. त्यावेळी ते मद्रास विद्यापीठात होते. १९२४ मध्ये ग्रंथालय प्रशिक्षणासाठी ते इंग्लंडला गेले. त्यांनी १०० पेक्षा जास्त ग्रंथालयाचे निरीक्षण केले, तेव्हा त्यांच्या लक्षात आले की, भारतात सर्व ग्रंथालयांना समानता दिली

डॉ. एस. आर. रंगनाथन मद्रास विद्यापीठात असताना त्यांनी भारतीय चळवळींना प्रोत्साहन व मार्गदर्शन केले. त्यानंतर ते १९२४ मध्ये इंग्लंडमधील १०० ग्रंथालयांचे सूक्ष्म निरीक्षण केले. त्यामुळे त्यांच्या भारतातील ग्रंथालयामध्ये समानता नसल्याचे लक्षात आले. ही परिस्थिती बदलण्यासाठी त्यांनी सर्व ग्रंथालयांना मार्गदर्शन करण्याचे ठरविले. यासाठी त्यांनी ग्रंथालय शास्त्राची पाच सुत्रे हा ग्रंथ १९३१ मध्ये प्रकाशित केला. १९३१ मध्ये कोलन क्लासीफीकेशन व १९३४ मध्ये क्लासीफाइड कॅटलॉग कोड हे दोन ग्रंथ प्रकाशित केले.

प्रथम ग्रंथालय प्रशिक्षण

१९१५ मध्ये लाहोर येथे ग्रंथालय संघाने प्रशिक्षण सुरू केले. विद्यापीठ स्तरावर १९२० मध्ये अंध्रात, १९२९ मध्ये मद्रास येथे ग्रंथालय संघाने प्रशिक्षण सुरू केले. १९३१ मध्ये मद्रास १९३७ अंध्रात, १९४१ मुंबई येथे ग्रंथालय शास्त्राचा अभ्यास सुरू झाला. मुंबई बनारस विद्यापीठांनी पदवीका अभ्यासक्रम सुरू केला. कलकत्ता विद्यापीठात १९४६ दिल्ली विद्यापीठात १९४७ ला अभ्यासक्रम सुरू करून त्यात वर्गीकरण, तालिकीकरण, ग्रंथसूची, व ग्रंथनिवड आणि संदर्भसेवांचा समावेश केला. स्वातंत्र्यानंतर निरनिराळ्या विद्यापीठात एम फिल, पीएचडीचे अभ्यासक्रम सुरू झाले. १९८८ मध्ये या समितीने प्राध्यापक पी.एन कौल यांच्या अध्यक्षतेखाली विद्यापीठ अनुदान आयोगाने ग्रंथालय आणि माहितीशास्त्र विषयासाठी पाठ्यक्रम विकसन

समिती स्थापन करून १९९२ मध्ये अहवाल प्रसिध्द केला त्यामुळे भारतातील सर्व विद्यापीठात समान अभ्यासक्रम सुरू झाले.

माहिती तंत्रज्ञानाच्या बदलत्या स्वरूपामुळे व संगणकाच्या वाढत्या उपयोगामुळे ग्रंथालयात ई-संसाधनाचा वापरामुळे संकरित/हायब्रिड ग्रंथालय उदयास आली. यामध्ये पारंपारिक ग्रंथालयाबरोबर ई-संसाधनाचा उपयोग होऊ लागला. या ग्रंथालयामध्ये पारंपारिक ग्रंथालयातील संसाधने हस्तलिखिते, शिलालेख, मुद्रित प्रलेख, नकाशे, शासनाची पत्रे, धार्मिक व शैक्षणिक ग्रंथ साहित्य, कॅसेट्स, व्हीसीआर, मायक्रोफिम, मायक्रोकार्ड, ध्वनिमुद्रिका, तसेच ई-बुक, ई-जर्नल, ई-प्रबंध व दृक्श्राव्य साहित्याचा समावेश असतो. या ग्रंथालयामध्ये ग्रंथ साहित्याच्या सुरक्षेसाठी बारकोड सीसीटीव्ही आणि आरएफआयडी तंत्रज्ञानाचा वापर केला जात आहे. ग्रंथालयामध्ये संगणक इंटरनेट संगणकीय प्रणाली, व्यवस्थापन प्रणाली, डिजिटायझेशन प्रणाली व दृक्श्राव्य साधने याचा वापर मोठ्या प्रमाणावर केला जात आहे. या ग्रंथालयांना कुठल्याही भौतिक संसाधनाची किंवा इमारतीची गरज नसते. इंटरनेट आणि इलेक्ट्रॉनिक उपकरणांच्या मदतीने ग्रंथालयाची निर्मिती केली जाते. या ग्रंथालयाची चौवीस तास सेवा उपलब्ध असते. प्रत्यक्ष उपभोक्त्यांना ग्रंथालयात जाण्याची आवश्यकता नसते. ही संसाधने जगातील कोणत्याही ठिकाणाहून इंटरनेटच्या माध्यमातून वापरता येते. त्याचा वापर करण्यासाठी संगणक, लॅपटॉप, मोबाईल टॅब, किंडल, ई-बुक रीडर इत्यादीची गरज असते. भौतिक अस्तित्व नसलेले आभासी स्वरूपाचे असलेले असे त्याचे स्वरूप असते. म्हणून या ग्रंथालयांना पेपरलेस ग्रंथालय असे म्हणतात.

आधुनिक तंत्रज्ञान

जगात माहितीला अनन्य साधारण महत्व प्राप्त झाले आहे. असाधारण महत्व प्राप्तीमुळे माहितीला महत्व प्राप्त होऊन माहिती आर्थिक केंद्रस्थानी आहे. माहिती निर्मितीसाठी आधुनिक तंत्रज्ञानाचा वापर केला जातो.

माहितीचे संघटन, साठा व संप्रेषण म्हणजे माहिती व तंत्रज्ञान होय.

बदलत्या तंत्रज्ञानाचा सर्व घटकांवर परिणाम झालेला आहे. त्याप्रमाणे ग्रंथालयीन कार्यावरही परिणाम झालेला असून बदललेल्या स्वरूपात नवनवीन ग्रंथालये उदयास आलेली दिसून येतात. बदलाने उदयास आलेली ग्रंथालये म्हणजे इलेक्ट्रॉनिक ग्रंथालये होय. माहिती युग , माहितीप्रधान समाज, ग्लोबल व्हिलेज, पेपरलेस व डिजिटल ग्रंथालये उदयास आली.

संगणकीय जाळ्यांच्या माध्यमातून जलद गतीने माहितीचा प्रवास होऊन, इलेक्ट्रॉनिक माध्यमातून मदतीने माहिती उपलब्ध करून दिली जात आहे.. यामध्ये संगणक, दुरदर्शन, वायरलेस, दुरध्वनी, मोबाईल इत्यादी साधनांचा वापर करून वाचकांना जलद गतीने व मुबलक आणि कमी खर्चात ग्रंथालयाकडून वाचकांना मुबलक सेवा पुरविता येतात. या तंत्रज्ञानामुळे दुरस्त सेवाही घेणे शक्य झालेले आहे.

माहितीची आदान-प्रदान

इ.स. १९५० नंतर नवीन तंत्रज्ञानामुळेखुप मोठ्या प्रमाणात प्रगती झालेली आहे नवनवीन तंत्रज्ञानातील प्रगतीमुळे त्या विशयातील नवनवीन ज्ञानशाखा निर्माण झाल्या. अशा शाखातून निर्माण झालेल्या गरजवंतास त्याच्या गरजेप्रमाणे उपयुक्त साधने उपलब्ध करून देण्यासाठी माहितीवर प्रक्रिया करून माहितीचे रूपांतर ज्ञानामध्ये झालेले दिसून येते व अशी माहिती गरजवंतापर्यंत पोहोचविण्याचे काम माहिती तंत्रज्ञान साधनांच्या माध्यमातून होते. सध्या अशी तंत्रज्ञान साधने ग्रंथालयात उपलब्ध झालेली असून गरजवंतास माहिती पुरविण्याचे काम करीत आहेत.

ग्रंथालय बदल काळाची गरज

पूर्वीच्या काळी ग्रंथालये हि ग्रंथ साठविण्याचे ठिकाण होते. त्यातील ग्रंथ हे वाचनसाहित्य होते. सध्या ग्रंथ हे नुसते वाचनीय न राहता माहिती केंद्र म्हणून त्यास महत्त्व प्राप्त झालेले आहे. ग्रंथालय स्वरूप व ग्रंथालयातील बदल ही काळाची गरज बनलेली आहे. सध्या ग्रंथालयामध्ये इलेक्ट्रॉनिक ग्रंथ (ई- ग्रंथ) व (ई-

ग्रंथालये) उदयास आलेली आहेत. सुरवातीचे ग्रंथ ते ई- ग्रंथ व ग्रंथालये ते ई- ग्रंथालये हा झालेला आमूलाग्र ग्रंथालयातील आपणास पहावयास मिळत आहे.

वाचन साहित्याचे बदलते स्वरूप

ग्रंथालय स्वरूपात नेहमीच बदल होत असतात. ग्रंथालयात पूर्वीही बदल केले जात असत ते म्हणजे कपाटे आणि कप्पे यांची वेगवेगळी मांडणी केली जात असे. ग्रंथालयातील पुस्तके विषयवार इकडून तिकडे हलविली जात असत. ग्रंथांची देवघेव कांऊटरची दिशाही बदलल्या जात असत.. अशा बदलांमुळे काही दिवस केलेले बदल चांगले वाटायचे. ग्रंथालयामध्ये केलेल्या पुनर्व्यवस्थेचे परिणामही दिसून येत असत. या बदलामुळे सध्याच्या काळात मोठा बदल झालेला दिसून येतो.

सध्याच्या काळात ग्रंथालयामध्ये ग्रंथ ते ई- ग्रंथ म्हणजे ग्रंथाचे संगणकीकरण किंवा डिजिटायझेशन असा आमूलाग्र बदल झालेला आहे. पूर्वीच्या छापिल ग्रंथाचे डिजिटायझेशन करून तो ग्रंथ संगणकावर वाचण्यायोग्य केले जातात. ग्रंथाचे डिजिटायझेशन करताना वाचकांना पूर्वीचा छापिल ग्रंथ संगणकावर वाचण्यासाठी दोन प्रकारे उपलब्ध करून दिले जातात. ते म्हणजे इंटरनेटच्या माध्यमातून व सीडीमध्ये भरून. ग्रंथ सीडीमध्ये भरून दिल्याने ज्या ठिकाणी इंटरनेटची सुविधा नाही, त्याठिकाणी वाचक सीडी या माध्यमाचा वापर करून ग्रंथ वाचू शकतो. वाचकांना सीडीवरील ग्रंथ देणे म्हणजे एक ग्रंथालय वाचकांच्या ताब्यात देणे होय. या सीडी संगणकाच्या सहाय्याने वाचता येतात. त्याचप्रमाणे अतिशय स्वस्तात असून इतर वाचकांना शेअर करता येतात. ग्रंथाचे डिजिटायझेशनमुळे दूर्मिळ ग्रंथ जे आपणास सहजासहजी उपलब्ध होऊ शकत नाहीत अशा पुस्तकांसाठी डिजिटायझेशन म्हणजे त्या पुस्तकाचे पुनरुज्जीवनच असते. छापिल पुस्तकांना आयुष्य असते. पण संगणकावरील ई- ग्रंथ अमरत्व घेऊनच येतात. त्याचप्रमाणे नवीन पुस्तकांच्या प्रकाशनातही क्रांती झालेली दिसून येते. कारण नवीन पुस्तक प्रकाशित होण्याअगोदर नवीनपुस्तक इंटरनेटवर उपलब्ध करून

देतात. त्यामुळे वाचक ग्रंथ खरेदी करताना संगणकाच्या स्क्रीनवर चोखंदळपणे चाळूनच खरेदी करत असतात.

ग्रंथालय माहिती तंत्रज्ञान वापराची गरज

संगणकाच्या विस्तृत जाळ्यामुळे सर्वच क्षेत्रात आमुलाग्र बदल झालेले आहे. त्यामुळे संपूर्ण जगच जवळजवळ आलेले आहे. ग्रंथालयात उपलब्ध असलेल्या माहितीवर प्रक्रिया करून अशी माहिती संग्रहित करून वाचकांना त्यांच्या गरजेनुसार करून देणे गरजेचे आहे. या गरजेपोटी संगणकावर विस्तृत असणारी माहिती कितीही छोटी माहिती आपणास सहज शोधणे शक्य झाले आहे. या अफाट माहितीच्या महासागरातून एखाद्या लहानशा माहितीचा शोध घेतला तरी ती माहिती जलद गतीने व अचूकपणे मिळवून देण्याचे काम संगणकाच्या माध्यमातून करून देता येते.. त्याचप्रमाणे त्या विषयाशी संबंधित माहिती स्रोत संगणकावर दाखविला जातो. या सर्व गोष्टींचा विचार करता संगणकाची क्षमता, कार्यपद्धती व अचूकता यासाठी प्रत्येक ग्रंथालयामध्ये माहिती तंत्रज्ञान साधनसामुग्रीची अत्यंत आवश्यकता आहे. या बदललेल्या माहिती तंत्रज्ञान साधनसामुग्रीप्रमाणे बदल करून घेण्यासाठी सध्याच्या ग्रंथालयांची खटपट सुरू आहे. माहिती तंत्रज्ञानाच्या युगात वाचकाची वाचन विषयक असणारी मागणी, ग्रंथालयाची कार्यपद्धती व माहिती निर्मितीचा वेग या सर्व गोष्टीमुळे वाचकाची वेगवेगळी या सर्व गोष्टींमुळे ग्रंथालयात संगणक असणे अत्यंत आवश्यक आहे. ग्रंथालय हे सामाजिक बांधिलकी जपणारे असल्याने ग्रंथालयांची वाचकांना आवश्यक असणारी माहिती पुरविली पाहिजे अशी वाचकांची अपेक्षा असते. परंतु विपुल माहितीच्या आलेल्या पुरामुळे उपलब्ध माहिती एकत्र संग्रहित करणे हे कोणत्याही एका ग्रंथालयास अशक्य आहे. त्यामुळे ग्रंथालयात एका विशिष्ट विषयाचे किती ग्रंथ आहेत व त्याबद्दलची कोणती माहिती उपलब्ध आहे हे सांगणे अशक्य असले तरी संगणकाच्या सहाय्याने उपलब्ध करून देणे सहज शक्य आहे.

मोठ्या प्रमाणात माहितीची उपलब्धता

इंटरनेटवर मोठ्या प्रमाणात वाचन साहित्य उपलब्ध होत असून त्याचा वापर दिवसेंदिवस वाढतच आहे. इंटरनेटवरील उपलब्ध वाचन साहित्य विनामुल्य असल्याने वाचकांना ते विनासायास उपलब्ध होते.

वाचकांची ग्रंथालयाकडून अपेक्षा

वाचक ग्रंथालयामध्ये अपेक्षा घेऊनच येत असतात. त्याच्या अपेक्षेप्रमाणे त्यांना हवी असणारी अपेक्षित माहिती लवकरात लवकर मिळावी अशी त्यांची अपेक्षा असते. वाचकांना कमीत कमी वेळेत माहिती उपलब्ध करून देण्याकरिता ग्रंथालयांनी जर इंटरनेटच्या माध्यमातून सेवा दिल्या तर वाचकांना हवी असणारी माहिती इंटरनेटवर हवी तेव्हा, हवी तिथे उपलब्ध होते व त्यांच्या वेळेची बचत होते.

आधुनिक माहिती तंत्रज्ञान व तंत्रज्ञान साधने

माहिती व तंत्रज्ञान साधनांमुळे प्रचंड प्रमाणात माहितीचा उगम होत आहे. या तंत्रज्ञानाचा वापर करून वाचकांना वाचकांच्या गरजेनुसार आवश्यक असणारी माहिती हवी तेव्हा विना विलंब मिळू शकते. वाचकांना ग्रंथालयांनी सेवा सोयी सुविधा देणेसाठी उपलब्ध सॉफ्टवेअरचा वापर करून दिल्यास अत्यंत कमी वेळेत व अचूक माहिती मिळू शकेल. त्याचप्रमाणे ग्रंथालयीन कर्मचा-यांचा वेळही वाचेल. त्याचप्रमाणे वाचकांना इंटरनेटच्या माध्यमातून सेवा दिल्यास वाचकांना आवश्यक माहिती घर बसल्या मिळू शकते व वेळ श्रमाची बचत होते.

मोबाईल एक वरदान

मोबाईल या माध्यमाचा वापर करून वाचकांना उपयुक्त संदेश तात्काळ एका मोबाईलवरून दुस-या मोबाईलकडे पाठविता येत असल्याने एखाद्या वाचकांना आवश्यक असणारी माहिती तात्काळ पोहोचविता येते. वाचकांची असणारी माहिती गरज भागते.. त्यामुळे मोबाईल सेवा एक वरदान ठरली. आहे.

स्मार्टफोनवर नव्या सुविधा

तंत्रज्ञानाच्या युगातील अफाट माहिती व तंत्रज्ञानाचा अफाट वेग यामुळे आपण अद्ययावत रहाणे

गरजेचे आहे. आपण अद्ययावत न राहिल्यास कालबाह्य होण्याचा धोका आहे. हा धोका आपण सर्वांनी मोबाईलच्या क्रांतीमुळे सध्याच्या जमान्यात हे अनुभवलेले आहे. नवीन तंत्रज्ञानात मोबाईल, स्मार्टफोन, सॉफ्टवेअर, ॲप, गेम्स यामध्ये सतत बदल होऊन नवनवीन तंत्रज्ञानाचा वापर करून उत्पादक, व्यावसायिक आधिकाधिक व्यवसायात वृद्धी होण्याच्या दृष्टीने व ग्राहकाच्या सोयीसाठी उत्पादक कंपन्या प्राधान्य देत आहे. अशी बदल प्रक्रिया अपरिहार्य असून सॉफ्टवेअर, ॲप लॉच केल्यानंतर बाजारातील स्पर्धेची चाचपणी आणि त्यानुसार योग्य ते बदल करून ते पुन्हा बाजारात आणले जातात. यामध्ये फेसबुक, व्हाट्सप, व्हाट्स, युटुब, गुगल प्ले, जी- मेल अशा लोकप्रिय ॲपची नवनवीन मॉडेल्सही येतात. त्याचप्रमाणे अशी नवनवीन मॉडेल्स वापरकर्त्यास कशी अपडेट करता येतील याचीही तजवीज केली जाते.

फायदे

छापिल ग्रंथांचा आपला नेहमीचा अनुभव म्हणजे वाचताना आपण त्याची पाने उलटतो. एखाद्या वाक्याला अंडरलाईन करून अधोरेखित करतो पण ही मजा काही वेगळीच असते, अशा छापिल पुस्तकप्रमाणे 'ई- बुक' ची पुढची पिढी 'ई- पब'च्या वर्जनमध्ये फक्त पुस्तकाचे स्कॅन होत नाही तर ती उलटणे, ओळी अधोरेखित करणे, मजकुराच्या आधारे चित्र व त्याचे ॲनिमेशन ठेवता येणे शक्य आहे.

समारोप

सध्याच्या तंत्रज्ञानाच्या युगात प्रचंड प्रमाणात माहितीचा उगम होऊन माहितीचे संक्रमण होत आहे. सध्याच्या तंत्रज्ञानाचा वापर करून आजची पिढी, तरुणवर्ग वेगवेगळ्या ॲपचा वापर करून माहितीची आदान- प्रदान करीत आहेत व त्याचा प्रसार करीत आहेत. माहिती आदान- प्रदान करताना आपल्या मोबाईल वरील ॲपचा वापर करीत आहेत. तरुणवर्ग मोबाईल व इंटरनेटच्या माध्यामातून एकमेकांना वाचण्यासाठी वाचनसाहित्याची देवाणघेवाण करून वाचनप्रेरणा देत आहेत. त्यामुळे वाचनसंस्कृती वाढ होत आहे. आपण नेहमी ऐकतो की सध्या तरुणपिढीतील वाचन कमी झालेले आहे. वाचनसंस्कृतीत कमी होत चालली आहे. परंतु या सोशल मिडिया व मोबाईल तसेच वेगवेगळे ॲप व वेबसाईट्सचा वापर करून आपले ज्ञान वाढविण्याचा प्रयत्न वाचक करतात आणि आपणास माहित असलेले ज्ञान इतरांना मोबाईलवरून शेअर करतात.

संदर्भग्रंथ सूची

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संयुक्त महाराष्ट्राचा राजकीय लढा आणि यशवंतराव चव्हाण यांचे शेती उद्योग, सहकार व राजकीय क्षेत्रातील योगदान

प्रा. उत्तम सुभाष तिवडे

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सारांश

स्वतंत्र भारतात मराठी भाषिकांचे राज्य स्थापन करण्यासाठी संयुक्त महाराष्ट्र चळवळ हा लढा उभारला गेला. संयुक्त महाराष्ट्राची चळवळ ही भारताच्या स्वतंत्र्योत्तर इतिहासातील व महाराष्ट्राच्या इतिहासातील अत्यंत महत्वाची घटना आहे. 01 मे 1960 रोजी महाराष्ट्र राज्य अस्तित्वात आले. परंतु हे राज्य अस्तित्वात येण्याची अखंड धडपड त्याच्याही अगोदर कितीरी वर्ष चालूच होती. हा मंगलकलश पूर्णत्वास येण्यास कित्येकांना रक्त सांडावे लागले. बऱ्याच हुतात्म्यांच्या बलिदानांवर महाराष्ट्राची यशोपताका उभारली आहे.

प्रस्तावना

संयुक्त महाराष्ट्राची चळवळ 1955 सालापासून सुरू

झाली. संयुक्त महाराष्ट्र चळवळीचा पाया इ.स. 1938 च्या अखेरीस वज्हाडात घातला गेला. त्यावेळी वज्हाड प्रदेश जुन्या मध्यप्रांत व वज्हाड प्रांतात समाविष्ट होता. त्यात बहुसंख्या हिंदी भाषिकांचे होती वज्हाडातून येणारे उत्पन्न अधिकतर हिंदी विभागावर खर्च होऊनही वज्हाड दुर्लक्षितांवर राही. 1937 च्या निवडणुकीत प्रांतिक विधीमंडळात काँग्रेसला बहुमत लाभले. विधीमंडळाचे सदस्य रामराव देशमुख यांनी 1 ऑक्टोबर 1932 रोजी ठराव मांडला की, सी.पी. वज्हाडच्या जोड प्रांतातून वज्हाडला अलग करावे, हा ठराव एक मताने मंजूर झाला ¹.

यानंतर 15 दिवसांनी मुंबईत महाराष्ट्र साहित्य संमेलन भरले. महाराष्ट्राला एक भाषीय प्रांत त्वरीत करावा, पुढे नरगला साहित्य संमेलन भरले. त्यात सर्व मराठी भाषा प्रदेशांचा मिळून जो प्रांत बनेल त्याला संयुक्त महाराष्ट्र असे नाव द्यावे असे ठरले. पुढे 1940 मध्ये मुंबईमध्ये श्री. रामराव यांच्या अध्यक्षतेखाली संयुक्त महाराष्ट्र सभा ही संघटना स्थापन झाली. त्यांची संयुक्त महाराष्ट्राचे अध्यक्ष म्हणून निवड झाली. 1940 मध्ये एकीकरण सभा घेण्यात आली,

याला काँग्रेसचा पाठिंबा नव्हता. महाराष्ट्रातील काँग्रेस नेत्यांना हा प्रश्न हाताळावा असे वाटत होते ².

1946 मध्ये बेळगांवला भरलेल्या तिसऱ्या साहित्य संमेलनात संयुक्त महाराष्ट्राच्या मागणीचा जोरदार पुरस्कार सुरू झाला. ³ स.म.प. चे अधिवेशन 1947 च्या एप्रिल महिन्यात जळगांव येथे भरले. शंकरराव देव हे अध्यक्ष होते. संबंधीत अगोदरच्या ठरावाचा पाठपुरावा करायचे ठरविले ⁴. या दरम्यान मुंबईत संयुक्त परिषदेचे विराट अधिवेशन भरले. त्यात एकभाषी व स्वायत्तच नव्हे तर समाजसत्ताक महाराष्ट्राच्या प्रतिष्ठापनेचा ठराव झाला.

1948 च्या शेवटी दार कमिशनचा अहवाल आला. भाषिक राज्याच्या बुडाशी उपराष्ट्रवाद आहे असे त्याचे सारसर्वस्व होते. तो काँग्रेसने स्विकारला नाही. या प्रश्नाच्या पुन्हा विचार करण्यासाठी नेहरू-पटेल व पदमश्री सीतारामनच्या या श्रेष्ठीची समिती नेमली या समितीने इ. स. 1945 रोजी अहवाल सादर केला ⁵.

महाराष्ट्राच्या स्वतंत्र प्रांत पण तूर्त नाही प्रत्यक्षात काहीही द्यावयाचे नाही हे काँग्रेस श्रेणीचे धोरण असल्याचे समितीच्या अहवालावरून स्पष्ट झाले ⁶. महाराष्ट्र-कर्नाटक दरम्यानचा सीमा तंट्या मिटविण्यासाठी ऑक्टोबर इ.स. 1949 रोजी बैठक झाली ती निष्फळ ठरली. याबाबत चळवळीसाठी डॉ. कोनाडकर यांच्या परिश्रमाने महाराष्ट्र एकीकरण परिषद

ही संघटना निघाली. जनतेचे मत घेण्यासाठी इ.स. 1950 रोजी प्रथमच महाराष्ट्र परिषद भरली. त्या आधी 28 नोव्हेंबर 1949 रोजी आचार्य अत्रे व आर.डी.भंडारे यांची मुंबई कार्पोरेशन पुढे महाराष्ट्राचा ठराव मांडला, तो पास झाला. 1949 ते 1951 पर्यंत संयुक्त महाराष्ट्र चळवळीत फारशा हालचाली झाल्या नाहीत. त्याला गती देण्याचे काम सेनापती बापट व लाली पेंडरो यांनी केले⁷.

संयुक्त महाराष्ट्र चळवळीत शेतकारी कामगार पक्षाची भूमिका महत्वाची ठरते. पक्षाचे सरचिटणीस शंकरराव मोरे यांनी पत्रक काढून संयुक्त महाराष्ट्र चळवळीत जनतेने सहभागी होण्याचे आवाहन केले. इ.स. 1956 मध्ये काँग्रेस मध्ये गेले याच वेळी केशवराव धोंडगे, गुरूनाथराव कुरूडे, उध्दवराव पाटील व क्रांतीसिंह नाना पाटील, यांनी चळवळीचा धुरा सांभाळली. संयुक्त महाराष्ट्र चळवळ ग्रामीण भागात घेऊन जाण्याचे महत्वाचे कार्य डॉ. केशवराव धोंडगे आणि गुरूनाथराव कुरूडे यांनी केले⁸.

पं. जवाहरलाल नेहरू, वल्लभभाई पटेल व पद्मश्री सीतारामय्या यांची समिती नेमण्यात आली. याचवेळी व्दिभाषिकांची वाटचाल सुरू झाली. जे.व्ही. पी. अहवालानंतर मुंबईसह संयुक्त महाराष्ट्र निर्माण होणार नाही असे निराशजनक वातावरण निर्माण झाले. विदर्भ, संयुक्त महाराष्ट्र व मराठवाडा या तीनही भागातील प्रमुख नेते नागपूर येथे जमले व नागपूर करार झाला. अकोला करार रद्द करून त्याच्या ऐवजी संयुक्त महाराष्ट्रात येवू पाहणाऱ्या विभागांना समान दर्जा देणारा एखादा करार निर्माण करण्याची आवश्यकता भासू लागली. त्या मधेन नागपूर करार अस्तित्वात आला या करारावर काँग्रेस पुढाऱ्यांनीच सद्द्या केल्या. चर्चेसाठी धनंजयराव गाडगीळ, द.वा. पोतदार, दा.वी. गोखले यांना बोलावले होते. पण करारावर त्यांच्या सद्द्या घेतल्या नाहीत. याबाबत लालजी पेंडसे म्हणतात, काँग्रेस वाल्यांच्या बुद्धीत असा विकल्प आला होता की तोंडी येऊ घातलेल्या यशात भागीदार नकोत ते निर्भळपणे आपले असावे⁹.

1953 रोजी फाजलान याच्या अध्यक्षतेखाली राज्य पुनर्रचना आयोगाची नियुक्ती झाली. संयुक्त महाराष्ट्राच्यावतीने एस.एम. जोशी, धनंजय गाडगीळसह यांनी आयोगासमोर आपली बाजू मांडली. 1955 रोजी आयोगाचा निवाडा जाहीर झाला. पुनर्रचनेबाबत पायाभूत तत्व सगळ्यांना सारखी लागू नव्हती. विसंगती होती.

महाराष्ट्रीभर असंतोष उसळला. संयुक्त महाराष्ट्र चळवळीने पेट घेतला. मुंबईसह संयुक्त महाराष्ट्रात मला नेहरू महत्वाचे वाटतात असे म्हंटले, महात्मा गांधी व पंडीत नेहरू गुरू शिष्य समोर ठेवून त्यांचे तत्व शेवटपर्यंत आचरणाची शपथ घेतली¹⁰.

सेनाजी बापट, एस.एम.जोशी, अत्रे, डांगे, शेख, प्रबोधनकार ठाकरे हे या चळवळीचे नेते ठरले. 20 नोव्हेंबर 1955 मोरारजी देसाई व स.का. पाटील या काँग्रेस नेत्यांनी चौपाटीवर सभा घेऊन प्रक्षोभक विधाने केली. पाच हजार वर्षांनी सुद्धा मुंबई महाराष्ट्राला मिळणार नाही तर मोरारजीने काँग्रेस जिवंत असेपर्यंत मुंबई महाराष्ट्राला मिळणार नाही, लोकांनी सभा उधळली. गोळीबारामुळे 15 जनांना प्राण गमवावा लागला. मोरारजी सरकारने सत्तेचा दुरुपयोग करून 80 लोकांना गोळीबारात मारले सरकारने सत्तेचा दुरुपयोग करून 80 लोकांना गोळीबारात मारले. संयुक्त महाराष्ट्र आंदोलनात एकूण 105 जणांनी आपल्या प्राणाची आहुती दिली. त्याच्या स्मरणार्थ मुंबईच्या फ्लोरा फाउंटन भागात हुतात्मा स्मारक उभारले गेले¹¹.

1 नोव्हेंबर 1956 रोजी व्दिभाषिक मुंबई राज्याची निर्मिती नेहरूंनी केली. यशवंतराव चव्हाण व्दिभाषिक राज्यांचे मुख्यमंत्री झाले. त्यांनी गुजरातला पुरेसे प्रतिनिधित्व देऊन मंत्रीमंडळ बनविले पण भावनिक पातळीवर गुजरात, महाराष्ट्र एक झाले नाहीत. तत्कालीन पंतप्रधान पंडीत नेहरूना चव्हाण यांनी व्दिभाषिक यांनी गरज नाही हे पटवून देत होते. 6 सप्टेंबर 1959 मध्ये वर्किंग कमिटीची बैठक झाली. तत्कालीन काँग्रेस अध्यक्षा श्रीमती इंदिरा गांधी व यशवंतराव चव्हाण यांनी वरील दोन्ही राज्ये स्वतंत्र झाली नाहीत तर महाराष्ट्र काँग्रेसचे अवघड होईल त्यातच 1950 च्या पंचवार्षिक निवडणुकीत गुजरात, महाराष्ट्र काँग्रेसच्या बड्या नेत्यांना पराभव झाला. चळवळीच्या काळात जनतेच्या असंतोषामुळे नेहरूंना महाराष्ट्रात सुरक्षा रक्षकांसोबर फिरावे लागे त्यांचे स्वागत काळ्या झेंड्याने होई. अर्थमंत्री सी.डी. देशमुखांनी महाराष्ट्रावरील होणाऱ्या अत्याचाराचा निषेधार्थ आपला राजीनामा दिला. या राजीनाम्यामुळे चळवळीला अधिक बळ मिळाले. पुढे इंदिरा गांधीने नेहरूंचे मन वळवून व्दिभाषिकांची विभागणी केली¹².

1960 मध्ये पंडित नेहरूंनी संयुक्त महाराष्ट्रसंमती दिली. या महाराष्ट्र राज्य निर्मितीचे श्रेय संयुक्त महाराष्ट्र समिती व यशवंतराव चव्हाण यांना द्यावे लागले¹³

मुंबईसह संयुक्त महाराष्ट्र शासन झालातरी त्यात बेळगांव, कारवार, निपाणी, बिंदर याचा समावेश झाला नाही. बेळगांव बाबतचा महाराष्ट्र-कर्नाटक सीमा प्रश्न आजही चालू आहे. नेहरूंना राज्याला हवे असलेले मुंबई नाव वगळून समितीने महाराष्ट्र असे नाव ठेवले व राज्याची स्थापना कामगार दिनी एक मे रोजी केली. 25 एप्रिल 1960 पासून 5 दिवस मुंबई शहरामधील रहिवाशांनी उत्साहाने साजरा केला. भारतीय संघ राज्याचा एक सामर्थ्यशाली नवीन घटक म्हणून या राज्याची मुहूर्तमेढ रोवली.

महाराष्ट्र स्थापनेचा कलश पहिले मुख्यमंत्री यशवंतरावांच्या हस्ते आणला गेला. नव्या राज्याची मुंबई ही राजधानी निश्चित झाली. 26 जिल्हे व 229 तालुके समाविष्ट असणारे राज्य अस्तित्वात आले.

यशवंतराव चव्हाणांचे शेती विषयक धोरण

यशवंतराव चव्हाणांचा जन्म देवराष्ट्रे येथे एका शेतकरी कुटुंबात झाला. कष्टकरी समाजाच्या समस्या अडचणी यांची त्यांना जाणीव होती. मुख्यमंत्री पदाची शपथ घेत असताना ते म्हणतात. मी शेतकरी कष्टकरी जनतेसाठी आहे. माझ्या कामात मी चुकलो तर माझा कामकरी कष्टकरी शेतकरी याची फसगत होईल. त्यामुळे मी प्रामाणिकपणे सर्वसामान्यांसाठी कार्यरत राहिल¹⁴.

शेतीची अवस्था मोठी दुःखःत आहे. ठरावीक व्यापारी बऱ्याच वेळा शेतकऱ्यांची फसगत करतात. पण शेतकरी मात्र प्रामाणिकपणे आपल्या व्यवसायासाठी एकनिष्ठ राहतात. शेती हा धंदा करायचा असे तर प्रामाणिकपणे केला पाहिजे. त्यामुळे शेतकऱ्यांचा निश्चित दृष्टीकोन समावेशक होईल या दृष्टीने व्यापारी व शेतकरी यांना प्रामाणिकपणे एका विचाराने येणे आवश्यक आहे.¹⁵

शेतीविषयक त्यांचे सर्वात मोठे कार्य मुंबई राज्यात आहे. 1 एप्रिल 1959 पासून कुळ कायदा लागू करून कसेल त्यांची जमिन हे तत्त्व स्विकारले त्यामुळे भूमिहिन कुळांना त्याचा फायदा झाला. यशवंतराव चव्हाण यांनी शेतजमिनीचा **कमाल मर्यादा** कायदा करून एक पुरोगामी महाराष्ट्र शेती व्यवसायातील श्रेष्ठ ठरविले. एकटेच नव्हे तर शेतकरी शिकला पाहिजे आधुनिक पद्धतीने त्याने शेती केली पाहिजे

त्यांना शास्त्रीय ज्ञान मिळाले पाहिजे तरच शेती क्षेत्रात शेतकरी चमकेल¹⁶.

सहकार व शेतकरी विकास / प्रगती

सहकार चळवळ महाराष्ट्रामध्ये यशवंतराव चव्हाण यांनी गतीमान बनवली 1960 चा कायदा पास करून डॉ. धनंजय गाडगीळसारखे अर्थतज्ञ यांनी मदत घेऊन शेती कारखानदारी, शेतीविक्री, बँका, औद्योगिक विकास, दुध उत्पादन या दृष्टीने त्यांनी सहकार चळवळ सर्वत्र पोहोचवली सत्तेमुळे विकास निश्चित आहे हा विचार त्यांनी मांडला ¹⁷ 1955 मध्ये महाराष्ट्रात फक्त 1 साखर कारखाना होता तर 1963 मध्ये हि संख्या 20 झाली आज जवळजवळ 150 च्या पुढे कारखाने आहेत. यामध्ये वसंतदादा पाटील, पद्मश्री विखे पाटील, शंकरराव कोले यासारख्या महान व्यक्तीने सहकार क्षेत्रात सर्वोच्च प्रगती केली या सर्वस्व सहकार्य करण्याचे काम यशवंतराव चव्हाण यांनी केले.

औद्योगिक धोरण व यशवंतराव चव्हाण

यशवंतराव चव्हाणांनी औद्योगिक क्षेत्रात प्रचंड प्रगती केली. 5 जानेवारी 1960 रोजी त्यांनी सांगली सभेत आमच्या शेतीमध्ये जो माल तयार होतो वस्तु तयार होतात त्या पकक्या करण्यासाठी कारखाने असलेच पाहिजे अर्थतज्ञ राजन तुंगारे म्हणतात महाराष्ट्रामध्ये औद्योगिक धोरणाचा पाया यशवंतराव चव्हाणांनी घातला¹⁸ औद्योगिक क्षेत्राबरोबर शेती उद्योग या क्षेत्रात परस्पर पुरक समतोल साधून शेती आणि औद्योगिक क्षेत्रामध्ये मोठी उभारी आणली त्यासाठी स्थानिक मनुष्यबळाचा वापर केला. त्यांना तांत्रिक आधुनिक व्यवस्थापन देणाऱ्या शिक्षण संस्थाना मदत केली. यामध्ये शिवाजी विद्यापीठ कोल्हापूर, बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ, औरंगाबाद. 1962 मध्ये त्यांनी औद्योगिक विकास महामंडळ स्थापन केल्यामुळे महाराष्ट्रात औद्योगिक विकासाचे जाळे पसरले परिणामी ग्रामीण भागातील युवकांना मोठा रोजगार मिळाला. व त्यांची आर्थिक परिस्थिती सुधारू लागली, जिवनमान उंचाऊ लागले. त्यांचबरोबर यशवंतराव चव्हाणांनी लघु उद्योगांची उभारणी केली. 1962 मध्ये महाराष्ट्र राज्य वित्तीय महामंडळ स्थापन केले परिणामी लघुउद्योगांचा विकास झपाट्याने सुरू झाला अशा रितीने यशवंतरावांनी या महामंडळाच्या माध्यमातून समाजवादी व लोककल्याणकारी राज्यांचा प्रारंभ केले.¹⁹

शेती व औद्योगिक समाज रचनेचे जनक

यशवंतराव चव्हाणांनी महाराष्ट्रात शेती सुधारणेला प्रोत्साहन दिले. शेती जोडीला औद्योगिक व लघु उद्योग सुरू केले. शेती व औद्योगिक समाज रचनेचा पाया घातला. कापूस पिकवणाऱ्या शेतकऱ्यांना सुतगिरणी भुईमुगाच्या उत्पादकांना सहकारी तेलगिरण्या, उसाच्या क्षेत्रात साखर कारखाने, उद्योग, व्यवसाय आणि सहकार असे नाते संबंध तयार करून डॉ. धनंजय गाडगीळ, वौकुंठभाई मेहता व आर.जी. सरय्या यांची मदत घेतली.

निष्कर्ष

1. आजच्या विकसित महाराष्ट्रात यशवंतरावांचे योगदान सर्वश्रेष्ठ आहे.
2. यशवंतराव चव्हाणांना शेती व औद्योगिक विकासाचे खऱ्या अर्थाने जनक मानले जाते.
3. यशवंतराव चव्हाणांनी लघु औद्योगिकांना प्रोत्साहन देऊन ग्रामिण भागातील युवकांना रोजगार मिळवून दिला.
4. औद्योगिक विकास संबंधी त्यांनी वैचारिक बैठक व अधिष्ठान दिले.
5. यशवंतराव चव्हाणांच्या काळात शेती, उद्योग व विचार यांचबरोबर या सर्वांना कृतीची जोड दिली.
6. यशवंतराव चव्हाणांना प्रत्येक क्षेत्रात गुणग्राहकता ओळखली व चांगली माणसे चांगल्या माणसांच्या ज्ञानाचा उपयोग आधुनिक महाराष्ट्राच्या उभारणीसाठी केला.
7. या सर्व कार्यामुळे यशवंतराव चव्हाणांना खऱ्या अर्थाने महाराष्ट्राचे शेती व औद्योगिक क्रांतीचे शिल्पकार म्हणून ओळखले जाते.

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