

॥ विष्णुविण जप व्यर्थं त्याचे ज्ञान ॥

श्री पांडुरंग ग्रामीण विकास प्रतिष्ठान संचलित

सावित्रीबाई फुले पुणे विद्यापीठ संलग्नित

# दिलीप वळसे पाटील

कला, वाणिज्य व विज्ञान महाविद्यालय

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Number of research papers published per teacher in journals notified on UGC website during the last five year



Sr.No.	Title of Paper	Name of the author/s
	Year -2018-19	
1	History of Human Reasearch Management	Pro Dr.Jadhav C.D.
2	Evolution of Mudra Bank	Pro Dr.Jadhav C.D.
	2019-20	
1	Online Banking & E-Commerce - A Study	Prof.Dr.Jadhav C.D.
2	A Study of Communication & Soft Skills in Banking Sector	Prof.Dr.Jadhav C.D.
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	2020-21	
1	Farmers Suicide :A Study	Prof.Dr. Jadhav C.D.
2	Assessment of History of Agricultural Credit in India	Prof.Dr. Jadhav C.D.
	2021-22	
1	A Study on Growth of Regional Rural Banks in India	Prof.Dr. Jadhav C.D.
2	A Study of Review of Digital Marketing	Prof.Dr. Jadhav C.D.

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	2022-23	
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2	Women Empowement and its Necessity	Prof.Gaikwad J.S.
3	Emerging Trends in Enterpreneurship	Prof.Unwane M.S.
4	Financial Literacy :The need of time	Prof.Kamble S.D.
5	Higher Education and NEP 2020	Prof.Gaikwad J.S. and Prof.Aher N.B.
6	Role of Colleges &Universities in the effective Implementation of NEP_2020	Prof.Ghode S.A. and Prof. Kamble .P.A.
7	Soft Skills: Need of future Workshop	Prof.Bhor M.M.
8	Agro Tourism and Rural Development	Prof.Kurkute P.Y.
9	Advances in animal sciences	Prof.Jadhav M.D.

  
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Year-2018-19

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2	A Study of Communication & Soft Skills in Banking Sector	Prof.Dr.Jadhav C.D.	Economics	ISSN- 2348 - 7143	2019	2348-7143			Yes
3	Online Banking	Prof.Dr.Jadhav C.D.	Economics	2394 5303	2019	2394-5303			Peer Review

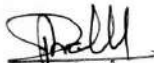
  
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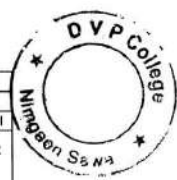


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8	Agro Tourism and Rural Development	Prof.Kurkute P.Y.	Physics	The Horizon of Post Covid Tourism Sectors	2023	2278-9308			Yes
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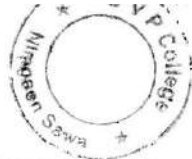


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## Soft Skills: Need of future workplace

Madhuri Madhukar Bhor

Dilip Walse Patil Arts, Commerce & Science College,  
Nimgaon Sawa, Tal- Junnar, Dist- Pune. 410504

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### Abstract

Soft skills are more difficult to teach than hard skills, which are characteristics that can be precisely identified, quantified, and taught in order to succeed in a career. To get a job, you need hard talents, but to advance in your career, you need soft skills. The most important traits for a successful career are soft skills. Strong communication skills and soft skills like empathy, emotional intelligence, kindness, mindfulness, adaptability, integrity, optimism, and self-motivation have emerged as critical success determinants. Soft talents, which cannot yet be copied by robots, have become more crucial as more and more work functions are mechanised. By 2030, it is predicted that employment requiring a high level of soft skills would make up two-thirds of all jobs.

*Key Words: Soft skill, Intelligence, Ethics, Adaptable, Team, Communication.*

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### Introduction

People skills, social skills, communication skills, emotional intelligence, and personality attributes that make it simple to get along and work peacefully with others are together known as "soft skills." Soft skills are more difficult to teach than hard skills, which are characteristics that can be precisely identified, quantified, and taught in order to succeed in a career. You can learn cutting-edge strategies and tactics that provide quantifiable results with hard skills. Soft skills, which include things like adaptability, empathy, and small chat, are less precise than hard talents but nevertheless have a significant impact.

To get a job, you need hard talents, but to advance in your career, you need soft skills. The most important traits for a successful career are soft skills. When screening potential employees and freelancers, one needs to ask if there are charities or causes they care about. This gives insight into whether they care enough about others to take action.



### **Ethical Responsibility**

The most crucial quality to consider while hiring is integrity. Everyone agrees that this personality quality is essential for long-term success. It has been discovered that the most successful workers and contractors are those who uphold moral standards, accept responsibility for their accomplishments and failures, display humility, respect for other people's time, give credit where credit is due, and fully own their work, especially in the event of failure. One may trust someone when they admit a mistake they've made and explain how they plan to correct it. Integrity is even more important in the fast-paced world of today. It's simple to take short cuts and achieve quick results, but it's more difficult to do things correctly and position yourself for long-term success, accountability when something goes wrong.

### **Adaptability:**

One needs to be adaptable, open-minded, and able to switch gears and take on various responsibilities as needed, as well as manage ambiguity and look for the bright side when things go wrong. Workers can bring and implement new ideas because to their agility and flexibility, which go hand in hand with adaptation.

The question "What is the most difficult circumstance you have managed, and what was the outcome?" is one that prospective employees and independent contractors should be on the lookout for. People who have mixed working part-time while in college or graduate school, or taken on various tasks and responsibilities, can develop adaptability and resilience.

### **Communication skill**

Communication ability the capacity to exchange or effectively convey thoughts and feelings is referred to as communication. According to a number of experts, effective communication skills entail conveying messages without deceiving or misinforming people. A successful work requires effective communication with a wide spectrum of people from all walks of life.

### **Interpersonal skill**

Verbal and nonverbal communication, conflict management skills, teamwork, empathy listening, and a positive outlook are all examples of interpersonal skills. The ability to listen communicate well, and be adaptable is crucial skills for success at work.

### **Team work**

Research demonstrates that group problem-solving produces superior results. If they have teams behind them, people are more inclined to take calculated risks that result in innovative



Working as a team promotes development of the individual, boosts job satisfaction, and lessens stress.

### Leadership skill

Regardless of your position in the organization, you can develop your leadership skills at any level. They are crucial traits to possess because a competent leader can inspire his or her team to work together towards a common objective by bringing out the best qualities in each person.

### Conclusion

Soft skills, such teamwork and communication, were deemed to be the most relevant, and respondents felt that students most urgently require these abilities if they are to succeed. Even if other abilities like negotiating and critical thinking needed to be developed, they were less important at the entry-level position suited for IT college students. According to the business community and students, soft skills are just as vital as technical skills, particularly for businesses that offer customer service. The importance of soft skills as a tool for customer-focused communication is accepted by industry as a necessary talent. Our educational institutions must assist students in developing the necessary soft skills since employers place a high value on them.

The needs of the future IT workforce and industry should be taken into consideration when developing soft skills training methods. To promote stronger collaboration between the industries and universities, industry partners should be encouraged to take part in curriculum and course creation. The gap between what is taught and developed in institutions and the future skills required by the sectors may be reduced as a result.

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# Advances in animal sciences.



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## Introduction:

Advances and upgrading is a must trend to follow worldwide. There is no doubt animal sciences is an exception to this. In recent times multiple concepts has emerged as revolutionary things in animal sciences such as aquaculture, animal behavior, animal welfare, animal safety, animal genetics, animal breeding, animal cruelty, animal husbandry, cross breeding animals, dairy farming, farmed livestock, factory farming, livestock systems, livestock farming, poultry, pasture farming, production physiology, functional biology of farmed, wild game animals, ruminant nutrition, sheep farming and wild life species. Top trends such as crossbreeding involves the mating of animals from two breeds. In this process breeds are chosen that have complementary traits that will enhance the offspring's' economic value. Livestock farming is the best source of employment and a source of livelihood for families to support their needs. Animals that provide milk can be raised and managed with a good income to support a family. Animals that help in labor such as draught animals are used in agricultural work. The waste generated from these animals can be used as natural manure to maintain soil fertility.

**Key Words:** Poultry, dairy, aquaculture, farming, employment, nutrition.



### **Poultry farming:**

In this process one use to do the breeding of domesticated birds for their meat and eggs, the examples involved chickens, geese, ducks, turkeys, and some species of pigeons, it is known as poultry. From small to huge scales, anything is possible.

The process of poultry farming involves raising birds either domestically or commercially for their meat, eggs, and feathers. Important birds including chicken, turkey, geese, and ducks are frequently raised as poultry. Other birds, such as guinea fowl and squabs, are not as frequently raised for food.

### **Aquaculture farming:**

Aquaculture farming basically involves the practices like breeding, growing and harvesting fish for the need of food and get monetary benefit from it. Aquaculture can improve food security and nutrition by increasing the amount of seafood available for people to eat. If done correctly, aquaculture increases food production, boosts economic growth in coastal and rural areas, and can help keep waterways clean. The products in aquaculture are the best sources of high quality protein. It also creates an employment opportunity for the people living in coastal areas. China, India, Vietnam and Indonesia are among the top producers of this product.

### **Animal husbandry:**

Animal husbandry basically associated with the production of animals. It is a branch of agriculture related to the raising of animals for the need of meat, fibre, milk and other products. Cows, buffaloes, goats, and sheep are some of the types of livestock that can be used for milk production or agricultural tasks like ploughing and irrigation. 'Poultry' refers to the farming of domesticated birds for food. This branch of farming helps in the proper management of animals by providing specific food, shelter and protection against diseases to domestic animals. It also helps to provides employment to a large number of farmer and thereby increases their living standards. It helps in developing high yielding breeds of animals by cross breeding.



### Animal welfare:

Recently India's documentary on animal welfare that is elephant welfare has received the best documentary Oscar award for 'The elephant whisper'. Animal welfare is important because there are so many animals around the world suffering from being used for entertainment, food, medicine, fashion, scientific advancement, and as exotic pets. Every animal deserves to have a good life where they enjoy the benefits of the Five Domains. The norms or measures of animal welfare should be strictly followed such as the size of an enclosure, the depth of a pool, the nutritional content of the food and the healthcare provided. The most important area of concerns in the area of animal welfare include animal testing, living conditions in zoos, wildlife conservation, and treatment of animals in the food industry. Wildlife conservation is the protection of animals in the wild from human impacts, including breeding programs to repair the damage done.

### Dairy farming:

This form of farming is a form of agriculture that is dedicated to the production of milk and dairy products from the care and feeding of cattle, mainly dairy cows. In this type of farming the farmer focus on managing the health, welfare, and milk production of animals to obtain the highest quantity and quality of milk possible. Talking about the benefits of dairy farming it provides many non-marketed economic benefits, including manure for use on-farm as fuel or organic fertilizer. The ways that dairy farming sector contributes to sustainable agrifood sector are achieving food security and nutrition, offering livelihood and spurring economic growth, promoting health, contributing to the conservation of biodiversity and most importantly it helps in reducing greenhouse emission. It is also known as one of the country's major agri-businesses and also a leading contributor to the nation's GDP is dairy farming in India. With a 4% economic share, it is the biggest agricultural commodity. With over 180 million MT output in 2020, India is the world's leading milk producer.



### Conclusion:

With the advances in animal sciences the branch of this kind of farming gets progressed. In India or in other developing and developed nations as well we found that sectors come under animal sciences has created an opportunity of employment and addressed the need of food all over the world such as the sectors of aquaculture, animal behavior, animal welfare, animal safety, animal genetics, animal breeding, animal cruelty, animal husbandry, cross breeding animals, dairy farming, farmed livestock, factory farming, livestock systems, livestock farming, poultry, pasture farming, production physiology, functional biology of farmed, wild game animals, ruminant nutrition, sheep farming and wild life species. It is required to focus both on advantages and disadvantages of the outcomes that come with the progress of this sector with new advances in animal sciences.

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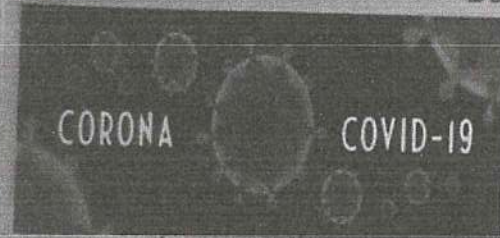
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# Agro Tourism and Rural Development.

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## **Introduction:**

Agro tourism is a form of commercial enterprise that links agricultural production and/or processing with tourism to attract visitors onto a farm, ranch, or other agricultural business for the purposes of entertaining or educating the visitors while generating income for the farm, ranch, or business owner. Factors that play a key role in development of rural areas through agro tourism are the following: low farm income, development and expansion of cities, redistribution of financial resources of the urban population to agro tourism facilities (and the whole villages) and local government policy.

Agro-tourism gives farmers an opportunity to earn extra income. It helps redistribute economic resources in the country from the cities and increases the chances of rural people getting income. This generates a large number of visitors for the farm area. In developing countries, rural tourism has a great importance. It brings profit directly to families living in rural, otherwise non touristic, distant locations. It also brings opportunities for development. In developed countries it allows for relaxation and rest from otherwise busy lives.

Agro-tourism encompasses a wide variety of activities and provides a means for farmers to diversify and supplement their income. Such activities may include wildlife study, horseback riding, cannery tours, cooking classes, wine tasting, harvest festivals, barn dances, farm stays, guided tours, and petting zoos. It helps in the upliftment of the rural economy. Proper utilization and achieving the potential of the rural economy sector, where plenty of raw materials are available. Provide rural populations with an opportunity for employment.



Farming activities: Agro tourism places offer visitors the opportunity to participate in various agro tourism activities such as planting, harvesting, and cultivating crops. Visitors can learn about different types of crops and how they are grown, as well as the importance of sustainable agriculture.

Founded in 2005 by Pandurang Taware, entrepreneur and descendant of a farming community, Agri Tourism Development Corporation (ATDC) is a company that facilitates agricultural tourism in the Indian state of Maharashtra.

**Key words:** Agriculture, Tourism, Farm, Food, rural, resources.

Agro tourism is an important element of sustainable development and rural transformation. As a result of decline in profitability of agricultural production and deterioration of living standards of rural residents, these activities – as reported in many countries, conducted observations of the economic activity of farming families in the field of tourism – is mainly a consequence of seeking additional or alternative incomes in many areas related to agriculture. A particular need to improve farming situation occurs in Poland. Market economy have posed problems of rural residents in the situation significantly reduce the possibility of disposing of agricultural production at low and unstable prices, rising production costs, relatively high unemployment, reduce the chances of advancement in life of rural youth and lower living standards.

The phenomenon of non agricultural activities on the farm occurs in all countries of the world, even the richest, where income per capita is much higher than in India, the production costs and food prices are lower than ours, wealthy village and highly efficient agriculture. There are numerous advantages that rural tourism brings to family farms and rural areas such as efficient use of smaller agricultural areas within the household, then growing better and healthier food and providing tourists unique experience concerning the local gastronomy, traditions and cultural heritage, as well as involvement in agricultural production and an active relation toward nature. Nowadays, tourists, or as many caterers prefer to call them guests or visitors, are becoming more demanding, better informed, unpredictable and next to the rest they seek also other contents. Thus the purpose of this paper is to explore the basic features of agro tourism farms in India, a primary offer and additional services offered to farm visitors, the characteristics of agro tourism facilities and manpower, methods of promoting the farms, networking with other participants in rural areas, type of visitors and the length of their stay on the farms, as well as prices of services and distribution channels.

### **Defining Agro tourism**



In this section we look at the term of rural tourism, country tourism, tourist country family farm (TCFF) and agro tourism as well as differences in their definition. Rural tourism is the widest term and refers to the various activities carried out in rural areas, so we distinguish the following types.

Country tourism - tourism in national parks and nature parks

Wine tourism - religious tourism

Culinary tourism - cultural tourism

Hunting tourism - adventurous (adventure) tourism

Fishing tourism - medical tourism

Rural tourism can be a professional activity as a primary activity of family farms, but also as a complementary activity which generate additional income. From the above review we see that one of the types of rural tourism is country tourism, which is somewhat narrower term and refers to the rural environment and the activities that are carried out locally (agriculture, gastronomy, cultural heritage, various traditional events, etc.).

Unlike rural and country tourism agro tourism or tourism on country household or village holding or tourist country family farms (TCFF) can be carried out only as a supplementary activity with the primary agricultural activity where own agricultural products are directly sold to guests. Agro tourism includes: a) overnight services / accommodation, b) meals / food services, and c) other active holiday services on country farms. Accommodation services can be offered in the rooms, apartments, rural holiday houses and camps. Food services may also be offered independently through tasting rooms, wine shops, excursion areas and restaurants. According to the Croatian Chamber of Commerce tourist country family farm is defined as: "... smaller economic entity located in the tourist attractive area giving an original product or a service on the farm, and in which work are involved all family members. Agricultural, country, family farm which provides tourist product or service has the status of 'tourist country family farm'. Šergo and Tomčić point out that "the development of agro tourism is primarily stimulated by true adventure need of modern consumers to stay in the country area, to experience regional dishes, to experience deep contrast of life in the big city and small traditional environment by seeking inner spiritual harmony and lost integrity.

#### **Agro Tourism, Tourism towards Sustainability:**

Although rural tourism and agro tourism are often seen as the same terms, they have their settings that differ from each other. While rural tourism is a general term, agro tourism refers to specific activities addressing leisure, organized by farmers, for different visitors. These tourist



services serve as additional sources of income for farmers. Generally agro tourism features are: it includes separate accommodations at the farmers' homes; it includes activities related to maintained family traditions and customs; it allows visitors to have a comfortable stay away from noise, experiencing the people's friendship and the tranquillity of nature. Agro tourism is more than just a tourist product as it includes many services that accompany the product. It is a way of understanding the journey as a new sensation or positive behaviour in relation to the environment, the community and their culture. Agro tourism is a leisure activity and it is very successful. The possibility of enjoying the rural environment and culture extends to these different markets of tourists attractions.

Agro-tourism tourists travel with family and usually come from urban areas. They show respect for the customs of the rural areas and seek information about the places they intend to visit. Agro touristic services are not for mass tourism. In addition to the benefits from accommodation, catering and other activities or direct selling, agro tourism also brings other benefits such as: recognition and assessment of architectural and cultural heritage. Thus agricultural environment is not only the manufacturer of concrete goods, but also of intangible goods, especially those relating to culture, education, food, landscapes and environment. Thus to determine the development of agro-tourism, a careful analysis should be conducted, a SWOT analysis which highlights opportunities, weaknesses, strengths and limitations.

#### **The Economic Effects Of Agro Tourism In Rural Areas:**

All models of touristic development share dilemmas as to their positive and negative effects. Development of agro tourism in many destinations is viewed positively as an opportunity for local communities to invest, to increase revenues and responsibilities, to protect the environment. Agro tourism generates significant contributions to the process of rural development. Contributions may be in the form of: revenue growth, access to work, exchanges between rural and urban areas, multiplier effects on direct investment, strengthening the local structure through working groups, stimulating the development of physical infrastructure, the diversification of economic activities, increase the value of properties in an area, creating a ready infrastructure, create opportunities for other economic developments. Negative effects of agro touristic development occur when this development violates ethical principles. Potential adverse effects are mainly related to environmental degradation and the loss of local cultural qualities.

#### **Conclusion:**



Factors that play a key role in development of rural areas through agro tourism are the following: low farm income, development and expansion of cities, redistribution of financial resources of the urban population to agro tourism facilities (and the whole villages) and local government policy. Material resources of agrotourist farms, their promotional activities, mutual cooperation between hosts, but also a departure from passive attitude and manifestation of initiative and willingness to take risks – these are essential elements that co-create the discussed activity. Top-down solutions used at various levels of government, must respond to emerging opportunities and create incentives for addressing the obstacles encountered while starting agro tourism services. For the rural areas examined, due to barriers associated primarily with the lower values of the natural environment, support for all initiatives for those who want to deal with this kind of business (especially on local level) should be the factor requiring reduction of load in this particular area.

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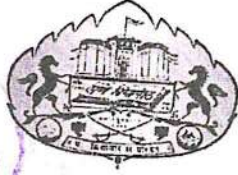
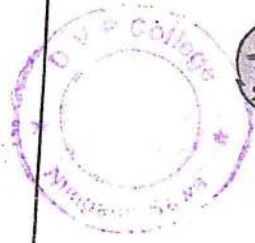


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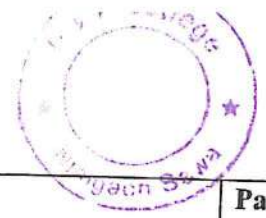
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**A CRITICAL STUDY OF NEP 2020: APPROACHES, CHALLENGES AND CRITICISM**

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**Abstract**

Well defined and futuristic education policy is essential for a country at school and college levels due to the reason that education leads to economic and social progress. Different countries adopt different education systems by considering the tradition and culture and adopt different stages during their life cycle at school and college education levels to make it effective. The National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29<sup>th</sup> July 2020, outlines the vision of India's new education system. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. Shortly after the release of the policy, the government clarified that no one will be forced to study any particular language and that the medium of instruction will not be shifted from English to any regional language.[3] The language policy in NEP is a broad guideline and advisory in nature; and it is up to the states, institutions, and schools to decide on the implementation. Education in India is a Concurrent List subject. Himachal Pradesh has become the first state to implement New Education Policy 2020. The national educational policy should be implemented in all schools over India by 2022.

**Keywords:**

Higher Education, National Education Policy 2020, NEP-2020, Overview & Analysis, Implementation Strategies, Approaches, Challenges of NEP 2020

**Introduction:**

India, being a growing liberal country for educational reforms, currently has about 845 universities and approximately 40,000 higher education institutions (HEIs), reflecting the overall high fragmentation and many small sized HEIs in the country which are affiliated to these universities. It is found that over 40% of these small sized institutions are running single program me against the expected reform to a multidisciplinary style of higher education which is an essential requirement for the educational reforms in the country for the 21st century. It is also noted that over 20% of the colleges have annual enrolment less than 100 students making them nonviable to improve the quality of education and only 4% of colleges enroll more than 3,000 students annually due to regional imbalance as well as the quality of education they offer. Some of the reasons found for the fragmentation of the higher education (HE) system in India are: It is predicted that India will be the third largest economy in the world by 2030-2032 with estimated GDP of ten trillion dollars. It is evident that the ten trillion economies will be driven by knowledge resources and not by the natural resources of the country. To boost the growth of the Indian education sector, the present government decided to revamp it by introducing a comprehensive National Education Policy 2020. This is in line with the Prime Minister's recent call on leveraging the Fourth Industrial Revolution to take India to new heights. The currently introduced National Education Policy 2020 envisions an India centered education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society, by providing high quality education to all.

**Approaches of NEP 2020****1. Curriculum and Content**

The NEP seeks to introduce a shift from 10+2 structure to 5+3+3+4 structure, where early childhood education will be a part of formal education. In addition, the NEP 2020 focuses on reducing the curriculum content to make space for critical thinking and in turn, develop individuals with 21st-century skills instilled in them. Hence, all aspects of the curriculum and pedagogy need to be restructured to attain these goals. The challenges in successfully implementing these changes include modifying the curriculum in accordance with the National Curriculum Framework. Also, educators need to rethink the learning content rubric and modify the textbooks accordingly.



## 2. Teacher Availability and Training

The policy envisages the redesign of the school curriculum. However, in order to deliver the curriculum effectively, schools and concerned authorities need to train teachers and understand the pedagogical needs to make a smooth transition to the new education system. Furthermore, they need to shift the focus from teacher-centered learning to student-centered learning to foster collaborative skills, critical thinking, and problem-solving and decision-making abilities in the youth. A study suggests that over 250 million students are estimated to enroll in K-12 schools in India by 2030. This means that we need nearly 7 million more teachers to handle this burgeoning student population. Since teaching is one of the low-paid professions in India, experiential learning and concept-oriented teaching will be a challenging task. Until the teacher remuneration is revised, the implementation of the NEP 2020 will be quite challenging.

## 3. Technology

The NEP 2020 lays emphasis on leveraging the advantage of technology in making the youth future-ready. But, developing digital infrastructure such as digital classrooms, remote expertise-driven teaching models, AR/VR tools to bridge gaps in physical teaching and laboratory infrastructure is a great challenge because the majority of the schools don't have a proper set-up to support these tools. Also, the cost associated with building digital infrastructure might not be affordable for all schools across the country. Moreover, in rural areas of the country where the Internet connectivity is nearly absent, deploying digital learning tools is out of the question. Hence, the government should work on improving the basic infrastructure that will support the digital infrastructure in all areas.

## 4. Examination Structure

The NEP focuses on formative assessment for learning rather than summative assessment. The primary purpose of changing the assessment system is to promote continuous tracking of learning outcomes. However, continuous assessment requires schools and teachers to use innovative evaluation approaches and assignments. These approaches demand technological intervention and active involvement of teachers and students. According to a study, out of the 1.5 million schools in India, 75 per cent are run by the government. Of the remaining 400,000 private schools, nearly 80 per cent schools are 'budget private schools. Hence, deploying a continuous assessment framework is a challenging task in these schools.

### Challenges of NEP 2020

#### 1. Opening universities every week is a herculean task

India today has around 1,000 universities across the country. Doubling the Gross Enrolment Ratio in higher education by 2035 which is one of the stated goals of the policy will mean that we must open one new university every week, for the next 15 years. Opening one University every week on an ongoing basis is an undoubtedly massive challenge.

#### 2. The numbers are no less daunting in reforms to our school system

The National Education Policy 2020 intends to bring 2 crore children who are currently not in schools, back into the school system. Whichever way you look at it, accomplishing this over 15 years requires the setting up of around 50 schools every week.

#### 3. Funding is a big challenge in the Covid era

From a funding standpoint, this is not a challenge for the faint-hearted. The National Education Policy 2020 envisages an increase in education spending from 4.6% to 6% of GDP, which amounts to around INR 2.5 lakh crores per year. This money will be well-spent building schools and colleges across the country, appointing teachers and professors, and for operational expenses such as providing free breakfast to school children. What makes things tricky is that this policy comes into being at a time when the economy has been battered by Covid-19 related lockdowns, government tax collections are abysmally low, and the fiscal deficit was high even pre-Covid.

4. Current focus on healthcare and economic recovery to lower the execution speed  
Economists have been calling for large stimulus packages amounting to double-digit percentages of GDP, despite the strain on the exchequer.

#### 5. Need to create a large pool of trained teachers

In school education, the policy envisages a sweeping structural re-design of the curriculum a very welcome step. But in order to deliver this curriculum effectively, we need teachers who are trained



in and understand the pedagogical needs. Many of the curricular changes require substantial mindset shifts on the part of teachers, as well as parents.

#### **6. Inter-disciplinary higher education demands for a cultural shift**

In higher education, the National Education Policy 2020's focus on inter-disciplinary learning is a very welcome step. Universities, especially in India, have for decades been very silo-ed and departmentalized. The National Education policy 2020 has many initiatives to improve the quality and the broadness of the education system in India. The objectives of this study on National Education Policy 2020 are:

1. To highlights and overview the policies of the newly accepted higher education system (NEP 2020).
2. To compare National Education Policy 2020 with the currently adopted policy in India.
3. To identify the innovations in new national higher education policy 2020.
4. To predict the implications of NEP 2020 on the Indian higher education system.
5. To discuss the merits of Higher Education Policies of NEP 2020.
6. Suggestions for further improvements for the effective implementation of NEP 2020 to realize its goal.

#### **Criticism of NEP 2020**

Here is a list of criticisms which have been leveled, or which may be leveled, against the NEP 2020

- The NEP circumvented parliamentary oversight, discussion and scrutiny. Given it has been brought at the time when parliament is not functioning due to COVID-19, this is a rather hasty approach, one which seems to be aimed at scoring a political point. This is also not the first time this has happened. Members of Parliament have been repeatedly kept out of crucial discussions in the past 6 years, preventing them from examining policies critically or otherwise expressing their views and suggesting amendments.
- The policy is a vision document that fails to be inclusive of the bottom-most strata of society and provides little to no relief to the poor, women and caste and religious minorities, as it glosses over key concerns of access to education which have long prevailed. There is no comprehensive roadmap and coherent implementation strategy in place to execute this grand vision.
- Many milestones and a commitment to finances necessary to execute this plan aren't clearly defined. Take, for example, the line: "The Centre and the States will work together to increase the public investment in the Education sector to reach 6% of GDP at the earliest." There is no clear commitment that can hold the government accountable.
- Three Language formulas: Though the policy does not compel this provision, it is crafted in a manner that leaves little choice and flexibility with the students/teachers/schools. It is also in direct contravention with a Supreme Court Judgment. The way this is laid out is bound to bring to mind the anti-Hindi agitation of 1965, against the central government's intention to make Hindi an official language. Political parties in the South see this as a move by the Modi government to impose Hindi in non-Hindi speaking states. This, of course, despite the fact that the centre has clarified that it will not impose any language on any state and the final decision on this will be left to the state itself.
- The NEP 2020 is silent on the RTE Act and universalisation of education will not be achieved without legal backing: There is no mechanism to link primary and secondary education with the RTE. This is not binding on the centre/state legally. As the RTE forum said, in a statement: "The final policy talks about the universalisation of school education from 3-18 years, without making it a legal right. Hence there is no mandatory mechanism for the union and state governments to make it a reality. Without the RTE Act, universalisation will be very difficult."

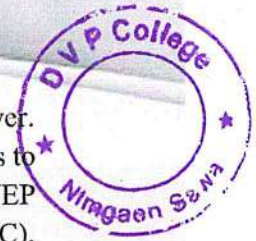
#### **Conclusion**

Higher education is an important aspect in deciding the economy, social status, technology adoption, and healthy human behaviour in every country. Improving GER to include every citizen of the country in higher education offerings is the responsibility of the education department of the country government. National Education Policy of India 2020 is marching towards achieving such objective by making innovative policies to improve the quality, attractiveness, affordability, and increasing

the supply by opening up the higher education for the private sector and at the same time with strict controls to maintain quality in every higher education institution. By encouraging merit-based admissions with free-ships & scholarships, merit & research based continuous performers as faculty members, and merit based proven leaders in regulating bodies, and strict monitoring of quality through biennial accreditation based on self-declaration of progress through technology-based monitoring, NEP-2020 is expected to fulfill its objectives by 2030. All higher education institutions with current nomenclature of affiliated colleges will expand as multi-disciplinary autonomous colleges with degree giving power in their name or become constituent colleges of their affiliated universities. An impartial agency National Research Foundation will fund for innovative projects in priority research areas of basic sciences, applied sciences, and social sciences & humanities. HE system will transform itself as student centric with the freedom to choose core and allied subjects within a discipline and across disciplines. Faculty members also get autonomy to choose curriculum, methodology, pedagogy and evaluation models within the given policy framework. These transformations will start from the academic year 2021-22 and will continue until the year 2030 where the first level of transformation is expected to be visible.

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### Introduction:

Change is the law of nature. Whatever it is, it doesn't remain constant forever. The Indian Education System is also no exception. NEP 2020 will bring big changes to the Indian education system, especially in HEIs. These HEIs are recommended by NEP 2020 in four categories: affiliated colleges (AFC), autonomous colleges (AUC), teaching universities, and research universities. It must be pointed out that NEP 2020 suggests moving away from the system of "affiliated colleges", so eventually "every college would develop into either an autonomous degree-granting college or a constituent college of a university" (NEP 10.4). First education policy was formulated in 1968 by the government of former Prime Minister Mrs. Indira Gandhi, and second education policy was formulated in 1986 by the Rajiv Gandhi government, in which some amendments were made by the P V Narasimha Rao government. A decision is taken after 34 years to change the education system. In 2019, a committee was formulated under the chairmanship of K.K. Kasturirangan. The Indian government granted permission for this Education policy to be formulated in the year 2020, but the problem is that this policy is still not accepted. The New Education Policy 2020 is the third policy. Our Prime Minister Narendra Modi stated about NEP 2020: "The fundamental objectives behind the NEP are to bring education out of the limits of narrow thought processes and integrate it with the thoughts and ideas of the 21<sup>st</sup> century. We should not only prepare the degree holders but also develop responsible citizens to meet the future challenges".

### Prime Minister Narendra Modi

July 7, 2022, Varanasi

### What are the aspects of NEP 2020?

The New Education Policy emphasizes enhancing the quality of higher education by promoting innovation and research. It also aims to make the Indian education system global. The new education policy also aims to make changes in the economy by making it a knowledge-based economy. The new education policy has some important characteristics that will bring big changes to HEIs. Some notable things are as given below.

#### 1. Multidisciplinary/interdisciplinary:

The meaning of the word "multidisciplinary" or "interdisciplinary" is that there will be no divisions like arts, commerce, and science. Instead of it, there will be an elective for all students, and there will be no compulsory subject under this. The subjects of science and commerce will also be taught in colleges of arts. Students can choose any



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अमृत महोत्सव



**Book of**  
**National Seminar on**  
**“NATIONAL EDUCATION POLICY –**  
**2020: AND IT’S IMPLEMENTATION”**

10<sup>th</sup> & 11<sup>th</sup>, February 2023

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New National  
Education Policy 2020  
(NEP 2020)



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**Pune District Education Association's**

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**Tal. Junnar, Dist. Pune, Maharashtra – 412409, India**



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## ROLE OF COLLEGES & UNIVERSITIES IN THE EFFECTIVE IMPLEMENTATION OF NEP 2020

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Dilip Walase Patil College Of Arts, Commerce and Science, Nimgaon Sawa,  
Tal-Junnar, Dist-Pune



### Abstract:

It is true to say that 'Education is the backbone of human life'. Sustainable development of any nation is depended on the education system and implementation of it in that Nation. The National Education Policy 2020 is one of the experiments of reform in the education system in India. In order to strengthen the economic and social condition of the country this step is taken by Indian education policy maker the object of it is to give quality education to the youth. This policy is very useful and powerful on the surface level and that is why research is required on this NEPs implementation. The question remains unanswered whether it will prove to make revolution in the HEI. This paper studies about the challenges to which the newborn policy has to face in the future life.

**Keywords:** Multidisciplinary, MoU, Academic Credit Bank (ABC), Outcome Based Education (OBE), HEIs

### INTRODUCTION:

The name of the policy about education itself remains ambiguous because some people say about it as New Education Policy and some people think about it as National Education Policy. Whatever it may be but is an effort to bring change and reform in the Indian Education System that is run from long time in India. NEP 2020 will bring big changes in the Indian Education System especially in HEIs. But it will happen only when it will be successful.

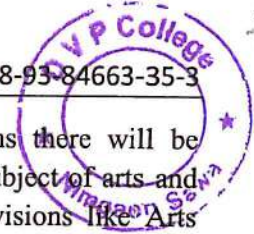
It is unfortunate to say that Indian Universities are much behind in the list of better universities in the world. This means that Indian Universities are unsuccessful to give quality education to the students. Probably this may be the reason the flow of foreign students in Indian Universities is slow. And the student who admitted in Indian Universities are from the Underdeveloped countries like Kenia and Africa. Taking in to consideration the poor quality of the higher education Indian government decided to change the education policy. This courageous decision is taken after 34 years and India gave birth to this new education policy. In 2019 a committee was formulated under the chairmanship of K. K. Kasturirangan. Indian government gave permission to this Education policy in the year 2020 the policy is formulated but problem is that this policy is not accepted still now. New education policy 2020 is the third policy. First Education policy was formulated in the year 1968 by the government of former Prime Minister Mrs. Indira Gandhi and second education policy was formulated in the year 1986 by Rajiv Gandhi Government in which some amendments were made by P V NarasimhaRao Government

#### *What is aim of the New Education Policy?*

The new education policy aims to enhance the quality of the higher education by promoting innovation and research. It also aims to make the Indian education system global. The new education policy also aims to make change in the economy by making it knowledge based economy

Characteristics of the NEP 2020

The new education policy has some important characteristics that will bring big changes in HEIs some important characteristics are as given below



1. **Multidisciplinary/interdisciplinary:** Multidisciplinary/interdisciplinary means there will be elective for all students, there will be no compulsory subject under this. The subject of arts and Humanities will also be taught in technical Institutions. there will be no divisions like Arts Commerce and science students can choose any subject of their choice. All the Institutes of the country including IITs will adopt this approach.
2. **Academic bank of Credits (ABC):** Academic bank of Credits(ABC) is proposed in NEP 2020 according to it the Institution has to register under ABC to permit its learners to avail the benefit of multiple entries and exit during the chosen program. Implementation of the best practices in the institution are observed through the Academic bank of Credits(ABC). Encouragement of the faculty to design their own curricular and pedagogical approaches within the approved framework, including textbook, reading material selections, assignments and assessment is done through the Academic bank of Credits.
3. **Skill development:** Skill development is the third characteristic of the NEP 2020 by which the efforts are made vocational education and soft skill of the student is
4. **Appropriate integration of Indian Knowledge System** (teaching in Indian Language, culture, using online course): NEP 2020 gives significance to preserve Indian Language, culture, using online course T.S. Eliot says in his essay "Tradition and Individual Talent" "nothing is new because every new thing has its origin in the tradition.
5. **Focus on Outcome Based Education:**  
NEP 2020 emphasizes on offering vocational courses through mode in the Institution. Good Practices should be made through the Outcome Based Education
6. **Distance Education/online Education:**  
The last and sixth characteristic of the NEP 2020 is Distance Education/online Education that encourage the Institutions to offer vocational courses to through ODL mode in which technological tools are used for teaching learning activities.

#### ***Challenges for the Implementation of NEP 2020 in India***

1. **Compulsion for State:** NEP 2020 means National Education Policy this policy is formulated by the central government the decisions are taken on behalf of the Nation our Prime Minister Narendra Modi tweeted and the ministry of Human Resource Development "shri Ramesh Pokhriyal Nishak" made the public awareness by the press conference. But when we think about this NEP 2020 the policy makers didn't take in to consideration the queries of States. There are different types of societies in different states and there will be so many problems in implementation of the NEP 2020.
2. **Creation of Economic Problems:** NEP 2020 promotes the way for admissions to foreign Universities. Therefore many Indian people believe that admission to the Foreign Universities is likely to be expensive. This NEP 2020 will create economical problems before the Indian people
3. **Problem of Language:** Trilingual formula is decided to be accepted by the government of India. this decision will create so many problems in the future. For example people from different state live in a union territory like Delhi in such a school there will be children who know different types of mother tongues. In which medium all these children will be educated. Whether or not English medium schools in agreement with the vernacular concept. In primary school, in which medium the children will be able to get an education if the state changes.
4. **Financial Problem:** To implement the NEP 2020 financial support plays important role funding for the NEP will depend on how strong is the will power of the Government of India to spend the proposed 6 percent of GDP as public expenditure on education up to this time no any government has dared to spent 6 percent of GDP on the education.

5. **Lack of Skilled Teachers**-NEP 2020 aims at giving quality education and employable (Vocational) education to the Indian Schools and Colleges but to fulfil the dream there is need of Skilled teachers .But the problem is that to give skillful education the staff should be trained .And it is not possible to make the skilled teachers available immediately this is also one of the major problem for the implementation of the NEP 2020.

**CONCLUSION:**

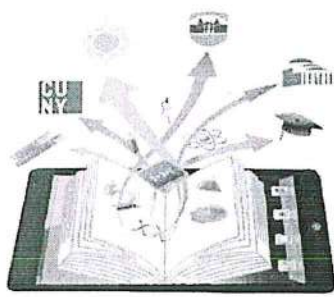
The NEP 2020 which has been approved by Indian government to change the Indian education System after 34 years .The aim of this policy is to give skilled and quality education to in the Indian schools and colleges .This New Education policy will bring big changes in the education especially higher education. Indian colleges and Universities are found much backward in the list of excellent universities in the world .Taking in to consideration the Indian government has taken the steps to enhance the quality of the HEIs in India. This decision of the Indian government is challenging to all the colleges and universities in the Nation but it is hope that they will overcome all these challenges .Research is required on the challenges and overcoming resolutions for the challenges before the Indian universities and Colleges. Indian Government has decided to give quality education in the Indian colleges and universities.

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## Implementation of New Education Policy 2020: Adaptation of Guidelines on NHEQF & Curricular Framework & Credit System for Four Year Undergraduate Programme (FYUP)

**Editors**

Kanade K. G.

Shaikh E. A. | Dange A. M.

Bhor A. K. | Ugale S. D.



# **Proceeding**

*of*

**BOD, SPPU, Pune Sponsored**

**State Level Workshop**

*on*

**Implementation of National Education**

**Policy 2020:**

**Adaptation of Guidelines on NHEQF &  
Curricular Framework & Credit System for  
Four Year Undergraduate Programme  
(FYUP)**



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## HIGHER EDUCATION AND NEP 2020

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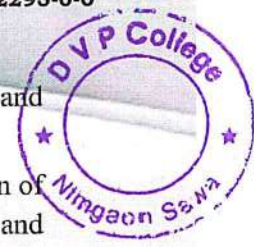


### Abstract:

Education plays a vital role in human life. Without education, human life would be like wild life. Education influences every aspect of human life like behavior, action, speech, knowledge, etc. Research on the study of the educational system in India is required. This paper is an attempt to critically evaluate the existing system and practices of the assessment and accreditation of higher education institutions (HEIs) in India. The current practices based on the structure of the educational system created thirty years ago need to be aligned with the evolving concepts of learning and education, as well as the rapidly changing technology and knowledge landscape. The growth of any nation is dependent on the educational system and its implementation in the nation. To empower any nation, the quality of HEIs should be enhanced. Our previous president, Dr. A. P. J. Abdul Kalam, viewed India as a powerful nation in 2020. He viewed this vision because in 2020, the number of youths in India would be higher than in any other nation in the world. But when we study the condition of the development of India, we come to know that India is on the list of underdeveloped nations. Taking the drawbacks of the current education system into consideration, the Indian government decided to change the education policy that has been followed for the past 34 years. This is the reason that in the year 2019, the Ministry of Human Resource Development drafted the New Education Policy and sought advice from the public.

This paper is an attempt to critically analyze the existing system and practices of the assessment and accreditation of higher education institutes (HIEs) in India. The current education system, based on principles formulated 34 years ago, needs to be aligned with the evolving concepts of learning and education, as well as the rapidly changing technology and knowledge landscape. New Education Policy 2020 is designed with an emphasis on trans-disciplinary perspectives, inquiry, critical thinking, and problem solving oriented towards the greater good of the individual and the collective, getting beyond employability. The current paper also describes the analysis of the requirements for NEP 2020 provisions and management practices at the university level. Recommendations are made for the design and implementation of NEPs at national and HEI (Higher Education Institutes) levels.

**Keywords:** multidisciplinary, academic credit bank (ABC), outcome-based education (OBE), HEIs



dimensions: physical, pragmatic, societal, emotional, intellectual, ethical, aesthetic, and spiritual.

1. **Assessment-based accreditation (binary):** assessment-based accreditation of HEIs as per NEP 2020 and assessment-based grading for their units and programs. The quality of the programs of higher education and, hence, the HEIs that host them, need to be evaluated in terms of the value of their goals, reflected in the learning outcomes they aim for, and the effectiveness and efficiency of the means they employ to achieve those goals.
2. **Higher-Order Cognition:** NEP 2020 proposes higher-order cognition that includes the capacities for self-directed independent learning, critical reading, critical thinking, rational inquiry, innovative problem solving, and clear, precise, and effective communication. This paper spells out the strands of abilities and understandings that are needed for rational inquiry as a component of general education. General education also includes other strands, such as pragmatic abilities, societal and emotional aspects, ethics, citizenship, and aesthetics.
3. **Recommendation for only accreditation, not assessment:** NEP 2020 recommended NAAC for only accreditation of the institutes. It also proposed assessment-based accreditation (binary) for the categories of HEIs, namely affiliated colleges (AFCs), autonomous colleges (AUCs), teaching universities (Tus), and research universities (RUs). This would include institutions of professional education, traditional knowledge systems, and vocational training.
4. **Preference to General Education:** NEP 2020 gives preference to general education instead of specialized education because general education aims to pay attention to all educational programs, whereas specialized education aims to pay attention to particular disciplines or professions, whether philosophy, physics, chemistry, medicine, law, engineering, etc.

#### Conclusion:

In short, this paper studies the recommendations of NEP 2020 for higher education and its implementation. For the implementation of the recommendations, it is necessary to develop an effective and efficient rubric for assessment, accreditation, and grading. We define assessment as the process of arriving at a judgment on the merit or value of something.

This paper also studies outcome-based assessment and accreditation (binary) for HEIs and assessment-based grading for their programs. This paper also studies the efforts that have been made by NEP 2020 to improve the quality of Indian higher

education and its expected outcomes. NAAC/NAC aims to emerge as a credible international accreditation agency in India. Finally, it can be concluded that the object of NEP 2020 is to provide high-quality higher education and achieve the goal of *Aamirbhar Bharat* on the occasion of *Azadi ka Amrit Mahotsav*.



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subject of their choice. All the higher education institutes in the country, including those affiliated with agriculture and non-agriculture universities, will adopt this approach.

2. **Academic Bank of Credits (ABC):** The object of the proposal of the Academic Bank of Credits (ABC) is to study about the best practices of the institutes. Academic Bank of Credits (ABC) means the institution has to register under ABC to permit its learners to avail themselves of the benefit of multiple entries and exits during the chosen program. proposed in NEP 2020, according to which the institution has to register under ABC to permit its learners to avail themselves of the benefit of multiple entries and exits during the chosen program. The object of ABC is to promote the teachers' ability to design their own curricular and pedagogical approaches within the approved framework, including textbooks, reading material selections, assignments, and assessment, which is done through the Academic Bank of Credits.
3. **Skill development:** Our previous President, Dr. APJ Abdul Kalama, said about education, "The purpose of education is to make better human beings with skill and expertise. Enlightened human beings can be made by teachers". Taking into consideration the significance of skill development in education, NEP 2020 focused on the skill development of the faculty and students.
4. **Appropriate integration of the Indian Knowledge System:** It is our obligation to preserve our Indian language, culture, ethics, etc. Although we accept change, we cannot go completely away from the past; it remains partly in the present. T.S. Eliot says in his essay "Tradition and Individual Talent that nothing is new because every new thing has its origin in tradition. NEP 2020 gives significance to preserving Indian language and culture through online course teaching in Indian language and culture.
5. **Focus on Outcome-Based Education:** NEP 2020 emphasizes offering vocational courses through the institution. Good practices should be made through outcome-based education.
6. **Distance Education/Online Education:** The last and sixth characteristics of the NEP 2020 are distance education and online education, which encourage the institutions to offer vocational courses through the ODL mode, in which technological tools are used for teaching learning activities.

#### **Recommendations of NEP 2020 for Higher Education Institutes:**

This paper adopts the formulation of the purpose of education in NEP 2020 as empowering learners to strive towards their own wellbeing as well as that of their society, nation, humanity, and the planetary ecosystem. Such wellbeing has multiple



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# **Entrepreneurship Development**

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National Seminar on  
'Entrepreneurship Development'  
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# Woman Empowerment and its Necessity

Prof. Jyoti Suraj Gaikwad

Dilip Walse Patil Arts, Commerce & Science College  
NimgaonSawa, Tal - Junnar, Dist- Pune - 410504.



## Abstract

Basically empowerment of women is when women have the freedom and choice to make their own decisions. Women has the most potent right in deciding what's right for them and what's wrong for them. Women have suffered through the decades because they didn't have any rights. They suffered in the hands of their male counterparts. In earlier centuries, they were treated as almost non-existent. As if all the rights belonged to men even something as basic as voting. As times evolved, women realized their power. There on began the revolution for women empowerment.

In old days women were not allowed to make decisions for them, women's empowerment came in like a breath of fresh air. It made them aware of their rights and how they must make their own place in society rather than depending on a man. It recognized the fact that things cannot simply work in someone's favour because of their gender. However, we still have a long way to go when we talk about the reasons why we need it.

**Key Words:** Women, Empowerment, Education, Identity, Literacy etc.

## Introduction:

### The Necessity of Women Empowerment

Women from all over the world have

been rebellious to reach the status they have today. While the western countries are still making progress, third world countries like India still lack behind in Women Empowerment.

In our country women's empowerment is needed more than ever. India is amongst the countries which are not safe for women. There are various reasons for this. Firstly, women in India are in danger of honour killings. Their family thinks its right to take their lives if they bring shame to the reputation of their legacy.

The education and freedom scenario is very regressive here. Women are not allowed to pursue higher education; they are married off early. The men are still dominating women in some regions like it's the woman's duty to work for him endlessly. They do not let them go out or have freedom of any kind.

Domestic violence is a major problem in India. The men beat up their wives and abuse them as they think women are their property. More so, because women are afraid to speak up.

The women who do actually work get paid less than their male counterparts. It is downright unfair and sexist to pay someone less for the same work because of their gender. Thus, we see how women's empowerment is the need of the hour. We

need to empower these women to speak up for themselves and never be victim of injustice.

### **How to Empower Women?**

The individuals and government must both come together to make it happen. Education for girls must be made compulsory so that women can become illiterate to make a life for themselves.

Ideally woman must be given equal opportunities in every field, irrespective of gender. Moreover, they must also be given equal pay. We can empower women by abolishing child marriage. Various programs must be held where they can be taught skills to fend for themselves in case they face financial crisis.

### **Benefits of Women Empowerment:**

The empowerment of women adds to confidence of women in their ability to lead meaningful and purposeful lives. It removes their dependence on others and makes them individuals in their own right.

- To live their lives with dignity and freedom.
- It adds to their self-esteem.
- It gives them a distinct identity.
- They are able to gain positions of respect in society.
- As they are financially independent they are able to spend on all their needs and desires.
- They are able to make meaningful contributions to the well-being of society.
- They get fair and equitable access to resources of the country.

### **Ways of Women Empowerment:**

Without proper and adequate education, women cannot become

empowered individuals. They need to be encouraged to go for higher studies so that they can contribute significantly in the creation of a knowledge society

Without developing skills for effective communication, women cannot make their voices heard. It is essential for them to communicate effectively to become successful. As leaders, they need to put across their points to the people so that a family, team or company can be effectively managed.

Women need to earn well to have their say in important financial decisions governing their lives. Being financially independent gives women power over lives and also contributes to the growth of businesses.

Access to the internet has opened the floodgates of knowledge and awareness and increased social interaction reach and influence of women. The liberalizing influence of the World Wide Web has broken all taboos, myths and misconceptions regarding women.

### **Conclusion:**

The situation has adversely affected the pace of women empowerment. Therefore, we require a completely transformed society in which equal opportunities of growth can be suitably provided to women so that they can co-exist with their male counterparts contributing equally in all the factors responsible for the growth of society in a larger sense. Contemporary societies across the world have been exposed to the major processes of transformation on social and economic development front. However, these processes have not been

implemented in a balanced way and have augmented gender imbalances throughout the world in which women remained the ultimate sufferer.

Women Empowerment helps to make the society and world a better place to live in and march forward on way to inclusive participation. It means increase happiness for the family and the organizations where women make a difference.

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# **Financial Literacy in Economics**

**Editors**  
**Dr. Sanjay Chakane,**  
**Prof. Jugal D. Naik,**  
**Dr. Tejaswini Shende**



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# Financial Literacy: The need of time



**Prof. Shital Dattatray Kamble.**

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## **Introduction:**

Financial literacy means the capacity to understand and apply financial concepts such as Budgeting, credit management, investing, and financial management etc. Financial literacy, in other terms, is the capacity to manage money. These abilities will help one achieve a variety of life objectives, including retirement, education. Understanding basic financial concepts such as time value of money, compound interest, annual return, and opportunity cost is also part of Financial Literacy.

This will result in significant lifestyle changes, such as regular saving and investing, good debt management, and the achievement of life objectives. Furthermore, financial literacy will protect individuals from financial fraud and preserve their financial well-being. Budget misalignment, more costs than income, debt build up, low credit score, being a victim of financial fraud, and other unpleasant repercussions can be the outcomes of being a financially illiterate person.

**Key Words:** Budgeting, Financial goals, Finance, Money, Literacy etc.

## **Scope:**

Financial literacy is extensive such as budget education, understanding available banking tools, and economic concepts. A clear picture of your current financial situation entails knowing





how much money you have, your assets, and your liabilities. It also involves knowing if you are spending your money in a way that meets your financial goals. A general rule of thumb is that if debt generates income, increases your net worth, or has future value, it is considered good debt. However, when debt becomes too much, that is when it becomes a burden. Investing allows you to grow your money by understanding the risks and rewards associated with each investment option before engaging in one. With the proper understanding of finances, you will be able to gauge how much money you will need to save to retire comfortably. It will also help you decide which retirement accounts to get that will best fit your needs. Taxes are inevitable but knowing their ins and outs can aid in understanding the tax implications of different financial decisions. It also teaches you how to maximize deductions and minimize tax liability. Financial literacy can help you improve your credit score by teaching you how to use credit responsibly and make timely payments.

**Need:**

One needs to have the knowledge of financial literacy. The ability to manage money properly is made possible by having a solid understanding of finance. Without financial literacy, one's actions and decisions about savings and investments would be weak and unsupported. One can manage their finances effectively by learning financial principles. Additionally, it facilitates sound financial decision-making, financial management, and stability. Also, financial literacy offers an in-depth understanding of financial education as well as a variety of tactics that are essential for successful financial growth. If you are financially literate you can manage your financial expenses very well.

**Advantages:**

- Having a better understanding of how to achieve financial goals



- Financial anxiety and stress are reduced.
- Effective management of money and debt
- Increase in ethical decision-making when selecting insurance, loans, investments, and using a credit card
- Effective creation of a structured budget
- Feel more confident about their finances

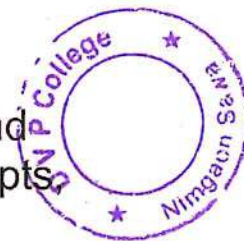
**Disadvantages:**

- Focusing too much on financial literacy can make a person materialistic. A person focuses more on growing wealth in every available scenario.
- Financial literacy is that some who believe themselves to be financially literate could overestimate their ability to manage money.
- This overconfidence could lead them to make poor decisions, such as taking on too much debt or investing in high-risk ventures.
- Financially literacy develops a sense of security in a person as he/she plans for a long period ahead but it can be impacted due to uncertainty of the market or nature.

**Conclusion:**

Financial literacy the knowledge of how to make smart decisions with money. This includes preparing a budget, knowing how much to save, deciding favourable loan terms, understanding impacts to credit, and distinguishing different vehicles used for retirement. These skills help individuals make smarter decisions and act more responsibly with their personal finances. Financial literacy has both its advantages and disadvantages. On the one hand, being financially literate can help individuals make more informed decisions with their money and avoid debt. On the other hand, financial literacy can also lead to people becoming more materialistic and obsessed with money. However, the advantages seem to outweigh the disadvantages, making financial literacy a valuable skill to have.

Those who are financially literate are able to make sound financial decisions, understand complex financial concepts, and manage their money effectively.



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# Emerging Trends in Entrepreneurship

Prof. Mangal Sudhakar Unawane

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Tal- Junnar, Dist- Pune. 410504



100

## **Abstract:**

Entrepreneurs in the next decade will be far more diverse than their predecessors in age, Origin, and gender. These shifts in business ownership will create new opportunities for many and will change the global economy. Entrepreneurs will no longer come predominantly from the middle of the age spectrum, but instead from the edges. People nearing retirement and their children just entering the job market will become the most entrepreneurial generation ever.

We can see some examples like teaching students to acquire principles and tools to start a successful business, filling a gap in the business school curriculum by addressing start-ups and small business contexts, motivating and training to obtain an entrepreneurial behaviour, developing communities, and contributing a role to the spread of entrepreneurship across societies. Promotion of entrepreneurship has a vital role to play in improving the competitiveness of small business and enhancing employment opportunities.

**Key Words:** Trend, Energy, food, Health, Social, entrepreneur.

## **Introduction:**

### **'Trend'**

A Trend often provides one of the greatest opportunities for starting a new venture.

A Trend is the general direction of a market or of the price of an asset.

Trends can vary in length from short, to intermediate, to long term.

If entrepreneur can identify a trend, it can be highly profitable because you will be able to trade with the trend.

### **Green trend:**

The Green sector is filled with opportunities for entrepreneurs around the world.

Today consumers are willing to pay more for green products.

### **Clean- energy trend:**

One of the most pressing environmental concerns of consumer is global warming with resulting opportunities in clean energy.

The Power of 21st century comes from:

Solar energy is commonly used for solar water heaters and house heating. The heat from solar ponds enables the production of chemicals, food, textiles, warm greenhouses, swimming pools, and livestock buildings. Cooking and providing a power source for electronic devices can also be achieved by using solar energy.

Wind energy is actually a by-product of the sun. The sun's uneven heating of the atmosphere, the earth's irregular surfaces (mountains and valleys), and the

planet's revolution around the sun all combine to create wind. Since wind is in plentiful supply, it's a sustainable resource for as long as the sun's rays heat the planet.

**Organic oriented trend:**

The organic trend is increasing in the food sector by shrinking price gap between organic and nonorganic foods.

The sales growth in all organic foods include:

The Dairy Group includes fluid milks, soymilk, cheeses, yogurt, and other foods that contain these dairy products, such as milk-based meal replacements, ice cream, and other frozen desserts. Other plant-based "milks" such as almond milk and rice drinks are currently not included in the Dairy group

Meat foods include: Lean meats - Beef, lamb, veal, pork, kangaroo, and lean (lower salt) sausages. Poultry - Chicken, turkey, duck, emu, goose, bush birds. Fish and seafood - Fish, prawns, crab, lobster, mussels, oysters, scallops, clams.

Vegetables such as leafy green, cruciferous, marrow, root, and edible plant stem etc.

**Economic trend:**

Economic downturn forced consumers to be much more careful in their spending. This increase in more frugal spending provides opportunities in such areas:

Business coaching is a process in which a professional coach guides a businessperson in the pursuit of their work goals. A business coach might help their client build leadership skills, create business strategies, or improve their mind-

set. It all depends on what the person hiring the coach wants out of the relationship. Most importantly, business coaching is about growth.

Credit and debt management, A debt management plan is a repayment plan where a credit counsellor helps you determine how much you can pay toward your debt, negotiates with your creditors and then uses money you provide to pay your creditors until your bills are paid off.

Virtual meetings, a virtual meeting is a form of communication that enables people in different physical locations to use their mobile or internet connected devices to meet in the same virtual room. Outsourcing, Outsourcing is a business practice in which a company hires a third party to perform tasks, handle operations or provide services for the company.

**Social trend:**

The social trend is evident with more networking events and opportunities occurring each week.

These include the social networking for businesses

It includes, Facebook, WhatsApp, Instagram, There are also opportunities in financial planning Travel and Social Trend.

**Health trend:**

Health maintenance concern about health care, are one of the biggest trend that will continue in the next decade as the population ages.

This provide many opportunities for entrepreneurs including: Cosmetic procedures, Fitness centres (also refers as gym), Fitness toys, Fit food, Care clinics, and wellness coaches



planet's revolution around the sun all combine to create wind. Since wind is in plentiful supply, it's a sustainable resource for as long as the sun's rays heat the planet.

#### **Organic oriented trend:**

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#### **Economic trend:**

Economic downturn forced consumers to be much more careful in their spending. This increase in more frugal spending provides opportunities in such areas:

Business coaching is a process in which a professional coach guides a businessperson in the pursuit of their work goals. A business coach might help their client build leadership skills, create business strategies, or improve their mind-

set. It all depends on what the person hiring the coach wants out of the relationship. Most importantly, business coaching is about growth.

Credit and debt management, A debt management plan is a repayment plan where a credit counsellor helps you determine how much you can pay toward your debt, negotiates with your creditors and then uses money you provide to pay your creditors until your bills are paid off.

Virtual meetings, a virtual meeting is a form of communication that enables people in different physical locations to use their mobile or internet connected devices to meet in the same virtual room. Outsourcing, Outsourcing is a business practice in which a company hires a third party to perform tasks, handle operations or provide services for the company.

#### **Social trend:**

The social trend is evident with more networking events and opportunities occurring each week.

These include the social networking for businesses

It includes, Facebook, WhatsApp, Instagram, There are also opportunities in financial planning Travel and Social Trend.

#### **Health trend:**

Health maintenance concern about health care, are one of the biggest trend that will continue in the next decade as the population ages.

This provide many opportunities for entrepreneurs including: Cosmetic procedures, Fitness centres (also refers as gym), Fitness toys, Fit food, Care clinics, and wellness coaches

### **Web trends:**

The web trend is creating many new forms of communication and purchasing, which is opening massive opportunities for entrepreneurs.

The opportunities with low-cost barriers to entry.

### **Conclusion:**

The situation has adversely affected the pace of women empowerment. Therefore, we require a completely transformed society in which equal opportunities of growth can be suitably provided to women so that they can co-exist with their male counterparts contributing equally in all the factors responsible for the growth of society in a larger sense. Contemporary societies across the world have been exposed to the major processes of transformation on social and economic development front. However,

these processes have not been implemented in a balanced way and have augmented gender imbalances throughout the world in which women remained the ultimate sufferer.

Women Empowerment helps to make the society and world a better place to live in and march forward on way to inclusive participation. It means increase happiness for the family and the organizations where women make a difference.

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# POWER OF KNOWLEDGE

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## M-Commerce: It's Impact on Consumer Market

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### Abstract:

Commerce deals with exchange of goods and services of economic value between producer and consumer. With invention of new technologies and methods, commerce has taken many forms. The way of dealing, exchanging of goods and services has undergone massive changes with days passed on. With competition emerging, consumers becoming more aware and having more choice, marketers searching for innovative ways to deal with customers to be in forefront to break the competition.

Many companies to stand out of clutter and top of mind to do the business with the customer, a new strategy is M-commerce or Mobile Commerce. Mobile is the latest happening thing not only in India but in the world. By the advent of latest technologies in mobile handsets and sophisticated services by service providers in Indian Mobile telecom market is a buzz. Mobile entered in India in 1995 but penetrated so fast within a decade that it has become a necessity for every individual. Not only in Indian urban market but rural market penetration is also great.

### Key Words:

Personal Digital Assistant (PDAs), Swipe terminals, WAP.

### Meaning of Mobile Commerce (M Commerce):

M-commerce or Mobile commerce refers to conducting business or commerce through Mobilephone or Personal Digital Assistant (PDAs). It is buying and selling of goods, ordering for services or products, transferring money through mobile by accessing internet. According to Wikipedia "M-Commerce is ability to conduct commerce, using a mobile device viz, a mobilephone, a PDA, a smart phone and other emerging mobile equipment such as dash top mobile devices".

### History of Mobile Commerce:

Mobile Commerce in the beginning started with wireless Point of Sale (POS) Swipe terminals and then entered into cellular phones and PDAs (Personal Digital Assistants). The first enabling M Commerce technologies were presented through wireless Application Protocol (WAP) and i-mode mobile internet service. The first mobile commerce was started by Coca-cola in 1997 in Helsinki area in Finland by enabling vending machine to accepting payment sent by mobilephones. First mobile Banking service was launched by Merital bank of Finland in 1997. In 1999 Smart money, a national payment system by Smart was launched in Philippines. In Japan NTT DoCoMo launched first mobile internet platform which was revolutionary.



### **Mobile Commerce Market:**

The overall Mobile commerce revenue would touch to \$ 119 billion by 2015. The Mobile Commerce is heating up in US as revenues jumping from \$396 million in 2008 to \$ 1.2 billion in 2009. In Europe Mobile Commerce is more than US i.e \$ 1.2 billion in 2009 and when it come to Asian country like Japan is growing putting \$ 20 billion in 2009. In China with 800 million mobile subscribers, Mobile commerce is emerging fast and in 2009 sales was put at approx around US \$ 4.4 billion.

### **Objectives of M Commerce:**

The following are the features of Mobile commerce, making it one of the effective ways of doing

#### **Commerce:**

**Ubiquity:** consumers can avail or buy products / services from anywhere independent of his/her current geographic location. Customer can buy respective of the regions they reside or companies can do business.

**Convenience:** Services like GPRS gives convenience and keeps always in touch and connected. This helps the companies to well connect with the customers.

**Personalization:** M-Commerce services has been personalized, it can be used as per requirement of the consumer.

**Location based services:** a service such as GPS allows companies to offer goods and services as per the location based.

**Timely services:** consumers are directly connected; it provides real time availability of service.

#### **Applications / Uses of MCommerce:**

##### **M-Commerce has been used applied in the following sectors:**

**Service / Retail Sector:** Service / retail sector is the important sector in using mobile commerce. Some of the services which can be availed are booking the orders, purchasing online, paying directly.

**Finance Sector:** Finance sector which includes financial institutes, banks, stock market and share brokers. Consumers can pay bills from their bank accounts using M-Commerce, transfer money deal with the stock brokers and shares. Banks can provide 24x7 services with the help of mobile commerce to the customers. Mobile banking is the area which has rapidly emerged with mobile commerce with reserve bank of India issued guidelines for mobile banking transactions in October 2008, to provide mobile banking facilities and mandates that all transactions have to originate from one bank and terminate in another. Mobile commerce can be used by the consumers for buying many things. Here are some the list of goods and services

##### **purchased with the help of mobile:**

- Buying bus / train / movie tickets
- Paying insurance premium



- Buying gifts for friends / family
- Shopping
- Recharging prepaid account / fixed account / digital TV account
- Purchasing Holiday packages
- SMS based notifications or alerts
- Mobile Vouchers or coupons

**Benefits of M-commerce in India:** As we know M-commerce market grows rapidly now days, the numbers of Smartphone users are increasing regularly. M-commerce helps to work easily and smoothly in life schedule. Its benefits are as follows:

**User friendly :** Now a day's websites are being designed so much user friendly. Its predict search option helps consumers to find more easily and rapidly for a particular product. Different classification of products variety helps for consumers to choose more exclusively between products.

**Easy to carry mobile device:** Mobile device is easy to carry by user, It helps to avoid user to go physically to any particular shop as well as it also helps to user for avoid once of use of computer /laptops.

**Low internet connectivity area:** M-commerce is also efficiently used where the internet connectivity is less and website is taking more time to upload or hit. Through mobile devices less internet data will be used, so it is also economical with comparison of using internet via computer devices

**Secure transactions:** M-commerce also gives an assurance of secure transactions, for the transaction, confirmation code is sent on the e-mail and mobile phone. And after filling this code the transaction will be processed, so that chances of wrong transactions are very less and unsecure transitions can be eliminated.

**Problems / Constraints:**

**Many consumers are not technology friendly:** Many consumers will not be using mobile for transaction especially rural area as they are not aware and fear to use the technology in purchase the things.

**Most of the retailers do not have technology:** Most of the retailers do not have advanced technology which can transact with mobile. As it require different platform in mobile and connection with your online bank for the transfer of funds from your customer account to retailer accounts.

**Many products cannot be purchased:** Many products cannot be purchased through mobile. So it plays a limited role that to in high end products.

**New Phenomenon for many Consumers:** In urban areas also this is new phenomenon which takes time to catch with consumers.

**Delay in Reverse transaction:** In mobile commerce if we return the purchases, consumers



are confused how to reverse the order and to get the money. It is also a time consuming process.

**Concerns of Security, privacy and reliability:** Mobile phone users feel that they can be tracked easily on the lines where they are buying, what they are buying intruding into privacy. In mobile commerce, risk of knowing credit card details are very much high makes it less secure and less reliable.

**Limited speed and storage capacity:** Mobile commerce solutions have limited speed compared to computer systems and storage capacity to store important information regarding mobile transaction.

**Drawback of E-commerce in India:** Each coin has two sides; M-commerce also has some hurdles for growth in India. Drawbacks of M-commerce market in India are as follows;

**Lack of Internet Connectivity:-** In India, still internet connectivity is under the dark room; still broadband connection is not accessible at many places in India. Also 3G networks are not available at so many states.

**Language Barrier: -** In India, mostly people are not aware about the English language or not so good in English language. So that for the transaction over internet through mobile devices, language becomes one of the major factor to purchases, hire and sell a particular product or services.

**Lack of Awareness: -** Still in India people do not aware about the term M-commerce, in India literacy rate grew by 74.04%, but the world's average literacy rate is 84% in 2011. People in India still afraid to adopt to purchase things online as well as they are feeling uncomfortable to buy a product through M-commerce

**Suggestions: -**

Indian government should take necessary steps to enhance these growth factors like building of infrastructure to internet connectivity, provide awareness and literate more people for English language and M-commerce usage. Some rules and regulations should also be liberalized for enhancing M-commerce industry. At last but not the least, we conclude that since M-commerce industry is not new in India, because of this, there are so many challenges, gaps, hurdles and obstacles are in front of the industry, which can be managed & removed for better upliftment of economy of Indian industry.

**Conclusion:**

Mobile commerce is going to play a major role in conducting business in future. With heated competition in the markets, emerging players, different marketing strategies, and more customer awareness gives a boost to the mobile commerce growth. One in two Indians have mobile connection i.e.; mobile subscribers touching nearly 600 millions, more than 12 players waging war for the market and mobile technology players creating platforms for transactions in mobile commerce. Mobile commerce is changing the ways and rules to do the transactions and



business. Mobile commerce is not only providing timely services, convenience, personalization and ubiquity but on the whole it is offering value for money to the consumers. Recent applications show the huge acceptance and success of mobile commerce. Mobile payments are

developed much to the user advantage and security and lot more change is expected in future. Mobile commerce is the next generation mode of business.

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विद्येविना मति गेली, मतीविना नीति गेली  
नीतिविना गति गेली, गतिविना वित्त गेले  
वित्तविना शूद्र खचले, इतके अनर्थ एका अविद्येने केले

-महात्मा ज्योतीराव फुले

❖ विद्यावार्ता या आंतरविद्याशाखीय बहुभाषिक त्रैमासिकात व्यक्त झालेल्या मतांशी मालक, प्रकाशक, मुद्रक, संपादक सहमत असतीलच असे नाही. न्यायक्षेत्र:बीड



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सारांश:—

देशातील दारिद्र्य मापनाच्या विविध समित्या फक्त दारिद्र्याबाबत आकडेमोड करित आहेत. मात्र या दारिद्र्य निर्मूलन करण्याकरिता उपयुक्त उपायांची अंमलबजावणी करण्याचे मार्ग मात्र सुचवू शकले नाही. त्यामुळे दारिद्र्य हा एक न सुटनारा प्रश्नच राहला आहे असे म्हणावे लागेल.

रंगराजन समितीच्या अहवालातील बारकावे विचारात घेतल्यास या समितीने ज्या घटकांचा आधार घेवून ही आकडेवारी मांडली आहे त्या प्रत्येक घटकाचा व दारिद्र्य यांचे सखोल अध्ययन करून तो घटक सर्वसामान्य नागरिकांपर्यंत सहज पोहचून देशातील दारिद्र्याचे प्रमाण प्रत्यक्षात कमी करणे शक्य होईल.

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## पर्यटन उद्योगाचे आर्थिक महत्व

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सारांश

भारताच्या अर्थव्यवस्थेत आणि रोजगारवाढीत पर्यटनाचे योगदान खूप मोठे आहे. भारतात बहूसंख्य ठिकाणी आकर्षक पर्यटन स्थळे आहेत. वर्तमान काळात पर्यटकांचे प्रमाण वाढले आहे. पर्यटनामुळे देशाच्या आर्थिक, सामाजिक, सांस्कृतिक, औद्योगिक आणि भौगोलिक घटकांमध्ये परिवर्तन झाल्याचे दिसून येते. विदेशी पर्यटक भारतात येतात त्यामुळे भारताच्या या विविध घटकांमध्ये त्यांचे सात्मीकरण घडून येते. भारतातील वातावरण या पर्यटकांना पोषक राहावे या दृष्टीकोनातून या विविध घटकांचे संगोपन, व्यवस्थापन आणि संरक्षण करावे लागते. या सर्व बाबींचा परिणाम हा भारताच्या अर्थव्यवस्थेवर आणि रोजगारवाढीवर होतो. भारताची अर्थव्यवस्था सुदृढ बनते आणि रोजगारात वाढ होते. या शोधनिबंधात २०१० ते २०१८ या कालावधीमध्ये जीडीपी, रोजगार, भारतातील पर्यटन, विदेशी विनीमय प्राप्ती इत्यादी बाबींवर प्रकाश टाकण्यात आला आहे. यावरून असे लक्षात येते की, विदेशी पर्यटनामध्ये महाराष्ट्र, तमिलनाडू आणि स्वदेशी पर्यटनामध्ये उत्तरप्रदेश या राज्यांना अधिक प्राथमिकता मिळाली आहे. जगाच्या अर्थव्यवस्थेत भारताच्या जिडीपीचे प्रमाण ४.१९% आहे. चालू वर्षी भारताच्या अर्थव्यवस्थेत जीडीपीतील वाढ ८.२% आहे. तसेच भारतातील प्रवास आणि पर्यटनाचे एकूण रोजगारातील हिस्साचे प्रमाण २०११ मध्ये ११.४९% इतके सर्वात अधिक आहे. २०१७ मध्ये भारतात सर्वात अधिक विदेशी चलन प्राप्त झाले प्रस्तावना—



पर्यटन हा विषय अगदी आवडीचा आणि आनंदाचा असतो. भारतामध्ये महाराष्ट्र, आंध्रप्रदेश तेलंगणा, गुजरात, उत्तर प्रदेश या ठिकाणी सर्वात अधिक पर्यटन केले जाते. त्यात चेन्नई, मुंबई, दिल्ली, आग्रा, जयपूर या ठिकाणी सर्वात जास्त पर्यटकांनी हजेरी लावलेली आहे. वर्ल्ड ट्रॅवेल अँड ट्युरिझम कौंसिल नुसार भारतात २०१७ मध्ये १० मिलीअनच्या वर विदेशी नागरिक पर्यटनाकरिता आले होते. २०१६ च्या तुलनेत त्यात १५.६% ने वाढ झाली. २०१७ मध्ये पर्यटनामुळे जीडीपीचा दर ९.४% झाला आहे. ४१.६२२ मीलीयन नोकऱ्या भारतात पर्यटनामुळे निर्माण झाल्या. त्यात केंद्र सरकार किंवा एजेंसी आणि राज्य सरकार यांचा समावेश आहे. पर्यटन मंत्रालयाद्वारा 'Incredible India' ही मोहीम राबविली जात आहे. पर्यटनामुळे भारतात मोठ्या मात्रेत उत्पन्न येते. पर्यटनामुळे भारताची अर्थव्यवस्था मजबूत होते आणि वाढते या दृष्टीकोनातून पर्यटनाचा भारतीय उद्योगांवर आणि अर्थव्यवस्थेवर होणाऱ्या परिणामांचा आणि त्यापुढील आव्हानांचा अभ्यास करण्याच्या उद्देशाने या शोधनिबंधात विशिष्ट निकसांच्या आधारावर संशोधन करून काही निष्कर्ष काढण्यात आले आहेत.

**बिजशब्द—** जीडीपी, रोजगार, भारतातील पर्यटन, विदेशी विनीमय प्राप्ती, आव्हाने

**संशोधनाचा उद्देश—**

भारतातील पर्यटनाची चालू स्थिती जाणून घेणे आणि पर्यटनाचा भारतीय अर्थव्यवस्थेवरील परिणाम जाणून घेणे, पर्यटन रोजगार पूरविते — एक चिकीत्सक अभ्यास करणे, भारतातील पर्यटनामुळे विदेशी विनीमयाची प्राप्त जाणून घेणे, पर्यटनापुढील येणाऱ्या समस्या जाणून त्यावर उपाययोजना करणे.

पर्यटनाचा विकास मोठ्या प्रमाणावर झाल्यामुळे पर्यटन हा जगातील मोठा उद्योग म्हणून त्याचे महत्व वाढले आहे. पर्यटन हा वस्तूचे उत्पादन न करता सहज पैसा मिळवून देणारा उद्योग आहे. त्यामुळे या उद्योगाला आर्थिक, सामाजिक व राजकीय महत्व प्राप्त झाले आहे. मानवाची ज्या प्रमाणात प्रगती होत गेली त्या प्रमाणात त्यांच्या गरजाही वाढू लागल्या. त्यामुळे नैसर्गिक वस्तूवर विविध प्रक्रीया करून उपभोग्य वस्तू

तयार करणे व ती वस्तू बाजारपेठेत पोहोचविणे असे उद्योग सुरू झाले. परंतु पर्यटन उद्योगाला या बाबींची आवश्यकता भासत नसल्यामुळे त्याला वेगळे महत्व प्राप्त झाले आहे.

पर्यटन हा झपाट्याने विकसीत होणारा आर्थिक व्यवसाय असून काही प्रदेशात अर्थव्यवस्था या व्यवसायावर अवलंबून आहे. काही कारणानी जर या उद्योगाची अधोगती झाली तर त्या प्रदेशाची आर्थिक स्थिती ढासळते. उदा. जम्मू—काश्मिरचा प्रमुख उद्योग पर्यटन होता. परंतु गेल्या काही वर्षात दहशतवादी कारवायांमुळे या उद्योगाला फटका बसलेला आहे. त्याचा परिणाम जम्मू—काश्मिरची आर्थिक स्थितीवर झालेला आहे. पर्यटन हा उद्योग संवेदनक्षम असून विविध कारणांमुळे सुद्धा या उद्योगाची अधोगती होते. या उद्योगावर अनेक भौगोलिक घटकांचा परिणाम पडत असतो. या घटकांच्या अनुकूलतेवरच या व्यवसायाचा विकास अवलंबून आहे. या उद्योगाच्या विकासांमुळे देशाची आर्थिक स्थिती सुधारण्यास मदत होते. त्यामुळेच या उद्योगाला वेगळे महत्व प्राप्त झाले आहे ते पुढीलप्रमाणे —

**रोजगार उपलब्धता :—**

पर्यटन हा रोजगारभिमूख उद्योग आहे. या उद्योगात कुशल व अकुशल लोकांना रोजगार मिळतो. जेथे साधन संपत्ती मर्यादीत आहे तेथे पर्यटन उद्योगाद्वारे लोकांना रोजगार उपलब्ध करून देता येते. एखादया प्रदेशात पर्यटनाद्वारे उद्योगधंदे स्थापन झाल्यास रोजगाराची समस्या सुटते.

पर्यटनामुळे हॉटेल्स, रेस्टोरेन्ट्स वा खानावळ चालक, प्रवासी एजंट, वाहतूकदार, प्रवासी संचालक, दुकानदारास इत्यादींच्या मार्फत लोकांना रोजगार उपलब्ध होतो. याशिवाय टॅक्सीचालक, फोटोग्राफर्स, खाद्य व पेय पुरविणारे लोक, डॉक्टर्स, दुध विक्रेते, भाजी विक्रेते, घाडेवाले, गाईड्स इत्यादी लोकांना सुद्धा याचा फायदा होतो. परंतु या उद्योगातील रोजगार मात्र हा अल्पकालीन असतो. कारण विशिष्ट ऋतूत व काळात चालणारा हा उद्योग आहे. त्यामुळे याचा परिणाम रोजगारावर पडतो. प्रामुख्याने हिवाळ्यात व उन्हाळ्यात निरनिराळ्या स्थळांना भेटी देणाऱ्याची संख्या

अधिक असते. तर पावसाळ्यात कमी असते. त्यामूळे या उद्योगात रोजगार करणारे लोक काही काळासाठी आपल्या इतर उद्योगात लागलेले असतात.

#### सरकारला मिळणारा महसूल :-

ज्या ठिकाणी पर्यटन स्थळे आहेत त्याठिकाणी असणारे हॉटेल्स, रेस्टॉरंट, खानावळी, दुकाने, टॅक्सी इत्यादींवर सरकार कर आकारते. यामधून सरकारला मोठ्या प्रमाणात महसूल प्राप्त होतो. यामूळे देशाच्या महसूलात वाढ होते व देशाची प्रगती होण्यास मदत होते.

#### स्थानिक अर्थव्यवस्थेला मदत :-

स्थानिक अर्थव्यवस्थेच्या दृष्टीने पर्यटकांना बरेच महत्व आहे. बाहेरून येणारा पर्यटक हा स्थानिक बाजारपेठेतून वस्तूंची खरेदी करतो. बाहेरून आलेला पर्यटक हा स्थानिक ग्राहकांपेक्षा वस्तूंची जास्त किंमत देतो. याशिवाय हॉटेल्स, टॅक्सीचालक, गाईडस्, इत्यादींवरही पर्यटक पैसा जास्त खर्च करतो. त्यामूळे स्थानिक अर्थव्यवस्था वाढण्यास मदत होते.

#### बाजारपेठांचा विकास :-

पर्यटन केंद्रांच्या ठिकाणी बाजारपेठांचा विकास झालेला असतो. काही विशिष्ट पर्यटन केंद्रात विशिष्ट प्रकारच्या मालाची दुकाने असतात. फावल्या वेळात पर्यटक वस्तूंची खरेदी करतात. त्यामूळे अशा बाजारपेठात नावीन्यपूर्ण वस्तू विक्रेत्यांची संख्या अधिक असते. यात स्थानिक हस्तउद्योगातून निर्माण होणाऱ्या वस्तू, कलाकृतीच्या वस्तू, आकर्षक भरतकात केलेले कापड, शाल, स्वेटर्स, लाकडी वस्तू, लोकरीचे कापड, चांदीच्या वस्तू, खेळी इत्यादी वस्तू विक्रेत्यांचा समावेश होतो. पर्यटक बाजारपेठेत स्वतःहून दुकानात येतो व पटकन विविध वस्तूंची खरेदी करून जात असतो. यातूनच बाजारपेठेचा विकास होत असतो. बाजारपेठा या आर्थिक दृष्टीने महत्त्वाच्या असतात.

#### परकीय चलन :-

जगातील प्रमुख आणि विलोभनिय पर्यटन केंद्रांना जगातील निरनिराळ्या देशातून अनेक पर्यटक भेटी देत असतात. परदेशातून येणारे पर्यटक आपल्या देशातील चलन स्वतः बरोबर घेवून येतात व त्याद्वारे पर्यटन उद्योगास आवश्यक असे देवाणघेवाण होत असते. हे परकीय चलन देशाच्या दृष्टीने महत्त्वाचे असते. कारण दुसऱ्या देशातून आवश्यक माल आयात करण्यासाठी या परकीय चलनाचा उपयोग होतो. विकसनशील देशांच्या दृष्टीने परकीय चलन महत्त्वाचे

असते. त्यामूळे विकसनशील देशांमध्ये पर्यटन उद्योग वाढत आहे. पर्यटकांकडून मिळणारे उत्पन्न हे उपभोग्य वस्तूद्वारे होते. अविकसित देशाला परकीय चलन हे अधिक महत्त्वाचे असल्यामूळे ही अविकसित देशासाठी महत्त्वाची बाब समजली जाते.

#### राष्ट्रीय साधनसंपत्तीचा उपयोग :-

पर्यटनामूळे अविकसित देशात अधिक वेगाने आर्थिक विकास होण्यास मदत होते. त्यामूळे या उद्योगाकडे काळजीपूर्वक लक्ष दिले जाते. भांडवलाची योग्य प्रकारे गुंतवणूक करण्यावर या उद्योगाचा विकास अवलंबून असतो. भौगोलिक, ऐतिहासिक, सांस्कृतिक स्थिती तसेच पर्यटकांच्या आवडीनिवडी बघून वाहतूक, इमारती, उद्याने इत्यादींवर खर्च करण्याची गरज असते. तसेच भांडवल गुंतवणूकीमूळे तेथील लोकांना रोजगाराची संधी मिळते. विविध व्यवसायात गुंतवणूक केल्याने प्रत्यक्ष रोजगार उपलब्ध होतो.

#### राष्ट्रीय उत्पन्नात वाढ :-

हा असा एक उद्योग आहे की, ज्यामूळे राष्ट्रीय उत्पन्नात वाढ होते. हे उत्पन्न मालांच्या विक्रीतून प्राप्त होते. पर्यटकांच्या उपभोग्य वस्तूंच्या मागणीनुसार मालाचे उत्पादन घेतले जाते. पर्यटकांसाठी हॉटेल, विश्रामगृहे, आरोग्यधाम, वाहतूकीचे मार्ग, वाहतूकीचे साधने, इत्यादींच्या निर्मितीमध्ये भांडवलाची गुंतवणूक केली जाते. पर्यटकांनी हॉटेल चालक, रेस्टॉरंट, प्रवासी एजंट, प्रवासी चालक इत्यादींसाठी केलेला खर्च हा देशाला पैसा मिळण्याचा एक भाग आहे. त्यामूळे राष्ट्रीय उत्पन्नात वाढ होते. अविकसित देशाच्या दृष्टीने ही महत्त्वाची बाब आहे.

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## History of Human Resources Management

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This paper focuses the importance of human resource development. Human Resources is a business function, which manages, leads, facilitates and provides tools for the human capital Management in the organization. Human Resources sets strategic processes and procedures, runs difficult and complex communication campaigns as the organization attracts the best talents from the job market, retains them with the attractive compensation packages or it develops them in talent development programs. HR runs many processes, which are crucial for the modern organization. We cannot believe that the successful business could exist without the Recruitment and Staffing, Compensation and Benefits, Training and Development or the Leadership Development. However, in the past the companies did not use any of the HR value added processes. The story of Human Resources started as evidence of all employees. It dealt with issues and requests. Nothing more was expected to be delivered. The Human Resources History Management is fascinating. The wars usually change the path of Human Resources in organizations and society.

Management itself is an important skill and the human recourse management is the soul of any business as it depends on it. The History of Human Resource Management Human resource management is the strategic and coherent approach to the management of an organization's most valued assets - the people working there who individually and collectively contribute to the achievement of the objectives of the business. The terms "human resource management" and "human resources" have largely replaced the term "personnel management" as a description of the processes involved in managing people in organizations. Human Resource management is evolving rapidly. Human resource management is both an academic theory and a business practice that addresses the theoretical and practical techniques of managing a workforce. (1) Human resource management has its roots in the late and early 1900's. When workers jobs became less labor intense and more working with machinery, the scientific management movement began. This movement was started by Frederick Taylor when he wrote about it a book titled The Principles of Scientific Management. The book stated, "The principal object of management should be to secure the maximum prosperity for the employer, coupled with the maximum prosperity for each employee." (2) Taylor believed that management should use the techniques used by scientist to research and test work skills to improve the efficiency of the workforce. Also around the same time came the industrial welfare movement. This was usually a voluntary effort by employers to improve the conditions in their factories. The effort also extended into the employee's life outside of the work place. The employer would try to provide assistance to employees to purchase a home, medical care, or assistance for education. The human relations movement is the major influence of the modern human

resource management. The movement focused on how employees group behavior and how employee feelings. This movement was influenced by the Hawthorne Studies and the belief that employees worked better in a social system.

The most essential factor of business success is its human resource management. Human resource management is a function in organizations designed to maximize employee performance in service of their employer's strategic objectives.<sup>1</sup> Human Resource is primarily concerned with how people are managed within organizations, focusing on policies and systems.<sup>2</sup> Human Resource departments and units in organizations are typically responsible for a number of activities, including employee, recruitment training and development, performance, appraisal and rewarding (e.g., managing pay and benefit systems).<sup>3</sup> Human Resource is also concerned with industrial relations, that is, the balancing of organizational practices with regulations arising from collective bargaining and governmental laws.<sup>4</sup>

The human resource is one of the products of the human research movement of the early 20th century, when researchers began documenting ways of creating business value through the strategic management of the workforce. The function was initially dominated by transactional work, but because of globalization company consolidation, technological advancement, and further research, Human Resource now focuses on strategic initiatives like talent management, succession planning, labour relations and diversity and inclusion.

Human Resources duties may be performed by trained professionals. In larger companies, an entire functional group is typically dedicated to the discipline, with staff specializing in various Human Resources tasks and functional leadership engaging in strategic decision making across the business. To train practitioners for the profession, institutions of higher education, professional associations, and companies themselves have created programs of study dedicated explicitly to the duties of the function. Academic and practitioner organizations likewise seek to engage and further the field of Human Resource, as evidenced by several field-specific publications. Human Resources is also a field of research study that is popular within the fields of management and industrial, with research articles appearing in a number of academic journals, including those mentioned later in this article.

Recently, most companies focus on lowering employee Turn over and retaining the talent and knowledge held by their workforce. New hiring not only entails a high cost but also increases the risk of the newcomer not being able to replace the person who was working in that position before. Human Resources departments also strive to offer benefits that will appeal to workers, thus reducing the risk of losing knowledge.

### **Beginning of the discipline**

By the time enough theoretical evidence existed to make a business case for strategic workforce management, changes in the business landscape (à la Andrew Carnegie, John Rockefeller) and in public policy (a law Sidney and Webb, Franklin and the New Deal) had transformed the employer-employee relationship, and the discipline was formalized as “



industrial& labor relations“. In 1913, one of the oldest known professional. Human Resources associations—the Chartered institute of Personnel & Development was founded in England as the *Welfare Workers' Association*, then changed its name a decade later to the *Institute of Industrial Welfare Workers*, and again the next decade to *Institute of Labour Management* before settling upon its current name.<sup>7</sup> Likewise in the United States, the world’s first institution of higher education dedicated to workplace studies—the School of Industrial and Labor Relations—was formed at Cornell University in 1945.<sup>8</sup>

During the latter half of the 20th century, union membership declined significantly, while workforce management continued to expand its influence within organizations. “Industrial and labor relations” began being used to refer specifically to issues concerning collective representation, and many companies began referring to the profession as “personnel administration”. In 1948, what would later become the largest professional HR association—the Society for Human Resource Management(SHRM)—was founded as the *American Society for Personnel Administration*.<sup>9</sup>

Nearing the 21st century, advances in transportation and communications greatly facilitated workforce mobility and collaboration. Corporations began viewing employees as assets rather than as cogs in a machine. “Human resources management”, consequently, became the dominant term for the function—the ASPA even changing its name to SHRM in 1998.[9] “Human capital management” is sometimes used synonymously with Human Resources, although human capital typically refers to a more narrow view of human resources; i.e., the knowledge the individuals embody and can contribute to an organization. Likewise, other terms sometimes used to describe the field include “organizational management”, “manpower management”, “talent management”, “personnel management”, and simply “people management”.

Human Resource spawned in the early 20th century and was influenced by Fredrick Taylor (1856-1915). Taylor explored what he termed ‘Scientific management’” (later referred to by others as “Taylors”), striving to improve economic efficiency in manufacturing jobs. He eventually keyed in on one of the principal inputs into the manufacturing process—labor—sparking inquiry into work.<sup>5</sup>

Human relations movement grew from the research of Elton Mayo and others, whose Hawthorne studies (1924-1932) serendipitously documented how stimuli, unrelated to financial compensation and working conditions, yielded more productive workers.<sup>6</sup> Contemporaneous work by Abraham Maslow, Kurt Lewis Max Weber (1864-1920), Fredrick Herzberg and David McClelland (1917-1998) formed the basis for studies in industrial and organizational psychology organizational behavior and organizational theory giving room for an applied discipline.

Human Resource has been depicted in several popular media. On the U.S. television series of *The office*, Human Resource representative . Toby Flenderson is sometimes seen as





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a nag because he constantly reminds coworkers of company policies and government regulations. 10 Long-running American comic strip Dilbert also frequently portrays sadistic Human Resources policies through character Catbird, the “evil director of human resources”.<sup>11</sup> Additionally, an HR manager is the title character in the 2010 Israeli film *The*, while an Human Resources intern is the protagonist in 1999 French film *Resources human*. Additionally, the BBC sitcom *dinner ladies* main character Philippe is a Human Resources manager.

In this way, the human resource management plays a crucial role. It highlights its utility and necessity in any business management. It is the need of present times to consider the increasing value of human resource development and its future impact on business.

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**Recent Trends in Banking Sector**

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**6<sup>th</sup> & 7<sup>th</sup> January 2018**



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## Evolution of Mudra Bank

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### Abstract:

*MUDRA Ltd. stands for Micro Units Development & Refinance Agency Ltd, is a Non-Banking financial institution being set up by Government of India for development and refinancing micro units' enterprises. MUDRA Ltd, a statutory body, was set up as a result of PradhanMantri MUDRA Yojana (PMMY) which was launched in April, 2015. Also it was announced by the Honourable Finance Minister while presenting the Union Budget for FY 2016. As per budget 2015-16, MUDRA Bank is to be set up with refinance corpus of Rs 20,000 Crore.*

### Introduction:

MUDRA Ltd. stands for Micro Units Development & Refinance Agency Ltd, is a Non-Banking financial institution being set up by Government of India for development and refinancing micro units' enterprises. MUDRA Ltd, a statutory body, was set up as a result of PradhanMantri MUDRA Yojana (PMMY) which was launched in April, 2015. Also it was announced by the Honourable Finance Minister while presenting the Union Budget for FY 2016. As per budget 2015-16, MUDRA Bank is to be set up with refinance corpus of Rs 20,000 Crore.

### Functions / Roles of Mudra Ltd

The Functions of MUDRA is as follows. This functions highlights the role of MUDRA

- 1) The major role of MUDRALtd would be in refinancing and developing Micro Enterprises.
- 2) It will provide funds to Non-corporate small business sector.
- 3) It will also partner with State/Regional level financial intermediaries to provide financeto small/micro business enterprises.

### Who are entitle to get loan from Mudra Ltd --

The Following entitle to get loan from Mudra Ltd --

- 1) Non - Corporate Small Business Segment (NCSBS) - comprising of millions of proprietorship / partnership firms running as small manufacturing units.
- 2) Service sector units taken loans from Mudra.
- 3) Shopkeepers taken loans from Mudra.
- 4) Fruits / vegetable vendors taken loans from Mudra.
- 5) Truck operators taken loans from Mudra.
- 6) Food-service units taken loans from Mudra.
- 7) Repair shops taken loans from Mudra.
- 8) Machine operators taken loans from Mudra.
- 9) Small industriestaken loans from Mudra.
- 10) Artisans taken loans from Mudra.

- 11) Food processors taken loans from Mudra.
- 12) Others in Rural and Urban Areas taken loans from Mudra.

**Agencies that provide the loan**

The following Agencies that provide the loan Under MUDRA -

- 1) All Public Sector Banks.
- 2) Regional Rural Banks (RRBs) .
- 3) Cooperative Banks.
- 4) Private Sector Banks.
- 5) Foreign Banks .
- 6) Micro Finance Institutions.
- 7) Non-Banking Finance Companies .

**MUDRA loans are available in three categories -- For small business -**

Loans up to 50000/- is available under the 'Shishu' category Loans beyond 50,000 and up to 5 lakh under the 'Kishor' category Loans beyond 5 lakh and up to 10 lakh under the 'Tarun' category .MUDRA Card provides borrower credit in a hassle free and flexible manner.

**MUDRA Card is aRuPay debit card with the following features --**

- 1) Cash credit / overdraft facility is available.
- 2) Cash Withdrawal at ATM or Business Correspondent.
- 3) Point of Sale (POS) Transaction facility is available.
- 4) Borrower can repay the amount at any time thus reducing the interest rate.

**Recent Developments of MUDRA --**

Government of India recently converted MUDRA Ltd into MUDRA Bank. MUDRA Bank thus created is a wholly-owned subsidiary of SIDBI, which will be known as MUDRA (SIDBI) Bank.

Along with this, a Credit Guarantee Fund for MUDRA Units (CGFMU) will also be set up. In the Budget of 2015-16, Credit Guarantee Fund has been allocated with funds worth Rs 3000 Crore. The fund is expected to guarantee more than Rs. 1 lakh crore worth of loans to micro and small units. And the National Credit Guarantee Trustee Company Ltd (NCGTC Ltd), a wholly-owned company of Government of India will be the legal Guardian / Trustee of the fund.

The guarantee would be provided on a portfolio basis to a maximum extent of 50 per cent of amount in default in the portfolio. Conclusion is the MUDRA Banks was enhanced the economical operations in economy.

**Reference**

- 1) [www.mudra.ac](http://www.mudra.ac)
- 2) [mudrabanks.functions.in](http://mudrabanks.functions.in)

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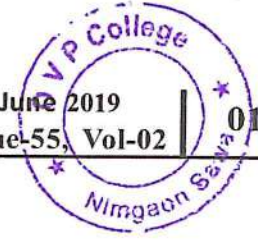
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mentioned that of late, various State Governments and Central Government of the country are found to be thinking in positive direction for overall development and social recognition for Indian women and it is recommended that the same approach needs to be intensified so that it becomes a revolution for bringing about major change in traditional attitudes and mindsets of the Indian society.

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## Online Banking and E-Commerce-A study

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### Abstract:

Financial sector plays an important role in the economic development of a country. A strong and healthy banking system is important requirement for economic growth. Indian banking industry, today is observing an IT revolution. A combination of regulatory and competitive reasons has led to increasing importance of total banking automation in the Indian Banking Industry. Information Technology has basically been used under two different avenues in Banking. One is Communication and Connectivity and other is Business Process Reengineering. Information technology enables sophisticated product development, better market infrastructure, implementation of reliable techniques for control of risks and helps the financial intermediaries to reach geographically distant and diversified markets by Internet Banking in India. The study is secondary based and analytical in nature.

**Keywords:** IDS, TCP/IP, SMTP, FTPI.

### Introduction:-

The banking system verifies the user and provides access to the requested services, the range of products and service offered by each bank on the internet differs widely in their content. Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. Banks are using electronic and telecommunication networks for delivering a wide range of value added prod-

ucts and services. The delivery channels include direct dial –up connections, private networks, public networks etc and the devices include Personal Computers. With the popularity of PCs, easy access to Internet and World Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. Most of the banks offer internet banking as a value-added service. Previously many researchers performed research on internet banking in different parameters in different parts of the globe and described about the internet banking. Various researchers have discussed internet banking concept in following way:

Daniel (1999) also studied about e-banking and he described electronic banking as the delivery of banks information and services by banks to customers via different delivery platforms that can be used with different terminal devices such as personal computer and mobile phone with browser or desktop software, telephone or digital television. Further, Zeithaml et al, (2002) stated about internet banking as a phenomenon where customers can access their bank account via the internet using a PC or mobile phone and web-browser. It has not only created opportunities for businesses to reach out to consumers directly but also allows consumers an immediate access to the electronic markets (Gupta and Bansal, 2012). This result in growth in the internet banking users, almost all banks i.e. private, public and foreign banks are providing this facility to their customer. Banks also advertise or may say promote this service among the customers.

#### Objectives of Study:-

- 1) To study functions of banking
- 2) To study the online process
- 3) To study the advantages of online banking
- 4) To study the technology of internet banking

## II. INTERNET BANKING BENEFITS

Internet banking provides numerous benefits to its customers, some of the benefits are: It removes the traditional geographical barriers for customers. The customer can access their account anytime and from any part of the world, Due to new innovative and convenient facility it attracts new customers who are using traditional banking system so far, It facilitate the offering of more services because this is internet based services which is time saving and customer can access and regulate his/her account himself/herself, This facility have zero fee, so no monthly payments are required to forfeit for availing this service, Free of charge bill reimbursement and refunds on ATM surcharges, Simple online submissions for personal accounts, loans and credits, Due to self access system it reduce customer attrition and Increase customer loyalty, High-tech technical advancements in the form of intrusion detection systems (IDS) to virus control equipments have made Online Banking system hazard free. However, regardless of the fact it is vital on the part of every customer to undertake few precautionary measures while transacting online.

## III. TECHNOLOGIES BEHIND INTERNET BANKING

Presently, the banks are using the internet network and use technology like Protocols; World Wide Web (www) in order to provide internet banking to their customer (fig 2.1). The data transmission protocol suite used for the Internet is known as the Transmission Control Protocol/Internet Protocol (TCP/IP).

Access Point (NAP) and are then routed over the backbone. Each computer connected to the Internet is given a unique IP address (such as 10.81.203.148) and a hierarchical domain name (such as www. dauniv.ac.in). The Internet can be accessed using various application-level protocols such as FTP (File Transfer Protocol), Telnet (Remote Terminal Control Protocol), Simple Mail Transport Protocol (SMTP),



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## शेतक-यांच्या आत्महत्या : एक अभ्यास

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## गोष्टवारा :

प्रस्तुत शोधनिबंधात शेतक-यांच्या आत्महत्या: एक अभ्यास याचे अध्ययन केले आहे. तसेच दुय्यम साधन सामग्रीचा आधारे माहिती संकलीत केली आहे. यामध्ये असे दिसून आले की, भारतातील शेतकरी आत्महत्यामध्ये वाढ झाली आहे. तसेच देशात सर्वाधिक आत्महत्या महाराष्ट्र राज्यात झाल्यात आहेत. या आत्महत्या कर्जबाजारीपणा, पायाभूत सुविधांचा अभाव, वाढता उत्पादन खर्च, कमी आधारभूत किंमती इ. कारणांमुळे झाल्या आहेत. कर्जमुक्त शेतकरी, हमीभाव, पायाभूत सुविधा, सुलभ कर्जपुरवठा इ. सुविधा पुरविल्या पाहिजे. त्यामुळे शेतक-यांचे मनोबल उंचावेल व शेतकरी आत्महत्या थांबतील.

## प्रस्तावना :

वास्तविक भारत हा कृषीप्रधान व निसर्गाने समृद्ध असा देश असताना शेती व शेतकरी यांच्या समस्या सोडविण्यात अपयश आले आहे. देशात मोठ्या प्रमाणात रोजगार देणारा, ग्रामीण अर्थव्यवस्थेचा कणा, अन्नधान्याचा पुरवठा करणारा, बचत, उपभोग भांडवल, पुरवठा यामध्ये महत्त्वाची भूमिका बजावणारे कृषीक्षेत्र आज अनेक प्राथमिक समस्या ही सोडवू शकलेले नाही. शेती आणि ती कसणारा शेतकरी यांना केंद्रस्थानी ठेवून सातत्याने त्यात संशोधन व सुधारणा करून समस्या सोडवल्या असल्या तर आज शेतक-यांवर आत्महत्येसारखी अत्यंत दूदैवी वेळ आली नसती.

मुळात भारतीय शेती हा पावसाबरेबर खेळला जाणारा जुगार आहे. आजही शेतकऱ्यांना पावसाच्या पाण्यावर अवलंबून रहावे लागत आहे. भारतात सिंचनाचे प्रमाण व त्यात कासव गतीने होत चाललेली वाढ शेतकऱ्यांच्या अडचणीमध्ये भर टाकत आहे. शेतीला आवश्यक व शाश्वत पाणी पुरवठा करणे अत्यंत महत्त्वाचे आहे. पण त्यादृष्टीने सरकारचे नियोजन व प्राधान्य कमी असल्याचे खेदाने नमूद करावे लागत आहे. शेतक-यांच्या आत्महत्या ही समस्या ही समस्या

दिवसेंदिवस अधिकच उग्ररूप धारण करत आहेत. त्याचे अर्थव्यवस्थेवर, समाजावर होणारे अनिष्ट परिणाम पाहता त्याचे निराकरण करणे गरजेचे असल्यामुळे शेतकऱ्यांच्या आत्महत्या हा विषय संशोधनासाठी निवडला आहे.

**बिज संज्ञा :** आत्महत्या, कर्जबाजारीपणा, पायाभूत सुविधा, आधारभूत किंमती, दुष्काळ, उत्पादन खर्च, उत्पन्न इ.

## संशोधनाची उद्दिष्टे:

- 1) शेतक-यांच्या आत्महत्याचा अभ्यास करणे.
- 2) शेतक-यांच्या आत्महत्याच्या कारणांचा अभ्यास करणे.
- 3) शेतकरी आत्महत्या ही समस्या सोडविण्यासाठी उपाय सुचविणे.

## संशोधनाची गृहितके :

- 1) शेतक-यांच्या आत्महत्येत वाढ होत आहे.
- 2) शेतक-यांच्या आत्महत्येस कर्जबाजारीपणा, वाढता उत्पादन खर्च, पायाभूत सुविधांचा अभाव, सिंचन सुविधांचा अभाव, आधारभूत किंमती इ. हे घटक कारणीभूत आहेत.
- 3) भारतात महाराष्ट्र राज्यात इतर राज्यांच्या तुलनेत शेतकरी आत्महत्येचे प्रमाण जास्त आहे.

**संशोधन पध्दती :** प्रस्तुत शोधनिबंधासाठी दुय्यम आधार सामग्रीद्वारे माहिती संकलीत केली आहे. यामध्ये शोधनिबंध, लेख, वृत्तपत्रे, साप्ताहिके, मासिके व इंटरनेट संकेत स्थळे आणि शेकडेवारी या सांख्यिकिय साधनांचा वापर केला आहे.

**शेतक-यांच्या आत्महत्येची स्थिती :** सन २००० पासून शेतक-यांच्या आत्महत्येचे प्रमाण खूप मोठ्या प्रमाणात वाढले आहे. शेतक-यांच्या आत्महत्येमुळे समाज, शासन व धोरणकर्त्यांसमोर अनेक समस्या निर्माण झाल्या आहेत.

शेतक-यांच्या आत्महत्या ही भारतासारख्या कृषीप्रधान देशात चिंताजनक बाब आहे. शेतकरी आत्महत्या झालेल्या राज्यांचे विश्लेषण खालील तक्त्यात दिलेले आहे.

## तक्ता क्र. १

## देशातील सर्वाधिक शेतकरी आत्महत्या झालेली राज्य (२०००-२०१५)

वर्ष	महाराष्ट्र	गुजरात	उत्तर प्रदेश	कर्नाटक	आंध्र प्रदेश	पंजाब	महाराष्ट्र
२०००	३०२२	१५२५	२६३०	२६३०	२६३०	१८३०	३६५०
२००१	३५३५	१५०१	२६०५	२६०५	२६०५	१८३०	३६५०
२००२	३५५५	१८५५	२६०५	२६०५	२६०५	१८३०	३६५०
२००३	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२००४	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२००५	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२००६	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२००७	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२००८	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२००९	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२०१०	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२०११	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२०१२	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२०१३	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२०१४	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०
२०१५	३६५५	१८००	२६०५	२६०५	२६०५	१८३०	३६५०

स्त्रोत : N.C.R.B.Report - २०००-२००५

तक्ता क्र. १ मध्ये सन २००० ते २०१५ या कालावधीत भारतात सर्वाधिक शेतक-यांच्या आत्महत्या झालेल्या राज्यांमधील प्रमाण दाखविले आहे. सन २००० मध्ये भारतात एकूण १६६०३ शेतकरी आत्महत्या झाल्या त्यामध्ये सर्वाधिक शेतकरी आत्महत्या महाराष्ट्रात राज्यात ३०२२ इतक्या झाल्या असून आंध्रप्रदेश (१५२५), कर्नाटक (२६३०), मध्यप्रदेश (२६६०) या राज्यात एकूण ९८३७ शेतकरी आत्महत्या झाल्या आहेत.

सन २००४ या वर्षात देशातील एकूण शेतकरी आत्महत्यामध्ये सर्वात जास्त म्हणजे ११८०९ शेतकरी आत्महत्या या वरील चार राज्यांमध्ये झाल्या आहेत. भारतातील एकूण शेतकरी आत्महत्येतील वरील चार राज्यांच्या प्रमाणाचा विचार केला असता, सन २०१२ या वर्षात सर्वाधिक ६८.३८ टक्के शेतकरी आत्महत्या झाल्या आहेत.

या चार राज्यांच्या तुलनेत महाराष्ट्र राज्यात या कालावधीत शेतकरी आत्महत्या सर्वाधिक ५६५३५ झाल्या आहेत त्यानंतर मध्यप्रदेश, कर्नाटक व आंध्रप्रदेश यांचा क्रम लागतो.

#### शेतक-यांच्या आत्महत्येची कारणे :

दिवसेंदिवस शेती हे शेतक-यांच्या दारिद्र्यात वाढ होण्याचे साधन बनत चालले आहे. शेती कसण्यामुळे शेतक-यांचा विकास होण्याऐवजी वर्षानुवर्षे तो गरीब बनत चालला आहे. परिणामी त्यांचा कर्जबाजारीपणा वाढतो. बाजारपेठेत स्वतःच्या वस्तूचा भाव ठरविण्याचे स्वातंत्र्य नाही. उत्पादन खर्चात मोठ्या प्रमाणात वाढ झाली आहे.

२१. व्या शतकात मानवाने जेवढी प्रगती केली तेवढेच निसर्गाचे नुकसान मानवाने केले आहे त्याचे परिणाम पुर, दुष्काळ अशा स्वरूपात भोगावे लागत आहे.

आपल्याकडे ६० ते ८०% पाणी बाष्पीभवनामुळे वाया जाते कृषी उत्पादनामध्ये फार जास्त पाण्याच्या वापरामुळे नद्या तलाव व भूगर्भातील पाण्याचे साठे रिकामे होत आहेत महाराष्ट्रात जास्तीत जास्त पाणी लागणारे पीक घेतले जाते. उदा. ऊस सन २०१२-१३ मध्ये भारतातील एकूण ऊस पिकाखालील क्षेत्रा [५०.०३ लक्ष हे.] पैकी ८.०० लाख हे. म्हणजेच १५.८०% क्षेत्र महाराष्ट्रातील ऊस लागवडीचे होते.

सन २०१५-१६ मध्ये राज्यातील एकूण लागवडीखालील क्षेत्रापैकी ४.२२% क्षेत्र हे एकट्या ऊसाखाली होते. ऊस पीक लागवडीला पाणी प्रचंड प्रमाणात लागते. त्याच बरोबर पाणी देण्यासाठी वापरण्यात येणारी सिंचन पद्धती ही सदोष असल्यामुळे मोठ्या प्रमाणात पाणी वाया जाते. महाराष्ट्र जीवन प्राधिकरणाचे माजी सदस्य सचिव

डॉ. संजय दहासहस्र यांच्या म्हणण्यानुसार सहरी पाणीपुरवठा योजनांमध्ये अनेक प्रकरणांच्या त्रुटी आहेत. बऱ्याच शहरांच्या वितरण व्यवस्था २५ वर्षांपेक्षा जुन्या आहेत जवळपास प्रत्येक शहरात ५०% हून अधिक गळती आहे. म्हणजे शंभर युनिट पाणी पुरविले तर त्यातील पन्नास युनिट पाणी वाया जाते औरंगाबाद मध्ये तर ५८% गळती असल्याचे दिसून येते.

गळती होऊन जाणा-या पाण्याला नॉन रेव्हेन्यु वॉटर असे म्हणतात. जागतीक बँकेच्या सन २००६ च्या सर्वेक्षणानुसार संपूर्ण जगामध्ये ७०.००० कोटी रुपयाचे उत्पन्न पाण्याच्या गळतीमुळे बुडाले आणि त्यापैकी १/३ % उत्पन्न हे विकसनशील देशातील आहे.

उपलब्ध असलेले जलसाठे सुद्धा मानवाने दुषित केले आहेत. मानवाच्या अतिहव्यासापोटी निसर्गचक्र विघडून गेले आहे. त्यामुळे काही भागात कोरडा दुष्काळ तर काही भागात ओला दुष्काळ अशा विपरित परिस्थितीला तोंड द्यावे लागत आहे. ११ऑगस्ट २०१९ पर्यंतची महाराष्ट्रातील परिस्थिती पाहिली तर पुणे, कोल्हापुर, सांगली, सातारा, सोलापूर येथे अती पर्जन्यवृष्टीमुळे पुरस्थिती आली असून त्यात ४० जणांचा मृत्यू झाला तर २.५८ लाख नागरिकांना पुण्यामध्ये व इतर ठिकाणी सुखरूप पोहचविण्यात आले. तर नांदेड उस्मानाबाद बीड, लातूर परभणी या ठिकाणी पाऊसच नाही येथील स्थिती फार गंभीर आहे. दुष्काळ मानवनिर्मात असो की निसर्ग निर्मात त्याची सर्वात जास्त दाहकता गरीबांनाच सहन करावी लागते.

दुष्काळ काही अलीकडेच घडणारी घटना नाही तर ब्रिटिश राजवटी पूर्वीच्या ३०० वर्षात भारतात चार मोठे दुष्काळ पडले. ब्रिटिशांनी सत्ता स्थापनास प्रारंभ केल्यावर १७६५ ते १८५७ ह्या काळात सोळा दुष्काळ पडले तर १८५८ साली ब्रिटिश साम्राज्याची सार्वभौम सत्ता प्रस्थापित झाल्यानंतर पुढील ४२ वर्षात १७ दुष्काळ पडले १८५० ते १९०० या पन्नास वर्षांच्या काळातील दुष्काळामुळे २ कोटी लोक मृत्यूमुखी पडले महाराष्ट्रात ही बऱ्याच वर्षांपासून दुष्काळ पडतो आहे १९७२ च्या दुष्काळानंतर १९८६, १९९२, २००१ ते २००३ असा दुष्काळ होता. राज्यात जून महिन्यात येणारा पाऊस २००८ व २००९ साली जुलै महिन्यात झाला पुढे २०१० ते २०१२ या सालीही तो उशीरा येत गेला २०१४ मध्ये एल निनो आणि नानो क वादळाने मान्सूनवर प्रभाव पडून दुष्काळ स्थिती निर्माण झाली. २०१८-१९ मध्ये सुद्धा तिच परिस्थिती होती. जुलै नंतर पावसाच्या कमतरतेमुळे राज्यात दुष्काळ स्थिती निर्माण झाली. म्हणून शासनाला राज्यातील २६ जिल्हे आणि १५१ तालुक्यात दुष्काळ जाहीर करावा लागला तर माराठवाडा सलग २०१४ पासून २०१९ पर्यंत ६ वर्षे दुष्काळाचा सामना करावा लागत आहे.

पावसाची नेहमी प्रतिकुलता आहे. सन २०१४ या वर्षी



भारतातील शेतक-यांच्या एकूण आत्महत्यापैकी ५७.९ टक्के आत्महत्या कर्जबाजारीपणा, नापिकी, कौटुंबिक समस्या या तीन कारणांमुळे झाल्या आहेत. याशिवाय इतरही अनेक कारणे आहेत. या सर्व कारणांचा संक्षिप्त आढावा खालीलप्रमाणे

### १) शेतक-यांचा कर्जबाजारीपणा :

भारत व महाराष्ट्रातील शेतक-यांच्या आत्महत्या होण्यामागचे सर्वात महत्वाचे कारण शेतक-यांचा आत्महत्या होण्यामागचे सर्वात महत्वाचे कारण शेतक-यांचा कर्जबाजारीपणा हे आहे. विविध अभ्यास स समित्यांनी सरकारला सादर केलेल्या अहवालात कर्जबाजारीपणामुळे शेतकरी आत्महत्येस प्रवृत्त होतो असे म्हटले आहे. राष्ट्रीय नमुना पाहणी सर्वेक्षणाच्या ७० व्या अहवालानुसार भारतात ९०.२ टक्के दशलक्ष शेतकरी कुटुंबे असून यापैकी ५२ टक्के कुटुंब कर्जात बुडालेली आहेत. या कर्जबाजारी कुटुंबांना ४० टक्के कर्जपुरवठा हा बिगरसंस्थात्मक मार्गांनी म्हणजे सावकार, सराफी, पेढी इ. कडून झालेला आहे.

शेतकरी खते, बियाणे जलसिंचन सोयी इ. शेतीविषयक कामासाठी सावकार व बँकाकडून कर्ज घेतो. परंतु नैसर्गिक साथ न मिळाल्याने अपेक्षित उत्पादन मिळत नाही. याचा परिणाम कर्जाची परतफेड करण्यास शेतकरी असमर्थ ठरतो. सावकार व बँका यांच्या तगादयामुळे नैराश्यातून आत्महत्येस प्रवृत्त होतो. सन २०१४ या वर्षी भारतात ११६३ शेतक-यांच्या आत्महत्या (२०.६टक्के ) कर्जबाजारीपणामुळे झाल्याचे राष्ट्रीय गुन्हे नोंदणी विभाग (NCRB) यांच्या अहवालातून स्पष्ट होते. महाराष्ट्रात विशेषत्वाने विदर्भ, मराठवाडयातील १९ जिल्ह्यात शेतकरी आत्महत्यांचे प्रमाण सर्वात जास्त आहे. याच पार्श्वभूमीवर डॉ.एम.एस.स्वामीनाथन यांनी आपल्या लेखात - Ending the debt deaths असे म्हटले आहे.

### २) वाढता उत्पादन खर्च :

शेतीसाठी, लागणारी संकरित बियाणे (HYV), रासायनिक खते, किटकनाशके, सिंचन, सुविधा, मशागत अवजारे, या आदानांच्या किंमतीत सतत वाढ होत आहे. यामुळे शेतमालाचा उत्पादन खर्च वाढत आहे. परंतु त्याचवेळी बाजारपेठेत खर्चाच्या तुलनेत योग्य भाव मिळत नाही. यामुळे कर्जबाजारीपणा वाढतो व शेतकरी निराश होऊन आत्महत्येकडे प्रवृत्त होतो.

### ३) पायाभूत सुविधांचा अभाव :

शेती व्यवसायासाठी पायाभूत सुविधा म्हणजे वीज, पाणी, वाहतूक आधुनिक तंत्रज्ञान गुणवत्तापूर्ण बी-बियाणे खते इ. चा अभाव आहे. आज ग्रामीण भागात विद्युत भारनियमन करण्यात येते त्यामुळे शेतीतून अपेक्षित उत्पादन होत नाही. परिणाम शेतकरी निराश होऊन

आत्महत्येकडे प्रवृत्त होतो.

### ४) प्रतिकूल हवामान :

भारतीय शेती ही पावसावर अवलंबून आहे. पावसाचे अनियमित स्वरूप, अपुरा पाऊस, गारपीटी सारखी संकटे, वारंवार उद्भवणारे दुष्काळ (अवर्षण व अतिवृष्टी) आदीमुळे शेतीव्यवसाय तोट्याचा होत आहे. गेल्या ४-५ वर्षांपासून महाराष्ट्रासह अनेक राज्यात सातत्याने दुष्काळ सदृश्य स्थिती आहे. अभ्यासातून निदर्शनास येते की, ४१ टक्के आत्महत्या या दुष्काळ, सतत नापिकी, तोटा यामुळे होतात.

### ५) सिंचन सुविधांचा अभाव :

सिंचन सुविधावर प्रचंड गुंतवणूक करूनही भारतात अद्यापही एकूण पिकाखालील जमिनीपैकी फक्त ५३ टक्के सिंचनाखाली आहे. सिंचन सोयीचा अभाव अपुरा पाऊस यामुळे शेती व्यवसाय असुरक्षित बनत आहे. परिणामी शेतकरी वैफल्यग्रस्त होऊन आत्महत्या करण्याकडे वळतो आहे.

### ६) कर्जाचा स्रोत :

शेतक-यांना कर्जपुरवठा हा सहकारी पतपेढया, ग्रामीण बँका, व्यापारी बँका, या संस्थात्मक मार्गांनी होता आणि सावकार, नातेवाईक, मित्र आदि बिगर संस्थात्मक मार्गांनी होतो. सन २०१३ या वर्षी भारतात शेतक-यांना एकूण कर्जापैकी ६४ टक्के कर्जपुरवठा संस्थात्मक मार्गांनी यात सहकारी पतपेढया व सहकारी बँका यांचा वाटा ३३.३ टक्के आणि व्यापारी बँकाचा वाटा ३०.७ टक्के होता. (NSSO-२०१३).

सावकाराकडून जे कर्ज घेतले जाते त्यावर दरमहा ४ ते ५ टक्के व्याज सावकाराला द्यावे लागते. म्हणजे वर्षाला व्याजदर ४८ ते ६० टक्के एवढा होता. शेतक-याला उदरनिर्वाहासाठी शेतीतून पुरेसे उत्पन्न न मिळाल्याने आणि बँकेकडून कर्ज घेण्यासाठी पुरेसे तारण नसल्यामुळे आजही सावकाराचे प्राबल्य आहे. सावकारी पाशात अडकल्यामुळे कर्जबाजारीपणात वाढ होऊन तो मानसिक दृष्ट्या खचतो. राधाकृष्णन समितीने (२००७) शेतकरी आत्महत्यांचे महत्वाचे कारण बिगर संस्थापक कर्ज या स्रोताचे प्राबल्य हे असल्याचे नमूद केलेले आहे.

### ७) आधारभूत किंमत कमी :

केंद्र व राज्य सरकार कृषी उत्पादनासाठी किमान आधारभूत किंमत जाहीर करते. परंतु ही किंमत फारच कमी असते. शेतमालाच्या उत्पादन खर्चाच्या ७५ टक्के असते. (डॉ.नरेंद्र जाधव अहवाल-२००८) आर्थिक नुकसान झाल्याने शेतकरी वैफल्यग्रस्त होऊन आत्महत्या करतात.

### ८) आजारपण :

दरिद्रय, कुपोषण, अयोग्य पिण्याचे, पाणी, अनुवंशिता, शेतीतील ताणतणाव इ. विविध कारणांमुळे अनेक शेतकरी दुर्धर आजारानीं ग्रासलेले आहेत. सद्यःस्थितीत वैद्यकीय सेवा सतत महाग होत आहेत. आजारपणाला व खर्चिक, महागाड्या वैद्यकीय उपचार पध्दतींना कंटाळून १३.२ टक्के शेतक-यांनी सन २०४ या वर्षात आत्महत्या केल्या आहेत. (NCRB Report-२०१४)

याशिवाय निरक्षरता, पारंपारिक शिक्षण पध्दती, शेतीवरील सार्वजनिक खर्चातील घट, धारण क्षेत्राचा अल्प आकार, अपेक्षित उत्पन्नातील घट, शेतकऱ्यांचे अल्प उत्पन्न, (सामाजिक व धार्मिक कार्यक्रमावरील खर्चात वाढ) कौटुंबिक कलह, विद्युत भारनियमन, राजकीय इच्छाशक्तचा अभाव, जोडधंद्याचा अभाव, सामाजिक प्रथा परंपरा इ. कारणांमुळे महाराष्ट्रात शेतकरी आत्महत्येची ज्वलंत समस्या गंभीर बनत चालली आहे.

#### शेतक-यांच्या आत्महत्या रोखण्यासाठी उपाय :

- १) शेतक-यांना कर्जमुक्त करणे : अत्यल्प व अल्प भुधारक यासह सर्व शेतकरी यांना बँका व सावकारी जाचातून मुक्त करण्यात यावे.
- २) शेतीपूरक व्यवसाय विकसित करणे : दुष्काळ किंवा नैसर्गिक संकट आले की शेतक-याला उत्पन्नाचा पर्याय राहत नाही त्यासाठी दुग्धव्यवसाय, शेळीपालन, वराहपालन, कुक्कूटपालन, तुती उद्योग, कुटीर उद्योग, यांना चालना देण्यासाठी शासनाने यासाठी अनुदान देवून शेतीपूरक व्यवसायाचा विकास केला पाहिजे.
- ३) शेतमालाला हमी भाव : शेतमालाला हमीभाव मिळण्यासाठी डॉ.स्वामीनाथन आयोगाच्या शिफारशीची अंमलबजावणी केली. पाहिजे तसेच शेतमालाला हक्काची बाजारपेठ उपलब्ध करून दिली पाहिजे.
- ४) सुलभ कर्जपुरवठा : उद्योगाप्रमाणे शेतीला ही आवश्यक त्या कर्जाची उपलब्धता करून देणे गरजेचे आहे. विशेषतः कृषीसाठी मुबलक व अल्प व्याजदरात कर्जपुरवठा करून शेतक-यांना खाजगी मगरमिठीतून सोडवले पाहिजे.
- ५) योग्य बि-बियाणे व खते यांची उपलब्धता : यासाठी शासनाने योग्यवेळी आवश्यक त्याप्रमाणात सुधारित व संकरित बियाणे व खते यांचे उपलब्धता करून दिली पाहिजे. यामध्ये शेतक-यांची मोठी फसवणूक होते. ही फसवणूक थांबली तर आत्महत्या कमी होतील.
- ६) पायाभूत सुविधांची उपलब्धता : शेतक-यांना विज पुरवठा, सिंचन सुविधा, शेतमाल साठवणूक व्यवस्था, प्रतवारीकरण व प्रमाणिकरण, शेती अवजारे, वाहतूक दळण साधने इ. पायाभूत सुविधा उपलब्ध करून दिल्या पाहिजे.

तसेच पीक विमा, नैसर्गिक आपत्ती पासून संरक्षण, शेतक-यांचे मनोबल उंचावणे, शेती वैज्ञानिक दृष्टीकोन निर्माण करणे,

आंतरराष्ट्रीय बाजारपेठ उपलब्ध करून देणे, निर्यात, अनुदान देणे, इ. सुविधा शासनाने पुरविल्या पाहिजेत. त्यामुळे शेतक-यांच्या आत्महत्या थांबतील.

#### निष्कर्ष :

प्रस्तुत शोध निबंधात शेतक-यांच्या आत्महत्या: एक अभ्यास याचे अध्ययन केले आहे. यामध्ये असे दिसून आले आहे की, सन २००० ते २०१५ या कालावधीत भारतात सर्वाधिक शेतकरी आत्महत्या या महाराष्ट्र राज्यात झाल्या आहेत. यावरून शेतक-यांच्या आत्महत्येत वाढ झाल्याचे दिसून येते. तसेच शेतक-यांच्या आत्महत्येस कर्जबाजारीपणा, वाढता उत्पादन खर्च, पायाभूत सुविधांचा अभाव, प्रतिकूल हवामान, सिंचन सुविधांचा अभाव, सदोष कर्ज व्यवस्था, कमी आधारभूत किंमती, इ. कारणे जबाबदार असल्याचे दिसून आले आहे.

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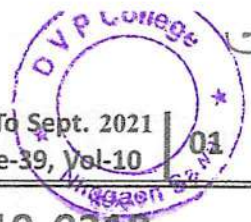
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वित्तविना शूद्र स्वचले, इतके अनर्थ एका अविद्येने केले

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## A Study on Growth of Regional Rural Banks in India

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### Abstract

Researcher has made attempt to understand the existing literature available on RRBs, and to assess the branch expansion, no. of districts covered by RRBs in the rural areas. Rural development as an emerging trend is about to explore possibilities in the rural India. In our country about 70% of the population lives in rural areas in some 630000 villages. There are states like UP, MP, Bihar and Orissa where rural population varies from 80-90%. India's economy is predominantly rural in character. In order to shape the present rural scenario there is an urgent need of upgrading various factors like employability literacy, irrigation, infrastructure advanced technology, basic telecommunication facilities and above all need of efficient financial system. Rural development is necessary for developing the country through economic development of rural people. RRBs were set up in year 1975 with the prime motive of providing financial credit to rural people for crop production and allied purposes to excess the rural credit. A restructuring committee under the chairman ship of A.V.Sarsesai in 2005 revisited the issue of improving the operational viability of RRBs by merging of RRBs of the same sponsored banks in the same state and merging of RRBs which sponsored by various banks in the same state. The committee viewed that the change in the sponsored banks may in some cases helps in improving the performance of

RRBs. A change in sponsorship may prove the establishment of competition work culture, efficient management of sponsored bank. The study shows that No. of branches and district covered increase and increase in profit and decrease in NPA shows the good growth performance of RRBs for providing better banking services for rural people.

**Key Words:** RRBs, Rural people, NPA, Branch Expansion

### Introduction

India is a country of villages. Almost 70% population of our country lives in about 630000 villages. It is highly populated with rural mass that is engaged in agricultural and allied activities. The GDP of our country is occupied largely with the income arises from these agricultural based activities. For any kind of business & activity finance is very necessary. Rural people have been living in the atmosphere of economically poor. After Independence the rural development program was become as a target attraction of reforms introduced by the Govt. of India. These programs include providing food, housing and employment to the rural population. With the help of this, govt. also tries to provide credit to poor farmers and artisans. Besides these programs banks are plying important role in providing rural credit. In early days Co-operative banks were established to improve rural credit facilities, but these banks could not satisfy rural finance needs. Thus a committee was formed to find a solution for this problem. This committee was headed by Shri M. Narsimhan. The committee gave the suggestion to establish Regional Rural Banks. Five RRBs were established for the purpose of taking banking services to the threshold of rural people, under the provision of an ordinance promulgated on 26<sup>th</sup> September 1975 and the RRBs act 1975. The main objective of RRB was to provide financial credit to rural people for crop production and allied purpose.

This paper attempts to understand the

branches were established which was 126 in no. & only 16 new branches were established in 2016-17 with the lowest 0.08% in the last 10 years.

**Table 2 : Showing Profit/loss and NPA of the banks**

Year	Profit	% of NPA on O/s advances	change in profit/loss	change in NPA
(1)	(2)	(3)	(4)	(5)
2008-09	2957.06	3.96	-	-
2009-10	1967.69	4.14	100.56	0.16
2010-11	2509.36	3.72	721.54	0.42
2011-12	2349.48	3.75	-159.75	0.03
2012-13	2463.41	5.03	93.96	1.28
2013-14	2585.00	5.65	-58.41	0.62
2014-15	2694.00	6.09	309	0.44
2015-16	2745.00	6.15	51	0.06
2016-17	2008.00	6.07	-727	1.52
2017-18	2216.00	6.80	208	-1.27

Profit and NPA are the key performance indicators for RRB. Above table is prepared by the data collected from Annual reports of NABARD and RBI.

1. Column is showing up and down trend of profit earned in last 10 years. In 2010-11 profit increased by 721.54% but in 2011-12 it decreased by 159.75% in last year. Year 2013-14 and 2016-17 showed a decline in profits. Highest increase in profit was 721.54% and highest decline was 727%.

2. Another indicator of the performance is Non-performing Assets. In the above table the % of NPA is shown on outstanding loans and advances given by the banks. In the year 2010-11 the NPA was at its lowest and in the year 2016-17 the NPA was highest in last 10 years.

### Conclusion

Development is essential for balanced economic growth. Lack of finance is a major problem faced by rural population. The decision of establishment of RRBs has come as boon for these areas. RRBs were set up in year 1975 with the prime motive of providing financial credit to rural people for crop production and allied purposes to excess the rural credit. A restructuring committee under the chairman ship of A.V. Sarsesai in 2005 revisited the issue of improving the operational viability of RRBs by merging of RRBs of the same sponsored banks

in the same state and merging of RRBs which sponsored by various banks in the same state. The committee viewed that the change in the sponsored banks may in some cases helps in improving the performance of RRBs. A change in sponsorship may prove the establishment of competition work culture, efficient management of sponsored. In this study it is concluded that the branch establishments of RRBs were declining during the study period due to the policies for reducing losses by merging RRBs in sponsor banks and other RRBs. This is also seen that no. of branches and no. of districts covered was increased during the study period. Performance indicators of the RRBs like profit have increased and NPA in last year 2017-18 is decreased by 1.27%. Earning profits and recovery of loans given is very necessary for the smooth running of banking actives of any bank. This shows a significant growth in branch networking and profitability performance of RRBs for providing better banking services to the rural people.

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# POWER OF KNOWLEDGE

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## A Study and Review of Digital Marketing

Dr.Chhaya Jadhav

**Abstract:** The digital single market is one of the most important objectives and challenges for the European Union. However, given that digitalization implies a borderless world it requires a different form of governance and has distinctive features ferom other aspects of the single market. In addition, it raises a number of practical and political issues for countries outside the EU, but which maintain close economic and trade relations with the latter.

**Keywords:** Digitalization, Digital Marketing, Web, Types of information,

### Introduction -

A digital marketing system (DMS) is a method of centralized channel distribution used primarily by products. It combines a content management system (CMS) with syndication across the web, mobile, scan able surface, and social channels. Want to make a real deal for your business in the world of digital marketing? Wish to reach out to more and more number of people through this incredible space of the online world? Have a website but do not have the right platform? Or have an idea and a business, but wish to make it visible to more people? Then we can be the best help by Digital Marketing.

### Objectives of the Research:

- 1) To study the concept of Marketing.
- 2) To study the concept of Digital Marketing.
- 3) To assess the components of Digital Marketing.

### Hypothesis of the Research:

Digital Marketing enhances the Marketing activities.

### Methodology for the Research :

The research includes the secondary data sources.

### Explanation:

#### Contents of Digital Marketing:

##### 1) Web -

A digital marketing system (DMS) is a method of centralized channel distribution used primarily by products. It combines a content management system (CMS) with syndication across the web, mobile, scannable surface, and social channels.

##### 2) Social -

A DMS publishes to web channels, usually in the form of a stand-alone website. It can manage any part of the web process, including web design, web hosting, domain registering, marketing, content creation and other standard methods of web promotion. The goal of web publication is to give the user a digital 'home' on the web, where clients, guests, fans and other web browsers arrive as a destination. Other methods of digital marketing often work to drive traffic to the web channel.

##### 3) Mobile -

ADMS publishes to popular social channels, including Facebook and Twitter as a



means to communicate with fans, friends, followers, and customers and drive traffic to the user's website. The social publication can take the form of a status update, a text message, a 'tweet', a photo, a video and many other means of social communication. The idea is to find browsers in social spaces who might not otherwise be targeted. And that of which helps to communicate including social media networks

**4) Scannable Surface -**

A set of a scannable surface includes tablet PC, publishing material, TV etc media. QR code enables traditional marketing channels to be utilized for a new digital transform. A quick scan on the QR code can guide viewers directly to the information they need without spending time on browsing and be searching, and the most valuable method of using QR code scan is to link to purchase basket.

NFC or Near field communication is a growing technology used in information sharing, that is, cash transactions, access information and other personal information.

**5) Privacy Issue -**

Digital marketing is considered as a challenge for privacy [1] because consumers' information is searched, collected, and used in the process of digital marketing without consumers' awareness. The privacy of customers is important because that it is related to customers' perceived value, satisfaction, loyalty, their trust on a company and performance of a company.

**Types of information:**

**1) Basic information :**

In the traditional sense, private information mainly includes gender, age, education background, marital status and other basic information.

In the network society, private information also includes personalized digital information such as account passwords.

**2) Activity information :**

Private information refers to browsing history, purchasing records, location, social activities and so on.

**3) Illegal use of information :**

At present, the discussion on the consequences of privacy issues caused by digital marketing technology is increasingly focused on the possibility of illegal use of information.[7] The information of consumers may become commodities, which will be exchanged or traded without the consumer's awareness and authorization.

The consumers' information is mainly exchanged or transacted in two forms. One is that the related merchants share those data between each other. The other is that those data are sold by certain recommenders to a third party. For example, the data that can identify the financial status of consumers is very attractive to credit agencies. All these above increases the risk of consumer privacy.

**4) Customer attitude :**

Some customers tend to choose the latter between a right of privacy and other favorable



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conditions. Pieces of evidence show that some customers are willing to allow merchants to use their personal information if they can have something to gain in return, even just small rewards, even though they do worry about their privacy may be invaded. In addition, digital marketing provide convenience to people. In the minds of some customers, this convenience is more important than their privacy, especially for teens. Nevertheless, most people are very concerned about whether their privacy is protected.

#### 5) Supervision and administration:

Permission marketing seems to be a good way to solve legal issues and privacy issues. It provides a suitable way to let merchants could connect with customers. Consumers can grant licenses only to a few merchants which are chosen from a large number of merchants. Permission marketing aims to make digital marketing matches the request of the law and provide consumers with information autonomy and. The other solution is that merchants post privacy logs to promote transparency and accountability.

The General Data Protection Regulation (GDPR) is an example which meets the above requirements. It stipulates that merchants can collect customers' information only for specific, clear and legitimate purposes and deal with them only in a fair, transparent, and legal manner and merchants must protect these data. Customers should be informed that how will their data be used, what will be the effects and other relevant information in a concise, easy-to-understand and freeway so that they can clearly determine whether it is necessary to grant authorization or not. Except the right to be informed, the GDPR also provide customers with seven other rights such us the right of access, the right to erasure, the right to restrict processing, the right to object and establishes corresponding accountability system.

Thus, Digital Marketing ensure marketing activities like online marking, mobile marketing, internet marketing , etc.

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## Assessment of History of Agricultural Credit in India

Prof. Dr. Jadhav C.D.

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### Abstract -

Agricultural credit is considered as one of the most basic inputs for conducting all agricultural development programmers. In India there is an immense need for proper agricultural credit as Indian farmers are very poor. From the very beginning the prime source of agricultural credit in India was moneylenders. The research paper involved Types of Agricultural Credit, History of Types of Agricultural Credit, POST 1991 Summary of Agricultural Credit, problems of and Suggestions for Removing Limitations of Agricultural Credit in India

### Introduction -

Indian Economy is an agricultural economy. The agriculture is base, sole and background of the economy. Agricultural credit is considered as one of the most basic inputs for conducting all agricultural development programmers. In India there is an immense need for proper agricultural credit as Indian farmers are very poor. From the very beginning the prime source of agricultural credit in India was moneylenders. The research paper involved Types of Agricultural Credit, History of Types of Agricultural Credit, POST 1991 Summary of Agricultural Credit, problems of and Suggestions for Removing Limitations of Agricultural Credit in India

### Meaning of Agricultural Credit-

Agricultural credit is considered as one of the most basic inputs for conducting all agricultural development programmers. In India there is an immense need for proper agricultural credit as Indian farmers are very poor. From the very beginning the prime source of agricultural credit in India was moneylenders.

### Objectives of the Research -

- 1) To study the Agricultural Credit system in India.
- 2) To study the Types of Agricultural Credit in India.
- 3) To Study the problems of and Suggestions for Removing Limitations of Agricultural Credit in India.

### Hypothesis of the Research -

The Agricultural Credit in India helps to develop the Agriculture sector in Economy.

### Lets us Discuss below-

### Types of Agricultural Credit -

Considering the period and purpose of the credit requirement of the farmers of the country, agricultural credit in India can be classified into three major types:

**(a) Short Term Credit:**

The Indian farmers require credit to meet their short term needs viz., purchasing seeds, fertilisers, paying wages to hired workers etc. for a period of less than 15 months. Such loans are generally repaid after harvest.

**(b) Medium Term Credit:**

This type of credit includes credit requirement of farmers for medium period ranging between 15 months and 5 years and it is required for purchasing cattle, pumping sets, other agricultural implements etc. Medium term credits are normally larger in size than short term credit.

**(c) Long Term Credit:**

Farmers also require finance for a long period of more than 5 years just for the purpose of buying additional land or for making any permanent improvement on land like sinking of wells, reclamation of land, horticulture etc. Thus, the long term credit requires sufficient time for the repayment of such loan.

Development of rural credit systems have always been a complicated affair and this is clear from India's history. Intermittent failure of monsoons, unscientific farming practices and rural indebtedness, seasonal need for credit and other risks has ensured that high interest rates remain a norm rather than an exception with respect to credit. This problem was also noticed by our colonial masters and to this date, providing a formal system of credit seems to be a challenge. What I have done here in this post is an attempt to develop a timeline based on an article I came across online. This will be the first among many posts that I intend to write on agricultural credit and I am open to feedback on the same.

**1870** - British administration began to notice the problems in Indian agriculture

**1904** - Cooperative Societies Act ? Cooperatives seen as premier institutions for disbursing agri-credit.

**1912** - Continuous official attention ? provision of rural credit. New Act passed in 1912 ? gave legal recognition to credit societies

**1915** - Maclagan Committee - advocated establishment of provincial coop banks - by 1930 all provinces had them ? Rise of 3-tier cooperative credit structure

**1926-27** - Royal Commission on Agriculture further examined rural credit

**1934** - Reserve Bank of India Act 1934 - specific provision for attention to agri-credit

**1935** - Sir Malcolm Darling submitted a report on cooperative credit to GoI. Sec 54 - RBI to

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set up an Agricultural Credit Dept - expert staff? advise central and state govts, state coop banks, co-ordinate RBI functions for agricultural credit

**1936-37** - 1<sup>st</sup> activities - Studies in 1936 and 1937 -> found that entire finance required by agriculturalists supplied by moneylenders, coop and other agencies were negligible

**1935-1950** - RBI strongly promoted coop cred movement, building a cooperative cred structure 2 separate arms, one for short-term and one for long-term (exists even today)

**1945-1950** - over half a dozen committees appointed to study the progress of provision of rural credit

**1951** - Provision of credit via coop only 3.3% of cultivators, via commercial banks only 0.9%. Moneylenders charged high interest rates. Legislation on moneylending was advocated to chk malpractices

**1954** - Report of All India Rural Credit Survey - foundation laid for building a broader credit structure. Apart from visualising coop as an exclusive agency for provision credit to agriculture, recommended setting up of SBI and using it to extend commercial banking facilities to rural and semi-urban areas

**1963** - Agricultural Refinance Corporation set up to provide funds by means of refinance, in vain. Inadequacy of rural credit was a concern even in 50s and 60s

**1965-67** - Drought brought some attention back to agriculture when country was focused on industrial growth

**1966** - All India Rural Credit Review Committee formed in July to review supply of rural credit in context of 4th Five-Year plan, asked to make recommendations to improve flow of agri-credit. Commercial banks advised to play a complementary role to cooperatives

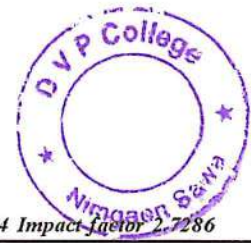
**1969** - Social control and nationalisation of commercial banks (1969 and then 1980) played catalyst role to efforts of leveraging the bank system for extending agri-credit. Concept of priority sector was introduced to help neglected sectors like agriculture

**1975** - Decent credit planning through Lead Bank Scheme, each district was placed with a commercial bank to spearhead cred allocation for agri-lending; ARC was renamed as Agricultural Refinance and Development Corporation (ARDC) 60s and 70s - Green revolution in the late 60s and 70s did necessitate adequate availability of credit. However, flow of credit still was not improved -> comm banks were not tuned to needs and requirements of small and marginal farmers

**1977** - Setting up of a separate structure capable of combining local feel of coop and large resource base of comm banks. Recommendation from Narasimham Committee in 1975, Regional Rural Banks or RRBs were set

**1982** - Following the recommendations of the "Committee to Review Arrangements for





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Institutional Credit for Agriculture and Rural Development", the National Bank for Agriculture and Rural Development (NABARD) was set up in 1982

1991 - Report of Committee on Financial System 1991 provided blueprint for carrying out overall fin sector reforms during 1990s. Weaknesses in performance of rural fin institutions since 1991 resulted in setting up of various committees/task forces to look into operations

- "The High-level Committee on Agricultural Credit through Commercial Banks" (RV Gupta, 1998)

- "Task Force to Study the Functions of Cooperative Credit System and to Suggest Measures for its Strengthening" (Jagdish Capoor, 1999) -> adoption of a Model Cooperative Act, setting up of a Coop rehab and development fund at NABARD et Mutual Assistance Fund at State Level

- "Expert Committee on Rural Credit" (V.S. Vyas, 2001) -> restoration of health of Primary Agricultural Credit Societies (PACs) by scrapping the cadre system, selective delayering of cooperatives credit structure and integration of short and long-term structures.

- "The Working Group to Suggest Amendments in the Regional Rural Banks Act, 1976" (M.V.S. Chalapathi Rao, 2002) -> suggesting diversification of the business of RRBs, recommended introduction of capital adequacy norms for RRBs in a phased manner, along with the RRB-specific amount of equity based on the risk-weighted assets ratio

1995-96 - RIDF or Rural Infrastructure Development Fund set up in 1995-96. NABARD has major catalytic role in micro-credit movement through SHGs. However on the eve of 1991 reforms, rural credit delivery system was in a poor shape

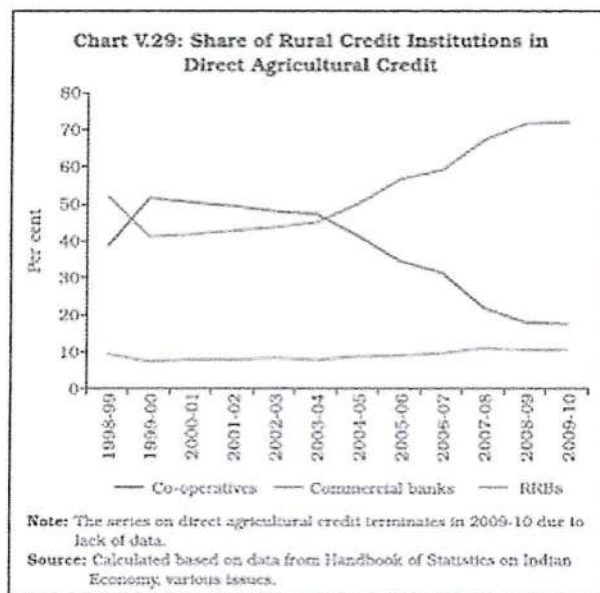
#### **POST 1991 Summary**

- Deregulation of interest rates of co-operatives and RRBs
- Deregulation of lending rates of commercial banks for loans above Rs. 2 lakh
- Recapitalisation of select RRBs
- Introduction of prudential accounting norms and provisioning requirements for all rural credit agencies
- Increased refinance support from RBI and capital contribution to NABARD
- Constitution of the Rural Infrastructure Development Fund (RIDF) in NABARD for infrastructure projects
- Introduction of Kissan Credit Card (KCC) and stipulation of interest rate not exceeding 9 per cent for crop loans up to Rs. 50,000 extended by the public sector banks.

#### **Photo Credit: Reserve Bank of India**

It does not look like we have seen the end or will witness any decline in the kind of innovation that will be used to tackle the challenges we face as far as credit is considered in the

Indian agricultural context. Though the problem is far from solved, we have come a long way. An interesting point to note is that 'Agricultural credit' or the lack of it has indirectly or directly played a role in the setting up of RBI, SBI and NABARD.



**Problems of Agricultural Credit in India:**

Since independence, the institutional agricultural credit structure in India was very poor. In the post-independence period, various attempts were made by the Government for enriching the institutional agricultural credit structure of the country leading to continuous growth in the base and sources of agricultural credit.

Both the co-operative sector, commercial banks and rural banks are trying simultaneously for meeting credit requirements of the farmers. Even then, there are number of problems faced by agricultural credit structure of the country which are standing on the path of development of the agricultural sector.

**The following are some of these problems:**

**(i) Insufficiency:**

In spite of expansion of rural credit structure, the volume of rural credit in the country is still insufficient as compared to its growing requirement arising out of increase in prices of agricultural inputs.

**(ii) Inadequate Amount of Sanction:**

The amount of loan sanctioned to the farmers by the agencies is also very much inadequate for meeting their different aspects of agricultural operations. Considering the amount

of loan sanctioned as inadequate and insignificant, the farmers often divert such loan for unproductive purposes and thereby dilute the very purpose of such loan.

**(iii) Lesser Attention of Poor Farmers:**

Rural credit agencies and its schemes have failed to meet the needs of the small and marginal farmers. Thus, lesser attention has been given on the credit needs of the needy farmers whereas the comparatively well-to-do farmers are getting more attention from the credit agencies for their better credit worthiness.

**(iv) Growing Overdues:**

The problem of over-dues in agricultural credit continues to be an area of concern. The recovery of agricultural advances to various institutions is also not at all satisfactory. In 1997-98, the recovery of agricultural advances of commercial banks, co-operative banks and regional rural banks were 63 per cent, 66 per cent and 57 per cent respectively.

Such growing over-dues have also been resulted from poor repaying capacity of farmers. As a result of that, the credit agencies are becoming wary of granting loan to farmers.

**(v) Inadequate Institutional Coverage:**

In India, the institutional credit arrangement continues to be inadequate as compared to its growing needs. The development of co-operative credit institutions like Primary agricultural credit societies, land development banks, commercial banks and regional rural banks, have failed to cover the entire rural farmers of the country.

**(vi) Red Tapism:**

Institutional agricultural-credit is subjected to red-tapism. Credit institutions are still adopting cumbersome rules and formalities for advancing loan to farmers which ultimately force the farmers to depend more on costly non-institutional sources of credit.

**Essay # 6. Suggestions for Removing Limitations of Agricultural Credit in India:**

For effective modernisation of agricultural sector and also to stimulate its growth pattern, a broad based and simplified rural credit structure is very much desired and important. Accordingly, Prof. Darling has rightly observed, "A proper system of agricultural credit will not only lower the rate of interest but also imply a system in which productive loans will gradually replace the unproductive ones."

**Thus, in order to remove limitations and problems of agricultural credit in India the following measures may be suggested:**

- (i) To monitor the taccavi loan offered by the Government in a serious manner.
- (ii) Co-operative credit societies should be organised to make it efficient and purposeful for delivering the best in terms of rural credit. Moreover, these societies may be transformed into



a multi-purpose society with sufficient funding capacity.

- (iii) Middlemen existing between credit agencies and borrowers should be eliminated.
- (iv) Reserve Bank of India should arrange sufficient fund so that long term loans can be advanced to the farmers.
- (v) Power and activities of the Mahajans and moneylenders should be checked so as to declare an end to the exploitation of farmers.
- (vi) The Government should introduce the credit guarantee scheme so as to provide guarantee on behalf of the farmers for getting loans.
- (vii) The banks should adopt procedural simplification for credit delivery through rationalisation of its working pattern.
- (viii) The Government should issue Kisan credit cards to the farmers to draw cash for their production needs on the basis of the model scheme prepared by NABARD.
- (ix) In order to check the fraud practices adopted by the farmer, for getting loans from different agencies by showing same tangible security, a credit card should be issued against each farmer which will show the details about the loans taken by them from different agencies.
- (x) Credit should also monitor over the actual utilisation of loans by developing an effective supervisory mechanism.



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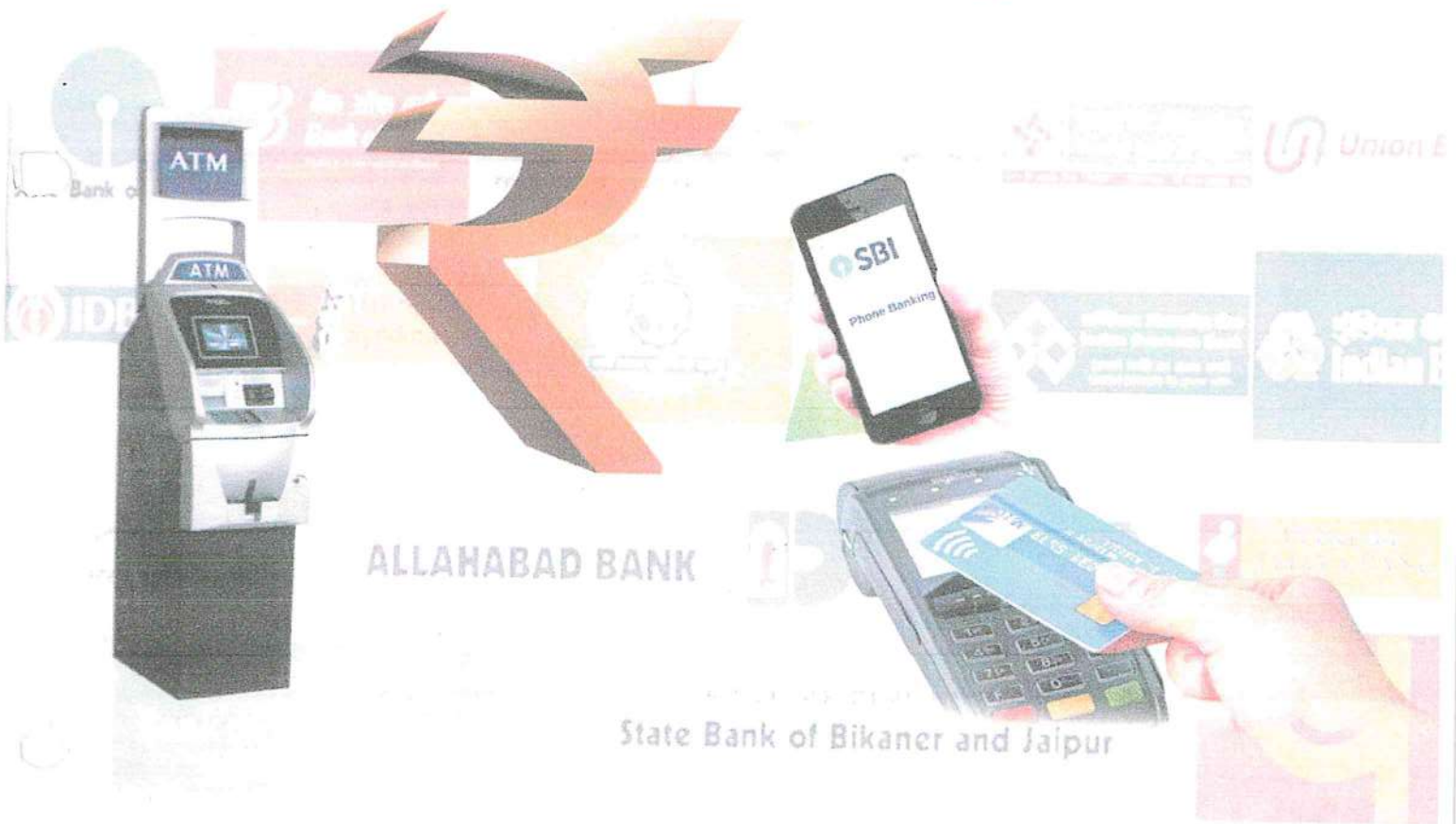
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## Indian Banking Sector Issues & Challenges



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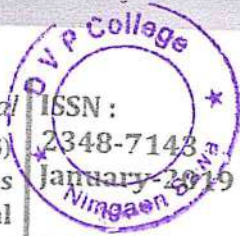
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**SWATIDHAN PUBLICATIONS**



## A Study on Communication and Soft Skills in Banking Sector

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### Abstract :

Communication is an important element that determines the profitability and efficiency of a banking organization. A banking organization cannot attract and retain a wide customer base without initiating better and effective communication strategies. Despite these realities, banking organizations maintain poor communication strategies. One of the main reasons is their desire to maximize profits, at the expense of customer satisfaction. Communicating in the financial services industry is consistently challenging. Lingering lack of consumer trust and the conservative nature of interpersonal communication make it difficult to be creative and engage an audience. Knowing how to maximize your communication skill set is paramount.

**Key words :** Communication, Financial services, Profits, Strategies.

### Introduction :

Communicating in the financial services industry is consistently challenging. Lingering lack of consumer trust and the conservative nature of interpersonal communication make it difficult to be creative and engage an audience. Knowing how to maximize your communication skill set is paramount.

Convincing another to trust you with their money is one of the most difficult tasks in the professional world. Navigating challenging and complicated regulations, identifying growth opportunities, and understanding the ebb and flow of the markets may all come second nature to a financier --but how do you make it engaging? How do you simplify your message and engender the trust that you need to get the deal done? It all starts with communication.

Communication is an important element that determines the profitability and efficiency of a banking organization. A banking organization cannot attract and retain a wide customer base without initiating better and effective communication strategies. Despite these realities, banking organizations maintain poor communication strategies. One of the main reasons is their desire to maximize profits, at the expense of customer satisfaction.

### Objective of the research:

1. To Study the elements of communication.
2. To Study the effect of soft communication in banking efficiency.

### Data Collection:

Data occurred for the research to using secondary data resources.

### Definition of communication :

"A process by which information is exchanged between individuals through a common system of symbols, signs, or behavior."OR

"A system (as of telephones or computers) for transmitting or exchanging information."

### Let's see the elements of effective communications:

#### 1) Use Fresh Language :

To really engage customers, colleagues or superiors, you need to be clever. Come up with fresh ways to make a point. 'Pushing mud uphill with a kebab stick' is a fun one we heard recently.



Find language that is different and use it to delight your audience. Find words and pop, capture your audience's ear and reel them in. If you can find new ways to say things people to stay attentive, your communication skills will skyrocket.

### 2) Use Inclusive Language :

A big problem with jargon is that it can alienate especially in the finance industry. Complex terminology is the norm. Of course, at times jargon does have value. For example, when working with a group of scientists, they will use shorthand to communicate quicker with each other.

The issue is when jargon loses its effect. Too many of us use fancy, flowery words that we don't know what we're talking about. But if you don't know what you're on about, you will lose your audience/customers.

And when you use words in this way, the risk of alienating the 'peripheral players' – those who aren't in the inner sanctum and don't understand the technical terms.

So stick to the basics, be authentic and ensure everyone understands your explanation. Your clients will feel included and your language will really make a mark.

### 3) Cut The Clutter :

Have you ever been on a cross-country conference call and someone says, "Yes, I agree" from WA. In terms of the discussion on that last point that, just want to say from our perspective, maybe from my perspective in particular, that on consideration in terms of the conversation, this from a strategic perspective, it just want to say that it agree."

Clive agrees. That's all he had to say. Not only is lengthy language and cluttered a waste of time, it instantly repels the listener.

Remember, less is more. The best communicators speak in punchy phrases without too many words to set the scene and convey your point. Invite the imagination into play and let people fill in the gaps.

A good rule of thumb is to keep your message to around 6 words or fewer. Then you'll have more silences for impact. The rest is just packaging.

And remember – the way you deliver your content determines how it will influence your audience. Think, feel and behave.

### Other soft skills for effective Banking -

1. Effective communication with lead customers.
2. Practice leveraging the Bank methodology to get the best out of every relationship.
3. To use the Bank Value Cards, and practice cracking the Code.
4. Project confidence.
5. Executive to employee communication gap.
6. Good Customer service.

### Conclusion :

Thus if effective communication is used by bankers, its effect to attract the customers rises the customers numbers, profitability and the growth of banking sector.

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