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Commercial Agriculture in Rural India

Organized by
Marathwada Shikshan Prasarak Mandal's
R. B. Attal Art's, Science & Commerce College
Georai, Dist. Beed

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PREFACE

Dear participant professors, research scholars, colleagues and Guest,

Department of Commerce and Management Science of R.B. Attal Arts, Science and Commerce College Georai, Beed (MS) is organizing One Day National Conference on “New Insights for Sustainable Development of Commercial Agriculture in Rural India” on 10th January 2020. The Conference is sponsored by Dr. Babasaheb Ambedkar Marathwada University Aurangabad.

Marathwada Shikshan Prasarak Mandal's R. B. Attal Arts, Science and Commerce College Georai, has consistently kept its promises for quality education for the society in the region addressing to the issues of social responsibility, students development and progression and research. Research is one of the continuous activity undertakings by all the faculties on the campus.

Department of Commerce and Management Science is involved in outstanding research and effective teaching learning process. It has always been proactive in all student centric activities. The present conference entitled New Insights for Sustainable Development of Commercial Agriculture in Rural India is also a part of its efforts for bringing about academic discussion on the recent development in commercial agriculture in rural area.

I feel happy to write this message as I also happen to be part of the commerce stream. I take this privilege to welcome you all the participant to the conference.

Best Wishes!

Dr. Rajani Shikhare

Principal,
R. B. Attal Arts, Science and Commerce Collge,
Georai, Beed

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MINIMUM SUPPORT PRICE: PROBLEMS AND CHALLENGES

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ABSTRACT

Indian farmers are going through turmoil, they are struggling for life. Their only income comes from agriculture. But uncertainty of weather conditions, uncertainty of rainfall and among all this fluctuating produce prices breaks the back of farmers. To monitor these agricultural prices Indian government took initiative in 1960's in the form of agricultural prices commission. In this paper the effectiveness of how government is working towards betterment of farmer's life is discussed. And what is MSP the major step by government and their effects on farmer's life is discussed.

Keywords: Minimum Support Prices, Commission for Agricultural Costs and Prices, Crops, agricultural produce, Gross Domestic Product

INTRODUCTION

India is an agrarian economy with the agriculture and allied sector contributing to around three fourth of the Gross Domestic Product (GDP) and providing employment to more than four fifth of the population. Series of institutional reforms were taken to boost the agricultural production and modernize the farming practices. These included land reforms, structural changes in administrative arrangements, agricultural extension schemes initiation of price support policies, including the minimum support price. The adoption of MSP policy in India was mainly due to food security and price fluctuations provoked by drought, floods and international prices. The system of MSP in India was started in mid 1960's amid food shortages.

At the time of independence the price policy of agriculture was rigid and was in control. After the recommendations of Food grains Policy committee of 1947 restrictions were removed. The Food grains prices committee, 1964 recommended institutions like Agricultural Prices Commission. Accordingly the Agricultural Prices commission was set up in January 1965. In 1985 it is renamed as Commission for Agricultural Costs and Prices (CACP). After its establishment it started announcing minimum support prices, procurement prices and issue prices for number of agricultural commodities.

The MSP is fixed on recommendations of commission for agricultural costs and prices (cacp). The CACP is statutory body and submits separate reports recommending prices for kharip and rabi seasons. The central government after considering the report and views of the state government and also keeping in view the overall demand and supply situation takes the final decision.

OVERVIEW OF LITERATURE

This chapter will cover various literature related with the study undertaken by institutes, authors, magazines, researchers and news papers.

Anilkumar Rohilla said that MSP helps to create more marketable surplus., encourage farmers to improve the production. But problems related to implementation of MSP are procurement centers being away resulting into heavy transportation cost non opening of procurement centers on time, lack of covered storage facility, delays in payments etc. **NITI Aayog** in its report displayed that 65% of the small farmers earned 60% of their annual income from agriculture. 16% of large farmers received 74% of their annual income from cultivation. 81% of the cultivators were aware of MSP fixed by the government. 20% of farmers of sample states received their MSP on same day, 7% sample states after 2 to 3 days and 51% farmers received after one week and 5% after one month. **Suvarna L. Mahalle, Anil Kumar Rohilla*, Ajay Yadav and Shailija Thakur NAHEP-Krishi Anusandhan Bhawan** (KAB)-II, ICAR, Pusa, New Delhi: conclude that the MSP policy helps to determine floor price of major agricultural produces every year and it helps them to provide an assured market in addition to a minimum assured return. As a result MSP helps to create more marketable surplus, adopt new agricultural practices and encourage farmers to improve the production.

STATEMENT OF THE PROBLEM

Statements of the problems are framed by the researcher which is mentioned below:

1. Major portion of farmers are unaware of the msp policy and its concept.
2. Farmers concern is just not about the MSP but also about implementation
3. Any other crops except the wheat and paddy, fetches the MSP.

4. The declared MSP is not fixed according to the formula recommended by Swaminathan commission.

OBJECTIVES OF THE STUDY

1. To find out the parameters in determination of MSP.
2. To study the MSP system and its implementation.
3. To study the socio-economic impact of MSP on the beneficiaries
4. To find out the problems related to MSP

RESEARCH METHODOLOGY

This research paper is based on the secondary data only. Secondary data is collected from journals, books, newspapers, editing articles and e-sources.

SCOPE AND LIMITATION

The study will cover the implementation; mechanism of MSP. Study will also be aimed to probe problem and challenges of MSP.

DEFINITION OF MINIMUM SUPPORT PRICES

“Minimum support prices are in the nature of a long –term guarantee to the producers so that in the event of glut, prices are not allowed to fall below these announced minimum.”

Minimum Support Price is a form of market intervention undertaken by the Government of India. Where government buys the farm output directly from the farmers. MSP is announced by government at the start of sowing season. The rates are decided by the Cabinet Committee on Economic Affairs (CCEA) on the basis of recommendations of commission for agricultural costs and prices (CACP). The minimum guaranteed prices are fixed to set a floor below which market prices cannot fall.

DETERMINANTS OF MSP

While recommending the price policy of various commodities it analyses

- i) Demand and supply
- ii) Cost of production
- iii) Price trends in the market
- iv) Inter-crop price parity
- v) Terms of trade between agriculture and non-agriculture
- vi) Likely implications of MSP on consumers of that product

MSP is currently announced for 24 commodities including:

- Seven cereals: paddy, wheat, jowar, bajra, barley, maize, ragi
- Five pulses: gram, arhar, moong, urad, lentil
- Eight oilseeds: groundnut, mustard, toria, soyabean, sunflower, sesum, niger seed, safflower seed.
- Cash crop: raw cotton, copra, raw jute, Virginia flu curved tobacco

PROBLEMS OF MSP

The focus of MSP is more on rice and wheat only which caused production of these crops in excess because farmers are encouraged to produce more rice and wheat even by shifting their land which was suitable for other any crops. As a result there is shortage of pulses and any other protein based products which in turn causing increases buffer stock of cereals leading to huge storage and transportation cost. And this MSP implementation is full of drawbacks.

Farmers all across the country demanding that MSP be increased therefore it is at par with 1.5 times the cost of production. The government claimed that it has fulfilled this demand.

Crop	Cost Of Production (A2+FL) For 2018 -2019	Msp=(A2+FL) *1.5	Cost Of Production c2 For 2018-19	Msp= (C2 *1.5) Swaminathan Recommendation	Government Declared Msp 2018-19	Difference Between Msp And Swaminathan Commission Recommendation
Paddy	1166	1749	1560	2340	1750	590
Jowar	1619	2428.5	2183	3274.5	2430	844.5
Bajra	990	1485	1324	1986	1950	36
Ragi	1931	2896.5	2370	3555	2897	658
Maize	1131	1695.5	1480	2220	1700	520
Arhar	3432	5148	4981	7471.5	5675	1796.5
Moong	4650	6975	6161	9241.5	6975	2266.5
Urad	3438	5157	4989	7483.5	5600	1883.5
Groundnut	3260	4890	4186	6279	4890	1389.5
Sunflower seed	3592	5388	4501	6751.5	5388	1363.5
Soybean	2266	3399	2972	4458	3399	1059
Cotton	3433	5149.5	4514	6771	5150	1621
Nigerseed	3918	5877	5135	7702.5	5877	1825.5
seasum	4166	6249	6053	9079.5	6249	2830.5

Source: PIB release (Press Information Bureau)

The above prices are not fixed according to the Swaminathan Commission recommendations. The formula for calculating Cost of production is $C2 = A2 + FL + \text{cost of imputed on rent and interest on owned land}$. Where A2 includes cost of seed, labor (human, animal and machine), fertilizer, manure, insecticides and other miscellaneous costs. And FL is family labor. The recommendations of Swaminathan Commission were to give 1.5 times of $C2 = A2 + FL + \text{cost of imputed rent and interest on owned land}$. But government included only $A2 + FL$.

CONCLUSION

The most important aim of the MSP policy is to save the Indian farmers from making distress sales. msp is a sense work as an insurance policy to save the farmers from price falls. Food security has been achieved, increase in the production of grain, increase in farm income of farmer, from a situation of massive shortages India has emerged as grain surplus country. The major beneficiaries must be small and marginal farmers but these people are unaware of these schemes and even if they are aware small farmers are exploited by large scale farmers because small farmers don't afford the transportation cost as their produce is in small quantity. so these farmers deprive of the benefits of minimum prices.

RECOMMENDATIONS

For the better result of MSP policy government should go through some changes.

1. Government should work towards better storage and transportation facility. it is found that the procured agricultural produce is stored in terrible conditions which deteriorate the quality of those produce.
2. Government should follow the recommendations given by Swaminathan commission. This commission has suggested the scientific way of determining MSP.
3. Government should work towards better transparency. The benefits of MSP are more enjoyed by large scale farmers so government should put check on the implementation of MSP.

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AGRICULTURE MARKETING

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INTRODUCTION

Agricultural marketing continues to be the mainstay of life for majority of the Indian population. It contributes around 25% of the GDP and employs 65% of the workforce in the country. Agricultural marketing covers the services involved in moving an agricultural product from the farm to the consumer. These services involve the planning, organizing, directing and handling of agriculture produce in such a way as to satisfy farmers, intermediaries and consumers. Numerous interconnected activities are involved in doing this, such as planning productions, growing and harvesting, grading, packing and packaging, transport, storage, agro and food processing, provision of market information, distribution advertising and sale. The term encompasses the entire range of supply, chain operations for agricultural products, whether conducted through ad-hoc sales or through a more integrated chain, such as on involving contract farming.

CONCEPT AND DEFINITION

The term agricultural marketing is composed of two words-agriculture and marketing. Agriculture, in the broadest sense, means activities aimed at the use of natural resources for human welfare, i.e., it includes all the primary activities of production. But, generally, it is used to mean growing and/or raising crops and livestock. Marketing connotes a series of activities involved in moving the goods from the point of production to the point of consumption.

According to Thomsen, agricultural marketing comprises all the operations and the agencies conducting them, involved in the movement of farm-produced foods, raw materials and their derivatives, such as textiles, from the farms to the final consumers, and the effects of such operations on farmers, middlemen and consumers. This definition does not include the input side of agriculture.

Agricultural marketing is the study of all the activities, agencies and policies involved in the procurement of farm inputs by the farmers and the movement of agricultural products from the farms to the consumers. The agricultural marketing system is a link between the farm and the non – farm sectors. It includes the organization of agricultural raw materials supply to processing industries, the assessment of demand for farm inputs and raw materials, and the policy relating to the marketing of farm products and inputs.

According to the National Commission on Agriculture (XII Report), agricultural marketing is a process which starts with a decision to produce a saleable farm commodity, and it involves all the aspects of market structure or system, both functional and institutional, based on technical and economic considerations, and includes pre- and post-harvest operations, assembling, grading, storage, transportation and distribution.

IMPORTANCE OF AGRICULTURAL MARKETING:

Agricultural marketing plays an important role not only in stimulating production and consumption, but in accelerating the pace of economic development. Its dynamic functions are of primary importance in promoting economic development. For this reason, it has been described as the most important multiplier of agricultural development.

- (1) **Optimization of Resource use and Output Management:** An efficient agricultural marketing system leads to the optimization of resource use and output management. An efficient marketing system can also contribute to an increase in the marketable surplus by scaling down the losses arising out of inefficient processing, storage and transportation. A well-designed system of marketing can effectively distribute the available stock of modern inputs, and thereby sustain a faster rate of growth in the agricultural sector.
- (2) **Increase in Farm Income:** An efficient marketing system ensures higher levels of income for the farmers by reducing the number of middlemen or by restricting the commission on marketing services and the malpractices adopted by them in the marketing of farm products. An efficient system guarantees the farmers better prices for farm products and induces them to invest their surpluses in the purchase of modern inputs so that productivity and production may increase. This again results in an increase in the marketed surplus and income of the farmers. If the producer does not have an easily accessible market-outlet where he can sell his surplus produce, he has little incentive to produce more. The need for providing adequate incentives for increased production is, therefore, very important, and this can be made possible only by streamlining the marketing system.

- (3) **Widening of Markets:** A well-knit marketing system widens the market for the products by taking them to remote corners both within and outside the country, i.e., to areas far away from the production points. The widening of the market helps in increasing the demand on a continuous basis, and thereby guarantees a higher income to the producer.
- (4) **Growth of Agro-based Industries:** An improved and efficient system of agricultural marketing helps in the growth of agrobased industries and stimulates the overall development process of the economy. Many industries depend on agriculture for the supply of raw materials.
- (5) **Price Signals:** An efficient marketing system helps the farmers in planning their production in accordance with the needs of the economy. This work is carried out through price signals.
- (6) **Adoption and Spread of New Technology:** The marketing system helps the farmers in the adoption of new scientific and technical knowledge. New technology requires higher investment and farmers would invest only if they are assured of market clearance.
- (7) **Employment:** The marketing system provides employment to millions of persons engaged in various activities, such as, packaging, transportation, storage and processing. Persons like commission agents, brokers, traders, retailers, weigh-men, hamals, packagers and regulating staff are directly employed in the marketing system. This, apart several others find employment in supplying goods and services required by the marketing system.
- (8) **Addition to National Income:** Marketing activities add value to the product thereby increasing the nation's gross national product and net national product.
- (9) **Better Living:** The marketing system is essential for the success of the development programmes which are designed to uplift the population as a whole. Any plan of economic development that aims at diminishing the poverty of the agricultural population, reducing consumer food prices, earning more foreign exchange or eliminating economic waste has, therefore, to pay special attention to the development of an efficient marketing for food and agricultural products.
- (10) **Creation of Utility:** Marketing is productive, and is as necessary as the farm production. It is, in fact, a part of production itself, for production is complete only when the product reaches a place in the form and at the time required by the consumers. Marketing adds cost to the product; but, at the same time, it adds utilities to the product.
 - (a) **Form Utility:** The processing function adds form utility to the product by changing the raw material into a finished form. With this change, the product becomes more useful than it is in the form in which it is produced by the farmer. For example, through processing, oilseeds are converted into oil, sugarcane into sugar, cotton into cloth and wheat into flour and bread. The processed forms are more useful than the original raw materials.
 - (b) **Place Utility:** The transportation function adds place utility to products by shifting them to a place of need from the place of plenty. Products command higher prices at the place of need than at the place of production because of the increased utility of the product.
 - (c) **Time Utility:** The storage function adds time utility to the products by making them available at the time when they are needed.
 - (d) **Possession Utility:** The marketing function of buying and selling helps in the transfer of ownership from one person to another. Products are transferred through marketing to persons having a higher utility from persons having a low utility.

AGRICULTURAL MARKETING PROBLEMS AND SOLUTIONS

Problems

1. Lack of Output Quality

Prima facie, the quality of produce is low due to a number of factors:

- (a) Poor quality of seeds,
- (b) Primitive methods of cultivation,
- (c) Lack of pest and disease control measures,
- (d) Dependence on erratic monsoon (drought or flood),
- (e) Lack of adequate storage facilities to protect the crop from rains and rats,

(f) Deliberate adulteration and dumping and so on.

2. Absence of Grading

As a general rule, there is hardly any grading of the commodities to be marketed. Therefore, the purchaser has little, if any, confidence in the quality of the product.

3. Inadequate Storage and Warehousing Facilities

The average Indian farmer does not have adequate storage facilities. Moreover, there is no satisfactory warehousing facilities in the market. For these two reasons the farmer has to sell his produce immediately after the harvest. He cannot wait to obtain better prices in the future. Moreover, due to lack of storage facilities, farmers are unable to obtain loans from co-operative marketing societies or even commercial banks against the security of the stored output.

4. Lack of Adequate Transport Facilities

India's railroad network is grossly inadequate compared to its needs. There are hardly 2.8 km of rail tract per 100 square km area in India. The condition in rural areas is even worse. The road conditions in rural areas are really very bad. Even the rich cultivators, having surplus to dispose off, are often not interested in going to the mandis. Most rural roads are un-metalled and cannot be used during the monsoon season.

5. Lack of Information

The market for agricultural products in India is not perfectly competitive in the sense that the farmers do not usually get adequate information about the price that prevail in big and organised markets. Due to lack of communication facilities, the information about market prices rarely reaches the farmers.

Since most farmers are illiterate and ignorant, they take at face value whatever price rules in all parts of the market. Instead, lack of market information causes variations in market prices. Daily prices of some essential commodities are no doubt made public by the A.I.R. and T.V., but the number of radio sets and T.V. in rural areas is very small.

6. A Long Chain of Intermediaries

The number of middlemen and intermediaries between the farmer and the final consumer of most agricultural commodities is very large. Therefore, the total margin going to the traders is quite a large part of the market price. Some of them, such as the dalals, hardly perform any economic function. So the farmer hardly gets anything compared to the effort put and expenses incurred.

7. Unethical Practices

Many fraudulent practices are observed in rural markets. The entire method of transaction is against the interest of the farmer. In the mandis, the farmer has to approach a broker (a dalal) to be able to dispose of his produce to the arhitiya. These two intermediaries often use code words to settle the price under cover and not in open. Although they act for both the buyer and the seller, they serve the interest of the buyer than that of the seller by forming collusion with the arhitiya.

Moreover, false weights and measures are used and unnecessary deduction is made from the quoted price on the pretention that his produce is of inferior quality. Thus, the farmer is exploited in various ways and, the whole method of transaction is against the interest of the farmer. In short, most transactions are unfair and unethical.

8. Multiplicity of Charges

A related point may be noted in this context. There are multiplicity of charges on the seller. Some of these are legitimate such as commission, carriage and weightment, while others are not (such as charges for the arhitiya buyers' servants and apprentices, charity, religious festival and so on). In each case the seller has to pay more than the buyer.

Peasants are also to pay various indirect taxes such as octroi (a tax on the inter-State movement of goods), terminal taxes and municipal tolls. In theory, these are normally paid by the consumers because the demand for agricultural commodities is elastic. But in practice these are paid by the seller—the poor and helpless cultivator.

9. Lack of Proper Marketing Facilities

In very-recent times, the quantum of marketed surplus has increased significantly in certain areas due to the spread of Green Revolution. But this has not been supported by a. corresponding increase in market yards and other ancillary facilities. Consequently, the farmer has been the lone sufferer.

10. Debt Obligation and Distress Sales

Finally, the average farmer is almost always in debt. So he cannot wait after the harvest so as to obtain better prices in future. He has to make distress sales to the moneylender or the trader immediately after the harvest, for clearing his debt. This weakens the position of the farmer. His condition deteriorates further when, at a later date, he has to make distress purchase from the open market by obtaining consumption loan.

So the main point is that the farmer has to sell his produce at the wrong time, at a wrong place and at an unfavorable price. As a result his revenue falls.

Solutions

For all the above Problems of India's agricultural marketing system the farmer does not get a fair deal from the market. However, his condition can be improved by removing the Problems.

(1) Regulated Markets

Regulated markets may be established with a view to eliminating unhealthy and unethical trade practices and reducing various marketing charges with a view to benefitting the poor cultivator. Quite recently, numerous regulated markets have been set up in various states to safeguard the interest of the farmers.

(2) Expansion of Market Yards

This is a vital necessity. This must be supported by a corresponding expansion of ancillary facilities in the various existing markets and setting up new markets and market yards for handling the phenomenal increase in market arrivals, particularly in those areas where the Green Revolution has occurred (viz., Punjab, Haryana and western U.P.).

(3) Cooperative Marketing Societies

There is a need to set up such societies. Some progress has been achieved in this direction. In India the co-operative marketing structure consisted of more than 7,000 co-operative marketing societies during 1999-00, covering all important agricultural markets in the country. The total value of agricultural produce marketed by co-operatives amounted to Rs. 22,500 crores in 1999-00, as against Rs. 169 crores in 1960-61.

(4) Storage Facilities

An extension of storage facilities at the farm land and Storage and Warehousing Corporation, with a view to constructing and managing a whole network of warehouses in all towns and mandis. The co-operative societies get necessary financial and technical assistance from the Government for promoting warehouses in villages.

Moreover, the National Co-operative Development Corporation has been set up for planning promoting and financing the programme of augmenting storage capacity of co-operatives at various levels. The storage capacity of 150 lakh tonnes had already been constructed in the co-operative sector by the end of March 2000 as against a capacity of 8 lakh tonnes in 1960-61.

(5) Credit

Steps may be taken to provide cheap credit to farmers, especially from institutional sources like commercial banks and co-operatives. Co-operative societies are providing credit facilities to farmers with a view to improving their economic conditions, protecting them from the exploitative practices of village moneylenders and for helping them to get reasonable prices for their produce.

(6) Transport Facilities

Expansion of transport facilities between the villages and mandis seems to be the need of the hour. Rural transport has been given emphasis in the five year plans and quite some progress has been made in this direction.

(7) Other Measures

Various other measures taken include Prompt supply of market information through published documents and T.V. programmes, standardisation and grading to ensure quality to consumers and better prices to producers.

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ROLE OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN RURAL DEVELOPMENT IN INDIA IN LIGHT OF THE PROVISIONS OF THE COMPANIES ACT, 2013

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ABSTRACT

Corporate Social Responsibility (CSR) is an important concept in India as well as the world at present times due to numerous reasons. The Government of India while implementing the rules with regards to Corporate Social Responsibility has paid attention to the problems face by India in the areas of rural development, poverty, education, sustainability and framed guidelines based on the 17 Sustainable Development Goals (SDGs) issued by the United Nations as part of the 2030 Agenda.

Keywords: CSR, sustainability, rural development.

OBJECTIVE OF THE STUDY

To examine and evaluate the reach of Corporate Social Responsibility projects for the purpose of rural development related to issues of regional imbalances, poverty, illiteracy etc. To take an overview of the rural development activities taken up or completed by major corporations in India.

RESEARCH METHODOLOGY

The data for the study is collected from published data in the form of Annual Reports, CSR Reports, Board Reports, Government Department publications. Secondary Data has been relied on for the purpose of the study as it is certified by professionals prior to publication and the same is used for compliance filings. The sample taken is based on highest expenditure (top 10) in terms of CSR since 1st April 2014.

INTRODUCTION

Corporate Social Responsibility is a concept that is defined as the responsibility or obligations of a business towards the society. The businesses have taken the concept of Gandhian trusteeship to the next level with the advent of Corporate Social Responsibility and Business Social Responsibility and Sustainable Growth. Governments worldwide have also shown proactive behavior to ensure that businesses undertake CSR activities and add value to the society or for the benefit of the various occupants of society.

Corporate Social Responsibility is seen as an activity synonymous with Sustainability in most cases. However, they are very different from each other and cannot be interlinked as CSR deals with the responsibility of the business to provide for the society as it cannot survive without society while sustainability is the attitude of the business to act in a way that it consumes resources or carries on its activities while ensuring that the needs of the future generations are fulfilled. CSR can be directed towards sustainability however, sustainability in itself cannot be termed as CSR.

CSR IN INDIA

The first regulation in India for the implementation of Corporate Social Responsibility was introduced by the Department of Public Enterprises (DPE) in April 2010 to make it compulsory for all public enterprises to set aside a fixed percentage of their net profits for CSR activities. This was a bare basic guideline which dealt only with setting aside of the amount and its utilization for CSR activities. However, it did not deal in specifics and the depth of the guidelines was limited in nature.

The second regulation on CSR in India was enacted in July 2011 by the Ministry of Corporate Affairs (MCA), Government of India, titled the "National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business" which contained comprehensive principles on the basis of which the companies could frame guidelines for their own conduct or alter their business practices to be in line with the principles given in the guidelines. The guidelines aimed to inculcate responsible conduct in the business without making any compulsions on them or classes of them to oblige to these guidelines. In 2012, however, the Securities and Exchange Board of India (SEBI), mandated the implementation of the Voluntary Guidelines by the top 500 listed companies to ensure uniformity in Business Responsibility Reporting (BRR). Other listed companies could voluntarily decide to adhere to these guidelines.

In 2013, the Department of Public Enterprises (DPE) revised the guidelines for the Central Public Sector Enterprises (CPSEs) and modified it to relate to global business reporting practices at the same time maintaining focus on the domestic socio-economic issues. The guidelines focused on CSR as well as Sustainability and thereby increased scope of the guidelines to help inclusive growth of the CPSEs.

The third and largest regulation relating to CSR is the Companies Act, 2013. This can be considered as the landmark legislation in India with regards to many vital issues like CSR, sustainability, transparency, good governance and other important issues which were not handled in any previous mandatory regulation at the time. Section 135 of the Companies Act dictates the regulations for CSR expenditure of the companies. The details for CSR activities are given in Schedule VII of the Act. To support the provisions of the Act, the Ministry of Corporate Affairs published the Corporate Social Responsibility Rules, 2014 on 27th February 2014 which were applicable to all companies including CPSEs from 1st April 2014. As per provisions of the companies act and relevant rules, every company having:

- Net worth of Rs. 500 Crore or more, or
- Turnover of Rs. 1000 crore or more, or
- Net Profit of Rs. 5 crore or more

During the immediately preceding financial year is required to set aside 2% of the average of the net profits of the 3 immediately preceding financial years for the purpose of CSR activities. The Act also makes it mandatory for such companies to set up CSR Committee out of its Board for the purpose of organising and controlling the CSR activities of the company and allow for greater transparency in the CSR process with the publication of the CSR Report.

Meanwhile, some specific guidelines have come into force which deal with certain classes of companies which are: CSR in Banking companies as instructed by RBI [2005] and Guidelines on Corporate Governance for insurance companies issued by the Insurance Regulatory and Development Authority of India (IRDAI) [2016].

The guidelines for CPSEs were again revised by the DPE yet again in 2018 to include the recommendations made by the CPSEs Conclave held in April 2018 which were directed at ensuring utilisation of the CSR funds in a manner that it contributes maximum towards national priorities identified by various national bodies or agencies from time to time. This allowed the widening of the scope of the CSR guidelines and ensured the maximisation of the benefit of the CSR funds for national gain.

The fourth legislation with regards to CSR is the Companies Amendment Act, 2019 which contains provisions related to use of CSR funds, rules on how unutilised funds are to be treated and a penalty for non-compliance.

CSR SPENDING IN INDIA

Schedule VII of the Companies Act, 2013 deals with the areas in which a company either required by law or voluntarily wishes to spend on CSR activities. The Schedule gives a generic list of activities on the basis of which CSR Projects can be designed or approved by a company. Activities which may be included by companies in their Corporate Social Responsibility Policies Activities relating to:

- (i) Eradicating hunger, poverty and malnutrition, ‘‘promoting health care including preventive health care’’ and sanitation including contribution to the Swachh Bharat Kosh set-up by the Central Government for the promotion of sanitation] and making available safe drinking water.
- (ii) promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.
- (iii) promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.
- (iv) ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water[including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga].
- (v) protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional art and handicrafts;
- (vi) measures for the benefit of armed forces veterans, war widows and their dependents;
- (vii) training to promote rural sports, nationally recognised sports, Paralympic sports and Olympic sports
- (viii) contribution to the prime minister's national relief fund or any other fund set up by the central govt. for socio economic development and relief and welfare of the schedule caste, tribes, other backward classes, minorities and women;

(ix) Contribution to incubators funded by Central Government or State Government or any agency or Public Sector Undertaking of Central Government or State Government, and contributions to public funded Universities, Indian Institute of Technology (IITs), National Laboratories and Autonomous Bodies (established under the auspices of Indian Council of Agricultural Research (ICAR), Indian Council of Medical Research (ICMR), Council of Scientific and Industrial Research (CSIR), Department of Atomic Energy (DAE), Defence Research and Development Organisation (DRDO), Department of Science and Technology (DST), Ministry of Electronics and Information Technology) engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs).

(x) rural development projects

(xi) slum area development

Explanation- For the purposes of this item, the term 'slum area' shall mean any area declared as such by the Central Government or any State Government or any other competent authority under any law for the time being in force

(xii) disaster management, including relief, rehabilitation and reconstruction activities.

As we can see, focus has been kept on developmental activities in line with the 2030 Agenda adopted by the UN and the supporting Sustainable Development Goals (SDGs). Major push is given towards activities which could help to enhance the speed and quality of solution for the economic and social problems faced by India at the present time. The Schedule aims to allow companies to have freedom to choose their area of choice for the implementation of CSR and at the same time ensures that all the activities lead to benefit of the economy while keeping in mind the social welfare.

The Schedule VII of the Act contains a point for special mention of the Rural Development Projects. However, there are no additional details pertaining to the provisions given in the Schedule meaning that the companies are allowed to choose and design any rural development project as it deems fit. The companies are advised, however, to keep their focus on the local area first and then cover any areas within India where they can undertake such CSR activities.

Prior to the enactment of the guidelines legislations on CSR, a few Indian companies indulged in CSR activities. The roots of CSR can be found long ago in the 19th Century when the first business house belonging to the Tatas decided to set up a fund for the purpose of social development. Similar practices were followed by other businesses in the 20th Century with major Public Sector Enterprises (PSEs) adopting business policies enabling them to contribute to social welfare. The thought that motivated these actions was that contributing to social welfare is an implementation of Gandhian concept of trusteeship and that such an action of the company would help create goodwill in the eyes of the public thus benefiting them in the long run.

Post the implementation of the rules and guidelines for CSR, some large companies have emerged to be the top spenders on CSR activities. The businesses which already engaged in CSR activities chose to voluntarily adopt the guidelines immediately after its publication to allow greater transparency in their operations. More companies fell into the CSR reporting ambit after the mandatory recommendation of SEBI were notified. The Companies Act, 2013 however covered many companies and CSR activities increased along with the expenditure on the same.

The top 10 CSR spenders in India in the last 5 Financial Years are shown in the table below:

Name of the Company	CSR Expenditure during the year (in Crores)					
	18-19	17-18	16-17	15-16	14-15	Total
Reliance Industries Limited	904	771	674	652	761	3762
Oil and Natural Gas Corporation Limited	614	503	526	421	215	2279
Tata Consultancy Services Limited	434	400	380	294	219	1727
National Thermal Power Corporation Limited	285	241	277	491	205	1499
HDFC Bank Limited	443	374	305	248	118	1488
Infosys Limited	342	312	289	202	239	1384
ITC Limited	306	290	275	247	214	1332
Indian Oil Corporation Limited	491	331	214	157	114	1307
Tata Steel Limited	314	231	193	204	171	1113
Wipro Limited	185	186	186	159	132	848

As per the figures made available on CSR expenditure of various publicly listed entities on their websites and in their Annual Reports, Board Responsibility Report, Sustainability Report and CSR Report, we can conclude that the above mentioned companies have been the top spenders on CSR activities during the past 5 Financial Years post the implementation of the Sec. 135 of Companies Act, 2013 from 1st April 2014.

The expenditure on Rural Development activities in compliance of Sec. 135 was done as follows by all the companies in India:

Year	No of companies	CSR expenditure (in Crores)	CSR spending on Rural development (in Crores)	No. of CSR projects	% of CSR Expenditure on Rural Development
2014-15	16548	10066	1059	9352	10.50%
2015-16	18290	14517	1389	18423	9.59%
2016-17	19539	14330	1548	23008	10.80%
2017-18	21397	13624	1066	23489	7.82%

**Data for the year is yet to be published (Figures taken from www.csr.gov.in)*

As we can see a major portion of the CSR spends has been done for the rural development projects. The participating companies have not limited the rural development projects to their areas of operations but have spread the activities to all the nooks and corners of India.

MAJOR RURAL DEVELOPMENT PROJECTS IN INDIA

The major activities undertaken by the companies as part of rural development activities are related to but not limited to Holistic Rural Development, Sustainable Agriculture Projects, Village Development, Financial Literacy, Community Development, Creating Model Villages, Rural Infrastructure Projects, Increasing Rural Connectivity, etc.

The following areas are considered by Companies while undertaking CSR Projects for Rural Development:

1. Reliance Industries Limited: Reliance Jio has taken up an initiative to **boost farm productivity**. For this purpose, jio has acted as a catalyst and provided farmers in rural areas direct access to expert advice through JioChat service. The project has been undertaken across multiples states in India and has resulted in a large boost in the output of both Kharif and Rabi production, improving the milk production in livestock. The ultimate result has been an increase in the earnings of the farmers. Reliance also empowers rural population to organize themselves into **Village Associations (VAs), Farmer Producer Companies (FPCs) and Women Thrift Groups (WTGs)**. Till 2019, they have formed over 560 VAs consisting of more than 3,000 leaders across the country emphasizing on the role of women in leadership. They have also been a major contributor of the Peoples' Plan Campaign of Government of India by supporting local administration in comprehensive planning for holistic development. They have contributed to 1812 Gram Panchayats for creating awareness of planning and to 244 Gram Panchayats for creating plans for development. Till March 2019, Reliance has formed 22 FPCs (listed on NCDEX and e-NAM platform for trading) over 11 states having 32,000 farmers as the shareholders and contributing an annual turnover of Rs. 40 crore. The initiatives under the rural transformation programme have contributed to various national priority missions such as **Gram Uday Se Bharat Uday Abhiyan, Unnat Bharat Abhiyan, Swachh Bharat Abhiyan, Skill India Mission and Digital India**. More than 7 million people across 18,000 villages have been impacted through the rural transformation programme. The population served through this programme are small and marginal farmers, livestock owners and fishermen. As per the CSR Report, 75% of the villages in the programme were given water security, 73% of the families received food security, 83% of the farmers reported saving in input cost, 77% farmers reported higher income, 75% of the fisherman reported positive outcomes by following advisory and 80% increase in daily intake of vegetables among children in Anganwadis under the **Rajmata Jijau Nutrition Mission, Maharashtra**.
2. ONGC: Under the "**Ensuring Clean and Sustainable Street Lightning Solution in Remote Villages**", ONGC has installed 36,597 solar street lights in villages. The "**Green Sole – A unique initiative for providing shoes to the underprivileged**" project helped benefit 22,101 underprivileged children from Orissa, Uttar Pradesh and Telangana were provided with remolded and transformed shoes donated by ONGC employees. ONGC has extended its CSR projects to cover the villages of Arunachal Pradesh and has provided funding to various educational institutions, donated ambulances, installed street lights, built community centers, donated medical equipments to hospitals and provided funds for the building of schools, toilets, teachers quarters etc. It has also started an organic farming training center for capacity

building at Tandur and Vikarabad Mandal of Telangana benefitting about 3500 farmers, 200 students and other consumers in general. ONGC has also contributed towards the Solar Electrification of Rural Household project in the Narayanpur Rail Basti Village in Silchar, Assam. 20 Aspirational Districts have been chosen for the purpose of conducting interventions to deal with issues like safe drinking water, rural development, developing Anganwadis, smart digital classes, etc.

3. Tata Consultancy Services Ltd.: TCS has adopted “**BridgeIT**” in 2007, an initiative for addressing challenges faced by the socially and economically backward classes. Aimed to develop Education, Employability, Employment and Entrepreneurship while dealing with social inequalities in India, focusing on the Scheduled Class and Scheduled Tribes (SC/ST) communities, it uses technology to reduce the divide prevalent in India by creation of literacy and awareness in the rural population. TCS has also been a major contributor to “**Clean India: Clean Schools**” (a part of the widely popular Swachh Bharat) campaign of the Government of India.
4. National Thermal Power Corporation: NTPC has established Quality Circles in villages nearby their stations where these circles are tasked with the identification of the problems in such villages and provide viable solutions for the same. The members of such Quality Circles are well trained in the techniques and skills needed for ensuring their participation in such activities. NTPC has also contributed to provision of Safe Drinking Water to the villages and have constructed water purification or RO sheds in the areas of their operations and have also installed such equipment as may be necessary for the provision of clean drinking water to the residents. They also bear the maintenance costs of such equipments and sheds. NTPC has provided Mobile Health Clinics called “**Health on Wheels**” to various villages with sufficient qualified personnel to handle basic health issues in rural areas. Subsidised medicines are also provided in project areas and medical camps are conducted from time to time for residents. NTPC has set up schools for children from nearby areas and provide education facilities in 48 schools to nearly 20,000 students.
5. HDFC Bank: The CSR activities of HDFC aimed at Rural Development have till date impacted more than 11,000 villages and 3,61,000 households. **HDFC Bank Parivartan** has contributed to the creation of 31 ground water recharge surfaces for solving the problem of 10 villages of Jalgaon, Maharashtra suffering from drought. HDFC Bank has installed more than 4,000 street lights in villages in 9 states of the country through Village Development Committees which are trained for the purpose. Through **WOTR**, HDFC Bank Parivartan has helped prevent the problem of soil erosion in 8 villages of Chhindwara, Madhya Pradesh. With GramyaVikas Munch (NGO) as its partner, HDFC Bank has planned to implement an Integrated Farm Model and promote a farmer training school in Assam so farming remuneration can be increased.
6. Infosys Limited: Infosys set up the **Infosys Foundation** in 1996 for the purpose of carrying out its CSR activities. The same foundation is still serving the company for compliance of Sec. 135. Through the foundation, Infosys contributed more than Rs. 40 crores for Rural Development. The foundation has initiatives related to mental health in rural areas as its primary focus. They have also developed schools in places which are inaccessible and neglected or backward along with dispensaries, small farming facility, dairy and baking unit, printing press and transportation facilities. Infosys has developed higher standards for the education of the underprivileged.
7. ITC Ltd.: ITCs most popular program is the “**e-Choupal Ecosystem**” for making agriculture profitable and has benefitted more than 4 crore farmers across 10 states of India. The “**Afforestation Programme**” has led to greening of more than 759,300 acres of land. The **Watershed Development Programme** has improved water management in over 10,87,300 acres. The **Sustainable Agriculture Programme** has been able to reduce costs and increase output and earnings of farmers across 4,15,000 acres of farm land. ITC provides **Animal Husbandry** services in 16 districts of 4 states to people who lack the facilities for maintenance and development of livestock. Their **Health and Sanitation Programme** has helped build more than 37,000 toilets across India. ITC aims to help in the management of waste through their **Solid Waste Management Programme** having a reach of 2,28,600 households.
8. Indian Oil Corporation Limited: IndianOil has put rural development at the focal point of its CSR Initiatives and has extensively contributed to various aspects under its Projects. **IndianOilArogyam** has provided Mobile Medical Units to cover 140 villages in India, **IndianOilVidushi** has supported more than 50 girls from under privileged sections of the society to gain admission to prestigious engineering courses, “**SarveSantuNiramaya**” has helped provide free health consultation and medicines to human beings as well as livestock in Assam. Apart from this IndianOil contributes to the **Swachh Bharat Campaign** and is involved in various activities for the upliftment of SC/ST sections of the society.

9. Tata Steel Limited: Tata Steel has founded the 'Tata Steel Rural Development Society' in 1979 with the aim of engaging in various social development programmes in the rural areas in which Tata Steel operates. It has worked out various programmes for upliftment of the unemployed youth, placement of students, skill training and up-gradation, access to sustainable sources of income. It has a reach in more than 1000 villages.
10. Wipro Limited: Wipro channels its initiatives for rural development or underprivileged sections of the society through a not for profit trust called "**Wipro Cares.**" Its activities include providing primary healthcare to the remote and inaccessible villages of Nagaland, Maharashtra and the Northeast India; inclusive education for disable children in 6 states; education for underprivileged children in 8 states; sustainability education across the country; disaster rehabilitation in villages in the North India.

Similar to these, the companies operating across India have undertaken such similar initiatives for the benefit of the rural population. Each company has chosen to focus on limited areas to enable them to further enhance their reach and thereby help and support major part of the rural population to develop and grow and thus, benefit the society at large.

CONCLUSION

Corporate Social Responsibility or Business Social Responsibility is an obligation on the part of the business that is either made mandatory by law or moral obligation due to the social dependence of any business organization. A company involved under CSR activities will primarily focus on its local area and its problems and try to find solutions for such problems through CSR initiatives provided they fit the Schedule of activities allowable for the purpose.

From the data obtained from the CSR website of the Ministry of Corporate Affairs, we can conclude that since CSR was mandated by a provision of law, the expenditure on rural development has been a significant portion of the total CSR Expenditure. The major projects undertaken by the larger corporations are aimed at holistic development of the rural areas where they are located. Corporations are taken it upon themselves to provide for the improvement, maintenance and sustenance of their localities even though it is due to a technicality of law. The CSR activities range from initiatives for eradication of poverty, basic education (literacy), providing health and medical facilities, hygiene and sanitation, infrastructure and connectivity, employment generation, workforce development (skill training), sustainable farming, watershed management, waste management, local administration, leadership, community building, etc. All these activities are ensuring that villages are taken care of and the village people are provided facilities they require for their growth. CSR has a huge role at the present time in the rural development in India having a reach of thousands of villages with millions of rural population residing within them.

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A STUDY ON APPLICATION AND ROLE OF ICT IN RURAL DEVELOPMENT

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ABSTRACT

Information and communication technology is the powerful and productive systems that transform all human activities, including rural economy. ICT acts as a catalytic intervention for empowering rural India as it accelerates economic development in rural areas by helping the people in accessing the information in order to bridge the gap. In developing country like India, ICT revolution renders rural population to become an active participant in growth of our country. The purpose of this study is to explore the relevance of ICT on rural development ICTs stand for Information and Communication Technologies. ICTs refer to technologies that provide access to information through telecommunications. It is similar to Information Technology (IT), but focuses primarily on communication technologies. This includes the Internet, wireless networks, cell phones, and other communication mediums to enhance capabilities of people. The rural development is one of the important factors for the growth of Indian economy. Combining ICT in rural development can speed up the development process. Access to relevant information and knowledge is crucial and ICTs can be useful in this process to a great extent. . ICT has been seen as major tool for rural development as it has the potential to effectively address issues like health, Education, Agricultural productivity, Agribusinesses- Governance, risk management, access to knowledge, women empowerment etc. This paper focuses on scope and role of ICTs in rural development.

Keywords: ICT, Rural development, Empowerment, Economy, Information Technology, Communication mediums. Economic development.

I. INTRODUCTION

Rural areas and villages are among those areas that need information technology development. Information technology can have an important role in promoting the prosperity in economics, social, cultural, and political aspects of rural areas. Information and Communication Technology (ICT) is a well-known service sector in world which can be utilized by India in acquiring Top position as Indian minds have been appreciated since the beginning. In order to achieve the targeted GDP of India it is necessary to accelerate the rural development rendering the rural mob to become active participant in the course of development of India as a whole. There are several problems in rural areas and several policies combating around 600,000 villages for rural development. But still all the policies are not directly meeting the needs of rural people due to lack of information and awareness. . Information and Communication Technology (ICT) represents a broad and continually evolving range of elements that further includes computer hardware and software, television, radio, mobile phones, personal computers, kiosks and policies that govern these media and devices. ICT has helped in infusing the knowledge with the technology rendering the easy accessibility to information by the rural population. Knowledge is information for an individual but it is asset for whole society. Information sharing on new production processes with farmers was prominent in the sixties which was the key to the success of the green revolution. Rural economies can be benefitted from ICT by focusing on social production, social consumption and social services in rural areas (Malhotra, 2001). However Sen (1999) argues persuasively that the development is not just about macroeconomic growth. He provides an alternative definition of development as an increase in the overall number and quality of choices available to the individuals in pursuing their lives and livelihoods. The principle of equity further states that everyone should get and be provided equal and fair chances to choose their own way of livelihoods. The rural people should be empowered to make their own decisions regarding their future prospects. ICT is not related with only item like the internet, computers, or telecommunications but it is a convergence of different electronic tools that facilitate the functions of information processing and communication, including transmission and display. Nowadays most devices like digital camera, mobile telephones, personal digital assistants, slide projectors can be linked for sharing and exchanging information with other. Now all these devices are also categorised as part of ICTs. It is a fact that access to information holds the key for successful development. Improved communications and information access is directly related to socio-economic development of any nation.

II. REVIEW OF LITERATURE

The focus here is on the role and importance of ICTs in rural development. The context of rural development has changed rapidly in recent years (Ashley and Maxwell, 2002). Around three-quarters of the world's poor still live in rural areas. In case of India rural development becomes most important because India is basically

agriculture based country and almost 70% of Indians live in rural areas. Comprehensive training in agriculture, livestock and natural resources through promotion of ICT for rural residents and optimizing their decision making, and above all of these their participation in developing programs seems essential (Naghavi, 2002, p.331). In 1986, National Informatics Centre introduced IT to facilitate planning, monitoring and exchange of information between various agencies in the area of Rural Development administration. Development is not simple or straight forward linear process. It is a multi-dimensional exercise that seeks to transform society by addressing the entire complex of interwoven strands, living impulses, which are part of an organic whole". (Haqqani 2003) Duncombe and Heeks (1999) describe ICTs as an "electronic means of capturing, processing, storing and disseminating information". Rural economies can be benefitted from ICT by focusing on social production, social consumption and social services in rural areas (Malhotra, 2001). However Sen (1999) argues persuasively that the development is not just about macroeconomic growth. He provides an alternative definition of development as an increase in the overall number and quality of choices available to the individuals in pursuing their lives and livelihoods.

III. OBJECTIVE OF THE STUDY

To analyse the role and scope of ICTs in rural development.

- 1) To suggest course of actions that should be taken so as to utilise ICTs in better way for rural development.
- 2) To study the ICT and its relevance to rural development.
- 3) To examine the current status of ICT in India.
- 4) To find out the conclusion and a suitable suggestion to a better implementation of ICT in rural areas.

IV. SCOPE OF ICTS IN RURAL DEVELOPMENT

We can encourage and enhance learning and their skills in rural people if we ensure communication in local languages, so that rural people can understand easily. The scope of ICTs is wide and it has the potential to play a vital role in the rural development as well as society.

V. RESEARCH METHODOLOGY

This research paper is carried out with the help of only secondary data collected from different sources. These online sources are various databases like Science Direct, Google Scholar, Emerald, and SSRN. Some information is also added from Internet search engine Google, and website like Ministry of rural development of Government of India and department of IT.

VI. ROLE OF ICT IN RURAL DEVELOPMENT ICT

Play a vital role in rural development. Developments in Information and Communication technologies have introduced large number of opportunities in rural areas. ICTs have the potential to facilitate knowledge sharing and information can be easily exchanged by ICTs for rural development. This information could be readily available and used by the policy makers who develop policies for rural development.

6.1 Rural Cordless Telephone (RCT)

This is the Simple and inexpensive equipment that can be put to use in some areas where the villages are very much dispersed and the territory is difficult. One Cordless telephone in each village will be sufficient and an appropriate number of trans receivers should be provided at the base station (the telephone exchange).

6.2 Line Sharing System (LSS)

It is a metallic pair passing through a number of villages can be used on "line sharing" basis, providing Teleconnections to every village. A number of ICT technologies are primarily designed to provide low cost digital connectivity, easily accessible portable devices, and simple user interface very much suited for rural applications. Some of such technologies are discussed here: ICTs help in providing training and education to rural people regarding latest development and technologies in agriculture. All this develop capacity for decision making in rural people. Rural people are expected to take decision and responsibility of various services, like how to take financial help for their crops from government. ICTs have the potential to facilitate knowledge sharing and information exchange. ICTs offer huge information storage capacity, increases in processing power and speed, with dramatic reductions in costs. ICTs can facilitate the improvement of existing information management processes by improving ease of access, transparency, accountability, efficiency, speed of delivery and providing new information sharing opportunities through affordability, availability and ease of use.

VII. APPLICATIONS OF ICT IN RURAL SECTORS**7.1 E-Governance**

Improved governance by using ICT can have direct impact in reducing poverty and improving the environment. The Information and Communication Technologies (ICT) are being increasingly used by the governments to deliver its services at the locations convenient to the citizens. The rural ICT applications attempt to offer the services of central agencies (like district administration, cooperative union, and state and central government departments) to the citizens at their village door steps.

7.2 Lokvani Project (Uttar Pradesh)

Lokvani is a public-private partnership project at Sitapur district in Uttar Pradesh which was initiated in November, 2004. The objective of this project is to provide a single window, self-sustainable, e-Governance solution with regard to handling of grievances, land record maintenance and providing a mixture of essential services.

7.3 Ministry of Health & Family Welfare (MoH&FW) MoH&FW

has implemented Integrated Disease Surveillance Programmed network which connect all district hospitals with medical colleges of the state to facilitate tele-consultation, Tele-education/ training of health professionals and monitoring disease trends. It has funded few pilot national level Tele-ophthalmology and rural telemedicine projects.

7.4 Tele-Education

Education is a primary right for every citizen of India. By the constitution of India, Article - 45 says education must be provided to children up to 14 years. Even after 64 years of independence some States in India are still struggling to achieve quality education. There are more than one million rural schools among 6,38,000 villages in India. Schools in rural areas are promoted to raise the level of education and literacy in rural India.

VIII. GOVERNMENT INITIATIVE FOR RURAL DEVELOPMENT THROUGH ICT.**8.1 Radio for Rural Development**

Popularly known as "Radio Farm Forum" was one of the earliest efforts in the use of radio for rural development. The experiment was carried out from February to April 1956 in five districts of Maharashtra State by All India Radio (AIR). Rural listener groups were organized, who would listen to radio broadcasts twice a week at 6.30 p.m. for half an hour. The summative impact evaluation indicated positive outcome of radio rural forum. Impressive knowledge gains as a result of radio listening were reported across illiterates and literates, agriculturists and non-agriculturists, village leaders and others.

8.2 Community Radio

Initiative In post media liberalization phase, Government of India announced the policy for community radio Broadcasting. "Community radio is expected to focus on issues relating to education, health, environment, agriculture, rural and community.

8.3 Community Television

Since the inception of INSAT satellite television system, Doordarshan achieved a kind of world record in setting up over 1000 low powered television transmission stations in the country. Each station in theory was supposed to telecast local television program for rural development. A large number of television professional were trained for this purpose. Doordarshan has been planning to introduce local television for rural poor and farmers to achieve the goals of rural Development.

8.4 Gyan Sanchar

It is designed to bring affordable and cost effective services to rural India. It is a partnership project, between Bharat Sanchar Nigam Limited (BSNL), Government of Madhya Pradesh (GoMP) India and a Canadian business team comprising IBM Business Consulting Services and Sasktel International. The objective of this project is to develop a model for sustainable expansion of telecommunication services and ICT applications in rural India.

8.5 Rural e-Seva

It was initiated by Andhra Pradesh Government to deliver e-governance facility. The centers are designed with the view to provide better governance facilities to the people of the Rural India. It is related to payment of electricity bills, telephone bills and local governmental bills to provide the benefits at their doorsteps.

IX. ICT EMPOWERING RURAL LIFE

The most important role of ICT in empowerment is providing the accurate and timely information with appropriate quality and cost. In addition to this rural communities benefit from better access to credit and rural

banking facilities. Recent mobile banking initiatives help in reduction of costs and stimulate local trade. In India almost 70 % poor people live in rural areas, their livelihoods are directly or indirectly based on agriculture. ICTs can deliver useful information to farmers about agriculture like crop care and animal husbandry, fertilizer and feedstock inputs, pest control, seed sourcing and market prices. Education and literacy rate is one of the important factors of development in rural areas. Appropriate use of ICTs in class room teaching improves overall delivery of education. Emphasis should be given to use the ICTs enabled techniques in rural schools also. Teachers can have access to more educational programs. It is a basic necessity for economic development that there should be connectivity with outside world and ICTs play a vital role in connecting the rural community to outside world for exchange of information. Proper use of ICTs can help in bringing rural community closer to global economic systems. Information and communications technologies (ICTs) can play a critical role in improving health care for individuals and communities. By providing new and more efficient ways of accessing, communicating, and storing information, ICTs can help bridge the information divides that have emerged in the health sector in developing countries—between health professionals and the communities they serve and between the producers of health research and the practitioners who need it. Through the development of databases and other applications, ICTs also provide the capacity to improve health system efficiencies and prevent medical errors.

X. ICT IN CAPACITY BUILDING OF RURAL

Communities and farmers use ICTs for strengthening their capacities and their representation becomes better while negotiating input and output prices, land claims, infrastructure projects etc. ICT helps in improving interaction of rural communities with other stakeholders and outside world.

XI. CONCLUSION

In the conclusion of my study, Technological advances in ICTs have reduced the cost and increased the quantity and speed of information transfer dramatically. Of course ICT in rural areas is the solution for gradual elimination of traditional barriers for development by increasing access to information, expanding their markets, increasing job opportunities and better access to the governmental services. India is growing economy in the world and to maintaining its development in different sector including rural development. Urban development is as fast as compare to rural development. Government is running several policies and programmes but rural development is still slow. As per observation it is found that awareness and information about the facilities and schemes is main cause of backwardness of rural areas. India needs to empower its rural people in accessing and using the IT so as to align them with the fast moving economy of the country. Rural people are most important asset of India as the Indian economy is an agrarian one, but rural people are beyond from benefits. This paper highlighted some ICT technologies specially designed for application in rural sector considering cost, connectivity and knowledge base of potential end user. This paper also discussed the various applications of ICT in the fields concerning rural sector such as e-governance, telemedicine, agriculture, risk management, women empowerment. A survey of various initiatives taken by Indian government at centre and state level to promote the use of ICT for socio-economic development in rural areas was also done for measuring the effectiveness of the schemes.

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DISADVANTAGED GROUPS ENTREPRENEUR: PROBLEMS AND CHALLENGES

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ABSTRACT

Disadvantaged groups entrepreneurs are first generation micro or small entrepreneurs having no business background of business. They are coming up from socially and economically disadvantaged groups having no or less access to the resources. In order to bring backward sections of the society in majority, the government of India and state governments have been stimulated their best through policy measures (defensive and welfare measures), institutional support and giving priority to these groups in development process. Entrepreneurship developing process especially among disadvantaged groups (Like: SC, ST, VJNT, SEBC and OBC) is not an easy task as it is affected by various problems and challenges.

Keywords: Entrepreneurs, Entrepreneurship, Disadvantaged groups.

INTRODUCTION

As per observations made by the Ninth plan (2004-2015), the major problems faced by the entrepreneurs belonging to industrial backward areas are :- inadequate finance, lack of technical know-how, lack of quality, high cost of production, poor quality of management, inadequate infrastructural facilities etc. Most of the scheduled caste and scheduled tribe entrepreneurs are first generation entrepreneurs. Their parent's occupation has been traditional and they have to face a number of problems. Their socio- economic profile has been lower as they belong to most to focus light on the challenges / problems faced by disadvantaged group's entrepreneurs on the basis of the data collected and empirical studies. All the entrepreneurs under study belong to socially and economically disadvantaged groups families, they had entered in the field of entrepreneurship due to helping hand of the government, financial and promotional agencies set up state and central level by the government of India.

Richard Cantillon: An entrepreneur is a person who pays a certain price for a product to resell it at an uncertain price, thereby making decisions about obtaining and using the resources while consequently admitting the risk of enterprise.

Cole: Entrepreneurship is the purposeful activity of an individual or a group of associated individuals undertaken to initiate, maintain and aggrandize profit by production or distribution of economic goods and services".

LITERATURE REVIEW

Lokhande, M. A. (2007) concluded that the Women, having inherent managerial skills, can successfully run any type of business enterprise provided a conducive business environment is created. **Cunningham and Lischeron (1991)** opined that an individual's needs, values, attitudes and beliefs are the driving forces behind innovations, achievements and risk taking of the successful entrepreneurs. **Damodaran, Harish (2008)** has argued that new entrants in the field of entrepreneurship are Kamas, Naidus, Patidars, Kunbis, Rajus and Nadars particularly from southern and western India. **Lokhande, M.A. (2016)** concluded that the marginalized group entrepreneurs belonging to various castes, a significant association was found between caste categories and entrepreneurial skill development. **Mahajan, S. (2011)** Observed that the effective implementation of development programmes for SCs is need of the age especially in the post-globalization era, for the purpose of inclusive growth. **McClelland (1969)** in Kakinada experiments observed that even unorganized and illiterate tribal people can become successful entrepreneurs. **Shapero (1975)** observed that entrepreneurship qualities cannot be taught in business schools. **Cunningham (1991), McCarthy (2000)** argued that entrepreneurs are born. However, the studies conducted by Madson. **Hisrich (1990) and Haynes (2003)** observed that background, education, training and previous experience can develop entrepreneurial qualities. **Jodhka (2010)** has made a survey in two urban centres i.e. Panipat (in Haryana) and Saharanpur (in UP) and concludes with statement that caste is not simply a matter of past tradition or a value system that is incompatible with contemporary market economy, but a really-social and political, that continues to haunt the dalit entrepreneurs. **Streefkerk H.C. (1985)** has aptly remarked that subsidy schemes, protection to small scale sector, easy credit etc. lured the entrepreneurs from different backgrounds viz. **Lokhande, M.A. (2015)** observed in his studies that entrepreneurs have strong will to archive, to be ahead of others, self reliance and creation of separate identity coupled with making money public wealth out of ventures there are numerous emerging growth centres

at rural and semi - rural areas wherein entrepreneurial activities are being undertaken by young persons having different socio-economic backgrounds.

RESEARCH METHODOLOGY

The design of the study is exploratory and explanatory. The manufacturing and services enterprises,

Coverage: Sample of entrepreneurs of Aurangabad district

As the number of registered small entrepreneurs and no specific data is available regarding disadvantaged groups entrepreneurs, the selection of the entrepreneurs were be done on the basis of deliberate Sampling. Out of 4,424 registered and operating MSMEs - 297 Entrepreneurs belonging to disadvantaged groups (i.e. 7 per cent) were selected.

District	Micro	%	Small	%	Medium	%	Total	%
Aurangabad	3,454	78.00	954	21.60	16	0.40	4,424	100

DATA COLLECTION

The study is based on Primary only:

The **primary data** were collected with the help of Observation, Field Survey, Well Structured Questionnaire and Personal Interview.

DATA PROCESSING

The data were tabulated and analyzed with the help of tools such as simple percentages, Simple average etc.

SCOPE OF THE STUDY

Geographical Scope: The present study is confined to one district from Marathwada Region. The district selected for the study is Aurangabad. **Temporal Scope:** The data were collected with the help of field survey was cover a year i.e. 2018-19. **Operational Scope:** The study were covered the growth of entrepreneurship in disadvantaged groups of the society and this study will also aimed to probe in to the problems and challenges faced by the entrepreneurs among disadvantaged groups and find out some suggestions to overcome the barriers in the way, understand the different motivational factors, entrepreneurial performance and entrepreneurship promotion among disadvantaged groups entrepreneurs from Marathwada Region.

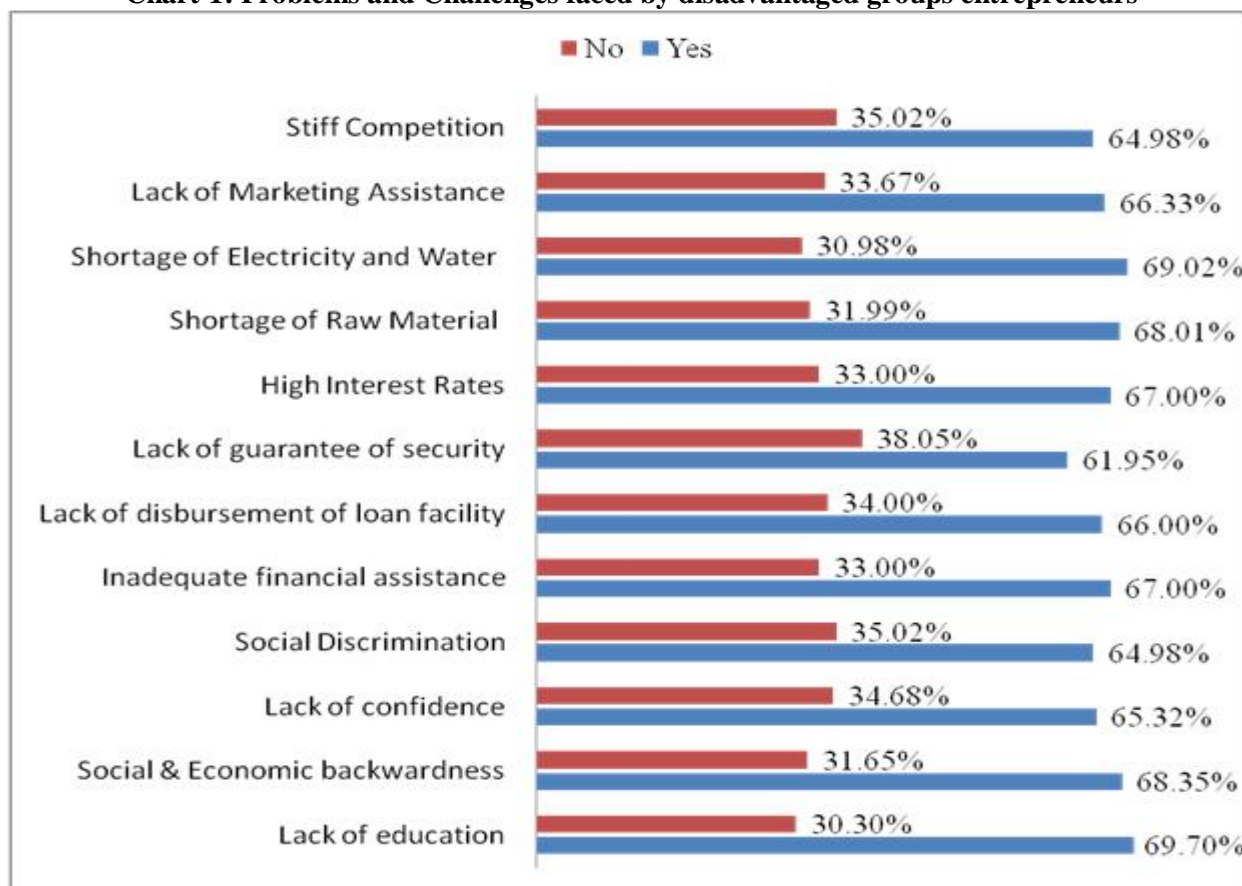
Table-1: Problems and Challenges faced by disadvantaged groups entrepreneurs

Problems and Challenges	Yes	No	Total
Lack of education	207 (69.70%)	90 (30.30%)	297 (100.00)
Social & Economic backwardness	203 (68.35%)	94 (31.65%)	297 (100.00)
Lack of confidence	194 (65.32%)	103 (34.68%)	297 (100.00)
Social Discrimination	193 (64.98%)	104 (35.02%)	297 (100.00)
Inadequate financial assistance	199 (67.00%)	98 (33.00%)	297 (100.00)
Lack of disbursement of loan facility	196 (66.00%)	101 (34.00%)	297 (100.00)
Lack of guarantee of security	184 (61.95%)	113 (38.05%)	297 (100.00)
High Interest Rates	199 (67.00%)	98 (33.00%)	297 (100.00)
Shortage of Raw Material	202 (68.01%)	95 (31.99%)	297 (100.00)
Shortage of Electricity and Water	205 (69.02%)	92 (30.98%)	297 (100.00)
Lack of Marketing Assistance	197 (66.33%)	100 (33.67%)	297 (100.00)
Stiff Competition	193 (64.98%)	104 (35.02%)	297 (100.00)

Source: Field Survey

Out Of 297 disadvantaged groups' entrepreneurs, 69.70% respondents had faced problems of the lack of education, 30.30% of the respondents had not faced educational problems. The 68.35% of entrepreneurs had faced problems about socially & economically backwardness, 31.65% of the respondents had not faced problems about socially & economically backwardness. 65.32% respondents had faced problems and challenges about lack of confidence and 34.68% respondents had not faced about lack of confidence. 64.98% respondents had faced and 35.02% respondents had not faced social discrimination about the business in society. The 67.00% respondents had faced and 33.00% respondents had not faced about the inadequate financial assistance from different institutes and banks. 67.00% respondents had faced and 33.00% respondents had not faced lack of disbursement of loan facility from banks, DIC and corporations. The 61.95% respondents had faced and 38.05% respondents had not faced problems and challenges about lack of guarantee of security in business. 67.00% respondents had faced and 33.00% respondents had not faced problems and challenges about high interest rate from banks and institutions.

Chart-1: Problems and Challenges faced by disadvantaged groups entrepreneurs



Out of 68.01% respondents had faced and 31.99% respondents had not faced problems and challenges of shortage of raw material from suppliers. The 69.02% respondents had faced and 30.98% had not faced problems and challenges about shortage of electricity and water in the industrial area. 66.33% respondents had faced and 33.67% respondents had not faced challenges about lack of marketing assistance in research area. The 64.98% respondents had faced and 35.02% respondents had not faced problems and challenges about stiff competition in the market. It was also noticed out of interaction with the respondents that the business activities were micro, traditional and family in nature.

FINDINGS

1. The infrastructural facilities like railways, posts, telegraph, water, electricity, National Highways etc. Are provided by the Government at concessional charges to business/ Industrial services /trading sector. If the government from weaker sections i.e. SC, ST, NT, VJNT, SBC and OBCs.
2. Considering the problems and Challenges of the entrepreneurs under study, it may be strongly recommended that the government, non – government organizations and social organisations should try hard with general public to root out the root cause of social discrimination i.e. Casteism so that SC, ST, NT, VJNT, SBC, and OBCs people are actively participated in the process of entrepreneurial development with full confidence and energy.

3. One of the major problems and Challenges of SC, ST, NT, VJNT, SBC and OBC entrepreneurs is marketing problem. There is hard competition in the market and small units are unable to face these challenges.
4. It was observed that most of the SC, ST, NT, VJNT, SBC and OBCs entrepreneurs were found underprovided in managerial skills, business skills and IT skills which is essential to run any business activity. In this regards, it may be suggested that SC, ST, NT, VJNT, SBC and OBCs candidates should be given on – job training skills before they set their own unit in the backwards industrial area from Marathwada & Vidarbha Region.
5. It was observed that the entrepreneurs under study belong to socially and economically disadvantaged groups families, they had entered in the field of entrepreneurship due to helping hand of the government, financial and promotional agencies set up state and central level by the government of India. Out Of 297 disadvantaged groups' entrepreneurs, 69.70% respondents had faced problems of the lack of education, 30.30% of the respondents had not faced educational problems. The 68.35% of entrepreneurs had faced problems about socially & economically backwardness, 31.65% of the respondents had not faced problems about socially & economically backwardness. 65.32% respondents had faced problems and challenges about lack of confidence and 34.68% respondents had not faced about lack of confidence. 64.98% respondents had faced and 35.02% respondents had not faced social discrimination about the business in society. The 67.00% respondents had faced and 33.00% respondents had not faced about the inadequate financial assistance from different institutes and banks. 67.00% respondents had faced and 33.00% respondents had not faced lack of disbursement of loan facility from banks, DIC and corporations. The 61.95% respondents had faced and 38.05% respondents had not faced problems and challenges about lack of guarantee of security in business. 67.00% respondents had faced and 33.00% respondents had not faced problems and challenges about high interest rate from banks and institutions. Out of 68.01% respondents had faced and 31.99% respondents had not faced problems and challenges of shortage of raw material from suppliers. The 69.02% respondents had faced and 30.98% had not faced problems and challenges about shortage of electricity and water in the industrial area. 66.33% respondents had faced and 33.67% respondents had not faced challenges about lack of marketing assistance in research area. The 64.98% respondents had faced and 35.02% respondents had not faced problems and challenges about stiff competition in the market. It was also noticed out of interaction with the respondents that the business activities were micro, traditional and family in nature.

CONCLUSION

Above data reveals that the disadvantaged groups face the challenges and problems like illiteracy, socio-economic backwardness, discrimination on the basis of caste, creed, races, inadequacy in financial assistance, unavailability of credit in financial institution, lack in basic infrastructural facilities, higher interest rates etc. If Govt. look positively and frames genuinely favourable policies for the betterment and advancement of these underprivileged and marginalized groups of the demography, employability and living standard will be certainly improved. It will help to rationalize the regional imbalances across the nation.

RECOMMENDATION

1. It is suggested that the developmental/ motivational agencies should provide adequate infrastructure to the entrepreneurs belonging to SC, ST, VJNT, SEBC, SBC and OBCs on priority basis.
2. It is recommended that the MSSIDC, MCED and DIC should provide marketing assistance to these entrepreneurs and also government should give priority to small entrepreneurs in its purchase programme and more subsidies to the disadvantaged groups entrepreneurs of Aurangabad district.

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AGRICULTURAL MARKETING IN INDIA: CONCEPT, DEFECTS AND REMEDIAL MEASURES

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ABSTRACT

*Agriculture in India has directly or indirectly continued to be the source of livelihood to majority of the population. Indian agriculture has seen a lot of changes in its structure. India, predominantly an agricultural economy, has healthy signs of transformation in agriculture and allied activities. India has seen agriculture as a precious tool of economic development as other sectors of production depend on it. Efficient backward and forward integration with agriculture has led to globally competitive production system in terms of cost and quality. Cooperatives seem to be well positioned to coordinate product differentiation at the farm level and to integrate forward into value added processing activities.. Indian agriculture can be balanced and made efficient through proper and better management practices. The present study brings **Concept of Agricultural Marketing**, Different systems of agricultural marketing are prevalent, and Defects of Agricultural Marketing in India Remedial Measures for Improvement of Agricultural Marketing Moreover the opportunities provide by agricultural marketing should be tapped effectively by the marketers.*

Keywords: Agricultural Marketing, Remedial Measures, production system.

INTRODUCTION

India is an agricultural country and one third population depends on the agricultural sector directly or indirectly. Agriculture remains as the main stay of the Indian economy since times immemorial. Indian agriculture contribution to the national gross domestic product (GDP) is about 25 per cent. With food being the crowning need of mankind, much emphasis has been on commercializing agricultural production. For this reason, adequate production and even distribution of food has of late become a high priority global concern. Agricultural marketing is mainly the buying and selling of agricultural products. In earlier days when the village economy was more or less self-sufficient the marketing of agricultural products presented no difficulty as the farmer sold his produce to the consumer on a cash or barter basis.

Today's agricultural marketing has to undergo a series of exchanges or transfers from one person to another before it reaches the consumer. There are three marketing functions involved in this, i.e., assembling, preparation for consumption and distribution. Selling on any agricultural produce depends on some couple of factors like the demand of the product at that time, availability of storage etc. The products may be sold directly in the market or it may be stored locally for the time being. Moreover, it may be sold as it is gathered from the field or it may be cleaned, graded and processed by the farmer or the merchant of the village. Sometime processing is done because consumers want it, or sometimes to conserve the quality of that product. The task of distribution system is to match the supply with the existing demand by whole selling and retailing in various points of different markets like primary, secondary or terminal markets.

Most of the agricultural products in India are sold by farmers in the private sector to moneylenders (to whom the farmer may be indebted) or to village traders. Products are sold in various ways. For example, it might be sold at a weekly village market in the farmer's village or in a neighboring village. If these outlets are not available, then produce might be sold at irregularly held markets in a nearby village or town, or in the mandi.

In India, there are several central government organisations, who are involved in agricultural marketing like, Commission of Agricultural Costs and Prices, Food Corporation of India, Cotton Corporation of India, Jute Corporation of India, etc. There are also specialised marketing bodies for rubber, tea, coffee, tobacco, spices and vegetables.

Under the Agricultural Produce (grading and marketing) Act of 1937, more than forty primary commodities are compulsorily graded for export and voluntarily graded for internal consumption. Although the regulation of commodity markets is a function of state government, the directorate of marketing and inspection provides marketing and inspection services and financial aid down to the village level to help set up commodity grading centers in selected markets.

As we have a tradition of agricultural production, marketing and allied commercial activities, now it is the time for us to brainstorm and come out with new ideas of value added services. These value added services will give the existing agricultural engine a new dimension. The next logical step could be food-processing which not only could be another revenue generating area but also can provide lots of full-time employment to our youths. With

the changing agricultural scenario and global competition, there is a need of exploiting the available resources at maximum level.

There was a survey undertaken by the directorate of marketing and inspection in the ministry of agriculture in 1970-71 and 1971-72, of five hundred regulated markets was, with a view to assessing the adequacy and efficiency of the existing regulated markets and highlighting their drawbacks and deficiencies and suggesting measures to develop them. One of the most important drawbacks has been the inadequate financial resources of some of the market committees. During the fourth plan, a central sector scheme was drawn up by the ministry of agriculture to provide a grant at 20 per cent of the cost of development of market, subject to a maximum of Rs. 2 lakhs. The balance will have to be provided by the commercial banks.

OBJECTIVES

- To know Different systems of agricultural marketing
- To Study defects of Agricultural Marketing in India

RESEARCH METHODOLOGY

This study is descriptive and uses the exploratory technique. The data for the study was collected from secondary sources such as magazines, articles published online and offline on various newspapers and websites

Concept of Agricultural Marketing



Agricultural marketing system is an efficient way by which the farmers can dispose their surplus produce at a fair and reasonable price. Improvement in the condition of farmers and their agriculture depends to a large extent on the elaborate arrangements of agricultural marketing.

The term agricultural marketing include all those activities which are mostly related to the procurement, grading, storing, transporting and selling of the agricultural produce. Thus Prof. Faruque has rightly observed: "Agricultural marketing comprises all operations involved in the movement of farm produce from the producer to the ultimate consumer. Thus, agricultural marketing includes the operations like collecting, grading, processing, preserving, transportation and financing."

DIFFERENT SYSTEMS OF AGRICULTURAL MARKETING ARE PREVALENT

1. Sale in Villages

The first method open to the farmers in India is to sell away their surplus produce to the village moneylenders and traders at a very low price. The moneylender and traders may buy independently or work as an agent of a bigger merchant of the nearby mandi. In India more than 50 per cent of the agricultural produce are sold in these village markets in the absence of organized markets.

2. Sale in Markets

The second method of disposing surplus of the Indian farmers is to sell their produce in the weekly village markets popularly known as 'hat' or in annual fairs.

3. Sale in Mandis

The third form of agricultural marketing in India is to sell the surplus produce through mandis located in various small and large towns. There are nearly 1700 mandis which are spread all over the country. As these mandis are located in a distant place, thus the farmers will have to carry their produce to the mandi and sell those produce to the wholesalers with the help of brokers or 'dalals'. These wholesalers or mahajans again sell those farm produce to the mills and factories and to the retailers who in turn sell these goods to the consumers directly in the retail markets.

4. Co-operative Marketing

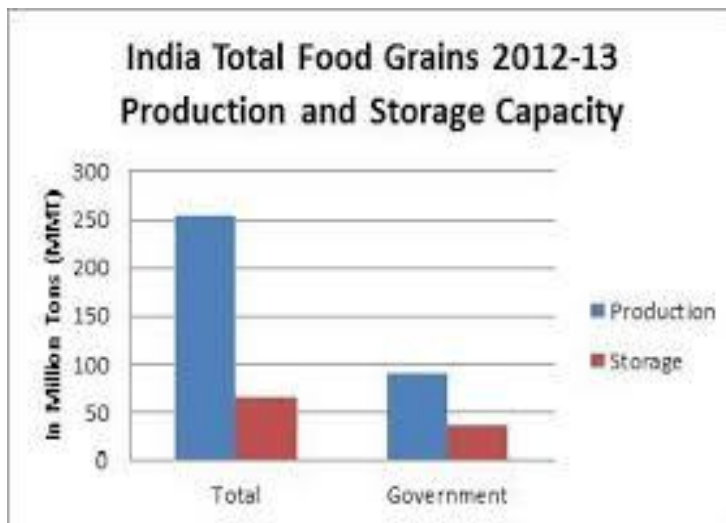
The fourth form of marketing is the co-operative marketing where marketing societies are formed by farmers to sell the output collectively to take the advantage of collective bargaining for obtaining a better price.

DEFECTS OF AGRICULTURAL MARKETING IN INDIA

Following are some of the main defects of the agricultural marketing in India

1. Lack of Storage Facility

There is no proper storage or warehousing facilities for farmers in the villages where they can store their agriculture produce. Every year 15 to 30 per cent of the agricultural produce are damaged either by rats or rains due to the absence of proper storage facilities. Thus, the farmers are forced to sell their surplus produce just after harvests at a very low and un-remunerative Price



2. Distress Sale

Most of the Indian farmers are very poor and thus have no capacity to wait for better price of his produce in the absence of proper credit facilities. Farmers often have to go for even distress sale of their output to the village moneylenders-cum-traders at a very poor price.

3. Lack of Transportation

In the absence of proper road transportation facilities in the rural areas, Indian farmers cannot reach nearby mandis to sell their produce at a fair price. Thus, they prefer to sell their produce at the village markets itself.

4. Unfavorable Mandis

The condition of the mandis are also not at all favourable to the farmers. In the mandis, the farmers have to wait for disposing their produce for which there is no storage facilities. Thus, the farmers will have to take help of the middleman or dalal who take away a major share of the profit, and finalizes the deal either in his favour or in favour of arhatiya or wholesalers. A study made by D.S. Sidhu revealed that the share of middlemen in case of rice was 31 per cent, in case of vegetable was 29.5 per cent and in case of fruits was 46.5 per cent.

5. Intermediaries

A large number of intermediaries exist between the cultivator and the consumer. All these middlemen and dalals claim a good amount of margin and thus reduce the returns of the cultivators.

6. Unregulated Market's

There are huge number of unregulated markets which adopt various malpractices. Prevalence of false weights and measures and lack of grading and standardization of products in village markets in India are always going against the interest of ignorant, small and poor farmers.

7. Lack of Market Intelligence

There is absence of market intelligence or information system in India. Indian farmers are not aware of the ruling prices of their produce prevailing in big markets. Thus, they have to accept any un-remunerative price for their produce as offered by traders or middlemen.

8. Lack of Organization

There is lack of collective organization on the part of Indian farmers. A very small amount of marketable surplus is being brought to the markets by a huge number of small farmers leading to a high transportation cost.

Accordingly, the Royal Commission on Agriculture has rightly observed, "So long as the farmer does not learn the system of marketing himself or in cooperation with others, he can never bargain better with the buyers of his produce who are very shrewd and well informed."

9. Lack of Grading

Indian farmers do not give importance to grading of their produce. They hesitate to separate the qualitatively good crops from bad crops. Therefore, they fail to fetch a good price of their quality product.

10. Lack of Institutional Finance

In the absence of adequate institutional finance, Indian farmers have to come under the clutches of traders and moneylenders for taking loan. After harvest they have to sell their produce to those moneylenders at unfavorable terms.

11. Unfavorable Conditions

Farmers are marketing their product under adverse circumstances. A huge number of small and marginal farmers are forced by the rich farmers, traders and moneylenders to fall into their trap to go for distress sale of their produce by involving them into a vicious circle of indebtedness. All these worsen the income distribution pattern of the village economy of the country.

REMEDIAL MEASURES FOR IMPROVEMENT OF AGRICULTURAL MARKETING

Improvement of the agricultural marketing in India is utmost need of the hour.

The following are some of the measures to be followed for improving the existing system of agricultural marketing in the country

- (i) Establishment of regulated markets.
- (ii) Establishment of co-operative marketing societies.
- (iii) Extension and construction of additional storage and warehousing facilities for agricultural produce of the farmers.
- (iv) Expansion of market yards and other allied facilities for the new and existing markets.
- (v) Provision is made for extending adequate amount of credit facilities to the farmers.
- (vi) Timely supply of marketing information's to the farmers.
- (vii) Improvement and extension of road and transportation facilities for connecting the villages with mandis.
- (viii) Provision for standardization and grading of the produce for ensuring good quality to the consumers and better prices for the farmers.
- (ix) Formulating suitable agricultural price policy by the Government for making a provision for remunerative prices of agricultural produce of the country.

CONCLUSION

A good marketing system is one, where the farmer is assured of a fair price for his produce and this can happen only when the following conditions are obtained. The number of intermediaries between the farmer and the consumer should be small; the farmer has proper storing facilities so that he is not compelled to indulge in distress sales, Efficient transport facilities are available; the malpractices of middlemen are regulated, Farmers are freed from the clutches of village moneylenders and Regular market information is provided to the farmer.

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CORPORATE FARMING AN INDIAN EXPERIENCE

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ABSTRACT

This paper aims to gauge the impact of contract farming in Asian country on inclusive and property growth. We use Examples from case studies on numerous company initiatives in rural Asian country reminiscent of Mahindra Subhalabh, ITC e -choupal, PepsiCo, etc. we have a tendency to clarify the character of contract farming in associate degree Indian context then, specialize in contrasts between a transactional approach with a transformational strategy double-gear to deliver a lot of just and inclusive set of advantages to all or any actors from end-to-end of the commerce network. This paper breaks new ground to shift the stress from higher, cheaper and quicker ways in which of leverage contract farming from a shareowner to a stakeholder perspective.

INTRODUCTION

Global population is moving from half dozen billion to associate degree calculable nine billion by 2050 and numerous commentators highlight that this can translate into the necessity for a rise in international food production from sixty to seventy per cent. This demographic explosion, the accelerated depletion of scarce resources and, environmental impacts is forcing the pace of implementation of a spread of ideas reminiscent of contract farming still as associate degree examination of assumptions that were formed by the developed world. (Bell, 2010) in particular, the world push for higher, cheaper and quicker offer chains - of that contract farming is a necessary half - is challenged by notions of inclusivity and, human prices over value and therefore the race to rock bottom value. (Bell, 2010)

Essentially, the contract farming business model has been developed to ensure improved productivity and yield at farm level with improved market access served by ability, modern technology and transportation. Contract farming sees the contractor supply all the inputs required for cultivation, whereas the farmer provides land and labour. However, the terms and nature of the contract disagree in step with variations within the nature of crops to be grown up, agencies, farmers, and technologies and therefore the context within which they're practiced. The Literature takes up contrasting positions in response to the contradiction of Indian Agriculture – up to forty per cent of the harvest rots on the thanks to market and, there ar several instances wherever manufacture cannot notice buyers. Some see this drive for growth riding rough shod over native farming communities already ravaged by growing crops in high risk conditions mirrored in suicide statistics and migration to the cities.

Malcolm Harper's inclusive price Chains (2009) uses a series of case studies to spotlight the lack of a good interface between the informal and therefore the formal economies – hotels lacking fresh fruit while street hawkers supply it in abundance outside – and, variety of illustrations of how standard offer chain thinking falls short. A case study from ITC highlights a project integrating little farmers in Punjab with Spencers – a brand new format merchandiser.

There will be little question that there's a necessity to develop best business models at intervals agriculture to ensure food security for a population of one billion still as a secure keep for the farming community. Some see enhancements in agricultural as a social imperative and, others see the shift from public to personal standards as key to a property resolution (Reardon et al, 2009). This paper explores on the bottom realities seeing contract farming as a part of the answer however, challenging the David and Goliath tendencies that emerge if just and inclusive arrangements don't seem to be place into observe.

INDIAN AGRICULTURAL EVOLUTION AND EMERGENCE OF COMPANY FARMING

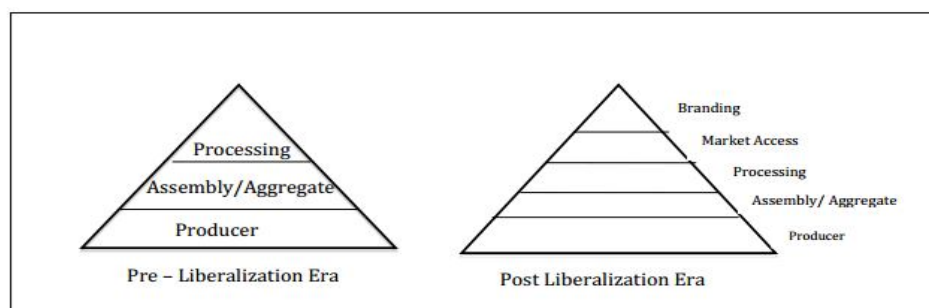


Figure-1: Evolution in Indian commercial enterprise Model

Figure one depicts the shift in agro business from pre relief characterized by local; community primarily based small or little enterprises with agents enjoying a key role in market access and, a reliance on native or district level mandis limiting scale. Then the post relief shifts the agro business model to mixture capability either through cooperatives or, through contract farming and focuses on enlarged volume, standardization and quality. This shift meant that supply chains went on the far side native geographic and with the onset of recent retail, were ready to expand to national markets. There are 3 main shifts since 199:

- c) A Shift in consumption pattern aloof from staple food grains towards high price foods such as vegetables, fruits, etc.
- ci) Diversification of farming from ancient crops to husbandry crops.
- cii) A transition within the food promoting system from ancient 'mandi' negotiator primarily based distribution / offer system towards trendy retail.

This paradigm shift is characterized by a requirement instead of a offer driven offer chain and, whilst pre relief initiatives were semiconductor diode by government – leading to a unsatisfactory 'Hindu growth rate' – the post reform era has opened the door to the company world through a collection of policy changes designed to spice up agro business growth (different Survey cluster, 2007):

- ciii) The Agricultural manufacture promoting Committee (APMC) promoted direct and free promoting of agricultural manufacture
- civ) Agricultural and waste lands are currently being allowed to be bought /leased to the non-public sector
- cv) Entry of FDI in food process and promoting up to 100% equity.

On could twenty fifth 2007, Prime Minister M Singh – United Nations agency was minister of finance in 1991 – emphasized the following purpose to business leaders: “Indian business should, therefore, rise to the challenge of creating our growth processes each efficient and inclusive. If those that are more contented don't act in a very a lot of socially accountable manner, our growth method is also in danger, our policy could become lawless and our society may get additional divided. I invite company Asian country to be a partner in creating ours a lot of humane and simply society”

In the epoch, offer chains vie not individual firms (Christopher, 2004) and, with these reforms the chance and impetus to form integrated networks of suppliers, producers, marketers and retailers became a reality. However, with this comes the responsibility to ensure that every one actors are ready to profit either through enlarged margins and, for the farming community, by access to markets, know how, more practical inputs and improved yields and productivity. Contract farming plays a key role during this method.

CONTRACT FARMING AND INDIAN EXPERTISE

As we've seen, relief cleared the bottom for big Corporate to proportion their operations and this necessitated larger stress on sourcing capability and performance to generate enlarged volumes and consistent quality. This operational imperative met with the reality of associate degree isolated, fragmented, informal, badly equipped farming community in dire want of market access and, the means that to boost performance.

Contract farming refers to a system whereby a farmer/primary producer agrees to provide, a pre agreed quantity/ land area of an exact quality/ selection manufacture at a pre- united value and time, to a processing/ promoting firm (a familiar buyer). (National Institute of Agricultural Extension Management, 2003) it's usually named as out grower theme, and satellite farming. Corporate farming is characterized by numerous varieties of vertical exchanges to reduce dealing prices (Singh,2004).

Corporate farming isn't one consistent model. Mighell and Jones (1963), classify contracts into 3 broad categories:

- cvi) Market specification contract: represent associate degree agreement by a client to produce a marketplace for a seller's output.
- cvii) Production- management contract: Entails a lot of client management, permitting the customer to specify and /or monitor production practices, input usage etc.
- cviii) Resource – providing contracts: represent the best level of management for consumers, who provide a market outlet, supervise production practices and provide key inputs.

The variations within the higher than versions of company Farming arise as a result of vital diversity, within the sort of companies, nature of contracts and socioeconomic atmosphere. (Singh, 2001)

In India, variety of company reminiscent of Mahindra, Pepsi Foods, ITC et al are concerned in contract farming. The below matrix summarizes the strengths and weaknesses of contract farming in associate degree Indian context.

Internal Factors: Local		External factors: Market	
Strengths		Opportunities	
Source of capital		Remove Market Imperfection	
Price Certainty		Low Cost produce	
Access to Technology		Inclusive growth	
Leap in income and employment levels		Integrated vertical co-ordination	
Better Skills		Market access	
Co-ordination of local production activities			
Decreased transaction cost and cost of cultivation			
Weakness		Threats	
Loss of independence experienced by farmers		Capitalist penetration of agriculture for capital Accumulation	
Dependence on companies for finance		Misjudgment of market requirements by the firm	
Delayed payments			
Reject low quality products without compensation			
Favor large famers over small farmers			

In theory variety of mutual edges are to be gained by the farmer and therefore the company. However closer examination of the higher than SWOT highlights a big anomaly within the relationship between the availability chain actors. The company firm is that the strongest link within the offer chain and, there is potential for abuse.. There's a transparent got to make sure that a lot of just and inclusive relationship between growers and therefore the consumers are primarily based not on power however on a typical and mutually beneficial agenda. Exploiting power may fit within the short run however it's self –defeating in the long-standing time. (Kumar, 1996)

EVALUATION OF THE 3 INDIAN COMPANY INITIATIVES

Findings from analysis conducted by the researchers on the higher than 3 company initiatives infer that companies use one or a lot of catching approach supported the wants raised higher than. (Singh, 2001) but the socioeconomic, environmental still as regulative and technological environment shapes the manner for the kinds of the vertical coordination. Mahindra Subhalabh has been following a business model, that doesn't take into consideration the socio – political reality of rural Asian country. The E- Agri commerce was unplanned and therefore the channel conflict was quite natural as inputs commerce in Asian country operate with large credit offerings and therefore the channel is characterized as being extremely push directed. The other model ought to take these realities into consideration then style associate degree alternate channel. One necessary indicator of development is wherever the person becomes costlier and therefore the materials become comparatively cheaper. (Balakrishnan, 2010)

CONCLUSION

We believe that the fashionable merchandising in India is growing at a combined rate of four-hundredth annually (Harper, 2009) associate degree with an hyperbolic demand for fruits and vegetables that provides a large opportunity for contract farming given the low country risk and growing wealth in India. Though growth in trendy retail drives the necessity for contract farming (one best way') by company, it would be incorrect to look at contract farming as operative on automatic pilot. This paper concludes that if company are to adopt contract farming as associate degree initiative, we'd like to make sure and embed transformational behavior instead of to be content with the transactional relationship incapable of property and inclusive growth.

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NEW INSIGHT FOR AGRICULTURE DEVELOPMENT

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ABSTRACT*On the policies required to realize 3 goals of agricultural development in Asian country.**There are 3 goals of agricultural development in Asian country. These are:**(a) Achieving high growth by raising productivity;**(b) Inclusiveness by that specialize in insulating material regions, tiny farmers and women; and**(c) Property of agriculture There's a necessity for amendment within the narrative within the new context. Global trends and macro policies are equally vital for Indian agriculture. We 'have got to run on two legs each agriculture and non-agriculture. There's a necessity to shift from cereal primarily based agriculture to non-cereal primarily based crops and allied activities. Doubling farm financial gain conjointly should focus non-farm sector, look into completely different size categories and environmental considerations. Remunerative costs and market reforms will enhances farmers' incomes. The country should transcend harvest and provides freedom for farmers on markets and exports. Dont fore get basics like water and technology. Inclusiveness is required for board primarily based growth and equity. Specialize in tiny and marginal farmers, women, youth, rain fed areas, jap and alternative insulating material regions, social teams like SC and ST farmers;***INTRODUCTION**

Agricultural development is vital for raising the incomes of population obsessed on agriculture and growth of non-agricultural sector. There are vital linkages between farm and non-farm sectors. The theory of 'unbalanced growth' discusses sectoral linkages and conjointly indicates that agriculture couldn't become a number one sector because of its weak backward linkages (Hirschman, 1958). In distinction to the present read, it's emphasized that agricultural development is crucial for rising manufacture (Kalecki, 1960 and Simon Kuznets, 1968). Another read is that increase in terms of interchange agriculture would scale back profits for business (Lewis, 1954). Against this read, it had been known that rise in terms of trade for agriculture would improve demand for industrialization (Kaldor, 1957). The importance of agriculture on non-agricultural sector growth is critical (Johnston and Mellor, 1961 and Mellor, 1976).

Generally, the share of agriculture in total employment falls rather more slowly than its share in GDP. As a result, labour productivity in agriculture falls behind that of non-agricultural sector. Though employment physical property of agriculture declines over time, absolutely the size of the rural labour force continues until economies attain higher levels of transformation. Labour productivity in agriculture is accumulated with structural amendment in agriculture, development of rural non-farm sector or migration to urban areas. Several countries fail to manage this transformation at associate degree adequate rate and face political issues with low incomes of the agricultural population (Rosegrant and Hazell, 2000).

Famers' suicides in some elements of Asian country are another issue about agriculture. Low farm income junction rectifier to famers' agitations in many countries of Asian country. Agriculture sector is already facing several issues about property, stagnant yields, water work, wearing away, and volatility in costs, natural calamities, and little size of the farms.

As mentioned higher than, agriculture should specialize in growth, equity and property. India also has 3 broader goals of agricultural development. These are: (a) succeed four-dimensional growth in agriculture and lift incomes, increasing productivity (land, labor, total factor), structural transformation at intervals agriculture and farm to non-farm sector; (b) second goal is inclusiveness by that specialize in tiny and marginal farmers, insulating material regions, jap Asian country, rain fed areas, underprivileged teams, women, contribution to economic condition reduction and food and nutrition security; (c) third goal is to take care of property of agriculture by that specialize in environmental issues, temperature change and resilience.

INTERNATIONAL FOOD AND AGRICULTURE: NEW CONTEXT AND CHALLENGES

There are vital changes in international food and agriculture within the previous few decades. Economic growth appear to be converging across countries. This has implications for convergence of food demand, food production and agricultural policies and trade.

Another challenge is high and increasing difference. Financial gain of the highest one per cent within the world has matured doubly the maximum amount as that of rock bottom fifty per cent. Difference accumulated each in developed and developing countries. It'll have vital implications for food and agriculture. Women, youth, tiny farmers and alternative vulnerable teams have to be compelled to be protected in this sector. At the economy level, the key supply of difference at international level has been technological amendment favoring higher skills. In Western Europe and therefore the USA, technological progress has conjointly translated into reduction of class jobs, a development called polarization (IMF, 2017). One international trend is automation' and 'digitization' and alternative new technologies supported computing (AI) which may deduct the routine jobs outsourced to labor rife economies. Urbanization and temperature change are alternative international challenges. The urban share of world population is probably going to extend from 55% in 2018 to 68% by 2050. It'll have implications for agriculture provide, demand, food markets and price chains. Temperature change is real and growing threat to food and agriculture that have to be compelled to amendment to adapt to and mitigate the impacts of temperature change.

AGRICULTURAL GROWTH, EQUITY AND PROPERTY IN INDIA

Agricultural Growth and Structural amendment

It is best-known that the decline within the share of agricultural employees in total employees has been slower than the decline within the share of agriculture within the gross domestic product. There's a necessity for structural change in each output and employment of agriculture.

Agricultural gross domestic product +: it should be noted that agricultural gross domestic product refers to agriculture and allied activities. But, if we have a tendency to extend this to throughout the worth chains which incorporates food and agro processing, the share of agriculture gross domestic product are going to be abundant higher and has vital linkages with alternative sectors. Therefore, we will have agriculture GDP+ if we have a tendency to extend the activities and its share in overall gross domestic product would be abundant higher.

Growth in Agricultural GDP: within the decade of 1960, agricultural rate was around 1 Chronicles per annum (Table 1). In alternative periods, the expansion rates vary from 2.2% to 2.7% each year. In the post-reform amount, rate of services was quite V-day each year. Business conjointly recorded 7 to 8 throughout 2004-05 to 2017-18. The very best rate of gross domestic product from agriculture was 3.7% each year throughout 2004-05 to 2013-14. The expansion rate in agriculture in the amount 2009-10 to 2013-14 was 4.3% each year. This can be one in every of the very best growth rates recoded in freelance Asian country.

Table-1: Growth Rates in Agriculture, business and Services (%)

Periods	Growth Rates of gross domestic product (%)		
	Agriculture	business	Services
1960-61 to 68-69	1.04	5.05	5.03
1968-69 to 75-76	2.24	3.92	3.37
1975-76 to 88-89	2.47	5.53	5.40
1988-89 to 95-96	2.76	5.90	6.15
1995-96 to 2004-05	2.28	4.87	7.86
2004-05 to 2014-15	3.72	8.44	8.96
2014-15 to 2017-18	2.55	7.15	8.71

Source: GOI (2017) up to 2014-15; Calculated from National Accounts Statistics for the amount 2014-15 to 2017-18.

The growth rate in agricultural gross domestic product was a pair of .5% each year within the last four years of NDA period 2014-15 to 2017-18. To be truthful to the govt., the primary 2 years had growth rates of -0.2% and 0.7% because of drought. The expansion rate in 2018-19 is predicted to be around 3.2%. If we have a tendency to add this, the speed of growth in agricultural gross domestic product would be 2.7% each year for the five year amount 2014-15 to 2018-19.

RURAL NON-FARM EMPLOYMENT

The rural non-farm sector is being progressively seen as a very important sector in development literature. At the all Asian country level, the share of non-farm sector in rural areas accumulated from around nineteen in 1983 to 12 months in 2011-12. Largest increase occurred between 2004-5 and 2011-12. The share of rural non-farm sector for males in 2011-12 was four-hundredth whereas for females it was 25% (Dev, 2017a). It means that still 75% of females in rural areas are in agriculture. First time there was absolute decline within the variety of agricultural employees once 2004-05. Entire growth of employment in rural areas throughout 2004-05 and 2011-12 was because of non-farm employment. This was a very important structural break since 2004-05. There

is variety of longitudinal village surveys. A recent book by Himanshu et al (2016) provides voluminous insights on changes in village Asian country. This volume includes village studies from completely different regions of India. Village studies by Richard Rodgers et al (2016) conjointly indicate extended increase in rural non-farm employment in state villages. Migration conjointly accumulated considerably in state.

DOUBLING FARM INCOME

Specialize in each agriculture and rural non-farm sector. The present government is that specialize in doubling farm financial gain by 2022. This can be supported the thinking that we want to offer importance to the welfare and prosperity of farmers instead of just increasing agricultural production.

The Situation Assessment Surveys of NSSO show that the common monthly financial gain of agricultural households in current costs accumulated from Rs. 2115 in 2003 to Rs.6426 in 2012-13. The share of cultivation in total financial gain is that the highest at 46% in 2003 and 48% in 2013. The share of financial gain from animals rose whereas that of wages and non-farm business declined in 2013 as compared to those of 2003.

Another supply of farmer's financial gain is that the All Asian country rural monetary Inclusion Survey of NABARD. This survey conjointly provides data on financial gain of agricultural households and non-agricultural households for the year 2015-16. The NABARD survey isn't strictly comparable with true Assessment Surveys of NSSO because of changes in definitions.

INCLUSIVENESS: EQUITY IN AGRICULTURE

There is some form of accord currently that growth ought to be shared by all sections of the society rather than limiting to few classes of population. This can be vital to cut back economic condition and inequalities within the economy and society. Here we have a tendency to discuss inequalities in agriculture and rural areas. Inclusiveness in agriculture ought to specialize in inequalities in regions, ladies and youth, disadvantages social teams, small vs. giant farmers and irrigated vs. rain fed areas. Focus on eastern region is additionally vital.

CHANGING RURAL STRUCTURE: SHRINKING SIZE OF FARMS

The recent Agricultural Census information shows that there have been regarding a hundred forty five.7 million agricultural holdings in Asian country in 2015-16 (GOI, 2018). Around 118 million were tiny and marginal farmers. The share of tiny and marginal farmers in total holdings accumulated considerably in the last 3 decades. The share of marginal and little farmers increased from seventy per cent in 1980-81 to eighty six per cent in 2015-16. It should be noted that 69% of land holdings belong to marginal farmers with but one HA. Thus, the estate character of Indian agriculture is way additional outstanding nowadays than even before. Small and marginal farmers account for eighty six of total farm HHS however their share in operated space is around 44%. Thus, there are vital land inequalities in Asian country.

WHAT ARE THE POLICIES AND REFORMS REQUIRED FOR ENHANCING

In order to realize the goals of agricultural development, there's a necessity for a medium term strategy and action set up. This section examines the policies and reforms required to lift farm incomes, equity and property within the medium term. In this section, we have a tendency to initial discuss on macro policies and problems beneath doubling farm financial gain. We will also examine the policies required for remunerative costs together with promoting problems.

Then we have a tendency to advance to the policies on water and technology together with data technology. Finally, we are going to trot out policies on post-harvest activities, inclusiveness, temperature change and establishments.

MACROECONOMIC POLICIES AND AGRICULTURE

Agricultural economists usually limit to the policies about farm sector. However, there is a necessity to seem at policies associated with macro policies and non-agriculture. Macroeconomic policies, about business, monetary, trade, tariff, rate, have direct and indirect impacts on agriculture. Though the first objectives of economic science policies are geared toward dominant inflation, sustaining public expenditure and attaining business balance, however these policies through business and financial policies might have vital impact on agriculture. So as to influence agriculture, business policies have to be compelled to improve revenue and public investment on infrastructure and alternative provide constraints. Macro policies like financial liberalization and trade policies might promote or hamper agricultural growth.

Similarly, promotion of rural non-farm sector and promotion of labour intensive manufacturing sector and services are vital to cut back demographic pressures on agriculture. Macro policies can have general equilibrium impact on agriculture through various linkages. In section a pair of we've got mentioned on trends and future

state of affairs for international level agriculture and food. These international trends and policies together with temperature change can also have impact on Indian agriculture and food systems.

IS THE RESOLUTION FOR AGRICULTURE LIES IN NON-AGRICULTURE?

Some economists like T.N. Srinivasan (2008) argue that agricultural policies are also important however basic issue for low productivity in agriculture lies in non-agriculture.

Non-agriculture isn't gripping labour force from agriculture. in step with him, the development "strategy utterly neglected the teachings of economic history: in development lies within the transformation of economic structure by shifting a considerable a part of the large initial share of labour force in agriculture and alternative low productivity activities within the informal sector to additional productive off-farm activities through rural and concrete industrialization with stress on labor-intensive manufactures to produce growing domestic and world markets and raising agricultural productivity". this can be the same as the views of Arthur Lewis UN agency has hints his model of "Economic Development with Unlimited Supplies of Labour" that envisages the capital accumulation within the trendy industrial sector so on draw labour from the subsistence agricultural sector (Lewis, 1954).

It may be noted that one ought to have balanced approach relating to the roles of agriculture and non-agriculture in raising agricultural productivity and farmers' incomes. Economic condition can't be eliminated while not shifting employees from agriculture to non-agriculture. However, focusing on agriculture remains vital for reduction in economic condition because it is that the biggest supplier of livelihoods and has forward and backward linkages with alternative sectors. Thus, both agriculture and non-agriculture are vital for agricultural population.

DOUBLING FARM FINANCIAL GAIN (DFI)

There are half-dozen sources for DFI. These are: (a) increase in agricultural Productivity; (b) rise in total issue productivity; (c) diversification to high price crops; (d) increase in cropping intensity; (e) rising terms of trade for farmers. The study conjointly discusses ways for achieving the DFI through these sources. it should be noted that there's overlapping in these sources of growth. for instance, agricultural productivity conjointly affects total issue productivity. Therefore, one should watch out in deciphering the impact of those sources on DFI. Within the last four years, the govt. has introduced many programmes covering irrigation, crop insurance, minimum support costs and agricultural markets to enhance agricultural growth and farmers' incomes.

It may be noted that there are many problems relating to doubling farm financial gain as given below.

1. Estimates on changes in farmers' financial gain show that it tripled in nominal terms throughout the period 2003 to 2013. But, in real terms the overall financial gain rose solely thirty second in ten years – 3.2% each year (Chandrasekhar and Mehrotra, 2016)³⁷. In alternative words, we need more than 100 percent each year growth in financial gain to realize DFI in 2022.
2. Achieving 100 percent or additional is troublesome provided that farmer's financial gain growth has been solely around 2.5% each year within the last four years 2014-15 to 2017-18.
3. Government looks to be banking on agriculture (crop livestock) sector for DFI. As mentioned by Dalwai Committee, the main focus is on this sector that has hr share in total farm financial gain. However, recent estimates supported NABARD's monetary Inclusion Survey show that agriculture's share is forty third of total farm financial gain in 2015-16. The share of agriculture in total rural incomes is just twenty third within the same year.
4. It shows that non-farm sector is changing into additional vital. Some folks assume that we have a tendency to must transcend agriculture for doubling farm income. Government ought to promote much more opportunities in non-farm sector in rural areas.
5. Though NITI Ayog and Dalwai Committee discuss regional disparities in farm incomes, one should take under consideration heterogeneousness among completely different categories of farmers.
6. Its conjointly argued that identification of farmers and distinctive their locations are required in order to maneuver towards DFI (Birthal, 2018). It's the marginal farmers, common fraction of whom reside rock bottom of financial gain distribution, ought to be at the forefront of any developmental strategy. a number of the marginal farmers dominant for alternative factors have comparatively high incomes through diversification of crops, allied activities and to non-farm sector (Birthal, 2018). What are the teachings from these in marginal farmers? Conjointly, all efforts ought to be created to focus additional on jap region

that has lagged behind in agricultural development and is home to regarding hr of the overall low-income marginal farmers.

7. What regarding measures for rising incomes of agricultural laborers? They're conjointly half of the agricultural population. Policies have to be compelled to differ for them.
8. As mentioned in Section 3, there are heap of inequalities among farm incomes across farmers and locations. Marginal and little farmers UN agency represent 86% of the overall have low incomes and with high volatility. For these farmers, consumption is higher than incomes and obligation is high. Albeit we have a tendency to double their financial gain, it might not be enough to require care of their consumption together with health and education. It may be noted farmers incur heap of expenditure on health.
9. What regarding the impact of doubling farmers' financial gain on environment? One will have high agricultural growth and productivity with high growth of capital and alternative inputs. But, it damages the surroundings and natural resources. Zero budget natural farming will improve incomes for farmers. There's a necessity to debate these problems in the context of DFI.

A race study by Mikecz and Vos (2016) examines whether or not tiny farmers will double productivity and incomes throughout the amount 2015-2030. This study checked out past trends of land and labour productivity of tiny farmers for one hundred forty countries. Out of those one hundred forty countries, there were forty one countries within the case of land productivity and forty one countries within the case of labour productivity that managed to double productivity a minimum of once at intervals a 15-year time span. Pro-active government policies appear to own vie a key role in pushing up productivity in these countries.

To conclude on DFI, efforts should be created to enhance farmers' financial gain whether or not we have a tendency to succeed the goal of doubling farm financial gain or not by 2022. The main focus on financial gain instead of production is within the right direction.

VALUE AND PROMOTING POLICIES

Price issue was vital even throughout revolution time in conjunction with technology. We have not been able to give remunerative costs for farmers within the last seventy years since independence. Farmers are obtaining low costs in traditional, drought and sensible years because of distortions in value and market policies.

Variation in agricultural costs across regions is kind of high in Asian country. Chatterjee and Kapur (2017) examine special value variation mistreatment high frequency value and amount information from the AgMarket portal of presidency of Asian country. The study shows that the common customary deviation of log (real) costs across mandis in an exceedingly given month is 0.17. This special variation is higher than those of other developing countries. The value variation persists over time despite substantial investments in rural roads and improvement in data and communication technologies (e.g. mobile phones). District-fixed effects may justify a part of the variation however thirty ninth of its unexplained that might be attributed to the time and placement varying factors (Chatterjee and Kapur, 2017). It shows that we've got distorted value and market policies.

CONCLUSIONS

want for amendment in narrative within the new context: essentially, we've got to alter the narrative on agriculture towards additional heterogeneous high price production, higher remunerative prices and farm incomes, promoting and trade reforms, high productivity with less inputs, cost effective, less chemical and chemical primarily based, inclusive in terms of ladies and youth farmers, tiny farmers and rain fed areas, nutrition sensitive, environmental friendly and sustainable agriculture. International trends and Macro policies are equally vital for Indian agriculture: There are many challenges at international level like temperature change, geo-political and urbanization. These factors and anti-globalization is that the dynamical context for food systems and agriculture.

Agricultural economists usually limit to the policies about farm sector. However, there is a necessity to seem at macro policies and non-agriculture. We've got to run on 2 legs (agri. and non-agri.) within the dynamical context: Rural areas are dynamical. We've got to take a position in agriculture for raising the livelihoods however at the same time shift population from agriculture to non-agriculture over time. Thus, each agriculture and non-agriculture is vital for raising financial gain of farm households. Farmers need freedom from restrictions on market and exports. Non-public sector participation is improved if a number of the fears just like the Essential Commodity Act, stock limit and export bans are removed. A ban export hurts the farmers most. There are new generation start-ups springing up in agriculture.

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WOMEN EMPOWERMENT THROUGH AGRICULTURE

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ABSTRACT

Social inequities supported gender norms reinforce nonparticipation of girls in deciding at various levels, consequently depriving them of the advantages arising out of any technological advances. These advances might be altogether fields generally, and especially financial services. Integration of gender responsive approach altogether development initiatives assumes great importance within the context of economic relations in an agrarian economy. Despite the very fact that ladies contribute immensely to agriculture and allied activities and consequently to food security, rural economy and development, their contributions go largely unrecognized. The necessity to empower women and mainstream gender in agriculture is important not only thanks to the extent and importance of their contribution but also for ensuring creation of equitable economic relations and progressive social milieu. This is often important to create capacity of the massive human capital (women) supporting agricultural production, marketing and consumption.

As a region of the CGIAR analysis Program on 'Dryland Systems: Integrated Agriculture Production System for the Poor and Vulnerable in Dry Areas', ICRISAT beside GRAVIS, has enforced implemented a project in eight randomly identified villages in three districts - Barmer, Jaisalmer and Jodhpur in western Rajasthan. The program is aimed toward developing technological, policy and institutional innovations to enhance food security and livelihoods using an integrated systems approach. The project reaches out on to more than 3000 poor rural farming households, about 11% of which are headed by women.

INTRODUCTION

Social equity and equality are key concerns that need urgent attention within the current development paradigm. Elements of existing development models that contribute towards concentration of wealth and opportunities thereby increasing the economic and financial divide even have a gender dimension thereto. All-encompassing impact of this discrimination and deprivation are often noted altogether aspects of life – social, cultural, political - economic and financial implications seem to be most tangibly visible.

The intersections of gender, race, class, ethnicity, and status square measure, and square measure traditionally, central to the politics of agriculture, structuring United Nations agency produces food, United Nations agency advantages from the food system. Women across the world have always played major roles in agricultural production, contributing substantially to food production and food security, but they often add difficult conditions with low pay and inadequate access to land and capital. Despite women's considerable role in agricultural production processes, their concerns still be markedly absent (or overlooked) from policy priorities of national and international institutions, and national and state governments that determine directions for agriculture.

Role of girls in agriculture is usually determined by a mixture of things. These include the extent and nature of agricultural labor performed, quantum of food produced, access to technology, decision making ability and access to institutions. It's definitely that ladies make important contributions to agricultural and rural economies across all regions of the planet, despite differing viewpoints. A comprehensive review on the role of girls in agriculture was published by the Food and Agriculture Organization (FAO) in 2011, on the precise contribution of girls both in terms of magnitude and nature. Moreover, the share of girls in unorganized and unskilled labor pool is quite men that reinforces and regenerates another sort of discrimination in terms of access to opportunities for skill development. This impacts their employability for skilled employment even in unorganized sector. Contribution of women to agricultural output is extremely significant, although difficult to quantify with accuracy. It has often been claimed that ladies produce 60-80% of food in many parts of the world. However, assigning contributions to agricultural outputs by gender is challenging and tricky because in most agricultural households both men and ladies are involved in agricultural production. In India, there's no concept of man's plot or a woman's plot. The household owns the plot. Additionally to participation in agriculture, women spend considerable time in allied activities like livestock management, home gardening alongside the responsibility of domestic and reproductive work.

AIMS AND OBJECTIVES

The study was undertaken as a part of the CRP on Dry land Systems and was geared towards the larger vision of empowering women playing diverse roles in agriculture and related processes in drought prone areas of western Rajasthan. Hence, the central theme of this study was to assess women's role in agriculture and specific constraints perceived by them within the difficult terrains with extreme climatic conditions.

THE OBJECTIVES OF THE STUDY WERE

- To know how various factors interact and influence women's access to technology, resources and market within the mixed dry land farming systems within the Thar region.
- to spot factors that constrain empowerment of girls within the mixed dry land farming systems
- to spot the factors which will be leveraged and built upon to make sure empowerment and participation of girls within the farming systems

Figure 1, presents the conceptual framework underlying this study linking gender and social equity in accomplishing the specified outcomes namely, enhanced nutrition, resilient climate-smart agriculture and empowerment of girls.

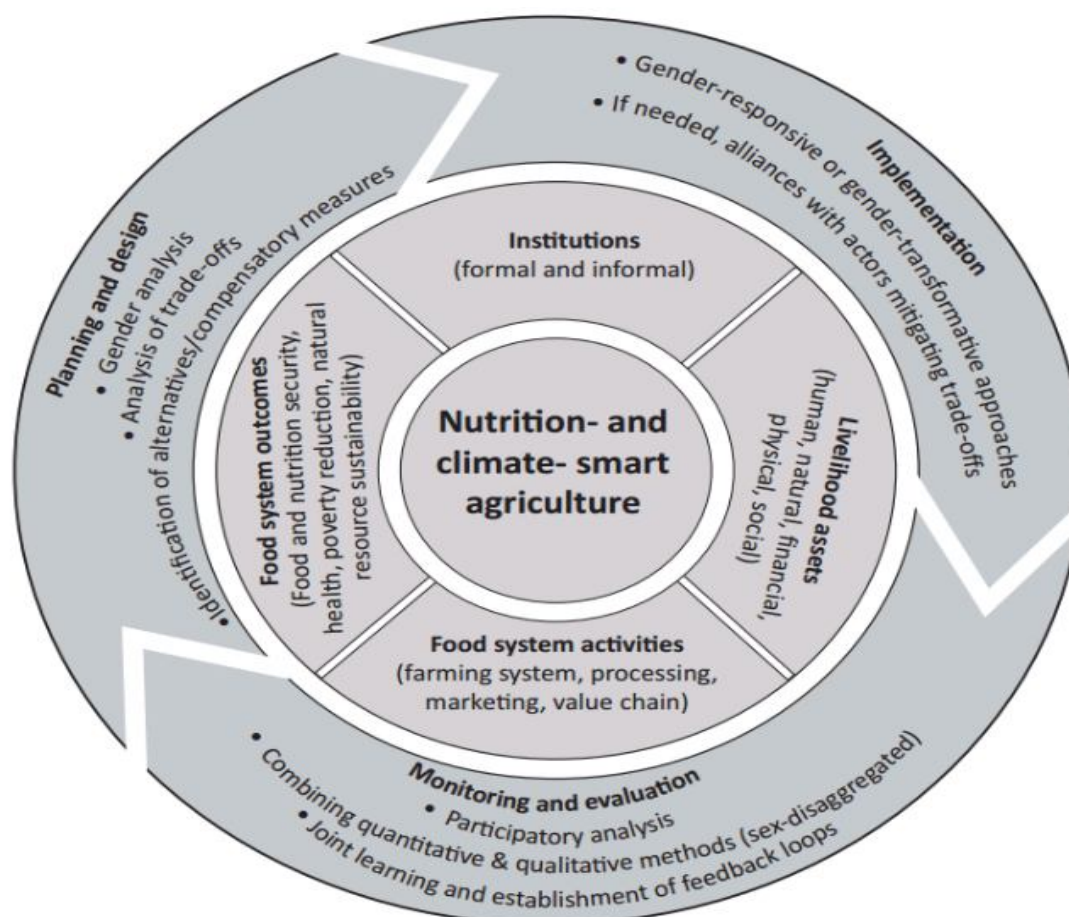


Figure 1. Conceptual framework linking gender and social equity⁵.

SCOPE AND METHODOLOGY

The study is based on the knowledge gathered from three identified districts in western Rajasthan: Jodhpur, Barmer and Jaisalmer. The first data was collected from a sample of 256 randomly selected households from eight clusters of villages and three districts for household level analysis. Qualitative methods of knowledge collection (iterated below) were used to gather insights into the efficacy and impact of interventions administered by ICRISAT and GRAVIS together with their partners:

1. Field visits to the villages in these districts
2. Interactions with the community, community leaders, women's groups, farmers' groups and development activists working closely with the agricultural communities provided the essential understanding of the context.

3. Focus group discussions and unstructured interviews were conducted with farmers especially women. Ongoing research on gender mainstreaming in agriculture, especially within the context of dryland and rainfed agriculture helped further probe and explore the topic.
4. State level policy and program environment was also analyzed to spot linkages between gender mainstreaming and empowering women in agriculture.

Following sections affect overall global and national scenario and corresponding status of girls in agriculture and allied activities within the Thar region.

II WOMEN IN AGRICULTURE

Global, National and native Scenario Agriculture isn't just a livelihood generation activity but also how of life for the agricultural communities. It encompasses a variety of other associated activities like farming, food processing and horticulture. Women make crucial contributions in agriculture and rural enterprises altogether developing regions, as farmers, workers and entrepreneurs. Women add agriculture as farmers either as unpaid workers on family farms and or as wage laborers on other farms and agricultural enterprises. They're concerned in each crop and ethereal production at subsistence and business levels. It's estimated that across the planet, two-thirds of poor livestock keepers, aggregating approximately 400 million, are women (Sachs 1996). This figure masks things in developing and primarily agrarian economies, where it's crossed the 50% mark and is additionally increasing due to various factors, like distress migration of male population. In addition to contributing to varied agriculture processes, women in most regions of the planet share responsibility with men and youngsters for caring of animals.

Moreover, caring of particular species of animals and kinds of activity are more related to women than men. for instance, women often have a prominent role in managing backyard poultry, dairy animals and in caring for other animals that are housed and fed within the homestead.

Even though there's recognition of the important role played by women in agriculture and their contributions to household level food security and financial resilience, women across the world continue to face constraints that reduce their productivity. This successively lowers economic process and ultimately the well-being of their families, communities and countries. These constraints mostly stem from the social and cultural milieu and are amplified thanks to lack of access to education, skills and financial services.

EMPOWERING WOMEN IN AGRICULTURE: WHAT PURPOSE WILL IT SERVE?

The international development community recognizes that agriculture is an engine of growth and poverty reduction in countries where it's the most occupation of the poor and ladies. Agriculture contributes significantly to rural economies in developing countries. Typically often partially leading to underperformance. This is often partly resulting in underperformance of agriculture sector in many developing countries.

Efforts by national governments and therefore the international community to realize their goals for agriculture development, economic process and food security are going to be strengthened and accelerated if they repose on contributions that ladies make and take steps to alleviate these constraints.

Agriculture also has direct links to nutrition because it provides a source of food and nutrients and a broad based source of income. Gender roles also mediate these linkages, particularly in reference to increased food availability and increased income.

In summary, gender mainstreaming has various dimensions that relate to status of women and ladies in families, communities and in society as citizens. Women empowerment has direct ramifications for building equitable and sustainable societies. Recognition of the role of girls, especially in agrarian economies, constitutes a crucial aspect of national development. Mainstreaming gender concerns is also reflective of general wellbeing and harmonious social relations that further propel growth, livelihood security and better standards of living.

III WALKING THE DIFFICULT PATH: KEY CHALLENGES CONFRONTED WITHIN THE THAR

Adoption of gender mainstreaming approach and gender sensitive strategies confront constant challenges when translated into interventions. Since gender connotes the differences in opportunities and privileges available to women and men in most spheres of life, the constraints are either embedded or emanate from socio-cultural and institutional factors. Understanding and acknowledging these constraints is crucial to address them effectively and ensure favorable outcomes.

OPPRESSIVE SOCIAL NORMS

Economic and social issues are closely intertwined, one reinforcing the opposite. In India and in most of South Asia, socio-cultural and non secular factors still impede the empowerment of girls in varying degrees. These

constraints manifest themselves at various levels and forms for ladies. Patriarchal structures and male dominance keep women at the periphery of any substantive deciding. Restrictions imposed within the agricultural households and by the immediate community, prevent women and girls to explore available avenues for growth and development.

The decision making abilities also get constrained by the low level of education, often times. Absolute illiteracy, among women. This represents a cyclical phenomenon of exclusion of girls from deciding processes and renders them disempowered: socially and financially. In most of the villages, barring few exceptions, women are illiterate and therefore the current generation of women has started getting to school. This is dampened by unavailability of faculties within the vicinity beyond preliminary classes.

Low education levels and lack of educational facilities for women further aggravate an already imbalanced gender situation. This features a direct pertaining to the women's ability to access and use facilities, resources and knowledge. Their bargaining power also remains skewed further discouraging them to play a greater role within the market processes and financial transactions. All the above is related to the shortage of financial capital, inaccessibility to institutional credit, lack of access to marketing network, marketing information, and appropriate training for entrepreneurship. Similarly, women within the farming sector also face constraints in accessing and using modern technology, these constraints potentially cause relatively higher costs of production and uncompetitive pricing.

DESIGNING GENDER RESPONSIVE STRATEGIES

Developing a strong gender sensitive planning process required a broad, all-inclusive social assessment for ascertaining gender inequality issues in access to and control over resources, opportunities and decision-making. The status of girls participating in deciding also as benefits they eventually reap from agriculture and allied activities as juxtaposed to challenges witnessed by them, were ascertained at the onset of the project. Useful insights gathered through an exhaustive mapping of status and constraints informed the project design and implementation. The baseline information collected as a part of the project indicated huge gender imbalance that disproportionately favored males. Women were spending much more time and energies within the field as compared to men. Despite their large contributions within the field, it was found that that they had negligible say in key decisions on farming and related processes.

Figure 2 shows that in almost half the cases there's absolutely no participation of girls in taking decisions regarding agriculture inputs. While one third of the household reported joint decision being taken, a negligible proportion of households (3.9%) reported decisions taken by females. Further discussions and conversations revealed that even in cases of joint decisions, in event of differences of opinions, decisions by males were taken because the final judgment. Though 11% of the entire households were female headed only 3.9% reported involvement in deciding. This is often an observation that needs further examination. Having headship of the household doesn't necessarily mean that ladies will be key members in making decisions at the household level. There could be male members within the household on top of things and liable for all decisions at the farm and household level. Hence this finding is interesting but it's not always a mirrored image of non-acknowledgement of deciding abilities of women. There should be a far better understanding of how women become heads of the household and what their role is therein position. Purchase of agricultural inputs is essentially done by males (Figure 3). It had been found that in few cases women were involved in purchase, but the amount was very low and was prevalent only when males weren't available either thanks to migration or another reason.

A complex set of crucial decisions are involved within the marketing of the agricultural produce which will eventually determine the livelihood status of the family. These decisions may range from:

- What proportion to sell
- When to sell
- Where to sell
- Whom to sell
- At what price.

In nearly half the sample households such decisions were taken only by males without consulting their female members of the households, while in about 30% cases such decisions were taken jointly, which in practice means a choice taken by males in consultation with females (see Figure 4). Further, as seen in Figure 5, only a little proportion of girls (about 3 %) actually market the produce. Agriculture as an economic and group action, involves many tasks that entail a spread of selections. These decisions may range from crop inputs, timings of

harvest, social events, and investment in health and education of family members, hiring of labor and transportation of produce. Figure 6 illustrates the tiny or minimal role of women in deciding, and males being the ultimate authority for any such decision albeit they choose to consult women.

Despite the very fact that livestock rearing and management is usually done by women and youngsters in rural farming communities, an absolutely disproportionate equation exists between males and females with regards to decisions for this enterprise. Similarly, access, extent, and trends in deciding pertaining to common property resources and use of pasture land are traditionally taken only by senior male members of the community, most frequently without consulting females. In cases where decisions on the utilization of fallow land, cultivable wasteland, and village forest wood are taken by the democratically elected village level authorities the women's voice remains unheard and their interest unattended.

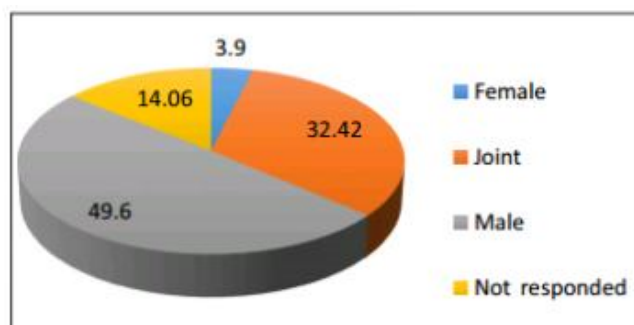


Figure 2. Decision making regarding purchase of inputs (%).

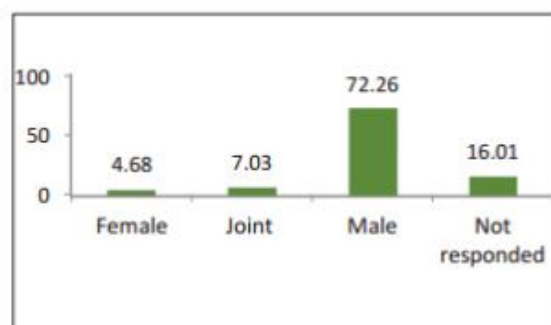


Figure 3. Actual purchase of agricultural inputs done by (%).

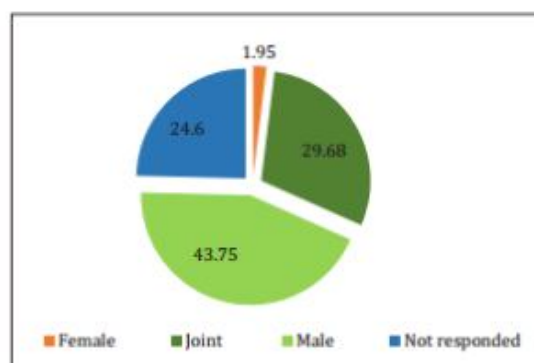


Figure 4. Decision on marketing of produce (%).

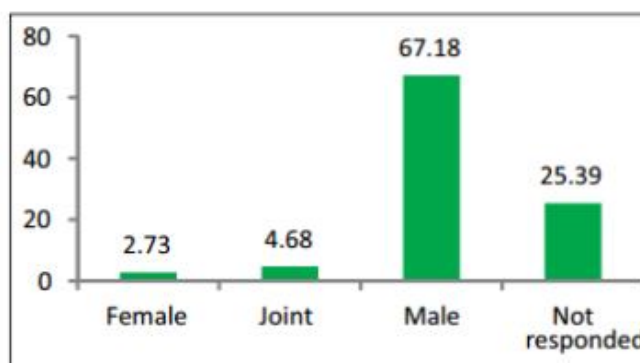


Figure 5. Actual marketing of crop inputs (%).

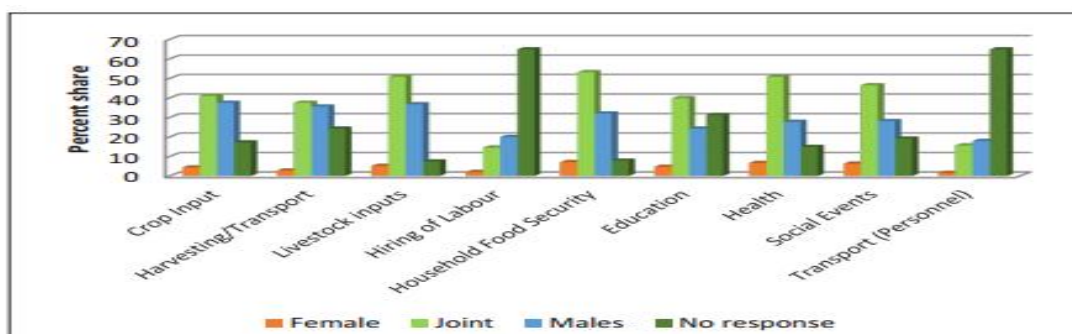


Figure 6. Decision making regarding various activities.

Manifestation of gender gap in various agriculture processes has its own nuances in different regions, and a specific assessment has helped unearthing real issues and challenges. Intervention designs and methodologies were based on the cognizance of those issues. With the general focus on inclusive development, some interventions were specifically devised to cater to needs of women farmers and few other interventions were adjusted to accommodate effective participation of woman farmers.

Reversing the marginal status of girls was the aim of this initiative implemented by ICRISAT and its partners. Focused on conservation and therefore the regeneration of degraded common pasture lands, efforts were made to incorporate women by conducting household surveys disaggregated by gender and involving women farmers

in group discussions to know existing constraints and opportunities. Empowering women by having them as members on the village development councils was also done. Despite initial resistance, women are now directly contributing to the event of their communities.

Dry land Systems researchers adopted a strategic and practical approach to realize contact with local women. Researchers collaborated with female facilitators as per the prevailing social and cultural norms. They identified few men within the community who not only understood and supported these activities but also could help influence people who may be initially hesitant.

EMPOWERMENT THROUGH CAPACITY ENHANCEMENT AND ALTERNATIVE INCOME GENERATION

Gender inclusive capacity strengthening of individual farmers and farming community to fill knowledge gaps and orient on promising technologies has been a key feature of the project. While capacity development was done on improved farming practices at village level with a specific specialize in women, specific skills based trainings were also organized for women's groups.

Capacity strengthening of girls on alternative sorts of income generation is premised on the essential tenets of optimizing available resources, traditional activities and financial viability of the endeavor. Promotion of cultivation of medicinal plants like Sankhpuspi, Arna and Jivanti within the traditional farming system is an example of using the dry and arid conditions. Building capacity of girls in growing such plants contributes to financial resilience at household level. The farm women were also a part of capacity strengthening activities: on soil health and fertility management, use of bio fertilizers and pesticides, arid horticulture, animal husbandry, rainwater harvesting, establishing and nurturing horticulture units, management of community pasture lands, seed production and storage, improved sorts of seed and various methods of cropping for judicious and optimal use of water resources within the field, such as line cropping.

Water harvesting interventions within the project which resulted in increased availability of water for drinking, livestock and agriculture had a big social impact. This led to saving of your time especially for college aged girls not required to travel long distances for fetching beverage enabling them to regularly attend schools. Moreover it had been safer for ladies as they didn't have to walk long distances to fetch beverage.

CONCLUSION

Agriculture unarguably constitutes an integral a part of development discourse in India. Its definitely that agricultural growth in India is profoundly contingent skills and capacity of farmers and agricultural labor force. There's however, an innate gender imbalance noted during this workforce. Women's participation in agriculture may be a critical feature of agrarian economies of developing world. The contributions of girls, the non-recognition of their role and limited deciding power, continues to be a problem of concern.

Social and economic costs of ignoring this vital aspect of economy may counterbalance development gains for the state. Social, cultural and structural barriers constantly challenge and subdue any efforts made towards gender mainstreaming and reinforce the exclusionist approach. An all-encompassing, comprehensive approach that involves all the stakeholders and relevant sectors is critical to combat such difficulties. It's equally important to note that gender mainstreaming isn't only about lending support to women, but also involves working closely with communities as an entire, and reaching bent men also. Handling the mindsets and stereotypes that control social behavior against women, must be addressed. Gender mainstreaming in agriculture, especially in dry regions may be a larger social, economic, ecological and policy agenda that must be pursued constantly through a good range of social, technological, financial and innovative tools.

The recognition of the necessity for gender mainstreaming and empowering women socially and financially propels certain initiatives: directly reaching bent communities, facilitating capacity building, and enabling access to technological advancements and financial services. The interventions introduced by ICRISAT in collaboration with GRAVIS, CAZRI, KVK Barmer and other partners as a part of integrated agro-ecosystems approach has ensured sustainable rural livelihoods within the dry regions of western Rajasthan. They also integrated an inherently gender sensitive approach. It's important to consolidate the gains achieved through these initiatives and at an equivalent time replicate, proportion and expand the outreach.

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RURAL DEVELOPMENT PROGRAMMES IN INDIA

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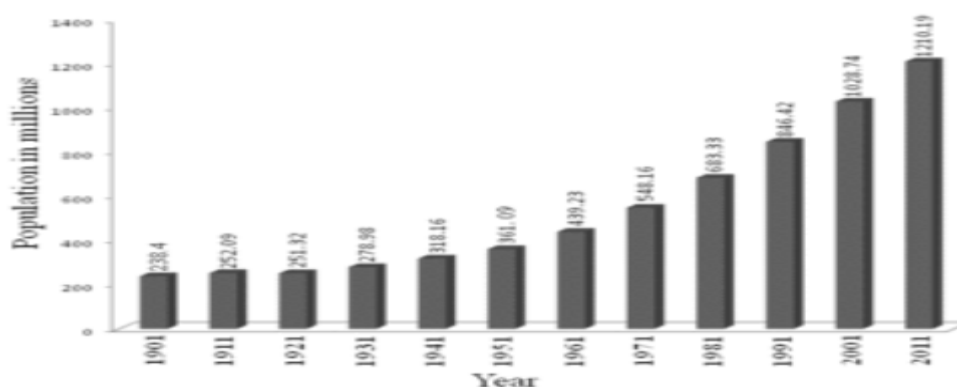
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ABSTRACT

The agricultural development typically refers to the method of raising the standard of life and economic well-being of individuals living in comparatively isolated and sparsely inhabited areas. Gandhi National Rural Employment Guarantee Act (MGNREGA) is taken into account as a “Silver Bullet” for eradicating rural economic condition and state, by manner of generating demand for productive labour force in villages. It provides another supply of living which is able to have an impression on reducing migration, proscribing child labour, assuaging economic condition, and creating villages independent through productive assets creation cherish road construction, improvement of water tanks, soil and conservation work, etc. that it's been considered because the largest anti-poverty programme within the world. During this paper, supported the secondary information, an attempt has been created to comprehensively perceive the event effort to build the agricultural life and livelihood on the idea of varied secondary information.

INTRODUCTION

In India, out of total population of 121 crores, 83.3 crores board rural areas (Census of India, 2011). Thus, nearly seventy per cent of the India's population lives in rural areas. These rural populations may be defined by mass poverty, low levels of skill and financial gain, high level of state, and poor nutrition and health standing. So as to tackle these specific problems, variety of rural development programmes square measure being enforced to form opportunities for improvement of the standard of life of these rural folks.



The term “rural development” is that the overall development of rural areas to enhance the quality of lifetime of rural folks. And it's a process resulting in property improvement in the quality of lifetime of rural folks particularly the poor (Ramesh, 2012). The agricultural organic process programmes shall cut back the economic condition and unemployment, to enhance the health and educational standing and to satisfy the fundamental wants such as food, shelter and wear of the agricultural population. to enhance the conditions of rural people, Government of Bharat launched some schemes through the design commission of India cherish Gandhi National Rural Employment Guarantee Act (MGNREGA), Rastriya Sama Vikas Yojana (RSVY), Indira Awas Yojana (IAY), Sampoorna Grameen Rozgar Yojana (SGRY), Integrated social group Development Project (ITDP), Pradhan Mantri Gram Sadak Yojana (PMGSY), Integrated Child Development Services (ICDS), Development of girls and youngsters in Rural Areas (DWCRA), etc. of these schemes square measure aimed to scale back the gap between rural and urban folks which might facilitate cut back imbalances and speed up the event process.

MGNREGA: THE HISTORICAL PERSPECTIVE

In the post-Independence amount, the Government wished to uplift the socio-economic condition (SEC) of their those that mainly depended upon forest merchandise and daily labour. Another necessary part of the governmental perspective was to settle the rural population as agriculture population.

The Gandhi National Rural

Employment Guarantee Act, 2005, guarantees 100 days of employment during a yr to any rural ménage whose adult members square measure willing to try to unskilled manual work. The Act has inherited force with impact from Feb, 2006 in two hundred districts at the start and presently, it was extended to any or all the agricultural districts of Bharat from the yr 2008-09.

MGNREGA has come back once virtually 56 years of expertise of different rural employment programmes, that embodies each Centrally Sponsored Schemes and people launched by State Governments.

The Act was enforced in phased manner – a hundred thirty districts were added in 2007–08. With its contact 625 districts across the country, the flagship program of the UPA Government has the potential to extend the purchasing power of rural poor, cut back distress migration and to form helpful assets in rural India. Also, it will foster social and gender equality as twenty three per cent employees below the scheme square measure regular Castes, seventeen per cent Scheduled Tribes and 50% girls. In 2010–11, 41 million households were employed on NREGA worksites. This Act was introduced with Associate in nursing aim of raising the purchasing power of the agricultural folks, primarily semi or unskilled work to folks living in rural India, whether or not or not they're below the poverty line.

THE PRESENT STUDY

In the gift review paper, we reviewed the Gandhi National Rural Employment Guarantee Act (MGNREGA) in detail with the assistance of secondary information. The data was collected between Gregorian calendar month 2013 to July 2013 from Vidyasagar University library, rural development section and social group welfare department of Paschim (west) Medinipur district administration. 2 case studies square measure also cited supported first-hand field work. The present study intends to assess the general scenario i.e., the professionals and cons associated with the theme with the subsequent objectives:

- i. To assess and acquire new insights on development of MGNREGA yet as overall socio-economic impact of various rural development programmes on the lives of the agricultural folks.
- ii. To document the advance or changes brought by MGNREGA within the lives of the rural poor at the unit level and village level.

MGNREGA

The current standing number of authors have tried to study the MGNREGA well and its connected problems. Dreze (2007) appearance at the corruption in rural employment programmes in Orissa (India) and the way this has continued in an exceedingly NREGA as well. Mathur (2007), a system of regular and continuous flow of authoritative information is crucial, as opposition the random reports and studies enthusiastic about the initiative of people and teams. To improve implementation, the govt. must solve issues, modify policy directives, and issue operational tips for the district, block and village levels. The govt. should take the lead, be proactive, mobilize establishments and groups, and use the media effectively.

NREGS involves many of state officials, council functionaries, elected representatives, NGOs and community teams. They play a essential role however had very little preparation for the challenge. NREGS of course is a program of national importance that has been marginalized. Whereas the Ministry of Rural Development is that the nodal ministry at the centre, each relevant department and agency requires being concerned.

Ambasta et al. (2008) gave variety of important recommendations. These enclosed deployment of regular professionals dedicated to MGNREGA in any respect levels, particularly at the block level. Intensive effort at increase a massive cadre of totally trained grass-root workers is needed at the gram council level through a nationwide movement for capacity building, participating government and non-government coaching establishments.

Mehrotra (2008), a official World Health Organization has worked in implementation of the theme, believes that four per cent of programme prices allocated as body prices and professional support remains quite low and will not recognize the very fact that a programme at the scale of MGNREGA needs serious professional support.

Khera (2008) thinks that the prospering implementation of the MGNREGA within the Pati block in Orissa (India) state goes on the far side the ability of its residents to say their rights. This is brought out by the high levels of engagement with the programme in terms of planning, implementation and observance. Mathur (2009) states that in social audit undertaken in state (India), it was found that in sure villages, some folks stated that they'd not been purchased the work done.

The MGNREGA must be a support system for the urgently poor and will enable, encourage and empower them to square on their own feet. In its gift format, the MGNREGA might become yet one more grant programme that runs the chance of turning into a burden on the state (The Economic Times, 2009).

Rural development is that they want of the hour. It not solely constitutes the event of rural regions however conjointly aims at up the well-being and quality of life to the agricultural poor through collective method. it's

clear from the review that though' this programme is supposed for improving the life conditions of the folks in the rural settings however this programme suffers from variety of shortcomings. Thus, the detailed review of literature clearly indicates that there's a requirement for intensive anthropological analysis work for understanding the socio-economic impact of MGNREGA programme on rural Indian.

OBSERVATIONS FROM THE SECTOR

The following case studies area unit cited based on first-hand field work conducted at Kurinjipadi village of Cuddalore district in Tamilnadu, Asian nation and Dodiya village of Rajnandgaon district in Chhatisgarh, India.

Case 1: Name: Jayalakshmi Age: forty five she lives in Therkuthittai council of Melbhuvanagiri Block in Cuddalore District in Tamil Nadu. She could be a widow and encompasses a son who studies within the XIIth normal. She says that agricultural work is on the market just for concerning 6 months in an exceedingly year which too not continuously. a number of the work like harvest home paddy is finished by couples (husband and spouse together) and she or he isn't ready to opt for such work since she could be a widow. She but is able to work underneath NREGA. She has worked for thirty days in 2007-2008 and has used the income she attained to support her son's education. She is happy that NREGA wages are paid hebdomadally and would really like to induce a card for her son so he can also work.

Case 2: Name: Mogra Age: thirty four She lives in Dodiya village of Dhamansara Panchayat, Rajnandgaon Block. She has BPL card and her family accustomed keep in an exceedingly kacca house. Recently she and her husband designed a brick house for them. She came to grasp concerning the provisions underneath the NREGA through a public announcement within the village. She decided to figure underneath NREGA. Last year she and her husband worked underneath NREGA for 100 days and attained an honest quantity of cash at the speed of Rs. 60/- per day. because the little amount of land they need is enough to satisfy their basic food wants. Finally, they decided to pay cash attained by NREGA to build a pacca house for them.

Thus, it's clear from the cited cases that MGNREGA could be a important rural development programme in Asian nation because it helps the rural poor to earn their resource. This programme will go into protracted thanks to improve the socio-economic standing of the agricultural poor.

CONCLUSION

Around seventy per cent of the Indian population resides in rural areas. People in rural areas ought to have same QOL as is enjoyed by folks living in sub-urban and urban areas. What is more, the cascading effects of financial condition, state, poor and inadequate infrastructure in rural areas on urban centers is resulting in socio-economic tensions manifesting in economic deprivation and urban financial condition. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered as a "Silver Bullet" for eradicating rural financial condition and state, by way of generating demand for productive labour force in Indian villages. It provides an alternate source of resource which is able to have an impression on reducing migration, proscribing kid labor, alleviating financial condition, and creating villages self-sustaining through productive assets creation such as construction, improvement from water tanks, soil and conservation work, etc.

For which it's been thought of because the largest anti-poverty programme within the world. Since the theme goes to be in situ for associate degree indefinable amount of your time, and is being enlarged in terms of scope and geographical coverage, there is a unit several challenges like non-homogeneity in its effectiveness, region specific disparities and outcomes etc. It is exactly thanks to this reason; few NGOs have already done some surveys. However, they are very much confined to 1 or 2 districts, and more significantly targeted on general defects, rather than inquiring the impact of

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SOCIAL ENTREPRENEURSHIP AND DEVELOPMENT IN INDIA

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ABSTRACT

Social entrepreneurship features a distinctive approach find solutions to social and developmental issues that conjointly attracts tutorial interest. Social entrepreneurship and social enterprise seem to be having a regular that means, though the previous indicates the method and therefore the latter means that the structure form. Neither features a uniform conceptualization as a result of totally different countries use different legal definitions to outline social enterprises. In Bharat too, there are not any definite boundaries given to social entrepreneurship and social enterprises. The fact that in Bharat social enterprises area unit chiefly structured as public/private restricted companies and solely many area unit registered as trust or non-government organizations.

INTRODUCTION

It is troublesome conjointly to outline social entrepreneurship supported structural options because then it overlaps ancient enterprises. Thus, a very important reflection is that we need to think about the qualitative options over the structural options of social enterprises. The qualitative options area unit social mission, social amendment, innovation and inclusion of very cheap of the Pyramid of the population conjointly explain the process of social entrepreneurship. This suggests that the method of social entrepreneurship is basically meant to fill the biological process gaps that “not-for-profit” organizations, “for-profit” organizations, and therefore the state haven't been ready to do. By filling these gaps it conjointly enters into the realm of quality of life, as social enterprises provide merchandise and services that not simply meet their physical desires, however conjointly guarantee their well-being, and improve quality of life, by enhancing the capabilities, of the people living at very cheap of the economic pyramid, therefore commit to bring them within thought development.



THE ORIGIN OF SOCIAL ENTREPRENEURSHIP

In the last thirty years, the term ‘social businessperson ship’ has been showing within the literature. The idea of entrepreneurial activities within the social sector is drawn to cooperatives in Europe that functioned as a way to fund socio economic agenda. Initially, in Italia a selected legal style of ‘social cooperatives’ was created underneath the law to allow momentum to the current method. By the Nineteen Nineties, the ideas of ‘social enterprise’, ‘social entrepreneur,’ and ‘social entrepreneurship’ emerge in Europe. Social entrepreneurship emerged as a method through those social entrepreneurs created social enterprises. However, this new style of entrepreneurial initiatives, that emerged to satisfy social desires, was considered a part of the third sector.

In the USA, the idea of social entrepreneurship has undergone many changes, but the favored read is that social enterprises area unit dual-purpose business having profit orientation, in socially useful activities. Social enterprises in USA chiefly have a not-for-profit legal structure, and ‘mediate profit goals with social objectives (hybrids) to non-profit organizations engaged in mission-supporting industrial activity (social purpose organization)’.

In India, there's a progressive setting for social entrepreneurship, with timely change within the legal structure. The govt. acknowledges the matter of status of social enterprises that may be a deciding issue for fund raising. The particular nomenclature of "social enterprises" has seldom been employed in government proceedings. The encouragement of social enterprises by the govt. comes in the form of involvement in small, Small, and Medium Sized Enterprises, backing venture capital funds and policy formulation.

In the last 5 years Bharat determined tremendous growth in social enterprises, which is attributable to the indebtedness Partnership (LLP) Act, 2002, that was to form a new hybrid tax structure. This emerged as emerge a sexy different structure for social entrepreneurs because it provided 'internal flexibility of a partnership with the protective edges of a corporation'. This conjointly created the hybrid structures to become additional acceptable among social enterprises and multiplied the prospects of fund raising while not worrisome the interests of each donors and investors.

SOCIAL ENTREPRENEURSHIP AND DEVELOPMENT

There is a link between however development is explained in social science and the way social entrepreneurship perceives development. In social science, development corresponds to social development that is synonymously used with social evolution. In macro sociological perspective, a profile of social development is conferred that states the major stages within the evolution of human society and indicates that man is seen as moving towards the goal of civilization, and was expected sooner or later to achieve it.

In social entrepreneurship social developments a additional comprehensive idea than economic development alone, aiming at the attainment of sure wider social objectives and ideals, and means that to bring changes which aren't economic, however social in nature.

Having a social science perspective permits United States of America to restructure the definition of development, in order that the changes caused by social entrepreneurship will be studied, by accommodating additional qualitative values that indicate amendment within the quality of life. The core values – life sustenance, shallowness and freedom of alternative get area within the notion of development, which can prove crucial for together with the objective of the elimination of poorness, difference and state at intervals the framework of a growing economy.

It is vital that development in social science literature deals with the ways in which in which people in developing countries try and improve the standard of their lives, and not just increase in financial gain, making a comprehensible nexus between social entrepreneurship and development. Social entrepreneurship appearance for development by primarily operating in the direction and within the manner that the living conditions of the poor is improved and doesn't emphasize on their financial gain generation. This additionally suggests that social entrepreneurship has the potential of rising as a sort of alternate development having the mission of delivery regarding social amendment and providing a distinction to the business organizations.

FUTURE OF THE POTENTIAL ROLE OF SOCIAL ENTREPRENEURSHIP IN DEVELOPMENT IN INDIA

The current want of Indian society is to own a meaning program of social development that identifies and uses a series of reliable social indicators for measuring the standard of life. Social entrepreneurship shows the potential to develop into that and shows the capability to contribute to development by providing leads to quality of life, by exploitation social indicators in learning development. With the employment of social indicators reports on the state of society are additional correct, consequently would ease the trail to spot trends of amendment, anticipate close at hand issues and crises, alongside higher steered policy leads and strategy modifications.

It can't be denied that a correct measure and assessing the standard of life should involve each economic additionally as social indicators of the standard of life. Considering that this can be associate degree analysis of social indicators, that come back below the reach of qualitative study and in literature there are reflections that indicators of central capabilities, mentioned by Nussbaum, might influence be helpful indicators of social development.

Studies indicate that central human capabilities may be helpful indicators of social development, and study amendment in the quality of life. Observes that the 10 central capabilities are unfulfilled by the state and markets; contrarily social entrepreneurship has left marked changes in these areas. He observes these central human capabilities in correspondence to the reticular areas of traditional lifespan, good health, nourishment, shelter, personal security, use of the senses, emotional development, sensible reasoning, affiliation, respect, living with nature, opportunities for recreation, and political and material management. Since, these higher than are reticular areas mirror that for social entrepreneurship humans are ends and not means that, and improvement

during a capability typically leads to enhancements in alternative capabilities as well as in adding to overall advantages. In the state wherever social entrepreneurship emerges as associate degree outcome of either market failure, state failure, or both, the employment of those central capabilities becomes vital.

In developed societies this failure may be seen as a mark of the decline of the welfare state and therefore the rise of the competition among non-government organizations, which provides area for social entrepreneurship to control. In developing societies it occurs thanks to the elusive goal of economic development. However, in each the cases social entrepreneurship has consciousness towards the capabilities of their fellows and the resources that they need accessible to boost them.

In the higher than cases, combined capabilities of the folks, WHO are underprivileged and socially excluded, aren't totally addressed by states and markets. Social entrepreneurship fills key gap in central human capabilities by works to scale back their deprivation and social exclusion and by making appropriate interventions in persons' internal capabilities and therefore the external conditions which will manufacture central human capabilities in order that the combined or central human capabilities can change folks to function during a really human means.

It is vital within the discussion that the changes led to by social entrepreneurship should be assessing through amendment within the quality of life in terms of the central human capabilities. The interaction of social enterprises with society, individuals and therefore the surroundings in any market driven economy appears to own role during this valuation and provides the chance to capture individual's capabilities that are assessed in terms of associate degree individual's place in society. Such interaction is clear in India too, that have created a sway on regional additionally as national socio-economic systems and on the overall quality of life of the folks.

CONCLUSION

Social entrepreneurship has role in equalization social interest with market mechanism by combining social and economic initiatives. This makes social entrepreneurship gain capability to operate as a catalyst and supply of innovation and development of society that happens by combining entrepreneurial activities to welfare.

The welfare and therefore the quality of life are related to the role of social entrepreneurship to create amendment, that along becomes the vehicles for economic development and growth. Even when these vital reflections, social entrepreneurship remains thought-about to be recent within the field of analysis and apply, not well defines however. Empirical proof from India show that social entrepreneurship is growing however it's been troublesome to live it, because it is troublesome measure the social economy, the third sector and therefore the non-profit sector. This issue in measure social entrepreneurship is thanks to the rationale that the variability of the entities that belong to the field. Second, these entities vary per the geographical context and countries that recognize social entrepreneurship otherwise (OECD 2010). Despite of these difficulties social entrepreneurship manifest that true development involves investment in folks to change them and society to satisfy their basic desires and improve their quality of life.

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IMPACT OF GST ON AGRICULTURAL SECTOR

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ABSTRACT

Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. Agriculture, along with fisheries and forestry, is one of the largest contributors to the Gross Domestic Product (GDP). As per the 2nd advised estimates by the Central Statistics Office (CSO), the share of agriculture and allied sectors (including agriculture, livestock, forestry and fishery) is expected to be 17.3 per cent of the Gross Value Added (GVA) during 2016-17 at 2011-12 prices. Though, implementation of GST is going to benefit a lot, the farmers/distributors in the long run as there will be a single unified national agriculture market. GST would certify that farmers in India, who contribute the most to GDP, will be able to sell their produce for the best available price. Overall, it seems, from the inputs side, that the cost of cultivation for farmers may increase marginally, which in turn may put mild pressure on agri-prices. But the story is not complete unless we see the taxation structure on agri output prices.

INTRODUCTION

The introduction of Goods and Services Tax (GST) would be a very significant step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax, it would mitigate cascading or double taxation in a major way and pave the way for a common national market. From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which is currently estimated to be around 25%-30%. Introduction of GST would also make Indian products competitive in the domestic and international markets. Studies show that this would have a boosting impact on economic growth. Last but not the least, this tax, because of its transparent and self-policing character, would be easier to administer. The advantages of GST is that will replace indirect taxes which are levied by central and state government. The GST structure will present a transparent system which will be helpful to reduce the burden of cascading effect and it will also improve the tax compliances and tax collection. GST will prove the uniformity of taxes in all over the country.

Agriculture play a significant role in Indian economy. It employs the largest section of India's workforce contributing around 16% in India's GDP. The impact of GST on agricultural sector is foreseen to be positive. The agricultural sector is the largest contributing sector the overall Indian GDP. It covers around 16% of Indian GDP. The implementation of GST would have an impact on many sections of the society. One of the major issues faced by the agricultural sector is the transportation of agriculture products across state lines all over India. It is highly probable that GST shall resolve the issue of transportation. GST may provide India with its first National Market for the agricultural goods. There are a lot of clarifications which need to be provided for rates for agricultural products. Special reduced rates should be declared for items like tea, coffee, and milk under the GST.

OBJECTIVES OF THE STUDY

1. To know about the Goods and Service Tax benefits.
2. To study the impact of Goods and Service Tax in the Agricultural Sector in India.
3. To analyse the difference in tax percentage in GST and earlier taxing system in Agricultural Service and Goods.
4. To observe the merits and demerits of the Goods and Service Tax in the Agricultural Sector in India.

RESEARCH METHODOLOGY AND DATA COLLECTION

All the data used for the study will be collected from secondary data sources also most of the data will be generated through following sources.

SECONDARY DATA

Various reference books, Journals, Reports related websites and other related printed materials will be used for proposed research work.

LITERATURE REVIEW

Chadha et al. (2009) have broke down that GST would prompt effective portion of elements of creation. The general value level would go down. It is normal that the genuine comes back to the components of creation would go up. Their outcomes demonstrated picks up in genuine comes back to arrive extending somewhere in the range of 0.42 and 0.82 for each penny. Wage rate increases changed somewhere in the range of 0.68 and 1.33 for every penny. The genuine comes back to capital would pick up some place, somewhere in the range of 0.37 and 0.74 for every penny. In whole, usage of a far reaching GST in India is relied upon to prompt proficient allotment of components of generation in this way prompting picks up in GDP and fares.

Satish Chander, Director General, FAI said that compost items are probably going to experience the ill effects of higher occurrence of charges with execution of GST. Thusly, it is unequivocally felt that there is a requirement for the administration to give careful consideration to manure area, keeping in see its immediate linkage with ranchers and horticulture. Any new duty administration ought not straight forwardly or in a round about way increment the cost of composts to the ranchers, particularly when government keeps on giving sponsorship on manure specifically or by implication. At first sight, the legislature should in this Way; either permits zero or concessional rate of GST on composts.

Shaik et al. (2015) have same view about GST, they said that GST goes about as partner in the aggregate pick up for industry, exchange, farming and normal customers and in addition for the Central Government and the State Government and along these lines at last accommodating being developed of Indian economy. It was additionally revealed that GST will prompt give business benefits, which were stayed immaculate by the VAT framework. Jaiprakash had same view that GST at Central and State levels are required to give more help to agribusiness, industry and shoppers. He likewise demonstrated that exchange and industry have urging reactions to GST. Along these lines GST offers us the best alternative to expand our expense base and we ought not to miss this chances to present it when the conditions are very ideal and economy is getting a charge out of enduring development with just Mellow expansion.

HISTORY OF GST IN INDIA

In 2006, first it was announced to introduce GST by 2010. The Bill was passed in 2011 in the Rajya Sabha and 2014 in Lok Sabha and accepted after long years after committee meetings. Finally passed in August 2016 and came into force from 1st July, 2017.

BENEFITS OF GST

There are many benefits of GST but followings are some major benefits.

- 1) GST Will help to create a unified common national market for India, giving a boost to Foreign investment and “Make in India” campaign;
- 2) GST Will prevent cascading of taxes as Input Tax Credit will be available across goods and services at every stage of supply;
- 3) Harmonization of laws, procedures and rates of tax;
- 4) It will boost export and manufacturing activity, generate more employment and thus increase GDP with gainful employment leading to substantive economic growth;
- 5) Ultimately it will help in poverty eradication by generating more employment and more financial resources;

IMPACT OF GST ON AGRICULTURAL SECTOR:

GST plays an important role in agricultural and agri allied sectors. It is essential to improve the transparency, reliability, timeline of supply chain mechanism. A better supply chain mechanism would ensure a reduction in wastage and cost for the farmers/retailers. GST would also help in reducing the cost of heavy machinery required for producing agricultural commodities. Under the model GST law, dairy farming, poultry farming, and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST.

India is stand better because of agricultural sector. It also plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. Agriculture, along with fisheries and forestry, is one of the largest contributors to the Gross Domestic Product (GDP). As per the 2nd advised estimates by the Central Statistics Office (CSO), the share of agriculture and allied sectors (including agriculture, livestock, forestry and fishery) is expected to be 17.3 per cent of the Gross Value Added (GVA) during 2016-17 at 2011-12 prices.

- The execution of GST is expected to boost the agricultural market as taxation under a subsumed single rate would make the movement of agricultural commodities hassle free as the products would be able to reach places via trucks in a better way.
- Interstate trading of a particular product often is subjected to various taxes, permission, license required for different states at every point of their transaction. This had often created hindrance in trading of products across the country for many traders in the past. So implementing GST would be the first step towards liberalizing the marketing of agricultural products and creating a smooth transaction of goods.
- GST would make the agro-machineries affordable to the small and marginal farmers in India which was beyond their reach due to high excise duty on the machinery. Agricultural products were always subject to diversity in the taxation rates so a single rate of goods and service tax would benefit the national agricultural market and help the farmers and traders to sell their products in any part of the country and receive the best price for their product.
- The proposed GST rate should provide consistency in tax of processed and unprocessed food items so that processed food comes within the reach of all the consumers. The slab for GST rate of processed food should be different for different income group to make the benefit of such food available for all the consumers.

CONCLUSION

An increase in the cost of few agricultural products is anticipated due to the rise in inflation index for lesser period. The present indirect tax reforms although have positive implication for the agricultural sector as a whole but would also make small and marginal farmers pocket lighter. Though, implementation of GST is going to benefit a lot, the farmers/distributors in the long run as there will be a single unified national agriculture market. GST would certify that farmers in India, who contribute the most to GDP, will be able to sell their produce for the best available price. The implementation of GST is inevitably linked to successful implementation of NAM as it aims at unified tax structure of goods and services which would eventually include agricultural produce. The National Agricultural Market envisages smooth flow of goods across states leading to competitive and transparent prices with likelihood of increased share to the farmer in the value created in agricultural commodities. The learning's from the GST experience may also help in resolving various bottlenecks to be encountered in evolving a unified common agricultural market.

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SOCIAL ENTREPRENEURSHIP: A OVERVIEW

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■ INTRODUCTION

Social entrepreneurship is an approach by start-up companies and entrepreneurs, in which they develop, fund and implement solutions to social, cultural, or environmental issues. This concept may be applied to a wide range of organizations, which vary in size, aims, and beliefs. For-profit entrepreneurs typically measure performance using business metrics like profit, revenues and increases in stock prices. Social entrepreneurs, however, are either non-profits, or they blend for-profit goals with generating a positive "return to society". Therefore, they must use different metrics. Social entrepreneurship typically attempts to further broad social, cultural, and environmental goals often associated with the voluntary sector in areas such as poverty alleviation, health care and community development.

At times, profit-making social enterprises may be established to support the social or cultural goals of the organization but not as an end in itself. For example, an organization that aims to provide housing and employment to the homeless may operate a restaurant, both to raise money and to provide employment for the homeless.

■ WHAT IS SOCIAL ENTREPRENEURSHIP?

Social entrepreneurs combine commerce and social issues in a way that improves the lives of people connected to the cause. They don't measure their success in terms of profit alone – success to social entrepreneurs means that they have improved the world, however they define that. Beyond that, however, there are differing opinions about what constitutes social entrepreneurship. Some believe the definition applies only to businesses that make money and work toward improving a designated problem by selling something to consumers. Others say business owners who work to solve a social problem using grant or government money are also social entrepreneurs.

● SOCIAL ENTREPRENEURSHIP

Social entrepreneurs can include a range of career types and professional backgrounds, ranging from social work and community development to entrepreneurship and environmental science. For this reason, it is difficult to determine who is a social entrepreneur.

Social entrepreneurship in modern society offers an altruistic form of entrepreneurship that focuses on the benefits that society may reap. Simply put, entrepreneurship becomes a social endeavor when it transforms social capital in a way that affects society positively. It is viewed as advantageous because the success of social entrepreneurship depends on many factors related to social impact that traditional corporate businesses do not prioritize. Social entrepreneurs recognize immediate social problems, but also seek to understand the broader context of an issue that crosses disciplines, fields, and theories. Gaining a larger understanding of how an issue relates to society allows social entrepreneurs to develop innovative solutions and mobilize available resources to affect the greater global society. Unlike traditional corporate businesses, social entrepreneurship ventures focus on maximizing gains in social satisfaction, rather than maximizing profit gains. Both private and public agencies worldwide have had billion-dollar initiatives to empower deprived communities and individuals. Such support from organizations in society, such as government-aid agencies or private firms, may catalyze innovative ideas to reach a larger audience.

■ CHALLENGES OF SOCIAL ENTREPRENEURSHIP

Because the world of social entrepreneurship is relatively new, there are many challenges facing those who delve into the field. First, social entrepreneurs are trying to predict, address, and creatively respond to future problems.^[25] Unlike most business entrepreneurs, who address current market deficiencies, social entrepreneurs tackle hypothetical, unseen or often less-researched issues, such as overpopulation, unsustainable energy sources, food shortages. Founding successful social businesses on merely potential solutions can be nearly impossible as investors are much less willing to support risky ventures.

The lack of eager investors leads to the second problem in social entrepreneurship: the pay gap. Ellington and Hartigan note that "the salary gap between commercial and social enterprises... remains the elephant in the room, curtailing the capacity of [social enterprises] to achieve long-term success and viability." Social entrepreneurs and their employees are often given diminutive or non-existent salaries, especially at the onset of their ventures. Thus, their enterprises struggle to maintain qualified, committed employees. Though social

entrepreneurs are tackling the world's most pressing issues, they must also confront skepticism and stinginess from the very society they seek to serve.

Another reason social entrepreneurs are often unsuccessful is because they typically offer help to those least able to pay for it. Capitalism is founded upon the exchange of capital (most obviously, money) for goods and services. However, social entrepreneurs must find new business models that do not rely on standard exchange of capital in order to make their organizations sustainable. This self-sustainability is what distinguishes social businesses from charities, who rely almost entirely on donations and outside funding.

▪ **EXAMPLES OF SOCIAL ENTREPRENEURSHIP**

Some contemporary well-known and lesser-known social entrepreneurs include:

- **Grameen Bank:** Founder Muhammad Yunus provides micro-loans to those in need to help them develop financial self-sufficiency. Yunus received a Nobel Prize for his work in 2006.
- **TOMS:** When the company was founded, it applied its “one for one” concept to shoes. For every pair of TOMS shoes purchased, the company donated a pair to a needy child. The company has since expanded the one for one concept to eye wear, coffee, and tote bags.
- **Badala.org:** Founded by Joelle McNamara while she was still in high school, Badala.org is an e-commerce site that creates jobs for African women by selling the products they make. Products range from jewelry to wooden kitchen utensils.

Social entrepreneurs can truly be socially and environmentally conscious. Here are 7 successful social entrepreneurship examples

1. Bill Drayton

Bill Drayton isn't just a great example of a social entrepreneur. He was the one who helped define and promote the term ‘social entrepreneur’ itself. He is the founder and current chair man of Ashoka: Innovators for the public. It is an organization that dedicates itself to find and help social entrepreneurs around the world.

He spread out his social entrepreneurship expertise in other organizations as well. He works as a chairman at Community Greens, Youth Venture and Get America Working! In addition to that, The Ashoka Foundation has sponsored over 2,100 fellows in 73 different countries. Some of these companies have gone on to develop leading social businesses that have made a huge impact on communities around the world.

2. Muhammad Yunus

In the world of social entrepreneurs, you can never skip the name Muhammad Yunus. He has quite literally written the book on social entrepreneurship, sharing his expertise in micro-finance and social capitalism through some books.

He is the founder of Grameen Bank, an institution that provides microcredit loans to those in need to help them develop financial self-sufficiency. It was founded in 1983 and the bank has brought in a net income of more than \$10 million. Notably, his work with the organization landed him a Nobel Prize in 2006.

3. Blake Mycoskie

Blake Mycoskie is the TOMS founder. Unlike many other social ventures, almost everyone with has heard of this social brand. Its popularity has spread like wildfire and their entire business model is built around the idea to help people in need.

He founded TOMS in 2006 after a visit to Argentina where he learned that many children get sick or injured because they do not have shoes to wear. To combat this, he created TOMS, a business that donates one pair of shoes to needy people for every pair that's bought. So far, the company has donated more than a million pairs of shoes. In 2011, the company launched another initiative which aims to give away a pair of glasses or sight-saving surgery for every pair of sunglasses or glasses sold.

4. Scott Harrison

Lack of clean and accessible drinking water is a big problem globally. Inaccessibility to safe drinking water is what millions of people worldwide face every day. After a moment of clarity in Liberia, club promoter Scott Harrison decided to make it his mission to change. He headed up a non-profit organization charity: water. Since it began, the charity has delivered clean drinking water to more than a million people in 17 different countries around the world.

He is perhaps one of the most successful social entrepreneurs of all time, with his organization growing more than 100% in the first quarter of 2011, despite a major economic crisis that paralyzed many similar ventures.

When speaking in regards to charity, he notably said, “Water as a for-profit startup that has no profits.” They give away 100% of their profit to the countries that need clean water. The model seems to be working for him, and he has quickly created a new paradigm for social entrepreneurs to emulate.

5. Jeffrey Hollender

In 1988, Jeffery Hollender founded a cleaning, paper, and personal care products company called Seventh Generation. The company focuses on producing products that can reduce environmental impact, avoiding the harsh chemicals that are part of today’s leading cleaning and personal care products. Also, the company donates 10% of pre-tax profits to funding nonprofits and businesses focused on the community, the environment and other responsible practices.

Despite adhering to practices that many companies claim limit profits, Hollender and his associates have built Seventh Generation into a major corporate force, bringing in over \$150 million in revenue in 2010. He was pushed out of his role at Seventh Generation in 2010, but that doesn’t mean he’s slowed down in social entrepreneurship. He helps with the American Sustainable Business Council, writes books on responsible business practices and is a member of the Social Venture Network and founder of the Community Capital Bank.

6. Shiza Shahid

Shiza Shahid is the co-founder and global ambassador of the Malala Fund. She manages the business operations for Malala Yousafzai, the teenager who became the youngest winner of the Nobel Peace Prize in 2014.

Like Malala, Shahid was born in Pakistan. She initially reached out to Malala in 2009 and worked to organize a camp for her and other Pakistani girls. In 2012, Shiza flew to Malala’s bedside after she was targeted and shot by the Taliban for promoting education for girls. Inspired by Malala’s desire to continue campaigning for gender equality and education, Shahid decided to help Malala strategize her campaign. Soon after, the Stanford University grad lead the creation of the Malala Fund, which helps empower women and girls, by advocating and spreading access to education.

7. Bunker Roy

The Indian social activist and entrepreneur Sanjit “Bunker” Roy has helped thousands of people in Asia and Africa to learn vital technical skills and bring solar power to some remote villages. He founded the Barefoot College, an organization which specializes in teaching illiterate women from poor communities on how to become doctors, engineers and architects. What’s more impressive is that each of the college campuses are solar powered and often built and designed by former students.

▪ CONCLUSION

Social entrepreneurs use business to generate both profit and solve some of the world’s most daunting social issues. Social entrepreneurship is the road less traveled, but is one of the paths that can lead to the building of hybrid businesses with “triple-bottom lines.” In this7successful social entrepreneurship examples.

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SOCIAL STATUS OF ENTREPRENEURSHIP IN MAHARASHTRA STATE

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INTRODUCTION

India was a super power country in ancient time the period of Emperor Samrat Ashok . GDP was highest and entrepreneurship was good. The percentage of export was 72% . India was called golden bird. Equality fraternity justice and liberty was given to all. There was not monopoly of Entrepreneurship by three varna. Everyone had right to choose trade and commerce. But after killing of Last Emperor Mourya Brahmrath by pushyamitra shung, total ownership of entrepreneurship were sacked from SC ST and OBC. Now a days we do not see any large scale industries of SC ST and OBC. From this point of view, the research will help to find out current status of SC ST OBC in Entrepreneurship.

INDUSTRY SEGMENTS

Industry segments help to make categorization of product. So many indirect taxes are calculated with help of category of products. Various rates of indirect taxes for deferent types of products are become easy only due to segment of products and its category wise products. Such industrial segments make important role in economy. Industrial segments of overall India and Maharashtra state also have same industry segments. Table number 3.5 is given below.

Table No-1: Industry Segments

Sr.	Industry Segments	Sr.	Industry Segments
1	Machinery	14	Agro Products & Commodities
2	Chemicals	15	Food & Beverage
3	Industrial Supplies	16	Consumer Electronics
4	Mineral & Metals	17	Textiles
5	Energy & Power	18	Apparel & Clothing
6	Computer Hardware	19	Fashion Accessories
7	Computer Software	20	Gifts & Crafts
8	Construction & Real Estate	21	Leather & Products
9	Electronics & Electrical Supplies	22	Jewelry & Gemstones
10	Home Supplies	23	Home Textiles
11	Office Supplies	24	Packaging & Paper
Contd. Table number 3.5			
12	Health & Beauty	25	Business Services
13	Auto Parts & Accessories	26	Others

(Source: Field survey DIC Office Aurangabad, published in Business Dairy - 2012)

Table number 1 deals with segment of industries in Maharashtra State. There are twenty five industrial segments in Maharashtra state. New products are being introduced in market but it has not come under the any segments, which can be taken in others.

SOCIAL GROUP OF PEOPLE AND THEIR SHARE IN INDUSTRIES

Social group of people has been divided into categories, sub categories, caste and sub caste. 'Brahmin, Kshatriya, Vaishya and Shudra theses are mainly four categories which is called Four Varna system, and in four Varna system, first varna(category) is superior varna than later Varna. Such as Bramhi is superior than Kshatriya, Kshatriya superior than Vaishya and Vaishya Varna is superior than Shudra. Shudra Varna did not have rights of education, make profession or business, save money or wealth etc. all these rights have been denied by religious scripters, literatures of Vaidik / Brahmin. Shudra will be live as a slave of upper three Varna' 'Brahmin, Kshatriya and Vaishya all these three Varnas are called Dwiz. A group of three Varna is 15% in population of India. Rest 85% population is belonging to SC, ST and OBC. Shudras has been become wealth less, education less, illiterate and slave by religious literatures of Brahmin. Such as all resources was sacked by the upper three Varna e. i. Brahmin, Kshatriya and Vaishya.

Table No-2: Private Enterprises of social groups based on cast category (2006-07)

Social Groups	Population (In %)	Private Enterprises %			MSMEs %		
		Rural	Urban	Total	Rural	Urban	Total
SC	15.5	8.5	7.7	8.1	7.80	4.6	5.6

ST	7.5	5.9	4.3	5.0	1.9	1.7	1.7
OBC	52	30.0	24.4	27.0	21	10.5	13.9
OTHER	25	55.6	63.6	59.9	69.3	83.2	78.8
Total (%)	100	100	100	100	100	100	100

(Source: - Fifth Economic Census, 2005 and Census of MSME, 2006-07)

Table No. 2 shows the share of social group in private enterprises and registered MSME in Maharashtra. Social group of ST is in poorest position compare to SC and OBC. Social group of SC is having 8.5 % and 7.7% private enterprises and 7.80% and 4.6 % come under the MSME in rural and urban area; there is no equal portion according to percentage of population. Social group of 25 % is having 55.6 % and 63.6 % in private industries. Social group of OBC is also having less percentage, which is 30.0% in rural, 24.4% in urban in term of MSME, they are having 21 % and 10.5 % share. Social group of ST is in worthless position compare to SC and OBC.

Table No-3: Category wise number of Employers of large scale industries at a glance in Maharashtra state (2013)

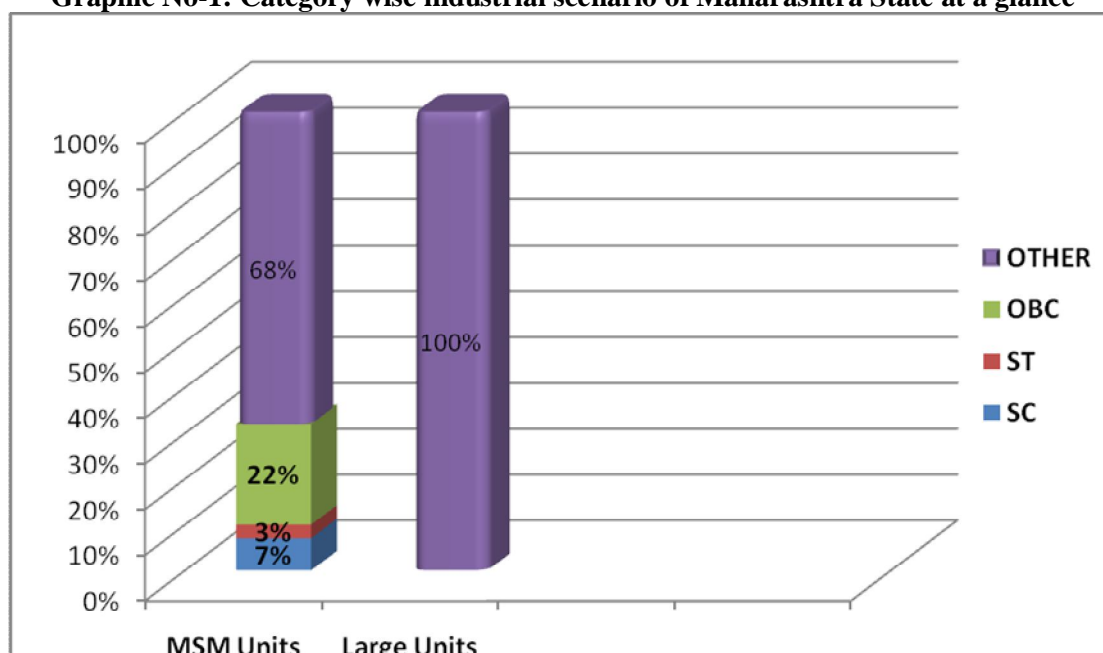
Sr. No.	Category	Population (in %)	No. of Employers in Large scale Industries (%)
1	SC	15.5	00
2	ST	7.5	00
3	OBC	52	00
4	Other	25	100
	Total	100	100

(Source: Compiled from field survey (2013))

Table number. 3 shows Category wise number of Employers. Up to 2013, 100% large scale industries are belonging to employers, which did not come under the category of SC, ST and OBC, Up to 2013. There is no single unit of large scale industries belong to category of SC, ST and OBC category.

Category wise share in industries are not in equal portion. All sources of self-development of Shudras were sacked up to 1950. After implantations some part of constitution of India, Shudras are getting rights to education, to make business and profession, to earn and save money and wealth, to established industries etc. one important thing is here that, lot of benefit of Varna system has been taken by upper three Varna and they have earned lot of wealth, money, lot of purchases of land etc. and last Varna Shudras are remained at back foot after independence due to lack of land, money, wealth etc.

Graphic No-1: Category wise industrial scenario of Maharashtra State at a glance



Source: Compiled from report and field work (2013)

Graphic no. 1, deal with Category wise industrial scenario of Maharashtra State. There is made one group of micro, small and medium industries that is MSM Units. Blue color of bottom presents category of SC. Second

color from bottom represents of ST. Green color from bottom shows OBC and purple color represents other category of people. 7 % MSM units are belonging to SC, percentage of ST's is 3%, there is 22% of MSM units belonging to category of OBC, other category is having 68% MSM units. In term of large scale industries, there is no any participation of SCs, STs and OBC categories in large scale of industries. All large industries sector are occupied by people of other category.

1. Category wise number of Employers is not equal: 100% large scale industries are belonging to employers, which did not come under the category of SC, ST and OBC, Up to 2013. There is no single unit of large scale industries belong to category of SC, ST and OBC category. Enterprises of social groups based on cast category are not equal. Social group of ST is in worthless position compare to SC and OBC. In terms of ownership of micro, small, medium and large industries are unequal. ST and SC is not having sufficient number of large scale industries But more than 60% large industries are taken by upper class

GENERAL SUGGESTIONS

1. **Government should take over large scale Industries:** large scale industries and its functioning should be under the control of government in the view of society' development. Assets and liabilities of micro and small industries grow up as well as it's physically and profitability become vast, then all criteria to become Medium size industries is fulfilled by the micro and small industries. such as industries should come under the government.
2. **To establish separate ministry for SC,ST and OBC:** enterprises of social groups based on caste category is not equal and there is zero percent share of the people of SC, ST and OBC in large scale industries. The population of this social group of people is 85% and all these are endogenous people of India. So, by establishing separate ministry we can give justice to them.
3. **To remove industrial regional imbalances:** lot of imbalances of micro, small and medium industries in terms of number of industries. Permission of establish of industries should be controlled by the ministry of SC ST and OBC, therefore basic facilities should be provided to entrepreneur to establish industries in backward areas.

IMPORTANT IMPLICATIONS

1. India has adopted socialism in preamble of Constitution of India. Indian people accepted it with enthusiasm. All positive and negative aspects had been discussed at the time of making constitution by Dr. Babasaheb Ambedkar and their team. With The help of frame working policy of Ownership of large scale industries , will bring social equality into large scale industries. And social groups of SC ST and OBC will have optimum shares in large scale industries.
2. There is no sustainable development: There are lot of disparity among the industrial zones, especially in terms of no. of industries, no. of employees and investment in plant and machineries in the state of Maharashtra. Geographical area of industries, industrial zone wise population and infrastructural facilities are not same. Backward area is not being preferred to established industries. Backward zones are remaining backward and developing industrial zones are becoming developed. Some districts are totally avoided from establish industries.
3. Cast based system: Socio- economic system of India as well as Maharashtra is totally different from developed countries. Indian people are divided into so many castes and sub castes which are indigenous people. The political power, economical power, administrate power, media power etc. are integrated towards very few group of people in India. Whatever benefit of LPG are getting only to such few people. In the area of LPG, there will not be any scope to SC, ST, and OBC categories.
4. All resources of self-development of Shudras were sacked up to 1950. After implementing some part of constitution of India, Shudra was getting rights to education, to do business and profession, to earn and save money and wealth, to established industries etc. Lot of benefit of Varna system has been taken by upper three Varna and they have earned lot of wealth, money, lot of purchases of land etc. they became strong and dominant. All resources which were getting from Constitution of India to the Shudras(SC, ST and OBC) are being reduced by this new economic policy of 1991 and upper three Varna are becoming rich and strong and other side fourth Varna e. i. SC, ST, OBC are becoming poor and poor.

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AGRICULTURAL MARKETING & MANAGEMENT IN INDIA

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INTRODUCTION

Agriculture sector needs structured and functional markets, preferably to vicinity of farmers, to drive growth, employment, remunerative prices and economic prosperity in rural areas of the country. Enabling mechanism are also required to be put in place for procurement of agricultural commodities directly from farmers' field and to establish effective linkage between the farm production, the retail chain and food processing industries. Keeping in view the progressive reforms being advocated, Department of Agriculture, Cooperation & Farmers' Welfare has formulated a new Model Agricultural produce and Livestock Marketing (Promotion & Facilitation) Act, 2017 and released to States/UTs on 24.04.2017 for adoption. The new model Act provides the farmers options for markets beyond the existing APMC regulated market yards. The provisions include inter alia private markets, direct marketing, farmer-consumer markets, and special commodity market yards, declaring warehouses/silos/cold storages or such structures as market sub yards so as to reduce the number of intermediaries between producer and buyer and increase the share of the farmer in consumer's rupee.

Since the provisions of contract farming with the APMC Acts had a conflict interest and there was no holistic approach to contract farming, the Government following an announcement in the Union Budget, 2017, has constituted a committee on 28.02.2017 under the chairmanship of Additional Secretary (Agricultural Marketing) to formulate a mode Contract Farming Act for adoption by States.

The Government launched National Agriculture Market (e-NAM) scheme on 14.04.2017 to enhance transparency in transactions, price discovery and farmers' reach to larger number of markets to sell their produce to buyers of their choice at their convenience. The scheme creates a National web based unified agri-marketing portal for inter market and inter-state trading of agri-produce. Transparency and competition will fetch better prices to the farmers for their produce and ensure cashless payments directly to their bank accounts. 585 wholesale regulated markets are targeted to be integrated with e-NAM by March, 2018.

India is a second large country in the whole world. India is agricultural dominant country. Seventy percent of Indian people depend on agricultural source and engage in agricultural work. Agriculture is the backbone of India's economy; it provides direct employment to about two-third of working people in the country, products about a third of GDP and contributes about one-fifth share in India's exports. It forms the basis for many premier industries of India including the cotton textile, jute and Sugar Industries. Being the largest source of employment and income to the millions of people, it provided a vast market for our industrial products. It is because of this paramount significance of agriculture in India's economy that this sector has been, and continues to be, accorded a pride of place in India's plan for economic development. Agriculture plays pivotal role in Indian economy. Agriculture is not only business in India but it is life style of many people also. India's 70 per cent part is comprised by rural sector and 30 per cent part comprised by urban sector therefore the entire development of country has depended on rural development. Agriculture is main activity of rural India.

One of the main causes of the poverty of Indian cultivation is defective organization for the marketing of his produce. The cultivator does not get the full value for even the little produce that he is able to rise. This is because of several defects, such as lack of transport and storage facilities, inadequacy of regulated markets, malpractices in the 'mandis', lack of market information, indifferent quality of produce offered for sale, inadequate grading facilities, etc. So long as these defects are not removed, it will not be possible to improve the economic condition of our agricultural masses. Besides, there can be no greater injustice than to deprive the cultivator of the legitimate price of his produce. It is, therefore necessary, to ensure justice and fair play, that proper arrangements are made for marketing.

RESEARCH METHODOLOGY

I select descriptive and analytical the research methodology. This study mainly based on secondary data. The required data have been collected from various Reports, journals and books. For this present research paper research have selected descriptive and analytical research mythology.

OBJECTIVES OF THE STUDY

The objective of the study is to highlight the Structure of Rural Agricultural Marketing in India. I express an opinion on the following objective of the research paper.

- To know the contribution of Indian Agricultural market in GDP.

To know defects in the present Agricultural Marketing & Management in India

- To know the need of the financial infrastructure and Agricultural Marketing in India.
- To identify the measures to improve Agricultural Marketing in India.

Agriculture is main activity of rural India. It is single largest private activity which provides more than half employment to the rural people of India. Even today 70 % households of India are depend upon agriculture and allied activity. According to census 2011, nearly 54.6 per cent of the population is engaged in agriculture and allied activities. In 2016 the share of Agriculture in GDP was 17.4%. The development of Agriculture of India was very slow in the eve of Independence of India. Since 1951, Government has taken initiated for development of Indian agriculture.

The development of Agriculture of India was very slow in the eve of Independence of India. Since 1951, Government has taken initiated for development of Indian agriculture. To ensure equality in ownership of agriculture land, Central government along with state government constituted land reform rules, regulation and laws which include tenant security, fixation of tenant rates, ceiling of land holding minimum wages act for agriculture labour, consolidation of land redistribution of land ownership, marketing of Agni products and cooperative credit etc. despite, Indian agriculture has been witnessing crisis since 1991.

AGRICULTURAL MARKETING IN INDIA: DEFECTS AND THEIR REMEDIAL MEASURES

The major defects of the system are the following

- Lack of Output Quality
- Absence of Grading:
- Inadequate Storage and Warehousing Facilities:
- Lack of Adequate Transport Facilities:
- Lack of Information:
- A Long Chain of Intermediaries:
- Unethical Practices:
- Multiplicity of Charges:
- Lack of Proper Marketing Facilities:
- Debt Obligation and Distress Sales:

The following measures may be taken to improve the present system of agricultural marketing in India:

- Regulated Markets:
- Expansion of Market Yards:
- Cooperative Marketing Societies:
- Storage Facilities:
- **Credit and Transport Facilities:**
- Other Measures:

TODAY'S SYSTEM OF AGRICULTURAL MARKETING IN INDIA

Lack of Finance

The cultivator is a man of small means. He does not have means to pay land revenue on time, nor can he pay back his old debts unless he sells the produce immediately. He also needs money urgently for further cultivation. Thus he often sells his output even at low prices.

Lack of Storage Facilities in the Village

The farmer does not possess good storage facilities. The only storage available in the village is earthen vessels or the kaccha rooms of the villagers or underground kacca pits. The indigenous method of storage expose the produce to white ants, rats, dampness, etc., and results in considerable loss. The cultivator is thus obliged to sell the produce immediately after harvesting. He gets a much lower price on account of selling in a market which is already glutted.

Absence of warehousing in Towns

In most agricultural countries towns are provided with warehouses where farmers deposit their produce and get a receipt. They obtained a loan from the bank against this receipt. They can, therefore, wait for a favourable turn of prices. The mandis in our towns are not provided with such warehouses. The agriculturist is, therefore, in a hurry to sell the produce even at a low price.

Lack of Rest Houses in Towns

Indian mandis have no rest houses where the poor cultivator may rest for a night. He is obliged to dispose of his produce on any terms before the nightfall.

Sales in the Village

In India, the proportion of produce sold in the market is very small because a very large proportion of the agricultural output is sold in the village. The farmers, in most cases, sell their output in the village itself because of the expensive and inefficient transport system or because they may have taken loan from the money-lender or trader on the promise of selling output to them at the pre-decided prices. Sometimes output may be too small and thus uneconomical to take it to the distant market. The local money-lender frequently purchases the produce from the cultivators to sell it in a wide market. Sometimes itinerant middlemen, known as banjaras, go from village to village buying and collecting grains for a distant market. The agents of the large exporting firm also go about the villages collecting wheat, cotton or other produce from rural areas. In all cases the cultivator obtains much less favourable terms than he could have obtained, had he carted the produce to the market.

Sales in the Mandi

A small proportion of produce, as we have already seen, is taken to the neighboring markets. Such markets may either be organized or unorganized. The unorganized markets, which are in a much large number, are more or less of primitive character. There are no rigid rules of procedure for sales and settlement of accounts. The cultivator meets with several disabilities. Scales, weights and measures are manipulated against him. Deductions against which he has no means of protest are made in most markets, for religious and charitable purposes and other objects. There are several professional dealers and middlemen like dalal, kachhaarhtia and paccaarhtia who profit at the expense of the cultivator. The dalal is more inclined to favour the purchaser than the seller whom he only sees very occasionally. The dalal and the arhtia negotiate the price generally by putting their hands under a piece of cloth and catching one another's fingers. The cultivator or the seller remains in the dark and does not understand how the price is settled.

Organized markets are bigger specialized demand in which in which the wholesale arhtia makes his appearance and facilitates grains transactions. He often supplies capital to the beopari and forms an indispensable link in the chain of middlemen between the cultivator and the shipper-buyer.

Defects in the present system

It is quite obvious that the present system of agricultural marketing is far from satisfactory. The following are the main defects:

Inadequate facilities of Transport and Communication

The means of transport and communication are inadequately developed and defective. The country is very backward in respect of both roads and railways. Thousands of villages lie at a considerable distance from the main roads. The villages are connected with the mandis by roads, most of which are tracks, become unusable during the rains. The vehicle usually employed for transporting the product is the bullock cart but cart transport proves expensive and becomes impossible in the rainy season. The cultivator, therefore, prefers selling to the village bania.

Multiplicity of Intermediaries

There are large number of middlemen between the cultivator and the consumer. Each one of them makes some profit. In the village there is the bania. In the towns there are commission agents, brokers, tolas and others who exploit the illiterate and simple-minded agriculturist.

Diversity of Weights and Measures

In India, a large variety of weights and measures are used. In the same market sometimes two sets of weights are used, one for buying and another for selling. Heavier ones are used when buying and lighter ones while selling. There is also a great diversity of weights and measures.

Malpractices in the Mandi

A number of malpractices prevail in Indian markets. The arhtia and the broker conspire against the cultivator. The system of setting rates is also not free from suspicion and abuse. The bargain is, therefore, generally to the disadvantage of the farmer.

Excessive Market Charges

Market charges are very high. The producer is made to pay for services which he does not receive. Unauthorized charges like Aakat, Dharmao, Ramlila, Goshala, Shagirdi, etc., are charged. The necessitous seller has to submit to all these unauthorized deductions.

Lack of Market Intelligence

The cultivator does not get the necessary information regarding prices in different markets. He has little connection with the outside world and depends mostly on hearsay and reports received from the local bania. He brings his produce to the market not when the prices are favorable but when he needs money. Moreover, he takes his produce to the nearest mandi because he has no information about the prevalence of higher prices elsewhere.

Measures to Improve Agricultural Marketing

It is obvious that an efficient system of agricultural marketing is indispensable to secure rural prosperity and betterment. What is needed, therefore, is that the defects from which agricultural marketing has been suffering should be removed as far as possible. This is sought to be done by promoting organized marketing system for sale of agricultural products through a network of regulated markets to ensure reasonable gains for the farmers as well as the consumers of agricultural products. The idea behind the establishment of organized markets is to create a market environment which is fair to both the sellers (farmers) and the ultimate buyers (consumers) and conducive for free play of market forces of supply and demand.

THE FOLLOWING MEASURES HAVE BEEN TAKEN TO REMEDY THE EVILS OBTAINING IN THE INDIAN MARKETING OF AGRICULTURAL PRODUCE.***Establishment of Regulated Markets***

To remove the disabilities of the farmers in the mandi, it is necessary to have regulated markets all over the country. A regulated market ensures the removal of serious malpractices which obtain in the mandi and contribute a lot in enabling the farmers to get reasonable price for their produce. These markets are generally characterized by a system of competitive buying which is beneficial to the farmer who can sell at the maximum available price. Such market are managed by market committees on which nominees of growers, traders, local bodies and the State Government are represented.

Grading and Standardization

Grading of agricultural produce facilitates its marketing. In order to secure the grading of agricultural products, the Government passed the Agricultural Produce Grading and Marketing Act in 1937. By now grading standards have been laid for over 163 agricultural and allied commodities under this Act. It applies to fruit and fruit products, tobacco, coffee, rice, wheat, atta, gur, oilseeds, vegetable oils, cotton, hides and skin, wool and goat hair, wood, resin, turpentine and several other commodities.

Standardization of Weights and Measures

Standardization of weights and measures is also very essential. State Governments have appointed weight inspectors. They insist on uniformity of weights. Shopkeepers are required to use weights and measures bearing government stamp. The Department of Weights and Measures carries out periodic inspection of the weights and measures carries out periodic inspection of the weights and measures to detect any departure from the given standard. Those using false weights and measures are imposed heavy penalties.

Market Information

An important defect of agricultural marketing is lack of reliable and adequate information about the prices, demand, supply, etc., in various agricultural markets. Market information must therefore be gathered and the farmers must be kept informed about market conditions and market prices. Dissemination of market information in the villages is highly essential. All India Radio and Doordarshan accordingly arrange broadcasts of prices of agricultural goods. This improves market intelligence. Unfortunately, however, the number of receiving sets in the rural areas is not adequate.

Development of Warehousing Facilities

In recent years, there has been a substantial improvement in the warehousing facilities in the country. Presently the warehouses of the Central and the State Governments have a total storage capacity of around 35 million tons

of agricultural goods. Along with the institutional warehousing, progress has been made in the field of storage practices by the farmers also. They have been trained in the new and more effective devices of storage, especially of food grains. To prevent distress sale by the farmers, particularly the small and the marginal farmers, after harvest at the prevailing low prices, a chain of rural godowns has been set up.

Co-operative Marketing

To eliminate the vicious circle of middlemen, a direct link must be established between agriculturists and consumers. The object can be achieved through the establishment of co-operative basis. This society arranges to sell the product of the members only on a nominal commission. Such a society is of great advantage to the cultivators. It substitutes collective bargaining for individual bargaining and thus assures the cultivators a fair price. It can also build warehouses, advance loans to its members against their crops and arrange efficient and cheap transport. Co-operative marketing societies thus remove many of the defects from which marketing of agricultural produce suffers. They reduce the number of middlemen. They offer expert advice and provide finance to small producers. The consumer is also benefited by these societies.

Co-operative marketing has achieved striking success in some foreign countries like Denmark, Norway, Canada, and Austria. In India also, cooperative marketing has made appreciable progress in Maharashtra, Gujarat, Uttar Pradesh and Tamil Nadu. Unfortunately, however, the work of co-operative marketing societies is limited in scope and is not commensurate with the needs of marketing in the country.

Organized marketing of agricultural commodities has been promoted through a network of regulated markets. The basic object of regulated or organized marketing is to ensure reasonable prices to both farmers and consumers by creating conducive market environment for fair play of the forces of supply and demand. The number of regulated markets has increased from 286 in 1950 to 7114 in 2014. Besides these regulated markets, there are 22759 rural periodical markets. At the national level, there is National Cooperative Marketing Federation (NAFED). The average area served by a regulated market is 462.08 sq.km, while that served by all types of markets regulated as well as periodical is 114.45 sq.km. The National Commission on Agriculture recommended a norm of one market within a radius of 5 km or an area of 80 sq.km. The committee on Agricultural Reforms recommended a barrier free national market for the benefit of farmers and consumers. The control over agricultural markets by the states must be eased to facilitate private sectors participation and promote private investment in development of agricultural marketing. The committee on Agricultural Reforms noted that, "by and large, Agricultural Produce Marketing Committee have a some sort of Government sponsored monopolies in supply of marketing services, facilities with all drawbacks and inefficiency associated with a monopoly".

In fact, the success of Indian marketing societies depends on the extent to which they render efficient services to the growers at the minimum cost. This, in turn, depends upon their ability to undertake processing activities, command warehousing accommodation and obtain sufficient financial resources and, above all, honest, capable and efficient management. And this is precisely what most Indian agricultural marketing societies lack in our country.

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ENTREPRENEURSHIP DEVELOPMENT IN INDIA

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ABSTRACT

According to A.H. Cole, “Entrepreneurship is the purposeful activity of an individual or a group of associated individuals undertaken to initiate, maintain or organize a profit-oriented business unit for the production or distribution of economic goods and services.

Entrepreneurial talent existed in every country. The handicraft entrepreneurship in India was as old as human civilization itself. The village country was the centre of economic activity in India before it came into contact with the West. The village community consisted of farmers, artisans and priests. The artisans were protected by the village community. Indian handicrafts enjoyed worldwide reputation and the artisan industries flourished till the end of 18th century.

Keywords: Entrepreneurship Development, Goods and services, Initial Phase, Development.

INTRODUCTION

Having studied the term ‘entrepreneur’ it is equally important to devote our attention to the term ‘entrepreneurship’ as well. Though these two terms are two sides of the same coin, conceptually they are different. While entrepreneur refers to a person ‘entrepreneurship refers to the function basically entrepreneur is a business leader and the functions performed by him in relation to that business is entrepreneurship.

“Entrepreneurship is based on purposeful and systematic innovation “ - Schumpeter.

"Entrepreneurship" in this sense may result in new organizations or may be part of revitalizing mature organizations in response to a perceived opportunity. The most obvious form of entrepreneurship is that of starting new businesses (referred as Startup Company); in recent years, the term has been extended to include social and political forms of entrepreneurial activity". When entrepreneurship is describing activities within a firm or large organization it is referred to as intra-premiership and may include corporate venturing, when large entities spin-off organizations

• DEFINITION OF ENTREPRENEURSHIP

In the words of Stevenson and others, “Entrepreneurship is the process of creating value by bringing together a unique package of resources to exploit an opportunity.” According to A.H. Cole, “Entrepreneurship is the purposeful activities of an individual or a group of associated individuals undertaken to initiate, maintain or organize a profit oriented business unit for the production or distribution of economic goods and services”.

• NATURE AND CHARACTERISTICS OF ENTREPRENEURSHIP

Features of entrepreneurship are summarized as follows:

- 1) It is a function of innovation.
- 2) It is a function of leadership.
- 3) It is an organization building function.
- 4) It is a function of high achievement.
- 5) It involves creation and operation of an enterprise.
- 6) It is concerned with unique combinations of resources that make existing methods or Products obsolete.
- 7) It is concerned with employing, managing, and developing the factors of production.
- 8) It is a process of creating value for customers by exploiting untapped opportunities.
- 9) It is a strong and positive orientation towards growth in sales, income, assets, and Employment.

• INNOVATION AND ENTREPRENEURSHIP

Innovation is one of the underlying dimensions of entrepreneurship. It is a key function in the entrepreneurial process. Without innovation, an entrepreneur cannot survive in the modern competitive business world. Entrepreneurship is a creative and innovative response to the environment and an ability to recognize, initiate

and exploit an economic opportunity. An entrepreneur is an innovator who introduces something new in an economy. As per the Schumpeter's view, a person becomes an entrepreneur only when he or she is engaged in innovation. Further, innovation is equal to competitive advantage. The entrepreneurs today realize the need for innovation. Innovation adds value to the product. It is only through innovation, the organizations can survive the increasing competition in the market place.

• IMPORTANCE OF ENTREPRENEURSHIP DEVELOPMENT

Entrepreneur is a critical input in the economic development of a country. They make use of the factors of production, make innovations, generate employment opportunities and improve the standard of living of the people. This process leads to higher rate of economic growth. Therefore, entrepreneurship development is more crucial than any other economic factor.

Entrepreneurial talent exists in all sections of the society. A high level of entrepreneurship is found in developed economy. In developing countries, the level of entrepreneurship is low. Once it was considered that entrepreneurs were born and not made. Entrepreneurial talent can be harnessed by motivating people and making them capable of perceiving and exploring business opportunities. Hence the entrepreneurship can be 'made' by proper motivation and training. Realizing the importance of entrepreneurship development, the planners and policymakers have formulated Entrepreneurship Development Programmes (EDPs) for various target groups of population in the country.

• OBJECTIVES OF EDP

The basic objectives of EDP are to

1. To encourage first generation entrepreneurs who do not have any business background.
2. To arrange support systems about process and procedures for setting up an enterprise.
3. To analyse environment setup relating to small industry.
4. To impart training in managerial understanding and skills.
5. Acquaint and appreciate the need for social responsibility
6. To accelerate the process of entering into a business for those who come from business families.
7. Acquaint and appreciate the need for social responsibility
8. To provide post-training in managerial understanding and skills.

➤ The relationship between entrepreneur and entrepreneurship is presented in the following table

Entrepreneur	Entrepreneurship
Person	Function
Organizer	Organisation
Innovator	Innovation
Motivator	Motivation
Leader	Leadership
Creator	Creation
Risk bearer	Risk bearing
Administrator	Administration

▪ PHASES OF EDP

An entrepreneurship development programme consists of three phases.



- **Initial Phase:** - This phase is concerned with the creation of awareness about entrepreneurial opportunities based on survey and research. Once an awareness is created, prospective entrepreneurs would be motivated to come forward to take up some ventures.

- **Development Phase:** At this Phase, the motivated entrepreneurs are properly trained in the chosen field and in the management skills so that they could manage their ventures profitably and successfully.
- **Support Phase :** After necessary training, adequate support should be provided to establish new enterprise. Support in the form of infrastructure facilities, financial assistance, counseling, etc., is given so that enterprises could be established without many obstacles.

- **FACTORS STIMULATING ENTREPRENEURSHIP**

There are certain factors which induce prospective entrepreneurs to take up some productive ventures. These factors act as 'stimulants' for taking up entrepreneurial activity and thereby generating economic development in the country . these factors are..

- I) Training facilities: - availability of adequate training facilities to promote and develop entrepreneurship.
- II) Suitable environment: - to transform scientific and technical developments into economically viable projects.
- III) Ideal climate for innovation: - to promote and develop entrepreneurial activities.
- IV) Entrepreneurship development programmes :- supportive Government programmes to develop entrepreneurship.
- V) Capital formation :- Making capital available to entrepreneurs to start new ventures.

- **NEED FOR ENTREPRENEURSHIP DEVELOPMENT**

1. 1 Balanced national development
2. Development is a function of motivation and human resource
3. Increases national production
4. Entrepreneurial awareness
5. Growing employment opportunity
6. Reinvestment of profit for the welfare of the area of profit generation.
7. Optimum use of local resources
8. Increasing productivity
9. Improving in international competitiveness
10. Continued innovation in techno-managerial practices.

Every country, whether development of developing, needs entrepreneurs. A developing country needs entrepreneurs to initiate the process of development, the developed one needs entrepreneurship to sustain it.

Entrepreneurship can really take India to the heights of becoming a super economic power.

Small business promotion needs relatively low investment and therefore can be easily undertaken in rural and semi-urban areas.

- **CONCLUSION**

Entrepreneurship must be developed and supported so that there is a proliferation of SMEs in the country. An entrepreneur's entry into business does not guarantee his/her survival. The attrition rate for new entrepreneurs is very high in many countries of the world. Entrepreneurship can contribute in important ways to economic development. One way it does this is through innovation, which involves the development of new products, new sources of supply, but also the exploitation of new markets and the development of new ways to organize business.

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AGRICULTURAL MARKETING- A REVIEW

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ABSTRACT

Agriculture is different from industry and plays a significant role in the economic development of a nation. India's prosperity depends upon the agricultural prosperity. There are many kinds of agricultural products produced in India and the marketing of all these farm products generally tends to be a complex process. Agricultural marketing involves many operations and processes through which the food and raw materials move from the cultivated farm to the final consumers. Agriculture provides goods for consumption and exports and manufacturing sectors. The suitable marketing system should be designed so as to give proper reward or return to the efforts of the tiller of the soil. Market information is a means of increasing the efficiency of marketing system and promoting improved price formation. The agricultural sector today is facing serious threats and challenges. The farmers are so poverty stricken and indebted. As a consequence, the death toll of farmers' suicides is rapidly increasing at an alarming rate. The contribution of agriculture to GDP has been declining year after year. There is shift in agricultural labour force. The statistical data reveal that agricultural labour forces are shifting towards the construction industry, textile industry and other unorganized sectors, causing scarcity of labour force. The excess use of fertilizer, pesticides further affects the productivity.

Keywords: Agriculture, Cultivation, Marketing, food-grains, commercial-crops

INTRODUCTION

Agricultural marketing can be defined as the commercial functions involved in transferring agricultural products consisting of farm, horticultural and other allied products from producer to consumer. Agricultural marketing includes all activities involved in moving agricultural produce from producer to consumers through time (storage), space (transport), form (processing) and transferring ownership at various levels of marketing channels. Agriculture is the backbone of Indian economy. Out of 320 million workforce, 170 million are employed in agriculture. It not only provides food requirements to such a huge population of India but also earns successful returns. Post independence saw a major and rapid growth in Indian agriculture at the rate of 2.6% per annum. India ranks the 1st in the world in terms of milk production. India ranks the 2nd in terms of rice, wheat, groundnut and tobacco production and 3rd in coffee production. India also ranks 2nd in the most arable land in the world, but a problem of low productivity, the yield is only 30% for each crop compared to world standards.

India has adequate technology, but it is not fully implemented as our producers lack awareness.. Producers expect better returns as they work hard day and night in their fields but doesn't get. Agricultural marketing should be planned and well prepared. In developing countries like India, agricultural markets comprise of poor infrastructure, poor transport and communication, limited rule of law, limited access to finance etc. This result leads to market failure. The emphasis on market failure gave a way to the market orientated liberalization to get "prices and institutes right". With this, there is emergence of state run marketing boards, producer marketing chains ranging from credit unions through farmer cooperatives to wholesale cooperatives. The producer should have accessed to competitive market prices which can only happen when the state inputs all its efforts in strengthening the competitive marketing system. In the mean time the marketing institutions need to maximize efficiency and transparency in transactions with the producers and also of retail/consumers price accruing to the farmers. The agricultural transition towards commercialization is natural though some external forces may slow down its pace like agricultural policies frame work, extent of market imperfections, overall standard of living etc. Indian agriculture planners must pay attention towards the demand for agricultural produce by consumers. The agricultural sector should now attempt to achieve greater market orientation nationally as well as internationally compared to its current focus on production orientation.

LITERATURE REVIEW

A considerable amount of research has been done on the working and performance of agricultural marketing in India, by the academicians and researchers. The literature obtained by the investigator, in the form of reports and research studies, is briefly reviewed in this part.

Johnston and Mellor (1961) in their paper stated that commercial demand for agricultural produce increases due to income and population growth, urbanization, and trade liberalization. Marketed supply simultaneously rises due to productivity improvements in production, post- harvest processing, and distribution systems.

Hoff et al. (1993) in their research paper documented that in response to the de-institutionalization of rural areas that followed state compression, the reconstruction of new agrarian institutions complementary to the market and the state is thus a fundamental element of rural development. This has taken the form of either private or cooperative organizations.

Grosh (1994) believed that since the turn of the millennium, attention has shifted toward more micro- level and institutional policies. In particular, contractual arrangements with downstream processors, agro exporters and retailers, often orchestrated through farmer groups, are increasingly seen as a means of overcoming the market imperfections that led to the failure of macroeconomic and sectoral adjustment policies.

Reardon and Barret (2000) in their study suggest that when market reforms the commodity prices raise, stimulating an increase in production, especially of the export crops. The rise in price facilitates the establishment of super market chains, cooperatives, export oriented schemes, processing zones and general stimulation of agro industrialization in developing countries

Sivanappan (2000) in his study stated that with modernization of existing post-harvest processing, establishment of suitable infrastructural facilities, huge amount of countries exchequer can be saved and further helps in feeding the teeming population in the country .

Ramkishen (2004) in his research paper argued that because of the lack of food processing and storage, the grower is deprived of a good price for his produce during the peak marketing season while the consumer needlessly pay a higher price during lean season.

Kashyap and Raut (2006) in their paper suggested that, marketers need to design creative solutions like e-marketing to overcome challenges typical of the rural environment such as physical distribution, channel management promotion and communication. The “anytime-anywhere” advantage of e-marketing leads to efficient price discovery, offers economy of transaction for trading and more transparent and competitive setting.

CONCEPT OF AGRICULTURAL MARKETING

Marketing is as critical to better performance in agriculture as farming itself. Therefore, market reform ought to be an integral part of any policy for agricultural development. The term agricultural marketing is composed of two words-agriculture and marketing. Agriculture, in the broadest sense, means activities aimed at the use of natural resources for human welfare, i.e., it includes all the primary activities of production.

Marketing connotes a series of activities involved in moving the goods from the point of production to the point of consumption. Agricultural marketing involves essentially the buying and selling of agricultural produces. This definition of agricultural marketing may be accepted in olden days, when the village economy was more or less self-sufficient, when the marketing of agricultural produce presented no difficulty, as the farmer sold his produce directly to the consumer on a cash or barter basis. But, in modern times, marketing of agricultural produce has to undergo a series of transfers or exchanges from one hand to another before finally reaches the consumer. Agricultural marketing system is defined in broadest terms, as physical and institutional set up to perform all activities involved in the flow of products and services from the point of initial agricultural production until they are in the hands of ultimate consumers. This includes assembling, handling, storage, transport, processing, wholesaling, retailing and export of agricultural commodities as well as accompanying supporting services such as market information, establishment of grades and standards, commodity trade, financing and price risk management and the institutions involved in performing the above functions.

According to Khols”, marketing is the performance of all business activities involved in the flow of goods and services from the point of initial agricultural production until they are in the hands of the ultimate consumer. The National Commission on Agriculture defined agricultural marketing as a process which starts with a decision to produce a saleable farm commodity and it involves all aspects of market structure of system, both functional and institutional, based on technical and economic considerations and includes pre and post- harvest operations, assembling, grading, storage, transportation and distribution. The Indian council of Agricultural Research defined involvement of three important functions, namely (a) assembling (concentration) (b) preparation for consumption (processing) and (c) distribution. Agricultural markets are special types of markets that have special characteristics that differ from other markets. These are mainly due to factors affecting supply of agricultural products, and the situation of producers in this business.

First of all the agricultural market is very competitive because the producers are all very small and large in number. Therefore, they don't have a great influence on the price of their products. Agricultural producers are what are known as price takers, producers that have little or no influence on the price of their output.

CHALLENGES OF AGRICULTURAL MARKETING

The major challenges in domestic agricultural marketing are as follows:

- Variation in Market Fees/Market Charges
- Neglect of Rural Markets
- Absence of a Common Trade Language
- Controls Under Essential Commodities Act
- Variation in Entry Tax/Octroi and Sales Tax
- Other Barriers

PROBLEMS AND PROSPECTS OF AGRICULTURAL MARKETING

There are several challenges involved in marketing of agricultural produce. There is limited access to the market information, literacy level among the farmers is low, multiple channels of distribution that eats away the pockets of both farmers and consumers. The government funding of farmers is still at nascent stage and most of the small farmers still depend on the local moneylenders who are leeches and charge high rate of interest. There are too many vultures that eat away the benefits that the farmers are supposed to get. Although we say that technology have improved but it has not gone to the rural levels as it is confined to urban areas alone. There are several loopholes in the present legislation and there is no organized and regulated marketing system for marketing the agricultural produce. The farmers have to face so many hardships and have to overcome several hurdles to get fair and just price for their sweat. The globalization has brought drastic changes in India across all sectors and it is more so on agriculture, farmers and made a deep impact on agricultural marketing. It is basically because of majority of Indians are farmers. It has brought several challenges and threats like uncertainty, turbulence, competitiveness, apart from compelling them to adapt to changes arising out of technologies. If it is the dark cloud there is silver lining like having excellent export opportunities for our agricultural products to the outside world. In India, the organized marketing of agricultural commodities has been promoted through a network of regulated markets. Most state governments and UT administrations have enacted legislations to provide for the regulation of agricultural produce markets. While by the end of 1950, there were 286 regulated markets in the country, their number as on 31 March 2006 stood at 7566. In addition, India has 21780 rural periodical markets, about 15 per cent of which function under the ambit of regulation. The advent of regulated markets has helped in mitigating the market handicaps of producers/sellers at the wholesale assembling level. But the rural periodic markets in general and the tribal markets in particular, remained out of its developmental ambit.

The basic objective of setting up a network of regulated markets has been to ensure reasonable gain to the farmers by creating environment in markets for fair play of supply and demand forces, regulate market practices and attain transparency in transactions. However, in the pre-Independence era, the agriculture produce markets were plagued with inefficiencies and were heavily loaded against the producer. The producer was subjected to innumerable levies and charges, without having any say in the judicious utilization of the amount paid by him. He was also denied a large part of his produce by manipulation and defective use of weights and scales in the market. Many commissions and committees were set up by the Government of India to recommend measures to rectify the situation. It was recommended to enact a market legislation to regulate the markets. Most of the state governments and Union Territories have since enacted legislations (Agriculture Produce Marketing Committee Act) to provide for development of agricultural produce markets and to achieve an efficient system of buying and selling of agricultural commodities.

PROBLEMS FACED BY CO-OPERATIVE MARKETING SOCIETIES IN INDIA.**Procurement and Processing Problems**

Two-third of the societies has been facing the problem of raw material scarcity. This problem is persisting at aggravate level especially for coconut processing societies, paddy marketing societies and also for rubber marketing societies. Though the state of Kerala is a state with surplus coconut, many of the coconut processing societies are forced to restrict their operation once or twice in a week for want of raw material. Coir manufacturing societies have to purchase coconut fiber from Tamil Nadu and paddy marketing and processing societies depend on Andhra and Karnataka for their raw material. Due to competition from private traders, rubber marketing societies are facing the shortage of raw materials.

Financial Problems

Shortage of working capital, high cost of operation, price fluctuations in agricultural produce, higher employee cost and over dependence on loans from apex bodies are the major problems of financial nature to the co-operative marketing societies in India. When the problems like over acceptance of deposits and huge interest cost are existing at moderate level, the problem of bad debts is at very lower level. Here also the Binomial test results validate the findings of descriptive analysis.

Marketing Problems

With regard to the marketing nature of the problems faced by the co-operative marketing societies in India, except location, the societies found problems at aggravate level, while rendering their marketing services. Because of the financial constraints the societies are not able to use the services of trained and professionally qualified personnel for their marketing operations. Only in four marketing societies in India, professionally qualified Managing Directors/Secretaries are appointed, and in all other societies, Higher Diploma in Co-operation is the qualification for the Managing Directors/ Secretaries who do not have any professional skills in marketing. Most of these societies (81.80%) have no self owned brand, which is a must for the success of any marketing firm today. About 85 per cent of societies are unable to use professional skills in marketing. The staff of most of the co-operative marketing societies (90%) is not willing to keep, personal contact with the members which is essential for reducing the attrition of existing members as well as the attraction of new members.

Infrastructure Problems

An effective infrastructural facility is necessary for increasing agricultural productivity. For the modernization of agriculture through technological innovations, the most essential components of infrastructure are rural electrification, transport and communication, marketing facility and education. Rural electrification is the most important infrastructure for the development of agriculture. Availability of assured and abundant cheap power in the rural areas is a pre-requisite for the introduction of perennial irrigation in the agricultural fields. By bringing electricity to the villages, to be used for domestic purposes and for pumping water from wells, cost can be efficiently reduced. Pumping water for irrigation by electricity costs only one-tenth of the cost of lifting it by bullock-power and one third of that of using diesel engines. Therefore, electricity in the rural areas must be regarded as a vital need rather than an amenity or luxury

General Problems

In addition to the function related problems, there are many general type problems also, faced by the co-operative marketing societies in India. One of the major problems of this category faced by the societies is political interference in managerial decision making. The election to the governing body is solely on political basis and when a conflict arises between the institutions' interest and boards' interest, the interest of the latter shall prevail. More than 90 per cent of the societies face this problem in India.

Ineffective Administration

The qualified managers cannot be employed by the society and the performance of the administration remains poor.

Delay in Marketing Decision

The working of the co-operative marketing society is also affected badly by the delay in decisions because it takes sometimes to call the meeting and consulting the members.

Poor Performance of Shops

The co-operative marketing shops performance is very poor and they do not pay the money to the farmers in time.

Other Problems

One of the worst problems faced by the farmers is that of marketing their products for which majority of the farmers fail to get remunerative prices and compel to dispose their products at a very low price and thereby the middlemen avail the opportunity of deriving undue benefits. It is no denying the fact that the present scenario of agricultural marketing in India is very unacceptable and unfavorable which is mainly due to the major constraint that the farmers usually do not have information about the prevailing market prices of commodities. These shortcomings help the middlemen to play a dominating role in collecting the produce from the producers than what they pay in return. Marketing is critical to agricultural farming.

RECOMMENDATIONS

Below are the certain measures that can be implemented to bring out the reforms in agricultural marketing so as to ensure just and fair deal for farming community.

- Establish physical communication.
- Develop Agricultural infrastructure.
- Establishment of Regulated markets.
- Storage and warehouse facilities must be established up to the most remote areas.
- Education of Agriculture to masses.
- Information Technology must reach all over the country.
- There must be proper road connectivity and good all weather roads.
- Enhance control and coordination over the agricultural markets.
- Extent of financial support to farmers and agro- processing units.
- Training of new marketing techniques should be implemented.
- Enhancement and support for Public-Private cooperation.
- Standardization of contract.
- Enhancement for more cooperative marketing.

OPPORTUNITIES

India is the third largest producer of fruits [27.83 MT] and 2nd largest producer of vegetables [54 MT]. At present our floriculture contribution to total world export is 0.31%, it can be improved by Green House Technology, timely transportation, storage facilities and good marketing policies. India's existing post-harvest processing capacity can handle only 0.5% of total annual production. But it can be increased by providing industry processing centers with infrastructural establishments. Every year the loss of fruits and vegetables due to lack of post-harvest processing is worth Rs 300 crores. The country must not therefore fitter away the opportunity to diversify and commercialize agriculture, add value to produce, generate employment and income, and export processed food. There is also much scope to promote agriculture through information and communication technology.

CONCLUSION

There is an eminent need for the Agri-marketing initiatives to be large and organized. The present market must cover two aspects of marketing network and actual regulation of the conduct of market. The need to strength the regulated market system arises from changing nature of linkages between agriculture and markets. It has been observed that better and easy market access and efficient information flow can bring much desired market orientation of the production system. Indian agriculture, moving from commoditization to commercialization drives it towards market orientation. India can claim to have largest network of agri-business cooperatives in the world, engaging in performing manufacturing, procurement and marketing of agricultural produce.

Marketing is the crux of the whole food and agricultural problem in almost all developing countries. It would be useless to increase the agricultural production as well as productivity, unless means could be found to move the agricultural produce from the producers' field to the consumers' store room at a price which represents fair remuneration to the producers on the one side and the consumers' ability to pay on the other side. It is in this respect, that the agricultural marketing societies in India provide an organized forum for selling the agricultural produce of farmers at a fair price and also offer reliable and modern means to compete with the private enterprises which is better placed in terms of technological and financial resources. The role of the co operatives has progressively expanded in the field of agricultural marketing. Besides, there are many co- operative agro processing units that promise extra ordinary potential to boost the Indian Economy. Thus, the agricultural marketing and the agri-business co-operatives occupy an important place in the overall strategy for agricultural development in India. Hence, the marketing co-operative societies are indispensable for the growth of agricultural community and the government must take all the necessary steps to revive them from their dormancy and thereby enable the agriculturists to get the maximum possible prices.

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A STUDY OF DISASTER MANAGEMENT AND AWARENESS AMONG MANNU HYDERABAD STUDENTS

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ABSTRACT

A disaster is the result of an immediate or the result of a long process which makes constraints to normal human life socially, traditionally and economically. Disaster is a natural or human-made hazard. It may result in serious disruption in the functioning of a society including human, material, economic or environmental losses. The concern over natural disasters is increasing globally. From the last two decades it is observed that due to disasters loss of life and property has increased. Disasters like floods, tsunami, earthquakes, fire, etc., pose serious threat to people. Disaster Management is an education, which includes education on disaster risks, mitigation and preparedness planning's, it is one of the view to less the negative effects of disasters. It is important to inculcate the knowledge and attitude of people toward the natural and man-made disasters in order to make them able to prepare from their adverse effects. In this paper an attempt has been made to access the knowledge, attitudes, and practices of students studying in MANNU Hyderabad University regarding disaster preparedness. The results of the study revealed that there is a general lack of knowledge among students regarding disaster awareness and preparedness. This is lights on the need for disaster safety education among students. The level of practice was largely negative with acceptable knowledge and positive attitude regarding disaster preparedness among University students of MANNU, Hyderabad. It is concluded that disaster not happened yet does not mean it will not happen. Students would be a useful workforce in disaster situation. University and college students need to know basic strategies carried out in disaster.

Keywords: Disaster Awareness, Disaster preparedness, Disaster Management.

INTRODUCTION

Disaster is defined as a natural or human-caused hazard that causes 'a serious disruption of the functioning of a community or a society involving widespread human, material, economic or environmental losses and impacts, which exceeds the ability of the affected community or society to cope using its own resources' (UNISDR). Now a day's natural disasters is increasing globally. During the last few decades, losses of human life and property due to disasters have been increased. Disasters like earthquakes, floods, fire, etc., pose serious threat to people. The education of Disaster Management includes education on management of disaster and its risks, mitigation and preparedness strategies, is one approach to reducing the negative consequences of disasters. It is concern to increase the knowledge of people regarding the natural and man-made disasters and aware them able to cope up with their adverse effects. For being well aware and prepared for disasters, we need to develop knowledge with skill and values in the society. According to the Hyogo Framework for Action (10 years plan to make world safer from natural hazards 2005-2015), the objective of disaster education is 'to build a culture of safety and resilience at all levels in order to reduce the adverse social and economic impacts of hazards'. From the beginning of last decade emergency management agencies, schools, colleges and non-governmental organizations have continuously targeted children as an audience for disaster education. The Gujarat Earthquake in 2001 and the Indian Ocean tsunami 2004 changed the scenario of Disaster Management in the country. The Government of India evolved Disaster Management Act 2005 and Disaster Management Policy 2009 to guide all stakeholders to move from relief centric approach to preparedness and mitigation actions. The effort also strengthened by global documents Sendai Framework for Disaster Risk Reduction 2015-2030 and Sustainable Development goals. Telangana state has exposed to natural hazards such as Heat waves, Urban Flooding Droughts, Hailstorms and human induced hazards such as industrial and fire accidents. Based on Disaster Management act 2005 and national guidelines, the state Disaster Management plan 2018 has been prepared in the month of October-November 2018. This plan provided overall directions for work effectively and too aware of positive actions to be taken for any hazards events. It also provides Disaster Management plans including response plans and necessary standard operating procedures. Telangana government incorporated "Disaster Management" in curriculum of junior college and intermediate courses in the state. This is the step toward the dissemination of knowledge on disasters among the student community, which would teach throughout the state, both in rural and urban areas. The students who are the future citizens should have a best understanding of uncertain and certain disasters, their causes and impact and they must know the mitigation strategies. Hence, the students to whom we look as the future disaster managers should have a better knowledge on handling disaster. University, as an academic institution may need to develop and organize a comprehensive educational disaster programs or curriculum for the community. These programs should be conducted by those who are actively

within the institutions, organizations and communities in order to provide accurate and scientifically valid training regarding disasters. In view of the above, the present study was one of the attempts made to know the actual level of knowledge and awareness about the disaster preparedness among the students in MANNU, Hyderabad university of Telangana state.

HYPOTHESIS OF THE STUDY:

H0: There is no difference between awareness and preparedness about the disaster among the students in MANNU, Hyderabad university of Telangana state.

RESEARCH OBJECTIVES

The primary intent of this research is to attain better understanding of how university student prepare to deal with emergency situations. This research sought to explore general awareness regarding to disasters and their understanding about preparedness in reference to disaster management. In addition, research aimed at to uncover potential inadequacies that may exist within emergency planning that university students may not be aware of.

RESEARCH PROBLEM

The research questions were designed for this study is as follows:

1. To what extent have students in MANNUH been aware about disaster and disaster management?
2. What are the most common elements university students have neglected regarding to disaster and disaster management?
3. Are there any visible trends among university students about participation and/or preparedness based on various disasters?

RESEARCH METHODOLOGY

In this study, a well-designed questionnaire was prepared and distributed among 100 students selected randomly from different faculties of MANNUH, University. Students were explained by Purpose and method of the study to obtain their consent. Self-administered questionnaire based on literature available on the topic has prepared and allotted for collecting data from the respondents. The questionnaire was designed to assess students' awareness and knowledge among students regarding to disaster preparedness. The data collected from the study was tabulated and analyzed using statistical tools percentage, mean and Kruskal Wallis test in which p-value less than 0.05 is considered as significant at 5% level of significance and p-value less than 0.01 is considered as significant at 1% level of significance.

RESULTS AND DISCUSSION

Table 1 shows the disaster awareness among the students of MANNUH, University on the basis of analysis of the collected data. The Table 1 shows that all the sample have the concept about disasters, about 82.75% students have knowledge about the meaning of disaster plan, a little percentage of 17.75% know where to obtain a disaster plan, 39.25% have known about mock drills, 32.25% have the understanding of functions during a mock drill and about 69.75% students knew the disaster preparedness means. So as per the obtained results, it is found that the students were unaware regarding disasters. As per the results revealed in Table 2, students desired to be prepared for disasters and all they needed is the appropriate and proper planning, , training of common masses, management for disasters and preparation of proper disaster plans. Similarly Table 3 pointed out that no disaster mock drills and trainings are held in the university campus while as the students desire to be well prepared and aware for disasters in subject to condition provided the facilities by the concerned authorities. Statistically, there is a significant difference in the responses of the students ($p < 0.01$).

Table-1: Disaster Awareness among students in MANNU, Hyderabad.

SR. NO.	Questions	Response in %		p-Value
		Yes	No	
1	Do you have an idea what is a disaster?	100	00	<0.01
2	Do you have idea what a disaster plan is?	83	17	<0.01
3	Do you have idea where to find the plan?	18	82	<0.01
4	Do you know what mock drills are?	39	61	<0.01
5	Do you understand your functions during the mock drill?	32	68	<0.01
6	Do you have any idea about disaster preparedness?	70	30	<0.01

Table-2: Attitude regarding disaster preparedness among students in in MANNU,Hyderabad.

Sr. No.	Statement	Responses			p-Value
		Agree	Disagree	Not sure	
1	I need to know about disaster plans?	90	4	6	<0.01
2	Management should be adequately prepared when a disaster occurs?	90	3	7	<0.01
3	Disaster planning is for a few people in the University campus area?	84	3	13	<0.01
4	Potential hazards likely to cause disaster should be identified and deal with?	10	83	7	<0.01
5	Training is necessary for all students.	83	4	13	<0.01
6	Do you think it is nessesary to have a disaster plan?	90	4	6	<0.01
7	Disaster plans need to be regularly updated?	82	3	15	<0.01
8	Disasters are unlikely to happen in our compus area?	2	84	14	<0.01
9	Disaster management is important for educated people only?	4	72	24	<0.01
10	Drills should be conducted in the campus area?	74	3	23	<0.01

Table 3: Practice regarding disaster preparedness among students in Ganderbal district.

Sr. No.	Questions	Response in %			p-value
		Yes	No	Don't Know	
1	Are disaster drills done at your University?	2	91	7	<0.01
2	If yes, is drill done useful?	2	0	98	<0.01
3	Is there any training going on in your University at any time in ayear?	2	87	11	<0.01
4	Is the disaster plan periodically updated by authority?	0	95	5	<0.01
5	Have you ever faced any disaster?	63	30	7	<0.01
6	Have you ever been worked for disaster management team?	3	82	15	<0.01
7	Do you know about the latest disaster your district or village faced?	93	2	5	<0.01
8	Do you believe your practice for disaster preparedness is insufficient?	92	2	6	<0.01
9	Disaster training should be a part of education system?	94	1	5	<0.01

The majority of the respondents (43.5%) believe that main reason behind any disaster is global warming, followed by life-style (40.5%) then by biological disasters (18%). Students believe that pure lifestyle can decrease natural disasters.

CONCLUSION AND SUGGESTIONS

The data collected through questionnaires was carefully analyzed and the conclusion was drawn on the basis of the interpretation made by using appropriate statistical tools. As per the study carried out, it can be concluded that there is a general lack of information among students regarding disaster awareness and preparedness. This highlights the need for disaster safety education. It is not possible to prevent disasters, but it is possible to be prepared for them. So, the p- value is less than the significance level, null hypothesis is rejected and it is concluded, University students are not made aware regarding the impacts of disasters.

Students can be made aware regarding the impacts of disasters through both formal and informal education. It is important we change our life-style and if we do not change our ways at a mental and spiritual level, it is inevitable that we will continue to experience the effects of global warming and unprecedented natural disasters. Hence, it is imperative that we understand the basic root causes of natural disasters and climate change and take appropriate steps to eradicate them. This way we can truly benefit the humankind.

On the basis of the findings of the study, the following suggestions were given

1. Subject of disaster management should be included in the curriculum.
2. Training manuals and booklets on Disaster Awareness should be developed.

3. College authorities should collaborate with concerned agencies to raise awareness among the college teachers too so that they guide the students accordingly.
4. Disaster awareness and preparedness messages can be circulated among students using posters and magazines.
5. Documentaries and videos can be used to transmit knowledge and create awareness.
6. Students should be involved in competitions (drawing and writing), cultural activities in order to increase their interest in the subject.
7. Mock drills and evacuation drills should be exercised periodically in all the colleges in collaboration with the concerned authorities and students should be actively involved in those drills.

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STUDY OF AGRICULTURAL MARKETING PROBLEMS IN AHMEDNAGAR DISTRICT

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• ABSTRACT

Ahmednagar district is a biggest district of Maharashtra state as far as concern geographical area. District is well developed with irrigation facilities and agro based industries. Mula dam and Bhadaradara dam are playing vital role for irrigation. Shrirampur, Rahata, Akole, Shrigonda, Ahmednagar, Newasa, Kopargaon, Sangamner are irrigated tehsils of Ahmednagar district. However Parner, Karjat, Jamkhed, Pathardi, Shevgaon are less irrigated tehsils. Mahatma Phule Krushi Vidyapith Rahuri is situated in Ahmednagar district. Farmer gets benefits from this agricultural university about innovative seeds, fertilizers, irrigation method, cropping system, marketing etc. 22 sugar factories are working in Ahmednagar district in co-operative sector. Total production of sugarcane in 2017-18 is 13.4 lac metric tons.

Major crops of Ahmednagar district are Wheat, sugar, cotton, maze, bazari, onion etc. Ahmednagar District Central Cooperative Bank (ADCCB), which is the biggest cooperative bank in Asia, is providing agricultural finance with the help of primary agricultural credit cooperative societies (PACCSs). These PACCSs are established in all villages of a district. Farmers are members of these societies. Krushi utpanna bazar samitti is working as a sales platform of agricultural produces. These sammitties situated at each tehsils of Ahmednagar district. Farmers are members of these sammitties and elect their representatives for the duration of five years to managing market of agricultural produces.

Keywords: Agriculture marketing, agricultural produces, cooperative sector, agro based industries, minimum support price etc.

• OBJECTIVES OF THE RESEARCH STUDY

1. To find out, solution for agriculture marketing.
2. To stress, problems of agriculture marketing in Ahmednagar district.
3. To study of agriculture pattern and agro based industries in Ahmednagar district.
4. To discuss performance of cooperative sector to developing agriculture in Ahmednagar district.

• METHODOLOGY

Research data is collected by secondary sources. Data is collected through books, reports, research journals, and internet resources. Data is presented with the help of tables. Research is limited to agricultural sector in Ahmednagar district. Researcher made effort to find out agricultural marketing problems and its remedial measures.

• INTRODUCTION

Agricultural marketing is the major problem of farmers all over the country. Farmers are producing large production but they are unable to get reasonable price for their produces. Agricultural marketing committees have some drawbacks that's why, farmers can't get good prices. farmers are exploiting by Marketing middlemen, brokers, traders etc. farmers has no better storing facilities for wheat, onion etc. that's why they sales their production immediately with lower prices. Due to this, income level and standard of living of farmers are low. Numbers of farmer suicide is increasing day by day. Loan overdues are became inbuilt parts of farmer. Problems of agriculture marketing is listed below.

1. Central and state governments are not formulated appropriate policy or system for fixed prices to agriculture produces.
 2. Farmers have no better idea about storage system and long term durability of agricultural produces.
 3. Export-import policy of central government for agricultural produces is not so effective.
 4. Less effective working of agricultural marketing committees.
 5. Farmers sales their goods immediately due to shortage of money.
 6. Paucity of warehouses, storing shed etc.
 7. Infrastructures like roads; transportation is not much more developed.
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8. Illiteracy among farmers is also the cause of poor marketing of agricultural goods.
9. Insurance company not providing full coverage to agricultural sector like other industries and businesses.
10. Farmers have no coordination about different crops production, due to this some goods produced above demand while some are below demand.

• GOVERNMENT SCHEMES FOR AGRICULTURAL MARKETING DEVELOPMENT-

Central government and State government of Maharashtra provides various schemes for the development of agricultural sector through national horticulture mission and state horticulture mission. Those are listed below.

Table no-1.1: Schemes for agriculture

1. Water harvesting system	9. Drip irrigation
2. Onion storage scheme	10. Seed production for vegetable and spices
3. Community tanks or farm pond	11. Setting a new tissue culture units
4. Green house structure	12. Hi-tech and small nursery
5. Shed net house	13. Open pollinated crop
6. Bamboo structure	14. Hybrid seeds
7. Plastic mulching	15. Fruits gardens
8. Vermi-compost unit	16. Other schemes for tractors equipments etc.

Source- <https://hortnet.gov.in>

• MINIMUM SUPPORT PRICE FOR CROPS

Government announces minimum support price for agricultural produces. Due to this, some extent level, agricultural prices are maintained. It announced every year. At the time of high production of agricultural goods, Government purchases goods at minimum support price directly from farmers. Following is the information about minimum support price fixed by government for the year 2017.

Table no-1.2: Crops for which Minimum Support Price (MSP) is fixed

Kharif crops	Rabi crops	Calendar year crops
Paddy	Wheat	Jute
Jowar	Barley	Copra
Bajra	Gram	De-husked coconut
Maize	Masur (Lentil)	
Ragi	Rapeseed/Mustard	
Arhar(Tur)	Safflower	
Moong	Toria	
Urad		
Cotton		
Groundnut in shell		
Sunflower seed		
Soyabean		
Sesamum		
Nigerseed		

Source- Ministry of Agriculture & Farmers Welfare, Post-production interventions: Agricultural Marketing, Doubling Farmers' Income – Volume IV August 2017.

• CONCLUSIONS

1. Farmers of Ahmednagar district suffer problems of agricultural marketing.
2. Due to low income level and illiteracy, farmers have no better idea to store agricultural produces by better way.
3. Lack of adequate infrastructure and less effective workings of agricultural marketing committee, farmers has not getting good prices for agricultural produces.
4. Agriculture pattern is developed with the help of Mahatma Phule Krushi Vidyapith Rahuri.
5. Performance of sugar industries is satisfactory in Ahmednagar district.
6. Cooperative sector is playing vital role to developing agriculture with twenty two sugar factories and good performance of Ahmednagar District Central Cooperative Bank.

• SUGGESTIONS

1. Farmers will have to get benefits of government schemes provided through SHM and NHM.
2. State government have to give more emphasize for the development of agriculture markets.
3. Reasonable price should be fixed as a minimum support price.
4. Agriculture department should be coordinate agricultural activities, it helps to reduce high surplus and high deficit of agricultural goods.

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SUSTAINABLE AGRICULTURE DEVELOPMENT: ISSUES, CHALLENGES & SUSTAINABLE PRACTICES

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ABSTRACT

The increasing awareness about the safety and quality of foods, long term sustainability of the present farming system persuades sustainable agriculture practices. Sustainable agriculture improves fertility and soil structure. Most of the traditional and conventional farm practices are not ecologically sustainable in India. Agricultural sector of India has to find the ways to resolve the critical issues such as declining productivity, increased rates of farmer suicides, rural unemployment, environmental crisis arising from unsustainable use of chemical fertilizers and pesticides. Transfer of technology, including know how and information, customization and capacity building are crucial in empowering the farmer to raise productivity and adopt sustainable agricultural practices. There is also need for an enabling policy framework that boosts the Sustainable Agricultural development in India is essential to support the farmers who are struggling to sustain in this sector. As an initial step to promote sustainable farming, the Governmental inventiveness to assist the unorganized frames through various means are essential to overcome the problems faced by farmers and enable them to achieve social and economic development thorough successful sustainable agricultural practices. The government should find ways to enable the rural poor to profit from agriculture development. There is hope for positive changes in government policies is coming up with new initiatives.

INTRODUCTION

Sustainability in agriculture means the land and resources that use for agriculture today should be handed over to the future generations in a sustainable form so that they can continue to practice agriculture and have food security. This means that we have to use lands, water resources, etc. in such a manner that the future generations are also will be able to have sustainable development. Sustainable agriculture is the system of raising crops for greater human utility through utilization of resources with better efficiency without disturbing misbalancing the environment. Sustainable agriculture is ecologically sound, economically viable, socially just and human.

Agricultural sector contributes significantly to sustainable economic development of the country. The sustainable agriculture development of any country depends upon their available natural resources. In fact agriculture determine the fate of a country like India where about two-thirds of the population still lives in rural India with agriculture as its livelihood, in spite of the increasing urbanization that has been taking place since many decades. Therefore if agriculture goes wrong, it will be really bad for the economy as the falling of agricultural growth not only affects employment but GDP too.

In 1991, the concept of sustainable agriculture and rural development was put forward for the first time at the Conference on 'Agriculture and the Environment' in Netherland, held by the Food and Agriculture Organization (FAO). Its basic principles are to maintain a sufficiency of land for agriculture, to guarantee food security, to improve current living standards, to safeguard the development of future generations and to establish harmonious mechanisms for agriculture and economic development. Its general goals are to increase grain yield, ensure food security, eliminate poverty and stimulate comprehensive agricultural development, and use and protect natural resources and the agricultural environment while improving the natural environment for present and future generations. This paper analyses the issues and challenges related to sustainable agriculture development in India.

REVIEW OF LITERATURE

Babar (2012) in his paper concludes that the growth, driven by Green Revolution technology has made a significant dent on aggregate supply of food grains ensuring food security to the growing population. **Selvam (2015)** highlights the sustainability in Indian agriculture through the prevention of diversification of land suitable for farming to non-farm uses, integrated forest management, through preserving genetic resources and management of marine resources. **Chahal (2015)** highlights that India has been witnessing a blinding pace of growth and development in recent times. Experts are now calling for sustainable development and the term has gained currency in the last few years. In spite of fast growth in various sectors, agriculture remains the backbone of the Indian economy. **Bethu (2016)** studies the significance of the sustainable development in the field of agriculture. Sustainable development in the agriculture sector aims to increase the productivity, efficiency and level of employment and further aims to protect and preserve the natural resources by the over

utilization. It also provides mechanism to reduce the soil degradation through multiple cropping systems. *Asokan&Murugan (2018)* discussed that organic farming is one of the several approaches found to meet the objectives of sustainable agriculture. Ecological friendly organic farming is the answer to the problems being faced by agriculture in India today. It will also keep agriculture more sustainable.

OBJECTIVES

This paper is written with the following objectives.

1. To study the issues and challenges for sustainable development of agricultural.
2. To identify areas of intervention that could achieve sustainable agricultural development.

SUSTAINABLE AGRICULTURE POLICIES

The goal of sustainable agriculture and rural development is to increase food production in a sustainable manner, ensuring and enhancing food security and improving livelihoods in rural areas. In order to realize this goal, efforts should be made towards educational programs, efficient utilization of economic incentives and the development of appropriate and new technologies. Such efforts will ensure stable supplies of nutritionally adequate food, employment and income generation to alleviate poverty, and protect natural resources and environment as well.

India is primarily an agricultural country, as the sector provides livelihood to more than 50 per cent of the population and contributes 17-18 per cent to the country's GDP. However, India lags behind many other countries as far as agricultural productivity is concerned. Agriculture will always remain a booming industry because food will never go out of demand. Hence, there is an immense potential for growth of this sector in India. Development of short-duration, high-yielding cultivars, irrigation, and intensive use of fertilizers and other agro-chemicals provided the technological basis for increasing agricultural production and the green revolution. Central to the adoption of green revolution technologies were the micro or farm economics which governed the use of inputs such as land, cultivar, labour, machinery, and chemicals balanced against profits from crop yields and the macro-economic that ensured better access to inputs and markets. The National Agricultural Research System (NARS) deals with these challenges. India's National Agricultural Policy accords high priority to the sustainability of agriculture. The Government of India is implementing sustainable agriculture policies under the National Mission of Sustainable Agriculture.

THE ISSUES OF SUSTAINABLE AGRICULTURAL DEVELOPMENT

The issues of sustainable agricultural development can be discuss as under-

- **Ecological Sustainability:** Most of the traditional and conventional farm practices are not ecologically sustainable in India. They abuse natural resources, reducing soil fertility causing soil erosion and contributing to global climatic change. But sustainable agriculture has some major advantages over traditional practices. Soil fertility is one of the main problems in many parts of India. Sustainable agriculture improves fertility and soil structure. Water Irrigation is the largest consumer of fresh water, and fertilizer and pesticides contaminate both surface and ground water. Sustainable agriculture raise the organic matter content of the top soil, thus raising its ability to maintain and store water that falls as rain. Sustainable agriculture practices involve mixed cropping, thus increasing the diversity of crops produced and raise the diversity of insects and other animals and plants in and around the fields. Indiscriminate utilize of pesticides, improper storage etc. may lead to health problems. Sustainable agriculture reduces the use of hazardous chemical and control pests. By adopting sustainable agriculture system, one can easily overcome this problem.
- **Economic Sustainability:** Conventional agriculture involves new economic risk than sustainable agriculture in the long term. At times governments are inclined to view export-oriented production systems as more important than supply domestic demands. This is not right. Focus on exports alone involves hidden costs in transport, in assuring local food security, etc. Policies must treat domestic demand and in particular food security as equally important to the in evidence trade balance. But market production implies certain risks as markets are fickle and change quickly. Cheap foreign food may sweep into the national market, leaving Indian farmers without a market. The main source of employment for rural people is farming. Trends to specialization and mechanization can increase narrowly measured efficiency, but they decrease employment on the land. The welfare costs of unemployment must be taken into account when designing national agricultural support programs.
- **Social Sustainability:** Social sustainability in farming techniques is related to the data of social acceptability and justice. Development cannot be sustainable unless it reduces poverty. The government

should find ways to enable the rural poor to profit from agriculture development. Social injustice is where several section of the society is neglected from development opportunities. But having robust method of social sustainability can bridge the gap between 'haves' and 'have-nots'. Many new technologies fail to become applicable in agriculture sector due to lack of acceptability by the local society. Sustainable agriculture practices are useful because it is based on local social customs, traditions and norms etc. Because of person familiar the local people are other likely to accept and adopt them. Moreover, sustainable agriculture practices are based on traditional know-how and local innovation. Local people cover the knowledge about their environment crops and livestock. Traditional agriculture is additional gender oriented, where woman bear the heaviest burden in terms of labour. Sustainable agriculture ensures that the load and benefits are shared equitably between man and woman. While conventional farming focus on a few commodities, sustainable agriculture improves food security by improving quality and nutritional value of food, and also by producing better range of products throughout the years.

CHALLENGES IN SUSTAINABLE AGRICULTURE DEVELOPMENT

Agriculture is essential to human survival and social development. Population growth and economic development, increasing demand for agricultural products has placed substantial pressures on agriculture; this in turn has caused environmental pollution and ecological degradation. During the last fifty years, agricultural development policies have been remarkably successful at emphasizing external inputs as the means to increase food production. This has led to growth in global consumption of pesticides, inorganic fertilizer, animal feed-stuffs, and technologies.

Agricultural sustainability has become a critical problem that is central to the sustainable development of complex socio-economic natural systems. Despite this positive assessment, the country's sustainable agricultural development has encountered many obstacles. These include - agricultural water-use shortage; cultivated land loss; inappropriate usage of fertilizers and pesticides, and environmental degradation. Agricultural sector of India has to find the ways to resolve the critical issues such as declining productivity in agricultural sector, increased rates of farmer suicides, rural unemployment, environmental crisis arising from unsustainable use of chemical fertilizers and pesticides. All these critical issues that need resolving

The rural agricultural sector is faced by many threats and challenges. Old and traditional cultivation methods are still in practice, resulting lower yields than can be realized on new lands by employing advanced modern scientific principles, new cultivation techniques and better farming practices. Natural resources, including land, water and the environment, are deteriorating in the country due to natural processes. The natural resources base is also deteriorating due to burgeoning population pressure and inappropriate agricultural practices. Water shortages are aggravated by the way water is utilized. Water is often used wastefully, unwisely and inefficiently in agriculture. A productive labor-force is vital for agriculture and it is not available because the sector can no longer gainfully employ more youth. Due to the shrinking job opportunities in the rural areas and farming sector, farmers not only experience difficulties finding qualified and skilled agricultural laborers but they also have to pay them more. In the country, agriculture and rural development policies are not considered farmer-friendly. At the same time, low public sector investment in physical and infrastructure in rural areas is made. Private sector participation in developmental aspects also seems quite low.

SUSTAINABLE AGRICULTURAL PRACTICES

Technological solutions can be found to address the challenges of low productivity; the critical problem lies in making the farmer capable of implementing them. Transfer of technology, including know how and information, customization and capacity building are crucial in empowering the farmer to raise productivity and adopt sustainable agricultural practices. Diversity of crops and the large number of farmers involved in agriculture, innovative models of engagement are essential to ensure robust sustainable agricultural practices as well as avenues for livelihood creation. The farmers need to shift to crops that require less water. The private sector can play a vital and complementary role in ensuring an increase in agricultural productivity. This will enable the delivery of customized extension services to improve productivity through technology, regenerate and enrich land fertility, enable better usage of scarce water resources and adopt best practices in crop management. The increase in public investment, research and extension, effective use of improved technology, efficient & sustainable use of soil, water and natural resource base, balanced fertilizer use, location specific farming systems with proper mix of crops & livestock, watershed development, afforestation, etc. will leads in sustainable agriculture development.

CONCLUSIONS

The increasing awareness about the safety and quality of foods, long term sustainability of the present farming system persuades sustainable agriculture practices. Sustainable agriculture improves fertility and soil

structure. Most of the traditional and conventional farm practices are not ecologically sustainable in India. Agricultural sector of India has to find the ways to resolve the critical issues such as declining productivity, increased rates of farmer suicides, rural unemployment, environmental crisis arising from unsustainable use of chemical fertilizers and pesticides. Transfer of technology, including know how and information, customization and capacity building are crucial in empowering the farmer to raise productivity and adopt sustainable agricultural practices. There is also need for an enabling policy framework that boosts the Sustainable Agricultural development in India is essential to support the farmers who are struggling to sustain in this sector. As an initial step to promote sustainable farming, the Governmental inventiveness to assist the unorganized frames through various means are essential to overcome the problems faced by farmers and enable them to achieve social and economic development through successful sustainable agricultural practices. The government should find ways to enable the rural poor to profit from agriculture development. There is hope for positive changes in government policies is coming up with new initiatives.

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ROLE OF NABARD IN RURAL DEVELOPMENT IN INDIA

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• ABSTRACT

The purpose of this paper is highlighting the role of banks in the national development. The financial system and the banks play very significant role in the economy. First and foremost is in the form of catering to the need of credit for all the sections of society. The modern economies in the world have developed primarily by making best use of the credit availability in their systems. An efficient banking system must cater to the needs of high end investors by making available high amounts of capital for big projects in the industrial, infrastructure and service sectors. At the same time, the medium and small ventures must also have credit available to them for new investment and expansion of the existing units. Rural sector in a country like India can grow only if cheaper credit is available to the farmers for their short and medium term needs.

• INTRODUCTION

The last decade has seen many positive developments in the Indian banking sector. The policy makers, which comprise the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. Developing countries have welcomed the multinational banking in order to attract more foreign investments and facilitate the industrial development along with rural and agricultural development. Banking industry in India has come a long way from the time when banks used to be mere deposit-taking and money-lending institutions. Banks play a role of considerable economic significance as intermediaries in mobilizing public savings and channelizing the flow of funds for productive purposes, keeping on the process of the economic growth of the country. Realizing the importance of the role of the banks in rural and agricultural development. The aim of the bankers at that time was maximum profits with minimum risk. 'Class banking' and not 'mass banking' was the motto of the people managing the banks. But with the nationalization of the 14 largest commercial banks in the private sector on 19 July in 1969, which it would not have been possible to transform the class banking into mass banking and align bank credit to serve the planned priorities and social needs. Branch expansion programmes formulated by the Reserve Bank of India aimed at making available necessary banking facilities in all parts of the country specially the unbanked rural and semi urban areas. This was perceived as essential for implementation of project for rural development and upliftment of economically weaker sections and also spreading the banking habit even in the remote areas of the country, the concept and attitude of the bankers got totally changed. Banks became institutions with social responsibility. However, the susceptibility of the Indian economy with respect to the performance of the agricultural sector despite other macroeconomic indicators and sectors gaining in strength is well known.

• THE CONCEPTION AND THE BRIEF HISTORY

The NABARD is set up in July 12th, 1982 by an act of parliament to take over the agricultural credit functions of RBI on the one hand and the refinance functions of ARDC on the other. It is set up as an apex Development Bank with a mandate for facilitating credit flow for promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts. It also has the mandate to support all other allied economic activities in rural areas, promote integrated and sustainable rural development and secure prosperity of rural areas. In discharging its role as a facilitator for rural prosperity, NABARD is entrusted with providing refinance to lending institutions in rural areas. Bringing about or promoting institutional development and Evaluating, monitoring and inspecting the client banks. The high growth trajectory of GDP has been facilitated due to a rebound in agriculture from 0.4 % during 2009-10 to 6.6 per cent during 2010-11. The contribution of agriculture sector to the GDP was 14.2 per cent during 2010-11, a marginal decline of 0.2 per cent, as compared to 2009-10. The livestock sector contributed 3.5 per cent to the GDP and 28.4 per cent to GDP from agriculture. The NABARD has refinancing to agriculture and rural sector to high growth of national income.

National Bank for Agriculture and Rural Development (NABARD) is a development bank in the sector of Regional Rural Banks in India. It provides and regulates credit and gives service for the promotion and development of rural sectors mainly agriculture, small scale industries, cottage and village industries, handicrafts. It also finance rural crafts and other allied rural economic activities to promote integrated rural development. It helps in securing rural prosperity and its connected matters.

Reserve Bank of India, after setting up of the Board for Payment and Settlement Systems in 2005, released a vision document incorporating a proposal to set up an umbrella institution for all the RETAIL PAYMENT SYSTEMS in the country. The core objective was to consolidate and integrate the multiple systems with varying service levels into nation-wide uniform and standard business process for all retail payment systems. The other objective was to facilitate an affordable payment mechanism to benefit the common man across the country and help financial inclusion.

- **OBJECTIVE OF THE STUDY**

1. To understand challenges in banking sector
2. To understand awareness among citizens for getting information about banking sector
3. To know and understand e-banking concept.
4. To Study the Innovative Channels in Banking.

- **METHODOLOGY ADOPTED**

The present study is of descriptive type. The entire study is based on secondary of data. The secondary data has been collected from books, Journals, Magzines and websites. In order to fulfill constructed objectives of the study the secondary data has been assembled

- **SCOPE OF THE STUDY**

The important benefit accruing from the implementation of banking is that it without doubt facilities smooth, quick and frees flow of information in between the customer and bank. Which infect many times enables to build better image in the delivery time and the customer can go out with a happy state of mind for having been received pleasing service from banks.

- **CHALLENGES**

1. **Growth of Banking**

The empirical study indicated that, after an initial adjustment phase, the Indian banking industry experienced sustained productivity growth, which was driven mainly by technological progress. It was found that small and local banks face difficulty in bearing the impact of global economy therefore, they need support and it is one of the reasons for merger. Some private banks used mergers as a strategic tool for expanding their horizons. There is huge potential in rural markets of India, which is not yet explored by the major banks.

2. **Employees' Retention**

The banking industry has transformed rapidly in the last ten years, shifting from transactional and customer service-oriented to an increasingly aggressive environment, where competition for revenue is on top priority. Long-time banking employees are becoming disenchanted with the industry and are often resistant to perform up to new expectations. The diminishing employee morale results in decreased revenue. Due to the intrinsically close ties between staff and clients, losing those employees completely can mean the loss of valuable customer relationships. The retail banking industry is concerned about employee retention from all levels: from tellers to executives to customer service representatives because competition is always moving in to hire them away.

3. **Customer Satisfaction**

As banking industry has transformed rapidly, customers also are more value oriented in the services they are getting. They have alternative choices in front of them. There should be sincere efforts from the banks to satisfy their customers

4. **Expanse in services**

The preset times demanded that banks are to provide several services for which they have to expanse in service, social banking with financial possibilities, selective up gradation, computerization and innovative mechanization, better customer services, effective managerial culture, internal supervision and control, adequate profitability, strong organization culture etc. Therefore banks must be able to provide complete personal service to the customers who come with expectations.

5. **N. P. A**

Nonperforming assets are another challenge to the banking sector. Vehicle loans and unsecured loans increases N.P.A. which terms 50% of banks retail portfolio was also hit due to upward movement in interest rates, restrictions on collection practices and soaring real estate prices.

6. Competition

There are 36 foreign banks operating in India, which becomes a major challenge for Nationalized and private sector banks. These foreign banks are large in size, technically advanced and having presence in global market, which gives more and better options and services to Indian traders.

The nationalize banks and commercial banks have the competition from foreign and new private sector banks. Competition in banking sector brings various challenges before the banks such as product positioning, innovative ideas and channels, new market trends. Banks are restricting their administrative folio by converting manpower into machine power i.e. banks are decreasing manual powers and getting maximum work done through machine power. Skilled and specialized man power is to be utilized and result oriented targeted staff will be appointed.

7. Managing Technology

Developing or acquiring the right technology, deploying it optimally and then leveraging it to the maximum extent is essential to achieve and maintain high service and efficiency standards while remaining cost effective and delivering sustainable return to shareholders. Early adopters of technology acquire significant competitive advances Managing technology is therefore, this is a key challenge for the Indian banking sector.

8. Social and Ethical Aspects :-

There are some banks, which proactively undertake the responsibility to bear the social and ethical aspects of banking. This is a challenge for commercial banks to consider the aspects in their working. Apart from profit maximization, commercial banks are supposed to support those organizations, which have some social concerns.

• Programmes

Village Development Programme

Farmers' Club Programme

Farmers' Technology Transfer Fund

Farmers' Clubs (FC) and Krishi Vigyan Kendras (KVK)

• CONCLUSION

The purpose of this paper is highlighting the role of banks in the national development. The financial system and the banks play very significant role in the economy. The modern economies in the world have developed primarily by making best use of the credit availability in their systems. Rural sector in a country like India can grow only if cheaper credit is available to the farmers for their short and medium term needs. Branch expansion programmes formulated by the Reserve Bank of India aimed at making available necessary banking facilities in all parts of the country specially the unbanked rural and semi urban areas. The nationalize banks and commercial banks have the competition from foreign and new private sector banks. Competition in banking sector brings various challenges before the banks such as product positioning, innovative ideas and channels, new market trends.

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CURRENT STATUS AND CONSTRAINTS OF RURAL HEALTHCARE IN MAHARASHTRA

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ABSTRACT

Healthcare is the right of every individual but lack of quality infrastructure, dearth of qualified medical functionaries, and non-access to basic medicines and medical facilities limited its reach to 60% of population in India. In rural India, there is the largest number of maternity deaths. Therefore this research paper attempted to analyze the current status and constraints of rural healthcare in India.

Keywords: Healthcare, Sub Centres, PHC and CHC.

INTRODUCTION

Healthcare is the right of every individual. In India, healthcare is divided into two segments - public and private. The public healthcare segment is responsible for maintaining the primary health requirements in rural and urban areas and is funded by the government. The private healthcare segment in India is mainly focused in urban centres. The rural healthcare infrastructure in India is three-tiered and includes a sub-centre, a PHC and a CHC.

URBAN VERSUS RURAL HEALTHCARE

75% of the healthcare infrastructure is concentrated in urban areas where only 27% of the total Indian population is living. The remaining 73% of the country's population is lacking proper primary healthcare facilities. Private healthcare has been witnessing steady growth whereas there is a serious degradation in the quality or infrastructure in the public healthcare sector. The rural healthcare in India is characterized by understaffed facilities with bad infrastructure and low availability of medicines. According to a KMPG report, "74% of Indian doctors are catering to the needs of the urban population." There is the largest number of maternity deaths in rural areas as compared to urban areas.

OBJECTIVES OF THE STUDY

- 1) To study the constraints of rural healthcare sector.
- 2) To study the current status of rural healthcare in Maharashtra.

RESEARCH METHODOLOGY OF THE STUDY

This study is based on secondary data to find out the problems and current status of rural healthcare in Maharashtra.

CONSTRAINTS OF RURAL HEALTHCARE SECTOR

Following are the constraints of rural healthcare sector in India:

- 1) **Infrastructure:** The biggest concern for the rural healthcare system is the lack of adequate infrastructure. The existing healthcare centres in rural areas are under-financed, use below quality equipment and lack qualified and dedicated human resources.
- 2) **Doctor:** Patient to doctor and nurse to doctor ratios contribute collectively to the inadequacy of the rural healthcare system. Every doctor needs a nurse to cater to their patients. A patient is not always treated on time in rural India since the doctors are less in number.
- 3) **Insurance:** Insurance is something that is severely lacking in rural healthcare. India has one of the lowest per capita healthcare expenditures in the world. The government has only contributed to about 32% for the insurance in healthcare sector in India.
- 4) **Affordability:** This is a constraint since people cannot afford the upmarket health services when they need to visit private hospitals. With the advancement of technology, healthcare is also becoming increasingly costly. The cost of diagnostic facilities is also going up.
- 5) **Lack of Awareness:** Awareness about proper healthcare is insufficient in India. The population needs to be educated appropriately on basic issues like sanitation, health, nutrition, hygiene, financial support options and the need for proper waste disposal facilities.
- 6) **Lack of Medical Stores:** Medicines are often unavailable in rural areas. Supply of basic medicine is irregular in rural areas.

STATUS OF HEALTHCARE IN MAHARASHTRA

Table-1: Number of SCs, PHCs and CHCs in Maharashtra and India (As on 31st March, 2018)

Number of	Maharashtra	All India
Sub Centres	10638	158417
Primary Health Centres	1823	25743
Community Health Centres	361	5624

Table 1 shows that there are 10638 sub centres, 1823 primary health centres and 361 community health centres in Maharashtra as compared to 158417 sub centres, 25743 primary health centres and 5624 community health centres in India.

Table 2 shows that the required number of subcentres, primary health centres and community health centres in Maharashtra are 13512, 2201 and 550 respectively. But in actual 10638 sub centres, 1823 primary health centres and 361 community health centres are functioning. That means there is a shortfall of 2874 sub centres, 378 primary health centres and 189 community health centres in Maharashtra.

Table-2: Shortfall in Health Facilities in Maharashtra as on 31st March, 2018.

Sub Centres	Required	13512
	In Position	10638
	Shortfall	2874
	% of Shortfall	21%
Primary Health Centres	Required	2201
	In Position	1823
	Shortfall	378
	% of Shortfall	17%
Community Health Centres	Required	550
	In Position	361
	Shortfall	189
	% of Shortfall	34%

Table 3 shows that on 31st March 2018, 80 posts of medical officers at primary health centres, 338 posts of specialists at community health centres, 4031 posts of ANM at sub centres and primary health centres and 4149 posts of health workers/health assistants were vacant in Maharashtra.

Table-3: Vacancy Position at a Glance in Maharashtra as on 31st March, 2018.

Medical Officers (PHC)	Specialists (CHC)	ANM (Sub Centres & PHC)	HW/HA
80	338	4031	4149

Table 4 shows that upto 31st March 2018 on an average each sub centre covered 5786, each primary health centre covered 33766 and each community health centre covered 170515 of rural population in Maharashtra.

Table-4: Average Rural Population Covered by SCs, PHCs and CHCs in Maharashtra (as on 31st March, 2018)

Sub Centres	Primary Health Centres	Community Health Centres
5786	33766	170515

Table 5 shows that upto 31st March 2018 on an average each sub centre covered 4 villages, each primary health centre covered 24 and each community health centre covered 121 villages in Maharashtra. Number of sub centres per primary health centre were 6 and number of primary health centres per community health centre were 5.

Table-5: Average Number of Villages Covered by SCs, PHCs and CHCs in Maharashtra (as on 31st March, 2018)

Sub Centres	Primary Health Centres	Community Health Centres	No. of SCs per PHC	No. of PHCs per CHC
4	24	121	6	5

CONCLUSIONS

There is a shortfall in the numbers of sub centres, primary health centres and community health centres in Maharashtra. For improving rural healthcare all the vacancies regarding doctors and supportive staffs are to be filled. The rural infrastructure is to be strengthened. It is necessary to establish more number of sub centres, primary health centres and community health centres in Maharashtra so as to cover more rural population as well as villages.

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AGRICULTURAL MARKETING – AN OVERVIEW

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ABSTRACT

The present study brings out past and present scenario of agricultural marketing prevailing in India, The agricultural situation in India has undergone a rapid change in last two decades. Agriculture in India has directly or indirectly continued to be the source of livelihood to majority of the population. Indian agriculture has seen a lot of changes in its structure. India, predominantly an agricultural economy, has healthy signs of transformation in agriculture and allied activities. India has seen agriculture as a precious tool of economic development as other sectors of production depend on it. Efficient backward and forward integration with agriculture has led to globally competitive production system in terms of cost and quality. Cooperatives seem to be well positioned to coordinate product differentiation at the farm level and to integrate forward into value added processing activities.. Indian agriculture can be balanced and made efficient through proper and better management practices.

Keywords: Agricultural Marketing, Rural.

INTRODUCTION

Rural India is considered today as a huge storehouses of untapped marketing opportunities, by marketers. There fourths of India's population lives in rural areas and 30 percent of our national income is generated by this sector. AS a result of the Green Revolution in agriculture and the While Revolution in dairy, and disposable incomes of the rural population have improved consequently , the standard of living and lifestyles of rural India have also changed for the better, which has generated demand for a variety of fast moving consumer goods(FMCG) , consumer durables and services. The present market potential for FMCG in rural India is estimated to be Rs. 75000 crores and it is growing by leaps and bounds.

Initially, rural marketing was reckoned only as marketing of agricultural Produce. Because of the special interest taken by the Government, more than 5000 regulated markets have been established in the country to facilitate marketing of farm produce. Adoption of scientific and commercial farming popularized the use of inputs like chemical fertilizers, Pesticides, cattle and poultry feeds, high yielding varieties of seeds, and also tractors, tillers and other farm equipment's. Thus the scope of rural marketing started widening. The penetration of television also gave an impetus to provide accessibility to marketers into rural India, for promoting consumer products.

REVIEW OF LITERATURE

A considerable amount of research has been done on the working and performance of agricultural marketing in India, by the academicians and researchers. The literature obtained by the investigator, in the form of reports and research studies, is briefly reviewed in this part.

Johnston and Mellor (1961) in their paper stated that commercial demand for agricultural produce increases due to income and population growth, urbanization, and trade liberalization. Marketed supply simultaneously rises due to productivity improvements in production, post-harvest processing, and distribution systems.

Hoff et al. (1993) in their research paper documented that in response to the de-institutionalization of rural areas that followed state compression, the reconstruction of new agrarian institutions complementary to the market and the state is thus a fundamental element of rural development .This has taken the form of either private or cooperative organizations.

OBJECTIVE OF PAPER-

- 1) To understand the rural Agricultural Marketing.
- 2) To Study the Market Information System.

RESEARCH METHODOLOGY

The data for the above-mentioned study have been collected from various secondary sources and computer has been used to run the regression analysis.

DEFINITION OF AGRICULTURAL MARKETING

According to the National Commission on Agriculture (XII Report, 1976), agricultural marketing is a process which starts with a decision to produce a saleable farm commodity, and it involves all the aspects of market structure or system, both functional and institutional, based on technical and economic considerations, and includes pre- and post-harvest operations,

RURAL INFRASTRUCTURE

With the governmental infrastructural facilities like roads and transportation, communication network (BSNL,TV) rural electrification, public distribution system, etc. have also developed in rural India. A network of rural roads has connected 70 percent of Indian villages today, but still about 60 percent remain inaccessible during the monsoon season. Electricity is now available in 88 percent of the villages. Doordarshan telecast and AIR. borobroadcast are now covering almost all the rural areas. Rural credit institutions have expanded considerably today, and many banks have set up rural branches, making credit easily available. In addition to cooperative retail outlets, there are more than 20 lakh private retail outlets in rural India, which is a significant factor for rural marketing. Because of all these factor, today the rural demand for all kinds of consumer products is growing considerably.

MARKETING OF AGRICULTURAL INPUTS

The market for agri-inputs is estimated to be around Rs. 20,000 crore per annum in India. This includes consumable inputs and durable inputs. Consumable inputs include fertilizers, pesticides, seeds, diesel, oils cattle and poultry feed, veterinary medicines, simple tools, packing materials like gunny bags, ropes, etc. Durable inputs include tractors, pump sets, sprinklers, harvesters, bullock carts, mini trucks, farm animals, etc.

Sr. No.	Agri- inputs	Rs. In crores(2017-18)
01	Fertilisers	30,000
02	Pesticides & insecticides	5000
03	Tractors & agri- machinery	40,000
04	Electric motors, pump sets and oil engines	15000
05	Seeds	8000
	Total	88000

In agri- inputs marketing, some products are marketed under the control of the Government and others have unrestricted markets. The marketing mix, marketing organization and marketing strategies are decided based on three factors- product characteristics, user characteristics and use characteristics.

MARKETING OF AGRI- PRODUCE

Efficient marketing of agricultural produce is important for the well-being and generation of disposable income for rural consumers. Yet, it is always considered as inefficient and exploitative, where middlemen enjoy the benefits. Mainly this happens due to the peculiar characteristics of agricultural produce as given below:

- 1) Bulkiness
- 2) Perishability
- 3) Wide varietal differences
- 4) Dispersed production
- 5) Processing needs for consumption
- 6) Seasonality
- 7) Comparative advantage
- 8) Lack of expertise and bargaining power

Famers normally sell the raw produce, which the middlemen buy, collect and assemble for processing and resale. To help famers, the Government has set up over 5000 primary and secondary Agricultural produce markets, or Regulated Markets. Co-operative marketing and processing societies also take up the function of middlemen. The milk producers co-operative (AMUL and Nandini) and the Horticultural producers co-operative marketing and processing society Ltd. (HOPCOMS) are good examples.

Some private companies are now going in for “ contract farming” where the produce is purchased for processing and sale of branded products(e.g.: HLLs Kissan Annapura Atta and ITC’s e-Choupals programme for tobacco styled as seed to smoke)

AGRICULTURAL CREDIT FACILITIES

Agricultural credit is available to the farmers in the form of short-term credit for financing crop production programs and in the form of medium-term/long-term credit for financing capital investment in agriculture and allied activities like land development including purchase of land, minor irrigation, farm mechanization, dairy development, poultry, animal husbandry, fisheries, plantation, and horticulture. Loans are also available for storage, processing and marketing of agricultural produce. Agricultural credit is disbursed through a multiagency network consisting of Commercial Banks (CBs), Regional Rural Banks (RRBs) and Cooperatives. There is approximately 100,000 village-level Primary Agricultural Credit Societies (PACS), 368 District Central Cooperative Banks (DCCBs) with 12,858 branches and 30 State Cooperative Banks (SCBs) with 953 branches providing primarily short- and medium-term agricultural credit

MARKET SEGMENTATION

Rural markets can be segmented on the basis of Geographic profile, socio-economic characteristics, exposure to modernisation (nearness to towns or industrial projects), and income levels. Geographically, rural markets can be segmented as states, districts, taluks, clusters of villages, etc. Climatic conditions, levels of irrigation (irrigated area and dry land area) and size of land holding can also be used for segmentation.

Sociological basis can be used to segment rural markets into proprietors of land (landlords, zamindars, rich money lenders and traders), rich farmers (dominant caste), small peasants or marginal farmers (with small land holdings) tenant farmers (rented lands), agricultural labourers, rural craftsmen, artisans and landless consumers.

Demographically, there are many alternative bases for segmenting the rural market. Population concentration or spread in villages can be one base. Age-wise segmentation is also very effective in rural areas as we will be able to identify the youth groups in rural market, which, according to surveys, dominates purchases in the rural areas. Literacy level and income classes can be bases for segmentation as there is wide disparity between regions.

Buying behaviour segmentation is possible in rural markets provided sufficient data has been collected about rural buyers buying behaviour, brand awareness, perceptions, brand or product preferences and attitudes.

AGRI-INPUTS DEALERS

The Government of India has specified as per Essential commodities Act that fertilisers should be made available to the farmers within a range of four to five kilometres from their place of residence. Because of this rule, there are about 2.5 lakh fertiliser dealers in India, in both co-operative and private sectors. Especially during the agricultural off-season, these dealers sell FMCG and durables to cater to the increased post-harvest demand in villages- a result of income generation from the harvest. Marketers can effectively tap these dealers to succeed in rural marketing.

MARKET INFORMATION SYSTEM

Rural Promotion is a challenging activity, which should be undertaken with due caution to be cost-effective, because of the low literacy levels, lack of reach, awareness and poor distribution networks. FMCG marketers will have to go in for the use of mass media since the target consumers are sizable. Durable products will require personal selling efforts because of the smaller size of the target market. "Word of mouth is an important message carrier in rural areas and opinion leaders play a very significant role in influencing the rural consumers in accepting or rejecting a product or a brand. Social marketing also plays an important role in promoting the image of a company in rural India.

MASS MEDIA

This covers television, radio, cinema and print media. In the case of television, Doordarshan network covers almost the entire country. The satellite channels are also reaching many rural areas now, through cable or dish antennae. Television is very advantageous in communicating with low literacy people as it has both audio and visual media. The only thing to be noted here is that it is not just sufficient to have a wider coverage by telecast network; the popularity of programmes decides the viewership.

Cinema is another powerful visual medium. Advertising in cinemas either through slides or films will be less expensive compared to TV, but very effective as rural people view films regularly.

Radio has been one of the oldest media used for rural communication- especially for agricultural technology education, health and family welfare programmes- with significant results. Though its popularity declined, of late it is catching up with FM broadcasts. This can be utilised effectively.

Print media consists of newspapers, Periodicals, Pamphlets, booklets, etc. Since the reading habit in rural areas is very poor, Communicators have to consider the total readership based on surveys, before using this medium.

OUTDOOR MEDIA-HOARDING/ WALL PAINTINGS

These are highly suitable for rural areas since the hoardings or wall painting can include visuals with minimum writeup. This is usually widely used by marketers of agri-inputs like fertilisers, seeds, pesticides, etc.

Shandies, Jathras or Melas--- There are occasions in specific villages where villagers from many areas congregate on a specific day or period as rule. There will be a captive audience for a long period in a place, and is an ideal opportunity for marketing people to promote or exhibit products. Mobile audio-visual vans can be effectively used for such rural promotions.

SPECIAL CAMPAIGNS

Special promotional campaigns organised in rural areas during harvest season and produce- marketing seasons is very beneficial to create awareness, generate goodwill and promote products. The Fertilisers and Chemicals Travancore Ltd. Cochin (FACT), (a leading public sector company) used to conduct fertiliser festivals and special campaigns in rural areas of Kerala, Tamil Nadu, Karnataka and Andhra very successfully. HUL, Colgate-Palmolive and MRF Ltd. Have also been organising such campaigns.

OTHER MASS MEDIA

Many agricultural input manufacturers as well as FMCG marketers have adopted several innovative promotional methods that have proved extremely effective. These include handbills and booklets, Posters, Stickers, banners, field demonstrations, farmer training programmes, farmers clubs and meetings, gift schemes, village adoption schemes, etc.

PERSONAL SELLING

In the case of low priced products, rural buyers may take a risk without fear. But for high-end or high-priced durables, the decision making process will be delayed- both on the product and on the brand. In such cases, personal selling and opinion leaders play a major role. Rural consumers mostly decide on such purchases not based on advice of company people, but by the advice of opinion leaders in the village. They also discuss with other farmers or villagers who have purchased the product or brand, for their opinion. This word of mouth information holds a lot of validity in rural areas even today. Companies can communicate effectively in rural market if they seek the co-operation of opinion leaders, in addition to personal selling.

CONCLUSION

The agricultural marketing plays a vital role in easy way agro produce distribution to the customers. Like all the marketing activities, it also aims in profit making. It helps the farmers to reach their customers within very short lead time. In order to avoid isolation of small-scale farmers from the benefits of agricultural produce they need to be integrated and informed with the market knowledge like fluctuations, demand and supply concepts which are the core of economy. There is an eminent need for the Agri-marketing initiatives to be large and organized. The present market must cover two aspects of marketing network and actual regulation of the conduct of market.

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FARM MECHANISATION IN INDIA

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ABSTRACT

Farm mechanisation is an important elements of modernization of agriculture. Agri machanisation is important for every developing country .Machanisation of farm indicates the use of machine for conducting agricultural operations replacing the traditional methods which involves human and animal labour . Thuse machanisation is a process of replacing biological sources of energy involving animal and human labour to machanised sources of energy witch includes various machines like-tractors ,threshers, harvesters,pumpsets etc.Thus, mechanisation of agriculture involves in the use of different machineries in farming.

In 1961 the numbers of tractors which was only 0.31 lakh,which was increased 4.73 in 1981 and then increased 14.50 in 1991.The density of tractors per lakh hectors of gross cropped area also increased from 20 in 1961 to 710 in 1991.

Again the numbers of oil engines also increased 2.30 lakh in 1961 to 48lakh in 1991.The electrically operated tubewells also increased from 2 lakh in 1961 to 91lakh in 1991. The density of oil engines per lakh hectors of gross cropped area also increased from 151 in 1961 to 2575 in 1991,and the density of motors per lakh hectors of gross cropped area also increased from 131 in 1961 to 4658 in 1991.

The consumption of power in the agriculture sector per thousand of gross cropped area increase sharply from 5.5 kwh in 1991 and then to 1400 kwh in 2003-04.

Thus above information we realized the farm mechanization progress in India during 1961 to 1991. It is important period for farm mechanization after 1965.

In the other side the small holding in our country is the imleimportant problem to develop the mechanization in agriculture.Due to the small holding the farmer have no capicity to use machine instead on man power. To know the progress of mechanization in India,it is essential to focus on production and sale of tractors and power tillers . the fallowing table focus on it.

The total production of tractors and power tillers in the country has increased from 1.52 lakh and 7580 respectively in 1991-92 to 1.90 lakh and 10239 respectively in 1995-96.Again the total sale of tractors and power tillers also increased from 150582 lakh and 7528 respectively in 1991-92 to 22.53 lakh and 13.57 lakh respectively in 2001-02.This table shows an increasing trend in the production and sale of tractors and power tillers in the period of 1991-92 to 2001-02. There are some Government schemes to promote the mechanization in India. In 1992-93 Government started a scheme "Promotion of Agriculture Mechanisation Among Small Farmers" under which a subsidy of 30 percent subject to a maximum of Rs 30,000 is available to the farmers , individually or in groups for the purches of the tractors up to 30 h.p.. The subsidy is also available to registered co-operative and farming socities.Now Self Help Group plays important role for purchasing it.

Although mechanization is important for to increase the productivity of agriculture but there are some limitations for it. Due- to this limitations there are many difficulties to improve the machanisation of agricult . Some important limitation are can be discussed as fallows. There are some recommendations to increase the mechanization in Indian agriculture.

INTRODUCTION

Farm mechanisation is an important elements of modernization of agriculture. Farm productive is positively correlated with availability of farm power outled with efficient farm empliments and their utilization. The effective machanisation contributes to increase production in tow major ways. firstly the timeliness of operation and secondly the good quality of work.Thus farm machanisation is important for agriculture country.Due to the mechanisation it can be able to increase the productivity of agriculture.So that agri machanisation is important for every developing country .

OBJECTIVES OF THE PAPER

- 1) To review the advantages and disadvantages of farm machanisation.
- 2) To review the progress of farm machanisation in India.
- 3) To suggest the recommendations to increase the agri machanisation in India.

RESEARCH SYSTEM

The proposed research is dependent upon the secondary sources. The information collected by the annual report of government of India, various publications, Of government reports of various committees, research papers, newspapers, websites etc. For these analysis of collected information various table and figure are utilized.

IMPORTANCE OF THE PAPER

India is an agrarian country. Now agriculture sector nearby 14% share in our national income. Although the share of primary sector is less year by year. But the agriculture sector plays an important role in development. So that mechanisation is important to increase the productivity of agriculture.

MEANING OF FARM MECHANIZATION

Mechanisation of farm indicates the use of machine for conducting agricultural operations replacing the traditional methods which involve human and animal labour. Thus mechanisation is a process of replacing biological sources of energy involving animal and human labour to mechanised sources of energy which includes various machines like tractors, threshers, harvesters, pumpsets etc. Thus, mechanisation of agriculture involves in the use of different machineries in farming.

According to Dr. Bhattacharyajee, "Mechanization of agriculture and farming process cannot application of machine power to work on land, usually performed draughted by bullocks, horses and other animals or by human labour."

According to Dr. C. B. Memoria, "It (mechanization) chiefly consists in either replacing, or assisting or doing away with both the animal and human labour in farming by mechanical power wherever possible."

BENEFITS OF MECHANIZATION IN AGRICULTURE

1. Mechanization increases production. Due to the mechanization speed of work with which farming operation can be performed. Due to this the farm income as well as the farmer individual income grow up. Now in India the problem of agriculture labour solved due to the mechanization.
2. Mechanization raises the efficiency of labour and enhances the farm production per worker. By its nature it reduces the quantum of labour needed to produce a unit of output. Mechanisation brings in other improvements in Indian agriculture technique.
3. With the introduction of mechanisation in agriculture the surplus animals, power would be reduced so that large areas of land required for production of fodder for it can be utilized for producing food for human consumption.
4. The work performed with the help of machine is generally more neat and legible than the work completed by hand. Due to this is important for India where have no qualitative and trained worker.
5. Due to the mechanization in farming in India the rural area significant modification of the social and economic structure. Mechanisation leads to commercial agriculture.

PROGRESS OF FARM MECHANIZATION IN INDIA

The progress of mechanization of farm has received a boost during the post-green revolution period (1965) in India. The progress of farm mechanization in India can be revealed from the table 2.1

TABLE NO.1.1: PROGRESS OF FARM MECHANISATION IN INDIA

Items	1961	1971	1981	1991
1. Gross cropped area (lakh hectares)	1528	1658	1750	1825
2. Tractors				
A] cumulative totals (lakh)	0.31	1.00	4.73	14.50
B] per lakh hectares of gross cropped area	20	60	279	710
3. Oil engines				
A] cumulative totals (lakh)	2.30	-	29.00	48.50
B] Per lakh hectares of gross cropped area	151	-	1657	2575
4. Irrigation pumps electrically operated tubewells/pumpsets				
A] cumulative totals (lakh)	2.00	13.54	40.00	91.00
B] Per lakh hectares of gross cropped area	131	817	2286	4658
5. Consumption of power (kwh) for agriculture per thousand hectares of gross cropped area	5.5	23.0	71.0	259.7

Source- Economic Survey- 2011-12

In above table in 1961 the numbers of tractors which was only 0.31 lakh, which was increased 4.73 in 1981 and then increased 14.50 in 1991. The density of tractors per lakh hectares of gross cropped area also increased from 20 in 1961 to 710 in 1991.

Again the numbers of oil engines also increased 2.30 lakh in 1961 to 48 lakh in 1991. The electrically operated tubewells also increased from 2 lakh in 1961 to 91 lakh in 1991. The density of oil engines per lakh hectares of gross cropped area also increased from 151 in 1961 to 2575 in 1991, and the density of motors per lakh hectares of gross cropped area also increased from 131 in 1961 to 4658 in 1991.

All these led to significant increase in area under irrigation. The consumption of power in the agriculture sector per thousand of gross cropped area increase sharply from 5.5 kwh in 1991 and then to 1400 kwh in 2003-04.

Thus above information we realized the farm mechanization progress in India during 1961 to 1991. It is important period for farm mechanization after 1965.

In the other side the small holding in our country is the important problem to develop the mechanization in agriculture. Due to the small holding the farmer have no capacity to use machine instead on man power. To know the progress of mechanization in India, it is essential to focus on production and sale of tractors and power tillers. The following table focus on it.

TABLE NO-1.2: PRODUCTION AND SALE OF TRACTORS AND POWER TILLERS

Year	Production		Sale	
	Tractors	Power tillers	Tractors	Power tillers
1991-92	151749	7580	150582	7528
1992-93	147016	8648	144330	8642
1993-94	137352	9034	138796	9449
1994-95	164029	8334	164841	8376
1995-96	190990	10239	191497	10048
1999-2000	N.A.	N.A.	273181	16891
2000-2001	N.A.	N.A.	254825	16018
2001-2002	N.A.	N.A.	225280	13563

Source-Economic survey 2011-12.

The above table reveals that the total production of tractors and power tillers in the country has increased from 1.52 lakh and 7580 respectively in 1991-92 to 1.90 lakh and 10239 respectively in 1995-96. Again the total sale of tractors and power tillers also increased from 150582 lakh and 7528 respectively in 1991-92 to 22.53 lakh and 13.57 lakh respectively in 2001-02. This table shows an increasing trend in the production and sale of tractors and power tillers in the period of 1991-92 to 2001-02. There are some Government schemes to promote the mechanization in India. In 1992-93 Government started a scheme "Promotion of Agriculture Mechanisation Among Small Farmers" under which a subsidy of 30 percent subject to a maximum of Rs 30,000 is available to the farmers, individually or in groups for the purchase of the tractors up to 30 h.p.. The subsidy is also available to registered co-operative and farming societies. Now Self Help Group plays important role for purchasing it.

LIMITATIONS OF FARM MECHANIZATION

Although mechanization is important for to increase the productivity of agriculture but there are some limitations for it. Due to these limitations there are many difficulties created. Some important limitations can be discussed as follows-

1. Economic Limitations-Economic limitation is important for farm mechanization. In India most farmers are poor and it can not be afford to purchase the machineries for agricultural work. The cost of hiring machines is also high in India. The cost of maintenance of machineries is also high. Agricultural machines can not afford due to operation of machines demand and high agricultural wages. These are the important economic limitations of farm mechanization.

2. Technical Limitations-There are lack of technical knowledge in India. Farmer, has unable to adopt the skill to operate the farm machines. Experts on these machine are not readily available in rural area. Most of the machines are not adapted to our environment. Lack of qualitative agricultural training school in India. Due to this the issue of farm mechanization become more difficult.

3. Lack of Maintenance-Most machines are imported, and may be hard to maintain due to spare parts might also not be available in the country and many more replacement of spare parts are not available in rural area.

Lack of trained person to repair farm machines, lack of facilities for repair maintenance and the very few trained person are not always available when machines break down. So that lack of maintenance is important limitation for farm mechanization.

4. Small Farms Holdings- Small farm holdings of the major problem for agri mechanization. Due to small farm holding there are many limitations for mechanization. Peasant farmers have small area of farm and due to this there are many limitations to use machine in farm activity.

RECOMMENDATIONS

There are some recommendations to increase the mechanization in Indian agriculture.

1. The government should provide credit facilities to those farmers who are willing to purchase the machinery individually.
2. Joint farming societies may be developed to serve as machinery cooperatives in different states
3. Cheaper types of small machines suitable for Indian farmer. Government should pay attention to these.
4. Government should provide free servicing and other equipments to the farmer.

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A STUDY OF IMPLICATIONS OF GOODS & SERVICES TAX ON INDIAN AGRICULTURAL SECTOR

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ABSTRACT

The agricultural sector has the largest input in the total GDP of India. It contributes around 16% of the total GDP. Goods and Services Tax (GST) is a significant to pick up the reliability, transparency and timely delivery under supply chain system. Transport of agriculture products across all states within India is one of the big issues faced by the Agricultural industry today. The enhanced supply chain system would reduce the cost and wastage of agriculture products for the farmers/retailers. The GST regime is influencing the agricultural industry and farmers due to the 5% GST rates on agricultural products. GST was an extensive anticipated tax reforms since independence passed by both houses by parliament and came into force from 1st July 2017. Since its implementation it has been influencing the people on all sections of the society. This paper tries to limelight the implications of GST on agricultural sector

Keywords: Goods & Services Tax (GST), Agriculture, E-NAM etc.

(I) INTRODUCTION

India is predominantly an agricultural country. Agriculture, with its allied sectors, is indisputably the largest livelihood provider in India. Most of the industries also depend upon the sector for their raw materials. Steady investments in technology development, irrigation infrastructure, emphasis on modern agricultural practices and provision of agricultural credit and subsidies are the major factors contributed to agriculture growth. Indian agriculture has undergone rapid transformation in the past two decades. The policy of globalization and liberalization has opened up new avenues for agricultural modernization. This has not only led to commercialization and diversification, but also triggered various technological and institutional innovations owing to investments from corporate entities.

Goods and service tax or GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer. The final consumer will have to pay GST to the last supplier in this complex chain. The introduction of GST replaced both Central level taxes like excise and service tax, customs duty and state taxes like VAT, CST, Octroi & Entry Tax, Entertainment Tax, etc. After the implementation of GST, all farmers, traders, and cultivators are liable to pay taxes. So, the earlier category of people who were exempt from taxes no longer exists under GST. Also, it saves the agricultural workforce from paying the service tax under the GST implementation laws and guidelines. Along with this, most non-processed agricultural and cultivated products have also been exempted from taxation.

(II) REVIEW OF LITERATURE

Akram A Khan (July 2018)¹ in his research paper stated that "In India, implementation of GST would also prove to be a rescue from economic distortions caused by present complex tax structure and will help in development of a common national market."

Prof. Megha Agrawal (July 2019)² in her article concluded that "in GST regime for agriculture although there is increase in cost of certain products for brief period however in the long run it will benefit the farmers and distributors".

(III) OBJECTIVES OF THE STUDY

1. To understand the GST concept.
2. To find out the impact of GST on Agricultural Sector

(IV) RESEARCH METHODOLOGY

The paper is based on secondary sources of data, which have been obtained from various GST implementation discussion papers, published article in journals, web articles, past studies and newspaper etc. With the help of these secondary sources, attempt has been made to find the obstacles/prospects coming on the way of GST vis-a-vis Indian agriculture.

(V) GST CONCEPT

Goods & Services Tax is an important breakthrough in the sphere of indirect tax reforms in India. This is an improvised tax system over Central Excise Duty and Sales tax System. It is levied on goods sold and service

provided. Facilitating the seamless credit across the entire supply chain is one of the major reasons to go for GST. There is a common tax base in all the states. GST is levied on each point of sale and provision of service. Seller can claim input credit of tax which he has paid at the time of purchase of goods or services. The cost of GST is borne by the final consumer.

GST (Goods and Services Tax) is the biggest indirect tax reform of India. GST is a single tax on the supply of goods and services. It is a destination based tax. GST has subsumed taxes like Central Excise Law, Service Tax Law, VAT, Entry Tax, Octroi, etc. GST is one of the biggest indirect tax reforms in the country. GST is expected to bring together state economies and improve overall economic growth of the nation. GST is a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level. It will replace all indirect taxes levied on goods and services by states and Central. Businesses are required to obtain a GST Identification Number in every state they are registered. There are around 160 countries in the world that have GST in place. GST is a destination based tax where the tax is collected by the State where goods are consumed. GST has been implemented in India from July 1, 2017 and it has adopted the Dual GST model in which both States and Central levies tax on Goods or Services or both.

- SGST – State GST, collected by the State Govt.
- CGST – Central GST, collected by the Central Govt.
- IGST – Integrated GST, collected by the Central Govt.
- UTGST – Union territory GST, collected by union territory government

(VI) GST ON AGRICULTURAL SECTOR IN INDIA :-

An Agriculturist, to the extent of supply or produce out of cultivation of land shall not be liable for registration. Agriculturist means an individual or a Hindu Undivided Family who undertakes cultivation of land-

a) By own labour

b) By the labour of family

c) By servants on wages payable in cash or kind or by hired labour under personal supervision or the personal supervision of any member of the family.

The GST on agriculture sector has a positive impact as all the taxes subsumed under a single rate of tax. So the movements of agriculture commodities between states have become easier & hassle free which will save time and remove wastages for the transportation of perishables items. The agricultural segment contributes around 16% of the total GDP. GST is important to improve the trustworthiness, transparency and timely delivery under supply chain system.

1. Dairy farming, poultry farming and stock breeding are specifically kept out of the definition of Agriculture; hence it seems that these are taxable under GST regime
2. The mere cutting of wood or grass, gathering of fruit and raising of man-made forest or rearing of seedlings or plants have also been specifically kept out of the definition of Agriculture, hence it seems that these are taxable under GST regime.
3. Agriculture by persons other than Individual and HUF seems also kept out of the definition of agriculturist; hence it seems that these will be taxable under GST regime.
4. Transport of agriculture products across all states within India is one of the big issues faced by the Agricultural industry today. The enhanced supply chain system reduced the cost and wastage of agriculture products for the farmers/retailers.
5. GST is also facilitating in dropping the cost of heavy machinery which are required for production of agricultural products.
6. A fertilizer which is an essential component of agriculture was earlier taxed around 0-8% (including Excise duty). Whereas under GST, the tax rate on fertilizers is 12% which is almost double the previous tax rate. This has increased the prices of fertilizers by 5-7%.
7. The waiver on Tractors manufacturing has been removed and 12% GST rate has been imposed on it. Several of its components and accessories have been put in the 28% slab rate. It is helpful to manufacturers as now they will be able to claim Input Tax Credit.

8. Agricultural commodities such as rice, wheat, fresh fruits and vegetables are placed in the zero tax slabs.
9. Fresh produce like fruits and vegetables are not subject to any tax however higher rates of 12% and 18% have been introduced for dry fruits and preparations from fruits and vegetables such as fruit jellies, pastes, jams or juices which were taxed at a rate of 5% earlier.
10. Frozen fruits and vegetables whether cooked or uncooked, preserved fruits, vegetables and nuts are taxed at 5%
11. India's milk production in 2014-15 was 146.31 million ton which increased to 160.35 million ton in 2015-16. Previously, rate of VAT was 2% on milk and certain milk products but now there is no GST on Fresh milk. Skimmed milk is added under 5% tax slab and condensed milk is added under 18% slab.
12. Tea is undoubtedly one of the key item in each and every household in India. Under GST tax rate on tea is 5% against earlier average VAT rate of 4-5% with Assam and West Bengal with the exception of 0.5 and 1% which resulted into increase in tea price.

So it is clear that rise in the cost of some agricultural produce is expected due to the rise in inflation index for a short time period. Implementation of GST benefited a lot to the farmers/distributors in the long run as single unified national agriculture market would be created. GST will also help those farmers in India who contribute greatest to the GDP, would be able to sell their product for the best available prices.

(VII) IMPLICATIONS OF GST ON AGRICULTURAL SECTOR IN INDIA

The overall impact of GST is foreseen to be positive for almost all of the sectors including the agriculture sector. The agriculture sector contributes more than 15 per cent of Indian Gross Domestic Product. This is among the largest contributing sectors of India's economy. Some of the positive indicators for the agriculture sector due to the implementation of GST include:

A. One Nation One Tax

GST integrated the country into a common market by removing barriers across states and enabling smooth flow of goods from one state to the other. It subsumed various indirect taxes like Excise, VAT etc levied by the centre and the states to bring in a pan-India uniform indirect taxation system. However, in an effort to bringing all states on board and to minimize the inflationary impact, India brought in a dual GST with multiple tax rates for both goods and services—fewer slabs would have meant taxing items of common consumption at a higher rate.

B. Seamless Input Tax Credit

Farmers use seeds, pesticides, fertilizers along with other products as farm inputs at the time of sowing. Farmers buy these farm inputs from retail shops and pay heavy GST on his purchase at the rate of 18%. In the same way, Manufacturers when buy the raw material to produce farm inputs also pay GST on their purchases. This tax liability which they have already paid on the purchase of raw material reduces their overall tax liability through the mechanism of ITC under GST. However, a farmer when sells his products after harvesting but he cannot lessen his total tax liability with the taxes which he has already paid on the inputs he purchased from the manufacturer because ITC facility is not available for Indian farmers. This implies that the manufacturer of farm inputs can claim ITC and adjust their tax liability against the tax already paid on inputs, but farmers can't claim an ITC and remain starved for the biggest benefit of the GST system.

C. Transportation

Implementation of GST has improved the mobility of goods and services from one state to the other. This in turn, expanded the transportation of agricultural products between states and different parts of the country. Further it also improved the overall revenue generation for the sectors and the individuals involved in the sector particularly.

D. Creation of E-NAM

This free flow of agricultural produce within states and from one state to the other would help in creating a national market for agricultural produce. This Electronic National Agricultural Market (E-NAM) involved the farmers and the traders of the agricultural produce market. The purpose of this National Agricultural Market is to create a centralized regulated marketplace and a common e-commerce platform for conducting impartial, transparent, and free trade of agricultural products. Creation of NAM helped in subsuming all the different indirect taxes implemented in the agriculture sector, thus creating a hassle-free and transparent supply chain. Thus, the agricultural sector has become more efficient and effective under the GST regime. GST is vital for making a way with respect to the fruitful execution of NAM.

E. Increased Cost of Production:

GST has increased the prices of most agricultural inputs like seeds, pesticides and farm equipment resulting into increase in cost of production for farmers. Also as GST being single source of tax across nation does not allow farmers any more to take advantage of inter-state price variations. Similarly they find it difficult to get cheaper inputs due to constant pricing across states unlike in previous states laws.

(VIII) CONCLUSION

The GST regime consequently resulted in changes in price structure of inputs, manufacturer and dealer margin, imports and exports and ultimately farmers' income and country's economy. Overall, from the inputs side, that the cost of cultivation for farmers increased marginally, which in turn put mild pressure on agri-prices.

Due to rise in inflation index there is an increase in the cost of few agricultural products. Though, implementation of GST is benefited a lot, the farmers/distributors in the long run as there will be a single unified national agriculture market. GST certified that farmers in India, who contribute the most to GDP, are able to sell their produce for the best available price. With the exemption on GST on storage and warehousing of agricultural produce, the new tax regime has reduced the tax burden on the farming sector and created an opportunity for farmers to sell the produce at the best available price in the Indian market without State barriers and reduce the imminent storage-related food loss, that goes a long way in helping realize the government's vision to double farmer incomes.

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ROLE OF TECHNOLOGY IN AGRICULTURE DEVELOPMENT

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ABSTRACT

In the era of information technology today the role of IT sector had enter every field of human life IT is a power full tool in a wide range it has a picture and ocher in most human activities E-Agri is an approach to promoting agriculture information and development of agriculture mall modernisation it is a platform that provides sharing of information from factors and upon charities to change the traditional agriculture become more than agriculture in the use of arity in the agriculture poses form the beginning to the end use of water effect there to agriculture to be a successful ideas of what financial tool for improving decision making in agriculture IT can improve form management and farming technology and by efficient farm management the widespread use of it maker direct contribution to agriculture.

INTRODUCTION

The prospect of planning in India also depend on agriculture as a good crop always provides good impact towards a eco development to the country by creating a better business climate for transport system manufacturing.

“ Agricultural Development is contract to economic development of the country”

Agriculture has always been the backbone of Indian economy agricultural demonic the economic to such an extent that a very high proportion of working population in India is engaged in agriculture Indian agriculture has been the source of supply of raw materials to our leading

Industries cotton and textile industries sugar Flour Mills And plantations all these depends on agriculture directly many small scale industry and cottage industry like Handloom weaving oil crushing rice husking depend upon agriculture.

Importance of Indian agriculture arise from the role it plays in Indian street agriculture produce tea, sugar, oil seed, tobacco, spices extra the main item of exports of Indian agriculture goods exported 50% of our exports.

Importance of agriculture in the national economy is indicated by many facts. Agriculture is the main support for Indians transport system secure work of their business from the moment of agriculture goods. Agriculture growth has direct impact on poverty full stop important factors in containing inflation rising agriculture wages and for Employment generation the rule the area are the biggest markets for low price and Middle price consumer goods.

Agriculture plays a vital role in economic development of developing countries. The role of agriculture in economic development is curricular because a majority of the population of development countries make their living from agriculture.

Nearly two thirds of its population directly depends on agriculture for its live hood agriculture is the main state of Indian economy its amount for 26% of the Gross Domestic Product it ensure food security for the country and produce several raw materials for industry 70% of the ruler households depends on agriculture is an important sector of Indian economy 17 percent to the total GDP and provide employment to over 60% of the population Indian agriculture sector of Indian economy Indian agriculture Sector 18 percent of Indians gross domestic products GDP provide employment 50% of the country where Force Indian has second largest product of fruits and vegetables in the world agriculture is to any economy for an economic to development agriculture sector must be given a dynamic role to play.

IMPORTANCE OF AGRICULTURE

- 1) A major proportion of national income comes from agriculture
- 2) Agriculture provide raw material to industries
- 3) Agriculture create employment opportunities
- 4) Crucial role in our international trade
- 5) Agriculture create infrastructure facilities
- 6) Importance for industrial development

7) Agriculture feeds the large population of our country.

ROLE OF TECHNOLOGY IN AGRICULTURE DEVELOPMENT

Technology has play a big role in developing the agriculture industry the days of modern technology can be traced to the industrial revolution that increase industrial productivity.

Modern technology was also introduced in the field of agriculture in these countries with the development of knowledge new technology are being introduced across the Global rather regularly before the 1970 Indian agriculture output did not rise much to meet the country needs. Part of the increase in agriculture production could be attributed to increase in the some area and to slightly greater degree to increase in productivity.

Information technology is potential tool for improving in decision making in agriculture it can improve farm management and farming technology by efficient for management the widespread use of it to make a direct contribution to agriculture productivity information technology is potential tool for improving decision making in agriculture it can improve farm management and farming technology by efficient farm management satellite Technology geographical information system use the technology of agronomy and soil science is to increase agricultural production.

SOME USEFUL AGRI-APPS

E-farmer, Agwab , ARCGIS , the corn , farm manager, organic farming, rainbow.

Agriculture practice such as irrigation is crop rotation fertilizer parasites and the domestic patients of livestock where develop a long time ago but have managed great progress in the past century

RESEARCH METHODOLOGY

The present study is based on descriptive information based on secondary data, research paper, books, general, internet.

SIGNIFICANT OF THE STUDY

- 1) Agriculture provide the basic for requirement of the population.
- 2) Agriculture provides income and Employment for the majority of the population
- 3) Agricultural export are the great importance in earning foreign exchange of the country.
- 4) Farmers in India use ICT for agriculture purpose
- 5) India's food production and productivity can be increased by an effective use of it for agriculture purpose
- 6) E-Agriculture can play a major role in the increase food production productivity in India.

BENEFITS OF IT IN AGRICULTURE

- 1) Best agriculture practice
- 2) Timely information on weather forecast and climate
- 3) Best marketing exposure and pricing and reduction of Agricultural and enhance income
- 4) Facility of online trading
- 5) E-Agriculture can play a major role in the increase food production productivity in India.
- 6) Weather for conducting find out the weather climate and weather stresses.
- 7) Digital Mandi mobile application developed develop for provide current rate of crops to farmers so they can choose suitable time and market to sell their crops for maximum profit.
- 8) M- Krishi app provides all necessary need related to Agricultural activities.
- 9) Kisan Call Centre provide video conference and voice call for farmer
- 10) The new technology consists of a mother board computer system by these Technology monitoring the humidity temperature
- 11) More job opportunity for the people.
- 12) Source of income for the country.
- 13) Effective use of vast land.

DISADVANTAGES

- 1) Cost of maintenance is very high
- 2) Overcast of Machines may lead to environmental damage
- 3) Lack of practical knowledge the farmers can't handle the machine properly.
- 4) The excessive use of chemicals by the help of Machines reduce the fertility of the land
- 5) Low productivity of agriculture
- 6) Lack of water resource
- 7) Increase in unemployment
- 8) Not suitable for small holding .
- 9) Cost machinery.
- 10) Lack of foreign exchange.
- 11) Lack of energy resource.

CONCLUSION

Technology has play a big role in developing the agriculture industry. Innovations in technology have modernized the agriculture field various machine and tools have helped the farmers of our country to play a vital role in developing country it can improve farm management and farming technology by efficient farm management. It helps in marketing exposure and pricing and reduction of Agricultural and enhance income Drone Technology has the land survey seeds planting, using fertilizers and water irrigation. Remote Sensing technique find out the monsoon and Ozone Layer depletion

Information technology is potential tool for improving decision marketing in agriculture it can improve farm management and farming technology by efficient farm management the widespread use of it to make a direct combination to Agricultural productivity.

The benefits that Technology has provided in the agriculture sector and numerous Technology has proved to be the perfect companion for farming great impact of technology on agriculture.

ICT development is currently so fast this development affect the developing technology in all aspects to the development of agriculture. Where the development of ICT transport traditional agriculture to morden significance of Technology in agriculture is increasing day by day. It can save time and money farmers can consumers can get the benefit of Advanced Technologies.

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A STUDY ON ROLE OF WOMEN EMPOWERMENT IN AGRICULTURAL SECTOR OF INDIA

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ABSTRACT

This research presents the role of women empowerment in agricultural sector of India. Women's work in farm and also perform various responsibilities. Empowerment can be defined in various ways. Women empowerment means accepting and allowing women to take decision in different matters. Women Empowerment means to give power to women over their own lives, society, and also in their communities. Decision taken by one self creates a sense of empowerment. Women's empowerment is very important in today's technological era.

Keyword: Rural women, women and agriculture, women and rural development, rural women's education, farm women problem.

INTRODUCTION

India is a country where female deities are worshipped and ordinary women are ill-treated, raped, and are mentally harassed and face many problems every single day. Women empowerment in India has become a necessity. Empowerment here means people are capable of important decisions in their lives. Women empowerment is a process. Women can enjoy their right and also can control and benefit from the resources. Women empowerment refers to the ability to manage risk and also can improve their economic condition their status and also their wellbeing. Women empowerment is very necessary for the development of society. Over dependence on agriculture is the main cause of less economic productivity. Rural women are suffering from poverty in rural areas. About 70% of women are engaged in agriculture. Still these women are not recognized as farmers. Government of India has introduced many schemes for women empowerment.

RESEARCH METHODOLOGY

Data collected for this paper is secondary type of data. This research paper is based on data for various books, article, published paper and websites.

OBJECTIVES

1. To study the need women empowerment.
2. To know the advancement in agricultural activities regarding women empowerment.
3. To study women empowers herself in agriculture, the nation starts developing faster and becomes a developed nation.
4. To measure the difficulties of women start at their homes in the form of gender difference.

NEED OF WOMEN EMPOWERMENT

1. Women in rural India are basically illiterate. Hence they depend on agricultural sector for their basic needs i.e. food, clothing and shelter.
2. Women empowerment should be given more importance, because women can help change the scenario in the agricultural sector.
3. Women's economic empowerment could reduce poverty for everyone.
4. Women empowerment helps to take a step and can change the life of themselves and also the people associated with them.

FARM WOMEN PROBLEMS

India is an agricultural country. About 70-80% people depend on agriculture. There are various technologies in farming which have recently originated. These technologies are not known by women farmers. The women faces problem in doing farm activity. Women working in farm is working under pressure of male workers. Women do not get sufficient earnings and also they have to give this earnings for their family. Rural women working in farm are working hard to earn a livelihood. These women do not pay heed to their health conditions. This also affects their working hours and productivity on the farm. Even the family fully depends on the earnings from agricultural activities. Women should be given knowledge of technologies related to farming; they can lift many people out of hunger.

Women should be given awareness about the farm technologies. Women should be given equal opportunities in comparison to men. Many agricultural research and development programs are not concerned with the lives of the rural women working on the farm.

WOMEN IN AGRICULTURE

Women play an important role in agriculture. There are many agricultural activities which are performed by women farmers. Therefore the contribution of women is necessary in agriculture in India. The reasons for women in agriculture are given below:

1. To eliminate poverty.
2. Food security.
3. Well being of themselves (Women).
4. Increase in agriculture production.
5. Land and livestock ownership.
6. Increase in economic contribution.

Role of Government in women empowerment through agriculture: women empowerment is very necessary to make the future bright of the nation. The government of India is implementing a number of schemes for empowerment of women in employment, education, urban development, health, infra structure sector. The ministry of women and child development is administrating various schemes for the upliftment of women. Numerous activities can be undertaken under agriculture sector. The central, state or local government helps at all level for women empowerment. Women and no-one else cannot do miracles over night. Therefore, the government should watch and ward the working of different schemes. Thus, the fund or whatever may be directly should move to beneficiaries. There are various schemes of government for women empowerment through agriculture. They are as follows:

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- It is an Indian labour law and social security measure that aims to guarantee the work. This act was passed in September 2005. It aims to enhance livelihood security in rural areas. The law by providing "right to work" is consistent with article 41 that directs the state to secure to all citizens the right to work.

National Rural Livelihood Mission (NRLM)

National Rural Livelihood Mission (NRLM) was launched by the Ministry of Rural Development (MoRD) Government of India June 2011.

Mahila Kisan Sashaktikaran Pariyojana (MKSP)

Government of India has approved a new scheme namely, Pradhan Mantri Mahila Shakti Kendra (MSK) for 2017-18 upto 2019-20 to empower rural women through community participation and to create an environment in which they realize their full potential. The new scheme is envisaged to work at various levels.

Indira Awaas Yojana

The government in 1985 under the leadership of Rajiv Gandhi introduced a public housing scheme that is popularly known as the Indira Awaas Yojana. This programme happen to fall under a larger scheme called a RLEGP which was the official acronym Rural Landless Employment Guarantee Programme. This scheme was run under the Ministry of Rural Development where the primary objective was to provide housing for roofless.

SUPPORT OF INDIAN LAW AND SOCIETY

"I measure the progress of a community by the degree of progress which women have achieved."-Dr. B. R. Ambedkar. Dr. B. R. Ambedkar said that a nation can progress only if the women have achieved progress. Indian law and society should support women empowerment. Women empowerment in India depends on various factors such as caste, education, health, gender etc. The national policy for women 2016 associate with many problems with women and also its aim is to work for the development of rural women.

CONCLUSION

Women are the backbone of rural agricultural employees. Her hard work has mostly not been paid. Women do the most tedious and strenuous farm duties in agriculture, animal husbandry and homes. There are many problems faced by the women farmers, they are not able to donate more to the agriculture of our country. Women empowerment can change humanists thinking and also can change the conditions of rural India. Nation can develop very fast with the help of women. Women face various difficulties at home. In today's age Women

is given less importance. Women empowerment is a continuous process. Women empowerment is the need of the hour.

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ROLE OF WOMEN ENTREPRENEURS IN AGRICULTURAL DEVELOPMENT

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ABSTRACT

Agriculture is the backbone for any country's economic development and it creates and for the opportunities of employment and business for the women also as it is a labor intensive industry. Women are the axis of the economy and their values govern the rural market. It is a popular belief that economic development takes place because of rapid industrialization. The basic aim of the paper is to analyze the conditions of women workers in the agricultural sector so as to enhance the potential of the Indian agricultural sector. The paper aims to frame a strategic framework for the quality of the agricultural sector through the women entrepreneurs.

Keyword: Agriculture, women entrepreneurs, industrialization, employment, rural market

INTRODUCTION

The agriculture is the economic face of any country. It is important for the prosperity and growth of the country. The aim is to build the country with the development potential so to give the value of growth to the Indian economy. The demand for the industrial products will be generated if the industrial production is high. Fluctuations in agricultural output play a key role in the state of the national economy. Rural consumption of industrial goods is nearly three times that of urban consumption. As a matter of fact, the current spurt in the rural consumption of durable goods has led to redefinition consumer demographics itself. Obviously, there is a direct relationship between agriculture production, income and the demand for industrial goods. Similarly, performance in agriculture also influences total demand via government savings and public investments. Agriculture is the main contributor to national income and it is the primary source of savings and capital formation which influences the economic growth of any economy. Women are associated with agriculture sector are facing the problems of poverty and exploitation which is impacting the total productivity of the Indian agriculture. Yet, women all over the world continue to work hard to make a difference -- to alter their lives and the lives for others. Woman as a force of development can change the shape of global economy. Women Entrepreneurs have to experience lot of problems in terms of growth challenges to balance the family and career obligations. For the woman entrepreneur, the process of starting and operating a new enterprise can be tremendously difficult in both the formal and informal sectors because she often lacks the skills, education, and societal support system to facilitate her efforts

OBJECTIVE

Objective of This research paper is to explore role of Women Entrepreneurs in Agricultural Development, also discuss

RESEARCH METHODOLOGY

For preparing current research paper author have referred secondary data from different research journals, online research literature and book

REVIEW OF LITERATURE

P. JayaKumar and J. Kannan (2014) highlighted the challenges and opportunities before women for self-employment. Main challenges faced by the women are dual role of women overlapping of responsibilities of business and family, illiteracy among rural women, less risk bearing capacity, lack of information and assistance, need of training and development etc. with the increasing interest of government in women entrepreneurship created it as an opportunity for women. Singh (1992) identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc.

Sharma, A., Dua, Hatwal, V. (2012) examined the impact on women empowerment through micro entrepreneurship development and SHGs. The micro entrepreneurship are strengthening the women empowerment and remove the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and

poor. Therefore, they could achieve self-sufficiency. Malyadri, G. (2014) highlighted the role of women entrepreneurs in economic growth and found that women entrepreneurs contribute in growth of a country by two ways. Firstly they contribute in economic growth like capital formation, improvement in per capita income, generation of employment. Secondly they also play a major role in social contribution like balanced regional growth, improvement in living standard, innovation. Motik, S. (2000) also tried to connecting women entrepreneur and economic growth and found that women entrepreneurs helps in economic development by job creating, increase saving that results energize in working capital, increase business volume. Behara, S.R. and Niranjana, K. (2012) studied that for a woman entrepreneur major challenges in India are choice between family and career, low level of Education, scarcity of financial assistance, socio-cultural hurdles.

Women Activities in agriculture and rural employment

Women make important contributions to the agricultural and rural economies of all regions of the world. However, the exact contribution both in terms of magnitude and of its nature is often difficult to assess and shows a high degree of variation across countries and regions. This paper presents an overview of the evidence on the roles of women in agriculture and in rural labour markets. It also looks at demographic trends in rural areas with regard to the gender composition of rural populations.

Women in the agricultural labour force

Two types of data can contribute to measuring the contribution of women in the agricultural labour force: statistics on the share of women in the economically active population in agriculture and time use surveys, which document the time spent by men and women in different activities

Economically active population in agriculture

Data on the economically active population in agriculture are available for many countries, and provide the most comprehensive measure of the participation of women in agriculture. In this measure, an individual is reported as being in the agricultural labour force if he or she reports that agriculture is his or her main economic activity. However, these data may underestimate female participation in agriculture for reasons discussed below, and caution is advised in interpreting changes over time because improvements in data collection may be responsible for some of the observed changes. Figure 1 reports weighted averages for the share of women in the agricultural labour force (or economically active in agriculture) in 5 major regions of the world. According to these data, women comprise just over 40 percent of the agricultural labour force in the developing world, a figure that has risen slightly since 1980 and ranges from about 20 percent in the Americas to almost 50 percent in Africa. Even considering these data as lower bounds for the participation of women in the agricultural labour force, they do not support estimates above 60 percent except for a few countries.

Women make up almost 50 percent of the agricultural labour force in sub-Saharan Africa, an increase from about 45 percent in 1980. The averages in Africa range from just over 40 percent in Southern Africa to just over 50 percent in Eastern Africa. These sub-regional averages have remained fairly stable since 1980, with the exception of Northern Africa, where the female share appears to have risen from 30 percent to almost 45 percent. The sub-regional data for Africa conceal wide differences between countries both in the share of female labour in agriculture and the trend

Constraints faced by women entrepreneurs in India

The traditional structure of gender bias in the society, severely constrains women's productivity by the fragmentation of their time, their dual and triple responsibilities, and their lack of access to essential inputs including knowledge i.e. lack of education, Social barriers (Garg and Agarwal, 2017). Again report suggests that women own less than 20 percent of the world's land, a survey of 34 developing nations by the United Nations Food and Agriculture Organization puts that percentage as low as 10 (Villa, 2017), so they are not able to get benefits of number of schemes which asks for land entitlement for providing financial assistance to farmers of India. So women farmers are facing financial problems while buying the critical inputs of agriculture. Along with this other barriers that limits women to prosper are personal barriers like self-confidence and fear of failure, lack of skill, lack of entrepreneurial aptitude, less market awareness and other operational barriers. Furthermore, as consequences of the unequal opportunities, most women's work day is longer than men's and many women have reached the limits of endurance in stretching their day. Also despite their harder labour, their gap with men is steadily widening. Women spend their labour in less remunerative or unpaid work, and much of rural women's work is not captured in official statistics. Again Agripreneurship among women is a major agenda of government for better balancing in the society and women empowerment. To achieve this, several measures needed to be taken. Describing some of those is:

1. Land ownership: The foremost thing needed to be done is land entitlement on the name of female members of the household, so that women will become self-sustained, independent in decision making and most important to get easy access to benefits from banks and many other schemes which demands a land ownership.

2. Agricultural cooperatives: In many developing countries, women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal income. Joining forces in small-scale cooperative can provide them with the economic, social and political leverage they need. For gender mainstreaming in rural development, it is important to promote women's participation in cooperative entrepreneurship

3. SHG: Self-help groups (SHG): SHGs are small voluntary associations of people preferably from the same socioeconomic background based on the concept of solving common problems through self-help and mutual help. This existing concept of SHG can be rejuvenated with the focus on empowerment of women through agripreneurship.

4. MSME in agriculture: Micro, small and medium-sized enterprises in agriculture sector can play a crucial way to promote women's economic empowerment while fighting against poverty and gender inequity. They have been identified as engines of growth by many governments, and their promotion has led to creation of new jobs for developing countries and to drive innovation and economic dynamism.

5. ICT tools: Now-a-days ICT tools have been popularized and have multifarious uses such as medium to inform, aware, educate, dissemination of new technologies, assessment of new technologies, audience poll, platform for discussion among experts and farmers, information on market i.e. market price, market demands, weather forecasting etc. Mobile phone is one of easy assessable ICT tool also being used by most of the rural population. What's app as an e-media serving a better purpose in this aspect. Government is also emphasizing ICT projects like e-NAM, e-Pashuhaat, e-Choupal etc. to reach each and every farmer rapidly with less cost and easy assesibility. So this platform has immense potential in promoting agripreneurship.

6. Policy implications: In the current decade number of policies emphasized on entrepreneurship in agriculture like DEDS (Dairy Entrepreneurship Development Scheme, Agri Udaan etc. emphasizing entrepreneurship in agriculture and allied sectors.

CONCLUSION

The women entrepreneurs play an important part in the economic development of the rural economy. They have the impact on the production and the quality of the goods. The prosperity and the employment are impacted by the growth agricultural sector. The agriculture is the basic industry and it deals with the rural development. It is the source of development for maximum people of the rural sector. The quality of the production can be improved by the proper education and training. The government should support the farmers so to enable the farmers to get reasonable credit facilities and good qualities of seeds. They have to be updated to modernize the agriculture business and assimilated technological advances in the business.

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WOMEN EMPOWERMENT: ROLE OF MAHILA ARTHIK VIKAS MAHAMANDAL (MAVIM)**Dr. Pranita Laxmanrao Chitnis**

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ABSTRACT

Empowerment is the procedure of challenging existing power relations and of gaining greater control over the different sources of power. The goals of women's empowerment are to challenge particular ideology to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor women to gain access to and control of both material and informational resources. Mahila Arthik Vikas Mahamandal (MAVIM) is the state women's Development corporation of Government of Maharashtra, established on the 24th February 1975 on the occasion of International women's year. MAVIM is implementing development programs in all 36 districts of Maharashtra, including the Mumbai and its suburban areas. 250 Urban Local Bodies (ULB) and rural areas across the State. More than 14,97,000 women organised through 1,00,000 Self Help Group of MAVIM in Maharashtra. It formed 406 CMRCs and more than Rs. 2900 crore of formal credit extended by MAVIM.. MAVIM plays significant role for organizing women at root level through Self Help Groups. They build the overall capacities of women by providing financial, social, motivational push through different programmes and built self confidence amongst them. Strengthen the entrepreneurial development of root level women through different SHGs product by providing credit as well as market opportunities. Through this MAVIM generates employment opportunities and develop market linkages. For social empowerment MAVIM promote women's initiative for equal opportunities, prosperity and participation of women in governance. With this for sustainable development of women MAVIM built grassroots institutions through SHGs.

Keywords: MAVIM, SHGs, ULB

INTRODUCTION

Empowerment is the procedure of challenging existing power relations and of gaining greater control over the sources of power. The objectives of women's empowerment are to challenge particular beliefs to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor women to get access to and control of both material and informational resources. The concept of women empowerment not only focus on giving women strength and skills to arise above from their miserable situation but at the same time it also stresses on the need to educate men regarding women issues and inculcating a sense of respect and duty towards women as equals. The women and child development Commissionerate is working for social, Economical and Political empowerment of women and children through various policies and programmes. Which include creating awareness, mainstreaming gender concern, providing institutional and legal support for enabling the needy women and children to develop to their full potential through implementing legislations, policies, programmes and schemes for social and economic empowerment of women and protection and development of children set up and control rehabilitation homes for women and children and skill up gradation for employment to the asset less and marginalized women and improving access of women to micro credit finance. Mahila Arthik Vikas Mahamandal (MAVIM) is the state women's Development corporation of Government of Maharashtra, to implement various women empowerment programme through Self Help Group (SHGs).

OBJECTIVES OF THE RESEARCH

1. To study the concept of Women Empowerment.
2. To Know the Role of Mahila Arthik Vikas Mahamandal in women empowerment of Maharashtra.
3. To Study some important Schemes of MAVIM for women empowerment.

RESEARCH METHODOLOGY

The present study is based on secondary data. The sources for collection of data are books, reports of Mahila Arthik Vikas Mahamandal, publications and website of Mahila Arthik Vikas Mahamandal.

WOMEN EMPOWERMENT

The 'empowerment' approach was first clearly articulated in 1985 by Development Alternatives with Women for a New Era (DAWN). This term received prominence in early nineties in Western Countries. In India the Central Government in its welfare programmes shifted the concept of development to empowerment only in the Ninth Plan (1997-2002) and observed the year 2001 as 'Women Empowerment Year'.

Within the framework of a democratic polity, our laws, development policies, plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1971-78) onwards has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlement of women. The 73rd and 74th Amendments (1993) to the constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. The Ninth Plan (1997-2002) had made its commitment to the objective of "empowering women as the agents of social change and development".

The concept of women empowerment not only focuses on giving women strength and skills to arise above from their miserable situation but at the same time it also stresses on the need to educate men regarding women issues and inculcating a sense of respect and duty towards women as equals.

According to the United Nations Women empowerment mainly has following components:

- ❖ Generating women's sense of self-worth.
- ❖ Women's right to have and to determine their choices.
- ❖ Women's right to have access to equal opportunities and all kinds of resources.
- ❖ Women's right to have the power to regulate and control their own lives, within and outside the home and
- ❖ Women's ability to contribute in creating a more just social and economic order.

MAHILA ARTHIK VIKAS MAHAMANDAL (MAVIM)

Mahila Arthik Vikas Mahamandal (MAVIM) is the state women's Development corporation of Government of Maharashtra, established on the 24th February 1975 on the occasion of International women's year. MAVIM has been declared as a nodal agency by the government of Maharashtra, on 20th Jan. 2003 to implement various women empowerment programme through Self Help Group (SHGs). MAVIM is implementing development programs in all 36 districts of Maharashtra, including the Mumbai and its suburban areas. 250 Urban Local Bodies (ULB) and rural areas across the State. The MAVIM headquarter is based in Mumbai and the organisation has offices in every district to implement developmental schemes in rural areas. More than 14,97,000 women organised through 1,00,000 Self Help Group of MAVIM in Maharashtra. It formed 406 CMRCs and more than Rs. 2900 crore of formal credit extended by MAVIM. Core functions of MAVIM are to act as a State Level nodal agency to implement various women empowerment schemes by the central and state government and it also worked as a bridge between the concerned departments of the government financial institutions NGOs and Self Help Groups to better achieve inclusive development.

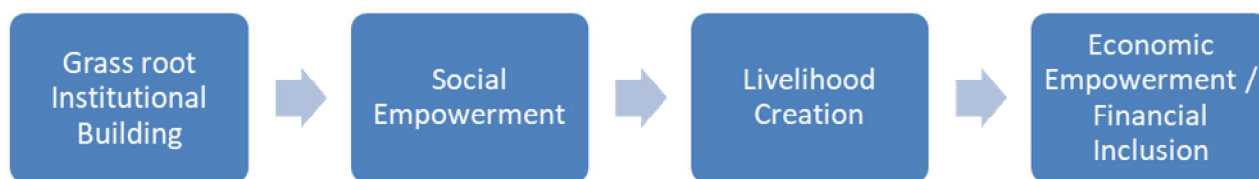
MISSION OF MAVIM

The mission of the corporation is "To bring about gender justice and equality for women, investing in human capital and the capacity building of women, thus making them economically and socially empowered and enabling them to access sustainable livelihoods."

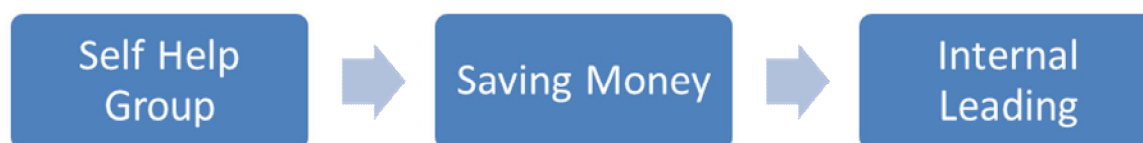
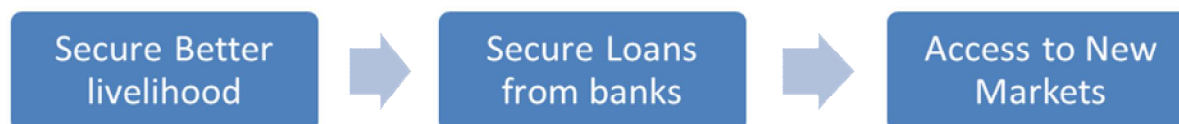
The main goal of MAVIM is to establish social, economical and political justice for women thought for sustainable Development.

OBJECTIVES OF MAVIM

- ❖ To organise women through self help group.
- ❖ To build the overall capacities of women.
- ❖ To enhance self confidence amongst women.
- ❖ Entrepreneurial development of women.
- ❖ To synchronise employment opportunities and market linkages.
- ❖ To promote women's initiative for equal opportunities, prosperity and participation in governance.
- ❖ To build grass roots institutions over SHGs as a way forward to sustainable development.

MAHILA ARTHIK VIKAS MAHAMANDAL'S STRUCTURE OF WOMEN EMPOWERMENT

Mahila Aarthik Vikas Mahamandal built grassroots institutional framework through Self Help Groups for Social Empowerment-organizing advocacy and awareness events to bring about gender equality between men and women. Through including women into the formal economy by facilitating formal credit and ensuring timely repayment it strengthen the financial empowerment. It work by following operational strategies.

Step I**Step II****Step III****WOMEN EMPOWERMENT THROUGH MAVIM**

Some of the important schemes implemented by MAVIM in Maharashtra support to empowerment of women:

1) Manodhairya Scheme for Rape Victims, Children who are victims of sexual offences and Acid attack victims

Through this scheme MAVIM ensure to the victims of Rape and Acid attacks (women & children) are brought from the psychological shock that they suffer. To provide them shelter, Financial Assistance, Medical and Legal aid and counseling services are also equally important Government of Maharashtra has implementing Manodyairya scheme for rehabilitation of victims of rape and acid attacks (Women and children) by providing them financial assistance.

2) Minority Women Empowerment Programme

With the support of the minority development department of government of Maharashtra MAVIM has been implementing minority programmes in 13 cities 10 districts since the year 2012. This programme is running in selected pockets of Mumbai and eight districts of Maharashtra i.e. Malegaon, Karanja, Bhiwandi, Nanded, Parbhani, Bhusawal etc. through this programme MAVIM establish 2600 SHGs.

3) Maharashtra State Rural Livelihood Mission (MSRLM)

MAVIM has been engaged as an, "Implementation and Technical Partner" with MSRLM since 17th April 2013. It is working in 6 blocks of 3 districts i.e. Thane, Bhivandi & Shahpur, MAVIM will support 295 villages and 1975 existing SHGs & planning to expand operation since 694 villages within the next 3 years. The programme will be implemented as per the Sahyogini Model.

4) Manjhi Kanya Bhagyashree Scheme

From 1st August 2017, WCD Dept. Govt. of Maharashtra has started implementation of First-of its -kind Scheme, "Majhi Kanya Bhagyashree". Under this scheme government shall provide financial assistance as for one girl child Rs. 50,000/- for 18 years and for two girls children Rs. 25000/- each one name of both the girls of the families having monthly income upto 7.55 lakhs and only after submission of family planning certificate. After six years families can withdraw accumulated interest amount. Under this scheme for creation of fixed deposits 14 crores have been distributed in financial year, 2018-19.

5) Counseling Centre for Women

Counseling support is provided to victims of atrocities (Women & Children) to help them get rid of the psychological stress. Savitirbai Phule multipurpose women's centres for victims of atrocities are providing consulting and guidance is provided to women who are victims of atrocities.

6) Welfare Scheme for Devdasis

Maintenance allowance is provided to Devdasis along with grant in Aid to Devdasi & their daughters for marriage. For purchasing school uniform and other school related items grant is provided. Hostels are also provided to them.

7) Financial Help for marriage of Girls in orphanages, women reception centers and protection Homes

This scheme is applicable to girls in various governments /NGO run institutions such as state Home, orphanages, Shelter Homes, etc. who have completed 18 years age. Government deposited a cheque of Rs. 25000/- in the name of the girl in her bank account (in a nationalised Bank) for the purpose of buying marriage related expenses and for purchasing utensils etc.

8) Kishori Shakti Yojana

The key objectives of this scheme are to impart health and hygiene education and training to adolescent girls regarding on bad effects of early marriage. Various programmes are organised under this scheme such as Kishori Mdwara Kishori Arogya Shibir etc. at AWC level. Adolescent girls which are found anemic special care has been taken through, IFA tablets with special training for Self-hygiene. Currently this scheme is applicable in the districts of Ahmednagar, Akola, Aurangabad, Bhandara, Chandrapur, Dhule, Hingoli, Jalgaon, Jalna, Latur Nandurbar, Usmanabad, Parbhani, Raigad, Ratnagiri, Sangli, Sindhudurg, Solapur and other 26 districts.

9) Tejaswini Maharashtra Rural Women Empowerment Programme

The Tejaswini Maharashtra Rural Women empowerment programme has been implemented with the assistance of the government of Maharashtra and IFAD (International fund for Agricultural Development). This program is aimed at providing stability and sustainability to the Self Help Group movement in the state. This scheme is based on the:

- ❖ Grassroots institution building
- ❖ Micro finance services
- ❖ Livelihood and micro enterprise development
- ❖ Empowerment of women (Social equality)

Within 8 years this programme has been implemented in over 10435 villages, in 33 districts of Maharashtra, more than 10 lacs SHGs network comprise for its sustainability movement the model of Community Managed Resource Centre (CMRC) established. There levels grassroots institution building will be constructed. At the end of this programme 315 CMRCs i.e. 1 CMRC for every 150-200 SHGs will be operational. It focused that by the end of this programme the income of families involved will increase and income generation resources will be owned by women.

CONCLUSION

Thus, Women Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience. It is nothing but recognition of women's basic human rights and creating an environment where they are treated as equals to men. There are several laws which not only provide specific legal rights to women but also give them a sense of security and empowerment. Mahila Arthik Vikas Mahamandal plays significant role for organizing women at root level through Self Help Groups. They build the overall capacities of women by providing financial, social, motivational push through different programmes and built self confidence amongst them. MAVIM plays important role of entrepreneurial development of root level women through different SHGs product by providing credit as well as market opportunities. Through this MAVIM generates employment opportunities and develop market linkages. For social empowerment MAVIM promote women's initiative for equal opportunities, prosperity and participation of women in governance. With this for sustainable development of women MAVIM built grassroots institutions through SHGs.

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SOCIO-ECONOMICAL IMPACT ON CHANGING CROPPING PATTERN OF WARDHA FARMER: AN ANALYTICAL STUDY

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1) INTRODUCTION

Maharashtra is one of the developed States in India. The Net State Domestic Product (NSDP) and Per Capita Income (PCI) put the State among the top three economically forefront States. The decline is due to diversion of land towards non-agricultural purpose. The gross impact of this could be linked with farmers suicide in Maharashtra coupled with other factors as a result of growing population and increasing cash crop production. It is to be noted that the pattern of farmer suicide is not universal across regions. Within Maharashtra, farmer suicide has been less reported in WARDHA division. Keeping this in view, the issue of cropping pattern has been analysed along with implications to socioeconomic condition of the farmers due to changing cropping pattern based on secondary and primary survey.

DETERMINANTS OF CROPPING PATTERN:

The cropping pattern in any country is determined by economic factor, environmental factor and Government factor. In India the following factors are responsible for changes in cropping pattern are under stated.

- 1) Economic factors : economic factors are playing a significant role in determining the cropping pattern like that
 - i) Comparative yield level and stability in yield. Some crop have higher yield potential in specific areas and yield are also stable year after year and thus less risky. So such crops are preferred over the crop e.g. cotton in Wardha, paddy in Bhandare and Gondia, orange in Nagpur.
 - ii) Relative price and price stability: The higher and remunerative price of some commodities causes increase in area under such crop.
 - iii) To increase production and income. Those who want to increase their production follow the change cropping pattern and choose the crop that increases the production and income. In WARDHA region Jawar crop did not give more production and more income to farmers. So farmers change Jawar crop and increased tur crop.
- 2) Environmental factors: Environmental and technical factors are the most important determinants of cropping pattern. Environmental factors pertain to the physical characteristics and natural endowments of the region. The rainfall, temperature, humidity, soil etc. are responsible for producing specific crops.
- 3) Government policy factor. Cropping pattern may also be influenced by government policy factor. Supply of inputs by the government, Intensive scheme for various crops, government campaign like grow more food or any legislative provision by the government, better marketing provision consolidation of holding, road and transportation also help finalise the cropping pattern. Technical factor also influence change in the cropping pattern Technical factor such as increase capacity of irrigation facilities, availability of improved seeds, chemical fertiliser, pesticides etc. Play major role in changing cropping pattern.

Crop wise, Season wise Normal Area and productivity (Area –in ha, productivity-in kg/ha,)

Sr.no	Name of Crop	Kharif		Rabbi		Summer	
		Area	prod	Area	prod	Area	prod
1	Paddy	400	0	-	-	-	-
2	Jowar	33700	1250	-	-	-	-
3	Maize	-	1700	-	-	-	-
4	Tur	53500	1300	-	-	-	-
5	Mung	1100	900	-	-	-	-
6	Udid	600	650	-	-	-	-
7	Groundnut	2200	1100	-	-	-	-
8	Sesamum	700	400	-	-	-	-
9	Soyabean	158600	1600	-	-	-	-
10	Cotton	127500	363	-	-	-	-

11	Wheat	-	-	18800	1843	-	-
12	Gram	-	-	22800	1000	-	-
13	Groundnut	-	-	-	-	600	1400

Taluka Wise Crop Sowing Report Of Kharif (Area- Ha.)

Name Of Crop	Arvi	Karanja	Ashti	Wardha	Seloo	Devli	Higanghat	Samudrapur	Total
Paddy	2	-	-	-	-	-	-	50	52
Jowar	1009	778	50	692	400	345	634	70	3978
Bajara	-	-	-	-	-	-	-	-	-
Other Cereals	10	8	-	-	80	-	30	-	128
Total Cereals	1021	786	50	692	480	345	664	120	4158
Tur	7820	7250	4750	10100	5450	9800	8544	8400	62114
Mung	-	118	5	10	80	-	90	50	353
Udid	-	34	-	10	70	-	80	-	194
Other Pulses	15	5	-	20	65	-	30	18	153
Total Pulses	7835	7407	4755	10140	5665	9800	8744	8468	62814
Groundnut	10	572	50	3	2	-	-	-	67
Sesamum	12	5	-	15	-	-	10	50	92
Soyabean	30250	29362	20650	23350	25050	37650	37780	49800	253892
Other Oil Seeds	-	16	-	10	35	-	50	52	163
Total oil Seeds	30272	29955	20700	23378	25087	37650	37840	49902	254784
Cotton	9040	3120	3200	14500	8650	9800	11527	8900	68737
Total Kharif	48168	41268	28705	48710	39882	57595	58775	67390	390493

Taluka Wise Crop Sowing Report Rabbi (Area- Ha.)

Name Of Crop	Arvi	Karanja	Ashti	Wardha	Seloo	Devli	Higanghat	Samudrapur	Total
R.Jawar	-	-	-	-	-	-	-	300	300
Wheat	2150	1650	1490	2940	3925	1620	2450	2110	18235
Total Cereals	2150	1650	1490	2940	3925	1620	2450	2310	18535
Gram	1225	1800	860	1500	2500	1510	1950	3500	14845
Other Pulse	-	-	-	-	-	-	-	5	5
Total Pulses	1225	1800	860	1500	2500	1510	1950	3505	14850
Total Food Grain	3375	3450	2350	4440	6425	2130	4400	5815	33385
Sufflower	5	1	2	1	1	-	5	5	20
Lin Seed	-	-	-	-	-	-	-	10	10
Sunflower	-	-	-	-	-	-	-	20	20
Total oil seed	5	1	2	1	1	-	5	35	50
Total rabbi area	3380	3451	2352	4441	6426	3130	4405	5850	33435

2. OBJECTIVES: For the study, the objectives are formulated as follows:

1. To examine the factors affecting backwardness of agriculture sector in Wardha division.
2. To study the impact of government negligence towards agriculture.
3. To study the change cropping pattern in Wardha division.
4. To analyse the factors responsible for changes in cropping pattern.

3. RESEARCH HYPOTHESES

- 1) Change in cropping pattern in WARDHA division.
- 2) Limited use of modern agriculture techniques, and methods in WARDHA division.

4. RESEARCH METHODOLOGY

The study is based on the data collected from primary and secondary sources. in Wardha there are eight Tahasil :- Arvi, Ashti, Deoli, Hinganghat, Karanja, Samudrapur, Seloo, Wardha. The total Population is 3,57,476 and there are 138 villages and total Households are 84,075 with total Area 775 km. Area under cultivation 429600, Average area under Rabbi, Summer crops & sugarcane 51800, Total No. Farmers 164000, Average rainfall 1062.8 mm, Primary data is collected from 175 households from different Tahasil of WARDHA division. This study is conducted in Wardha division.

5. MAJOR FINDINGS OF THE STUDY

Changing Cropping Pattern in Wardha Division: A Macro Scenario

In Maharashtra, area under various crops such as rice, cotton, pulses, sugarcane have increased during ten years period from 2010 to 2019. In particular, area under food grains increased marginally, while declined in the case of jawari, bajari, groundnut and sunflower. Because of geographical features cropping pattern also varies from one district to another. In Wardha, area under rice and sugarcane has completely declined, while Jawari, mung, urid, has declined. On the other hand, Soyabean, Cotton and Tur, wheat and groundnut increased marginally, In Gondia, area under rice is constant during the reference period and it increased in the case of gram and tur, while declined in the case of wheat and sugarcane. In Chandrapur, area under rice declined substantially and in the case of cotton and groundnut marginally declined, while increased in the case of wheat soyabean and gram, In Gadchiroli, area under rice and wheat increased marginally and declined in the case of soya bean and cotton.

5.2 CHANGING CROPPING PATTERN IN WARDHA DIVISION :

A Micro Scenario It is observed that livestock are more in Bhandara, Gondia and Wardha districts; while lower in other regions ie. Chandrapur, Nagpur and Gadchiroli. Most of the marginal farmers are also engaged in sharecropping. One of the reasons of low level of modification in agriculture is the lack of economic support.

In Wardha division, most of the farmers have changed their cropping pattern accounting about 75 per cent during last ten years. It is observed that reporting of the changing cropping pattern is prominent in Wardha (percentage change in the area under crop is 88.3 per cent), Nagpur (81.7 per cent) and Gadchiroli (76.7 per cent), while remaining three districts comes under lower level of changing cropping pattern. Cropping pattern can be measured on the basis of changes in the area under each crop. In some crops, an area under crop has increased while in some it declined. It is observed that area under food crops, oil seed and pulses have increased. These include rice, tur, soyabean, wheat gram and other crops. These changes are not uniform, but vary from one crop to another. Major changes have occurred in the case of gram, tur and soyabean. The negative change in the area under cropping, pattern is observed in the case of Jawari, sugarcane, sunflower and groundnut.

6. CONCLUSION

- 1) Most of the farmers plough their field with help of the bullocks. While some other farmers use tractor yet other works except ploughing are done with the use of bullocks.
- 2) In WARDHA region 85 percent farmers has changed the cropping pattern and 15 percent farmers has not changed in cropping pattern.
- 3) The main reason behind the change of cropping pattern in Wardha divisions are as follows.
 - a) To increase agricultural production.
 - b) To get more income.
 - c) Previous crops were not yielding suitable returns.
 - d) Special market demand for certain special crop product and suitable returns for them.
- 4) By making changes in cropping pattern and accepting new cropping pattern the production of crops and their income have increased. But at the same time the expenditure for the crop production has also increased. It is found that by adopting new cropping pattern the production of crops has increased but income of the farmers has not increased that much.
- 5) Out of the total farmers who have made changes in their cropping pattern in Wardha division, the quantity of big farmers is more while the quantity of small and marginal farmer is near to them. Into business.

7) RECOMMENDATIONS

It is important to highlight farmers problems and suggest remedies which may be used to reduce problems of farmers in Wardha Division as observed in “Effects on farmers economy by changes in cropping pattern in Wardha Division –A study The problems and their remedies are as flows :

1. Acceptance of Socialistic farming

Farming land is divided in small parts, Farmers can get benefit if collective farming is brought and implemented. They may get benefit of co-operative and collective farming and their production and profit will increase.

2. Irrigation Facilities

Farmers have to bear huge economic loss due to uncertainty of rains. If arrangement of artificial rain and water is made available for them, their production may grow and the country may become self sufficient in food grain.

3. Creation of Warehouses

Large number of warehouse is needed to store farm productions in rural area. If government is unable to provide, farmers should come together to build ware houses. With the use of the warehouses they will avoid selling their good at cheaper rates.

4. Insurance of Crops

Most of the land in Wardha Division is non-irrigated and have no irrigation facility Farmers are dependent on natural rain which is erratic and irregular. Therefore it is essential for farmers to insure their crops to save themselves from loss. The government Insurance Companies should make suitable plans to insure farmers crops and save them from their loss.

5. Loan Facilities

Farmers need loans at their proper time; they don't get benefit if loans are not supplied at proper time. Therefore, loans must be provided to them at proper and suitable time. Conditions of farmers loan should be relaxed, their loan limits should be increased. They should get loans at lower rate of interest. Also they should be provided loans easily for their other domestic work so that they will not use farm loans for others domestic works and get more production from their fields.

6. Expulsion of Mediators and Agents

Dishonest mediators, agents and merchants in agriculture production market give less prices to farmers goods and they sell the same goods at double and triple rates to the consumers bringing great loss to the farmers. They earn huge profit and cause great loss to farmers. Therefore, they should be expelled from Agriculture Produce Markets.

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A STUDY OF WOMEN EMPOWERMENT THROUGH AGRICULTURE

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INTRODUCTION

Rural women form the most productive work force in the economy of majority of the developing nations including India. Women play a significant and crucial role in agricultural development and allied fields. The nature and extent of women's involvement in agriculture varies greatly from region to region. But regardless of these variations, women are actively involved in various agricultural activities. As per Census 2011, out of total female main workers, 55 per cent were agricultural labourers and 24 per cent were cultivators. However, only 12.8 per cent of the operational holdings were owned by women, which reflect the gender disparity in ownership of landholdings in agriculture. Moreover, there is concentration of operational holdings (25.7 per cent) by women in the marginal and small holdings categories. Rural women perform numerous labour intensive jobs such as weeding, hoeing, grass cutting, picking, cotton stick collection, separation of seeds from fibre, keeping of livestock and its other associated activities like milking, milk processing, preparation of ghee, etc. About 75 percent of the Indian female populations are from rural families, who belonged to the small and marginal farmers and landless agricultural labourers (Census of India, 1991).

REVIEW OF LITERATURE

Nishi Slathia - Swaminathan, the famous agricultural scientist, describes that it was women who first domesticated crop plant and thereby initiated the art and science of farming. While men went out hunting in search of food, women started gathering seeds from the native flora and begun cultivating those of interest from the point of view of food, feed, fodder, fiber and fuel. Women have played and continue to play a key role in the conservation of basic life support systems such as land, water, flora, and fauna. India is a developing and predominately agrarian economy. 70% of its population is rural, of those households, 60% engage in agriculture as their main source of income. Agriculture is an engine of growth and poverty reduction in developing countries where it is the main occupation of poor. Many women, in developing countries, are major producers of food. Nearly 63% of all economically active men are engaged in agriculture as compared to 78% of women. It is observed that women play a significant role in agricultural development and allied activities including main crop production, live-stock production, horticulture, post-harvesting operations etc. About 70% of farm work is performed by women. Women farmers do not have equal access to productive resources and this significantly limits their potential in enhancing productivity. The present paper shows that the contribution of women in agriculture is extremely significant. It also throws light on the obstacles faced by them in terms of less access to productive resources which do not recognize her work as active productive member.

Varsha Amuthakumar - As an economy transforms, agriculture can be an important engine of growth and poverty reduction. According to summative data, women comprise to nearly about 43 percent of the agricultural labour force in developing countries. Women, in developing countries, act as major providers of food security for their households. Approximately 78 percent of all economically active women are employed in agriculture as compared to 63 percent of men. It is observed that women play a significant role in agricultural development and allied activities including main crop production, live-stock production, horticulture, post-harvesting operations etc. Though at times they act as invisible labourers, women's contribution to the agricultural sector is vast. But with an increase in family income and improvement in the education level of females, more and more females start entering the labour force, especially into non-manual or service oriented jobs. This paper attempts to compare the trends in the percentage of women employed with the agricultural sector with that of men. It also attempts to study how education has been an influential factor for the reduction of participation in agriculture.

OBJECTIVE OF THE STUDY

1. To study women empowerment through agriculture
2. To study the government schemes promoting women empowerment in agriculture

METHODOLOGY

The paper is based on secondary source of data. In order to study the women empowerment through agriculture.

MAHILAKISANSASHAKTIKARANPARIYOJANA

- The "Mahila Kisan Sashaktikaran Pariyojana" (MKSP), a sub component of the Deendayal Antodaya Yojana-NRLM (DAY-NRLM) seeks to improve the present status of women in Agriculture, and to enhance the opportunities available to empower her.

- MKSP recognizes the identity of “Mahila” as “Kisan” and strives to build the capacity of women in the domain of agro-ecologically sustainable practices.
- It has a clear vision to reach out to the poorest of poor households and expand the portfolio of activities currently handled by the MahilaKisan.
- The focus of MKSP is on capacitating smallholders to adopt sustainable climate resilient agro-ecology and eventually create a pool of skilled community professionals. Its objective is to strengthen smallholder agriculture through promotion of sustainable agriculture practices such as Community Managed Sustainable Agriculture (CMSA), Non Pesticide Management (NPM), Zero Budget Natural Farming (ZBNF), Pashu-Sakhi model for doorstep animal care services, Sustainable regeneration and harvesting of Non-Timber Forest Produce.

The following measures taken by the Government for upliftment of women in the agriculture:

1. Under the Centrally Sponsored Scheme Support to States Extension Programme for Extension Reforms, mainstreaming gender concerns in agriculture is being addressed by ensuring utilization of minimum 30% of resources on programmes and activities for women farmers and women extension functionaries. In order to encourage women farmers’ participation in planning and decision making process, their representation in Farmers’ Advisory Committee at Block, District and State level has been provided under the Scheme’s guidelines.
2. Under Sub Mission on Seed and Planting Material (SMSP), the training is provided under the components of the Scheme Seed Village Programme and Quality Control Arrangement of Seeds in which women farmers are equally benefitted. State Governments are also advised to allocate adequate funds to women farmers.
3. Under the National Food Security Mission (NFSM) implemented in 28 states, 30% of allocation of fund is being earmark for women farmer. There is also an intervention under NFSM providing cropping system based training to farmers including SC, ST and women farmers to create awareness on improved technology for increasing production and productivity of crops. State governments are implementing the NFSM as per the provisions of the guideline.
4. Under the National Mission on Oilseeds and Oil Palm (NMOOP), 30% of budgetary allocation is being earmarked for women beneficiaries/farmers. Concerned implementing agencies will be responsible for monitoring implementation of these components i.e. allocation of resources for SC/ST/Women beneficiaries and maintenance of database for the same.
5. Under the Sub-Mission on Agricultural Mechanization (SMAM), 31 drudgery reducing technologies for women in agriculture developed by ICAR are promoted through training, demonstration and financial assistance. Women beneficiaries are also provided 10% additional financial assistance for purchase of various agricultural machines and equipments. Farm Machinery Training and Testing Institutes conducts training on Agricultural Mechanization for women farmers on regular basis and in the year, 2014-15, 936 women farmers were trained.
6. Under the National Horticulture Mission, women are organized into Self Help Groups and farm inputs and technological & extension supports are provided to make women self-reliant.
7. The Indian Council of Agricultural Research (ICAR) has established a network of 645 KrishiVigyanKendras (KVKs) in the country aiming at assessment and demonstration of technologies/products and its dissemination through number of extension programmes including training of farmers to update their knowledge and skill. These training programmes are conducted by KVKs on improved technologies related to agriculture and allied fields and have benefitted the farmers in terms of increased crop production and improved farm income. During 2015-16, as many as 205 women specific income generation technologies related to technological empowerment of rural women were assessed in 394 locations covering 2917 trials under the thematic areas, namely Drudgery Reduction, Farm Mechanization, Health and Nutrition, Processing and ValueAddition, Production and Management, Energy Conservation, Small Scale Income Generation, and Storage Techniques. The major enterprises included mushroom, sericulture, vermicompost production, nutritional gardens etc. 339681 Farm women were trained in the crop production training programmes.
8. ICAR- Central Institute for Women in Agriculture (ICAR-CIWA) has been in the forefront undertaking research on issues affecting women in agriculture. It has focused on participatory action research in

different technology based theme areas involving rural women to test suitability of technologies for women and suggest their refinement. The Institute is also working to catalyse and facilitate R & D institutions to bring in farm women perspectives in their programmes. For gender mainstreaming and empowering women in agriculture, various projects are being implemented to address issues related to women in agriculture in the areas of integrated farming system, IPM, drudgery, livestock and fisheries, extension methodologies and gender indices etc. Drudgery faced by farm women in various agricultural operations including household are being addressed with quantifiable data on the required parameters and designing/refining women friendly farm tools & equipment. It is also working on gender sensitive approaches and methodologies to enhance access of women to critical resources, programmes and services which are critical for women's empowerment in agriculture. Since women in agriculture is a new area of research, capacity building of all the stakeholders are being organized through sensitization programmes for development functionaries, research scientists/ managers, teachers and KVKs scientists/ SMS who are directly or indirectly associated with farm women empowerment by ICAR-CIWA at different places in the country.

AGRICULTURAL WOMEN PROBLEMS

The women doing farm activity faces various problems which acts as the obstacles for her to empower the farm activities. In a farm land there are various farm tools and technologies which are not much known by the women farmers. When there is no much knowledge about the new technologies in agriculture, the women faces problem in doing farm work and have to depend on other external individual for support. The proper guide lines and support from the extension officers and KVK officials would support the women farmers to empower them in agriculture. Research from the U.N. Food and Agriculture Organization shows that if women had the same access to non-land resources as male farmers, they could lift 100-150 million people out of hunger. Thus, it is very important than awareness about the farm technologies should be disseminated to the farm women.

CONCLUSION

Rural women form the most productive work force in the economy of majority of the developing nations including India. Women play a significant and crucial role in agricultural development and allied fields. The government promoted the various schemes for agriculture women empowerment. When a woman empowers herself in agriculture, the nation starts developing faster and more widely.

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CREATING ENVIRONMENT FOR ENTREPRENEURSHIP IN INDIA

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INTRODUCTION

India is scalper as a brand-new entrepreneurship powerhouse for the future Asian happening. Economic development through with industrialization is the logical argument of Government of India since its independence in 1947. Establishment of small scale units i.e. small scale industries (SSI) has been bucked up since then. In the beginning the unit target area was taken as the SSI unit or the task by the Central and state Government Soon it was accomplished that unless one goes to the root cause i.e. entrepreneurs itself rapid growth will not be attainable. Corporate attempt towards entrepreneurship development in India were commenced around 1970. The existing stage of entrepreneurship development human activity is a step by step outcome of the plan of action, objective and the strategy of the Govt. Of India and the various state Government. According to the Indian economy, entrepreneurship and SSI and EDP, some are the development stage.

The major factors of rural entrepreneurship development are personal, organizational, economical, socio-cultural, legal and administrative supports (Wube, 2010), besides lack of positive social norms act as an obstacle for the promotion of entrepreneurship behavior (Kshetri, 2011). The Indian social structure is based on social order systems which act as a major barrier for entrepreneurship development in rural villages.

THE EVOLUTION OF ENTREPRENEURSHIP

The word “entrepreneur” is derived from the French verb “enterprendre”. It means “to undertake”.

OXFORD DICTIONARY

“A person who sets up a business or businesses, taking on financial risks in the hope of profit” International Encyclopedia “An individual who bears the risk of operating a business in the face of uncertainty about the future conditions”

ADAM SMITH

The entrepreneur as an individual who forms an organization for commercial purpose. They must proprietary capitalist, a supplier of capital and at the same time a manager who intervenes between the labor and the consumer.

“Entrepreneur is an employer, master, merchant but explicitly considered as a capitalist”

INTERNATIONAL ENCYCLOPEDIA

“An individual who bears the risk of operating a business in the face of uncertainty about the future conditions”

The entrepreneur is the militant accelerator for modification in the global of business organization. There are autonomous creative thinkers who challenge to be different in an aspect of public events.

Entrepreneurship development (ED) refers to “the process of enhancing entrepreneurial skills and knowledge through structured training and institution? building programmes”.

ENTREPRENEURSHIP IN INDIA :

Entrepreneurship is not brand-new to India. Entrepreneurship for Indian guild is not a fresh thought; the cognitive content of entrepreneurship is a part of its custom. The government has over time implemented plan of action for the encouragement material of the small industries which enclosed render concessional credit entry, education in entrepreneurship development, marketing aid etc. But the entrepreneurial evolution did not take off in a big mode in India as paragon to other countries because of the judicial proceedings fuss, rigorous labour laws, economic regulations etc that the set up had to face.

WHAT IS START-UP?

The system has also seed a big way in encouragement to start ups. The question therefore what necessarily to be answered is what is a start-up? A start-up is an organization that is in the first phase be recoup by the Government for the first two years which is a Positive stimulus for MSME units to take in more learners.

SMALL SCALE ENTERPRISES IN INDIA

A communal categorization is between conventional small industries and modern small

Industries. Conventional small business enterprises include khadi and handloom, village industries, handicrafts, sericulture, coir, etc. Contemporary small-scale industries produce broad range of commodities from relatively simplex items to well-informed commodity such as television sets, electronics control system, different engineering products, especially as supportive to the large industries. The conventional small industries are extremely labour modifier, while the modern small-scale units build utilization of highly lustrous machinery and equipment.

To realize entrepreneurship improvement is to realize SSI unit. The Small-Scale Industrial Sector has come forth as an impulsive and vivacious sector of the economic plan of action during the eighties. The small-scale industrial sector which plays a pivotal concern in the Indian economy in position of employment and growth has registered a high rate of acceleration since Independence in spite of stiff emulation from the large sector and not so inspiring aid from the Government. The Government proclaimed its policy towards the small sector on 6th August 1991. Entrepreneurs is no doubtfulness accelerator of modification and creativity. The outcome of entrepreneurship is establishment of a SSI unit. So creative activity of surrounding for entrepreneurship is basically founded on the policy towards industrial enterprise, specifically SSI and the plan of action adopted for it. ED action cannot be appreciated in separation. On such an analytical heritage efforts in this paper are made to understand SSI and entrepreneurship with following steps.

- 1) The policy towards SSI and objectives.
- 2) The policy towards entrepreneurship.
- 3) The organizational infrastructure for SSI and entrepreneurship improvement.

THE INDUSTRIAL POLICY OF THE GOVT. OF INDIA

The conceptualization of the Government appurtenant industrial enterprise can be apprehended from its Industrial Policy Resolutions (IPR). These are the statements announced and published by the Govt. from time to time. The IPRs have very crucial place as all the act towards industrialization are clarified by those statements. SSI in the beginning and then added by the entrepreneurship got a crystal clear view in the policy statements so it can be said that pleasing environments could be created by the aforesaid. There was a time in India when business communities were looked down upon.

Favourable mannerism with positive role could make the present achievements realizable. Among time to time proclamation IPRs of the year's 1948, 1977, and 1977 and 1980 are of specific value. This province had specific markings regarding SSI. Each of them display a modification in importance regarding the place of SSI in the industrial sector and its role in consistence with the driving economic needs of the nation. The 1948 content was issued on the background of the newly earned triumph, the existing structure of village and cottage industries, hand loom and the industrial sector being in the transformation period. More important then was renewal, scope for individual and village enterprises etc. with a conceptualization of self-sufficiency. Govt. did give a special thought to SSI in the statement because of vantage like decentralized production, labour orientation etc.

IPR 1956 can be taken as a basic content, as it came subsequently a well-planned reasoning and clarity of objectives. It aimed at employment possibility, more production to encounter the need of consumer commodities, mobilization of resources, more exports and less imports, removing regional inequality etc. The policy also envisioned the difficulty and a structure of would-be help to solve those. The problems like competition with large size industries, protecting low technology based units, artisan skill tuned small units, and developing modern small scale units, urban industrial concentration etc. were given contemplation. The entrepreneurship development was also given specific thought. The policy offered more security and was problem-oriented.

The IPR 1977 went a step ahead and for a time it even seemed as if entrusts as secondary for large scale industrial development. Reservation of products, establishment of district industries centers, rural supported small units were particular characteristic. The 1980 IPR well-kept the tempo of 1977. Industrially backward region were best-known and particular human activity for generation of ancillary, small and cottage units, like setting up of few nuclear plants were recommended.

The current IPR is of May 31st 1990. Its intention at eastern industrial growth to assist the objectives of employment generation, spreading of industry in rural areas, promotion of SSI and enhancing their contribution to exports, adaptation and up gradation of technology and achieving international competitiveness. Apart from concentration on the promotion of small-scale and agro- processing industries, the new policy render for relaxation in operation for industrial support concerning such important areas as licensing, foreign collaborations, and import of capital goods, raw materials and components.

THE IMPLEMENTATION OF THE POLICY :

It's surprising what entrepreneurs can do in the market and what they execute when they prosecute in policy. From the above statements, it becomes rational that SSI engaged more and more value as the time elapsed. As soon as it was realized that the genuine target group should be the entrepreneurs, SSI and entrepreneurship became synonyms. The realization was explicit in different ways on different occasions e.g. while appraising the fourth five year plan it was said that "there has perhaps been inadequate cognizance that promotion of new entrepreneurs needs many other approval measures besides alternative in grant of industrial license"

The measures to increase SSI were supplementary from time to time. e.g. limit of investing for SSI was Rs.5 lakhs in 1956 which was reinforced to 7 lakhs, then to 10 lakhs and it went on. As per the IPR of 1990 in case of SSI it is Rs.60lakhs, in case of ancillary it is Rs. 75 lakhs, and for the small unit it is 5 lakhs of rupees. There are some plans of action to attract investment, concessions are available. Assist is given and protective covering is provided to SSI entrepreneurs regarding contest with large scale units.

These can be brief as

1. Making accessible - developed land, plant available and machinery, raw of material, cheap power, etc.
2. Fiscal help: to launch, to run, to intermediate and help in losses.
3. Reservation of items for exclusive purchase from the SSI sector by the Government.
4. Security from competition by large scale industries, subsidy to input prices, price option while purchasing the commodities of SSI by Government.
5. Reservation of products/product line for business enterprise. It commenced with 55 products in 1970 and was 836 as per IPR 1990.
6. Technical aid which consists of Industrial extension service, research and development, modernization programmed, suitable technology, hi-tech preferences.

Considering the backward region which requires more transmutations, some of the measures are:

1. Freedom from regulations.
2. Release from Registration of SSI
3. Designation of some of the prevailing industry for development only in backward areas.
4. Fiscal concessions such as - grant on capital, transportation cost etc., tax holiday: refund of sales tax: Freedom from octroi and other local taxes: development rebate: depreciation allowance: tax credits: Discount on duties and taxes for water, electricity and other inputs: Specific concessions for canalizing the flow of NRI investment. Organizations have been and are being established by the government (central and state) as per the nature of help given. Those are listed under "Organisational set up for the field".

The existing conceptualization of the government can be epitomized in the words of Mr. PD Ojha-Dy. Governor, RBI "Experience has shown that credit support or fiscal Bonus alone does not satisfy to ensure success of industrialization. Supporting services such as identifying and encouraging entrepreneurship, making available efficient and latest technology/know-how, professionalization of management, project counselling and extension services has to be available to the industrial unit at the appropriate time and in adequate measure. Financial Institutions and banks in India have also tried to provide such non financial inputs to the small scale sector depending upon their resources and capabilities."

ADVOCACY OF NEW ENTREPRENEURS

Government will proceed to assist first generation entrepreneur through grooming and will assist their endeavor. Large number of EDP trainers and motivators will be disciplined to significantly boom the Entrepreneurship Development Programmes (EDP).

Improvement in entrepreneurship within the above structure is to be comprehended with different point of view. The first feature is to keep the differentiation in mind regarding self-employment and entrepreneurship. Entrepreneurship is prescribes as one of the solutions for finding the unemployment question of educated young ones. Considering SSI, manufacturing get the area of entrepreneurship and trading etc becomes the area of self-employment. The artisans, craftsmen etc. are to be imposing from the modern technical and non technical entrepreneurs.

The second characteristic is the business and non-business communities. Traditionally business in India was undertaken by a specific community, initiation and processing risk taking abilities among the non-business communities is more important part of entrepreneurship development. Thus it becomes a multidisciplinary activity e.g. Socioeconomic.

One more facet is the classification settled on the nature of participants I.e. women, science, and technology graduates, and the level of technology involved etc. All the above elements have direct influence while composing the entrepreneurial action, as the attempt and the target group should match. The schemes formulated by the government can be entitled as follows:

1. Entrepreneurship Development Programme
2. Ancillary development Programmes
3. Rural Industries Project Programme
4. Backward Area Development Programme
5. EDPs for special group (like S & T) women, rural based people, adivasis (jungle tribes) etc.

THE EDP Small industries Development organization (SIDCO) of Government of India made a commencement in training entrepreneurs, conformation about the target group as unemployed engineers. But Gujarat, a west-located costal state of India famed for its business culture and environment was the first one to carry out corporate efforts to determine and formulated new entrepreneurs from non-business communities. It was in 1970s. it was felt to have a performance to identify and to expand entrepreneurs because of motivating results of an advanced scheme of financing new entrepreneurs introduced by Gujarat Industrial Investment Corporation (CIIC).

Motivated by the Gujarat experience and fetching it as a requirement of the time, soon the EDP became a national movement. By the end of 1986,EDP work was carried out by over 50 different government agencies which can be sorted as follows:

1. A small industries service institutes (SISIs) set up by Government of India.
2. 17 technical consultancies (TCOs) .These are jointly sponsored by financial institutions operating on National Level. These are Industrial Development Bank of India (IDBI) , Industrial credit and investment corporation of India (IFCI) and Industrial Finance Corporation of India (IFCI),
3. Other organizations like govt. Banks, management institutions , universities and colleges etc. It was perceived to have an apex organization to co-ordinate these activities and accordingly two institutions were established.

National Institutes for entrepreneurship and small business development. (NIESBUD), New Delhi. It was established in 1983 by National entrepreneurship Development Board of Government of India to act as apex organization regarding entrepreneurship development in the nation.

Entrepreneurship Development Institute of India (EDII). it was set up jointly by IDBI, ICICI, IFCI, State bank Of India state Government of Gujarat. The institute started functioning in 1983.

Apart from the above endeavor central government decided to pay specific care to S & T students. The department of Science and Technology, Government Of India in 1982 had constituted the national science & Technology. Entrepreneurship Development Board(NSTEDB) for promoting entrepreneurial avenues for S & T persons in the country.

MODERNIZATION, TECHNOLOGICAL AND QUALITY UP GRADATION

Industry Associations would be bucked up and ported to establish quality counselling and commenting facilities. Technology and markets would be established.

VILLAGE INDUSTRIES : HANDLOOM SECTOR

Handloom sector contributes about 30 per cent of the total textile production in the country. It is the policy of Government to boost handloom to continue employment in rural areas and to modify the quality of life for handloom weavers. Janata cloth scheme which sustains weavers often on a minimum level of bread and butter will be phased out by the terminal year of the VIII Plan and replaced by the omnibus project package scheme under which substantial finances will be provided for modernization of looms, training, provision of improved designs, planning of better dyes and chemicals and marketing assistance.

Handicraft Sector - The key areas in handicrafts that could contribute towards a faster pace of rural industrialization are production and marketing. Scheme for training and design development and for manufacture and marketing aid will be given encouragement. Entrepreneurship is not a lavishness good, but a fundamental manipulator of long-run economic execution. The global economy is creating intense and substantial modification for organizations and industries throughout the world. Corporate innovation is a very broad thought that includes the genesis, development, and implementation of new ideas or behaviors.

To gain the flow of credit, the Government has commenced setting up specialized branches of banks solely meant for providing credit to SSIs.

To render technological support and training to small scale sector.

The Government now also necessarily to play their part in encouraging this development and provide opportunities for not just education directed towards building entrepreneurial abilities but also running favorable plans/policies to strengthen the entrepreneurial ecosystem in the country. Government should doings specific development promotional plan for rural and small entrepreneurs.

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WORKING CAPITAL MANAGEMENT OF CO-OPERATIVE SUGAR FACTORIES IN MAHARASHTRA

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ABSTRACT

The capital which is required to meet day to day requirement of the business is called as working capital. The working capital is required to co-operative sugar factories to purchase raw material like sugarcane, consumables stores, office expenditure and other required expenditure. The amount of working capital in sugar factories are determined as how much time is required to convert raw material into finished goods that is called as operating cycle. Working capital management is an integral part of overall corporate management. Working capital management has been looked upon as the driving seat of a financial manager.

INTRODUCTION

Capital is an important part of the business. Every business has required capital mainly for two purpose first one is for the establishment and another one is to meet day to day expenditure. The capital which is required for establishment purpose is called as fixed capital, which is invested in fixed assets for long period. The capital which is required to meet day to day requirement of the business is called as working capital.

Working capital plays an important role in business organization, so working capital is called as lifeblood of the business. Working capital management is an important part of financial management. Progress of the organization is not possible without adequate working capital. It is always kept in mind by the top level management that organization has always provided sufficient working capital. Shortage in working capital means working capital is not managed properly and its impact on the flow of money blocked, payments are postponed. All these results into stoppage of operations and organization have turned to sickness. Effective provision of working capital can do much to ensure the success of a business while its inefficient management can lead not only to loss of profit but also to the ultimate downfall of what otherwise might be considered as a promising concern.

CONCEPT OF WORKING CAPITAL MANAGEMENT

Working capital management is an important part of business decision. Working capital management is an integral part of overall corporate management. Working capital management has been looked upon as the driving seat of a financial manager. Moves and actions in the operating fields of production, procurement, marketing and services are ultimately interpreted and viewed in financial terms; hence the preoccupation with the financial implications of the management of working capital and its segments. In this connection, Louis Brandt observes; "We need to know when to look for working capital funds, how to use them and how to measure, plan and control them". A firm is required to carry adequate amount of working capital so as to carry on the productive and distributive activities smoothly. The level of working capital of the firm is fluctuating, depending upon changes in level of fixed assets, seasonal factors, fiscal and monetary policies of the country and the management policies.

The effective management of working capital like other areas of management requires a clear statement of goals to be pursued and responsibilities to be allocated. Cash management and short term loans along with the level of debtors, are the responsibility of the financial executives. Inventory and credit control are managed in other departments. This division of responsibilities makes a coordinated approach to working capital management all the necessary, although it is difficult particularly when managers from different departments pursue different goals.

WORKING CAPITAL IN CO-OPERATIVE SUGAR FACTORIES:-

The business of sugar factory is seasonal. Working capital is the life blood of every organization including co-operative sugar factories. Working capital is required to the co-operative sugar factories to meet their day to day expenditure. It is one of the major task stands in front of the finance manager that, how to maintain proper working capital in the sugar factories? To maintain the level of working capital top level management has also take an efforts. An amount required to sugar factories for running their business is called as working capital. Co-operative sugar factories are worked in two seasons i.e. crushing and non-crushing. In the crushing season production function of sugar factories are continuously going on. But, in non-crushing season production of sugar is stopped. In the both season co-operative sugar factories have required funds to meet their day to day requirements. Such funds are called as working capital. The working capital is required to co-operative sugar

factories to purchase raw material like sugarcane, consumables stores, office expenditure and other required expenditure. The amount of working capital in sugar factories are determined as how much time is required to convert raw material into finished goods that is called as operating cycle. When the less time is required to complete operating cycle automatically less working capital is required, whereas when more time is required to complete operating cycle large amount is to be required in sugar factories. The co-operative sugar factories are required large amount of working capital because operating cycle of sugar factories are time consuming and sales of sugar factories are regulated by release of quota of mechanism of Central Government. In co-operative sugar factories large amount is blocked up in finished stock which resulted to increase the interest cost.

OBJECTIVES OF THE STUDY

1. To study the concept of Working capital in Co-operative sugar factories.
2. To study the concept of Working Capital Management in Co-operative sugar factories.
3. To calculate Net Working Capital of Selected Co-operative sugar factories.

RESEARCH METHODOLOGY

The present study is depends upon secondary data. The secondary data were collected from the Govt. authorities, reference books, Periodicals, reports, newspapers & Internet. The annual report of selected Co-operative sugar factories has been used to collect the information.

LIMITATION OF STUDY

The present study is related with only five selected co-operative sugar factories i.e. Padmashri Vitthalrao Vikhe Patilsahakari Sakhar Karkhana, Pravaranagr., Sanjivani Sahakari Sakhar Karkhana, Kopargaon., Sahakarmaharshi Bhausahb Thorath Sahakari Sakhar Karkhana, Sangamner Shrigonda Sahakari Sakhar Karkhana, Shrigonda, Agasti Sahakari Sakhar Karkhana, Akole. The present study is related with the period of 2011-12 to 2017-18.

NET WORKING CAPITAL OF SELECTED CO-OPERATIVE SUGAR FACTORIES

Net working capital of sugar factory is depends upon current assets and current liabilities. In case of co-operative sugar factories current assets and current liabilities are playing an important role in the calculation of working capital.

The following table shows the net working capital of selected sugar factories.

(Figure in crores)

Sr.no	Particulars	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	Ave.
A.	Pravara. Factory								
	Current Assets	184.38	173.11	199.59	171.50	238.29	247.13	248.47	208.92
	Current Liabilities	101.87	102.56	124.04	110.39	138.39	153.08	219.46	135.68
	NWC	82.51	70.55	75.55	61.11	99.90	94.05	29.01	73.24
B	Sanjivani Factory								
	Current Assets	106.02	92.18	92.74	127.06	115.65	149.53	142.11	117.89
	Current Liabilities	42.51	42.74	57.31	61.83	86.70	95.12	99.57	69.39
	NWC	63.51	49.44	35.43	65.23	28.95	54.41	42.54	48.50
C	Sangmaner Factory								
	Current Assets	124.73	131.97	182.63	167.07	169.12	218.74	260.54	179.25
	Current Liabilities	52.20	56.48	91.64	64.75	76.94	112.05	124.50	82.65
	NWC	72.53	75.49	90.99	102.32	92.18	106.69	136.04	96.60
D	Shrigonda Factory								
	Current Assets	101.96	117.76	124.55	105.73	156.92	155.14	145.22	129.61
	Current Liabilities	29.85	28.03	44.13	39.33	37.99	53.47	44.21	39.57
	NWC	72.11	89.73	80.42	66.40	118.93	101.67	101.01	90.04
E	Agasti Factory								
	Current Assets	34.87	57.54	67.38	43.43	68.79	89.83	112.25	67.72
	Current Liabilities	34.25	40.79	51.18	41.54	32.12	75.46	40.95	45.18
	NWC	0.62	16.75	16.20	1.89	36.67	14.37	71.30	22.54

Source -: Annual Report of Selected Co-operative Sugar factories 2011-12 to 2017-18

1. Net Working Capital of Pravaranagar Factory was fluctuated during the study period. The average Net Working Capital of Pravaranagar Factory during the study period was 73.24 crores. The Net Working

Capital in the year 2017-18 was only 29.01 crores and it was lowest during the study period. Whereas in the year 2014-15 the Net working Capital was 99.90 crores and it was highest Net Working Capital of Pravaranagar Factory. It is observed that during the study period there was no negative working capital in the Co-operative Sugar factory. The net working capital of Pravaranagar Factory was decreased in 2017-18 by 64.84% due to current liabilities, because current liabilities were increased by 115.43% during the study period but current assets were increased by just 34.75%.

2. The average Net Working Capital of Sanjivani Factory during 2011-12 to 2017-18 was 48.50 crores. In the year 2015-16 Net Working Capital was less i.e. only 28.95 crores and 2014-15 indicates highest Net Working Capital i.e. 65.23 crores. It is cleared that there were no negative working capital for the Sanjivani Factory. The net working capital of Sanjivani Factory was decreased in 2017-18 by 33.01% due to current liabilities, because current liabilities were increased by 134.22% during the study period but current assets were increased by just 34.04%.
3. The average Net Working capital of Sangamner Factory was 96.60 crores during the year 2011-12 to 2017-18. This Co-operative Sugar Factory has properly managed its working capital. During the study period the lower working capital of Sangamner Factory was 72.53 crores and highest working capital was 136.04 crores. The net working capital of Sangamner Factory is increased in 2017-18 by 87.56%.
4. Shrigonda Factory has average Net working Capital during the period 2011-12 to 2017-18 was 90.04 crores. This Co-operative Sugar factory has also properly managed its working capital. This Co-operative factory having less net working capital during the year 2014-15 i.e. 66.40 crores and 2013-14 indicates highest net working capital i.e. 118.93 crores. The net working capital of Shrigonda Factory was increased by 40.07% in 2017-18.
5. Agasti Factory was having very less net working capital as compared to other Co-operative Sugar Factories. Its average Net working Capital for study period was 22.54 crores. 2011-12 indicates lower Net Working Capital i.e. only 0.62 crores and 2017-18 indicates highest working capital i.e. 71.30 crores. It is cleared that Agasti Factory has no negative working capital during the study period it means this sugar factory has also properly managed its working capital. The net working capital of Agasti Factory was increased in 2017-18 by 70.68 crores.

CONCLUSION

Current liabilities of co-operative sugar factories includes amount payable to the Government, trade payable, other current liabilities, provision and interest payable. It is observed that majority portion of current liabilities of sugar factories are covered by other current liabilities, which includes payment to sugarcane growers, payment to employees, cutting and transportation cost, payment to various contractors, audit fees payable etc. The current liabilities of all selected sugar factories are share more than 60% portion of total liabilities. Current assets of Co-operative sugar factory includes inventory, trade receivables, short term loans and advances cash and cash at bank etc. Current assets of sugar factory indicate gross working capital.

The difference between current assets and current liabilities is called as working capital. Net working capital indicates the liquidity position of the selected co-operative sugar factory. The average net working capital of Pravaranagar Factory, Sanjivani Factory, Sangamner Factory, Shrigonda Factory, and Agasti Factory are 73.24 crores, 48.50 crores, 99.60 crores, 90.04 crores and 22.54 crores respectively. The selected co-operative sugar factories are not having negative working capital during the study period 2011-12 to 2017-18. The Sangamner Factory had highest average net working capital i.e. 90.04 crores and Agasti Factory had lowest average net working capital i.e. 22.54 crores. It means the liquidity position of Sangamner Factory is better than all other sugar factories.

SUGGESTIONS

- Co-operative sugar factories should take extra efforts in their working area about cultivation of sugarcane. The co-operative sugar factories should organize workshops, seminars and the lectures of experts in the working area of sugar factories. It will definitely benefit the sugarcane growers regarding improved methods of cultivation of sugarcane. Good cultivation methods will definitely boost the production of sugar. It will also impact the crushing season and over all working of co-operative sugar factories.
- To avoid the excess and inadequate inventory co-operative sugar factories should do efficient management of their inventory. In co-operative sugar factories it is observed that inventory covered more than 60% share of current assets. To keep proper control on inventories Government should reform the rules and

regulation regarding sale of sugar, considering the needs of the co-operative sugar industry. The sales should be allowed as per the financial need of sugar factories.

- The amount of working capital is used by sugar factories for various purposes. In case of sugar factories most of the amount of working capital is locked in inventories i.e. sugar. So, it is not possible for sugar factories to return the amount of working capital to the lenders. This is due to unavailability of funds. Funds are raised only after the sale of sugar. However, the sale of sugar is regulated and controlled by the government. The sale of sugar is delayed in this process. The sugar factories have to bear the interest on working capital loan. To make payment in time co-operative sugar factories require funds. Hence, Government should allow for free sale of sugar as per the need of sugar factories. Due to this inventory management of sugar factories will become powerful and funds will not get locked in inventories for a long time. It will also help to make payment in time.
- It is observed that 60% to 85% share of current assets is covered by inventories. It is observed that co-operative sugar factories are unable to control and manage their stores effectively. In sugar factories purchases are made in large quantity and it is observed that there is no use of scientific inventory control techniques. So, to avoid wastage of inventory, proper inventory control system is required in co-operative sugar factories. Skillful management of inventories will improve the profitability and liquidity of sugar factories.
- Co-operative sugar factories are not allowed free sale of sugar. Sale of sugar is released by monthly quota allotted to each sugar factory as per the Government regulations. Levy sales quota is purchased by the State Government and levy sales price is always less than the open market price. Co-operative sugar factories invite tenders to sale free sugar quota in open market. It means that sale of sugar is under the control of Government. Hence, all the co-operative sugar factories hold huge stock of its production. It is the main reason of shortage in cash. Government should lift the levy quota in time and release the free sales quota. This will reduce the large stock of sugar. It will help to increase the efficiency, profitability and liquidity of co-operative sugar factories.
- Co-operative sugar factories are not allowed to sell sugar on credit; hence receivables in sugar factories are not included in debtors against credit sales. Loans and advances to employees, advances to harvesting and transportation contractors, repairs and maintenance work and deposits are the parts of receivables of sugar factories. The problems are raised in respect of recovery of advances to harvesting and transportation contractors as they do not work regularly and in proportion to the amount of advance paid to them. It is found that sugar factories had no strict control on receivables. For this purpose sugar factories need to formulate strict and effective policy in respect of receivables. It will help to recover the advances in time.

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A STUDY ON ISSUES AND CHALLENGES OF SOCIO-ECONOMIC WOMEN EMPOWERMENT IN MARATHWADA

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ABSTRACT

This paper attempts to analyze the status of Women Empowerment in Marathwada as well as India and highlights the Issues and Challenges of social Women Empowerment. Marathwada is backward place that purpose today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. The study reveals that women of Marathwada are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment

INTRODUCTION

Empowerment is defined as “the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights”. But empowerment can also have many different meanings to different people—depending on their experiences, circumstances, hopes, and dreams

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society is the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated. Women constitute half of the humanity, even contributing two-thirds of world's work hours. She earns only one-third of the total income and owns less than one-tenth of the world's resources. This shows that the economic status of women is in pathetic condition and this is more so in a country like India. Among total Indian population of 1027.10 million, women constitute 495.73 million. Therefore, “women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country”

MEANING OF SOCIO-ECONOMIC WOMEN EMPOWERMENT:

A critical aspect of social empowerment of women is the promotion of gender equality. Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, and Women's empowerment is the way or a social action in which women elaborate and recreate what it is to be in a circumstance that they previously were denied. rights and obligations in all spheres of life Create an enabling environment through adopting various policies and programmes for development of women, besides providing them easy and equal access to all the basic minimum services so as to enable them to realize their full potential.

Economic Empowerment– Ensure provision of training, employment and income generation activities with both forward and backward linkages with the ultimate objective of making all women economically independent and self reliant. **Gender Justice** – Eliminate all forms of gender discrimination and thus enable women to enjoy not only de jure but also de facto rights and fundamental freedom on par with men in all spheres, viz, political, economic, social, civil, cultural etc.

OBJECTIVES OF THE STUDY

1. To know the need of Socio- economic Women Empowerment.
2. To evaluate the Awareness of Socio-economic Women Empowerment in Marathwada
3. To dissect the Factors affecting the Economic Empowerment of Women.
4. To study the Government Schemes For Women Empowerment.

REVIEW OF LITERATURE

1. **Doepke M. Tertilt M.** Does Female Empowerment Promote Economic Development? This study is an exact examination recommending that cash in the hands of moms advantages youngsters. This study built up a progression of non-helpful family bartering models to comprehend what sort of grindings can offer ascent to the watched observational relationship.
2. **Venkata Ravi and Venkatraman** concentrated on the impacts of SHG on women support and practicing control over basic leadership both in family matters and in gathering exercises
3. **Duflo E.** Women's Empowerment and Economic Development, National Bureau of Economic Research Cambridge The study contends that the bury connections of the Empowerment and Development are likely too feeble to be in any way self-managing and that constant strategy responsibility to similarly for its own particular purpose might be expected to achieve fairness amongst men and women.

OCCUPATIONAL STRUCTURE AND WORK PARTICIPATION IN MARATHWADA REGION OF MAHARASHTRA STATE

Marathwada knows backward place, region in Maharashtra state. So here Occupational Structure and Work Participation rate is lower than other region in Maharashtra state. Women are still at the lower end of the labour market in pay and authority. They typically occupy lower-paid and lower status jobs. Women's unemployment rate is higher than that of men and far more women than men work in the informal sector. In organized sector the number of women is significantly small even if they have the benefit of education and skills.

Various factors are responsible for this like Socio-cultural and traditional patriarchal society, which discourages women's working outside the house, perception that women have domestic managerial role to play leads to low female participation in formal employment, society's dictum of sparing females from being employed as wage laborers as social prestige. Poverty-stricken people do allow their women who do not have any alternative for themselves and their families. She works on disadvantages since education and skills decide the level at which one can enter the labour market, most women are engaged in low-skill and low-wage work. Majority of them are found in vast rural and urban un-organized sector as landless workers and petty share-croppers in the agriculture sector and as contractual wage-laborers in mining and construction sectors and also as domestic help. They together form an exploited segment of population and contribute to the numbers below poverty line.

CHALLENGES OF SOCIO- ECONOMIC WOMEN EMPOWERMENT

Education: While the country has grown from leaps and bounds since independence where education is concerned. the gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.

Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

Health and Safety: The health and safety concern of women are paramount for the wellbeing of a country and is an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

Professional Inequality: This inequality is practiced in employment and promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises. Morality and Inequality: Due to gender bias in health and nutrition there is unusually high mortality rate in women reducing their population further especially in Asia, Africa and china.

Household Inequality: Household relations show gender bias in infinitesimally small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division of work

WOMEN EMPOWERMENT SCHEMES

1. Beti Bachao Beti Padhao Scheme
2. One Stop Centre Scheme
3. Women Helpline Scheme
4. Working Women Hostel
5. Rajiv Gandhi National Creche Scheme For the Children of Working Mothers

6. Ministry approves new projects under Ujjawala Scheme and continues existing projects
7. Revision under IGMSY in Accordance with National Food Security Act, 2013 in XIIth Plan
8. Support to Training and Employment Programme for Women (STEP)
9. NARI SHAKTI PURASKAR1
10. Awardees of Rajya Mahila Samman & Zila Mahila Samman

FINDINGS OF THE STUDY

1. There are several Government programmes and NGOs in the Country, there is still a wide gap that exists between those under protection and those not.
2. Poverty and illiteracy add to these complications, The Empowerment of Women begins with a guarantee of their health and safety.
3. Empowerment of Women could only be achieved their economic and social status is improved.

CONCLUSION

“When women move forward the family moves, the village moves and the nation moves”. It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation. The best way of empowerment is perhaps through inducting women in the mainstream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality.

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AGRICULTURAL MARKETING IN INDIA

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ABSTRACT

The agricultural marketing is a method that includes gathering, storage, preparation, shipping, and delivery of different farming materials across the country. In agriculture marketing, the selling of an agriculture product depends on various components like the demand for the product at that time, availability of storage.

INTRODUCTION

After Independence, farmers while selling their products to traders experienced massive incorrect weighing and manipulation of accounts. The farmers who did not have required information about the prices and were forced to sell at low prices with no proper storage facility. Sometimes, the product could be sold at a weekly village market in the farmer's village or in a neighbouring village. If these shops are not available, then the product is sold at irregular markets in a nearby village or town, or in the mandi. So, the government took various measures to control the activities of the traders.

CONCEPT OF AGRICULTURAL MARKETING

Agricultural marketing system is an efficient way by which the farmers can dispose their surplus produce at a fair and reasonable price. Improvement in the condition of farmers and their agriculture depends to a large extent on the elaborate arrangements of agricultural marketing. The term agricultural marketing include all those activities which are mostly related to the procurement, grading, storing, transporting and selling of the agricultural produce.

Thus Prof. Faruque has rightly observed: "Agricultural marketing comprises all operations involved in the movement of farm produce from the producer to the ultimate consumer. Thus, agricultural marketing includes the operations like collecting, grading, processing, preserving, transportation and financing."

Agricultural marketing means the economic process under which agricultural goods are exchanged. Process of agricultural marketing determines the value of agriculture products in terms of money and delivers them to their final consumer.

PRESENT STATE OF AGRICULTURAL MARKETING IN INDIA

In India four different systems of agricultural marketing are prevalent:

- 1. Sale in Villages:** The first method open to the farmers in India is to sell away their surplus produce to the village money lenders and traders at a very low price. The money lender and traders may buy independently or work as an agent of a bigger merchant of the nearby mandi. In India more than 50 per cent of the agricultural produce are sold in these village markets in the absence of organized markets.
- 2. Sale in Markets:** The second method of disposing surplus of the Indian farmers is to sell their produce in the weekly village markets popularly known as 'hat' or in annual fairs.
- 3. Sale in Mandis:** The third form of agricultural marketing in India is to sell the surplus produce through mandis located in various small and large towns. There are nearly 1700 mandis which are spread all over the country. As these mandis are located in a distant place, thus the farmers will have to carry their produce to the mandi and sell those produce to the wholesalers with the help of brokers or 'dalals'. These wholesalers or mahajans again sell those farm produce to the mills and factories and to the retailers who in turn sell these goods to the consumers directly in the retail markets.
- 4. Co-operative Marketing:** The fourth form of marketing is the co-operative marketing where marketing societies are formed by farmers to sell the output collectively to take the advantage of collective bargaining for obtaining a better price. The base of co-operative marketing is no-profit no-loss.

AGRICULTURE MARKETING?

Agricultural marketing is a process that involves the assembling, storage, processing, transportation, packaging, grading and distribution of different agricultural commodities across the country.

MEANING OF MARKET

Markets mean a open place or large building where actual buying and selling takes place. The market may extend to a locality, village town, region or a country according to the demand of a commodity. Market includes

both place and region in which buyers and sellers are in free intercourse with one another. Agricultural Marketing includes those business activities that direct the flow of goods and services from producer to consumer.

Types of agricultural markets in India: Market for agricultural produce may broadly be divided into :

01. Wholesale market 02. Retail market

01. Wholesale Markets: These markets are subdivided into:

I. Primary wholesale markets: These markets are periodically held, either ones or twice a week. Agricultural produce comes from neighbouring villages. These markets deal in the sale of fruits, vegetables, food grains, all household requisites etc. for example of Village market.

II. Secondary wholesale market: These are also known as mandis. These are situated generally at district or taluka headquarters. Small merchants purchase from primary wholesale market and sale in this markets. Some cultivators directly sell their produce in these markets. Each market comprises area with a 10-20 miles radius. For e.g. District and taluka market.

III. Terminal markets: These are the markets in which the produce is either finally dispose off , direct to consumer or processors or assemble for shipment to foreign countries. These markets are the parts where warehouses and storages are cover a wide area, may be state.

02. Retail market

1. Retail markets: These markets are spread all over the city or town subject to municipal control. They generally deal in all types of produce and serve the needs of the city people as well as of the surrounding villages. Particular type of market is located in particular locality. Cloth market is one locality and grain, vegetable are in different localities. There is direct selling to consumer.

2. Fairs: These are held on religious occasions, at pilgrim centre. These markets deal in livestock, agricultural produce etc. for e.g. Magh Mela at Allahabad. There are various dimensions of markets. Any market may be classified on the basis of these Dimensions.

GOVERNMENT MEASURES TO IMPROVE AGRICULTURE MARKETING

1. The initial step was to regulate the market and plan a clean, transparent and simple marketing strategy. This regulation helped both the farmers and the consumer. But it still needs to realize the full potential of rural markets.

2. The second measure was the procurement process like transportation facilities, warehouse, cold storage, godowns, and the processing unit. However, the current infrastructure is inadequate to adhere to the growing demand and therefore needs to be improved.

3. The third aspect is to decide on the fair price for the product. In the past, it has been a setback due to the unequal coverage of farmer members and the absence of a suitable link between marketing, processing cooperatives and inefficient financial management. Example of a successful cooperative is the Gujarat milk cooperative which transformed the social and economic landscape of Gujarat.

THE LAST ONE IS POLICIES

- Guarantee of Minimum Support Prices (MSP) for agricultural products
- Storage of surplus stocks of wheat and rice by Food Corporation of India (FCI)
- Distribution of food staples and sugar through PDS

All these measures are pen down to guard the income of the farmers and procuring agriculture products in the subsidized rate to the underprivileged. However, in spite of government interference in agriculture marketing, private traders still dominate the agricultural markets.

IMPORTANCE OF AGRICULTURAL MARKETING

Agricultural marketing is a specific part of marketing. It is related to agricultural products only. It is the base of most of the economic activities of a country. It brings marketable surplus to the market for sale. Farmers will keep a portion of their produce for self-consumption and cattle and the remaining portions are left for sale. Higher level of marketable surplus leads to greater economic development. The importance of agricultural marketing is as follows:

1. Provides raw materials for industries.

2. Provides food grains for the entire population and fodder for cattle.
3. Provides a base for expansion of internal market of a country.
4. Helps in the expansion of international market also when marketable surplus found in excess of the demand of a country, fetches a considerable amount of foreign exchange.

At present, most of the farmers sell their produce through village level markets, fairs, mandies ; co-operative societies and government also purchases agricultural produce direct from farmers.

COLLABORATION WITH NATIONAL AND MULTINATIONAL COMPANIES

Many national and international fast foods are rapidly getting into a contract with farmers. They encourage the farmers to produce high-quality fruits and vegetables by providing them not only seeds and other materials but also guarantee procurement of the product at pre-decided prices. This type of arrangements reduces price risk for farmers and increase farm product in the market.

AGRICULTURAL MARKETING IN INDIA

India is an agricultural country and one third population depends on the agricultural sector directly or indirectly. Agriculture remains as the main stay of the Indian economy since times immemorial. Indian agriculture contribution to the national gross domestic product (GDP) is about 25%. With food being the crowning need of mankind, much emphasis has been on commercialising agricultural production. For this reason, adequate production and even distribution of food has of late become a high priority global concern. Agricultural marketing is mainly the buying and selling of agricultural products. In earlier days when the village economy was more or less self-sufficient the marketing of agricultural products presented no difficulty as the farmer sold his produce to the consumer on a cash or barter basis.

PROBLEMS OF AGRICULTURAL MARKETING IN INDIA

The several problems are involved with the agricultural marketing system of India. Following are some of the main problems of the agricultural marketing in India:

01. Shortage of Storage Facility: There is no proper storage of warehousing facilities for farmers in the villages where they can store their agricultural products. In India, every year 15 to 30 percent of the agricultural products are damaged due to the absence of proper storage facilities. Thus, the farmers are forced to sell their products at a very low price.

02. Poor Transportation: Poor transportation is one of the major defects of agricultural marketing in India. In the absence of proper road transportation facilities in the rural areas, farmers fail to sell their products at a fair price in the town markets. Thus, they prefer to sell their products at the village markets itself.

03. Shortage of Market Intelligence: There is absence of market intelligence or information system in India. Indian farmers are not aware of the current market prices of their products. Thus, they have to accept any unremunerative price for their products as offered by traders or middleman.

04. Intermediaries: A large number of intermediaries exist between the cultivators and the consumers. All these middlemen and brokers claim a good amount of margin and thus reduce the returns of the cultivators. Thus, intermediaries are considered as a major problem in the agricultural marketing system of India.

05. Shortage of Grading: Indian farmers do not give importance to grading of their products. They hesitate to separate the qualitatively good crops from bad crops. Therefore, they fail to fetch a good price of their quality products.

06. Lack of Institutional Finance: In the absence of adequate institutional finance, Indian farmers have to come under the clutches of traders and moneylenders for taking loan. After harvest they have to sell their products to those moneylenders at unremunerative price.

07. Unregulated Markets: There are a huge number of unregulated markets which adopt various malpractices. Prevalence of false weights and measures and lack of grading and standardization of products in village markets in India are always going against the interest of ignorant, small and poor farmers.

08. Shortage of Organization: There is lack of collective organization on the part of Indian farmers. A very small amount of marketable surplus is being brought by a huge number of small farmers leading to a high transportation cost. Lack of organization creates the problems like the absence of co-operation between the producers and the consumers.

RESEARCH METHODOLOGY

The research is based on secondary data; it's an exploratory and descriptive in nature. The secondary data is collected from review of past researches and other report and include website and internet.

CONCLUSION

Farmers frequently consider marketing as being their major problem. However, while they are able to identify such problems as poor prices, lack of transport and high post-harvest losses, they are often poorly equipped to identify potential solutions. Successful marketing requires learning new skills, new techniques and new ways of obtaining information. Extension officers working with ministries of agriculture or NGOs are often well-trained in agricultural production techniques but usually lack knowledge of marketing or post-harvest handling.

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THE IMPACT OF GST ON AGRICULTURAL SECTOR IN INDIA

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ABSTRACT

Goods and Services Tax is a single and a broad based tax levied on goods and services consumed in an economy. Agricultural sector has been the root of Indian economy and it contributes to around 17.4 per cent to GDP. About 52 per cent of the total rural livelihood depends on this sector as their primary means of livelihood, so it is important to study the impact of GST on the Agriculture sector. GST will have both positive and negative effect on Agriculture. GST is expected to create a business friendly environment, as price level and inflation rate go down. Good and Service tax has single tax structure as it leads to unified market at national level for goods and services. The implementation of GST is expected to bring uniformity across states and centre which would make tax support policy of a particular commodity effective. Good and Services Tax (GST) was predicted to have a simple harmonized tax structure with operational ease leading to a single unified market at national level for goods and services while ensuring that there is no negative revenue impact on the states. This paper is helpful in bringing out the light on Impact of GST on Agriculture Sector.

INTRODUCTION

The impact of GST on agricultural sector is foreseen to be positive. The agricultural sector is the largest contributing sector the overall Indian GDP. It covers around 16% of Indian GDP. The implementation of GST would have an impact on many sections of the society. One of the major issues faced by the agricultural sector is the transportation of agriculture products across state lines all over India. It is highly probable that GST shall resolve the issue of transportation. GST may provide India with its first National Market for the agricultural goods. There are a lot of clarifications which need to be provided for rates for agricultural products. Special reduced rates should be declared for items like tea, coffee, and milk under the GST.

NATIONAL AGRICULTURAL MARKET (NAM)

A scheme for the promotion of National Agricultural Market(NAM) is introduced by the central government. Involving all the farmer and traders in the regulated markets with a common e-commerce platform for a transparent, impartial trade of agri-commodities can be termed as National Agricultural Market. Due to the different state VAT and APMC(Agricultural produce market committee) laws, implementation of NAM scheme would be challenging. GST is crucial for creating a path regarding the successful implementation of NAM. Most of the indirect taxes levied on agricultural products, would be subsumed under GST. GST would provide each trader, the input credit for the tax paid on every value addition. This will create a transparent, hassle-free supply chain which would lead to free movement of agri-commodities across India. Most of the agricultural commodities are perishable in nature. An improved supply chain mechanism due to GST would reduce the time taken for inter-state transportation. The benefit of reduction in time would be passed on to the farmers/retailers. Some states in India like Maharashtra, Punjab, Gujarat, and Haryana earn more than Rs 1000 crores from charging CST/OCTROI/Purchase Tax. GST would subsume all the above taxes. Hence these states would need to be compensated for the loss of revenue.

IMPACT OF GST ON AGRICULTURAL SECTOR

GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. A better supply chain mechanism would ensure a reduction in wastage and cost for the farmers/retailers. GST would also help in reducing the cost of heavy machinery required for producing agricultural commodities. Under the model GST law, dairy farming, poultry farming, and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST.

Fertilizers an important element of agriculture was previously taxed at 6% (1% Excise + 5% VAT). In the GST regime, the tax on fertilizers has been increased to 12%. The same impact is on Tractors. Wavier on the manufacture of Tractors is removed and GST of 12% has been imposed. This is beneficial as now the manufacturers will be able to claim Input Tax Credit

India's milk production in 2015-16 was 160.35 million ton, increased from 146.31 mt in 2014-15. Currently, only 2% VAT is charged on milk and certain milk products but under GST the rate of fresh milk is NIL and skimmed milk is kept under 5% bracket and condensed milk is going to be taxed at the rate of 18%. Tea is probably one of the most crucial items in an Indian household. The price of tea might also increase due to the tax rate of 5%

under GST rate from the current average VAT rate of 4-5% with Assam and West Bengal with the exception of 0.5 and 1%.

POSITIVE IMPACT OF GST ON AGRICULTURE

- A reliable and transparent supply chain mechanism. A **fast and secure supply chain mechanism** can reduce waste as well as the cost for farmers/retailers.
- Reduce cost for heavy machinery used in Agricultural Production. This will reduce production cost. Deep irrigation in rural and remote areas. The GST council has reduced the GST rate on Sprinkles and Nozzles to 12% GST.
- With the introduction of Goods and Services Tax (GST) — India's biggest reform in the tax structure — the government has succeeded in moving a step closer towards making the country a unified common market, leading the nation's economy towards growth and sustainability.
- India's fast-moving consumer goods (FMCG) sector has grown consistently over the past three years, reaching over \$25 billion in retail sales. We believe that the implementation of GST and the opening of foreign direct investment (FDI), especially in the food processing, has enabled the growth of the industry and raised market potential to grow over 12-13% percent in 2018.
- Further, the promotion of the National Agriculture Market (NAM) by the Centre in accordance with the GST has created scope for **increased transparency** and impartial trade of agri-commodities without the restriction of multiple taxation.
- Considering the perishable nature of the agri-commodities, improved supply chain mechanism due to GST would re-write the scope of profitability for farmers.
- With the **exemption on GST on storage and warehousing** of agricultural produce, the new tax regime has reduced the tax burden on the farming sector and created an opportunity for farmers to sell the produce at the best available price in the Indian market without State barriers and reduce the imminent storage-related food loss, that goes a long way in helping realize the government's vision to double farmer incomes.
- Due to the nature of GST being a **consumption-based tax**, it will be levied only when food products are sold by the manufacturer and not when they are manufactured unlike the earlier imposed excise duty. In addition, full input credit allowed of prior GST paid on inputs/purchases and the decision of the government to drop the 1% interstate tax on stock transfers has reduced the amount of working capital required by companies.

NEGATIVE IMPACT OF GST ON AGRICULTURE

- However, the application of GST to agri-commodities will have a significant impact on the population that lives under the subsistence level.
- While food, including grains and cereals, meat, fish and poultry, milk and dairy products, fruits and vegetables, candy and confectionery, snacks and restaurant meals currently come under the purview of GST, the earlier exemption of food from CENVAT and the 4% VAT on food items highlight the doubling of tax burden on the food sector due to GST.
- While large corporates in the agri-processing sector have begun to adapt to the new regime, the grassroots players are still adversely impacted. While most agri-warehousing companies rent warehouses from small owners of the property, a majority of such owners remain unregistered suppliers.
- However, such renting of warehouses by agencies engaged in providing storage and warehousing services is liable to GST under a reverse charge at the rate of 18%. The GST paid thus is not eligible for input tax credit (ITC), as the corresponding outward supply of warehousing service is exempted from GST.
- Since the majority of warehouses managed by private companies are leased ones, the above situation implies an 18% increase in the cost of warehousing and defeats the very purpose of GST exemption for storage of agricultural produce.
- The tax burden will inevitably be passed on to farmers in the form of higher price for storing goods in the absence of any viable alternative for warehouse agencies, thereby increasing the cost of the food produce.
- Earlier, imports of project equipment used to create facilities to store agriculture commodities like mechanized handling systems and pallet racking systems, attracted only a basic customs duty of 5% and were specifically exempt from countervailing duty and special additional duty. The same exemption has

not been extended under GST. These imports now attract 18% IGST coupled with the existing 5% basic customs duty, resulting in a spike in the cost of imported machinery. This deters the creation of modern agri-infrastructure, thereby defeating the purpose of extending exemption to storage of agricultural produce.

GST IN ANY WAY BENEFITS RURAL INDIA

The fast moving consumer goods and retail sector on Saturday welcomed the Budget proposal to introduce GST from April next year, saying the move will give a big fillip to the industry. The Budget proposed to roll out GST (Goods and Services TAX) from next fiscal. The Budget clearly talks of a long term vision for economic growth, a vision which dreams of better amenities, infrastructure, skill development and jobs. The focus on broad-based growth will benefit the FMCG industry. Along with increased investments in MGNREGA and social security, a firm roadmap for reduction of corporate taxes, ease of doing business and GST is very reassuring for the long term balanced growth and augurs well for the industry. The Budget is a sincere effort to address all class of society and bringing the economy back on track. More money in the hands of the masses by way of social sector schemes like farm credit, rural infrastructure funds allocation, MNREGA allocation and increasing agricultural area and productivity. "EY India's Retail and Consumer Products Leader said increase of service tax would have a negative impact on the sector till implementation of GST." "This Budget proposes a lot of structural changes and avoids the usual high decibel measures like increase in tax exemption limits. Reaffirmation of the GST roadmap, removal of SAD, relief for the footwear sector and general focus on easing approvals, reduction of tax on royalty from 25 percent to 10 percent, reduction of corporate tax, is quite positive," he said. The hike in service tax to 14 percent will have a negative impact on the retail sector but hopefully only for a year with GST implementation, it will be short lived. On the long-term, there seems to be a lot of focus on the social aspect with schemes for accident and health insurance and pension which will be very positive for the sector in the long run," he added. KPMG's Retail Sector Head said Budget envisages a balanced and long-term economic and industrial growth. With positive consumer sentiments and softening inflation, budget announcements on GST, revision of excise/ custom duty structure, fund allocations for skill development and rural markets development would ensure long-term consumption boom for the retail sector.

The announcement to roll out GST from next April is the single most significant development for the sector, as this would result in uniform taxation for products and services across the country," he added. Grant Thornton India's said, "Visibility on roll-out of GST is a positive announcement which will provide impetus to the economy and accordingly boost investor and consumer sentiment. Emami Group director said the Budget will augur well for the FMCG sector if the economy grows. For the FMCG industry, this Budget is expected to have a positive impact. Focus on uplifting the rural economy with allocation of funds for irrigation, roads, sops including rural development schemes like MNREGA are expected to have a bullish effect on the rural market of FMCG products, provided we have normal monsoons". The application of GST in the food and agriculture industry is into high consideration and the public is hopeful to witness various fruitful reforms in this sector. GST has been the long awaited 122nd constitutional amendment bill, which has been passed by both upper and lower house and will become law by the next year. There are many hopes with the GST and its impact on all sectors. We have already covered its impact on the lives of common man and oil and gas sector. With the unification of the taxation system, many sectors will be benefited only if things go as per the bill. The impact on the food industry will affect people living in all sections of the society. However, taxing the food could hold more impact on the poor. But, the exception of food can shrink the tax base as well. As we know that Agriculture is the root of the Indian economy and government has always kept it as its top priority. Food includes various different items such as meat, fish, poultry, grains, cereals, dairy products and milk, confectionary, snacks, candy, etc. In India, many of the food items have been exempted from the CENVAT, while cereals and food grains are liable for the state VAT of 4 percent. While the other unprocessed food such as meat and eggs, coarse grains, fresh fruits, and vegetables come under the restricted state VAT.

The expected that after the implementation of the GST, the prices of the agricultural products and services will rise but the products will be able to reach places via trucks in a better way. The implementation of GST will also favor the National Agricultural Market on merging all the different taxations on agricultural products. The ease of transportation of the agricultural good will improve the marketing and improve the virtual market growth. Agriculture is now again in the eyes of the council as it has been proposed that the various farm items which were earlier out of the taxation circle will now be taken due into the consideration as the meaning "agriculturalist" has been revised and accordingly the major sources to tax exemptions has been narrowed down to assimilate the trading products which garner the revenue out in the market once produced. In the present system, we see that there are difficulties in the implementation of tax support by the centre over the policies of states. Therefore, in the GST regime, we can witness a boost in the inter-state trade and achieve goals of

National Agricultural Market. The chairman at Rasna, and chairman at CII National Committee on Food Processing says, "The biggest pros of GST is that we will have a single tax without the cascading effect of multiple taxes, so only value addition is taxed at each point, that is a healthy international practice. Unless the overall GST is low for the food processing sector, it will lead to an increase in inflation and will not benefit farmers or consumers. I hope that GST does not put breaks on the growth momentum recently regained or burn a big hole in consumers already pin holed pockets and take processed food beverage, a fundamental necessity, out of the common man's reach." GST will bring within the tax net transactions such as trading in oilseeds, pulses and cereals, which, at the moment, are happening outside the tax structure. It will bring benefit to processor and consumers as cascading impact of prices will be checked, Sabziwala is an Indian startup company and its business is to source fresh vegetables and fruits directly from farmers and supply them to urban customers. MD at Parag Milk Food, said GST is not beneficial for agricultural commodities and allied sector but might benefit the engineering sector. Currently, there is no tax to procure milk from farmers. We only pay 2% central VAT on sale of milk powder to a company. When GST gets implemented, the tax can be 12.5% or 15% or 18%. There will be a straight cost hike in milk and milk products prices. Meanwhile, the Tea industry feels that it should be exempted from GST. Tea is the most popular thing in India after water. A senior Industry executive says, "The Tea garden showcases the definition of agriculture in India and the Draft Model GST law insisted on its exemption. In case full exemption of GST is not possible, GST rate on tea should be kept on a par with the current tax rate of 5-6%. The present concessional tax rate of 0.5/1% for teas sold through auctions is allowed to continue under the GST regime. Otherwise, tea will become costlier. The government has also put forward the provision of e-filing the tax returns under the GST regime online via GST portals. Presently, the GST Bill is getting ratified by the state governments and it is likely to come into consideration by April 2017.

CONCLUSION

An increase in the cost of few agricultural products is anticipated due to the rise in inflation index for a brief period. Though, implementation of GST is going to benefit a lot, the farmers/ distributors in the long run as there will a single unified national agriculture market. GST would ensure that farmers in India, who contribute the most to GDP, will be able to sell their produce for the best available price.

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A SYSTEMIC STUDY OF IMPLICATION OF GST ON RURAL INDIA

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ABSTRACT

After more than a decade of intense discussion and debate, finally, GST is becoming a reality. Although, in its current form, it is not the perfect GST as originally envisaged, it is being lauded as one of the most transformational reforms since 1991. GST is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. Goods and service tax is a sound and significant indirect tax reform since 1947. It is a heroic step by government to unify state economies and elevate Indian economy to new heights. It is expected to create pro poor environment as both price levels and inflation rate will fall down due to applicability of even tax rates all over India. Agricultural sector has been the root of Indian economy and it contributes to around 17.4 percent to GDP. About 52 percent of the total rural livelihood depends on this sector as their primary means of livelihood. An attempt is made in this paper to understand the basics and to analyze the impact of GST on rural economy as around 60 percent of the people in India resides in villages. The study also addresses the various rewards that will accrue to rural India and future challenges yet to be faced after implementation of GST.

Keywords: GST, CGST, SGST, IGST, Input Credit, Rural India, Indian Economy.

INTRODUCTION

Presently, the tax structure of India is very complex. Looking to the global developments and tax structure of developed countries, GST is the need of the hour and will be the biggest reform in Indian taxation since 1947.

Clause 366(12A) of the Constitution Bill defines GST as “goods and services tax” means any tax on supply of goods, or services or both except taxes on the supply of the alcoholic liquor for human consumption. Further the clause 366(26A) of the Bill defines “Services” means anything other than Goods. Thus it can be said that GST is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. The proposed tax will be levied on all transactions involving supply of goods and services, except those which are kept out of its purview.

Amidst economic crisis across the globe, India has posed as a beacon of hope with ambitious growth targets, supported by slew of strategic missions like ‘Make in India’, ‘Digital India’, etc. Goods and Services Tax (GST) is expected to provide the much needed stimulant for economic growth in India by transforming the existing basis of indirect taxation towards free flow of goods and services within the economy and also eliminating the cascading effect of tax on tax. In view of the important role that India is expected to play in the world economy in the years to come, the expectation of GST being introduced is high not only within the country, but also in neighboring countries and in developed economies of the world.

The implementation of GST will affect the working of every sector of the Indian economy, including the most vital and vulnerable component of the Indian Economy, i.e. Agriculture Sector, which contributes approximately 16% to the national GDP. Agriculture in all fields always had the soft corner because of which exemptions from taxes as relief has always been provided to this industry and indirect tax is no exception with GST following the same.

- All basic agriculture goods (not processed) which are not chargeable under current VAT Laws would not be charged to tax in GST.
- Service tax also exempts several services in relation to agricultural produce.

However, there is an exemption in the indirect tax in the agricultural sector but, current 4% VAT will increase to 8% on many food items including cereals and grains as the exemption under VAT is limited to unprocessed food.

Thus, there is a need to explore the possible implications of the GST on the Indian Agricultural Sector. This study will mainly focus on the agri-inputs segment of the agricultural sector of the economy.

GOODS AND SERVICE TAX: WHAT IT IS

GST stands for “Goods and Services Tax” and is proposed to be a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level. GST is an idea on which all the indirect taxes (by central government, state government and custom duties) will be subsumed into a common single GST.

The proposed GST is expected to streamline the indirect tax regime. It contains all indirect taxes levied on goods, including central and state-level taxes. Act as an improvement on the VAT system, a uniform GST is expected to create a seamless national market. GST seems to be more comprehensive, compliant, simple, harmonized and development oriented tax system. Main aim of GST is "one nation, one tax". From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which is currently estimated to be around 25-30 per cent (Central Board of Excise and Custom). Introduction of GST would also make Indian products competitive in the domestic and international markets. After GST, when a single taxation procedure will roll out we can say that inflation will come down. We can expect that the rate of taxation on necessary materials like agriculture product, medicines will be low or must be exempted. It will spread the positive energy to the people of the nation.

FEATURES OF INDIAN GST

- It will be collected on VAT method i.e. Tax at every stage of value addition.
- It will be imposed at an uniform rate @20 per cent (Centre state share = 12 and 8 per cent respectively)
- Indian government will also apply an integrated GST that means only Centre can collect GST in case of inter-state trade and commerce and further this tax will be divided between Centre and state based on recommendation of GST council advisory body. Furthermore, indirect tax will not be subsumed into GST.

OBJECTIVES OF THE STUDY

- To analyze concept of GST and its impact on rural India.
- To understand rewards and future challenges in context of Indian rural economy.

VIEWS ON GST

Shaik et al. (2015) have same view about GST, they said that GST acts as helper in the collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government and thus ultimately helpful in development of Indian economy. It was further reported that GST will lead to provide commercial benefits, which were remained untouched by the VAT system.

Jaiprakash had same view that GST at Central and State levels are expected to give more relief to agriculture, industry and consumers. He also indicated that trade and industry have encouraging responses to GST. Thus GST offers us the best option to broaden our tax base and we should not miss this opportunities to introduce it when the circumstances are quite favorable and economy is enjoying steady growth with only mild inflation.

Overall GST is helpful for the development of Indian economy as well it will be very much helpful in improving the gross domestic product of the country more than two percent mention by Chaurasia et al. (2016) in their study.

Chadha et al. (2009) has analyzed that GST would lead to efficient allocation of factors of production. The overall price level would go down. It is expected that the real returns to the factors of production would go up. Their results showed gains in real returns to land ranging between 0.42 and 0.82 per cent. Wage rate gains varied between 0.68 and 1.33 per cent. The real returns to capital would gain somewhere, between 0.37 and 0.74 per cent. In sum, implementation of a comprehensive GST in India is expected to lead to efficient allocation of factors of production thus leading to gains in GDP and exports. This would translate into enhanced economic welfare and returns to the factors of production, viz. land, labour and capital.

SatishChander, Director General, FAI said that fertiliser products are likely to suffer from higher incidence of taxes with implementation of GST. Therefore, it is strongly felt that there is a need for the government to pay special attention to fertiliser sector, keeping in view its direct linkage with farmers and agriculture. Any new tax regime should not directly or indirectly increase the cost of fertilisers to the farmers, especially when government continues to provide subsidy on fertiliser directly or indirectly. Prima facie, the government should thus; either allows zero or concessional rate of GST on fertilisers.

NirmalKhurana, Chairman of the ITA's said that tea is a product of mass consumption; it should have a special rate under the GST regime. , GST rate on tea should be kept on a par with the current tax rate of 5-6per cent. The present concessional tax rate of 0.5/1per cent for teas sold through auctions is allowed to continue under the GST regime. Otherwise, tea will become costlier.

IMPACT OF GST ON RURAL ECONOMY

- GST and Agriculture: Around 60% of India's population resides in villages and depend on agriculture as their major source of income. Small and marginal farmers are forced to sell their produce at unreasonable

prices as they face storage problem because of perishable nature of agricultural commodities. The perishable nature of agricultural commodities requires speedy supply chain mechanism. Transportation cost is a major hurdle faced by agriculture sector. GST will definitely reduce transportation cost as free movement of agricultural commodities across states will take place without any delay. No octroi and entry tax will be charged separately under GST. Reduction in wastages during transportation will reduce the cost to farmers and suppliers. Fertilizer is a farm nutrient as every year around 550 lakh tons of fertilizers are used by farmers in India. Earlier tax on fertilizers was 0-8% according to the nature of raw materials used and under GST 5% tax rate is fixed. Their profit margins will increase as fertilizers are a major part of farming cost. This positive outlook of government towards agriculture will definitely improve both quantity and quality of agricultural output. Indian farmers will be able to fight competition in international markets and this will lead to increase in export revenue of the government. Tractors are the important medium of transportation in Indian agriculture as farmers largely depend on tractors for good harvest. Earlier 12.5% CENVAT and 5% state VAT were charged on tractor parts. Under GST, 18% tax on tractor components will ensure that there will be no increase in tractor cost from pre GST days. Farmers will be able to purchase tractors and pumps in the new GST regime also. NAM (National Agricultural Market) was formed by government to provide unique e-commerce platform for trade of agricultural commodities. GST will create the way for the successful working of NAM.

- **GST and Dairy Farming:** In India, dairy farming is the most intensive employer of marginal and landless labour. About half of the income of rural households come from dairy sector as it ensures not only food security but also nutritional security. It is a source of daily income and nutrition for the family. Being a highly perishable product it needs to be processed to make ghee, butter, curd etc. that requires huge investment to package and process, to make it a long life product. Earlier 2% VAT was charged on milk and milk products but under GST fresh milk and pasteurized milk, curd, lassi, butter milk, paneer are exempted. Government's softer move on implementing GST on dairy sector, will definitely increase nutritional security and food security of poor section and will boost investment in this sector.

Ghee is the main ingredient of the farmer's diet as it is a rich source of fats, that provide energy to their body for heavy physical work. But under GST, the prices of ghee will increase as tax rate has increased from 5% to 12%. Both consumers and producers of ghee will be highly discouraged as due to high tax it will be costlier. Government should consider ghee as necessities and should relax tax rate to 5% as this is the only provider of fats to farmers.

- **GST and Small and Marginal farmers:** Farmers will become the direct beneficiary as the simple and transparent structure of GST will enable farmers to remove middleman that grab a major share of their profit margin. Reduction in the cost of transportation and farm nutrients like fertilizers, tractor components etc. will enable small and marginal farmers to have more profit margin. Government's move to put various items like wheat, rice, vegetables, milk, curd, ghee, etc. under zero percent tax will prove to be a boon to small and marginal farmers as these items share a major part of their consumption basket.
- **GST and Rural Consumers:** Exemption of GST on wheat and rice will prove to be a big advantage as a large proportion of total consumption expenditure of vulnerable section living in rural areas constitute wheat and rice. Also Cheap kitchen items like masala, tea, sugar, ghee, pickles etc. will increase purchasing power of rural consumers. Paste, soaps, detergent powder, Sewing machines, bikes, Coal, kerosene, cement, LPG stove, tubes and tyres of tractors etc. are the major components of rural consumers' expenses and under GST tax on these items has been reduced. It will prove to be a boon for consumers as now they will be able to increase their living standard by consuming more of these goods or by purchasing those goods which were earlier out of their approach.
- **GST and Rural Non-farm Labour:** "Even a two percent reduction in production cost will increase profits by over 20 per cent, giving headroom for reducing prices and benefitting end users" (Kelkar, Vijay, 2009). It is estimated that the implementation of GST would reduce the overall prices of all manufacturing sectors between 1.22 and 2.53 percent (Thirteenth Finance Commission, 2009). In rural areas various categories of labour like skilled, semi skilled and unskilled resides which is a major source of factors of production required for non farm activities like manufacturing, construction, retail, hotels etc. Improvement in factors of production like land, labour, capital will take place as GST would result in proper and efficient utilization of factors of production.
- **GST and Cottage and Small scale Industries:** Small scale industries play vital role in the advancement of rural areas as these industries are a major source of generating employment opportunities. Due to

centralized registration process under GST, it will be easy for SMEs to start business. Transparent and simple regulatory mechanism will attract more domestic and foreign investment. Zero taxes on primary farm products (food grains and raw food items) will enhance food processing industries as cost of raw material will be low. They will be able to compete with their western counterparts as cost of production will reduce to almost 50%. Increase in profit margins will encourage them to spend money on research, that will make them more competitive in coming future. The interest of small scale industries and cottage industries are protected under GST as the threshold limit is increased as compared to earlier tax system. The very small units having annual turnover of twenty lakh are exempted to pay GST. Shift of industries from informal sector to formal sector will also gain momentum under the new GST regime.

REWARDS OF GST TO RURAL ECONOMY

- **Improvement in Infrastructure Facilities:** Low chances of tax evasion under GST will lead to high government revenue. More funds will be available to government to improve infrastructure facilities like god owns, roads, power, housing, schools, hospitals etc. in rural areas that are mainly deprived of these facilities.
- **Rise in Income Level:** Transparent and flawless GST will result into increased income to various sectors like agriculture, dairy, MSME etc. that mainly persist in rural India.
- **Boost to Employment Opportunities:** Increased demand for industrial goods in product market will act as catalyst to boost demand for the skilled, semi skilled and unskilled labour in factor market.
- **Expedite Shift from Unorganized to Organized Sector:** Due to widening of tax base under new GST regime, unorganized sector will shift to organized sector.
- **Rise in Prices of Agricultural Produce:** According to Thirteen finance commission report, GST will prove to be a blessing for farmers as the prices of agricultural produce will increase between 0.61 and 1.18 percent. This increase in prices will help small and marginal farmers to come out of the vicious circle of poverty.
- **Rise in Government Expenditure on Rural Areas:** In India a large number of people living in rural areas require rural development programmes to bring them in the mainstream. Fiscal health of the government will improve as GST will cause broadening of tax base. Government can initiate more rural development programmes to uplift rural economy.
- **Reduction in Poverty:** In India wheat is a major staple food for everyone and government decision to exempt wheat from tax is a big move. Also keeping primary food articles like rice, milk, sugar, gud etc. outside tax is a good initiative by government to help people to come out of the grab of poverty.
- **Fall in Migration:** Uniformity of taxes under GST will promote small and medium scale industries to flourish even in backward states. People migrate from rural areas due to lack of employment opportunities there. Increase in employment opportunities due to GST will cause migration rate to fall.

CHALLENGES

- **Lack of Strong and Powerful IT Network in Rural Areas:** Robust IT network for GST registration, return filing etc. is required in each and every state for the successful implementation of GST in India. Under GST every invoice from buyer and seller must be entered correctly to avail the benefit down the chain.
- **Lack of Trained Staff:** Tax administration staff need to be trained enough so that first they can understand its concept, legislation and procedure. Until and unless staff is not aware, instead of boon it will become a bane.
- **Lack of Awareness Among Rural People:** Due to lack of awareness, people living in rural areas find it difficult to understand even basic structure of GST. They fear that GST will ruin their income sources as they will have to record each and every transaction and have to pay tax otherwise they will have to face penalty.
- **Lack of Infrastructure for Collection Process in Villages:** Villages lack infrastructure to collect and monitor revenue, to identify defaulters, and to track movement of goods and services across states.
- **Low Literacy Rate:** Due to low literacy rate in rural India, it is difficult and confusing for common man especially those living in rural areas to understand its complications. Also in the name of one tax, four taxes have been implemented. In other countries GST means one nation one tax but in India four tax slabs are created.

SUGGESTIONS

It is crucial to have sound IT network and infrastructure in rural areas also to make it a grand success. Software, technology, and right tools are the basic and crucial needs for successful implementation of GST. People living in rural areas do not have access to this technology because of lack of money, knowledge, education etc. To make rural people aware about GST, special workshops and awareness programs must be conducted by government at local level. Higher secondary students must be provided practical knowledge about the procedure to file monthly return.

CONCLUSION

Agricultural sector is based on perishable items. And as foreseen in the Goods and Services Tax regime, if the supply chain evolves into something better, improving quick movement of goods, it will allow less food to be wasted. The profit in turn will go to the farmers and the retailers, too. This will happen because interstate transportation of goods, here perishable food, will be easier.

It can be said from the above that GST is expected to have both positive and negative impact on the farm sector. In case of milk, Tea and Fertilizer it is expected to show a negative impact. These are the most popular commodities in India. In case of milk there is no tax to procure milk from farmer, when GST will be implemented it leads to increase the milk prices and this would not be welcomed by consumers. GST will make tax system more transparent as single tax system is available to whole country. Agricultural products were subjected to diversity of taxation rates; as single rate of goods and service tax would help the farmers and also to traders because they can sell their produce in any part of the country.

The new GST tax regime will bring a lot of indirect benefits like increase in the rural demand, greater revenue collection from taxation from the rural economy, overall boost in activities in the rural areas and an overall inclusiveness of India's rural side in the overall growth of the country. Rural people need not to migrate from their roots as unification of taxes under GST will induce rural entrepreneurs to set up their business in rural areas. Backward states will be able to have more employment opportunities which will help rural economy to recover fast. More job opportunities will also arise due to decrease in cost of production, prices will fall that will increase consumption of goods and thus demand will increase, leading to demand for more labour. Also government will be able to provide more funds for rural development programmes as tax to GDP ratio will increase because GST will cover informal sector also under the tax regime.

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ROLE OF TECHNOLOGY IN THE DEVELOPMENT OF AGRICULTURE IN MAHARASHTRA

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ABSTRACT

The technology means a use of product or service to save time, money and efforts of the human being. Now a day's any work be done with the use of technology. The technology is spreading in every area and in every industry. The human being wants to save their efforts and time and also want to get comfort while doing the work. This human wants well judge by the businesses and start research in developing the products that satisfy the wants of human being. The businesses succeed in producing the products that satisfy the need and fulfill the wish of human being. The production of new products and services is called as technology.

Now a day's the technology is reached in every area or every part of the life of human being. The technology is emerged in every area like education, sports, entertainment, communication, transportation and household. The technology enters in most traditional area like agriculture also. The agriculture is the backbone of our country. The cultivation of crops from the farms the farmers have to take lots of efforts and devoted the time. The farming is basically depends on the good rainfall and good weather conditions. These natural conditions are key factors in deciding the success and failure of farming and these natural conditions are not in hand of the farmers and cannot predict in advance.

Emergence and use of technology in agriculture became beneficial for the farmers and for the people of the country as well. The technology is helpful in saving the efforts of farmers for cultivation of crops and food grains. The technology has its advantages and disadvantages also. The paper will study the importance of technology in agriculture, challenges while using technology for farmers, the cost benefit ratio of technology and output of crops etc. This paper will also emphasize on opinions of farmers about the use of technology and its impact on the development in farming and increasing the income of them.

Keywords: Farmers, technology, crops, cultivation, natural conditions etc....

INTRODUCTION

In India 60% of population is depending on the agriculture for the livelihood. The agriculture has 30% share in the GDP of our country. Agriculture is the backbone of our country. India is developing rapidly, the large number of factories and industries are setting up in past some decades. The agriculture land is using for the setting up the industries and for the providing basic facilities to it. Due to industrialization the farm land are converting into the industrial lands which leads to curtail the agriculture land share from the total available land. The population is another major problem for India. Due to population growth the large agriculture land is being used for the residential purpose leads to reduce the agriculture land share.

On one hand the demand of farm product is increasing and on the other hand supply of farm product is decreasing due to curtail the agriculture land share. The per capita agriculture land is also reducing from 0.33 hector in 1952 to 0.15 hector at present. To maintain the crop productivity and fulfill the demand of farm products the use of agriculture technology is essential. The agriculture technology is the technology which improves the harvest with using less resources, time and physical exertion. The agriculture technology provides the vital information like weather forecast to the farmers which enable them to get good crops with less effort.

Agriculture technology is useful to produce a variety of crops at same time. The agriculture technology provides tailored recommendations to the farmers about their own problems. The technology is useful to get the information about the plantation schedule, market, the market rates etc..

TECHNOLOGY IN AGRICULTURE**The following technologies use in agriculture**

1. Weather Tracking for Agriculture: The weather conditions in India are totally unpredictable. Cultivation of plants depends on the rainfall. Now the technology has developed that predict the weather conditions including the rainfall. Many mobile apps are available for farmers through which they access the online weather tracking service.

2. Crop Sensors: Plantation is not only worked of farmers but they have to take proper care of crop as well. The protection of crops takes lots of time and money. The crop sensor is the technology which protects the crops from the attack of insects. The farmers who use crop sensors need not to use pesticide for protection the crops from the insects. Hence this technology is useful to increase the quality of crops.

3. Satellite Image: This technology is used by farmers for the keeping eye on the weather conditions and growth of the crops. This satellite captures the images of crops and sends to the farmers on their mobile. It helpful to farmer for knowing the actual growth of crops without the actually visit in the farms.

4. Soil and Water Sensors: This is most useful technology for the farmers. As per this technology the necessary conditions of crops like moisture contents and nitrogen level of land can be detected. This sensor is helpful to make the plantation schedule for farmers.

5. Robots: The robot technology is also available for the farmers in entire cultivation process. The robot can perform any kind of work right from seeding to plantation. The artificial programme is being installed in robot for specific work. The result is always optimistic due to specialized programmed installed in the robot. The robot is helpful to fast completion of the work and to save the efforts of farmers.

ADVANTAGES TECHNOLOGY IN AGRICULTURE

Following are the main advantages of using technology in agriculture:

1. The technology is helpful to increase the crop productivity.
2. The technology is helpful to increase the quality of crop.
3. The technology is helpful to predict weather conditions and rainfall in advance. Hence the impact of natural condition can be reduced.
4. The technology is helpful to reduce the environmental and ecological impact.
5. The technology is helpful to save the efforts of the farmers and labour cost.

HISTORY OF DIGITAL AGRICULTURE

On 1st July, 2015 Prime Minister Shri Narendra Modi launched digital India to create digital infrastructure for empowering rural communities, enabling digital delivery of services and promoting digital literacy. In digital India more attention has given on digital agriculture because in India 68 percent population live in rural area and 58 percentage people depend on the agriculture as source of income. Digital agriculture is nothing but the timely supply of information and services to the farmers to increase their profitability. Main aim of digital agriculture is to provide necessary information to the farmers at low cost. It leads to increase the potential of young farmers and their profitability by assessing equitable markets and rural businesses to offer value added services. Digital agriculture is the tool which to fulfill the vision of the Prime Minister of a Digital India and also achieving the Goal of sustainable Development before 2030. Digital agriculture will also help achieve the objective of National Food Security Act in the most efficient, effective and equitable manner to ensure all have access to safe, nutritious and affordable food.

RESEARCH METHODOLOGY

For this research paper data has been collected from the farmers of Maharashtra in form of their opinions and experience about the technology in agriculture. The opinions of farmers about the technology are collected by interview by personal visit and on telephone.

METHODS OF DATA COLLECTION

Data has been collected by using primary source of data collection and secondary source of data collection

- a) **Primary Source of data collection:** In primary source of data collection, data has been collected by taking personal interviews of Maharashtra.
- b) **Secondary Source of data collection:** In secondary source of data collection, data has been collected from the books, newspapers, magazines, and websites.

OBJECTIVES OF STUDY

The following are the main objectives of this study

1. To study technologies available for agriculture.
2. To know the use of technologies in development the agriculture crops.
3. To know the advantages of technologies for farmers.
4. To study the challenges of technology for farmers.
5. To study the satisfaction level of farmers after using the technology in farming.

HYPOTHESIS OF STUDY

The study is based on the following hypothesis

1. Technology is useful to save time and efforts of the farmers.
2. Technology is useful to increase the quality of crops.
3. Technology is useful to increase the productivity and income level of crops.

INTERPRETATION

The opinions collected from the farmers from various parts of Maharashtra presented in form of following point.

1. **Awareness of Technology:** The farmers of Maharashtra are not that much aware about the technologies available for the farming. They have an ideas about the mobile farming in which farmers received the SMS about the weather conditions and market rates of farms product. Above they are not aware different advance agriculture technologies.
2. **Comparison of Traditional and Modern Agriculture:** The farmers of Maharashtra are more happy and satisfied with the traditional way of farming. The farmers do not want to invest their money in buying the technology which is difficult to understand for the farmers. The Farmers are the opinion that without proper rainfall and weather conditions farming and cultivation of quality crop is totally impossible.
3. **Role of Government:** As per opinion of farmers the role of government is vital in development of the agriculture rather the role of technology. The government does not take the efforts for aware the farmers regarding use of technology. The help of government in form of loans, subsidies etc. do not reach in time which leads to creating the problems for the farmers.
4. **Cost:** The cost of buying and using the agriculture technology is quite high and it cannot be afford by the farmers of Maharashtra. The land size available with the farmers is very low. It is from 0.50 hector to 2.00 hector. This land size is quite less to use the advance technology because the cost of technology is high and it does not increase the crop productivity in that comparison.
5. **Illiteracy:** The illiteracy is another reason which prevents farmers from using the technology in farming. The advance agricultural technology is built with the software programme. Any deviation arises or any change in setting leads to create deviation in the function of technology. The illiterate farmers cannot solve the technical problems and hence, the technology becomes the headache for the farmers.
6. **No Support from the Family:** The farmers of Maharashtra want to use technology in farming but they are not getting any support from the family members. The family members like son of farmers are doing education and wants to get white collar job in metro city. They do not want to come back in village and help the farmers in farming. It becomes the difficult issue for the farmers and prevents them so sue technology in farming.
7. **Lack of Motivation:** The farmers of Maharashtra are not getting the motivation for using the technology in the agriculture. The family members, relatives, co-farmers and government are not providing any support and motivation to induce them to use technology.
8. **Quality of Crops:** The farmers of Maharashtra think that the quality of the crop by traditional method of farming is highly depend on the natural and weather conditions. The technology can predict the conditions but cannot change the bad weather conditions into the good working conditions. Hence the quality of crop may be the same after using the technology in farming.

CONCLUSION

The use of technology in agriculture is become the need of hours because it is a tools which can increase the agriculture production with less efforts of farmers and can fulfill the increased demand of the food grains. The present paper draws the following conclusions:

The agriculture technology is not popular in very part of the country. The farmers of some develop states like Haryana and Punjab are using technology in the agriculture but the farmers from the Maharashtra and particularly in Vidarbha are still believe in traditional method of farming. Illiteracy is the main problem for the farmers who stop them to use the technology in the farming. The farmers are not getting the support from the family members while using the technology in the agriculture.

The some farmers of Maharashtra are in favour of using the technology in agriculture but due to cost content they are not using the technology which is available for farming. The some farmers have opinion that the quality

of crops is not change due to the use of technology and the crops get the same rate as crops by using traditional method of farming. Hence the income level of farmers is not change due to the use of technology. They think the technology is useful to save the efforts and predict the weather conditions only. The quality and income level does not change due to use of technology.

Most of the farmers are of the opinion that the natural conditions are the main factors of good farms product. If the natural conditions are bad then the no tools of technology saves them from the losses. Due to cost constraint and poor financial conditions the farmers do not use robotic technology or sensors. Farmers of Maharashtra uses Smartphone's as a tools of technology which helpful to give information about the rainfall situation and market rate. After spending money on buying the tools of digital equipments the farmers are not satisfied over the quality of agriculture product.

The technology is helpful in increasing the productivity of agriculture products and saving the physical efforts of the farmers. It is the one of the remedies over the labour problem in India but cost of technology prevents the farmers to use the technology in their farms. The technology which is used for the agriculture requires the internet connectivity but sue to the electricity cut off and poor internet connectivity the technology does not prove a better option for the farmers of Maharashtra.

SUGGESTIONS

Following are the some suggestion for becoming digital agriculture popular and effective.

1. The technology should be provided to the farmers at subsidiaries rates to the farmers.
2. The government may motivate to use technology in agriculture.
3. The farmers use technology in agriculture collectively. It will help to save the cost and share the benefits.
4. The government may organize training programs for the farmers to use the tools of digital agriculture.

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AN OVERVIEW OF POCRA: “FOR AGRICULTURE DEVELOPMENT IN MARATHWADA REGION.”

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ABSTRACT

Bharat Ratna Chandikadas Amrutrao Deshmukh alias Nanaji Deshmukh: Bhamiputra in Marathwada made important work in Agriculture sector. The objective of the project is to adapt the situation arising out of climate change is to farmers of select district of Maharashtra. Enabling and Facilitating farm business lacreative under the project farmer of Marathwada region have seen a hung financial benefit for Marathwada. Marathwada's Aurangabad, Jalna, Parbhani, Hingoli, Nanded, Osmanabad, Beed, and Latur District is a head in allocation of subsidy to farmers in this project.

INTRODUCTION

Under the Nanaji Deshmukh Krushi Sanjivani prakalp starting the implementation of is district, 667-Cumulative villages 5142 village 1st and 2^{nt} phase to gate 4134 in villages to farmer farms system for financial activity. Many farmer get benefited this schemes in Marathwada region.

Let Chandikadas Amrutrao Deshmukh alias Nanaji Deshmukh Bourn on 11 October 1916 in to a Marathi-Speaking Deshastha Brahmin family at Kadoli, Which is a small town in the Hingoli District. He worked as various social activities. Considering the contribution gave Nanaji Deshmukh to the social service and its agricultural sectors; World Bank assisted the weather friendly agricultural development project agriculture project POCRA will now be called as “Nanaji Deshmukh Krushi Sanjivani Prakalp” Accordingly under the Government of Maharashtra the new name Nanaji Deshmukh Krushi Sanjivani Prakalp should now be used for all office work related to this project.

OBJECTIVES

1. Financial Management system.

The objective of financial management system of POCRA is to ensure effective management and utilization of project resources for achieving the project objectives. The fund allocation and expenditure will be through the computerized state treasury system of budget distribution systems. The predominant, method of fund channelization to individual beneficiaries will be through Direct Benefit Transfer (DBT). Any financial benefit adequate and timely transfer farmers bank account from (DBT) due to farmer satisfaction.

2. Procurement system

The Project will have a largely decentralized systems of procurement as a large part of work is to be executed by the community. The project shall adhere to world bank's new procurement framework comprised of policies and world bank procurement Regulations for IPF Borrowers (July 2016) (Procurement Regulations) Accordingly a separate procurement manual has been prepared describing procurement strategy, procurement approach, methods of procurement and procedures of procurement of Goods, Works, Non Consulting services and consulting services.

3. Partnership with the World Bank

Maharashtra is one of the most progressive state to initiate regulatory reforms for rainfall agriculture development and is ranked first amongst the step in the country by Niti Aayog. In Maharashtra poverty is mostly concentrated in rain- fed regions. This project will coordinate and establish synergies with this movement in vulnerable Marathwada and Vidarbha region.

4. Project Area

The proposed project will be implemented in the districts in Marathwada (Aurangabad, Jalna, Beed, Nanded, Latur, Parbhani, Hingoli, and Osmanabad.)

For agriculture development.

District	Name of Villages	Total Geographical Area (In Ha)	Population	Number of Operational Landholders
Aurangabad	1353	1038517	2081621	529861
Jalna	970	775120	1581617	410342
Beed	1368	1087387	2070751	651783
Latur	948	715054	1829216	388916

Osmanabad	732	748478	1376519	356579
Parbhani	843	621916	1266280	347918
Hingili	711	478059	998612	213103

Benefits of agriculture development for Agriculture and Agree– Business to farmer

Agriculture Development of two side development farmer get more benefits in this POCRA scheme in Marathwada region. This is new insights for agriculture development project. This project implementation with Government of Maharashtra and World Bank. following chart indicate two side benefit to farmer.

Sr. No.	Agriculture	Agree – Business
01	Tree plantation	Tractor
02	Well	Harvester
03	Drip Irrigation	FPO
05	Shed net house	FPC
06	Poultry	Cultivators
07	Community farming (Except inlet/out let)	Exposure visits to farmer
	ETC scheme related agriculture	ETC.

MARATHWADA REGION

Marathwada's Aurangabad, Jalna, Beed, Parbhani, Hingili, Nanded, Osmanabad, and Latur together form the Aurangabad division and are culturally well tied, all of them being from the erstwhile State of Hyderabad. The region is rocky and dry with low and uncertain rainfall, large landholding and some landlessness. Marathwada is under development in Maharashtra in its numerical strength, the population of the Marathwada is unique. Marathwada cropping pattern is cotton, sugarcane, soyabin, sweet corn, jawar, bajri, tur etc.

HYPOTHESES

1. Project should be continued for a long period.
2. This project will help the farmer's development financial and agriculture development.
3. In this project new insights for agriculture development in marathwada regions.

CONCLUSION

POCRA project is newly started in 15 district, Marathwada farmer have received information about this project in villages and every district. Currently 60% of the project is successfully working the farmer are made to solve the technical issues. The Sarpanch and Agree Assistant of the village level is helping to farmer from VCRMC level. 1st and 2nd phase opened in 2018-2019 and 3th phase opened but process not start. All Krushi Vigyan Kendra help to project in Marathwada region.

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CREATOR'S SAVIOR 'SUSTAINABLE DEVELOPMENT': AN OVERVIEW

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ABSTRACT

Nature has given vast amounts of natural resources to all living things on earth. The use of air, sunlight, water-rain, land, etc., every living creature for free. At the same time, we are seeing that the basic needs of food, clothing and shelter are being met by nature. Natural resources depend on each other. Since the origin of life on earth, human beings have used the brain as a very important organ. Utilizing and utilizing natural resource resources on the basis of self-intelligence and scientific knowledge; But the correlation of that resource appears to be ignored. Nature has exploited all the resources that humans have provided. Humans' recklessness has led to serious problems like pollution, desertification. The existence of all living creatures on the planet has been endangered. In addition to this, natural and man-made disasters are facing natural disasters such as landslides, floods, droughts, hurricanes, pollution and falling groundwater. In the meantime, sustainable development is being hampered due to the large amount of deforestation, the eroding rivers, the water-ground air pollution caused by the chemical smoke polluting the entire environment.

Proper use of natural resource resources has also become an urgent necessity, with the importance of balancing the environment in the present situation, in order to make the life of the earthly creatures happy. The way, in which human beings have achieved their development till date, human life is becoming very painful rather than comfortable. In the early years, the abundance of natural resources has been shown to stimulate population growth. In the twenty-first century, a large number of populations have raised a number of major questions. By studying all these factors and problems, the concept of sustainable development has come to the fore.

This is being studied in detail in the subject of public administration. Sustainable development is the careful use of available resource resources for the development of future generations while achieving our development using natural resource wealth on earth. In the term of sustainable development, natural and man-made resources are expected to be conserved and properly utilized. Due to globalization and industrialization, natural resources are being consumed extensively and uncontrollably today. Considering the generations to come, the limited use of resources that are limited is expected in sustainable development. It is, therefore, united to look at sustainable development as the savior of life.

ENVIRONMENTAL QUESTIONS AND SUSTAINABLE DEVELOPMENT

Because of the advancements in information technology and technological prowess, man has evolved rapidly. Humans have achieved development in the fields of agriculture, irrigation, mining, communication, forestry, land management and other fields, but while this development is taking place, the environment has been completely neglected. For example, big trees are being cut down for big roads, buildings, industrial estates. At present, humankind has to solve environmental problems and move towards sustainable development. 7 Sustainable developments appear to depend heavily on the following matters.

- A) Food, production and organic farming
- B) Pollution and environmental degradation
- C) Irrigation and salinity and sedimentary issues

When using natural resource resources, their utilization rates and recycling rates must be kept constant, so proper utilization of land for agriculture will be taken care of ensuring that nutrients are balanced, forestry will be created at the same speed as deforestation. Keep an eye on the things that matter S has become inevitable. Due to the chaos of the western countries, we have created a crisis for many things like aquatic life, distance, glaciers, streams, canals, snow cover.

The goal of sustainable development is to strike a balance between humanity, humanity and nature. An analysis of the current development program poses a vague picture. The path of current development appears to be adversely affecting society and the earth in a multifaceted way. So he is likely to lose the standing leg. This appears to have a greater impact and impact on the people of rural and urban areas. 7 Sustainable development asserts that, through proper technology and social order, the supply of sufficient resources from the environment to the environment or to the environment, does not mean that the control over the use of the resources of the

environment alone. Bringing in, then, the proper use of resource resources, technological development The goals are to harmonize the present and future needs of human society through transformation.

BARRIERS TO SUSTAINABLE DEVELOPMENT

- 1) Tribal awareness According to Hindu culture, water, gas, fire, earth and light are considered as the basic basis of the human body. All five of these principles are the nutrients of the human body, but when they become imbalanced, major crises arise. Nature has arranged that all five principles be balanced, but without the imbalance between these five principles of increasing population, urbanization, industrialization, the unnatural way of living a comfortable life, the desire to conquer nature, and many unwise actions.
- 2) The root cause of the problems of living things is the main reason for the obstruction of sustainable development, which is the increasing population and the overuse of natural resources. In addition, poverty, unemployment, ignorance, etc., in the developing or underdeveloped country, have compounded the problem.
- 3) Apart from man-made disasters, natural disasters like landslides, landslides, floods, droughts, storms, drinking water shortages, pollution etc. are also being faced. In the meantime, large-scale deforestation, destructive rivers, water-ground air pollution caused by chemical fumes are polluting the entire environment, etc., hindering sustainable development.
- 4) In the attempt to increase the current income level, there was a huge wastage of resources, leading to a sharp increase in productivity. Water resources are falling and environmental degradation is rapidly declining. All of these can have significant adverse effects on future income generating capabilities.

MEASURES FOR SUSTAINABLE DEVELOPMENT

The following steps must be taken to achieve sustainable development by meeting the needs of the present generation without compromising the needs of the future generation.

1. Education is one of the earliest means of human development. Human progress through industrialization has been achieved through education itself. But today the basic environmental considerations in this education need to be changed. It is imperative for the society to think that this resource is to be used sparingly without the natural resources being used.
2. In the modern science and technology, many adverse effects have to be encountered as chemical fertilizers and pesticides are used extensively to increase the productivity of agriculture. Therefore, to achieve sustainable development, organic and natural agriculture should be adopted.
3. Hazardous chemical fertilizers and pesticides used for farming, cattle grazing and heavy rains like thunderstorms are causing large amounts of sunshine. The salinity of the soil is decreasing. Due to this, there is a huge sunshine on the land which is affecting production. Therefore, the need of the hour is to achieve sustainable development by reducing the use of chemical fertilizers, restricting livestock grazing in the forest, planting trees and implementing large-scale water field development treatments.
4. With the increasing population, the number of vehicles is also increasing rapidly. At the same time, as the urbanization is increasing, the deforestation is also increasing. Alternatively pollution and global warming are causing huge environmental damage. Therefore, sustainable development can be achieved by planting trees and increasing the use of solar power, wind energy and so on.
5. Environmental protection and economic development are essential for working in rural areas. It is the responsibility of every citizen to do the work of tree plantation, tree plantation, green leaf development, waste eradication etc. As such work can be done through NGOs, it will be very easy for human beings to face many environmental disasters.

In a nutshell, the concept of sustainable development is theoretically correct, but there are many obstacles in the way of sustainable development in real life, without it, sustainable development cannot be achieved. Population, agriculture, industry, energy, transportation systems, natural resources, life style, standard of living all express such thoughtful issues related to the concept of sustainable development, which require constant study, research and evaluation. In view of all this, sustainable development seems to be the savior of the development of living things on earth.

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A STUDY OF OPPORTUNITIES IN AGRICULTURAL SECTOR FOR YOUTH IN RURAL INDIA

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ABSTRACT

Agriculture, and particularly smallholder farming, is the single largest source of youth employment in most low- and middle-income countries (LMICs), but today's young rural men and women express little interest in agricultural futures. However, research on rural youth aspirations suggests that many young people are not averse to agriculture as such, but to agriculture's current neglected condition and the near impossibility of becoming an independent farmer while still young, due to lack of access to land. Rural youth outmigration does not necessarily reflect a permanent, lifetime abandonment of rural life, agriculture or the possibility of a return to farming. A youth-inclusive agricultural and rural development agenda means: approaching young people not as instruments of development, but as subjects, actors and citizens; mainstreaming young people and their interests in policy dialogues, organizations and social/political movements, both locally and nationally; more effective support for small-scale agriculture and opportunities for young rural men and women to engage in farming, including provision of land and other agrarian resources as a cornerstone of rural youth policy; and investment in infrastructures that make rural places more attractive for young men and women to live and work in.

Keywords: agricultural development, rural youth etc.

INTRODUCTION

“Unless farming becomes both intellectually stimulating and economically rewarding, it will be difficult to attract or retain rural youth in farming”- Dr. M.S. Swaminathan.

India is an agriculturally dominated country or it will not be wrong to say that India lives in villages. Primary occupation of villagers is still agriculture and its allied ventures. India is a young country and rural youth constitutes about 41% of total population of India. In the present scenario the interest of rural people especially rural youth is declining towards agriculture. This noble profession of agriculture is taking the back seat among different sources of farmers' income due to decreasing profit when compared with total cost of production. Keen interest and contribution of rural youths towards agriculture is must for the prosperity of agriculture sector in the country because youths have the energy to work, they want to excel in life.

Moreover they can evolve innovative way of farming keeping in view climate change and other seasonal abnormalities. It is the need of the hour to make agriculture occupation remunerative to sustain the interest of youth towards agriculture. Rural youths too want all comforts of life like their urban counterparts and if profession of agriculture makes them capable enough to satisfy their basic needs and other genuine luxuries of life then attraction of rural youths towards agriculture is natural. On the basis of last few years studies it has been observed that only 20% youth of rural families are directly engaged in the agriculture as a source of employment which is an indicator of grim situation of agriculture in future. Decreasing size of land holding, increasing population, decreasing profit want of better living standard etc. are the important factors responsible for taking away youth from agriculture profession.

Different schemes run by present and previous governments to attract rural youths towards agriculture have succeeded to a limited extent. It is urgent need to take crucial reform measures in agriculture sector at ground level to make profession of agriculture a profitable venture so that rural youth may adopt agriculture as a source of employment. This can be realized by promoting agriculture related ventures such as dairy farming, bee-culture, mushroom cultivation, sericulture, fish-farming etc. along with crop cultivation. Rural youth should be provided training at panchayat level for taking up these agri-based income generating units as per their interest and availability of resources along with proper financial support at low interest rate from concerned banks and other institutions.

OBJECTIVES OF THE STUDY

1. To Understand the Rural youth and challenges faced by them
2. To find out the Opportunities for rural youth to develop agriculture sector

RESEARCH METHODOLOGY

The paper is based on secondary sources of data, which have been obtained from various discussion papers, published article in journals, web articles, past studies and newspaper etc. With the help of these secondary

sources, attempt has been made to find the obstacles/prospects coming on the way of Indian agriculture development for rural youth.

CHALLENGES FOR YOUTH IN INDIA

1. Unawareness

Our youths are underutilizing their time, energy and enthusiasm in various other activities leading themselves and India nowhere. The right thing to do at the moment is to attract and retain youth in Agriculture and allied activities as this sector will be future to feed billions.

2. Urbanaization

Urbanization and migration to other countries has made agriculture an unwanted sector for youth to enter in India. Urbanization is attracting youth with various income generating prospects and leading youth get attract to various other unrest in the society. This unrest of urbanization is developing lot of importance for agriculture, which needs a societal change in mindsets of parents and children about adoption of agriculture and allied activities.

3. Methods & Policies

Agricultural Skill is not genetically inherited. So, has to be adopted and cultivated in rural youth or farmers. Agriculture as a whole to be developed in such a way that, it attracts youth towards profitable and constant income generating activities. To see this happen, there is great need of constant overview on policies, research and development and training programs for youth and farmers in India that utilizes farm resources in cost effective and appropriate form.

4. Lack of entrepreneurial Motivation

According to McClelland's theory of motivation, there are three kinds of human need. Need for achievement, need for power and need for affiliation. And the need for achievement is important for entrepreneurial motivation. Youths in India have become job seeker. It about to become a job provider to many others. It is about taking calculative risk and become successful. Entrepreneurs are not necessarily born, but could not develop. Indian youths are not exposed to the vistas of agriculture where there is a lot of scope of success. Thus, there is a lack of entrepreneurial motivation

5. Social value system

Social value system of our country has humiliated the novel profession of agriculture. The hard work of farmers feed us every day and in the due course we have forgotten that, whatever we do the industrialization, play with electronic gadgets such as computers, smart phone, tables etc or doing high profile jobs, shopping in luxury malls at the end of the day we need food. In an empty stomach all other things will become immaterial. Former Prime Minister of India, Jawaharlal Nehru told "Everything else may wait but not agriculture". But the fact is farmer do not have social recognition. A father will prefer to tie the knot his daughter with a salaried person rather than a youth engaged in agriculture. There is no fascination in agriculture. A doctor wants his next generation to set the carrier in the medical field or engineering stream and so on. But a farmer does not want his subsequent generation to enter into the farming business. This is the irony of farming fraternity.

OPPORTUNITIES FOR RURAL YOUTH FOR AGRICULTURAL DEVELOPMENT

01. Income Generating Horticulture Crop Production, Processing and Business Activities

To change the fate of the farmers and youth in Indian agriculture, to reduce the supply chain and if possible directly sell the produce to the consumers by avoiding the middle men; To provide quality to the product by adopting "Good Agriculture Practices-(GAP)" in producing organic produces at the production stage and good post-harvest management practices like, packing according to the consumers need at the marketing stage for arriving at time saving profit making businesses; To provide employment to the rural youth in agribusiness and marketing of the agricultural produces; To develop the best relationship between urban & rural people there are opportunities for youth and women to enter agriculture and allied activities such as integrated farming, poly-house cultivation, floriculture etc.

02. Use of Technology

youth can take up such as, Mobile Soil/water testing kits/ laboratories; Land preparation consultancy/ customized land preparation techniques for farmers; Compost preparation out of rural waste and marketing; Vermicomposting; Micro-irrigation lay out consultancy by less studied rural youth as professional graduates charge more; Hybrid Seed production skills/ hybridization techniques for rural youth; Weed control through customized implements manually operated/petrol operated by letting these small & low cost implements; Plant protection techniques such as extracting neem oil, production of NPV at labs and preparation and marketing of

Trichoderma cards; Price forecasting consultancy and charging for the service and Agriculture Journalism as a source of income in foreign exchange activity.

03. Animal Husbandry

Youth in rural areas / villages have to concentrate on the available advantages in Animal husbandry and reap benefit in Income generation as Indian Livestock is huge in population but poor in productivity. To develop livestock, youth should take up interest and enter into value addition and small scale industries in the enterprises such as Diary farming, Meat production and processing technologies by developing indigenously.

04. Fisheries

The need of fisheries in India and the opportunities in it for youth to make it most acceptable activity in the country farmer/youth/women can take up to as a profitable business and also, in creating employment to rural people of both coastal and Inland fisheries practitioners are such as, Fish / shrimp Farm Managers; Shrimp / fish Hatchery Managers; Shrimp hatchery technicians; Aqua lab technicians; Aqua lab Managers; Fish Retail outlets; Mobile Fish retail outlets for Fish Value added products; Ornamental fish rearing and breeding units; Ornamental fish fabricating units; Ornamental retail fish marketing shops.

05. Banking Finance Programmes for Promotion of Youth Involvement in Agriculture

There are so many banking facilities available to contribute Nurturing SHGs and encouraging microfinance in many allied agri activities; Promotion on Skill development for rural youth. Kisan Credit Card facilities to be provided to farmers with subsidized rate of Interest and encouraging farmers clubs and creating bondage between stakeholders. The opportunities provided by the SBIRD to the rural youth to take agriculture and in its development are Value chain and Food Processing industry finance; Customized Farm mechanizations and Combined harvesters; Finances for Irrigation, dig well, bore wells, sprinkler, drip etc.; Cold storages and rural ware houses finance Export of processed medicinal and aromatic crop finance; Dairy value chain (scheme Dairy plus) and Chilling centre finance; Poultry finance and Contract farming finance and Quick gold loans for farmers to invest in their agribusiness.

CONCLUSIONS

The role of the youth in nation building is crucial. They are problem solvers, have a positive influence on other young people and the nation, and are extremely ambitious. They have the ability to create an identity for themselves and move the nation forward. However, they will not be able to do this without the support of their Governments and fellow youth. In young people, some lose their ways and they have no idea to make their future plans and a large number of them are without proper guidelines about their futures. It can be a huge grievance for the country when there are no suitable job opportunities. If they are given the right guidance, they will actively work with their efforts in developmental activities. As youth can bring quicker and better results, dynamic young men can play a pivotal role in the socio-economic reconstruction of the society. Furthermore, the youth should be encouraged in adult education. It will be cost effective if youth get actively involved in these development programs.

Rural development in India is vital for the overall progress of the country. In rural areas, there have been many aspects that need to be focused upon, such as generation of jobs and employment for the people, construction of houses, schools and educational institutions, medical and health care facilities, agriculture, industries, nutritional requirements, focusing upon the skill development of the people and facilities such as electricity, energy, water, gas and cooking equipment. For the welfare of the rural people, these areas need to be focused upon, for the effective development of these areas the role of youth is required. In this research paper, what is the significance of the role of youth in rural development has been underscored. The main areas that are highlighted in this research paper are, identifying youth, youth participation, impediments to youth participation, the demand for the role of youth in rural areas, youth labor markets in rural areas, and an assessment of the role of youth in rural development. Thus, it can be understood that the role of youth has been imperative in the case of rural development, provided if the youth wholeheartedly contributes and works with zest and enthusiasm.

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WOMEN EMPOWERMENT PERFORMANCE, PROBLEMS, PROSPECTS AND POLICIES

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ABSTRACT

Women entrepreneurs across the globe have been the subject of discussion in many conferences. Women entrepreneurs are a crucial segment of any economy in terms of its growth and development. The contributions of women entrepreneurs can't be ignored. The women owned businesses are increasing day by day globally. The participation of women into businesses are important for any economic and social development of any country. Women make up around half of the population of the world, but sadly this proportion is far less when it comes to business world or senior management positions. Women unlike men have always been considered socially weak. From centuries, women have been at the receiving end by the society right from their personal freedom to economic independence. However, the picture is changing slowly as more and more women are coming forward to pursue their dream of starting up their own business ventures and of becoming entrepreneurs. As per the latest trends, women entrepreneurs presently comprise about 14% of the total number of entrepreneurs in India, with the percentage growing every year. The zeal of Entrepreneurship amongst Indian women is progressively increasing its speed since the past 20 years. We could hear and find some names and stories of successful businesswomen running their own organizations successfully. Nonetheless, there is still a huge gender gap of work labor force in present India. It would be quite beneficial to the entire economy if we boost the potential of women workforce which is yet unexplored. In the same context, the present paper throws light on the problems and prospects of women entrepreneurs.

Keywords: Women entrepreneurs, performance, problems, prospects, Govt. policies

1. INTRODUCTION***Women are the largest untapped reservoir of the talent in the world – Hilary Clinton***

Entrepreneurship is an activity of setting up a business or businesses, taking on financial risk in hope of profit. Entrepreneur means a person who sets up a business or businesses, taking on financial risks in hope of profit.

Women entrepreneurs can be defined as a woman or group of women who initiate, organize and run a business enterprise. Women entrepreneur is a woman who accepts challenging role to meet her personal needs and become economically self-sufficient.

Any economy of the world can only progress if the women population of the economy is an active part of creating wealth for the nation. It is said that how well the women of the society are treated, is a measure of its growth. In recent years, there has been a growth trend in terms of women participation in business era due to socio-economic release of women to choose their careers and lead distinguished life. Even though women form most the labor force population, their dynamic contribution in the mainstream of economic and business development of a nation, especially India, has not been allowed to fully manifest. In India, women are often being considered as an inferior gender, and have always been disgraced for being dependent. The gender is always undervalued and unrecognized thus the society have always overlooked their caliber and future potentials. The India culture made women just a subordinate or executors of the decisions made by the men folks of the family. Despite of all the social, economic and other barrier India is brimming success stories of many women. Many women had stood up tall above the crowd and applauded their achievements in their respective fields. Educated women do not want to limit their lives in the four walls of the house. The demand equal respect from their men counterparts. Though, Indian women must go long way to attain equal rights and place because traditions are deep rooted in Indian society where the sociological set up has been male dominated one. Despite of this fact, there have been a great increase in women entrepreneurs in recent years. Somehow, the societal biases for women are staring to fade away gradually because of considerable increase in the education level of women and diverse aspirations for better living, necessitated a change in the lifestyle of India women. She has competed with man and remarkably stood up with him in every step of her life and business is no exception to this. Many success stories of women leaders had proved that they are assertive, persuasive and willing to take risks. They have managed to survive and succeed in this competitive world with their hard work, diligence and persuasiveness. Development of women entrepreneurs in India is very low as compared to other developing and developed countries. Woman entrepreneurship is necessary to achieve a balanced, all-round regional and socio- economic growth and development of the country. It also helps in tapping the hidden talent and creativity among Indian women and can also acts as a remedy for the many

problems they face, such as domestic violence, dowry deaths, low recognition in society, poverty, unemployment and excessive dependence on male members. Thus, the present paper focuses on the status of the women entrepreneurship in India and in Maharashtra particularly. The research paper also focuses on the problems faced by women entrepreneurs and their prospects of development. The paper will give brief insights on the steps for developing women entrepreneurship through various government schemes.

2. OBJECTIVES

1. To find out the status of women entrepreneurship in India.
2. To study the problems faced by women entrepreneurs in the process of becoming entrepreneurs.
3. To know the prospects of women entrepreneurship development.
4. To highlight the government initiatives for developing women entrepreneurship in India.

3. METHODOLOGY

The present study is entirely based on the secondary data which is being gathered from various books, journals, websites and annual reports.

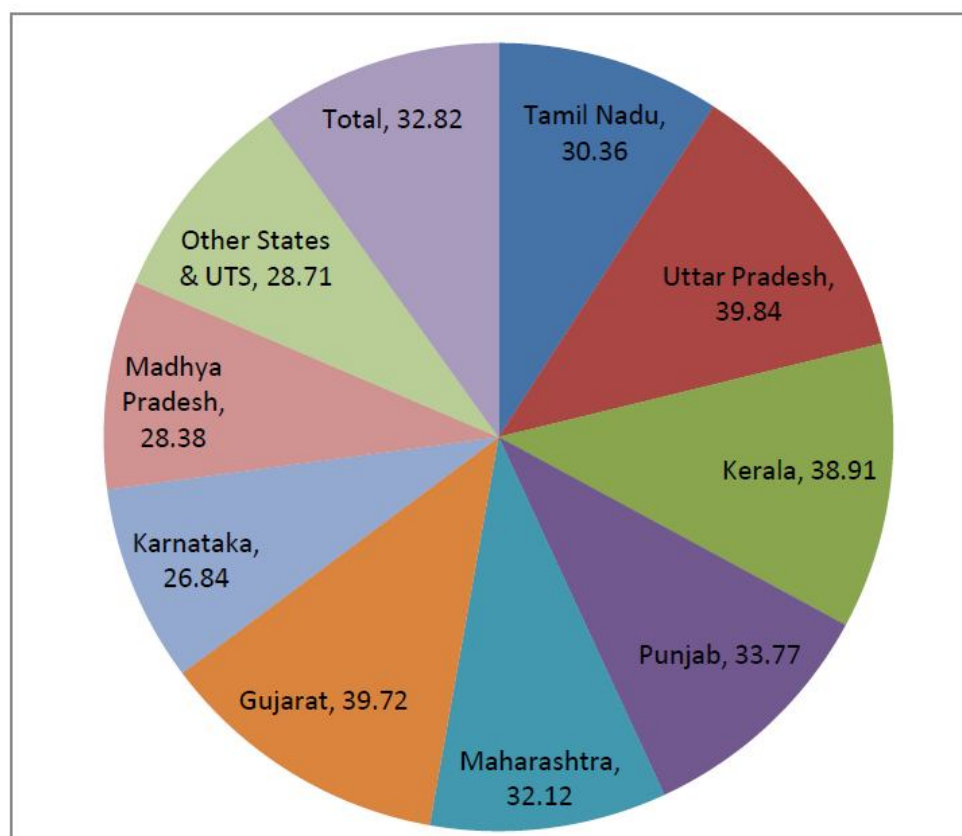
4. PERFORMANCE OF WOMEN ENTREPRENEURS IN INDIA:

Recently Niti Aayog estimated that women entrepreneurs comprise around 14% of the total entrepreneurs in India and the percentages will grow in future. The term women entrepreneurship is a process of having a business ownership or business creation which support women economically and increase their economic strength and position in society. Thus, women entrepreneurs play crucial role in strengthening country's wealth at all segments of the society. It has been seen in past that there is less number of women entrepreneurs in terms of formal sectors of the business but looking at the progressive trends it is quite clear that entrepreneurship is not just a man game. Many women have changed the definition of doing business and keep breaking the stereotypes of doing the business. For more than decade, the percentages of women-owned businesses has increased at double of its pace.

Table 1 Performance of Women Entrepreneurs in India

State	No of units Registered	No of women entrepreneurs	% of women entrepreneurs
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTS	14576	4185	28.71
Total	57,452	18,848	32.82

(Source: CMIE report 2011)

PERFORMANCE OF WOMEN ENTREPRENEURS IN INDIA**5. PROBLEMS FACED BY WOMEN ENTREPRENEURS:****5.1 Gender inequality and family ties**

Indian society is male dominated where female gender is always considered as secondary and are not supposed to ask for equal rights. As per the tradition women are subordinate to their male counterparts, physically and emotionally weak and less confident to gauge up the entrepreneurial responsibility. As per Indian tradition, woman is supposed to do all the household work, to look after the children and the family. She is over burdened with family responsibilities. In such conditions, it will be very difficult for women to concentrate and run the enterprise successfully.

5.2 Lack of Education

In India education for women is lagging that that of man. There are around 60% of the women in India are still uneducated. Furthermore, those are educated are provided with less education or inadequate education. The reason behind illiteracy among Indian women are many which include; early marriages, higher education for son instead of daughter, poverty and so on. Thus, due to lack of proper education Indian women is way far from recent developments in technology, methods of production, government policies etc.

5.3 Lack of finance

Women, unlike men, have to suffer hell for raising and meeting the financial assistance for their business. Banks, creditors and other financial institutions are not willing to provide finance for women borrowers on the ground of their less credit worthiness and more chances of business failure. Almost all the financial institutions are rigid about providing finance, as they think women are not reliable borrowers and providing finance to them will be risky that of the men.

5.4 Obsolesce of technology

Numerous aspects counting from incompetent management pay to the high cost of production which stands as an uncertain block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology which is a major factor of high cost of production.

5.5 Lack of entrepreneur aptitude

lack of entrepreneurial aptitude is an area of worry for many women entrepreneurs. Many women entrepreneurs stuck in taking various major organization decisions as they fail to tide over the risks and troubles that may come up while running an organizational set up.

5.6 Low risk-bearing capacity

Women are naturally weak and shy. Many women are hesitant in taking over the risks. Many business women cannot bear the amount of risk which is important in running a business. The reason behind the low risk bearing capacity are many such as inadequate education, unawareness of the recent development in the field, low financial support etc.

5.7 Inadequate managerial ability

Many women entrepreneurs are not efficient enough to in meeting managerial functions like; planning, organizing, controlling, coordinating, motivating, monitoring etc. of the business. Thus, less and inadequate managerial capability of women has become a major problem for them to manage their business successfully.

5.8 legal procedures

Legal procedures and formalities are mandatory for starting up the business. Fulfilling such procedures is one of the troublesome part for women entrepreneurs considering the corrupt practices in government offices and procedural delays for several licenses, electricity, water, communication and shed allotments. In this scenario women entrepreneurs find it hard to focus on smooth working of their business organizations.

5.9 low level of self-confidence

Women due to their innate nature not feel confident enough to run the business smoothly in this competitive era as they always strive hard to manage family and business.

5.10 Social Barriers

The traditions and customs prevalent in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinder women entrepreneurs too.

6. THE PROSPECTS OF WOMEN ENTREPRENEURSHIP DEVELOPMENT:

It has been observed that there has been a growth in the ration of women entrepreneurs in India and at a global level. The participation and contribution of women entrepreneurs to endian economy is commendable. Today's women are not restricted their foot in traditional business fields but they have left their footprints in non-conventional businesses too. The men dominated businesses such as trade, industry and engineering are no bar for women entrepreneurs now.

The industrial structure and business organizations are going through various changes. There have been various changes took placed in terms of technology which has changed the face of businesses. Information technology is playing a vital role in today's era of running the businesses. These transformations somehow helped women entrepreneurs to be a part of business mainframes. Women entrepreneurship is a need of every nation as it brings more wealth and prosperity for the nations. Ultimately, female businesses owners must be recognized for who they are, what they do, and how significantly they impact the world's economy.

- a) Every nation should take some initiatives towards women entrepreneurship by extending training programs on professional competence and leadership skills. Following are the steps towards developing women entrepreneurship;
- b) Women should be taken as a specific and focused target group in planning training programs of them considering the problems that they suffer.
- c) The education facilities and schemes should be introduced at all levels of the country for women.
- d) There should be an introduction of training programs on managerial skill development for women folks of the country.
- e) There is a need of encouragement and participation of women in decision making process.
- f) Vocational training programs helps women to understand the production process and production management.
- g) Skill development to be done at every training institutes like polytechnics and industrial training institutes which can enhance professional competence and leadership skills in women.
- h) Counselling and awareness programs should be taken at lager scale for existing women entrepreneurs to remove perceptions towards fear of success and low self-confidence.
- i) There should be a continuous process of monitoring and developing such training programs to match up with the competitive world.

- j) Activities should be taken for increasing skills of women for better marketability and sale for their products.
- k) State finance corporations and financing institutions should permit and extend purely trade related finance to women entrepreneurs.

7. GOVERNMENT INITIATIVES FOR DEVELOPING WOMEN ENTREPRENEURSHIP IN INDIA

Women which consist of almost 50% of the total population have essential role in India's economic growth and development. The government of India has extended the help to existing and budding women entrepreneurs by means of taking various schemes and initiatives. Following are the sum of policy measures taken by the government in the view encouraging women entrepreneurs in the country;

- Integrated Rural Development Program (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's Rojgar Yojana (PMRY)
- Entrepreneurial Development Program (EDPs)
- Management Development Programs
- Women Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Working Women Forum
- Indira Mahila Yojana
- Indira Mahila Kendra
- Mahila Samiti Yojana
- Mahila Vikas Nidhi
- Micro Credit Scheme
- Rashtriya Mahila Kosh
- SIDBI's Mahila Udyam Nidhi
- Mahila Vikas Nidhi
- SBI's Stree Shakti Scheme
- NGO Credit Schemes
- Micro & Small Enterprises Cluster Development Programs (MSE-CDP).
- National Banks for Agriculture and Rural Development Schemes
- Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
- Priyadarshini Project- A program for Rural Women Empowerment and Livelihood in Mid Gangetic Plains
- NABARD- KFW-SEWA Bank project

8. SUGGESTIONS

- a) There should be an introduction of awareness programs regarding all the aspects of entrepreneurship taken place to encourage women.
- b) There should be an unbiased platform where the problems faced by women can be openly discussed and addressed accordingly.
- c) Healthy environment should be promoted and encouraged to develop women entrepreneurship.

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- d) The support should be extended for women entrepreneurs from family, society, government and financial institutions.

9. CONCLUSION

Women are equally important source like men for creating and developing wealth for the nation. The customs and traditions are deep rooted in Indian society where women are always seen secondary gender unlike their men folks. Despite this fact, women entrepreneurship has shown remarkable boost from last two decades. Today's women are not ready to accept the unnecessary traditions which led them down in dark and they are coming out with a bang from the four walls of their house to show their worthiness at all levels. The government has also encouraging women for starting their own business by providing various schemes. In India, there is still huge gap exists between men and women in terms of owning the businesses. To bridge up this gap, the efforts should be made at all the levels to encourage, inspire, motivate more and more women to take active part in entrepreneurship.

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ROLE OF PRIVATE PLAYERS AND NGO'S IN THE AGRICULTURE AND RURAL DEVELOPMENT IN INDIA

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ABSTRACT

Agriculture sector plays an important role in the growth of a developing nation like India, Agriculture is back bone. It is well known that economies of developing countries are based on agriculture sector. Most of the people in developing economies are dependent on agriculture. The Agriculture sector provides employment and livelihood depend only on agriculture and supporting business. Generally, focus of agricultural policy in developing nations is on employment generation in tribal and rural areas, poverty eradication and equal distribution of income with high economic growth. If the Nation wants to develop it has to develop the farmers. The Government brought so many schemes for the farmers but they are unable to utilize the same due to illiteracy or lack of knowledge or technology. Here NGOs plays an important role. NGOs act as planners and implementers of developmental plans. They help in providing the local resources to be used for development. NGOs help in building an independent and sustainable society. These agencies play the role of mediator between people and government. NGOs basically play the role of mediator between the people and government. They play a very important role in development of rural and agriculture part of india as where government unable to reach, these NGOs reached there and help the people. A very good example is BABA AMTEs NGO in Hemalkasa of Gadchiroli District.

The private players also plays very important role in the development of rural area as they bring the competition between the people. They also provide new technology to the farmers or the villagers so that they can produce good quality of goods in large quantity. A very good example is AMUL DAIRY in Gujarat where the company makes the women of Gujarat employable and self dependent by purchasing milk from them and also providing those things necessary for their business. And the result is AMUL DAIRY become the biggest brand in this sector and the Gujrat also developed in rural Area and boost the economy of Gujarat State. Therefore, it is essential to increase productivity of agriculture sector through appropriate investment in basic infrastructure, research and expansion which can be done by the private players.

Keywords: Agriculture, NGO, Private Sector, Rural , Farmer, Tribal.

INTRODUCTION

Agriculture is the back bone of India. It is the preeminent sector of the economy, and the source of livelihood of almost two thirds of the workforce in the country. The total work force in India is 47.41 crores as per economic times, out of which 33.69 crore workers are in rural area and 13.72 crores in the urban area. The contribution of agriculture and allied activities to India's economic growth in recent years has been no less significant than that of industry and services. These statement best sums up the importance of agriculture to the country: "If agriculture survives, India survives".

It is well known that economies of developing countries are based on agriculture sector. Most of the people in developing economies are dependent on agriculture. The Agriculture sector provides employment and livelihood depend only on agriculture and supporting business. Generally, focus of agricultural policy in developing nations is on employment generation in tribal and rural areas, poverty eradication and equal distribution of income with high economic growth. If the Nation wants to develop it has to develop the farmers.

NGOs IN INDIA

Since ancient times, social service has been an integral part of Indian culture. Soon after Independence, a number of NGOs had emerged in India. Mahatma Gandhi even pleaded to dissolve the Indian National Congress and transform it to a Lok Seva Sangh (Public Service Organization). Though his plea was rejected, but the followers of Mahatma Gandhi started many voluntary agencies to work on various social as well as economic issues of the country. This was the first phase of NGOs in India. Later on in NGOs development phase starts in 1960. In 1980 to 1985 in sixth five year plan the government gave the new role to NGOs to work on behalf of the government to help people in rural areas. And with every Five year plan the responsibilities of the NGOs were increased by the government. In the ninth five-year plan, it has been proposed that NGOs would play a significant role in the development on the public-private partnership model. More scope has been provided to NGOs by the government for rural development through the agricultural development policies as well as their implementation mechanisms.

The Government brought so many schemes for the farmers but they are unable to utilize the same due to illiteracy or lack of knowledge or technology. Here NGOs play an important role. NGOs act as planners and implementers of developmental plans. They help in providing the local resources to be used for development. NGOs help in building an independent and sustainable society. These agencies play the role of mediator between people and government. NGOs basically play the role of mediator between the people and government. They play a very important role in development of rural and agriculture part of India as where government is unable to reach, these NGOs reached there and help the people. A very good example is BABA AMTEs NGO in Hemalkasa of Gadchiroli District.

The private players also play a very important role in the development of rural area as they bring the competition between the people. They also provide new technology to the farmers or the villagers so that they can produce good quality of goods in large quantity. A very good example is AMUL DAIRY in Gujarat where the company makes the women of Gujarat employable and self dependent by purchasing milk from them and also providing those things necessary for their business. And the result is AMUL DAIRY become the biggest brand in this sector and the Gujarat also developed in rural Area and boost the economy of Gujarat State. Therefore, it is essential to increase productivity of agriculture sector through appropriate investment in basic infrastructure, research and expansion which can be done by the private players.

PRIVATE PLAYERS IN INDIA

At first glance, farming seems a state-dependent enterprise across India's vicinity. The state sets floor prices for farm output, and its agencies control the procurement centres and subsidies. But the role of top private labels becomes noticeable just under the surface, with the Adani Group, ITCNSE -1.31 %, Hindustan UnileverNSE - 0.41 %, or the Godrej Group helping cultivators through the crop cycle – from improving soil health and providing the best seeds to buying the output.

About 80% of the agriculture sector is driven by private companies. But given the involvement of 138 million farmer families, more needs to be done to provide them technology on the field and ensure remunerative prices. Enacting a liberal APMC law, scaling up digital technologies, encouraging private players to set up mandis and lifting export bans or stock limits should be priorities," said Ashok Gulati, agricultural economist and former chairman of the Commission for Agricultural Costs and Prices.

Private investment in agriculture is not the exclusive preserve of home-grown companies. Cargill, Hindustan Unilever, PepsiCo, or McCain are equally involved, as are the Tata Group, the Mahindras, Ruchi Soya, or DCM. Over the past few years, these groups have been working with farmers, in collaboration with agrochemical and farm-machinery companies to bring best practices and raise yields or lower costs. Many more companies are working for development of farmers. Patanjali is also one of the big name whose intention is to provide all Swadeshi product and that made in India and in rural India and lots of Co-operative Sectors are working from so many years, in fact the cooperatives are the life line of "**Gramin India**". These cooperatives run the Economy of the country from the beginning hence it is called the life line of the Rural India. There is lots of business which are unorganized. They also play the critical role in the development of rural India.

RESEARCH METHODOLOGY

It is necessary to design a suitable methodology for understanding systematic and scientific study. The study is exploratory, descriptive as well as casual. The methodology designed for this research work is as following:

DATA COLLECTION

Data was collected through Primary Data Sources and Secondary Data Sources. Primary Data Sources were collected specifically for the purpose of research study, which was collected by visiting some of NGOs and Private Players in agriculture and allied business. Secondary data source were already collected data through books, news paper, articles and from internet..

OBJECTIVES OF THE STUDY

1. To study the effects of the NGOs and Private Players on the farmers & how it developed to the rural areas.
2. To know how it help the villagers to uplift their status & to decrease the employment problem in rural.
3. To study how the NGOs become the life line of the people of Rural area.
4. To study the role of Private Players in the development of rural sector.
5. To study the social participation of the rural milk producers with context to social activity formal or informal.

ROLE OF NGOS IN DEVELOPMENT OF RURAL INDIA

The NGOs have taking active participation in rural development. The rural poor and socially depressed classes are mainly depending upon the operations of NGOs. No particular job is particularly meant for the NGOs. Thus, there is a huge competition among the NGOs to extend the services for the benefit of the poor. At the same time we should not forget the rapidly increasing of the NGOs for their welfare.

The following are the important activities should take up for the development of the poor.

1. AGRICULTURE REALTED PROGRAMMES

Lots of work undertaken by the NGOs under this program. They provide information to the farmers that hoe to increase the productivity of the produce and also give information to the farmers regarding latest government schemes. They also provide the information how the allied activities also help them in their day to day expenses. They also provide solution in animal husbandry like they give information regarding the poultry farming, Pig farming, Fishing, and Horticulture .

2. HEALTH PROGRAMMES FOR HUMAN AND NON-HUMAN BEINGS

The works like pit drainage, toilets through swatch bharat abhiyan , housing scheme of government (Pradhan Mantri Awas Yojna) , creation of smokeless environment, good drinking water for animals and human beings, Free medical treatment and the government scheme like Ayushman Bharat which helps the poor people to get good medical treatment and information regarding or conducting regular health checkup camps etc. will improve the health conditions of the human and non-human beings.

3. COMMUNITY DEVELOPMENT PROGRAMS

The community development programs like adoption of villages for development, moral support during flood and food crisis period, supply of food and drinking water during flood, common well, training programs for the rural youths, housing projects, repair and renovation of houses etc will satisfy the basic necessities. The important program like training programs for the rural poor will hold the youths from rural exodus.

4. HUMAN RESOURCE DEVELOPMENT PROGRAMS

The personality development programs, skill development programs, educational programs, integrated development projects etc will enable the rural poor to earn bread and butter.

ROLE OF PRIVATE PLAYERS

The private sector plays decisive roles in India's agricultural transformation today, fostering productivity improvements and creating jobs and value in supply chains “from farm to fork”. This is a relatively new phenomenon, made possible by the economic reforms of the early 1990s and policy changes since then.

Private agribusiness companies are at the forefront of heavy investment in agricultural R&D and technological innovation. Private sector innovations are dominant in plant genetics and seed. They also lead in seed treatment, agricultural chemicals, biologicals, plant growth regulation, animal genetics and health, biofuels, machinery, irrigation, soil analysis and data-intensive precision farming tools.

Private agricultural research, in turn, has flourished over the years. As it is funded from sales proceeds, the research naturally focuses on market opportunities and farmers’ preferences. Surveys sponsored by the Syngenta Foundation in 2011 showed that at that time 71 companies were active in research and agricultural product development in India: 22 in seeds, 19 in agrochemicals, ten each in fertilizer solutions and mechanization (including irrigation), and ten in other endeavors, including agronomic research on specific crops.

Private sector has transformed the agri-food landscape in the period since the early 1990s as India shifted from import substitution and protectionism to more open markets. The dairy sector illustrates this. The rapidly growing demand for milk and milk products “offers an opportunity for processors and organized retailers to expand their businesses by integrating their ‘front end’ activities of wholesaling, processing, logistics, and retailing with their ‘back end’ activities of production through institutional arrangements such as contract farming and producers’ associations”

DATA ANNALYSIS

The data has been collected from various NGOs and Private players through websites as it is not possible to visit each and every part of India. But I definitely visited some of the NGOs and the rural area which I can visit.. There are hundreds of NGOs and Private Players working in the rural and Tribal area in every part of India. These peoples are the real life line for rural area as I said earlier also that in some part government unable to reach but this peoples reach their. NGOs are working on the basis of humanitarian and giving their best and Private players are working to earn the profit from the resources available in the Rural area but directly or

indirectly they are helping people to generate the income of and also developing the village. They are also providing the employment, Medical facilities and also education. Some of the companies have their own NGOs who work for the poor people in tribal and rural area. The Companies like TATA, Infosys, Reliance and many more are involved. The company like AMUL plays very important role in the development of the Farmer and the rural India. The government provides the financial aides to lots of NGOs those who are working for the development of Rural India. Sometimes government cannot provide aide to the peoples they take the help of NGOs. Therefore as per my over all study I can say that NGOs and Private Players plays the vital role in the development of Rural India.

CONCLUSION AND SUGGESTIONS

- 1) From the above study I am on the conclusion that definitely NGOs has played the important role in the development of the Rural India.
- 2) Private Players also played the vital role as nothing can be happen without investment. They invested lots finance in this sector and also done the Research for the development of the rural India. Although they also generated a good profit from it also.
- 3) My suggestion is that lot of business in Agriculture and Rural India are in the hand of unorganized sector, that should be brought in main stream and that make big impact and shows the correct situation of agricultural India.
- 4) Finally I will conclude with this suggestion that people in the Rural India needs three things Road, Water and Electricity. If this things provide in every part of India, the rural India will develop very fast and everything will be available in Rural area also which will stop the urbanization of Rural India.

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PRADHAN MANTRI UJJWALA YOJANA (PMUY):- STEP TOWARDS WOMAN EMPOWERMENT IN INDIA

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ABSTRACT

According to the 2010 Global Burden of Disease Study, two persons die prematurely every minute in India due to indoor pollution. In rural India, cooking is mostly done by the women of who hold the households together by grit, sacrifice and inner strength. Providing LPG connection under Pradhan Mantri Ujjwala Yojana has given a new lease of life to women in rural areas. Apart from solving the health issues, it has given them spare time, which can be put to better use for other activities to bring a change in the life of the household members or generate additional income. The houses look cleaner and space availability has improved due to substitution of unorganized biomass fuel by LPG cylinder. The status of Women Empowerment cannot be visualized with single dimension rather multidimensional assessment in terms of various components of women's life and their status would bring a clear conception. So, this study tries to focus on how benefits PMUY to upliftment in empowerment of women in terms economic, health and social.

Keywords: (Pradhan Mantri Ujjwala Yojana, LPG, Women Empowerment)

INTRODUCTION

In India there are 24 crores households out of which nearly 41 percent households which means about 10 crores households are still using fossil fuel for cooking even after 69 years of independence. According to WHO estimates 5 lakh deaths in India only because of unclean cooking. Most of these were due to non-communicable diseases such as heart disease, stroke, chronic obstructive pulmonary disease and lung cancer. From the study it is proved that, the smoke inhaled by women while cooking on such as unclean fuel is equal to burning of 400 cigarettes in an hour. The smokes from burning such fuels contain hazardous substances and carbon monoxide which causes alarming pollution to household. Release of LPG connection under this scheme shall be in the name of the women belonging to the BPL family and also covers all SC/STs household's beneficiaries of Pradhan Mantri Awas Yojana (PMAY) (Gramin) Antyoday Anna Yojana (AAY), Forest dwellers, Most backward classes (MBC). Tea and Ex- Tea Garden Tribes people reside in Islands People residing in river islands. The scheme provides a financial support of Rs. 1600 for each LPG connection to the BPL household. The administrative cost of Rs. 1600 per connection, which covers a cylinder, pressure regulator, booklet, safty hose etc, would be borne by the Government.

Before this scheme every successive government targeted that to bring up every household towards the use of cleaner fuel for the urban to semi urban and then the rural through the different programs like Rajiv Gandhi Gramin LPG vitrak (RGGLV), DEEPAM scheme etc. But however the pace of coverage was very slow. With this scenario the new government has come up with important step towards the empowerment women that plan popularly known as Pradhan Mantri Ujjwala Yojana. This important scheme for covering each woman from BPL family.

This scheme launched by our honourable Prime Minister on 1st May 2016 at Ballia, UP the main purpose of the scheme is to empower women and also provide various facilities and funds to women so that they can manage and protect themselves from the various natural hazards.

OBJECTIVE

The objective of study is to explore role of Pradhan Mantri Ujjwala Yojana in the upliftment the women empowerment of poor and marginalized BPL families.

RESEARCH METHODOLOGY

The study is in descriptive in nature. Study has been made about women who belongs to poor, backward and marginalized family, their economic and social empowerment with the help government schemes. The data used in it is purely from secondary sources in order to the need of the study such as various reports, news and internet.

PRDHAN MANTRI UJJWALA YOJANA (PMUY)

Every successive government has tried to make availability and use of cleaner fuel LPG through different program and scheme. Continuing subsidy on LPG domestic by the government was step in this direction. The

launch of Rajiv Gandhi Gramin LPG Vitrak (RGGLV) by the previous government was made to increase the availability of LPG in rural area. This government has come up with major action plan popularly named as 'Pradhan Mantri Ujjwala Yojana' with a target to provide free LPG connections. As per the scheme a deposit free LPG connections are being released in the name of woman belonging to the BPL family suffering from at least one deprivation under SECC-2011. This Ujjwala Yojana is bringing the affordability to poor households to shift from the use of solid fuel to cleaner fuel LPG.

Salient features of the Pradhan Mantri Ujjwala Yojana (PMUY) Scheme are as under

- LPG connection is released in the name of adult woman of the poor family, subject to the condition that no LPG connection exists in the name of any family member of the household and fulfilling other terms and conditions.
- Initially, the beneficiaries under PMUY were identified either from SECC list or from seven other identified categories. Subsequently, Government has extended the benefit to all left out poor families under PMUY subject to fulfilment of terms & conditions.
- Under the Scheme, cash assistance upto Rs 1600/- for providing new LPG connection is provided by the Central Government.
- The beneficiary bears the cost of Hot Plate and purchase of first refill. The beneficiary has the option to take Hot Plate or purchase first refill or the both on loan basis from OMCs at zero interest and the same is recovered through subsidy.

THE PROCEDURES

- The women above 18 years belonging to BPL families not having access to LPG connection may apply for new LPG connection in a prescribed format to LPG distributor. While submitting the application the woman must submit the details like address, Jan Dhan / Bank Account number and Aadhar number (Aadhar if not available to be coordinated with UAID for issuance of Aadhar to BPL household)
- The LPG field officials will match the application against SECC-2011 database to ascertain the eligibility under BPL status. After that the name and address will be entered on OMC's portal to eligible applicants.
- OMCs will take electronically the de-duplication exercise and other major due diligence for issuance of new LPG connection under the scheme.
- OMCs will issue the new free LPG connection to eligible beneficiaries. As the connection charges are borne by the government, the OMCs will provide an option to new consumers under this scheme to opt for if so desires for EMIs for the cost of cooking stove and 1st refill. The EMIs shall be recovered from the amount due to consumer on account of subsidy on their refill.
- In case any state government or voluntary organization or an individual wishes to contribute to the cost of cooking stove and 1st refill, may do so in coordination with OMCs.
- OMCs will also organize the education and awareness campaign or Melas at various locations to release of connection to BPL families. The release of connection shall be done in presence of public personalities or distinguished personalities of the area.
- The scheme will cover BPL families under all form of distributorship and for various sizes of cylinders like 14.2 KGs or 5 KGs.

FINDINGS

- In 2016-17, PMUY released the highest number of LPG connections at 2,16,59,870 against the target of 2 crore. By 2019, the scheme will add 10 crore new connections and 5 crore BPL families.
- Overall, 3.25 crore new LPG connections were given in 2016-17, which is also the highest in the country.
- Around 85 per cent Ujjwala beneficiaries have returned to book LPG refills, among which 38 per cent beneficiaries belong to SC and ST category.
- Uttar Pradesh has achieved 75 per cent growth so far, higher than the national average, while Odisha scored the highest jump from 12 to 33 per cent.
- Safety clinics and camps at all villages have been set up for educating first time LPG consumers about the use of LPG and understanding the Yojana.

- While more than 15 percent of rural households use LPG, firewood remains the dominant fuel.
- Out of the total 25 crore-plus registered customers, 22 crores are live. Of this 22, about 12 crores are urban and about 10 crores urban plus rural (including those under Ujjwala).
- For the urban market, the annual average consumption pattern is seen as 7-7.5 cylinders per household. For rural, urban (which includes small towns), including Ujjwala beneficiaries, it is about 4-6 cylinders annually.

CONCLUSION

The time spent in collection of bio fuels has totally been saved while that on cooking has greatly reduced for the women. With these free times are being used for leisure activities and other house hold pursuit. With more time at their disposal the women are spending in other social and economic activities raising their social and economic status. Further the LPG connection is issued in the name of woman head of the BPL family and the subsidy amount on purchase of refill is also being credited in to the bank account of the woman head of the BPL family. This is giving them power of making financial decisions in the family matters. On the other hand the smokes from burning solid or fossil fuel contain hazardous substances and carbon monoxide. The air pollution causes respiratory diseases / disorders like lung cancer, heart disease, stroke and chronic and obstructive pulmonary diseases. Shifting BPL families towards the use of cleaner fuel through PMUY is reducing such disease leading to formation of healthy social fabric. As well as Passing on clean environment to next generation is a critical aspect for each successive generation. Providing cleaner fuel (LPG) to rural BPL families is great steps in reducing air pollution. Empowering women has been found to contribute positively to the health of households as women are directly involved in household decisions on energy use and expenditures. The more empowered women are, the lesser their burden, the more likely they are to engage in income-generating activities, and hence, increase the purchasing power of the household. Further, empowered women are healthier and ensure healthier households, increasing the likelihood of educated children, which in the long term, leads to an even higher generation of income for the household.

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SOCIAL AUDIT OF NREGA SCHEME IMPLEMENTED IN SOLAPUR DISTRICT

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ABSTRACT

A Social Audit may be an approach to measure, understanding, coverage and ultimately raising an organizations social and moral performance. A social audit helps to reduce the gap between plan and action between efficiency and effectiveness. it is a method to know, measure, verify, report and to enhance the social performance of the organization. Social auditing is that the method whereby a corporation will account for its social performance, report on and improve that performance. The present paper is related to the analysis of secondary data collected by the researcher from books, journals, newspaper, the website of Panchayati Raj system in Maharashtra, the official website of MNEREGA, Collector office, Solapur and Solapur Municipal Corporation, Solapur. After discussion with government officials, it is found that out of a number of government schemes, the social audit of only MNEREGA scheme is done in the study area. Hence researcher is studied social audit of National Rural Employment Guarantee Scheme (Employment Generation) in the Solapur district.

Keyword: Social Audit, MNEREGA, Panchayat, Employment, Rural

INTRODUCTION

The idea of social audit in its structured form started with 'jansunwais' being organized by Mazdoor Kisan Shakti Sangathan (MKSS) in Rajasthan in the early 1990s. Before it might take deep roots there, the programme got derailed by opposition from elected leadership from PRIs. Even so, it got well established in Andhra Pradesh (AP) that could be a success story in itself. Society for Social Audit Accountability and Transparency (SSAAT), registered as a society under Societies Act, has established itself as a benchmark in social audit across the country. AP has gone a step more forward and has enacted Promotion of Social Audit and prevention of Corrupt Practices Act, 2012 providing for the creation of mobile criminal courts with powers to sentence erring officers for up to 2 years. Sikkim is another state where a social audit is established reasonably well. A number of other states are reported to be conducting social audits but their effectiveness is debatable. The Ministry of Rural Development (MoRD) is running pilot projects in many states to kick-start a social audit. The pilots have been initiated by the Ministry to encourage states to initiate social audits on the field, even if the implementation dispensation is not in place, alongside providing a credible platform wherein CSO networks, State Government, Central Government, and the Social Audit Unit can together chart out the course of social audit in the future. The present paper is related to the analysis MGNREGA implemented in Solapur district. It is found that out of a number of government schemes, the social audit of only MNEREGA scheme is done in the study area. Hence researcher is studied social audit of National Rural Employment Guarantee Scheme (Employment Generation) in the Solapur district.

NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

National Rural Employment Guarantee Act 2005 (NREGA) renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act", (MGNREGA), is the lifeblood for a poor and deprived class in the rural area. The goal of the scheme is to meet the daily needs of the poor families by providing employment to them up to hundred days in a year. The act was proposed by Narasimha Rao in 1991; it was accepted in parliament in the year 2006 and implemented in 200 districts in India. It was finally started in all over India from 1st April 2008.

The MGNREGA act came into force with the purpose of providing economic security to the backward families and deprived class by giving employment opportunities of 100 guaranteed days in a. Another objective of MGNREGA is to establish valuable facilities like such as roads, canals, ponds, wells. Employments to the villagers are making available within the geographical area of 5 KM from his residence and appropriate wages are to be paid. Villagers are also entitled to receive unemployment allowances if they did not receive any work within 15 days from his application. The Gram Panchayat is implementing agency of MGNREGA. The involvement of contractor is eliminated by government

OBJECTIVES OF THE STUDY

1. To evaluate the performance of NREGA scheme implemented in Solapur District
2. To study the role of Social audit in rural development.
3. To suggest measures for making the process of adopting implementation of Social Audit.

RESEARCH METHODOLOGY

It is an analytical and empirical study where researcher evaluates the performance of NREGA scheme and assessed the status of the social audit. The study depends on mainly secondary data collected from various sources namely books, Internet, libraries, NGOs, magazines, journals, newspapers website of Panchayati Raj system in Maharashtra, the official website of MNEREGA, Collector office, Solapur and Solapur Municipal Corporation, Solapur. The collected data has been processed and presented in the tabular form and with help of figures. The data have been analyzed with the help of statistical tools.

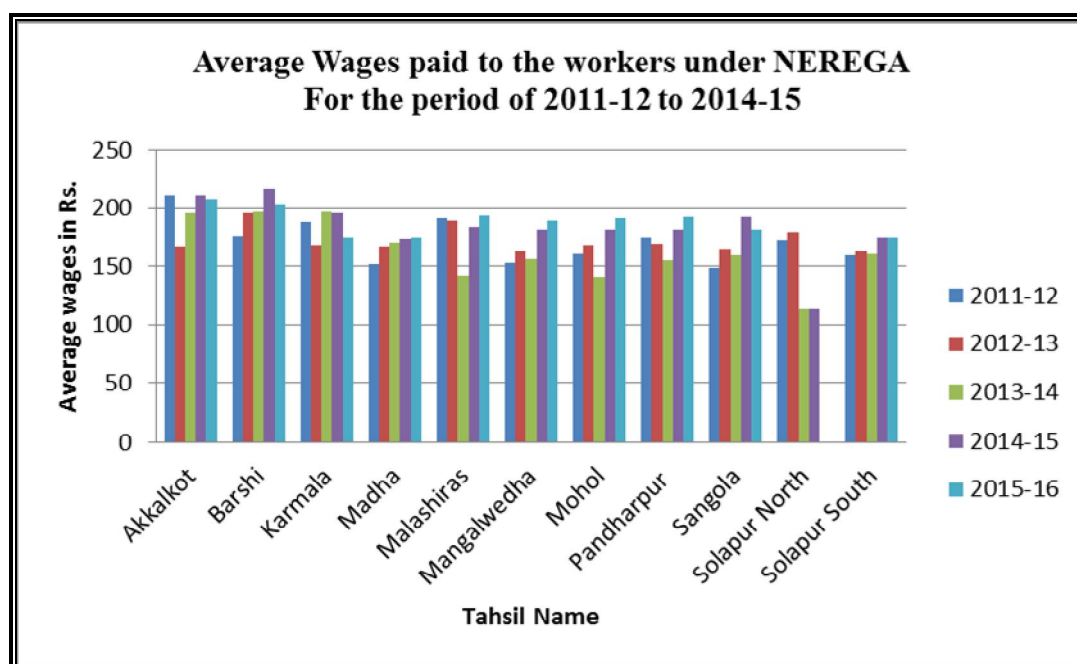
LIMITATIONS AND SCOPE OF THE STUDY

1. The study is limited to NREGA scheme implemented in Solapur district. Other schemes are not covered in the study.
2. The study limits to only one district i.e. Solapur District in Maharashtra State.
3. The period of study restricted to only five years (i.e.2011-12 to 2015-16).

ANALYSIS AND INTERPRETATION

Table no.1 Average Wages paid to the workers under NREGA For the period of 2011-12 to 2014-15							
Sr. No	Tehsils	2011-12	2012-13	2013-14	2014-15	2015-16	Total
1	Akkalkot	210.92	166.92	195.42	210.58	208	198.368
2	Barshi	176.25	195.25	197.08	216.92	203.67	197.834
3	Karmala	188	168.33	196.92	195.92	174.33	184.7
4	Madha	152.25	166.92	170.92	174	174.33	167.684
5	Malshiras	190.75	188.5	142.25	183.75	193.67	179.784
6	Mangalwedha	152.92	163	156.17	181.42	189.5	168.602
7	Mohol	160	168.25	140.92	181.67	191.33	168.434
8	Pandharpur	174.92	169.25	154.92	181.25	192	174.468
9	Sangola	148.33	165	159.92	192.42	181	169.334
10	Solapur North	172.58	178.75	113.42	113.83	0	115.716
11	Solapur South	158.92	163.08	160.17	174.67	175.33	166.434
Total		171.44	172.11	162.55	182.40	188.31	

Source: Compiled on the basis of data collected from government authorities and offices.



Graph. No. 1

The table no 1 and Graph no. 1 show the year-wise average wages paid to the workers registered under NREGA scheme in the study area.

In the year 2011-12 average payment to the workers in all tehsils of Solapur District was Rs. 171.44. In Akkalkot (210.92), Barshi (176.25) Karmala (188) and Malshiras (190.75) authorities were paid more than average payment to the labour. In Madha (152.25), Mangalwedha (152.92), Mohol (160), Sangola (148.33) and in Solapur South (158.92) the authorities were paid below average payment (the average payment during the year 2011-12 was Rs. 171/- per day). In the month of September, October and November there was more payment of wages to the workers. It may be due to the religious activities of the society, in such months average payment was Rs. 176/- and there was low payment in the month of April and May. The wage payment in such months was Rs. 154/- and Rs. 161/- respectively. In Akkalkot Tehsil, there was more payment to the workers, it was averagely Rs. 210.92/- and in Sangola tehsil there was very low payment to the workers as compared to all rest 11 tehsils, it was only Rs. 148.33/-. The highest amount paid in Akkalkot Tehsil, it was Rs. 244/- per day in the month of October and in Malshiras tehsil there was very low payment to the workers those who have registered in NREGA, it was something Rs. 102/- per day.

In the year 2012-13 average payment to the labours in all tehsils of Solapur District was Rs. 172.11/- In the year 2012-13, in (Barshi (195.25) North Solapur (178.75) and Malshiras (188.5), authorities were paid more than average payment to the labours. In this financial year, in the month of July and August in the tehsil, Malshiras highest wages were paid to the workers, the wage rate was 226 and 221 respectively. In the month of January 2014, in Barshi tehsil the highest wages were paid, it was Rs 235. The rate of wages is very low in South Solapur. In the months of April, May, and July there was very low payment to the workers it was around average Rs 150. From this, it is clear that at the end of the year, the workers are getting more payment as compared to earlier 11 months of the year (April to February).

In the financial year 2013-14, the workers are getting the average wages of Rs. 162/- per day in all 11 tehsils. In this year, in the Karmala tehsil, highest wages were paid in the month of October and November respectively. It was Rs. 260/- and 296/- and in the month of March 2014, in the Solapur North, Rs 272/- wages were paid to the workers. It was the second highest wages paid to the workers in this year. In the month of November, there were no wage payments made to the workers of this scheme. In Sangola Tehsil, there were the lowest wages paid in the month of July. It was only Rs. 143/- average per day to the workers. At the beginning of the year i.e. in the month of April, there was also a low rate of payment to the workers. In the month of April 2013, there was average payment around 171/- (Very low in Malshiras, Sangola, and Solapur North Tehsil).

According to the table and graph no.1 in the financial year 2014-15, in all tehsils of Solapur district workers, are getting average per day wages of Rs. 182. Authorities of Barshi tehsil paid highest wages in the month of November, December, and January. It was Rs. 256, 259 and 238 respectively and in the month of April 2014, in the Akkalkot tehsil, wages of Rs 226/- paid to the workers. It was the second highest wages paid to the workers in this year. It is also found that, In North Solapur Tehsil, in the month of October to February there were no wages paid to the workers of this scheme. In Solapur South, there were the lowest wages paid in the month of November, January and March. It was only Rs. 119, 134 and 132 respectively. At the beginning of the year i.e. in the month of April, payment was made at a very low rate to the workers. In the month of April 2014, there was average payment around 191/- which is above average as compared to the year.

In the financial year 2016-17, Rs. 188/- per day wages paid to the NREGA workers in all 11 tehsils of Solapur district which are highest as compared to all the last 4 years. In this year in, in the Akkalkot and Barshi Tehsil, highest wages paid in the month of April and May, it was Rs. 211, and 207 respectively. From the above table, it is clear that, in North Solapur Tehsil, in the month of April, May and June, no wages paid to the workers of this scheme. In Solapur South, Sangola and in Madha Tehsil, there was the lowest wages were paid in the month of April 2014. It was only Rs. 143, 160, 159/- respectively, which is very low as compared to all the 11 months of the year.

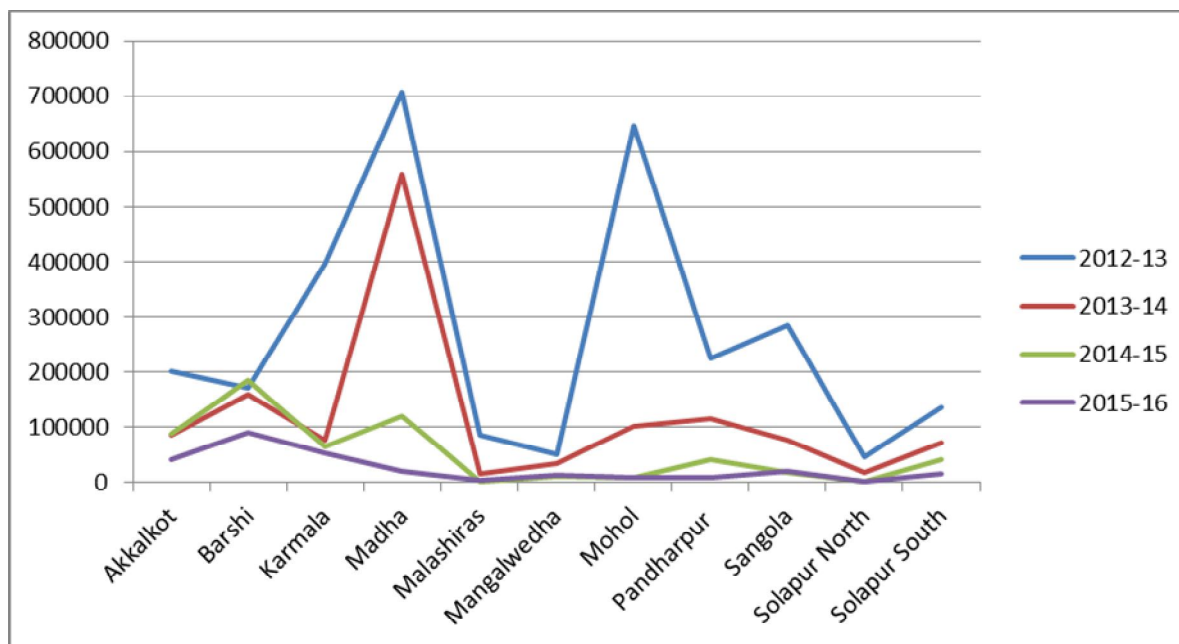
Table no 2
Employment generated through NREGA
For the period 2012-13 to 2015-16

Sr. No	Tahsils	2012-13		2013-14		2014-15		2015-16	
		Total attendance		Total attendance		Total attendance		Total attendance	
		House Hold Employed	Person days Generated	House Hold Employed	Person days Generated	House Hold Employed	Person days Generated	House Hold Employed	Person days Generated
1	Akkalkot	3201	202307	1966	86251	2012	88586	1229	40840
2	Barshi	4648	170580	3155	160804	3314	186253	3504	91229
3	Karmala	10116	397605	2790	76986	1759	64936	1630	52352
4	Madha	12173	707871	10327	559651	3992	119777	1212	21548
5	Malshiras	1988	85958	514	16772	150	3084	143	5514

6	Mangalwedha	1910	50187	1421	34811	516	11104	520	14702
7	Mohol	10294	647993	4172	102852	215	9375	403	8635
8	Pandharpur	5549	224790	3492	116310	1027	41623	147	7963
9	Sangola	6626	285835	2617	75350	520	17973	387	21054
10	Solapur North	1299	45687	799	17198	110	2717	225	2122
11	Solapur South	2960	136937	2067	71863	1189	42471	661	16162
	Total	60764	2955750	33320	1318848	14804	587899	10061	282121

Source: Compiled on the basis of data collected from government authorities and offices.

Employment Generated under NREGA



Graph No. 2

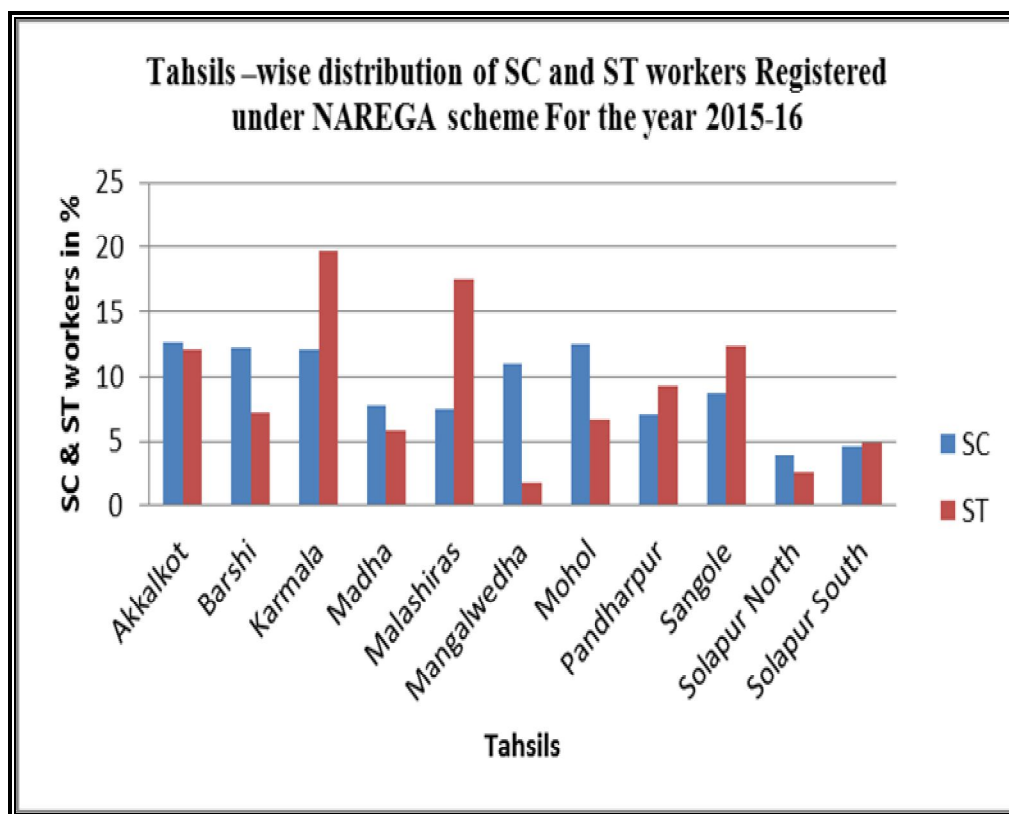
With reference to table no 2 and Graph no. 2 related to the attendance of the workers in this scheme. It reveals the data of employment generated through NREGA for the year 2012-13 to 2015-16. The above data is consisting of 11 tehsils of Solapur district.

In the year 2012-13, in Karmala, Madha and Mohol tehsils of Solapur District, there was the highest household employed and person-days generated. It was 10116, 12173 10294 and 397605, 707871, 647993 respectively. It was very low in the Malshiras, Mangalwedha and South and North Solapur tehsils. It was 1988, 1910, 1299 and 85958, 50187, 45687 respectively. The average households employed were 5524 and 268704.54 person days generated during the year. Above average households employed and person days generated in Karmala, Madha, Mohol, Pandharpur and Sangola Tehsils. The below average households employed and person days generated in Akkalkot, Barshi, Malshiras, Mangalwedha, Solapur North and Solapur South tehsils. In the year 2013-14, the highest household employed in Madha, Mohol and Pandharpur tehsils of Solapur District. it was 10327, 4172 and 3492 respectively. In Barshi, Mohol and Pandharpur there was highest person day generated it was 160804, 559651 and 116310 respectively. It was very low in the Malshiras, Mangalwedha and South and North Solapur tehsils. It was 514, 1421, 799 and 16772, 34811, 17198 respectively. The above average households employed and person days generated in Barshi, Madha, Mohol, and Pandharpur. The below average households employed and person days generated in Akkalkot, Karmala, Malshiras, Mangalwedha, Sangola, Solapur North and Solapur South tehsils. In the year 2014-15, the highest households employed in Akkalkot, Barshi and Madha tehsils of Solapur District. It was 2012, 3314, 3992 respectively. In Akkalkot, Barshi, and Madha there was highest person day generated it was 88586, 186253, and 119777 respectively. It was very low in the Malshiras, Mohol and Solapur North tehsils. It was 150, 215, 110 and 3084, 9375, 2717 respectively. The Average households employed during the year 1345 household and average person days generated during the year was 53445. The above average households employed and person days generated under NREGA were in Akkalkot, Barshi, Karmala, and Madha Tehsil. The below average households employed and person days generated in the Malshiras, Mangalwedha, Mohol, Pandharpur, Sangola, Solapur North and Solapur South tehsils. In the year 2015-16, under NREGA the highest person days generated in Akkalkot, Barshi, and Karmala tehsils. It was 40840, 91229, and 52352 respectively. It was very low in the Malshiras, Pandharpur and Solapur North. It was 143, 147, 225 and 5514, 7963, 2122 respectively. In average there was 914 households employed and 25647

person days generated during the year. The above average households employed and person days generated in Akkalkot, Barshi, Karmala, and Madha tehsil.

Table No. 3								
Tahsil –wise distribution of SC and ST workers Registered under NREGA scheme For the year 2015-16								
Tahsils	Category of workers							
	SC	%	ST	%	Others	%	Total	%
Akkalkot	7836	12.65	1557	12.07	50031	10.09	59424	10.41
Barshi	7620	12.30	931	7.22	59121	11.93	67672	11.86
Karmala	7489	12.09	2550	19.76	51991	10.49	62030	10.87
Madha	4784	7.72	750	5.81	56098	11.32	61632	10.80
Malshiras	4654	7.51	2265	17.56	46442	9.37	53361	9.35
Mangalwedha	6832	11.03	225	1.74	29938	6.04	36995	6.48
Mohol	7712	12.45	850	6.59	43943	8.86	52505	9.20
Pandharpur	4393	7.09	1198	9.29	47308	9.54	52899	9.27
Sangola	5372	8.67	1602	12.42	60183	12.14	67157	11.77
Solapur North	2401	3.88	341	2.64	13834	2.79	16576	2.91
Solapur South	2856	4.61	633	4.91	36855	7.43	40344	7.07
Total	61949	100.00	12902	100.00	495744	100.00	570595	100.00

Source: Compiled on the basis of data collected from government authorities and offices.



Graph. No. 3

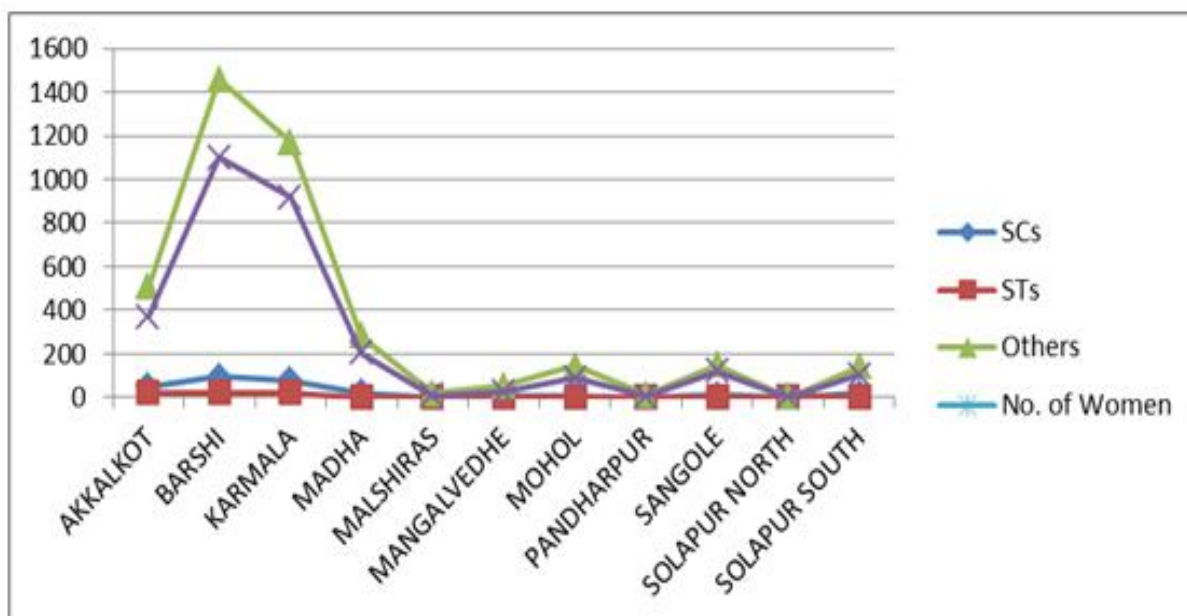
Table no and 3 shows the workers of SC and ST categories working under NREGA scheme in 2015-16. The data has been taken of all 11 tehsils of Solapur district.

In the year 2015-16, 570595 workers were registered under this scheme. Out of 570595 workers 61949 (10.86%) workers belongs to SC category, 12902 (2.26%) were belongs to ST category and 495744 (86.88 %) were from other categories. In Akkalkot tehsil the number of SC registered workers were 7836 (12.66%) high and in Solapur North tehsil 2401 (3.88%) it was very low. It was found that majority of SC category workers are registered under NREGA. But in study area population of ST category is low, hence registration of ST category workers is not satisfactory.

Table 4 Employment provided to households under NREGA scheme						
SR. No	Tahsils	Households				EMP. Provided to Women
		SCs	STs	Others	Total	
1	Akkalkot	50	22	505	577	369
2	Barshi	94	21	1457	1572	1101
3	Karmala	79	23	1170	1272	918
4	Madha	23	1	281	305	205
5	Malshiras	2	0	17	19	7
6	Mangalwedha	3	0	54	57	27
7	Mohol	8	0	146	154	87
8	Pandharpur	0	0	10	10	5
9	Sangola	10	0	147	157	122
10	Solapur North	0	0	0	0	0
11	Solapur South	17	4	142	163	102
	Total	286	71	3929	4286	2943

Source: Compiled on the basis of data collected from government authorities and offices.

Employment provided to households under NREGA scheme



Graph no. 4

The table 4 reveals the employment provided to households in study area during first quarter of 2016-17. There are 286 employment provided to SCs, 71 employment provided to STs and 3929 employment provided to Others, the number of women workers is 2943. Overall 4286 employment have been provided during the first quarter of 2016-17.

In Akkalkot, Barshi and Karmala tehsils there are more employment provided for SC categories and in Malshiras, Solapur North and Pandharpur tehsil the ratio of supply of employment is low. For SC category average 26 employments have been provided in all 11 tehsils. Akkalkot, Barshi and Karmala tehsils are issuing above average job cards for SC category. Akkalkot, Barshi and Karmala tehsils are issuing highest job cards for ST category and Malshiras, Mangalwedha, Mohol, Pandharpur, Sangola and Solapur North tehsils are issuing lowest job cards. Average 6 job cards have been issued for ST category in 2016-17. Akkalkot, Barshi and Karmala are issuing above average job cards. Apart from SC and ST 3929 job cards have been issued to the participants of this scheme during the year 2016-17. Akkalkot, Barshi and Karmala are issuing highest job cards to other categories and Malshiras, Pandharpur, Solapur South tehsils are issuing low job cards for other category. Average 389 job cards have been issued in all 11 tehsils of Solapur District during the year 2016-17. Total 4286 job cards have been issued by the authorities of this scheme to the beneficiaries at all level of categories, average 389 job cards have been issued in all 11 tehsils. Akkalkot, Barshi and Karmala tehsil are issuing above average job cards and remained tehsils are issuing below average job cards.

Table no. 5 Expenditure paid on Wages, Materials and Administration For the period 2009-10 to 2014-15 Figures in Rs				
Year	Expenditure on Wages	Expenditure on Material	Expenditure on Administration	Total Expenditure
2009-10	1820003.13 (66.79)	810089.26 (29.73)	94917.51 (3.48)	2725009.92 (100)
2010-11	2557932.28 (67.48)	1108448.71 (29.24)	124141.72 (3.28)	3790522.78 (100)
2011-12	2568652.93 (68.36)	1189108.96 (31.64)	179965.15 (4.57)	3937727.05 (100)
2012-13	2430622.4 (69.53)	1065047.6 (30.47)	211612.15 (5.71)	3707282.22 (100)
2013-14	2686191.46 (72.35)	1026565.73 (27.65)	214010.78 (5.45)	3926767.98 (100)
2014-15	2627311 (73.85)	930460 (26.15)	226900 (6)	3784671 (100)

Source: Compiled on the basis of data collected from government authorities and offices.



Graph. no. 5

Table no. 5 shows the expenditure paid on wages, materials and administration under NREGA in study area.. In the year 2014-15 there was Rs. 3784671 amounts expended on the wages and it was less than 2011-12 (Rs.3937727.05), 2012-13 (Rs 3707282.22) and 2013-14 (Rs.3926767.98).

In the year 2014-15 there was expenditure of Rs. 2627311 on the material and it was Rs. 2430622 on 2012-13 and Rs. 2686191 on 2013-14. In the year 2014-14 there was expenditure of Rs. 226900 on administration and it was 214010.78 and 211612.15 in the year 2013-14 and in 2012-13. It was clear that out of total expenditure maximum expenditures are paid on wages i.e. 73.85% in 2014-15, 72.35 % in 2013-14 and 69.53% in 2012-13 respectively.

Table no. 6 Funds available and expenditure paid Under NREGA For the period 2009-10 to 2014-15 Figures in Rs			
Year	Total Funds Available including O.B.	Total Expenditure	Percentage
2009-10	3739706.15	2725009.92	72.87
2010-11	4957919.45	3790522.78	76.45
2011-12	5417214.25	3937727.05	72.69
2012-13	4880568.35	3707282.22	75.96
2013-14	4537374.43	3926767.98	86.54
2014-15	4225087	3784671	89.58

Source: Compiled on the basis of data collected from government authorities and offices.

Table 6 shows the total funds available and total expenditures incurred under NREGA in study area. In 2014-15 89.58% total expenditures are incurred. In 2009-10 total expenditure paid was 72.87 it was increased by 16.71% up to year 2014-15 (89.85%) it indicates that there is increase in expenditures in the last 4 years.

It is found that from the financial year 2009-10 to 2012-13 expenditures are constant between 72 to 76 percent. But from the financial year 2013-14 it increased about 10 %

FINDINGS AND CONCLUSION

1. It is found that in study area average payment to the person was Rs. 171/- The highest amount paid in Akkalkot Tehsil was Rs. 244/- per day. In Malshiras Tehsil there was very low payment to the persons those who have registered in NREGA, it was something Rs. 102/- per day. The main reason of peoples are not willing to join NREGA is that in this scheme there was very low payment to the labour. Per day average Rs. 171/- is not sufficient in this global world. Therefore it is necessary to increase the wages of workers of NREGA.
2. In 2011-12 to 2015-16 out of total workers maximum workers 26.96% are registered under age group of 41-50. And fewest workers have registered whose age is greater than 80. It means most of the workers are from the age group of 41-50. It is also found that out of total in 2011-12 (72.54%), 2012-13 (73.54%), 2013-14 (73.54%), 2014-15 (74.58%) and 2015-16 (74.64 %) workers age is between 31 to 60 age. It means middle aged peoples are the core part of NREGA. In the year 2015-16, 5.46% persons were working in all age categories, which was 5.64% in the year It indicates that there was a decrease in a number of registrations; the percentage of such decrease was 0.18% age wise. Therefore we can say that in 2015-16 the persons from all age categories were active to getting registered in NREGA.
3. It was found that 61949 (10.86%) workers of SC category were registered under NREGA scheme and 12902 (2.26%) workers of ST category) were registered under the scheme. It means the percentage of peoples of ST and SC category working under this scheme is very low. The reason behind is that ST population in the study area is low and most of the Peoples of SC categories are not willing to join the scheme because of the low rate of wages. In Akkalkot tehsil the number of SC registered workers were 7836 (12.66%) high and in Solapur North tehsil 2401 (3.88%) it was very low.
4. In Akkalkot, Barshi and Karmala tehsils there is more employment provided for SC categories and in Malshiras, Solapur North and Pandharpur tehsil the ratio of supply of employment is low. For SC category average 26 employments have been provided in all 11 tehsils. Akkalkot, Barshi and Karmala tehsils are issuing above average job cards for SC category. Akkalkot, Barshi and Karmala tehsils are issuing highest job cards for ST category and Malshiras, Mangalwedha, Mohol, Pandharpur, Sangola and Solapur North tehsils are issuing lowest job cards. Average 6 job cards have been issued for ST category in 2016-17. Akkalkot, Barshi, and Karmala are issuing above average job cards.
5. Expenditure on labour is the major aim of MNREGA hence the Government of Maharashtra is incurring major of its funds on Labour expenditure and it is offering employment in the Solapur District. But there should be an equal distribution in the all 11 tehsils. Such equal distribution is not there and in urban areas, there is very low expenditure on the labour force.
6. It is identified that during the period 2002-07 overall 167757 families were below poverty line. Out of 167757 families, 45609 families were from SC/ST category. In Malshiras tehsil there was a high number of families under the poverty line (8865) followed by Akkalkot (4709) and Sangola (5254) and in Solapur North (1819) there was fewer families were below the poverty line as compared with other 10 tehsils. The percentage of below poverty line of SC/ST category was 27.19% and it was more in Solapur North Tehsil i.e. 33.11%. There were average 4146 families were below the poverty line in Solapur District.
7. The number of account opening under NREGA scheme is more in post offices because post offices are available in every corner of villages and tehsils. In Barshi, Karmala and in Madha there is a number of accounts opened in banks and post offices. In Solapur North and in Malshiras the number of account opening is very low. In average 14494 accounts opened in every tehsil. Now a day, for restricting black money account opening operation is necessary and through NREGA it is done.
8. According to data taken from official website of NREGA, it is found that out of total accounts 159441, 113343 (71.09%) accounts in working conditions and 46098 (28.91%) were closed by banks and financial institutions. The rate of closing account is high in a commercial bank and RRBs (61.64%) than a cooperative bank (30.66%) and Post office (9.49%). Out of 159441, 46098 (28.92%) accounts are closed by financial institutions. In commercial banks, 33082 accounts have been closed and in post offices, 8703

accounts have been closed. The closing of account is due to non- operating of accounts by the account holder. The ratio of closing accounts in financial institutions is null in Pandharpur and in Solapur North tehsil. The same is very high in Madha tehsil. In Madha tehsil, total 6840 accounts have been closed. Only 4313 accounts have been closed in cooperative banks.

CONCLUSION

It is true that Social audit is one of the crucial mechanisms to stop corruption, fraud, misappropriation in government schemes and projects. But it is not implemented with full potential. The MGNREGA is one of the major government programme for rural development in India. It is a tool alleviating rural unemployment problem and poverty and also reducing out migration of rural masses for maintaining their livelihood. But corruption affects the MGNREGA. It is concluded that MGNREGA is performing very well in study area. Social audit have potential for making impact on implementation of MGNREGA but this potential is not fully utilized due to various reasons such as lack of interest among officials, lack of education, inability of peoples to use rights, internal politics at village level etc. hence there is need to increase performance of MGNREGA and effective implementation of social audit practice in study area is needed.

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ROLE OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI) IN THE DEVELOPMENT OF SMALL-SCALE INDUSTRIES IN MARATHWADA REGION

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• INTRODUCTION

Small Industries Development Bank of India (SIDBI) was established as a wholly owned subsidiary of Industrial Development Bank of India (IDBI) under the small Industries development of India Act 1989. It is the principal institution for promotion, financing, and development of industries in the small-scale sector. It also coordinates the functions of institutions engaged in similar activities. For this purpose, SIDBI has taken over the responsibility of administering Small Industries Development Fund and National Equity Fund from IDBI.

• SSI AT GLANCE

In the Indian economy, small-scale industries occupy an important place, because of their employment potential and their contribution to total industrial output and exports. The government of India has taken a number of steps to promote them. However, with the recent measures, small-scale and cottage industries facing both internal competitions as well as external competition. As small-scale industry employs hired labour. Moreover, industries are generally associated with agriculture and provide subsidiary employment in rural areas. As against this, small scale units are mainly located in urban areas as separate establishments. Small scale industries now account for 40% of the gross turnover in the manufacturing sectors and 34% of exports in overall total exports. The total small scale industries near about 21.04 lakh units are registered in India and (source:- annual report of dcmsme.gov.in) In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified in two Classes:

(a) **Manufacturing Enterprises:**

(b) **Service Enterprises:**

Table No. 1.1

Manufacturing Sector		Service Sector	
Enterprises	Investment in Plant and Machinery	Enterprises	Investment in equipment's
Micro	Does not exceed twenty-five lakh rupees	Micro	Does not exceed ten lakh rupees
Small	More than twenty-five lakh rupees but does not exceed five crore rupees	Small	More than ten lakh rupees but does not exceed two crore rupees
Medium	More than five crore rupees but does not exceed ten crore rupees	Medium	More than two crore rupees but does not exceed five crore rupees

(Source: SIDBI Act 2006)

• NEED & SIGNIFICANCE OF THE STUDY

The study of small-scale industries has always been a subject of wide interest and various interpretations. But the scope of the present study is restricted to those units, which fall under the small-scale sector as defined under the Industries Development and Regulation Act of the Government of India (1999). Among the various types of institutions providing financial assistance to SSI unit in Marathwada region, SIDBI has its special importance. Keeping in view the growing importance of the SSI sector in the region and the crucial role of Small Industries Development Bank of India in the development of SSI sector, the present study is confined to the role of SIDBI in the development of SSI sector in Marathwada region. The study concentrates on its promotional and developmental activities, Operational and financial performance, nature and form of assistance, form, and structure of the SIDBI aided units, and impact made in the development of small-scale industries are also included in the purview of the present study.

OBJECTIVES OF THE STUDY

1. To know the role of SIDBI in the development of Small Scale industrial in Marathwada region.

2. To know the loan pattern of SIDBI for SSI in Marathwada region
3. To highlight on SSI sectors and study its problem & prospects while getting a loan from SIDBI in Marathwada region.

• LIMITATION OF THE STUDY

1. The present study is limited to Marathwada region only.
2. The present study has focused only on SSI sector from Marathwada region.
3. The present study aims to study only the financial aspects.
4. Present study covers ten years data i.e. 2006 -07 to 2015-16.

RESEARCH METHODOLOGY:

Data collection: For completion of research on present topic data was collected from both primary and secondary sources.

1. **Primary Data:** To collect both the data following methods were used.

- To collect primary data structured questionnaire was used.
- Primary Data was collected from personal interview, includes Bank officers, Entrepreneur, Manager & industrial officers, etc.

2. **Secondary Data:** To collected secondary data following methods were used.

- Secondary data was collected from different books, reports, official websites.

SAMPLE SIZE

Table-1.2: List of District wise selection of a sample from Marathwada Region

Sr No.	District Name	SSI in MFG	SSI IN Service	Total	MFG	SERVICE	Total Selection	Percentage 3.5%
1	Aurangabad	2766	1928	4694	97	67	164	52%
3	Beed	478	371	849	17	13	30	09%
3	Hingoli	127	140	267	4	4	8	03%
4	Jalna	475	532	1007	17	19	36	11%
5	Latur	500	219	719	18	8	26	08%
6	Nanded	361	281	642	13	10	23	07%
7	Osmanabad	315	125	440	11	4	15	05%
8	Parbhani	265	198	463	9	7	16	05%
	Total :	5287	3794	9081	185	133	318	100%

(<https://udyogaadhaar.gov.in-2016>)

Table No.1.2 indicates that there were a total of 9,081 manufacturing and service Small scale industries in Marathwada Region. There was 5,287 manufacturing units as well as 3,794 service unit. It was noted that Aurangabad District comprises highest number of units (4,694), followed by Jalna 1,007, Beed 849, Latur 719, Nanded 642, Parbhani 463, Osmanabad 440 and Hingoli 267 manufacturing and service unit respectively.

The sample data has been taken on the basis of two parameters, viz 'manufacturing wise, and 'service wise'. The manufacturing sample includes 185 small scale industries, 133 small scale industries were selected.

As per the Marathwada region is a concern, there are 9081 Small Scale Industries. Due to time, cost, and period limit constraints it was not possible for the researcher to study all industries situated in Marathwada region. Hence, it was decided to select 3.5% (318 respondents) on the basis of the random sampling method.

So according to the above table total 318 units were selected for the study purpose including 185 from manufacturing and 133 from service sector. For the help of random sampling method above 318 units were selected to find out the result.

RESULTS AND DISCUSSION

Role of SIDBI

In this section, the it included the information about the role of Small industries Development bank of India in the development of Small Scale industries in Marathwada region. It has considered a different aspect of SIDBI when it is playing a role in industrial development.

Table No-1.3: Types of Support

Sr. No.	Types of Support	No of Units		Total	Percent	
		Yes	No		Yes	No
1	Financial	129	120	249	51.81%	48.19%
2	Promotional	101	148	249	40.56%	59.44%
3	Technical	23	226	249	9.24%	90.76%
4	Developmental	9	240	249	3.61%	96.39%
5	Co-ordination	18	231	249	7.23%	92.77%
6	Other	14	235	249	5.62%	94.38%
	Total	294	1200			

(Source: Primary data (Field Survey))

In this section, it has considered the role of SIDBI in the development of SSI units in the Marathwada region. In the above table No.1.3 show that the awareness of SSI about the support of SIDBI into the assistance or development of Small Scale Industries. 129 (51.81%) respondents say that they have knowledge about financial supports from SIDBI, 101 (40.56%) respondents told that they are aware of promotional supports from SIDBI. 23 (9.24%) respondents expressed that they are aware of technical support of SIDBI; also 9 (3.61%) respondents are aware of developmental support of SIDBI. 18 (7.23%) respondents say that they are aware of co-ordination between SSI and another sector from SIDBI and 14 (5.62%) respondents say that they are aware of other types of support from SIDBI.

However, the above table shows that SIDBI support to SSI at a very low level on the above observation or information intends that the negative respondents are the highest percentage is more than Yes respondents.

Table No-1.4: Types of assistance provided by SIDBI

Sr. No.	Types of Support	No of Units		Total	Percent	
		Yes	No		Yes	No
1	Direct Assistance	208	41	249	83.53%	16.47%
2	Indirect Assistance	180	69	249	72.29%	27.71%
3	Scheme for expansion / diversification of SSI.	78	171	249	31.33%	68.67%
4	Scheme for Specialized marketing agencies	22	227	249	8.84%	91.16%
5	Scheme for ancilaring /Subcontract units	9	240	249	3.61%	96.39%
6	Development and Support Service	14	235	249	5.62%	94.38%
	Total	511	983	1494		

(Source: Primary data (Field Survey))

In this table no. 1.4 it has tried to show the information about the type of assistance provided by SIDBI to all Small Scale sector. He has considered different types of assistance such as direct Assistance, Indirect Assistance, and Scheme for expansion/diversification of SSI, Scheme for Specialized marketing agencies, and Scheme for anchoring / Sub-contract units, Development and Support Service.

Regarding this analysis, it is clear that the SIDBI provide various differential assistance to SSI. 208 (83.53%) respondents expressed that they got direct assistance from SIDBI. 180 (72.29%) respondents told that they got indirect assistance from SIDBI. In addition, 78 (31.33%) respondents say that they were got the assistance of scheme for expansion or diversification in business. 9 (8.84%) respondents were got assistance for the scheme for specialized or marketing agencies. Another 18 (3.61%) respondents told that they were got the assistance of scheme for anchoring / Subcontract units from SIDBI and remaining 14 (5.62%) were got the assistance of development and support services from SIDBI.

However, here the respondents do not have getting any assistance from SIDBI is more than the getting respondents do.

Table No-1.5: Benefit any products and service from SIDBI

Sr. No.	Types of Support	No. of Units		Total	Percent	
		Yes	No		Yes	No
1	Direct Finance	208	41	249	83.53%	16.47%

2	Bills Finance	72	177	249	28.92%	71.08%
3	Refinance	91	158	249	36.55%	63.45%
4	International Finance	57	192	249	22.89%	77.11%
5	Fixed Deposited Scheme	5	244	249	2.01%	97.99%
6	Promotional and Development activities	14	235	249	5.62%	94.38%
7	Technology upgradation and Modernization	5	244	249	2.01%	97.99%
8	Venture capital fund scheme	34	215	249	13.65%	86.35%
9	Seed Money Scheme	10	239	249	4.02%	95.98%
10	National Equity Fund Scheme	10	239	249	4.02%	95.98%
	Total/AVG*	506	1984	2490	20.32*	79.68*

(Source: Primary data (Field Survey))

In table No1.5, it has presented the information about the SSI units has been benefited any of the product and services by SIDBI in the Marathwada region of Maharashtra State. In the point of view, it has considered the different types of benefits about products and services such as Direct Finance, Bills Finance Refinance, International Finance, Fixed Deposited Scheme, Promotional and Development activities, technology up gradation and Modernization, a Venture capital fund scheme, Seed Money Scheme and National Equity Fund Scheme.

As per the above analysis, it is clear that the benefit any products and service from SIDBI is not very considerable in Marathwada region, because of 20.32% units is getting the benefit and remaining 79.68% units is not getting the benefit.

On the above table, it is clear that 208 (83.53%) respondents got direct finance from SIDBI. 72 (28.92%) respondents got bills Finance from SIDBI, 91(36.55%) small scale units that got refinance from SIDBI. 57 (28.89%) respondents say that they got international finance from SIDBI, 5(2.01%) respondents got fixed deposit scheme, 14 (5.62%) respondents benefited promotional and development benefits, 5 (2.01%) respondents benefited the technology upgradation and modernization of fund scheme, 34 (13.65%) respondents got venture capital fund scheme, 10 (4.02%) respondents got the benefits of seed money and National equity scheme from product and services SIDBI.

Table No-1.6: Type of promotion support

Sr. No.	Types of Support	No. of Units		Total	Percent	
		Yes	No		Yes	No
1	Business to business	129	120	249	51.81%	48.19%
2	Business to customer	158	91	249	63.45%	36.55%
3	Domestic market	57	192	249	22.89%	77.11%
4	International market	5	244	249	2.01%	97.99%
	Total/Average*	349	647	996	35.04	64.96

(Source: Primary data (Field Survey))

In the present table No. 1.6 it is shown that, the information of the different type of promotional support has taken from SIDBI to the Small Scale Enterprises in the district of Marathwada region of Maharashtra state. In this research, the promotional support has been considered as a business to business promotion, Business to Customer Promotion, Domestic Market Promotion and International Market promotion by the support of SIDBI.

On the above table, the total respondent is 249 and the response average is 34.04% say the promotional support taken from SIDBI and remaining 64.96% of respondents have not taken any promotional support.

It is to be clear that the 129 (51.81%) respondents were taken the business-to-business promotion by SIDBI. 158 (63.45%) respondents are taken the business to customer promotion from SIDBI. In addition, 57 (22.89%) respondents have been taken the domestic market promotion by the support of SIDBI and there were 5 (2.01%) respondents say that they have taken the promotional support of international market from the SIDBI.

❖ MAJOR CONCLUSIONS

1. Most of the SSI units were registered at Udyog adhar or SSI office.
2. Most of the SSI was run by the male entrepreneur of Marathwada region.
3. 75.50% (188) Small Scale entrepreneurs are engaged in manufacturing activities in the selected sample.
4. As per the above analysis, it is found that some of the entrepreneurs are aware of financial and promotional support available from SIDBI. But the majority of the entrepreneur is not aware of various types of support is assistance SIDBI provided.
5. Some of the respondents expressed direct assistance and indirect assistance is also provided by SIDBI.
6. In this analysis, it is found that out of all facilities the majority of the respondents were benefited by direct finance and other few benefited were got the respondents in very few quantities.
7. Most of the respondent state that SIDBI has given marketing and promotional support to the entrepreneur.
8. It is found that most of the respondent expressed that for the upgradation of technology and also SIDBI supported in the process of new set off of the entrepreneurship in the Marathwada region.
9. 231 (72.64%) respondent where found that they got proper information from SIDBI officer and manager while availing the loan facilities. Most of the respondents the rate of interest for the loan was very high.
10. 81 (25.48%) respondents were stated that the SIDBI officer sanction the 40% responded denoted that the bank officer demanded a bribe.
11. 175 respondent out of 249 noted that the sanctioned loan is o sufficient for their project establishment and expansion.
12. Most of the respondent responds that they have to wait two or more months for sanction and disbursements.
13. 249 Out of 102 (32.07%) small scale entrepreneur was noted that they have refunded the loan in the stipulated periods who have taken short term loan. (Table No.6.17)
14. Most of the respondents were referred by SIDBI for the regional market very few of them succeed to raise for their product but very few entrepreneurs are referring to the international market for their product.
15. Majority of the small scale entrepreneurs from Marathwada regions were preferred Semi-skilled workers due to insufficient fund but few of them preferred skilled labour.
16. Majority of the small scale entrepreneurs have been faced the problem of finance and Technology.
17. 187 respondents noted that they got a very bad experience and difficulties while raising the fund. (Table No.6.21)
18. Very few small scale entrepreneurs that the bank has given them priority while distributing the loan.
19. The charges and processing fees were very high so it was very hard to pay for the Small Scale entrepreneurs.
20. Most of the respondent Expressed that they were getting different types of benefit from the training and development programs which were organized by SIDBI. But that the majority of the small scale entrepreneurs could not get produce the benefit of capacity building of tier II from the training and development program.
21. Most entrepreneurs are aware of the scheme which is funded by central government and they have also benefited from it.

❖ IMPORTANT SUGGESTIONS

Based on the above summary, finding and conclusions, the following certain suggestions are made in order to improve the performance of the Small Industries Development Bank of India.

1. SIDBI has only one branch in Marathwada region which is located in Aurangabad district. It has a restriction that this bank only provides loan those who are in Aurangabad district, but the entrepreneurs those who are out of Aurangabad district they don't get support from SIDBI. It is suggested that either SIDBI should have branches in every district of Marathwada region or they should support from Aurangabad itself.

2. The assistance which is provided by SIDBI is not balanced everywhere in Marathwada region which should be same or balanced.
3. To solve the financial problem of Small-Scale Industries the SIDBI and Government of Maharashtra should give sufficient loans to the Marathwada regions entrepreneurs through so that entrepreneurs will get a lot of loans to run their unit smoothly.
4. The SIDBI provided various types of assistance but that cannot reach to all Small-Scale Industries. For this problem, the SIDBI and Government of Maharashtra should provide financial assistance through different financial organizations. This is especially recommended the loan should be provided Beed, Osmanabad, Jalna, Parbhani, Hingoli, Nanded and Latur.
5. When the SSI units in the financial crisis or in debt. So SIDBI should have special support to entrepreneurs for getting out from these crises.
6. SIDBI should provide the technology and upgraded technology from various research institutions to Small Scale Industries at a reasonable cost.
7. SSI doesn't have enough raw materials for their production purpose. SIDBI should provide a platform where they should get raw material easily.
8. The manager and Officer of SIDBI should give the details information to their Customer. Also, they can open help desk counter for information on a priority basis.
9. The loan procedure is a time-consuming process and it cannot provide loan quickly for any common person, so it suggested that SIDBI should provide digital loan procedure.
10. The loan processing fees and Charges of financing for Small scale Industries must be decreased.
11. SIDBI should change the application procedures and system of approval. It should be simple and loan approval should be given within a time period.
12. The SIDBI must provide efficient and effective consultancy services to the Small-Scale industries.

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FINANCIAL INCLUSION FOR THE DEVELOPMENT OF RURAL INDIA

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ABSTRACT

India always had the ability to grow at faster rate among developing economies of the world by attracting international attention. But sadly, the growth of the nation is concentrated to some affluent sections of the society and has failed to include larger number of deprived sections of the society due to structural rigidities. For the sustainable economic growth and development of the economy, it requires that all the sections of the society should participate in the growth process. Financial inclusion is one of the processes through which inclusive growth can be achieved in India where large sections of the society are incapable or inept in participating in the financial mainstream process. Financial inclusion is crucial in generating economic opportunities, maintaining growth, overcoming the risks related to it and continuing to help vast underprivileged sections of the society to participate in economic growth of the country. The government of India, reserve bank of India, banks and other financial institutions are taking various initiatives to accommodate the financially deprived section of the society in the financial system. In India, around 19% of the population suffers from chronic poverty and hunger. In case of rural population of India, the financially excluded section is far way larger than that of the urban areas. The present research paper exhibit various aspects and experiences of financial inclusion taken from survey of rural households in selected villages of Marathwada to examine how financial inclusion functions and what are the reasons of its success or failure. This paper facilitates insight into the nature of exclusion and made efforts for highlighting the factors that can help in achieving inclusive growth. The main objective of this research paper is to study the state of financial inclusion with special reference to rural population and also to examine the reasons behind participation and exclusion of the rural population in financial inclusion process.

Keywords: Financial Inclusion, Financial Exclusion, Inclusive Growth, Rural Banking, Reserve Bank of India (RBI), No-Frill Account (NFA), Business Correspondents (BC), Government of India (GOI)

1. INTRODUCTION

“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.” - Franklin D. Roosevelt

This quote from former US President perfectly summarizes the economic state of a nation, where the people from humble background get enough financial assistance that helps them to sustain their livelihood. Any economy's ease and standard of living is not judged by how the rich are getting richer, but by how and what means the underprivileged get access to benefits and economic reforms. This can lead to a transformation of a developing country into a developed one.

Financial Inclusion in India has not shown the desired result as it is more of a metabolic growth. Government of India along with RBI is taking various initiatives to bring more and more people into the formal financial system. The RBI in its second quarter of reviewing monetary policy back in 2012-13 has made it compulsory for all state level bankers committee (SLBCs) to make a roadmap for facilitating banking services in all unbanked villages with less than 2000 population in time bound manner. RBI specifically emphasizes on "Moving towards universal financial inclusion has been a national commitment" in its report. The Reserve Bank continues its focus on ensuring availability of banking services to all sections of people across the country, and further strengthening the credit delivery system to cater to the needs of all productive sectors of the economy, particularly agriculture and micro and small enterprises sectors.

Over the years, banking sector of Indian economy has come up with many innovations such as ATMs, Kisan Credit Cards, General Credit Cards, Freedom Prepaid Cards, Biometric Cards, Phone Banking, Mobile Banking, Electronic Clearance Services and Banking Correspondence to strengthen financial inclusion process.

1.1 Meaning of Financial Inclusion

Financial inclusion is a process by which financial services are made accessible to all sections of the population. It is significant attempt to bring more and more un-banked population of the country into the formal financial system. The Committee on Financial Inclusion (Chairman: Dr. C. Rangarajan, 2008) defined the term Financial Inclusion as "The process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker section and low income groups at an affordable cost in a fair and transparent manner by mainstream Institutional players".

1.2 Meaning of Financial Exclusion

Financial Exclusion is the lack of access by certain consumers to appropriate, low cost, fair and safe financial products and services from main stream providers. In India, financially excluded people are mostly low income, unemployed and illiterate people. Majority of women and disabled are excluded from the formal financial services. Lack of banking practices, high operation cost and absence of banking knowledge prevents the unbanked people from stepping into the banks. Thus, Financial Exclusion means “no savings, no bank account, no insurance and no access to money advice, no affordable credit and no assets”. There are the people who want to use the financial services, but are denied the same on various grounds such as lack of identity, lack of money, lack of guarantee, etc...

Financial exclusion can be looked from two ways: first, people who do not have any access to a regulated financial system and secondly, people who have limited access to banks and other financial services.

Major reasons of financial exclusion were and still are the absence of adequate technology; absence of reach and coverage; absence of sustainable delivery mechanism and not having an appropriate business model.

1.3 Financial Inclusion Progress in India

The Reserve Bank continued with its efforts towards fulfilling the financial inclusion agenda during the year to help the intended economic and social objectives. In this direction, several new initiatives were undertaken during the year.

The Committee on Medium-term Path on Financial Inclusion, which submitted its report in December 2015, sought to propel the economy on to a medium-term sustainable inclusion path. The Committee had recommended for setting up a framework for a BC registry and BC certification, following which instructions regarding the same were issued to Indian Banks Association (IBA) during the year. As recommended by the Committee, a financial literacy week was conducted across the country from June 5-9, 2017. The literacy week focused on four broad themes, viz., Know Your Customer (KYC), Exercising Credit Discipline, Grievance Redressal and Going Digital (UPI). During the week, banks were advised to display posters on the four common themes inside branch premises and also display one message each day on the homepage of their respective websites as well as ATM screens across the country. Further, Financial Literacy Centres (FLCs) and rural branches were advised to conduct special camps during the week. A movable asset registry was also launched by the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI), as recommended by the Committee to facilitate lending to the MSME sector.

The Board approved Financial Inclusion Plans (FIPs) prepared by the domestic scheduled commercial banks provide a structured and planned approach to financial inclusion. The Plans capture self-set targets of the banks on parameters such as the number of outlets (branches and BCs), Basic Savings Bank Deposit Accounts (BSBDAs) opened by bank branches and BCs, overdraft facilities availed in those accounts, transactions in Kisan Credit Card (KCC), General Credit Card (GCC) accounts and transactions through the BC-ICT channel. The progress made on these parameters is reported to the Reserve Bank by banks on a monthly basis and the progress in this regard as on end-March 2017 is set out in following table

Financial Inclusion Plan : A Progress Report			
Particulars	End- March 2010	End- March 2016	End- March 2017
Banking Outlets in Villages – Branches	33,378	51,830	50,860
Banking Outlets in Villages>2000-BCs	8,390	98,958	105,402
Banking Outlets in Villages<2000- BCs	25,784	432,271	438,070
Total Banking Outlets in Villages – BCs	34,174	531,229	543,472
Banking Outlets in Villages- Other Modes	142	3,248	3,761
Banking Outlets in Villages -Total	67,694	586,307	598,093
Urban Locations covered through BCs	447	102,552	102,865
BSBDA-Through branches (No. in million)	60	238	254
BSBDA-Through branches(Amt. in billion)	44	474	691
BSBDA-Through BCs (No. in million)	13	231	280
BSBDA-Through BCs (Amt. in billion)	11	164	285
BSBDA-Total (No. in million)	73	469	533
BSBDA Total (Amt. in billion)	55	638	977
OD facility availed in BSBDAs (No. in million)	0.2	9	9

OD facility availed in BSBDAs (Amt. in billion)	0.1	29	17
KCCs -Total (No. in million)	24	47	46
KCCs -Total (Amt. in billion)	1,240	5,131	5,805
GCC-Total (No. in million)	1	11	13
GCC-Total (Amt. in billion)	35	1,493	2,117
ICT A/Cs-BC-Total Transactions (No. in million)	27	827	1,159
ICT A/Cs-BC-Total Transactions (Amt. in billion)	7	1,687	2,652

During 2016-17, the banking outlets opened through BCs in villages increased by 12,243 while the number of accounts opened through BCs increased by 49 million. Similarly, the total number of transactions through the BC channel increased by 332 million, while the amount transacted increased by 965 billion.

With the conclusion of the second phase of FIP on March 31, 2016, all domestic scheduled commercial banks (including RRBs) were advised to set new Board approved FIP targets for the next three years (April 2016-March 2019). Recognizing the importance of granular data for effective monitoring of the progress made by banks, the third phase FIP template has been revised incorporating new parameters keeping in view the emerging financial inclusion landscape. In this phase, banks have been asked to provide data up to the district level across population groups of metro, urban, semi-urban and rural segments. Work is also underway for the formulation of a National Strategy for Financial Inclusion (NSFI).

1.4 Financial Inclusion Prospects for Rural Population:

Reserve Bank of India (RBI) has started the preparation for driving the next stage of financial inclusion, seeking to enhance the penetration of insurance and pension coverage besides bridging the gaps in traditional banking services in the country's rural hinterland. Financial regulators may have formal roles in achieving the targets.

The future strategy will include financial inclusion goalposts not only for state-run enterprises, which have traditionally led the initiatives to help in achieving the government's social objectives, but also the economic regulators for which specific roles are being crafted.

To that end, the government may assign pre-set goalposts for RBI and the other financial and economic regulators, such as the Insurance Regulatory & Development Authority of India, Pension Fund Regulatory & Development Authority and Securities & Exchanges Board of India, RBI officials familiar with the matter. The broad idea is to deepen the overall financial services coverage.

RBI has sent a draft National Strategy for Financial Inclusion to the Financial Stability & Development Council (FSDC), headed by the finance minister, for its review. The strategy, which is in the works, will cover a five-year period from 2019.

The future plan may also elaborate on expanding the scope of direct benefit transfer, which is at present restricted to 23% of total Jan Dhan accounts, according to official data. The proportion of people joining the formal financial system in terms of an account at financial institutions has more than doubled since 2011, RBI said in a progress report. Banking coverage reached 80% of the Indian population, although 23% of these accounts receive direct benefit transfers, according to data up to August 2018.

At present, the third phase of RBI's financial inclusion plan (2016-19) is being implemented. RBI's plan beginning 2010 focused on opening banking outlets in every village with a population of 2,000.

In parallel, the Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in August 2014, has been implemented in two phases up to August 14, 2018. The first phase until 2015 aimed at providing universal access to banking facilities, basic banking accounts for savings and remittance, and RuPay Debit card with an in-built accident insurance cover of Rs 100,000.

In the second phase, banks extended overdraft facilities of up to Rs 5,000 to Jan Dhan account holders, created the Credit Guarantee Fund for coverage of defaults in overdraft accounts, and introduced micro-insurance and unorganized sector pension schemes.

Within a span of four years, the total number of accounts opened under the PMJDY expanded to 32.8 crore, with Rs 85,100 crore deposits as on September 28, 2018, RBI data showed. Of these accounts, 59% were opened at branches located in rural and semi-urban centers.

2. METHODOLOGY

Indian policy makers are taking lots of efforts to achieve full financial inclusion. It is well accepted by every nation that the access to basic banking facilities is a significant platform for achieving full financial inclusion and reduce vulnerability from the country to attain sustainable growth and development (World Bank, 2013).

The present study is **descriptive in nature**. The present study was deliberated to evaluate the level of financial inclusion among the rural population and also for assessing their awareness about services offered by the banks (such as; no frills account)

2.1 Objectives of the study

1. To evaluate the level of financial inclusion among the rural populace of selected region.
2. To assess the awareness of the selected region about no frills account and the financial services offered by the bank.

2.2 Hypothesis of the study

1. There is no significant association between socio-economic factors of the respondents with having a bank account.

2.3 Sampling Method and Size

The present study has used random sampling method for the research. This study has gathered the data from 100 respondents from two villages namely; Hanumantagaon and Dhoregaon of Aurangabad district.

2.4 Data Collection

The primary data required for the study is collected through structured questionnaire survey of the above mentioned villages (50 respondents from each village). The secondary data is taken from various news articles, RBI bulletin and annual reports, books, journals and websites.

2.5 Tools and techniques used for the study

This study has used chi-square test for identifying the association between between socio-economic factor of the respondents and the level of financial inclusion of the respondents. The study has calculated various percentages to evaluate data on demographic characteristics, level of financial inclusion and the awareness level of the respondents about services offered by the banks.

3. DATA ANALYSIS

3.1 Socio-economic profiles of the respondents

Approximately 35% and 24% of the respondents are of around 40 years 50 years.

Data is collected from both males and females from the selected regions. There are 72% of the male respondents and 28% were female respondents.

Through the data collected it was found that around 20% of the respondents are illiterate/school dropouts. Around 25% of the respondents have completed their secondary education, approximately 30% of the respondents have completed their higher secondary education and the remaining respondents were graduates.

The majority respondents were farmers (approximately 70%) followed by agricultural laborers (around 22%) and remaining were laborers. The income of the families from the selected area were varied as around 18% of the respondents were having their monthly family income below Rs. 5000, approximately 26% respondents belongs to monthly family income Rs. 5000-10000. Around 28% of the respondents belongs to monthly family income ranges from Rs. 10000-15000 and remaining respondents were belongs to the group who's monthly family income if more than Rs. 15000.

3.2 Saving Habits

In the survey conducted it was found that approximately 78% of the respondents save their money whereas 22% of the respondents said that they don't save as they don't earn enough to be saved.

It was found that from 78% of the respondents who save their money have various purposes behind their savings as 82% of the 78% saves their money for business purposes/ farming needs and 13% respondents saves their money for the family needs including household's commitments, marriages, and children education. It was found in the survey that, only 5% of the respondents save their money for their medical emergencies.

Majority of the respondents who save money in the form of cash at their home (72%) followed by the saving in banks (15%) followed by the savings in post office (10%). It was found that very few, around 3% of the respondents have their insurance.

3.3 The status of financial inclusion of the respondents (causes of financial exclusion)

The status of the financial inclusion of the selected respondents has been analyzed by taking only one parameter which is "**having a bank account**".

In the study conducted, it is observed that around 74% of the respondents have bank account whereas 26% of the respondents are not having a bank account.

It is observed that, there is no significant impact of the gender of the respondents on having a bank account.

It was found that, there is a major impact of type of occupation on having a bank account as the respondents who are in the category of farmers, jobs and businesses are have bank account whereas those who belongs to laborers category do not have bank account.

It is also observed in the study that, the parameters such as level of education and savings are directly proportional to the status of financial inclusion (having a bank account). More the education and saving more are the chances of having a bank account.

3.4 Reasons for opening a bank account

According to the survey, majority respondents (48%) have opened a bank account for getting government benefits. Approximately 24% of the respondents opened bank account to receive Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) payments. The percentage of respondent is very low when it comes to saving (18%) and for Loan (10%).

3.5 Reasons for not having a bank account

The respondents have many reasons behind not having a bank account as 52% of the respondents said that that they do not have money to open a bank account (unawareness towards no-frill account scheme), 8% of the respondents said that the banks are not easily accessible to them. 20% of the respondents are because of lack of savings. Around 15% of the respondents said that they do not have documents to open a bank account and remaining 5% of the respondents said that they do not like the behavior of bank employees towards them for not having a bank account.

The primary reason for not having a bank account is the criteria of the documents for opening an account. In majority of the cases rural population do not have or are not aware about the documents required for opening a bank account.

Lengthy Banking procedure, illiteracy and lack of knowledge of banking services, low income are other major reasons for not opening an account.

3.6 Hypothesis testing

Hypothesis of the study: Association between socio-economic factors of the respondents with having a bank account

H 1: As per the analysis of the data it has been observed that there is no association between the socio-economic factors of the respondents and having a bank account. The socio-economic factors are such as age group and gender of the respondents with having a bank account.

It has also been inferred in the study that there is a significant association existed between type of occupation, family's monthly income, savings and education with having a bank account.

Thus, the null hypothesis is comprehended with the parameters like age groups and gender of the respondents but declined for the parameters such as type of occupation, family's monthly income, savings and education of the respondents.

4. CONCLUSION

Financial inclusion has come a long way in India with several initiatives and technological innovations to reach out to various corners of the country and sections of society. However, there is still a lot more to be done to strengthen infrastructure like mobile banking, ATMs, Micro-branches; along with making people in rural areas more literate and aware about financial services and benefits through various communication channels and digital mobile services. Banks and Financial Institutions should create yearly plans to role out schemes in rural areas and sending their representatives to educate people about initiatives taken by Govt. of India for their upliftment.

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IMPACT OF GST ON RURAL AND AGRICULTURE DEVELOPMENT

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1. ABSTRACT

Impact of GST on Rural and Agriculture Development as well as Indian economy. This study is mainly highlighted how GST is helpful to overall development of Rural and Agriculture Development. GST is becoming a significant aspect in the Rural and Agriculture Development. Impact of GST on Rural and Agriculture Development, amidst economic crisis across the globe, India has hope with ambitious growth targets, supported by slew of strategic missions like 'Make in India', 'Digital India', etc. Goods and Services Tax (GST) is expected to provide the much needed stimulant for economic growth in India by transforming the existing basis of indirect taxation towards free flow of goods and services within the economy and also eliminating the cascading effect of tax on tax. In view of the important role that India is expected to play in the world economy in the years to come, the expectation of GST being introduced is high not only within the country, but also in neighboring countries and in developed economies of the world. Therefore such GST has become an essential requisite for carrying out beneficial economic development. So therefore without help of proper Tax Structure there is no possibility of Rural and Agriculture as well as economic development.

2. INTRODUCTION

The introduction of Goods and Services Tax would be a very noteworthy step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax, it would alleviate cascading or double taxation in a major way and pave the way for a common national market. From the consumer point of view, the biggest advantage would be in terms of reduction in the overall tax burden on goods and services. Introduction of GST would also make Indian products competitive in the domestic and international markets. Last but not the least, this tax, because of its transparent character, would be easier to administer. However, once implemented, the system holds great promise in terms of sustaining growth for the Rural and Agriculture Development .

3. OBJECTIVE OF THE RESEARCH STUDY

- 1) To study the role of GST in Rural and Agriculture Development in India.
- 2) To find out how GST are helpful to the Rural and Agriculture Development.

4. HYPOTHESIS OF THE RESEARCH STUDY

- 1) The GST plays an important role in Rural and Agriculture Development.
- 2) The GST is helpful to the Economic development of India.
- 3) The GST include various tools those are necessary to Rural and Agriculture Development.

5. RESEARCH METHODOLOGY OF THE RESEARCH STUDY

The present research paper is totally depends upon secondary data .The data collect from all ready publish research materials, books, journals, internet website.etc.

6. SOME IMPORTANT POINT TO UNDERSTAND THE IMPACT OF GST ON RURAL AND AGRICULTURE DEVELOPMENT

- Reduce tax burden on producers and foster growth through more production. This double taxation prevents manufacturers from producing to their optimum capacity and retards growth. GST would take care of this problem by providing tax credit to the manufacturer.
- Various tax barriers such as check posts and toll plazas lead to a lot of wastage for perishable items being transported, a loss that translated into major costs through higher need of buffer stocks and warehousing costs as well. A single taxation system could eliminate this roadblock for them.
- A single taxation on producers would also translate into a lower final selling price for the consumer.
- Also, there will be more transparency in the system as the customers would know exactly how much taxes they are being charged and on what base.
- GST would add to government revenues by widening the tax base.

- GST provides credits for the taxes paid by producers earlier in the goods/services chain. This would encourage these producers to buy raw material from different registered dealers and would bring in more and more vendors and suppliers under the purview of taxation.
- GST also removes the custom duties applicable on exports. Our competitiveness in foreign markets would increase on account of lower cost of transaction.
- The proposed GST regime, which will subsume most central and state-level taxes, is expected to have a single unified list of concessions/exemptions as against the current mammoth exemptions and concessions available across goods and services

7. SOME IMPORTANT POINT TO UNDERSTAND THE IMPACT OF GST ON INDIA

- (a) Increased FDI: The flow of Foreign Direct Investments may increase once GST is implemented as the present complicated/ multiple tax laws are one of the reasons foreign Companies are wary of coming to India in addition to widespread corruption.
- (b) Growth in overall revenue: It is estimated that India could get revenue of \$15 billion per annum by implementing the Goods and Services Tax as it would promote exports, raise employment and boost growth. Over a period, the dilution of the principles may see that only part of this is accruing.
- (c) Single point taxation: Uniformity in tax laws will lead to single point taxation for supply of goods or services all over India. This increases the tax compliance and more assesses will come into tax net.
- (d) Simplified tax laws: This reduces litigation and waste of time of the judiciary and the assessee due to frivolous proceedings at various levels of adjudication and appellate authorities. Present law appears to be much worse and an amalgam of the bad parts of VAT/ ST/ CE.
- (e) Increase in exports and employment- GST could also result in increased employment, promotion of exports and consequently a significant boost to overall economic growth and factors of production -land labour and capital.

7. CONCLUSION

GST plays a significant role in development of Rural and Agriculture Development. Therefore study focused on GST is helpful to overall development of Indian economy. The study concluded that Increase in exports and employment- GST could also result in increased employment, promotion of exports and consequently a significant boost to overall economic growth and factors of production -land labour and capital. Lastly study concluded that Rural and Agriculture Development can not boost without help of GST.

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AGRICULTURE RESOURCES AND FINANCIAL MANAGEMENT

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ABSTRACT

Agriculture is principle sector of Indian economy. More than 50% of country's total population is depending upon agriculture & agricultural related sectors. In recent year's agriculture sector shown a tremendous growth in terms of output which has raised the external demand and the sector's extensive participation in the global economy. Even though Indian agriculture has shown remarkable growth in recent years, the economy is capable enough for increasing its output which can bring in foreign capital for the economy. Indian government is taking numerous efforts to include agriculture into inclusive growth mainstream but still there are some problems which are laying in the sector. In this same context, the present study focuses on the problems faced by agriculture sector in India & government initiatives taken for agriculture sector in the perception of inclusive growth. Also the present study analyses the hurdles in implementing the government policies and will give suggestions on it.

Keywords: Agriculture, Inclusive Growth, Government Initiatives

INTRODUCTION

“India lives in villages and agriculture is the soul of Indian economy”.

Mahatma Gandhi

Agriculture is a dominant sector of an Indian economy. It is a key source of income for most of the Indian families. In India, agriculture contributes around 17% of total GDP and 10% of total exports. At around 43% of India's geographical area is under agricultural activity. Having said that share of agriculture in GDP has steadily decreasing; still it is a single largest contributor to GDP and plays very important role in the overall socio-economic development of the economy. In spite of economic development and industrialization, agriculture is the pillar of the Indian economy. There are many advantages of agriculture to Indian economy with employment it provides food security to ever increasing population of the country, provides raw material to many agro based industries, help government to generate capital, contribute to national income and also plays a vital role in international trade. Despite the fact, agriculture facing many hurdles in result the contribution of the sector is steadily decreasing. There are many policies & measures taken by Indian government to boost the growth of agriculture sector regardless of that agriculture has shown decreasing graph. In order to achieve inclusive growth Indian government need to take efforts to include all the sectors of the economy and agriculture is being the most important pillar of the economy government of India should take some extensive efforts for it in terms of formulating policies and its proper implementation. In this same context the present study is attempt to know such agricultural problems of Indian economy, the initiatives taken by Government of India for agricultural inclusive growth and the hurdles in implementing government policies and suggest solutions on the problems of agriculture and hurdles in implementing the policies.

OBJECTIVES

1. To study problems faced by agriculture sector in India.
2. To study the recent policy initiatives of the government of India for the agriculture growth in the perception of inclusive growth.
3. To examine the hurdles in implementing government policies and suggest solutions on that.

RESEARCH METHODOLOGY

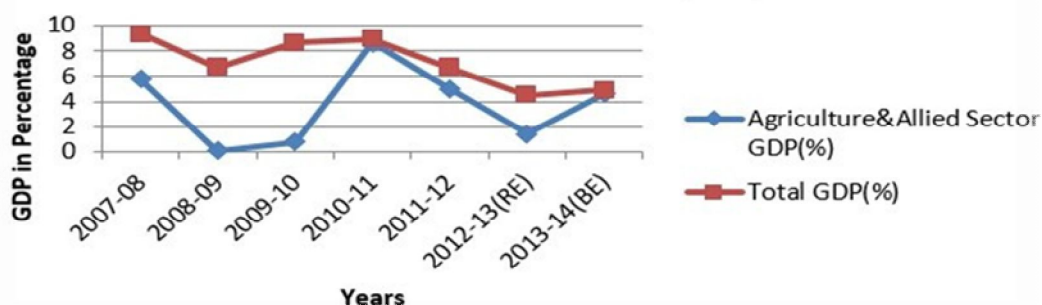
The present study is exploratory & Descriptive in nature. The research is mainly depend on secondary data which includes various websites, government of India articles, RBI bulletin, research papers, books & newspapers.

The study primarily focuses on problems of Indian agriculture, government initiatives for agricultural growth & hurdles in implementing those initiatives only. The study is limited to India only.

FINDINGS**1. Problems of agriculture sector in India**

As discussed earlier in introduction the share contribution of agriculture & allied sector in GDP is steadily decreasing because of many factors and for that government of India should provide assistance to the sector. The following chart represents the share of agriculture and allied activity's GDP to total GDP;

Share of Agriculture and Allied Activities's GDP(%) to Total GDP(%) from 2007-08 to 2013-14(BE)



Source: Department of Agriculture and Cooperation, Ministry of Agriculture,

GOVERNMENT OF INDIA

The major problems of agriculture are as follows

(a) Scarcity of water

India is a home to around 17% of world's population and it is having just 4% of the total available fresh water (division 2007). As per the census 2011 Indian population crossed over 121 cr. and it is continuously increasing which has increased the pressure on the available water resources. Also water shows huge disparity within the country as per its availability is concern. The demand for water is increasing everyday by heavy industrialization and urbanization. Indian agriculture is mainly depend on Monsoon which itself an uncertain thing.

(b) Infertile land

Infertile land is one of the major reason for low agricultural productivity. In many parts of India the soil is contaminated by increasing level of river and canal pollution which is caused by high industrial wastes and poisonous metals day by day (Division 2007). Besides that, soil erosion is one of the important reason for land degradation which rapidly creating ravine and gully formation, shifting cultivation and water logging. Several farmer doesn't know proper use of fertilizers and pesticides which caused lack of nutrients in the soil that are necessary for healthy agricultural productivity.

(c) Lack of infrastructure and advanced technology

Well developed economies are having modernized infrastructure for their agriculture but India is lagging behind to provide modern infrastructure of its irrigation. In consequence Indian farmers are still using old fashioned equipment's and doing outdated practices which leads low productivity in many agricultural commodities (Dwivedy 2011). Low level investment together with the use of obsolescent technologies results in dropped production, inadequacy and higher costs that in turn becomes one of the causes for food inflation (Dwivedy 2011).

(d) Illiteracy

Illiteracy, lack of awareness about new developments in the field of agriculture and poor social-economic condition of farmers are some of the principle causes for steadily decreasing agricultural productivity. In addition to this there are some disparities among the rural masses like rich and poor farmers, agricultural and non-agricultural employees and labors are responsible for non-fulfillment of even the basic necessities of Indian farmers (Dwivedy 2011, Division 2007).

(e) Lack of Finance

Inadequate and inconsistent finance is one of the principle cause of low agricultural productivity and the government contradictory policies of finance have aggravated farmer's problem severely (Dwivedy 2011). Accessibility of formal credit influences the output in many magnitudes; for instance, it can be used to obtaining good quality seeds during the planting season that allows a farmer to maximize the income over the cultivated area or it can also be used to replace the informal credit which is additional often than not accompanied by high rate of interest (Narayanan 2015).

(f) Fragmented land holding

The major problem in Indian Agriculture is fragmentation of land which is a result of Inheritance. Nearly 80% of the 140 million farming families hold less than 2 acres of land. Big land holdings allow the farmer to

implement modern agricultural techniques and increase output. Small land holdings limit the farmer to use old-style methods of farming and limit output. As land holdings are lesser, more people perpetually work on the farms in the rural areas and coupled with the outdated technology, farm incomes come down.

2. Recent policy initiatives of the government of India for the agriculture growth in the perception of inclusive growth

(a) Pradhan Mantri Krishi Sinchayee Yojana: Pradhan Mantri Krishi Sinchayee Yojana has been launched to deliver assistance to the farmers due to poor monsoon. Under this scheme emphasis given on “**water to each and every farm**” that is to say to deliver services of irrigation to each and every farmer along with improvement of water conservation expertise.

(b) Paramparagat Krishi Vikas Yojana: To promote bio-farming in the country, NDA Government launched an initiative in 2015. According to the scheme, the farmers of the country are encouraged to implement bio-farming by making clusters in the country.

(c) Soil Health Card Scheme: Government has initiated Soil Health Card scheme to provide farmers Soil Health Card in a mission mode. This card contains information about soil's knowhow and new trends in the soil and as per the soil it gives information about required quantity of fertilizers. With this card the farmers of the economy can know the fertility of their land. According to the problems of the land the experts of the field will provide remedies to farmers. In short this card helps farmer to keep the land healthy.

(d) Pradhan Mantri Fasal Bima Yojana: Government of India has launched this program to provide relief to those farmers who has loss the crops due to unforeseen situation. According to this scheme, the burden of premium will get reduced and the cases will be sorted out quickly. This scheme facilitates reliefs to farmers from local calamities like unusual rainfall, land sliding and floods. Under this scheme the farmers are supposed to pay 2% for Kharif and 1.5% for Rabi. Rest of the premium will be deposited by the Government. The Government has not agreed any extent for subsidy. The outstanding premium is 90% that will be paid by the Government also remote sensing, smart phone and buzz use is compulsory for the prompt assessment of the crop damage.

(e) National Agriculture Market (e-NAM): This scheme is all India electronic trading portal which targets at to form a united nationwide market place for agricultural products by creating a system for the marketplaces related to the present Agricultural Product Marketing Committee (APMC). The government has taken massive efforts to develop nationwide agricultural market so as to transport agricultural commodities from one market to the other very smoothly to avoid producer's exploitation and also to provide the products to end user at fare prices. By September, 2016 eNAM will shield more than 200 agricultural market and by March, 2018 such practice will be developed for 585 markets which will enable the transport of agricultural goods to the market. Currently farmers are heavily dependent on Local Mandies and bazar committees which imposes various duties on their products. PM desires to impart the benefits of digital India on farmers for which a virtual platform is being prepared as National Agriculture Market. Simultaneously a provision has been made for soil testing laboratories nearby selected Mandis in the vicinity which will facilitate the farmers for soil testing.

(f) India emergence campaign through village emergence: Indian Government has launched a movement named as India emergence through village emergence so as to upgrade the means of living standards of rural masses and to accelerate rural growth and development. The process of strengthening Panchayat Raj initiated across the country to develop social equality to create awareness about the agricultural schemes.

(g) My Village My Pride: This is a new scheme launched by government of India for scientific farming so as to provide new technology to every village. In this context, all the experts from Agriculture University and ICAR Institutes present all over the nation have been invited. Under this Scheme, 20,000 agriculture scientists have been involved to adopt a village which is also involved to pay awareness to adopt the ways of refined scientific farming and their application. 78 scientist from NRRI are in touch with farmers after having selected almost 92 villages. They are providing multi-dimensional information and sophisticated assistances to the farmers within agreed time frame.

(h) Agriculture Growth and Development with Inclusive Growth Policy Agenda in Indian Planning : Indian planning model has tied up with inclusive growth and agricultural development as two approaches of growth. First and foremost attention is lined up with increased production and productivity in all sorts of food and non-food crops and also focuses on the area of production of all the allied activities like horticulture and plantation, livestock, fisheries etc. There are many measures taken by Indian Govt. for agricultural development

under inclusive growth umbrella in that there are two major schemes namely National Food Security Mission (NFSM) and Rashtriya Krishi Vikas Yojana (RKVY) which were launched in 2007.

The National Food Security Mission (NFSM) this scheme is launched for food security and nutritional security and has main agenda to increase the production of Cereals and pulses. The Rashtriya Krishi Vikas Yojana (RKVY) is a scheme of public investment particularly in agricultural technologies and modern tool. The aim behind this scheme is to increase the agricultural productivity especially in dry land areas and widening its scope towards eastern India for its green revolution. The schemes like Kisan Credit Card (KCC) scheme, Rehabilitation package for distressed farmers, National Agricultural Insurance Scheme (NAIS) etc. has been introduced to provide credit and insurance to farmers. Agricultural Technology Management Agency (ATMA) is the principal extension programme which is successively running at the district level with dynamic participation of farmers, NGOs, Krishi Vigyan Kendras and Panchayati Raj Institutions etc. apart from agricultural development government of India extended its support for rural development through rural transformation and to uplift the social-economic condition in rural area. Some of the schemes are generally sponsored by central government for poverty reduction, rural employment generation provision of improved health services and access to basic infrastructure. The programs viz, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), National Rural Livelihood Mission (NRLM), India Awas Yojana (IAY), National Rural Drinking Water Programme (NRDWP), Integrated Watershed Development Programme (IWDP), Pradhan Mantri Grameen Sadak Yojana (PMGSY), Sanitation and Drinking Water Facilities, health facilities etc (12th 5 year plan report).

3. The hurdles in implementing government policies for agriculture's inclusive growth:

(a) Lack of clear definition of objectives

Government of India is taking have the obvious tendencies of following many goals that are often complicated to understand by common people. Policy goals often faces the problems like lack of clarity and consistency with the demands of the citizens. Policy makers often assumes that they know the needs of the target groups whose socio-economic condition they are trying to fix and therefore see no need of clarity of goals. And it is obvious that when the policy makers are not parting the clear information about the goals implementation tend to be more difficult.

(b) Over ambitious policy goals

Most of the government policies tend to have over ambitions about its goals which mostly affects how campaign and policy programmes are decided. Therefore, the possibility, inclusiveness and process ability of policies expressed provided rise to thought fulblocks during implementation.

(c) Lack of appropriate technology

Developing country like India mostly lagging behind in case of modern technology, administrative capacity and managerial skill are requirement for efficient policy implementation. The procedure followed by government of India many times does not go with the policy goals. India is diversified country in every aspects which hampers in adoption of modern technology and also restricts the implementation of many policies.

(d) Lack of continuity

Lack of Continuity Promise to Policy Alteration in government of India more which is accompanied by change in priorities. This condition inclines to make the implementation of Government policies more difficult in terms of change over to completely diverse priorities and purposes which necessitates new administrations, staffs, resources and technology which are not always easy to deliver. This controlled to desertion of many policies.

(e) Lack of clear explanation about responsibility and coordination

Many policies of government of India lagging behind in terms of the defining clear responsibility and coordination which actually needs involvement of governmental and non-governmental agencies at different levels. It has been found that there is a problem of coordination in regard with the policies between central and state government.

(f) Corruption

Corruption is a major problem of an Indian economy. The tendencies of government officials and politicians along with private business houses and individuals have no doubt taken many policies into grave. Corruption have far reaching consequences on effective and efficient implementation of public policies in the economy.

(g) Lack of involvement of public in policy implementation

There are many reasons behind lack of public participation it viz; illiteracy, lack of awareness about the policies, lack of communication and transportation channels which led policy implementation a difficult task.

There are many problems like lack of train staff for implementing policies properly, ineffective system of implementation & monitoring, lack of dedicated staff at block district & state level & non-compliance to policy guidelines, lack of financial resources and lack of new and modern machinery and technology for implementation.

CONCLUSION

Agriculture, especially in terms of India, constitute life blood of entire economic system. It has provided huge employment opportunities to millions of citizens and also supplied important resources to industrial sector. Agriculture is providing livestock and also contributing to the national income. As agriculture is back bone of the Indian economy, required attention in terms of realistic, effective & efficient policy measures on the problems like; water scarcity, availability of formal credit and modern technology, creating awareness about policies and programs by the government meant for educating rural masses through different media platforms is need of time. The available policies should be implemented properly taking into consideration, the socio-economic condition of the rural area. The policies should be implemented in concern with the problems of agriculture sector for development and inclusive growth of the sector.

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**NEED OF FINANCIAL AND BANKING SECTOR REFORM IN RURAL INDIAN DEVELOPMENT
WITH SPECIAL REFERENCE TO ARTHAKRANTI**

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ABSTRACT

Indian economy is one of the fastest growing economies in the world. It leaves great impact on the world economy. When we go through the study of this economy even though in rural sector too we can come to know the changing scenario of this economy and its impact too. Many researchers already have contributed a lot for the development of this economy. Many finance ministers also have put some required solutions by their own. Even after the contribution of such scholar economist's Indian economy is suffering from insufficient revenue collection. Even After the introduction of GST as a strongest alternative for Sales and service taxes, till there is problem of fiscal deficit, causes rural India is also suffering from different problems. This study aims to identify real problems of rural sector development because of insufficient banking sector and lack of its awareness, to put some innovative trends for the development of this economy with special reference to Arthakranti.

Keywords: fiscal deficit, Arthakranti, banking sector reform, rural economy.

1. INTRODUCTION

India is a developing economy, the economic stagnation and the vicious circle of poverty which characterized the pre-independence Indian economy are slowly but steadily giving place to rapid economic activity in rural sector and higher level of income under the impact of economic planning. The vigorous efforts of India towards **globalization have raised various issues before rural economy and its development**. Globalization simply refers to a process of increasing economic integration or in other words growing economic interdependence between the countries across the world. This leads to an expansion of economic activities like increasing cross border movement of goods, services, capital, technology, information and people. This is accomplished by four ways (1) Expanding trade between developed and developing countries including rural sector's growth also. (2) **Increasing financial integration at rural area by introducing banking for them.** (3) Rapid growth in developing countries (4) Reform the system of taxation in India.

India taxation system is one of the traditional system which has been in force from ancient times. It finds its references in many ancient books like 'Manu Smriti' and 'Arthashastra'. There was a perfect admixture of direct taxes with indirect taxes and they were varied in nature. It suggests to remove the current taxation system for existing large and composite taxable population. As soon as moguls enters in India the country witnessed a drastic change in the taxation system of India. Though they were also practicing the same norm of taxation but it was more homogeneous in structure and collection for that period. That was a period of British rule in India where we witnessed some remarkable changes in our whole taxation system. Though, it was highly favor to British government but it was incorporated with modern and scientific methods of taxation. In 1922, the country has been witnessed a paradigm shift in the Indian taxation system. While setting the administrative system anywhere, taxation system was first done in the history. The period thereafter witnessed rapid growth and modernization of our taxation system.

A strong tax system is **the base of strong rural economy** and it is a pre-requisite for sustainable growth of the nation. If we study the Indian taxation system then we can find, there are two different ways through which government gets revenue for the development of nation, one of them is direct taxes and other is indirect taxes. Now in present situation if we check the volume of tax collection then especially in India we collect around 60-65% revenue from indirect taxes and 35-40% revenue from direct taxes, whereas this ratio is exactly adverse in developed countries.

2. RESEARCH IMPORTANCE

This research provides overall justification about the real situation of Indian rural economy and its development. Even this research is important to highlight the problems of current taxation system and gives some productive suggestions for **rural banking sector development**.

3. RESEARCH OBJECTIVES

I) To study offinancial and **banking structure in Rural India**.

II) To study **innovative trends in IndianRural economy**

III) To suggest solutions for current **rural economic problems**

4. LITERATURE REVIEW

As per the study of scholar economists The Indian rural economic system is experiencing unprecedented change due to combine efforts of globalization and liberalization. The last vestiges of the “planned and controlled” economy are collapsing in the phase of this twin onslaught.

62-65% of our population lives in rural areas and therefore its existence dependent on Agricultural Industry directly or indirectly. The majority of people are small farmers or agricultural laborers due to lack of capital. It enforces them to take the loans from private money lenders at unrealistic rates of interest, and someday they get collapse under the burden of debt.

5. METHODOLOGY

The present study is mainly based on secondary data of analysis. This data is collected from books, journals, reports, newspapers and internet too.

6. CHALLENGES BEFORE INDIAN ECONOMY

The Indian rural economy has been going through a roller coaster ride for the past 66 years. The country has witnessed many political, social and economic changes since the Independence. There are many areas where we have achieved tremendously. However, we are lagging far behind when compared to the major economies of the world. There are many hurdles get cross over the bridge of challenges in current scenario.

6.1 Poverty

Removal of poverty from rural India is the primary challenge for our government. However, “NITI AAYOG” in its recent report has showed a substantial decrease in the number of people living under BPL (below the poverty line) in 2017-18. The figures presented by the “NITI AAYOG” has been widely debated. But still we need to overcome many issues to get clear the idea to make people come out of it.

6.2 Unemployment

Even after 72 years of Independence, unemployment is the biggest challenge before policy makers especially for sustainable employment in rural sector. For reducing the unemployment in the rural sector, the government should think inclusively. Around seven crore people in the country are still either unemployed or under-employed, the National Sample Survey Office (NSSO) report had said last year.

6.3 FDI Inflow

To make some drastic changes and to bring back the rural economy on the right track government must focus to attract foreign investors. For that they have taken several decisions in the last year. And somehow they are being successful to achieve the targets to. But they are not able to get 100% positive result in it.

6.4 Tax Reforms

To introduce Goods and Services Tax (GST) and Direct Taxes Code (DTC) will surely help to revive the sagging economic growth. The implementation of DTC will surely enhance economic efficiency of the tax system by eliminating distortions and it will increase tax-GDP ratio. Government now has made the good amount of changes by introducing the GST but till we are not capable enough to give 100% result with it.

7. ROOTS OF THESE PROBLEMS

The Indian economic system is experiencing unprecedented change due to the combined effect of globalization and liberalization. The last vestiges of the planned and controlled economy are collapsing in the face of this twin onslaught.

Liberalization and globalization are unleashing an intense but unequal competition between the developed and developing countries for a larger share of the global market. Due to the inbuilt advantage of twin advantage of a huge capital base and advance technology, the developed countries are tightening their grip on economics are experiencing enormous stresses.

The main factors of these problems are

- **Flawed taxation system** : An ideal tax system is based on the canon of equity, simplicity, certainty, flexibility and economic situation. The current tax is not guided by any these canons. In fact it is violating all these canons.
- **Weak banking system**: The rule of banking system can be compared to the circulatory system within the human body. Just like the blood vessels are carrying the essential nutrients to all the parts of human body, same the banking system is expected to supply the ‘money in form of capital’ to the all individuals in rural area too, but the situation of Indian banking system is adverse.

8. Remedies to overcome these problems its impacts

1. 'Withdrawal of existing taxation system completely (expects customs and import duties)'.
2. 'Every transaction routed through bank will attract certain deduction in appropriate percentage (say 2%) as bank transaction tax (BTT) i. e. single point tax deducted at source.
 - This deduction is to be effected on receiving/credit account only
 - This deducted amount will be credited to different Government level like Central, State and Local (as say, 0.7%, 0.6% and 0.35% respectively)
 - Transacting Bank will also have a share (say 0.35) in the deducted amount as the bank has key role to perform.
3. Cash transactions will not attract any transaction tax.
4. Remove the high denomination currency notes from circulation.(say above Rs. 50)
5. Government should make legal provision to restrict cash transactions up to a certain limit (say Rs. 2000/-)

This means, cash transaction above this limit will not enjoy any legal protection. The implementation of this theory is nothing short of a revolution. It will surely give good kind of results in the transformation of the existing pattern of economy and we know it very well. Resistance to change is natural one, but understanding and awareness will give way to heartfelt support. We will see the effects on all categories of people

This system is good for every citizen of this country and rural Indians, who wants a good standard of living, get all essentials of life. This is what the tomorrow of our dreams will look like...a haven.....

9. CONCLUSION

Indian rural economic scene is very interesting one. The nature of Indian economy is mixed one. It has shown flexibility in its capacity to blend itself in to any environment. From the independent day to the globalized period it has gone through various stages manipulated accordingly to the arising situation. From the least developed economy, Debt burdened economy it has progressed to become fast developing economy. **Even though when we think about the rural economy in India then we come to realize the same situation is there too.**

Overall the economy is all threshold of change towards progress and stability. If India needs to achieve strong economic position it has to take firm and hard decision to speed up its reforms by changing the tax system and introducing banking on large amount in rural and urban area too. Because if we study the overall tax system then we come to know it is not effective tax system which can fulfill the requirement of state and central government at their own levels. So it is required to make some constructive changes in our taxation system and banking system with the help of Arthakranti.

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A STUDY OF COMMERCIAL AGRICULTURE: ISSUES AND CHALLENGES BEFORE ANCESTOR AGRICULTURE IN INDIA

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ABSTRACT

Agriculture is the oldest economical activity for the society. It has been started from thousands year ago whole over world. Indian agriculture has more than 2500 year history with different type of agriculture methods for many crops. India is known as second largest country of agriculture production in the world. Due to the geographical variation, all type of seasons and suitable climate for agriculture different farming methods like primitive subsistence farming, intensive subsistence farming, commercial farming are prevalent and that affects almost 8% share of agriculture product in India's GDP. Generally in India is famous the agriculture products like rice, wheat, maize, millets, cottons, jute, tea, coffee etc. More than 50% Indian families are depended on agriculture sector to get their income. This is one of the most important source of income earning and employment generating source of Indian society. Day by day agriculture sector become transfer from primitive method to commercial method. If employment concern more population is associated with agriculture sector its need to up-gradation and more systematic. From last 15 to 20 years we can seen that many different brands are came in to exist in the market with many agriculture product and they are introduced different agriculture product commercially such as Amway, Aayush, Dabar, Amul, Ashirwad, Patanjali, Himalaya etc. Even now a day's peoples are more reliable on original agriculture products and they are demanding product in the market due to that commercial agriculture is coming in to existence. Commercial agriculture is one of the emerging sector to establish new employment, entrepreneurship, production, innovation and research sector for Indian economy. Government of India is taking continuous efforts to improve commercial agriculture in the society with different schemes, established many corporations and provides facilities to farmer families for improved agriculture production, marketing, corporation, budget, credit, horticulture, technology, management etc. This research paper wants to throughout the light on current status and expected future progress of the commercial farming in India which will help to sort out different issues of commercial farming in India.

Keywords: Agriculture, Commercial Farming,

OBJECTIVE OF THE PAPER

This paper is highlighting on different issues and challenges before commercial farming in India. Following are the important objectives framed to write this paper.

To take an overview and status of the commercial farming in India.

To make awareness about various issues and challenges before commercial farming.

To know the government efforts to encourage commercial agriculture in India.

RESEARCH METHODOLOGY

For the preparation of this research paper secondary data are used which are collected from various sources includes different articles, Journals, Magazines, Periodicals, Research Works, News Papers, web sites of government of India for online market and all the research related Web sites.

INTRODUCTION AND MEANING OF COMMERCIAL FARMING

India is country of agriculture. There are different methods and techniques are using to agriculture in different regions of India. Commercial farming is emerging agriculture farming method of India which contributes to Indian economy with good volume of output. This is a method which is crops grows commercially and sell it whole over the world. This is a systematic agriculture farming method through which farmers uses big farm, proper fertilizers, pesticides and advance technology to cultivation as per the respective environment and as per requirement of different regions of the country. In India most of the commercial farming is using for wheat, pulses, millets, maize, grains, vegetables and fruits. Commercial farming is well established in different states of India like Punjab, West Bengal, Haryana etc.

CHALLENGES AND ISSUES OF COMMERCIAL FARMING IN INDIA

India is having second largest irrigated land in the world even they are facing different type of challenges. Government of India is taking continuous effort to solve this issues properly but it even it not hundred percent resolved. Following are the important challenges before commercial farming in India.

Small land holding: As per Indian inheritance law, the land ownership of father is equally distributed among the sons. From independence the land holding and ownership of land is becoming reduce whole over the India. The average land holding land is 0.5 hector in Uttar Pradesh, Bihar, west Bengal and it becomes maximum 7 to 19 hector in Maharshttra, Hariyana, Panjab and Gujrat. These land holding is very less and not able to suitable for commercial agriculture.

Quality, Quantity and Price of the Seeds: Quality seeds with required quantity are not available to small farmers. Quality seeds are more expensive that cannot afford by small farmers. Government of india has established different type of organization to meet this requirement of quality seeds to farmers like NSC (National Seed Corporation) SFCI (State Farmers Corporation of India), SSC (State Seed Corporation) etc. but as per the requirement supply is very poor.

Use of Fertilizers: Indian land has been using continuously for farming purpose from many years due to that land is exhausted at maximum level that affect on the production is getting low. This low productivity problem can be solving if proper fertilizers use. As per the farm experience up to 70% agriculture production can be increased. Cow dugs provide best measure to the soil but due to kitchen fuel purpose it is not sufficient for agriculture and other source of fertilizer is more expensive which not able to bear by small farmers.

Irrigation of land: India is second largest country in the world which has big irrigation area after china but actually only one third of the land is irrigated. Panjab, Hariyana and some part of Utter Pradesh has a good irrigation but rest of the Indian agriculture land still not get proper irrigated.

Use of Technology: Small area of agriculture land is the one of problem of Indian farmer and generally farming operations is carried by human hands and simple tools like wooden plough, sickle etc. small farmers cannot bear advance technology in farming operation, it is expensive for them but it directly affect on the agriculture production.

Agriculture Market and Marketing: From last some years, it is seen that peoples suffering from different health issues due to use and consumption of unhealthy food, junk food, imported products, and chemical used products. Today customers are turning to the original product and they demanding original and genuine products. Proper market with affordable price and proper marketing place at different places are required to establish for growth of agriculture product.

Storage Facility: Agriculture products are perishable in nature they do not have long life, these product required a proper storage facility. FCI(Food Corporation of India), CWC(Central Warehousing Corporation) and state warehousing corporation are working to provide storage facility to agriculture products but still it is inadequate. Government provides different schemes to for establishment of storage facility.

Transport Facility: The transport facility in India is very poor, there are more than laks of villages not connected to the market place with good roads. Still many villages have bullock kart roads and in rainy season it becomes useless. Government required huge funds to establish transport facility at everywhere in India.

Inadequate capital facility: Agriculture production is like other manufacturing concern they require all type of capital. Central cooperative banks, State cooperative banks, commercial banks, cooperative credit societies and government agencies are extending different type of loans to the farmers to meet their different requirements. But small farmers still not available such type of loan facility as they require.

CONCLUSION

Commercial agriculture is one of the profits making activity to Indian farmers. Farmers would get good return from commercial farming because it is well organized, systematic and planned establishment of farmers but as per above different challenges small land holding, storage facility, transport facility, availability of capital, improved seed, irrigation, use of advance technology before agriculture sector they couldn't get optimum return. Commercial agriculture is more beneficial to the small farmers because they can successfully face to such type of issues of agriculture in India. This research paper would like to suggest that commercial farming would be the best solution to get maximum profit from their farm operations. In India commercial farming would achieve bright future, for this purpose combine efforts shall be required like government, farmers association, cooperative sectors, self help groups and individual farmers also. I also like to suggest that the this is a area which need to have a more highlighting by research scholars in India.

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SOCIAL ENTREPRENEURSHIP IN INDIA

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ABSTRACT

Social entrepreneurship is the use of the techniques by startup companies and other entrepreneurs to develop, fund and implement solutions to social, cultural, or environmental issues. Social entrepreneurs are individuals with innovative solutions to society's most pressing social problems. Social entrepreneurship typically attempts to further broad social, cultural, and environmental goals often associated with the voluntary sector in areas such as poverty alleviation, health care and community development. The paper also explains the concepts like social needs, social innovations and challenges for social entrepreneurship in India

Keywords: Social entrepreneurs, Social entrepreneurship, Challenges.

INTRODUCTION

Social entrepreneurship is about applying practical, innovative and sustainable approaches to benefit society in general, with an emphasis on those who are marginalized and poor. A term that captures a unique approach to economic and social problems, an approach that cuts across sectors and disciplines grounded in certain values and processes that are common to each social entrepreneur, independent of whether his/ her area of focus has been education, health, welfare reform, human rights, workers' rights, environment, economic development, agriculture, etc., or whether the organizations they set up are non-profit or for-profit entities.

The field of Social entrepreneurship is growing fast, which addresses and recognizes a social problem. It adopts the principles of the enterprises to plan and execute a social venture so that desired social change is acquired. Different sectors such as government, financial institutions, social enterprises and individual social entrepreneurs are coming forward for an integrated and coordinated approach for the development of social entrepreneurship. Social entrepreneurs are essential and important factors of quick social transaction. Social enterprises act as a vital catalyst for bringing social change and innovation and to raise the current status of people towards progress.

OBJECTIVES

- To study the concept and meaning of social entrepreneurship.
- To study the opportunities for a social entrepreneur in India.
- To study the challenges for social entrepreneurship in India.
- To study the challenges faced by social entrepreneurs.

RESEARCH METHODOLOGY

This paper is generally based on secondary data. The secondary data has been collected with the help of research papers, journals, magazines, and articles from newspapers and various websites.

CONCEPT SOCIAL ENTREPRENEURSHIP

Social entrepreneurship is the work of a social entrepreneur. A social entrepreneur is someone who recognizes a social problem and uses entrepreneurial principles to organize, create, and manage a venture to make social change. Social entrepreneurship is the process of pursuing innovative solutions to social problems. More specifically, social entrepreneurs adopt a mission to create and sustain social value. They relentlessly pursue opportunities to serve this mission, while continuously adapting and learning.

Social entrepreneurs are those entrepreneurs who basically undertake social entrepreneurship. They have all the traits of economic entrepreneur, except the motivational force they have which is derived from social inequalities and social insufficiencies. Social entrepreneurs are the people who undertake any social problem or short coming and convert that into a solution cum product. They aim for non-personal profits rather than a profit, the primary objectives of their existence is to serve the society rather than earning profits. They also innovate; their innovation is referred as "Social Innovation". The entrepreneurial initiatives play a key role in developing a country's economic and social wellbeing.

SOCIAL ENTREPRENEURS

Social entrepreneurs play the role of change agents in the social sector by adopting a mission to create and sustain social value, by recognizing and relentlessly pursuing new opportunities to serve that mission, by

engaging in a process of continuous innovation, adaptation and learning, by acting boldly without being limited by resources currently in hand and by exhibiting heightened accountability to the constituencies served and for the outcomes created. Social entrepreneurs drive social innovation and transformation in various fields including education, health, environment and enterprise development.

An entrepreneur may be a person who seeks for changes of life and environment around him, and to use the change as a chance to move forward. With sufficient requirement of capital, education and own innovation, intelligence, energetic is changed into a professional business individual. A social entrepreneur identifies executable solutions to social issues by bringing together innovation and chance. They draw upon wise thinking in each the business and nonprofit worlds and operate altogether varieties of organizations

SOCIAL ENTREPRENEURS IN INDIA

As per the Asian entrepreneurs “Social entrepreneurs are those adventurous, dare devils who drive deep into the pressing problems of society and try to find solutions to them, not by leaving the responsibilities in the reins of the government or business, but by trying to change systems as a whole and persuading societies to take new initiatives”. Situations which are prevailing in India, sets a good tune for social entrepreneurs in regions like India. There are few distinction between an economic and social entrepreneurs, the primary being their domain of working and the client base they are catering to. Though, basic characteristics and core functions are remaining the same.

The following Examples of social entrepreneurs in India, who are working in different domain of social entrepreneurship:

1. Jeroo Billmoria: Jeroo Billmoria is an accomplished social entrepreneur and the founder of several international NGOs. Her pursuits have earned her accolades with Ashoka Innovations for the Public, the Skill Foundation and the Schwab Foundation for Social Entrepreneurship.

2. Ajaita Shah: Business Week ranks her as the most influential leader under 30, working for tenure of 5 years in SKS Microfinance and Ujjivan Financial Services. Frontier Markets organisation is her brain child. Being a 2012 Echoing Green Fellow is to be of aid to 30 million rural households in the next 3 years.

3. Harish Hande: Founder of SELCO, he has a reputation of installing 120,000 systems in Karnataka, his aim being making renewable resources the predominant source of energy in rural India. Stressing as an observer of minute details, he later grew into an innovator and a social entrepreneur.

4. Sushmita Ghosh: She deals mainly with craft and restore from rural India, contributing to the present success of Rangasutra (a for-profit venture) and retailing from FabIndia. She collects, what she calls ‘priceless’ products from these talented and dedicated villagers and helps them earn their living they deserve.

5. Trilochan Shastri: Often a simple act of bravery can move mountains. That is the story of this social entrepreneur. He filed a PIL which later turned into a judgment coaxing politicians to confess to their misdeeds. His efforts led to the form of ADR (Associations for Democratic Reform) responsible for scrutinizing the elections every 5 years. Politicians now are more answerable and it is also spreading awareness among the public as to what the Fundamental Rights by the Constitution of India really entail.

6. Hanumappa Sudarshan: Winner of the Indian Social Entrepreneur of the year 2014, awarded by Finance Minister Arun Jaitley. He is the founder of the Karuna Trust, associated with healthcare services. The award is under the reputed Schwab Foundation for Social Entrepreneur.

DIFFERENCE BETWEEN BUSINESS ENTREPRENEURSHIP AND SOCIAL ENTREPRENEURSHIP

- The primary difference between the business and the social entrepreneurs is the purpose for setting up the venture. While the business entrepreneurs' efforts focus on building a business and earning profits, the social entrepreneurs' purpose is to create social change.
- Business entrepreneurs focus more on the profit and wealth side. The social entrepreneur's main focus is the social and environmental well-being.
- A business entrepreneur may create changes in the society, but that is not the primary purpose of starting the venture. Similarly, a social entrepreneur may generate profits, but for him/her that is not the primary reason for starting the venture.
- Their main goal is to satisfy customer needs, provide growth for shareholders, expand the influence of their business, and to expose their business to as many people as they can. The main goal for the social entrepreneur is not wealth or money.

- The main priority for this type of entrepreneur is to gain profit. They need to gain profit so they can ultimately keep providing services or goods to their customers, provide for themselves and their families, and provide for their business expansion.
- Social entrepreneurs try to make the world a better place to live in. They focus more on the greater good. Sometimes, they will invest a lot of their time and energy in changing society with little in return. Social entrepreneurs focus on many different topics, such as the economy, social disorganization, and inequality.

CHARACTERISTICS OF SOCIAL ENTREPRENEURSHIP

1. Social entrepreneurship has risk taking capacity like any other branch of entrepreneurship, it takes risks and uncertainties in setting up a social entrepreneurs.
2. Social entrepreneurship has vision and foresights as well, it sees the problems and finds the solution like nobody can imagine about.
3. Social entrepreneurship provides leadership and direction to people who are working in social enterprise for achieving a common goal.
4. The biggest and probably the unique feature of entrepreneurship is creativity, which also exists in social entrepreneurship as well. Social entrepreneurship looks for creative solutions for social problems.
5. Social entrepreneurship keeps on providing social innovations; social innovations are the unique solution for prevailing social inequality or social problem. One of the most important traits of social entrepreneurship is social innovation, which is available in social entrepreneurship only.
6. Social entrepreneurship is primarily focused on no personal gains sometimes referred as social gains. This is the trait which defines social entrepreneurship, as economic entrepreneurship only focuses on personal gains and profits by exploiting an opportunities in the market, unlike social entrepreneurship.
7. Social entrepreneurship must not be confused with social work at all, as it has profit motives too. But the profit comes secondary rather than primary like economic entrepreneurship.

CHALLENGES FOR SOCIAL ENTREPRENEURS

1. **The problem of creativity:** The next problem which is faced by social entrepreneurship is lack of creativity regarding thinking great ideas for betterment of society and earning profits as well. This fusion is very hard to think and implemented particularly in India.
2. **Lack of Planning and appropriate structure:** This is the challenge which is haunting the entrepreneurship for many decades and still does to some extent. Lack of planning is very crucial and it is normally the cause of failure of social enterprises. The proper and adequacy of infrastructure including the training, finance, consultation, and research are not in place for social entrepreneurship in India.
3. **Indian traditional education system:** As education provide base for promoting entrepreneurship in the business sector but India, is still encumbered by the traditional educational system. By seeing its growing demand entrepreneurship education is a “new cup of tea” especially to graduates of business schools and management institutes, whereas for students of other streams like the sciences and arts it is a blue pencil. Because of this disparity in the Indian education system the country’s entrepreneurial sector is still immature and struggling.
4. **Deficiency of financial assistant:** From a financial perspective, approaching the fresh market social entrepreneurs require funding for designing, implementing and refining innovative ways of bringing previously excluded groups into the marketplace. The best and brightest talent demand for a handsome salary and stock options as a reward of their hard work. So, I become very difficult for non-profit organizations to pay a large amount from their own funds or by raising funds from local money lenders at a high rate of interest.
5. **Changing environment:** After introduction of LPG in 1991, the flood gates of technology have been opened to all, simultaneously, the government policies are changing with changing global prospective. Now, the organizations need to be better equipped to respond to the challenges of the 21st century. They should embrace technological, political risk as a key opportunity for global renewal, and make it a priority to spot and legitimize those who have the capacity to imagine and the ability to implement what they imagine through disciplined innovation.

6. **Lack of an ethical framework-** Since social entrepreneurs are very concerned about the societal changes and upliftment of people, sometimes they adopt a less ethical way of conducting their business. This challenge is very rarely visible yet exists in some extreme cases in India. Since society to society the ethical parameter shifts.
7. **Lack of Skilled Manpower:** Social enterprises feel necessity for competent workforce volunteers, laborers and community participants to make parallel the long term growth motives. But social enterprises needs training and development programme as they are typically employ from the underprivileged sector of the society. The organizations have to attempt to fulfill the aspirations of all these divergent groups and still come out with the best results.

CONCLUSION

Social entrepreneurship has emerged to a greater extent and is well appreciated. The bottom of the pyramid is getting benefitted due to social entrepreneurship. The social entrepreneur needs to be innovative, socially aware and ready to take risk. There are many challenges faced by the social entrepreneurs like conveying the business idea, working remotely, getting fund, government approval, competition from others, acquiring technologies, promoting awareness and getting skilled workers. Though these challenges exist there are many successful examples of social entrepreneurial ventures like LijjatPappad, Amul&Gramin Bank. There is lot of scope for social entrepreneurs in India.

As discussed earlier, India is permitting an increase in social entrepreneurship and attempts by social entrepreneurs to find economical solutions to various sections of society. The changes in technological and political environment hike the competition so; social entrepreneurs have to become more dynamic and creative. Indian social entrepreneurs have come up with innovative ideas which have impacted the lives of thousands of people in terms of their sustainability and scalability. They may be profit making in order to support the social mission they lead but it is only a mean and not an end in itself.

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ROLE OF NGO IN RURAL HUMAN RESOURCE DEVELOPMENT

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INTRODUCTION

In India, the scope of development is not narrow but very wide, as it includes not just the economic development but the growth on social front, quality of life, empowerment, women and child development, education and awareness of its citizens. The task of development is so huge and complicated that just implementing government plans is not sufficient to fix the problem. To achieve this, a holistic vision and collaborative efforts involving various departments, agencies and even NGOs is required. Owing to such a great need, the number of NGOs in India is increasing rapidly and, at present, there are about 25,000 to 30,000 active NGOs in India.

Superficially, rural development seems to be a simple task but, in reality, it is not. Post-Independence era has seen many rural development programmes through different five-year plans. Alleviating poverty, employment generation, more opportunities for generating income, and infrastructure facilities are emphasized through the policies and programmes of the government. Along with this, the panchayat raj institutions have also been initiated by the government to strengthen the democracy at grass roots level. But in spite of all the efforts rural poverty, unemployment rate, low production still exists. The fight is still on for the basic facilities such as livelihood security, sanitation problem, education, medical facilities, roads, etc. Still there is a huge gap in terms of infrastructure that is available in urban and rural areas. The basic rural development should include all these apart from employment, proper water supply and other basic facilities.

ROLE OF NGO

NGOs or Non-Governmental Organizations have more benefits of working in rural areas as compared to governmental organizations because NGOs are more flexible, NGOs are specific to a particular locality and moreover these are committed towards serving the public and community as a whole. As the task of development is massive, many NGOs are playing vital role in the rural development of India in collaboration with the government.

OBJECTIVE

1. To know the participation of NGO in rural development
2. To know the problems of the NGO in rural development

HYPOTHESIS

1. NGOs are playing vital role in rural development

NGOS IN INDIA

Since ancient times, social service has been an integral part of Indian culture. Soon after Independence, a number of NGOs had emerged in India. Mahatma Gandhi even pleaded to dissolve the Indian National Congress and transform it to a Lok Seva Sangh (Public Service Organization). Though his plea was rejected, but the followers of Mahatma Gandhi started many voluntary agencies to work on various social as well as economic issues of the country. This was the first phase of NGOs in India.

The second phase of NGO development started in 1960 when it was felt that just the government programs were not sufficient to complete the task of development in rural areas. Many groups were formed whose role was to work at grass root levels. Moreover, favorable state policies had drastically affected the formation of NGOs and their roles at that time. Over the years, the role of NGOs in rural development of India increased. At present too, their role significantly changes with the change in the policies of the government through different plans.

In the sixth five-year plan (1980-1985), a new role for NGOs in the rural development had been identified by the government. In the seventh five-year plan (1985-1990), the Indian government envisaged an active role of NGOs in developing self-reliant communities. These groups were supposed to show how the village resources along with human resource, skill, local knowledge that is greatly underutilized could be used for their own development. As NGOs were working in close connection with local people so bringing such a change was not a tough task for them.

Owing to this, in the eighth five-year plan, more importance to NGOs for rural development in India had been given. Under this scheme, a nation-wide NGO network had been created. The role of these agencies was the rural development at a low cost.

In the ninth five-year plan, it has been proposed that NGOs would play a significant role in the development on the public-private partnership model. More scope has been provided to NGOs by the government for rural development through the agricultural development policies as well as their implementation mechanisms.

As with every five-year plan, the role of NGOs in the rural development of India is growing, so NGOs are now attracting professionals from different fields. NGOs act as planners and implementers of developmental plans. They help in mobilizing the local resources to be used for development. NGOs help in building a self-reliant and sustainable society. These agencies play the role of mediator between people and government. NGOs are actually the facilitator of development, education and professionalization.

Problems of NGO in rural development A major problem that NGOs are facing in India is their dependency upon government funds or external donations. With this dependency, NGOs are less flexible in carrying out their task as most of the tasks depend upon funds. Moreover, the structures of NGOs have become bureaucratic in nature leading to a decreased effectiveness in the overall development.

Then the traditional thinking of rural people, their poor understanding, and low level of education for comprehending new technology and efforts, lack of awareness are people related hurdles that NGOs are facing. Villages also lack infrastructure facilities like water, electricity, educational institutes, communication facilities that leads to their slow development.

Apart from these, there are certain problems like economics such as high cost technology, underprivileged rural industries, social and cultural differences, conflicts between different groups, administrative problems like political interference, lack of motivation and interest act as hurdles on the way to rural development in India.

CONCLUSION

But in spite of all the hurdles, NGOs will keep on working for rural development in India. NGOs selectively utilized the local talent, train the individuals and use this for rural development. But the complete success of the rural development actually depends upon the willingness and active participation of rural people in the development processes and efforts.

India is a highly populated and predominantly rural country; non-government organizations and voluntary action have been part of the historical legacy. The term, "non-governmental organization " came into use in 1945 because of the need for the UN to differentiate in its charter between participation rights for intergovernmental specialized agencies and those for international private organizations. This present study focus on NGOs status and their role in agriculture and rural development in India.

This study covered origin of NGOs, basic objectives of NGOs, various roles of NGOs, functions in agricultural and development of rural area of India and top ten NGOs working in india is also covered through this study. Catalyze rural population, build models experiment, supplement government efforts and organizing rural poor these are main role of NGOs in agriculture and rural area development.

The Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered as a "Silver Bullet" for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. It provides an alternative source of livelihood which will have an impact on reducing migration, restricting child labour, alleviating poverty, and making villages self-sustaining through productive assets creation such as road construction, cleaning up of water tanks, soil and water conservation work, etc. For which it has been considered as the largest anti-poverty programme in the world. In this paper, based on the secondary data, an attempt has been made to comprehensively understand the development effort to rebuild the rural life and livelihood on the basis of various secondary data. In India, out of total population of 121 crores, 83.3 crores live in rural areas (Census of India, 2011). Thus, nearly 70 per cent of the India's population lives in rural areas. These rural populations can be characterised by mass poverty, low levels of literacy and income, high level of unemployment, and poor nutrition and health status. In order to tackle these specific problems, a number of rural development programmes are being implemented to create opportunities for improvement of the quality of life of these rural people. The term "rural development" is the overall development of rural areas to improve the quality of life of rural people. And it is a process leading to sustainable improvement in the quality of life of rural people especially the poor (Ramesh, 2012). The rural developmental programmes intend to reduce the poverty and unemployment, to improve the health and educational status and to fulfill the basic needs such as food, shelter and clothing of the rural population. To improve the conditions of rural people, Government of India launched some schemes through the planning commission of India such as Mahatma Gandhi National Rural Employment

Guarantee Act (MGNREGA), Rastriya Sama Vikas Yojana (RSVY), Indira Awas Yojana (IAY), Sampoorna Grameen Rozgar Yojana (SGRY), Integrated Tribal Development Project (ITDP), Pradhan Mantri Gram Sadak Yojana (PMGSY), Integrated Child Development Services (ICDS), Development of Women and Children in Rural Areas (DWCRA), etc. All these schemes are aimed to reduce the gap between rural and urban people which would help reduce imbalances and speed up the development process.

SUGGESTIONS

1. Rural Development is not a new concept for India rather it is a very basic principle of our culture. The famous epics like Ramayana and Mahabharata teach us the dignity of humanity and benevolence and justice to people
2. Villages Should be self-sufficient and requiring very little assistance from outsiders.

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AGRICULTURE MARKETING AND MANAGEMENT: MAJOR PROBLEMS AND ISSUES

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ABSTRACT

The most purpose of selling system (MIS) is to support in marketing decision making and promoting efforts of entrepreneurs and farmers. Even so, the knowledge is also helpful for numerous styles of organizations, resembling government, development organizations, academicians, and researchers. Handiness of timely and correct info to all or any interested parties is so essential, whether or not it's provided by the govt itself or by the personal sector.

Employing a descriptive approach, it tries to explain relevant agriculture promoting info systems, and analyze them to generate ideas and insights which can be helpful for developing and strengthening MIS in agriculture sector.

INTRODUCTION

Efficient market info provision are often shown to own positive advantages for farmers, traders and policymakers. It's vital to develop market intelligence systems that try to produce info on costs, arrivals, availability, trends, analysis, laws, etc. it needs a reliable programme that collects and disseminates accurate and helpful info in farmer friendly manner. Simply providing info alone is of no use and therefore the exercise has to be supported by enabling farmers to market his manufacture.

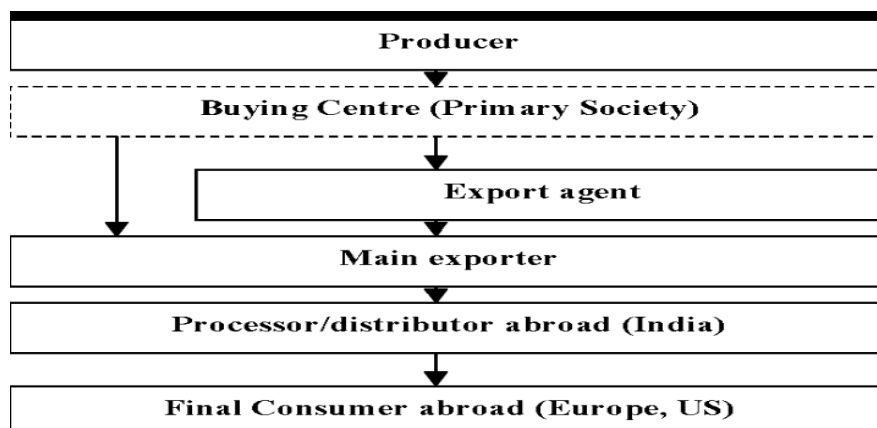
it's essential to differentiate "market" info from "marketing" info, the latter being a much wider conception that is probably going to incorporate details on potential market channels, payment needs, packaging, quality and an entire host of data needed by a producer to create a productive sale, as well as market info. Market information are often thought to be a public sensible, significantly wherever there are a unit various small farmers UN agency area unit unable to obtain info. The supply of timely and accurate info to all or any interested parties is so essential, whether or not it's provided by the govt itself or by the personal sector. An outsized variety of countries do operate some sort of MIS, the overwhelming majority of services can't be considered to produce commercially helpful info for farmers and traders.

Using a descriptive approach, it tries to explain relevant agriculture marketing info systems, and analyze them to get ideas and insights which may be helpful for developing and strengthening MIS in agriculture sector.

METHODOLOGY

The information needed to arrange this material mainly return from numerous reports, documents and information processing system resources. The knowledge has been analyzed to illustrate the utilization of market info, describe the underlying ideas and generate lessons, ideas, and insights helpful for developing and strengthening agriculture marketing system in our country. It revisits a number of the themes known from the final literature and relates the case study experiences to them.

It is vital that the farmer ought to be able to sell his or her manufacture at a convenient stage of the promoting channel. For instance, some farmers have the choice of marketing at farm gate, of delivering to an area assembly market, of provision a wholesale market director of marketing on to retailers or maybe to shoppers. Accessibility of information on market conditions at completely different locations or different points within the marketing chain is critical for selecting wherever to plug.



MARKET INFO AND ARBITRAGE

Market performance is expounded to the functioning of arbitrage. Arbitrage is that the methods of exchange of commodities with the target of taking advantage of worth differences that exceed dealing prices. Dealing prices check with the prices of doing business or creating the dealing, i.e. prices of getting info, funding trade and organizing necessary documentation. Accessibility of market info also will encourage spatial arbitrage between 2 markets, particularly in cases wherever info and transport prices area unit comparatively low.

If no trade exists between 2 markets, each can clear provide and demand at their respective equilibrium costs. once worth variations between the 2 area unit larger than the dealing prices, trade relations are going to be developed if there are not any controls to inhibit exchange. a brand new equilibrium worth are going to be determined for the combined market for the 2 regions. The supply of correct worth info can lower the traders' price of data gathering, also because the risk of abrupt unfavorable worth changes.

MARKET INFO AND FARMERS

Farmers usually have restricted retailers for his or her manufacture and area unit usually sure by ancient trading relationships so opportunities for farmers to require advantage of spatial arbitrage potentialities area unit restricted. Such opportunities area unit additional hindered by the small quantities created by most. Whereas there could also be few spatial arbitrage opportunities for tiny farmers, it can't be ended that market info is of little worth to them. The sensible advantages to farmer's area unit usually a lot of bigger than the theoretical arbitrage potentialities for traders. At the only level, the supply of market info will alter farmers to ascertain on the costs they receive, vis-à-vis the prevailing market costs. If farmers receive costs below those broadcast they may conclude that they must hunt down alternative traders in future, discuss additional forcefully or attempt to improve the standard and presentation of their manufacture. info on market conditions might also modification farmers' promoting methods. While, individually, farmers could also be unable to require advantage of spatial arbitrage possibilities, put together they will be able to organise transport to additional distant and profitable markets.

MARKET INFO AND STORAGE

Storage plays a central role in increasing the supply of various foods to consumers over an extended amount. Storage prices, resembling labour for maintenance, chemicals, depreciation of storage facilities and prices of endowed capital can be considerable. However, worth changes over time rely not such a lot on storage prices as on what proportion of a product is hold on for sequent unleash onto the market and on seasonal production levels. The question "when to produce" is thereby restricted to a fixed amount. However, this makes the question "when to sell" additional vital.

Availability of data concerning seasonal worth movements ought to, in time, facilitate decisions concerning once to sell the crop and conjointly mean that urban shoppers won't be faced with alternating gluts and shortages.

MARKET INFO AND POLICYMAKERS

Traders area unit usually suspect by policymakers of exploitive behavior as a result of massive differences between farm-gate and concrete retail costs area unit discovered. It's assumed that the unbalanced relationship between farmers and traders, or between traders and consumers, supported higher market and worth information of traders, in conjunction with imperfect competition, leads to abnormally high profits for traders. Often, it is very difficult to substantiate these accusations as a result of the shortage of clear info.

Reliable worth info is absent and estimates concerning the prices and risks traders have to bear area unit troublesome to get. Market info offers the chance to evaluate the performance of markets for agricultural merchandise and to see microeconomic constraints, though extra info on promoting prices are going to be necessary to make a reliable opinion concerning the potency of the market.

TYPES OF AGRICULTURE MIS

Market intelligence systems and promoting information models area unit designed to produce promoting insights and support the decision manufacturers (Kotler 1988). To support assortment, analysis and dissemination, responsibility centers (different people, departments/sections, or organizations) are known and elaborate procedures may be place in situ. Even so, the roles of informal networking and sharing are often optimized with careful style and creating auxiliary surroundings.

With variation on the combination of the ingredients (use of technologies and communication media; structure and style elements for info assortment, analysis, and dissemination; markets and content coverage; styles of users; and their info needs and their locality), promoting info systems employed by totally different

organizations area unit invariably totally different. However, they need elements for grouping, analyzing and diffusive info; the most purpose is to empower the information users for promoting deciding. The knowledge desires of the target users (on markets and merchandise vary, content coverage, knowledge and analyses, timing) and out there take into account system primarily govern the planning of promoting information systems. Supported the MIS purpose and organization managing it, the marketing info systems will be generally classified as follows.

- a) MIS supported by development projects- MIS systems managed below development comes have typically a spotlight of supporting grassroots communities and entrepreneurs. The direct info users will be alternative development comes, development organizations, government agencies, enterprises, and alternative participants in the product worth chain, however the tacit assumption is that these users' activities contribute to enhance true of the target grassroots communities.

Such systems area unit found to be introduced at the native to the national levels. Often, having targets of significantly contributory to selling efforts and financial gain generations of the beneficiaries, this area unit typically questioned for his or her property.

- b) MIS of agri-enterprises- the most users of such associate MIS area unit the interior purchasers of the organization, and also the MIS supports the selling efforts and selling call making of the involved company and its network. Agri-business homes have their MIS, and might involve their business partners because the users of the MIS. Controlled information is shared with numerous layers of call manufacturers and numerous departments within the corporate; and also the externals to the company will receive the data that the corporate believes supports the company's business objectives (supply chain management, product positioning within the market, sales facilitation, and public relation). The e-Choupal system of ITC may be a necessary case. MIS business model of ITC In the designated villages, ITC sets up web kiosks and transforms them into eChouplals. For those places, that face shortage of phone lines and electricity, ITC provides VSAT satellite links and star batteries. Designated farmers area unit trained on use of the system. Educated, enterpriser style of native farmer or monger is fastidiously chosen to be associate e-Choupal container (called sanchalak). The e-Choupal is connected to the websites that ITC cautiously creates in native languages for the farmers targeted. A website for every of the crops, adore soja, wheat, occasional and cultivation (shrimp) is setup. ITC updates the data and makes certain that the content has relevancy. Sanchalaks facilitate the farmer's access the various agricultural crop-specific websites.

For their services, they earn commissions for the transactions expedited by them through the system to ITC or the third party related to the system.

- c) MIS services of member primarily based organizations and business service providers. As one in all the services to their members, member primarily based organizations like trade association, producer's teams, and cooperatives teams offer selling information services. MIS services managed by service supplier's area unit typically in tune to the needs of their purchasers WHO area unit largely the business communities and might pay worth for the data and services. MIS services embody frequent updates on product demand and costs, analysis research and analysis on specific merchandise and problems, general market news, and customized services for practicableness study, business coming up with, marketing research, and products positioning. The MIS services of National News Service (NNS), Indian factory farm Systems personal restricted (IASL), are such models.

MAJOR PROBLEMS AND ISSUES

1. Fitting a Market info Service

Developing associate economical, relevant and property MIS is much from straightforward. Attention needs to be paid to the capability of the counterpart organization to control a service, both in terms of technical capability and in terms of ability to fulfill continual prices. The greater the extent of analysis at the start, the lot of seemingly is that the MIS to prove valuable to its target users. Trade the scale and scope of the service to obtainable budgetary resources is probably going to end in bigger property. Guaranteeing that each one operative's area unit totally trained ought to end in a lot of correct MIS.

In theory, no MIS ought to be planned while not an in depth understanding of however the marketing system works. An in depth survey of the selling system ought to be undertaken so as to assess info necessities of every class of participant in the system. These embody farmers, traders and commission agents, exporters, retailers, consumers, extension services and government departments. The survey should attempt to establish the kind of knowledge every class needs, the shape in which the data ought to be conferred, the frequency the data is needed and the times of the day once dissemination ought to come about.

Every selling data system ought to have clearly known key target audience(s) for the data. The info desires area unit the premise of selling information style in each case. As its key objective is to help the target users to make acceptable selling choices and facilitate the selling activities, the marketing info desires vary from regular worth and demand info to new markets and products development opportunities. though' most of selling information systems monitor and bare market costs for target merchandise, the roles of alternative info, adore post harvest and process technologies, new markets and patrons, necessities of the patrons and internal control, best practices in production, and policy problems, area unit found Brobdingnagian in contributory to the enterprise development and improved selling of agriculture merchandise.

2. Products and Markets

The golden rule ought to be to start out on little scale and physical exertion as resources allow. For instance, counting on the analysis of the selling system, it's going to be fascinating to initiate a service with info on costs during a few necessary wholesale markets, gradually increasing to incorporate alternative wholesale centers and a few assembly markets.

The a lot of markets coated, the a lot of seemingly it's that associate MIS has associate unmanageable amount of knowledge to handle, workers whose salaries cannot be paid and whose coaching cannot be afforded. Crops to be enclosed in associate MIS ought to be those that area unit commercially necessary. In some cases this can embody quite one selection (e.g. red and white onions). The tendency to need to maximize the quantity of crops in order to create up robust applied math information ought to be resisted. Because the variety of crops coated will increase prices rise, with nominal additional utility, information assortment becomes more advanced, information transmission and process becomes slower and data dissemination takes longer.

DISSEMINATING INFO

The media should be relevant to the user of the data. Let's say, confining information to newspapers is pointless if several farmers area unit illiterate. It's short just to rearrange for radio or TV broadcasts or newspaper columns and so sit back and assume dissemination is taken care of. Extensive attention has to be paid to the method within which the information is conferred. Worth broadcasts ought to be interspersed with some analysis of market conditions and opportunities. Typically speaking, farmers benefit a lot of from straightforward technology that communicates info during a lucid and relevant method. The collaboration with the organizations, associations, government agencies operating with farmers has been found one in all the necessary methods of disseminating selling info to an oversized variety of farmers from an oversized scale marketing data system.

CONCLUSION

Market info is a vital facilitating operates during a selling system. An efficient selling data system will manage timely delivery of product, reduce marketing prices and increase production and productivity and create the market healthy. The prevailing practices of selling info systems typically emphasize only the gathering of asking price of various agricultural commodities, volume of arrival and supply of origin. It ought to be noted that farmers have an interest, not solely in current worth info, however additionally in selling problems like waste generating issues and demand forecasts. several establishments have tried to supply market information however these efforts area unit typically not coordinated. because the socio-economic environments still amendment and also the personal sector actors have become the foremost providers of services antecedently managed by the general public sector, a properly established and well-coordinated agricultural data system has the potential of promoting free trade supported associate open, clear and competitive agricultural selling system and will function a call support tool for farmers, traders, and policy makers.

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SUSTAINABLE AGRICULTURE DEVELOPMENT – A KEY COMPONENT OF RURAL DEVELOPMENT: - PROBLEMS AND SOLUTIONS

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ABSTRACT

Rural Area is the backbone of our country. If rural is much backward but more than 75 percent population of country living in such rural areas. For that rural development is the prime need of the country. Rural India is lovely depend on agriculture because more than 65 percent population of India is depend on agriculture and agri allied sectors for their livelihood. Most of these people are also still very poor and largely depends on agricultural practices that have benefited little from day's modern technology. They lives in isolated and often inhospitable places, with small access, with small access to the resources. These rural people need to improve their agriculture many people lead their lives barely at sustained level. Solely in term of numbers of people, there is a very strong case for giving high priority to sustainable rural development.

Present research paper deep focus on agri and its allied sector role in sustainable rural development, for that agriculture base, and thus the livelihood of the majority of its people is usually expressed in term of programmers and plans of rural development however, while agriculture is rightly the most important objective in rural development.

Keywords: Agriculture, rural development, livelihood, sustainable, technology, poverty,

INTRODUCTION

India is predominately an agricultural country and farming is their main occupation.

In terms of methods of production, social organization and political mobilization, rural sector is extremely backward and weak. Moreover, technical developments in field of agriculture have increased the gap between the rich and poor, as the better of farmers adopted modern farm technology to a greater extent than the smaller one's. The all India Rural Credit Rive Committee in its report warned "if the fruits of development continue to be denied to the large sections of rural community while prosperity accrues to some, the tensions social and economic may not only upset the process of orderly and peaceful change in the rural economy but even frustrate the national affords to set u agricultural production." It was therefore felt necessary to make arrangement for the distribution of fruits of development to the rural weak and backward section of society.

It is rightly pitted out that a purely agricultural country remain backward even in respect of agriculture. Most of the labor force in India depends on agriculture not because it is remunerative but because there are no alternative employment opportunities. This is a major cause for the backwardness of Indian agriculture. A part of the labor force now engaged in agriculture needs to be shifted to non-agricultural occupations.

Literacy, another growth indicator, is more acute in rural than in the urban areas. It is a 44 per cent in villages and 73 per cent in cities. Again, more poor people live in the rural than the urban areas. Out of the estimated 230 million poor person in the country, 182 million are located in villages and 48 million in urban areas. Out of 182 million rural household, in the villages are marginal farmers, having less than I hectare of land and 18 per cent having less than 2 hectares. These figures show that there is wide degree of diversity in some of the basic socio indicators development between the rural and urban areas and call for concerted action to alleviate this disparity.

OBJECTIVES OF THE STUDY

- To study the major problem in Agricultural development.
- To study the importance of agricultural development for sustainable rural development.
- To analyses various aspect and dimension related to agricultural development.
- To know the need and importance of agricultural development.

RESEARCH METHODOLOGY

The present research based only on secondary data serves. Secondary data is collected through various research thesis, books, journal, newspaper and websites, etc.

REVIEW OF LITERATURE

Bardhan P. (1970) - made an attempt to examine the impact of the green revolution on the agriculture labours. He concluded that at the end of 60 century 70% people was living BPL. The percentage of rural households below the bare minimum acceptable level of living apparently doubled during the sixties in rural India as whole.

2) G.Y. patil (2010) – He studied agro based schemes and its impact on rural development main objective of his study to study the impact of agricultural schemes on rural development. According his study 92.22% Beneficiaries have positive response to the agricultural development is the part of rural development. Farms are aware of the importance of these schemes in the rural development process.

MAJOR AGRICULTURAL PROBLEMS

In rural India a whole range of problems which one farmer face daily in their life must be considered. Not all of one problems that farmers face are physical or non-physical they can see easily many problems derive from socially and politically structure in rural areas major Agricultural problems as follows

8. Irrigation

Only one third of the cropped areas is under irrigated. Irrigation is the most important agro input in a tropical monsoon country like India, where rainfall is uncertain and unreliable. That's the main reason India cannot sustain and overall progress in agricultural and agro allied sector unless and until more than half of the cropped area is brought under assured irrigation.

9. Low use of machinery

In mainly Maharashtra low use or no use of machines in small or marginal land is made in sowing, irrigating, thinning, pruning and harvesting and transporting one crops. It impacts in huge wastage of labor forces and in low yield per capita labor force.

Machinery also helps in order to carry farm operations timely and precisely and to economize the agro production process.

10. Inadequate Transport Facilities

Most of the rural roads are cut off and after rain it's become useless. Under this circumstance the farmers cannot carry their agro product to the market and are forced to sell in local market in very low prices rural farmer can't get good income because of these strong problems.

11. Inadequate storage facilities

In rural areas storage facilities are nearly totally absent or inadequate. Under that condition farmers are compelled to sell their produce immediately after the harvest at the prevailing market price or very low prices, such distress sale deprives the farmers of their legitimate income.

12. Small land holdings

Sub division and fragmentation of the agricultural land holding is one of the main reasons of our less agricultural productivity and backwardness state of our agriculture a lot of time and labor and seeds are wasted from one piece of land to another. Irrigation becomes difficult on such small and fragmented fields. Under these circumstances, the farmer cannot concentrate on improvement.

13. Monsoon

Most of the agriculture cultivation depends upon monsoon. There is no fixed/ permanent sources of water for agriculture. Last few years the rainfall in the country is erratic and irregular, due to this there is no guarantee to take crop in agriculture so farmers' income and decrease sometimes no income from land like 2015-2016 years.

14. Electricity

Electricity to agriculture is one of the important problems because due to shortage of electricity production there is scarcity of electricity supply in most of the part in India. So there is load shedding of 12 to 18 hours in a day. Sometimes in midnight electricity supply comes and at early morning it goes so farmer not give water to crop in proper way.

15. Falling prices

When the season of crop comes, the prices of agriculture goods fall down at a faster rate and there is no season traders and agents sell these goods at higher prices. Farmers have no the storing houses, godowns, cold storages etc. so they suffer after a while. So the benefit of rising price farmers could not get.

MAJOR SOLUTION**Followings are main situations**

- **Provide Technological Knowledge**

Most of farmers do not have knowledge about new developing technology for that farmer farmer do not use modern techniques and machineries in their farms. For that gave proper extension services about new technological to farmers. Through this farmer can improve their income.

- **Improve Irrigation**

Irrigation is very important factor in agriculture Irrigation facilities must get available to non-irrigated land. Improving water resource and irrigation management. Irrigation facility can be provide through water cantos and though dams.

- **Provide Knowledge about Government schemes**

Government of state and central both are officers various agricultural schemes, like agriculture tools distribution scheme, land distribution schemes, agro fond scheme, crush swavlabom schemes, etc. But many uneducated and rural famer do not get the benefits of such schemes. The need of proved sufficient and proper knowledge as about schemes, which way farmer can improve their agricultural income.

- **Agricultural Growth**

The main occupation of Indian is agricultural and allied activities like farming cattle, poultry and animal husbandry also Indian economy is one of the world's oldest agrarian economy. According to recent statistics 65 to 70 % labor force is engaged in agriculture. They are producing about 2 % of country's Goop. That's why agricultural Growth is important.

- **Reallocation of land**

The only answer of this ticklish problem of division of land is one consolidation of land holding. Which means one reallocation of holding which are fragmented, the creation of farms which comprise only one or few parcels in place of multitude of patches formerly in the possessions of each pleasant

- Enfacing agricultural productivity and rural growth.
- Strenshthening market knowledge and skills.
- Guiding non-farm entrepreneurship among small and marginal farmers.

CONCLUSIONS AND SUGGESTIONS

During this research paper many thinks are observed regarding the situation of agriculture development. According to the observation it is noticed that agriculture is the part of rural development. Because near about 90 % rural people are depends on agriculture and agro allied activities for that agricultural sector must be develop for the sustainable rural development.

Various problems and challenges farmers face in agricultural in their daily life, like natural, social and political problems, that's why they're have decrease each year, farmer face to uses in their agricultural.

Various types Government assistance should provide to the farmer and motivate to the farmer.

It is noticed that average rainfall percentage is less in some region of Maharashtra, that's why rural agriculture income is reduced.

Government should be provide Assistance for non-Agricultural related side business to the farmers.

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IMPLICATIONS OF GOODS AND SERVICE TAX (GST) ON AGRICULTURAL SECTOR

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ABSTRACT

After more than a decade of intense discussion and debate, finally, GST is becoming a reality. Although, in its current form, it is not the perfect GST as originally envisaged, it is being lauded as one of the most transformational reforms since 1991. GST is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. The proposed tax will be levied on all transactions involving supply of goods and services, except those which are kept out of its purview. The implementation of GST will have its impact on every sector, and quite large at the Indian Agricultural Sector as it accounts for approximately 16% of the national GDP and employs around 60% of the population. GST will improve the transparency, reliability, timeline of supply chain mechanism for the agri – products, which have various interpretations. This survey report tries to explore all the possible impacts of the GST on the agri – input market. Agri inputs are important for agriculture and their timely supply is vital for enhancing crop productivity. Agri inputs include a variety of products like, seeds, fertilizers, pesticides etc. As per proposed GST regime, the Govt. has decided different rate for different categories of inputs like seeds (exempted), fertilizers (12%), tractors (12%), crop protection (18%) etc. depriving the industry of equal treatment vis-à-vis other agricultural inputs. This change in tax regime will consequently result in changes in price structure of inputs, manufacturer and dealer margin, imports and exports and ultimately farmers' income and country's economy. Overall, it seems, from the inputs side, that the cost of cultivation for farmers may increase marginally, which in turn may put mild pressure on agri-prices. But the story is not complete unless we see the taxation structure on agri-output prices.

Keywords: Agricultural commodities, GST, VAT, indirect tax

1. INTRODUCTION

The impact of GST on agricultural sector is foreseen to be positive. The agricultural sector is the largest contributing sector the overall Indian GDP. It covers around 16% of Indian GDP. The implementation of GST would have an impact on many sections of the society. One of the major issues faced by the agricultural sector is the transportation of agriculture products across state lines all over India. It is highly probable that GST shall resolve the issue of transportation. GST may provide India with its first National Market for the agricultural goods. There are a lot of clarifications which need to be provided for rates for agricultural products. Special reduced rates should be declared for items like tea, coffee, milk under the GST. Agriculture is one of the primary employment sectors to millions across the country and becomes vital for the country's growth. India ranks third in farm and agriculture output globally. It is also the largest producer, consumer and exporter of spices and related products. Agricultural exports constitute 10% of the country's exports, and are the fourth-largest exported principal commodity. India is also among the top producers of wheat, rice, sugarcane and fresh fruits. Thus, a major taxation reform like implementation of GST will have an effect on the agricultural sector of Indian Economy.

2. GST IMPLEMENTATION AND PM'S VISION OF DOUBLING FARMER'S INCOME BY 2022-

One country one tax system is the prime objective of GST; however, it may have an impact on the PM's Vision of Doubling Farmer's Income by 2022 due to changes in the tax rates at various levels of supply chain. Approximately 40% of the respondents were not able to relate both of them as there are various components which need to be taken into account while finding a correlation between both of them. However, 36% of the respondents feel that GST is in line with the PM's Vision of Doubling Farmer's Income by 2022 as according to them, broader tax base, greater tax compliance and transparent tax system are pre – requisites for realism of PM's vision of doubling farmers' income by 2022.

3. NATIONAL AGRICULTURAL MARKET (NAM)

A scheme for the promotion of National Agricultural Market (NAM) is introduced by the central government. Involving all the farmer and traders in the regulated markets with a common e-commerce platform for a transparent, impartial trade of agri-commodities can be termed as National Agricultural Market. Due to the different state VAT and APMC (Agricultural produce market committee) law's, implementation of NAM scheme would be challenging. GST is crucial for creating a path regarding the successful implementation of NAM. Most of the indirect taxes levied on agricultural products, would be subsumed under GST. GST would provide each trader, the input credit for the tax paid on every value addition. This will create a transparent, hassle-free supply chain which would lead to free movement of agri-commodities across India. Most of the

agricultural commodities are perishable in nature. An improved supply chain mechanism due to GST would reduce the time taken for inter-state transportation. The benefit of reduction in time would be passed on to the farmers/retailers. Some states in India like Maharashtra, Punjab, Gujarat, Haryana earn more than Rs 1000 crores from charging CST/OCTROI/Purchase Tax. GST would subsume all the above taxes. Hence these states would need to be compensated for the loss of revenue.

4. THE MAJOR OBJECTIVES OF THE STUDY ARE

1. To evaluate the various operators in the agri – input market on the impact of the implementation of GST.
2. To concentrate on the ideal GST Rates for various segments of the agri – inputs market, as the GST Rate list is already disclosed.
3. To understand the implication of GST on the trade of agri – inputs.

5. IMPACT OF GST ON AGRICULTURAL SECTOR

GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. A better supply chain mechanism would ensure a reduction in wastage and cost for the farmers/retailers. GST would also help in reducing the cost of heavy machinery required for producing agricultural commodities. Under the model GST law, dairy farming, poultry farming, and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST. Fertilisers an important element of agriculture was previously taxed at 6% (1% Excise + 5% VAT). In the GST regime, the tax on fertilizers has been increased to 12%. The same impact is on Tractors. Wavier on the manufacture of Tractors is removed and GST of 12% has been imposed. This is beneficial as now the manufacturers will be able to claim Input Tax Credit.

Table-3: GST rates of agricultural goods and services.

Sr. No.	Items (cheaper goods)	Existing v rate (2)	GST rate (3)	Revised rate (4)	Difference GST in rate (Col 2–Col 4)
1.	Seeds, (cotton seed mustard seed etc.)	0	0	0	0
2.	Hand pump and its parts	12.5	12	2.5	+10
3.	Tractors	12.5	12	06	+6.5
4.	Fertilizer	12	5	2.5	+9.5
5.	Agricultural implements	0	0	0	0

Source: <http://www.gstcouncil.gov.in/cgst-rates-goods>.

Sr. No.	Items (cheaper goods)	Existing v rate (2)	GST rate (3)	Revised rate (4)	Difference GST in rate (Col 2–Col 4)
1.	Tractor Tire and Rim	12.5	18	18	–5.5
2.	Other Tractor parts	12.5	18	2.5	–5.5
3.	Harvester, Earth grader parts	0	12	12	–12
4.	Pesticides	5.5	18	9	–3.5
5.	Agricultural implements	0	0	0	0

Source: <http://www.gstcouncil.gov.in/cgst-rates-goods>

In both tables (Table 3) and (Table 4) the column number (4), is the difference between Existing rate and Revised GST rate. In the above table, the Plus sign indicates the positive impact on above-mentioned items such as Hand pump and its parts, Tractor, and fertilizers in the last column. But in below table (Table 4), the negative sign simply shows the negative impact on below-listed items such as Tractor Tire and Rim, Other Tractor parts, Harvester or Earth Grader parts and pesticides.

5.1. Influence of GST on Indian agricultural market

As per the Model GST law “agriculture” with all its grammatical variations and cognate expressions, includes floriculture, horticulture, sericulture, the raising of crops, grass or garden produce and also grazing, but does not include dairy farming, poultry farming, stock breeding, the mere cutting of wood or grass, gathering of fruit, raising of man-made forest or rearing of seedlings or plants. Therefore, these will be taxable under the GST. According to the experts, the main impact that GST in agriculture would bring is the inflation with currently 4% VAT being increased to 8% on many food items including cereals and grains as the exemption under VAT is limited to unprocessed food. The most affected from the inflation would be the consumers living below the poverty line.

5.2. Effect of GST on the manufacturing cost of Agri – inputs

Manufacturing cost is the major component for any industry as if manufacturing cost rises, the price of the end product rises. This is because, manufacturers pass on the additional cost to the consumers. However, with the implication of GST, agricultural sector is expected to benefit, while the manufacturing cost of the agri – inputs are likely to rise. The following exhibit depicts the responses of the respondents for effect of GST on the manufacturing cost of agri – inputs.

5.3. Effect of GST on the retail price of agri – inputs

The retail price of the agri – inputs are directly affected by the manufacturing cost of the products. Thus, if manufacturing cost increases, the retail price of the product also increases and vice – versa. According to experts' opinion, retail price will increase for states where the products were already exempted (example Irrigation Systems in Rajasthan/Haryana/Gujarat), on the other hand other states were charging VAT.

5.4. Effect of implementation for agri – inputs on the agricultural growth

The implementation of GST will give more relief to agriculture through a more comprehensive and wider coverage of input tax set-off and service tax set-off, subsuming of several Central and State taxes in the GST and phasing out of CST. The transparent and complete chain of set-offs which will result in widening of tax base and better tax compliance may also lead to lowering of tax burden on an average dealer in agriculture

5.5. Effect of GST implementation on the farmer's profitability

Farmers' profitability largely depends upon tax structure for the inputs utilized by them. This is because it determines the cost of production for the farmers. Lower the cost of production, higher are the possibilities of him getting larger profits.

5.6. Effect of GST on the export market of agri – inputs

The subsuming of major Central and State taxes in GST, complete and comprehensive set-off of input goods and services and phasing out of Central Sales Tax (CST) would reduce the cost of locally manufactured goods and services. This will increase the competitiveness of Indian goods and services in the international market and give boost to Indian exports. The uniformity in tax rates and procedures across the country will also go a long way in reducing the compliance cost.

5.7. Effect of GST on the imports of agri – inputs in the country

In general, with Constitutional Amendments, both CGST and SGST will be levied on import of goods and services into the country. The incidence of tax will follow the destination principle and the tax revenue.

6. POSITIVE IMPACT OF GST ON AGRICULTURE

- A reliable and transparent supply chain mechanism. A fast and secure supply chain mechanism can reduce waste as well as the cost for farmers/retailers.
- Reduce cost for heavy machinery used in Agricultural Production. This will reduce production cost. Deep irrigation in rural and remote areas. The GST council has reduced the GST rate on Sprinkles and Nozzles to 12% GST.
- With the introduction of Goods and Services Tax (GST) — India's biggest reform in the tax structure — the government has succeeded in moving a step closer towards making the country a unified common market, leading the nation's economy towards growth and sustainability.
- India's fast-moving consumer goods (FMCG) sector has grown consistently over the past three years, reaching over \$25 billion in retail sales. We believe that the implementation of GST and the opening of foreign direct investment (FDI), especially in the food processing, has enabled the growth of the industry and raised market potential to grow over 12-13% percent in 2018.
- Further, the promotion of the National Agriculture Market (NAM) by the Centre in accordance with the GST has created scope for increased transparency and impartial trade of agri-commodities without the restriction of the multiple taxes.
- Considering the perishable nature of the agri-commodities, improved supply chain mechanism due to GST would re-write the scope of profitability for farmers.
- With the exemption on GST on storage and warehousing of agricultural produce, the new tax regime has reduced the tax burden on the farming sector and created an opportunity for farmers to sell the produce at the best available price in the Indian market without State barriers and reduce the imminent storage-related food loss, that goes a long way in helping realise the government's vision to double farmer incomes.

- Due to the nature of GST being a consumption-based tax, it will be levied only when food products are sold by the manufacturer and not when they are manufactured unlike the earlier imposed excise duty. In addition, full input credit allowed of prior GST paid on inputs/purchases and the decision of the government to drop the 1% interstate tax on stock transfers has reduced the amount of working capital required by companies.

7. NEGATIVE IMPACT OF GST ON AGRICULTURE

- However, the application of GST to agri-commodities will have a significant impact on the population that lives under the subsistence level.
- While food, including grains and cereals, meat, fish and poultry, milk and dairy products, fruits and vegetables, candy and confectionery, snacks and restaurant meals currently come under the purview of GST, the earlier exemption of food from CENVAT and the 4% VAT on food items highlight the doubling of tax burden on the food sector due to GST.
- While large corporate in the agri-processing sector have begun to adapt to the new regime, the grassroots players are still adversely impacted. While most agri-warehousing companies rent warehouses from small owners of the property, a majority of such owners remain unregistered suppliers.
- However, such renting of warehouses by agencies engaged in providing storage and warehousing services is liable to GST under a reverse charge at the rate of 18%. The GST paid thus is not eligible for input tax credit (ITC), as the corresponding outward supply of warehousing service is exempted from GST.
- Since the majority of warehouses managed by private companies are leased ones, the above situation implies an 18% increase in the cost of warehousing and defeats the very purpose of GST exemption for storage of agricultural produce.
- The tax burden will inevitably be passed on to farmers in the form of higher price for storing goods in the absence of any viable alternative for warehouse agencies, thereby increasing the cost of the food produce.
- Earlier, imports of project equipment used to create facilities to store agriculture commodities like mechanised handling systems and pallet racking systems, attracted only a basic customs duty of 5% and were specifically exempt from countervailing duty and special additional duty. The same exemption has not been extended under GST. These imports now attract 18% IGST coupled with the existing 5% basic customs duty, resulting in a spike in the cost of imported machinery. This deters the creation of modern agri-infrastructure, thereby defeating the purpose of extending exemption to storage of agricultural produce.

8. CONCLUSION

It can be said from the above that GST is expected to have both positive and negative impact on the farm sector. In case of milk, Tea and Fertilizer it is expected to show a negative impact. These are the most popular commodities in India. In case of milk there is no tax to procure milk from farmer, when GST will be implemented it leads to increase the milk prices and this would not be welcomed by consumers. GST will make tax system more transparent as single tax system is available to whole country. Agricultural products were subjected to diversity of taxation rates; as single rate of goods and service tax would help the farmers and also to traders because they can sell their produce in any part of the country. An increase in the cost of few agricultural products is anticipated due to the rise in inflation index for a brief period. Though, implementation of GST is going to benefit a lot, the farmers/ distributors in the long run as there will a single unified national agriculture market. GST would ensure that farmers in India who contribute the most to GDP, will be able to sell their produce for the best available price

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STRUCTURE AND FLOW OF CROP LOANS TO AGRICULTURE IN MARATHWADA REGION

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ABSTRACT

The study aims to examine the structure and flow of crop loan, provided by the Primary Agricultural Co-operative Banks. This necessitated the researcher to go through the previous studies made. The information's gathered are reviewed here. Agriculture is the largest sector of economic activity, providing not only food and raw materials, but also employment to a vast proportion of population in India. Agriculture contributes 40 percent of the National income, provides employment to 70 percent of the working population and account for 45 percent of the country's foreign exchange earnings. This sector provides the market for the products of many industries. Agriculture is the dominant sector, improvement or changes in the National output depends upon the output in this sector. For the same reason, it has provided the capital needed for its own development and makes available the surplus for the national economic development. Since the development of agriculture holds the key to the progress of the economy as a whole, it should receive due attention. The linkage between agricultural and non-agricultural sectors recognized. The interaction between agricultural and non-agricultural sectors facilitates the growth of both the sectors. The development of agriculture is of considerable importance to a developing country like India, for two reasons, namely, for bringing about an improvement in the standard of living of the people, as well as in the national income and for promoting industrialization and to reduce pressure on land. In short, agricultural development has multifaceted importance in both the economic and national life of the country like India. If agrarian sector is not nurtured and cared for properly, it will lead to a depression in the performance of the agricultural sector, and this depression would adversely affect the economic growth of the country."

CONCEPT & SIGNIFICANCE OF CROP LOANS

Crop loan is basically meant for agricultural production on short-term basis. The loan amount required is calculated based on the expenses to be incurred from the stage of cultivating the bare land to the stage of selling of agricultural products. Three years is the time or period for which the loan amount is sanctioned with prior approval from the Co-operative Bank three months in advance. The Co-operative Bank finally decides to pay the loan after confirmation of the assessment in terms of cash or agricultural goods.

THE SPECIFIC OBJECTIVES OF THE STUDY ARE

1. To study the structure of crop loan facilities available to the farmers.
2. To examine the assistance of the corporate sector to the flow of crop loans.
3. To analyze the problems of borrowers in availing crop loan.
4. To identify the problems of lenders in recovering the crop loan.

THE NEED FOR CROP LOAN

1. For repaying the previous loans acquired by the predecessors of the family.
2. Generally, agriculturists get very low income from the cultivated land. Hence, they are unable to sustain the agricultural expenses in addition to their family expenses.
3. Due to unforeseen climatic conditions like flood, draught and crop insurance, the agriculturists are unable to earn an income, a finally they land into a financial burden.
4. The agricultural work does not bear a constant income like industrial or business sector. The price variation of agricultural commodities virtually affects the income level to the extent of expenses. Hence, the agriculturists are forced to enter into loan scheme.
5. For the agricultural sector, nowadays more money is required for investment at various stages at agricultural activities. Due to shortfall in infrastructure facility the agriculturists have to acquire loans for investing in cash crops.
6. At present the agriculturists have to adopt advanced technologies and updated machinery for agricultural production. Also for purchase of seeds, fertilizers, pesticides, latest instruments, a crop loan becomes a basic necessity.
7. In addition to the above, agriculturists take crop loan for digging well, leveling the dry land for cultivation, construction of a house in the agricultural land.

8. Apart from the agricultural work, the farmers have to engage their leisure time in maintaining poultry farm, sheep and cow farm. Hence, they require a loan facility for continuing the agricultural and associated work.

FARM SIZE & GROUPS

In India, the farmers are grouped into the following three categories.

1. Small Farmers (S.F): Farmers holding below 5.0 acres of dry or 2.5 acres of wetland.
2. Medium Farmers (M.F): Farmers are holding between 5.0 and 10.0 acres of dry or 2.5 and 5.0 acres of wetland.
3. Large Farmers (L.F): Farmers are holding above 10.0 acres of dry or 5.0 acres of wetland.

MECHANISM OF CROP LOAN: -

Crop loan is provided to the farmers based on the crops cultivated by them. On the repayment of the existing loan only, fresh loans will be issued. Crop loans will be recovered by Primary Agricultural Co-operative Banks, mostly during the months of May and June every year, i.e. the end of the Co-operative year. At the beginning of the every co-operative year, applications for crop loan will be received by the Secretaries of Co-operative Banks. In the application form, the farmer has to state his residential address, survey number of the land he is cultivating, area of the land owned by him, the crops and area of cultivation under each crop. Documents relating to his land, and a certificate issued by the Land Development Bank to the effect that there is no overdue account should also be enclosed with the application for crop loan.

ROLE OF CREDIT IN AGRICULTURE

The advent of modern technology and the spread of improved techniques and practices in farming have brought in their wake the need for sizable expansion of farm credit. Moreover, in today's world of specialization, credit is considered to be a way of life and it is increasingly felt that credit is essential to the maintenance of efficiency in the agrarian sector. According to Barla, the demand for credit has arisen not only due to the seed, fertilizer revolution, but also due to the increased demand for traditional inputs as well. Though credit is required for the purchase of modern as well as traditional inputs, the same is not available within the agrarian sector. The agricultural sector has to depend on outside finance due to its inability to credit surplus. This is evidenced by the fact that agriculture has not yet effectively crossed the boundaries of subsistence farming and employed as a business oriented system. Therefore, farmers cannot expect their capital needs to come from savings because their income from farm Operation is not sufficient even to provide for the necessities of life. It is increasingly felt that, as a subsistence level of agricultural economy, it is difficult to break out of the various circle of traditional methods of agriculture low production and a shortage of capital. For the average cultivator this circle may be broken, if new capital is introduced at the farm of credit.

In the absence of self-financing, a dynamic program of agricultural credit is essential for such sustained growth. Hence, in the context of the current emphasis on the development and planning, financial institutions are expected to play a pivotal role in accelerating the pace of economic development. Moreover, it is conceivable that with the completion of the on going rural development projects of the various State Governments and with the knowledge of new inputs among the millions of small and medium size farmers and the seed fertilizer revolution, will further increase the dependence on credit. With the adoption of improved a technology, medium and small farmers will move on to commercial and profitable agriculture. This, in turn, will result in an enormous increase in the demand for credit. In the words of Nelson, "the technological revolution in agriculture is expected to continue and there will be more and more demand for capital consequently, the capital absorptive capacity of the Indian Farmers will be even with an increase, creating continuous demand for credit. It is estimated that the credit requirement will be more than Rs.16,000 crores by 1985.

THE PURPOSE FOR WHICH CREDIT IS REQUIRED

Purpose-wise, every farmer needs four types of credit, viz, development credit, production credit. Development credit (also known as investment credit) is required by the farmer to make investments on the farm which include (i) purchase of land, implements, farm machinery, etc., (ii) development of irrigation through sinking of new wells, renovation of old wells, installation of pump sets, installation of lift irrigation system on rivers etc.; (iii) undertaking land reclamation and development works, soil and moisture conservation works, land levelling, land shaping, laying out field channels, drainage, etc; (iv) construction of farm structures such as cattle shed, silo-pits-farm-godown, fencing, gohar gas plants, etc.; (v) development of dairy, poultry, piggery, fishery, sericulture, apiculture, etc., through construction of sheds, purchase of animals, birds, equipment, etc. Production credit lays sound foundations for modernizing the agriculture. Production credit helps him to purchase essential inputs of production without which he cannot increase output on the farm.

THE SHORT-TERM CREDIT IS REQUIRED FOR THE FOLLOWING PURPOSES:

- (i) Purchase of seed,
- (ii) Purchase of manure,
- (iii) Purchase of fodder,
- (iv) Payment of wages,
- (v) Payment of land-revenue, and other charges,
- (vi) Payment of rent,
- (vii) Maintenance of irrigation resources,
- (viii) Repairs and maintenance of implements etc,
- (ix) Other current farm expenditures,

THE LONG-TERM CREDIT IS REQUIRED FOR THE FOLLOWING PURPOSES

- (i) Purchase of land,
- (ii) Reclamation of land,
- (iii) Building and other land improvements,
- (iv) Digging and repair of wells,
- (v) Development of other irrigation resources,
- (vi) Purchase of implements, machinery and transport equipment,
- (vii) Construction of farm house, cattle shed etc.
- (viii) Other capital investment in agriculture.

INTRODUCTION OF CO-OPERATIVE CREDIT AGENCIES

The attempts to provide institutional credit to farmers took a formal shape in the passing of the Co-operative Credit Societies Act in 1904, which enabled the formation of the Co-operative Credit Societies. Co-operative Credit Society was initially conceived to be an important and effective institutional agency for providing the rural finance with the hope that eventually the private credit would be supplemented by Co-operative Credit in due course. Further, from the tenets of Royal Commission on Agriculture, till date Co-operatives are believed to be the best-suited agencies to disburse rural credit. Moreover in the Indian context it was visualized that the Co-operatives could render better services to the Indian farmers because of their appropriateness to the Indian situation.

Thus the Co-operative movement was started as a measure of administrative strategy to provide cheaper, timely and adequate farm credit in this country. In this way the foundation for organized institutional rural credit was laid with the starting of Co-operative Credit institutions. But in spite of the official efforts to start a large number of Co-operative Credit Societies, the progress was dismal in the first decade and the moneylenders continued to be the main source of rural finance.

The applications received up to a particular point of time, will be consolidated by the Primary Agricultural Co-operative Banks. The statement showing the requirements of crop loan for the period will be prepared by every Primary Agricultural Co-operative Bank.

DISTRICT CENTRAL CO-OPERATIVE BANK

The District Central Co-operative Bank will arrange for a conference in which its manager, its agricultural officer, the secretaries of various Primary Agricultural Co-operative Banks will attend. The amount of crop loan sanctioned to various Primary Agricultural Co-operative Banks will be decided by the meeting, based on the overdue position of the Primary

AGRICULTURAL CO-OPERATIVE BANKS

The cash component of crop loan sanctioned to various applicants will be credited to their savings bank accounts at the branch of the District Central Co-operative Bank. The applicants will be duly informed about the sanctioning of the crop loan. The applicants have to obtain a release order from the secretaries of Primary Agricultural Co-operative Banks by making another application for disbursement of crop loan. By showing the release order, the applicants can draw the money from their accounts. The kind component of crop loan will

be provided by the Primary Agricultural Co-operative Banks. They will procure the seeds, fertilizers and pesticides required, and provide them to the applicants.

PROBLEMS ASSOCIATED WITH CROPE LOAN

The crop loan system was introduced in the year 1964 to make Co-operative Credit, production oriented and to ensure timely flow of credit to small farmers, by liberalising the loaning policies and procedures. The various field investigations in the selected districts conducted for the All India Rural Credit Review Committee revealed a considerable divergence between the accepted principles and actual practices. There are some practical difficulties and problems, which are faced by borrowers and lenders of crop loan. They are enumerated as follows:

1) Problems of the Borrowers

Borrowers of crop loan are the farmers who are members of Primary Agricultural Co-operative Banks. They face the under mentioned difficulties.

2) Unseasonality in lending & recovery

The principle of seasonality in the lending and recovery of crop loan has not been fully implemented in practice. For example, in the State of Tamilnadu, while seasonality pattern was being observed in the issue of loans, the dates of repayment were not fixed with reference to the harvesting season. In States like Assam and Madhyapradesh, the due dates for loans correspond to the harvesting seasons, but loans were issued throughout the year. Issue of loans in a season, when there is no need, gives rise to misuse of loan by the farmers. Recovery of loans in a non-harvest period creates great hardship to the farmers.

3) Formalities of the institutions

Procedural delay in issuing application for loans, scrutiny and verification of particulars of sanction and disbursement of crop loan is another problem. Along with the application for crop loan, a farmer has to submit the documents of title to land, statement issued by the Village Administrative Officer showing the survey number and area of his land holdings, crop cultivated, and a certificate of no-overdues issued by the Land Development Bank. Obtaining all these documents and making an application for crop loan itself is a great task for farmers, who are mostly illiterates.

4) Delay in disbursement of crop loan

Institutions providing crop loan make undue delay in processing of the applications and disbursement of crop loan. This gives rise to disbursement of crop loan at a time in which there is no need or there is no cultivation at all.

5) Scales of finance not in confirmation with component of crop loan

In many cases the scales of finance for various crops do not confirm to components of crop loan. The disbursement in kind is negligible.

6) Non- provision of seeds & Crop insurance

In the scale of finance fixed for every crop, a portion is reserved for seeds. In the case of crops subject to natural calamities (such as paddy, groundnut, food grains) provision is to be made for crop insurance. In practice, seeds are not at all provided by institutions providing crop loan. Crop Insurance Scheme is not properly implemented, though in some cases, premium for it is collected from the farmers.

7) Improper provision of fertilizers & pesticides

The fertilizers and pesticides are procured and supplied by the agencies providing crop loan. In many cases, the fertilizers and pesticides needed by the farmers are not provided. Further, they are also not provided in the right time. This leads to misuse of fertilizers and pesticides by the farmers. They even sell them sometime.

8) Far away location of Institutions

The institutions providing crop are located at a far away place in many cases. The jurisdictions covered by them are also wide. In many cases, a Primary Agricultural Co-operative Bank has to strive to supply the credit needs of more than three revenue villages. In some cases, it is even four. Hence farmers served by these types of Primary Agricultural Co-operative Banks have to struggle a lot for getting crop loan, right from the time of application upto the disbursement of loan.

9) Improper supervision of crop loan

It is obligatory on the part of the institutions to supervise crop loan effectively. The field officers have to make a visit to the farm before sanctioning of the loan to ascertain whether or not the farmer has cultivated the crop for which crop loan is required. Then, during the period of loan he has to visit the farm to know the growth of the

crop and advise the farmer accordingly. At the time of harvest, he must help the farmer for marketing the crop so that the repayment of crop loan is ensured. Though it is obligatory on the part of the institutions, it is not properly carried out by them. It results in cultivation of crop other than the one for which crop loan is required.

10) Security for crop loan

The principle that crop loan should be provided on personal security and a statutory charge on the crop has not been properly implemented in most States and loans against personal security are subject to ceilings fixed at very low levels beyond which mortgage is insisted upon. In some States, the persons standing as securities are required to be land owners. In Assam, Bihar, Orissa and West Bengal loans upto Rs. 500/- are provided against personal securities but larger loans require mortgage of land. Even in comparatively advanced States like Punjab and Tamilnadu eligibility of credit is largely determined directly or indirectly by the value of assets owned.

11) Low quantum of credit as compared to current cost of production

Another serious limitation of crop loan system is that in a period of abnormal rise in farm prices, the requirement of credit computed at one third of the value of gross output may be pitched very high as compared to actual needs. Similarly any steep fall in farm prices in a year should not result in a corresponding fall in credit needs. Hence quantum of credit should be fixed by taking into consideration the cost of cultivation of crop concerned.

12) Problems of lenders

In India crop loan is provided by organized agencies like Commercial Banks and Primary Agricultural Co-operative Banks. They face the following difficulties in implementation of the scheme.

13) Unwillingness of the farmers to lift kind component

The agencies providing crop loan are facing a number of difficulties in disbursing of loan in kind because

1. The members are unwilling to lift fertilizers

2. The agricultural requisites do not reach the farmers in adequate quantities and in time and Cc) There is a lack of co-ordination between Co-operative Credit Agency and those in charge of the distribution of fertilizers.

14) Sale of fertilizers & pesticides by the farmers

In some cases, it is reported that the farmers sell the fertilizers and pesticides provided to them. It may be to meet their out of pocket expenses. But it is against the principles of crop loan. There are cases, where the disbursed fertilizers are sold and the required fertilizers are bought. This results in losses to the farmers. Sometimes fertilizers provided by the Primary Agricultural Co-operative Banks are stored for next season.

15) Waiver of loan by the government

The State and Central Governments at times, waive the overdues of the farmers. This has a direct impact on the recovery of dues from the farmers. To make the outstanding loans as overdues, the farmers purposely avoid repayment, though they have the repaying capacity.

16) Significance of crop loan

In India, crops are damaged not only by insects, pests and diseases of crops but also by wild animals and natural calamities. Various estimates have been made about the losses suffered from insects, nematodes, fungi, bacteria, viruses, parasites, weeds, rodents and other animals like birds, snails and slug. Due to the above said all conditions, plant protection

DEFECTS & DIFFICULTIES

The major defects and difficulties in the implementation of the crop loan system in the states are summarized below:

1. Scales of finances were not fixed for different crops in the area.
2. The maximum scale in actual practice became the minimum, with the result that the individuals borrowed more than their requirements and repaying capacity.
3. Normal credit statements were not prepared for the different members in conformity with their production programme.
4. The growers like cash component of the loan but are reluctant to take kind portion.
5. Loans are given throughout the season with regard to harvesting and sowing seasons.

6. The repaying capacity is not taken into consideration while determining the quantum of loan.
7. There is hardly any linking of credit which marketing.
8. There is no effective supervision over the utilization of loans.
9. There is discrimination between owners of land and cultivating tenants in disbursement of credit. In some cases, lower credit limits are fixed for tenants.
10. A solution is yet to be found for the problem of financing rural tenants. While the landlords are not willing to openly acknowledge through any document about the fact of tenancy the members of the Panchayat or the Board of Directors of the Credit Society do not come forward to testify on the basis of their personal knowledge for fear of being involved in tenancy litigation. The land register which is the basis for preparing the annual credit statements is not being properly Maintained in many cases, and there appear to be difficulties in making them up-to-date where they have been prepared.
11. In areas where the resources are extremely limited, the sophisticated exercises envisaged under the crop loan system relating to fixation of scales of finance and preparation of annual credit limit statement turn out to be meaningless.

ROLESPLAYED BY INSTITUTIONAL AGENCIES IN THE FLOW OF CROP LOAN

Agricultural credit, thus, in a practical sense, is a nucleus of the system of farm operation. It provides a flow to the system averting ruin which would have occurred due to the lack of monetary capacity of a farmer. The Rural Credit Survey Report quotes the French proverb which says that, "Credit supports the farmer as the hangman's rope supports the hanged". Adequate and timely credit to the farmer is therefore vital and indispensable for the rehabilitation and progress of agriculture.

SUMMARY OF THE FINDINGS

An attempt is made by the researcher to analyze deeply the structure and problems of crop loans in Marathwada region. Earlier studies reveal the apathy of the bank officials and other financial institutional agencies towards agricultural credit. The present study finds that there are inadequate funds available with the institutional agencies to extend the required amount of credit. Government, Co-operative banks and Commercial banks are the three major constituents of crop loan management. These are the frontline agencies extending crop loans directly to the farmers. There are many methods of crop loans, but broadly loans are extended in cash as well as kind. These agencies are backed by National Bank for Agricultural and Rural Development (NABARD), Agricultural Refinance Development Corporation (ARDC) and Agricultural Finance Corporation (AFC), which refinance crop loans to these agencies. The lenders face a variety of problems in crop loan Management, which include the problem of deciding the quantum of loan and the right borrowers, inadequate mechanism to find out the timing of recovery and collection of outstanding crop loans.

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FARMER WOMEN'S EMPOWERMENT AND WOMEN'S ROLE IN AGRICULTURAL

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ABSTRACT

“According to international food policy research institute (IFPRI) in Developing countries in agriculture sector farmer women play a critical and potentially transformative role and women has to fight for hunger and poverty .developing countries like India principal source of livelihood of population over 70 percent of rural Indian households depends on agriculture including live stock. Indian government priorities to increase crop and food security. The FAO estimates that women comprises an average 43% of the agricultural labour force in developing countries and also suggested that “women had equal access to productive resources, the yield in farms goes up-to 20 to 30 %.” Empowerment is strengthening through educational interventions, demonstrations of technologies, feasibility trials, knowledge sharing, and economically social and civil freedom and ability to exercise power and decision making.”

OBJECTIVES

- To study farmer women empowerment initiatives
- To study the contribution in unorganized sector
- To study the transformative role in agricultural sector
- To study the efficiency of farmer women

INTRODUCTION

As per census 2011, sixty five percent 65% of the total female workers in India are engaged in agriculture of the total cultivators (118.7 million) 30.3% are female out of 144.3 million agricultural laborers' 42.6% are women, female agricultural laborers percentage was increase by 2% i.e. 23% in 2011 where as in 2001 it was 21% (According to press information bureau Government of India Ministry of agricultural and farmers welfare.)

INITIATIVES OF GOVERNMENT FOR EMPOWERMENT OF WOMEN IN THE AGRICULTURE:

- 1) Support to state extension program for reforms: under this scheme minimum 30% resources utilization for women farmers and women extension functionaries includes “famer women participation and decision making process “ and representation in farmers advisory committee at block, district and state level.
- 2) Submission seed and planting material (SMSP): training program for quality control arrangement seeds where women farmers are equally benefitted with men.
- 3) National food security mission (NFSM): Training program to create awareness on improved technology for increasing productivity and production of crop.
- 4) Agricultural mechanization: women beneficiaries are provided 10% additional financial assistance for purchase of various agricultural machines and equipments and also farm machinery training are conducted.
- 5) National horticulture mission: self help groups are formed under this mission for technological and extension support are provided for women farmer to become self reliant.
- 6) Krishi vigyan Kendra's : 645 Kvk's are established in the country for dissemination of information ,demonstration of technologies, new products in agricultural to update the knowledge and skills of women farmers are the initiatives under taken.339681 farmer women's were trained in the crop production, cultivation of mushroom, sericulture, vermicompost production, nutritional gardening etc.,

FARMER WOMEN'S ROLE

- 1) Women's leadership in rural organization: Supports to status extension program for extension reform scheme are the driving forces of the women development. Their active participation in community life and local decision making power enhances the leadership traits in farmer women.
- 2) Poverty reduction: the mahila kisan sashaktikaran pariyojana scheme gives work opportunities for women farmers and national Rural Livelihood Mission(NRLM) has increased the participation of Women in agriculture and has better access to services to government. Women farmers became self reliant and free from hunger and poverty ultimately reduction of poverty in rural India.

- 3) Increase in productivity of agricultural produce: women performs all level of agricultural procedure from pre-harvesting to post harvesting ,grading, packaging and marketing .Their knowledge and skill and efficiency in working leads to produce of agricultural productivity.
- 4) Hand in India's GDP: In Indian economic survey 2017-18 in union budget 2018 presented that in agricultural sector more than 50 percent of the total workforce is employed and contributes around 17-18 percent to the country's GDP. Most of the contribution in agricultural sector by farmer women. Women farmers are performing a transformative role.
- 5) Contribution in allied activities: 50 percent in transplanting activities and 26.5 percent in harvesting in farm activities, 50 percent threshing, 33 percent drying, 57 percent parboiling under post harvest activities, 47 percent shed cleaning, 23 percent fodder collecting and 27.5 percent milking under live stock management.

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E-BANKING YEMEN COMMERCIAL BANKS

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ABSTRACT

This research paper aims to introduce various new electronic banking services in Yemen commercial bank, as a result of the government concerns for the development of e-business services in Yemen which includes: Electronic cards, ATM, Mobile bank, Internet bank, Voiced bank, Short messages services, Electronic payment and the effect of these services in customer acceptance and satisfaction.

This research paper discusses the commercial banks in Yemen and details about it. This paper shows that most of the commercial banks in Yemen provide electronic services with different levels. These services are almost the same, since these commercial banks concentrate their missions toward satisfying their customers' needs as a result of the increase degree of competition.

These new electronic services are considered to be a major services and it is difficult to get rid of them from customers, since customers tendency towards these services are increased because of the short response time.

The paper shows that these services contribute in developing the quality and level of services that are provided to customers, and contribute in developing the level of services by inserting new technology in banks.

1. INTRODUCTION

The internet is becoming unavoidable. Technology has played every aspect of life- social, economic, political, and lifestyle. There are new uses of the internet daily. This paper addresses the internet use in Yemen Commercial Banks. It discusses the untapped potential of e-commerce. Currently, Yemen is considered behind the rest of the world regarding its internet use, connectivity, and awareness (Alwazir&Zheng, 2014). There are many opportunities online that can open doors for the people of Yemen. Information technology and communication is considered an essential "vector" for durable economic development (Pârgaru&Rotaru, 2012). From an international trade perspective, ecommerce can provide low-income countries access to high-income countries (Terzi, 2011). Unfolding such opportunities can create economic wealth to the poorest country in the Middle East. This paper will focus the current main problems and prospects of e-banking and the internet in general to the people of Yemen.

The financial companies and banks were started to use the new technology since 1980s. First they concentrated their tension on the technology that accelerate the main bank operations. It was discovered that the use of new technology would increase the following issues:

- The quality of services which were offered to the customers
- Number of banking services which were offered to the customers
- Competition between banks in Yemen
- Customer satisfactions with services which are provided by Yemeni Banks
- Customers' tendency to deal with Yemeni banks.

Recently new electronic services are discovered that are concentrated on communications and telecommunication technology which will add new services to banking sectors.

THE IMPACT OF ELECTRONIC BANKING SERVICES ON YEMENI BANKS

The use of new technology and internet in banking services was participated in solving many blocks and challenges that banks and customers face, when they use traditional services channels, and differeny of banking services are provided 24 hrs daily for customer to satisfy their needs from banking services.

These new technologies are participating in offering many new banking services such as: Automated Teller Machine (ATM), voiced bank, internet bank, and so on.

These new automatic services were made banks work more attractive to customers, and concentrating the management and employee efforts for helping customers.

19th century, most commercial banks were started to provide automating bank services for customers, especially credit cards and national express cards, which is considered to be one of the most popular services in Yemen. These services are developed continuously to satisfy customer's needs, especially in the increases of competitions between Yemeni banks, and the increasing number of commercial banks in Yemen. Generally these commercial banks are providing the same services from credits, investments, and different other services that are depending directly on customers whom are persons, or companies.

So it's found that these automated banking services help bank in increasing their ability for competition and customers' trust in commercial bank, in addition to the other properties that play an important role in providing good services for customers that employ their time and effort especially it is known that these services are provided 24 hours daily.

So from here the bank can improve its services depending on these new technology and the feedback that are supplied by customers suggestions about these services.

So banks can keep in touch with their customers and try to extract new customers through the continuous development.

1-1 Electronic Banking Services

There are different electronic banking services that use new technology in doing many banking facilities.

1-1-1 Automatic Teller Machine Services (ATM)

The banking sector in Yemen faced a great revolution, which is presented, used instead of money in (ATM) machines.

The principle of work for this magnetic cards in (ATM) was built upon the development of telecommunication network which is specialized to (ATM). So they connect these international networks by smaller network in the world to enable customers to take these services in any part of the whole entire world with a very short response time.

1-1-2 Types of Banking Cards

1-1-2-1 Automated Teller Machine Cards

These cards are one of the most famous card in Yemen, that enable any customer in the bank to obtain it, if he/she has a count, and enable him/her to: withdrawal or invest any time in his/her account, or know his/her account amount, or transfer from one account to another.

1-1-2-2 Credit Cards

These credit cards include the following types:

- Cirrus' cards and 'maestro' cards: These Cards have the following types depending on their properties.

1-1-2-3 Visa Electronic Cards

These cards solve the (ATM) cards disadvantages by enable customer to control their account.

1-1-2-4 Smart Cards : These cards are not recognized and have a restrict applications.

Mobile Bank: It was built improving on WAP technology that enable customers to conduct with bank easily in both Arabic and English languages. This service is developed rapidly as a result of mobile telecommunications revolution. It is used to pay bills and convert customers' accounts.

1-1-3 Internet Bank: Internet banks help customers to do all the bank's operations by using the Internet facilities. It is considered to be one of the most important applications of electronic business (e-business) depending on the virtual working banking environment.

1-1-4 Voiced Bank: It is considered one of the most famous electronic banking services that enable customer to order their needs directly by using their voice, which is register on the service machine.

1-1-5 Short Message Services (SMS): The banks support their customers' needs through using short message services by sending any vital information to their customers, after the operation is completed.

1-1-6 Electronic Payment: This service was developed and built depending on the techniques that are used in mobile bank. It enables the customers to know the value of their goods instantaneously when they are shopping and gives them the opportunity to pay using the mobile.

1-2 The Effected Factors in Customers Attractions to Banks

1-2-1 Relations Built with Customers

The use of new techniques in banking marketing and promotions play an important rule in customers trust to deal with banks, so as a result of this banks have two techniques to achieve their trust:

1. Marketing on personal level by trying to satisfy personal customers needs (i.e.) concern with their personality needs.
2. Their personal needs include their birthdays, social occasions and so on, to built a strong relation with them such as sending congratulations and gifts for them in these occasions.

Forecasting Models: These techniques are very important methods to build strong bridges with customers by forecasting their needs through the use of Frequently Asked Questions (FAQ).

1-2-2 Factors That Determine Service Quality From Customer Viewpoint

These factors can be classified as follow

- **Reliability:** the ability of banks to provide their services accurately and in a manner that it is dependable (i.e.) it can be depending on
- **Availability:** It means that the service is available any time and any place for the customer in a short time without needs for queuing or waiting to achieve these services.
- **Security:** It means that the service is free from dangers.
- **Trust:** The service is trust free from error.
- **Understandability:** The service is simple and has well-defined procedures. It does not need training.
- **Responsibility:** It means real time and fast response to provide these services.
- **Employee Skills:** What are the skills that employees have to own in order to perform their works efficiently, and how they can use their analysis and prediction skills to provide banking services to customers.
- **Tangible Assets:** Normally service quality can be evaluated through the tangible facilities that were provided to customers, like tools, machines, human resources, and communication devices that are related to service provider.
- **Communication:** Does the service provider able to introduce customers about the services, and the methods that the customers play to obtain the required services. Does the service provider introduce the customers about the troubles that occur in the system of service evaluation.

1-2-3 Factors that effect customers expectation: There exist five factors that effect customer's expectation, which include the following: Reputation, Customers' needs and preferences, External communication and Social engineer scenarios by knowing how to effect customers sympathy.

1-2-4 Factors That Effect Deposit Attraction

The deposits attraction depend on the following factors: economical and political stability, the trust to deal with banks increase with the increasing of stability environment, as it is a vital thing for banks' development and bank properties. Moreover customers like to deal with banks that have the following properties: - good reputation, good environment, fast response time to services, reliable services and high employee performance

Providing new and incentive courage to customers: banks continually change the interest rate as a result of their strategies to be able to face competitions. Develop services level and types of banking services. Banks try to promote for new services to customers and train their employees to provide a good service to customer by having an office for development and training.

- **Bank location:** The bank location is an important thing for customers' success because customers do not like to travel and like to receive services from a close location. So banks try to open many branches as possible to reduce travel distance to customers.
- **Main bank policies and the strength of its financial position**

As the bank policies are correct and stable, the banks will do their works efficiently. Also as bank liquidity is sufficient this will support their reputation.

- Providing new services: People like new things and changes, so providing modern banking services will have a positive influence on banks performance.

1-3 New Banking Services

The Banks and financial services sectors are facing dynamic changes and main challenges that include the increase of competition between bank and competition between banks and other services or production sectors.

So as a result of these rapidly competition and diversity of investment sectors, banks develop the services that they provide for their customers to run concurrently with the society development.

These new banking services are considered the main source for banks incomes, also these services include the following.

- **New Creating Accounts:** include increase interested rate or investment accounts, Contracting investment accounts, Student investment account for learning, and collection accounts that provide several integrated services for customers.
- **Authorization Services:** include buying invoices from vendors and pay their values then generate their values from buyers by taking especial commission from vendors. These authorizations have many types depending on the type of commission.
- **Checks insurance Card:** These Cards are discharged by banks to their customers, In order to use them as an Insurance for commercial markets to take checks instead of money, but these cards have a limit duration (i.e.) it can be used for a fixed period of time for one month as an example.
- **Automated Teller Machine:** The ATM devices can be worked indifferent tradition or in tradition operations such as money depositing or withdrawing or other banking services.

One of the best services that ATM provide, it can expose false money from real ones and when it is emphasized from the money, the device add the deposit money amount to the client account.

- **Voiced Bank:** These services are developed in various parts of the world by building telephone bank centers that reply customers questions.

These centers are classified as distance banks, which works by recording client asking notes about anything they want, then transferring these to bank employees. These centers can be placed instead of traditional banks and play a vital rule especially in industrial countries.

- **Smart card:** These card contain computer chips and microprocessor without the need to connect with computer for banks. These include: cirrus' cards and 'maestro' cards. These cards enable clients (Customers) to buy anything they want also they can be charged by any amount of money by using ATM machine, also these cards can be worked as an electronic bank packets that give clients no need to carry money.
- **End of sale points services:** These include multi financial services to automatic lift up in commercial markets such as checks assurance, indirect payment by electronic translation from buyer accounts to merchants accounts by using client cards and the merchant processing devices. Also there are a direct payment services but portent the involvement of creditor in automatic payment system.
- **Electronic check translation services:** Translating check write information to electronic information and then using these information for commercial transactions does this. There is a complete check system that is called check transaction.
- **Banking services through the INTERNET networks:** Nowadays many banks in the world have their position on their website, that enable them to promote them along the world in addition to the fast communication with a low cost and this result in the increase number of services via the internet.

One of the famous banks in the world that use the Internet to provide services via the net is American Citi bank.

1-4 The commercial Banks in Yemen

1-4-1 Islamic Bank

The Islamic Bank of Yemen started in 1995 when the first Islamic Bank for Development (IBD) was established. The Islamic Banking law was introduced bringing the Islamic Bank under the supervision of the Central Bank of Yemen and allowing the creation of new Islamic Banks. Islamic banks have been playing an increasing role in the Yemeni economy and they have increased competition for deposits

Islamic financial institutions do not charge interest, nor do they place any of their resources into interest bearing instruments. However, through various methods they do get shares in the profits arising from the business of the clients whom they fund. In this respect, they are closer to venture capital funds than to conventional banking institutions.

Islamic Banks offer financial products based on Islamic principles, the most common of which are Morabaha, Musharaka, Mmudaraba and Ijara. Other commercial banks offer conventional interest-bearing loan products. The regulations of the Central Bank of Yemen prevent conventional banks from offering Islamic banking products (IFC, 2007).

Currently there are four Islamic banks and they together account for more than 30% of the total assets in the banking sector at the end of 2008. The total deposits in Islamic banks in Yemen achieved growth rates exceeding that of the world growth rate, which is estimated at 10-15 percent in terms of the volume of assets and deposits. The financial facilities and loans provided by Islamic banks accounted for 40 percent of the total facilities and funding for the whole banking sector. These loans were mostly allocated for small and microfinance projects (CBY, 2008).

Tadamon Islamic Bank (TIB) is the largest Yemeni Bank according to the total assets, which has a network of 23 branches spread over most Yemeni governorates, all of which operate according to Islamic principles of banking. It has 37 ATM machines, and has the largest customer base in Yemen (TIIB, n.d). It is regarded as one of the fastest growing banks in Yemen with one of the highest degrees of popularity in the country. It is owned by one of Yemen's biggest business families with diversified and widespread activities.

1-4-2 Specialized Banks in Yemen

Specialized banks are operating as credit institutions for either a certain target sector such as the Agricultural and Cooperative Bank (CACB) or for a certain target group such as the Housing Bank.

1-4-2 -1The Cooperative and Agricultural Credit Bank (CACB)

The Cooperative and Agricultural Credit Bank (CACB) was established in 1982, as a result of merging the National Cooperation Bank for Development (founded in 1979) and the Credit Agricultural Bank (founded in 1975). The CAC Bank is owned by the Yemeni Government and focused on lending to the agricultural sector and fisheries until 2004.

At the beginning of 2004, the bank set new strategic goals that emphasized on the enlargement of the bank roles in the economy based on an expansion policy of the line of services to include all banking services available in the Yemeni market. That expansion was approved with a major strategic goal, which is to extend the banking services availability to cover the whole country. The CACB has 46 branches and has thus become the largest network in the Republic of Yemen; it uses state-of-the-art banking services such as ATM & POS.

Recently, around 80 percent of the portfolio of CACB is dedicated to commercial lending; the rest is divided between loans to the agricultural sector and personal loans.

1-4-2 -2 Housing Credit Bank (HCB)

The Housing Credit Bank (HCB) was established in 1977 to allocate finance for the construction of houses. The government still holds a share of roughly 97 percent in the HCB; the other 3 percent are distributed among private shareholders. It has generally been considered that the Government's Housing Credit Bank (HCB) is the main vehicle for housing loans in Yemen.

Housing finance in Yemen is characterized by relatively short repayment periods and reliance on income rather than property guarantees. One of the most significant constraints of the development of housing finance in Yemen is the prohibition against using personal property as collateral for loans.

HCB has reduced loan losses by requiring the automatic deduction of repayments from borrowers, something that has also limited loans largely to civil servants. By a presidential decision, HCB is to be merged with the CAC Bank. So far, no procedures for implementation of the decision have been finalized

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IMPACT OF GST ON INDIAN AGRICULTURE

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ABSTRACT

Agriculture is one of the primary employment sectors to millions across the country and become vital for the country's growth. India ranks third in farm and agriculture output globally. The agricultural sector is the largest contributing sector to the overall Indian GDP. It covers around 20 % of Indian GDP with flagging of 10 % on account of total exports. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. India is also among the top producers of wheat, rice, sugarcane and fresh fruits. Thus a major taxation reform like implementation of GST will have an effect on the agricultural sector of Indian Economy. GST was a long awaited tax reform since Independence that was passed by both houses of Parliament including Lok Sabha and Rajya Sabha and came into effect from 1st July 2017 across India. Goods and Service tax has single tax structure as it leads to unified market at national level for goods & services. The implementation of GST is expected to bring uniformity across states and centre which would make tax support policy of a particular commodity effective. This paper is helpful in bringing out the light on Impact of GST on Agriculture sector.

Keywords: GST (Goods & Service Tax), Impact, Agricultural sector, Economy, Farmers, Gross Domestic Product (GDP)

INTRODUCTION

In India, GST was first time introduced on Feb 28, 2006 in the Budget speech of the year 2006-2007 by Finance Minister Sh. P. Chidambaram. A message was left by the Finance Minister in the Union Budget 2007-08 that GST will be presented with impact from first April 2010. Local & State Governments will cooperate to set up a guide for the presentation of GST in India. They wanted to present GST or "supplanting the past VAT and Service Tax" on first April 2010, yet a portion of states were not prepared to actualize the GST. After that on first April 2012, again Government would present GST, yet because of some administration and foundation issues it was not presented back. Minister Arun Jaitley presented the 122nd Constitution Amendment Bill in Parliament and expects to execute GST change by first April 2016. The GST structure will display a straight forward framework which will be useful to diminish the weight of falling impact and it will likewise enhance the Tax compliances and Tax.

The main aim of implementing Goods and Services Tax (GST) is "One Nation, One Tax, and One Market". Globally, it is simple, efficient and will help to improve the economic growth of the country by eliminating a dozen of central and state levies like excise, service and VAT.

Parts of GST

Central Govt. Taxes (CGST)	State Govt. Taxes (SGST)
Service Tax	VAT/Sales Tax
Central Excise Duty	Entertainment Tax
Additional Excise Duty	Luxury Tax
Excise Duty under Medicinal and Toiletries preparation Act	Taxes on Lotteries
Additional Customs Duty	Betting and Gambling
Surcharge	Entry Tax
Cess	Octroi

Above Table shows rundown of charges focus and state level are being subsumed into GST keeping as a primary concern the government structure of India, there will be two parts of GST- Central GST (CGST) and State GST (SGST), Both Centre and states will at the same time exact GST over the esteem chain. Duty will be collected on each supply of merchandise and enterprises. Focus would exact and gather Central Goods and Services Tax (CGST) and States would impose and gather Central Goods and Services Tax (SGST) on all exchanges inside a State. The information impose credit of CGST would be accessible for releasing the CGST risk on the yield a each stage. Also, the credit of SGST paid on sources of info would be taken into account paying the SGST on yield. No cross usage of credit would be allowed. The expense became effective from July 1, 2017, GST as a change on the VAT framework, a uniform GST is relied upon to make a consistent national market.

OBJECTIVES

- To know about Goods and Service Tax & its benefits.
- To study about the impact of GST on Indian Agriculture.

RESEARCH METHODOLOGY

This study is descriptive in nature. It is based on secondary sources of data, which have been obtained from various GST implementation discussion papers, published article in journals, web articles (internet sources) and newspaper etc. With the help of these secondary sources, attempt has been made to find the impact of GST in agriculture development of India.

IMPORTANT FEATURES OF GST

Some of the important features of the proposed GST reform are

- The proposed GST shall have two mechanisms : one levied by the Centre (CGST) and the other levied by the States (SGST). The dual GST model would be implemented through a certain number of legal provisions.
- In the First Discussion paper on GST released by Empowered Committee has given its recommendations that the Central Taxes and State Government Taxes should be subsumed under the GST.
- The GST would be applicable to all the transactions of goods and services except the exempted goods & services.
- The Empowered Committee has proposed two Tax rate structure for GST- one a low rate for essential items and another standard rate for the remaining goods & services. Proposed rate of GST will be 16 % to 20 % and a special rate will also be levied on precious metals.
- There will be separate Tax administrations at the centre and the states level. The Central GST and the State GST are to be paid to the accounts of the Centre and the States individually.
- The CGST will have a threshold of 1.5 crores and SGST proposed at 10 lakhs.
- Every Taxpayer would be allotted a PAN- linked Taxpayer identification number (TIN). It will be 12-15 digits.
- Alcoholic product, Tobacco and Petroleum products will not come under the GST. State Government could continue with the VAT and the Central Government could also continue its levies.
- 13th Finance Commission has also announced 50,000 crores compensation package for states in case of revenue deficit, there is a concern raised by the States regarding their freedom to levy Tax and increase the Tax rates at their discretion.

BENEFITS OF GST

- Elimination of Cascading effects of Taxes- Cascading tax effect, also known as tax on tax, occurs when a good is taxed on every stage of its production, until it is sold to the final consumer. In such a situation, each succeeding transfer of good is taxed inclusive of the taxes charged on the preceding transfer. Consequently, the final consumer bears the burden of multiple taxes imposed on every stage of production, leading to inflationary prices.
- Upcoming of Common National Market- Under the Pre-GST scenario, state and local self governments practiced notable sovereignty in taxation. With individual states having strong taxation rights, each used to levy indirect taxes such as VAT, Central Sales Tax, Service Tax, Excise Tax etc in many different forms. Not only that, to attract investment in their respective states, state governments depended on incentives. This leads to different prices of the same goods and services in different states. But with the coming of GST, the registered tax assesses now pay a single, uniform tax on goods and services across the country.
- Regulation of unorganized sector- There are certain industries in India which are still unorganized. The GST provisions will help to streamline the process of online compliances and payments and thereby help in regulation of unorganised sector.
- Online Procedure under GST- The entire process under GST regime starting from registration to return filling is online. This would be quite advantageous for startup companies who do not have to opt for registration under various indirect tax regimes.

- Increase in Revenue- Since GST is replacing 17 indirect taxes with single tax, it will lead to increase in product demand which will simultaneously lead to increase in revenue for the Central and the State Government
- Product Competitiveness- Becoming at par with the international tax standards, the introduction of the GST system has ensured reduction in overall costs of production, thereby making Indian products much more competitive in the global market. Furthermore, inflation is likely to remain under control under the GST regime.
- Benefits for SMEs and start-ups- SMEs and start-ups in India have a host of benefits awaiting them under the GST system which includes:
 - a. Ease of starting business by lower compliances. Companies that have business in different states & territories were earlier required to comply with multiple laws. However, the centralised registration under GST has eased the process of setting up new businesses while also reducing the costs.
 - b. Minimised tax burden on new businesses. Earlier, it was mandatory for companies with turnover more than Rs 5 lakhs to register themselves under VAT. However, the limit under GST has now been extended to Rs 20 lakhs. This has provided relief to over 60 per cent of the SMEs.

IMPACT OF GST ON INDIAN AGRICULTURE

- GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. A better supply chain mechanism would ensure the reduction in wastage and cost for the farmers/retailers. GST would also help in reducing the cost of heavy machinery required for producing agricultural commodities. Under the model GST law, dairy farming, poultry farming and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST.
- In current tax regime, agriculture has enjoyed various exemptions from Indirect tax. Sale of agriculture commodities is exempt from VAT. Concessional rates have been imposed on agricultural accessories and supporting machineries. As the GST is being introduced with the unbiased objective of having a unified tax structure for goods and services, this is likely to facilitate and strengthen the scheme on National Agricultural Market (NAM) aimed at an integrated system of market of agriculture produce at the national level, allowing free flow of agricultural commodities across states.
- As per the model GST law "agriculture" with all its grammatical variations and cognate expressions, includes floriculture, horticulture, sericulture, the raising of crops, grass or garden produce and also grazing, but does not include dairy farming, poultry farming, stock breeding, the mere cutting of wood or grass, gathering of fruit, raising of man made forest or rearing of seedlings or plants. Therefore, these will be taxable under the GST. According to the experts, the main impact of GST in agriculture would bring is the inflation with currently 4% VAT being increased to 8% on many food items including cereals and grains as the exemption under VAT is limited to unprocessed food. The most affected from the inflation would be the consumers living below the poverty line.
- Fertilisers an important element of agriculture was previously taxed at 6% (1% Excise + 5% VAT). In the GST regime, the tax on fertilisers has been increased to 12%. The same impact is on tractors is removed and GST of 12% has been imposed. This is beneficial as now the manufacturers will be able to claim Input Tax Credit.
- Currently, there is no tax to procure milk from farmers. We only pay 2 per cent central VAT on sale of milk powder to a company. When GST gets implemented, the tax can be 12.5 per cent or 15 per cent or 18 per cent. There will be a straight cost hike in milk and milk product prices. India ranks first in milk production covering around 18.5 per cent of the world production. Its annual production for the year 2015-2016 amounted to 155.49 million ton (India states) and records an increase every year, and milk being a basic necessity in many households, an increase in the price would not be readily welcomed by the consumers.
- Agriculture Ministry discussed the issue of deep irrigation machine prices with the finance ministry in the recent 25th GST council meeting. Acting upon the recommendations, the GST council has now reduced GST rate on Sprinkles and Nozzles which was earlier attracting 18% to now applicable 12% GST. As the government wants to focus on deep irrigation techniques to support agriculture practices in India.

- GST system seeks to replace multiple taxes and tariffs and has set free the decisions on warehousing and distribution from tax considerations. Under GST, the logistics and transportation will more cost and time efficient, thereby curtailing the wastage of precious food as well.
- GST has multi-fold influence on the growth of agricultural sector in the country. On the one hand it creates a congenial environment to boost up agricultural production and productivity by positively affecting the input markets and on the other hand it helps in addressing the institutional challenges of supply side constraints.
- Elimination of multiple taxes and cascading effect of taxation, increased compliance and better resource allocation would not only weed out the inefficiencies of agricultural system but also bring the sector on faster growth trajectory. Hence, in post GST era, agricultural sector is likely to witness a sustained and equitable growth.
- GST will initially involve the Central Government compensating those states which are a major generator of Agriculture Revenue. GST subsumes state revenues like CST/OCTROI/Purchase Tax and hence such states like Maharashtra, Punjab, Gujarat, Haryana which is used to generate revenue to the number of Rs 1000 crore have to be compensated. The Central Government hence will have to narrow down on major sources to tax exemptions.

About its implications on agricultural sector, it could conclude that though the overall tax burden on consumers will less in new tax regime. Thus certainly it would have inflationary pressure on the food articles especially processed one. This may lead to restoring the consumption towards fresh farm products.

GST & VAT rate list of Major Agricultural Commodities

S.No	Commodity	GST(%)	VAT(%)	S.No.	Commodity	GST(%)	VAT(%)
1.	Seeds & Saplings	0	0	2.	Agri. Implements	0	0
3.	Live trees, plants & parts	0	0	4.	Animals, Poultry & aquatic animals	0	0
5.	Fresh Meat	0	0	6.	Feeds of poultry and aquatic animals	0	0
7.	Jaggery	0	0	8.	Cotton by product	0	0
9.	Organic manure	0	0	10.	Unprocessed & Unbranded tea & coffee	0	0
11.	Cereal by-products	0	0	12.	Milk, curd, lassi & butter milk	0	0
13.	Egg with shell & processed	0	0	14.	Silkworm laying and cocoon	0	0
15.	Fresh vegetables, fruits & flowers	0	0	16.	Lac & Shellac	0	5
17.	Unbranded cereals, pulses & oilseeds	0	5	18.	Unbranded honey, paneer	0	5
19.	Chemical Fertilizers	5	0	20.	Frozen veg., fruits & flowers	5	0
21.	Oil seeds	5	0	22.	Egg Unprocessed	5	0
23.	Silk yarn	5	0	24.	Firewood	5	0
25.	Animal wool, hair & semen	5	0	26.	Instant tea & coffee	5	0
27.	Tobacco leaves	5	0	28.	Sugarcane, beet & palmyrah	5	0
29.	Dried plants, flowers & barks	5	5	30.	All spices	5	5
31.	Processed & Branded tea & coffee	5	5	32.	Resin, ester gum	5	5
33.	Oil from Vegetables	5	5	34.	Branded cereals pulses & oilseeds	5	5

35.	Aquatic animals-frozen & processed	5	5	36.	UHT Milk	5	5
37.	Branded honey, paneer	5	5	38.	Cocoa bean	5	5
39.	Tractors, power tiller & harvester	12	5	40.	Processed Meat	12	5
41.	Cheese	12	5	42.	Beverage fruits	12	5
43.	Butter	12	0	44.	Dry Fruits & nuts	12	14.5
45.	Pesticides, insecticides	18	0	46.	Parts of Tractor	18	5
47.	Essential oil	18	5	48.	Condensed Milk	18	5
49.	Timber	18	14.5	50.	Molasses	28	30

Source: Roshini S, Nayak SK, Behera L, Mohapatra U. (2018), Impact of GST on Tamil Nadu Economy with Special Reference to Agriculture & Allied Sectors, Vol 6 (3), pg no. 443-446.

As shown in above table the tax rates for agricultural inputs like seeds, implements (manual and animal operated) and organic manure stand unchanged at 0 %. Whereas a vast change can be observed in the tax rates of other inputs like chemical fertilizers and pesticide and insecticide which has changed from 0 to 5 % and 0 to 18 % respectively. Likewise a hike from 5 to 12 % in the tax rates of tractors, power tillers and harvesters can be seen. Tax levied on tractor parts has changed from 5 to 18 %.

Agricultural products like live tree, plants, unprocessed and unbranded tea, coffee, fresh vegetables, fruits, flowers, jiggery and by-product of cereals, cotton are exempted from tax as earlier. The table also depicts certain agricultural products sans alteration like all spices, ester, resin gum, dried flowers, fruits, barks, cocoa bean and also processed & branded cereals, pulses, oilseeds, tea, coffee, vegetables and honey. It also highlights a depreciation of 5 per cent in the tax rates of commodities lac, shellac, firewood, sugarcane, beet, tobacco leaves, Palmyra and processed and unbranded cereals, pulses, oilseeds, honey, coffee, tea and lastly frozen fruits and vegetables. Tax rate of 12 per cent imposed on fruit beverages and dry fruits and nuts. Lastly a change from 5 to 18 per cent, 14.5 to 18 per cent and 30 to 28 per cent can be seen in the tax impose on essential oils, timber and molasses. Under this sector, fresh animals (except horse), their feeds and meat also their byproducts like milk, curd, lassi, butter milk, egg with shell and processed and silkworm laying and cacoon are exempted as earlier. Tax levied on products like UHT (Ultra High Temperature) milk, branded paneer and Aquatic animals which were frozen and processed are unchanged as 5 per cent. Whereas 12 percent tax charged on butter, cheese and processed meat can be observed. Increment of 5 per cent tax rate can be seen in byproducts such as paneer, silk yarn, unprocessed. Lastly we can notice a high increment in the tax rate of condensed milk from 5 to 18 per cent.

CONCLUSION

The government needs to be very cautious in implementing the new tax system and should have extra concern towards the farmers. Even a slightest burden on farmers will result in manifold distress and misery, they being the most vulnerable community of the country. However, a smooth GST regime can break inter- state barriers on movement and facilitate direct linkage between processors and farmers. This can transform the operations of mandis too if other necessary reforms to free up agricultural markets are undertaken. GST would certify that farmers in India, who contribute the most to GDP, will be able to sell their product for the best available price. GST is supposed to serve farmers/distributors in the long run. However, the initial GST years may attract inflation. But these are momentary roadblocks. In the long run with the establishment of NATIONAL AGRICULTURAL MARKET (NAM), GST will aim to propel farmers at the forefront of Indian Economy and provide them the rightful driver's seat that they have long deserved. Thus the government needs to address the concerns of the agricultural sector to put on a sustainable growth trajectory and also achieve the ambitious mission of doubling farmer's income by the year 2022.

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A STUDY OF BANKING SERVICES: IN THE CONTEXT OF BANKING CARD SERVICES IN RURAL AREAS OF AURANGABAD DISTRICT

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ABSTRACT

Last 10 to 15 years government of India is taking different efforts to create Banking Literacy among the society. It is one of the important aims of the Indian economy in this technological era. Government of India established the management structure and monitoring bodies of the Banking Literacy enhancement programs which consists of Cabinet Committee on Economic Affairs (CCEA), Digital India Advisory Group (DIAG), Expenditure Finance Committee (EFC), Vittiya Saksharta Abhiyan (VISA) etc. The aim of Banking Literacy is to transform Indian banking services digital empowered society and knowledge economy. These specified programmes have been implemented from 2000 to till the date continuously everywhere in India. Banking Literacy simply means that the services Government want to implement to the society which are made available to society with the help of banking sector. Therefore Government is continuously trying to make awareness among the society about the importance and advantages of Banking Literacy and e-governance to use these digital services. Banking Literacy is one of the important emerging issues before the government to strengthening the e-governance in India. This paper constructed to highlight the challenges before Banking Literacy and find out the opportunities to improve the steps toward Banking Literacy. Many of the services to the society are launched by government throughout banking institutions. Banking sector provides different services to the customers in different ways.

Keywords: Digital Payment, Digital Market, Banking Literacy etc.

OBJECTIVE

This paper wants to highlight the different payment system available to current market.

To know the challenges before digital payment system.

To know the customer perception about the digital payment system.

To analyze the customer satisfaction with the digital payment system.

RESEARCH METHODOLOGY

This Research Paper is constructed on the basis of Secondary data which are collected from various sources includes different articles, Journals, Magazines, Periodicals, Research Works, News Papers, web sites of government of India for online market and all the research related Web sites.

INTRODUCTION

Digital Banking means where banking services are made available over the internet. This is nothing but a shifting traditional method of banking converting into digital method. All the services of banking have to be made available to the society on the internet basis. These services are available to the customer any time anywhere with computer or mobile phones. The earliest form of the digital banking was ATM and Card facility was launched in the year of 1960 in the world. After launching of internet in the year of 1990 to the general public, internet banking or digital banking was emerged. The improvement of the digital banking highly seen from the year of 2000 and it is rapidly growing from when mobile phones were introduced to the market. Now a day more than 70% people are using digital banking facility due to customer user friendly. Following are the different card facilities available to the general society to use the different banking facility but still in the rural area some part of the society not ready to accept the change of digitalization. All banks are offering different types of cards to the customer to avail different type of transaction facility without hard cash. Different schemes have been introduced to attract the customer towards cash less transaction. This is time saving process to the banking sector, government as well as customer. Instead of paper cash banking sector has been started to offer card money from the year of 1960 to the customer. Today cards are offered by banks is universally accepted by all the market and it is safe and secure. Even all these positive things of online services there are still feelings of insecurity and misappropriation among the rural people. Some of the different cards with different features are available to customer to make their cash less transaction that is helpful to avoid banking customer rush at branch and it is also useful to the customer to avoid personal efforts for these transactions. Following are the general cards and fund services offered by banking and financial institute.

Debit Cards

Debit cards issue by the banks to the customer to dual purpose. Which can be use for withdraw money from the ATM at anywhere or use as payment mode at the time of purchase being made by the customer. This card has daily transaction cash limits. User can use these cards up to the specified cash limits given by the bank. Generally this card is issued all saving accounts by every bank.

Credit Cards

Credit cards generally issued by banks and financial institution to the customer. This card is allows to use borrowing money to the user and used money. These cards imposed some terms and conditions on the cardholder. All these terms and condition will have to follow by the user's very strictly otherwise issuer will charge some penalties on the users. These cards are available in the market with the different features due to the competition amongst the card providers.

Prepaid Debit and Credit Cards

Prepaid Debit and Credit cards are more secure cards used by financial institutions. These cards are preloaded funds for the monetary transaction to users. These cards work as a credit money or borrowing from the issuer company like American Express or Paypal. These cards require credit check and credit approval in some cases.

USSD (Unstructured Supplementary service Data)

Unstructured Supplementary Service Data USSD it is innovative payment system to the customer by using his any mobile phone without any internet facility. This service is provide with the *99# number to take the benefit of banking services to every common man across the country. Customer has to follow certain steps to avail the banking services through his any mobile phone from anywhere he is. This service is offered by almost all leading banks and GSM service provider in many local languages.

AEPS (Aadhar enabled Payment System)

The objective of this payment system is to empower a bank customer to use Aadhar to access customer's bank account to use the basic banking services.

UPI (Unified Payment Interface)

National Payment Corporation of India is launched UPI system that allows sending and receiving money between two bank accounts and with using mobile platform by the client. More than 150 banks offered this facility to their users by mobile UPI app. This system is regulated by Reserve Bank of India. The clients can link his account or many bank accounts through app to make monetary transaction.

Mobile Wallets

It is the virtual wallet that can store all the monetary transaction data with all details. This system track your regular payment transaction and remind you when it due. It also allow to automatically payments for your regular monetary transaction. This is mobile app that can be used for online payment who does not want to carry physical cash.

POS (Point of Sale)

It is the physical store and place where the sale has been made and where Point of Sale terminal and systems is used to digital payment through cards, mobile or computers. It is easy track available to the customer where there no hard cash require at the time of transaction.

Internet Banking

Internet banking allows to the users to conduct the banking transaction as well as other payment transaction with the help of internet facility. This is a system in which banks provides the online access to the account holder. He can operate his account with the facility to make financial transaction himself at his place. User does not need to go banks.

Mobile Banking

This is digital era. Every individual has a mobile phone and peoples are using mobile phone for multipurpose. For availing banking services all banks are offered their mobile banking service to the customer. The user of mobile banking can access all the banking services throughout his mobile at anywhere like business, home, outstation etc.

Even all above different digital facilities offered by the banking sector to make easy banking services to the user, we can found some of the problems before the users of these digital banking facilities in the rural area like, infrastructural issues, digital empowerment of society, Impracticability in the rural people, lack Individual skill, knowledge and awareness of the services. There are another issues like account with banks, Use of the cards and internet facility, Poverty ratio of the rural area, Not confident towards the transaction, fear of discomfiture, more believe on cash transaction than the digital transaction, Personal opinion about the online banking,

Prestige to hold the hard cash etc. these issues makes negative impact on the use of online banking services or card service in the rural society. These are problems and issues of digital banking services in the rural area which would be the scope to banking sector to grow their business through more focusing on the rural area.

HYPOTHESIS TEST

Banking literacy is good in the urban society ever though it is not satisfactory in the rural places due to the different reasons. This research aim is to check the banking digital literacy among the rural society we took the filled questionnaire from 200 rural people and analyze the data as per research objective. For this purpose following hypothesis has been framed. Hypothesis framed for analyze the association among education and implementation of Banking Literacy through different Banking Literacy awareness program in rural area of Aurangabad city.

HYPOTHESIS

“There is no association with the education and implementation of Banking Literacy in the society of Aurangabad rural area.”

Education	Citizens	Bank Account	Use of Credit/Debit Card for Transaction	Positive Vote on Banking Literacy
Illiterate	12	12	4	8
SSC	90	90	26	90
HSC	42	38	18	42
Graduate	38	34	28	34
Post Graduate/Other	18	14	0	14
Total	200	188	76	188

Above table shows that the out of 200 respondents 188 respondents have his bank account and out of that only 76 respondents are using the different cards to the payment of transaction. Even the less use of cards and NET banking by the respondent they are confidently respond on the positive impact of the cash less transaction on the different issues of cash transaction in the society.

CONCLUSION

India in 21st Century strives to meet the aspirations of its citizens where government and its services reach the doorsteps of citizens and contribute towards a long lasting positive impact. Organization of the Banking Literacy are becomes the more important now than earlier. Digital Banking services has been creates good repot in the urban areas but still it seems to very poor in the rural areas as per this research work. More than 60 % population of the country is living in the rural area and if they are not feeling secure about digital banking services, how we can say digital awareness is satisfactory in rural area. Therefore research scholars are require to work on this issue with major focus on interdisciplinary approach of Banking Literacy and their allied sectors.

SUGGESTION

For the achievement of successful Banking Literacy in India, government of india and regulating body of banking sector like Reserve bank of India is require to make and set up a Strong Central and State Level Policies to create awareness about advantages and importance of online banking services.

Banking sector will have to take special efforts to Establishment of societies in the rural areas which offer potential for growth and establish the training program to development of Banking Literacy at rural places of the country.

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AGRICULTURAL MARKETING: CHALLENGES AND IMPLEMENTS

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ABSTRACT

India has perceived agriculture as a valuable instrument of financial improvement as other areas of production depend on it. Indian agriculture can act a dynamic role in economic enlargement. Indian agriculture can be balanced and prepared effectively whole suitable and well organization performs.

It is consequently agricultural production should be hiked up. The growth in agricultural production demands for an immediate development in the marketing organization. Therefore, the country mostly reliant upon agriculture the capable agricultural marketing organization is very crucial and dynamic. The agricultural zone today is facing serious intimidations and defies. The agriculturalists are so scarcity suffering and indebted. As a result, the expiry of agriculturalists' suicides is speedily swelling at a shocking rate. Agriculture in India has directly or indirectly continued to be the source of occupation to mainstream of the people. Indian agriculture has understood a lot of changes in its structure. The present study brings out problems and prospects of agricultural marketing in India, its future recommendations.

INTRODUCTION

India is a rural nation. Farming is the backbone of the Indian economy. Farming and associated areas donate approximately 22 per cent of Gross Domestic Product (GDP of India), whereas nearly 65-70 per cent of the people is reliant on agriculture for their living. 60 per cent of the entire labour force is working in agriculture zone. Agriculture is immobile the major economic zone and plays a substantial character in the complete socio-economic enlargement of India.

Co-operative marketing humanities are farming non-credit societies controlled by the manufacturers for the sale of their produces. Their chief purposes are to make preparations for the sale of agricultural crop, to funding crop finance facility to the agriculturists, to inspire the participants to cultivate the newest better-quality and homogeneous variations of crop, to organize godown facility for the storing of crop, to organize processing, thus, comfort the agriculturalists a well price and so on.

CONCEPT OF AGRICULTURAL MARKETING

The word agricultural marketing is collected of two words –Agriculture and Marketing. Agriculture, in the largest intellect, means rising or hovering crops and cattle. Marketing means a sequence of actions involved in stirring the goods from the point of creation to the point of ingesting. It comprises all the actions involved in the formation of time, place, form and ownership value. The study of agricultural marketing includes all the processes, and the activities directing them, involved in the movement of farm-produced foods, raw materials and their derivatives.

Agricultural marketing includes basically the purchasing and vending of agricultural crops. This meaning of agricultural marketing may be known in olden days, while the village economy was extra or fewer self-reliant, when the marketing of agricultural crop offered no trouble, as the agriculturalist vended his crop directly to the customer on a money or exchange base. But, in modern periods, marketing of agricultural crop has to suffer a sequence of transmissions or exchanges from one hand to another before lastly reaches the customer. Agricultural marketing organization is well-defined in widest terms, as physical and recognized set up to make all actions involved in the movement of goods and services from the point of original agricultural creation up to they are in the hands of final customers. This comprises accumulating, usage, packing, transportation, handling, wholesaling, retailing and transfer of agricultural supplies as well as complementary auxiliary facilities such as marketplace information, formation of marks and values, product trade, funding and price risk administration and the organizations involved in execution the above purposes.

Marketing is as serious to improved presentation in agriculture as farming itself. Thus, market development must to be an important part of any strategy for agricultural enlargement. Agriculture, in the widest logic, means actions intended at the usage of natural resources for human safety, i.e., it comprises all the chief actions of creation.

Agricultural marketing in a wider sense is concerned with the marketing of farm crops created by farmers, the marketing of farm contributions necessary by agriculturalists in the creation of farm products. India is a farming nation and one third people depends on the agricultural zone directly or indirectly. Agriculture remains

as the main stay of the Indian economy since times immemorial. Indian agriculture contribution to the national gross domestic product (GDP) is about 17.9 per cent (www.statisticstimes.com).

In India, there are numerous central government organisations, who are involved in agricultural marketing like, Food Corporation of India, Cotton, Commission for Agricultural Costs and Prices, Corporation of India, Jute Corporation of India, etc. There are also specialised marketing bodies for rubber, coffee, tobacco, tea, spices and vegetables.

IMPORTANCE OF AGRICULTURAL MARKETING

Agricultural marketing plays an important role not only in inspiring creation and consumption, but in rushing the step of economic enlargement. Its dynamic purposes are of chief significance in encouraging economic growth. For this cause, it has been described as the most significant multiplier of agricultural enlargement.

1. Growth of Agro-based Industries.
2. Price Signals.
3. Widening of Markets.
4. Optimization of Resource use and Output Management.
5. Increase in Farm Income.
6. Best possible employment of agricultural where-withal.
7. Increase the standard of living of Farmers and associated people.
8. Smash the vicious circle of poverty.
9. More employment generation.
10. Creation of Utilities: Form, Time, Place & Possession.
11. Foundation for industrial development in villages.
12. Beginning of foreign trade to generate extra income.
13. Source of national income generation.
14. Create the environment for investment.

FUNCTIONS OF AGRICULTURAL MARKETING

The major marketing functions involved in agricultural marketing are:

- Packaging
- Assembling
- Warehousing
- Grading and standardization
- Processing
- Distribution
- Concentration

CHALLENGES FOR AGRICULTURAL MARKETING

Main challenges: The main barricades in catching the rural markets can be brief as:

1. Legal Procedures

Rural businesspersons find it enormously problematic in observing with numerous legal procedures in obtaining permits due to illiteracy and unawareness

2. Lack of Knowledge of Information Technology

Information technology is not very common in rural regions. Businessperson trust on inner connections that inspire the flow of goods, facilities, information and ideas. The strength of family and individual relations in rural societies can sometime be supportive but they can also generate obstacles to real business relations. Commercial contracts may obtain objectivity and intercommunity competitions may decrease the scope for local cooperation. Decision making procedure and outlines of power are frequently unclear and overmotorized by local policies in rural zones.

3. Obtaining of Raw Materials

Obtaining of raw materials is actually a tough job for rural businessperson. They may end up with poor superiority raw materials, may also face the problematic of packing and warehousing.

4. Lack of Technical Knowledge

Rural businesspersons suffer a severe problematic of shortage of technical knowledge. Shortage of training services and extension facilities create a difficulty for the expansion of rural entrepreneurship.

5. Financial Problem

Shortage of availability of money to rural businesspersons is one of the major difficulties which they are bearing. Main problems faced by entrepreneurs include low level of purchasing power of rural consumer, lack of finance to start business, reduced profits due to competition, pricing of goods and services, maintenance of financial statements, stringent tax laws, lack of guarantees, dependence on small money lenders for loans for which they charge discriminating interest rates and huge rent and property cost.

6. Inferior Quality of Products

Inferior quality of products produced, due to shortage of obtainability of standard implements and equipment and deprived quality of raw materials.

OTHER PROBLEMS

There is a sum of other problems which should be measured:

1. Mass communication and promotion problems.
2. Banking and credit problems.
3. Management and sales managing problems.
4. Market research problems
5. High distribution costs.
6. High initial market development expenditure.
7. Inability of the small retailer to carry stock without adequate credit facility.
8. Generating effective demand for manufactured foods.
9. Cultural gap between urban-based marketers and rural consumers.
10. Lack of awareness
11. Wholesale and dealer network problems.
12. Inadequate infrastructure facilities (lack of physical distribution, roads warehouses and Media availability).
13. Highly dispersed and thinly populated markets.
14. Low per capita and poor standards of living, social, economic and cultural backwardness of the rural masses.
15. Low level of exposure to different product categories and product brands.

GOVERNMENT IMPLEMENTS

1. With the growing demand for trained labour, the Indian government plans to train 500 million people by 2022, and is observing out for the part of business companies and entrepreneurs in this venture. Corporate, government, and educational administrations are linking in the energy to train, educate and produce skilful workers.
2. The Union Cabinet has cleared the Pradhan Mantri Krishi Sinchae Yojana (PMKSY), with a planned amount of Rs 50,000 crore (US\$ 7.5 billion) spread over a period of five years opening from 2015-16. The scheme purposes to offer irrigation to each village in India by joining numerous current irrigation schemes into a particular concentrated irrigation programme. The Government of India purposes to devote Rs 75,600 crore (US\$ 11.34 billion) to source power through separate feeders for farming and home consumption in rural zones. This creativity is aimed at cultivating the effectiveness of power distribution and thereby providing continuous power supply to rural regions of India.
3. The Government of India has deliberated numerous creativities to deliver and develop the set-up in rural zones which can have a multiplier result in growing actions of goods, services and thus increase incomes potential of rural zones consequently cultivating consumption.

4. Many E-commerce companies like Snapdeal, Infibeam, Flipkart and mobile wallet major Paytm have signed Memorandum of Understanding (MoUs) with the government to spread and help rural zones by involving with the government's common service Centre's (CSCs) being setup in rural community as share of the 'Digital India' creativity.
5. To encourage agriculture-based industries, the Government of India has ongoing 'A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship' (ASPIRE). Under this scheme, a system of technology Centre's and development Centre's would be set up to accelerate entrepreneurship and to encourage start-ups for invention and entrepreneurship in agro-industry.

CONCLUSION

Present study reveals that by dropping the problems and a proper implementation of various government initiatives customized product for rural market can be manufactured and supplied. This step would increase the standard of living of rural community which will support the balanced growth of the economy. Agriculture is a dynamic zone subsidizing more income to rural areas and Indian Economy. Marketing is the key of the whole food and agricultural problem in nearly all developing nations. It would be unsuccessful to increase the agricultural production as well as productivity, unless ways could be creating to transfer the agricultural crop from the agriculturalists' field to the customers' apartment at a sensible worth which offered reasonable payment to the creators on the one side and the customers' capability to pay on the another side. There is an essential to enlarge facilities that will improve agricultural marketing, involving to marketing arrangement develop, solidification of marketing organization, warehousing and transport, investment necessities, sufficient sources of capitals (comprising private sector), human resource development in agricultural marketing, development in marketing information system, and activities required for advancement of distributes.

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AGRO TOURISM: A HELPING HAND TO THE FARMERS

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ABSTRACT

Tourism industry is one of the valuable sectors to the economy of any country as it is beneficial due to its role as a commercial activity that may result in creation of demand and growth for many more industries and also in generation in more employment revenues which leads to development. Agro tourism can be referred as economical element that has proved a effective tool in less developed region like Marathwada. Agro tourism can be carried out with traditional agricultural activities. Entrepreneurial development can be achieved through this new form of agro tourism by providing additional source of income to farmers.

INTRODUCTION

Agriculture is said to be backbone of Indian economy. Around 85% of the population is directly or indirectly dependent on agriculture and related activities. Indian agriculture is facing many problems due to globalization like uncertain weather conditions; improper pricing of agricultural goods etc. farmers are now trying to use new innovative methods than sticking to traditional methods of farming. To overcome these is not that easy but farmers can deal with the crises up to certain extent with the help agro tourism. Agro tourism at current scenario supplementary to the farming activities but soon it will capture the markets with full force.

With the increased levels of the urbanization more and more people are migrating towards urban area for varied reasons. Due to busy lifestyles and lack of leisure time people need short duration vacation at cheaper prices. For which Agro tourism is a better which gives a opportunity to the people to experience village visit by spending a day or two at places near cities.

The idea is to add a novelty attached to in terms of nostalgia as well as experiencing activities which are not possible in their routine life. This may include:

To observe: bird watching, fishing, local sightseeing, nature culture and other

To perform: harvesting of seasonal fruits or vegetables, stays at tents, bullock cart rides, camel rides, , boating cooking on *chulhas*, participate in rural festivals. This may also be done with selling of handicraft and other food products made at local area.

I. RESEARCH OBJECTIVES

- To explore the current scenario of the agro tourism in Marathwada.
- To understand the requirements of the agro tourism development.
- To study the problems and challenges faced by agro tourism.

II. REVIEW OF LITERATURE:

Soumi Chaterjee and others (2019) in the paper “The Evolution Of Agri-Tourism Practices In India: Some Success Stories” through her paper contributed the cases of successful farmers and analysed the various factors affecting the sustainability. **Jayashree Upadhye (2015)** in the paper “ Problems of agro Tourism Industry in Maharashtra: A Study” elaborated all the issues that may be faced by agro tourism industries. The author further pointed out the factors that affect the development of agro tourism. **Vijay Kumbhar (2009)** in the report “Agro tourism A Cash Crop for farmers in Maharashtra (India)” studies the basics of agro tourism and also compared the traditional and recent approach to the farming.

Barberi and mashing (2008) Defined Agrotourism as “ any practices developed on working farm with purpose of attracting visitors” **Marque(2006)** “ a specific type of rural tourism in which the hosting house must be integrated into an agriculture allowing visitors to take part in agriculture and other related activities.” This enables us to understand the possibilities and prosapects for the agro tourism.

III. RESEARCH METHODOLOGY

This paper is based on secondary data that has been collected from various journals articles books reports and other sources. Some of the data has also been collected from government official sites and other web sources. Some of data has also been collected by observation and visit to the some of agro tourism center.

IV. AGRO TOURISM

Agro tourism is kind of business carried out by the famers either supplementary or of as a primary in nature. This may involve providing rural experience to the people from cities along with other farming related activities. It is better alternative for short period leisure or holiday activity near the city areas, saving time in travelling to far distance places.

Products of Agro tourism

People get attracted towards agro tourism because the concept of agro tourism itself has innovative products. Urbanization process has lead to busy routine and stressful lifestyles. People need change and are willing to spend leisure with a novelty of nostalgia. Hence generally agro tourism businesses focus on following products.

- Providing organic food, fruits and herbs.
- Fishing in lakes and ponds
- Dairy activities
- Horse ride. camel ride, bullock cart rides etc
- Traditional games
- Celebration of festivals.
- Staying in tents or tree houses

Providing organic food, fruits and herbs.

Fishing in lakes and ponds

Dairy activities

Horse ride. camel ride, bullock cart rides etc

Traditional games

Celebration of festivals.

Staying in tents or tree houses

BENEFITS OF AGRO TOURISM

- It is sustainable form of tourism.
- It can give additional source of income to the families relying on only the agriculture.
- It can help in development of quality life of locals.
- It gives tourist the experience of village visit and to explore the local culture.
- Tourists from cities can escape from their hectic and busy routine and enjoy leisure at cheaper prices.

SCOPE OF AGRO TOURISM

Availing to meet the roots

Agro tourism gives opportunity to meet our roots i.e. our mother nature. Modern approach of thinking is work hard earn more. So instead of enjoying at resorts and spa people are more interested to get back to their roots.

Cost beneficial

One of the cheapest alternative for leisure as the cost of food travel accommodation and recreation is much lower as compare to any other tourist destination.

Experiencing of traditional farming activities to urban tourist

Almost all the people in residing in the cities have been migrated from rural areas. So they always have curiosity about farming and farming lifestyles. Agro tourism helps in satisfying the curiosity of the urban people.

Preference to peaceful destination

Initially people used to prefer going to resort and hotels for enjoyments but now due to their tedious lifestyle they prefer going to some peaceful destinations' which will take them closure to the nature.

Family oriented activities

Agro tourism may provide a wide range of family recreational activities for all age groups. So it allows that whole family could enjoy together.

Rural recreation

Villages provide variety of recreation to urbanites through festivals and handicrafts. It can introduce to new generations about the rural lifestyles, culture, food habits etc which they cannot understand by living in cities.

CHALLENGES TO AGRO TOURISM

Agro tourism may have handful of benefits but it may confront some of the following challenges:

- **Maintaining quality in services**

Quality in service is basic requisite for any business. The existing service providers are looking for more and more innovative products. Hence it is a challenge for farmers to provide the product with professional approach so as to attract more and more tourist.

- **Infrastructural insufficiency**

Location is one of crucial factor that may affect the business. Infrastructural factors like connectivity to roads communication facilities and other infrastructural insufficiency may affect business adversely.

- **Lack of Awareness among farmers**

Farmers in Marathwada region may suffer from low level of development inadequate transport facilities and low level of education. Due to all above features farmers totally depend on traditional methods of farming.

- **Government support**

The development of agro tourism is largely dependent on government support as creating suitable policy is a task of Ministry of Tourism and Cultural Affairs of Government of Maharashtra.

Government should look into preparing of strategic documents aimed at agro tourism development. It should also take into consideration possibility of rural and entrepreneurial development through agro tourism. Government should look for making available all the technical, financial and marketing support to the farmers for the development of agro tourism.

CONCLUSION

Agro tourism is a auxiliary to the traditional agricultural activities in Marathwada region. It a opportunity which farmer can avail additional income to the farmer to beat the adversities of current situations. This model is beneficial to tourist as well, as it gives privilege to them to enjoy in rejuvenating environment and experience the village life also gets the novelty of nostalgia.

With agro tourism socio economic development of rural area can be attained so government should provide technical, financial and marketing support through policy making and strengthening the backbone of our country.

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CONTRACT AND CORPORATE FARMING: PROS AND CONS

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ABSTRACT

More than 58% of the Indian population depends on agriculture. The farming is the main source of bread and butter of countryside Indians. In recent times many new innovative farming actives are conducted to get more advantages besides traditional farming. Corporate farming and contract farming are some of the considerable initiatives which have their own advantages and disadvantages. The present paper attempts the pros and cons of Contract and Corporate farming. It also highlights the development of contract and corporate farming in India.

Keywords: Agriculture, Modern Agriculture, GDP, GVA, Small and Marginal Farmers and APMC Act etc.

INTRODUCTION

The history of farming is as old as human evolution. There is evidence of cultivation in India in 2500 BC. It can be traced from Indus Valley Civilization¹. Hunting is the primitive stage and Farming is the development stage were only activities which human have started together. In the countryside, it is assumed as a means of bread and butter only. The commercial views toward agriculture found only in developed countries. In India, tea farming is the only farming which firstly seen as a commercial farming. Today also many of the Indian farmers have not maintained their accountings. Modern agriculture practices started in the early green revolution (1950-1960).

At the very beginning, 80% of the Indian population depended upon agriculture. In India agriculture has a 55% share of the country's national income. It was in the early 2000s about 25%. More than 2/3rd of the workforce of the country was employed in the agricultural sector until 1971².

Agriculture is the backbone of the Indian Economy. The development of agriculture and allied sectors directly impact on Indian economy. Agriculture has a great contribution to GDP (Gross Domestic Product) and foreign currency through export. The current GVA (Gross Value Added) is 14.4% (2018-19)³.

In recent times it has turned from the tradition to modern agriculture. The government also strives to increase the farmer's income through commercial view of farming. Farmers are engaged in new farming activities i.e. contract and corporate farming. Contract farming is an agreement between farmers and companies for future products, where corporate farming is farming on large scale. Both types of farming have their own advantages and disadvantages. This research paper attempts the pros and cons of both the farming activities. In support of this, the following objectives were framed.

OBJECTIVES

The main objectives of this research paper is to know the pros and cons of the Contract and Corporate farming. Apart from this main objective following objectives have studied.

1. To know the basic concept of contract farming and corporate farming.
2. To know which farming activity is beneficial in the present context.

DATA COLLECTION

The data for the present study is collected through secondary sources of data collection.

CONTRACT FARMING

The traditional and conventional farming produce as per their own and local needs. On another hand the agro-based and allied sectors required timely and quality agro-product as a raw material for the industrial production. Urbanization, increasing middle class families in cities, demanding more standardized products. It has given birth to Contract farming⁴. Contract farming is the forward contract with agro-products producer i.e. farmer and buyer (companies), here one party commits to another party for the supply of agro-product. It is contracted to provide agriculture products of certain types, at a certain time, with pre-determined price, quality, and quantity. APMC Acts draft says, "Contract farming is a pre-production seasonal arrangement between farmers and sponsors which transfers post-harvest market unpredictability from farmers to sponsors."⁵

The Company provides technical supports, seeds and selected inputs to the farmers that they can produce as per the contract between them. In this farming, farmers get technical support and advice, advanced equipment and

technology, high yield seeds and financial supports too. The landholding of the Indian farmer is decreasing day by day due to passing by legacy from one generation to another made it pieces of land. Hence the contract farming can help the farmer who holds the small piece of land. The small farmers have a limitation of investment, unavailability of technical supports, low risk, etc. In this case the contract farming fixes their problem.

Contract farming does not make them landless. It is just a contract that has to execute as per the agreement with companies. Government has taken initiative to increase the productivity and income of the small farmer. The Indian government's National Policy of Agriculture also promotes the private sector in Contract farming.

Through contract farming, farmers get an assured order for their agro-product. It not only generates employment to the particular farmer as well as agriculture labour, but also gets employment in their own area. It can be stated that it is also a remedy over the migration of rural populations to urban and subsequent problems too.

It also leads to rural development. The rural farmer gets the advanced equipment, technology and experts guidance that can make them more productive. The contracting company looks after the quality of product. For quality, the Product Company provides all quality inputs to the contracted farmers. Contract farming is seen as one of the promising farming activities in the agriculture sector in the present agricultural context.

Simultaneously, contract farming has disadvantages too. The contract farming leads to the same patterns of crops which degrade the fertility of the land. The diverse cropping patterns improves the productivity of the land. The monoculture product and in the specific conditions, quality of soil fertility and germination power of crops becomes weak, to grow such product it leads to excessive use of pesticides fertilizers. It is also seen that the single crops lead to more efficient diseases. It results bad effect on human health as well as an adverse impact on the environment and natural resources, degraded soil, salination of land and exploitation of groundwater etc.

ADVANTAGES OF CONTRACT FARMING

The contract farming is emerging in recent times as a preferred way of farming. It has the following advantages:

1. Easy access to financial Assistance.
2. Skill & Technology Transfer
3. Farmer gets specialized advice.
4. In a predetermined price contract, the farmer gets safety and risk-free deal.
5. Availability of new markets for the farmers.
6. Availability of quality, graded and specified raw materials to the company.
7. The company gets a regular supply of raw material even during the fluctuation in the market.
8. Future planning for the expansion can be achieved through trusted supplies of raw materials.
9. It leads to goodwill within the market of the product of the company.
10. It generate employment in a rural area.
11. Increase private sector investment in agriculture.
12. Improve self-reliance in farmers.

DISADVANTAGES

1. Need for more competent legality.
2. Monoculture farming kills crop diversity.
3. This leads to Salination and infertility of soil.
4. More vulnerable crops.
5. Chances of reparative crop disease.
6. Degradation of land
7. Risk of a new product, chances of failure.
8. Adverse impact on Environment and leads soil pollution.

The above discussion clears that contract farming is emerging and more profitable to the farmers, special to small farmers. It also generates employment opportunities for agriculture labour. It is beneficial to both parties engaged in the contract. Its advisers impact on the soil quality and groundwater and environment.

CORPORATE FARMING

The landholding pattern in India changing rapidly due to diversion of land amongst its legal heirs from generation to generation. It has also given rise to the class of small land holder. The small and marginal farmer has their own limitation to produce agro-product on a bulk level. It also becomes a barrier to export. The agricultural reforms are being undertaken with primacy given to public-private partnerships and a significant role is being assigned to the private corporate sector in rural development and poverty reduction through trickle-down of growth⁶.

Corporate farming can be defined as the “farming which is practiced on a large scale and owned by or greatly influenced by the large companies.” This consists of ownership of farms, selling of agro products, companies' influence on agricultural education, research, public policy through funding initiatives and lobbying efforts. Sometimes the agri-business is also termed as corporate farming⁷. Corporate farming refers to direct ownership or leasing in farm land by business organizations in order to produce for their captive processing requirements or for the open market⁶.

In India, corporate farming is not allowed, but the leasing of wasteland by the big corporate houses made it in practice. Corporate farming is one such initiative attempted in many Indian states alongside contract farming⁶. To get implement in practice, many corporate houses, associations demanded corporate farming. It also demanded long term lease and wasteland for the long term. Some farmers union, associations and leader also supported corporate farming. In favour of this, some states have liberalized their land laws like Land Ceiling Law i.e. they have allowed the large holding of land for research and development and export-oriented production. In some cases found that the government has favoured some of the corporates by charging minimum cost per acre. It was also argued by the leader of the farmers' association that small and marginal farmer should welcome the corporate farming by selling their peasant farm to the corporate.

Corporate Farming holds a large scale of land, hence the agriculture production of corporate farming is on a large scale. The investment for the large scale production, huge financial requirement, standardized and export quality production and technical expertise etc. are the strength of the corporate farming. Corporate farming not only exports the agro product but also fulfils the local need too by producing more. This is an obstacles for small and marginal farmers. Small and marginal farmers are not able to raise the funds, technical support, and expertise. So they fail to fulfil the commitment within specified time.

Every coin has two sides, one must see both coin side, i.e. Corporate farming also has the disadvantages. It makes small and marginal farmers landless. This is like, making them helpless and beggar. The corporate farming on a large scale leads to more exploitation of groundwater, natural resources. It result into salination of soil and making landlords to labours. It is also against the welfare state concept of the constitution. Allowing corporate farming is allowing capitalist economic policy in the country.

Hence many of the experts have suggested contract farming. Contract farming is more convenient in the context of Indian agriculture. It is seen that corporate farming is failed in the developed countries. It is also argued that contract farming is more suitable than corporate farming in developing countries.

ADVANTAGES OF CORPORATE FARMING

The large scale of farming has more advantages than small and marginal farming. Advantage of corporate farming are as follows:

1. Corporate farming produces on large scale.
2. It is more efficient than small and marginal farming (peasant farming)
3. Availability of huge investment and financial resources and quick transportation.
4. Higher output than peasant farming.
5. Leads to export and commercial agro-product.
6. Availability of high technical support and expertise.

DISADVANTAGES

1. It makes small and marginal farmers landless.

2. Exploitations of natural resources.
3. Aims of contract farming are profit-oriented which leads
4. It leads to degradation of the environment.
5. It is anti-public interest.
6. It is a journey towards capitalist economy.
7. Allowing foreign companies into agriculture will be against the interest of Indian farmers.
8. It can lead to the monopoly in the agriculture sector.

DISCUSSION

The contract farming is the farming where the farmers and company come together and sign the agreement and get into the contract. In this the farmer has to supply contracted agro-product as per the contract. The corporate farming is totally different, it purchases lands from a small and marginal farmer or leases it from farmers or from the government. It makes landholders landless. In contract farming farmers have to produce as per the requirement of the contracted company, whereas in corporate farming the company produces its own product. It exports it as well as fulfil the local needs too. It leads to the exploitation of the total family of a farmer. Later on, it is seen that landless farmers committed suicides too. In contract farming, farmers get technical, financial and expert support of the contracted company. It transfers the technologies to the farmers, whereas the corporate farming has no such access to the farmers. In corporate farming they get the price of the land once and don't get anything later on, they become landless. Contract farming boosts the self-reliance of the farmer. Whereas corporate farming makes them labour, helpless and beggar. Contract farming shares its profit with farmers. Contract farming shares the risk of failure, there is no chance of such in corporate farming. Cooperate farming does not share the profit with the farmer. Corporate farming is unconstitutional and leads to capitalism, where contract farming is apt in the present conditions of India. In both of the farming activities exploitation of the natural resources and environment, salination of soil and degradation of land. There is a special law regarding contract farming, for corporate farming, there is no special law. Only ceilings law somehow regulate the corporate farming. The government has taken initiatives to promote contract farming. In the case of corporate farming still, it is not allowed.

CONCLUSION

Hence it is concluded that contract farming has a preference over the contract farming due to stabilities to the small and marginal farmers. It is also noted that the contract farming is more suitable for the Indian agriculture sector. Where the farmers get technology transfer, expertise, financial assistance etc. The small and marginal farmer remain the land holders in the contract farming. In the case of corporate farming, it make them landless. The corporate farming leads to export-oriented production as well as fulfil the local needs too. It is more efficient than in small and marginal farming. The availabilities of quick transportation, huge investment, quality production and availabilities of the technical supports etc. are the strength of corporate farming. The lack of flexibility of corporate farming with small and marginal farmers, it the main cause of failure of the contract farming.

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IMPACT OF GLOBALIZATION ON RURAL DEVELOPMENT IN INDIA

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• ABSTRACT

The term globalization has been associated with key areas of change, which have led to a marked transformation of the world order. Globalization in India is generally taken to mean integrating the economy of the country with the world. This, in turn, implies opening up the economy to foreign direct investment by providing facilities to foreign companies to invest in different fields of economic activity in India. The main policy initiated towards globalization by the Government of India can be discussed under many headings. Globalization can be a major force for prosperity only if it is backed by adequate national policies and conducive social and economic environment. The present paper is totally based on secondary data. This paper will give an overview of what the forces of globalization have in store for the women of India. The various impacts of globalization on the society as well on women in India were also highlighted in the paper. The data thus collected shows the status of globalization in India, the significant role played by the new economic policy in promoting the Indian Economy, Does globalization cause poverty, Why are so many people opposed to globalization and Can globalization be controlled. A large group of working women of India is in the rural and unorganized sectors. Socially the majority of Indian women is still tradition bound and is in a disadvantageous position. Since globalization is opening up the Indian economy suddenly at a very high speed, without the required economic and social policies to provide the much required safety net, women who have been involved with production in the traditional ways, have to cope with numerous problems and yet try to avail of the opportunities which an open economy promises. With this background, this paper mainly focuses on the Anthropological vision and critical reality on the impact of globalization on Indian rural women from various angles.

• INTRODUCTION

Globalization is the new buzz word that has come to dominate the world since the nineties of the last century. Globalization can be simply defined as “The Expansion of Economic activities across political boundaries of native states”. Globalization refers to increases the movement of finance, inputs, outputs, information and science across vast geographic areas. Globalization aims at the integration of the Domestic Economy with the Global Economy and the optimum utilization of growth potential. The process of globalization has revolutionized World Agriculture and allied sectors of are directed to improve the efficiency productivity and cost competitiveness. Globalization has brought in new opportunities to developing countries. Greater access to developed country markets and technology transfer hold out promise improved productivity and higher living standard. The negative aspect of globalization is that a great majority of developing countries remain removed from the process. Till the nineties the process of globalization of the Indian Economy was constrained by the barriers of trade and investment liberalization of trade, investment and financial flows initiated in the nineties has progressively lowered the barriers to competition and hastened the pace of globalization. India is widely considered as one of the hot spots for the wider spread poverty and malnutrition, which shelters about one-fourths of the world's poor, although it accounts for only 17 per cent of the Global population and with only 2.4 per cent of world Geographical area. One of the widely recognized strategies recently in developing countries including in India to achieve the millennium development goal of reducing absolute poverty by half in the year 2015 is to improve rural household income by initiating necessary reforms and structural adjustments in rural sector especially in agriculture sector. The 1990's have witnessed a significant shift in the Macroeconomic Policy Environment around the globe including in India. India also acceded to the World Trade Organization agreement in order to integrate its economy with the global trade. Under the World Trade Organization agreement major instruments of the reforms initiated in farm sector the 1990's. (a) Gradual withdrawal of the state intervention in Agricultural markets, particularly grain trading (b) reduction in tariff rate on imports of food items and reduction in price controls (c) gradual elimination of the quantitative restrictions on exports (d) encouraging the private sector participation both in output, and input trading. (e) Liberalization of food and agriculture products has allowed the dumping of highly subsidized agricultural products from North to South. These reforms are primarily aimed at (a) Improving the competitiveness of agriculture to exploit new export opportunities in the global market. (b) to encourage agricultural diversification towards high value crops thereby increasing farm income and the availability of more food grains thus augmenting food security addressing malnutrition (c) to accelerate growth in Agriculture.

• CONCEPTS AND ISSUES OF GLOBALIZATION

Globalization is now a crosscutting issue in the firmament of academic discourse. The concept of globalization has been generally depicted as an irresistible new force that will either wreck or save the planet. Globalization connotes free flows of goods, services, capital, ideas, information and people, which produce national cross-border integration of a number of economic, social and cultural activities. Rapid globalization has narrowed distance between the world's people, some have gained and others have lost opportunities. Political economist, Robert J. Samuelson (2012) says, "globalization is a double-edged sword: A powerful vehicle that raises economic growth, spreads new technology and increases living standards in rich and poor countries alike but also an immensely controversial process that assaults national sovereignty, erodes local culture and tradition, and threatens economic and social stability." Globalization is highly contested, complex, multidisciplinary discourse. No single definition can tap its broader meaning, implications and its ramifications. According to Stiglitz (2002) globalization means "the removal of barriers to free trade and the closer integration of national economies". It means worldwide interpenetration and interdependence of all sectors-economic, political, social, cultural, and military (Barakat, 2007). Globalization is perhaps the most profound source of international transformation since the industrial revolution. The adjective 'global' refers less to a place than to a space defined by electronic flows and a state of mind" (Kofi Annan, 2000).

Globalization process involves costs, risks, challenges, conflict, and potential benefits. Some scholars belong to globaphiles (pro-globalization) thinking meaning that it work for the poor while some scholars belong to globaphobes (anti-globalization) thought meaning that free trade is inherently bad for poor states.

There are supporters and critics of the globalization. Supporters equate globalization positively with openness, cosmopolitanism, integration where as the critics equate it with western imperialism, corporate domination, rampant consumerism. In a globalized world political, economic, cultural and social events are intertwined with one another. This integration of global political, cultural, social norms, intensification of activities, interconnectedness is resulting in concepts like "shrinking globe". Kegley (2004:267) referred globalization "as shorthand for a cluster of interconnectedness phenomena that together are transforming world politics. The most common notion has conceived globalization in terms of internationalization, which describes the increase in transactions among states reflected in flows of transaction, investments and capital. The process of internationalization has been facilitated and is shaped by inter-state agreements on trade, investment and capital as well as by domestic politics permitting the private sector to transact abroad (Woods, 2008:252). From this perspective, Scholte (2000:15) puts "global" as simply another adjective to describe cross-broader relations between actors and "globalization" designed a growth of international exchange and interdependence. Internationalization purportedly includes enlarged movements between countries of people, messages and ideas. Globalization refers to a process by which economies of the world become increasingly integrated with global economy and policymaking and it also refers to an emerging "global culture" in which people more often consume similar goods and services across countries and use a common language of business such as English-these changes facilitates economic integration and help further expansion of it (Todaro and Smith, 2006).

Globalization, as an institutional process began in 1986 through the Uruguay Round of trade negotiations which was completed in 1994. Then WTO was created in 1995. It is an international organization designed to enforce rules of game in international trade. Though globalization has become an often-repeated jargon and a buzz word among the development thinkers and practitioners, globalization has not been defined properly yet although all definitions miss out the point that capitalism is the current force of globalization. Globalization is a phenomena produced by historical changes within a broader framework of continuity. The history of globalization passes through five different phases such as mercantilism (1350-1650), colonialism (1650-1830); imperialism (1830-1945); Neo-colonialism (1945-1985) and globalization (1985 - onward).

• CONCEPT AND ISSUES OF RURAL DEVELOPMENT

The concept of rural development is all embracing encompassing multidimensional factors of rural life. Conceptually rural development is multidisciplinary relating to economics, political science, public administration, public health, business management, cooperative credit, community operation, calculation and other fields (Mashreque and Nasrullah, 2005:1). The World Bank (quoted in Obaidullah, 1995) defines rural development as a strategy designed to improve the economic and social life of a specific group of people. It involves extending benefits of development to the groups who seek a livelihood in the rural areas. It seems that the concept that appears in the sector policy papers of World Bank has a reference point for the amelioration of the conditions of the poor that include marginal farmer, landless, sharecroppers, tenants, small traders and other occupational groups who lived at subsistence level. Rural development means raising the productivity and consequently the real income of families earning their livelihood in rural areas, by increasing employment

opportunities in farm and non-farm activities, thereby facilitating their levels of physical, social and cultural well-being (Sen, 1996). It encompasses wide range of developmental activities involving productive sectors like agriculture, fisheries, livestock, industries, infrastructural development (irrigation, roads, electricity, etc.), social welfare (health, nutrition, deduction, etc.) and support for productive activities like research, extension, credit, processing, marketing, etc. Thus, rural development is everywhere a concept, which confronts governments with every complex problem of administrative management including the orchestration of numerous public services and non-governmental organisational efforts.

Rural development means creation of those values, socio-economic systems, institutions and incentives which will provide people greater meaning and purpose to life and will assure reasonable satisfaction of basic, physiological, psychological and aesthetic needs to all members of the rural society (Ahmed, 1983). Very often little distinction is made between national development strategy and rural development policy in political discussions, planning exercises and academic discourses. According to President Julius Nyerere of Tanzania "A policy of rural development is a policy for national development". Such a policy of rural development as a strategy for national development is necessary for countries having a sizeable rural sector (Todaro, 1991). Rural development connotes the idea of development which implies induced qualitative and qualitative changes in a socially desirable direction (Faizullah, 1981). It means improvement of living standard of rural people. It involves change in agricultural and industrial productivity of the rural sector changes in health, education and communication levels, changes in attitudes of life of rural people towards better thinking and better living. It includes technical changes and innovation for modernizing farm structures to meet rising demands of food, appropriate govt. economic policies for creating an effective supporting system, supportive social institution to change rural environment to improve levels of living (Assaduzzaman, 1981). Rural development creates markets and food supply to support the industrialization of the country (Abdullah, 1979).

- **ADVANTAGES OF GLOBALIZATION IN INDIA**

- ***Economic Advantages***

Markets are full of products having better qualities & latest technologies; and customer is free to purchase product of his choice. These innovated products have also increased the living standard of the Indian mass. India has got a global market for its products and services Globalization has increased the flow of money in India as MNCs set up their establishments in India giving employment to Indian mass. Besides it they pay huge taxes to the government. Import of latest technology has been continuously beneficiary to Indian producers. They are making their products highly competitive in international market by using these technologies. Producers are now getting benefits of large scale production as they have to increase their production volume to cope up with the domestic as well as international requirements. Globalization has also helped India in earning FOREX as export is done to various countries of the world. Besides it, Indian companies also set up their establishments in foreign countries. Goods and services are in accordance with Global standards. Economic activities are being guided by patent, copyright and WTO agreements.

- ***B—Political Advantages***

Increasing interdependency has also minimized the possibilities of war between countries. Democratic ideas are spreading throughout the world. Sense for International justice against crimes, pollution and terrorism is increasing. Importance of international bodies is increasing.

- ***C—Socio-cultural Advantages***

Globalization has played a major role of changing the social outlook of Indian mass as Indians are getting the latest knowledge and ideas of the developed countries. Conservative attitude is now changing. Removal of cultural barriers has reduced the narrow-mindedness of the humans specially the Indians. Now the whole world has turned into a small village. Peoples have started thinking logically and scientifically. Globalization has also affected positively the geographically remote areas and thus the regional disparities are curtailed. Increased immigration between countries has developed tourism removing cultural barriers across the world.

- ***D—General advantages***

As developed countries are much conscious in choosing environment-friendly products so due to rapid globalization, the idea of "Green Consumerism" is also gaining popularity in India day by day. Sense of environment protection is continuously increasing. The role of media has become global which is spreading continuously the latest ideas and development throughout the world.

- **GLOBALIZATION AND RURAL INDIA**

Globalization is held responsible for unemployment, cultural degradation and difficulties of competition. As per a report of ILO (2004)-"The lives of the educated and the rich had been enriched by globalization. The IT sector

was a particular beneficiary. But the benefits have not yet reached the majority and the new risks have cropped up for the losers, the socially deprived and the rural poor. Western perceptions which dominated the globe media, are not aligned with local perspectives, they encouraged consumerism in the midst of extreme poverty and posed a threat to cultural and linguistic diversity.” In other words, It seems that benefits of globalization are mainly absorbed by the urban population of India. The following points show that the villages have been neglected from the sweet fruits of globalization- The farmers are still living in Kuccha houses made of mud etc. Due to globalization some countries specially developed countries, have become industrial hubs covering the global demand. This has decreased entrepreneurial activities in developing countries which lead to unemployment. Rural population is still suffering from unemployment as rural labour is mostly uneducated and unskilled. Machines and latest technologies have reduced the number of manpower a lot. Electrification of villages have not yet been completed by the govt. Adding further the villages having electricity get on an average only 3-4 hours of supply daily. Toilet system in Indian villages are otherwise lacking or of poor standards. Though the govt. has made the primary education compulsory, but many villages lack in educational facilities. Children have to cover a long distance to get to their schools. Study material available to rural children and mid –day meal is of sub-standard quality. Globalization has caused intermingling of cultures. Though it has curtailed narrow-mindedness of humans, but it has caused cultural degradation also specially in India. Western ideas and culture has started killing the social ethics of Indian mass. More and more people have become ignorant about social, ethical and moral values. Indian villages lack in facilities of technical education and it is not always possible for everyone to get access to urban areas for technical education. That is why rural labour remains unskilled. As most of the villages don't have adequate electricity and modern means of communication, so the knowledge-base in rural Indian mass becomes weak. Govt. has not done satisfactory work for promoting of small-cottage industries in villages. So educated rural youth remains unemployed and migrates to urban areas. Indian rural population is still conservative. Culture and social values are preferred more. Tradition is still more important than science. Imports make the farmers' position worse as they are not able to compete with imported goods in terms of price and quality. The position of artisans is also bad in villages. They are also not able to compete with machine-made goods. As life standards have risen up significantly so the wants are increasing day by day but the resource generation is not increasing with a significant speed. So globalization is increasing the numbers of poor citizens having a long list of requirements. As the competition has become global, so it has become quite difficult for small, cottage, handicraft & medium industries to maintain constant continuity and development track. Countries especially developing countries have assumed Foreign Capital as a perfect medicine for economic development. But it has created several hurdles in free and successful functioning of entrepreneurial activities. Also excessive use of foreign capital is also harmful for the political survival of the country. As it is human nature that evils are grasped hurriedly not the merits. So in the context of globalization, it has changed the cultural values of Indian mass & due to this villages have suffered a lot.

• **ROLE OF GLOBALIZATION OF FARMERS**

The importance of globalization farmers in agriculture has been increasing. The share of rural females in agriculture was around 83 per cent in 2004-05 as compared to 67% among rural men, showing the importance of globalization farmers in agriculture in rural areas. Percentage of globalization farmers among marginal farmers (38.7%) is higher than that for large farmers (34.5%) in 2014-15. These proportions have increased over time. Agriculture is becoming increasingly feminized as men are migrating to rural non-farm sector. They work in “land preparation, seed selection and seed production, sowing, in applying manure, fertilizer and pesticides, weeding, transplanting, threshing, winnowing and harvesting etc as well as in animal husbandry and dairying, fish processing, collection of non timber forest produces (NTFPs), back

yard poultry, and collection of fuel wood, fodder and other products for family needs” (GOI, 2014). Despite their importance, globalization farmers are continually denied their property rights and access to other productive resources. Protecting globalization farmers' rights in land, enhancing infrastructure support to globalization farmers, and giving legal support on existing laws, will facilitate recognition for globalization farmers as farmers and enable them to access credit, inputs, and marketing outlets.

• **CHALLENGES OF GLOBALIZATION**

Increasing globalization has added to the problems faced by the globalization holding agriculture. The policies of huge subsidies and protection policies by developed countries have negative effects on globalization holding farmers in developing countries. If support is not given to globalization farms, globalization may become advantageous for large farms. There has been adverse impact of trade liberalization on the agricultural economy of the region's growing crops such as plantation, cotton and oil seeds in which foreign trade is important. With

liberalization, the issue of efficiency has become highly relevant as domestic production has to compete with products of other countries. In the recent years domestic prices of several agricultural commodities have turned higher than international prices. India is not able to check import of a large number of commodities even at high tariff. This is true not only in the case of import from developed countries where agriculture is highly subsidized but also in the case of products from developing countries. India is facing severe import competition in the case of items like palm oil from Malaysia and Indonesia, spices from Vietnam, China and Indonesia, tea from Sri Lanka and rice from Thailand and Vietnam (Planning Commission, 2014). To compete in the global market,

the country needs to reduce various post-harvest costs and undertake suitable reforms to improve efficiency of domestic markets and delivery systems. To be able to successfully compete in a liberalized trade regime, therefore, there is need for a paradigm shift from merely maximizing growth to achieving efficient growth. For farmers, perhaps the single most adverse effect has been the combination of low prices and output volatility for cash crops. The effect of volatility in international prices on domestic agriculture should be checked by aligning tariffs with the changing price situation.

• **IMPACT OF GLOBALIZATION ON RURAL DEVELOPMENT**

Rural development primarily concerned with uplifting people out of poverty. The impact of globalization on rural societies, their economy, environment must therefore be viewed through this perspective. There is an attempt to what impact globalization having on rural areas. Major aspects of globalization that relate to rural life or its development which includes the commercialization of agriculture and expansion of agro-industries, the liberalization of international trade and marketing for food and other agricultural products, the intensification and internal labour migration, the increasing privatization of resources and services and the wider use of information and communication and technologies. Thus, the wave of globalization hit India at the end of the last century which results in all the spheres of life. Labour migration to cities from rural areas in search of employment was a common phenomenon. This was for various reasons especially for luxurious life, handsome salary and for numerous job opportunities. Earlier there was a 'minimum wage act' and now equal wage for all is provided. Today the percentage of village people attending the call of nature in open fields is reduced. The good roads restrict make them successful to sale agricultural products from villages to goods markets in cities & towns. As a result they can earn good price of their product. Life in rural India was miserable due to non-availability of electricity. Several villages have been electrified. It is big benefit in rural development. Globalization is going to make much difference to rural life through electricity. If this is supplied uninterruptedly 10-12 hours per days to these villages then ultimately, the process of development in rural life will be rapid. Education is concerned, in villages school buildings are available in villages and numbers of teachers are appointed in primary schools so as to improve the primary education. The infrastructures like benches, boards and other facilities are of improved quality. There is, however, another positive development that girls are attending the schools in the villages. Also the number of students attending graduate and post graduate courses is increasing with awareness among students from rural areas. The technical education is providing to most of the students from rural areas to secure employment. Technology is trying to make use of it in villages and other communication infrastructure. People know about the internet. There exists number of small scale industries in villages to provide employment to educated youth. Government is trying to push the technological changes in the agriculture to make it a profitable venture. Efforts have resulted as success stories in selected cases. India's real culture is still preserved in rural life even though the advancement of technology has much influence in rural areas. People still prefer to wear dresses of old fashion and celebrate festivals in old styles. Folk dances and folk songs are still popular among villagers. Meanwhile the villagers have awareness and culture is touched and affected by western influence. Thus Globalization has an impact on rural life as standards of living are good and migration of people is taking place and poor people are moving to urban areas in search of employment. But, as we know every coin has two sides there are numerous advantages of Globalization on the rural scale or the Indian Village. The impact of globalization has been felt by the Indian rural market as much as the urban counterpart. Hence, we can see that today changes are taking place rapidly in all walks of life and rural areas are no exception to this. Improved infrastructure facilities, economic liberalization, renewed emphasis on agribusiness and small industries, fast changing agricultural technology, scope for commercialization of agriculture, greater budgetary provision for rural people are few reasons to mention. Moreover, various socio-cultural, psychological and political aspects of rural life are also changing. The farmers in the Indian village now have access to the advanced equipments for agriculture, which leads them to better yields and in turn it helps the economy of the country. Globalization also provides better exposure to the agricultural produces and ensures the farmers that they get the correct value for the produces due to globalization.

• CONCLUSION

The impact of globalization on Indian and rural life has a tremendous influence which is both positive as well as negative. The Indian urban and rural life is viewed as the two faces of the same coin. They are mutually interdependent and both have a greater impact of globalization. The impact of globalization on Indian rural economy has given new face to modern India. There is a rapid and positive progress towards society. Rural economy is the pillar of through its agricultural activities. The impact of globalization has changed India as one of the global superpowers. However rural India must tread cautiously on the path of globalization as its negative effects can prove to be catastrophic. Thus, India is getting global recognition and slowly moving forward to become a major economic and political strength. Thus, the paper clearly elucidates that globalization is a complex phenomenon. It has a very profound impact on both Indian rural and urban life. India's globalization, urbanization and rural development have shown remarkable growth.

• CONCLUSION

- Regarding extension, the existing Training and Visit (T and V)
- System of extension is top-down in its approach and there is
- Little participation by the farmers. There is a need to take corrective
- Steps to deal with the near collapse of the extension
- System in most states. In the absence of public provision of
- Such services, the resource poor and gullible farmers are becoming
- The victims of exploitation by the unscrupulous traders
- And money lenders interested in selling inputs such as seeds,
- Fertilizers and pesticides. There is, therefore, an immediate
- Need for reforming and revitalizing the existing agricultural extension
- System in the country. The main ingredient of reforms
- Should be : (a) active involvement of farmers through user
- Groups/associations; (b) participation by the private sector and
- The NGOs; (c) increasing use of media and information technology
- Including cyber kiosks to disseminate the knowledge
- On new agricultural practices and the information on output
- And input prices; and (d) building gender concerns into the
- System, for example, by manning the extension services predominantly
- By globalization farmers.

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IMPACT OF GST ON AGRICULTURE AND RURAL DEVELOPMENT

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ABSTRACT

Goods and Services Tax is a single and a broad based tax levied on goods and services consumed in an economy. Agricultural sector has been the root of Indian economy and it contributes to around 17.4 per cent to GDP. About 52 per cent of the total rural livelihood depends on this sector as their primary means of livelihood, so it is important to study the impact of GST on the Agriculture sector. GST will have both positive and negative effect on Agriculture. GST is expected to create a business friendly environment, as price level and inflation rate go down. Good and Service tax has single tax structure as it leads to unified market at national level for goods and services. The implementation of GST is expected to bring uniformity across states and centre which would make tax support policy of a particular commodity effective. Good and Services Tax (GST) was predicted to have a simple harmonized tax structure with operational ease leading to a single unified market at national level for goods and services while ensuring that there is no negative revenue impact on the states. This paper is helpful for Impact of GST on Agriculture sector.

Keywords: GDP, Agricultural , Livelihood.

INTRODUCTION

Presently, the tax structure of India is very complex. Looking to the global developments and tax structure of developed countries, GST is the need of the hour and will be the biggest reform in Indian taxation since 1947. Clause 366(12A) of the Constitution Bill defines GST as “goods and services tax” means any tax on supply of goods, or services or both except taxes on the supply of the alcoholic liquor for human consumption. Further the clause 366(26A) of the Bill defines “Services” means anything other than Goods. Thus it can be said that GST is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. The proposed tax will be levied on all transactions involving supply of goods and services, except those which are kept out of its purview. Amidst economic crisis across the globe, India has posed as a beacon of hope with ambitious growth targets, supported by slew of strategic missions like ‘Make in India’, ‘Digital India’, etc. Goods and Services Tax (GST) is expected to provide the much needed stimulant for economic growth in India by transforming the existing basis of indirect taxation towards free flow of goods and services within the economy and also eliminating the cascading effect of tax on tax. In view of the important role that India is expected to play in the world economy in the years to come, the expectation of GST being introduced is high not only within the country, but also in neighboring countries and in developed economies of the world.

The implementation of GST will affect the working of every sector of the Indian economy, including the most vital and vulnerable component of the Indian Economy, i.e. Agriculture Sector, which contributes approximately 16% to the national GDP. Agriculture in all fields always had the soft corner because of which exemptions from taxes as relief has always been provided to this industry and indirect tax is no exception with GST following the same.

- All basic agriculture goods (not processed) which are not chargeable under current VAT Laws would not be charged to tax in GST.
- Service tax also exempts several services in relation to agricultural produce.

However, there is an exemption in the indirect tax in the agricultural sector but, current 4% VAT will increase to 8% on many food items including cereals and grains as the exemption under VAT is limited to unprocessed food. Thus, there is a need to explore the possible implications of the GST on the Indian Agricultural Sector. This study will mainly focus on the agri – inputs segment of the agricultural sector of the economy.

OBJECTIVES

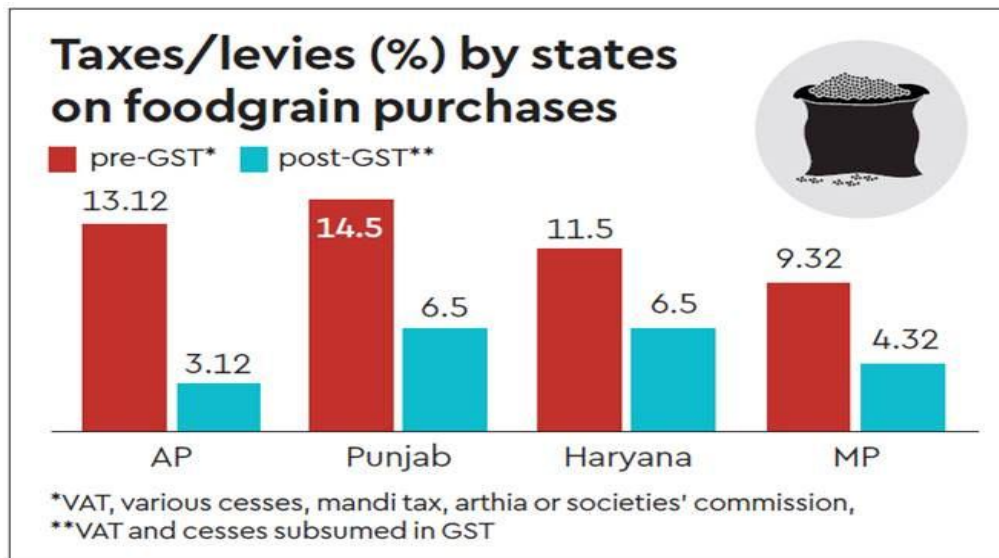
- To know about the Goods and Service Tax benefits.
- To study the impact of Goods and Service Tax in the Agricultural Sector in India

RESEARCH METHODOLOGY

This study is descriptive and uses the exploratory technique. The data for the study data was collected from secondary sources such as magazines, articles published online and offline on various newspapers and websites

NATIONAL AGRICULTURAL MARKET (NAM)

National Agricultural Market (NAM) is a national scheme introduced by the central government. It provides all the farmers and traders in the markets with a singular and uniform e-commerce platform for a transparent and impartial trade of agri-commodities. Prior to the **GST effect on the Agriculture Industry**, the implementation of NAM scheme was challenging due to non-uniform and variable state VAT and APMC (Agricultural produce market committee) laws.



However, there have also been huge Advantages of GST on Agriculture - As after GST has been levied, a successful path for the establishment and implementation of NAM has also been created. Majority of the indirect duties levied on agricultural products have been absorbed under the GST Rate on Agriculture. This allows every farmer, trader, and cultivator to receive the input credit for the tax paid on every value addition, thus, creating a transparent, hassle-free, and convenient supply chain. Moreover, this has led to the free and quick movement of agri-commodities across different state borders within India.

GST Impact on Agriculture Sector

- Fertilizers**

Earlier, fertilizers were subjected to a 0-8% VAT which, after GST, will attract 12% tax. This has increased the prices of fertilizers by 5-7%.

- Pesticides**

Pesticides have been put in the 18% tax slab, increasing from the pre-GST 12% duty and VAT of 4-5% in some states.

- **Tractors**

Tractors have been placed in 12% excise slab, while several of its components and accessories have been put in the 28% slab.

- **Pumps**

GST rate on pump sets has been decreased to 18% from 28%, thus, reducing manufacturing costs and driving sales indirectly.

- **Agri-Commodities**

Highly used agri-commodities such as rice, wheat, milk, fresh fruits, and vegetables are placed in the zero tax slab. This helps in evading tax, cess, and Arhatiya commission imposed by some States.

- **Fresh Produce**

Fresh fruits and vegetables are not subject to any taxes. However, higher rates of 12% and 18% have been introduced for dry fruits and preparations from fruits and vegetables, such as fruit jellies, pastes, jams or juices which were taxed at a rate of 5% earlier.

- **Frozen Produce**

Frozen or chilled fruits and vegetables whether cooked or uncooked, preserved fruits, vegetables and nuts, and areca nuts are taxed at 5%.

- **Processed Produce**

Processed foods like fruit and vegetable juices under GST will be taxed at 12%, up from 5%. Some items like fruit jams, jellies, marmalades, etc. will be taxed even higher at 18%.

BENEFITS OF GST ON AGRICULTURE SECTOR

After the implementation of GST, all farmers, traders, and cultivators are liable to pay taxes. So, the earlier category of people who were exempt from taxes no longer exists under GST.

Also, it saves the agricultural workforce from paying the service tax under the GST implementation laws and guidelines. Along with this, most non-processed agricultural and cultivated products have also been exempted from taxation.

IS GST BENEFICIAL?

Initially, in the immediate aftermath of GST implementation, various states like Maharashtra, Punjab, Gujarat, Haryana, etc., will face quite a bit of **revenue loss**. The revenue, which was earlier generated by charging CST/OCTROI/Purchase Tax, will be compensated to the respective states. But, implementation of GST taxes is going to benefit a lot of farmers, traders, cultivators, and distributors, in the long run, owing to its creation of a single unified national agriculture market. It is designed for farmers to sell their produce for the best available price.

POSITIVE IMPACT OF GST ON AGRICULTURE SECTOR

1. **Improved supply chain mechanism** – The tax regime has reduced the tax burden on the farming sector with the exemption on GST on storage and warehousing of agricultural produce and created an opportunity for farmers to sell the produce at the best available price and reduced the imminent storage-related food loss.
2. **Input Tax Credit** – GST would provide each trader, the input credit for the tax paid on every value addition. This will create a transparent, hassle-free supply chain which would lead to free movement of agri-commodities across India.
3. **Reduced Transportation time** – Agricultural goods are perishable in nature and thus are often influenced by the amount of time taken in its transportation. The implementation is expected to boost the agricultural market as taxation under a subsumed single rate would make the movement of agricultural commodities hassle free.
4. **Tax Exemption** – GST being a consumption-based tax, it will be levied only when food products are sold by the manufacturer and not when they are manufactured unlike the earlier imposed excise duty.
5. **Reduced Interstate Tax** – Government to drop the 1% interstate tax on stock transfers has reduced the amount of working capital required by companies.
6. **Easing Interstate Trading** – Interstate trading of a particular product often is subjected to various taxes, permission, license required for different states at every point of their transaction which has often created

hindrance in trading of products. So implementing GST would be the first step towards liberalizing the marketing of agricultural products and creating a smooth transaction of goods.

7. **Inclusion of more Agri product** – GST has included tax related to trading in oilseeds, cereals etc. which previously were outside the tax structure and thus will benefit the consumers and processors by eliminating the negative impact of price on the trade of such products.

NEGATIVE IMPACT OF GST ON AGRICULTURE SECTOR

1. There are also speculations that implementation of goods and service tax would hike the price of agricultural products to between 0.61% to 1.18%
2. Doubling tax burden: Food items like meat, fish, poultry, grains, cereals, dairy products and milk, fruits, vegetables etc. were exempted from CENVAT and items like food grains and cereals were taxed at 4 percent under the state Vat. However, in current tax regime these food items are under purview of GST regime and highlighting the doubling of tax burden on the food sector. For instance, there was no tax to procure milk from farmers. We only used to pay 2% Central Vat on sale of milk powder to a company. However, in GST regime, the tax can be 12.5% or 15% or 18%. There will be a straight cost hike in milk and milk product prices.
3. Reverse Charge: Most agri warehousing companies rent warehouses from small owners of the property. Such owners are likely to remain unregistered suppliers. However, such renting of warehouses by agencies engaged in providing storage and warehousing services is liable to GST under a reverse charge at the rate of 18 per cent. The tax burden will inevitably be passed on to farmers in the form of higher price for storing goods. This will directly feed into the cost of agricultural produce.
4. Modern infrastructure: Earlier, imports of project equipment used to create facilities to store agriculture commodities like mechanized handling systems and pallet racking systems attracted only a basic customs duty of 5% and were specifically exempt from countervailing duty. The same exemption has not been extended under GST. These imports now attract 18% IGST coupled with the existing 5% basic customs duty, This will result in a spike in the cost of imported machinery, deterring the creation of modern agri infrastructure.
5. Rise in cost of warehousing or cold storage construction Earlier, most services pertaining to the construction of agri-storage infrastructure and food grain handling systems were exempt from service tax. With GST, the exemption list has been minimized. The construction of warehouses as well as cold storages for agricultural produce are now liable to 18 per cent GST.

CONCLUSION

An increase in the cost of few agricultural products is anticipated due to the rise in inflation index for lesser period. Though, implementation of GST is going to benefit a lot, the farmers/distributors in the long run as there will a single unified national agriculture market. GST would certify that farmers in India, who contribute the most to GDP, will be able to sell their produce for the best available price.

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AN OVERVIEW OF INDIAN AGRICULTURAL MARKETING SYSTEM

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ABSTRACT

The Problems and Prospects of Agricultural Marketing There are several challenges involved in marketing of agricultural produce. There is limited access to the market information, literacy level among the farmers is low, multiple channels of distribution that eats away the pockets of both farmers and consumers. The government funding of farmers is still at nascent stage and most of the small farmers still depend on the local moneylenders who are leeches and charge high rate of interest. The globalization has brought drastic changes in India across all sectors and it is more so on agriculture, farmers and made a deep impact on agricultural marketing. It is basically because of majority of Indians are farmers. It has brought several challenges and threats like uncertainty, turbulence, competitiveness, apart from compelling them to adapt to changes arising out of technologies. If it is the dark cloud there is silver lining like having excellent export opportunities for our agricultural products to the outside world.

Keywords: Agro products, Marketing, Intermediaries, Farmers, Rural India, Village

1. INTRODUCTION

India is an agricultural country and one third population depends on the agricultural sector directly or indirectly. Agriculture remains as the main stay of the Indian economy since times immemorial. Indian agriculture contribution to the national gross domestic product (GDP) is about 25 per cent. With food being the crowning need of mankind, much emphasis has been on commercializing agricultural production. For this reason, adequate production and even distribution of food has of late become a high priority global concern.

Agricultural marketing is mainly the buying and selling of agricultural products. In earlier days when the village economy was more or less self-sufficient the marketing of agricultural products presented no difficulty as the farmer sold his produce to the consumer on a cash or barter basis. Today's agricultural marketing has to undergo a series of exchanges or transfers from one person to another before it reaches the consumer. There are three marketing functions involved in this, i.e., assembling, preparation for consumption and distribution. Selling on any agricultural produce depends on some couple of factors like the demand of the product at that time, availability of storage etc. The products may be sold directly in the market or it may be stored locally for the time being. Moreover, it may be sold as it is gathered from the field or it may be cleaned, graded and processed by the farmer or the merchant of the village. Sometime processing is done because consumers want it, or sometimes to conserve the quality of that product. The task of distribution system is to match the supply with the existing demand by whole selling and retailing in various points of different markets like primary, secondary or terminal markets.

2. CONCEPT OF AGRICULTURAL MARKETING?

- The term agricultural marketing is composed of two words-agriculture and marketing. Agriculture, in the broadest sense, means activities aimed at the use of natural resources for human welfare, i.e., it includes all the primary activities of production. But, generally, it is used to mean growing and/or raising crops and livestock. Marketing connotes a series of activities involved in moving the goods from the point of production to the point of consumption. It includes all the activities involved in the creation of time, place, form and possession utility.
- According to Thomsen, the study of agricultural marketing, comprises all the operations, and the agencies conducting them, involved in the movement of farm-produced foods, raw materials and their derivatives, such as textiles, from the farms to the final consumers, and the effects of such operations on farmers, middlemen and consumers. This definition does not include the input side of agriculture.
- Agricultural marketing is the study of all the activities, agencies and policies involved in the procurement of farm inputs by the farmers and the movement of agricultural products from the farms to the consumers. The agricultural marketing system is a link between the farm and the non – farm sectors. It includes the organization of agricultural raw materials supply to processing industries, the assessment of demand for farm inputs and raw materials, and the policy relating to the marketing of farm products and inputs.
- According to the National Commission on Agriculture (XII Report), agricultural marketing is a process which starts with a decision to produce a saleable farm commodity, and it involves all the aspects of market

structure or system, both functional and institutional, based on technical and economic considerations, and includes pre-and post-harvest operations, assembling, grading, storage, transportation and distribution.

3. OBJECTIVES OF THE STUDY

A study of the agricultural marketing system is necessary to an understanding of the complexities involved and the identification of bottlenecks with a view to providing efficient services in the transfer of farm products and inputs from producers to consumers

4. SCOPE AND SUBJECT MATTER OF AGRICULTURAL MARKETING

Agricultural marketing in a broader sense is concerned with:

- The marketing of farm products produced by farmers
- The marketing of farm inputs required by farmers in the production of farm products

5. WHY AGRICULTURAL MARKETING?

Best possible employment of agricultural wherewithal.

1. Increase the standard of living of Farmers and associated people.
2. Smash the vicious circle of poverty.
3. More employment generation.
4. Creation of Utilities: Form, Time, Place & Possession.
5. Foundation for industrial development in villages.
6. Beginning of foreign trade to generate extra income.
7. Source of national income generation.
8. Create the environment for investment.
9. Make available all products of farm origin to consumers at reasonable price without impairing on the quality of the produce

6. MARKETING FUNCTIONS

A little earlier it was said that a marketing system has two distinct dimensions. One of those dimensions is the institutions, organizations and enterprises which participate in a market and the second is the functions that those participants perform. Kohls and Uhl⁶ have classified the functions involved in agricultural and food marketing processes as under three sets of functions of a marketing system

A. Exchange Functions	1. Buying
	2. Selling
B. Physical Functions	3. Storage
	4. Transportation
	5. Processing
C. Facilitating Functions	6. Standardisation
	7. Financing
	8. Risk Bearing
	9. Market Intelligence

7. FIVE MAJOR TRANSITIONARY STAGES WITNESSED IN INDIAN AGRICULTURE-

Phase Remark	Status and Approach	Remark
Phase I : Pre-Green Revolution Period (1950-65)	Status: Deficit in food production Approach: Marketing system designed to handle deficit, regulate trade and manage food security.	-Improved food security through agrarian reforms & large scale investment in irrigation and power. -Enacted Zamindari Abolition Act (1950) - organise agriculture and animal husbandry on modern-scientific lines, abolish begari

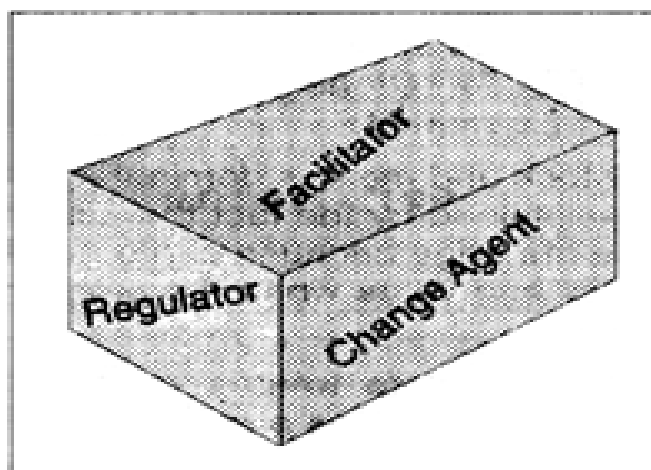
Phase II : Green Revolution Period (1965-80)	Status: Self Sufficiency in Food grains, start of 'Operation Flood' Approach: Marketing system to incentivise output and manage its distribution through procurement.	-Advent of Green Revolution (distribution of high yielding varieties) -Number of important institution set up during 1960 and 1970 (Food Corporation of India, CACP, CWC and State Agriculture Universities -Nationalisation of Commercial Banks -- NABARD and Regional Rural Banks (RRB) established -Cooperative Credit Societies strengthened
Phase III: Post-Green Revolution Period (1980-91)	Status: Diversification Approach: Expansion of technology to other produce types and regions	-Diversification towards high value produce -Focus on commercial horticulture, setting up of Coconut Development Board and National Horticulture Board
Phase IV: Economic Reforms Period (1991-2015)	Status: Approaching surplus Approach: Liberalisation and toward greater international market access	-Improving the functioning of markets and liberalising agriculture trade. -Model APMC Act 2003 to increase private sector participation in marketing and processing. -Signing of AOA of WTO
Phase V: One nation, One market, One tax ICT enabled marketing (2015 onwards)	Status: Food Secure but problem of plenty emerges Approach: Towards a National unified market	-Electronic National Agricultural Market -Model APML Act 2017 allowing for operation of alternate markets and unified national markets -GST roll out, streamline inter-state trade.

8. CONFLICT OF INTEREST IN AGRICULTURAL MARKETING SYSTEMS-

Key Players	Interests
Farmers	Maximum price, unlimited quantities
Manufacturers	Low purchase price, high quality
Traders and retailers	Low purchase price, high quality
Consumers	Low purchase price, high quality

The farmer's interest is focused on getting the best return from his produce, which usually equates to maximum price for unlimited quantities. Manufacturers want least cost, best quality produce from the farmer so that he can sell it at competitive, but profitable, prices. Traders and retailers want high quality and reliable supplies from the manufacturer or farmer, at the most competitive prices. Consumers are interested in obtaining high quality products at low prices. Clearly, there are conflicting interests here.

9. MAIN ROLES PLAYED BY MARKETING BOARDS-



In theory at least, the marketing board contributes to orderly marketing by acting as an agent for improving marketing practices, as a market regulator and as a provider of facilitating services. For instance:

Change agent	Marketing boards can establish marketing practices and procedures for raw and/or processed products.
Regulatory role	Marketing boards may act as “watch-dogs” over agreed marketing practices and procedures e.g. credit arrangements, weights and measures, quality control etc.
Facilitator	Marketing boards may provide all or some of the facilitating services e.g. credit, market intelligence and risk management. The last of these usually takes the form of the guaranteeing of prices. In the case of tree crops prices are announced in advance of harvest. Prices for annual crops are normally made known before planting or sowing.

The role of marketing boards in bringing about more efficient marketing is most often framed by policy makers in terms of modifying the market structure. That is, trying to make what is perceived to be an imperfect market structure more advantageous to producers. Of course, in doing so, account ought to be taken of the effect on both consumers and other players within the marketing system. This is not always done and the question is begged whether a market structure which is organised to the principal benefit of one particular set of players is anything other than imperfect to the others.

10. REASONS FOR HIGH MARKETING COSTS

1. High transportation costs
2. Consumption pattern – Bulk transport to deficit areas.
3. Lack of storage facilities.
4. Bulkiness of the produce.
5. Volume of the products handled.
6. Absence of facilities for grading.
7. Perishable nature of the produce.
8. Costly and inadequate finance.
9. Seasonal supply.
10. Unfair trade practices.
11. Business losses.
12. Production in anticipation of demand and high prices.
13. Cost of risk.
14. Sales service.

11. FACTORS AFFECTING MARKETING COSTS

1. Perish ability
2. Losses in storage and transportation
3. Volume of the product handled
2. Volume of the More – less cost
3. Volume of the Less – more cost
4. Regularity in supply : Costless irregular in supply – cost is more
5. Packaging : Costly (depends on the type of packing)
6. Extent of adoption of grading
7. Necessity of demand creation (advertisement)
8. Bulkiness
9. Need for retailing : (more retailing – more costly)
10. Necessity of storage

11. Extent of Risk

12. Facilities extended by dealers to consumers. (Return facility, home delivery, credit facility, entertainment)

12. WAYS OF REDUCING MARKETING COSTS OF FARM PRODUCTS

1. Increased efficiency in a wide range of activities between producers and consumers such as increasing the volume of business, improved handling methods in pre-packing, storage and transportation, adopting new managerial techniques and changes in marketing practices such as value addition, retailing etc.

2. Reducing profits in marketing at various stages.

3. Reducing the risks adopting hedging.

4. Improvements in marketing intelligence.

5. Increasing the competition in marketing of farm products.

13. RECOMMENDATIONS

Below are the certain measures that can be implemented to bring out the reforms in agricultural marketing so as to ensure just and fair deal for farming community.

1. Establish physical communication.

2. Develop Agricultural infrastructure.

3. Establishment of Regulated markets.

4. Storage and warehouse facilities must be established up to the most remote areas.

5. Education of Agriculture to masses.

6. Information Technology must reach all over the country.

7. There must be proper road connectivity and good all weather roads.

8. Enhance control and coordination over the agricultural markets.

9. Extent of financial support to farmers and agroprocessing units.

10. Training of new marketing techniques should be implemented.

11. Enhancement and support for Public-Private cooperation.

12. Standardization of contract.

13. Enhancement for more cooperative marketing.

14. CONCLUSION

There is an eminent need for the Agri-marketing initiatives to be large and organized. The present market must cover two aspects of marketing network and actual regulation of the conduct of market. The need to strengthen the regulated market system arises from changing nature of linkages between agriculture and markets. It has been observed that better and easy market access and efficient information flow can bring much desired market orientation of the production system. Indian agriculture, moving from commoditization to commercialization drives it towards market orientation. India can claim to have largest network of agri-business cooperatives in the world, engaging in performing manufacturing, procurement and marketing of agricultural produce. These have proven to occupy important place in our economy. The government must examine its policies and regulations with view to strengthen the marketing network and ensure that prices are being determined on competitive basis and markets are being manipulated. Using modern ICT can bring out better solutions as it can facilitate agricultural marketing functions and processes include buying and selling, payment, grading, standardization, transportation in an efficient manner.

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THE EFFECTS OF EMERGING TRENDS ON SMALL BUSINESS

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ABSTRACT

Indian economy is one of the fast growing economies of the whole world, & rural sector is main base of our Indian Economy. After the independence; our Indian Government has been Maximum focused on economy development. Rural India has significant impact on the economic progress of the country; the Indian economy has been digitalizing in rural area through mobile based payments that are faster and cheaper to roll out. It is a matter of increasing awareness in rural area.

In last few years we have seen tsunami kind of disruption in payments services, which led e-commerce, wallet services, digital payments, and remittances to just explode. If we review just last 2 years of work and throw the impact of it on this year it would give us very clear projected picture. 2015 year can be written down as year of awareness & noticing payment methods other than cash, year 2016 was the year of financial services with greater technology with too much of Innovations there after trials and adoptions. In year 2017 we will see (Most likely as per my own calculations and observations), consumers gearing-up for technology, making mind ready to pay little extra for convenience and winning the comfort from their cozy rooms. In Indian scenario consumers might face up to the new and different challenges and have the right solution ready for as well. I am here again with my observations, experience and reading from internet. Please note all my posts are about Fin Tech, MFS, Banking, Telecom and IT Industry (Some time I also write just anything). I do not include specific organization or individual names to promote anything. I write only in generic sense on what is going around the world.

In India due to 8th November 2016 drastic/revolutionary decision what we will going to see is how ecommerce should be done at a massive scale. Consumers will be willing to pay for convenience and pay for fast delivery also internationally for all global players. Banks have seen the greatest disruption so far in money transfers - sending money from person to person, either domestically or internationally.

Keywords: E-Commerce, Digital Payment, Cash, Transaction, Demonetization, Behavior,

INTRODUCTION

India is a developing country with focus on achieving sustainable development. To achieve sustainable development, it is important that all sections of the society get equal opportunity and participate in nation building. Since November 8, every Indian has only one thing on mind: the dilemma of choosing a safe, secure, convenient and cashless payment option. Currently available cashless payment systems include credit/debit cards, e-wallets such as Paytm, Unified Payment Interface (UPI), IMPS, USSD, RTGS, and NEFT. Which one should you use and for what kind of transactions? Here's how you can decide. Lack of awareness of digital financial literacy, especially among the rural population is a major challenge in the country, more so in light of the Government's recent demonetization and plans to make India a cashless economy. There is an urgent need to create awareness among the citizens, especially in rural and semi-urban areas regarding digital finance services and also enable/support in access to digital finance services options

Demonetization is the hottest new topic in the country. Financial analysts everywhere are talking about what the long-term impacts could be while several businesses and people are caught up in the unprecedented cash crunch that has been caused. With the retail businesses taking an all new dimension thanks to the growth of the internet, the business models and the payment methods have all changed. And this complex model is now further complicated by the introduction of demonetization. Though it is true that this can lead to a more positive etc.. in the long term, talking about the short term etc.. it has been predominantly adverse for the customers and businesses

MEANING OF DIGITAL PAYMENT SYSTEM

“Digital payments refer to electronic consumer transactions, which include payments for goods and services that are made over the internet, mobile payments at point-of-sale (POS) via Smartphone applications (apps), and peer-to-peer transfers between private users.” “Digital payment is a way of payment which is made through digital modes. In digital payments, payer & payee both use digital mode to send & receive money. It is also called electronic payment. No hard cash is involved in the digital payments. All the transactions in digital payments are completed online. It is an instant and convenient way to make payments.”

Mode of Digital Payment System:-There are Various mode of Digital payment System Available they are as follows;-

- 1) **E Wallets** – Paytm, Free charge etc.
- 2) **UPI** – Unified payments Interface Apps
- 3) **Plastic Money** – Debit/Credit Cards
- 4) **Net Banking** – Online Fund Transfer
- 5) **Aadhar Card** – Aadhar Enabled Payment System
- 6) **IMPS**-Immediate Payment Service
- 7) **RTPS**-Real Time Payment Service

SIGNIFICANCE OF THE STUDY

Now a Days India has been using electronic payment systems. However, the retail sector still has majority of cash transactions, and payment through cards is yet to pick up. Cards (both credit and debit) are one of the most secure and convenient modes of cashless payment in retail market. The card payments data shows that even though we have Near about 19 million credit cards, 195 million debit cards and half a million point-of-sale terminals, on an average there is just one transaction annually for every debit card and 11 transactions annually for every credit card.

OBJECTIVE

- To understand the concept of Digital payment System.
- To identify the future of digital payment system in India.
- To understand the Challenges & opportunities of digital payment system In Rural India.

RESEARCH METHODOLOGY

The prepared paper is a descriptive study in nature. The study has been carried out based on the collection of the relevant secondary data. Secondary data collection was based on various sources such as published books, articles published in different journals & newspapers, periodicals, conference paper, working paper and websites, etc.

CHALLENGES OF DIGITAL PAYMENT IN RURAL INDIA

In November 8th 2016 central government has taken important step to demonetization of Rs.500 and Rs.1000 currency. But in the rural India where cash was the kind, the options of digital payments were exercised by very few retail outlets and also the consumers were wary of using such trends. After November 8th 2016, some changes took place in Indian economy; it was process of digital payments system. significant developments has taken place in the digital payments and many mobile wallet companies, PoS service providers, e-commerce players, and government initiatives has been focusing on improving the digital payment solutions. But some of the importance challenges of digital payments system in India are as follows:

1. Most of the Indian people buying goods and services only for cash based transaction habits in rural area; they need not go digital payments system either through using debit card or credit card or ETGS or any other. As for decades India has been a cash based economy.
2. Awareness programme would be conducted in rural area about using the digital payments like Smartphone based transactions, feature phone based transactions, usage of credit or debit cards at PoS solutions etc. are some of the key important challenges.
3. The other important issue of digital payments is the lack of technology used in the rural people and also reaches of technology to various locations. Though, it is being sounded that every corner of India shall have ICT services in place, still in many of the locations where the installations were complete, services are not available for the customers.
4. ATM use is mainly for cash withdrawals and not for settling online transactions: Nearly 92% of ATM cards are used for cash withdrawals. Multiple holding of cards in urban and semi urban areas show low rural penetration.
5. Limited availability of point of sale terminals: Most of the POS terminals remain in urban / semi urban areas.

6. Mobile Internet penetration remains weak in rural India: In India there is poor connectivity in rural areas. Lower literacy level in poor and rural parts of the country makes it problematic to push the use of plastic money on a wider scale.
7. Currency denominated economy: High level of cash circulation in India. Cash in circulation amounts to around 13% of India's GDP.
8. In customer point of view, lack of awareness of the customer, still the challenge of gaining the trust of customers is one of the key challenges facing the mobile wallents, digital transaction service providers like banks, fin-tech companies etc.
9. Other point of customer view, the cost of transactions that are levied over the customer is also a major concern. For example, over every debit card transaction, some retailers are charging the transaction cost from customers and it is additional burden. To ensure that debit and credit cards are used prevalently, such transaction charges have to be evaded.

CHALLENGES OF DIGITAL PAYMENT SYSTEM IN RURAL INDIA

A. Inadequate Infrastructure: Smart phone penetration, internet connectivity, electricity, banking services is not adequate (table 1). The point-of-sale (POS) terminal penetration in India is still very low. Moreover, the number of ATMs available is also disappointing. Graph 3 represents the change in number of ATMs from September 2016 to March 2017. The data shows that there has been a substantial decrease in the public sector bank ATMs in the rural areas. The number of ATMs closed are 1398, 1382 and 86 of public sector banks, foreign banks and white label ATMs¹ respectively while the private sector banks have increased the number of ATMs by 32. Thus, it can be inferred that the rural population is not able to benefit from the banking services that are available to population at large.

B. Digital Illiteracy: The rural population is less aware of digital world and computer/smart phone. The erratic internet connection and power supply makes it difficult for them to perform a digital transaction at ease. Trust deficit: There has been a generation past that has dealt only through cash, the old members of the community like merchants, traders and money lenders have always trusted their cash. It is a very difficult proposition to make people trust digital transaction as they do on cash. Nature of Rural economy: Rural economy is mostly informal, so cash suits better than digital transaction. There are short cash borrowings among neighbors and relatives, bartering of goods and services, and loans. Therefore, cash is considered the best option to avail these small benefits of living among the villagers.

C. Lack of Connectivity:- There is lack of internet connectivity in India. There are hardly any Wi-Fi zones in the cities to access the benefits of Digital India. The remote villages or areas are not even connected.

D. Bank Account Illiteracy: Pradhan Mantri Jan DhanYojana have had a great success in a move towards financial inclusion. But still there is a large population which doesn't have bank accounts either because they don't have access to banks or they don't understand the banking system and thus fear to get engrossed in it.

E. Population: - A huge population of India is BPL which struggles daily to earn their breads. They cannot even think of using digital mediums as they cannot afford electronic devices and the convenience charge charged by the banks.

F. Under utilization of debit cards: Though the number of debit cards is currently 10 times higher than the credit cards, the average number of transactions per debit card is 10 times less. On an average, the debit and credit cards together account for only two card transactions per day per POS terminal.

G. Lower acceptability of cards by merchants: The unreasonable pricing of debit cards is a disincentive for small and medium merchants, who have less pricing power due to their low volumes, to transit to card based payments.

H. Increase in cost of currency management: In India, card transactions at POS have been only about 5% of retail sales. This large cash dependence (95% of retail sales) imposes huge pressures on currency management.

I. Lack of accountability: Predominance of cash in retail sales leads to deterioration in business accountability as transaction tracking is not possible; it enables tax leakage, diminishes financial inclusion and enables existence of a parallel economy.

J. Potential of fraud: There is greater risk attached to debit cardholders in case of fraud as cardholder is deprived of the money. Currently banks offer either pin-based or signature based debit cards. As a lost or stolen debit card is useless without its PIN, consumers usually prefer pin-based debit cards.

OPPORTUNITIES OF DIGITAL PAYMENT SYSTEM IN RURAL INDIA

- I. There is a need for RBI to subsidize switch charges, to promote cashless payments.
- II. The pin-based debit cards are more secure than signature-based debit cards. Since all existing debit cards (signature-based or pin-based) are already associated to a PIN, in order to mitigate risk, appropriate regulatory measures should be put in place to make all debit card transactions at POS pin-based. This will use the already existing resources and technology.
- III. Given the cost and risks involved in handling cash, banks need to favourably price electronic products and a situation where electronic products are costlier than paper products should not arise. Thus, to glide through from cash based to card based products, our analysis suggests the MDR* on debit card could be kept at 0.2% with a cap of ₹ 20.
- IV. The credit card is a frilled product since it provides quick credit. The interchange on credit cards should therefore best be left to the issuer banks and competition should dictate the pricing in consonance with RBI's general policy on non-priority sector personal loans. The interchange, currently being borne by merchants, forms a part of the MDR. In order to provide a level playing field, it is recommended that the merchants should be given the freedom to surcharge on credit cards.
- V. In order to ensure that the freedom provided to merchants to surcharge does not lead to a kill for card based payment system (by disincentivising card users), it is recommended that the no-surcharge rule be applied strictly to no-frill debit cards.
- VI. In order to provide convenience to both merchants and cardholders, cash withdrawal at POS should be clubbed along with purchase so as to reduce costs and increase efficiency in cash handling.
- VII. The usage of no-frill debit cards should be encouraged. In order to educate people on the advantages of debit cards over cash, RBI should organize focused financial education campaigns among merchants and cardholders.
- VIII. The Government may also consider promoting avenues where tax benefits are provided to merchants for accepting card based payments, e.g. an appropriate tax rebate can be extended to a merchant if at least 50% value of his transactions are through cards. The government should minimize, if not eliminate, the duties and taxes on manufacture and sale of EDC machines to promote its acceptability.
- IX. Mobile phones are expected to come up with embedded debit cards akin to other utilities like camera, radio, alarm clock, etc. Similarly, normal and GPRS EDC machines will get replaced by mobile phones with EDC capabilities. The mobile phone debit cards and EDC enabled mobile phones could be linked to one's bank account just like an ordinary debit card / EDC machine and can be used for retail payments.
- X. Prepaid debit card is a debit card that is not linked to a regular bank account, but where the consumer instead pays a bank or merchant ₹ x (plus fees) and is given a debit card that can draw on up to ₹ x. Banks should be encouraged to issue prepaid and reloadable debit cards to non-customers. If the retail stores intend to issue their own prepaid debit cards to their customers for use in their stores, such cards should have a bank guarantee.

SUGGESTION & CONCLUSIONS

First I would like to say, Research scholar is social commentator & also Common man. In this research paper all views are personal; this article is not political or business policy as well as no covers any agenda. The research scholar main purpose is too aware the common people about Digital cashless transaction.

Using Aadhar for Online authentication and confirmation of KYC Data will boost growth of digital payment systems. Payment service providers will be able to acquire customers digitally, significantly bringing down customer acquisition cost and improving economics of the digital payments business. This will also transform customer experience as customers will be seamlessly on-boarded on to the digital payments platforms. I fully agree with you that digital payment solutions are poised to grow exponentially. Most banks, section have already embarked on their digitization journey to retain and capture their share of retail customers. Since most customers expect quick and secure transactions experience it will bring immense pressure on the infrastructure, security and involving regulations

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A STUDY OF FUCTIONS OF AGRICULTURE MARKET PRODUCE COMMITTEE IN AGRICULTURE DEVELOPMENT

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ABSTRACT

In India, wholesale agricultural produce trading activities are restricted within the notified area of market yard under Agricultural Produce Market committee Act. Majority of the market-yards are established at the Taluka Place covering geographically respective Talukas as a notified area. To abolish the monopolistic and restricted trade practices government of India has introduced Model APMC Act which has abolished all restriction and encouraging private participation. This has posed the challenges to the existing practices at market yard and raised the concern for reviving the existing business model to create competitive advantages. Jalna APMC largest APMC in Marathwada which is well known for its transparent trading activities. The Management team is reviewing the upcoming challenges of Model APMC.

Keyword: APMC, Role of APMC

INTRODUCTION

Maharashtra State Agricultural Marketing Board, Pune was established on March 23, 1984 as per the provisions of Section 39 (A) of the Maharashtra Agricultural Produce Marketing (Development and Regulation) Act of 1963. Report of the year 2017-18, Maharashtra State Agricultural Marketing Board has completed the 34 years of dedicated service to the agriculture community. Maharashtra State Agricultural Marketing Board is very proud of the development work done during the last 34 years in the field of agricultural marketing in the state of Maharashtra. Marketing Board has implemented various projects, schemes, and new programs for farmers and farmers' cooperative organizations to modernize and strengthen the agricultural project system. In India, wholesale agricultural produce trading activities are restricted within the notified area of Market Orders under Agricultural Produce Market Committee Act Majority of the market-yards were established at Taluka Place covering geographically related Talukas as a notified area. Government of India has introduced Model APMC Act which has abolished all the restrictions and encouraging private participation.

Agricultural produce means all products (whether processed or not) of agriculture, horticulture, animal husbandry, pisciculture and forests as specified in the schedule. The APMCs were established by the State Govt. For regulating the marketing of different types of agriculture and pisciculture products for the inclusion market area or any part thereof. The Maharashtra Agricultural Produce Marketing (Development & Regulation) Act was passed in the year 1963, with a view to regulate the marketing of agricultural and pisciculture products in market areas. After giving proper consideration to the recommendations of the various committees and study groups, some important changes have been made in the year 1987 and after that.

In India, wholesale agricultural produce trading activities are restricted within the notified area of market yard under Agricultural Produce Market committee Act. Majority of the market-yards are established at the Taluka Place covering geographically respective Talukas as a notified area. To abolish the monopolistic and restricted trade practices government of India has introduced Model APMC Act which has abolished all restriction and encouraging private participation. This has posed the challenges to the existing practices at market yard and raised the concern for reviving the existing business model to create competitive advantages. Jalna APMC largest APMC in Marathwada which is well known for its transparent trading activities. The Management team is reviewing the upcoming challenges of Model APMC.

OBJECTIVES OF THE RESEARCH STUDY

This study has been carried out with the following objectives.

1. To study the progress of APMC in Marathwada region.
2. To study the role of APMC.

RESEARCH METHODOLOGY:

Whole study of this research is depend on secondary data. Secondary data were procured form Books, Journals, Magazines, Newspapers, editorial articles and Websites etc.

Functions of APMC Functions of APMC are

- To promote public private partnership in the ambit of agricultural markets.

- To provide market led extension services to farmer.
- To keep an eye on pricing system and transactions taking place in market in a transparent manner.
- To ensure payments to the farmers for the sale of agricultural produce on the same day.
- To promote agricultural activities.
- To announce data on arrivals and rates of agricultural produce from time to time into the market.

APMC'S IN MAHARASHTRA

Maharashtra State Agricultural Marketing Board runs 295 APMCs in Maharashtra under the APMC Act enacted by the Government of India. In July 2016, the Maharashtra State Government removed fruits and vegetables from the purview of APMC. The state government has urged the farmers to sell their produce in Mumbai. 219 of the 307 APMCs in the state are operating, the government has given 148 direct marketing licenses, out of which 91 are for fruits and vegetables. Meanwhile, APMC produces and sells them directly to the market for appealing to bring farmers along. There are 307 major markets and 5, 97 submarkets in Maharashtra. The APMC department is working in departmental break up. The APMC'S are operating in Division wise break-up of the APMCs are operating in the State.

Davison wise APMC'S Main market and Sub market

Sr No	Davison	Main market	Sub market
1	Aurangabd	36	65
2	Latur	47	80
3	Ratnagiri	20	41
4	Nashik	53	117
5	Pune	23	65
6	Amrawati	55	91
7	Nagpur	50	76
8	Kohlapur	21	60
Total		305	595

(Source: AMC Report 2018)

ABOUT APMC'S IN MARATHWADA

Aurangabad División The entire place of Marathwada in Maharashtra is located in Aurangabad, Beed, Hingoli, Jalna, Latur, Nanded, Osmanabad, Parbhani, Majestic Division, Aurangabad Division, Aurangabad Division area, 64,5 9 0 km² (24,940 square miles) population (2011) 18,731,872, Density (per km²) 354, Literacy 76.27% , Sex ratio 9 32. Marathwada (IPA: Maravvana) is a state of Maharashtra state. There exists with the Aurangabad Division of Maharashtra. There are 83 major markets and 145 submarkets in Marathwada. The APMC department is working in departmental break up. The APMC'S are operating in district wise break-up of the APMCs are operating in Marathwada.

APMC'S Main market and Sub market in Marathwada

Sr No	Davison	Main market	Sub market
1	Aurangabd	10	18
2	Jalna	08	12
3	Beed	10	17
4	Osmanabad	08	12
5	Latur	11	18
6	Hingoli	06	10
7	Parbhani	11	25
8	Nanded	19	32
Total		83	145

(Source: AMC Report 2018)

CONCLUSION

From the above study it can be concluded that, Agricultural Produce Market Committee (APMC) is a statutory market committee constituted by a state government in respect of trade in certain notified agricultural or horticultural or livestock products, under the Agricultural Produce Market Committee Act issued by that state

government. The taxes, fees / charges and cess are levied on the trades conducted in the markets are also notified under the APMC Act. APMC charges a market fee from buyers, and a licensing fee from the commissioning agents who mediate between buyers and farmers. Farmer organizations of the State are keeping their fingers crossed on the Ordinance. They hope that it will give them the freedom to sell wherever and to whomsoever they desire. Today, farmers are forced to sell their produce at the price quoted by the commission agents in the APMC in their area. The Maharashtra government's attempt to amend the Maharashtra Agriculture Produce Marketing (Development and Regulation) Act, 1963, has hit a roadblock again. It had to withdraw the bill from the Legislative Council even after it was passed by the Assembly. The amendment bill has been in the works for over 14 years and owing to its politically and economically important stakeholders, who are farmers, traders and 'mathadi' workers (head loaders), the government has struggled to push through the changes. Now Maharashtra has taken the lead to frame a policy to encourage and grant the status of Markets of National Importance to some of the Agriculture Produce Market Committees (APMCs) in the state. The move aims to strengthen the agricultural marketing system in the state and encourage export and trading among states.

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ROLE OF GROUP FARMING MANAGEMENT IN AGRICULTURAL DEVELOPMENT

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ABSTRACT

Group farming management play an important role in agricultural development. Prime Minister skill development scheme and Maharashtra skill development organisation Launched Chhatrapati Rajaram Maharaj Entrepreneurship and skill development programme. Give training to farmers because today's farmers faced many problems and challenges. Group farming management include pre-plan design, recorded skills of members, members responsibility, planning for meeting, daily work entry, record book, buyers and sellers negotiation, demand and supply, terms and conditions in contract, sale of goods, combined group sale advantages, Group management committee, share members knowledge, Use of new technology planning, organising, financial management, marketing management etc.

Keywords: Group farming concept, Management, Agricultural Development

GROUP FARMING CONCEPT

“Group of farmers come together to save cost for farm works using latest technology, increase production, processing of goods, getting right price of the product and increase profit. This is main concept of group farming.”

NEED OF GROUP FARMING

In personal farming system all farm works seeds, fertiliser, Purchase of machinery and implements, payment for labour all such type of work need to pay maximum money. At this time its very difficult to get good rate of products in the markets. Group farming required for to combined transport, for combined purchase of tools and implements, Searching good market, getting good rate of product. because of that reason small farmers come together and create farming groups this is today's need. In group farming above 10 farmers is needed. No area limit but minimum 100 acres area is needed. Selected one crop is suitable for group. This is training programme to small farmers increase their profit. Group farming is very important for farmers to achieved maximum profit.

GROUP FARMING MANAGEMENT FOR COTTON CROP

Group farming management is very important for farmers. Group farming management play important role in successful farming.

Group farming Management need to follows below steps.

Following points are very important in managing farming activities**Create pre-plan for group farming**

Progress of group farming in right way firstly create pre-plan works design and implementing related work. In pre-plan design list of all important work in group farming should be create and every work implemented to detail action plan. Responsibility of programme implementing accepted by members of group as per their experience and skills. Group farming members and co-ordinator records member experience and skills and distributed responsibility among the members. when to complete some work problems faced that time give special training to some members.

Members Skills recorded

In group farming every farmer working some interested area and as per their skill works. Work distributed among members as per their experience to perform work successfully. Efficiency toward work should be increased. Some important work list such as tools and machinery maintenance, market and marketing management, financial management, from seeds to crop processing work, Cultivation, Weeding, Thresh etc. Purchase seeds, fertiliser, driving tractor, negotiation skill, dealing skill, writing balance sheet, management of water all such type work need skills and experience to perform work.

Responsibility of group farming members

Members take responsibility as per their choice and experience. This is responsibility of Every members working honestly and give 100% efficiency toward work. Group efficiency increases. This is responsibility of group members that completed all fixed work as per timetable.

Planning for group meetings

Proper planning of group members meeting is very important to perform all group farming activities. All members should be present in meeting for getting new knowledge and planning activities. Group farming meeting notice give to all members. Created List of work should be discussed in meeting. In meeting taking decision about planning, action, implementation of work, required time for doing farm works. All decisions recorded and send to group members.

Record daily work

In group farming every work entry should be recorded. On the basis of work entries members efficiency towards works increases. Record book created for work entries. Some works entries recorded in record book: Purchased items and use, Every work entries in the farming activity, Farm labour entry, Uses of machinery and tools, Crop production, Goods store, Sales, Income, Balancesheet etc.

Record Transaction

All transaction recorded in related record book such as receipts of business transaction, cash transaction records, every payments, Uses of tractors record in logbook, tools uses record etc.

Service supplier negotiations

Agriculture service providers list collected and taking farm tools for rent doing works related to cultivation, replanted, sowing Fissioned machine. Transport service providers name list, goods store centre name list collected properly. List of farm service centre list collected for Purchasing seeds, fertiliser, insecticides. Negotiate price with them and make contract for supply. tractors and implement sales centre list, maintenance centre list should be collected properly.

Buyers Negotiation

Selecting good buyer from market that time market condition analysis is very important. As per market information selected right buyers and their list should be created. Discuss with buyers to know their demand, product quality and specific needs. Complete all negotiation with buyers then make contract for product quality and accurate time for supply. Daily contact with buyers.

Demand and supply planning

Plan as per consideration of buyers demand, quality of goods and supply. As per demand decided that which product produces and quantity of products produce. Negotiate with buyers and make contract as per the demand plan for supply.

Terms and conditions in contract

Which terms and conditions accepted to both parties in buy-sale-service contract follow that from both parties. Quality of goods, weights checking, supply of goods at right time and right place as per contract, transaction should be clear and check in every stage, buyers should get accurate information in every stage.

Combined sale of goods

In group farming all farmers goods collected at central centre for sale. Transport cost save from supply farm goods one place to different places. Farm Goods cleaning, branding and packaging is very important as well as sales timing also important for getting right price of the products. Group members discuss with buyers and make contract for sale. In group farming combined marketing of goods successfully done. Sale of products quickly to buyers and buyers interested because they get maximum products from one group. In group farming combined sale of goods is possible.

Advantages of combined sale of goods

Contract with Buyers helpful in getting good price of the farm goods. Direct selling to buyers save middlemen cost. Farmer involving in all process getting market knowledge and share with farmers. Supply of quality goods to buyers at right time this is main advantages of combined sale of goods.

Group management committee

Group management committee is required for to study work process, planning, implementation, conflict solving and management. In management committee president, vice-president, secretary, treasurer and committee members play important role. Group select promoter and co-ordinator as per need. Group management committee declared and group started their work. Management committee should be responsible for all process and group farming success or failure.

Knowledge sharing between group members

In group farming some farmers are very experienced, intelligent and hardworker. Their work related knowledge transfer in between group members. Members efficiency towards work increases. Group progress also increases.

Importance of continuescommunication

Continues communication in between members, Group planning for doing work, implementation and management co-operation help to increase of group strength. Group meeting held in a week, in fifteen days, in month to communicate to various problems and taking decisions.

Co-operation

In group farming co-operation between all group members is very important. Think positively towards related works and management. Those member not working as per rules remove from group. Co-operation in between group farming members helpful to increased production and increase profits.

Positive attitude

Success of group farming depends on group members positive attitude towards works. Positive thought increases efficiency of members towards work. Increasing production, sale, income result in change social and economical background of members.

Increase efficiency of members

In group farming use of new technology in agriculture. Using new technology member training is very important. Group members needs training for farm work skills, new technology, price, process, market serve, marketing management, financial management skills and group farming training programme related to management.

Visit successful group farming

In maharashtra group farming reached most of the villages and group formed successfully in rural area. Successful group farming visit organised by management to get additional knowledge related to farming activities. Success stories helpful for increase in knowledge, problem solving, decision making ability increases.

Infrastructural facilities and advanced technology

Group farming members take care about such points that Preservable water need farm water tank. To use of water in right way. Drip irrigation and other irrigation system used for water giving to crops. Examining of soil is very important in group farming. Use advanced technology tools and machine for doing farming activities.

Technology used in group farming

Used organic and biological farming system

Integrated diseases management

Study advanced sale management

As per regional needs that type technology used in farming

Result of group farming management

Farmers confidence increased from group farming management. Members social and economical background increases from group farming management. In personal farming system all farm works seeds, fertiliser, Purchase of machinery and implements, payment for labour all such type of work need to pay maximum money. At this time its very difficult to get good rate of products in the markets. Benefits of Group farming management is combined transport, for combined purchase of tools and implements, Seraching good market, getting good rate of product. because of that reason small farmers come together and create farming groups this is todays need. Using advanced technology in farming for weeding, cultivation, thresh, crop cutting, store, cleaning, branding, packaging of products. Group farming farmers income increases and their group aslo achieved success. Group farming management plays an important role in performing all functions of group farming. Planning, organising, decision making, financial management, marketing management, management of labour, management of water, loan management, profit sharing, works distribution etc. Group farming Success depends on group farming management.

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NEED OF ACCOUNTING AND COSTING IN AGRICULTURE DEVELOPMENT

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ABSTRACT

The importance of records and account to evaluating the farm performance enterprise, managerial control, budgeting, gains and losses and also to enable bank loans to be obtained if the farmer deems it fit cannot be overemphasized. The present research article aims at analyzing the activities of the farmer on the farm of any type practiced in both physical and monetary terms. In India, agriculture income is tax free with some conditions. But assessing officer want to see the record that it is essential for former to produce the accounts. Therefore it is advisable to all big farmers to maintain the agriculture accounting books. In India agriculture is operated and maintained by family of farmers. The proper financial accounting is not maintained in agriculture. Attention should be given on proper accounting in agriculture. The incomplete records are maintained on cash basis. Proper maintenance of accounts is useful for owners, government and research agencies. Government decided subsidy for fertilizers, manures and for other activities based on proper maintenance of records. The accounts should be classified to ascertain cost of each crop, to Research paper submitted for National Conference on 'New Insights for Sustainable Development of Commercial Agriculture In Rural India' By R.B.Attal College, Georai Dist. Beed on 10th Jan. 2020. Compare various crops productivity, profitability and measure the effectiveness of allied activities. Lack of proper farm management and accounting system are the main reason for Slow productivity. The people are still demanding that agriculture should be treated as industry in India.

Keywords: Account, Farmer, Costing, Development and record keeping.

1] INTRODUCTION

Record keeping is a necessary element of livestock business management. With no written records, farmers have to depend on their memory while making decisions regarding their farm practices. There are several useful records such as production and financial transactions in the dairy enterprise. Mahatma Gandhi said that the soul of India is living in villages. The problem of water, power and the manpower making the farming uncertain in India. Hence the farmers are still poor in India. But acceptations are every ware and in India, some of the farmers are also very rich. Therefore, it is very necessary to force them to make farm accounting. And turn the farming into industry. The food grains are providing people for their livelihood and the foreign currency is earned by exporting the food grains. The high labor employment is also provided by the farming. It is essential to maintain accounts of agriculture farm. Farmers also need to be financial managers; that means keeping accurate farm records and establishing and maintaining a proven record keeping system. Farmers need an accurate farm records system book-keeping, and financial planning system to track all of the farms business activities. Thought agriculture income is tax free in India. Subject to certain stipulation. An accessioning officer may call for information on agriculture income. No doubt, an average farmer in our country is illiterate. Illiteracy is not an excuse to avoid accounting

Even, commercial farming has been assuming great importance. Agricultural activity is a predominant activity in India. Farming activities now comprises not only of growing crops but also include animal husbandry, poultry farming, sericulture (silk worm breeding), pisciculture (rearing fish, floriculture (growing flowers) etc. Thus, farming, these days, is basically mixed farming. Farm accounting or accounting for agricultural farms is the application of accounting practices to agricultural operations. In recent years, commercial fanning has been engaging the attention of many and as a result a number of farmers are coming up. Corporate entities are entering into the farming business in a big way. Therefore, the Institute of Cost and Works Accountant of India issued a booklet, explaining how the farm books should be kept and how the profit or loss arising from the farming operations should be ascertained. The farm accounting is a technique of using accounting data for cost and profit ascertainment of each farming activity and decision making with Research paper submitted for National Conference on New Insights For Sustainable Developmen

2] OBJECTIVES OF STUDY

- To Understand the Concept and use of accounting and cost accounting in agriculture field.
- To know about the farm records and accounting procedures.
- To determine the various accounting techniques and productivity measurement in agriculture field.

- To ascertain the various reasons and benefits for keeping farm records.

3] CONCEPT OF ACCOUNTING & COST ACCOUNTING

What is cost?

Cost is the amount, measured in money, of cash expended or other property transferred, capital stock issued, services performed, or liability incurred, in consideration of goods or services received or to be received.

What is accounting?

Accounting is the art and science of recording, classifying, summarizing, and analyzing inputs to make a sense of the information related to financial, management, or cost.

Cost Accounting Definition

Cost accounting is the art and science of recording, classifying, summarizing, and analyzing costs to help management make prudent business decisions.

4] THE FARM RECORDS AND ACCOUNTING PROCEDURES

In recent years, commercial farming has been assuming great importance. Agricultural activity is a predominant activity in India. Farming activities now comprises not only of growing crops but also include animal husbandry, poultry farming, sericulture (silk worm breeding), pisciculture (rearing fish), floriculture (growing flowers) etc. Thus, farming, these days, is basically mixed farming.

In advanced countries like the UK and the USA, commercial farming is being done on a large scale and hence farm accounting has also become popular and developed. However, in our country, farm accounting is of recent origin. A standard form of accounts for recording, farming transactions has yet to develop.

• RECORDING ACCOUNTING TRANSACTIONS :-

I] Farm Accounting Accounting for Farms

II] Profitability of crops

III] Books of accounts

IV] Cost and revenue

V] Treatment of specific items

VI] Apportionment basis for common costs

VII] Preparation of final accounts

ACCOUNTING FOR FARMS

Transactions, relating to farming activities may be categorized into four-Cash, credit, and exchange and notional. The cash and credit transactions are recorded in normal manner as any other business transaction.

The exchange transactions, in the nature of barter, for example, exchange of animal labour for human labour, exchange of seeds for output, etc. are normally recorded at opportunity cost - the price in the open market. Own transactions are those that take place between the members of the owner's family and the farm, viewing the farm as an independent entity notionally. Some examples of such transactions are: use of household capital, use of land owned by the farm household, labour provided by members of the family, consumption of output by the family etc.

PROFITABILITY OF CROPS

The performance of each crop shall be found out separately. The direct cost clearly identifiable with a crop shall be charged accordingly. The common cost should be suitably allocated on some accepted basis. For instance, depreciation or repairs can be divided on the basis of estimation of usage by different crops. Interest on fixed loan can be divided on the basis of length of crop season etc

BOOKS OF ACCOUNTS

The basic document needed is farm diary, where transactions are recorded in chronological order:

(1) Cash book

As the business is carried on by families, it may not have time and resources for an elaborate system. The business is mostly carried on cash basis and therefore, by providing analytical columns in the cash book, both on receipts and payments side, the accounting can be made very simple.

Analytical column cash book will help the farmer to do away with other subsidiary books and also the ledger and yet, he will obtain all the information, he needs to prepare the final accounts.

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- (2) Debtors and Creditors Register, to keep credit transactions.
 - (3) Stock Register, which shows input and output of goods, sale, wastage and balance of stock.
 - (4) Fixed Assets Register contains details of cost of assets, depreciation and balance of assets.
 - (5) Loan Register, contains record of loans, details of interest etc.
 - (6) Register for Notional Transactions for making a record of transactions between farm and farm household.
 - (7) Cost Analysis register, for keeping records of each farming activity, in order to know the profit of each activity.

COST AND REVENUE

Expenses and incomes associated with farming activities, other than agricultural activities are given below

(A) Poultry Farm**Expenses or Costs**

1. Costs of chicken, feed;
2. Stocks like hay, packing boxes, fuel;
3. Maintenance cost of sheds;
4. Medicines;
5. Salaries and wages.

Revenue

1. Sale of eggs, chickens, broiler, hens;
2. Sale of poultry excretions as manures.

(B) Dairy Farms**Expenses or costs**

1. Cattle feed and hay;
2. Cost of cultivation of feed crop, if any;
3. Insecticides;
4. Salaries and wages;
5. Cost of maintaining milk processing facilities.

Revenue

1. Sale of milk;
2. Sale of milk products;
3. Sale of calves;
4. Sale of dairy cattle;
5. Sale of slaughtered cattle.

(C) Fisheries

1. Cost of seed;
2. Cost of water;
3. Cost of fish feed;
4. Maintenance costs of tanks;
5. Catching expenses;
6. Depreciation of nets and other assets;
7. Salaries and wages.

Revenue

1. Sale of fish.

TREATMENT OF SPECIFIC ITEMS

1. Land Development Expenses

A business may purchase land for cultivation. A lot of money may have to be spent by the business on cleaning, leveling the land, providing drainage, irrigation facilities etc. before the land can be used for cultivation. All these expenses are termed as “Land Development Expenses”, and should preferably be added to the cost of land.

2. Drawings

A farmer or his family may consume a part of farm production.

It is recorded as

Drawings Account Dr.

To Crop or Milk or Poultry or Fish Account.

3. Similarly, when Farm Products are consumed by Farm Workers it is Recorded as

Wages Account Dr.

To Crop or Milk or Poultry or Fish Account

Apportionment Basis for Common Costs

Seed, fertilizer, manure, pesticides, direct wages (Notional and Actual), land rent (Notional and actual) etc. can be identified crop-wise. But other costs like irrigation, services of agricultural machinery, implements or animal power depreciation, interest on capital etc. cannot be classified simply by nomenclature. Common costs of the agricultural farms are to be suitably apportioned among the crops for which such costs were incurred.

Many a time, common costs have been incurred for crop enterprises as well as livestock enterprises. Common costs should be apportioned among the crop enterprises on the basis of usage, wherever use of assets can be quantified. In other cases, length of crop season can be used.

5] IMPORTANCE OF ACCOUNTING TECHNIQUES

From the small farmers we expect that he should keep an income & expenditure record to assess his financial position. But it is not enough for a big farmer. He should keep his record according to various accounting tools & techniques.

Financial Accounting	Cost Accounting	Management Accounting
<ul style="list-style-type: none"> In Financial account he should create ratio analysis, trend analysis etc 	<ul style="list-style-type: none"> In Cost Account he should keep cost analysis, process costing etc 	<ul style="list-style-type: none"> This is a decision making accounting hence farmer should maintain the budgetary accounting, standard accounting, marginal costing, stock analysis

6] REASONS FOR KEEPING FARM RECORDS

- Farm records tell a farmer how much he is earning.
- Farm records tell the farmer where he is gaining progressively or losing.
- Farm records are used to evaluate the performance of any farm or farm enterprise within a given period of time. Farm records will enable the farmer to know what each enterprise contributes to the overall progress of the farm.
- Records are an aid to managerial control. With the help of records, a farmer can keep a close check on whether work on his farm is going according to his plans. For instance, he can check on whether he is using too much animal feeds or too much seed or whether crop and livestock yields are falling. It is important to detect where farm activities are going wrong quickly so that they can be put right before losses occur.

- Farm records provide figures for farm planning and budgeting. A farmer making plans to modify his farming activities needs to know what yields he can expect from crops and livestock and what costs and receipts he is likely to get.
- Farm records enable the farmer obtain loans from banks and other financial houses. Banks normally give loans if only a farmer can produce adequate physical records with the corresponding accounting records as well as the overall farm plan. This is necessary and beneficial to both the bank and the farmer for the good use of the loan which must be repaid with interest.

7] BENEFITS OF ACCURATE FARM RECORD KEEPING

- Measure efficiency and progress easier to prepare accounts at year end.
- Help plan for GST payments.
- Avoid over under tax payments.
- Identify strengths and weaknesses in the farm business.
- Help manage changes and improvements in the agribusiness Make productivity projections Make productivity projection.
- Help maximize the expenses you claim and minimize tax burden Make it easier to pay employees and creditors and see what is owed .
- Simplify process if you want to get a loan or sell the business.
- Easier to distribute profits to shareholders (dividends).
- Quicker for partnerships to view profits and losses.

8] PRODUCTIVITY OF MEASUREMENT

The case of industrial and commercial concerns, management techniques and accounting (financial, cost and management accounting) can help to reduce cost and increase productivity in the field of agriculture also. In fact, for accounting purposes agricultural sector should have been paid greater attention than the industrial sector not only because agriculture plays a bigger role in the economy but it also supplies raw material for the industries. The rise in investment and with the greater use of modern machines and equipment in agriculture, the role of accounting and management techniques has increased a great deal. In India, the characteristic of agricultural units can be said to be typically as a family type farm. Unlike the USA and other Western countries these family-type farms are not operated and managed in a business-like manner and therefore, proper accounting for agriculture has received scant attention.

9] MAINTAIN PROPER RECORDS

The records maintained by the farmers should be so designed as to show the cost of production of each unit separately and also the cost of the finished products. The farm accounting system should be divided into sections based on production units, such as various crops, live-stock and other expense categories based on location. Since most farms are still basically family- owned, with book-keeping done by a member of the family, the specific records should normally be those which will provide, with a minimum effort, all the information the farmer must have. Like accounting for industrial and commercial concerns, the main object of farm accounts is to ascertain operating results of the agriculture.

10] SUGGESTIONS

- Illiterate farmers should employ family members who are educated for record keeping.
- There should be massive campaign from government agents encouraging farmers to keep records.
- Bank loans should be given to farmers annually to encourage accountability.
- Government at all levels should only distribute fertilizers, agro chemicals and other subsidized farming tools to only farmers who keep their records.

11] CONCLUSIONS

The farms records and accounts are important tools in farm management and are in fact, the effective farm management, farmers all over the world at whatever level should be encouraged to keep records of all the activities carried out on the farm from the beginning to the end of each farming season and be accountable for effective present and future performances. In Indian villagers literacy rate is very low. A big farmers wealth is

as good as small scale industries. But he has not maintaining his accounting system. If a good developed farm accounting is use then the present scenario of agriculture will change.

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ROLE OF TECHNOLOGY IN MAKING PAYMENTS OF AGRI PRODUCTS WITH REFERENCE TO PARTIES INVOLVED IN AGRO TRADE: AN ENDEAVOR TOWARDS SUSTAINABLE DEVELOPMENT

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ABSTRACT

Alongside the developments in online technology, premier electronic payment services resumed to function in the first half of the 90s. Post 1990, the SFCU - Stanford Federal Credit Union was set– the first financial institution to offer online internet banking services to all of its parties here in this context it is Govt. agencies , commission agents (Dalal), farmers and so on. However, in the inception, payment systems weren't so user-friendly in agri-trade and needed specialized expertise of encryption or data transfer protocol (DTP). Furthermore, the systems weren't adopted to constant changing of users' number and their transactions. In early days, the majority of the first online services were using micropayment systems and their common attribute was the attempt to implement the electronic cash alternatives such as e-money, digital cash or tokens.

The present secondary based research is an endeavor to understand role of technology through online payment system in India in turn helps in facilitating the mode of payments moreover with ease of cashless and sometimes cash free access while dealing with parties of multilateral users involved in Agro-Trade transactions. Going forward this research will guide us to know legitimate methods and forms of payments which will assist in gauging economy's direction and ways to curb illegal and unethical practices in cash payments systems of prevalent Agro-Trading.

Keyword: Agro Trading, Electronic Payment System, Methods of Online Payment, E-cash, EDI and Digi Cash, Mixed Payment Systems

INTRODUCTION

The world would be facing remarkable amount of difficulties if the transactions were taking place only in cash form and it would be even more worsen if it was barter system. But the present era is of high performance, more of ease, competitiveness and convenience. Fortunately, gone are those days and electronic payment methods (e-payments) are now available for everyone and these are vital slices of day to day activities and life for commercial give and take. These days paying for goods and services have become really convenient – it can be as easy as a one-time click. It is palpable that the development of electronic payment system (EPS) is closely related to online commerce and follows the improvements in that field. As one might have has known insight and experienced, e-commerce alternatively e-agri trading (non-traditional business) is extremely convenient and online payments are way better suited to customer's requirements that traditional payment form like cash. There are varieties of payment methods today, such as online banking, credit and debit card, charge card or digital wallets ("Five Turning Points," n.d., para. 1). The derivation of e-payment system (EPS) is, of course, allied to the commencement of the internet transformed the world not as earlier.

THE ORIGIN OF E-PAYMENT SYSTEM

In alignment with the development of internet, pioneer online payment services (alternatively used as EPS) started to work in the first half of the 90s. In the year 1994, Stanford Federal Credit Union was set first financial body which offered online internet banking services (OIBS) to all of its clients and customers. The first EPS weren't that user-friendly at all which required dedicated knowledge of encryption or data transference protocol. The systems weren't adopted to constant changing of users' number and their transactions. At the initial stages, the chief players on the EPS market were Millicent (1995), ECash or Cyber Coin (1996). Mainstream of the first online or EPS and services were using micropayment modes and their collective attribute was an attempt to execute the electronic cash alternatives as e-money, digital cash or tokens. There are websites or apps based, which means there is no need to install unique software or buy special equipment, which was the case a few years ago. In recent times, systems are available from any device connected to the internet. Every year there are new solutions in e-payments world that stimulate e-commerce with reference to agritrade growth. New players make electronic payments both easy to implement and convenient for users who pay online ("Five Turning Points," n.d., para. 2).

The electronic and cash payment systems are interpenetrating and the unique between farmers to Government department via mediators as financial institutions (Banks) and commission agents alternatively which becomes

more and hazier each year. It is primarily related to the vigorous growth of technologically innovative mobile devices with the internet connection, and farmers who allow mediators, retailers and customers to pay in their veg-carts with smartphone are nothing exceptional nowadays. Growing number of online buyers is noticeable, so we're sure enough that smart technologies will be becoming more popular than conventional banking for payments. For instance, new technology enabled social networks have also has the consistent acceptance of social networks and online gaming practice and which allows user making in-game purchases through EPS. Furthermore, mobile technologies are developing fast and customers no longer need PC's or laptops to buy online. The future of e-payment depends on the development of new technologies and the role of the internet in individual's life. As the payments landscape is moving fast and it's compelled by advanced technologies. It's obvious that future of online payments depends on the advancement of the internet set-up. Users are more eager to pay for all intangible and tangible goods and customers will make more payment choices ("Five Turning Points," n.d., para. 3).

REVIEW OF LITERATURE

Since 1960s EPS growing complexity in operations and have been expanding hastily. People overcoming of barter in the history, trade regularly involves the exchange of goods and equal conceptual values, such as money. Whilst researchers are still trying to know it and measure its significance and turnover, electronic commerce (e-commerce) is changing and growing incredibly quickly. In an e-commerce environment, payment takes the form of money exchange in an electronic form so called "electronic payments". Electronic payments are the necessary part of e-commerce and are one of its most critical aspects (Dennis Abrazhevich, 2004).

An electronic payment system as that payment by direct credit, electronic transfer of credit card details, or some other electronic ways as opposed to payment by cheque and cash. Accordingly, an electronic payment system is any ways used to make payment using internet. Many new payment services have come into existence in last years, most of which are based on technological innovations such as debit/credit cards or on the internet (Agimo, 2004).

It is considered online payment as an exchange of a fiscal claim by the payer on a party worthy to be useful (Antwi et al. 2015). Remarkable point of view is put frontward as online payment system as any type of money exchange through the internet (Peter and Babatunde 2012).

The study examines the effectiveness of that form of electronic payment system in the Tamale metropolis in Ghana. It also explains the level of adoption of e-ZWICH, and the factors affecting its effectiveness, there is low patronage of the e-ZWICH smart card due to frequent link failures, long rows in banking halls and limited *POSDs* - point-of-sale devices. The study recommends that the innovators and regulators introduce measures to renew the interest of stakeholders through sensitization workshops, making the *POSDs* more available and enhancing the smooth operation of the devices (Antwiki S K and Kasim H, 2015).

Payment systems may be offline or electronic and each has its own protocols. Normalization has allowed some of these systems and networks to grow to beyond local scale, there are many country and product specific systems yet. For instance payment systems that have become globally available are credit card and ATMs networks. Other specific forms of payment systems are also used to settle financial transactions for products in the financial markets. In addition to this, forms exist to transfer funds between financial institutions. Domestically this is accomplished by using ACH (Automated Clearing House) and RTGS (Real-Time Gross Settlement), Internationally this is accomplished using the SWIFT network ("Payment System," n.d. para 4). An e-commerce payment system simplifies the approval of electronic payment for online transactions, known as a subcomponent of EDI, e-commerce payment systems became increasingly prevalent due to the widespread usage of the internet-based shopping and banking ("E Comm Payment System," n.d. para 1).

Credit cards institute a popular method of online payment but can be not cheaper or economic for the merchant to accept because of transaction fees. Debit cards constitute an excellent substitute with similar security but usually available at much cheaper charges. Besides card-based payments, alternative payment methods have arose and sometimes even appealed market leadership. Wallets namely PayPal, PAYTM, Phonepe, Google Pay, Alipay and so on are playing major roles in the ecosystem ("Methods of Online Payment, April 2019, para 8).

SCOPE OF THE STUDY

Often it is talked about business, finance, organizations, entrepreneurship or online payment system should not be excluded in the discussion but it is true because online payment systems come with a range of benefits. With the help of the internet, it is now easy to do business online better, faster, better and bigger. Scope of study will help in knowing below referred points as:-

1. Control Expenses
2. Saves Time
3. Low Commissions
4. Low Risk of Theft and Loss
5. Comfort and
6. User-friendly

("Importance of Online Payment Systems," n.d. para 1-7)

OBJECTIVES OF STUDY

- 1) To understand the roll, mechanism and security solution of online payment
- 2) To know scope of EPS for the participants of Agro-Trade
- 3) To get the insights of payment system in tri systems as Off Line, Mix and Fully online system

RESEARCH METHODOLOGY

The present research endeavor purely on secondary base which included the information from:-

- 1) Concerned Website
- 2) Related Journals and
- 3) Published articles

ANALYSIS OF INSIGHTS OF VARIOUS PAYMENT SYSTEMS

Electronic Payment System – EPS is a suitable way of making a buy or paying for a product and/or service without carrying cash having to go through the process of completing a cheque.

EPS institutes an important niche of the E-Banking service. Major advantage claimed by the EPS is that they are the convenient means of completing cash-based transactions.

Many payment methods adopted in electronic payment environment are described as follows:

Digi Cheque/Digital Cheque - EPS devices involving the usage of networking services whereby e-customer issues digital cheque to e-merchant veg carts to settle down transactions carried over internet are known as digital cheque or digi cheque.

Digi Cash/Digital cash – It is sort of a system of buying cash credits in moderately small amounts for small consignments of farmed Agri products, storing the credits in your e-machine/computer and then spending them when making e-purchases over Internet.. Digi cash can also be stored on an electronically sensitive card.

ePurse/ Electronic Purse - An ePurse is the store of value on a card can be used in a way similar to cash to pay for small-scale transactions. ePurse is secure information stored in a dedicated area or file in the smart Agro-card.

Electronic Payment cards - EPCs are part of a payment system issued by financial institutions, such as a bank, to farmers and allied parties that enables its owner as card holders to access the funds in the concern parties of agriculture bank accounts or through a credit account and make payments by e-funds transfer facility and access ATMs. Such cards are known by a variety of names including bank cards, ATM cards, money access cards (MAC), client cards, key cards or cash cards and so on.

RTGS - It standpoints for Real Time Gross Settlement, can be defined as the continuous i.e. real-time settlement of funds individually on an order by order basis without netting. *Real Time* further is meant the processing of instructions at the time they are received rather than at some later time. *Gross Settlement* means the settlement of funds transfer instructions occurs individually i.e. on an instruction by instruction basis. As that the funds settlement takes place in the books of the RBI, the payments are final and irrevocable.

NEFT- National Electronic Funds Transfer *NEFT* is a country-wide payment system facilitating one-to-one funds transfer. As per this Scheme, individuals can seek electronically transfer funds facility from any bank branch to any individual having an account with other bank branch in the country participating under the Scheme

National Electronic Clearing Service - National Electronic Clearing Service system presented by Reserve Bank of India for e-fund transfer within Indian Territory. Objective of the system is to facilitate centralized processing for repetitive and heavy imbursement instructions.

MIXED PAYMENT SYSTEM

Under this system the users whether the Agri-Dalal or the Farmer or any Agri-Trade party for that uses both systems of payment as in fully online payment methods as online banking, mobile banking, e banking, RTGS, NEFT or NECS wherein no actual money is involved but the accounting effect will be taken place as debit and credit from either of the party.

May be in some cases the said parties transfer the fund without using physical cash but the effects will be shown in account as RTGS and NEFT. The extension to this is Withdrawal from ATM and Deposition in ATM. Such sorts of transactions fall in Mixed Payment Systems.

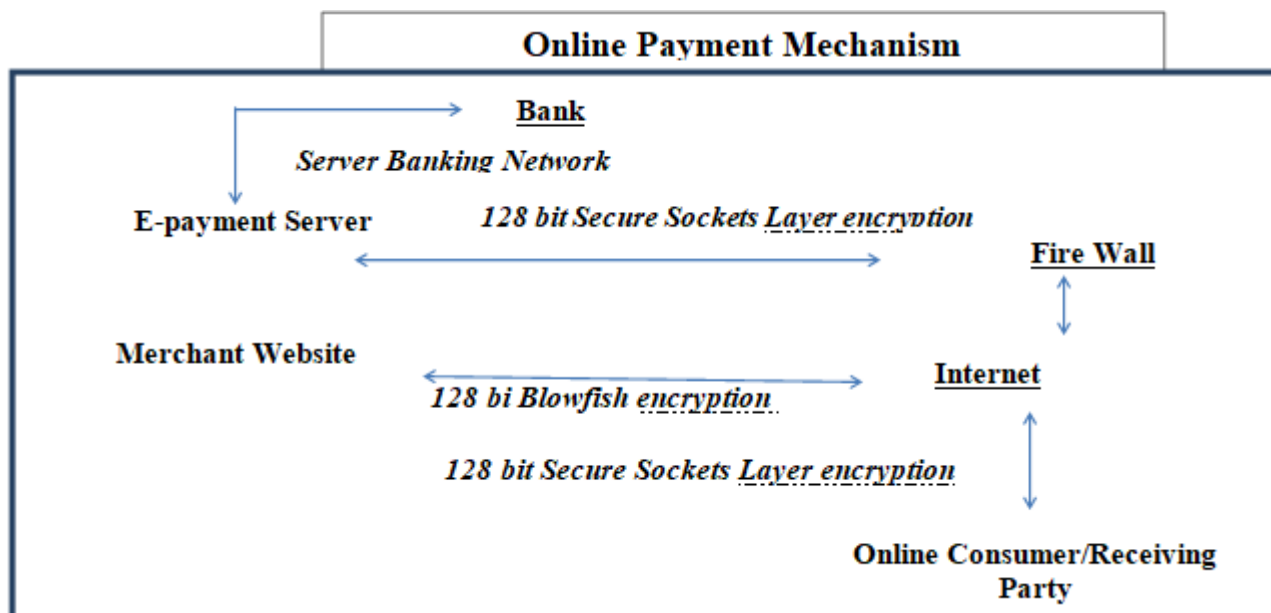
Offline Payment System - This system contains physical presence of cash or said money. As deposition of cash in to bank or withdrawals. Buying of goods and services making payments or receiving payments through actual cash. Sometimes issuance of cheque and encashment of it or issuance of DD (Demand drafts) these all transactions includes actual usage of hard cash into trading.

NEW APPROACHES TO AGRO-TRADE BANKING FOR ONLINE PAYMENT SYSTEM

Such approaches have become boon in banking and online payment systems. The reason is, in such system the bank will remain same but payment system unlike offline as in withdrawal or deposition can be through cash, DD, cheque and so on. Here it is through many software or technology enabled applications to name few these are like *PayPal*, *PAYTM*, *MobiWIK*, *GOOGLE PAY*, *BHIM*, *PhonePe*, *AMAZON PAY*, *WHAT'S APP PAY*, *TRUE CALLER*, *E-khata Book* and so on the receiver will receive the fund or sender will send it to beneficiary. Now a day's new system of on payment plus banking has emerged as *PAYTM ATM*, *Passbook*, *KhataBahi* and so on. Wherein no actual cash would be in hand but effect will be shown in respective account with preciseness and effectiveness which can be more trustworthy with high accuracy and least error level.

MECHANISM AND DEVELOPMENT IN ONLINE PAYMENT SYSTEM FOR AGRI TRADING

Mechanism and Developments in Online Payment –



E-Cash is a vital concept agro trading to effect cash payments using electronic machines networked over internet. In order to make it a real with security and privacy of dealings, several security solution providers have got into being. Adopting applications/software on the user's own e-machine, users can withdraw e-cash from own account in the bank. E-cash is stored in the hard disk of the multi-lateral user's e-machine in an e-wallet which can be expended by the user to buy the items from any Veg Cart. E-cash can be in usage for receiving and making payments between user's and merchant/persons either for any money transaction.

PROCESS FOR ELECTRONIC CASH

E-cash mainly focuses on replacing hard cash or money as the primary payment in farmers oriented e-payments. Mediators can use browser and website to see a gro

products offered for sale on the websites and recognize the products accessible in different websites with prices. On having identified the products by parties as in mediators for wholesale or retail and final users for consumption, want to purchase, and send an order purchase request to user's bank server for sending e-cash from bank account to own computer system or through mobile app. At this stage a message is in secured encrypted form.

Bank server on having checked authenticity of request and account balance then sends back to secure e-cash packet, which is stored in E-wallet of the user's hard disk.

The computing machine forwards an order request to merchant server with billing and shopping address and precise e-cash needed for purchase. Merchant affects an invoice electronically to user and forwards e-cash to own account in merchant's bank.

Merchant takes the essential stride to deliver the goods to user. Merchant's bank forwards e-cash packet to the user's bank and same bank after using user's confidential public key with secure packet acknowledged authenticates and grabs actual amount to merchant's bank that transfers this money to the said account. The user receives and checks the item shipped by merchant to the shipping address.

PECULARITIES OF E-CASH

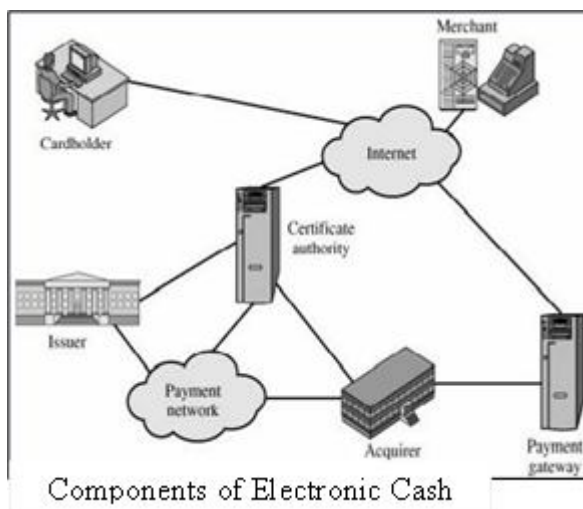
E-cash benevolence has some remarkable features that have to make it a striking option for payment through internet. E-cash must have these four peculiarities:

Monetary Values, Interoperability, Retrieval and Security Set up:-

- **Monetary value** - it must be deposited by cash and bank authorized credit to merchant account either.
- **Interoperability** that is exchangeable as payment.
- **Retrieval** as in far-flung storage & retrieval allows users to interchange e-cash access from home and office and while travelling and from anywhere either.
- **Security** Set up is of security solutions like secure socket layer (SSL) or in encrypted form with cryptographic solutions.

COMPONENTS IN ELECTRONIC CASH in AGRO TRADE

Merchant and Client Software



Client software is obligatory to execute e-cash through internet.

Client software available from various solution providers helps on different OS and use of web browsers; need devoted software for browsing encoded information.

Merchant server software is mandatory to affect e-

cash over internet by solution providers to design custom application software for merchant.

Client/User Payment System

Payment can be made by the client/user using different EPS (Electronic Payment System) as credit/debit card number or net banking, by e-cash from a concerned bank. Such options depend on the solution being availed by the service provider to the client/user.

Payment to Merchant account

Payment paid by the client to merchant through different electronic payments systems and amount deposited directly to merchant account through CH (clearing house) and bank either of the ways.

Applications and Transaction Cost

Several EPS are available for payments with applications include facilities like debit/credit cards, internet banking etc. Govt. of India in contemporary times has sufficed off all the transaction cost on online transactions after demonetization to promote cashless transactions.

DEVELOPMENTS IN PAYMENT SYSTEMS

Year	Developments	Year	Developments
1958	Bank of America, in Fresno, California, effects the 1 st credit card mass mailing	1967	Westminster Bank in the first ATM at Victoria, London and other branch.
1970	The New York CH clearinghouse introduces CHIPS – the clearinghouse interbank payment system – provides U.S. \$ fund transfer and transactions settlements in live time and online.	1975	Chemical Bank takes off its pronto system providing more than 3000 computer terminals to user homes linked to its main computers by telephone, it offers a range of facilities: balance inquiries, money transfers, bill payments and so on.
1985	Electronic data interchange (EDI) comprehensively used in bank-to-bank for payment systems.	1994	Digital cash trials by DigiCash of Holland conducted on-line.
1995	Mondex electronic currency trials arise in Swindon, England.	Late 2000	Increase use of RTGS, NEFT, ATMs, Credit Cards, Western Union, Debit Card, Smart Card etc.

EPS and SECURITY SOLUTIONS

Internet Technology as a security comprises of provisions and policies accepted by a network administrator to avert and observe unauthorized access, abuse, alteration and refusal of a computer network and network-accessible accessories such security encompasses the authenticated access to data in a network, is controlled by the network administrator. Users choose a n d / or are consigned a username and password or other authenticating information which allow them access to data and programs within their authority.

Assignment of a unique name and corresponding password helps in protection of a network resource named as Secure Sockets Layer (SSL) is the standard security technology for establishment of link with encryption between a web server and browser. The said link ensures all data passed between the server and browsers remain integral and private. SSL is an industry standard used by several websites in protection of their online transactions with their users. Objective of internet security embraces shield of information and property from corruption, theft, or natural calamities while letting information and property to remain accessible and productive to its scooped users. These are important peculiarities of security as in:

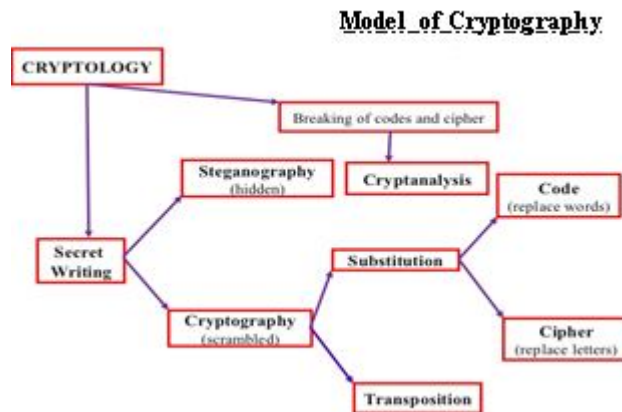
- Non-deny,
- Confidentiality,
- Authentication,
- Integrity,
- Non-repudiation,
- Availability and
- identification.

Information is featured with security, that is sort of science known as Cryptography. Actual practice of technology solutions for the security services is based on cryptographic techniques which have been implemented traditionally as a source of catering protected communication amid individuals, government agencies and military forces. Hence, for mixed networks cryptography has become protected information resources. It is the study of confidential drafting encompassing the methods and principles of transforming a logical message into one that is indecipherable and retransforming that message back to its real manner.

Complex mathematical algorithms, mechanisms and allied techniques are used to provide network and information security in electronic cryptosystems. Such information security technologies use one or more of the following basic constituents to provide security functions as:

- Encryption algorithms
- Message digest functions
- Hashed Message Authentication Code functions
- Secret key exchange algorithms
- Digital signatures

Summation of EPS and Security Solutions in diagrammatic manner as



FINDINGS

On have gone through above all it can be very clear that the internet technology, security solutions and advancement in banking systems from the perspective of payment systems in indigenous farming trade have laid down the below said *roles for multilaterals users* as:

Role of User-friendly-Service is designed to reach the widest possible users with property of user friendliness. Adding to this, there has always been the opportunity to pose a query to customer/user support team, often which functions on theme of anytime, any ways and anyone can always get solution using the forums on the subject matter.

Role of Timesaver-Money transfers between virtual account takes a few minutes which really is fast service over a wire transfer.

Role of Controller – It is apt to refer that EPS works as risk of loss and theft reducer as even if someone forgets his virtual wallet and there is possibility to lose the available money from it. But, in case of EPS it is protected with corresponding password and user's unique name which helps in controlling the risk of loss of bank balance occurring through theft.

Role of Expeditor – EPS is so suitable that, all the transfers can be done around the clock, all days of financial year. All it needs is cryptography enabled electronic machine with advanced technology which makes the convenience level higher to the users then be it customer, be it consumer, be it supplier, be it manufacturer, be it business or anybody for that matter.

CONCLUSION

Today, every field of business or service then be it a banking, retail, telecom, health, insurance, marketing, advertising, sponsorship, media, government sector or another area with transfer of funds, everywhere cash or hard money unanimously replaced with plastic money and e-cash either. The reasons behind such popular usage of EPS are conglomeration computerized convenience with security and confidentiality featured with

cryptography, higher efficiency in carrying the multilateral users' transactions and so on and so forth. In present era the Government has become very keen and cautious about digitalization of many aspects of governance out of which eCash is one them. Of which result is cash-less and cash-free economy is started to emerge with considerable growth.

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IMPACT OF DROUGHT ON SELECTED AGRICULTURAL CROPS IN MARATHWADA REGION

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ABSTRACT

Drought has been a recurring and continuous phenomenon for most of the districts of Marathwada region. It is facing severe drought since past decade. Marathwada region includes Aurangabad, Jalna, Beed, Osmanabad, Nanded, Latur, Parbhani and Hingoli districts. These eight districts are worstly affected and are getting less than normal rainfall since last few years consecutively. Drought has adverse impact on the families and creatures residing in drought prone areas. Present article is based on secondary data. The very nature of data leads present study to adopt descriptive method of research. Drought has its implications on different settings like environment, ecosystem, agriculture etc. However present research paper is undertaken to know the impact of drought on production of selected agricultural crops (i.e., Jawar, Wheat, Corn & Other Cereals) in Marathwada region.

Keywords: Long Period Average, Drought, Deficient Rainfall, Surplus Rainfall, Agriculture, Environment

1. INTRODUCTION

Generally, uneven distribution of rainfall in all over the India is observed over a period of time since last few years. In some of the parts of India degree of rainfall is very high & consistent while in some other parts it is less & inconsistent. Majority of average annual rainfall in the country is constituted by North West monsoon. Uneven distribution of North West monsoon and decrease in the normal rainfall has an adverse impact on the vegetation, animal food, agriculture and socio-economic impact on the peoples. Drought is considered as a decrease in rainfall over an extended period (i.e., LPA), The concept of drought varies from place to place depending upon normal climatic conditions, available water resources, agricultural practices and the various socio-economic attributes of a region [1]. In drought prone areas of Marathwada most of the land falls under arid and semi-arid category except for land falling in Godavari, Sindhphana, Doodhna, Manjara, Painganga river basin and the land situated in the vicinity of dams constructed on these major rivers in Marathwada. A drought condition in any region occurs when there is less than 50 per cent of average rainfall for consecutive periods. Though the severity of drought can be reduced by devising proper drought management measures and managing water resource properly. The Marathwada region is under the influence of southwest monsoon. When southwest monsoon reaches in western coast in the month of June, massive rainfall occurs in the western coast of Maharashtra (2,500 mm to 3,000 mm). Rainfall decreases from west to east. When it reaches Marathwada region, the average rainfall becomes 750 mm [2] long period average rainfall of Marathwada is approximately 682.9 mm (as per IMD website).

2. DROUGHT IN MARATHWADA

Marathwada region is continuously reeling under deficient rainfall and had faced several droughts in the past few years. Therefore marathwada is termed as a drought prone region where drought is expected to occur every four to five years[3]. Droughts have occurred in the years 1899, 1918, 1972, 2012, 2014, 2016 and recently 2018. The 1972 drought is in the recent past; which people still remember. In 1972, food and fodder were the main concerns, but now drinking water is major problem. Recent drought is multi-dimensional. It has it impact on socio-economic indicators like income, education, social status, standard of living, food, shelter etc. on the other hand adverse global climatic situation is also adding fuel in this process, which was not so acute 50 years before[4].

2.1 Definition of Drought

The Intergovernmental Panel on Climate Change (IPCC) Fifth Assessment Report (AR5) defines drought as “A period of abnormally dry weather long enough to cause a serious hydrological imbalance.” In India, the Indian Meteorological Department defines a meteorological drought in any area when the rainfall deficiency in that area is 26 per cent or more of its long term average. But, there can be other types of drought as well. Shortage of rainfall during the growing season can cause an agricultural drought, while reduced runoff and percolation can create a hydrological drought. Further, according to the IPCC, climate change can lead to “changes in the frequency, intensity, spatial extent, duration, and timing of extreme weather and climate events, and can result in unprecedented extreme weather and climate events” (IPCC 2012).

3. RESEARCH METHODOLOGY

3.1. Data Collection

The present article is based on secondary sources of data like previous studies on the topic, books, journals and websites like IMD, krushi department etc. Present study strives to understand current scenario of drought and its possible impact on production of selected agricultural crops in Marathwada region with the help of secondary data.

3.2. Research Method

By understanding the very nature of article, descriptive and explanatory method of research is adopted.

3.3. Objectives of the study

- To study the concept of drought.
- To know the historical background of drought in Marathwada.
- To study average annual rainfall for last five years in Marathwada division.
- To understand the possible impact of drought on production of selected agricultural crops in Marathwada region.

Based on the nature of data collected, above objectives of the research paper are fulfilled by adopting descriptive method of research.

4. RAINFALL IN MARATHWADA

Table-1: Last Five Years Rainfall in Marathwada (Percentage of Actual Rainfall with Normal)

Districts	Years				
	2014	2015	2016	2017	2018
Aurangabad	71.83	81.09	83.39	78.50	48.89
Jalna	56.86	72.64	105.80	90.58	57.36
Beed	56.95	61.82	110.94	94.98	46.29
Latur	57.33	56.72	132.03	90.18	63.21
Osmanabad	62.59	59.09	107.53	109.08	62.57
Nanded	42.90	58.87	110.55	63.08	78.57
Parabhani	53.99	50.32	100.73	66.35	61.30
Hingoli	57.42	75.18	99.80	66.92	74.31

Source: www.krishi.maharashtra.gov.in

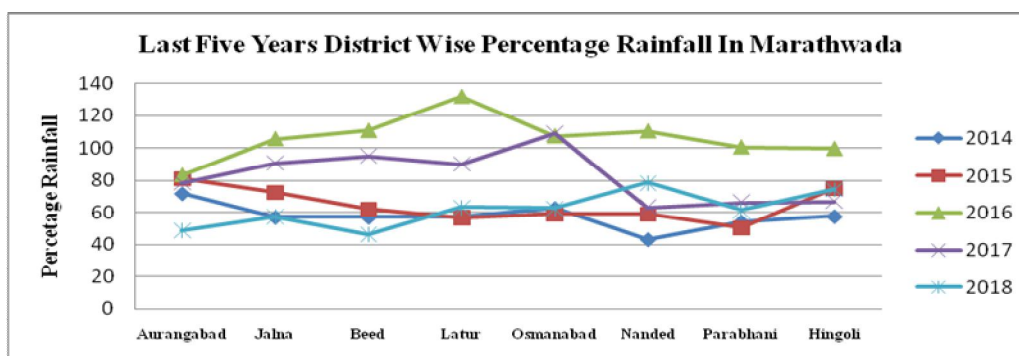


Figure-1: Graphical representation of District Wise Percentage Rainfall In Marathwada.

The above table no.1 and figure no.1 shows that every districts is getting less than normal rainfall in every year except the year of 2016 in which all the districts had normal rainfall. The following table depicts the frequency of getting deficit rainfall in all districts which is categorized into three rainfall classes namely Excess, Normal and Deficit.

Table No-2: Showing Rainfall Class

#Rainfall Class	No. of Districts				
	2014	2015	2016	2017	2018
Excess (120 & Above)	0	0	1	0	0
Normal (80-120)	0	1	8	4	0
Deficit (Below 80)	8	7	0	4	8

#Rainfall class as per IMD website

Above table No. 2 depicts that in three years out of five years, all the districts of Marathwada has received deficient rainfall. Repetitive deficit rainfall has become the major cause of concern. The consequences that are taking place due to deficit rainfall are the result of past happening. Hence these need to be overlooked to avoid the major consequences that are posed.

3.4. Impact of Drought on Agricultural Production (i.e., Jawar, Wheat, Corn & Other Cereals)

3.4.1. **Food Crisis:** In Marathwada food production capacity is largely depends upon the monsoon rainfall. Most of the agricultural land in Marathwada falls under non-irrigated category. Hence most of the kharip and rabbi production is depending on monsoon rainfall.

Table No-3: Showing sown area of Rabbi crops in Marathwada region in 2018.

Crop	#Division	2018		
		#Average Sown area	#Actual sown area	Percentage
Jawar	A'bad Divi.	486126	148232	30.49
	Latur Div.	464836	250022	53.79
	Total	950962	398254	41.88
Wheat	A'bad Divi.	100106	34806	34.77
	Latur Div.	166031	90136	54.29
	Total	266137	124942	46.95
Corn	A'bad Divi.	29068	7492	25.77
	Latur Div.	10193	15598	153.03
	Total	39261	23090	58.81
Other Cereals	A'bad Divi.	2241	1569	70.01
	Latur Div.	3145	7727	245.69
	Total	5386	9296	172.60

Source: www.krishi.maharashtra.gov.in

#sown area is given in hectares.

#Marathwada division categorised into Aurangabad & Latur Division

Table No.3 reveals that in 2018 due to deficient rainfall total sown area of rabbi crop like jawar, wheat, corn has been up to 41.88%, 46.95%, and corn 58.81% respectively except cereals whose total sown area which has been up to 172.60% of total average sown area.

4. CONCLUSIONS

The present study concludes that in the year 2014 and 2018 the rainfall decreased drastically in Aurangabad, Beed and Nanded districts. As the severity of drought increases it directly affects on the agricultural sector and economy of the state. The people from drought affected areas started migration towards urban areas of other parts for employment. Drought disrupts the agricultural production, and the equilibrium between supply and demand of agricultural products will be broken, ultimately increases inflation. The agricultural production of cereals, pulses and cotton in the year 2018 has been reduced to about 50%. The continuous drought prone condition leads to groundwater depletion in many areas of the marathwada. The people are harnessing water below from >600 meters through bore wells, also simultaneously the frequency of bore wells increased. With this rapid rate of water exploration, in nearby future, our generation will pose the water scarcity. Long term severity of drought leads to desertification process. This process affects human societies exert on the dry and fragile ecosystem. At the extreme, it can increase malnutrition and death, economic spoil and absolute unsettling of societies. The overall all kinds of the ecosystem are imbalanced and its consequences will remain for long period [5]. It is observed that drought severely affected the cotton belt of Maharashtra where the highest number of farmer's suicidal cases has been reported in the year of 2015[6]. In Aurangabad division the farmers are shifted to cash crop i.e. sugarcane, banana and turmeric like crops, which requires more water than the traditional crops of cereal and pulses. The present study leads to certain recommendations which can recover the drought situation in marathwada region by adopting water-conservation techniques and proper crop planning by which agricultural yield can be increased. The development of watershed will increase surface and groundwater resources. The drought management should be carried out through public participation and awareness to cope up with possible future droughts. Scientific improvement in breeding more drought-resistant animal and plants varieties will play a key role to balance the ecosystem. The water budgeting at all level is also very essential.

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DETERMINATION OF VEGETATION USING MICROWAVE REMOTE SENSING

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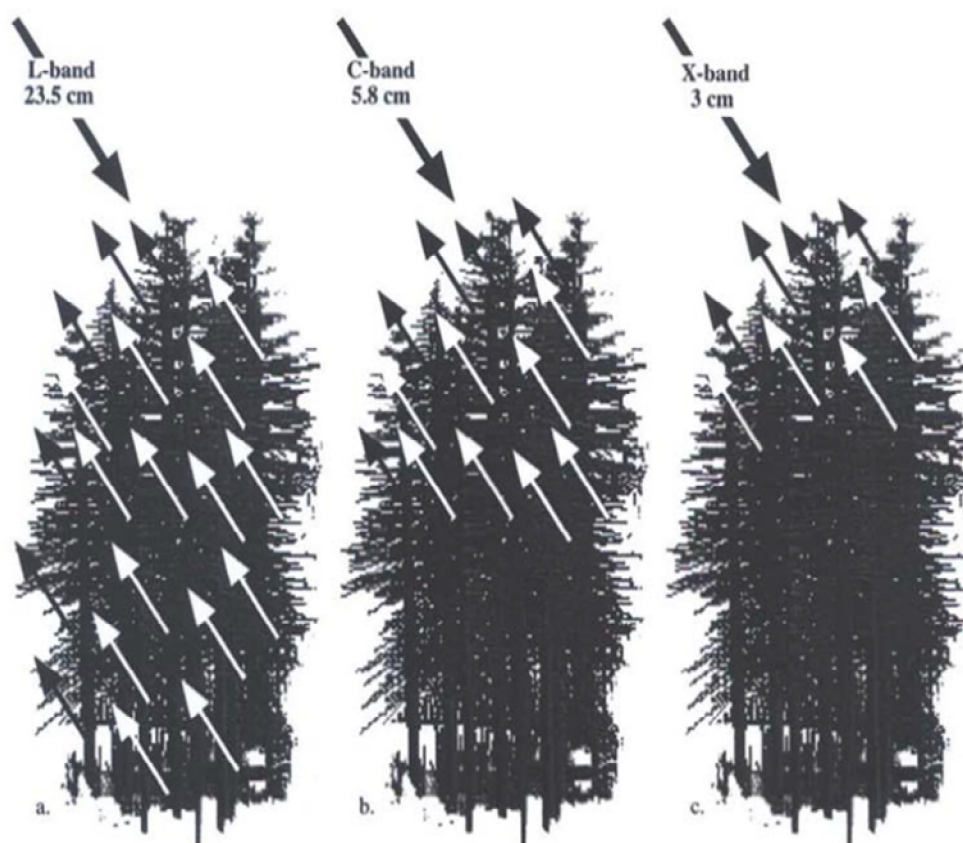
ABSTRACT

Radar senses electromagnetic waves that are a reflection of an active transmission; radar is considered an active remote sensing system. Remote sensing refers to the sensing of electromagnetic waves. This paper is to understand the radar signal Energy with field and Crops.

Keywords: Radar Microwaves Synthetic Aperture Radar (SAR) Image Analysis

INTRODUCTION

RADAR systems which provide their own source of electromagnetic energy. Active radar sensors, when the energy reaches the target, some of the energy are reflected back towards the sensor [2-5]. The microwave region of the spectrum is quite large, relative to the visible and infrared, and there are several wavelength bands. K bands: X-band C-band: S-band: L-band: P-band. The energy of the radar pulse is scattered in all directions at the Earth's surface. The surface's roughness, the irregularity of the terrain vertically and horizontally—determines the return signal's amplitude. Surface are classified as smooth, slightly rough, moderately rough. Bright areas in a SAR image are strong reflectors, surfaces that reflect little.

WAVELENGTH AND ENERGY

Longer wavelength bands penetrate forest canopy and reflect off of standing tree trunks are used to detect the amount of wood in a forest and shorter wavelengths are used to detect smaller features like twigs and leaves for vegetation canopy.

CONCLUSION

This is due to the different ways in which the radar energy interacts with the fields and crops depending on the radar wavelength.

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OVERALL GROWTH OF AGRICULTURE IN INDIA IN TERMS OF INFRASTRUCTURE, DIVERSIFICATION, CROP CHANGE AND OTHER DEVELOPMENT

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ABSTRACT

Technology impact can be seen in all fields of the area. No nation can grow without updating themselves with the changed technology. In our country as well technological change has brought many advancement and development. Every field of the country has used technology be it education or marketing. There is no doubt that even agriculture is not behind while using technology. Even many progress has been witness due to technology advancement in agriculture sector. It has been witness that technology has increased the agriculture to high level. Be it technique in cultivation or maintaining with the climatic change. Climatic change is something which has the highest impact on agriculture. There has been so much bad information about how seasonal change has lead the agriculture produce to deteriorating condition. Present study will discuss the new techniques of farming and how it has helped farming. What are the new avenues opened up due to technological changes. Does technology has helped the farmer or farmers are still staying with the old situation. Secondary data will be collected and conclusion will be drawn.

Keywords: Revolution, Technological Advancement, Startups, Agriculture Inputs

INTRODUCTION

India is said to be the agriculture country. Our country is represented as the agigarian country. Agriculture is said to be the backbone of our country. It stands us at 2nd rank in the farm output in the world. Agriculture sector along with other has contributed 13.7% to the gross domestic product of the country as the data of 2013 suggested. Agriculture is the one which has engaged around 50% of the population and provide them their living. Around \$39 billion agriculture produce has been exported as stated by the 2013 report making our country as the seventh widest producer in the world. According to the 2010 FAO agriculture statistic report it has been stated that we are the major producer of fruits, vegetables, milk and spices which clearly state that how much important is agriculture is for our country. Our country is consider as the fifth largest producer of poultry product and it account for producing around 80% of agriculture produce which include cotton, jute and many other farm produce. They are the main source of raw material for the industries making our country as the most advanced one. As agriculture provide employment to the people in one or the other way it has increased our national income level of our country. After the green revolution era our country has seen many developmental changes in our country. With the green revolution there has been change in the various methods of doing irrigation like more use of chemical fertilizers, more advanced machinery and use of drip and sprinkler technology.

All these positive picture only state that how good is our agriculture sector is but reality is something different though our agriculture is growing but day by day our GDP is declining as the agriculture sector is not producing as much as required for the GDP of our country. In the path of development for increasing our produce more and more fertilizers are used and excessive use of fertilizers are harming the fertility of the land. Green revolution has provided many advanced techniques of doing farming. It has provided many fertilizers and pesticides which increase the yield. But excessive use of these fertilizers is harming the fertility of soil. All these factors are urging the need of innovative technology. Till now our country haven't found solutions for seasonal variation which affect the farming at a large extent.

Government has also taken many initiatives for the welfare of the farmers. It is evident from the fact that government has changes their department name to ministry of agriculture and farmers welfare which put attention on the issues related to farmers. Under this measure government has provided soil health card which help farmers to know the know how soil quality and full information of the fertilizers.

Table-1: Gross Annual Value of agriculture sector (ruppes in crore) at the current price

sector	GAV 2013-2014	GAV 2011-2012
agriculture	1,579.290	18,81,152
Agriculture,forest,fishing	1,579,290	18,81,152
crops	10,17,921	12,33,595
livestock	3,59,312	4,06,035

Forestry, logging	1,28,550	1,44,698
Fishing and aquaculture	73,507	96,824

Source: wikipedia

From the **Table 1** it is stated that there has been considerable decrease in agriculture produce. From agriculture to fishing, forestry and aquaculture everything is declining. There are many reason like lack of finance, adequate facility and major is unawareness of farmer. With this much of decrease in agriculture produce are letting labour force to migrate to other place and look for other job other than farming. This is the statistical study of 2011 to 2013 which shows decreasing phrase of our country. There has been various revolution led in agriculture sector which has turned our country GDP at the increasing heights. These revolutions got started only to increase the productivity of of this sectors. As this sector is consider primary sector for its use of providing raw material to our secondary sector of commerce and trade therefore it is required to improve this sector at their fullest. The various revolutions in the agriculture sector which has improved the productivity in the nation. These all revolution only states how technological change has affected the productivity of the country. Increased productivity has helped our nation to earn high GDP.

Table-2: list of major agriculture revolution in India

revolution	Production	Period
Green revolution	Food grain	1966-67
White revolution	Milk and dairy	1970-96
Blue revolution	Fish	1972-2003
Yellow revolution	Oil seed	1986-90
Brown revolution	Leather and cocoa	-
Pink revolution	Onion	1970
Round revolution	Potato	1965-2005
Golden fiber revolution	Jute	1990
Golden revolution	Horticulture	1991-2003
Silver fiber revolution	Cotton	2000
Silver revolution	Egg and poultry	2000
Grey revolution	Fertilizers	1970

Source: wikipedia

Table 2 state the period of various revolution which at their times increased the productivity and increased the per capita income of the farmer. . All these revolution were launched in collaboration with international support. During their phrases they expand the productivity to the double. Following were the impact of the various revolutions in our country.

OBJECTIVES

1. What are the various revolutions of agriculture sector which has lead the growth of the agriculture produce.
2. What are the various capital techniques which has improved the productivity of the agricultural sector.
3. How much startup India has helped agriculture sector.
4. Does methods of diversification and crop change affected the agriculture in a positive ways
5. What is the other development of the agriculture.
6. What are the difficulties which still hinder the progress of agriculture sector?

RESEARCH METHODOLOGY

This research paper is the descriptive one. All the study has been done on the secondary basis. Data has been collected from various sources such as agriculture sector, various online journals, magazines on agriculture and technological search engine.

FINDINGS

Green revolution: It bought in new seeds from other country which increased the yields in many crops. It made use of pesticides and fertilizers which doubled the productivity of many crops. It has been witnessed in 2012 that the food grains has increased from 50 million tones to 257 million tones stating the increase in food grain cultivation. With this much productivity our country was able to export more and fetch more international income for the country. 2012 data clears it that there has been export of 7.46 million tones of rice and 4.27 million tonnes of wheat crop. Even oilseed has seen an increase from 8 million to 30 million. Even the

production of fruits and vegetable got double from their previous times after green revolution. All these factors state how change in technology has affected the cultivation process of our country. Apart from all these development green revolution has increased the earning of the farmer making their per capita income go to high state and it has also brought an incremental change in nutritional value of the fruit and vegetable. We can see that revolution has brought changes in so many crops and made our country production to near to world production. It can be seen that from rice to sugarcane our country is making production to the world matched production stating the progress in the country.

White revolution: This revolution was accompanied by green revolution. Fertilizer has improved the productivity of many crops and these crop benefited to the animals as these are the source of food for these livestock. White revolution was also started with the international collaboration and it was named as “Operation Flood”, white revolution made a system in which milk from rural area are transported to other area to overcome the deficiency of those area. Even factories being opened up to make milk from milk powder. White revolution made the production of the milk near to 112.5 million tones as per the records of 2009-10. Making our country the largest producer of the milk among the other country. This plan made an increased production in poultry farming also.

Table-3: Annual Growth Rate(%) of production of major livestock

Production in India in Years	milk	Egg	wool
1950-51 to 1960-61	1.64	4.63	0.38
1960-61 to 1973-74	1.15	7.91	0.34
1973-74 to 1980-81	4.51	3.79	0.77
1980-81 to 1990-91	5.63	7.80	2.32
1990-91 to 2000-01	4.21	4.46	2.01

Source: GOI 2003

From the **table 3** one can easily recognize that from the year 1961 to 2001 there has been constant increase in the milk and poultry production. India now becomes the exporter of milk product rather the importer of milk solids. . Year 1980 to 1991 got the highest production of milk and every other product. Make the white revolution a successful plan.

Yellow revolution: Technological advancement has increased the oil seed production in the country. Making our country the largest producer of oil seeds. It has been recorded that oil seed production has increased from 11 million tones in 1986 to 32 million tones in 2011. The drastic change in oil seed production is caused due to technological advancement, fair market prices, increase in the area of production, and supporting marketing policy. All these factors have made the yellow revolution a successful one.

Table-4: domestic production of edible oils(in lakh tonnes)

Seed oil	Rapeseed/mustard	Soyabean	Groundnut	Cotton seed	Rice bran	coconut
production	23.64	19.94	16.67	11.73	7.96	4

Source: Directorate of Vanaspati, vegetable oils and fats

From the **table 4** it is been evident that mustard seed is the largest producer of oil in the country. As it contains the highest amount of oil contents as compared to others like soybean, coconut etc.

Table-5: production of oil crops(oil equivalent) million tonnes

Region	Year		Average annual growth(%)
	1985	1995	
India	4919	8007	6.9
Asia pacific region	26866	43014	5.0
World	6476	90595	3.4

Source: FAORAP pub: 1996/32

Table 5 indicate the India is the largest producer of oil seed. Though its productivity is less as compared to other pacific nation but its annual growth rate is much higher than that of pacific nation and even India has a highest growth as compared to the world. Oil seed sector are the major contributor for the country to earn foreign exchange as compared to another crops.

Table-6: export of oilmeals, oilseeds and minor fats(million tonnes)

Items	1990-91 (april-march)		1996-97 (april-march)	
	Qty	Value	Qty	Value
Soybean extract	1352.6	4738.8	2550.0	24250.0
Groundnut extract	139.6	347.5	300.0	2100.0
Cotton seed extract	17.0	36.0	Nil	nil
Rice bran extract	455.7	534.9	317.6	960.0
Rapeseed extract	531.1	715.7	1000.7	3830.0
Sunflower extract	92.3	142.1	25.1	110.0
Sal seed extract	43.3	47.8	9.3	250
Other extract	7.1	21.6	-	-
Castor extract	17.1	29.8	19.3	138.0
Castor seed	-	-	78.2	144.5

Source: Central co-ordination office of SOPA,SEA,GEEPA,IOPEA& AICOSCA

Table 6 clearly indicates the increased export in the oil seed productivity of the country. The table clearly shows us that soybean extraction is the highest in the exporter race. This revolution also make use of hybrid technology and breeding of oil seeds, planting of genetic resource which made the production of oil seeds variety at a large extend making the revolution a high achieving one.

Blue revolution: To develop the fisheries and aquaculture in India government has developed the central plan under the scheme of blue revolution as these are a wide scope of this sector in the economy. The various components of the plan are:

- Development of national fisheries development board for the fisheries activities.
- Development of inland fisheries and aquaculture.
- Development of marine fisheries, infrastructure and post harvest operations.
- Monitoring, control, surveillance of the fisheries area to keep a constant check on it.

And more other components were incorporated under the scheme to enhance this sector. Under the blue revolution the Indian were introduced to vannamei variety of prawn in 2009 which now helped our India to increase their export to 80%. With this much increase in this sector our country budget department has kept 1700 corer amount for this sector. Export of fisheries has made our country at the 1st rank in the world with average annual growth of 14.8%. Revolution in this sector has increased the income of the farmer along with increase in export and GDP of the country. In the year 2015-2016 it was estimated that the production in the fishery sector was about rs 1 lakh as compared to other production. It is also realized that about 150 lakh of people are engaged in fisheries business. If only fish production is to be estimated then it can been seen that in the year 2015-16 there is a production of 10.8 million tones in our country which is around 6.4% of the total world production. Our country contributes to 6.3 % to the world aquaculture. Which clearly indicate the program of our country in this sector?

There are many more revolutions like black revolution which has seen a considerable increase in petroleum production, and then there is brown revolution which shows the outstanding performance of cocoa and leather production. Golden revolution state the progress of jute production while grey revolution shows the performance of fertilizer industries. Pink one deal with the increment of onion as red is for meat and tomato production. All these revolution were made due to technological advancement. All this revolution has bought immense development in the agriculture sector which has lead our economy to grow. **These were the consumable technological advancement now let us go to the capital technological advancement:**

Ploughing: Ploughing is the foremost step in the cultivation in the old times ploughing was done by hand which took time and made the productivity slow with the passing of time animal were used to plough land with the wooden machines this saved a time and increased the productivity. At present time this techniques is seen in the rare area. Now ploughing is done with steel made machines like harrow. This modern technology has saved a lot

of time and energy of farmer unlike older one in which farmer spend hour doing by hand or dragging animals to work ahead. This advanced technology has saved time, energy and increased the productivity to the double.

Crop rotation: It is one of the most beneficial effort in agriculture. Earlier after the cultivation farmer had to set back at home for numbers of work to make the land fertile as after the productivity of one crop the land had to be remained unused for bring back their fertility and in this time period farmer go for animal husbandry. Sowing one type of seed lead the evaporation of other qualities of the soil. Crop rotation lead planting of different crop in one field. Now the technology has improved the crop rotation process also now farmer keep their half of the land fertile and other half for cultivation. Earlier seeds were sowed by hands but now all these work is done machines which do their work more efficiently than humans.

Irrigation: Old method of irrigation was to spread water all manually. It took time and energy and water is not spread evenly all over. This method of irrigation has helped the watering the field evenly. It supplies controlled amount of water all over the field. At present irrigation method has been diversified method namely drip method, irrigation sprinkler, and low flow irrigation systems. This advanced method of irrigation has saved lot of water in the country where scarcity of water always a issue. This method has increased the productivity of the crop.

Table-7: size of the agriculture groundwater economy of South Asia(c2001-02)

Water level	India
# of well(million)	21
Average output/well(m3/hr)	25-27
Average hrs of operation/well/year	360
Price of pump irrigation(US\$/hr)	1-1.1
Ground water used (km3)	189-204
Value of ground water used per year in billions US\$	7.6-8.3

Source: wikipedia

Table 7 only suggest that with this much of water level in our country irrigation facility has increased the productivity of the country with this much of scarcity of water.

Impact of “Make in India” on agriculture has an positive one. Under this plan many new startups have started to increase the productivity of the agriculture. Some of them are as follows:

Barrix Ago Sciences: It is a Bangalore based startup which developed crop protection by eco friendly methods. It supports organic farming with less expenditure. It has provided products like Barrix Catch Fruit, Fly pest sticky sheet both are eco friendly equipment for controlling pest. Without making use of harmful chemicals.

AnulekAgrotech: This startup was developed to increase the fertility of the soil in order to increase production. Its aim is to make use of fewer resources and increase the production by keeping the fertility of the soil safe. Its product called BIOSAT maintain soil fertility trap carbon emissions and improve fertility.

Mitra: it's a Nashik based startup which focus on improving the mechanization at agriculture. Air blast sprayers is the one which sprays hormones to the fruit and vegetables to increase their growth with less time saving much of the labour exercise.

CropIn Technology Solutions: Its a Bangalore based startup which help the agri business to track down the time of crops cultivation. It provide technology which help these business to the farmer to know the whereabouts of the crops. It provide smart services by which business can be updated about which crop is growing where along with providing knowledge of global cultivation to the farmers as farmer can also interact with this business house which can update the farmers with agriculture activity.

Eruvaka Technologies: This startup of Andhra Pradesh focuses on aquaculture. With their Eruvaka technologies farmers are able to monitor the health of water so their this sector can progress well. This technology also helps in developing solar power flouting buoys which give us the detail study of water. **EkgaonTechnologies :** It provide farmers a wide range of information about the financial need , agriculture inputs and government assistance.

Digital Green: It is an international organization developed as an not for profit organization for the help of farmers. By this technologies farmer of all area can take guidance in farming from this organization. They can

learn the global methods of cultivation. They can share their short videos of the farming where they are finding problems so that they can get the exact solution from the technologies help.

FrontalRain Technologies: This technology help the agri business house in providing all the necessary information from growing crop to wholesaling and trading it in international markets.

Agrostar: Its a Pune based startup to help farmer in providing all the necessary information about the crops , their health, their marketing and new avenues of farming on mobile phone. There main focus is to update farmer in agriculture from all round in order to eliminate substandard product, duplication and adulteration.

All these startups were introduced to increase the productivity of the agriculture sectors. These startups are not working at the large extend so therefore it become difficult to give detail about the progress of this startups.

CROP ROTATION AND DIVERSIFICATION OF CROP

Diversification of crop is the new revolution in the agriculture sector after the other revolutions. Technological development has brought in this method of cultivation. Diversification has lead the reduction of the prolonged problem of scarcity of land for agriculture, resources such as irrigation facilities , technological factors, price factors and many others. Even the pattern of crops has been change. Specialization of crop has taken place in the agriculture. Crop change is made for the better yield. Green revolution has increased the productivity of Kharif crop to four fold. Crop change and diversification has reduced the dependence of climate as now whole year can be seen cultivation of crop.

GOVERNMENT MEASURES FOR FARMER DEVELOPMENT AND AGRICULTURE

Various yojnas were developed by the government to accentuate the development of the farmers. Some of the measures are Pradhan MantriFasalBimaYojna which has helped the farmers from the fear of losing their productivity due to the seasonal adverse effects. This will help farmers to support themselves financially as their losses will be covered by this yojna. Next is the invention of the blue revolution which has given the new avenue of farming. Government has offered rs 3000 crore to help farmers to occupy themselves with this new thing in the farming. Government has also invested rs 221 crore in the white revolution which has increased the productivity of the milk in our country. This revolution provides the farmers with the right foods for their animals which increase the productivity of the milk. The next big help of government is providing energy efficient irrigation into this government has planned to provide 30 million energy saving pumps to the farmers which will save power and provide jobs to the population altogether. Even the government has shown concern to the quality of soil and water facility to the farmers and launched ParamparagatKrishiVikasYojna which aims at increasing the organic farming practice in the farming. Under this schemes government has made efforts to make investment in agriculture infrastructure, developing mechanism in the agriculture and warehouse facilities for their produce.

Government has also helped farmers in their overall development. Farmers are given time to time teachings and updates about the farming. Apart from financial help farmers are also given knowledge about the marketing strategies to be used for their product sale. Schemes like soil health cards will help farmers to know the knowhow of the soil and new trends of the soil for the farming. Development of National Agriculture Market (e-NAM) is providing an electronic portal to the farmers for marketing their product. This portal will help traders in transporting goods along with saving them from various types of market duties. Technological development has helped farmers to get farming updates on their mobiles by using farming mobile apps. Many more efforts in the name of schemes has been devised to help farmers in this or the other ways.

AFTER ALL THESE PROGRESS STILL OUR AGRICULTURE SECTOR IS LACKING BEHIND BECAUSE OF THE FOLLOWING REASONS

Small and fragmented land: Out of the 189.7 million hectare area only 141.2 million hectare area is used for cultivation as stated from the data of 1999-2000. Indian land was already suffering with division of land among farmers family which cut short the lands. And the gap between medium farmer and big farmers has divided smaller land into many small lands. With the increasing population and for developing our nation land for agriculture is foregone for constructing building and malls.

Seeds: Seeds are the one which start the process of cultivation so getting quality seeds is the foremost important thing. But for small farmers getting the best seeds is very much difficult because of rising price. Though government has solved the problem by establishing institute like National Seeds Corporation in 1963 and many other to help farmer get the seeds free of cost but still farmers are lacking it because of unawareness of these programs.

Manure and fertilizers: They are required to maintain the fertility of the soil. Organic manure like cow dung is the cheapest source of fertilizer. Manures and fertilizers are very costly therefore it becomes difficult for peasant farmers to afford. Though cow dung is the easily available source but due to its diverse use it become difficult to afford it everytime. And it is often found that overuse of chemical fertilizers reduce the fertility of soil so it become more important to have organic manure and our country has the capacity to produce 650 million tones of rural and 160lakh tones of urban compost which is not fully utilized yet which is all complicating fertilizers issues.

Irrigation: Irrigation has solved water problem in many area but over irrigation has created many problem as well. And still many part of the country has not got irrigation facility which makes it difficult for the country to grow.

Agriculture Marketing: After all these struggle of doing cultivation go in vain if their produce is not properly marketed in the market. Our country has witnessed that 85% of wheat in Uttar Pradesh and 90% of jute in West Bengal and 35% of cotton in Punjab is sold in the villages itself. It is so because farmers find it difficult to take to the market area and sometimes the price paid over there is so low that farmer sells it in their own villages. As farmers are so much overburden by debts they don't wait for the market condition to work in their favor instead they sell their produce at whatever price at whatever condition they have.

Inadequate storage facilities: storage facility in the rural are equivalent to no storage facility therefore farmers are pushed to sell their produce at whatever price they are offered. According to Parse Committee it is estimated that out of 9.3% loss in agriculture 6.6% loss is caused due to poor storage facility. Even farmers bringing their product to urban area find it difficult to store goods making their situation more badly.

Inadequate transport and scarcity of capital and lack of education to farmers are some of the other reason which affects the agriculture produces very badly. Lack of cheap and efficient transport facility has affected the agriculture produce very badly. Though farmers have move from bullock carts to modern transport but still it becomes difficult to transport perishable good because they are not equipped with efficient technique. Capital is something with which farming sector is always suffering. Farmers require huge capital to buy seeds, machines and many more but due to deficiency of money they are not able to.

Though government is trying hard to sort this problem but with ever increasing population it is not possible to provide facility to all farmers. Many plans have been drawn out to serve farmer but these all plans are not sufficient for the farmers.

CONCLUSION

Though technological advancement has brought many changes in agriculture and all the development has increased the GDP of the economy. It can be evident from the fact that 13.7% contribution is made from agriculture sector. Our country is the largest producer of fruit, vegetables, milk and major spices. It is second largest producer of wheat and rice and third largest cultivator of several dry fruits and many more achievements are gained by agriculture sector. All these development is done by advancement in agriculture inputs and technology. All the revolution was the creation of this advancement. Though it has produced various benefits to the sector. But still it is said that there is a decline in agriculture sector. Government has launched many programmes for the agriculture to rescue farmers some of them are Pradhan Mantri Fasal Bima Yojna to provide them financial support and cover their losses. Blue revolution took 3,000 crore in the budget of the country for the upliftment of the aquaculture. Energy efficient irrigation will be implemented in many parts of the country. These all are some plans launched by government for the sector. At present in many part of the country farmers are given training and education from mobile phones and other mode of communication. But what is required is heavy investment at national and state level. More smart agriculture technology to deal with seasonal variation. Diversification in crop production is required, more irrigation facilities should be made more diversified, and reduction in soil erosion is required at high level. All the measures should be taken to help the productivity of agriculture sector.

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IMPACT OF ECONOMIC SLOWDOWN ON FMCG PRODUCTS AND ITS SUSTAINABLE DEVELOPMENT WITH SPECIAL REFERENCE TO METROPOLITAN CITY MUMBAI

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ABSTRACT

Economic slowdown means decline in economic activity of a country due to many factors such as inflation, unemployment and decline in purchasing power and this slowdown can be seen in each and every sector along with the FMCG sector. FMCG which is fast moving consumer goods place a vital role in consumer life along with the economic development of a country, because it is fourth largest contribution to economy. In 2015 India stood first rank in GDP growth rate but comparatively it is on the 5th rank in 2019. Because of this fall- down FMCG sector can also suffer and it could lead to unemployment generation, job cuts, fall in share price along with the profitability of a company. Various companies have recorded a slowdown in the current year as compared to the corresponding quarter in the previous year. To overcome with this crisis various strategies can be taken at different level i.e. Government, companies and consumers.

Keywords: Economic slowdown, FMCG, strategy to tackle slowdown, recession, sustainable development

INTRODUCTION

The term 'economic slowdown' is nothing but decline in economic activity of a country due to many factors such as decline in demand, less purchasing power, unemployment, inflation, and decrease in export or increase in import. Hence, if all these factors occurred in an economy of a country, then we can say that, Country is suffering from recession. And, ultimately, it's going to affect entire globe either positively or negatively. And the great example for the same was 'The great economic depression in 1921'.

The economic development of any country is measure by GDP i.e. GROSS DOMESTIC PRODUCT.

As India is facing economic crises. Hence GDP of India has fallen from fastest growing nation to 5th fastest growing nation.

The comparison chart of India's GDP rank of first quarter between 2015-2019 is given by-

GDP in 2015.

1. India – 8.11%
2. China-6.83%
3. Vietnam-6.74%
4. Indonesia- 4.92%
5. Egypt-4.36%

GDP in 2019

1. Vietnam-6.71%
2. China-6.20%
3. Egypt-5.06%
4. Indonesia-5.05%
5. India-5%

Source - Money Control

ABOUT FMCG

FMCG also known as fast moving consumer goods are those goods which are sold quickly at a lower cost. The example of FMCG are toiletries, non-durable packaged goods, beverages, and drugs etc. Some FMCG goods have less life because higher demands by the public, as FMCG

Are those goods which is used by the public in day to day life. Also, FMCG are perishable in nature like Vegetables, meats, dairy product, milk, and other goods.

Some of the FMCGs like candies, beverages, pre-packaged foods and soft drink because of higher demand and also by high discount on those products. Packaging for FMCG product is very essential, as it plays vital role in attracting consumers of different class. Hence FMCG products needs to be sound packed along with great care of hygiene and vitamins. Hence, we can conclude that Apart from Brand recognition, all this criteria do matter in maximum efficiency of FMCG goods. The profit margin in FMCG goods is very low, but the revenue or sale is in bulk or huge numbers or quantity, that it earns enough profits margin and because it's one of the important parts in economic development of a nation. Hence, it's one of the 4th largest economy in the world contributing approximately 52.8 billion dollars.

Since from last one year, Decrease in Economic development impacted FMCGs Company very badly, and also due to this the share price of some of the FMCGs Company fallen down.

Table-1: Share prices of companies for 2018 and 2019

COMPANIES NAME	2018	2019	% DECREASE IN SHARE PRICE
BRITANIA	3056	2679	12%
ITC	313	239	23.64%
DABUR	454	438	3.52%
GODREJ	894	597	33.22%

Source: moneycontrol.com

REVIEW OF LITERATURE

Dr. Pramod H. Patil (2016), in his research titled 'An overview of Indian FMCG sector' dated on Feb 2016 studied about the role of FMCG products in human life, as it is consumed by each and every section of the society. Also considerable amount of their portion is spent on these types of goods. FMCG is one of the vital contribution of the Indian economy. As he discussed on overview of this sector in critical analysis and future. Also he concluded that FMCG sector will be performing well even in recession period, and the employment generation will be increasing in near future due to favourable change in environment.

ShivamSakshi, PetoKaroly (2017) in his research titled 'OVERVIEW OF INDIAN FAST MOVING CONSUMER GOODS SECTOR, FOCUS ON RURAL INDIA' studied about the growth of FMCG sector in rural areas. As In 2017 rural India accounted for more than 60% of total FMCG market. The income pattern, decision Taking process, consumption factor and savings of rural area is different from urban areas. Also he talked about the growth and evolution of FMCG sector in rural areas in spite of many challenges faced by it. He finished his research by concluding that the FMCG sector will be keep on growing in spite of many difficulties faced by it. Also he stated that, the growth of this sector can also be improved by developing the topology of rural areas.

OBJECTIVES

1. To know the impact of Economic slowdown on various sectors and FMCG in particulars.
2. To study the strategies taken by the Companies to tackle the losses and at the same time increasing Consumption leading to an increase in Aggregate demand i.e. sales.
3. To know what initiatives government has taken to improve the conditions of various companies and the whole economy.
4. To analyse consumer's perception FMCG products due to economic slowdown

RESEARCH METHODOLOGY

The researchers have used both primary and secondary data for the research work. The primary data has been collected by conducting surveys through structural questionnaire from 105 respondents from Mumbai city. The sample population is selected by using random sampling techniques.

DATA ANALYSIS

A. SecondaryData Analysis

Reasons for economic slowdown

1. **The demo and GST effect:** Demonetization in November 2016.laid down the seed of economic slowdown. It had severely hit the consumption patter which led to job loss and lower income which further lead to a drop in demand which worsened the situation leading to vicious cycle of job loss which leads to low income and ultimately fall in demand. Also Introduction of GST was another blow for economy as export growth was effected because of delay in returns to exporters. To add on the demonetization and GST effects IL&FS crisis triggered the situation in 2018. Also the US China tariff war led to a weakening in the global trade.

Chart-1: GDP GROWTH FROM 2013 TO 4TH QUARTER OF 2019.

(Source: The rating agency CRISIL on 22/08/2019)

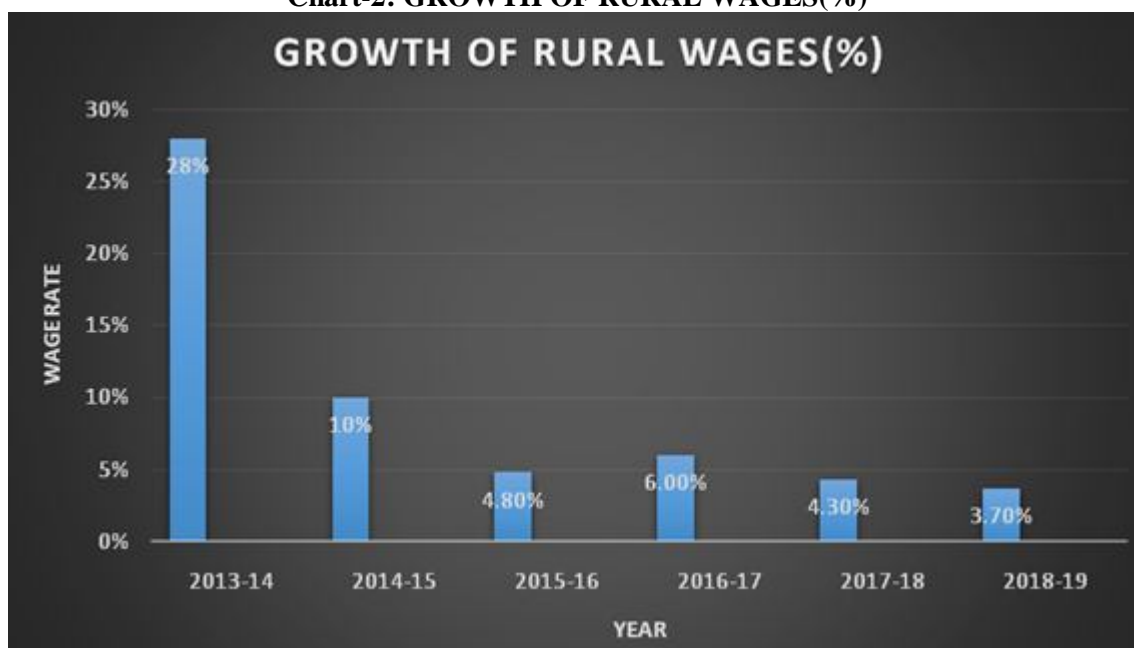
From the above graph shows that in the initial stages i.e. from the year 2013 GDP of India was consistently rising year on year till the end of the year 2016 when demonetization happened on NOV 8TH 2016 and from then on growth rate saw a decline (the first red line shows demonetization) this decline continued and worsened with the introduction of GST (the second red line shows GST).

2. Tight monetary and fiscal policies: Fiscal policies went up because of the 'inflation control policies' by the central bank as main focus of the monetary policies was to control inflation.

3. Global crisis: The US-China trade war has led to poor export growth and for a country like India, which wants to promote export, such a situation posed a harmful effect and thus there was a further slowdown in the economy of a India respectively.

4. Rise in NPAs, a curse for financial sector: The rise in NPAs of Banks and NBFC sectors have started building up stress in the credit lending eventually leading to a pressure in the financial sector.

5. Fall in the rate of income of farmers: The rate of growth of rural wages have fallen down from 28% in 2013-14 to 3.7% in 2018-19. This situation happened because the non - food inflation surpassed food inflation consecutively for 2 years, leading to a situation where the income is transferred from rural to urban areas respectively.

Chart-2: GROWTH OF RURAL WAGES(%)

(Source: The rating agency CRISIL on 22/08/2019)

IMPACT OF SLOW DOWN

The current scenario economic indicators show that the GDP growth of India has fallen to 5% in the first quarter of 2019-2020. This downfall has not only led the sector to slow down their growth but also have trimmed many companies out of the market. The sectors impacted were Automobile Real estate, FMCG, Manufacturing, Agriculture, which are lagging behind in achieving desired growth rate and jobs in this sector have gone down to the lowest. The aim of achieving 5 trillion-dollar economy status can be only achieved if the Indian economy consistently grows above 9% for the next five years.

For our economy to reach 5 trillion-dollar target by 2025, India must achieve

3.3 TRILLION DOLLARS BY 2021

3.6 TRILLION DOLLARS BY 2022

4.1 TRILLION DOLLARS BY 2023

4.5 TRILLION DOLLARS BY 2024

5 TRILLION DOLLARS BY 2025.

Among others, Agriculture, Automobile, Real estate, Manufacturing, and FMCG are facing the situation and bearing the brunt of this slow down.

Automobile sector which employs a huge number of Employees (close to 315 lakh) and contributes 12% to the nominal GDP has failed tremendously due to this slowdown, around 3 lakh jobs are lost, which is why sales have gone down and the situation has become pathetic for this 100 billion dollar industry.

As per the official data by NSO, the two-key factor behind the slowdown are

1. Weaker consumer demand.
2. Falling investment.

The 8-crore sector of our economy have registered a negative growth of around 2.7% in July while Centre for monitoring Indian economy (CIME) has released a data stating that overall unemployment has increased to 8.2% with an urban unemployment of 9.4%.

Also, FPIs have pulled out a lot of money after govt. announced increase in surcharge of FPIs.

Table-2: Growth rate of companies for Q1 of 2018 and 2019 respectively.

COMPANIES	CURRENT YEAR	PREVIOUS YEAR
HINDUSTAN UNILEVER	5%	12%
DABUR INDIA	6%	21%
BRITANIA	6%	31%
MARICO	7%	10.4%
COLGATE	3.5%	4%

Company's action to tackle with economic slowdown: -

1) The economic slowdown has led to a serious impact on many sectors. Among which Auto, manufacturing, housing & FMCG are one of the worst hit sectors. HUL, a highest seller of soaps is a giant FMCG co. which has a vast customer base is struggling to maintain its profitability due to the slump in economic growth rate. The company has decided to "cut down" its prices in order to increase their profitability & win back its customer that are switching over to other brands due to high cost. HUL-a company which usually does strategic planning before cutting down its prices has been forced due to the necessity & the gravity of the problem. They have cut 46% in soaps ranging from basic to premium such as Lifebuoy and Lux.

2) Another company in our basket, which faced a fall in consumption demand due to economic slowdown is Dabur India. The measures taken by Dabur India to overcome this situation is, stepping up investment, Launching Low Unit Price (LUPs) packs. For a company which has 45% of business in rural areas, focusing on increasing demand in such areas is of prime motive for Dabur India. The company is planning to expand its business over 44000-48000 villages. While, they are launching LUPs of Rs.5, Rs.10, Rs.20 & Rs.40 to function on this infrastructure & make such LUPs a power brand.

STRATEGIES TAKEN BY GOVERNMENT

Mega merger of banks- Finance minister Nirmala Sitharaman has announced regarding mega merger of banks in which 10 banks are getting merged to form 4 banks, which will be performing or Operating in India. The

main reason behind mergers of banks is to reach up to the dream of 5 trillion US dollar by 2024. For which India's GDP must lie between 9-10% in each five subsequent years from 2019-2024 respectively.

Cutting down GST levies: - According to economics time of 13th September, government of India is planning to cut down levies on Biscuits and Automobile and other FMCGs to boost the economy partially. It is estimated that GST on Automobiles can come down to 18% from 28% and biscuits can come down to 12% from 18% respectively.

B. PRIMARY DATA ANALYSIS

Out of the total respondents 49 are female and 56 are male. 52.38% respondents are having qualifications as graduates and above whereas rest fall in the category of secondary and higher secondary education. The researchers have found that majority of the respondents (69.5%) have a disposable income below Rs 200000 p.a. This shows that the recent economic slowdown has impacted the income of the population. The following table shows the respondent's behaviour during economic slowdown.

Table-3: Measures to be taken for sustainable development during economic slowdown.

		frequency	percent	Cumulative percent
Valid	Decrease in consumption	71	67.6	67.6
	Increase in consumption	6	5.7	73.3
	No change	28	26.7	100.0
	Total	105	100.0	

(Source: Primary data)

From the above table, it can be seen that 67.6% respondents are in the opinion decreasing consumption of FMCG products during economic slowdown. This helps to facilitate the higher saving for sustainable development of the society as a whole.

CONCLUSION

The effect of economic slowdown can be seen in FMCG companies, and the recent changes in consumption pattern of consumers, as the income of the consumer is moderately affected by the economic slowdown. It was found that 67.6 % respondents decrease their consumption. So, it can be inferred that by reducing prices of commodity or giving various discount, we can cop up with this situation and the aggregate demand. Earlier researchers have found that this sector is recession free and as the years pass, the employment generation will keep increasing. But it can be concluded that due to economic slowdown, even this sector can suffer a lot.

Since, government is taking various initiative so there is high probability of improving the condition of FMCG sector within 5-6 months approximately.

SUGGESTIONS

How can India come out of slow down/ strategies to cop up with the economic problems?

According to leading economist and market researchers following remedies can be taken to bring the Indian economy on high growth track.

1. Increase in Government expenditure: To overcome this current economic fall down, Government has to spend more, though it has already spent high amount of its budget Investment expenditure. Hence it will result in increase in Demand.
2. Let Indian rupee weak: As we know that stronger rupee is hurting exports as well as business of domestic market, So it is better to have weaker Indian rupee as compare to stronger Indian rupee.
3. Lower Lending rates: The RBI needs to cut down Bank rate for commercial bank, so that it can result into higher lending and put positive impact on economic respectively.
4. Certainty in business required: Business man should be free of Shocks like GST (goods and service tax) as well as demonetization which ultimately put the questions in the minds of investors for investing their capitals.
5. Acknowledges and spends in rural areas: Government needs to increase their spending on rural areas, so that the income, topology, employment and standard of living of the people of rural areas can be improved. Hence that result will be increase in Aggregate demand of the people along with the Consumptions.
6. World bank hopes: As we have misconceptions about GST that, it has negatively affected the economy development of the country and it will continue to do so, without having depth knowledge of that. According to World bank GST is just an "aberration" as it will bring positive impact on Economic

development of India at later stages. Also, Jim yongkim, the President of World bank predicted that, The Economy of India will be rising very soon as our prime minister has really worked on improving Business condition of India boosting GDP or Economic development. Hence it will not be wrong to say that if all the above steps will be taken carefully, then the GDP of India will be surely reaching to 9-10% respectively.

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A REVIEW- INDIAN AGRICULTURAL MARKETING

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ABSTRACT

Agriculture in India has directly or indirectly continued to be the source of livelihood to majority of the population. Indian agriculture has seen a lot of changes in its structure. India, predominantly an agricultural economy, has healthy signs of transformation in agriculture and allied activities. India has seen agriculture as a precious tool of economic development as other sectors of production depend on it. Efficient backward and forward integration with agriculture has led to globally competitive production system in terms of cost and quality. Cooperatives seem to be well positioned to coordinate product differentiation at the farm level and to integrate forward into value added processing activities. Indian agriculture can be balanced and made efficient through proper and better management practices.

Keywords: Agricultural marketing, marketing cooperatives, contract farming,

INTRODUCTION

Agricultural marketing can be defined as the commercial functions involved in transferring agricultural products consisting of farm, horticultural and other allied products from producer to consumer. Agricultural marketing includes all activities involved in moving agricultural produce from producer to consumers through time (storage), space (transport), form (processing) and transferring ownership at various levels of marketing channels. Agriculture is the backbone of Indian economy. Out of 320 million workforce, 170 million are employed in agriculture. It not only provides food requirements to such a huge population of India but also earns successful returns. Post independence saw a major and rapid growth in Indian agriculture at the rate of 2.6% per annum. India ranks the 1st in the world in terms of milk production. India ranks the 2nd in terms of rice, wheat, groundnut and tobacco production and 3rd in coffee production. India also ranks 2nd in the most arable land in the world, but a problem of low productivity, the yield is only 30% for each crop compared to world standards. India has adequate technology, but it is not fully implemented as our producers lack awareness.. Producers expect better returns as they work hard day and night in their fields but doesn't get. Agricultural marketing should be planned and well prepared. In developing countries like India,

REVIEW OF LITERATURE

A considerable amount of research has been done on the working and performance of agricultural marketing in India, by the academicians and researchers. The literature obtained by the investigator, in the form of reports and research studies, is briefly reviewed in this part.

Johnston and Mellor (1961) in their paper stated that commercial demand for agricultural produce increases due to income and population growth, urbanization, and trade liberalization. Marketed supply simultaneously rises due to productivity improvements in production, postharvest processing, and distribution systems.

Hoff et al. (1993) in their research paper documented that in response to the de-institutionalization of rural areas that followed state compression, the reconstruction of new agrarian institutions complementary to the market and the state is thus a fundamental element of rural development. This has taken the form of either private or cooperative organizations.

Grosh (1994) believed that since the turn of the millennium, attention has shifted toward more micro level and institutional policies. In particular, contractual arrangements with downstream processors, agro exporters and retailers, often orchestrated through farmer groups, are increasingly seen as a means of overcoming the market imperfections that led to the failure of macroeconomic and sectoral adjustment policies.

Reardon and Barret (2000) in their study suggest that when market reforms the commodity prices rise, stimulating an increase in production, especially of the export crops. The rise in price facilitates the establishment of super market chains, cooperatives, export oriented schemes, processing zones and general stimulation of agro industrialization in developing countries

Sivanappan (2000) in his study stated that with modernization of existing post-harvest processing, establishment of suitable infrastructural facilities, huge amount of countries exchequer can be saved and further helps in feeding the teeming population in the country.

Hota et al. (2002) in their study viewed that cooperatives occupy an important part in India's economy in terms of their coverage of rural producers, business turnover and contribution to economic welfare of their members as well as to rural economy of India.

TRADITIONAL METHODS OF SALE PREVAILING IN INDIA

India has a long tradition of periodic markets, most of these are held in rural areas. Rural Primary Markets (RPM) include mainly periodic markets like Haats, Shandies, Mandis, Painths and Fairs, which are estimated was one of the efforts to fetch better prices for the produce. Reserve Bank of India gave an institutional definition of cooperative marketing and defined a cooperative marketing society as "an association of cultivators formed primarily for the purpose of helping the members to market their produce more profitably than possible through private trade

National Agricultural Cooperative Marketing Federation of India Limited set up in 1958 promotes cooperative marketing of agricultural produce for the benefit of farmers through its own branches and the cooperative marketing network. It collects agro products directly from farmers in regulated markets eliminating middleman. In India, ongoing initiatives in coordination have resulted in simultaneous action in three areas-evolutions of commodity and industry, evolution of supply chain integrated technology models and promotion regulation of these mechanisms. Anand Pattern Cooperatives (APC) is one such model which achieved success in development of India's dairy industry. The Chicory contract farming coordination which started in 1956 in Jamnagar Gujarat is also a successful result. Kerala Horticulture Development Program (KHDP) is also one of the successful agricultural development projects in the country. It has helped 41,000 vegetable and fruit farmers through 1886 Self-Help-Groups (SHG's).

The National Agricultural Co-operative Marketing Federation of India (NAFED) is the apex body of the cooperative marketing system at the National level. One of oldest and successful association/cooperation of farmers was Grape Growers Association of Maharashtra (Maharashtra Rajya Draksha Bagitdar Sang -MRDBS). The other public intervention promoting coordination is Small Farmers Agriculture Consortium (SFAC), operating from 1994-1995. It was declared a financial institution by RBI under RBI Act, 1934 and was registered as public-private joint venture society. It provides both forward as well as backward linkage to farmers.

RECENT TRENDS

With the emergence of new inputs and new technologies in the market. Agriculture has changed from deficit oriented to surplus oriented sector. New methods of marketing like Contract farming are visible, providing farmers with better returns. Contract farming is more practiced now a days. The Tata's, The Birla's, The Mahindra's and other corporate houses are entering and expanding agricultural business. With 68,000 plus branches, commercial banks and regional banks have phenomenal strength in financing agri-business ventures. With the newer and newer areas emerging, there is a scope for Agri-business for profitable operations not only to individuals but to institutions as well. The administrators of public and private/corporate have taken the responsibility of translating the research findings and discoveries to concrete programmes and policies of action. The Cooperatives, the Panchayat's, the NGO's and the Media must also join hands in the process of transmission of knowledge and information and to provide better market connectivity.

PROBLEMS AND CHALLENGES

There are several problems and challenges involved in marketing of agricultural produce. Limited access to the market information, low level of literacy among the farmers. There are also many imperfections in the marketing system of agricultural commodities in India. So much has been done to improve the agriculture sector of India, but still it is facing a lot of problems. Some of these can be listed as below.

- ☐ ☐ Fiscal and Political instability is threatening Agricultural Policies, as there is Political disagreement and fiscal comprehension in agriculture.
- ☐ ☐ Rising domestic demand for food due to rise in population, restricting our exports.
- ☐ ☐ Developing people and developing markets.
- ☐ ☐ Private market intermediation.
- ☐ ☐ Multi languages and dialects.
- ☐ ☐ Natural calamities, drought and uneven rainfall in the country.

CONCLUSION

There is an eminent need for the Agri-marketing initiatives to be large and organized. The present market must cover two aspects of marketing network and actual regulation of the conduct of market. The need to strength the regulated market system arises from changing nature of linkages between agriculture and markets. It has been observed that better and easy market access and efficient information flow can bring much desired market orientation of the production system. Indian agriculture, moving from commoditization to commercialization drives it towards market orientation. India can claim to have largest network of agri-business cooperatives in the world, engaging in performing manufacturing, procurement and marketing of agricultural produce. These have proven to occupy important place in our economy.

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IMPACT OF GST ON AGRICULTURE DEVELOPMENT

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ABSTRACT

India's largest sector is Agricultural sector. This is the India's primary sector. More than 65% of total population of India's is depends on agricultural sector. The agricultural sector is largest employer in India's economy. GST is a single comprehensive tax levied on Goods and Services consumed in an economy. GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. GST is a milestone in tax reform in India. Government imposes two types of tax such as direct and indirect tax for earning revenue. GST is one of indirect tax. GST system is one biggest economic reforms in India after independent every country of the world wants to "One Nation One Tax" formulation it is useful to increase government's revenue because reduce tax evasion & tax avoidance. Government tries to make simplify tax system in India.

The government of India's biggest changes in the taxation system in the year 2017. Government of India has introduced & implements the new taxation policy. Government tries to make simplify tax system in India. It is clear that maximum agriculture inputs & products are exempted in GST. Government should to educes again tax on agriculture inputs and machineries for the promote agriculture sector.

INTRODUCTION

The Goods and Services Tax (GST) was launched in India on July 1, 2017 in a midnight. It was indeed a historic occasion & a paradigm shifts as India moved toward, one nation one tax & one market. 26 years after opening its economy to the outside world, India has now rolled out another significant financial reform that aims to carry forward & cement on growth benefits of liberalization. GST is various advantages for our economy India is village country and villages are in rural India. Rural India is depending on Agricultural. The agricultural sector is wide various business and trade activities related to these sectors.

The GST has already been introduced in nearly 160 countries & France was the first to introduce GST in the year 1954. The constitutional amendment polled the way for introduction of Goods & Service Tax in India. The constitutional amendments empowers the centre & the states to levied & collect the GST. The GST has been defined a tax on supply of goods or service, except supply of alcoholic liquor for human consumption. The new goods & service tax subsumes if state & central taxes and 22 types of cases into one single tax.

GST ON AGRICULTURAL SECTOR DEVELOPMENT

Agricultural sector has been the root of Indian economy. 52% of the total rural livelihood depends on this sector as their primary means of livelihood so it is important to study the impact of GST on the Agriculture sector. GST will have positive effect on Agriculture. GST is expected to create a business friendly environment, as price level & inflation rate go down. GST is helping to agricultural sector & farmers there for in the agricultural goods & services attract to market also government establishment national agricultural market to proper farmers at the national market.

There are full exemptions from tax Dal, fruits, flowers, food grain, vegetables, milk, butter, fish, animals food, those are use for agriculture making & agro product transportation tax exempted also. Agriculture still employs the largest section of India's workforce GST is essential to improve the transparency, reliability, timeline of supply chain mechanism would ensure a reduction in wastage and cost for the farmers. GST would also help in reducing for producing agricultural commodities. Under the model GST law dairy farming, poultry farming, & stock breeding are kept out of the definition of agriculture.

As per GST law, there is no GST payable on agricultural implements animal driven so the rate of GST payable on agricultural implements animal driven is mill rate. The council has broadly approved the GST rates for goods at nil rate. 5%, 12%, 18% & 28% to be levied on certain goods. According to GST slabs, the most essential goods and services fall under the exempt list while commonly used Goods & Services have been put in the lowest tax bracket of 5% Standard Goods & Services are in 12% tax bracket, the government has kept a large number of items under 18% tax slab only special category of Goods & Services including luxury goods fall in the top tax bracket of 28% . Luxury Goods & Services & certain specific goods & services attract additional case than 28% GST.

The impact of GST on agricultural sector is foreseen to be positive. The agricultural sector is the largest contributing sector. The overall GDP it covers around 16% of Indian GDP. The implementation of GST would

have an impact on many sections of society. GST may provide India, with its first national market for the agricultural goods. There are a lot of clarifications which need to be provided for rates for agricultural products. Special reduced rates should be declared for items like coffee, tea, milk under the GST.

CURRENT TAX LAWS

There are certain food items like sugar, rice, salt, wheat, flour, which are exempted from CENVAT under the state VAT, cereals & grains are taxed at the rate of 4%. Agricultural products go through a lot of licensing & a number of indirect taxes(service tax, VAT, excise duty) under the current tax laws state VAT is currently applicable to all the agricultural goods at each state it passes through prior to final consumption, although there are certain exemptions available from state VAT for certain exemptions available from state VAT for certain unprocessed food products like meat, fruits, eggs, vegetables, etc.

CONCLUSION

An increase in the cost of few agricultural products is anticipated due to the rise in inflation index for a brief period. Though, implementation of GST is going to benefit a lot. The farmers in the long run as there will a single unified national agriculture market. GST would ensure that farmers in India who contribute the most to GDP, will be able to sell their produce for the best.

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ROLE OF ITC IN DEVELOPMENT OF AGRICULTURE AREA

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ABSTRACT

As result of change in technology, it impact of life style and all the sector. For this technology revolution affect of society so this change can accept by people those aware to stay and to get the benefit. Presently, information need to all sector for growth and development. For the development all the sector need a updated information. The steps has to be taken from Governement and NGO's and Private Sector to make development of the the facility to uplifting the society particular people reside in rural area. The people of India, more than 65% percent of the population reside in rural area and villages. Those people doing agriculature and allied sector and agro based industreis need to appropriate information for the development of their sector, catering demand for product and service.

Morevoer, need to them Information Communication Technology knowledge for the avail benefit for the development these sector

Keywords: information needs, rural community, information technology, rural development, people.

INTRODUCTION

In India, rural sector play an important role in Indian economy, because near about 65% of papulation lilihood depend upon agricuture and agro based industreis. For availability of opportunity and market it is need updated information technology for communication and so on. But, still as per world change such development yet not available in India. As such adequate facility may available in the Metro City. But, the rural area is more backward for the technology as compare to city. If the Government has take more steps towards the updated technology certainly their benefits certainly to get the Indian people resided in rural area and country compet in global marekt..

OBJECTIVES OF THE STUDY

The following objectvies are for the study.

01. To know the problem of ITC in rural area.
02. To know the importance and role of ITC in rual area.

METHODOLOGY OF THE STUDY

The methodology adopted for the purpose of project study was collection of necessary data from both primary as well as secondary data available on Web.

PRIMARY DATA

The data and Information for the study is collected through two main sources. Primary data would be original data from which the researcher will directly collect data that have not been previously collected. Primary data will be first hand information collected through by the way of various methods such as canvassing.

SECONDARY DATA

Secondary data like published Annual Reports and statistical tables relating to Mutual funds for analyzing the data, the technique of ratio analysis, simple mathematical tools like average, percentage etc. and M.Phil, Ph.D thesis different, circulars, reference books, Different policies of Private and Government orgnisation pertaining HRM, publication, journals, newspapers, Internet, websites etc. will be thoroughly studied in the said research.

01. The problem of ITC in Rural area.

In India, the people resided in rural area deprived form amenties and basic facility like, education, road, electricity, water, shelter, employment yet not sufficient & appropriate. As result of this new avenue ITC knowledge and literacy yet not reach and community people. Due to which people resided in rural area not grab opportunity worldwide and national knowledge for opportunity. Morevoer, Govenrment may provide ITC facility which is necessary them for collection data and information. Since, updating useful ITC knowledge not given to the all age group of people. So, as compare City the use of ITC facility not to be use by resided people in rural area.

02. The problem people attitude towards ITC

It is generally, observed that, people attitude towards ITC system is that, something may not as per desire and it may make fraud and so on. Moreover, people age more than 35 years they think that, why this knowledge is necessary them for the development and so on. And reluctant to learn new knowledge and so on. So literacy in the ITC knowledge not quite good. As result people not using ITC facility and son on.

03. The problem of general awareness

As the need for acquaintance of the knowledge and use ITC for more benefits and so on. But, people resided not more aware about the benefits of use ITC. Moreover, there is no efficient source to dissemination information among people to aware to use ITC for benefit and so on.

NEED OF INFORMATION TECHNOLOGY IN RURAL AREA

Pre-independence and after independence the agriculture area still undeveloped due to aware of people resided in this area moreover, the political leader and Government not given more weightage to develop this area. As result of this it is need to develop the rural area.

01. Importance of Information Technology in Rural Sector

There are many ways in which Information Technology can be used to exchange the information about one person to another. It is not provide services only exchange information but also provide effective communication to expert groups, which provide not only the basic information but it also help in determining marketing information, fluctuation, better strategies for improving agricultural productivity as well as crop management information. There are several information and communication tools are as follow:

1. Kisaan SMS Portal

In the people resided in rural area, are not much aware of the latest technologies developed, books, International Journal of Academic Research and Development for the improvement of the agricultural productivity. In this portal farmer get relevant information in their own or regional language.

2. Kisan Call Centre

It is an expert advisory system, which help the farmers to provide appropriate information about agricultural activities and related activities. The farmers need to call toll free number 1800-180-1551 to seek expert advice to related agricultural activities.

3) Kisan Vikas Kendras

It is form the backbone of information and technology dissemination in India. At present, around 630 KVKs are in operation whereas several new ones are being established. These KVKs work as a link between scientific community and the Indian farmer by demonstrating new technology at district level. The present Government has asked KVKs to use more and more ICT tools in their work to reach the remotest farmer. Generous funding is being provided for this.

(4) e-Nam

It is a big electronic online market platform about agricultural product. This includes commodity arrivals & prices, buy & sell trade offers, provision to respond to trade offers, among other services e-payment. & e-receivable. It provides the transparency on sale transactions and price discovery initially in regulated markets.

(5) e-Governance

It is also known as electronic governance. It is an application of information and communication technology for exchange information for government to our citizens. With the help of this, the government services or administration will be made available to citizens in a convenient and transparent manner. As result get the benefits the people reside in the rural area.

(6) e-Choupal

e-Choupal is an initiative of ITC Limited, a conglomerate in India, to link directly with rural farmers via the Internet for procurement of agricultural products. It tackles the challenges posed by Indian agriculture, characterized by fragmented farms, weak infrastructure and the involvement of intermediaries. The programme installs computers with Internet access in rural areas of India to offer farmers up-to-date marketing and agricultural

7. Computerized Rural Information Systems Project (CRISP)

Computerized Rural Information Systems Project (CRISP) was launched in 1986 by the Ministry of Rural Development. Under this project, every district in the country was provided with computers and a software called CRISP (now re-named as Rural Soft) to help District Rural Development Agencies (DRDAs) to manage

Ministry of Rural development programs more efficiently. Indian Government has realized the role of the rural development and the contribution of I.T. in the development of Rural Markets. In recent years information and communication technologies (ICTs) have been deployed in various initiatives in rural communities in the country. There are many projects underway that are using ICT to reduce poverty, overall rural development and promote good governance.

8. Agricultural Resources Information System (AgRIS)

Agricultural Resources Information System (AgRIS) is the Central Sector Scheme for strengthening / promoting Agricultural Information System in the Department of Agriculture and Cooperation (DAC) Ministry of Agriculture. This Project is based on the recommendation of the Report of the Core Group- V of the Standing Committee on Agriculture and Soils, National Natural Resources Management System (NNRMS) of the Planning Commission (March, 2000). It develops a comprehensive database on various parameters related to land use, inputs (seeds, fertiliser, agricultural technology, and agricultural credit) use, water use and decision support systems (DSSs) packages for strengthening advisory services to farmers. The AgRIS is a step towards establishing a location-specific e-Government mode! For the Poor. Aksh Aksh is a fiber optic cable company with its core competence in lay down and maintenance of cable.

9. Drishtee

Drishtee is a commercial organization, which was previously named as Cyber Edge with specific social objectives of targeting benefits to the rural poor built into its vision and strategy. It has built an organization with strong competencies broadly termed as 'rural IT-based service delivery.' It has the main work of developing the modules for the poor section of the society who cannot understand the international language. Various local language software applications have been developed, for e-governance, market price information, buying and selling etc. The modules are designed for the rural and semi-urban areas especially.

10. E-Mitra

Lok Mitra and Jan Mitra. Jan Mitra is an integrated electronic platform through which the citizens of Rajasthan can avail the benefit if getting the desired information regarding any Governmental Department. It has not only helped the Government by reducing the burden of attending every call, it has reduced the waiting time for the service and has lead to provide comfort to the citizens also. Lok Mitra is an urban electronic Governance Project which was launched in Jaipur city in year 2002, which helps the citizens to pay their bills online (land, Water, Bus Tickets and BSNL)

FINDING

01. The awarness among people resided in rural of ITC is not adequate.
02. It is also noticed that all age people is not motivate to learn ITC knowledge.
03. Adequate and sufficient basic facility & infrastrucutre facility are not avilable in rural area.

SUGGESTION

01. Government Agency proivde basic facility about information technology.
02. NGO's and Government Agency has make awarness about use ITC how it beneficail for agriculture production and maket and so on.
03. To implement various ICTs initiatives taken by government, corporate, NGOs, etc in all villages of India in terms of value creation and sustainable development.

CONCLUSION

Technology revolution affects on society and pros and cons get it to the society. However, rapidly benefit it is get the society. But rural area is not much developed as compared to urban area. There are so many problems in respect basic facility and infrastrucutre facility. If, awareness ITC create all age of people resided in rural area certainlty it get benefits to the society. Moreover, To implement various ICTs initiatives taken by government, corporate, NGOs, etc in all villages of India in terms of value creation and sustainable development.

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NEED OF ACCOUNTING AND COST ACCOUNTING IN AGRICULTURE

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ABSTRACT

The importance of account to evaluate the performance enterprises, managerial control, budgeting, gains and losses and also to enable bank loans to be obtained if the farmer deems it fit cannot be overemphasized. The article aims at analysing the activities of the farmers on the farm of any type practiced in both physical and monetary terms. In India agriculture income tax free with same condition. But assessing officer want to see the record that it is essential for farmer to produce the accounts. Therefore is advisable to all big farmers to maintain the agriculture accounting books. In India agriculture is operated and maintained by family of farmers. The proper financial accounting is not maintained in agriculture. Attention should be given on proper accounting in agriculture. The incomplete records are maintained on cash basis. Proper maintenance of account is useful for owners, government. Government decided subsidy for fertilizers, manures and for other activities based on proper maintenance of account. The account should be classified to ascertain cost of each crop, to compare various crops productivity, profitability and measure the effectiveness of allied. Lack of proper farm management and accounting system are the main reason for low productivity. The people are still demanding that agriculture should be treated as industry in India

Keywords: Agriculture developments

INTRODUCTION

Account keeping is a necessary element of good livestock business. With no written records, farmers have to depend on their memory while making decisions regarding their practices. Hence the farmers are still poor in India. But acceptance are every ware and in India, some of the farmer are also very rich. Therefore it is very necessary to force them to make farm accounting. And turn the farming into industry. The high labour employment is also providing by the farmer. It is essential to maintain accounts of agriculture farm. Farmers also need to be financial managers; that means keeping accurate farm records and establishing and maintaining a proven records keeping system. Farmers need an accurate farm records system, book-keeping and financial planning system to track all of the farms activities. Thought agriculture income is tax free in India. Subject to certain stipulation. An accessioning officer may call for information on agriculture income. No doubt an average farmer in our country is illiterate. Illiteracy is not excuse to avoid accounting.

Though India's economy has been re-cording repaid industrial progress. Yet it still is based principally on agriculture and then 75% people of the country are directly or indirectly engaged in this profession. There are more than 700000 villages in the country which are engaged in by agriculture base activities. Major share of the national income of the country is contributed by agriculture. In spite of all these, productivity in the agriculture sector has not been increase as growth witnessed in other sector of economy. Many factors are responsible for the low productivity of agriculture but one point that can mainly be attributed to it is the " farm management" which has received for less attention than the industrial and business management. In spite of the fact the agriculture plays the most significant role in our economy, no comprehensive detailed and systematic accounting methods and costing system and management techniques has been developed for his industry.

OBJECTIVE OF THE STUDY

1. To know about the farm records and accounting procedure
2. To determine the various accounting techniques and productivity measurements in agriculture field
3. To ascertain to various reasons and benefit for keeping farm records

AN EVOLVING NATURE OF FARM ACCOUNTING

Today's agriculture operations are much more modern and business oriented. To be successful farmers need to be good producer. Farmers also need to be financial managers that means keeping accurate farm records and establishing and maintaining a proven record keeping system.

ACCOUNTING TECHNIQUES

Form the small farmers we expect that he should keep in income and expenditure records to assess his financial position. But it is not enough for a big farmers. He should keep his record according to various accounting tools and techniques these are:

1. Financial accounting
2. Cost accounting
3. Management accounting

REASONS FOR KEEPING FARM RECORDS

There are various reasons why farmers should keep records. The reasons may be summarized as follow:

- Farm records are used to evaluate the performance of any farm or farm enterprises within a given period of time. Farm records will enable the farmer to know what each enterprise contributes to the overall progress of the farm.
- Farm records provide figures for farm planning and budgeting. A farmer making plans to modify his farming activities needs to know what yields he can expect from crops and livestock and what costs and receipt he is likely to get.
- Farm records tell a farmer how much he is earning.
- Farm records tell the farmer where is his gain and loss.

BENEFITS OF ACCURATE FARM RECORD KEEPING

- Measure efficiency and progress.
- Easier to prepare account at year.
- Identify strength and weaknesses in the farm business.
- Help manage changes and improvements in the agribusiness.

SUGGESTION

As per the all research I would like to give some suggestion on agricultural are as follows

1. Loan facility is big issues before the Indian farmers due to that loan facility make available with different features and requirement by government and other financial institution with simple procedure.
2. Literacy rate of the farmers and their family members shall be increased and proper efforts will have been taken by the government to achieve ultimate object of commercial agriculture of farmer .

CONCLUSION

The farms records and accounts are important tools in farm management and are in fact, the sine-qua-non of effective farm management, farmers all over the world at whatever level should be encouraged to keep records of all the activities carried out on the farm from the beginning to the end of each farming season and be accountable for effective present and future performances. In Indian villagers literacy rate is very low. Among youth 49% are touching the literacy rate. As we know 63% Indians are depending on agriculture and most of the villagers are employed in this sector. A big farmers wealth is as good as small scale industries. But he has not maintaining his accounting system. If a good developed farm accounting is use then the present scenario of agriculture will change.

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COSTING: A PROCESS TO DETERMINE AGRICULTURAL COST FOR PRICE POLICY

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ABSTRACT

The purpose of this paper is to focus on use of costing in the calculation of cost of agricultural products. Indian economy is agro-based economy and agriculture is a backbone of Indian Economy. Some people involved in farming and some are engaged in dairy, poultry, fisheries, sericulture etc. India witnessed the drought situations, unseasonal rainfall and flood and its impact on agriculture sector and the mentality of the farm workers to prefer work in urban area than on farming, imbalanced demand and supply in case of some agriculture produce like onion, marigold flowers, sugarcane. Traditional inputs like human labour, bullock labour, farm-grown seeds, manure, and traditional methods of irrigation transformed to improved seeds, chemical fertilizers, pesticides, insecticides, use of modern machineries for farming, and use of electric and solar power for irrigation. This transition made impact on cost of crop production. The agricultural sector has witnessed the infusion of digital intervention. It is transforming the entire input supply chain, crop management cycle, and storage and market access. All these things made impact on cost of cultivation of agriculture products. Hence, it required to study the need of costing in agricultural sector to know the exact cost of cultivation and to determine the gain or loss from the agriculture produce.

Keywords: Costing, Cost Accounting, Cost of Agricultural Product, Government Policy

INTRODUCTION

The purpose of this paper is to focus on use of costing in the calculation of cost of agriculture products. Knowing the production costs of crops is a requirement for determining how well your farm business is doing. It enables you to evaluate how efficiently resources are being used in your farm operations, to predict how your business will respond to specific changes, and how to make other useful decisions for attaining your goals. Indian economy is agro-based economy and agriculture is a backbone of Indian Economy. Most of the people depend upon agriculture directly and indirectly. Some of them involved in farming and some are engaged in dairy, poultry, fisheries, sericulture etc. Agriculture is the main source of income. In India the agriculture sector contributes near about 18% to India's Gross Domestic Product (GDP) and provides employment to 64% of the rural workforce hence it is an important sector of Indian Economy. On world level, India is known as a largest producer of wheat, rice, pulses.

During the past some years, the India witnessed the drought situations, unseasonal rainfall and flood and its impact on agriculture sector and the mentality of the form workers to prefer work in urban area than on farming, imbalanced demand and supply in case of some agriculture produce like onion, marigold flowers, sugarcane. Traditional inputs like human labour, bullock labour, farm-grown seeds, manure, and traditional methods of irrigation transformed to improved seeds, chemical fertilizers, pesticides, insecticides, use of modern machineries for farming, and use of electric and solar power for irrigation. This transition made impact on cost of crop production. The agricultural sector has witnessed the infusion of digital intervention. It is transforming the entire input supply chain, crop management cycle, and storage and market access. All these things made impact on cost of cultivation of agriculture products. The farming is becoming loss making sector because of more cost and less returns. Hence, it became necessary to study the introduction of the cost accounting to know the exact cost of cultivation and to determine the gain or loss from the agriculture produce.

NEED OF THE STUDY

The agriculture sector recorded satisfactory growth due to improved and modern technology, new techniques of irrigation, change in inputs and pricing policies. The Industrial and service sectors have expanded faster than agriculture sector resulted in decline of share of agriculture in national economy. Due to increasing labour charges, change in inputs, draught situation, unseasonal rainfall, and improper management, the cost of cultivation increasing year by year and the agriculture sector becomes volatile. Hence, it became necessary to study the introduction of cost accounting system in farming sector to ascertain the real cost of products and determining the price policy of the agriculture products and to know the changing rate of return of different agriculture products. This study will definitely useful for the students, policymakers, and researchers.

OBJECTIVES

1. To study the importance of agriculture in Indian Economy.
2. To recognize the Government Policies and Promotions for agriculture sector.

3. To study the cost items considered in calculation of cost of farm products

4. To understand the problems and challenges before agro based industries.

REVIEW OF LITERATURE

Jai Kumar Sharma & Pawan Kumar Dubey highlighted in his paper entitled 'A Need of Farm Records and Accounting in Agriculture Sector', If a good developed farm accounting is use then the present scenario of agriculture will change. Juchau (1986) in 'Accounting Development and Implications for Farm Business' revealed that for large agricultural firms that produce several products, management accounting systems for decision making is obviously needed. Tahir et al., (2004) mentioned in *Costing for specialized industries* that cost control in farming operations can increase profits. To achieve this, cost information ought to be supplied adequately and in a timely manner. Argilés & Slob, (2001), noted in 'New Opportunities for Farm Accounting' implementation of cost accounting systems in agricultural firms can improve farm management and lead to better farm performance.

Jack and Jones (2007), mentioned in his paper on 'Facing up new realities: the case for using relevant cost and target cost approaches in agriculture', farmers who practice costing systems will perform better than farmers who do not apply costing systems. Abobakar M. Fatah and Rosliza Mat-Zin (2013) stated in their paper on 'Understanding the Current Practices of Cost Accounting Systems in the Libyan Agricultural Firm: Evidence from Six Libiyan Agricultural Firms', Government subsidies the agricultural firms, it determines the product prices. Therefore, cost accounting systems in this case used to determine the exact product costs to find the difference between the prices set by the government and the actual costs.

RESEARCH METHODOLOGY

The paper is based on the secondary data and the information is collected from the internet via journals, research papers.

IMPORTANCE OF AGRICULTURE IN INDIAN ECONOMY

- Agriculture shares a major contribution to national income.
- It to generate employment
- It makes provision for food for the ever increasing population.
- It helps to Contribute for capital formation which is necessary for economic development.
- Agriculture helps to supply of raw material to agro-based industries like sugar, cotton textile, dairy products, jute etc.
- It helps to increase the purchasing power of rural people
- Agriculture play an important role in internal and external trade
- It contributes the government income

GOVERNMENT POLICIES AND PROMOTION FOR AGRICULTURE SECTOR

- **E-NAM:** National Agriculture Market (e-NAM) is a pan-India electronic trading portal it integrates existing APMC across the country through a common online market platform to create a unified national market for agricultural commodities.
- **National Mission for Sustainable Agriculture (NMSA):** It has been formulated for enhancing agricultural productivity in rainfed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.
- **Pradhan Mantri Krishi Sinchai Yojana (PMKSY):** It has been formulated with extending the coverage of irrigation and improving water use efficiency in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities.
- **Paramparagat Krishi Vikas Yojana (PKVY):** It is an initiative to promote organic farming in the country. Under this scheme, farmers encouraged to form groups or clusters for organic farming over large areas in the country.
- **Pradhan Mantri Fasal Bima Yojana (PMFBY):** It is the government sponsored crop insurance scheme to provide insurance coverage and financial support to the farmers in the event of failure of notified crop due to natural calamities.

- **Gramin Bhandaran Yojna:** This scheme was formulated to create scientific storage capacity with allied facilities in rural areas for storing farm produce and agricultural inputs and promotion of grading, standardization and quality control of farm produce for improving their marketability.
- **Livestock insurance Scheme:** This scheme aims to provide protection mechanism to the farmers and cattle rearers against any eventual loss of their animals due to death and to demonstrate the benefit of the insurance of livestock to the people.
- **Micro Irrigation Fund (MIF):** This fund is created to bring more land area under micro-irrigation as part of its objective to boost agriculture production and farmers income.

Cost Accounting: Farming is the oldest activity for human beings but the development of cost accounting systems in this sector was delayed. In agriculture sector the development of cost accounting had its origins in the 18th century.

Cost accounting is an analysis of cost data as to enable management to know the cost incurred on each activity together with its elements in order to arrive at proper decision.

Cost accounting helps to determine the cost of product and it suggest different methods and techniques used in determining the cost of product.

Costing: Costing is the process of determining the cost of doing something. It helps to ascertain the cost of manufacturing an article, rendering a service or performing a function.

Costing also useful to determine the cost of agricultural product which assist to better understand and assess a farm operations. It also helps to farm producer to make comparison of his own farm operations with the best practices of farms in the same region with similar physical characteristics. It leads to better farm-level decisions and improve efficiency and performance. Costing helps to producer to keep the cost of product at minimum level with optimum use of scarce resources like proper use of water, power and other resources. Costing in agricultural sector helps to government to formulate the agricultural policy, determine subsidies given to farmers, crop insurance policy and agricultural price policy which help to announce minimum support prices for agricultural produces. It leads to sustainable development of agriculture sector.

Agricultural Price Policy: Price policy of the government for agricultural produce. It ensures remunerative prices to growers for their produce in order to encourage higher investment and production and also for safeguarding the interests of consumers by making available food supplies at reasonable prices.

COST CONCEPTS USED IN ESTIMATING THE COST OF AGRICULTURE PRODUCTS

In India the Agricultural Price Policy has been playing a significant role in bringing about noticeable changes in the production and productivity of the agricultural sector. Under this the Government announces Minimum Support Prices (MSPs) of agricultural commodities based on the recommendations of Commission for Agricultural Costs and Prices (CACP). The cost of production of agricultural crops is the most important factor that CACP considers while making its recommendations on MSPs to the Government. The Directorate of Economics & Statistics (DES), Ministry of Agriculture, has been implementing a Comprehensive Scheme for Studying the Cost of Cultivation of principal crops in order in India since 1970-71 to generate estimates of cost of cultivation/production of the principal crops in order to meet cost of cultivation data requirement.

While fixing the price of Agriculture products generally following cost concepts are considered for estimating the cost of agriculture products.

Cost A1: 1. Value of hired human labour, 2. Value of hired bullock labour, 3. Value of owned bullock labour, 4. Value of owned machinery labour, 5. Hired machinery charges, 6. Value of seed (both farm produced and purchased), 7. Value of insecticides and pesticides, 8. Value of manure (owned and purchased), 9. Value of Fertilizers, 10. Depreciations on implements and farm buildings, 11. Irrigation charges, 12. land revenue, cesses and other taxes, 13. Interest on working capital, 14. Miscellaneous expenses

Cost A2: Cost A1 + Rent paid for leased land

Cost B1: Cost A1+ Interest on value of owned fixed capital assets (excluding land)

Cost B2: Cost B1 + Rental value of owned land and rent paid for leased land

Cost C1: Cost B1 + Imputed value of family labour

Cost C2: Cost B2 + Imputed value of family labour

Cost C2*: Cost C2 adjusted to take into account valuation of human labour at market rate or statutory minimum wage rate whichever is higher.

Cost C3: Cost C2 + Value of management input at 10% of total cost

STATEMENT SHOWING THE BREAK-UP OF COST OF VALUATION

Items	Total Cost Rs.
A. Operational Cost:	
Human Labour: Family xx	
Attached xx	
Casual xx	xx
Bullock Labour: Hired xx	
Owned xx	(+)xx
Machine Labour: Hired xx	
Owned xx	(+)xx
Seed	(+)xx
Fertilizers and Manure:	
Fertilizers xx	
Manure xx	(+)xx
Insecticides	(+)xx
Irrigation charges	(+)xx
Miscellaneous	(+)xx
Interest on Working Capital	(+)xx
(A)Total Operational Cost	xx
B. Fixed Cost:	
Rental Value of Owned Land	xx
Rent paid for Lease-in-land	(+)xx
Land Revenue Cesses & Taxes	(+)xx
Depreciation on Implements & Farm Buildings	(+)xx
Interest on Fixed Capital	(+)xx
(B)Total Fixed Cost	xx
Total Cost (A+B)	xx

PROBLEMS IN IMPLEMENTING OF COST ACCOUNTING SYSTEM IN AGRICULTURE SECTOR

- Implementation of accounting in agricultural sector is considered unimportant.
- Heavy cost implementation of cost accounting system.
- Illiteracy about accounting knowledge.
- Average size of land holding is small.
- Different size of agriculture enterprises requires different accounting procedures.
- Agriculture sector depends on seasons and climates.
- Poor socio-economic condition.
- Lack of technical knowledge.
- Inadequate use of modern technology.
- Continuous change in agriculture subsidies.
- Variant geographical conditions.
- Fluctuations in rainfall.
- Lack of water, power and various resources.
- Improper management in crop cultivations.
- No clarity in between Current (liquid) and Fixed Assets in Agricultural sector.

CONCLUSION

Using of Cost accounting in agriculture sector it helps producer to understand how much operational cost and fixed cost required to produce the agricultural products and also helpful in making comparison of costs incurred on agriculture product between two or more periods or with other producers who are using the same inputs and under same situations. It also helps to take the decision whether the same product is to be produced or any substitute is to be selected. While preparing cost statement different elements of cost of agriculture products are taken into consideration and it assist producer to control such costs which are more than the standards. Cost accounting also helps producer in selection of alternative method of production and in replacement of equipment. Moreover it supports to improve efficiency and performance. Knowing the cost of production per unit can greatly improve decisions about what to sell? When to sell? and How much to sell? In the situations of uncontrolled market prices, producer can calculate the breakeven price of product and minimize the losses.

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A STUDY OF RURAL ENTREPRENEURSHIP IN INDIA: PROBLEMS AND PROSPECTS

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• INTRODUCTION

Rural entrepreneurs play a key role in the economic development of a country. There is a great need to attract more & more rural young people to undertake entrepreneurship activities for self-employment presently self employment is the best employment. The entrepreneurship is not only beneficial for individual entrepreneur but it results in development of economy as whole. The presence of entrepreneurs in any economy is sign of economic growth. They not only initiate but also sustain the process of economic development of the nation.

Actually rural India is real India. India is a country of villages, About three-fourth of India's population are living in rural areas out of which 75% population are engaged in agriculture and allied activities that is the main source of income. In present time there are lots of problems faced by the rural entrepreneurs. Also government is taking various decisions in favor of entrepreneurship development in rural part of the country. There is need of social, educational, economical development of the rural area. The environment of the rural area is required to change in the present scenario.

• OBJECTIVES OF THE STUDY

- 1) To study the need of rural entrepreneurship.
- 2) To study the problems of rural entrepreneurship.
- 3) To give the appropriate prospects to overcome the problems of rural entrepreneurship.

• RESEARCH METHODOLOGY

The present research paper is descriptive in nature. This study is completely based on secondary data collected from various books, journals, news papers, annual reports and websites.

• CONCEPT OF ENTREPRENEURSHIP

An entrepreneur is a person who operates a new venture and also inherits some risks and is able to look at the environment. The great ones are ready to be laughed at and criticized in the beginning because they can see their path ahead and are too busy working towards their dream. True entrepreneurs are resourceful, passionate and driven to succeed and improve.

The term 'entrepreneurship' comes from the French verb 'entreprendre' and the German word 'unternehmen' both means to 'undertake'. By Grave and Hofer in 1891 defined the entrepreneurial process as involving all the functions, activities and actions associated with perceiving of opportunities and creation of organizations to pursue them.

In simple, entrepreneurship is the act of being an entrepreneur, which can be defined as "one who undertakes innovations, finance and business acumen in an effort to transform innovations into economic goods"

• RURAL ENTREPRENEURSHIP IN INDIA

Rural entrepreneurship is defined as entrepreneurship whose roots lie in the rural areas but has a lot of potential to drive various endeavours in business, industry, agriculture etc, and contribute to the development of the country. India is country of villages. Nearly 70% of its major population resides in villages and their livelihood is agriculture and allied activities. Thus the nations' economic development depends largely on the standard of living of people who live in the rural areas and the level of development which has actually taken place there.

Mahatma Gandhi had quoted, "The real solution to the problems of this country is production by its masses and not mass level production" Rural development can be made possible through the growth of rural entrepreneurs which further would contribute in reducing levels of poverty, unemployment, etc. Rural entrepreneurship also means rural industrialization.

• NEED OF RURAL ENTREPRENEURSHIP

Ones villages are developed it means development of nation. The present scenario denotes that lot of changes took place in all over. Changes took place in the form of modernization, digitization and development of education and business. In this development rural area play a vital role in the Indian economy. Recently the villages are become strengthen and economically vibrant. Through rural entrepreneurship generate employment, improve standard of living, develop backward areas etc. Unemployment is a major problem in our present

economy it can be solved with entrepreneurship development programmes such as SGSY, MGNREGA, MUDRA finance etc. finally it leads to economic development of the rural areas and country as whole.

The growth of rural entrepreneurial field is haunted by a number of difficulties, which can be described as follows-

1. Social System, & Psychological Problem

The environment in the rural area is very different. The social system in rural area is not conducive to encourage rural people to take up entrepreneurship as a career. Their mentality is negative for doing any business.

2. Lack of Mobility

Rural people are more self-sufficient. They are not ready to change their place of work. They are sticking up with their work and village, therefore very few options are available to them due to geographical limitations.

3. Low Ability to Bear Risks

Rural entrepreneurs have less risk-bearing capacity due to lack of financial resources and external support and fear of loss.

4. Problems of Finance

Lack of finance available to rural entrepreneurs is one of the biggest problems which rural entrepreneurs are bearing now days especially due to global recession. Major difficulties faced by rural entrepreneurs include low level of purchasing power of rural consumer so sales volume is insufficient, lack of finance to start business, reduced profit.

5. Government Policies

Rural entrepreneurs have to face the changing situation of the Government Policies. There are many ups and downs in the political field. The political background is the most important part of the development of the economy.

6. Stiff Competition

Rural entrepreneurs face a lot of problems from large sized organizations and urban entrepreneurs. They incur high cost of production due to high input cost. Major problems faced by marketers are the problem of standardization and competition from large scale units.

7. Lack of knowledge and skill

Rural entrepreneurs suffer severe problems of technical knowledge and lack of training facilities are the root cause of socio-economic problems. It creates problems for the setting-up and running of business enterprises.

8. Lack of Infrastructural Facilities

The growth of rural entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate infrastructural facilities.

• OPPORTUNITIES OF RURAL ENTREPRENEURSHIP

The opportunities can be explored in almost all sectors of economy, may be in agriculture & allied activities, manufacturing or services. These are the most important factors for developing rural entrepreneurship.

- Food processing
- Leather products
- Horticulture
- Floriculture
- Sericulture
- Dairy
- Animal Husbandry
- Poultry
- Handloom/Power loom
- Readymade garments
- Data Entry/ Printing
- Handicraft

- Repair Service Centers
- Oil-Mills
- Dal-Mills
- Jute Products & many more

• **PROSPECTS OF RURAL ENTREPRENEURSHIP IN INDIA**

Right efforts from all areas are required in the development of rural entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of rural entrepreneurs. Entrepreneurship basically implies being in control of one's life and activities and rural entrepreneurs need to be given confidence, independence and mobility to come out of their paradoxes. The following measures are suggested to empower the rural entrepreneurs to seize various opportunities and face challenges in business. Regular entrepreneurship awareness programs should be conducted with the intention of creating knowledge among rural entrepreneurs about the various areas to conduct business. The standard of education of rural areas should be enhanced and effective practical experience and personality development and training programs should be conducted to improve their overall personality standards. Educational institutes should tie up with various government and non-government agencies to assist in rural entrepreneurship development mainly to plan business projects. Develop professional competencies in managerial, leadership, marketing, financial, technical, production process, profit planning, etc. Training on professional competence and leadership skill can be extended to rural entrepreneurs. Vocational training should be provided which enables them to understand the insights of production management. Psychological training and counseling through the aid of committed NGOs, psychologists, managerial experts to remove lack of self-confidence and fear of success. Rural entrepreneurs in business should be offered soft loans & subsidies for encouraging them into industrial activities. Micro credit facilities to the rural entrepreneurs will overcome the financial problems to some extent. There should be a continuous attempt to inspire, encourage, motivate and co-operate rural entrepreneurs.

• **CONCLUSION**

Rural entrepreneurs in India have to face many problems at start up as well as operating stage. The main reasons are non availability of finance, lack of mobility, lack of education, lack of knowledge and skill which hinders the entrepreneurial growth. The root cause of these problems lies in the social system and psychology of the rural people.

There is need for development of rural entrepreneurs in the country. Though the technological revolution, mental revolution of society is required to change the psychology of society. The future seems to be quite encouraging.

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ROLE OF PRIVATE PLAYERS, NGOS IN THE AGRICULTURE AND RURAL DEVELOPMENT

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ABSTRACT

In India, the scope of development isn't slim however terribly wide, because it includes not simply the economic development however the expansion on social front, quality of life, management, ladies and kid development, education and awareness of its voters. To attain this, a holistic vision and cooperative efforts involving various departments, agencies and even NGOs is needed. NGOs or Non-Governmental Organizations have more advantages of operating in rural areas as compared to governmental organizations as a result of NGOs are additional flexible, NGOs are specific to a selected vicinity and what is more these are committed towards serving the public and community as an entire.

INTRODUCTION

NGOs are troublesome to outline, and also the term 'NGO' is never used systematically. As a result, there are many alternative classifications in use. Associate NGO's orientation refers to the sort of activities it takes on. These activities would possibly include human rights, atmosphere, or development work. Associate NGO's level of operation indicates the dimensions at that a corporation works, such as native, regional, national or international.

The term "non-governmental organization" was 1st coined in 1945, once the international organisation (UN) was created. The UN, itself associate inter-governmental organization, created it attainable for certain approved specialized international non-state agencies—i.e., non-governmental organizations—to be awarded observer standing at its assemblies and a few of its conferences. Later the term became used additional wide. Today, in keeping with the UN, any reasonably personal organization that's independent from government management will be termed associate "NGO", provided its not-for-profit; non-criminal associated not merely an opposition political party.

NGOs AND RURAL DEVELOPMENT IN INDIA

In India, the scope of development isn't narrow however terribly wide, because it includes not simply the economic development however the expansion on social front, quality of life, management, women task of development is thus large and complicated that simply implementing government plans isn't decent to mend the matter. To achieve this, a holistic vision and cooperative efforts involving varied departments, agencies and even NGOs is needed. Thanks to such a good would like, the number of NGOs in India is increasing quickly and, at present, there are concerning 25,000 to 30,000 active NGOs in India.

Superficially, rural development appears to be a simple task however, in reality, it is not. Post-Independence era has seen several rural development programmes through totally different five-year plans. Alleviating impoverishment, employment generation, more opportunities for generating financial gain, and infrastructure facilities are stressed through the policies and programmes of the govt. Along with this, the panchayet rule establishments have additionally been initiated by the govt to strengthen the democracy at grass roots level. However in spite of all the efforts rural impoverishment, percent, low production still exists. The fight continues to be on for the basic facilities like support security, sanitation drawback, education, medical facilities, roads, etc. Still there's an enormous gap in terms of infrastructure that's accessible in urban and rural areas. The essential rural development ought to embrace all these accept employment, correct water supply and alternative basic facilities.

NGOs or Non-Governmental Organizations have additional advantages of operating in rural areas as compared to governmental organizations as a result of NGOs are additional versatile, NGOs are specific to a particular vicinity and what is more these are committed towards serving the general public and community as an entire. Because the task of development is massive, several NGOs are enjoying important role within the rural development of India untidily with the government.

NGOs IN INDIA

Since times of yore, work has been associate integral a part of Indian culture. Soon after Independence, variety of NGOs had emerged in India. Mahatma Gandhi even pleaded to dissolve the Indian National Congress and remodel it to a Lok Seva Sangh (Public Service Organization).

Though his plea was rejected, however the followers of Mahatma Gandhi started several voluntary agencies to work on varied social further as economic issues of the country. This was the primary section of NGOs in India.

The second section of organisation development started in 1960 once it absolutely was felt that simply the government programs weren't decent to complete the task of development in rural areas.

Many teams were shaped whose role was to figure at grass root levels. Moreover, favorable state policies had drastically affected the formation of NGOs and their roles at that point.

In the sixth five-year set up (1980-1985), a new role for NGOs within the rural development had been identified by the govt. within the seventh five-year set up (1985-1990), the Indian government envisaged a lively role of NGOs in developing self-reliant communities. These teams were supposed to show however the village resources on with human resource, skill, native data that's greatly underutilized may well be used for his or her own development. As NGOs were operating in shut connection with native folks thus conveyance such a change wasn't a tricky task for them.

Owing to this, within the eighth five-year set up, more importance to NGOs for rural development in India had been given. Underneath this theme, a nation-wide organisation network had been created. The role of these agencies was the agricultural development at a coffee cost.

In the ninth five-year set up, it's been proposed that NGOs would play a big role in the development on the public-private partnership model.

As with each five-year set up, the role of NGOs in the rural development of India is growing, so NGOs are currently attracting professionals from different fields. NGOs act as planners and implementers of biological process plans. They assist in mobilizing the native resources to be used for development. NGOs facilitate in building an independent and property society. These agencies play the role of go-between between folks and government. NGOs are literally the supporter of development, education and social process.

MAJOR ROLE SEEN FOR NGO'S IN RURAL DEVELOPMENT

A similar paradigm shift is required to remodel NGOs from their dependence on aid and grants from at intervals and outdoors for reworking the agricultural scenario within the country. This is wanted to be achieved for the NGOs through partaking them in micro-finance, micro insurance, and micro-entrepreneurship activities for the development of the agricultural areas and to promote the welfare of the folks of rural India,

BETTER CREDIBILITY

Their credibleness immensely improves and their service to rural folks gets bolstered. CNRI is associate apex body with over two,000 member-NGOs engaged in multifaceted activities go from assist cluster formation, income generation, marketing, and agency work for insurance firms forever and non-life merchandise and for banks and monetary establishments to environment protection, watershed management, handicrafts, textiles, ancient healthful plants and time unit development. Its finishing one year of its existence. To mark the celebration of 1 year of its service to NGOs, CNRI is hosting a three-day national meet - 'Advantage Rural India' - from April 17.

SPECIAL SESSIONS

Rural connectivity, energy wants and new technologies, employment opportunities for rural youth, role of NGOs within the field of rural education, experience sharing with the activity NGOs within the field of organic farming, added agriculture, food processing, agriculture, environment, forests and resource management. The Union Minister for Rural Development, Dr. Raghuvansh Prasad Singh, can inaugurate the meet; the Union Home Minister, Mr. Shirvraj Patil, will address the participants. Associate assessment of the

ROLE OF NGO'S IN RURAL DEVELOPMENT

The agricultural poor and socially depressed categories are in the main relying upon the operations of NGOs. No specific job is particularly meant for the NGOs. Thus, there is a huge competition among the NGOs to increase the services for the advantage of the poor. At an equivalent time we should not forget the mushrooming of the NGOs for their welfare. The subsequent are the necessary activities ought to take up for the event of the poor.

1. Agricultural connected programs

Numerous activities will be underneath taken under agriculture sector.

2. Health programmes for human and non-human beings

The works like pit voidance, housing, creation of smoke-free atmosphere, smart beverage for animals and kith and kin, regular health medical camps etc. can improve the health conditions of the human and non-human beings.

3. Community development programs

The community development programs like adoption of villages for development, moral support throughout flood and famine amount, supply of food and beverage throughout flood, common well, coaching programs for the agricultural youths, housing comes, repair and renovation of homes etc can satisfy the essential wants. The necessary program like coaching programs for the agricultural poor will hold the youths from rural exodus. Even this type of coaching programs may additionally be extended for the rural ladies, in order that we are able to expect self-sustenance among this community.

4. Human Resource Development programs

The temperament development programs, skill development programs, academic programs, integrated development comes etc can modify the rural poor to earn bread and butter.

5. Trade and industrial promotion

The necessary drawback within the gift context is accessibility of the marketplace for the merchandise of rural enterprises. Therefore, associate organisation incorporates a direct link with the govt for promoting of the products. Apart from this, organisation may also choose coaching the rural youths in fabrication works, wood works, beedi rolling, agarbathi producing, printing press etc.

6. Government support

The government (central, state or local) support the least bit level is inevitable for rural development. NGOs alone cannot do miracles overnight. Therefore, the govt ought to watch and ward the operating of NGOs at section wise manner. Thus, the fund or no matter could also be directly should move to beneficiaries. The NGOs ought to accountable for the funds.

ROLE AND EFFECTIVENESS OF NGOS IN RURAL DEVELOPMENT WORK

Major rural development programmes of the NGOs were agricultural programmes, health programmes, human resource development programmes, community development and industrial and trade programmes. Majority of the beneficiaries, non- beneficiaries, staff of NGOs and staff of alternative development agencies considered rural development works of the NGOs as effective for rural development. Studies reveal that the NGOs will play a significant role within the development. The role of state within the designing process, political parties, participation, active participation of grassroots organizations, role of donor agencies etc. are necessary for guaranteeing people participation and socio-economic development of the folks. Impoverishment obliteration, HRD, health care, environmental protection, protection of human rights, management of women, kid and weaker sections, launching silent revolution etc. are a number of the importance goals of NGOs.

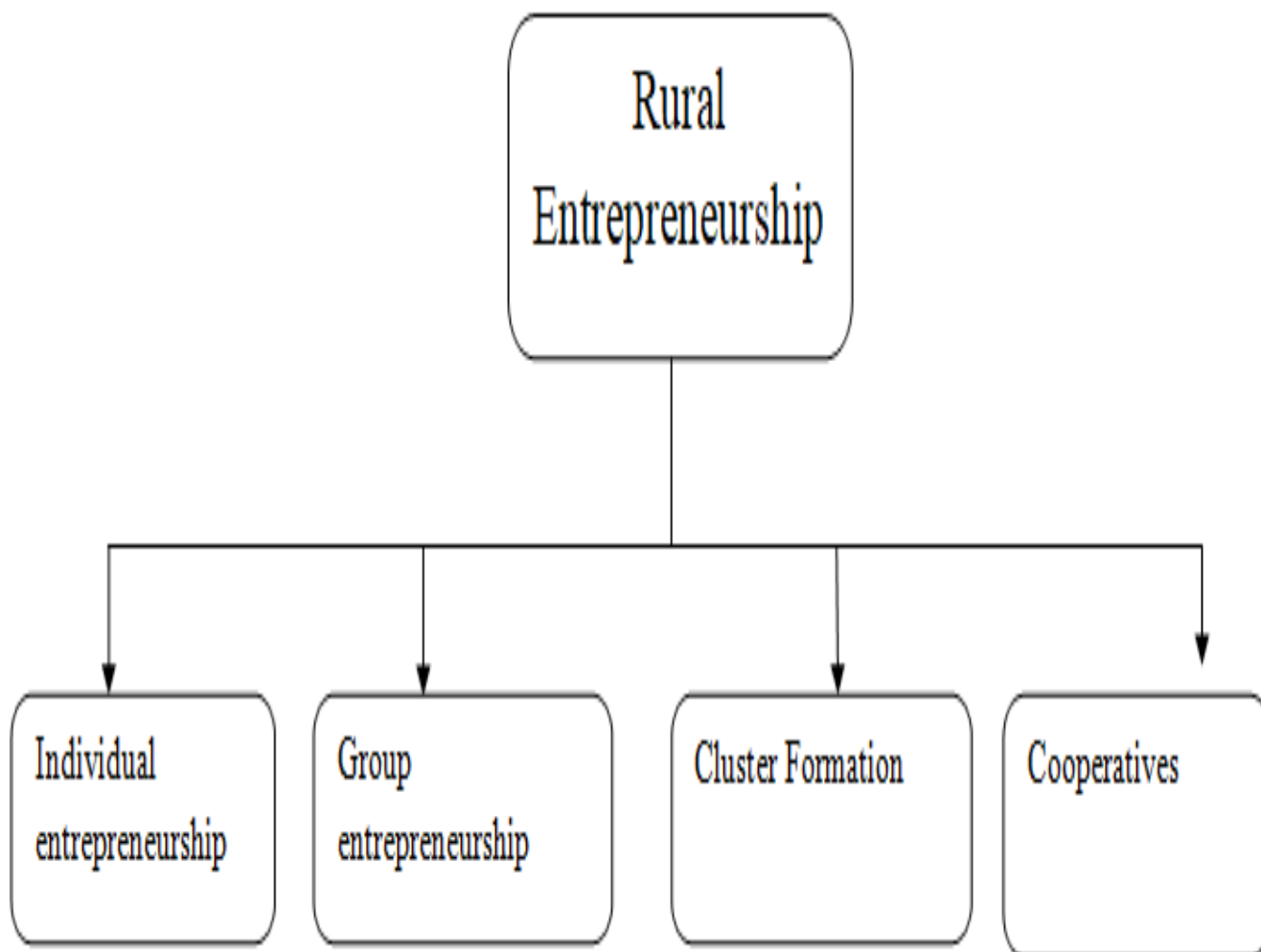
This study was supported NGOs functions including villager's socio-economic changes, health and condition, economic security, education and standing of self-employment, increase in irrigated space, animal resources and Cropping Intensity, increase in yield of the crops underneath Demonstration and changes in crop management practices, the operational constraints within the functioning of NGOs and perception of the beneficiaries. However, this study additionally illustrate that expecting radical's social amendment through voluntary effort is additionally a sort of day-dreaming and add that the socio-economic structure and states positives attitudes towards NGOs additionally contribute for its growing role within the development method.

CONCEPT OF RURAL ENTREPRENEURSHIP

Rural Entrepreneurship is that bourgeois ship that ensures price addition to rural resources in rural areas partaking for the most part rural human resources. "Rural Entrepreneurship will be outlined as entrepreneurship rising at village level that can turn up during a kind of fields of Endeavour such as business, industry, agriculture and acts as a potent issue for economic development".

The majority of the population in India lives in villages. The economic development of our country largely depends on the progress of rural areas and the standard of living of rural plenty. Village or rural industries play a crucial role within the national economy, notably within the rural development. Rural entrepreneurship relies on stimulating native entrepreneurial talent and also the subsequent growth of autochthonic enterprises. It recognizes chance within the rural areas and accelerates a novel mix of resources either within or outside of agriculture. Rural entrepreneurship brings associate amount to the agricultural sector by creating new ways of production, new markets, and new merchandise and generates employment opportunities thereby guaranteeing continuous rural development. Rural bourgeois is one in all the foremost important inputs within the economic development of a country and of regions at intervals the country. Rural entrepreneurs are those that do entrepreneurial activities by establishing Industrial and business units within the rural sector of the economy. Establishing industrial and business units in the rural areas refers to rural entrepreneurship.

Rural entrepreneurship will be thought of one in all the solutions to cut back impoverishment, migration, economic inequality, state and develop rural areas and backward regions.



IMPORTANCE OF RURAL ENTREPRENEURSHIP

The development of rural entrepreneurs may be a complex drawback which might be tackled by the social, political and economic establishments. The sooner they're established the higher it'd be for the entrepreneurial development within the rural sector and the economic process of the country.

PROVIDE EMPLOYMENT OPPORTUNITIES

Rural entrepreneurship is labor intensive and provides a transparent answer to the growing drawback of unemployment. Development of business units in rural areas through rural entrepreneurship has high potential for employment generation and financial gain creation.

CHECK ON MIGRATION OF RURAL POPULATION

Rural entrepreneurship will fill the large gap and disparities in financial gain rural and concrete folks. Rural entrepreneurship can herald or develop infrastructural facilities like power, roads, bridges etc. It will facilitate to see the migration of individuals from rural to urban areas in search of jobs.

BALANCED REGIONAL GROWTH

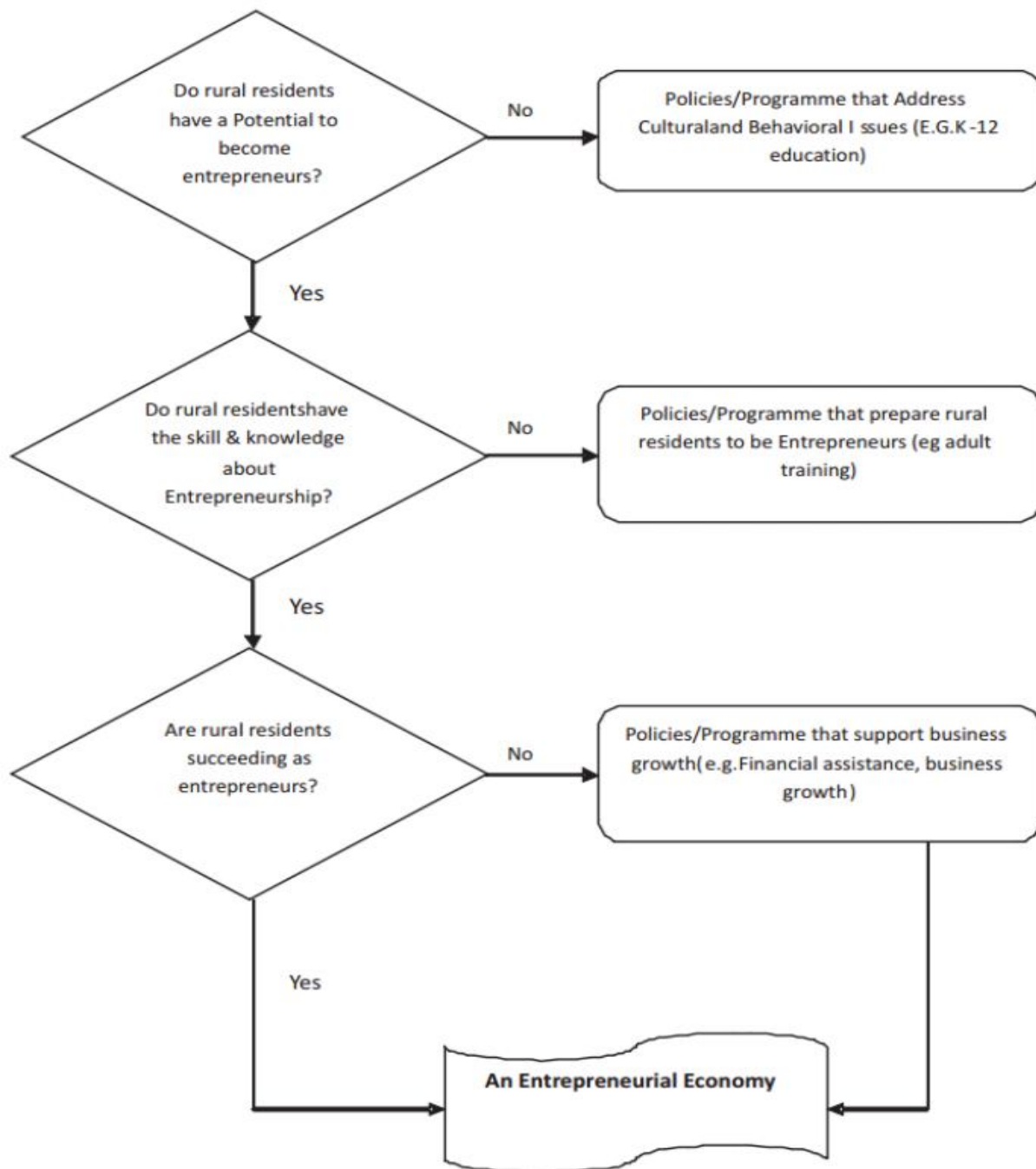
Rural entrepreneurship will dispel the concentration of business units in urban areas and promote regional development during a balanced means.

PROMOTION OF INVENTIVE ACTIVITIES

The old made heritage of rural India is preserved by protective and promoting art and handicrafts through rural entrepreneurship.

FRAMEWORK FOR ENCOURAGING RURAL ENTREPRENEURSHIP

Jay Kayne with Kauffman Foundation provides a general framework for encouraging rural entrepreneurship. The framework provides the vital queries necessary to gauge the entrepreneurial chance during a rural place. The framework instructed by Jay Kayne (2000) is represented below:



CONCLUSION

In India, concerning 75% of the households board villages. Rural bourgeois may be a key figure in economic progress of India. In recent times, more and additional entrepreneurs are realizing the potential of rural market and have started that specialize in it.

Therefore, promotion of rural entrepreneurship is extremely necessary within the context of manufacturing gainful employment and reducing the widening disparities between the agricultural and concrete population. Rural entrepreneurship is important to attenuate poverty and to beat low productivity within the farm sector. Rural entrepreneurship is that the means of converting developing country into developed nation.

Therefore, there ought to be additional stress on integrated rural development programs. The problem is that almost all of the agricultural youth don't suppose of entrepreneurship because the career possibility. Therefore, the rural youth got to be impelled to require up entrepreneurship as a career, with coaching and sustaining support systems providing all necessary assistance. There ought to be economical regulated market and government ought to additionally lend its serving to hand during this context. Grading and standardization should be promoted and promotional activities should be increased. NGO's ought to be provided full support by government.

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EMPOWERMENT OF WOMEN FARMER FOR AGRICULTURAL DEVELOPMENT

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ABSTRACT

Women play an important role in all economic and crop production activities in the agricultural sector in Maharashtra. The women constitute almost half of the workforce engaged in agriculture. The rural women participate in a broad range of agricultural activities such as production, processing, preservation and utilization of food. Women also play a key role in the entire food system starting from the selection of seeds, sowing, manuring, drying, storing and feeding the family from the harvested product. Even though women contribute 60 to 80 % of the labour in agriculture and animal husbandry, their involvement in selection of suitable crops and adoption of innovative and good management practices, is very low. The major reasons may be lack of authority in decision making in agricultural land production, gender discrimination in the land, low percentage of education, lack of awareness about the new technologies in agriculture and the poor access to female extension professionals for consultation about their farm lands. Empowerment of women in developing India will lead the nation to a breaking issue of humanist thinking for globalization.

Keywords: Women empowerment, Agriculture, Management, Labour, Farm work.

INTRODUCTION

Women farmers are the veritable backbone of subsistence agriculture. Yet due to gender insensitivity they do not receive the desired recognition. Women farmer need and right have been a largely ignored and in many cases their condition is little better than that of farm labour. Therefore, the state felt the need to mainstream women farmer in development activities and utilisation their potential with adequate recompense. India being a fast-growing country, still remains as one of the country with farmers below poverty line in the world. It is prone to weather-related shocks and experiences high levels of food insecurity, particularly among rural populations and smallholder farmers. Agriculture is the main occupation in India giving employment to about 58 per cent of the people[1]. The contribution of agriculture and allied sector in the Gross Domestic Product (GDP) of the country has reached about 14 per cent in 2011 – 2012. Women play a critical role in agricultural growth in India, but they face persistent obstacles and economic constraints limiting further inclusion in agriculture. Women's empowerment is a socio-political concept that involves cognitive, psychological, economic and political dimensions.

OBJECTIVES OF THE STUDY

1. To know the need of Women's Empowerment.
2. To access the awareness Women's Empowerment in India.
3. To study the agriculture women's problem.
4. To study the role of women in agricultural sector.

RESEARCH METHODOLOGY**Data Collection**

All the data used for the study will be collected from primary and secondary sources but most of the data will be generated through.

A. Primary data

Major part of the study is based on the survey method for which interview schedule will be prepared to generate the information from the respondents. Interview is the couple with observation technique.

B. Secondary data

Various reference books, Journals, Reports related websites and other related printed materials will be used for proposed research work.

LITERATURE REVIEW

Gulati (1984) work "Agricultural Labourers" trace that every fourth male rural worker is an agricultural labourer, one out of every two female rural workers is engaged as agricultural labourer. According to **Gulati, (1984)** one would therefore be justified in saying that knowing about women agricultural labourers is a

substantial part of the knowing about the Indian working woman particularly in rural India. Agriculture is the dominant occupation in rural areas and its activities are seasonal, many women join the labour force during the sowing and harvesting seasons and withdraw on the face of non-worth work (Acharya; Mathrani, 1992). The plight of women rural labour, it is a well-known fact that even after four decades of planning and development, majority of women are still concentrated in a narrow range of occupations, characterized by low level of skills and thereby low wages and incomes. Majority of them are engaged in agriculture and allied activities and they constitute a distinct minority among non-agricultural workers (Singh; Singh, 1992). According to Hirway (1992) employers including farmers, also prefer men to women as labourers since men can work for long hours on a continuous basis. Consequently, on one hand women cannot compete with men for that work that is available at present while, on the other hand, the work that would suit them is not available. Roy (1992) found that the incidence of women agricultural labourer is not only very high in Bihar, but there are wide variations among the different districts in this regard. Although there is large divergence in the incidence of women labour even within the plains of Bihar, it is generally higher there than in the plateau region, which has substantial proportion of scheduled tribes.

DISCRIMINATION AGAINST WOMEN

Agricultural technology has helped to pull millions of people out of poverty, but a gender sensitive approach is required to address some of the inequalities women face like time and labour constraints, including childcare, domestic violence and rape, lack of physical security during common tasks that require unsafe travel, like firewood and water gathering, land ownership laws and the tendency to let men control financial decisions. USAID reports that women are more likely than men to improve the health and nutrition of their families, and communities with women serving as strong leaders may fare better in events of climate disaster[7]. Providing equal access to land, markets and technologies can ensure safety and increase production.

Although women make up at least 43 percent of the agricultural labour force worldwide, they typically lack access to education, extension services, land and credit. And this gender inequality comes at a huge cost, not just for women, but society as a whole. Discrimination against women can undermine economic development by limiting food security for families and preventing women and girls from achieving greater opportunities in education. In addition, many agricultural research and development programs ignore the needs and hopes of women farmers.

INDIAN FARMER WOMEN PROBLEMS:

The women doing farm activity faces various problems which acts as the obstacles for her to empower the farm activities. In a farm land there are various farm tools and technologies which are not much known by the women farmers. When there is no much knowledge about the new technologies in agriculture, the women faces problem in doing farm work and have to depend on other external individual for support. The proper guide lines and support from the extension officers and KVK officials would support the women farmers to empower them in agriculture. Research from the U.N. Food and Agriculture Organization shows that if women had the same access to non-land resources as male farmers, they could lift 100-150 million people out of hunger. Thus, it is very important than awareness about the farm technologies should be disseminated to the farm women.

ROLE OF ICAR

ICAR takes the lead through the KVKs across the country, by launching the Idea of “Women empowerment in Agricultural Development”. These women farmers form the village level Extension wing of KVK and work closely with ATMA. ICAR considers launching it on a pilot scale in a few states during the year and observe its impact. This process itself of selection of women farmers and awarding them will create greater awareness among the local officials and general public about the importance of empowering women.

CONCLUSION

Until women are given the same opportunities that men are entire societies will be destined to perform below their true potential. The greatest need of the hour is change of social attitude to women. Women are the backbone of agricultural workforce but worldwide her hard work has mostly been unpaid. She does the most tedious and backbreaking tasks in agriculture, animal husbandry, various agriculture activities and homes. Most of time women work does not recorded by the government. Due to various problems that are being faced by the women farmers, they are not able to contribute more to the agriculture of our country. The major obstacles start at their homes in the form of gender inequality, not able to decide by themselves in farm activities and lack of awareness about the latest technologies of agriculture. When a women empowers herself in agriculture, the nation starts developing faster and more widely. In extension activities the women is now the centre point and activities. This empowerment initiates a global level support for humanists thinking. Without women force in

agricultural it is not possible to complete any agricultural activity. Her enlightenment will change the face of rural India.

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AGRICULTURE RESOURCE AND FINANCIAL MANAGEMENT

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ABSTRACT

Modern agriculture has come a long way since its beginnings. It is now a complex scientific activity aimed at producing the maximum amount of food with the minimum amount of food with the minimum expenditure of time, space and energy to meet the needs of a growing population and economy. India is a predominantly providing livelihood to a large section of the labour force and contributing significantly to the net national product. The Indian council of agriculture research (ICAR) the apex national organisation for conducting and coordination research and education in agriculture including animal husbandry and fisheries. It is play a pivotal role in development.

The objective at farm and financial management extension programs is to help Indian farmers. Agricultural managers oversee all aspects of running farms and other facilities that produce crops some of their duties include planning, supervising and sometime participating in the planting, fertilization and harvesting process.

Keywords: Indian agriculture resources, financial management, types of agriculture, branches of agriculture, important of agriculture, Classification of debit.

INTRODUCTION

Agriculture is the most important sector of Indian economy. Indian agriculture sector accounts for 18 % of Indians gross domestic products (GDP) and provides employment to 50 % of the countries workforce. India is the world's largest producer of pulses, rice, wheat, spices and spic products. India has many areas to choose for business such as dairy, meat, poultry, fisheries and food grains, etc. India has emerged as the second largest producer of fruits and vegetable in the world. According to the data provided by Department of Economic and Statics (DES) the production of food grains for the year 2013-14 is 264 million tons which is increased when compared to 2012-13 is 257 million tons. This the good symptom for the Indian economy from the agriculture sector.

Agriculture finance and agricultural insurance are stragically important for eradicating extreme poverty and boosting shard prosperity. Globally, there is an estimated 500 million small holder farming house holder representing 2.5 billion people relying, to varying degrees on agriculture production for their livelihoods.

CROP SEASONS IN INDIA

Name	Sowing Period	Harvest Period	Major Crops
Khariff	June (beginning of monsoon)	Early days of November (End of monsoon)	Paddy, Maize, Cotton, millets jute, sugar cane, ground nut, rice, soybean.
Rabi	November (beginning of winter)	March (beginning of summer)	Wheat, tobacco, mistral, pulses, Linseed, Jawar.
Zaid	March (beginning of summer)	June (beginning of monsoon)	Fruits, vegetables, watermelon

OBJECTIVES

The researcher has taken the following objectives for the study.

1. To study the resources of the Indian agriculture.
2. To study the Indian financial management.
3. To study the types of farming.
4. To study the problems of financial management in Indian farm.

METHODOLOGY

The paper is based on data collected from secondary sources such as books, journals, news paper, Govt. Reports, various internet web sites, etc.

What is agriculture resource?

Agriculture resources means all the natural and manmade resources of agricultural production, including the land, soil, water, air plant communities, water shead and natural and physical attributes that together comprise and supports agriculture.

- Agricultural resources are generally not located in the vicinity of heavy industrial or commercial developed areas.
- Agricultural resources are generally not located in the vicinity of heavy industrial areas.
- Agricultural resources are generally, not located in the vicinity of commercial areas.
- Agricultural resources are generally protected by the city and country.

BASIC RESOURCES OF AGRICULTURE

The basic resources for agricultural are sunlight, soil and water, beside the seeds and animal breeds, and human endeavour. Another important input is the agro technique. Agricultural production is adversely affected if any of these factors is limited or disturbed. Obviously, scientific study enables technological innovation to manipulate these factors to maximise production.

1) Soil

Optimum land utilisation is important if agriculture is to be productive India has a wide variety of soil. The Indian council of agriculture research (ICAR) classifies them into eight major types. Such has its own characteristics as well as deficiencies and each is suitable for certain crops. Soils should be tested to check their physical characteristics and nutrients before a suitable crop is grown in it only then can yield be maximised and soil not wasted.

2) Water

India situated in the monsoon belt of south-east Asia, is even now dependent to a large extent, on rains for its agriculture. Rainfall is unevenly distributed, and in some years the monsoon fails, resulting in drought. It is a measure of the resilience injected in to our agriculture by SRT inputs that were are not so severely affected by droughts now as in the past. The geographic situation of the country forces us to learn to cope with inconsistent monsoons. The average annual rainfall we receive is about 370 million hectore metres of which about 80 million heactor meters of water seeps in to the soil.

Water being a key input for crop production, its deficiency actgs as a bottleneck in the use of other inputs. In India, several irrigation schemes major, medium and minor have been implemented.

3) Seeds

There was a time when you could get certain vegetables in certain season only not now there days you get cabbage and cauliflowers partary the hole year through by genetic manipulations, scientists have brought about change in genetic architecture of plants (such as dwarf and bushy) and in the development rhythms of plants (for example when the plant flowers) so they are now longer as season bound but or period fixed. These new varities can be fitted in rotation with other crops, or the simultaneous cultivation of crops can increase production and productivity.

FARMING SYSTEM IN INDIA

Farming system in India are statically utilized according to the locations were they are most suitable. The farming system that significantly contribute to the agriculture of India are subsistence farming, organic farming, industrial farming, regions throughout India differ in types of farming they use, some are best on horticulture, they farming agro ores and many more due to India's geographical location certain parts experience different climates. Thus affecting each reason agriculture productivity differently. India is very depended on it monsoon cycle for large crop yields. India's agriculture has an extensive background which goes back to at least through years. In India, agriculture was established throughout most of the sub continent by six thousand – 5 thousand.

TYPES OF FARMING

1. Irrigation farming
2. Shifting cultivation
3. Commercial agriculture
4. Ley farming
5. Plantation farming
6. Crop rotation
7. Co-operative farming

FINANCIAL MANAGEMENT IN AGRICULTURE

Agriculture finance is the study of fencing and liquidity services credit provides to farm borrowers. It is also considered as the study of those financial intermediaries who provides loan funds to agriculture and the financial market in which these intermediaries obtain their loan able funds.

Finance in agriculture is an important as development of technologies technical inputs can be purchased and used by farmers only if sufficient money is available with farmers. Most of the time farmers suffer from the problem of inadequate financial state. This situation leads to borrowing from an easy and comfortable source.

Defined agriculture finance as an economic study of borrowing funds by farmers the organization and operation of farm leading agencies and of society's interest in credit for agriculture. – Murry (1953)

Agriculture finance as a branch of agriculture economics, which deals with and financial resources related to individual farm units. – Tandon and Dhondyl (1962).

IMPORTANCE OF AGRICULTURE FINANCE

Agriculture production in this country depends upon millions of small farmers. Their intensity effort and efficiency have helped in raising yields per acre. Finance in agriculture out as a key to farmers. But farmers money is always inadequate and he needs out side farmers or credit because of inadequate financial resources and absence of timely credit facilities at reasonable rates, many of the farmers are unable to go in for imported seeds and manures or to introduce better method or technique.

The farming must be kept informed about the various sources of agriculture finance. Agricultural finance posses its usefulness to the farmers. Lenders and extension workers. The knowledge of leading institutions their legal and regulatory environment helps in selecting the appropriate lender who can adequately provide the credit with terms and related services needs to finance the farm business.

CLASSIFICATION OF FINANCE ON THE BASIS OF TIME**1) Short term (1 to 18 months)**

The short term are generally advanced for meting annual recurring purchases such as seed, feed, fertilizers hired labour expenses, pesticides, weedicides and hired machinery changes which are termed as second loan.

2) Medium term (1 to 5 years)

Medium term loan are advanced for comparatively longer lived asset such as machinery, diesel engine, wells irrigation streme threshers shelter crushers, draught and milch animals, dairy / poultry shed, etc. where the returns accruing from increase in farm assets in spread over more than one production period.

3) Long term (above 5 years)

Loan repaybel over a longer period (i.e. above 5 years) are classified as long term loans. Long term loans are related to the long life assets such as heavy machinery. Land and its reclamaton creation of farm building, construction of permanent draing or irrigaton system, etc. which require large sams of money for initial investment. The benefits generated through such assets are spread over the entire life of the assets. The normal repayment period for such loan ranges form five to fifteen or even upto 20 years.

SOURCE OF AGRICULTURE FINANCE**1) Non institutional credit agencies**

- a. Traders and commission agents
- b. Landlors
- c. Money tenders

2) Institutional credit agencies

- a. Government
 - b. Co-operative credit societies
 - c. Commercial banks
 - d. Regional rural bank (RRB)
 - e. Micro financing
 - f. District central co-operative banks (DCCB)
 - g. State co-operative banks (SCB)
-

-
- h. Primary land development banks (PLDB)
 - i. Central land development bank (CLDB)
 - j. National bank for agriculture & rural development

CROP INSURANCE

Crop insurance is undertaken by agricultural producers, including farmers, ranchers and others to protect themselves against either the loss at their crops due to natural disaster such as hail, drought and floods or loss of revenue due to declines in the prices of agricultural commodities.

CONCLUSION

Agricultural development is a complex process of interaction between the physical input-output relation of the agricultural system and the social and economic milies of national economy in a dynamic equilibrium.

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AGRICULTURE MARKETING

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ABSTRACT

India is basically an agrarian society where sole dependence has been on agriculture since time immemorial. In the olden days, the agricultural produce was fundamentally bartered by nature where farmers exchanged goods for goods and also against services. Gradually the scenario changed with the changing times and agriculture produce began being sold with an element of commercial value. Trading of agriculture produce began for exchange of money. And from trading to marketing of agricultural produce began although mostly it is a way of traditional selling. The marketing as a term is broader than traditional trading. And agricultural marketing as a concept is still evolving in Indian society. In India, there are networks of cooperatives at the local, regional, state and national levels that assist in agricultural marketing.

Keywords: Wholesle, retail, live stock

1. INTRODUCTION

Marketing is as critical to better performance in agriculture as farming itself. Therefore, market reform ought to be an integral part of any policy for agricultural development. The term agricultural marketing is composed of two words-agriculture and marketing. Agriculture, in the broadest sense, means activities aimed at the use of natural resources for human welfare, i.e., it includes all the primary activities of production. Marketing connotes a series of activities involved in moving the goods from the point of production to the point of consumption. Agricultural marketing involves essentially the buying and selling of agricultural produces. This definition of agricultural marketing may be accepted in olden days, when the village economy was more or less self-sufficient, when the marketing of agricultural produce presented no difficulty, as the farmer sold his produce directly to the consumer on a cash or barter basis. But, in modern times, marketing of agricultural produce has to undergo a series of transfers or exchanges from one hand to another before finally reaches the consumer. Agricultural marketing system is defined in broadest terms, as physical and institutional set up to perform all activities involved in the flow of products and services from the point of initial agricultural production until they are in the hands of ultimate consumers. This includes assembling, handling, storage, transport, processing, wholesaling, retailing and export of agricultural commodities as well as accompanying supporting services such as market information, establishment of grades and standards, commodity trade, financing and price risk management and the institutions involved in performing the above functions.

In the case of agricultural marketing in India it is not exactly the marketing in the literal sense and we can call it as 'distributive handling' of agricultural produce as there are number of intermediaries who are involved in marketing the agricultural produce. However with the liberalization, privatization and globalization the economic scenario in India has changed drastically and tremendously. As a result we have noticed the changes in the 'distributive handling' and again it reinvented and evolved as agricultural marketing. It is basically because of the rise of retail giants who are the major buyers in bulk quantity and who constantly look for differentiated, graded, standardized, processed and packaged products rather than differentiated ones. They also look for qualitative and quantitative supply of agricultural stocks continuously to beat the competition in the retail sector.

2. STATUS OF AGRICULTURAL MARKETING:

Markets may be classified on the basis of various criteria-

2.1 Rural Primary Markets: Periodic markets or haats and fairs (melas, jattras) are the major rural markets in India. Rural Primary Markets include mainly the periodical markets known as haats, shandies, painths and fairs which are estimated to more than 21,000 to a maximum of 47,000 in the country. In spite of the development of permanent shops, these play an important role in the rural economy. They are the oldest trading institutions in existence. These markets provide an opportunity not only to purchase consumer goods but also to sell surplus agriculture and allied produce. The producers sell their produce directly to the consumers or to small rural retailers. The goods traded are generally of inferior quality and the volumes are low. These markets are largely unregulated and are generally held once in a week. These are located in rural and interior areas and serve as focal points to a great majority of the farmers – mostly small and marginal for marketing their farm produce and for purchase of their consumption needs. These markets, which also function as collection centres for adjoining secondary markets, are devoid of most of the basic needed marketing facilities. The commodities collected in these markets find their way to the wholesale assembling markets in the process of movement to consumers.

2.2 Secondary/Assembly Markets: Whereas the primary markets cater to the local demand, the secondary markets cater to the distant demand. These markets attract potential buyers/traders who assemble the produce and consolidate a truck load for sales in the city wholesale market. These operations are also primarily carried out in an informal manner. In this system, some traders/transporters establish collection centres in a production area, where farmers bring their produce, which is transported, in truckloads to a city market. The infrastructure available in these markets is generally poor and suffers from the same handicaps as do primary markets. The Wholesale/Assembling Markets or the secondary markets numbering 6359 constitute the cardinal link in the market structure of the country. Although better organized than the rural primary markets, these markets present divergent picture with regard to facilities offered and services provided. Most of these are located in the district and taluk headquarters, important trade centres and nearby railway stations and perform assembling and distribution functions. In most of these markets, a large number of commodities is traded. Specialized single commodity markets are not many except few markets for cotton, jute, oilseeds, fruits and vegetables. The layout of most of the secondary markets is inconvenient and unsatisfactory. The business is conducted according to market practices established by age old customs or as per the regulations of APMC wherever regulated. These markets play an important role in determining the prices of agricultural produce assembled there and as such have a governing impact on terms of trade between agriculture vs. other sectors of economy.

In most of these markets, a large number of commodities is traded. Specialized single commodity markets are not many except few markets for cotton, jute, oilseeds, fruits and vegetables. The layout of most of the secondary markets is inconvenient and unsatisfactory. The business is conducted according to market practices established by age old customs or as per the regulations of APMC wherever regulated. These markets play an important role in determining the prices of agricultural produce assembled there and as such have a governing impact on terms of trade between agriculture vs. other sectors of economy. The users of these markets (buyers or sellers) have to pay fee to the managers of the market places. Facilities in the places vary extensively. Nearly 2/3rd of market yards and sub yards were laid out initially on vast land area with such facilities as auction platforms, shops, godowns, rest houses and parking land. However, studies have shown that facilities available in these yards are considerably short of the requirements and also most of them have become congested.

2.3 Wholesale Markets These markets provide a convenient point for gathering large amounts of produce from different sources and for its division into small assortments to meet the needs of the retailers in the country. The procurement of agri-produce by various government agencies also takes place through these markets. The volumes handled in these markets are much larger. These markets, therefore, require not only an elaborate physical infrastructure but also some kind of regulation to protect the interest of both the producer and the consumer. Most wholesale markets are covered under the Agriculture Produce Marketing, Committee Acts and are also called regulated markets. In major cities like Delhi, Kolkata, Bangalore, etc., these markets perform dual function; transit market for supplies to the hinterland and distant markets and terminal market for supplies to the retailers for local consumption. The primary wholesale markets are located in important towns near the centres of production. The producer-farmers bring the major part of the produce for sale themselves in these markets. The secondary wholesale markets are generally located in district headquarters or important trade centres. The bulk of the arrivals in these markets are from other markets. Major transactions take place between village level commission agents and wholesalers.

2.4 Terminal Markets Terminal markets which have become an important feature in developed countries, is expected to gain ground in India. The Safal complex of NDDB is one such format, located at Bangalore. They are expected to be located nearer to big cities and terminal points providing the final link in the market structure. The sellers are usually the traders and not the growers in these markets unlike the primary and secondary markets. The terminal market concept promoted in India is expected to link the farmers to these markets directly through collection centres. Government of India has announced to set up eight terminal market complexes for perishables at Nagpur, Nashik, Bhopal, Kolkatta, Patna, Rai, Chandigarh and Mumbai during 2006-07. The proposed terminal market complex will be in "hub and spoke" format, with terminal market as "hub" and collection centres near to the production areas as "spoke". The terminal markets provide multiple options to farmers for disposal of produce. Such markets are expected to reduce post harvest losses and increase farmers' realization.

2.5 Retail Market: Retail markets are an assembly of retail shops centralized and located at a specific place or in a building constructed for the purpose. Retail markets handling food items are the most active elements in the food distribution chain, particularly low and middle income consumers. They serve the needs of inhabitants in a particular locality. Directly serving the common man, they constitute last links in the marketing chain. Millions of retailers are involved in the task of providing food items through retail markets to the consumers in the

country. The “MOM and POP” stores are popular in the country as they provide food produce at the next door of the consumer. In recent times, there is tremendous interest in setting up of retail chains for food items including fresh produce. Number of private corporates is jumping into this area and it is expected to revolutionize the system of handling of agricultural produce

2.6 Live Stock Markets: India is world's largest milk producer and is the fifth largest country in egg production. The Dairy sector has a potential to employ 4.2 crore of people. The poultry industry is showing growth rate of 15 percent per annum consistently component of the agricultural economy, the livestock sector may become the most significant component in the days to come. The production of livestock products is through an extensive, multi-location system which keeps million of farmers occupied, but limits the productivity to meet only the domestic demand and enable sale of the surplus to the nearby market at the earliest as they are perishable and cannot be kept long without cooling facilities.

2.7 Regulation of Markets: To achieve an efficient system of buying and selling of agricultural commodities, most of the State Governments and Union Territories enacted legislations (Agricultural Produce Marketing (Regulation) Act (APMR Act) to provide for regulation of agricultural produce markets²⁷. Most of the wholesale markets and some of the rural primary markets have been brought under regulation. Agricultural Produce Market Committees constituted as per APMR Acts manage the markets. Many of the regulated wholesale markets have a principal market with large area and relatively better infrastructure and number of sub yards attached to the principal market. The establishment of regulated markets has helped in creating orderly and transparent marketing conditions in primary assembling markets.

3. MARKETING CHANNELS

Agricultural commodities move in the marketing chain through different channels. The marketing channels are distinguished from each other on the basis of market functionaries involved in carrying the produce from the farmers to the ultimate consumers. The length of the marketing channel depends on the size of market, nature of the commodity and the pattern of demand at the consumer level. The marketing channels for agricultural commodities in general can be divided into four broad groups as:

- (i) Direct to consumer;
- (ii) Through wholesalers and retailers;
- (iii) Through public agencies or cooperatives; and
- (iv) Through processors.

4. CONCLUSION:

The agriculture sector needs well-functioning markets to drive growth, employment and economic prosperity in rural areas of India. In order to provide dynamism and efficiency into the marketing system, large investments are required for the development of post-harvest and cold-chain infrastructure nearer to the farmers' field. A major portion of this investment is expected from the private sector, for which an appropriate regulatory and policy environment is necessary. Also, enabling policies need to be put in place to encourage the procurement of agricultural commodities directly from farmers' fields and to establish effective linkage between the farm production and the retail chain and food processing industries.

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NEW INSIGHT FOR SUSTAINABLE DEVELOPMENT OF COMMERCIAL AGRICULTURE:

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Our India is an agricultural country. Here the agriculture and the farmer are the core of the economy. At least 65% of the Indian are the farmer or the farm labours. In 1947 India got independence, later in front of the reign there arise challenges related to agricultural policies and schemes. There was a problem of food production for the growing population, along with the continuous drought for years. Under these situations the Reign gave encouragement to building dams. Afterwards the govt. enhances the irrigation facilities and developed the foundation for agriculture and education. In the village there were agricultural improvement and development programs run by the agricultural department. After wards in the rural areas there was an encouragement for organic fertilizer production and attempts were made to increase the yield of food grain production. But there was much time for the success of these schemes. The challenges were getting worse. As the favorable Govt. was in power, the people's demand from the govt. began to increase. In the world's politics even though our country was having its own isolated standard, during the drought when there was scarcity of food India was compelled to beg hands before a magnificent country like USA and had to unwillingly accept their conditions for the food grain supply. To overcome this situation and become self-sufficient in food grain production, Green revolution technology was started in the sixties by M.S. Swaminathan.

In the method of green revolution technological high yield seed, chemical fertilizer and chemical insecticides were the trisomy. With the help of biotechnology and plant breeding, the per hector yield was increased by producing hybrid variety seeds. In India Till today the transaction of hybrid seed is approximately Rs. 18,500 crore. Previously before the use of hybrid seed the farmers use to preserve the seed of the last seasonal crop for the next season. But now every year the farmers have to bear the cost of buying new seeds. To provide nutrition to the crop giving more yield chemical fertilizers possessing Nitrogen, Phosphorus and Potassium was must. Due to this the resistance of crop decreases and they started falling prey to diseases causing pest. To overcome this use of insecticide and pesticide become necessary. On an overall because of the technology it has become mandatory for the farmers to buy thing from the market for agriculture. This way rise marketization. The capital investment of crop production increased and the market started exploiting of farmers. That is why we want new insights for sustainable development of commercial agricultural.

Importance of sustainable agriculture: The population of the world is ever increasing. Would there be sufficient food production to satisfy the growing population, is the question. That is why in reality the agricultural practice based on organic method or biotic method would give more production or not then using chemicals was always doubtful. But Jules Pretty's 2006 report around 286 projects from 57 countries were studied. In this project there was the participation of 1.2 crore farmers the marginal land holders getting diverted toward sustainable agriculture from inorganic farming. Their 3.6 crore hector farm was under cultivation. In this, even though different crops were cultivated the average crop production of these crop was more than 79% then the farming done by using various chemicals. Also it has been seen that the water and nutrient absorbing capacity has also increased.

Cuba is the only country who has accepted the sustainable agricultural practice as their national policy. When Soviet Russia collapsed, the petroleum supply to Cuba from Soviet Russia has stopped. Petroleum product are used to prepare chemical fertilizers and pesticides. After bearing many difficulties Cuba has undertaken the sustainable agricultural practices and has achieved a great success in food grain production. For a country like India who is investing heavily on foreign exchange in importing petroleum products has much to learn from Cuba.

NEW INSIGHT FOR SUSTAINABLE DEVELOPMENT OF COMMERCIAL AGRICULTURE: Till now, technical farming was equipped with chemicals, but now market is trying to be occupied by genetic engineering technology. Since both these technologies are adversely affecting environment, biodiversity and human health, so today with respect to this, there has been a detailed discussion and thinking all over India using sustainable methods by avoiding chemical farming and using only biotic factors for getting crop production. Among this one way is the **Ecological Agriculture**. Ecology is a branch of biology that studies ecosystem which is formed by biotic and abiotic factors and their interactions with each other. A new branch of education that is **Agroecology** is coming forward that deals with ecological principles related to farming. In this

the farm is considered as an ecosystem. In this farm ecosystem plants biodiversity is increased, agricultural waste, crop residues is recycled and organic substance are rescued.

Crop with various rootlength cultivated simultaneously make profitable use of irrigation. The pest, insect and weed are control by biotic methods also many more methods are applied. In multiple alternate cultivation the cumulative productivity is more than the single crop is proved now. Bill Molison an Australian scientist has developed **Permaculture** method of farming. Permaculture is a sustainable design system that applies ecological principles that are found in nature to the development of human settlement, allowing humanity to live in harmony with the natural world. Permaculture strives 'to work smarter not harder', banish waste in all forms and increases natural productivity and efficiency over time through the application of sustainable design system that work with nature within its natural limitations. It is especially useful in a world where there are constrained energy and natural resources. This method is very useful for the marginal land holders in India.

Till now research was done on modern techniques on chemical use in farming for producing seed giving greater yield. For the scientist it seems that the genetic potential of crops with increase food grain production is concluding. That is why more attention is paid towards soil enhancing and thus aim for high yield. In 2006 a book on '**Biological approach to soil system**' was published. In this book, on traditional farming 37 research articles from world famous agricultural research institute were printed. These research documents shows that by using biotic methods the fertility of the soil can be increased upto 50 to 100% (i.e. one and half to two times) without using any chemical fertilizer or insecticide. In this book, Dr. Rupela and his coordinate 's report says that in 9 years experiment by growing nitrogenous bio weight around the farm, in minimum 7 years when jowar, tur, cotton and soyabean was cultivated, got more production yield in less investment comparative to the farming technique using chemicals.

Recently molecular breeding technique is coming forward. In this the use of genetic manipulation is performed at DNA molecular levels to improve characters of interest in plants including genetic engineering or gene manipulation. A tool that can help plant breeders select more efficiently for desirable crop traits. International developed agencies believe that breeding new crops is important for ensuring food security by developing new varieties that are higher yielding, disease resistance, drought tolerant or regionally adapted to different environments and growing conditions. Hope application of this new technology is beneficial for the sustainable development of commercial agriculture in rural India

ROLE OF NGO IN RURAL AND AGRICULTURAL DEVELOPMENT

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ABSTRACT

India is a highly populated and predominantly rural country; non-government organizations and voluntary action have been part of the historical legacy. The term, "non-governmental organization" came into use in 1945 because of the need for the UN to differentiate in its charter between participation rights for intergovernmental specialized agencies and those for international private organizations. This present study focus on NGOs Status and their role in agriculture and rural development in India. This study covered origin Of NGOs, basic objectives of NGOs, various roles of NGOs, functions in agricultural and Development of rural area of India and top ten NGOs working in india is also covered through this study. Catalyze rural population, build models experiment, supplement government efforts and organizing rural poor these are main role of NGOs in agriculture and rural area development

Keywords: role of NGO, NGO schemes for rural development.

INTRODUCTION

Social service has been an integral part of Indian culture. Soon after Independence, a number of NGOs had emerged in India. NGOs are difficult to define, and the term 'NGO' is rarely used consistently. As a result, there are many different classifications in use. The most common focus is on 'orientation' and 'level of operation'. An NGO's orientation refers to the type of activities it takes on. These activities might include human rights, environmental, or development work. An NGO's level of operation indicates the scale at which an organization works, such as local, regional, national or international.

Laws in India classify organizations working in development into three categories: charitable trusts, societies, and Section 25 companies. Whether registered as a trust, society, or company, NGOs are subject to the Societies Registration Act of 1860 and the Income Tax Act of 1961. Trusts are subject to the Public Trust Act (1976) and are, in addition to federal regulations, governed by the State Office of the Charity Commissioner. Organizations receiving foreign funds must abide by the Foreign Contribution Regulation Act of 1976, and are regulated by the Ministry of Home Affairs.

RESEARCH METHODOLOGY

Data collected for this paper is secondary type of data. this research paper is based on data for various books, article, published paper and websites.

OBJECTIVE OF STUDY

- Doing research and surveys, working for social justice and offering legal advice to the rural and urban people who are in need of justice,
- Provide information regarding to agricultural scheme and benefit for rural peoples
- General socio-economic development of the people living in rural areas especially in down-trodden areas.
- Development of women and rural folks socially, economically, politically through income generating activities, education programmes, awareness camps, etc.
- Development of the under-privileged sections of the society such as fishermen tribal's, rural women etc.

CHALLENGES ON THE WAY TO RURAL DEVELOPMENT

Major problem that NGOs are facing in India is their dependency upon government funds or external donations. With this dependency, NGOs are less flexible in carrying out their task as most of the tasks depend upon funds. Moreover, the structures of NGOs have become bureaucratic in nature leading to a decreased effectiveness in the overall development.

The traditional thinking of rural people, their poor understanding, and low level of education for comprehending new technology and efforts, lack of awareness are people related hurdles that NGOs are facing. Villages also lack infrastructure facilities like water, electricity, educational institutes, communication facilities that leads to their slow development.

Apart from these, there are certain problems like economics such as high cost technology, underprivileged rural industries, social and cultural differences, conflicts between different groups, administrative problems like political interference, lack of motivation and interest act as hurdles on the way to rural development in India.

But in spite of all the hurdles, NGOs will keep on working for rural development in India. NGOs selectively utilized the local talent, train the individuals and use this for rural development. But the complete success of the rural development actually depends upon the willingness and active participation of rural people in the development processes and efforts.

MAJOR ROLE SEEN FOR NGO'S IN RURAL DEVELOPMENT

As economic reform and liberalisation saw the Government vacating several areas to let private sector entrepreneurship flourish and contribute to the high growth rate of the economy in recent years, a similar paradigm shift is needed to transform NGOs from their dependence on aid and grants from within and outside for transforming the rural scenario in the country. This is sought to be achieved for the NGOs through engaging them in micro-finance, microinsurance, and micro-entrepreneurship activities for the overall development of the rural areas and to promote the welfare of the people of rural India,

BETTER CREDIBILITY

As NGOs get finance generated through their own activities, their credibility vastly improves and their service to rural people gets reinforced. CNRI is an apex body with over 2,000 member NGOs engaged in multifarious activities ranging from self-help group formation, income generation, marketing, agency work for insurance companies for life and non-life products and for banks and financial institutions to environment protection, watershed management, handicrafts, textiles, traditional medicinal plants and HR development. It is completing one year of its existence. To mark the celebration of one year of its service to NGOs, CNRI is hosting a three-day national meet - 'Advantage Rural India' - from April 17.

SPECIAL SESSIONS

The meet will feature sessions on NGO/SHG products, finance and marketing, rural connectivity, energy needs and new technologies, employment opportunities for rural youth, role of NGOs in the field of rural education, experience sharing with the performing NGOs in the field of organic farming, value-added agriculture, food processing, animal husbandry, environment, forests and natural resource management.

RURAL DEVELOPMENT SCHEMES AND NGO

The important schemes available from Government of India for Rural Development are:

- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREG)
- Swarnjayanti Gram Swarozgar Yojna (SGSY)
- Pradhan Mantri Gram Sadak Yojna (PMGSY)
- Indira Awaas Yojana (IAY)
- National Social Assistance Programme (NSAP)
- National Land Records Modernization Programme (NLRMP)
- Integrated Watershed Management Programme (IWMP)

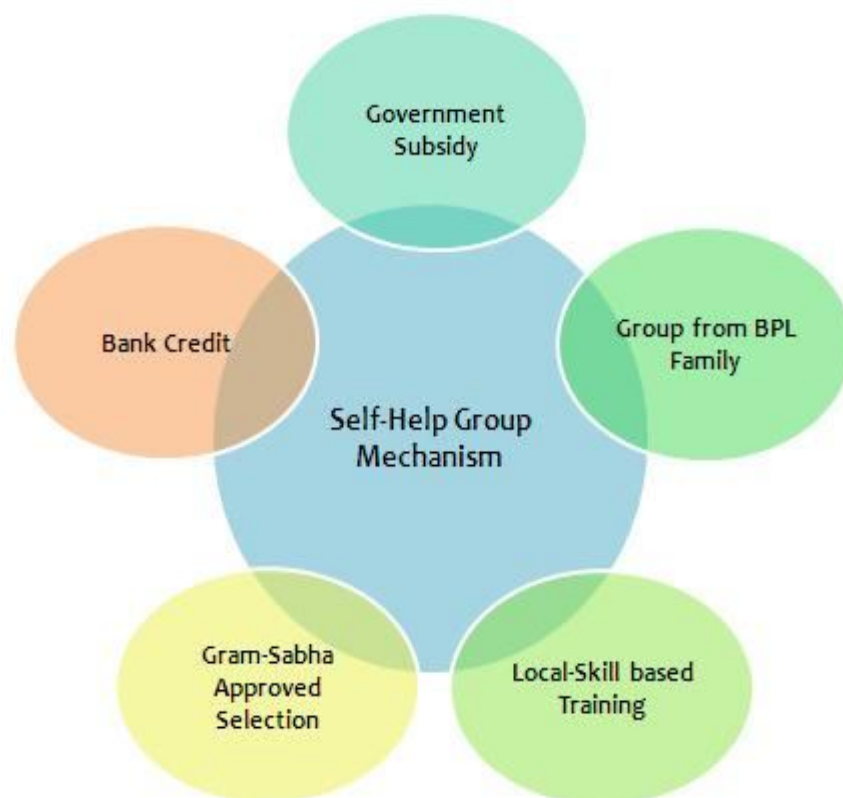
MAHATMA NATIONAL RURAL EMPLOYMENT GUARANTEE ACT 2005

National Rural Employment Guarantee Act renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act" (MGNREGA), is an Indian labour law and social security measure that aims to guarantee the 'right to work'. This act was passed in September 2005

It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work

SWARNAJAYANTI GRAM SWAROZGAR YOJANA

Swarnajayanti Gram Swarozgar Yojana is a scheme under which BPL families are formed as self-help groups and funded through bank loans and government funds. The main function of these groups is to help all such families cross the poverty line. After the families were able to help themselves out of the scarcity line, the Self-Help groups were organized in such a way that every member of the group could contribute to the achievement of a common objective. Groups were organized on the basis of common skills, the skill level of the members, and the amount of time and work they could contribute.



Images Courtesy: <http://www.rajeshitimane.com>

PRADHAN MANTRI GRAM SADAK YOJANA

PMGSY is a nationwide plan in India to provide good all-weather road connectivity to unconnected villages. It helps to reduce distance between rural and urban sector and help to promote the agricultural marketing. Rural Road Connectivity is not only a key component of Rural Development by promoting access to economic and social services and thereby generating increased agricultural incomes and productive employment opportunities in India, it is also as a result, a key ingredient in ensuring sustainable poverty reduction.

INDIRA AWAAS YOJANA

This scheme aims to provide assistance in constructing homes for poor sections of rural society. The target group includes households that are Below Poverty Line (BPL) as identified by the Gram Sabha of a village. The Indian Government will provide technical as well as financial assistance for the procurement of plots and construction of houses for these categories. The scheme extends its assistance to households headed by women (matriarchal households), ex-servicemen, SC/ST individuals, non-SC/ST rural households in the BPL category, people with handicaps, freed bonded labourers, marginalized sections of society, widows and next-of-kin to defense personnel/paramilitary forces killed in action (regardless of the income earned), etc. to construct houses.

NATIONAL SOCIAL ASSISTANCE PROGRAMME

The National Social Assistance Programme (NSAP) which came into effect from 15th August, 1995 represents a significant step towards the fulfillment of the Directive Principles in Article 41 of the Constitution. The programme introduced a National Policy for Social Assistance for the poor and aims at ensuring minimum national standard for social assistance in addition to the benefits that states are currently providing or might provide in future. NSAP at present, comprises of Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna.

NATIONAL LAND RECORDS MODERNIZATION PROGRAMME (NLRMP)

The National Land Records Modernization Programme (NLRMP) was launched by the Government of India in August 2008, aimed to modernize management of land records, minimize scope of land/property disputes, enhance transparency in the land records maintenance system, and facilitate moving eventually towards guaranteed conclusive titles to immovable properties in the country. The main objective of the NLRMP is to develop a modern, comprehensive and transparent land records management system in the country with the aim to implement the conclusive land-titling system with title guarantee.

INTEGRATED WATERSHED MANAGEMENT PROGRAMME (IWMP)

Integrated Watershed Management Programme (IWMP) is implemented by Department of Land Resources of Ministry of Rural Development. The main objective of IWMP is to restore ecological balance by harnessing, conserving and developing degraded natural resources such as soil, vegetative cover and water. Guidelines for IWMP are provided. Get details about Desert Development Programme (DDP). Important documents like format for Annual Action Plan (AAP), format of State Perspective and Strategic Plan (SPSP), etc are also provided. Contact addresses of the divisions are also available.

AN ASSESSMENT OF THE ROLE OF NGO'S IN RURAL DEVELOPMENT

The NGOs have taking active participation in rural development. The rural poor and socially depressed classes are mainly depending upon the operations of NGOs. No particular job is particularly meant for the NGOs. Thus, there is a huge competition among the NGOs to extend the services for the benefit of the poor. At the same time we should not forget the mushrooming of the NGOs for their welfare. The following are the important activities should take up for the development of the poor.

1. Agricultural related programs

Numerous activities can be undertaken under agriculture sector. The jobs/projects like distributing planting materials, cattle, poultry, minor irrigation, free medical care for cattle's, safe drinking water for animals etc.

2. Health programmes

For human and non-human beings: The works like pit drainage, housing, creation of smokeless environment, good drinking water for animals and human beings, regular health checkup camps etc. will improve the health conditions of the human and non human beings.

3. Community development programs

The community development programs like adoption of villages for development, moral support during flood and famine period, supply of food and drinking water during flood, common well, training programs for the rural youths, housing projects, repair and renovation of houses etc will satisfy the basic necessities. The important program like training programs for the rural poor will hold the youths from rural exodus. Even this type of training programs may also be extended for the rural women, so that we can expect self sustenance among this community.

4. Human Resource Development programs

The personality development programs, skill development programs, educational programs, integrated development projects etc will enable the rural poor to earn bread and butter.

5. Trade and industrial promotion

The important problem in the present context is availability of the market for the products of rural enterprises. Therefore, an NGO has a direct link with the government for marketing of the goods. Apart from this, NGO can also go for training the rural youths in fabrication works, wood works, beedi rolling, agarbathi manufacturing, printing press etc.

6. Government support

The government (central, state or local) support at all level is inevitable for rural development. NGOs alone cannot do miracles over night. Therefore, the government should watch and ward the working of NGOs at phase wise manner. Thus, the fund or whatever may be directly should move to beneficiaries. The NGOs should accountable for the funds.

ROLE AND EFFECTIVENESS OF NGOS IN RURAL DEVELOPMENT WORK

Major rural development programme of the NGOs were agricultural programme, health programme, human resource development programmes, community development and industrial and trade programmes. Majority of the beneficiaries, non- beneficiaries, workers of NGOs and workers of other development agencies considered rural development works of the NGOs as effective for rural development. Studies reveal that the NGOs can play a vital role in the development. The role of state in the planning process, political parties, participation, active participation of grassroots organizations, role of donor agencies etc. are important for ensuring people participation and socio-economic development of the people. Poverty eradication, HRD, health care, environmental protection, protection of human rights, empowerment of women, child and weaker sections, ushering in silent revolution etc. are some of the importance goals of NGOs. This study was based on NGOs functions including villager's socio-economic changes, health and sanitary condition, economic security, education and status of self-employment, increase in irrigated area, animal resources and Cropping Intensity, increase in yield of the crops under Demonstration and changes in crop management practices, the operational

constraints in the functioning of NGOs and perception of the beneficiaries. However, this study also point out that expecting radical's social change through voluntary effort is also a kind of day-dreaming and add that the socio-economic structure and states positives attitudes towards NGOs also contribute for its growing role in the development process.

ROLE OF NGOS IN RURAL RECONSTRUCTION

India has a predominantly agricultural base and nearly 70 per cent of its population lives in rural areas. Practically after the introduction of new technology in every field of human life there is a visible change even in the thinking pattern and understanding, but, it is very clear that we need a corresponding change in the rural areas too. Such changes bring about a better standard of living and better overall economic, social and cultural environment, where a rural folk can grow up, get educated through formal and non-formal system and be good citizens of India is called Rural Reconstruction

In India, rural reconstruction poses multi-dimensional challenges and also offers opportunities for emancipation of the rural masses. The challenges are also multi-dimensional, because in India most of the rural areas have different social structures, involving very thick community concepts to hard-core conflicts in which considerable vested interests are operating and in many times, they function at other purposes also. Under this scenario, meeting the challenges of rural reconstruction becomes a formidable task

The objectives of rural reconstruction are manifold and encompass improvement in socioeconomic conditions, removal of poverty and indebtedness, regeneration of village and cottage industries, health, nutrition, family planning and sanitation, education through formal and non-formal system, local administration, and etc.

CONCLUSION

In this way the NGO's can bring the awareness among the poor rural people. It is now the need of the society as well as the nation to make these rural area and people competent to be aware about their fundamental rights. NGO's are the only organizations that could make the rural area developed.

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SOCIAL WELFARE SCHEMES OF THE GOVERNMENT AND ITS IMPACT ON RURAL DEVELOPMENT

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ABSTRACT

The Present study conducted to understand The Various problem and challenges faced by families in concern Rural Areas.

Zilla Parishad is the medium to Transform Rural India, Because Environment of India and my were expected to plan and Implement programmed of social and economic developments. The present study analyzed the Role of Govt. in achieving social and economic development of rural people Through Zilla Parishad.

Social welfare Schemes program is very Important Programmer of Both Government, which has big and Vitol role in rural development grass roots developments Infrastructures and strengthen to rural people society and economically through providing Financial Arrange. This paper provides a broad overview of social welfare schemes and their impact on rural development.

Keywords: Social Welfare, Rural Development, Zilla Parishad, Schemes, Employment, Government, Disadvantages, Implement

INTRODUCTION

Rural Development is Always big issue in Indian economy. Rural people facing various problems and Difficulties in such concern Areas. But "if Rural India is poor India is poor." In order to provide living standard and economic condition to disadvantages families, The state and central government have been observed That information Regarding these is inadequate Among the population That are expected to benefit from these schemes.

Maharashtra is Developing state in India. But economically There are Rural communities spread most of Backward in Maharashtra.

The constitution of India authorized The government to provide special Benefit and preference to previously Disadvantages and under privilege section of The population, Through Discrimination on ground on race, religion and caste is Prohibited Generally by Article 15 (A) and Article 15 (S), which provide the state may specially and educationally backward classes of citizen or to The socially and economically Quality this Articles.

Most of Rural population in Marathwada is economically Backward, near about 30% population of Maharashtra is below poverty line most of Rural families have not their own Assets, Land, home, factories and Business Therefore They have facing to The poverty and Backward nest. Most of Rural Families are migrated to the urban areas for searching employment, because Unavailability of employment in Rural Areas, Which they cannot fulfill Their Daily livelihood.

Sustainable development of the country is the ultimate aim of the Govt. for that state and central both Government offers Various social welfare scheme for Rural poor, Through Z.P. Role of Zilla Parishad is very important in implementing social welfare schemes of The Government.

OBJECTIVES OF THE STUDY

- 1) To know the Social welfare Scheme of Government for Rural Development.
- 2) To Study the impact of Social welfare Schemes on Rural Development.
- 3) To Study the Role of Social Welfare Schemes and Socio-Economic Development of Rural Peoples.

RESEARCH METHODOLOGY**Data Collection:-**

All the data used for the study will be collected from primary and secondary sources but most of the data will be generated through.

A. Primary data

Major part of the study is based on the survey method for which interview schedule will be prepared to generate the information from the respondents. Interview is the couple with observation technique.

B. Secondary data

Various reference books, Journals, Reports related websites and other related printed materials will be used for proposed research work.

LITERATURE REVIEW

Rural Development literature is so broad. Most of Books, magazine and paper's are available about Rural Development schemes.

According to word Bank (1975), Rural Development is a Strategy designed to improve the economic and social life of a specific group of Peoples, the Rural poor's. It Involves extending The benefit of Development To The poorest among Those who see a livelihood in the Rural Area. The Group includes small scale farmers, tenants and The landless.

The world Bank and other International decencies and Institution emphasis on increasing Production, raising Productivity, Increasing employment and mobilizing whatever Land, labor and Capital factor of Production were available at the same time, Rural Poverty and Inequalities had to be Reduced by Developed Involving values and qualities of Life issued and the participation of The poor people in development Activities and Decision making.

According to Mishra and Sharma (1979), Rural Development is not merely Development of Rural areas but also The Development of quality of life the Rural masses into self reliant and self-sustaining modern communities, so each component of Rural lives Changes in a desired direction.

Dr. G.N. Nimbarte: Maharashtra is developing state in India. But economically There are many Backward communities spread all over Maharashtra. Some of the part in MH is backward in Agriculture, Industrialization and many development Issues. Scheduled caste and Scheduled Tribes are Backward Traditionally. One Type of Poverty of culture circle frame to economically backward communities. Migration is also major problem of backward communities. Implementation of social welfare schemes for poor will be needful and enhance their social, economical status.

Following Important schemes are Important to Increasing socio-economic position of Rural people

- 1) **Stitching machine Distribution :** Government provide 100% Grant or the Scheme to make self depend of women Through providing stitching machine is The main goal of state government.
- 2) **Agricultural Tools:** This special scheme is mainly focused and implemented for small landholder or farmers. Many small land holder cannot purchases Agricultural tools, because Their backwardness. For This purpose Government provide, Agriculture Tools to these farmers.
- 3) **Land distribution programme:** To improve The life of SC/ST poor families Government offer This scheme for some selected people from Rural Areas.
- 4) **Supply of Goals:** For Rural SC and ST families Government gives 100% subsidy through supply of Goal Schemes for self employment. This scheme is also provide for women's self-help group with 20% subsidy.
- 5) **Rural Youth training program:** State Government provided this program To Rural educated Youth, for self employment. There of Sixth month Training provide through these schemes.
- 6) **Residential School:** Most of Rural Families of Marathwada is Backward. Therefore, Government of State and central have Starred This Schools, which provide good facilities of living and education.
- 7) **Pradhan Mantri Awas:** Most of Rural families have not Available Their own pakka House, because economic and social Backwardness, Government of India provide the scheme those are Economically Backward.
- 8) **Free Toilet Assistance:** Government of India Started Swaccha Bharat mission for
- 9) Government provides 12,000 Assistance for Rural Areas.
- 10) **Ramai Awas:** This Scheme is provide Free Housing to the scheduled caste families in the Rural Areas. Government of State provides 1,05,000 Rupees financial Asset to fulfilling the Schemes.

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- 11) Employment Guarantee Schemes:** Government Provide 100 days employment Through This schemes to The Rural people. Because unavailability of employments in most of Villages. Which way rural families can fulfill their daily needs. Government Provide minimum 100 days employment to the each employment card Holder.

CONCLUSION

Rural sector is so broad and large in India. Most of Rural people have need of Government's Support in their socio-Economic development.

It is noticed That, Social welfare Schemes are Very IMP in Socio-Economic Development in the Rural Area. Also Specific Communities, Socially and economic backward communities in Rural Areas Rural Social welfare Schemes are Very important in improving The Living Condition of Rural Poor's. It has deep impact on Rural Development.

More effort are needed to promote social welfare schemes, so as to tap its maximum potential. There is need to develop awareness among The people by wider publicity Through Villages in This vast country.

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A MODERN MARKETING METHODS IN AGRICULTURA

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ABSTRACT

The efficacy of direct agricultural marketing infrastructure facility can be increased by providing market user common facilities for proper Weighing, cleaning, grading and packaging of agricultural produce being brought to the market yard by the farmers for sale. In order to give a big boost to the development of direct agricultural marketing infrastructure facilities in the country, Modern marketing knowledge, awareness and skills of different stakeholders of the sector on different aspects of marketing aspects of agricultural produce besides those relating to their production. The farmer, after all, has to know what to produce as per the demand, where to sell, When to sell, whom to sell his produce etc, Horticulture sector encompasses a wide range of crops e.g., fruit crops, vegetable crops, potato and tuber crops, ornamental crops, medicinal and aromatic crops, spices and plantation crops. It is the fastest growing sector within agriculture. It contributes in poverty alleviation, nutritional security and have ample scope for farmers to increase their income and helpful in sustaining large number of agro-based industries which generate huge employment opportunities.

INTRODUCTION

The agricultural extension system in India is production-focused, relegating the marketing issues to the backburner. As market-driven production is the need of the hour, the extension system has got to be made market-led. In order to make the extension system fully market-led, at the outset, focus has to be laid on agricultural marketing extension system and its contents. A typical production-based extension system promotes good agricultural practices by enhancing knowledge, awareness, and skill level of the stakeholders on production aspects such as soil, water, fertilizer, seeds, planting material, agronomical practices etc. On the other hand, agricultural marketing extension has to focus on disseminating knowledge, awareness and skill level of the stakeholders on different marketing aspects such as grading, standardization, packaging, storage, transportation, agricultural marketing finance, regulated marketing system, wholesaling, retailing, alternative marketing system etc. At managerial level, the managerial and technical capabilities of those technical institutions involved in the implementation of the marketing policy need to be improved to enable them to deliver more efficiently and economically. At farm level, marketing extension should assist farmers in improving marketing skills, thereby helping them get remunerative prices for their produce. As the days of the mass production and mass marketing are now being many growers, especially the new ones, are inclined to start production without giving any thought to the business of marketing. Good marketing is an Absolute must for a successful agricultural enterprise. Some would even argue that it ranks higher in importance than production itself, especially for farmers planning to diversify. After all, of what good is a product if one cannot sell it for a Profit? Diversification of crops entails familiarizing the farmers with creating new marketing systems for the new products. Existing marketing channels, very often, do not accommodate the producers of the new produce well, especially the small producers.

ALTERNATIVE MARKETING

Formal research on alternative marketing mechanisms has been scattered and hard to access by producers. It is mostly experiential and unrecognized by the agricultural establishment and official information channels. Small farmers and grassroots farm groups are the most likely to develop and use innovative marketing methods. The assumption that farmers must either "get big or get out" is being challenged. By the emergence of alternatives, it is possible for innovative farmers to stay small or medium-sized and make a comfortable and successful living from agriculture.

EXPLORING ALTERNATIVES

Sustainable farming, which received a boost following the farm crisis of the 1980s, has given impetus to diversified, decentralized systems in which farmers take greater control of marketing by bypassing traditional channels and marketing directly to consumers at the local and regional level. Foods that do not require much processing before consumption like fruits, vegetables and meat are ideal for one-on-one marketing. Direct marketing is often quite unorthodox and may take the form of roadside stands, pick-your-own operations, farmers' markets, and sales to restaurants, upscale retail or specialty stores even supermarkets and institutional food service. Prospects for direct farmer consumer interaction are particularly promising at the rural-urban fringe, where producers can take advantage of specialty market niches and the demand for local and ethnic food and non-traditional products, while promoting agricultural tourism and education.

FARMERS' MARKETS

Farmers' markets have grown in popularity in recent years. The term farmers' market describes an organized market where farmers and others come to sell directly to consumers. They provide farmers an easy way to sell food and other products directly to consumers without involving a middle man. Direct markets are often community based and organized by communities, growers, civic organizations, community service organizations, extension and other groups.

Electronic is available to help you compare the returns from selling your produce through a farmers' market or another direct marketing outlet. For more information on this topic, see the links listed below of articles posted on related Web sites.

UNDERSTANDING FARMERS' MARKETS

- **Starting a New Farmer's Market** : Small Farm Center, University of California Extension -- First, the produce must be fresh! High quality is essential to keeping the market attractive to weekly customers. Commodities are best when picked the day of the sale. Customers like to see carrots with the tops on and melons that are fully ripe.
- **Farmers' Market Facts** :Ag Marketing Service (AMS), USDA -- Farmers' markets, now an integral part in the urban/farm linkage, have continued to rise in popularity, mostly due to the growing consumer interest in obtaining fresh products directly from the farm.
- **Food Safety for Farmer's Market Venders** : University of Nebraska -- Vendors at farmers' markets are responsible for the safety of the products they offer for sale.

FARMERS' MARKET RESOURCES

- **Locate Local Producer, Buyers & Sellers** -- Market Maker -- Market Maker is a national network of states that connect farmers and fishermen with food retailers, grocery stores, processors, caterers, chefs, and consumers.

F2C (Farmer to consumer) - Farm Direct Marketing to get more shares from consumer rupee:

There's a lot to think about when it comes to marketing agricultural products. Farm direct marketing is a long felt need of the farmers and consumers of the country as it goes a long way in ensuring higher remuneration to the farmers and meeting the satisfaction level of the consumers through direct sale of the agricultural commodity by the farmers to the consumer at affordable prices What farmers need to consider when selecting which direct marketing channels fit best with a farm's resources, goals and accessible customer base. All successful farming operations require mastering the delicate balance of production and distribution. Many growers choose to direct market their products because it allows for better potential profit margins compared to selling wholesale. The benefits realized by cutting out the middleman and getting direct feedback from the customer can make these marketing avenues worth the labor required to sell directly.

FARM DIRECT MARKETING INTRODUCTION

This method of marketing is more entrepreneurial or business-like than wholesale marketing. In a manner of speaking, the farmer using this method grows a "product" more than a crop. The opportunity to interact with growers is one of the reasons consumers like to purchase this way. The experience of the purchase is often part of the product. Here sales to restaurants, retail stores and institutions are included among farm direct marketing approaches because the farmer has some control over the price and the transaction is based on a relationship with a business owner. Pricing varies and may be higher for sales to restaurants, but lower for grocery stores.

FARM DIRECT MARKETING CHALLENGES

Since a farm using direct marketing is responsible for what it grows and how and to whom it markets its products, risk is much higher than it is for farms using wholesale markets. customer relations and so on. The method requires the personality and patience to work with people: the farm's customers. There are also regulations that pertain to farm direct marketing that other farms do not worry about. Lastly, even though the potential for profit is much greater for small farms marketing directly, there is no free lunch. This approach will require long hours to produce crops, service customers, keep up with competition, and more.

SELECTING WHAT CROP OR PRODUCT TO SELL

Deciding what to sell is an integral part of marketing; especially farm direct marketing. Farm direct marketing is closely related to the concept of "niche marketing." Niche marketing is producing a product that differs somehow from what others are growing. Through its uniqueness, the product fills a niche or gap in the market. Niche marketing provides a customer base for sales and allows the farm the ability to more closely control the price for the product. Niche marketing is counter to the traditional approach to agriculture in which

commodities that are virtually all alike are marketed to “everyone.” Instead, a specific product is marketed to a specific segment of the population that desires it and is willing to buy it.

HADASPAR VEGETABLE MARKET IN PUNE

Hadaspar vegetable market is a model market for direct marketing of vegetables in Pune city. This sub-market yard, situated 9 kms away from Pune city, belongs to Pune Municipal Corporation and fee for using the space in the market is collected by the Municipal Corporation from the farmers. This is one of the ideal markets in the country for marketing of vegetables. In this market, there are no commission agents/middlemen. The market has modern weighing machines for weighing the products. Buyers purchase vegetables in lots of 100kgs or 100 numbers. The produce is weighed in the presence of licensed weigh men of the Market Committee and sale bill is prepared. The purchasers make payment of the value of produce directly to the farmer. The purchaser is allowed to leave the market place along with the produce after showing the sale bill at the gate of the market. Payment is made in cash. The supervisor of the Market Committee settles the disputes, if any, arising between the buyers and sellers, after hearing the concerned parties. The Market Committee collects one per cent sale proceeds as market fee for the services and facilities provided by the Committee to the farmer-sellers and buyers. A common problem faced by the direct market systems is the infiltration of the bazaars by middlemen in the guise of farmers. Though identity cards have been introduced and periodical checks performed, the problem still persists in many bazaars.

FARMERS' ORGANIZATIONS IN MARKETING

A study reveals that inefficient marketing system has led to an avoidable Waste of around Rs. 50127 corers. Introducing scale and technology in Agricultural marketing can save a major part of this wastage. Milk and eggs marketing are two success stories of the role of scale and technology in Marketing. The extent to which the farmer-producers will benefit depends on the group-marketing practices adopted by the Farmers. In this sense, farmers' organizations need to be promoted for undertaking marketing activities on behalf of the individual members of the group. Promotion of such organizations should be assisted or helped to create basic infrastructure for their effective functioning. This could even include Assistance for professional management. In the following paragraphs, some Examples of successful models are discussed.

HOPCOMS, BANGLORE

Horticultural Producers' Cooperative Marketing and Processing Society, popularly known by its acronym, HOPCOMS, is a farmers' society founded in 1965 for the direct marketing of farm produces.

HOPCOMS is run under the guidance of the Department of Horticulture and is managed by a Board of Management consisting of 15 members-11 elected from 'A' class and 4 Government nominees. The director of Horticulture is Ex-Officio President of the society. The main business of HOPCOMS is procuring and disposal of fresh fruits and vegetables.

SALES TO BULK BUYERS

HOPCOMS sells fruits and vegetables on bulk basis to certain 'Institutions' like Government hospitals, hostels, and factories and also to processors like KISSAN and Karnataka Agro Fruits. Normally, HOPCOMS supplies fruits and vegetables on credit basis and the records reveal that it charges 40-50 paisa more per kg. of vegetables than the stall price when vegetables are sold to the factories. In case of processors, transport cost is added to the price of the vegetables. This, perhaps, is the reason for the higher price HOPCOMS gets for vegetables like tomato, behind, cucumber, onion etc. when it sells them to the bulk consumers. This portends that HOPCOMS can think of increasing their sales of vegetables by having contractual arrangements with these bulk consumers.

SALES TO HOPCOMS BRANCHES

The society sends fruits and vegetables to its branches to be sold through their retail outlets. About 40 percent of fruits and vegetables procured by the branch come from the Head Office. However, it is felt that the branches of HOPCOMS, instead of acting as mere distribution centers, should function as Independent units of fruit and vegetable growers of the respective district. In order to help the fruit and vegetable growers, unlike the Mangalore branch (which has not enrolled any producers as its members even after 5 years of its existence), membership enrolment drive should gain momentum in the branches they can procure the produce from their members and sell them through retail Outlets

CONCLUSION

As the days of the mass production and mass marketing are now being Replaced by customer-based or market-driven strategies, an effective marketing Extension service is the need of the hour. This has added significance in the light of post WTO scenario. If the Indian farmers have to withstand the possible that need be included in the market led. There is needs to expand services that will develop agricultural marketing, relating to marketing

arrangement improve, strengthening of marketing infrastructure, warehousing and transportation, investment requirements, ample sources of funds improvement in marketing information system, human resource development in agricultural marketing, and actions needed for promotion of exports.

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GOODS AND SERVICE TAX: ITS IMPACT ON AGRICULTURAL SECTOR

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ABSTRACT

Goods and services tax may be a single a broad primarily based tax levied on product and services consumed in associate degree economy. The most aim of GST is “One Nation, One Tax and One Market”. Globally, it's straightforward, economical and can facilitate to enhance the economic growth of the country by eliminating many taxes of state and central like VAT, Excise and Services etc. During this paper we have a tendency to study concerning the impact of GST on agricultural sector and conjointly targeted on the matter possible to be visage by the farmers (agricultural value, production etc.) that has been the basis of Indian economy and it contributes to around 17.4 % to gross domestic product. Concerning 52% of the total rural living depends on this sector as their primary means that of living, so this paper is useful in transferrable out the sunshine on Impact of GST on Agriculture Sector.

INTRODUCTION

Farming may be a standout among the foremost basic components of the Indian economy. Development and advancement of farming and unified section straight forwardly influences prosperity of people everyplace, country thriving and work and structures a significant plus base for varied agro -based ventures and agro-administrations (Kanwal, 2017). The business enterprise division in Asian nation has old noteworthy auxiliary changes as decline in provider of gross domestic product from 30 % for each penny in 1990–91 to 17.4 % in 2015–16 (Annual Report, 2015–16) demonstrate a moving from the traditional farming economy towards associate degree administration overwhelmed one. In any case, this abatement in agribusiness' commitment to gross domestic product has not been joined by a coordinating decrease within the provider of husbandry in work. Around 52% of the mixture work force is heretofore utilized by the homestead part that makes the bigger half of the Indian world dependent on farming for sustenance (NSS 66th Round). Esteem growth in agriculture, consequently, holds gigantic potential for up the expectation for everyday comforts of bigger half of the final population. Increased agriculture promoting offers a stimulating chance to accomplish this target. Merchandise and administration assessment can have each negative and positive impact on farming. The price of farming things can go down, as already the agricultural product area unit defendant of assorted prices within the state, between state and in typically speaking nation. GST would prompt skilled portion of assets. Terms of exchange move within the support of Agriculture once contrasted with collecting space. This can expand prices of a couple of things like drain, tea, and so on during this manner; shelter the outsized range of ranchers in Asian nation (Chaurasia & Singh, 2016). In shell we will state that it'll impact foursquare and in a very roundabout way to husbandry division.

GST IN ASIAN NATION

GST was 1st time given on twenty eighth Feb 2006 within the Budget Speech of the year 2006–07 by minister of finance Sh. P. Chidambaram. A message was left by the Finance Minister within the Union Budget 2007–08 that GST is given with impact from 1st Apr 2010. Native and State Governments are work to line up a guide for the presentation of GST in Asian nation. They needed to gift GST or “supplanting the past VAT and repair Tax” on 1st Apr 2010, however some of the States weren't ready to actualize the GST. Subsequently on 1st Apr 2012, again Government would gift GST, however attributable to some administration and foundation issues it absolutely was not given back. Minister Arun Jaitley given the 122nd Constitution change Bill in Parliament and expects to execute GST modification by first Apr 2016. The GST structure can show a simple framework that will be helpful to diminish the burden of falling impact and it'll likewise enhance the Tax compliances and Tax accumulation. GST can demonstrate the consistency of Taxes in everyplace throughout the state.

Table-1: Taxes at the centre and state level area unit being subsumed into GST.

Sl. no.	CGST	SGST
	Central Excise duty	VAT/Sale Tax
	extra Excise duty	diversion Tax
	Service Tax	tariff and Entry Tax
	extra custom duty	Purchase Tax
	Surcharge and Cess	Luxury Tax

<http://www.gstcouncil.gov.in/brief-history-gst>

Each Center and States can at a similar time precise GST over the esteem chain. Duty is collected on every offer of merchandise and enterprises. Focus would precise and gather Central product and Services Tax (CGST), and States would impose and gather the State product and Services Tax (SGST) on all exchanges within a State. The information impose credit of CGST would be accessible for emotional the CGST risk on the yield at every stage. Also, the credit of SGST paid on sources of information would be taken under consideration paying the SGST on yield. No cross usage of credit would be allowed.

The expense became effective from legal holiday, 2017, GST as a modification on the VAT framework; the same GST is relied upon to form the same national market. GST is by all accounts a lot of thoroughgoing, compliable, basic, musical group and advancement arranged assessment system. From the client perspective, the best most well-liked standpoint would be as so much as a drop-off within the general taxation rate on merchandise, which is true currently evaluated to accompany 25–30 for every penny (Central Board of Excise and Custom). The charge rates, standards and directions area unit depicted by the Goods and Services Tax Council which has back clergymen of focus and each one of the states. GST improved an outsized range of backhanded expenses with a brought along assessment and is during this manner anticipated that may significantly reshape the nation's two trillion greenback economy.

The execution of GST isn't simply to lift government's financial gain but it additionally permits a lot of financial gain dissemination to low-wage employee, on these lines creating the outlet of the economies littler between the final populations (Awang, 2011). GST may be a wide primarily based utilization assess that covers all exchanges including foreign merchandise and enterprises with the exception of the product and ventures that area unit named zero evaluated offer and excluded offer which is able to be exempted by the govt (Fatt, CK& Ling, 2006). It implies that the expense is charged on every offer of assessable merchandise and ventures the least bit levels within the inventory network throughout the time spent creation, assembling, discount and retail. The duty is paid by purchasers after they get products and ventures (Alapatt, 2015). Apart from that, GST is obligatory and charged on the assessable offer of merchandise and enterprises created within the course or promotion of business in Asian nation by associate degree assessable individual. In different word, it influences customers all told cases together with poor folks and poor (The Edge, 2013).

Table-2: List of some Asian countries enforced VAT/GST.

Sl. no.	Name of states	Implementation year	GST rate (per cent)
1	South Korea	1977	10
2	Taiwan	1986	5.0
3	Japan	1989	5.0
4	Asian nation	1990	16.0
5	Asian country	1991	15.0
6	China	1994	17.0
7	Asian country	1997	13.0
8	Jordan	2002	16.0
9	Lebanon	2002	10.0
10	Ceylon	2002	12.0
11	Persia	2008	5.0
12	Asian country	2007	20.0
13	Asian nation	2017	5-18

Sources: http://gst.customs.gov.my/en/gst/Pages/gst_ci.aspx

Table two shows rundown of some Asian nations dead VAT/GST worldwide under the arrange no refinement is created amongst product and ventures for aggregation of assessment. This imply merchandise and administration pull in a very similar rate of duty however in Asian nation has distinctive assessment rate at five %, twelve % and eighteen percent. During this paper our targets area unit, to investigation of expense rate of agriculture divisions beneath GST, distinction between existing duty rate and GST impose rate and most imperative to look at impact of GST on farming section.

PROCEDURE

The Researchers utilised associate degree preliminary analysis system in lightweight of past writing from individual diaries, yearly reports, daily papers and magazines covering wide accumulation of intellectual writing on product and repair Tax. As indicated by the destinations of the examination, the exploration configuration is of enlightening in nature. Accessible auxiliary data was wide utilised for the examination.

EFFECT OF GST ON AGRICULTURAL SECTOR

There are a unit positive sustenance things like rice, sugar, salt, wheat, flour that area unit exempted from CENVAT. Beneath the state VAT, oats and grains area unit saddled at the rate of four %. Rural things expertise a good deal of allowing and varied roundabout taxes (VAT, extract obligation, profit charge) beneath this expense laws. State VAT is true currently material to all or any the farming merchandise at every state; it goes through preceding last utilization. In spite of the very fact that there are a unit positive exclusions accessible from state VAT sure natural sustenance things like meat, eggs, organic product, vegetables etc. GST is key to boost the straight forwardness, responsibility, timetable of store network system. A superior production network instrument would guarantee a decrease in wastage and value for the ranchers/retailers. GST would likewise facilitate in drop-off the price of overwhelming equipment needed for making farming product. Beneath the model GST law, dairy farm cultivating, poultry cultivating, and stock reproducing area unit unbroken out of the which means of husbandry. During this manner these are assessable beneath the GST.

Manures a necessary element of business enterprise was already burdened at 6% (1 % Excise + five % VAT). Within the GST administration, the assessment on manures has been swollen to 12 %. An identical impact is on Tractors. Wavier on the manufacture of Tractors is expelled and GST of 12 % has been forced. This is valuable as currently the manufacturers can have the capability to claim Input decrease.

India's drain creation in 2015–16 was a hundred and 60.35 million ton, swollen from 146.31mt out of 2014–15. Currently, simply 2 % VAT is charged on drain and certain drain things however beneath GST the speed of recent drain is nix and skim drain is kept beneath 5 % section and consolidated drain are saddled at the speed of 18%. Tea is probably going a standout amongst the foremost pressing things in associate degree Indian family unit. The price of tea could likewise increment attributable to the duty rate of 5 % under GST rate from this traditional VAT rate of 4–5 % with state and West Bengal apart from 0.5 and 1 %. GST is important for creating the way with regard to the effective execution of NAM. an outsized portion of the aberrant duties collected on farming things, would be subsumed beneath GST. GST would offer each dealer, the info approval for the duty paid on every esteem growth. This can create a straight forward, hassle free store network which might prompt free development of Agri-wares crosswise over Asian nation. An outsized portion of the farming wares area unit fugacious in nature. Associate degree increased store network instrument attributable to GST would decrease the time taken for between state transportation. The advantage of diminishment in time would be passed on to the agriculturists/retailers. a couple of states in Asian nation like Maharashtra, Punjab, Gujarat, Haryana gain quite Rs one thousand large integer from charging CST/OCTROI/Purchase Tax. GST would subsume all the on top of assessments. Consequently these states ought to be adjusted for the loss of income. we'll clarify the impact of GST on farming space purpose savvy.

1. The execution of GST is needed to support the farming business as tax collection beneath a subsumed single rate would influence the event of horticultural things to downside free because the things would have the capability to achieve places through trucks bitterly. Interstate exchanging of a selected item regularly is subjected to totally different assessments, authorization, allow needed for varied states at every purpose of their exchange. This had often created obstacle in exchanging of things the state over for a few dealers before. So executing GST would be the initial move towards ever-changing the advertising of farming things and creating a swish exchange of merchandise.

2. GST would create the agro-hardware affordable to the limited and peripheral ranchers in Asian nation that was past their scope attributable to high extract obligation on the equipment. Rural things were perpetually subject to different selection within the tax collection rates therefore a solitary rate of merchandise and administration expense would profit the national farming market and facilitate the agriculturists and merchants to supply their things in any piece of the state and acquire the simplest cost for his or her item.

3. The GST rate need to offer consistency in expense of handled and natural sustenance things therefore ready nourishment comes extraordinarily near to each one of the purchasers. The piece for GST rate of handled sustenance need to be various for varied wage gathering to form the advantage of such nourishment accessible for each one among the shoppers. At present, there's no assessment to secure drain from agriculturists. We have a tendency to simply pay two for each penny focal VAT on special of drain powder to a corporation. At the purpose once GST gets dead, the expense is 12.5 per penny or fifteen per penny or 18 per penny. There'll be a straight value climb in drain and drain item prices. India positions 1st in drain creation covering around 18.5 per penny of the world generation. Its yearly creation for the year 2015–2016 side up to 155.49 million ton associate degree records an growth systematically, associate degree drain being an essential want in various families, associate degree increment within the value wouldn't be promptly invited by the patrons.

4. GST is key to upgrade the execution of inventory network component as so much as straight forwardness; unwavering quality and currently and again that is flip can guarantee drop-off in waste and value of farming generation.
5. Service expense can likewise be exempted in numerous administrations identified with farming deliver.
6. The execution of GST is needed to encourage the usage of National Agricultural Market by virtue of subsuming a large vary of charges/ cess on showcasing of farming produce and conjointly it'd ease interstate development of farming things which might enhance promoting productivity, encourage improvement of virtual markets through distribution centers and decrease overhead advertising value.
7. GST is nice to travel to create the prices of most farming data sources, similar to seeds, pesticides, and homestead gear occurring into increment in the value of rural creation.
8. The costs of Fertilizers (NPK) goes down (Table No. 3) because of the low level of GST rate comparison to the previous existing rate. Its shows a positive sign for the agricultural farmer that plays a vital role to boost the agricultural production and productivity.
9. Drip mechanical device water system hardware that as of currently attracts in a very VAT rate of 5 % are saddled at eighteen % beneath GST. Co-occurring assessment rate on pesticides sprayers has gone up from 6% to 18% and electric engines from 7% to 12 %. Following tables can indicates different expense rate beneath VAT and GST.

Table-3: GST rates of agricultural product and services.

Sl. no.	things (cheaper goods)	Existing rate (2)	GST rate (3)	Revised GST rate (4)	Distinction in rate (Col 2–Col 4)
1	Seeds, (cotton seed mustard seed etc.)	0	0	0	0
2	pump and its components	12.5	12	2.5	+10
3	Tractors	12.5	12	6	+6.5
4	chemical	12	5	2.5	+9.5
5	Agricultural implements(spades, shovel, pick etc)	0	0	0	0

Source: <http://www.gstcouncil.gov.in/cgst-rates-goods>.

Table-4: GST rates of agricultural product and services.

Sl. no.	things	Existing rate (2)	GST rate (3)	Revised GST rate (4)	Distinction in rate (Col 2–Col 4)
	Tractor Tire and Rim	12.5	18	18	-5.5
	different Tractor components	12.5	18	2.5	-5.5
	Harvester, Earth critic components	0	12	12	-12
	Pesticides	5.5	18	9	-3.5

Source: <http://www.gstcouncil.gov.in/cgst-rates-goods>

In each tables (Table 3) and (Table 4) the column range (4), is that the distinction between Existing rate and Revised GST rate. Within the on top of table, the sign indicates the positive impact on above-named things like pump and its parts, Tractor, and fertilizers within the last column. However in below table (Table 4), the negative sign merely shows the negative impact on below-listed things like Tractor Tire and Rim, different Tractor components, Harvester or Earth critic components and pesticides.

CONCLUSIONS

It is aforementioned from the on top of discussion that GST is anticipated to own each positive and negative impact on the farm sector. Just in case of branded milk, Tea and chemical it is expected to point out a negative impact. These area unit the foremost common commodities in India. just in case of milk there's no tax to acquire milk from farmer, once GST are implemented it ends up in increase the milk costs and this could not be welcome by consumers. GST can create legal system a lot of clear as tax system is available to whole country. Agricultural product was subjected to diversity of taxation rates; as single rate of products and repair tax would facilitate the farmers and conjointly to traders as a result of they will sell their manufacture in any a part of the country. GST is additionally helpful in avoiding evasion, improved aggregation and compliances. It reduces the price of products and services to some extent and creates a confirmatory environment for the facilitation of international trade, thereby serving to in revenue generation resulting in the rise within the gross domestic

product of the country. Similarly, it'll even be helpful in lowering the Tax burden on the assorted segments of the economy. Industries, dealers, retailers and also the agriculture sector as an entire can enjoy GST.

An increase within the value of few agricultural products is anticipated because of the increase in inflation index for a short amount. Though, implementation of GST goes to overall profit tons, the farmers/ distributors within the long haul as there'll one unified national agriculture market. GST would make sure that farmers in Asian nation World Health Organization contribute the most to gross domestic product, are ready to sell their manufacture for the simplest accessible value.

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NEED OF FARM ACCOUNTING IN AGRICULTURE DEVELOPMENT

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ABSTRACT

Record keeping is a necessary element of good livestock business management. With no written records, farmers have to depend on their memory while making decisions regarding their farm practices. There are several useful records such as production and financial transactions in the dairy enterprise. Mahatma Gandhi said that the soul of India is living in villages. The importance of records and account to evaluate the farm performance enterprise, managerial control, budgeting, gains and losses and also to enable bank loans to be obtained if the farmer deems it fit cannot be overemphasized. In India agriculture income is tax free with some conditions. But assessing officer want to see the record that it is essential for former to produce the Accounts. Therefore it is advisable to all big farmers to maintain the agriculture accounting books. Proper maintenance of accounts is useful for owners, government and research agencies. Government decided subsidy for fertilizers, manures and for other activities based on proper maintenance of records. The present study shows that why need of farm accounting, which accounting books use for recording etc. This study is based on secondary data.

Keywords: Meaning and concept of farm accounting, why farm accounting, Books of account and Document also tools and technique, Benefits of Farm accounting.

INTRODUCTION

In addition to growing great food and fiber products and taking care of the land, farmers need to be good financial stewards of their business and household. This requires being organized, keeping track of all income and expenses, and having a grasp of basic principles of accounting. For instance, if farmer can predict the months when your major expenses will occur, farmer will be better able to ensure that they have the cash on hand to pay for them. This is especially important for farmers, who tend to have high costs in the spring and don't necessarily get paid until later in the year. Farmer can better manage his cash by creating an annual cash-flow budget. Or if they've spent a few years building your farm business without paying yourself for your labor, you may be wondering just what you have to show (financially) for all those hours of "sweat equity." You can answer that question by looking at a few years of annual balance sheets for your farm placed side by side. Finally, if farmer have a goal for how much household income you'd like to draw from his farm operation, farmer need a clear picture — in the form of an income statement — of your farm's annual expenses in relation to annual sales.

Furthermore, if you are comfortable answering these questions about your financial situation for yourself, you will be able to answer the same questions for a lender. The bank will want to know that you have a realistic understanding of your financial situation, of where you're headed, and of what it will take to pay back your expenses, including the loan, in a timely manner. While good financial management won't make your business succeed on its own, it will help you avoid unnecessary costs, expand your business predictably, and ensure a financial cushion against unexpected events.

OBJECTIVE OF THE STUDY

1. To know meaning, necessity and benefits of farm accounting.
2. To know about the farm records and accounting procedures and various technique and tools of farm accounting.

RESEARCH METHODOLOGY

The present research is mainly based of secondary data. The secondary data collected from related articles, research papers, journals, papers, books, various websites.

FARM ACCOUNTING

Farm accounting is application of accounting principles and techniques to farming. In India an accounting system for recording transaction relating to agricultural activities has not yet been standardized. The farmers maintain the records on memorandum basis Few progressive Farmer and organized entitles like state Farming corporation and limited companies in private sector carrying agricultural operations maintain detailed records to arrive at meaningful information such as cost of cultivation per acre, cost and yield per crop etc. the tea and coffee plantation companies have maintained accounts for long, from the point of view of companies act 1956 but publish accounts of these companies do not give the meaningful information on Farm Accounting.

Many people might associate farming with getting back to the land. But the fact is that farming has changed; the long lonely days without electricity, running water, a radio, and central heating is long gone. Today's agricultural operations are much more modern and business-oriented. To be successful, farmers need to be good producers. Farmers also need to be financial managers; that means keeping accurate farm records and establishing and maintaining a proven record keeping system. After all, keeping good farm records does more than help get you prepared come tax season. Farmers need an accurate farm records system, bookkeeping, and financial planning system to track all of the farms business activities. Keeping the books up-to-date is critical to overall farm management and ongoing profitability.

WHY FARM ACCOUNTING?

Farm accounting is measuring and recording in a systematic way

- 1) All farm resources
- 2) All business transactions having financial consequences

As accounting involves much time and effort on the part of the farmer, there must be good reasons for keeping farm accounts. **These reasons are the following** (in decreasing order of importance):

1. First of all, it permits the farmer to find out the size of the income which is derived from the farm. Family expenses and other expenditures such as loan repayments and taxes may then be adjusted to that income. Money may be saved for investments in order to improve the farm.
2. To know the total value of the farm business and to know which part is actually owned by the farmer and which by others. This information is required for making a budget and for determining the creditability of the farm business and its real sales value.
3. Farm accounts provide the indispensable tool for farm management. In other words, accounting is needed to obtain and to maintain the most profitable use of farm resources. Keeping farm accounts is the only way to reveal the weak spots in the farm's business and show where and how to improve management so as to arrive at a larger income. Note that accounts cannot by themselves teach a farmer how to farm, but they can without doubt assist the farmer to use agricultural knowledge to best advantage.
4. To detect loss or theft of cash or stock.
5. To provide the necessary data for a correct income tax assessment.
6. To claim expenses for work done by others.

Normally farmers dislike paper work, busy as they are with their farm work. And where to keep records may be a real problem for a farmer, as one cannot expect that an office or a desk is available on the average farm. Therefore farm accounting should be kept very simple; it helps when all records can be kept in just one book.

It would help too if, for instance, the Ministry of Agriculture would make a Farm Accounting Book available for farmers. This would also guarantee uniformity in accounting practices. Such a Farm Accounting Book should be set up in such a way that all data can be filled in directly. Farmers should be advised to fill in this book weekly or monthly at least. If a farmer keeps all receipts, invoices, statements and other business documents in a file, a box, or in a clip on the wall, he will have sufficient material to produce reliable accounting figures for the proper management of his farm.

Books of Account, Documents, Technique and Tools for Farm Accounting:

Generally farm accounts are maintained on double entry system. If the size of the farm is small, then Single entry system is followed. Below books of account are used in farm accounting:

- **Journal Books:** Cash and Bank book, Purchase Register, Sales Register
- **Ledger Books:** Purchase and sales Account, Expenditure Account, Assets Account
- **Source Document:** Voucher, Bills, Receipts, Invoices, Labour attendance & wages sheet
- **Financial Statement:** Profit and Loss Account and Balance Sheet also Cash flow statement
- **Important Paper and Documents:** Agreements and Contracts, Title deeds of assets supplier, Contractors, Service Provider, Dealers, Agents and their price list, Insurance policies, Insurance Claim Statement, Weighment Slip, Physical Verification Statement, Licenses and Registration Certificates, Cheques books Counter foils and Pay in Slip counter foils and Bank Statement

From the small farmers we expect that he should keep an income & expenditure record to assess his financial position. But it is not enough for a big farmer. He should keep his record according to various accounting tools & techniques. These are:

- **Financial Accounting:** Ratio analysis, Trend analysis etc.
- **Cost Accounting:** Cost analysis, Process costing etc.
- **Management Accounting:** This is a decision making accounting hence farmer should maintain the budgetary accounting, standard accounting, marginal costing, stock analysis including ABC analysis.

BENEFITS OF ACCURATE FARM RECORD KEEPING:

Below are just some of the benefits of keeping farm records accurate and up to date.

- Measure efficiency and progress
- Easier to prepare accounts at year end
- Help plan for GST/HST payments
- Avoid over/under tax payments
- Identify strengths and weaknesses in the farm business
- Help manage changes and improvements in the agribusiness Make productivity projections
- Make productivity projection
- Help maximize the expenses you claim and minimize tax burden
- Make it easier to pay employees and creditors and see what is owed
- Simplify process if you want to get a loan or sell the business
- Easier to distribute profits to shareholders (dividends)
- Quicker for partnerships to view profits and losses Make it easier should the business get audited by Canadian Revenue Agency

CONCLUSION

This paper is meant to get you started on the path of good farm accounting. As you become more comfortable crunching numbers, you can begin to develop more sophisticated accounting systems that will provide you with more and better information about your business which in turn supports good planning and decision-making. You also can keep track of sales and expenses for each enterprise (instead of just by market venue), including labor hours expended per crop. This will allow you to develop enterprise budgets and thereby get a clear sense of profitability by crop. Finally, by doing a few small calculations using numbers on your financial statements, you can measure your farm's financial health against established benchmarks. Resources to help you learn about these accounting practices and more are listed in the Further Resources section below.

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RECRUITING STRATEGIES: AN EFFECTIVE MEASURE IN ORGANIZATIONAL DEVELOPMENT

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ABSTRACT

The present research study comprises recruiting strategies of organizations and how it can be effectively use towards the development of organization. Successful recruitment strategy is significant to organization to hire the talent and also optimum use of human resources. A recruiting strategy should be well planned, developed and more practical to attract more talent to apply for the job in the company. Organization has to consider recruiting budget, recruiting plan, sources of recruitment, methods of recruitment, selection tests etc. while designing the recruiting strategy. Many organizations fail to set effective recruitment strategy and its effect to all activities and operations of organization therefore it is necessary to have a well design strategy to hire the appropriate employees.

Keywords: Recruiting strategies, Recruitment Factors, Recruitment Methods and Sources, Recruitment Challenges

INTRODUCTION

A competitive business world, India growing very fast and making rapidly changes in all sectors. India has huge human resources. The prominently utilization of young human being will help to true the dream of super power. India is in race of talent, scholar and brilliant. Recruitment is an activity of continuing accepting the challenges of an abundance of talent. Whenever we see the shortage of talented employee not complete the effective task, while it is happening there is a need for certain key job roles that cannot be made redundant.

The new trend is which method is mostly use for hiring the employees? In Indian labor market, employees are recruited and selected by adopting direct and indirect methods. Employees may apply on the website of the company. Company can conduct campus interview. Advertising is a popular source but not highly used in recent edge. Many MNCs don't prefer advertisement first. Methods and sources are totally depending on the nature, environment, size and background of the company. Company can find the best favorable and suitable as per the requirement. In the advancement in global technology computer have made it possible for employers to scan national and international applicant's qualification. Although impersonal, the computers have given to employers and job seekers a wider scope of option on the initial screening stage. Job seekers are to gain better access, whenever they can use without wasting time and money. It has been made all processes easy and sophisticated.

HRM Strategy intends to do HRM policies and practices. HRM strategies are integrated with the business strategy. The HRM strategy must be strategic objectives which are achievable. HRM strategy may not good some time but there is need of good execution written by **Richardson and Thompson. Armstrong** said that HRM Strategies include two things high performance and different aspects of human resource management. HRM strategy is investing human capital to build the employee skill and motivate them that lead to job and business success with spending minimum cost.ⁱ HRM strategy means to identify appropriate HR practices and assess them significantly can be bundled together. After considering these all organization can draw up a program to develop and execute these practices. The HRM strategy can be consider basic considerations, main content, rationale thinking, costs and benefits analysis and implementation of plan. **Sung and Ashton** said high involvement practices are the broad areas of high performance work system and it relevant training and incentive pay system. The HR strategies are emphasis on employee issues that is favoring mobility, flexibility, and efficiency of employees. It secures the commitment of workforce and values of staff which are principal in organizations success. It establishes quality of work and develops skill of leadership and workforce. It executes innovative working practices in organization. HRM strategy involves technological change and working tools which leads to organization. It makes the professionalization of HR services and harmonizes HR process and practices with modernization. Sometimes mix HR strategy may helpful to organization. HR strategy covers the prominent plans, policies and prepares everything with standard. Under certain circumstances in order to reform the main HR process or practices when it is required. HR strategies are not only support to organization but also as a generator of changes.ⁱⁱ

RESEARCH PROBLEMS

The success of organization in the new global environment of business depends on the quality of manpower. Recruitment and selection are the most critical and significant human resource function. Unless the organization

has the best available employees, it will not be able to grow and flourish in the market. Designing recruiting strategy is an essential to select the candidate.

OBJECTIVES OF THE STUDY

- 1) To measure the use and implementation of recruiting strategies towards organizational development
- 2) To study the effective measures of recruiting strategies in organization
- 3) To know the significance of recruitment factors and methods which affected on recruitment strategies

RESEARCH METHOD: DESCRIPTIVE RESEARCH METHOD

The present research follows descriptive research. The detailed description is made on recruitment. The collected data is analyzed through statistical tools and techniques. Facts finding and interpretation have been done through secondary source of information.

SECONDARY DATA

The secondary data is an essential component in this research which is collected through published sources. For discussions and theoretical aspects of the study data is collected from, news papers, journals, magazines, periodicals, research papers etc. These sources are extensively used.

DATA PROCESSING AND ANALYSIS

The collected data is systematically analyzed with the help of statistical tools such as percentage, average, correlation, and regression. The data is presented in the form of tables, charts, graphs and diagrams. The data is also analyzed with the help of MS Excel 2007.

DEFINITIONS OF RECRUITMENT

- According to **Edwin Flippo** "Recruitment is the process of searching for the employment and simulating them to apply for the job in organization."
- According to **DeCenzo and Robbins** "Recruitment is the process of discovering potential candidates for actual or anticipated organizational vacancies or from another perspective, it is a linking activity bringing together those with jobs to fill and those seeking jobs."
- "It is the process to discover sources of manpower to meet the requirement of staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force."
- "The process of finding and hiring the best-qualified candidate for a job opening, in a timely and cost effective manner."

FACTORS GOVERNING RECRUITMENT

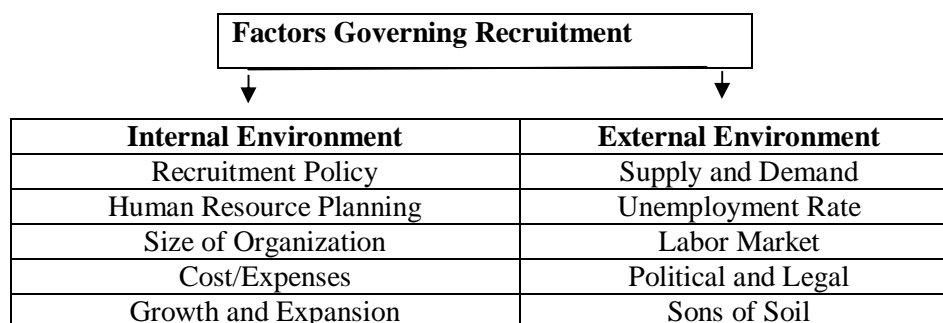


Figure: Factors Affecting Recruitment

The emerging factors may affect to make or buy the employees. The factors should be favorable for recruitment and selection process. Generally, the policy prefers internal sourcing, as one employee knows the company well can recommend the candidate who will fit the organization's culture. One more policy is to recruit part time or temporary candidates. MNCs have their own policy relating to recruitment of own citizens. As they can understand local language, customs and business practices better.

Recruitment Management – Rashmi T.K. (2010), the policy factors should be influenced with well advantage. The employer's brand image of the organization depends on the size of the organization for e.g. Infosys and Wipro would have better candidates than a small organization. HR plan should meet organizational objectives. It must find talent, scholar and caliber candidate. It is always remember that higher budgets may not necessarily mean higher caliber of candidates and a low budget lead to lower caliber of candidate. Progressive

plan of the business should not replace recruitments unless they have proper plan. Example of national banking in India expanding the branches but it affects on recruitment of candidates. Organization size, costs, budgets these internal factors are less affected than external.

Labor market factor is strongly affected by recruitment and selection. Its terms and conditions are significant to recruitment and selection for non management supervisory positions, but for recruitment of professional positions in the private sector, conditions providing in the Indian market are much important. Political and legal factors are providing reservations for jobs for SC, ST, OBC, Minorities etc. It may impact on quality work. Sons of the soil in India increasing fast, political leader recommends to the company select candidate from their region.

K. Aswathappa (2013) supply and demand of skills and techniques set are much required in private industry. If the demand is higher than supply, the recruitment efforts need to be of an extraordinary level. When supply exceeds demand than the unemployment rate is high. And when the unemployment rate drops, recruiting efforts must be increased and new sources explored. It was lower after liberalization but it again increased in the year 2008 after global recession.

METHODS OF RECRUITMENT

Recruitment methods and techniques deal with how these internal and external sources should be tapped. **Dunn** and **Stephens** follow a three-tier classification of recruitment method direct, indirect and third party. Most frequently direct method is used at colleges, Management institutes and university departments. Usually, this type of recruiting is performed in cooperation with placement bureaus of educational institutions providing assistance in attracting students, arranging interviews, and making available space and students' resumes. The organizations have definite advantages through campus recruitment. In some countries job posing, promotions and transfers, and employee referrals are direct sources of recruitment and these sources are more effective to save time and money as compared to other sources of recruitment. In direct method direct recruitment sources are used to recruit the candidates, these sources are employee referrals, promotions and transfer, retired employees, job posting etc.ⁱⁱⁱ

In indirect method of recruitment indirect sources are used like campus recruitment, advertisement, job consultancies, e- recruitment etc. candidates are indirectly recruited through these sources. Advertisement published in newspaper was popular but it is becoming old. Advertisement may be published in magazines, trade journals and professional journals. Advertisement through social media is becoming popular. Conducting campus interview is at colleges, institutions to hire the fresh candidates. This source of recruitment provides bulk candidates to the organization. The E-recruitment source is used in specific organizations. E-recruitment finds candidates immediately and places the candidates in organization.^{iv} The job consultancies search the potential candidates as per the requirement of organization or information provided by the organization.

The third-party method is used to recruit the candidate through public and private employment agencies. The public employment exchange source has been largely concerned with factory workers and clerical jobs and it helps in recruiting professional employees. There are many private agencies in every country. These agencies are connected with organization to recruit the candidates.

THE RECRUITING YIELD PYRAMID

Employers use recruiting yield pyramid for the calculation of applicants to hire the number of new employees. The pyramid is explained by **Gary Dessler** and **Biju Varkkey**.

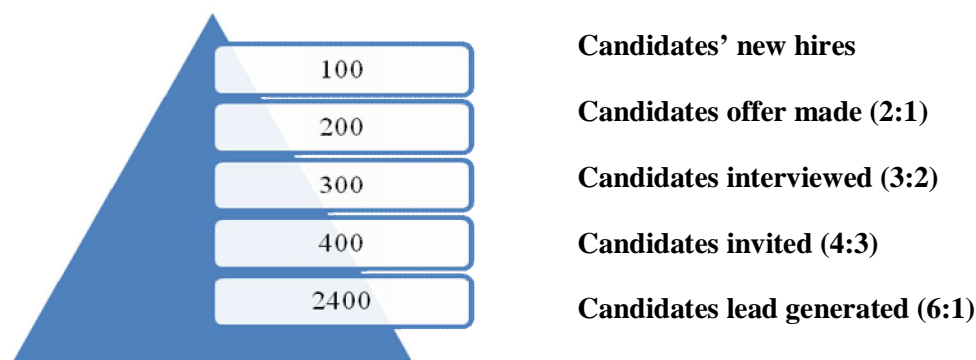


Figure: Recruiting Yield Pyramid

The above figure shows that the organization needs 100 new candidates. The experienced organizations must know the four points as follows:

- The new employee hires ratio is 2:1.
- Candidates faced interview to offers made is 3:2.
- Candidates have invited to interviews to candidates interviewed is about 4:3.
- Actually candidates applied are 6:1.

Organization made offers of 200 candidates but required candidates are 100. It means selection of 100 suitable candidates organization needs 2400 applicants.

RECURRING STRATEGY

Successful recruitment strategy is more important to every company to hire the talent and optimum use of human resources. A strategy should be well planned, developed and practical to attract more talent to apply for the job in the company. The decision making is an important task of HR manager; in some cases the specialist's people are not available however the decision taken by non specialist people is often good for organization.^v

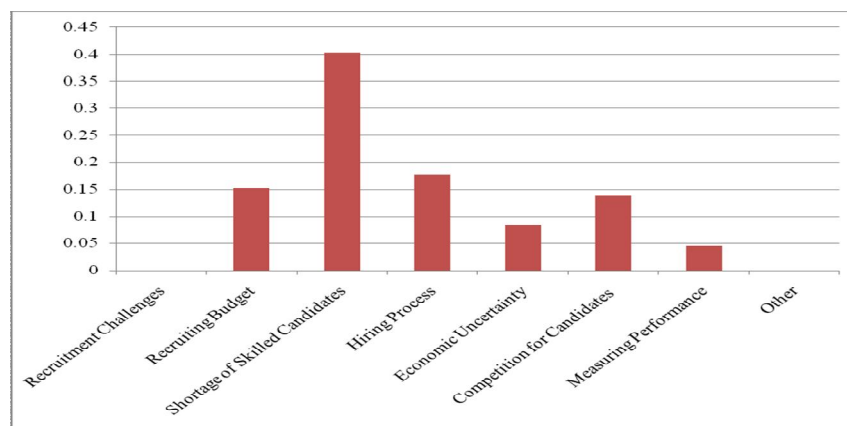
Mullins said formulation of strategy plan of all managers is onus to perform their best. Every organization needs to do effective work to maintain the consistency in the teamwork. With this coordination, cooperation, and consultation between line manager and HR manager to make it more effective in organization, for this up date knowledge and skills are required. **Bratton and Gold** stressed recruitment and selection are often presented as a planned rational activity, comprising certain sequentially linked phases within a process of employees resourcing, which itself may be located within a wider HR management strategy. He highlighted in the wide strategy to overcome the formidable obstacles.

Before the requirement of candidate, the company has to consider the category of candidate. Means clearly define the strategy of unemployed, top performers, different or same industry, with these the performance level and experience level to measured and checked. The type of candidate is to be observed and understand. Job analysis and job performance are too considered. There is a need to identify the position requiring immediate attention and action. Identify the vacancies and give them best priorities for hiring the employees.

Select the proper source (external or internal) of recruitment; focus on particular source like employee reference. The recruitment professional should be well trained and experienced to conduct the interviews. They must aware about the parameters and skills (e.g. behavioral, technical etc.) They have an idea of good evaluation process and that process should be well planned in advance like the rounds of technical interviews, HR interview, written test, psychometric test etc. All these above point must be included in the strategy of company while hiring the candidates.

The best author **Russo** has been done a well empirical research. He found that strategy should be made to face the challenge of labor market. How the recruitment strategies are being changed in response to different conditions on relevant regional labor market. How it can be face in the best way to find the appropriate candidates from labor market. The hiring of unemployed candidates and the use of the public employment service events are more likely to happen in a slack regional labor market. He concluded that already job employed candidates are more likely to occur in the presence of excess demand in the labor market.

RECRUITMENT CHALLENGES



Source: Get App. Lab

The above chart depict that the biggest recruitment challenge is shortage of skilled candidates. There are other two challenges like hiring process and recruiting budget. Many of companies don't have enough recruiting budget to hire the candidates or their cost of hiring. Remaining factors are less affected like economic uncertainty, measuring performance and competition for candidates etc. these all factors are consider while making preparation of recruiting strategy.

RECRUITING STRATEGIES

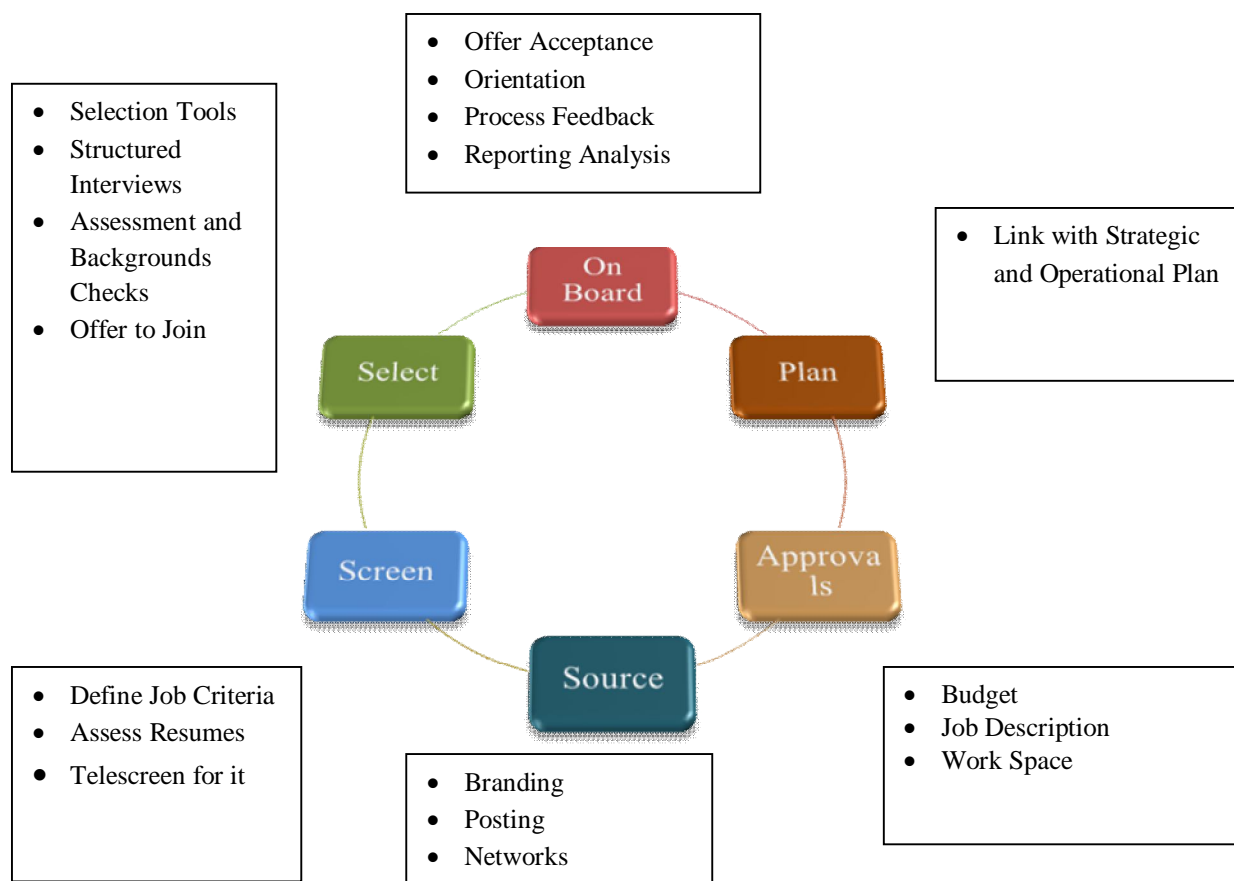


Figure: Recruiting Strategies

In the above figure there are main six factors of recruiting strategies like plan, approvals, source, screen, select, and finally candidates send to orientation and later their assessment can be done. It is need to link with strategic plan to develop the recruitment process. Job description defines the duties and responsibilities of employees. Brand of organization assist to recruit the suitable candidate. Applications received are assessed on the basis of qualifications or skill required to job. In selection process different selection tests are taken such as psychological, written, aptitude etc. with that candidate is appeared to interviews in the form of structured or unstructured. These all points are to be covered while setting recruiting strategies in organization.

RECRUITING AUTHORITY SHOULD BE AWARE ABOUT THE FOLLOWING POINTS

- High scoring in tests means candidate does not well in work and responsibility. Organization conducts such tests carefully.
- There is need of appropriate source of recruitment or proper methods of recruitment.
- Organization needs to pay attention towards recruiting budget.
- Testers should have well qualifications and trained to conduct the tests.
- Tests are not reliable, as individuals can try to select questions which give the best results and it can leave the tests manipulation.
- It is difficult to remove bias in tests. Suppose women and some ethnic candidates tend not to perform well in such tests because they have other way of tests. They are doing infringes the equal opportunities legislation which was brought into protect individuals against race and sex discrimination.

CONCLUSION

The present study concludes that the significance of recruiting strategies in organization. It is difficult to every organization to implement recruiting strategies. If organizations have well recruiting strategies it can grow or flourish in the market. After setting well strategy organization can develop recruitment and selection process. Recruiting strategy effects whole selection process. Organization has to stress on plan of recruitment, approvals, sources, screen, and selection of candidates while framing recruiting strategies. It is revealed that every organization has shortage of skilled employees and it is need to be considered in recruiting strategies. Recruiting strategies affect from source of recruitment to selection tests, methods or selection of candidate.

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