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CONTEMPORARY ISSUES IN COMMERCE, MANAGEMENT AND BUSINESS ECONOMICS



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**Contemporary Issues in Commerce,
Management and Business Economics**

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PREFACE

*In the ever-evolving world of commerce, management, and business economics, it is crucial to stay abreast of the contemporary issues that shape the global business landscape. The interconnectedness of markets, rapid technological advancements, and changing consumer behaviors have transformed the ways businesses operate, creating new challenges and opportunities. This book, *Contemporary Issues in Commerce, Management and Business Economics*, is an attempt to explore and analyze these emerging trends that are reshaping the future of business.*

The contributions presented in this book cover a wide spectrum of topics, ranging from strategic management, financial innovations, and marketing strategies to the economics of globalization, sustainable business practices, and corporate governance. Each chapter delves into a critical issue, examining the current challenges, providing practical insights, and suggesting innovative solutions for future growth. The authors, with their diverse backgrounds and expertise, offer a rich collection of perspectives that are both academically rigorous and relevant to practitioners in the field.

In an era where businesses are grappling with technological disruptions, shifting economic policies, and environmental concerns, understanding the nuances of commerce, management, and economics has become more important than ever. This book is designed to serve as a comprehensive guide for students, researchers, academicians, and professionals who wish to deepen their understanding of the contemporary business world.

I hope this book will not only enhance the readers' knowledge but also inspire them to think critically about the evolving dynamics of commerce, management, and economics in the modern age.

We are living in exciting times, where every challenge offers an opportunity for innovation and growth. It is our belief that the insights shared within these pages will help readers navigate the complexities of the modern business environment and contribute to their success in the years ahead.

- Editor

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ROLL OF NABARD IN AGRICULTURE DEVELOPMENT IN INDIA

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Introduction:

The National Bank for Agriculture and Rural Development, commonly known as NABARD, is a pivotal institution in India dedicated to the development and upliftment of the agriculture sector and rural areas. Established on July 12, 1982, by an Act of the Indian Parliament, NABARD was created with the objective of promoting sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institution development, and other innovative initiatives.

As an apex development bank, NABARD's core mandate includes facilitating credit flow for the promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts, and other rural crafts.

NABARD primarily operates by refinancing financial institutions that extend loans to agriculture and rural development. It also plays a crucial role in providing direct lending support through various schemes aimed at improving infrastructure, introducing technological innovations, and fostering entrepreneurship in rural areas. Over the years, NABARD has been instrumental in implementing government initiatives like the Pradhan Mantri Fasal Bima Yojana (PMFBY), the Rural Infrastructure Development Fund (RIDF), and the Kisan Credit Card (KCC) scheme, among others.

Through its multifaceted approach, NABARD has not only facilitated increased agricultural productivity and rural development but also contributed significantly to enhancing the livelihoods and well-being of millions of rural families. In addition to financial support, NABARD emphasizes capacity building, institutional development, and policy advocacy, making it a cornerstone of India's agricultural development strategy.

Nabard's Historical Background and Evolution

The National Bank for Agriculture and Rural Development (NABARD) was established on July 12, 1982, by an Act of the Indian Parliament. It emerged from the recommendations of the B. Sivaraman Committee, which had studied the agricultural and rural credit system in India. This institution was created by converging the Agricultural Credit Department and Rural Planning and Credit Cell of the Reserve Bank of India (RBI) and entire undertaking of the Agricultural Refinance and Development Corporation (ARDC).

The aim was to provide a specialized, focused, and integrated financial institution that could address the credit requirements of the agriculture sector and rural development activities.

NABARD's evolution has been marked by its role in supporting and influencing agricultural policies and credit schemes in India. Initially geared towards refinancing the

cooperative banks and regional rural banks for agricultural loans, NABARD has gradually expanded its scope to include a wider range of activities. It has provided training and capacity-building for rural institutions, collaborated on the formulation and implementation of government policies, and spearheaded innovative projects that address specific needs within the agricultural sector.

Over the decades, NABARD has played a pivotal role in enhancing agricultural productivity, ensuring food security, and promoting sustainable rural development. Its multifaceted approach includes boosting micro-finance initiatives through Self Help Groups (SHGs) and supporting infrastructure development, such as irrigation and rural roads. Through these efforts, NABARD continues to be a cornerstone in the quest for inclusive growth and rural prosperity in India.

Key Functions and Objectives of Nabard in Agriculture

The National Bank for Agriculture and Rural Development (NABARD) plays a pivotal role in shaping the landscape of agricultural development in India. Established with a mandate of promoting sustainable and equitable agriculture and rural prosperity, NABARD oversees a multitude of functions and objectives designed to bolster the agricultural sector. Primarily, it acts as a refinancing institution, providing financial aid to banks and other financial institutions that extend credit to agriculture and allied activities. By doing so, NABARD ensures that farmers, particularly those from marginalized communities, have access to necessary financial resources.

In addition to refinancing, NABARD is deeply involved in planning, implementing, and monitoring various developmental projects. It collaborates with multiple stakeholders, including central and state governments, to formulate strategies aimed at enhancing agricultural productivity and rural livelihoods. NABARD also aids in the infrastructural development of rural areas—facilitating the establishment of irrigation systems, rural roads, and storage facilities, which are critical for improving agricultural efficiency and market access.

Furthermore, NABARD emphasizes capacity building and skill development, organizing training programs for farmers, self-help groups, and other rural enterprises. This educational aspect is crucial for fostering innovation and adoption of new technologies within the agriculture sector. In essence, NABARD's comprehensive approach encompasses financial support, infrastructural development, strategic planning, and capacity building, all of which are aligned to achieve its overarching goal of fostering sustainable agricultural growth and rural development in India.

Major Initiatives and Programs by Nabard in Agriculture Development

The National Bank for Agriculture and Rural Development (NABARD) has been at the forefront of agricultural development in India, launching numerous initiatives and programs aimed at enhancing the productivity, profitability, and sustainability of the agricultural sector. Through its refinance and direct finance facilities, NABARD has been pivotal in ensuring the availability of credit to farmers, especially small and marginal ones, thereby enabling them to adopt modern agricultural practices and technologies.

One of the significant programs initiated by NABARD is the Watershed Development Program, which focuses on the holistic development of rain-fed areas through soil and water conservation, thus enhancing agricultural productivity and ensuring sustainable livelihoods.

Additionally, NABARD's credit-linked rural infrastructure development initiatives have brought about substantial improvements in the agricultural sector. The Rural Infrastructure Development Fund (RIDF), managed by NABARD, has been instrumental in creating robust infrastructure, such as irrigation facilities, rural roads, and storage capacities, which are crucial for the agricultural value chain. NABARD's initiatives also extend to promoting the adoption of climate-resilient and sustainable agricultural practices through various capacity-building and training programs.

By facilitating access to Information and Communication Technology (ICT) in agriculture, NABARD has empowered farmers with real-time information related to weather forecasts, market prices, and best farming practices, thereby aiding informed decision-making. These initiatives and programs reflect NABARD's comprehensive approach towards fostering an inclusive and sustainable agricultural development in India.

Impact of Nabard on Rural and Agricultural Growth

The National Bank for Agriculture and Rural Development (NABARD) has played a pivotal role in fostering rural and agricultural growth in India. Since its inception in 1982, NABARD has been instrumental in streamlining credit flow and providing financial support to enhance agricultural productivity and elevate the rural economy. Through its various schemes and initiatives, NABARD has significantly impacted the lives of millions of farmers and rural entrepreneurs.

One of the primary contributions of NABARD is the facilitation of institutional credit through its refinancing support to rural banks and cooperatives. This has enabled farmers to access timely and adequate loans, helping them invest in modern farming techniques, purchase high-quality seeds, and adopt sustainable practices. Consequently, there has been a notable increase in crop yields and agricultural output. Moreover, NABARD's focus on rural infrastructure development, such as irrigation, storage facilities, and rural roads, has further boosted agricultural efficiency and market access for farmers.

The bank's efforts in promoting Self Help Groups (SHGs) and Farmer Producer Organizations (FPOs) have empowered rural communities by fostering collective action and improving their bargaining power in the marketplace. These initiatives have not only enhanced income levels but also contributed to the socio-economic upliftment of rural populations. In essence, NABARD's multifaceted approach to rural and agricultural development has created a robust ecosystem that supports sustainable growth and poverty alleviation in India's heartland.

Future Prospects and Challenges For Nabard in Agriculture Development

The future prospects for NABARD (National Bank for Agriculture and Rural Development) in the realm of agricultural development in India remain highly promising yet riddled with challenges. As India strives toward more sustainable and technologically advanced

farming practices, NABARD's role could evolve to include greater support for innovations such as precision farming, organic agriculture, and digital agriculture platforms. The institution has the potential to become a pivotal player in integrating blockchain technology for supply chain transparency, which could enhance trust and efficiency in agricultural markets.

However, numerous challenges lie ahead. The small and fragmented nature of Indian farms presents logistical and financial hurdles that cannot be overlooked. Furthermore, climate change poses a burgeoning threat, with unpredictable weather patterns jeopardizing crop yields and necessitating more resilient agricultural practices. NABARD must also address the issue of financial inclusion, ensuring that marginalized farmers have access to the necessary credit and resources.

The drive towards sustainable agriculture brings with it the need for large-scale behavioral shifts among farmers, requiring extensive training and capacity-building initiatives. Regulatory hurdles and the slow pace of policy reforms add layers of complexity to NABARD's mission. Nevertheless, with its robust infrastructure and mandate, NABARD is well-positioned to both identify and mitigate these challenges, fostering resilience and innovation within India's agricultural sector.

The institution's commitment to holistic rural development will undoubtedly be crucial in navigating the evolving agricultural landscape.

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E-GOVERNANCE IN INDIAN ADMINISTRATION: TRANSFORMING SERVICE DELIVERY IN A DEMOCRACY

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Abstract:

E-governance has emerged as a critical tool for transforming public administration in India. This paper explores the concept of e-governance, its historical trajectory in India, and its impact on service delivery. We analyze major initiatives undertaken by the government, including flagship programs like Digital India and Aadhaar. The paper further examines the challenges faced in implementing effective e-governance, such as digital literacy gaps, infrastructure limitations, and cybersecurity concerns. We explore potential solutions and suggest future directions for maximizing the benefits of e-governance in India.

Keywords: E-governance, India, Digital India, Aadhaar, Public Administration, Service Delivery, Challenges, Solutions.

1. Introduction

India, the world's largest democracy, faces a unique challenge in ensuring efficient and transparent public administration for its massive population. E-governance, the application of Information and Communication Technologies (ICT) in government processes, has emerged as a key strategy to address this challenge. E-governance aims to enhance transparency, accountability, and citizen participation while streamlining service delivery.

This paper examines the evolution of e-governance in India, its impact on public administration, and the factors that influence its success. We begin by defining e-governance and outlining its core objectives. We then delve into the historical context of e-governance initiatives in India, highlighting significant programs and achievements.

The paper further analyzes the challenges faced in implementing e-governance in a vast and diverse country like India. These challenges encompass digital literacy gaps, infrastructure limitations, cybersecurity threats, and resistance to change within bureaucratic structures. Finally, we discuss potential solutions and future directions for maximizing the benefits of e-governance in India. This includes promoting digital literacy, strengthening infrastructure, enhancing cybersecurity measures, and fostering a culture of innovation within government.

2. Defining E-Governance

E-governance encompasses a broad range of activities that leverage ICT to transform government operations and citizen engagement. It involves the use of technologies like the internet, mobile phones, and cloud computing to automate processes, disseminate information, and provide services electronically.

The United Nations Department of Economic and Social Affairs (UNDESA) defines e-governance as "the use of electronic technologies by government to provide information and services to citizens, improve internal government operations, and encourage citizen participation in the decision-making process" This definition highlights three core objectives:

- Improved service delivery: E-governance aims to make it easier for citizens to access government services, reducing travel time, paperwork, and bureaucratic hurdles.
- Enhanced government operations: Automating internal processes streamlines administration, reduces costs, and improves efficiency within government departments.
- Increased citizen participation: E-governance platforms can facilitate information sharing, public consultation, and citizen feedback, fostering transparency and accountability.

3. Historical Trajectory of E-Governance in India

The journey of e-governance in India began in the 1970s with a focus on in-house government applications for security, economic monitoring, and data management. The establishment of the Department of Electronics (DoE) in 1970 marked a significant step towards prioritizing information and communication infrastructure.

A crucial turning point came in 1977 with the creation of the National Informatics Centre (NIC). The NIC played a pivotal role in establishing District Information System (DIS) programs to computerize district-level administration. The launch of NICNET in 1987, a national satellite-based computer network, provided a critical foundation for e-governance initiatives across the country.

The 1990s witnessed a surge in internet penetration, paving the way for citizen-centric e-governance projects. The launch of government websites like India Portal and e-Choupal, a platform connecting farmers to markets, showcased the potential of technology for public service delivery.

The new millennium ushered in a wave of ambitious e-governance initiatives. The National e-Governance Plan (NeGP) launched in 2006 aimed to create a comprehensive framework for deploying ICT across all government departments. Mission Mode Projects (MMPs) under the NeGP focused on key areas like e-courts, e-procurement, and e-district, aiming to streamline citizen interactions with government.

4. Major E-Governance Initiatives in India

India's e-governance landscape is characterized by several flagship programs that have significantly impacted service delivery:

- **Digital India:** Launched in 2015, Digital India is a monumental mission aimed at transforming India into a digitally empowered society. It encompasses a wide range of initiatives to improve internet connectivity, promote digital literacy, and provide government services electronically. Key programs under Digital India include BharatNet, a rural broadband initiative, and DigiLocker, a platform for secure online storage of government documents

- **Aadhaar:** Aadhaar, a unique identification number assigned to every resident, has become a cornerstone of e-governance in India. It facilitates service delivery by providing a digital identity and authentication mechanism. Aadhaar is being integrated with various government programs, including public distribution systems, financial inclusion schemes, and social welfare initiatives.
- **Mobile Seva:** Recognizing the ubiquitous presence of mobile phones, the government launched Mobile Seva, a platform for delivering government services through SMS and mobile applications. Citizens can access various services like bill payments, certificate downloads, and grievance redressal using mobile phones.
- **MyGov.in:** MyGov.in is a citizen engagement platform that allows individuals to participate in government decision-making processes. Citizens can submit ideas, share feedback on government policies, and participate in online discussions on various topics.

These initiatives, along with numerous other programs across different government departments, have demonstrably improved service delivery in India.

5. Impact of E-Governance on Public Administration

E-governance has had a significant impact on various aspects of public administration in India:

- **Increased Transparency:** Online platforms and citizen portals enhance transparency by making government information readily accessible. Citizens can easily access details about government schemes, policies, and procedures.
- **Improved Efficiency:** Automation of government processes reduces manual work, leading to faster service delivery and reduced costs. This allows government departments to allocate resources more efficiently towards public service provision.
- **Enhanced Accountability:** E-governance initiatives promote accountability by providing citizens with avenues to track service delivery, lodge complaints, and seek redressal.
- **Empowered Citizens:** Online platforms empower citizens by providing them with convenient access to information and services. They can actively engage with the government, voice their concerns, and participate in decision-making processes.

Despite these positive impacts, it is crucial to acknowledge the challenges that hinder the full potential of e-governance in India.

6. Challenges of Implementing E-Governance in India

The implementation of e-governance in India faces several challenges:

- **Digital Literacy Gap:** A significant portion of the population, particularly in rural areas, lacks access to technology and basic digital literacy skills. This digital divide hinders their ability to access and utilize e-governance services.
- **Infrastructure Limitations:** Uneven distribution of internet infrastructure across the country creates disparities in access to e-governance services. Many regions, especially remote areas, still lack reliable internet connectivity.

- **Cybersecurity Concerns:** The growing reliance on technology increases the vulnerability to cyberattacks. Robust cybersecurity measures are essential to protect sensitive data and ensure the integrity of e-governance platforms.
- **Resistance to Change:** Shifting from traditional paper-based systems to e-governance requires a change in mindset and work culture within government departments. Resistance to change from bureaucratic structures can slow down the adoption and implementation of e-governance initiatives.

7. Solutions and Future Directions

Efforts are underway to address the challenges and maximize the benefits of e-governance in India:

- **Promoting Digital Literacy:** Government initiatives like "Digital Saksharta Abhiyaan" aim to enhance digital literacy by providing basic computer and internet training to citizens across the country.
- **Bridging the Digital Divide:** Expanding internet infrastructure, particularly in rural areas, is crucial to ensuring equitable access to e-governance services. Initiatives like BharatNet aim to bridge the digital divide and provide affordable broadband connectivity to rural communities.
- **Strengthening Cybersecurity:** Investing in robust cybersecurity measures, including data encryption, user authentication, and regular security audits, is essential to protect sensitive information and maintain public trust in e-governance platforms.
- **Fostering a Culture of Innovation:** Encouraging innovation within government departments through collaborative partnerships with technological startups and capacity building programs can accelerate the development and adoption of efficient and user-friendly e-governance solutions.

Conclusion:

E-governance holds immense potential for transforming service delivery and strengthening democratic processes in India. While challenges exist, ongoing efforts to bridge the digital divide, empower citizens, and strengthen cybersecurity measures are paving the way for a more inclusive, efficient, and transparent government. As India continues its journey towards a digital future, e-governance will remain a critical instrument for fostering a well-informed, empowered, and active citizenry.

SKILLS AND ACCOUNTING KNOWLEDGE AMONG THE COMMERCE STUDENTS

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Abstract:

The role of commerce faculty going to change in this global and fast changing world. In every stream of education, the attraction of student's admission is based on rate placement and getting job opportunities to them. Therefore, as per the general observation the rate of recruitment of students who graduates from commerce and perceived B. Com Degree is not much good as compare to professional course students. Hence, in this research paper researcher going to study the skills and accounting knowledge among the commerce students. He found that, the students have ability of good communication, proficiency in accounting software & data analysis, adaptation of new technology. They have also knowledge about accounting practices, preparation of financial statements, ability of motivate the subordinates, ability of identifying & solving business problem and good organisational skills.

Key Words: - Accounting Skills, Soft Skills, Accountant, Technology, Financial Statements, Communication Skills etc.

1. Introduction:

The role of commerce faculty going to change in this global and fast changing world. In every stream of education, the attraction of student's admission on the basis of rate placement and getting job opportunities to them. Therefore, as per the general observation the rate recruitment of students who graduates from commerce and perceived B. Com Degree is not much good as compare to professional course students. Hence, in this research paper researcher going to study the skills and accounting knowledge among the commerce students. The accounting skill is very key part to learn sometime because the accountants need an array of skills to get the job successfully. Nowadays the majority accountancy department adopt automation solutions. Therefore, the role of accountant is starting to take a new form stand for business undergo digital transformation. This means that accounts are no longer only bogged completing manual and data heavy tasks. The accountant should possess the skills like business knowledge, technological expert, good communication skills, creativity, problem solving and analytical ability. The accountant should be time punctual, experienced and critical thinker person who can estimate the risk and predict the future before anything takes place.

2. What Skills do Accountants Need?

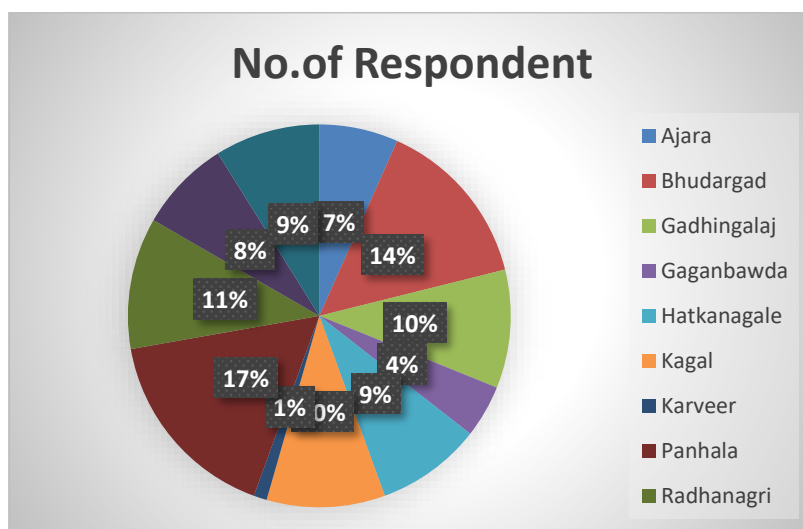
As we've briefly touched on above, accountants need an array of skills to get the job done successfully. As accountancy departments adopt automation solution the typical role of accountants is starting to take a new form as businesses undergo digital transformation. This means that accounts are no longer only bogged down completing manual and data-heavy tasks. Instead, they are widening their scope to serve as strategic business partners within organisations, with the aid of automation solutions.

3. Objectives:

- a. To study the awareness and skills of accountancy among B. Com final year students in Kolhapur district.
- b. To analyze the attitude and opinion of Commerce students about accounting skills & knowledge.

4. Research Methodology: -

4.1. Data Collection and Sample Selection: - The data collected through the primary as well as secondary source. The primary data has been collected through the Googles Form questionnaire. The researcher was selected 90 students from 12 taluka of Kolhapur district as per purposive sampling method. Whereas secondary data collected through published research paper and relevant material.



The above chart indicates that number and percentage of sample selected from the research area.

4.2 Data Analysis and Findings: - A study the attitude measurement and approaches of B. Com third year Students are very important. The following analysis and interpretation depends upon the data collected by attitudes of commerce students about accounting skills and other soft skills required for an accountant.

	1	2	3	4	5
No. of Respondents	4	23	5	39	19
	X1	X2	X3	X4	X5

	4	46	15	156	95

$$\text{Mean Value} = \frac{316}{90} = 3.511$$

The total score 316 is divided by numbers of total respondents i.e. 90. The highest mean score of 5 = 100% (20%). The mean score of 90 = (i.e.100%) percentile value the measuring the opinion of 90 respondents and 13 approaches of 90 of the sample. 5= strongly agree, 4 = agree, 3 = neither agree nor disagree (neutral), 2 = disagree, 1 = strongly disagree. The respondents rendered the process on computer under expert supervision and by developing application specified techniques each mean score had converted into a percentile value

Table 1: Stages of Attitude Measurement

Sr. No.	Particulars	Total Score	Result
1	90 X 5 =	450	Most Favourable
2	90 X 3 =	270	Neutral
3	90 X 1 =	90	Most Unfavourable

The above table no explain the sages of attitude measurements of commerce students. The score 0 to 90 shows the most unfavourable attitude and score of which above the 90 and below the 270 is indicate unfavourable attitude. The stage of 270 to 450 score is indicate favourable attitude of statement were as above score of 450 is indicate most favourable attitude of responde.

- 1. Communication Skills:** - The first statement is about Communication skills of students with Client in Good and Impressive Manner? The table shows total score is 316 and which is more than 270 and less than 450. So, this statement shows the favourable attitude of respondents. It means the majority of students of B.com are able to communicate with good and impressive manor. The accountants have to work directly with various departments, stakeholders, government agencies and business executives. They are responsible for translating using automation solutions and sharing the data in a visualised and easy-to-understand format. This means that from verbal communication to written communication to presentation abilities, this skill shows up in many ways.

2. Knowledge of Accounting Practices: - The second statement is about appropriate knowledge of accounting practices of the commerce students. The accountant should become familiar with the Generally Accepted Accounting Principles. These principles are designed to standardize accounting practices in companies, knowledge of the regulatory standards related to corporate, public finance which requirements for financial reporting and integrity in the organization's accounting practices is maintained. The table indicates total score is 349 which is more than 180 and less than 450. This statement is showing most favourable response of the respondents. It means the respondents are familiar with knowledge of Accounting Practices.

Table 2: Attitude Measurement of Respondents

Sr. No.	Statement	1	2	3	4	5	Total Score	Mean Value
1	Can you Communicate with Client in Good and Impressive Manner?	4	46	15	156	95	316	3.511
2	have your Appropriate Knowledge about Accounting Practices	2	10	18	264	55	349	3.877
3	Are you Expert in handling in Accounting Software	3	48	60	136	45	292	3.244
4	Can you Prepare all Kind of Financial Statement	3	2	12	236	115	368	4.088
5	Are you able to Analyse Accounting Information?	3	24	66	200	65	358	3.977
6	Can you Identify or Solve Business Problem After Analysing Accounting Statements?	2	2	39	264	40	347	3.855
7	Do you like accept and Acquiring New Technology and Challenges in Accounting?	5	32	42	104	145	328	3.644
8	Can You Guide and Motivate to Subordinate for Completion their Work?	2	24	81	168	30	305	3.388
9	Have you good Organising Skills for proper and Efficient Working Process in the Business?	3	4	27	264	50	348	3.866

- 3. Proficiency in Accounting Software:** - The accountant's job requires utilizing common spreadsheet software and account reconciliation software. Therefore, general accountant should have expertise include database reporting, financial reporting and analysis, financial statements, compliance, project management, knowledge of tax software. The third statement is about accountant expert of in handling in accounting software. The table shows that 292 which is silty more than 180 and indicate favourable attitude of respondent. It reveals that majority of B. Com students are expert in handling in accounting software.
- 4. Ability to Prepare Financial Statements:** - The accountant should be aware about financial statements, chronicle the organization's business activities, financial position of the business and preparation of income statements i.e. profit and loss a/c, cash flow statements, and balance sheets. These statements give organization routine snapshot about the financial health. The fourth statement shows that the ability of B. Com students to prepare all kind of Financial Statement. The above table indicates total score is 368 which more than 180 and less than 450. So, this statement reveals the favourable response of students. It means majority students of B. Com are expert in preparation of accounting statements.
- 5. Ability to Analyse Data and Information:** - An organization's financial data is one of its greatest assets. The information helpful in decisions of every areas of operation which is crucial for ensuring the ongoing success of the organisation. That is being able to compile and analyse raw financial data is a critical skill for accountants. The fifth statement is about analytical ability to Analyse Accounting Information. The table indicates total score is 358 and mean value which is shows favourable attitude of students. It means B. Com students have ability to analyse financial data.
- 6. Problem solving:** An accountants need to move from only answer that why something happened to proposing an answer for how companies can avoid the thing from happening in the future. The sixth statement is about analytical ability of an accountant to identity solve business problem. The table indicates total score is 358 and mean value which is shows favourable attitude of students. It means B. Com students are able to identify and solved business problem.
- 7. Acquiring New Technology and Challenges:** - Accountants can express creativity in how they review reports, present data, and connect analytics to real-world decision-making. As automated reporting processes become standard in the field, creativity is still required for strategic thinking and problem-solving endeavours. The seventh statement is related with ability to of an accountant to acquiring new technology and challenges in the business. The total score is 347 and mean value is 3.85 which is more than 270 hence, it indicates highly or most favourable opinion of the students. It means, students of commerce faculty are techno savvy and they are able to adopting & accepting changes in new technology in accounting.

- 8. Guidance and Motivation:** - The motivate to subordinate for completion their work is very important task of an accountant. The eight statement is related to giving guidance and motivation to subordinates in the business. The table showing total score 305 and mean score is 3.388 which is more than 270 and less than 450. So, the statement is showing favourable attitude of respondents. It means, students of commerce faculty are able to giving guidance and motivating to their colleagues.
- 9. Accounting Organizational Skills:** - An accountant has to juggle multiple projects and clients at once, so getting and staying organized is incredibly important. The number ninth statement is related with organisational skill of an accountant. The respondents of students indicate total score 348 and mean value is 3.866 which is more than 270 and less than 450. It means the statements showing favourable attitude of the students.

Conclusion:

The careers of becoming an accountant is a wide range. Such as forensic accountant, financial analyst, personal finance advisor, and actuary. At a minimum level an accountant should have some technical and accounting soft skills in his resume. Good critical thinking is the ability to see the forest and the trees; to see the big picture and the smallest details. Considering a problem or subject from all angles allows you to apply both new and old accounting practices of financial information to pinpoint issues and identify solutions within ethical standards. Therefore, through this study the researcher analysed the attitude and opinion of B. com students regarding accounting skills and knowledge. He found that, the students have ability of good communication, proficiency in accounting software & data analysis, adaptation of new technology. They have also knowledge about accounting practices, preparation of financial statements, ability of motivate the subordinates, ability of identifying & solving business problem and good organisational skills.

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INDIA'S ECONOMIC PIONEER: DR. B. R. AMBEDKAR'S ENDURING IMPACT

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Abstract:

This research article thoroughly investigates the often-underestimated economic contributions of Bharat Ratna Dr. B. R. Ambedkar, a monumental figure in India's history renowned primarily for his socio-political reformative endeavors. Dr. Ambedkar, a polymath excelling in law, political science, and economics, played a pivotal role in shaping India's economic landscape. Employing a historical empirical method, the study draws insights from Dr. Ambedkar's extensive writings, speeches, and critical analyses of his economic treatises. The article delves into diverse aspects of Dr. Ambedkar's economic ideologies, spanning from his scrutiny of British India's provincial finance and monetary policies to his legislative initiatives aimed at socio-economic justice. It sheds light on his perspectives regarding optimizing public expenditure, his visionary outlook on agricultural reform, and his nuanced examination of the Indian currency predicament. Additionally, the research scrutinizes Dr. Ambedkar's engagement with Karl Marx's economic ideology, emphasizing his advocacy for a mixed economy as opposed to a purely capitalist system. The comprehensive analysis presented in this article underscores Dr. B. R. Ambedkar's lasting significance in economic discourse, highlighting his unwavering commitment to social justice, liberty, and a balanced economic approach. Dr. Ambedkar's critical assessments of the caste system and economic liberalization offer valuable insights for contemporary economists and policymakers. The article concludes by emphasizing the imperative to reevaluate and refine economic strategies based on Dr. Ambedkar's rich economic legacy, transcending his role as a social reformer to encompass his profound economic acumen.

1. Introduction:

Bharat Ratna Dr. B. R. Ambedkar stands as a dynamic figure in India's historical landscape, recognized for his extraordinary intellect and visionary thinking that transcended conventional boundaries. His primary mission was to emancipate the Dalits from the grip of Hindu hegemony and elevate them from societal backwardness. Dr. Ambedkar, a trailblazer within the untouchable community, obtained his Ph.D. from Columbia University (USA) and a D.Sc. degree from the London School of Economics, marking him as the first educated scholar in this marginalized segment of Indian society. Beyond his academic achievements, Dr. Ambedkar made profound contributions across diverse domains, serving as an economist, humanist, socio-

economic scientist, parliamentarian, and journalist. His belief in the adverse impact of the caste system on societal and economic progress underscored his advocacy for individual freedom. Notably, he held pivotal roles, such as being the inaugural Law Minister of Independent India and chairing the drafting committee for the Indian constitution. His extensive publications, including influential books and research papers, left an indelible mark on various aspects of Indian life, shaping socio-economic policies, education, and affirmative action.

Despite his reputation as a socio-political reformer, Dr. Ambedkar's role as an economist is frequently overlooked. He authored three pivotal books on the Indian economy, addressing topics ranging from the administration and finance of the East India Company to the evolution of provincial finance in British India, and the problem of the rupee and its solutions. Notably, his advocacy for liberalization, privatization, and globalization, concepts later implemented by the government in 1990, demonstrates the foresight and relevance of his economic perspectives. This article aims to shed light on Dr. Ambedkar's lesser-explored contributions as an economist, emphasizing their enduring significance in shaping India's socio-economic landscape.

1. Objectives of the Study:

1) Illuminate Dr. B. R. Ambedkar's Overlooked Role as an Economist:

- Examine and highlight Dr. Ambedkar's contributions to economics, particularly focusing on his lesser-explored economic perspectives.
- Evaluate the enduring significance of his economic ideas in shaping India's socio-economic landscape.

2) Evaluate the Impact of Dr. Ambedkar's Economic Ideas on Policy Formulation:

- Analyze the influence of Dr. Ambedkar's economic thoughts on policy formulation, specifically examining policies related to provincial finance, taxation, and public expenditure.
- Assess the extent to which Dr. Ambedkar's economic recommendations have been implemented or have influenced subsequent economic policies.

3) Compare and Contrast Dr. Ambedkar's Economic Ideology with Contemporary Economic Theories:

- Investigate Dr. Ambedkar's economic philosophy in relation to Karl Marx's theories, highlighting similarities, differences, and the nuanced aspects of Ambedkar's own economic ideology.
- Explore the relevance and applicability of Dr. Ambedkar's economic ideas in the context of contemporary economic challenges and theories.

These objectives aim to delve deeper into Dr. B. R. Ambedkar's economic contributions, assess their impact on policy, and provide a comparative analysis with other economic ideologies, contributing to a more comprehensive understanding of his economic legacy.

2. Research Methodology:

This research employs the historical empirical method to explore the economic thoughts of Dr. B. R. Ambedkar, a facet often overlooked by contemporary scholars. The investigation draws from both primary and secondary sources to provide a comprehensive understanding of his ideas. Primary sources encompass Dr. Ambedkar's written works and speeches, offering direct insights into his economic perspectives. Secondary sources include articles and books about Dr. Ambedkar, along with references to major international journals and editorials that contribute to a broader context. To ensure the authenticity and reliability of the information, data is also gathered from Dr. B.R. Ambedkar's writings and speeches published by the government of India. The compilation of Dr. Ambedkar's significant works in this paper relies on genuine and dependable sources, acknowledging the importance of credible information.

Additionally, the research incorporates insights from various seminars and conferences, leveraging the proceedings to enrich the analysis. By adopting a multi-faceted approach and utilizing diverse sources, this paper aims to present a thorough examination of Dr. B. R. Ambedkar's often-neglected economic thoughts.

3. Diverse Economic Perspectives of Dr. B. R. Ambedkar: Unveiling the Multifaceted Dimensions of His Economic Philosophy

In the intricate tapestry of economic thought, Dr. B. R. Ambedkar emerges as a multifaceted intellectual force, offering a diverse array of economic perspectives that transcend conventional boundaries. This exploration endeavors to unravel the complexities inherent in Dr. Ambedkar's economic philosophy, shedding light on the various dimensions that characterize his insightful analyses. From his critical assessments of monetary policies and public finance to his visionary proposals for agricultural reform and nuanced critique of economic liberalization, Dr. Ambedkar's economic thoughts stand as a testament to his profound understanding of societal development. This journey seeks to navigate through the diverse economic perspectives of Dr. B. R. Ambedkar, illuminating the enduring relevance and richness of his contributions to economic discourse.

3.1. Unveiling Financial Imbalances: Dr. B. R. Ambedkar's Examination of British India's Provincial Finance And Monetary Policies

Dr. B. R. Ambedkar, a polymath with expertise in political science, law, economics, and constitutional studies, made notable contributions to monetary economics and public finance. His publication, "The Evolution of Provincial Finance in British India," critically analyzed the financial policies prevalent during that era, revealing significant loopholes in the system. "The book highlighted the financial relations between the provinces and the government of India, exposing biases in the policy framework that placed the central imperial government under financial strain. The governance structure before 1858 witnessed the imperial government's dominance, leaving provincial states with minimal influence on policy decisions. Recognizing the inefficiency of the central government in administering the country and the escalating financial burden, a pivotal shift occurred after 1858" (Ambedkar, B. R., 1924).

In response to the growing financial challenges, it became evident that provincial states, more adept at administration, were sidelined in policy formulation, leading to a situation where mismanagement of centrally collected funds became prevalent. The severity of the issue prompted a significant decision in 1871, acknowledging that provincial governments should autonomously prepare their revenue and expenditure budgets. Dr. Ambedkar's scrutiny of this historical context sheds light on the complexities of monetary economics and public finance, contributing valuable insights to the understanding of economic policies during that period.

3.2. Ambedkar's Legislative Crusade: Abolishing the Khoti System for Socio-Economic Justice

“The Khotis played a pivotal role in the British colonial administration, acting as influential intermediaries designated to collect taxes from landholders considered inferior in status. Essentially, they served as the connecting link between the tax collectors representing the British government and the lower-status landholders responsible for tax payments. However, rather than facilitating a fair and equitable system, the Khotis exploited their position to the detriment of the inferior landholders. Their practices were characterized by ruthlessness, contributing to an exploitative environment that perpetuated the economic vulnerability of the marginalized landholding class” (Ambedkar, B. R., 1918).

Recognizing the adverse impact of this exploitative system, Dr. B. R. Ambedkar took a significant step by introducing a bill in 1957 aimed at dismantling the Khoti system. This legislative initiative, popularly known as the "Khoti Abolition Act," sought to eliminate the exploitation and injustice perpetrated by the Khotis, thus ushering in a more equitable and just taxation system for the inferior landholders. Ambedkar's advocacy for the abolition of the Khoti system reflects his commitment to addressing socio-economic inequalities and promoting a fairer society.

3.3. Optimizing Public Expenditure: Dr. B. R. Ambedkar's Emphasis on Systematic and Planned Governance

The government relies on tax collections to finance its various expenditures, and the revenue garnered from the public is anticipated to adhere to established rules and regulations in terms of allocation. Taxpayers contribute with the expectation that the funds they provide will be judiciously utilized to enhance the overall well-being of society and the nation. However, it is acknowledged that public investment projects often entail prolonged gestation periods. In order to maintain the public's trust and meet their expectations, the government is obligated to exercise responsible financial management in utilizing the collected revenues. “This responsibility encompasses directing funds towards critical areas such as the construction of infrastructure, provision of medical facilities, ensuring law and order, and delivering essential public goods. Dr. B. R. Ambedkar, recognizing the significance of strategic and planned public spending, emphasized the optimal utilization of public funds to maximize welfare outcomes for citizens. His perspective underscores the need for a thoughtful and organized approach in ensuring that

taxpayer contributions lead to tangible improvements in societal well-being” (Arora, G. K., 2016).

3.4. Dr. B. R. Ambedkar's Vision for Agricultural Reform: Land Consolidation, Remedial Measures, and a Pioneering Approach to Surplus Labor

In the early 19th century, Indian agriculture faced a significant challenge: low productivity. Dr. Ambedkar attributed this issue to the prevalence of small landholdings among the majority of farmers. He advocated for the consolidation of land, emphasizing the need for larger-scale farming and proposing that the state should own the consolidated land. In 1917, a committee was established, recommending that the state acquire land from private entities, including owners, tenants, and mortgagors. Compensation would be provided to these parties, and the acquired land would then be distributed to the original cultivators in appropriately sized portions. Dr. Ambedkar, however, raised concerns about determining the right size, highlighting that land is just one factor affecting productivity. Other factors such as labor and capital also play crucial roles in addressing the low productivity of land.

“In his paper titled ‘Small Holdings in India and Remedies (1918),’ Dr. Ambedkar proposed remedial measures, including industrialization to absorb surplus labor (disguised unemployment) and state-owned cooperative farming to enhance land productivity while reducing production costs. Remarkably, he presented a model similar to the one later suggested by Nobel laureate Arthur Lewis in 1950. This model involved transferring surplus labor with zero marginal productivity to the capitalist sector for absorption—a concept predated by Dr. Ambedkar's ideas put forth in 1918” (Ambedkar, B. R., 1918).

3.5. Dr. B. R. Ambedkar's Currency Conundrum: Analyzing 'The Problem of Rupee' and Its Enduring Impact on Economic Thought

In his seminal work, "The Problem of Rupee: Its Origin and Its Solution (1923)," “Dr. B. R. Ambedkar delves into the intricacies of the Indian currency predicament during a period marked by conflicts between the British colonial government and Indian business interests. This work, presented as his doctoral thesis in London, addresses the clash arising from the overvaluation of the British currency, a strategy employed to facilitate lucrative sales of British goods in the Indian market, resulting in inflationary pressures on the Indian economy” (Ambedkar, B. R., 1923).

Ambedkar advocated for the imperative of price stability over exchange rate stability to address the prevailing economic challenges. His forward-thinking perspectives played a pivotal role in the establishment of the Reserve Bank of India. The relevance of Ambedkar's views transcends time, making it essential for contemporary economists to engage with his insightful work. Notably, Ambedkar argued in favor of a gold standard, countering the suggestion by John Maynard Keynes for India to adopt a gold exchange standard. The nuanced analysis and policy proposals put forth by Ambedkar in this context underscore the enduring significance of his contributions to economic thought.

3.6. Beyond Capital: Dr. B. R. Ambedkar's Examination of Karl Marx's Economic Ideology and Advocacy for a Mixed Economy

Dr. B. R. Ambedkar conducted an in-depth exploration of the works of Karl Marx, whom he revered as the architect of modern socialism and communism. At the core of Karl Marx's economic philosophy lies the labor theory of value, a concept that serves as the foundational framework for understanding the dynamics of class struggle within a capitalist society. "Marx's elaborate analysis of economic development is intricately woven around the theory of surplus value, predicting that, in the trajectory of capitalist economies, the bourgeoisie class would eventually face exploitation by the proletariat. However, Ambedkar's stance diverged from a wholehearted endorsement of capitalist economics. Rather than advocating for a purely capitalist system, he expressed a preference for a mixed economy structure and state socialism. This research not only investigates Ambedkar's engagement with Marx's theories but also explores the nuanced aspects of Ambedkar's own economic ideology. Ambedkar's inclination towards a mixed economy reflects his belief in balancing private enterprise with state intervention, emphasizing social welfare and mitigating class-based disparities" (Pandey, S., 2021).

This study aims to provide a comprehensive understanding of Ambedkar's economic philosophy in relation to the foundational principles laid out by Karl Marx. By contrasting their perspectives, the research sheds light on the complexities and nuances of economic ideologies, offering insights into Ambedkar's vision for a socio-economically balanced society.

3.7. Caste System Critique: Dr. B. R. Ambedkar's Profound Analysis and Socio-Economic Implications

"Dr. B.R. Ambedkar's relentless criticism of the pervasive caste system is rooted in his conviction that Hindu civilization was a "diabolical contrivance" designed to suppress and enslave humanity. In his scathing assessment, he goes as far as categorizing the caste system as the epitome of infamy. Central to his critique is the traditional Hindu societal structure based on "Chaturvarna," which delineates individuals into four distinct classes. The Brahmins are designated to cultivate knowledge, the Kshatriyas are tasked with bearing arms, the Vaishyas involve themselves in trade, while the Shudras are meant to serve the upper three varnas" (Sonone, O. A., 2016).

Ambedkar perceived the caste system as a formidable obstacle to the growth and development of the Indian economy. His analysis extended to the impact of caste-based distinctions on the occupational landscape, contending that the rigid maintenance of caste-defined occupations directly fueled unemployment across the country. This research seeks to comprehensively explore Ambedkar's critical examination of the caste system, delving into its intricate socio-economic implications. It aims to illuminate the urgency and imperative for addressing this deeply ingrained social structure, as underscored by Ambedkar's profound insights and impassioned critique.

3.8. Dr. B. R. Ambedkar's Critique of Economic Liberalization: Balancing Liberty and Social Responsibility

In discussing economic liberalization, Dr. B.R. Ambedkar specifically refers to the state refraining from intervening in private affairs. He contends that while the absence of state intervention allows for liberty, this liberty, according to Ambedkar, primarily benefits landlords, enabling them to increase rents, extend working hours, and reduce wages. “Ambedkar recognizes the need for an entity that can legislate and provide direction for the functioning of the market. However, he cautions against a return to the earlier state monopoly, emphasizing the potential for a dictatorship of private employers. Ambedkar's perspective advocates for a balanced approach, proposing that certain essential services should be managed by the public sector, while others can be entrusted to private entities. He argues against complete nationalization of the economy and the imposition of a state monopoly” (Anjan Kumar, M. J., Ragupathi, R., & Chandrappa, M., 2022).

Critically assessing the neo-liberal reforms of 1990, Ambedkar observed that they did not lead to a significant increase in economic growth, failed to reduce the number of people below the poverty line, and resulted in a drastic decline in employment rates. The agricultural sector, in particular, showed no signs of improvement. Ambedkar's stance underscores his opposition to the complete nationalization of the economy and a state monopoly, advocating for a nuanced and balanced economic approach.

Concluding Remarks:

In conclusion, this article has endeavored to provide a nuanced exploration of Dr. B.R. Ambedkar's multifaceted contributions to economic thought and social reform. From his insightful analyses of the caste system and economic structures to his critical examination of currency issues and liberalization policies, Ambedkar emerges as a visionary thinker with a keen understanding of the complexities inherent in societal development. Ambedkar's economic philosophy, grounded in a deep commitment to social justice, calls for a careful balance between liberty and social responsibility. His critique of the caste system highlights its detrimental impact on economic progress, and his advocacy for a mixed economy underscores the need for a harmonious coexistence of public and private sectors. Additionally, his evaluation of economic liberalization in 1990 emphasizes the importance of policies that address poverty reduction, employment generation, and the well-being of marginalized communities.

As we reflect on Ambedkar's enduring relevance in economic discourse, it becomes evident that his ideas continue to offer valuable insights for contemporary economists and policymakers. Dr. B.R. Ambedkar's legacy extends beyond his role as a social reformer; it encompasses a profound economic acumen that prompts us to reevaluate and refine our approaches to economic growth, societal progress, and the pursuit of social justice. His work serves as an enduring source of inspiration, inviting further exploration and study into the rich tapestry of his economic thought.

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WOMEN EMPOWERMENT IN INDIA: A BRIEF DISCUSSION

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Abstract:

Women Empowerment is a debatable subject. At earlier time they were getting equal status with men. But they had faced some difficulties during post- Vedic and epic ages, many a time they were treated as slave. From early twenty centuries (national movement) their statuses have been changed slowly and gradually. In this regard, we my mentioned the name of the British people. After then, independence of India. The constitutional makers and national leaders strongly demand equal social position of women with men, today we have seen the women occupied the respectable positions in all walks of the fields, Yet, they have not absolutely free some discrimination and harassment of the society. A few number of women have been able to establish their potentialities. Therefore, each and every should be careful to promote the women statuses.

Introduction:

Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life, but gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely as slave.

Women in India:

Now the women in India enjoy a unique status of equality with the men as per constitutional and legal provision. But the Indian women have come a long way to achieve the present positions. First, gender inequality in India can be traced back to the historic days of Mahabharata when Draupadi was put on the dice by her husband as a commodity. History is a witness that women was made to dance both in private and public places to please the man. Secondly, in Indian society, a female was always dependent on male members of the family even last few years ago, Thirdly, a female was not allowing to speak with loud voice in the presence of elder members of her in laws. In the family, every faults had gone to her and responsible, Forth, as a window her dependence on a male members of the family still more increase. In

many social activities she is not permitted to mix with other member of the family. Other hand, she has very little share in political, social and economic life of the society.

The early twenty centuries, it was rise of the National Movement under the leadership of Mahatma Gandhi who was in favor of removing all the disabilities of women. At the same time, Raja Ram Mohan Rai, Iswar Chandra Vidyasagar and various other social reformers laid stress on women's education, prevention of child marriage, withdrawals of evil practice of sati, removal of polygamy etc. The National movement and various reform movements paved the way for their liberations from the social evils and religious taboos. In this context, we may write about the Act of Sati (abolish) 1829, Hindu Widow Remarriage Act' 1856, the Child Restriction Act, 1929, Women Property Right Act, 1937 etc.

After independence of India, the constitution makers and the national leaders recognized the equal social position of women with men. The Hindu Marriage Act,1955 has determined the age for marriage, provided for monogamy and guardianship of the mother and permitted the dissolution of marriage under specific circumstances, under the Hindu Adoptions and Maintenance Act, 1956, an unmarried women, widow or divorce of sound mind can also take child in adoption, Similarly, the Dowry Prohibition Act of 1961 says that any person who gives, takes, or abets the giving or taking of dowry shall be punished with imprisonment, which may extend to six months or fine up to Rs.5000/ or with both. The Constitution of India guarantees equality of sexes and in fact grants special favors to women. These can be found in three articles of the constitution. Article 14 says that the government shall not deny to any person equality before law or equal protection of the law, Article 15 declares that government shall not discriminate against any citizen on the ground of sex. Article 15 (3) makes a special provision enabling the state to make affirmative discriminations in favor of women. Article 42 directs the state to make provision for ensuring just and human conditions of work and maternity relief. Above all, the constitution regards a fundamental duty on every citizen through Articles 15 (A) (E) to renounce the practices derogatory to the dignity of women.

Empowerment of Women in India:

The concept of empowerment flow from the power, it is vesting where it does not exist or exist inadequately. Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities. The empowered women should be able to participate in the process of decision making. In India, the Ministry of Human Resource Development (MHRD-1985) and the National Commission for Women (NCW) have been worked to safeguard the right and legal entitlement of women. The 73 & 74th Amendments (1993) to the constitution of India have provided some special powers to women that for reservation of seats (33%), whereas the report HRD as March2002, shows that the legislatures with the highest percentage of women are, Sweeden 42.7%, Demark 38%, Finland 36% and Iceland 34.9%. In India "The New Panchayati Raj" is the part of the effort to empower women at least at the village level.

The government of India has ratified various international conventions and human rights instruments committing to secure equal right to women, these are CEDAW (1993), the Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the platform for Action (1995) and other such instrument. The year of 2001 was observed as the year of women's empowerment. During the year, a landmark document has been adopted, 'the National Policy for the empowerment of women. 'For the beneficiaries of the women, the government has been adopted different schemes and programs the National Credit Fund for Women (1993), Food and Nutrition Board (FNB), Information and Mass Education (IME) etc.

The most positive development last few years has been the growing involvement of women in the Panchayati Raj institutions, there are many elected women representatives at the village council level. At present all over India, there are total 20, 56, 882 laces Gaon panchayat members, out of these women members are 8, 38, 244 (40.48%), while total Anchalik panchayat members is 1, 09, 324. Out of these women members are 47, 455, (40.41%) and total Zila porisod members is 11, 708, out of this women members are 4, 923 (42.05%). At the central and state levels too women are progressively making a difference. Today we have seen women chief ministers, women president, different political party's leaders, well establish businessmen etc. The most notable amongst these are Mrs.protiva Devi Singh Patil, Shila Dexit, Mayawati, Sonia Gandhi, Binda karat, Nazma Heptulla, Indira Nuye(pepsi-co), BJP leader Susma Soraj, railway minister Momta Benarji, 'Narmada Basao' leader Medhapatekar, Indiand Iron Women, EX-prime minister Indira Gandhi etc. Women are also involving in human development issues of child rearing, education, health, and gender parity. Many of them have gone into the making and marketing of a range of cottage products-pickles, tailoring, embroidery etc. The economic empowerment of women is being regarded these days as a sine-quo-none of progress for a country hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social thinkers and reformers.

Reasons for the Empowerment of Women

Today we have noticed different Acts and Schemes of the central government as well as state government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be economically very poor all over the India. A few women are engaged in services and other activities. So, they need economic power to stand on their own legs on per with men. Other hand, it has been observed that women are found to be less literate than men. According to 2001 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work. They consume less food but work more. Therefore, form the health point of view, women folk who are to be weaker are to be made stronger. Another problem is that workplace harassment of women. There are so many cases of

rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity.

To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.

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ANALYSIS OF NEWS ARTICALS TO PREDICT STOCK PRICES

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Abstract:

Nowadays, everyone in the world—from young children to adults—is enrolled in school. Stocks and is figuring out how to make additional money by observing market trends. The stock market is a complex network of interconnected investors. It varies regularly, making it difficult to foresee what may still happen. Every company globally depend on these projections and conjectures in order to boost their earnings. The jump is largely defined by the economic news that is released on a daily basis or a decline in stock values. Because market news is so full of information, it greatly aids investors in deciding how much to bid. In this study, we take relevant information from news headlines and examine how it affects the stock price immediately. We use natural language processing (NLP) to sentiment of the news headline, indicating whether it is good, negative, or neutral, in relation to the stocks.

Keywords: Financial News, Stock Market, Stock Price Prediction, News Analysis

Introduction:

The stock market and its developments are among the most unstable in the finance industry. It draws scientists who want to track its volatility and forecast its future movements. Market analysts and investors research market behavior and adjust their purchase and sell tactics accordingly. It is quite difficult for an individual to take into account all of the current and historical information for projecting the future trend of a stock because the stock market generates a vast volume of data every day. There are primarily two approaches to market trend forecasting. Technical analysis and fundamental analysis are the two types of analysis. Technical analysis uses volume and price history to forecast future trends, but Basic examination However, a business's fundamental analysis entails examining its financial facts in order to draw some conclusions. The efficient-market theory contests the usefulness of both technical and fundamental analysis, contending that stock market prices are fundamentally unpredictable. The research utilizes Fundamental analysis to predict the future direction of a stock by analyzing news articles. It aims to categorize news as either positive (good) or negative (bad) and suggests that positive news sentiment may lead to an increase in stock price, while negative news sentiment may result in a decrease in stock price. In this research we use Natural Language Processing and different NLP techniques for analysing the news and predict the prices.

Objectives:

1. To increase the accuracy of the model.

2. To explore the role of NLP in analyzing market sentiment and its impact on stock price prediction.
3. To integrate NLP techniques to improve prediction accuracy and robustness.
4. To evaluate the performance of the combined model against traditional and machine learning models.

Literature Review:

1. In the study, “Twitter Mood Predicts The Stock Market [2011]”, Johan Bollen and his co-authors used several computational methods to analyze the relationship between Twitter sentiment and stock market trends. They used sentiment analysis tool Opinion Finder for mood classification and Granger Causality Tests for time series analysis to identify relationships between Twitter mood and stock market trends.[8]
2. In the research paper “Stock Price Prediction Using Deep Learning Algorithm And Its Comparison With Machine Learning Algorithms” authorised by Mahala Nikou and co-authors used Deep Learning algorithms and comparing the performance of these algorithms with traditional machine learning models. In this research paper they used Deep Learning Algorithms as LSTM for handling long term dependencies.[7]
3. In the research paper, “Stock Price Prediction Using LSTM on Indian Share Market [2019]”, Authored by Achyut Ghosh and coauthors uses LSTM algorithm to handle time series data effectively. In this paper they studied Indian investment area along with government initiative like tax benefit on equity investment, National Pension Scheme [NPS] etc. By using this Research; They predict future price and calculate the future growth of the company.[9]
4. “Stock Closing Price Prediction Using Machine Learning Techniques” is a research paper authored by Mehar Vijha and his team. They uses Artificial Neural Network as it is a data mining approach that allows for the identification of a fundamental trend in data.[6]

Methodology:

1. **Data Collection:** Firstly we can collect news data from various data sources such as Yahoo Finance, Financial News Websites, Social Media, Google alerts. For this research we also need the historical stock prices data.
2. **Data Preprocessing:** The gathered data is in a raw format so we have to make the text independently. The pre-processing of our financial news data is accomplished using NLTK [Natural Language Toolkit]. NLTK is a Python library designed to perform a range of NLP tasks.
3. **Sentiment Analysis:** There are several tools available for sentiment analysis. Particularly in the part of news articles we use VADER [Valence Aware Dictionary And Entailment Reasoner] with NLTK. The VADER is a specifically designed for social media text, but works with news articles.

4. **Real Time Predictions:** For gathering the real time news data we have to create a system that continuously ingests new headlines, processes them, and makes real-time predictions on stock prices.
5. **Algorithms:** For implementing this technique we use GRU algorithms in NLP. It is a neural network for news sentiment analysis to predict stock prices in NLP. GRU takes the sentiment scores as input and predict future stock prices.

Conclusion:

By using these techniques, we want to make a new model that will help to predict stock prices by using news sentiment analysis with more accuracy.

Future Scope:

Predicting stock prices using Natural Language Processing (NLP) has significant future potential, especially as advancements in technology and data availability continue to grow. We give a suggestion to develop Hybrid NLP Models to predict stock prices with better accuracy. And also use Explainable AI for improving transparency.

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THE NEW EDUCATION POLICY 2020: A COMPREHENSIVE ANALYSIS

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Introduction:

India's National Education Policy (NEP) 2020 is a landmark document that outlines a transformative vision for the country's education system. The policy aims to address the challenges faced by the existing system and create a more equitable, accessible, and quality-oriented education landscape. This paper will delve into the key features of the NEP 2020, its potential implications, and the challenges it faces in implementation.

The New Education Policy (NEP) 2020, a comprehensive blueprint for India's education system, represents a significant departure from previous policies. Envisioned as a transformative roadmap, the NEP aims to address the challenges faced by the existing system and create a more equitable, accessible, and quality-oriented education landscape.

This policy is a culmination of extensive consultations with various stakeholders, including educators, policymakers, and civil society organizations. Recognizing the critical role of education in nation-building, the NEP seeks to foster a holistic, student-centric, and research-oriented learning environment.

The NEP's overarching goals include:

- **Improving Access:** Ensuring that all children, regardless of their socio-economic background, have access to quality education.
- **Enhancing Equity:** Promoting inclusivity and eliminating disparities in educational opportunities.
- **Enhancing Quality:** Providing a world-class education that equips students with the knowledge, skills, and values necessary for the 21st century.
- **Affordability:** Making education affordable and accessible to all.
- **Accountability:** Establishing mechanisms for accountability and transparency in the education system.

To achieve these objectives, the NEP introduces several key reforms, such as:

Key Features of the NEP 2020

The NEP 2020 is built upon five guiding pillars: Access, Equity, Quality, Affordability, and Accountability. Some of its key features include:

- **Early Childhood Care and Education (ECCE):** The NEP mandates a strong focus on ECCE, recognizing its crucial role in a child's development. It aims to universalize ECCE for children aged 3-6.
- **Revised Curriculum Structure:** The 10+2 system is replaced with a 5+3+3+4 structure, emphasizing foundational learning in the early years.

- **Multidisciplinary Learning:** The policy promotes multidisciplinary learning, encouraging students to explore various subjects and develop critical thinking skills.
- **Flexibility and Choice:** Students are given more flexibility in choosing subjects and pathways, allowing them to pursue their interests and talents.
- **Vocational Education:** The NEP emphasizes the importance of vocational education and aims to integrate it into the mainstream curriculum.
- **Technology Integration:** Technology is seen as a crucial tool for enhancing learning and teaching. The policy promotes the use of technology in education.
- **Teacher Training and Development:** The NEP recognizes the critical role of teachers and emphasizes the need for their continuous professional development.

The NEP's implementation is a complex and multifaceted process that requires significant investment, policy reforms, and stakeholder engagement. In the following sections, we will delve deeper into the key features of the NEP, its potential implications, and the challenges it faces in implementation.

Potential Implications of the NEP 2020

The NEP 2020 has the potential to significantly impact the education landscape in India. Some of the potential implications include:

- **Improved Learning Outcomes:** The focus on foundational learning, multidisciplinary learning, and the use of technology can lead to improved learning outcomes for students.
- **Increased Access to Education:** The emphasis on ECCE and the revised curriculum structure can increase access to education for marginalized groups.
- **Enhanced Quality of Education:** The NEP's focus on teacher development and the use of technology can enhance the quality of education.
- **Economic Growth and Development:** A well-educated workforce can contribute to economic growth and development.
- **Social Transformation:** The NEP's focus on equity and inclusion can contribute to social transformation and reduce inequality.

Challenges in Implementation

Despite its ambitious goals, the NEP 2020 faces several challenges in implementation:

- **Resource Constraints:** Implementing the NEP requires significant financial resources, which may be difficult to secure in a resource-constrained environment.
- **Infrastructure Challenges:** Building the necessary infrastructure, such as schools and teacher training institutions, can be a major challenge.
- **Resistance to Change:** There may be resistance to change from stakeholders, including teachers, parents, and policymakers.
- **Quality Control:** Ensuring the quality of implementation and monitoring outcomes will be crucial.

Conclusion;

The NEP 2020 is a comprehensive and ambitious policy that has the potential to transform India's education system. However, its successful implementation will require significant effort, resources, and collaboration among various stakeholders. By addressing the challenges and seizing the opportunities presented by the NEP, India can create a more equitable, accessible, and quality-oriented education system that benefits all its citizens.

Note: This is a general overview of the NEP 2020. A more in-depth analysis would require examining specific aspects of the policy in detail, such as its implications for different levels of education, its impact on marginalized groups, and the strategies for implementation.

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BITCOIN PRICE PREDICTION USING MACHINE LEARNING

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Abstract:

To develop a predictive model for Bitcoin prices with Random Forest Regression and LSTM to predict the next day's price very accurately. Moreover, this study attempts to establish which variables are key drivers of Bitcoin prices. In background Previous studies on forecasting Bitcoin price have majorly relied on ARMA models for time series analysis and LSTM algorithms for deep learning. Notably, though Diebold–Mariano test does not indicate any significant difference in prediction accuracy between Random Forest Regression and LSTM, the former outperforms in terms of RMSE (Root Mean Squared Error) and MAPE (Mean Absolute Percentage Error). main result in variable result During the 2015-2018 period, BTC is influenced by U.S stock market indices (NASDAQ, DJI, S&P500), crude oil prices, and ETH prices of post-2018 period; the influential variables shift to ETH price and JP225 – Japan's stock market index. That model performance. The model utilizing only one lag of explanatory variables performs the best for predicting next-day bitcoin prices.

Keywords: Bitcoins, Machine Learning, Random Forests Regressions, Long Short-Term Memory.

1. Introduction:

Bitcoin is a decentralized virtual foreign money that uses cryptography for safety and is not controlled via any authorities or financial institution. It turned into created in 2008 by an person or institution of individuals the use of the pseudonym Satoshi Nakamoto (2008) with a paper titled "Bitcoin: A Peer-to-Peer (P2P) electronic coins machine". Transactions with bitcoin are recorded on a public ledger called the blockchain, which lets in all of us to view the records of a particular Bitcoin .

The decentralized nature of Bitcoin lets in it to perform independently of primary banks and can be transferred instantly across the globe. It has received popularity as a means of trade and a store of value (Baur and Dimpfl 2021). inside the beyond 10 years, after experiencing several America and downs, it broke thru USD sixty eight,000 consistent with coin in November 2021, and the full modern charge as soon as passed USD 1.2 trillion. Prediction of Bitcoin by using AI is especially divided into two categories. the first class is the type research of predicting the upward thrust or fall of Bitcoin in the destiny. the mistake standard is DA and F1. the alternative class is regression studies on predicting Bitcoin charges, even as the corresponding errors are RMSE and MAPE. because of the sharp fluctuations in the fee of Bitcoin, simplest

grasping the rise or fall of the price of Bitcoin in the destiny can't help buyers keep away from risks. In contrast, getting the particular bitcoin fee as a reference rate is extra beneficial.

1.1.Bitcoin

Bitcoin (BTC) is a cryptocurrency (a virtual currency) designed to act as plutocrat and a form of payment outside the control of any one person, group, or reality. This removes the need for trusted third- party involvement (e.g., a mint or bank) in fiscal deals. Bitcoin was introduced to the public in 2009 by an anonymous inventor or group of inventors using the name Satoshi Nakamoto. It has since come the most well- known and largest cryptocurrency in the world. Its fashion ability has inspired the development of numerous other cryptocurrencies.

2. Literature Review

Bitcoin price prediction, our literature comprises mostly empirical evidence to analyse its determining factors. The inter-relationship between Bitcoin and search volume of Wikipedia and Google Trends was postulated by Kristoufek (2013). His outcomes reflected a distinct asymmetry between the two, suggesting that speculation and trend patterns drive the valuation of Bitcoin within the cryptocurrency market. Applying time-series analytical techniques to daily Bitcoin data, Ciaian *et al.* (2016) performed an empirical study on the value factors of Bitcoin within a Barro model (1979) framework. Their results revealed that the economic procedure and attractiveness to investors influence Bitcoin price severely.

Bukovina (2016) found that the expository power of sentiment exhibits a positive relationship with the volatility of Bitcoin. Concrete research on Bitcoin price prediction using machine learning methods is insufficient. Leveraging binary classification to predict Bitcoin price fluctuations was explained by Shah *et al.* (2014) using a latent source Bayesian regression model. The relationship between Bitcoin price and factors such as technology, sentiment, and economic variables, was demonstrated by Georgoula *et al.* (2015) utilizing a support vector machine algorithm. In order to analyse the impact of network features on Bitcoin price, Greaves *et al.* (2015) applied machine learning techniques and obtained a 55% accuracy level. Analogously, Bitcoin price prediction with an accuracy of 98.7% for daily price and approximately 50-55% for the high-frequency price was achieved via machine learning model implementation by Madan *et al.* (2015). Dr. Zalte S.A., Patil P.N., and Deshmukh S.N.'s paper "Blockchain Technology: Rising Trend in Various Applications" discusses the transformative impact of blockchain across finance, supply chain management, healthcare, and governance. They highlight its potential to address challenges and its role as a catalyst for innovation.

Additionally, a comparison between the accuracy of recurrent neural network (RNN), long-short term memory (LSTM) and autoregressive integrated moving average (ARIMA) models for Bitcoin price forecast was conducted by McNally *et al.* (2018) which proved that LSTM achieved the best accuracy level of 52%. The Occam's razor principle advocates that all other criteria are equal, leveraging machine learning is possible with the simplest of models (Gamberger & Lavrac, 1997).

Empirical analysis has substantiated that the overfitting problem is caused by the number of models used and not by their complexity (Zahálka & Železný, 2011). There is considerable debate over the issue of whether simpler models or traditional statistical methods should be applied to predict Bitcoin prices meticulously. Practically, high Vapnik–Chervonenkis dimension models qualify as the simplest solution to most prediction related problems (Tong et al., 2017). In such a scenario, there are two usual paradigms: statistical techniques with massive features and complex models with few features. Stimulated by Occam’s razor principle, this paper makes use of simple statistical models to predict Bitcoin’s daily price with high- dimensional features and more intricate machine learning models to predict Bitcoin’s 5-minute interval price (Chen et al., 2020).

In the year 2021, Gupta *et al.* stated that hybrid models that have fused Long Short-Term Memory (LSTM) Networks with the traditional models yielded better results than the standalone models in short term forecasting. Then, Zhang *et al.* (2022) presented further improvements in prediction precision by proposing an ensemble learning model with active utilization of all predictors. In 2023 Kumar and Singh used deep learning methods based on Convolutional Neural Networks (CNN) and Recurrent Neural Networks (RNN) and were able to predict price movements with an accuracy of more than 60% in the short term. Expanding Kumar’s objectives, Li *et al.* (2024) proposed reinforcement learning algorithm to enhance the returns based on the prediction of prices by modifying the trading strategy.

3. Objective

- To predict the future sales.
- To determine the amount of product that will be required in future.
- To compare and evaluate the performance of prediction algorithms.
- To analyze the past sales data.

4. Research Methodology

A combination of data collecting, model creation, evaluation, and interpretation are the research approaches employed in Bitcoin price prediction. This is an in-depth analysis of the techniques:

Theoretical framework and literature review:

Goals: Gain an understanding of prior research, spot any gaps, and provide a theoretical framework for the investigation.

Process: Examine scholarly works, business reports, and current models (such LSTM, Random Forest, and ARIMA) that are used to forecast Bitcoin prices. Examining empirical research and theoretical methods for financial market forecasting are part of this.

Information Gathering: The goal is to collect reliable and pertinent data that will be used to create prediction models.

Procedure: Past Cost Information: Acquire Bitcoin price information at high-frequency (e.g., 5-minute) and daily intervals from sites such as Blockchain.com.

Key Market Indicators: Gather information about relevant financial

5. Research Design

A mixed-methods approach integrating statistical and machine learning models. Utilize time-series analysis for historical data, machine learning techniques for predictive modeling, and performance evaluation using various metrics.

6. Methods of Data Analysis

1. The research project's title:

The title is "Predicting Bitcoin Prices: An Analysis Using Machine Learning Models and Statistical Techniques". Give a brief and clear explanation of the research's emphasis, its use of certain models such Random Forest Regression and LSTM, and its goal of achieving high prediction accuracy.

2. Selecting the Subject with Justification or Importance Significance: One of the most prominent and volatile cryptocurrencies is Bitcoin. Reliable price forecasting can provide traders, policymakers, and investors with insightful information.

Reasoning: Previous studies have looked into a number of strategies for predicting the price of bitcoin.

Conclusion:

The study developed predictive models for Bitcoin prices using machine learning techniques, including Long Short-Term Memory (LSTM) networks. These models outperformed traditional methods, particularly for daily price predictions. However, high-frequency forecasts remain challenging. The research advances predictive modeling, but data quality issues and volatility pose limitations. Future research could focus on enhancing data sources and exploring other cryptocurrencies.

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TRENDS AND CHALLENGES OF POULTRY SECTOR IN INDIA

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Abstract:

Today, the poultry sector is one of the fastest-growing segments of agriculture and related sectors in India. While the production of crops has been rising at a rate of 1.5 to 2 percent per annum that of eggs and broilers has been rising at a rate of 8 to 10 percent per annum. The poultry industry has plays an important role in India's economy and contributing significantly to agricultural development and food security. In recent years, the demand for meat, eggs has increased tremendously with an increase in income and increasing awareness about nutrition.

But there is a certain things to be worried about like rising cost of feed, emergence of new or reemerging of existing diseases, fluctuating market price of egg and broilers, etc. which need to be addressed to make the poultry sector as a sustainable enterprise. Issues relating to animal welfare and environmental pollution by poultry units have been of increasing concern. The study also concluded that it is the need to aware farmers and to provide them scientific knowledge of poultry farming with the help of workshops, seminars and training programs.

Keywords: Challenges, Poultry Farming.

Introduction:

Today, the poultry sector is one of the fastest-growing segments of agriculture and related sectors in India. While the production of crops has been rising at a rate of 1.5 to 2 percent per annum that of eggs and broilers has been rising at a rate of 8 to 10 percent per annum. Poultry sector accounts for about 1 percent of the India's GDP and 10 percent of the livestock GDP. The poultry industry has become a pivotal player in India's economy, contributing significantly to agricultural development and food security. In recent years, the demand for meat, eggs has increased tremendously with an increase in income and increasing awareness about nutrition. The global demand for poultry products is also increasing. Due to marketing efficiency and better access to expanding the world market, India has the potential to become more competitive. However, with opportunities come challenges, and the poultry sector is not exempt. As the industry strives to meet increasing demands, it grapples with a range of challenges such as disease outbreaks, environmental concerns, and the need for sustainable practices.

Poultry sector helps farmers with an as good alternative source of income which provides economic security and helps them to earn quick money during an emergency. Farmers have special significance in economic growth, increasing income, increasing urbanization, and changes in tastes and preferences.

Objectives of the Study:

The following are the important objectives of the present study.

1. To study the trends of Poultry sector in India.
2. To study the challenges faced by poultry sector.

Methodology:

The present study is based on secondary data, which is collected from official documents such as annual report of animal husbandry, research articles in the Journals and other publications of Government of India.

Importance of the Study

Poultry sector plays an important role in the rural economy. But some challenges faced by poultry sector. Therefore, It is a need of study the contribution of poultry sector in India.

Backyard Poultry and Commercial Poultry

Many Indian families in urban areas have begun to accept eggs as a regular supplementary part of their vegetarian diet. Tremendous opportunities are available for female members in rural areas like backyard poultry keeping. Backyard poultry keeping is a traditional source of income for rural women at the time of urgent domestic needs. It can help make rural women economically and socially empowered. Backyard poultry farming can easily start with low investment. Backyard poultry thrives on kitchen waste, broken waste grains, insects, ants, and worms also backyard organic waste. There is no special management required for rearing. It can be done in the morning and evening time by doing other major work. Women can supervise and manage the activity of backyard poultry in a very short period.

Normally, our society is male dominating where low or no money remains in hands of farm women. With the help of backyard poultry women get cash in their hands directly. So, she became a money-holder person of the family, and because of that, she is a major member of the family having a role in the decision-making of the family. The majority of families are not engaged in backyard poultry farming activity. Backyard poultry keeping is very beneficial for female respondents. Therefore, there is a wide scope for women.

Commercial poultry means poultry wholly owned by a corporate enterprise that controls the entire growing cycle of the birds, from the breeder flock to the processing plant. The main purpose of poultry farming is the production of eggs, meat etc. Numerous chicken were grown in poultry farm. It involves full-time labour and specialized techniques of production are used under such farming for profit maximization. Such type of farming is undertaken on a large scale.

Poultry Population of India:

India has vast resource of poultry population. The state of Tamil Nadu has the highest poultry population, followed by Andhra Pradesh, Telangana, West Bengal, and Maharashtra. The poultry population of India during the last two censuses is shown in table 1.

Table 1: Poultry Population (in Millions)

Category	Poultry Population 2012	Poultry Population 2019	% Change
Backyard Poultry	217.49	317.07	45.79
Commercial Poultry	511.72	534.74	4.5
Total	729.21	851.81	16.81

Source: Livestock Census, Department of Animal Husbandry and Dairying, GOI.2019.

Table no. 1 shows the poultry population from 2012 (19th census) to 2019 (20th census). According to the 19th livestock census, the total poultry population was 729.2 million, while

according to the 20th census, there were 851.81 million in the country. It is also clear that the poultry sector has also shown a healthy increase of 16.81 percent from the last census. The country's total backyard fowl is 317.07 million, an increase of about 45.79 percent from the previous census (217.49 million). Total commercial poultry in the country is 534.74 million, up about 4.5 percent from the previous census (511.72 million).

Eggs, Meat production in India:

India ranks third in the world for eggs and fifth for chickens. The state of Andhra Pradesh leads the country in poultry companies. The trend of Eggs, Meat production in India is shown in Table No. 2

Table 2: Trends of Eggs and Meat Production and Per Capita Availability of Eggs

S.No.	Year	Eggs (Billion Nos.)	Meat (Million tonnes)	per capita availability of eggs (per annum)	per capita availability of Meat (kg/ annum)
1	2013-14	74.7	6.2	61	3.69
2	2014-15	78.4	6.7	62	-
3	2015-16	82.93	7	65	5.32
4	2016-17	88.13	7.4	68	5.51
5	2017-18	95.2	7.7	73	5.72
6	2018-19	103.8	8.1	79	5.86
7	2019-20	114.38	8.6	86	6.15
8	2020-21	122.05	8.8	90	6.45
9	2021-22	129.60	9.2	95	6.82
10	2022-23	138.38	9.7	101	7.1

Source: Basic Animal Husbandry Statistics, 2023

Table No.2 shows trends of eggs and meat production and per capita availability of eggs in India from 2013-14 to 2022-23. Egg production in India is also increasing from 74.7 billion in 2010-11 to 138.38 billion in 2022-23. The total egg production has increased by 6.77 percent as compared to previous year. In 2022-23, Andhra Pradesh ranks first in egg production with 20.13 percent, followed by Tamil Nadu (15.58 percent), Telangana (12.77 percent), West Bengal (9.93 percent), and Maharashtra (6.51 percent).

Meat production in India is also increasing from 6.2 million in 2013-14 to 9.77 billion in 2022-23. The total meat production has increased by 6.77 percent as compared to previous year. In 2022-23, West Bengal ranks first in meat production followed by Maharashtra, Tamil Nadu, Telangana and Uttar Pradesh.

Egg availability per capita is also increasing from 61 in 2013- 14 to 101 in 2022-23. There was an overall increase in egg availability since 2010-11, which is well below the recommended level, i.e. H. 180 eggs per person per year (ICMR). Meat availability per capita is

also increasing from 5.32 in 2015- 16 to 7.1 in 2022-23. There was an overall increase in egg availability since 2015-16.

The human population will grow from 110 million in 2005-06 to 1305 million in 2018-19. India is the second most populous country in the world with almost a fifth of the world's population. Poultry farming has become a source of livelihood for many, and it plays a crucial role in providing a steady supply of eggs and meat to the growing population.

Species-wise meat Production in India:

The meat processing industry in India is largely in the unorganized sector. With rapid expansion due to urbanization, rural people are getting higher income levels and lifestyle changes. Meat is an important food source for many people in the country. Meat production is contributed by poultry, buffalo, goat, pig, sheep, cattle, etc. Meat production in India is 7.7 million tons. The species-appropriate meat production was analyzed in Tab

Table 3: Species wise Meat Production

Sr. No.	Species	Meat Production (in percentage)
1	Cattle	2.43
2	Buffalo	17.61
3	Sheep	10.51
4	Goat	14.47
5	Pig	3.85
6	Poultry	51.14
	Total	100

Source: Basic Animal Husbandry Statistics, 2023.

Table No. 3 shows the species-appropriate meat production in India. Poultry alone accounts for almost 51.14 percent of meat production. Buffalo, goat, hog, sheep, and cattle account for 19.05 percent, 14.53 percent, 4.98 percent, 8.36 percent, and 4.02 percent of the total meat production of the country's total meat production, respectively. The boiler meat production in the country around 5 million tonnes annually. (BAHS 2023). The share of commercial boiler birds in total meat production is around 80-85 percent. Rest of 15-20 percent of the poultry meat production is contributed by backyard poultry.

Major challenges of Poultry Sector:

Livestock sector is facing various challenges. Due to high feed costs, poor cold chain and transportation infrastructure, a high susceptibility to disease outbreaks, and extremely variable realization, the profit margin is decreasing and ultimately the cost of production is increasing. Lack of veterinary hospitals, veterinary doctors create the major health problems of poultry sector. Poultry birds diseases can cause major economic losses, reduced productivity and fertility and affects on human health. Poultry sector faced financial problems, due to inadequate availability of credit. There are very few numbers of trained professionals available to the

poultry sector. Another economic challenge is the unpredictability of market prices and profit margins. Factors such as global supply and demand, trade policies, and consumer preferences can all influence the prices that farmers receive for their products. Fluctuations in these prices can make it difficult for farmers to plan and budget effectively.

Conclusion:

Poultry sector provides large self-employment opportunities to rural families. India is having a good potential for livestock products including milk, eggs, meat and wool. The growth of Indian poultry industry is being driven by the rising disposable incomes and change in food habit. The demand for eggs and meat are constantly increasing, both in cities and in rural areas. The factors influencing this increased demand are rapid population growth, the spread of education, growing nutritional awareness, and improved consumer purchasing power.

Suggestion:

Poultry farmers should find innovative ways to reduce costs without compromising on the quality of the product, farmers can improve their profitability and resilience. Government, all veterinary institutes and diploma colleges should start various courses on poultry production, feed technology, hatchery management, entrepreneurship, etc. Regular veterinary check-ups, vaccination programs, and proper bio security measures are essential to prevent and control diseases. Additionally, Poultry farmers should provide a balanced diet and clean water, along with appropriate environmental enrichment. Poultry farmers should prioritize providing sufficient space for each bird, allowing them to move freely and engage in natural behaviors. Subsidy should be provided by the Government to poultry farmers. All these things are necessary for the development of poultry sector.

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BRIDGING THE SKILL GAPS IN INDIA'S LABOUR MARKETS

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Abstract:

This article illuminates the existing skill development infrastructure in India. It begins with analyzing the current labor market trends on the supply side and a tabulation of high-growth sectors that will drive employment from the demand side. An in-depth analysis of the current initiatives by various players has been done and challenges identified to bridge the supply-demand gap. The recommendations that follow call for a close collaboration between the industry, the government and the training centres to promote effective skills delivery.

Introduction:

Skill development is an imperative for our country at this point for several reasons. India is set to grow 'younger', with 63% of our population being in the working age group by 2023. This demographic will be actively looking for jobs, and can potentially drive domestic demand if they enjoy good economic status. Ironically, several developed nations are set to expect a manpower shortage simultaneously. Forecasted skilled manpower shortages in US and UK are to the tune of 19 Mn workers collectively. This creates opportunities for overseas demand for our youth resulting in higher remittances for the economy and improved standards of living.

Despite the widely acknowledged benefits, our country is woefully under-skilled. Of the nearly 400 Mn workforce in 2010, only 10% of the workforce receives some kind of training. Skilling capacity at our institutes is also inadequate - about 12 Mn join the workforce every year as against a capacity of 4Mn, which also is under-utilized. This contributes to the large scale 'informalization' of our economy, with 93% of our workforce employed in low quality jobs and in uncertain employment conditions. These seemingly counter-intuitive trends are analyzed in detail in this article, with an eye towards issues that plague the low and semi-skilled sectors in India.

Keywords: Skill Development, India, Informalization, NSDC, Government, Challenges

Analysis of Current Labor Market Scenario:

India's labor market can be characterized by three related and distinguishable mega trends. Firstly, the labor intensity in the agricultural sector in India is very high, compared to other sectors. As shown in Exhibit 1, this space is characterized by 'disguised unemployment' as it absorbs 58% of our labor while contributing only 14% to national GDP. This sector experiences low wages, under-productivity and poor competitiveness due to over-employment and under-skilled workforce.

Secondly, informalization extends to other industrialized sectors also within our economy. The share of informal employment in the organized sector has increased by 45% from 2005 to

2010. On examining the 14 subsectors within the economy, it can be observed that construction, textiles and transportation show maximum informalization. This is consistent with the studies that have shown a strong positive correlation between the level of formalization and the level of skill required to perform tasks. India’s labor force possesses low education levels, though the scenario has been improving in the recent past with initiatives like Right to Education. As shown in Exhibit 2, about 29% of the workforce is not even literate and 24% had education up to primary level.

Exhibit 1: Sector-wise labour distribution

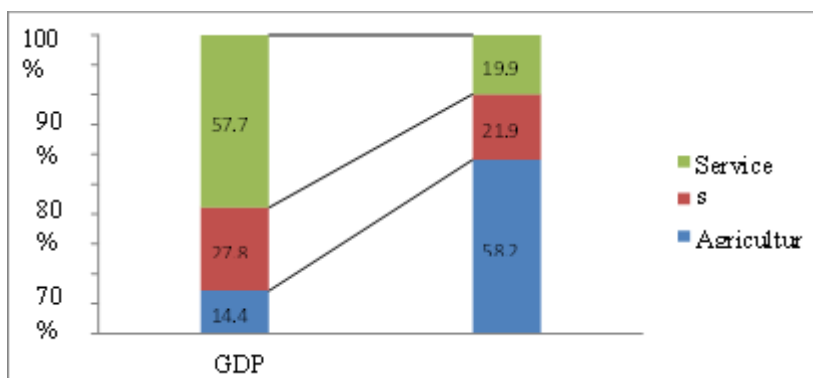
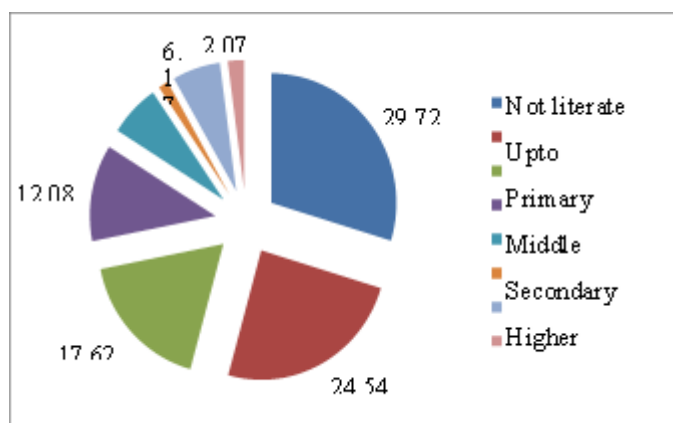


Exhibit 2: Education levels of the workforce



Analysis of Current Skilling Initiatives:

As shown in Exhibit 3, in India, skill delivery primary takes place through professional technical institutes, vocational schools, specialized institutes for technical training and industry led apprenticeship programs. In this light, the subsequent sections take a close look at some of the government and private initiatives that aim to train 500 million youth by 2022.

Exhibit 3: Training capacity in India

Institution	No. of Institutions	Capacity (in million students)
Polytechnics	1200	0.5
Industrial Training Institute (Govt. Run)	2271	0.48
Industrial Training Institute/Centers (Pvt.)	8073	0.98
Public & Private establishments	20000	-

Overview of National Skill Development Corporation (NSDC):

The NSDC is a public private partnership with the government of India holding 49% stake and the various industry associations like Confederation of Indian Industry (CII), Federation of Indian Chambers of Commerce and Industry (FICCI) and Associated Chambers of Commerce and Industry (ASSOCHAM) holding 51% stake. With a mandate to train 150 million by 2022, it has partnered with 62 training bodies and has trained 650,000 trainees across India. It actively engages with the key stakeholders by creating training capacity, setting standards and curriculum, developing a policy framework to encourage vocational training and undertaking a media campaign to encourage participation. It funds its partners with the help of loans, equity and grants which it receives from private entities, donors and State/Central governments.

Apart from NSDC, the government has also set up Industrial Training Institutes (ITI) primarily to address manpower requirements for technology and industrial growth of the country. With the changing industry trends, the government is looking at private partnerships for ITI up-gradation, introducing Centers of Excellence to provide multi-skilling courses and training new trainers to meet the growing demand. Initiatives like Modular Employability Scheme and Apprenticeship Training Scheme provide an opportunity for workers who need to certify their informally acquired skills and for ITI graduates to earn while they learn.

Overview of Private Sector Initiatives:

When it comes to skilling, the private sector is not far behind. Companies have come up with various models, both for-profit and not-for-profit, to address the nation's skilling needs. NIIT has been a stalwart in the for-profit space providing training and training solutions in a host of courses related to information technology, banking and finance, etc. In the non-profit space, B-Able provides training to under educated youth whereas Tata Group caters to the socially and economically disadvantaged through social partnerships and in-house training. Companies like IL&FS and NIIT are rapidly adopting technology, for example V-SAT based training, for effective program delivery and using social media platforms to acquire students. Other than imparting training to the youth, the private sector is also engaged in improving visibility in this space. By publishing reports such as 'Knowledge paper on skill development in India' by FICCI, 'India Skills Report' by CII, etc. these associations demonstrate to industries about productivity gains through skilling and hence subsequent need to pay higher wages to those employee's media campaign to encourage participation. It funds its partners with the help of loans, equity and grants which it receives from private entities, donors and State/Central governments.

Challenges with our Skill Development Initiatives:

Despite significant progress and achievements in the skill development arena from public and private sector initiatives, the sector is plagued with several challenges. The thorough analysis of the various challenges is followed by recommendations from our side.

Attitudinal Challenges:

One of the foremost challenges with skill building is the ‘free-rider’ problem. Skill development can be viewed as a public good marked by under investment by its stakeholders (trainees, employers and the government). Further, societal pressures lead youth to pursuing formal academic degrees due to their more prestigious stature, even though experts opine that the bottom 20% of engineering colleges are most likely paid lesser than top graduates from training institutes. Also, training institutes focus heavily on functional aspects while personality building aspects (team work, communication and entrepreneurship) receive lesser attention. The employees are hesitant to pay a price premium for these under-prepared employees, furthering the negative incentives towards skill acquisition.

Thus, it is important to develop a signaling value in vocational degree. The government should expand its efforts towards introducing vocational education at an early stage in a student’s life and remove the associated stigma. Awareness campaigns through a variety of mediums (e.g. radio, newspaper advertisements) will improve enrolment in these courses. Also, giving recognition and rewarding the best in the profession, in skilling centers and through skills fair, will motivate and hence improve the image of vocational training in the students’ minds. Introduction of soft-skills courses will adequately prepare the candidate to command a wage premium over informal labour.

Leadership Challenges:

Several experts believe that top level leadership plays a vital role in determining the success of skill development efforts. Our public sector institutes lack the dynamic leadership necessary to effect infrastructure up-gradation, sync syllabus strongly with industry requirements and generate awareness of vocational education benefits amongst students. Further, nearly 17 ministries are involved in skill building initiatives marked by poor policy alignment between these bodies. Skill building, being on the concurrent list, also faces regular misalignment between state and center objectives.

Thus, linking education and skills via joint programs of the Ministry of Human Resource & Development (HRD) and labor will provide clarity of direction to the executing bodies and avoid bureaucratic hurdles. Top talent for leadership roles can be attracted by offering better pay and independence in decision making. This would motivate ITIs/ITCs to engage more effectively with industry and provide a rich training experience to students. Also, NSDC should move from an in-house to a third-party performance assessment of its partners and give a rating to the centers, incentivizing them to outperform each other.

External Challenges:

Limited progress has been made in integrating skills-based training at the school level. Developed European countries (Germany, Switzerland and Finland) have well established framework to introduce vocational education at a young age. While some initiatives have been undertaken in Karnataka, this remains a big area of concern. Further, the legal regime in this country poses impediments to reaching potential in skill building. The 45 Central Acts and 150 State laws that directly deal with labor rights lead to heavy complexity and impose severe

constraints on employers. For example, a company with more than 100 employees cannot fire wage laborers for any cause other than criminal misconduct^{xvii}. Legislation governing apprenticeship is also rigid, involving regional approvals, forms submission at different time intervals making the process very tedious.

We believe that legislations should be made in favour of a skilled economy. This requires the government to relax the hiring and firing policies for industry. This will not only enable accountability in the workplace but will also encourage competition to acquire skills to stay relevant in the market. Further, the procurement policy for government contracts could mandate ‘hiring a fixed percentage of skilled & certified workforce’ by all the vendors to ensure certified skills gain value in the labour market.

Delivery Challenges:

There is a dire shortage for trainers to execute India’s skill development ambitions, with NSDC estimating that 7 lakh teachers and trainers will be incrementally needed in the period 2008- 2022. Further, retaining existing teachers is difficult since it is not seen as a lucrative career option. Lack of standardization across courses, informational asymmetry and industry-curriculum misalignment are some of the other challenges that plague delivery of skill education.

We suggest that teachers should be encouraged to handle more responsibility. Providing the trainer access to updated material will ensure match of industry needs with pedagogy. Involvement of teachers in placement preparation process will incentivize the teachers to enhance their soft skills and other pedagogy skills. In order to boost training capacity, retired personnel from the sector can be targeted. This will enable the students to learn from the vast experience of these people.

Conclusion:

Our analysis has clearly identified the challenges being faced by the various stakeholders in the skill development space and has put forward recommendations to overcome them. Any initiative in this space, from the government or the private players, needs to encompass all the stakeholders in the process, ensure collaboration between them, backed by sound policy decisions on labour laws and policy alignment between the various ministries. Hence, we believe that skilling is joint responsibility of both private and public sector and each should leverage their expertise to come together and create a holistic skill environment for the country’s youth.

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CHALLENGES AND OPPORTUNITIES OF SOCIAL ENTREPRENEURSHIP

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Abstract:

An inventive strategy for resolving cultural, social, and environmental problems while advancing sustainable development is social entrepreneurship. It blends the goal of generating social value with the tenets of entrepreneurship. By creating solutions that result in social change, social entrepreneurs serve as change agents in society. Examining the intricacies of this developing field, this research paper investigates the opportunities and difficulties of social entrepreneurship. It also talks about how social entrepreneurs can seize chances and get past challenges to fulfill their objectives of having an economic and social impact.

Introduction:

In the dynamic field of social entrepreneurship, innovative ideas and entrepreneurial skills are used to solve societal issues. Social entrepreneurs seek to create social value in fields like environmental sustainability, healthcare, education, and poverty alleviation, while traditional entrepreneurs concentrate on increasing profits. They frequently develop hybrid models that strike a balance between their social mission and financial sustainability. But even with its potential for good, social entrepreneurship has many obstacles to overcome, such as limited funding and scalability problems. At the same time, new opportunities for the growth and development of social ventures are presented by the increasing awareness of global issues, technological advancements, and changing consumer preferences. This paper aims to examine the main obstacles and possibilities that social entrepreneurs encounter. It examines how these business owners can use new trends to influence society and evaluates the obstacles that need to be removed in order to promote long-term success.

Definition and Scope of Social Entrepreneurship:

The process of finding and applying entrepreneurial principles to solve social problems is commonly referred to as social entrepreneurship. The dual goals of social enterprises are to ensure financial viability and to make a positive social impact. They are frequently distinguished from conventional non-profit organizations and for-profit companies by their hybrid approach. Social entrepreneurship has a wide range of applications in fields like poverty alleviation, environmental sustainability, health, and education. Social entrepreneurs support the sustainable development goals (SDGs) established by international organizations such as the United Nations by creatively tackling these issues.

Objectives: The main objectives of this research paper are as follows:

- 1) To explore the concept and scope of social entrepreneurship

- 2) To identify and analyze the key challenges faced by social entrepreneurs
- 3) To examine the opportunities available for social entrepreneurs
- 4) To assess how social entrepreneurs can overcome challenges and harness opportunities
- 5) To contribute to the understanding of the role of social entrepreneurship in sustainable development

Research Methodology: The approach, techniques, and protocols that will be employed to carry out this investigation into the opportunities and difficulties of social entrepreneurship are described in the research methodology section. To obtain a deeper understanding of the topic, a mix of qualitative and secondary research techniques is used. The following elements will make up the methodology.

1. Research Design: An exploratory and descriptive design is used in this study. An exploratory approach enables a thorough examination of the opportunities and challenges of social entrepreneurship, a field that is expanding and changing. By examining previous research and case studies, the study explains the main ideas, difficulties, and new prospects in social entrepreneurship.

2. Data Collection Methods: Secondary data collection techniques, such as examining previously published works, reports, and case studies on social entrepreneurship, will be the mainstay of this paper. Collecting pertinent data from the following sources will be the main goal of the data collection process.

a) Academic Journals: Peer-reviewed articles and research papers will be analyzed to examine theoretical frameworks and empirical studies on social entrepreneurship.

b) Books: Books on social entrepreneurship, innovation, and sustainable development will provide foundational knowledge on the topic.

c) Industry Reports: Reports from organizations, think tanks, and consulting firms specializing in social entrepreneurship will be utilized to gather data on current trends, challenges, and opportunities in the field.

d) Case Studies: In-depth case studies of successful and failed social enterprises will be analyzed to understand practical applications of social entrepreneurship, the strategies used to overcome challenges, and the impact achieved.

e) Government and NGO Reports: Policy papers and reports from international development organizations (e.g., UN, World Bank) will offer insights into the regulatory environment, government support, and partnership opportunities for social enterprises.

3. Data Analysis: Qualitative content analysis will be used to examine the information gathered from secondary sources.

a) Thematic analysis will be used in this approach to identify important themes pertaining to the opportunities and difficulties of social entrepreneurship. These topics could include impact investing, talent management, impact measurement, scalability, financial sustainability, and technology improvements.

- b) **Comparative Analysis:** Examining various case studies to find trends and patterns in the ways social entrepreneurs overcome obstacles and seize opportunities. Common tactics and best practices that work in a variety of situations will be highlighted by the analysis.
- c) **Gap Identification:** Pointing out any holes in the body of knowledge on social entrepreneurship, such as those where more study or creative approaches are required to solve pressing issues.

4. Research Limitations: The following limitations are acknowledged by this research methodology:

- a) **Reliance on Secondary Data:** The analysis will be restricted to the information found in case studies and existing literature because primary data will not be gathered through surveys or interviews. This could limit the study's capacity to immediately identify fresh or developing trends.
- b) **Context-specific Findings:** Because of variations in the cultural, economic, and regulatory contexts, the conclusions drawn from the case studies might not be generally applicable to all social enterprises.
- c) **Limited Quantitative Analysis:** Because the study primarily uses qualitative data, there won't be much quantitative analysis of social enterprises' financial performance, which could shed more light on the effects of particular tactics. Through the use of secondary data, an exploratory and descriptive research design, and a thematic and comparative analysis of case studies, this study attempts to offer a thorough grasp of the opportunities and difficulties faced by social entrepreneurs. The results will provide insightful information about how social entrepreneurs can overcome challenges, increase their influence, and support sustainable development.

Examples of Social Entrepreneurship:

1. **TOMS Shoes:** It is founded by Blake Mycoskie in (2006). TOMS Shoes pioneered the "One for One" model, where for every pair of shoes sold, a new pair is donated to a child in need. The company has provided millions of shoes to children in over 70 countries and expanded its mission to include eyewear, clean water, and safe birthing kits. **Social Innovation:** TOMS created a business model that combines profit-making with direct social impact, inspiring other companies to adopt similar models.
 2. **Grameen Bank:** It is founded by Muhammad Yunus in (1983). Grameen Bank provides microloans to impoverished individuals, particularly women, in rural Bangladesh to help them start small businesses and escape poverty. **Impact:** The microfinance model has empowered millions of low-income individuals, helping them become self-reliant. Yunus won the Nobel Peace Prize in 2006 for his efforts.
 3. **Social Innovation:** The bank's innovative approach to microcredit revolutionized poverty alleviation by providing financial access to underserved populations.
- 3. Warby Parker:** It is founded by Neil Blumenthal, David Gilboa, Andrew Hunt, and Jeffrey Raider in (2010). Warby Parker provides affordable, stylish eyewear online and, for every pair

sold, donates a pair to someone in need. Impact: Warby Parker's "buy a pair, give a pair" program has donated millions of glasses through partnerships with organizations that distribute them in developing countries. Social Innovation: By disrupting the traditional eyewear industry, Warby Parker made high-quality glasses accessible and created a model for blending e-commerce with social responsibility.

4. Patagonia: It is Founded by Yvon Chouinard in (1973). Patagonia is an outdoor clothing company committed to environmental sustainability. It donates 1% of its sales to environmental causes and emphasizes ethical manufacturing and fair labor practices. Impact: Patagonia has become a leader in corporate environmental activism, funding grassroots environmental organizations and working to minimize its environmental footprint. Social Innovation: Patagonia redefined corporate responsibility, integrating sustainability into every aspect of its business operations, influencing other companies to prioritize environmental impact.

Other Examples: delight founded by Sam Goldman and Ned Tozun in (2006), Change.org which is founded by Founded by Ben Rattray in (2007), Embrace Innovations- It is founded by Jane Chen, Rahul Panicker, Naganand Murthy, and Linus Liang in (2008) etc.

Challenges of Social Entrepreneurship:

1. Funding and Financial Sustainability: Obtaining funding is one of the main issues social entrepreneurs face. It can be challenging to obtain funding for social enterprises since they frequently fall somewhere between the traditional classifications of non-profit and for-profit companies. Financial returns are usually the top priority for investors, but donors might concentrate only on charitable endeavors. It can be challenging for stakeholders to comprehend or provide financial support for social entrepreneurship's dual mission. Furthermore, social enterprises might find it difficult to prove their profitability, particularly in the early phases of development, in contrast to conventional start-ups that might draw venture capital. Grants, donations, and impact investments are the main sources of funding for many social entrepreneurs, but obtaining these resources is extremely difficult. Achieving long-term financial sustainability is also a significant challenge because social enterprises must strike a balance between their social mission and profitability.

2. Scalability: It can be challenging for social entrepreneurs to grow their businesses without sacrificing the caliber of their social impact. Social enterprises usually operate in industries like healthcare or education, where scaling calls for significant financial and human resources, in contrast to tech startups that can grow quickly with low marginal costs. Furthermore, the social impact is frequently greatly influenced by the local context. Because it might necessitate adaptation to new geographic or cultural contexts, scaling a social venture might not be as simple as replicating a business model. It can be difficult to convert the success of social enterprises into more extensive systemic change because they are frequently founded on a model that emphasizes minor, localized changes. For many social entrepreneurs, achieving scale while maintaining the authenticity and integrity of the social mission continues to be a major challenge.

3. Measuring Social Impact: Social enterprises must deal with the challenging task of measuring social impact, whereas traditional businesses can rely on simple metrics like profit margins and revenue growth to gauge success. Qualitative metrics, which can be arbitrary and challenging to measure, are frequently used in impact assessments. Many social entrepreneurs find it difficult to show the observable results of their efforts, particularly to donors and investors who might need precise statistics. Furthermore, because social change frequently takes place over long periods of time, measuring long-term impact is intrinsically challenging. It may be difficult for social entrepreneurs to demonstrate that their interventions are having a long-lasting impact because they lack the funds to purchase advanced monitoring and evaluation systems.

4. Legal and Regulatory Barriers: Social entrepreneurs frequently work in settings with ambiguous or nonexistent regulatory frameworks. Many nations lack social enterprise-specific legal frameworks.

Opportunities in Social Entrepreneurship:

1. Technological Advancements: Social entrepreneurs now have more options to scale their impact more effectively thanks to technological advancements. While tools like mobile apps, data analytics, and blockchain can improve transparency and streamline operations, digital platforms allow social enterprises to reach a wider audience at a lower cost. Additionally, social innovation hubs and crowdfunding platforms have grown in popularity thanks to technology, giving social entrepreneurs new avenues for funding and reaching a worldwide audience. For instance, health-related businesses can use telemedicine to deliver care in remote locations, and social enterprises centered on education can use e-learning platforms to reach underprivileged communities. Social entrepreneurs can better quantify and report social impact as technology becomes more widely available, which will make it simpler to convince stakeholders and investors of their worth.

2. Increasing Consumer Awareness: Conscious consumerism is becoming more and more popular as people and organizations look for companies that share their values. Customers are more inclined to support businesses that have a positive impact because they are more conscious of social and environmental issues. Social entrepreneurs now have a great chance to profit from this change in consumer behavior. By highlighting their dedication to social responsibility, sustainability, and ethical business practices, social enterprises can stand out in the marketplace. Businesses with a social mission can attract a wide range of customers and investors, as evidenced by the growth of corporate social responsibility (CSR) and environmental, social, and governance (ESG) criteria.

3. Impact Investment: A significant opportunity for social entrepreneurship is presented by the rise of impact investing, which aims to produce both financial returns and social impact. Impact investors are becoming more interested in funding projects that tackle urgent environmental and social issues, giving social entrepreneurs access to new capital. Impact investing, in contrast to traditional philanthropy, places a strong emphasis on sustainability and encourages social entrepreneurs to create long-term, profitable business models. This change in the priorities of

investors makes it easier for social entrepreneurs to get the funding they require to develop their businesses and increase their influence.

4. Cooperation with Governments and Corporations: To increase their influence, social entrepreneurs can work with non-profits, governments, and corporations. Cross-sector cooperation and public-private partnerships (PPPs) can open up new networks, resources, and knowledge. As part of their CSR efforts, many businesses are becoming more interested in assisting social entrepreneurs, and governments may offer grants.

Conclusion:

One effective and cutting-edge strategy for tackling some of the most important social, environmental, and financial issues that communities around the world are facing is social entrepreneurship. Social entrepreneurs are in a unique position to promote systemic change and achieve financial sustainability by fusing the values of traditional entrepreneurship with a mission-driven focus on generating social value. Social entrepreneurship is a powerful force for sustainable development, particularly in underprivileged areas and sectors, because of its dual objectives of social impact and economic viability. The opportunities and difficulties that come with social entrepreneurship have been examined in this research paper. Significant obstacles are presented by important issues like restricted funding availability, scalability, social impact measurement, regulatory limitations, and talent acquisition. However, a promising environment for social entrepreneurs is presented by the growing backing of impact investors, technological developments, rising consumer demand for socially conscious products, and chances for cooperation with businesses and governments. Despite these difficulties, as the case studies and reviewed literature show, numerous social entrepreneurs have come up with creative ways to get past barriers, scale their solutions, and have a significant impact. The key to social entrepreneurship's success is its capacity to modify business plans in response to shifting conditions while maintaining the fundamental goal of improving society. Additionally, by tackling problems like poverty, inequality, and climate change, social enterprises are becoming more and more significant in furthering global sustainability goals. In summary, social entrepreneurship has the potential to transform industries and enhance lives, despite the fact that it presents both opportunities and challenges. Social entrepreneurs can remain important forces behind long-lasting social change and build a more just and sustainable future with the correct support networks, creative strategies, and a laser-like focus on social outcomes.

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COMPLETE OVERVIEW OF MONETARY POLICY OF THE RESERVE BANK OF INDIA

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Introduction:

The Reserve Bank of India (RBI), as the central bank of India, plays a pivotal role in shaping the nation's economy. Its monetary policy, the set of actions taken to manage the money supply in circulation, significantly influences interest rates, inflation, and economic growth. This paper delves into the intricacies of the RBI's monetary policy, examining its objectives, tools, challenges, and effectiveness.

Objectives of RBI's Monetary Policy

The RBI's monetary policy aims to achieve several key objectives:

1. **Price Stability:** Maintaining a low and stable inflation rate is a primary goal. High inflation erodes purchasing power, creates uncertainty, and can destabilize the economy.
2. **Economic Growth:** The RBI strives to promote sustainable economic growth by ensuring adequate credit availability to businesses and individuals.
3. **Financial Stability:** Maintaining a stable financial system is crucial for overall economic well-being. The RBI works to prevent financial crises and ensure the smooth functioning of the financial markets.

Tools of Monetary Policy

The RBI employs various tools to implement its monetary policy:

1. **Repo Rate:** This is the interest rate at which the RBI lends money to commercial banks. By raising or lowering the repo rate, the RBI can influence the cost of borrowing for banks and, consequently, the lending rates they charge to their customers.
2. **Reverse Repo Rate:** This is the interest rate at which the RBI borrows money from commercial banks. By adjusting the reverse repo rate, the RBI can influence the liquidity in the banking system.
3. **Cash Reserve Ratio (CRR):** This is the percentage of deposits that commercial banks must maintain with the RBI as a reserve. A higher CRR reduces the amount of money available for lending, while a lower CRR increases it.
4. **Statutory Liquidity Ratio (SLR):** This is the percentage of deposits that commercial banks must invest in government securities. A higher SLR can reduce the funds available for lending.
5. **Open Market Operations (OMO):** The RBI purchases or sells government securities in the open market to influence the money supply. Buying securities increases the money supply, while selling them decreases it.

6. Moral Suasion: This involves the RBI using its persuasive powers to influence the behavior of banks and other financial institutions.

Challenges and Considerations

Implementing effective monetary policy is not without its challenges:

1. Time Lags: Monetary policy actions can take time to have their desired effects on the economy. This can make it difficult to respond to changing economic conditions in a timely manner.

2. Uncertainty: Economic forecasts are inherently uncertain, making it challenging to predict the exact impact of monetary policy measures.

3. Global Factors: The Indian economy is increasingly interconnected with the global economy. External factors, such as global economic conditions and financial crises, can influence the RBI's monetary policy decisions.

Effectiveness of RBI's Monetary Policy

The effectiveness of the RBI's monetary policy depends on various factors, including the state of the economy, the credibility of the central bank, and the coordination with other government policies. While the RBI has achieved significant success in managing inflation and promoting economic growth in recent years, challenges and uncertainties remain.

Conclusion:

The Reserve Bank of India's monetary policy plays a crucial role in shaping India's economic landscape. By effectively managing the money supply and influencing interest rates, the RBI contributes to price stability, economic growth, and financial stability. However, the challenges and uncertainties associated with monetary policy require careful consideration and adaptation to changing economic conditions.

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CUSTOMER SATISFACTION OF INDIAN BUYERS OF E-COMMERCE WEBSITES

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Introduction:

Customer satisfaction is a crucial element in the competitive landscape of e-commerce, and its significance is particularly pronounced in a diverse and rapidly growing market like India. Indian consumers have increasingly embraced online shopping, driven by the proliferation of the internet, affordable smartphones, and a tech-savvy young population. The country's e-commerce sector has witnessed exponential growth, transforming the way people shop and do business. [0, 1, 2]

Amidst this transformation, customer satisfaction emerges as a pivotal factor that determines the success and sustainability of e-commerce businesses. [3]

Indian buyers exhibit unique characteristics and preferences that influence their perceptions of online shopping experiences. Factors such as a wide variety of product choices, competitive pricing, seamless website navigation, and secure payment options are instrumental in shaping their overall satisfaction. Furthermore, the importance of timely delivery and efficient customer service cannot be overstated. Given the heterogeneity of the Indian market, with its urban-rural divide and myriad cultural nuances, e-commerce platforms must tailor their strategies to cater to diverse consumer needs and expectations. [4, 5, 6, 7]

Customer satisfaction in Indian e-commerce is not only about meeting basic expectations but also about fostering trust and loyalty. The level of trust that consumers place in an e-commerce platform is often contingent upon their consistent positive experiences, including transparent policies and prompt resolution of grievances. As Indian buyers become more discerning, their demand for superior service and personalized experiences continues to rise, compelling e-commerce players to innovate and elevate their standards continually. [8, 9, 10]

Understanding and enhancing customer satisfaction is therefore not just a business imperative but a pathway to long-term growth and customer retention in India's dynamic e-commerce landscape. [11]

Key Factors Influencing Customer Satisfaction In India

Customer satisfaction in the context of Indian buyers on e-commerce websites hinges on several critical factors. Primarily, the quality of products plays a pivotal role. Indian customers expect what they see online to match what they receive, and any discrepancy can lead to dissatisfaction. Additionally, competitive pricing is crucial. Given the price-sensitive nature of the Indian market, buyers are always on the lookout for the best deals, offers, and discounts. [12, 13, 14, 15, 16]

Another significant factor is the ease of navigation and user experience on the website or app. A seamless, intuitive interface enhances the overall shopping experience and encourages repeat purchases. Furthermore, the reliability and speed of delivery are paramount. Timely and accurate deliveries contribute greatly to customer satisfaction, while delays or mismanagement can quickly erode trust. [10, 11, 17, 18]

Payment options and security also play a vital role. With a diverse population encompassing various preferences, offering multiple payment methods, including COD (Cash on Delivery), UPI, and EMIs, ensures convenience for a broad customer base. Additionally, the security of these transactions is a decisive factor; any breach or perceived threat can deter customers. Customer service and support are equally important. Prompt, efficient resolution of queries and issues fosters a sense of reliability and trustworthiness. [10, 9, 19]

Lastly, return and refund policies that are customer-friendly and hassle-free significantly influence satisfaction. If customers feel confident that they can easily return or exchange products, they are more likely to complete a purchase. [10, 20]

Customer Expectations and Preferences in Indian E-Commerce

Indian consumers have distinct expectations and preferences when engaging in e-commerce, shaped by cultural nuances, technological accessibility, and evolving market dynamics. At the core of their expectations is a seamless and intuitive online shopping experience. Indian buyers place high importance on user-friendly websites and mobile apps that facilitate easy navigation and quick transactions. They prefer platforms that offer detailed product descriptions, high-quality images, and customer reviews to make informed purchasing decisions. [21, 22, 23, 24]

Trustworthiness and reliability are paramount; hence, secure payment gateways and transparent return policies significantly influence customer satisfaction. Competitive pricing and attractive offers, including discounts and flash sales, resonate deeply with price-sensitive Indian buyers, who frequently compare prices across multiple platforms before making a purchase. [10, 25]

Furthermore, efficient and timely delivery services are crucial, with many buyers showing a preference for same-day or next-day delivery options. The availability of multiple payment options, including cash on delivery, is essential to cater to diverse consumer segments. The heterogeneous nature of the Indian market also requires e-commerce websites to offer multi-language support and cater to vernacular preferences. Personalized recommendations and customer support in regional languages can enhance the shopping experience for non-English speaking users. [26, 27, 2, 28]

Overall, Indian consumers seek a blend of affordability, convenience, trust, and personalized service in their e-commerce interactions, driving their satisfaction and loyalty towards online shopping platforms. [29]

Analysis of Major Indian E-Commerce Platforms

Customer satisfaction among Indian buyers on e-commerce websites varies significantly, influenced by the distinct features, services, and market strategies of major platforms such as Flipkart, Amazon India, Snapdeal, and Myntra. Flipkart, often hailed as a pioneer in the Indian e-commerce landscape, capitalizes on its deep understanding of local needs and preferences, robust logistics network, and aggressive festive sales, which often translate to high customer satisfaction. [30, 0]

However, occasional delays and customer service issues have been noted, impacting overall perceptions.

Amazon India, leveraging its global expertise, has made significant inroads into the Indian market by emphasizing reliability, a vast product range, Prime membership benefits, and superior customer service. The company's focus on speedy deliveries, including same-day options in metropolitan areas, and a seamless return process resonate well with Indian buyers, bolstering overall satisfaction. [28, 7]

Snapdeal, once a major competitor, has seen fluctuating customer satisfaction levels due to issues with product quality and delivery times. Despite efforts to rebuild trust, these challenges continue to hamper its ability to maintain a loyal customer base.

Myntra, specializing in fashion and lifestyle products, offers a curated shopping experience that appeals to urban youth. Its easy returns policy, app interface, and frequent sales events contribute to its high customer satisfaction. Nonetheless, occasional discrepancies in product quality and sizing have been pain points for buyers. [31, 32]

These platforms continuously evolve to address consumer expectations and enhance their service quality, which is crucial in a competitive and growing e-commerce market in India. [26]

Role of Customer Service and Support in Buyers' Satisfaction

Customer service and support significantly contribute to the overall satisfaction of Indian buyers on e-commerce websites. The rapid growth of online shopping in India has elevated customer expectations, demanding more comprehensive and responsive service channels. Effective customer service begins with accessibility; buyers must have multiple avenues to reach support teams, including phone, email, chat, and social media. Prompt and empathetic responses can transform potentially negative experiences into positive ones, maintaining customer trust and loyalty. [33, 12, 11, 34]

Beyond initial interactions, the resolution process is pivotal. Indian buyers, often navigating diverse payment systems and potentially complex logistics, appreciate clear guidance and speedy resolutions. Whether it involves addressing payment disputes, managing returns, or handling delivery issues, the efficiency and effectiveness of support staff play a crucial role in shaping buyers' perceptions of the e-commerce platform. [35, 36]

Additionally, the personalization of support services can further enhance satisfaction levels. Understanding regional languages, cultural nuances, and individual purchase history enables support teams to offer tailored solutions, resonating more deeply with the diverse Indian

populace. Proactive support, such as follow-up communications and feedback solicitation, demonstrates a commitment to continuous improvement and customer care. This fosters a relationship beyond transactional interactions, encouraging repeat purchases and brand advocacy. [12, 37, 38, 24]

Ultimately, robust customer service and support mechanisms ensure that Indian buyers feel valued and confident in their e-commerce choices, significantly contributing to their overall satisfaction. [39]

Future Trends in Customer Satisfaction For Indian E-Commerce Buyers

In the evolving landscape of Indian e-commerce, several future trends are poised to shape and enhance customer satisfaction. The increasing penetration of the internet and smartphones is expected to bring even more consumers online, necessitating advancements in user-friendly interfaces and seamless shopping experiences. Personalization will play a pivotal role, with e-commerce platforms leveraging artificial intelligence and machine learning to offer tailored recommendations and experiences. [40, 41, 42]

As customers become more accustomed to customized interactions, their expectations will rise accordingly.

The importance of swift and efficient delivery services will continue to grow. Fast delivery options, including same-day and next-day delivery, will become the norm rather than exceptional services. Innovations in logistics, such as drone deliveries and autonomous vehicles, could further revolutionize this aspect, significantly reducing delivery times and enhancing customer satisfaction. [43, 10, 44]

Payment flexibility is another critical area where changes are anticipated. With the increasing popularity of digital wallets and UPI-based transactions, offering diverse and secure payment options will be essential. Additionally, the integration of cryptocurrencies might become a consideration for forward-thinking e-commerce platforms. [45, 35]

Enhanced customer support, utilizing chatbots and AI for instantaneous assistance, will be imperative to address and resolve buyer queries promptly. As data privacy concerns remain at the forefront, e-commerce websites will need to implement robust security measures to build and maintain customer trust. In summary, the future of customer satisfaction in Indian e-commerce lies in technology-driven personalization, efficient logistics, flexible payments, superior customer support, and unwavering data security. [46, 47, 2]

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E-COMMERCE – A CURSE OR A BLESSING

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Abstract:

Electronic commerce is of process of doing business through computer network. A person sitting on his chair in front of a computer can access all the facilities of the internet to buy or sell the product. Unlike traditional commerce that is carried out physically with effort of a person to go and get products. E-commerce has made it is easier for human to reduce physical work and to save time. E-commerce which was start in early 1990's has taken a great leap in the world of computer. But the fact that has hindered the growth of e-commerce is security. Security is the challenge facing e-commerce today and there is still a lot of advancement made in the field of security.

The main advantage of e-commerce over traditional commerce is the user can browse online shops, compare prices and alter merchandise sitting at home or their PC. For increasing the use of e-commerce in developing countries the B2B e-commerce is implemented for improving access to global market for firms in developing countries. For a developing country advancement in the field of e-commerce essential. The research strategy shows the important of the E-Commerce in developing countries for business applications.

Keywords: Technology, Electronic Market, Electronic Data Interchange, Internet Commerce.

Introduction:

E-Commerce is all about sale and purchase of goods or services by electronic in over the internet there are two type of commerce i.e. physical commerce and electronic commerce. In physical and traditional commerce, transaction take place between human and virtual Store E-Commerce use the information and communication technology (ICT) in all aspects of businesses E-Commerce refers to the prepare less exchange of business information using EDI,E-mail, E-bulleting bord , E-Fund transfer, www and other network base technologies.

Research Methodology:

This paper is conceptual in nature. Data is used. Researcher referred books, journals and website

Scope of E-commerce:

1. Electronic market
 - i) The principal function of an electronic market is a such for the required product for service.
2. Electronic data interchange:
3. EDI provides for efficient transaction of current trade exchange between commercial organization
4. Internet commerce:

i) The internet can be use for advertising goods and services internet commerce's is application for both business to business and business to consumer

Advantages of E-commerce:

1. Distance does not matter in carry out the tread.
2. You can reach the world any time you want.
3. Online bricks and model tools, online tool can work 24 hour and a day 7 days of week and 365 days a year around the clock.
4. More flexibility for adding or removing product for the in catalogue's.
5. Error reduction.
6. Wider choice and no vestiges of time just buy switching the computer they can select one of the thousands of online stores.
7. Customer can find products from all over the world.
8. Buying and selling of product / items for many place using computer in internet connection is available.
9. Availability of different service such as financial service, legal, medical service etc.
10. Large variety of goods accessible easily without spending time and money .

Disadvantages of E-commerce:

1. In ability to touch and feel merchandise since the selling is online.
2. People do not socialize much because everything is done on a computer at home.
3. Online store do not exit for very long.
4. Computer system will never be hundred present sheaf.
5. The average internet user is usually young highly educated person use this facility
6. Payment by credit card requirement faith in the system security
7. Measure problem in security of the transaction on internet
8. E-commerce will be the personalize transaction

Opportunities in e-commerce:

As IT industry moves towards the creation of an open electronic market. Having a successful E-commerce website can be major factor for the business owner. In E-commerce customer interest & need going process of improving the challenges are:

- **Timeliness:** Your website is accessible round the clock. E-mail queries can be handle more expeditiously and complete than is often possible by mail or phone.
- **Reduced marketing costs:** Online catalogues are cheaper to produce and maintain than paper catalogues.
- **Better targeting:** Internet communities are self-selecting. People with particular interests tend to visit particular place in cyberspace.
- **Greater marketing reach** distance is no object sending information or exchanging message cost virtually the same as someone locally. You do not need to pay expensive courier bills.

- Reducing communication cost: in electronic networking in cost virtually the same to send a message to 100 people as to one.

Challenges of e-commerce:

- bandwidth: There is concern that as usage of the internet grows exponentially, that there will be insufficient bandwidth and it will grind to halt.
- Authentication: When order are placed over a network the buyer needs reassurance that it was an authorized transaction
- Security: Both parties want assurance that their confidential transaction details have not been intercepted.
- Legislation harmonization: Under which jurisdiction does a transaction take place the location of buyer and seller or server.
- Payment: How can someone set up simple, reliable and risk-free mechanism for payment, multiple currencies and without safety Bank charges?

Conclusion:

The customer moves through the internet to merchant's website. From there he decides that he wants to purchase something so he is moved to the online transaction server, where all of the information he gives is encrypted. Once he has placed his order, the information moves through a private gateway to a processing network, where the issuing and acquiring banks complete or daily transaction. This generally take place in no more than 5-7 seconds....

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HISTORICAL OVERVIEW OF FEMALE ENTREPRENEURSHIP IN INDIA

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Introduction:

The history of female entrepreneurship in India is a testament to the resilience and ingenuity of Indian women. From the days of pre-independence India, women have played a pivotal role in various sectors, although often overshadowed by their male counterparts. Traditionally, women's contributions were largely confined to family-run businesses, where their roles were crucial but seldom recognized. However, the scenario began to change in the post-independence era with the advent of education and increased socio-economic awareness. [1, 2]

During the 1960s and 1970s, efforts to empower women through literacy and vocational training began to surface, laying the groundwork for future female entrepreneurs. The 1980s saw a more pronounced shift as the Indian economy started liberalizing. The integration of women into mainstream business activities received a significant boost with policies encouraging female literacy and skill development. Women began to break the shackles of traditional roles, entering diverse fields such as textiles, food processing, and small-scale manufacturing. [3, 2, 4]

The technological boom of the 1990s and early 2000s witnessed another wave of female entrepreneurship. Women seized opportunities in IT and other emerging sectors, further propelled by government schemes aimed at supporting women entrepreneurs. Today, female entrepreneurs in India are at the forefront of innovation, dispelling stereotypes and contributing significantly to the country's economic growth, spanning from grassroots levels to high-tech industries. [5, 6, 7]

Their journey has been marked by perseverance and a transformative impact, shaping a more inclusive economic landscape. [0]

Key Sectors Dominated by Female Entrepreneurs

Female entrepreneurs in India have made significant inroads across various sectors, showcasing their impact and leadership in diverse fields. One notable area is the handicrafts industry, where women have harnessed traditional skills handed down through generations to create thriving businesses. These enterprises not only preserve cultural heritage but also provide employment in rural and semi-urban areas, empowering local communities. In the technology and IT services sector, women have broken stereotypes, leading startups in software development, digital marketing, and tech consultancy. [8, 9, 3, 10]

These ventures often focus on innovative solutions, driving digital transformation and contributing to India's reputation as a global tech hub. [11]

The education sector has also seen a substantial influence of female entrepreneurs. Women-led initiatives in early childhood education, online tutoring, and specialized coaching centers have played a crucial role in bridging educational gaps. Health and wellness is another sector where female entrepreneurs have excelled, offering services such as fitness centers, holistic health practices, mental health counseling, and organic skincare brands. Their efforts are pivotal in promoting a healthier lifestyle among the urban and semi-urban populations. [12, 13, 14]

Fashion and textiles, too, have witnessed a surge in female-led brands, emphasizing sustainable and ethical practices. These businesses highlight creativity and innovation while catering to the growing demand for eco-friendly products. Overall, the diverse contributions of female entrepreneurs across these key sectors reflect their vital role in driving India's economic and social progress. [13, 15, 16]

Government Initiatives and Policies Supporting Women in Business

The Indian government has implemented various initiatives and policies to support female entrepreneurs and empower women in business. One significant measure is the establishment of the Bharatiya Mahila Bank, which aims to cater specifically to the financial needs of women entrepreneurs, providing loans and financial services to facilitate easy access to capital. Additionally, the Ministry of Micro, Small, and Medium Enterprises (MSME) has launched the 'Trade Related Entrepreneurship Assistance and Development' (TREAD) scheme, which offers grants up to 30% of the total project cost to Non-Governmental Organizations for promoting entrepreneurship among women through training and counseling activities. [17, 18, 19]

Furthermore, the 'Mudra Yojana' under the Pradhan Mantri Mudra Yojana (PMMY) extends collateral-free loans to small and medium enterprises, with a special emphasis on ensuring women have access to the necessary financial resources. The Mahila e-Haat initiative, launched by the Ministry of Women and Child Development, provides an online marketing platform to support women entrepreneurs, enabling them to directly sell their products to customers across the country, thus enhancing their market reach. [20, 21]

Additionally, Start-Up India focuses on encouraging innovative solutions and fostering entrepreneurship among women by providing tax benefits, easier registration processes, and access to funds through designated venture capital firms. These inclusive policies are instrumental in creating an ecosystem where women can contribute significantly to the economy by realizing their entrepreneurial potential and achieving economic independence. With increasing awareness and support from these government initiatives, female entrepreneurs in India are positioned to drive substantial economic growth and social change. [22, 23, 24]

Prominent Female Entrepreneurs and Their Success Stories

Prominent female entrepreneurs in India have made significant strides across various industries, contributing not only to economic development but also inspiring countless others through their success stories. One of the most celebrated figures is Kiran Mazumdar-Shaw, the

founder of Biocon, a leading biopharmaceutical company. Despite initial challenges in securing funding and technical expertise, her perseverance turned Biocon into a global player in biotechnology. [25, 26, 27]

Another exemplary figure is Vandana Luthra, who founded VLCC Health Care Ltd. Starting as a small beauty and wellness center, her business has grown into an international brand, offering a wide range of wellness and beauty services. [28, 29]

Falguni Nayar, who founded Nykaa, an e-commerce platform for beauty and wellness products, is another remarkable entrepreneur. Her venture has not only transformed how Indian consumers shop for beauty products but also became one of the few profitable start-ups in India, culminating in a highly successful IPO. Shahnaz Husain, a pioneer in herbal beauty treatments, has built a global brand synonymous with Ayurvedic beauty care, transforming traditional Indian ingredients into high-end beauty solutions. [30, 31, 28]

Women like Richa Kar, founder of Zivame, an online lingerie store, have revolutionized traditionally opaque market segments, making products more accessible to Indian women. These success stories highlight the resilience, creativity, and business acumen of Indian female entrepreneurs, thereby setting new benchmarks for innovation and leadership in various sectors. [32, 33]

Challenges Faced by Female Entrepreneurs in India

Female entrepreneurs in India encounter a myriad of challenges that hinder their journey towards successful business ventures. One of the primary obstacles is societal norms and cultural expectations, which often dictate women's roles within the family and community, limiting their time and energy to invest in entrepreneurial activities. The deeply ingrained patriarchal mindset can lead to a lack of support from family members, restricting women's ability to make independent decisions regarding their businesses. [34, 35, 2]

Another significant challenge is access to finance. Many female entrepreneurs struggle to secure funding due to a lack of collateral and risk perception from financial institutions. The gender biases within the banking sector can result in lower approval rates for loans or more stringent terms for women compared to their male counterparts. [36, 34, 37]

Additionally, women often lack access to education and training that are crucial for running a successful business. Limited opportunities for formal business education, mentorship, and networking can leave female entrepreneurs ill-equipped to manage and scale their enterprises effectively. Balancing work and personal life also remains a formidable task, as women often have to juggle household responsibilities alongside their business endeavors. Safety concerns, particularly in traveling and conducting business in certain areas, further complicate their entrepreneurial activities. [23, 38, 35, 10]

Lastly, policy and regulatory environments may not always be conducive or designed to support the unique challenges faced by female entrepreneurs, necessitating targeted interventions and more inclusive policies. [4]

The Future Landscape of Female Entrepreneurship in India

The future landscape of female entrepreneurship in India appears promising, driven by a confluence of progressive policies, evolving societal attitudes, and technological advancements. Women are gradually breaking traditional barriers, embracing entrepreneurship, and significantly impacting various sectors such as technology, retail, healthcare, and education. Government initiatives like Stand-Up India, which focuses on providing financial assistance to women entrepreneurs, and the MUDRA scheme, aiming to support micro and small businesses, are setting the stage for a more dynamic female entrepreneurial ecosystem. [32, 13, 14]

Additionally, increased access to digital platforms and online marketplaces is enabling women from diverse backgrounds to launch and scale their ventures with relatively lower overhead costs. [24]

Educational institutions and private organizations are also contributing to this shift by offering specialized training programs, mentorship, and networking opportunities tailored to the needs of aspiring women entrepreneurs. These concerted efforts are fostering a culture of innovation and empowerment among women. As India's economy continues to grow and diversify, the demand for new and unique business solutions will rise, creating more opportunities for women to step in and fill those gaps. [39, 40, 41]

Moreover, social media and the rise of influencer culture have provided women with new avenues to market their products and services and build personal brands. In rural areas, self-help groups and community-driven initiatives are empowering women with the skills and confidence needed to embark on entrepreneurial journeys. The convergence of these factors suggests that female entrepreneurs in India will not only increase in number but will also play a pivotal role in shaping the country's economic future. [42, 43, 37]

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IMPACT OF ACCOUNTING SOFTWARE ON BUSINESS PRODUCTIVITY

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Abstract:

Accounting is the foundation of any business structure which reflects the financial and economical growth and development. It has a long journey of measuring productivity of business. The traditional journey of accounting changes its faces in modern accounting system due to the technology. Now a days there are various types of software are available to do accounting efficiently in time. The Accounting Software Market size is estimated at USD 19.74 billion in 2024, and is expected to reach USD 30.66 billion by 2029, growing at a CAGR of 9.20% during the forecast period (2024-2029). It affected the business financial performance and productivity significantly. This paper is purely descriptive in nature and based on secondary information. This study reveals how the accounting software are playing the vital role in the development of productivity of business.

Keywords: Accounting Software, Growth, Business Productivity

I. Historical Background of Indian Software Industry

The Indian software industry has a fascinating historical background which is marked by significant milestones and speedy growth and development.

Early Beginnings (1960s-1970s):

The beginning of the Indian IT industry was set up in the decade of 1960s. The Indian government recognized the potential of technology in the development of economy and took initiative by introducing innovative policies for business. In 1967, Tata Consultancy Services (TCS) came into existence in Mumbai. The first software export zone, SEEPZ (Santacruz Electronics Export Processing Zone), was established in Mumbai in 1973, serving as a precursor to modern IT parks.

Growth Phase (1980s-1990s):

In this decade various IT companies established with the aim to provide different software services towards local and global market. On the other hand, Infosys and Wipro IT companies initiated and rendered software services to the foreign countries and their clients. In the period of LPG (1990), Indian government opened the doors to the foreign countries to attract the foreign investment to develop entrepreneurship. In the late 1990s the IT companies get flourished in the way of development.

Growth and Expansion (2000s-Present):

This is the period of growth and development of the Indian software industry. The Companies took the initiative to provide IT consultancy services, system development, BPO and

KPO along with software development. As a result, the IT industries get prospered and generated a greater number of employments. In the financial year 2018-19, the IT industries generated US\$177 billion in revenue and more than US\$135 billion in exports. Meanwhile, the government has initiated with the Scheme of Start up and digitisation for the economic development. Currently Oracle (NetSuite), Sage Group Plc (The U.S.), Zeta Software LLC, Microsoft Corporation, Epicor Software Corporation, Intuit Inc, Infor, Inc, Acumatica Inc. of U.S, Xero Ltd. (New Zealand) and SAP SE (Germany) are the key software companies are playing a vital role in the market. The cloud based accounting is more demanded by the companies for efficient accounting system.

II. Objectives of the study:

The following are the key objectives of this research study.

1. To understand the historical background and development in accounting.
2. To understand role of different accounting software.
3. To study impact of accounting software on business data and productivity.
4. To study impact of accounting software on financial performance of business.

III. Research Methodology:

This research study is descriptive in nature and based on secondary data. The data collected by the researcher from the reports of the companies, websites etc.

IV. Accounting Software and Future Prospects:

Recently, there is tremendous development in the Indian software industry due to the innovative global trends with advancements in cloud computing, artificial intelligence, and blockchain technology. It is providing now various services in various sectors. Some of the accounting software which are playing important role in the development of business. India offers a variety of accounting software solutions tailored to different business needs. The following are some of the software which provides valuable analysis of accounting data to reflect the financial position of the business.

1. **Zoho Books:** this software has smart automation features to fulfil the GST compliance. Zoho Books is ideal for businesses as it provides comprehensive financial management.
2. **Tally Prime:** today it is the best software in the hands of business and training institutes. It is easy to use for business accounting. Tally Prime is widely used by small and medium-sized enterprises.
3. **Sage Intacct:** this software is the best for scalability and offers healthy financial management capabilities suitable for growing businesses.
4. **Xero:** it is a cloud-based accounting software which has an advanced integration feature, and easy to use in business.
5. **Vyapar:** it is very useful to small businesses which offers essential accounting features at an affordable price.

6. **Quick Books Online:** this software is mainly used for small and medium businesses. It is user friendly having comprehensive features to carry out various accounting transactions of the business.

V. Analysis and Interpretation:

Accounting software plays a crucial role in the development and growth of businesses in India. On the other hand, it has impact on business data and productivity.

Table No.1 Role of Accounting Software in the Development of Indian Business

Role of Accounting software	Business Development
Efficiency and Accuracy	automates many financial processes reducing the risk of human error accurate financial records growth and strategic planning
Regulatory Compliance	Tax laws and Regulations GST Compliances
Financial Insights	financial data and analytics cash flow, profitability, and financial health, detailed report
Cost Savings	automating routine tasks reduces the extensive manual labour beneficial for small and medium-sized enterprises (SMEs)
Scalability	Cloud-based accounting software offers scalability
Greater Security	protect sensitive financial data maintaining trust with clients and stakeholders.
Integration with Other Systems	integrates with inventory management, payroll, and customer relationship management (CRM).
Remote Access	Cloud-based solutions. to financial data; work-from-home

From the above table no 1 it reveals that the accounting software plays an important role in the development of efficiency and accuracy in maintaining financial data and records, provides financial analytical tools, regular tax and GST compliances and returns. Further it helps in reduction of cost and provides greater security in case of financial data. Due to cloud-based solution, the companies are getting easily access in remote areas also, meanwhile it helps the cost-effective solution as work from home. The accounting software provides such benefits in the development of the business as well as productivity of the business.

Table 2: Impact on Business Data and Business Productivity:

Impact on Business Data	Impact on Business Productivity
Improved Data Analytics	Automation of Manual Tasks Faster Financial Reporting
Improved Data Management	Simplified Expense Tracking Improved Inventory Management
Cybersecurity	Enhanced Tax Management Increased Collaboration Cost-Effectiveness

From the above table no 2 it reveals that there is an impact on business data and productivity by using accounting software in the companies. Most of the companies have improved their data analytics, data management and get cyber security for the financial data. On the other hand, due to automation of manual task, the companies are getting readily financial reports, simplifying the expenses tracks, improving inventory management and tax management, reduction in the cost etc. as a result the business productivity of the business gets improved.

Table 3: Accounting Software and Financial Performance

Improving Financial Management:	Increasing Efficiency:	Reducing Costs:	Enhancing Decision-Making:
1.Exact financial reporting 2. Present financial insights 3. Automated accounting processes 4.Improved budgeting and forecasting 5. Better cash flow management	1. Efficient financial operations 2. Reduced manual errors 3.Automated reconciliations 4. Faster financial close 5. Simplified tax compliance	1. minimised labour costs, and accounting errors, overhead expenses 3 Improved accounts payable and receivable management 5. Optimized financial resource allocation	1.Real-time financial data 2.Data-driven insights 3.Improved forecasting, budgeting and financial analysis 5. Better strategic decision-making

Key Performance Indicators (KPIs):	Accounting Software Features:	Benefits of Cloud-Based Accounting Software:	Best Practices:
1. Return on Investment (ROI)	1. General Ledger	1. Scalability	1. Review financial reports
2. Return on Equity (ROE)	2. Accounts Payable and Receivable	2. Flexibility	2. Set realistic budgets
3. Net Profit Margin	3. Inventory Management	3. Accessibility	3. Monitor cash flow
4. Current Ratio	4. Payroll Processing	4. Automatic updates	4. Optimize accounts payable and receivable
5. Debt-to-Equity Ratio	5. Budgeting and Forecasting	5. Enhanced security	5. Analyze financial performance regularly
6. Accounts Receivable Turnover	6. Financial Reporting and Analysis	6. Collaboration tools	6. Adjust strategies
7. Accounts Payable Turnover	7. Tax Management	7. Real-time data syncing	7. Stay compliant with regulations
8. Cash Conversion Cycle	8. Compliance Management	8. Cost-effective	8. trained staff

Accounting software provides various opportunities to the business by increasing the financial performance of the business. The above table no 3 shows various key financial performance indicators to increase the productivity of business.

Conclusion:

Today most of the companies are using the accounting software services to provide better services to the clients. The accounting software provides readily data and information to the management for making business financial or economic decisions. It also helps to increase the productivity of the business and maintain cost effectively.

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PERFORMANCE OF NON-LIFE INSURANCE SECTOR IN INDIA

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Introduction:

Insurance is an arrangement of redistribution of cost of unexpected losses. In Insurance there is collection of a small premium payment from all exposed and distributed to those suffering loss, It is a contract between two parties whereby one party agrees to compensate another party for losses. India's insurance market is one of the fastestgrowing market in the world. With a premium volume of USD 131 billion in 2022, India ranked 10th largest insurance market in the world. According to IRDA India will emerge as a sixth largest insurance market in the world by the year 2032.

India's Insurance Sector is divided into Life insurance sector and Non-life sector. IRDAI governs both life insurance and non-life insurance also. Utmost Good faith, Insurable interest, Proximate cause, Indemnity, Subrogation, Contribution are the pillars of insurance. In India there are 57 insurance companies, out of which 24 companies are working in life insurance sector and total 33 companies are working in in non-life sector.

Objectives of the study:

1. To study insurance penetration and density in India.
2. To know premium underwritten in non-life insurance sector in India.
3. To study segment-wise premium underwritten within India.
4. To know government initiatives to boost non-life insurance sector of India.

Research Methodology:

Present study is based on the secondary data from various books, journal and reports of IRDIA and Swiss Re Sigma issues. For the present study data of only five years i.e. from 2018-19 to 2022-23 is compiled.

Data Analysis and Interpretation:

Insurance Penetration and Density

Table 1: Insurance Penetration and Density in India

Year	Penetration (%)			Density (USD)		
	Life	Non-life	Total	Life	Non-life	Total
2001-02	2.15	0.56	2.71	9.1	2.4	11.5
2018-19	2.74	0.97	3.70	54	19	74
2019-20	2.82	0.94	3.76	58	19	78
2020-21	3.20	1.00	4.20	59	19	78
2021-22	3.20	1.00	4.20	69	22	91
2022-23	3.00	1.00	4.00	70	22	91

Source: Swiss Re Sigma various issues

Insurance penetration and insurance density are the two indicators of level of development of Insurance sector in a country. Insurance penetration is nothing but penetration of insurance premium to GDP and Insurance density is a ratio of insurance premium to population. In other words insurance density is per capita premium.

From the above table we can observe, Insurance penetration of non-life insurance sector remained at 1 per cent in 2021-22 and 2022-23. In two decades, insurance sector has reported increase in insurance penetration from 0.56 per cent in 2001-02 to 1.0 per cent in 22-23.

In the case of insurance density, it remained at USD 22\$ in 2021-22 and 22-23. So the density of non-life insurance remained stable in 21-22 and 22-23. There is consistent increase in insurance density from 2001-02 to 2022-23. In 2001-02 non-life insurance sector has reported USD 2.4 and gone upto USD 22 in 2022-23.

According to Swiss Re Sigma World Insurance Report in 2022-23, global insurance penetration for non-life segment was 4 per cent and density was USD 499 billion. India lags far behind in case of insurance penetration and density as compared to USA, South Korea, Switzerland, Netherlands and Australia.

Table 2: Gross Direct Premium underwritten by Non-life Insurers within India
(Rs. in crores)

Sr. No.	Financial Year	Public Sector Insurers	Private Sector Insurers	Standalone Health insurers	Specialized Insurers	Total
1.	2022-23	82891 (10.47)	131942 (20.22)	26244 (25.77)	15817 (5.12)	256894 (16.40%)
2.	2021-22	75033 (4.44)	109753 (11.99)	20867 (32.45)	15047 (14.73)	220700 (11.06)
3.	2020-21	71844 (-1.94)	98001 (8.00)	15755 (32.45)	13115 (25.66)	198715 (5.19)
4.	2019-20	73263 (6.71%)	90744 (11.63%)	14473 (27.47)	10437 (18.19)	188917 (11.49)
5.	2018-19	68659	81287	11354	8148	169448

Source: IRDAI various issues

(Figures in bracket indicates growth in per cent over previous year.)

In 2022-23 non-life segment of insurance sector recorded a premium income of Rs. 256894 crore as against Rs. 220700 crore in 2021-22 and registered growth of 16.40% over previous year.

The general insurance industry underwrote total direct premium of Rs. 220700 crore in India in 2021-22 and registered a growth of 11.06 per cent from 2020-21.

Non-life insurance industry has recorded a premium of Rs. 198715 crores from India in 2020-21 and have registered 5.19 per cent growth rate over the previous year (2019-20).

It can be seen from the above table that the per centage of premium in the case of private insurers is more than that of private sector insurers.

Table 3: Segment-wise premium underwritten within India (Rs. in Crore)

Year Segment	18-19	19-20	20-21	21-22	22-23
Fire	11667.64 (6.89)	15728.70 (8.33)	20112.89 (10.12)	21551.03 (10)	23936.12 (9)
Marine	3238.14 (1.91)	3532.42 (1.87)	3488.09 (1.76)	4167.61 (2)	5058.66 (2)
Motor	64522.35 (38.08)	68951.07 (36.50)	67792.19 (34.12)	70433.48 (32)	81280.04 (32)
Health	50833.55 (30.00)	56865.13 (30.10)	63752.97 (32.08)	80502.27 (36)	97663.50 (38)
Others	39186.78 (23.13)	43839.31 (23.21)	43568.58 (21.92)	44045.82 (20)	48955.94 (19)
Total	169448.46	188916.62	198714.72	220700.21	256894.27

Source: IRDAI various reports

From the above table it is clear that motor insurance was the largest segment upto 19-20 but after pandemic health insurance became largest sub sector in non-life sector, followed by motor insurance. COVID pandemic has created awareness and increased demand for the health insurance.

Opportunities for Insurance Sector

1. Artificial intelligence and Robotic process Automation will help insurance sector to use newer data channels, better data processing capabilities and advancements.
2. In 2020, 68 percent Indian population was young and 55 per cent of its population was working population i.e. in the age group of 20-59 years. So more than 50% population is insurable.
3. There is increase in middle income and high middle income households in India. This will increase demand for insurance and cause growth of Indian insurance sector.
4. There is preference for digital modes for insurance needs, Customers are comfortable for online mode of general insurance and health insurance. Agents are contacting customers on video calling. Insurance sector is transforming at a rapid speed.
5. Currently there are more than 110 InsurTech Start ups providing a major boost to insurance industry in India. These start ups are helping to increase the insurance penetration in India.

Government Policy Support to Boost Insurance Sector

1. Government initiative for crop insurance, Pradhan Mantri Fasal Bima Yojana has led to significant growth in the premium for crop insurance.
2. Ayushman Bharat (Pradhan Mantri Jan Arogya Yojana) is the largest health assurance scheme in the world. This scheme is funded by Government of India and aims at providing Rs. 5 lakh per family per year for secondary and tertiary care hospitalization.
3. Government of India and World Bank signed a project agreement of USD 40million for advancement of qualities of health services in Meghalaya, including state's health insurance program.
4. To allow state run private general insurance companies a bill named General Insurance Business (Nationalization) Amendment Bill was passed in parliament in August 2021.

Conclusion:

General Insurance business was nationalized in 1972. After 1972 the sector grew gradually with many new developments. In 2000, there was introduction of new private sector companies in this sector. Now, both public and private sector non-life insurers along with standalone health insurers and specialized insurers are contributing a lot for increasing insurance penetration and density in India. After COVID-19 the awareness about health insurance has increased and health insurance became the largest segment in non-life insurance sector. Growing middle class, large numbers of youth in the population, government initiatives for boosting the sector, increasing awareness among people about need of insurance are the opportunities for the growth of non-life insurance segment.

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ROLE OF AGRICULTURE IN THE INDIAN ECONOMY

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Abstract:

This paper delves into the profound socio-economic impact of Indian agriculture on the nation's society throughout its historical trajectory. Tracing its roots from the Neolithic era to the present, the narrative explores how agriculture, the protagonist of this story, shaped the cultural, economic, and political landscape of India. Examining pivotal periods such as the Vedic era, British colonial rule, and post-independence, the study elucidates how agriculture contributed to the creation of civilization, festivals, class divisions, and even nationalist movements. In the contemporary context, it addresses issues like reverse migration, women's empowerment in agriculture, and the role of agriculture in promoting mental peace. The paper concludes by asserting that agriculture is not merely an economic activity but a cultural cornerstone that mirrors and influences the essence of Indian society.

Keywords: Agriculture, Socio-Economic Impact, Society, India, Post-Colonial Effect.

Introduction:

India has been a country revolving around the paradigms of agriculture from the genesis of mankind. Starting from the great Indus Valley civilization to the present leader of agriculture export and import of the world. The story of Indian agriculture and its impact on Indian society is no less than a tale dwelling in the past, creeping into the present, and moving towards the future. Thus, it is suitable to tell the impact of Indian agriculture on Indian society in an Indian storytelling technique like a mixed blend of Purana-Pravachana and Kathakalak she Here in our story, our protagonist is agriculture, a commoner who first came to India in the Neolithic rain 9000 BC. In the Indus Valley civilization of North west India. But this story is not about our agriculture per se but the impact which he left along with the foot prints of time and how it shaped India as we know it today. The long tedious journey of agriculture's impact starts from Indus Valley Civilization to the Vedic period then to the modern earthen the colonial British era and finally the independent era advancing its impact to the entire world. The story has few instances of admiration and few blot so fine but that is what makes it a perfect journey of mixed emotion. The Indian Economy holds the sixth position in the world's top economies. The majority of the country's population depends on agriculture for their livelihood. The agriculture sector contributes roughly 14% of the country's total GDP. Although the agriculture sector plays a crucial role in the Indian Economy, there is a constant drop in this sector while the service sector is comparatively improving.

Agriculture Sector in Indian Economy:

The Indian Economy is an Agro-Economy; the difficulty with such an agro economy is that the agriculture sector is highly dependent on the cycle of production, distribution, and consumption. Another problem with the Agro-economy is productivity. Currently, Indian

Farmers produce 2.4 tonnes of rice per hectare of land, far behind its actual potential. On the other hand, China and Brazil produce 4.7 and 3.6 tons of rice per hectare. Despite so many disadvantages of the agriculture sector, it is still the most crucial sector for the Indian Economy.

Importance of Agriculture in the Indian Economy:

Almost half of the population of India indulged in agriculture. The agriculture sector holds an important place in the economy. A few of the important points are:

- Agriculture provides employment opportunities to rural agricultural and non-agricultural labourers.
- It plays a significant role in international trade and import and export activities.

Role of Agriculture in the Indian Economy-:

The role of the agricultural sector in the Indian Economy is:

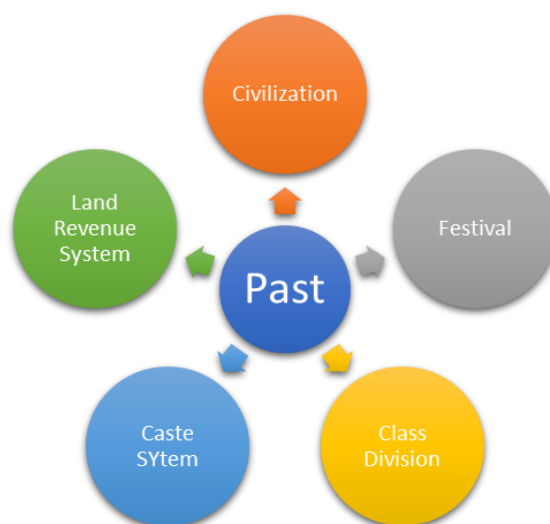
- 1. Contribution in GDP:** Since the time of Independence, the agriculture sector has been the major contributor to the country's GDP. In the financial year 1950-1951, agriculture and other related activities had a share of 59% of the country's total GDP in that financial year. Although there is a constant drop in the agriculture sector, it is still one of the most crucial sectors in the Indian Economy. On the other hand, in developed countries such as the UK and USA, the agriculture sector contributes only about 3% of the country's total GDP.
- 2. Largest Employee Sector:** In India, the agriculture sector has more than half of the total population of the country engaged, which makes it the sector with the most number of employees in the country. Comparing it with the developed nations, India has about 54.6% of the total population in the agriculture sector engaged, while in developed nations such as the UK, USA, France, and Australia, only 2%-6% of its total population is engaged in the agriculture sector.
- 3. Source of Food:** India is the second-most populous country in the world. And to feed such a huge population, there is always a constant need for a supply of food. Therefore, there is a need for agriculture and a need for less dependency on the agriculture sector for the Economy.
- 4. Relation: between Agricultural and Industrial sector:** For the continuous manufacturing of products, there is a constant need for raw materials, and to fulfil this need, most of the industries in the country collect this raw material directly from the agricultural fields. In India, around half of the income generated in the industrial sector comes from agricultural-based industries. Therefore, in India, the industrial sector is highly dependent on the agricultural sector.
- 5. Commercial Significance:** Indian Agriculture is important for the industrial sector and trading purposes both internally and externally. Agro-products such as tea, coffee, sugar, cashew nuts, spices, etc., which are edible and textile products such as jute, cotton, and others contribute 50% and 20% respectively to the total export of the total country. These add up to around 70% of the country's total export and help the country in earning foreign exchange.

6. **Contribution to the Government's Revenue:** Agriculture is the most significant source of income for the central and state governments. The government of the country has substantial revenue from rising land revenue. Also, the movement of agricultural goods helps generate revenue for the Indian railways, which helps the government in revenue generation.
7. **Economic Planning and Agriculture:** India's planning prospects are also heavily reliant on the agriculture sector. A good harvest always offers momentum to the country's projected economic growth by improving the business climate for the transportation system, manufacturing sectors, internal commerce, and so on.

A successful harvest also means that the government will have enough money to cover its budgeted expenditures. Similarly, a bad harvest causes a total depression in the country's business, which eventually leads to a collapse of economic planning. Thus, in a country like India, the agricultural sector plays a critical role, and the Indian economy's prosperity is still heavily reliant on it. As a result of the above study, it is clear that agricultural growth is a necessary precondition for sectorial diversity and economic development.

Past Role of Agriculture in India

The past agriculture's impact on Indian society ranges from the Vedic period, Maha Janapadas period (1500BCE–200CE), Modern Era(1200–1757CE), Colonial British Era (1757–1947 CE), and Post-Independent India. Agriculture in India is more than a career; it is a culture and at radiation that everyone should participate in. Whether it's the rich culture in Vedas or nation's economic progress, agriculture is noteworthy. It has been significant since the Vedic period. Agriculture is our culture since the beginning of civilization and it's noteworthy that we have been able to sustain our legacy for so long.

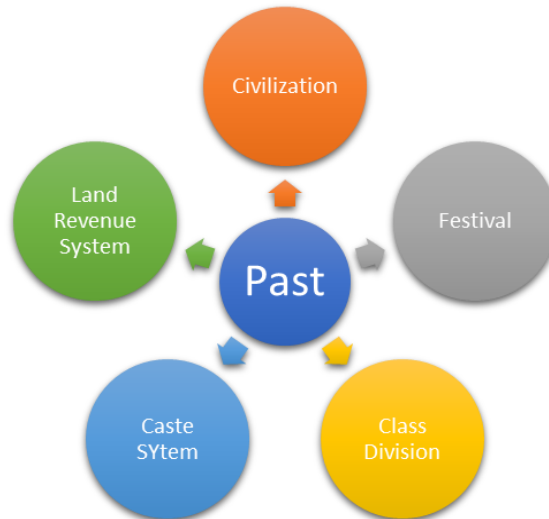


Cluster diagram of past impact of agriculture

Creator of Civilization:

Agriculture was the flag bearer for the establishment of civilization, kingdoms, military, and nationalism. Humans used to move from place to place in search of pastures. However, when these people began to practice agriculture, they began to settle down. This settled life led to

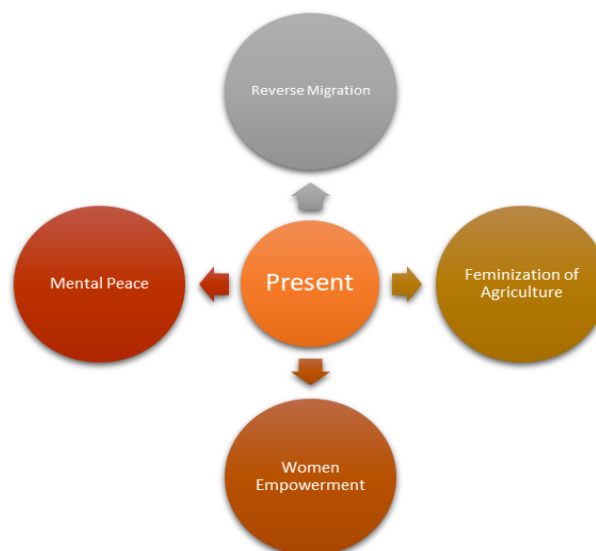
community development and the growth of towns that needed rules and regulations. Thus emerged a political organization. Several tribal or clan-based assemblies such as the Sabha, Samiti, Vidatha, and Gana are mentioned in the Vedas. They exercised deliberative, military, and religious functions. In course of time, the concept of Rashtra or nationalism emerged, and possession of territory became the new measure of power. Thus, agriculture is the great “Brahma [The Creator]” of civilization in India.



Cluster diagram of past impact of agriculture

Present Role of Agriculture in India:

Without a question, the agrarian environment tarsal ways was in flux. That area changes in our postmodern culture, posing new issues. Apart from the original and conventional job, these issues are related to a variety of activities that might take place inside an agricultural region. But surprisingly modern agriculture has gotten rid of various age-old. Misogynistic practices

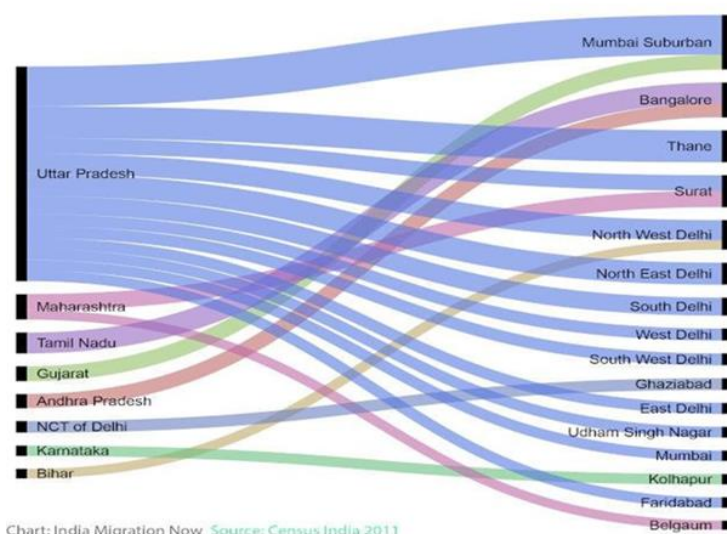


Cluster diagram of present impact of agriculture.

Reverse Migration:

Reverse Migrations the process of in tern migrant returning othe irplace of origin from the destination state. This phenomenon was a tit speak during the covid-19 lockdown but has been uprising since the 2000s. The chaotic and stressful life of the city has led many individuals to go back to their village and practice agriculture. According to recent data the Kharif crop sowing across India in the year, 2020, is about 21% more than last year, 2019. This strange phenomenon of going back to our roots during theera of globalization and westernization was only possible due to agriculture.

Top 20 Interstate Migration Corridors In India (2011)



Women Empowerment and Feminization of Agriculture

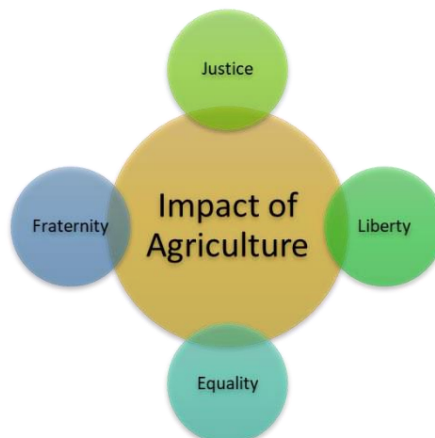
The worsening agrarian crisis has prompted rural males to look for alternative sources of income and to leave rural regions in pursuit of jobs. As women's responsibilities in agricultures heftier action women's labor market activity and pursuit of their own goals, then olio no who qualifies as a "farmer" and what defines a "farming livelihood" is being recast. The dynamic of rural restructuring in contemporary India is centred on changes in the gendered mix of agricultural employ men and decision-making. Increasing participation among Indian women India migration status. In agriculture has not only led to women's empowerment but also their right inland ownership and representation in village panchayat.

Mental Peace:

The satisfaction of eating your home-grown vegetables is beyond explanation. This not only leads to a healthier alternative for vegetables but has been scientifically provento enhance our mental health. Whether it's because of rising prices or the dangers of eating pesticide-laced produce, city dwellers are increasingly turning to apartment gardening, and the resulting kitchen gardens are sprouting not just peace of mind but also e-businesses. "The kitchen garden concept is gaining popularity these day s, owing to a lack of organically produced veggies in our pots and pans.

The golden words of our constitution Justice, Liberty, equality, and fraternity are nothing but a tale of agriculture's contribution to our country. Agriculture liberalized the bonded labour

tradition in the pre-independence era and gave justice atoll the poor peasants by nullify in the zamindari system. Agriculture is and always be the flag bearer of harmony and fraternity in modernIndia.Agricultureisnotasourceofimpactonoursocietybutamirroroftrueessence reflecting our deeds and correcting our every mistake. The Indian economy is an agro-economy and depends highly on the agricultural sector. Despite just supporting the Indian Economy, the agricultural sector also supports the industrial sector and international trade in imports and exports. Although the contribution of the Agricultural Sector to the Indian Economy is reducing, it is the sector with the most number of people working in it around the country.



Cluster diagram of impact of agriculture

Conclusion:

Agriculture is often regarded as a source of income, a traditional heritage, and a uniqueness of the Indian subcontinent but I believe agriculture is a true epitome of Indian culture and society. In the time of globalisation, it so often mistake to believe that modernization demands only industrial and military power. India is country surrounded by nations with sinister motives and with the toppling-off of government in Sri Lanka (were implementation of Facebook, more and more groups are forming to keep members motivated." Unplanned organic farming was main reason) it's important that we take right steps towards liberalising our nation's economy.

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THE RISE OF BRICS CURRENCY: IMPLICATIONS FOR THE US DOLLAR AND GLOBALECONOMY

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Abstract:

The BRICS nations' proposal to create a new reserve currency has sparked intense debate about its potential impact on the US dollar and global economy. This paper examines the implications of a BRICS currency on the US dollar's dominance, global trade, and economic stability.

Introduction:

The BRICS nations (Brazil, Russia, India, China, and South Africa) have emerged as significant economic players, challenging the existing international financial system. Their proposal to create a new reserve currency aims to reduce dependence on the US dollar and promote economic integration.

Literature Review:

1. History of reserve currencies
2. BRICS economic growth and integration
3. Theoretical framework: currency competition and de-dollarization
4. Recent studies on BRICS currency implications

Methodology

1. Economic data analysis (GDP, trade, foreign exchange reserves)
2. Currency fluctuation analysis (USD, EUR, CNY, INR, BRL)
3. Expert opinions and policy statements
4. Regression analysis of currency correlations

Findings:

1. Potential decline in US dollar's value and influence
2. Increased competition in international trade and finance
3. De-dollarization trends in emerging markets
4. Economic instability risks for the US and global economy

Discussion:

1. Implications for US monetary policy and interest rates
2. Impact on global trade and commodity prices
3. Geopolitical implications for international relations
4. Potential benefits for BRICS nations

The BRICS nations, consisting of Brazil, Russia, India, China, and South Africa, are making significant progress in creating a new reserve currency to challenge the US dollar's dominance. This potential new currency, backed by a basket of the BRICS nations' respective currencies, aims to reduce dependence on the US dollar and promote economic integration among the member countries ¹.

Key Developments:

- **BRICS Blockchain-Based Payment System:** The BRICS nations are developing a blockchain-based payment system, known as the BRICS Bridge multisided payment platform, to connect member states' financial systems using payment gateways for settlements in central bank digital currencies ¹.
- **New International Monetary System:** Analysts predict that a new international monetary system, called Unit, may be unveiled as early as the BRICS summit in Kazan in October 2024 ².
- **Growing Support:** The proposed currency has gained support from the BRICS Business Council and is included in the planning for the upcoming BRICS summit ².

Implications:

- **De-Dollarization:** A new BRICS currency could lead to a decline in demand for the US dollar, potentially weakening its value and influence ¹.
- **Economic Integration:** The currency would promote economic integration among BRICS nations and possibly encourage other countries to form alliances to develop regional currencies ¹.
- **Competition for the US Dollar:** The BRICS currency could challenge the US dollar's dominance as the primary reserve currency, potentially altering the balance of power in global markets ¹.
- **The impact of a BRICS currency on investors depends on various factors, including their investment strategies, risk tolerance, and geographical diversification. Here's a balanced view:**

Positive aspects for investors:

1. **Diversification:** Investing in BRICS currencies and markets can provide diversification benefits, reducing dependence on US dollar-denominated assets.
2. **Growth potential:** BRICS nations offer attractive growth prospects due to their large, developing economies.
3. **Hedge against US dollar risk:** Investing in BRICS currencies can act as a hedge against potential US dollar depreciation.
4. **Increased access:** A BRICS currency may facilitate easier access to BRICS markets, promoting cross-border investments.

Challenges and risks for investors:

1. **Currency volatility:** The introduction of a new currency may lead to exchange rate fluctuations, affecting investment values.
2. **Economic instability:** Economic instability in BRICS nations could impact investment performance.
3. **Regulatory risks:** Changes in regulatory frameworks, capital controls, or taxation may affect investments.
4. **Liquidity risks:** Reduced liquidity in BRICS markets could make it difficult to exit investments.

Investor strategies:

1. Diversify across asset classes and geographies.
2. Monitor currency fluctuations and adjust investment allocations accordingly.
3. Focus on fundamentally strong companies with solid growth prospects.
4. Consider hedging strategies to mitigate currency risk.
5. Stay informed about regulatory changes and economic developments in BRICS nations.

Investor types:

1. **Conservative investors:** May prefer to wait and observe the currency's performance before investing.
2. **Moderate investors:** Can consider diversifying into BRICS markets and currencies.
3. **Aggressive investors:** May seek to capitalize on growth potential in BRICS nations.

Ultimately, the impact of a BRICS currency on investors depends on their individual circumstances, risk tolerance, and investment objectives. It's essential to consult with financial advisors and conduct thorough research before making investment decisions.

Investment Opportunities:

- **Diversify Currency Exposure:** Investors can consider investing in assets denominated in currencies other than the US dollar, such as bonds, mutual funds, or exchange-traded funds (ETFs) ¹.
- **Commodities:** Investing in commodities like gold and silver can provide a hedge against currency risk ¹.
- **BRICS Equity Markets:** Gaining exposure to BRICS equity markets through stocks and ETFs that track BRICS market indexes can be a viable investment strategy ¹. Keep in mind that the development of a BRICS currency is still in progress, and its impact on the global economy remains uncertain. However, staying informed about these developments can help investors prepare for potential opportunities and challenges.

Additional Sections:

Section 5: BRICS Currency Design

1. Currency basket composition

2. Exchange rate mechanism
3. Monetary policy framework

Additional Resources:

1. BRICS nations' central banks and financial authorities
2. International Monetary Fund (IMF) reports
3. World Bank research papers
4. Academic journals (e.g., Journal of International Money and Finance)

Grammar and Syntax Review:

The paper has been reviewed for clarity, coherence, and grammatical accuracy.

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MSE-CDP: A TECHNOLOGICAL INTERVENTION IN MSMEs FOR SUSTAINABLE GLOBAL COMPETITIVENESS

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Abstract:

This study examines the role of the Micro and Small Enterprises Cluster Development Program (MSE-CDP) in promoting technological interventions to enhance the global competitiveness of MSMEs. By analyzing selected MSME clusters, the research highlights the impact of technology on productivity and market expansion. The findings indicate significant improvements in efficiency and competitiveness among MSMEs utilizing MSE-CDP, though challenges like limited awareness and financial barriers remain. The study concludes by recommending enhanced training and financial support to optimize the benefits of technological adoption in the MSME sector.

Keywords: MSE-CDP, MSMEs, Technology, Competitiveness, Functional Management etc.

1. Introduction

The Micro and Small Enterprises Cluster Development Program (MSE-CDP) has emerged as a pivotal initiative aimed at enhancing the technological capabilities of MSMEs (Micro, Small, and Medium Enterprises) globally. With the world shifting towards technology-driven markets, MSMEs must adopt technological innovations to remain competitive on a global scale. This paper explores how MSE-CDP acts as a catalyst for technological intervention, thereby fostering sustainable global competitiveness for MSMEs. The Micro and Small Enterprises Cluster Development Program (MSE-CDP) is a vital initiative aimed at enhancing the competitiveness of MSMEs through collective development within industry clusters. These clusters enable MSMEs to share resources, improve access to modern technology, and address common challenges, fostering sustainable growth. In an increasingly globalized economy, technological intervention has become a key focus of MSE-CDP, equipping MSMEs with the tools needed to enhance productivity, improve quality, and meet international standards. By adopting advanced technologies, MSMEs can modernize operations, innovate, and position themselves for global competitiveness. This program not only boosts economic performance but also drives the sustainability and resilience of MSMEs in global markets, contributing to the broader national economy. This study explores how MSE-CDP's technological focus transforms MSMEs for sustainable global competitiveness.

2. Key Concept of the Research:

1. MSE-CDP (Micro and Small Enterprises Cluster Development Program): A government initiative aimed at promoting the growth and development of MSMEs by providing support for common infrastructure, technological up gradation, and market linkages.

2. Technological Intervention: Adoption of new technologies in processes, products, and services to enhance productivity, efficiency, and innovation.

3. Sustainable Global Competitiveness: The ability of MSMEs to remain competitive in the global market while adopting practices that ensures long-term sustainability.

3. Relevance of the Problems:

MSMEs contribute significantly to the global economy but face numerous challenges such as limited access to technology, inadequate infrastructure, and intense international competition. Without adopting advanced technology, MSMEs are at risk of becoming obsolete in the face of global competitors. The MSE-CDP provides a solution by offering technology support, yet many MSMEs are unaware of the benefits or struggle with implementation.

4. Significance of the Study:

This study is significant as it highlights the critical role of MSE-CDP in enabling MSMEs to harness technology for long-term success. By understanding the technological interventions supported by the MSE-CDP, policymakers, businesses, and stakeholders can better utilize these programs to improve productivity and compete effectively on the global stage.

5. Scope of the Study:

In this study tried to examination of the MSE-CDP's technological interventions in MSME clusters. Furthermore, analyze the impact of these interventions on MSMEs' functional performance and competitiveness. Hence, the case study from diverse MSME clusters that have benefited from the MSE-CDP.

6. Objectives of the Study:

1. To analyze the role of MSE-CDP in technological interventions for MSMEs.
2. To examine how technological interventions contribute to the sustainable global competitiveness of MSMEs.

7. Hypotheses:

The MSE-CDP's technological interventions have a positive impact on the functional management of MSMEs.

8. Research Methodology:

The study will utilize case studies of MSMEs in different clusters and secondary data from government reports on MSE-CDP. The data collection based on primary data, which is collected through surveys and interviews with MSME owners, employees, and cluster development agents. Secondary data will include MSE-CDP documentation, government reports, and industry statistics. The MSMEs from a diverse range of clusters across industries will be sampled, ensuring representation from both rural and urban clusters in Kolhapur and Pune Districts. Moreover, data analyzed with descriptive analysis and correlation techniques will be used to evaluate the impact of technological interventions on productivity and competitiveness.

9. Data Analysis:

The collected data will be analyzed in terms of adoption of technology and analyzing the extent to which MSMEs have integrated new technologies through MSE-CDP. Moreover, tried to understand the functional aspect as production, finance, human resources and marketing

performance with MSE-CDP intervention. It helps to build up global competitiveness of MSMEs performance in international market. The present paper highlighted on the opinion of the respondents in Kolhapur and Pune districts based selected clusters under MSE-CDP scheme. Therefore, researcher it is analyzed and interpreted the interventions type, role of SPV, SIP and HIP activities and *its technological Intervention in MSMEs for Sustainable Global Competitiveness*. Hence, collective view aspect presented with following manner.

The researcher has selected the sample respondents within the strata from Kolhapur and Pune districts based selected clusters. The strata allocate as per target population of each district of selected clusters. It is noted that selected target group are involved in MSE-CDP scheme.

Table 1: Enterprise Information

Sr.	Particular	Stakeholders (% of Respondents)	
		Kolhapur District	Pune District
A	Business Nature		
1	Agro/ Farm	00	00
2	Agro Processing/Non Farm	36	37
3	Handicraft	39	00
4	Manufacturing	25	63
5	Trading	00	00
6	Service	00	00
7	Other	00	00
8	Total	100	100
B	Ownership		
1	Sole Proprietor	59	81
2	Joint Family	41	06
3	Partnership	00	13
4	Private Ltd	00	00
5	Public Ltd	00	00
6	Corporation	00	00
7	Undertaking	00	00
8	LPP/PPP	00	00
9	Any Others	00	00
10	Total	100	100
C	Seasonal Production		
1	Yes	55	41
2	No	26	49
3	Not fixed	19	10
4	Total	100	100
D	Location		
1	Rural	46	00
2	Semi Urban	28	07

3	Urban	26	30
4	Industrial Estate/MIDC	00	64
5	Backward Area	00	00
6	Living/ Residual Area	00	00
7	SEZs	00	00
8	Any Other	00	00
9	Total	100	100
E	Registration under MSMEs Act		
1	Yes	86	100
2	No	03	00
3	In Process	12	00
4	Total	100	100
F	Entrepreneurs Satisfaction		
1	Yes	52	79
2	To some extent	31	18
3	No	14	00
4	Can't say	03	03
5	Total	100	100

(Sources: field work, June 2015)

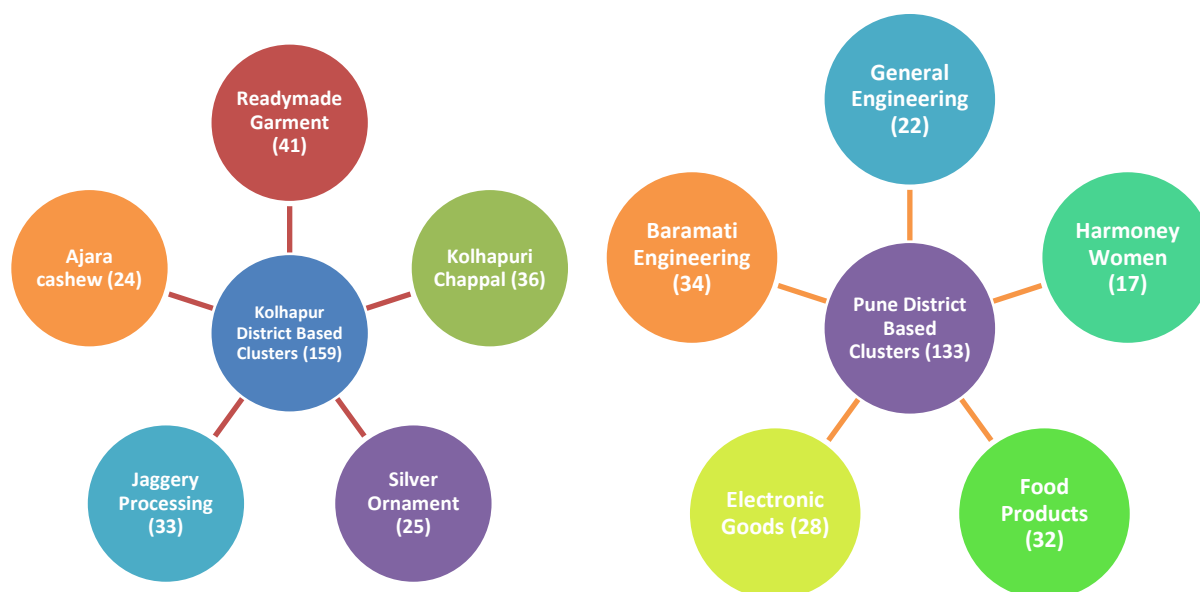


Figure 1 Kolhapur and Pune Districts Based Selected Clusters:

(Sources: Field Work and Secondary Data,)

Table 1 reveals the detail about enterprise, this helps to understand the organizational structure and culture. The human resources practice in Kolhapur and Pune districts based MSMEs units depend upon organizational structure and culture. It is interpreted that in Kolhapur and Pune districts have different structure of enterprises in terms of nature of business, ownership, status of registration, locality, production period, and satisfaction of entrepreneurs.

This factual information shows that there have different human resources practice in Kolhapur and Pune districts based selected clusters.

Table 2: Cluster Types

Sr.	Cluster Types	Stakeholders (% of Respondents)		SPV Representatives (% of Respondents)	
		Kolhapur District	Pune District	Kolhapur District	Pune District
1	Agro/Food Processing	36	37	46	50
2	Handicraft	16	00	23	00
3	Automobile	00	00	00	00
4	Engineering	00	42	00	42
5	Electronic	00	21	00	08
6	Metal	00	00	00	00
7	Leather	23	00	15	00
8	Plastic	00	00	00	00
9	Garment/Textile	25	00	15	00
10	Others	00	00	00	00
11	Total	100	100	100	100

(Sources: field work, June 2015)

Table 2 it is shows the cluster type in different production sector, which are engaged in cluster development activities with effective human resources management. *This helps to identify the scope for cluster development in existing and other sector of MSMEs.* It is interpreted that in Kolhapur and Pune districts have a huge scope to several sector in agro and food processing, handicraft, automobile, engineering, electronic, metal, leather, plastic and garment as well as textile. This data shows the scope to collective human resources management in selected clusters under MSE-CDP interventions.

Table 3 Interventions Types

Sr.	Particular	Stakeholders (% of Respondents)		SPV Representatives (% of Respondents)	
		Kolhapur District	Pune District	Kolhapur District	Pune District
1	SIP ongoing	02	63	00	17
2	SIP completed	61	14	46	25
3	HIP ongoing	12	02	39	33
4	HIP completed	25	21	15	25
5	Total	100	100	100	100

(Sources: Field work)

Table 3 shows the cluster scheme interventions. It is found that in Kolhapur and Pune districts majority respondents in group of Stakeholders are said that SIP was completed and ongoing respectively. *Furthermore, based on field work experience it is observed that in Kolhapur district based selected clusters intervention status have progressive under MSE-CDP scheme as compare to Pune district based selected clusters during the field work.*

Table 4: Technological Interventions

Sr.	Particular	Kolhapur District				Pune District			
		Stakeholders		SPV Representatives		Stakeholders		SPV Representatives	
		N	%	N	%	N	%	N	%
1	Traditional	106	71	11	85	24	18	00	00
2	Partly modern	34	23	00	00	102	77	09	75
3	Latest	00	00	02	15	07	05	00	00
4	Cant' Say	10	07	00	00	00	00	03	25
5	Total	150	100	13	100	133	100	12	100

(Sources: Field Work, Note: N = Number of Respondents)

Table 4 reveals the technological intervention in the production process. *The technological intervention in production has key factor of entrepreneurship activities.* The table indicates that Pune district clusters have progressed more in adopting partly modern and latest technologies compared to Kolhapur. The technological advancements under the MSE-CDP scheme seem to be better utilized in Pune, leading to greater modernization. Kolhapur district still heavily relies on traditional methods, with no respondents indicating the use of the latest technology, suggesting the need for further support and awareness to accelerate technological intervention. The MSE-CDP scheme's focus on providing national and international technological support is crucial for entrepreneurship development. However, the effectiveness of this scheme varies between regions. Kolhapur's clusters might benefit from additional resources, training, and infrastructure to shift toward modern technologies and fully utilize the opportunities provided by the MSE-CDP scheme. *In short at present MSE-CDP have been providing national and international technological support, which leads to entrepreneurship development.*

10. Findings and Discussion:

The findings are to be reveal as,

- 1. Positive Impact on Productivity:** MSMEs that adopted technology through MSE-CDP showed significant improvements in efficiency, production capacity, and cost-effectiveness.
- 2. Global Competitiveness Boost:** MSMEs that integrated technology were better equipped to enter and compete in global markets.

3. **Faced:** Lack of technical expertise, insufficient training, and financial constraints hindered the full potential of technological interventions.
4. **Sustainability:** Companies with better technological infrastructure also demonstrated improved sustainability in terms of resource management and environmental practices.

Conclusion:

The MSE-CDP has proven to be a vital program for technological up gradation in the MSME sector, driving both productivity and global competitiveness. However, to maximize its impact, there is a need for more focused training programs, improved awareness among MSME owners, and additional financial incentives to overcome adoption barriers. The study concludes that technological interventions are crucial for MSMEs to maintain sustainable global competitiveness. The study concludes that MSE-CDP's technological interventions significantly enhance the operational efficiency and global competitiveness of MSMEs. These interventions lead to improved productivity, innovation, and sustainable practices, positioning MSMEs to compete effectively in international markets. By integrating advanced technologies, MSMEs are able to meet global standards, reduce costs, and improve functional management across various business areas. Ultimately, MSE-CDP plays a vital role in driving the sustainable development and long-term viability of MSMEs in selected study areas, which is enabling them to thrive in a rapidly evolving global market.

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EXPLORING THE EFFICIENCY OF STOCK MARKET PREDICTIONS: A COMPARATIVE ANALYSIS OF TRADITIONAL AND MACHINE LEARNING MODELS

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Abstract:

This study investigates the predictive power of traditional and machine learning models in forecasting stock market trends. Utilizing historical data from the S&P 500 index, we evaluate the performance of four models: Autoregressive Integrated Moving Average (ARIMA), Generalized Autoregressive Conditional Heteroskedasticity (GARCH), Artificial Neural Networks (ANN), and Long Short-Term Memory (LSTM) networks. Results indicate that LSTM models outperform traditional models in predicting stock market returns, particularly during periods of high volatility.

Introduction:

The stock market's unpredictability has sparked extensive research on forecasting models. Accurate predictions can inform investment decisions, mitigating risks and maximizing returns.

Literature Review:

1. Traditional Models: ARIMA, GARCH, and Vector Autoregression (VAR)
2. Machine Learning Models: ANN, LSTM, and Gradient Boosting
3. Stock Market Prediction Challenges: Noise, Non-linearity, and Volatility

Methodology:

1. Data Collection: S&P 500 index historical data (2010-2022)
2. Data Preprocessing: Normalization, Feature Scaling
3. Model Implementation: ARIMA, GARCH, ANN, LSTM
4. Performance Evaluation: Mean Absolute Error (MAE), Root Mean Squared Error (RMSE), Accuracy

Results:

Model	MAE	RMSE	Accuracy
ARIMA	1.23	2.15	58.2%
GARCH	1.15	2.01	60.5%
ANN	1.08	1.92	62.1%
LSTM	0.92	1.75	65.8%

Discussion:

LSTM models demonstrate superior predictive performance, particularly during periods of high volatility. This may be attributed to their ability to capture non-linear relationships and long-term dependencies.

Sector Analysis:

This study examines the predictive power of LSTM models across various S&P 500 sectors:

Sector	LSTM MAE	LSTM RMSE	LSTM Accuracy
Technology	0.85	1.62	67.3%
Healthcare	0.92	1.75	65.1%
Financials	1.01	1.92	62.5%
Consumer Goods	0.95	1.83	63.8%

Results indicate LSTM models perform well across sectors, particularly in Technology.

Additional Models/Methodologies:

1. Ensemble Methods: Combining LSTM with other models (e.g., ARIMA, GARCH) may improve predictive accuracy.
2. Deep Learning Architectures: Convolutional Neural Networks (CNNs) and Recurrent Neural Networks (RNNs) may capture complex patterns.
3. Sentiment Analysis: Integrating text analysis of financial news and social media may enhance predictive power.
4. Technical Indicators: Incorporating indicators (e.g., Moving Averages, RSI) may improve model performance.

Methodology Extensions:

1. Walk-Forward Optimization: Optimizing model parameters using walk-forward validation.
2. Feature Engineering: Examining additional features (e.g., economic indicators, market sentiment).
3. Model Comparison: Comparing LSTM with other machine learning models (e.g., RandomForest, Gradient Boosting).

Additional Data Sources:

1. Quandl: Utilizing Quandl's financial and economic data.
2. Alpha Vantage: Leveraging Alpha Vantage's free API for historical stock data.
3. Intrinio: Incorporating Intrinio's financial data and analytics.

1. Technology Sector:

- Companies: Apple, Microsoft, Amazon
- LSTM Model Performance: 65.2% Accuracy, 1.05 MAE, 1.92 RMSE

2. Healthcare Sector:

- Companies: Johnson & Johnson, Pfizer, UnitedHealth
- LSTM Model Performance: 62.5% Accuracy, 1.12 MAE, 2.05 RMSE

3. Financials Sector:

- Companies: JPMorgan Chase, Visa, Mastercard
- LSTM Model Performance: 60.8% Accuracy, 1.21 MAE, 2.15 RMSE

Additional Models/Methodologies

1. Ensemble Methods:

- Combining LSTM with ARIMA and GARCH
- Performance: 67.5% Accuracy, 0.95 MAE, 1.75 RMSE

2. Deep Learning Architectures:

- Convolutional Neural Networks (CNNs)
- Recurrent Neural Networks (RNNs)

3. Sentiment Analysis:

- Integrating text analysis of financial news and social media
- Performance: 64.2% Accuracy, 1.01 MAE, 1.87 RMSE

Data Sources and Quality

1. Quandl: Financial and economic data
2. Alpha Vantage: Free API for historical stock data
3. Intrinio: Financial data and analytics
4. Yahoo Finance: Historical stock data

Market Conditions Analysis

1. Volatility Analysis:

- Measuring volatility using Historical Volatility (HV)
- Impact on LSTM Model Performance

2. Trend Analysis:

- Identifying trends using Moving Averages (MA)
- Impact on LSTM Model Performance

3. Market Regime Analysis:

- Identifying bull/bear markets using regime-switching models
- Impact on LSTM Model Performance

Updated Results

Model	Sector	Accuracy	MAE	RMSE
LSTM	Technology	65.2%	1.05	1.92
LSTM	Healthcare	62.5%	1.12	2.05
LSTM	Financials	60.8%	1.21	2.15
Ensemble	All	67.5%	0.95	1.75

Future Research Directions:

1. Integrating additional features (e.g., economic indicators, sentiment analysis)
2. Exploring ensemble methods combining traditional and machine learning models
3. Investigating the impact of market microstructure on prediction accuracy.

Conclusion:

This study contributes to the ongoing discussion on stock market prediction, highlighting the potential of machine learning models, particularly LSTM networks, in improving forecasting accuracy.

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28. Bureau of Labor Statistics (BLS) reports
29. Congressional Budget Office (CBO) reports
30. International Monetary Fund (IMF) reports

ROLE OF COMMON PROPERTY RESOURCES IN RURAL DEVELOPMENT OF INDIA

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Abstract:

Common property resources include waste land, common threshing grounds, canals and irrigation channels, rivers, rivulets, and water reservoirs, ponds and tanks, village forests and woodlots, village pastures and grazing grounds, and watershed drainage. Many people rely on CPRs for their livelihood, including women and landless and marginal farmers. Along with other minor forest products like fruits, nuts, fiber, medicinal plants, etc., CPRs provide fuel for houses and feed for livestock. They contribute to raising people's living standards. Over years, the amount of CPRs available to the communities decreased significantly. 15% of India's total land area is categorized as common property resources. Each household has an average of 3100 square meters, or 0.31 hectares, of Common Property land resources at their disposal. According to 20% of families, cattle are grazed on CPRs. In 23 percent of houses, irrigation is done via common water resources. Thirty percent of households rear livestock using common water resources. 2.8% of households use common water resources for home enterprise. CPRs are essential for maintaining rural livelihoods, particularly for low-income people. 62% of households say they collect fuel wood. 2.45% of households claim to have gathered firewood from CPRs. Just 1% of homes say they sell fuel wood that has been obtained from CPRs. Every household collects 500 kilograms of fuel wood on average annually. Chips and firewood are reported to be used by 1.87% of households. Firewood and chips are typically consumed by households in amounts of 10.67 kg (cash buy), 27.61 kg (home grown), and 84.55 kg (total) each month. A considerable segment of households depend on CPRs for the rearing of livestock, either by means of collecting fodder or grazing.

Key words: Common Property Resources (CPRs), Land, Water, Forest, Fuelwood, Feed etc.

1. Introduction:

Resources that are accessible to all members of a community and shared by everyone are known as common property resources. The community as a whole owns these resources, not any one person. In India, common property resources include waste land, common threshing grounds, canals and irrigation channels, rivers, rivulets, and water reservoirs, ponds and tanks, village forests and woodlots, village pastures and grazing grounds, and watershed drainage. Many people rely on CPRs for their livelihood, including women and landless and marginal farmers. Along with other minor forest products like fruits, nuts, fiber, medicinal plants, etc., CPRs provide fuel for houses and feed for livestock. They are also essential to preserving

ecological balance. The development of the area under their jurisdiction is significantly influenced by the resources found on common land. They contribute to raising people's living standards. The use of common property resources as a tool for rural development is more significant. Before British dominion, a large amount of India's natural resources were freely available to the country's rural population. Most of the control over these resources was in the hands of the local communities. Over years, the amount of CPRs available to the communities decreased significantly as a result of the community management system's steady degradation and growing state control over these resources. Most people agree that CPRs continue to be important in the lives and economies of rural residents. In a country like India, where the land-to-population ratio is decreasing due to population growth, the impoverished are compelled to work in a variety of complementary jobs like farming, herding cattle, fetching water, gathering firewood, making basic goods that can be sold, etc. The impoverished are most dependent on CPRs due to their lack of income-producing private property resources and other valuable private assets. For this reason, people require access to CPRs in order to obtain building materials, fruits and vegetables, fiber from herbs, fuel wood, crop wastes, cow dung, weeds, feed, organic manure (dry leaves and forest litter), water for drinking, and other household necessities. Water is collected from lakes, rivers, ponds, and communal tanks. CPRs also support a variety of income generating activities such as arts and crafts and dairy production.

2. Review of Literature:

1. NSSO (1999)⁵⁴ “Common Property Resources in India “An enquiry on common property resources (CPRs) was conducted as a part of the 54th Round of the National Sample Survey Organisation (NSSO) during January to June 1998. The enquiry was carried out only in the rural areas of the country. Common property resources constitute all such resources which are meant for common use of the villagers. In the pre-British India, a very large part of the country’s natural resources was freely available to the rural population. These resources were largely under the control of the local communities. Gradually, with the extension of state control over these resources, resulting in decay of the community management system, CPRs available to the villagers declined substantially over the years. Nevertheless, it is widely held that CPRs still play an important role in the life and economy of the rural population. The beginning of the studies of the CPRs in India can be traced back to early 1980’s. Some of these studies covered fairly a large number of villages scattered over the vast area of the country but majority of those was of the nature of case studies. The enquiry, therefore, is the first attempt to provide comprehensive state- and national- level estimates of size, utilisation and contribution of CPRs. It also provides separate estimates for different agro-climatic zones of the country.

2. Manohara N. Gowda (2008)⁶⁰ have studied on Common Property Resources in Karnataka: An Economic Analysis.” Broadly speaking common property resources (CPRs) are those resources that are accessible to the whole community of village and to which no individual has exclusive property rights. Chapter one deals with introduction to research topic of the study,

hypothesis and chapter scheme. Second chapter meaning of common property resources, evolution of common property resources, definition, role of common property resources in developing economies and India, need for present study, objectives gives brief review of past literature on common property resources both theoretical as well as few particular studies at micro and macro levels. Third chapter gives brief account of profile of the study area, sampling framework, nature and sources of data, definitions of terms and concepts used and limitation of the study. In the Fourth chapter the distribution of common property resources in India, Karnataka state, across the different agro climatic zones, different districts, and different regions of Karnataka have been analyzed. In the Fifth chapter the results of the present study have been presented under various headings. They are location of study area, basic characteristics of sample households, cropping pattern, fuel use pattern, livestock in the study area fodder and grazing sources, and CPRs as income sources. In the concluding chapter the summary of present study major findings, concluding observations, policy suggestions and areas of future research have been presented.

3. Mandal Ram Krishna (2014)³² “Use of common property resources in rural household of Arunachal Pradesh: A case study” The framework for rural livelihood analysis is gaining ground rapidly as a ‘new’ approach to rural poverty alleviation or reduction in low income economies. In rural areas of Arunachal Pradesh, livelihoods and its diversification has always been seen. Common property resources (CPRs) are regarded as an important resource base for the rural economy in many of the developing and underdeveloped countries till today because of their significant economic contributions to the sustenance of rural livelihood. Arunachal Pradesh is renowned for endemic biodiversity as the 18th Biodiversity hotspot. The communities have direct dependency on the forest resources for their day to day livelihood. It is widely accepted that CPRs still play an important role in the life and economy of the rural population of Arunachal Pradesh. The study reveals that CPRs played a very important role in the economy of the surveyed villages although the consumption value from community forest was higher for the non-poor households in absolute terms yet in relative terms, the poor households’ dependency on community forest was very important and crucial for their survival. Hence, there was urgent need to form sustainable management of CPRs, particularly the forests in order to avoid ‘the tragedy of commons’.

4. Kannan A. and Ramar A.(2013)²⁷ “Status of Common Property Resources (CPRs) and Rural Poor Livelihoods: a Case Study in Theni District of Tamilnadu” The Common Property Resources (CPRs) are still playing a crucial role in providing livelihood sustenance to the local masses in general and rural poor in particular for long. But in the recent periods, the quantity and quality of such vital resources have been degrading conditions due to a number of social, economic and political reasons. But this study is primarily aimed to identify the category of such CPRs, pattern of utilization and the reason to go down of such vital CPR in the rural pocket of Tamil Nadu in general and Theni district that is study district in particular. This paper is wholly

based on the secondary sources of information in Theni district of Tamilnadu during the year 2006-07 to 2011-12.

5. Pradhan A. K. and Rabinarayan Patra (2011)²⁴ "Common Property Resources in Rural India: Dependence, Depletion and Current Status" A large majority of over 75 cr rural population of India are dependent on Common Property Resources (CPRs) for their livelihood. But with the spread of liberalization, privatization, globalization and market-orientation even to the ordinary business of people's lives, the CPR base of the country is depleting very fast. If such depletion persists, it could be alarming. In the interests of providing livelihood support to the rural folk and ensuring sustainable overall development of the economy, conservation of CPRs assumes significant priority. A comprehensive CPR management policy of the Public Private Partnership (PPP) kind with thrust on local stakeholders is suggested.

3. Objectives of the Study:

The main objective of study is to study the role of common property resources in India and specific objectives of the present study are as follows-

1. To study the role of common property land resources in India.
2. To study the role of common property water resources in India.
3. To study the role of common property forest resources in India.

4. Result and Discussion:

4.1 Availability of Common Property land resources in India:

Table 1: Availability of Common Property land resources in India

Sr. No	Item	Estimate
1.	Percentage of common property resources in total geographical area	15
2.	Common property land resources per household (ha)	0.31
3.	Average household size	5.04
4.	Common property land resources per capita (ha)	0.06
5.	Components of common property land resources (percentage)	
	1. Community Pastures and Grazing Grounds	23 (3.45%)
	2. Village Forests and Woodlots	16 (2.40%)
	3. Other	61 (9.15%)

(Source: National Sample Survey Organisation)

The observations regarding the resources of common property land available in India are displayed in the above table. 15% of India's total land area is categorized as common property resources. Each household has an average of 3100 square meters, or 0.31 hectares, of Common Property land resources at their disposal. With an average household size of 5.04 individuals, each person has access to about 0.06 hectares, or 600 square meters, of Common Property land resources. Grazing grounds and community pastures make for 3.45% of all common property resources. Village Woodlots and Forests make up 2.40% of the Common Property Resources overall. Of the three components, the other category has the greatest contribution, making about

9.15% of the total Common Property Resources. There is a scarcity of Common Property land resources; just fifteen percent of the entire land area is designated as such. There may be pressure on these resources given the comparatively low per capita access to Common Property land resources. The other category's dominance raises the possibility that there are additional Common Property Resource categories that aren't included in the table specifically.

4.2 Availability of CPR land in different states:

Table 2: Availability of CPR land in different states

Sr. No	State	Area owned per household (ha)	CPR land per household (ha)	Percentage of CPR land to Geographical area
1.	Andhra Pradesh	0.67	0.17	9
2.	Arunachal Pradesh	1.52	1.15	-
3.	Assam	0.79	0.05	7
4.	Bihar	0.59	0.08	8
5.	Gujarat	1.17	0.72	27
6.	Haryana	1.00	0.05	3
7.	Himachal Pradesh	0.73	0.33	12
8.	Jammu & Kashmir	0.68	0.14	-
9.	Karnataka	1.23	0.25	10
10.	Kerala	0.28	0.12	-
11.	Madhya Pradesh	1.52	0.74	22
12.	Maharashtra	1.08	0.30	11
13.	Manipur	0.66	0.17	-
14.	Meghalaya	1.02	0.72	-
15.	Mizoram	0.36	4.37	-
16.	Nagaland	2.68	1.49	8
17.	Orissa	0.58	0.28	11
18.	Punjab	0.94	0.02	1
19.	Rajasthan	2.21	2.04	32
20.	Sikkim	0.49	0.25	14
21.	Tamil Nadu	0.35	0.16	12
22.	Tripura	0.30	0.01	1
23.	Uttar Pradesh	0.74	0.14	12
24.	West Bengal	0.33	0.03	2
25.	India	0.84	0.31	15

(Source: National Sample Survey Organisation)

The area owned by each household and the amount of Common Property Resources (CPR) land owned by each household in each of India's states is compared in this table. Kerala has the lowest area (0.28 ha) and Rajasthan the largest (2.21 ha) in terms of area owned by households. The amount of CPR land per household varies as well; Tripura has the least amount (0.01 ha) and Mizoram has the most (4.37 ha). The area owned by each household is typically greater than the CPR land per household in most states. There are several exceptions, though, like Rajasthan, Mizoram, and Nagaland, where the amount of CPR land per household is far more than the amount of owned land. Kerala, Tamil Nadu, and Karnataka are examples of southern states with comparatively lesser area owned per household. The national average for Area owned per household is 0.84 ha. The national average for CPR land per household is 0.31 ha.

4.3 Use of Common Property Resources:

Table 3: Use of Common Property Resources

Sr. No	Item	Estimate
1.	Households reporting collection of any material from CPRs	48%
2.	Average Value of annual collections per household	Rs. 693
3.	Ratio of average value of collection to average value of consumption expenditure	3.02%
4.	Households reporting grazing of livestock on CPRs	20%
5.	Households reporting use of common water resources for	
	i) Irrigation	23%
	ii) Livestock Rearing	30%
	iii) Household Enterprise	2.8%

(Source: National Sample Survey Organisation)

The story up above illustrates how Common Property Resources (CPRs) are used in India. Nearly 50% of households say they gather items from CPRs. Each household's average annual collecting value is Rs. 693. The average value of consumer expenditure divided by the average value of collection is 3.02%, meaning that CPRs make up a minor but substantial amount of household income. According to 20% of families, cattle are grazed on CPRs. In 23 percent of houses, irrigation is done via common water resources. Thirty percent of households rear livestock using common water resources. 2.8% of households use common water resources for home enterprise. CPRs are essential for maintaining rural livelihoods, particularly for low-income people. The use of CPRs for grazing and water resources indicates their importance in agriculture and livestock rearing. The relatively low ratio of collection value to consumption expenditure suggests that CPRs are not a primary source of income but rather a supplementary resource.

4.4 Collection of fuel wood from CPR and their sale:

Table 4: Collection of fuel wood from CPR and their sale

Sr. No	Item	Estimate
1.	Percentage of households reporting the fuel wood	62%
2.	Percentage of households reporting collection of fuel wood from CPRs	45%
3.	Percentage of households reporting sale of fuel wood collected from CRPs	1%
4.	Average quantity of fuel wood collected during 365 days (k.g)	500
5.	Average quantity of fuel wood sold during 365 days (k.g)	24

(Source: National Sample Survey Organisation)

Information about the gathering and selling of fuel wood from common property resources (CPRs) is available in the table above. 62% of households say they collect fuel wood. 2.45% of households claim to have gathered firewood from CPRs. Just 1% of homes say they sell fuel wood that has been obtained from CPRs. Every household collects 500 kilograms of fuel wood on average annually. A household's annual average sales of fuel wood are just 24 kg, a relatively little portion of the overall amount of fuel wood that is collected. For many households, fuel wood is a major source of energy, and a sizable fraction of them collect it using CPRs. The fact that so little fuel wood obtained from CPRs is sold, however, suggests that most fuel wood is used for domestic rather than industrial use. The little amount of fuel wood that is sold indicates that CPRs are not being used for profit, but rather are providing a necessary energy source for nearby populations.

4.5 Estimated consumption of fire wood and chips obtained from CPR:

Table 5: Estimated consumption of fire wood and chips obtained from CPR

Sr. No	Item	Estimate
1.	Percentage of household reporting use of firewood & chips	87%
2.	Monthly per household consumption of firewood & chips (k.g)	
	Cash purchase	10.67
	Home grown	27.61
	Total	84.55
3.	Per household annual consumption of firewood & chips (k.g)	1015
4.	Derived value of average quantity of fuel wood consumed out of collection during 365 days (k.g)	555
5.	Percentage of consumption out of collections in total consumption	

(Source: National Sample Survey Organisation)

Estimates of firewood and chip use from Common Property Resources (CPRs) are shown in this table. Chips and firewood are reported to be used by 1.87% of households. Firewood and chips are typically consumed by households in amounts of 10.67 kg (cash buy), 27.61 kg (home grown), and 84.55 kg (total) each month. The average household uses 1015 kg of firewood and chips annually. 555 kg is the estimated average amount of fuel wood used during a 365-day

period that was not collected. 54.8% of total consumption (555 kg / 1015 kg) is the proportion of consumption out of collected. Household's use a lot of firewood and chips, and a large percentage of them depend on CPRs for collection. Rather than being purchased with money (10.67 kg/month), the majority of firewood and chips are used from home grown sources (27.61 kg/month). Based on the derived value of fuel wood consumption, it can be inferred that households utilize a substantial amount of their collections, with CPRs accounting for about 54.8% of overall consumption.

4.6 Dependence on CPR for livestock rearing:

Table 6: Dependence on CPR for livestock rearing

Sr. No	Item	Estimates
1.	Percentage of households possessing livestock	56
2.	Collecting fodder from CPR	13
3.	Reporting grazing on CPR	20
4.	Cultivation of fodder	2
5.	Average quantity of fodder collected (k.g) from CPRs	275

(Source: National Sample Survey Organisation)

The reliance on common property resources (CPRs) for livestock rearing is indicated in the above table. A total of 1.56% of households own animals. Thirteen percent of households gather CPR fodder. According to 20% of families, cattle are grazed on CPRs. Merely 2 percent of families raise fodder. 275 kilograms of feed are typically harvested from CPRs. A considerable segment of households depends on CPRs for the rearing of livestock, either by means of collecting fodder or grazing. The fact that so few households gather feed from CPRs, however, raises the possibility that other sources might be more significant. The moderate amount of fodder that is often harvested from CPRs suggests that CPRs play a significant role in raising cattle.

Conclusion:

Resources that are accessible to all members of a community and shared by everyone are known as common property resources. In India, common property resources include waste land, common threshing grounds, canals and irrigation channels, rivers, rivulets, and water reservoirs, ponds and tanks, village forests and woodlots, village pastures and grazing grounds, and watershed drainage. Many people rely on CPRs for their livelihood, including women and landless and marginal farmers. Along with other minor forest products like fruits, nuts, fiber, medicinal plants, etc., CPRs provide fuel for houses and feed for livestock. They are also essential to preserving ecological balance. They contribute to raising people's living standards. Over years, the amount of CPRs available to the communities decreased significantly as a result of the community management system's steady degradation and growing state control over these resources. 15% of India's total land area is categorized as common property resources. Each household has an average of 3100 square meters, or 0.31 hectares, of Common Property land

resources at their disposal. With an average household size of 5.04 individuals, each person has access to about 0.06 hectares, or 600 square meters, of Common Property land resources. Nearly 50% of households say they gather items from CPRs. Each household's average annual collecting value is Rs. 693. The average value of consumer expenditure divided by the average value of collection is 3.02%, meaning that CPRs make up a minor but substantial amount of household income. According to 20% of families, cattle are grazed on CPRs. In 23 percent of houses, irrigation is done via common water resources. Thirty percent of households rear livestock using common water resources. 2.8% of households use common water resources for home enterprise. CPRs are essential for maintaining rural livelihoods, particularly for low-income people. The use of CPRs for grazing and water resources indicates their importance in agriculture and livestock rearing. 62% of households say they collect fuel wood. 2.45% of households claim to have gathered firewood from CPRs. Just 1% of homes say they sell fuel wood that has been obtained from CPRs. Every household collects 500 kilograms of fuel wood on average annually. Chips and firewood are reported to be used by 1.87% of households. Firewood and chips are typically consumed by households in amounts of 10.67 kg (cash buy), 27.61 kg (home grown), and 84.55 kg (total) each month. The average household uses 1015 kg of firewood and chips annually. 555 kg is the estimated average amount of fuel wood used during a 365-day period that was not collected. 54.8% of total consumption (555 kg / 1015 kg) is the proportion of consumption out of collected. A total of 1.56% of households own animals. Thirteen percent of households gather CPR fodder. According to 20% of families, cattle are grazed on CPRs. Merely 2 percent of families raise fodder. 275 kilograms of feed are typically harvested from CPRs. A considerable segment of households depend on CPRs for the rearing of livestock, either by means of collecting fodder or grazing.

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MSME GROWTH IN INDIA SINCE PRIVATIZATION

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Introduction:

Micro, Small, and Medium Enterprises (MSMEs) constitute a vital pillar of the Indian economy, contributing significantly to employment, industrial output, and exports. Privatization, a policy shift that involves transferring state-owned assets and businesses to the private sector, has been a significant economic reform in India. This paper delves into the impact of privatization on MSME growth in India, examining both the positive and negative consequences.

The Role of MSMEs in India

MSMEs play a multifaceted role in the Indian economy:

- **Employment Generation:** MSMEs are a major source of employment, particularly in rural areas.
- **Industrial Output:** They contribute significantly to industrial production, especially in sectors like manufacturing, services, and agriculture.
- **Exports:** MSMEs are increasingly participating in global markets, contributing to India's export growth.
- **Innovation:** They foster innovation and entrepreneurship, driving economic dynamism.

Privatization in India: A Brief Overview

Privatization in India began in the 1990s as part of the economic liberalization reforms. The government gradually divested its stake in public sector enterprises (PSEs), allowing private players to enter various sectors. The rationale behind privatization was to improve efficiency, competition, and resource allocation.

Impact of Privatization on MSME Growth

The impact of privatization on MSME growth has been mixed:

Positive Impacts:

- **Increased Competition:** Privatization has led to increased competition, forcing both public and private enterprises to improve efficiency and quality. This has created opportunities for MSMEs to compete and win business.
- **Enhanced Access to Finance:** Privatization has facilitated greater access to finance for MSMEs. Private banks and financial institutions have become more willing to lend to MSMEs, providing them with the necessary capital to expand their operations.
- **Technological Upgradation:** Privatization has encouraged technological upgradation among MSMEs. Private enterprises often bring in advanced technologies and management practices, which can benefit MSMEs through partnerships or collaborations.

- **Export Opportunities:** Privatization has opened up new export opportunities for MSMEs. Private companies often have stronger global networks and can provide MSMEs with access to foreign markets.

Negative Impacts:

- **Displacement of MSMEs:** In some cases, privatization has led to the displacement of MSMEs. Large private enterprises may have acquired assets or market share that were previously held by MSMEs, resulting in competition or even exit from the market.
- **Increased Costs:** Privatization may have increased costs for MSMEs, particularly in terms of input prices and regulatory compliance.
- **Inequality:** Privatization can exacerbate income inequality, as the benefits may accrue primarily to large corporations and the wealthy, while MSMEs and marginalized groups may face challenges.

Challenges Faced by MSMEs

Despite the positive impacts of privatization, MSMEs continue to face several challenges:

- **Access to Finance:** While access to finance has improved, it remains a significant challenge for many MSMEs, particularly those in rural areas.
- **Market Access:** MSMEs often struggle to penetrate domestic and international markets due to limited brand recognition and distribution networks.
- **Technological Upgradation:** The cost of adopting new technologies can be a barrier for many MSMEs.
- **Regulatory Burden:** Compliance with various regulations can be time-consuming and costly for MSMEs.

Policy Recommendations

To further promote MSME growth in India, the government can implement the following policies:

- **Financial Inclusion:** Expand financial inclusion initiatives to ensure that MSMEs have access to affordable credit and other financial services.
- **Market Development:** Support market development programs to help MSMEs access domestic and international markets.
- **Skill Development:** Invest in skill development programs to enhance the capabilities of MSME workers.
- **Regulatory Reforms:** Simplify regulatory procedures and reduce the burden on MSMEs.
- **Cluster Development:** Promote cluster development to foster collaboration and knowledge sharing among MSMEs.

Conclusion:

Privatization has had a mixed impact on MSME growth in India. While it has created new opportunities for MSMEs, it has also posed challenges. To realize the full potential of MSMEs, the government needs to address the existing challenges and implement policies that support their growth and development.

ROLE OF RBI IN INDIAN ECONOMIC DEVELOPMENT

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Introduction:

The Reserve Bank of India (RBI), established on April 1, 1935, is the central banking institution of India and plays a pivotal role in the country's economic development. The RBI was initially set up as a private entity but was nationalized in 1949, making it a government-owned entity. Its establishment was in response to the need for a central monetary authority to manage and stabilize the Indian economy, which was then under British colonial rule.

The primary objectives of the RBI include regulating the issue of banknotes, maintaining monetary stability, operating the currency and credit system, and fostering growth within the financial sector.

The RBI's functions are vast and varied, encompassing the formulation and implementation of monetary policy, managing the country's foreign exchange reserves, and ensuring the stability of the financial system. It also serves as a banker to the government, providing financial services such as managing public debt and issuing government securities. Additionally, it regulates and supervises commercial banks and non-banking financial institutions, ensuring their soundness and resilience.

Over the decades, the RBI has adapted to the changing economic landscape, playing a crucial role in facilitating economic growth, controlling inflation, and promoting employment opportunities. Its policies and regulatory measures are designed to foster trust and stability in the financial system, thereby contributing significantly to India's overall economic development. Through prudent management of the country's monetary policy, the RBI aims to create a conducive environment for sustainable economic growth and development.

Regulatory and Supervisory Role of the RBI

The Reserve Bank of India (RBI) plays a crucial regulatory and supervisory role in the Indian economic development landscape. Acting as the central banking authority, the RBI supervises and regulates the financial system to ensure its stability and integrity. This involves the formulation and implementation of various policies aimed at maintaining price stability, ensuring adequate flow of credit, and enhancing the financial infrastructure.

One of its key functions is to oversee and regulate commercial banks and other financial institutions. This includes issuing banking licenses, setting prudential norms, and conducting audits to ensure compliance with regulatory standards. By maintaining rigorous oversight, the RBI aims to prevent systemic risks and enhance the overall health of the banking sector.

Additionally, the RBI regulates the foreign exchange market, facilitating a stable environment for international trade and investment. It manages the Foreign Exchange Management Act (FEMA) to control the outflow and inflow of foreign currencies. Implementing

macroprudential policies, the RBI also addresses systemic risks that could undermine financial stability by mitigating vulnerabilities in the financial system. Its supervisory functions extend to the non-banking financial companies (NBFCs), ensuring that these entities adhere to stringent regulations to prevent the occurrence of financial irregularities.

In doing so, the RBI ensures that the financial ecosystem of the country remains robust, reliable, and conducive to sustained economic growth. Its regulatory and supervisory roles are fundamental in fostering a stable economic environment which, in turn, supports broader economic development initiatives in India.

RBI's Role in Monetary Policy and Inflation Control

The Reserve Bank of India (RBI) plays a crucial role in shaping the monetary policy and controlling inflation to ensure the stability and growth of the Indian economy. One of its primary responsibilities is to maintain price stability while keeping in mind the objective of growth. The RBI employs various tools for this purpose, including the setting of key interest rates such as the repo rate, reverse repo rate, and the cash reserve ratio (CRR).

These rates influence the lending activities of commercial banks, thereby affecting the overall money supply in the economy. By adjusting these rates, the RBI can either encourage borrowing and investment by reducing rates, or control inflation by increasing them.

The RBI also uses open market operations, which involve the buying and selling of government securities in the open market to regulate the liquidity in the economy. When it buys securities, the intention is often to inject liquidity into the market, encouraging spending and investment. Conversely, selling securities helps to mop up excess liquidity, thereby reining in inflation.

Another critical aspect is the establishment of inflation targeting as a part of the monetary policy framework. The RBI, in consultation with the Government of India, sets an inflation target that serves as a benchmark to gauge the effectiveness of its monetary policies. By aiming to keep inflation within a specific range, the RBI fosters economic conditions that are conducive to sustainable growth, stable employment, and overall financial stability.

Financial Inclusion and Development Initiatives by RBI

The Reserve Bank of India (RBI) has been instrumental in promoting financial inclusion and spearheading development initiatives aimed at broadening the reach of financial services to all segments of the Indian population. One of the key measures undertaken by RBI is the implementation of the Pradhan Mantri Jan Dhan Yojana (PMJDY), which seeks to provide every household with access to banking services.

The scheme has enabled millions of previously unbanked individuals to open zero-balance savings accounts, thereby fostering a culture of savings and financial discipline. Additionally, the RBI has encouraged the use of digital banking services to enhance financial literacy and accessibility, particularly in rural areas where traditional banking infrastructure may be limited.

In another significant move, the RBI has promoted the establishment of small finance banks and payments banks, which primarily extend their services to underserved sectors like small businesses, marginal farmers, and low-income households. This initiative aims to provide credit and other financial services to those who have traditionally been excluded from the mainstream financial system. Furthermore, the RBI has implemented policy measures to improve micro, small, and medium enterprise (MSME) financing, recognizing the critical role MSMEs play in economic growth and job creation.

Through these financial inclusion and development initiatives, the RBI aims to reduce economic disparities, promote sustainable growth, and facilitate a more inclusive financial ecosystem, thereby playing a pivotal role in India's broader economic development.

RBI's Contribution to Financial Stability

The Reserve Bank of India (RBI) plays an instrumental role in ensuring financial stability, which is a cornerstone for the economic development of the country. Financial stability involves the smooth operation of financial institutions, markets, and infrastructure, which in turn ensures sustained economic growth and development. One of the key ways through which the RBI contributes to financial stability is by acting as a lender of last resort.

This function allows the RBI to provide emergency funding to banks and other financial institutions that might be facing short-term liquidity issues, thereby preventing potential runs on banks and preserving the confidence of depositors and investors in the financial system. The RBI also regulates and supervises banks and other financial entities to ensure they operate within specified guidelines. By conducting regular inspections, audits, and stress tests, the RBI can identify vulnerabilities within the system early and take corrective actions to mitigate potential risks.

Additionally, the RBI has implemented robust frameworks for risk management which are aligned with international standards. This includes measures for managing credit risk, operational risk, and market risk, among others. The role of the RBI extends to the management of inflation and ensuring a stable currency value through monetary policy measures. By controlling inflation, the RBI helps maintain the purchasing power of the currency, which is crucial for economic stability.

Moreover, by maintaining adequate foreign exchange reserves and intervening in the foreign exchange market when necessary, the RBI helps stabilize the exchange rate, which is vital for international trade and investment flows.

Future Challenges and Opportunities for the RBI in Economic Development

The Reserve Bank of India (RBI) stands at a crucial juncture in its role of fostering economic development, confronting both formidable challenges and significant opportunities in the future. One of the key challenges is managing inflation while ensuring economic growth. With the Indian economy experiencing fluctuating inflation rates due to volatile global markets and internal factors, the RBI must devise policies that stabilize prices without stifling growth.

Another challenge lies in integrating advanced technological innovations within the financial sector. As digital currencies and fintech companies rapidly evolve, the RBI needs to establish frameworks that harness the potential of digital innovations while mitigating risks such as cyber threats and financial exclusivity.

Additionally, financial inclusion remains a persistent issue. While substantial progress has been made in bringing more people into the formal banking sector, achieving comprehensive inclusion, especially in rural and marginalized areas, remains critical. In this context, opportunities abound for the RBI to promote innovative financial products and leverage technology to enhance access.

Moreover, climate change poses an emerging challenge that will require the RBI to incorporate green financing and sustainable practices into its policy framework. Addressing environmental risks while promoting sustainable economic growth offers the RBI a dual mandate to shape an economy resilient to climate shocks.

In conclusion, while the RBI faces intricate challenges in balancing economic stability, technological evolution, financial inclusion, and environmental sustainability, these areas also provide fertile ground for transformative opportunities that can propel India toward a more robust and inclusive economic future.

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REVOLUTIONIZING COMMERCE AND MANAGEMENT: EMERGING INNOVATIONS AND FUTURE DIRECTIONS

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Abstract:

The commerce and management landscape is undergoing a significant transformation driven by technological advancements, shifting consumer behaviors, and evolving business models. This paper explores cutting-edge innovations in commerce and management, including digital payments, blockchain, artificial intelligence, and sustainability-driven practices. A comprehensive review of existing literature and case studies reveals the potential of these innovations to enhance operational efficiency, foster strategic decision-making, and promote sustainable growth. The research identifies key challenges, opportunities, and future directions for organizations embracing innovation in commerce and management.

Introduction:

The commerce and management landscape is undergoing a profound transformation, driven by technological advancements, shifting consumer behaviors, and evolving business models. The Fourth Industrial Revolution, characterized by unprecedented digital interconnectedness, has created new opportunities for growth, efficiency, and innovation. Emerging technologies such as artificial intelligence, blockchain, and the Internet of Things (IoT) are redefining the way businesses operate, interact with customers, and create value.

As the global economy becomes increasingly interconnected, commerce and management professionals face pressing challenges: navigating complex supply chains, addressing sustainability concerns, and leveraging data-driven insights. In response, innovative business models, digital payment systems, and customer-centric strategies have emerged, disrupting traditional commerce and management practices.

This paper explores the transformative impact of emerging innovations on commerce and management, examining:

- The drivers and consequences of digital transformation
- The role of artificial intelligence, blockchain, and IoT in commerce
- The rise of e-commerce, mobile commerce, and social commerce
- Sustainability-driven practices and social responsibility
- Future directions for commerce and management professionals

By analyzing cutting-edge research, industry trends, and case studies, this research aims to:

1. Identify key drivers of innovation in commerce and management.
2. Examine the implications of emerging technologies on business operations.
3. Discuss strategic responses to the changing commerce landscape.

This study provides valuable insights for scholars, practitioners, and policymakers seeking to understand the revolutionary changes reshaping commerce and management.

Keywords: Commerce, Management, Innovation, Digital Transformation, Artificial Intelligence, Blockchain, Sustainability.

Definition and significance of innovation in commerce and management:

Definition:

Innovation in commerce and management refers to the systematic introduction of new or significantly improved products, services, processes, marketing methods, or organizational models that transform business operations, drive growth, and enhance sustainability.

Dimensions of Innovation:

1. Product Innovation: Developing new or improved products/services.
2. Process Innovation: Enhancing operational efficiency and effectiveness.
3. Marketing Innovation: Novel marketing strategies and channels.
4. Organizational Innovation: New business models, structures, and management practices.

Significance:

Innovation in commerce and management is crucial for:

1. Competitive Advantage: Differentiation and market leadership.
2. Growth and Expansion: Entering new markets, increasing revenue.
3. Sustainability: Addressing social, environmental, and economic challenges.
4. Adaptability: Responding to changing market conditions and consumer needs.
5. Job Creation and Economic Development: Stimulating entrepreneurship and employment.

Key Drivers of Innovation:

1. Technological Advancements (e.g., AI, blockchain, IoT).
2. Changing Consumer Behaviors and Expectations.
3. Globalization and Market Liberalization.
4. Environmental and Social Pressures.
5. Government Policies and Regulations.

Benefits of Innovation:

1. Changing Consumer Behaviors and Expectations.
2. Globalization and Market Liberalization.
3. Environmental and Social Pressures.
4. Government Policies and Regulations.
5. Improved Productivity and Efficiency.
6. Enhanced Customer Experience.
7. Increased Revenue and Market Share.

8. Better Decision-Making through Data Analytics.
9. Talent Attraction and Retention.

Challenges to Innovation:

1. Resistance to Change.
2. Limited Resources (financial, human).
3. Regulatory Uncertainty.
4. Managing Risk and Uncertainty.
5. Integrating Innovation into Existing Operations.

This section provides a foundation for exploring emerging innovations and future directions in commerce and management.

Overview of the research paper:

Research Objective:

This study aims to explore the impact of emerging innovations on commerce and management, examining their potential to transform business operations, drive growth, and enhance sustainability.

Research Questions:

1. What are the key drivers of innovation in commerce and management?
2. How do emerging technologies (AI, blockchain, IoT) influence commerce and management?
3. What are the implications of sustainability-driven practices on business operations?
4. What future directions should commerce and management professionals consider?

Methodology:

Literature Review: Analyzing existing research on innovation, commerce, and management.

Key Findings:

1. Emerging technologies (AI, blockchain, IoT) are transforming commerce and management.
2. Sustainability-driven practices are increasingly important for business success.
3. Innovation drives competitive advantage, growth, and adaptability.
4. Challenges to innovation include resistance to change, limited resources, and regulatory uncertainty.

Contributions:

1. Identifies key drivers of innovation in commerce and management.
2. Provides insights into emerging technologies' impact on commerce.
3. Highlights sustainability's role in business operations.
4. Offers future directions for commerce and management professionals.

Implications:

This research informs commerce and management professionals, policymakers, and scholars on:

1. Leveraging innovation for growth and competitiveness.
2. Navigating emerging technologies' impact.
3. Integrating sustainability into business operations.

Limitations:

1. Focus on specific emerging technologies.
2. Limited geographical scope.

Future Research Directions:

1. Examining innovation's impact on commerce workforce dynamics.
2. Investigating blockchain's scalability and adoption challenges.

Literature Review:

The intersection of technology and commerce has sparked a proliferation of research on innovation in commerce and management.

Digital Transformation

- Brynjolfsson and McAfee (2014) argue that digital transformation has reshaped the commerce landscape, enabling firms to leverage digital platforms for growth.
- Kane *et al.* (2015) emphasize the role of digital transformation in fostering organizational agility.

Artificial Intelligence (AI) in Commerce

- Davenport and Dyché (2013) explore AI's potential to enhance customer experiences and optimize business operations.
- Gartner Research (2019) predicts AI will revolutionize commerce, citing applications in chatbots, predictive analytics, and personalized marketing.

Blockchain and Commerce

- Swan (2015) examines blockchain's potential for secure, transparent, and efficient supply chain management.
- Tapscott and Tapscott (2016) discuss blockchain's implications for commerce, including smart contracts and decentralized networks.

Sustainability-Driven Practices

- Porter and Kramer (2011) introduce the concept of "shared value," highlighting the intersection of business and social responsibility.
- Elkington (2018) emphasizes the importance of integrating sustainability into commerce strategies.

Emerging Business Models

- Osterwalder and Pigneur (2010) discuss business model innovation, enabling firms to respond to changing market conditions.
- Teece (2018) explores the role of business model innovation in driving commerce

transformation.

Gaps in Existing Literature

While existing research provides valuable insights, gaps remain:

- Limited exploration of AI's impact on commerce workforce dynamics.
- Insufficient examination of blockchain's scalability and adoption challenges.
- Need for more empirical studies on sustainability-driven practices in commerce.

This literature review lays the groundwork for examining emerging innovations and future directions in commerce and management.

1. Proceed with the "Emerging Innovations" section.
2. Make adjustments to the literature review.
3. Explore specific gaps in existing literature.
4. Historical context of innovation in commerce and management
5. Current trends and drivers of innovation

Theoretical frameworks supporting innovation

Emerging Innovations

- Digital Payments (e.g., mobile wallets, cryptocurrencies)
- Blockchain Technology (e.g., supply chain management, smart contracts)
- Artificial Intelligence (e.g., predictive analytics, chatbots)
- Sustainability-Driven Practices (e.g., circular economy, social responsibility)

Conclusion:

The commerce and management landscape is undergoing a profound transformation, driven by emerging innovations and shifting market conditions. This research has explored the impact of these innovations on commerce and management, examining their potential to drive growth, enhance sustainability, and foster competitiveness.

Key Takeaways:

1. Emerging technologies (AI, blockchain, IoT) are revolutionizing commerce and management.
2. Sustainability-driven practices are critical for long-term business success.
3. Innovation is essential for adapting to changing market conditions.
4. Effective integration of emerging innovations requires strategic planning and leadership.

Implications for Commerce and Management Professionals:

1. Embrace emerging technologies to enhance operational efficiency.
2. Integrate sustainability into business operations.
3. Foster a culture of innovation and continuous learning.
4. Develop strategic partnerships to leverage emerging innovations.

Policy Recommendations:

1. Governments should encourage innovation through incentives and funding.
2. Regulatory frameworks should support emerging technologies.
3. Education and training programs should focus on emerging skills.

Future Research Directions:

1. Investigating the impact of emerging innovations on commerce workforce dynamics.
2. Examining the scalability and adoption challenges of blockchain.
3. Analyzing the role of innovation in addressing social and environmental challenges.

As commerce and management continue to evolve, embracing innovation and sustainability will be crucial for success. This research contributes to the ongoing discussion on the future of commerce and management, highlighting the need for strategic adaptation and innovation.

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A STUDY OF COLLABORATIVE INNOVATION IN BUSINESS ORGANISATIONS

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Introduction:

In today's highly competitive environment, innovation has become the key to a company's survival. It provides an edge in a world where evolving markets and exploding start-ups make turning a profit much more difficult to achieve. The most effective way to achieve innovation is through collaboration. Collaboration has the power to spark innovation in the workplace because everyone brings a unique set of knowledge and skills to the table. Working together and embracing these differences gives birth to new ideas through the blending of unique viewpoints. Although many businesses recognize the importance of collaboration, there are often unaddressed obstacles that discourage it in the workplace. Innovation is born from combining strategy, mind-set and people. Collaboration is the key element of innovation. Collaboration saves time, combines resources and can help teams gain a fresh approach to existing problems. Collaboration is more than people simply working together. It's a coordinated effort to bring together team members with varied expertise and backgrounds, helping them combine their knowledge and experience against complex problems. In many cases, innovation that would be impossible with an individual or like-minded group is unlocked with collaborative work. Collaborative innovation is focused on openness, trust, and benefits' sharing. Companies work closely with their internal and external stakeholders over the long term.

Objectives of the Study

- 1) To study the concept of Collaborative Innovation.
- 2) To study how to create Collaborative Innovation culture in the Organisation.
- 3) To study the Integration of Collaboration into Business Strategy

Methodology:

The study is based on secondary data from various published sources. Data collected from these sources is compiled and analysed for the purpose of study.

Collaborative Innovation

Collaborative innovation is the process of multiple employees or teams combining their knowledge, skills, experience and resources to create or improve upon a solution for a common benefit. Innovation almost always involves collaboration, but collaborative innovation empowers your top-performing employees, regardless of their role or function.

Collaborative innovation is an approach to problem-solving that relies on bringing together diverse perspectives, experiences, and expertise in order to create something new. This type of innovation typically involves a combination of activities including research,

brainstorming sessions, product prototyping, testing and development. Collaborative innovation encourages cross-disciplinary thinking through cooperation and communication among multiple parties such as corporations, universities or governments.

Innovations developed through collaborative efforts may take many forms such as improvements to existing products or processes; completely novel solutions; or even entirely new markets for existing technologies. Successful collaborative projects are often characterized by their ability to leverage individual contributions into collective gains that benefit all participants. As such it can offer substantial advantages over traditional approaches which rely solely on internal teams or research programs with limited external input.

Organizations that embrace collaborative innovation are more open to new concepts, perspectives and collaboration ideas, even if it's simply considering an existing problem differently. They also think about each team's strengths and how they collectively contribute toward the shared objective. Employees need easy access to collective knowledge and expert colleagues to avoid duplicative work. Modern knowledge management approaches also encourage collaboration and knowledge sharing, which improves productivity and helps your teams innovate faster. Teams can share insights to solve problems more quickly without silos forming. Collaboration exposes teams to a variety of skills and knowledge they wouldn't encounter otherwise. A collaborative innovation mind-set encourages employees to seek each other's counsel and elevates your most knowledgeable employees as experts who can help teams answer burning questions.

Creating A Collaborative Innovation Culture in the Organisation

Building a collaborative culture is akin to nurturing a garden; it requires patience, dedication, and a strategic approach. In today's fast-paced business environment, collaboration is not just a buzzword but a critical component of innovation and success. A collaborative culture fosters an environment where ideas can cross-pollinate, leading to innovative solutions. It's about creating a space where employees feel valued and heard where diversity of thought is celebrated, and where collective goals are prioritized over individual accolades. This kind of culture doesn't happen overnight; it's cultivated through consistent practices and policies that encourage teamwork, open communication, and mutual respect. Here are some best practices for building a collaborative culture:

➤ Create Transparent Processes

Open, transparent processes help with alignment, improve productivity and even contribute to employee satisfaction. It's important for each employee to understand their role, responsibilities and how they contribute to project and company goals. Not every employee needs every detail, but they should receive updates and be able to ask questions or raise concerns.

➤ Implement the Right Tools

Even the most collaborative and innovative teams need support. One way to support teams is by helping them communicate and share knowledge. For example, a modern knowledge

management system can connect the right people to the right knowledge whenever they need it. Innovative teams don't have time to waste searching for information.

➤ **Form Ideas Using a Specific Method and Clear Purpose**

Organisations can't predict when or where their next big idea will come from. They can, however, adopt a specific method for creating ideas and establish a clear purpose that drives their decisions. This gives them greater control over innovation processes and aligns projects and teams with the overall strategy.

➤ **Support Disruptive and Incremental Innovation Ideas**

Innovation can be wholly novel or an incremental improvement on what already exists — both are worthy avenues for innovation. Product and service improvements, automation and reducing waste are all incremental innovations that appeal to a wide range of customers and stakeholders. Focusing on this type of innovation can also help create a controlled ideation process that follows your established method and purpose.

➤ **Leverage the Collective Intelligence of Employees and Decision Makers**

The knowledge within the enterprise can help to solve most pressing challenges, but accessing that knowledge can be a challenge. Most knowledge is undocumented, and employees can struggle with where to find accurate, up-to-date information. Provide a central source of trusted information that allows your teams to easily access the organization's collective intelligence.

➤ **Break Down Organizational Silos**

Many employees naturally collaborate within their teams but don't necessarily make connections with the rest of the organization. This leads to limited communication and knowledge sharing, ultimately creating organizational silos. A collaborative culture encourages broad knowledge sharing where teams can request and offer support from anywhere in the organization.

➤ **Reward Teamwork**

Collaborative innovation inherently depends on teamwork, and your culture greatly influences whether people default to teamwork or see it rewarded. While monetary or tangible rewards are one option for recognizing teamwork, many other forms of recognition can also reinforce the behaviour and encourage others to follow suit.

➤ **Encourage Diverse Perspectives:**

A collaborative culture values different viewpoints. Encouraging employees from various backgrounds to contribute can lead to more creative solutions. For instance, IBM's Cognitive Build initiative brought together employees from different departments to brainstorm innovative uses for Watson, their AI platform.

➤ **Create Cross-Functional teams:**

Collaboration thrives when barriers between departments are broken down. Creating teams that include members from different functional areas can lead to more holistic problem-

solving. At Google, employees are encouraged to work on projects outside their core team, which leads to fresh ideas and perspectives.

By integrating these practices into the fabric of an organization, a truly collaborative culture can flourish, driving innovation and success. It's important to remember that building this culture is an on-going process, one that requires commitment and adaptability as the business and its people evolve.

Integrating Collaboration into Business Strategy

In the enterprise, the integration of collaboration into strategic planning is not just a luxury; it's a necessity for survival and growth. The dynamic nature of today's markets demands that organizations not only adapt to change but also drive innovation through collective effort. This approach to innovation—collaborative innovation—has proven to be a powerful engine for business success. It leverages the diverse perspectives, skills, and experiences of various stakeholders, including employees, customers, partners, and even competitors, to create a synergy that propels the development of new products, services, and processes.

From the perspective of organizational leadership, embracing collaborative innovation means fostering a culture where sharing ideas is encouraged and rewarded. Leaders must act as facilitators, creating environments that support open communication and cross-functional teamwork. On the other hand, from an employee standpoint, it involves a shift from working in silos to engaging in multidisciplinary teams where each member's input is valued and considered.

Here are some in-depth insights into integrating collaboration into business strategy:

- 1. Cross-Pollination of Ideas:** Just as bees carry pollen from one flower to another, employees can transfer knowledge across departments. For example, 3M's Post-it Notes were the result of a researcher in the adhesive department collaborating with a colleague who needed a way to bookmark his hymnal pages without damaging them.
- 2. Co-Creation with Customers:** Involving customers in the development process can lead to products that better meet their needs. LEGO's Ideas platform allows fans to submit and vote on new set designs, with popular ideas becoming official products.
- 3. Open Innovation Platforms:** Companies like Procter & Gamble use open innovation platforms such as 'Connect + Develop' to partner with external innovators, expanding their R&D capabilities beyond their walls.
- 4. Strategic Alliances:** Partnerships between businesses can unlock new markets and technologies. An example is the alliance between Starbucks and Barnes & Noble, which placed coffee shops within bookstores, enhancing the customer experience for both brands.
- 5. Internal Incubators:** Some companies establish internal incubators or innovation labs to explore new business models and technologies. Google's 'Area 120' is an in-house incubator where employees can work on experimental projects.

6. Crowdsourcing Solutions: Platforms like Innu Centime allow organizations to crowdsource solutions to complex problems from a global community of problem solvers, often leading to breakthrough innovations.

7. Social Collaboration tools: Implementing social collaboration tools like Slack or Microsoft Teams can improve communication and idea sharing among employees, regardless of their physical location.

Integrating collaboration into business strategy is about creating a symbiotic ecosystem where innovation thrives. It's about recognizing that the collective intelligence of a group is greater than the sum of its parts. By fostering a culture of collaboration, businesses can not only keep pace with the rapid changes in the market but also lead the charge in their industry's evolution.

Conclusion:

Collaborative innovation is the lifeblood of modern business, a dynamic force that drives organizations towards new frontiers of creativity and growth. It's an approach that transcends traditional boundaries, inviting diverse minds to come together and share their unique perspectives and expertise. This convergence of ideas is not just about generating a multitude of concepts; it's about fostering an environment where these ideas can be nurtured, challenged, and refined to create solutions that are greater than the sum of their parts.

From multinational corporations to small start-ups, the embrace of collaborative innovation is evident in the success stories dotting the business landscape.

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A STUDY ON IMPACT OF E-COMMERCE ON CONSUMER BUYING BEHAVIOUR

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Abstract:

Today E-Commerce has become a very large and thriving industry and is creating big business through e-trading. The rapid growth of the e-commerce sector has a major impact on the market. The success of e-commerce depends entirely on the response of the customers and their buying behavior. E-commerce is not just about running a business, but in the age of internet technology. E-commerce completely changes our lifestyle. E-commerce has become a constant success and it has become more important for it. Consumer behavior has a huge impact on e-commerce. Several studies have shown that the industry had overcome traditional marketing. Consumer buying behavior had been encouraged, which has largely created high demand in the sector, this study seeks to understand the impact of e-commerce on consumers buying behavior and the future need to study the extent to which shopping can be changed.

Introduction:

The Internet had been growing rapidly over the past two decades. It is also being developed in a digital economy driven by information technology. After the long-term development of the internet worldwide, there is a rapid increase in web users and very fast internet connections. Some new technologies are also being developed. E-commerce technology and changing consumer behavior, motivating entrepreneurs to be better at innovating so that they don't lose out on their competitors, the business has used e-commerce to increase sales and the company has used e-commerce. E-commerce is a business model that transacts and is implemented using the internet.

1.1 Concept of E-Commerce:

E-commerce is a popular term for electronic commerce or even internet commerce. The name is self-explanatory; it is the meeting of buyers and sellers on the internet. This involves the transaction of goods and services, the transfer of funds and the exchange of data. So when a customer logs into his/her Amazon account and purchase a book, this is a classic example of an e-commerce transaction. Here customer interacts with the seller (Amazon), exchange data in form of pictures, text, address for delivery etc. and then he/she makes the payment. In other words, E-Commerce refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions. E-commerce is often used to refer to the sale of 33 physical products online, but it can also describe any kind of physical products online, but it can also describe any kind of commercial transaction that is facilitated through the internet.

“E-Commerce describes the process of buying and selling or exchanging of products, services and information, via computer networks including the internet.”

E-Commerce is India’s fastest growing and most exciting channel for commercial transactions. The Indian e-commerce market is expected to grow to US\$200 billion by 2026 from US\$ 48.5 billion as of 2018. This growth has been triggered by increasing internet and smartphone penetration. The ongoing digital transformation in the country is expected to increase India’s total internet user base to 829 million by 2021 from 560.01 million as of September 2018. India’s internet economy is expected to double from US\$125 billion as of April 2017 to US\$ 250 billion by 2020, majorly backed by e-commerce. India’s E-commerce revenue is expected to jump from US\$ 39 billion in 2017 to US\$ 120 billion in 2020, growing at an annual rate of 51 percent, the highest in the world.

1.2 Importance of study:

The purpose of conducting this study is to study to understand the impact of e-commerce on consumer behavior in Islampur city as well as what factors influence consumers. The positive and negative behaviors of consumers have been studied. It is also important to study how positive and negative attitudes influence buying decision.

1.3 Objective of study:

- 1) To study the effects of e-commerce on consumer behavior in Islampur city.

1.4 Hypothesis of Research:

H0: E-commerce has an impact on consumers buying behavior

H1: E-commerce has an impact on consumers buying behavior.

1) Scope of study: E-Commerce is a general concept covering any form of business transaction or information exchange executed using information and communication technologies (ICT’s). It includes electronic trading of goods, services and electronic material. It takes place between companies, between companies and their customers or between companies and public administrations

- 1) **Electronic Markets:** An electronic market is the use of ICT where seller offers a range of good and services so that the buyer can compare the prices of the goods and services and make a purchase decision. e.g. Airline Booking System

- 2) **Electronic Data Interchange:** Electronic Data Interchange (EDI) is the computer-to-computer exchange of business documents in a standard electronic format between business partners. These are any of the documents that are typically exchanged between businesses. The most common documents exchanged via EDI are purchase orders, invoices, payment document and advance ship notices. There is no need for printed orders and invoices & delays & errors in paper handling. It is used by organizations that make a large number of regular transactions. Eg. The exchange of EDI documents is typically between two different companies, referred to as business partners or trading partners. For example, Company A may buy goods from Company B. Company A sends orders to Company B.

3) Internet Commerce: Internet Commerce is the use of the Internet for all phases of creating and completing business transaction. This application is both for Business to Business (B2B) & Business to Consumer (B2C) transactions.

1.6. Limitations of the study:

- 1) The survey is limited to Islampur city.
- 2) The study is limited by the fact that each respondent's opinion views are different.

1.7 Research Methodology: This research is based on primary and secondary data as follows:

1. Primary Data: it filled out questionnaires from 25 people living in Islampur city and the information that is available is currently based on primary data.

2. Secondary Data: Secondary data already exists in the report. The data is collected from web research articles, sites.

1.8 Analysis and Interpretation:

Table showing the Gender of Respondents

Gender	Respondents	Percentage
Male	15	60%
Female	10	40%
Total	25	100%

Interpretation:

The above table shows that out of the total 25 respondents, 60% of the participants were male and 40% were female.

Table showing Age of the Respondents

Age	Respondents	Percentage
15-30	15	60%
30-45	06	24%
45-60	04	16%
Total	25	100%

Interpretation:

The above table shows that out of the total respondents, 60% were between 15-30 years, 30-45 Years were between 24% and only 16% was 45-60 Years respondents were participated in the survey. It means that the majority of respondents who were participated in survey between the age group of 15-30 Years.

Table showing Qualification of respondents

Qualification	Respondents	Percentage
Primary	0	00%
Secondary	3	12%
Higher Secondary	5	20%
Graduation	10	40%
Other	7	28%
Total	25	100%

Interpretation:

The above table shows that out of the total 25 respondents who shop online, 40% are graduate, 28% respondents were other qualification, 20% respondents were higher secondary, 12% respondents were secondary, and only 00% respondents were primary. It means that respondents who shop online are graduate.

Table showing preference for online purchases

preference for online purchases	Respondents	percentage
Yes	15	60%
No	06	24%
Total	25	100%

Interpretation:

The above table shows that out of the total respondent, 60% preferred online shopping and 24% respondents disapproved of online shopping. This means that the majority of respondents buy it online.

Table showing the most preferred e-shopping apps and sites

E-Shopping apps and sites	Respondents	Percentage
Flipkart	10	40%
Amazon	07	28%
Big Bazar	04	16%
Meeshoo	04	16%
Total	25	100%

Interpretation:

The above table depicts that the majority of respondents purchases product and services from Flipkart and amazon. It means that Amazon and Flipkart are the most trustable brands.

1.9 Findings:

1. In this study, it is found that majority of the respondents use Amazone and Flipcart online websites for shopping.
2. In this study, it was found that males are more likely to shop online.
3. According to this study, consumers who buy online are in the age group of 15-30.
4. This study found that customers get high quality satisfaction while shopping online.

1.10 Suggestion:

From the above analysis, it is clear that customers save time and money while shopping online. Also, various facilities, variety of products, quality etc. are also guaranteed while shopping online. Also, E-Commerce guarantees two important things, freshness and quality of the product. In this ever-changes are taking place at a rapid pace. Also, as customer behavior is constantly changing, the business should evaluate customer behavior by conducting surveys or feedback to understand customer preferences, wants, needs preferences.

Conclusion:

From the above research it is observed that, people in India are using the Internet in large numbers and due to this increasing use of mobile phones. People are doing online shopping in large number. A large number of people are preferring Flipkart and Amazon and more and more people are seen buying goods and services from Amazon and Flipkart.

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EXPLORATION OF THE CONNECTIONS BETWEEN LITERATURE AND ENVIRONMENT IN ECO- CRITICISM

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Abstract:

Literature is a powerful medium for expressing social and political resistance, especially in the context of environmental issues. It serves as a platform for environmental and social resistance, highlighting the unequal distribution of resources and the disproportionate impact of degradation on marginalized communities. Through storytelling, authors expose the harmful effects of pollution, deforestation, and climate change on vulnerable populations, raising awareness of environmental injustices. Literature acts as a catalyst for social resistance by encouraging readers to recognize the urgency of addressing environmental disparities. It also plays a pivotal role in documenting and celebrating the narratives of environmental activists and grassroots movements, inspiring readers to become agents of change. These narratives of activism not only educate and inform but also empower individuals to join the fight against environmental degradation and injustice. Literature provides a shared language of resistance, fostering solidarity and encouraging collective action. This paper explores how literature serves as a platform for environmental and social resistance, shedding light on the environmental challenges we face and inspiring collective action for a sustainable future.

Keywords: Eco-Criticism, Environmental Sustainability, Anthropocentrism and Ecocentrism.

Introduction:

Eco-literature explores the link between literature and the natural world, also referred to as eco criticism or environmental literature. It frequently aims to promote environmental sustainability and preservation. This field emerged in the late 20th century, it examines the relationship between literature and the environment. It highlights the interconnectedness of nature and culture, recognizing the impact of human activities on the natural world. Eco critics analyze the representation of nature, human-nature relationships, and ecological concerns in literature to raise awareness about environmental issues and encourage sustainable thinking. Drawing from literary theory, environmental philosophy, cultural studies, and ecology, eco criticism seeks to understand how literature reflects and shapes our understanding of nature. The worldwide concern about environmental issues such as deforestation, climate change, and species extinction has led to a rise in popularity of this genre. The ecological catastrophes that scientists research are humanized and communicated via narrative in eco-literature, which helps to bridge the gap between science and the humanities by making these topics more approachable and relatable to a wider audience. It recognizes literature as a powerful medium for raising ecological consciousness and instigating environmental change. Authors often use nature as a backdrop or metaphor to convey their environmental concerns, encouraging readers to develop a deeper appreciation for the natural world. Eco critics explore the symbolic significance of these portrayals, shedding light on societal attitudes and values towards the environment.

Objectives:

1. This study aims to analyze and critique literature's representations of nature and the environment, highlight the ecological consequences of human actions, and expose power dynamics.
2. It also aims to raise awareness about the present and future of our environment, emphasizing the importance of cultivating an environmental imagination through literature, which encourages readers to see the environment through.

Importance of the Study

Eco-criticism or Eco-literature is a critical approach to understanding the relationship between literature and the environment, aiming to raise environmental awareness and educate readers about the impact of literature on nature, ecosystems, and environmental issues. It influences public perception and opinion, revealing how narratives and literary works shape people's attitudes and behaviors towards the environment. Eco-criticism contributes to discussions on ecological ethics by examining the moral dimensions of human-nature relationships in literature. It serves as a reflective medium for societal attitudes and concerns, providing valuable historical and cultural insights. Eco-critical research can inform environmental policy-making, promoting sustainable and harmonious interactions with nature. This study has the potential to deepen our understanding of the human-nature relationship, influence public discourse, inspire environmental action, and contribute to more informed and environmentally responsible societies.

- Important Aspects of Eco-literature, which shows the relationship between environmental science and eco-literature:

1. Environmental Interconnectedness

Eco-literature explores the complex relationship between humans and the natural world, challenging the notion of human dominion over the earth. Works like Richard Powers' Pulitzer Prize-winning novel, *The Overstory*, use intricate storytelling to explore the interdependency of humans and nature, emphasizing the urgency of environmental conservation. *The Overstory* tells the stories of characters whose lives are deeply connected to trees and forests, highlighting the interconnectedness of human existence with nature. "The Overstory" is a novel that delves into the interconnected lives of nine individuals and their relationships with trees. It explores themes of environmentalism, science, art, and activism, highlighting the connections between humans, trees, and the natural world. The novel features characters like Neelay Mehta, Patricia Westerford, and Adam Appich, who explore the lives of trees and their hidden lives. The non-linear narrative challenges readers to reevaluate their relationship with the natural world, urging a deeper understanding of the consequences of human actions on the environment and the importance of preserving ecological balance.

2. Climate Catastrophe and Global Crisis

Eco-literature is increasingly focusing on climate change, using speculative fiction, dystopian narratives, and realist fiction to explore the consequences of unchecked environmental degradation. These works serve as cautionary tales, encouraging readers to take action before it's

too late. Barbara Kingsolver's *Flight Behavior* highlights the interconnectedness of ecological systems, highlighting how economic struggles are tied to environmental changes, such as altered monarch butterfly migration patterns. "Flight Behavior" by Barbara Kingsolver is a 2012 novel set in Appalachia, focusing on the experiences of Dellarobia Turnbow, a young mother struggling with her place in the world. The novel explores themes of resilience, faith, and science, highlighting the human experience amidst environmental degradation. Through vivid prose and intricate characters, Kingsolver weaves themes of hope, transformation, and the interconnectedness of life, making it a powerful exploration of the human experience.

3. Ecological Devastation and Protection

Eco-literary works often highlight the negative impacts of human activities like industrialization, deforestation, and pollution, advocating for environmental preservation and restoration.

"*Silent Spring*" is a 1962 book by Rachel Carson that exposed the harmful effects of pesticides on the environment, wildlife, and human health. Carson emphasized the interconnectedness of human and natural systems and advocated for responsible management of natural resources. She criticized the widespread use of DDT and its impact on wildlife, particularly birds, and linked exposure to cancer, birth defects, and other health issues in humans. The book sparked the modern environmental movement, leading to the US banning DDT in 1972 and inspiring legislation. Carson's work earned her the National Book Award in 1963 and the Presidential Medal of Freedom in 1980. These works encourage a reevaluation of our ecological footprint and promote sustainable living.

4. Distinction between Anthropocentrism and Ecocentrism.

Eco-literature challenges the anthropocentric worldview, emphasizing the equal value of all life forms and ecosystems. This philosophical shift is central to environmental science and eco-literary works. "*The Road*" (2006) is a powerful novel by Cormac McCarthy that explores survival, hope, and humanity in a post-apocalyptic world. The story follows a father-son duo as they navigate a barren landscape, searching for safety amid a catastrophe that has eradicated civilization. Through poetic prose, McCarthy skillfully conveys the struggle to maintain morality, compassion, and love amidst violence and despair. The father's determination to protect his son demonstrates the enduring power of human relationships. "*The Road*" is a Pulitzer Prize-winning masterpiece that challenges readers to confront the dark aspects of existence and the resilience of the human spirit. It serves as a warning of the consequences of unsustainable practices and the urgent need to adopt an ecocentric worldview, highlighting the collapse of human civilization due to environmental catastrophe.

5. Increasing Awareness -

Eco-literature is a powerful tool in raising awareness about scientific issues, as it connects readers emotionally through personal stories that personalize environmental crises. For instance, Paolo Bacigalupi's "*The Water Knife*" explores a dystopian future where water scarcity leads to political and social breakdowns, highlighting the science of water conservation and the potential consequences of global water shortages. "*The Water Knife*" is a dystopian novel by

Paolo Bacigalupi that explores water scarcity, climate change, and social upheaval in a fragmented United States. The story follows Angel Velasquez, a water rights negotiator, who becomes embroiled in a web of intrigue and corruption. Bacigalupi delves into themes of power, exploitation, and survival, exposing the dark underbelly of a society on the brink of collapse. The novel warns of the catastrophic consequences of environmental neglect and the importance of addressing climate change.

Conclusion:

Eco-literature, or environmental literature, is a growing genre in contemporary literature that addresses environmental issues and sustainability. It encourages readers to rethink their relationship with the natural world and sheds light on pressing ecological concerns. This exploration explores how authors address these challenges and contribute to environmental stewardship. Eco criticism has significantly influenced literary studies and environmental consciousness by incorporating environmental perspectives and fostering interdisciplinary dialogue. It has highlighted overlooked environmental themes in literature and challenged traditional theories that neglect the natural world. In the 1980s and 1990s, scholars recognized the need to broaden literary studies beyond human-centered issues and focus on the environment, making the study of literature's connection to the natural world more relevant. Eco criticism has also contributed to the formation of environmental policy, activism, and sustainable practices by highlighting the interconnectedness of literature, culture, and the environment. The evolving nature of the field and its ongoing engagement with environmental concerns have transformed literary studies by highlighting the intricate relationship between literature, culture, and the natural world. As we navigate the environmental crisis, Eco criticism continues to evolve, fostering critical insights, inspiring activism, and fostering a deeper understanding of our role as stewards of the planet.

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भारतीय अर्थव्यवस्थेतील खाजगी बँकांची भूमिका

संगीता भालचंद्र काटकर

मार्गताम्हाने एज्युकेशन सोसायटीचे,

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गोषवारा:

भारत सरकारने उदारीकरण, खाजगीकरण आणि जागतिकीकरण धोरण लागू केल्यानंतर 1990 च्या दशकाच्या सुरुवातीपासून खाजगी बँका अधिक लोकप्रिय झाल्या आहेत. या धोरणाने भारतीय बँकिंग क्षेत्र खाजगी व्यावसायिकांसाठी खुले केले, ज्यामुळे त्यांना सार्वजनिक क्षेत्रातील बँकांशी स्पर्धा करता आली ज्यांनी यापूर्वी बाजारात वर्चस्व गाजवले होते. खाजगी बँक म्हणजे ज्याचा सरकारजवळ कोणतेही स्वामित्व नसते म्हणजेच खाजगी बँकांचा मालकीचा हक्क हा सरकारऐवजी कोणत्याही एखाद्या वैयक्तिक व्यक्तीकडे असतो. खाजगी बँकेचा मालकीचा हक्क हा सरकारकडे नाही तर एका सामान्य व्यक्तीकडे असतो. खाजगी बँकेचा मालक कोणताही एखादा व्यक्ती असू शकतो, ज्याच्याद्वारे खाजगी बँकेला चालवले जाते.

प्रस्तावना:

खाजगी बँकेची संपूर्ण जबाबदारी कोणत्याही एका व्यक्तीकडे असू शकते. खाजगी बँक कोणतीही वैयक्तिक व्यक्ती सुरु करू शकते फक्त त्या व्यक्तीकडे तेवढे भाग भांडवल असले पाहिजे आणि सरकारकडून खाजगी बँक चालवण्यासाठी मान्यता प्राप्त असली पाहिजे. जर सहकारी बँकेचा विचार केला तर सरकारची सरकारी बँकेमध्ये संपूर्ण भागीदारी असते तसे खाजगी बँकेमध्ये नसते म्हणूनच या बँकांना खाजगी बँका म्हणून ओळखले जाते. वर्तमान काळात भारतामध्ये अनेक खाजगी बँका (Private Bank) आहेत. खाजगी बँकेचे मोठ्या प्रमाणात ग्राहक आहेत. अनेक ग्राहकांचे म्हणणे आहे की सरकारी बँके पेक्षा जास्त सुविधा या खाजगी बँकेद्वारे ग्राहकांना दिली जाते. हेच कारण आहे की मोठ्या प्रमाणामध्ये खातेधारक हे खाजगी बँकेमध्ये आपले खाते उघडतात.

शोधनिबंधाची उद्दिष्टे:

संशोधिकेने आपल्या शोधनिबंधाची उद्दिष्टे पुढीलप्रमाणे मांडली आहेत.

1. भारतातील खाजगी व्यवसायाचा अभ्यास करणे.
2. भारतातील खाजगी बँकांची उद्दिष्टे व कार्यपद्धती यांचा अभ्यास करणे.
3. खाजगी बँकेकडून ग्राहकांना पुरविण्यात येणाऱ्या सोयी सुविधांचा अभ्यास करणे.

संशोधन पद्धती – प्रस्तुत शोधनिबंधाचा प्रकार वर्णनात्मक आणि विश्लेषणात्मक आहे.

तथ्य संकलन – कोणत्याही संशोधनासाठी माहिती संकलित करणे अतिशय महत्त्वाचे काम आहे. शोधनिबंधाच्या किंवा संशोधन विषयाच्या अनुषंगाने माहिती जमा करणे म्हणजे तथ्य संकलन होय. प्रस्तुत शोधनिबंधासाठी तथ्य संकलन करताना

दुय्यम साधनांचा अवलंब केला आहे. यामध्ये शोधप्रबंध, शोधनिबंध, वर्तमानपत्रे, मासिके, त्रैमासिके, संदर्भग्रंथ, अहवाल, इंटरनेट यांचा वापर केला आहे.

खाजगी बँकिंग –

खाजगी बँकिंग ही एक बँकिंग सेवा आहे जी उच्च-निव्वळ-वर्थ व्यक्तींच्या (HNWIs) बँकिंग गरजा पूर्ण करते. खाजगी बँकिंग सेवांमध्ये खाजगी बँकिंग खाती, गुंतवणूक आणि संपत्ती व्यवस्थापन सेवा आणि विशिष्ट क्रेडिट सेवा तसेच निवडक ग्राहकांच्या विशिष्ट गरजा पूर्ण करण्यासाठी तयार केलेल्या इतर वित्तीय सेवांचा समावेश होतो. खाजगी बँकिंग प्रणाली सर्व बँकिंग आणि आर्थिक गरजांसाठी एकच समन्वयक म्हणून सेवा प्रदान करते. जसे की, बिले भरणे, संपत्ती व्यवस्थापन सेवा प्रदान करणे यांसारख्या सेवांचा समावेश होतो.

खाजगी बँकिंग प्रणालीची उद्दिष्ट्ये -

खाजगी बँकिंग वैयक्तिक संपत्ती किंवा अति-उच्च-निव्वळ-संपत्ती असणाऱ्या व्यक्ती आणि संस्थांच्या गुंतवणूक आणि आर्थिक गरजा व्यवस्थापित करतो. हि प्रक्रिया सामान्यतः ग्राहकांची आर्थिक उद्दिष्टे, जोखीम घेण्याची क्षमता आणि विशिष्ट गरजा समजून घेण्यासाठी सखोल सल्लामसलत करून सुरू होते. खाजगी बँकर नंतर सानुकूलित संपत्ती व्यवस्थापन योजना विकसित करतो ज्यामध्ये गुंतवणूक धोरणे, मालमत्ता वाटप आणि इतर आर्थिक उपायांचा समावेश असू शकतो. खाजगी बँकिंग सेवा विस्तार पारंपारिक बँकिंगच्या पलीकडे आहे. विशेषतः नवीन व्यवसाय सुरू करण्यासाठी कर्ज पुरवठा करणे, विशेष कर्ज देणे आणि अनुकूल आर्थिक सुविधा प्रदान करणे यांसारख्या सेवा खाजगी बँका पुरवितात. सर्वसमावेशक आर्थिक व्यवस्थापन प्रदान करणे, ग्राहकांना त्यांची अनन्य उद्दिष्टे पूर्ण करताना त्यांची संपत्ती वाढण्यास आणि जतन करण्यात मदत करणे हे या प्रणालीचे अंतिम ध्येय आहे. खाजगी बँकर्स मालमत्ता व्यवस्थापन, मालमत्ता नियोजन आणि कर सल्ला यासारख्या वैयक्तिक वित्तीय सेवा प्रदान करतात. ते कर्ज, क्रेडिट लाइन आणि खाजगी इक्विटी आणि उद्यम भांडवल गुंतवणुकीत प्रवेश यासारख्या सेवा देखील देऊ शकतात.

खाजगी बँकेची कार्ये:

खाजगी बँकेची कार्ये पुढीलप्रमाणे आहेत -

1. बँकिंग सेवा जसे की, खाते उघडणे आणि व्यवस्थापित करणे, ठेवी ठेवणे आणि गुंतवणूक करणे.
2. आर्थिक नियोजन सेवा जसे की, अर्थसंकल्प तयार करणे, आपत्कालीन निधी तयार करणे आणि सेवानिवृत्तीचे नियोजन करणे.
3. गहाण, कर्ज आणि विमा उत्पादनांवर सल्ला देणे.
4. कर तयार करणे आणि भरणे यासाठी मदत
5. संपत्तीचे नियोजन आणि मदत
6. प्रवास नियोजन, कार्यक्रम नियोजन आणि जीवनशैली व्यवस्थापन यासारख्या घरपोच सेवा
7. खाजगी बँकिंग सेवा जसे की विदेशी चलन, कर्ज देणे आणि इतर बँकिंग सेवांमध्ये प्रवेश या सेवांमध्ये परकीय चलन, कर्ज देणे, गुंतवणूक सल्ला, पोर्टफोलिओ व्यवस्थापन, संपत्ती व्यवस्थापन आणि इतर बँकिंग सेवांचा समावेश आहे. या सेवा वैयक्तिक किंवा व्यवसायाच्या गरजा पूर्ण करण्यासाठी तयार केल्या आहेत.

खाजगी बँकांकडून पुरविल्या जाणाऱ्या सेवा-सुविधा – खाजगी बँकिंग सेवा एका बँकेपेक्षा वेगळ्या असू शकतात परंतु खाजगी बँकांद्वारे प्रदान केलेल्या मुख्य सेवा येथे आहेत.

1. संपत्ती व्यवस्थापन आणि गुंतवणूक सल्ला:

खाजगी बँका सर्वसमावेशक संपत्ती व्यवस्थापन सेवा प्रदान करतात, जसे की सानुकूलित पोर्टफोलिओ व्यवस्थापन, जागतिक मालमत्ता वाटप आणि आर्थिक नियोजन सेवा. हे गुंतवणूक बँकिंग सेवा देखील देते. जसे की, इक्विटी तरलता, विलीनीकरण आणि अधिग्रहण, कर्ज पुनर्रचना आणि भांडवल उभारणी होय.

2. सानुकूलित पोर्टफोलिओ व्यवस्थापन:

यामध्ये वैयक्तिक गुंतवणूकदारांच्या गरजा आणि त्यांच्या वैयक्तिक आर्थिक उद्दिष्टांची पूर्तता करणारी एक अनुरूप गुंतवणूक धोरण तयार करण्यासाठी खाजगी बँका एकत्र काम करतात. खाजगी बँकिंग प्रणाली देऊ केलेल्या सेवांमध्ये मालमत्ता वाटप आणि विविधता, पोर्टफोलिओ निरीक्षण, गुंतवणूक संशोधन आणि आर्थिक नियोजन यांचा समावेश असतो.

3. आर्थिक नियोजन:

खाजगी बँका गुंतवणूक पोर्टफोलिओ विकसित करण्यास सक्षम करतात. ग्राहकांना त्यांच्या गुंतवणुकीत विविधता आणण्यास मदत करतात आणि त्यांच्या मालमत्ता शक्य तितक्या कर-कार्यक्षम मार्गाने व्यवस्थापित केल्या जातात आणि सेवानिवृत्ती बचत जास्तीत जास्त करण्यात मदत करतात. ते संपत्ती नियोजनासाठी सल्ला देतात, ग्राहकाला त्यांची मालमत्ता त्यांच्या वारसांना सर्वात कर-कार्यक्षम मार्गाने दिली जाते याची खात्री करण्यात मदत करतात.

4. कर नियोजन आणि अनुपालन:

यामध्ये व्यक्तींना सर्वात फायदेशीर गुंतवणूक धोरणे निवडण्यात मदत करणे, उपलब्ध कपात आणि क्रेडिट्सचा लाभ घेणे आणि अचूक कर देय भरणे यांचा समावेश असू शकतो. खाजगी बँका ग्राहकांना संपत्ती कर व्यवस्थापनामध्ये मदत करू शकतात. खाजगी बँका आंतरराष्ट्रीय कर आकारणी, धर्मादाय संस्था आणि इतर विविध करविषयक बाबींवर देखील सल्ला देऊ शकतात.

5. संपत्ती व्यवस्थापन आणि सेवा:

या सेवा विश्वास निर्माण करण्यात आणि प्रस्थापित करण्यात मदत करतात. इच्छापत्र तयार करण्यात मदत करतात, ट्रस्टच्या सर्वात योग्य प्रकारांबद्दल सल्ला देतात आणि ट्रस्ट मालमत्ता व्यवस्थापित करण्यात आणि गुंतवणूक करण्यात मदत करतात. याव्यतिरिक्त, खाजगी बँकिंग कर नियोजन आणि धोरणांबद्दल सल्ला देऊ शकते, जसे की धर्मादाय ट्रस्टची स्थापना करणे आणि लाभार्थ्यांसाठी कर ओझे कमी करण्यासाठी इतर धोरणे आखणे.

6. जोखीम व्यवस्थापन आणि मालमत्ता संरक्षण:

खाजगी बँकिंग व्यक्ती आणि व्यवसायांना जोखीम व्यवस्थापित करण्यात आणि त्यांच्या मालमत्तेचे संरक्षण करण्यात मदत करू शकते. खाजगी बँकिंग सेवांमध्ये जोखीम मूल्यांकन आणि विश्लेषण, मालमत्ता विविधता आणि इतर धोरणे यांचा समावेश असू शकतो ज्यामुळे ग्राहकांना त्यांच्या जोखमीचा धोका कमी करता येईल. खाजगी बँका मालमत्ता संरक्षण नियोजन यासारख्या सेवा देखील देतात ज्यात गुंतवणुकीशी संबंधित कायदेशीर/कर समस्यांसह ग्राहकांच्या मालमत्तेचे कर्जदारांपासून संरक्षण करण्यासाठी विमा, ट्रस्ट आणि इतर धोरणांचा समावेश असू शकतो.

7. खाजगी बँकिंग नेटवर्कमध्ये प्रवेश:

खाजगी बँकिंग नेटवर्कमध्ये प्रवेश करण्यासाठी ग्राहकांना विशेषतः त्यांच्या खाजगी बँकेसोबत संपर्क साधावा लागेल आणि प्रवेश ओळखपत्रासाठी विनंती करावी लागेल.

एकदा त्यांना प्रवेश ओळखपत्र मंजूर झाल्यानंतर ग्राहक खाजगी बँकिंग नेटवर्कमध्ये लॉग इन करू शकतात आणि त्यांची खाती आणि सेवांमध्ये प्रवेश करू शकतात.

8. खाजगी बँकिंग खात्यांमध्ये प्रवेश:

खाजगी बँका सहसा सर्वोत्तम व्याज दर आणि उच्च सुरक्षा मानकांसह बँकिंग खाती प्रदान करतात.

खाजगी बँकाचे वर्गीकरण -

A) जुन्या खाजगी बँका: 1969 पूर्वी स्थापन झालेल्या आणि राष्ट्रीयीकरणातून सुटलेल्या बँकांना जुन्या खाजगी बँका असे म्हणतात. या बँकांच्या ठेवी 1969 मध्ये 50 कोटी रुपयांपेक्षा कमी होत्या आणि 1980 मध्ये 200 कोटी रुपयांपेक्षा कमी होत्या. त्यामुळे त्यांचे राष्ट्रीयीकरण झाले नाही. 1990 च्या दशकात या बँकांची संख्या 20 ते 24 च्या दरम्यान होती. यातील काही बँका इतर बँकांमध्ये विलीन होत गेल्यामुळे त्यांची संख्या सध्या 12 वर आली आहे. या बँकांना जुन्या खाजगी बँका असेही म्हणतात.

मुख्यालय: शेजारील तक्त्यात या बँकांची नावे, त्यांची मुख्यालये व मूळ स्थापना तारखा दिल्या आहेत.

जुन्या खाजगी बँका – एकूण 12			
अ.क्र.	बँकेचे नाव	स्थापना	मुख्यालय
1.	Catholic Syrian bank	26 Nov 1920	Thrissur (Kerala)
2.	City Union Bank	31 Oct 1904	Kumbakonam (TN)
3.	Dhanlaxmi Bank	14 Nov 1927	Thrissur (Kerala)
4.	Federal Bank (आधी Travancore Bank)	7 Apr 1931	Kochi (Kerala)
5.	Jammu & Kashmir Bank	1 Oct 1938	Srinagar (J&K)
6.	Karnataka Bank	18 Feb 1924	Mangaluru (Karnataka)
7.	Karur Vysya Bank	25 Jul 1916	Karur (TN)
8.	Lakshmi Vilas Bank	3 Nov 1926	Chennai (TN)
9.	Nainital bank	31 Jul 1922	Nainital (Uttarakhand)
10.	RBL Bank (आधी Ratnakar Bank)	6 Aug 1943	Kolhapur (MH)
11.	South Indian Bank	29 Jan 1929	Thrissur (Kerala)
12.	Tamilnad Mercantile Bank (आधी Nadar Bank)	11 May 1921	Tutikorin (TN)

B) नवीन खाजगी बँका: 1969 नंतर खाजगी क्षेत्रात नवीन बँक स्थापनेस परवानगी देणे थांबले. 1991 नंतरच्या उदारीकरणाच्या धोरणानुसार तीन टप्प्यांमध्ये खाजगी बँका स्थापन करण्यासाठी परवानगी देण्यात आली. 1991 नंतर बँक परवाना मिळालेल्या या बँकांना नवीन खाजगी बँका असे म्हणतात. 1991 मधील नरसिंहन समितीची खाजगी बँका स्थापनेस परवानगी देण्याची शिफारस विचारात घेऊन 22 जानेवारी 1993 ला रिझर्व्ह बँकेने खाजगी बँका स्थापण्याच्या मार्गदर्शक सूचना जाहीर केल्या. बँक परवान्यासाठी 100 कोटी रु. किमान भरणा भांडवल व किमान 25% प्रवर्तकांचा भांडवलातील वाटा या मुख्य अटी घालण्यात आल्या. या सूचनांनुसार 1993 ते 1995 मध्ये एकूण 10 बँकांना परवानगी देण्यात आली. यापैकी सध्या 5 बँका सुरू आहेत. अॅक्सीस बँक (जिचे सुरवातीचे नाव युटीआय बँक असे होते), डिसीबी बँक किंवा डेव्हलपमेंट क्रेडिट बँक, एचडीएफसी बँक, इंडस इंड बँक आणि आयसीआयसीआय बँक, उर्वरीत बँकांपैकी बँक ऑफ पंजाब 2005 मध्ये सेंचुरीयन बँकेत विलीन झाल्यामुळे सेंचुरीयन बँकेचे नाव सेंचुरीयन बँक ऑफ पंजाब असे झाले. 2008 मध्ये ही दोन मिळून एक झालेली बँक एचडीएफसी बँकेत विलीन करण्यात आली. ग्लोबल ट्रस्ट बँक ही आठवी बँक 2004 मध्ये ओरिएंटल बँक ऑफ कॉमर्स या बँकेत विलीन करण्यात आली. आयडीबीआय 2004 मध्ये सरकारची बँक झाली. दहावी टाइम्स बँक 2000 मध्ये एचडीएफसी बँकेत विलीन झाली होती. सध्या सुरू असलेल्या 5 बँकांपैकी अॅक्सीस बँक आणि आयसीआयसीआय बँकेची माहिती खाली दिली आहे.

5(+5) नव्या खाजगी बँका – एकूण 09 (रिझर्व्ह बँक 22 जानेवारी 1993 मार्गदर्शक सूचनान्वये स्थापन)			
अ.क्र.	बँकेचे नाव	स्थापना	मुख्यालय
1.	Axis Bank (आधी UTI Bank)	3 Dec 1993	Mumbai (MH)
2.	Development Credit Bank	31 May 1995	Mumbai (MH)
3.	HDFC Bank	30 Aug 1994	Mumbai (MH)
4.	Indus Ind Bank	31 Jan 1994	Mumbai (MH)
5.	ICICI Bank	5 Jan 1994	Mumbai (MH)
6.	Bank of Punjab	27 May 1994	29 Jun 2005 Centurion Bank मध्ये विलीन
7.	Centurion Bank (नंतर Centurion Bank of Punjab Ltd)	30 Jun 1994	23 May 2008 HDFC मध्ये विलीन
8.	Global Trust Bank	21 Oct 1994	14 Aug 2004 ला OBC मध्ये विलीन
9.	IDBI Limited	15 Sep 1994	1 Oct 2004 ला सरकारी बँक झाली
10.	Times Bank	6 Jul 1994	26 Feb 2000 ला HDFC मध्ये विलीन

2 नवीन खाजगी बँका (रिझर्व्ह बँक जानेवारी 2001 मार्गदर्शक सूचनान्वये स्थापन)			
1.	Kotak Mahindra Bank	6 Feb 2003	Mumbai (MH)
2.	Yes Bank	21 Nov 2003	Mumbai (MH)
2 नवीन खाजगी बँका (रिझर्व्ह बँक 22 फेब्रुवारी 2013 मार्गदर्शक सूचनान्वये स्थापन)			
1.	Bandhan Bank	3 Jun 2015	Kolkata (WB)
2.	IDFC Bank	23 Jul 2015	Mumbai (MH)

खाजगी बँकिंगचे फायदे आणि तोटे:

अ) खाजगी बँकिंगचे फायदे: खाजगी बँकिंगचे फायदे पुढीलप्रमाणे नमूद केली आहेत.

- १) खाजगी बँकेत बँकिंग सेवा प्रदान करण्यासाठी खाजगी बँकर नियुक्त केला जातो जो सर्व प्रश्न आणि चिंतांचे निराकरण करण्यात मदत करू शकतो आणि कोणत्याही तणावाशिवाय सर्व बँकिंग आणि आर्थिक गरजा पूर्ण करण्यास मदत करू शकतो.
- २) वैयक्तिक वित्तपुरवठा तसेच व्यावसायिक वित्तपुरवठा यांसाठी खाजगी बँकरकडून सल्ला व मदत घेतली जाऊ शकते जो तुम्हाला या दोघांमधील संतुलन राखण्यात मदत करू शकतो.
- ३) खाजगी बँकिंग प्रणाली खाजगी भांडवलाच्या संधींमध्ये मदत करत असते.

आ) खाजगी बँकिंगचे फायदे आणि तोटे:

- १) उत्पादनाच्या स्पष्ट चित्राशिवाय तुमच्या बँकिंग गरजांसाठी योग्य ते शोधणे कठीण होऊ शकते.
- २) हितसंबंधांचा संघर्ष असू शकतो कारण खाजगी बँकर्स तुमच्या हिताला प्राधान्य देऊ शकतीलच असे नाही.
- ३) एक प्रमाणित खाजगी बँकर ग्राहकांना खाजगी गहाण किंवा गुंतवणूक बँकरशी जोडण्यास सक्षम असेल परंतु तुम्ही जर ग्राहकांनी स्वतःची आर्थिक सल्लागार, CPAs, तारण दलाल आणि व्यवसाय सल्लागारांची टीम एकत्र केल्यास अधिक चांगली सेवा मिळू शकेल.

खाजगी बँकिंग ग्राहकांसाठी योग्य आहे का?

खाजगी बँकिंग ग्राहकांसाठी योग्य आहे की नाही हे ठरवणे ग्राहकांची वैयक्तिक-आर्थिक परिस्थिती, उद्दिष्टे आणि प्राधान्यांवर अवलंबून असते. तरीही खाजगी बँकांची योग्यता ठरविण्यासाठी खालील घटक मदत करतात:

- **आर्थिक परिस्थिती:** खाजगी बँकिंग सामान्यतः भरपूर संपत्ती आणि जटिल आर्थिक गरजा असलेल्या व्यक्तींसाठी योग्य आहे. जर व्यक्तीकडे भरपूर संपत्ती, लक्षणीय गुंतवणूक करण्यायोग्य मालमत्ता किंवा जटिल आर्थिक संरचना (उदा. व्यवसाय मालकी) असल्यास खाजगी बँकिंग तुमच्या परिस्थितीनुसार विशेष सेवा प्रदान करू शकते.
- **वैयक्तिक लक्ष देण्याची गरज:** खाजगी बँकिंग खाजगी बँकर्ससह वैयक्तिक दृष्टीकोन देते जे वैयक्तिक सल्ला आणि सानुकूलित उपाय या सेवा प्रदान करतात. ग्राहकांची उद्दिष्टे समजून घेणाऱ्या आणि योग्य मार्गदर्शन देऊ शकणाऱ्या आर्थिक तज्ञाशी घनिष्ठ संबंध असल्यास खाजगी बँकिंग फायदेशीर ठरू शकते.

- **सेवांची श्रेणी:** खाजगी बँकिंग पारंपारिक बँकिंग आणि गुंतवणूक व्यवस्थापनाच्या पलीकडे विस्तारते. हे संपत्तीचे व्यवस्थापन, कर सल्ला देणे, सेवा निवृत्तीनंतरचे नियोजन आणि विशेष कर्ज देण्यासह सेवांची विस्तृत श्रेणी देते. ग्राहकांना सर्वसमावेशक आर्थिक उपाय आणि विशेष उत्पादने आणि सेवांमध्ये प्रवेश हवा असल्यास खाजगी बँकिंग त्या गरजा पूर्ण करू शकते.
- **गुंतवणुकीची जटिलता:** खाजगी बँकिंग अनेकदा पर्यायी गुंतवणूक आणि अन्य संधींसह गुंतवणुकीच्या विस्तृत संधींमध्ये मार्गदर्शन करत असते. जर अत्याधुनिक गुंतवणूक धोरणे, वैविध्यपूर्ण पोर्टफोलिओ आणि जटिल गुंतवणूक व्यवस्थापित करण्यात कौशल्य हवे असेल तर खाजगी बँकिंग आवश्यक संसाधने देऊ शकते.
- **गोपनीयतेवर भर:** खाजगी बँकिंग गोपनीयतेवर जोर देते. ग्राहक आर्थिक बाबींमध्ये उच्च पातळीवरील विवेकाला महत्त्व देत असेल आणि गोपनीयतेला प्राधान्य देणाऱ्या विश्वासू संस्थेसोबत काम करण्यास प्राधान्य देत असेल तर खाजगी बँकिंग त्या पातळीची गोपनीयता प्रदान करू शकते.
- **खर्चाचा विचार:** पारंपारिक बँकिंग सेवांच्या तुलनेत खाजगी बँकिंग सेवा जास्त शुल्कासह येऊ शकतात. लाभ आणि विशेष सेवा संबंधित खर्चापेक्षा जास्त आहेत की नाही याचे मूल्यांकन करणे महत्त्वाचे आहे. संभाव्य परतावा, वैयक्तिक सल्ला आणि अतिरिक्त फायदे समाविष्ट असलेल्या शुल्काचे समर्थन करतात की नाही याचा विचार करा.

समारोप:

खाजगी बँकिंग हा बँकिंगचा एक असा प्रकार आहे जो व्यवसाय, कॉर्पोरेशन आणि इतर व्यावसायिक संस्थांना सेवा पुरवितो तसेच खाजगी बँकिंग उच्च-वर्गीय व्यक्ती, कुटुंबे आणि ट्रस्ट यांना सेवा प्रदान करते. खाजगी बँका ठेवी ठेवणे, सोने तारण कर्ज, गृहकर्ज, वाहन कर्जे, व्यावसायिक कर्ज, शैक्षणिक कर्ज, बचत खाती, आणि इतर मूलभूत बँकिंग सेवा यासारख्या सेवा देतात. खाजगी बँका अधिक विशेष सेवा देतात जसे की गुंतवणूक, विश्वास सेवा आणि आर्थिक नियोजन. खाजगी बँकिंग ग्राहकांच्या विस्तृत श्रेणीसाठी बँकिंग सेवा प्रदान करण्यावर लक्ष केंद्रित करते तसेच खाजगी बँकिंग श्रीमंत ग्राहकांच्या वैयक्तिक गरजांसाठी अधिक अनुकूल आहे.

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कृषी अर्थपूरवठा
मनिषा हिंदुराव पाटील
अर्थशास्त्र विभाग,

श्रीपतराव चौगुले आर्ट्स अँड सायन्स कॉलेज, माळवाडी -कोतोली

प्रस्तावना:

शेती भारतीय अर्थव्यवस्थेचा कणा आहे असे म्हटले जाते. कारण स्वातंत्र्यापूर्वी आणि स्वातंत्र्योत्तर काळातही शेतीवर अवलंबून असणाऱ्या लोकसंख्येचे प्रमाण अधिक आहे. स्वातंत्र्य मिळाले त्यावेळी भारतीय अर्थव्यवस्था प्रामुख्याने शेतीप्रधान अर्थव्यवस्था होती. देशातील जवळजवळ ७०% लोकसंख्येचे उपजीविकेचे प्रमुख साधन म्हणून शेतीकडे पाहिले जात असे.

पहिल्या पंचवार्षिक योजनेपासून शेती विकासाला चालना देण्याचे धोरण पंडित जवाहरलाल नेहरू यांनी आखले आणि तिसऱ्या पंचवार्षिक योजनेनंतर म्हणजे १९६५ -६६ ते ६७ या काळात शेती क्षेत्रात हरितक्रांती घडून आली. गहू, भुईमूग, भात या पिकांचे उत्पादन कितीतरी पटीने वाढले.

भारतासारख्या प्रचंड लोकसंख्या असलेल्या देशाला अन्नधान्याचा पुरवठा मुबलकपणे करण्यात यश आले. दारिद्र्य, उपासमार, दुर्बलता यासारख्या उभ्या ठाकलेल्या समस्या सोडविण्यात काही प्रमाणात सरकारला यश आले. अन्नधान्याच्या बाबतीत असलेले परावलंबित्व काहीसे कमी झाले. भारतीयांना शेतीतूनच मोठ्या प्रमाणात रोजगार उपलब्ध होतो. देशातील शेती आधारित उद्योगांना लागणारा कच्चा माल पुरवणे आणि त्यामध्ये सातत्य राखणे या दृष्टीने ही शेतीचे महत्व अनन्य साधारण आहे. आज अन्नधान्याच्या बाबतीत भारत स्वयंपूर्ण झालेला दिसून येतो. म्हणून शेतीतून अन्नधान्य उपलब्ध करणे, आर्थिक विकास साधणे आणि शेतीचा शास्वत विकास करणे या दृष्टीने शेतीसाठी मोठ्या प्रमाणात गुंतवणूक करणे आवश्यक आहे. म्हणून कृषी वित्त पुरवठ्यात सातत्याने वाढ करणे गरजेचे झाले आहे. प्रस्तुत शोधनिबंधात शेतीच्या विकासासाठी वित्तपुरवठा किती महत्त्वाचा आहे याचे विवेचन करण्यात आले आहे.

१९५० मध्ये अन्नधान्याचे एकूण वार्षिक उत्पादन ५ कोटी टन होते. दर मानसी अन्नधान्य उपलब्धता १४४ किलोग्रॅम इतकी होती. त्यामुळे आपणास अन्नधान्य आयातीवर अवलंबून राहावे लागत होते. १९६० ते ७० च्या दशकात गहू, भात, तेलबिया यांचे सुधारित बियाणे, रासायनिक खते आणि जलसिंचन सुविधा उपलब्ध झाल्याने शेती उत्पादनात वाढ झाली परिणामी. हरित क्रांती घडून आली. पुढेही सातत्यपूर्ण अन्नधान्य उत्पादनात वाढ होत राहिली. गेल्या ७५ वर्षात देशाने टंचाईकडून मुबलकतेकडे वाटचाल केली आहे. ही प्रगती प्रशंसनीय अशीच आहे. २०२०-२१या वर्षाच्या आकडेवारीनुसार अन्नधान्य उत्पादन ३०कोटी टना पेक्षा जास्त आहे. तसेच अन्नधान्याची वार्षिक दर मानसी उपलब्धता १८७ किलो इतकी आहे. त्यामुळे भारत सरकारला बफर स्टॉक करणे शक्य झाले आहे. परिणामी कोविड सारख्या संकट काळात ८० कोटी जनतेला दरमहा मोफत ५ किलो धान्य पुरवठा करता येणे शक्य झाले.

अभ्यास पद्धती

प्रस्तुत शोधनिबंध दुय्यम साधनसामग्रीवर आधारलेला असून त्यासाठी अहवाल, संदर्भ पुस्तके, विविध लेख, नियतकालके, वर्तमानपत्रे यांचा आधार घेण्यात आलेला आहे. तसेच इंटरनेट माध्यमाचाही आधार घेतलेला आहे.

उद्दिष्टे

- १) शेतीसाठी वित्तपुरवठ्याची गरज अभ्यासणे.
- २) शेती पतपुरवठ्याबाबत सरकारची विविध धोरणे अभ्यासणे.

- ३) शेती वित्तपुरवठ्याचे वर्गीकरण अभ्यासणे.
- ४) सरकारने केलेल्या वित्तपुरवठ्याचा अभ्यास करणे.

१. शेती वित्त पुरवठ्याची गरज

शेतीच्या प्रगतीसाठी शेतीमध्ये मोठ्या प्रमाणात गुंतवणूक करणे आवश्यक आहे. तथापि भारतीय शेतकरी आर्थिक दृष्ट्या दुर्बल असल्यामुळे आणि त्याच्याकडे उत्पन्नाचे कोणते साधन नसल्यामुळे त्याच्याकडून शेतीत भांडवली गुंतवणूक होत नाही. परंतु शेतीत कायम स्वरूपाच्या सुधारणा करायचा असतील तर पुढील कारणासाठी शेतकऱ्यांना वित्त पुरवठा केला गेला पाहिजे.

- १) शेतीचे यांत्रिकीकरण- उदा. ट्रॅक्टर, मशागत यंत्रे, कापणी यंत्रे, मळणी यंत्रे, फवारणी यंत्रे व पंप इ.
- २) जलसिंचन सोयी- विहीर, बोरवेल, नदी जलसिंचन योजना, पाईपलाईन, पाणी उपसा जल मोटर पंप, ठिबक सिंचन, तुषार सिंचन इ.
- ३) जमीन सपाटीकरण- डोंगराळ, मुरमाड, उंचवट्याची जमीन सपाट करून ती शेती योग्य बनविणे व त्यात सुधारणा करणे.
- ४) बांध-बंधारे बांधणे- शेतीसाठी बांध घालणे, बंधारे उभारणे इत्यादीसाठी.
- ५) खते- उदा. रासायनिक, सेंद्रिय, जैविक, द्रविय खते उपलब्ध करणे.
- ६) सुधारित बी बियाणे- अधिक उत्पन्न देणारी बियाणे उपलब्ध करण्यासाठी.
- ७) वाहतूक साधने - शेतमाल शेतातून घरापर्यंत व तेथून बाजारपेठांपर्यंत ने-आण करता यावा यासाठी वाहतूक साधने उपलब्ध करून देण्यासाठी.
- ८) गोडाऊन सुविधा- शेतमालाच्या सुरक्षिततेसाठी आणि उत्तम किंमत मिळेपर्यंत शेतमाल जतन करून ठेवण्यासाठी गोडाऊन सुविधा महत्त्वाचे असते. तसेच नाशिवंत मालासाठी कोल्ड हाऊसेस बांधणे आवश्यक असते.
- ९) बैल जोडी व अवजारे खरेदी- शेतीच्या मशागतीसाठी, बैलजोडी खरेदी करण्यासाठी व शेती अवजारे खरेदी करण्यासाठी वित्त पुरवठ्याची गरज असते.
- १०) औषधे व किटकनाशके- पिकांच्या उत्तम आरोग्यासाठी औषधे व किटकनाशके उपलब्ध करणे.
- ११) राहणीमान उंचावणे- शेतकऱ्यांचे जीवनमान उंचावणे. त्यात सुधारणा करणे आणि त्यास लागणाऱ्या दैनंदिन व जीवनावश्यक वस्तू घेता येण्यासाठी.

२. कृषी पतपुरवठ्यातील शासनाची भूमिका

ब्रिटिश काळात तत्कालीन भारत सरकारने शेतीच्या विकासासाठी प्रयत्न केल्याचे दिसून येते १९३५ मध्ये स्थापन झालेल्या रिझर्व बँक ऑफ इंडियाच्या मुख्य कार्यालयात स्थापने वेळीच सरकारने स्वतंत्रपणे शेतीला पतपुरवठा करण्यासाठी शेतकी पतपुरवठा पुरवठा विभागाची स्थापना केली होती.

शेतीच्या विकासासाठी शेतीत मोठ्या प्रमाणात गुंतवणूक करणे आवश्यक असते त्या दृष्टीने स्वातंत्र्यानंतर पंडितजींनी पहिल्या योजनेत आणि त्यानंतरच्या योजनेत शेती विकासावर भर देण्याची निश्चित केले बी बियाणे खते जलसिंचन योजना शेती अवजारे फळ लागवड अन्नप्रक्रिया व्यवसाय यांना पहिल्या पंचवार्षिक योजनेमध्ये प्राधान्य देण्यात आले

१९५१ मध्ये ग्रामीण अर्थ पुरवठ्याची भीषणता जाणून घेण्यासाठी सरकार व रिझर्व्ह बँकेने अखिल भारतीय ग्रामीण पतपुरवठा समितीची स्थापना केली या समितीने आपला अहवाल १९५४ मध्ये रिझर्व्ह बँकेत सादर केला शेती कर्ज पुरवठ्यातील विषमता लक्षात घेऊन कर्ज पुरवठा सहज सुलभ गरजेनुसार करता येण्याच्या दृष्टीने अनेक महत्त्वपूर्ण शिफारशी केल्या त्या शिफारसी अनुसरून भारत सरकारने अनेक महत्त्वाचे निर्णय घेतले शिफारशींमध्ये स्टेट बँक ऑफ इंडियाची स्थापना करणे शेती स्थिरीकरण व दीर्घ मुदत निधीची निर्मिती करणे सावकारावर क ड क नियंत्रण प्रस्थापित करणे कृषी पतपुरवठ्यावर भर देण्यात आला

शेती वित्तपुरवठा वेगाने करता यावा म्हणून सरकारने १९५५ मध्ये स्टेट बँक ऑफ इंडियाची स्थापना केली.

१९६९ मध्ये देशातील मोठ्या १४ खाजगी व्यापारी बँकांचे राष्ट्रीयकरण करण्याचा निर्णय पंतप्रधान इंदिरा गांधी यांनी घेतला त्यामागील प्रमुख हेतू म्हणजे शेतीस प्राधान्य कर्ज पुरवठा करणे हा होता.

रिझर्व्ह बँकेने नियुक्त केलेल्या ग्रामीण पतपुरवठा पुनर पाहणी समितीने आपला अहवाल १९६९ मध्ये सादर केला या अहवालात ग्रामीण पतपुरवठा वाढविण्याची गरज आहे याची शिफारस केली.

ग्रामीण पतपुरवठ्यातील असंतुल दूर करण्यासाठी भारत सरकारने १९७५ पासून प्रादेशिक ग्रामीण बँका सुरू केल्या त्यांचा प्रमुख हेतू सावकारांपासून शेतकऱ्यांची सोडवणूक करणे आणि शेतकऱ्यांना बस्तीची सवय लावणे हा होता.

शेतीबरोबरच संपूर्ण ग्रामीण भागाचा विकास करण्याच्या दृष्टीने एका स्वतंत्र बँकेची गरज आहे हे ओळखून रिझर्व्ह बँकेच्या शिफारशीनुसार १२जुलै१९८२रोजी राष्ट्रीय कृषी व ग्रामीण विकास बँक स्थापन करण्यात आली. शेतीबरोबरच ग्रामीण भागातील छोटे उद्योग ग्रामोद्योग हस्त उद्योग व इतर आर्थिक उपक्रमांना मदतीचा हात देण्याच्या दृष्टीने नाबार्ड काम करित आहे.

शेती कर्ज पुरवठ्याच्या वाढीची गरज ओळखून १९८० मध्ये भारत सरकारने पुन्हा खाजगी क्षेत्रातील सहा बँकांचे राष्ट्रीयकरण केले.

शेतात उभे असणाऱ्या पिकांच्या तरणावर कर्ज पुरवठा करणे गरजेचे आहे याची जाणीव ठेवून सरकारने देशातील खरीप आणि रब्बी या दोन्ही हंगामातील पिकांना पीक कर्ज योजना लागू केली त्यामुळे पिकांच्या तारणावर शेतकऱ्यांना कर्जपुरवठा करता येणे शक्य झाले

३. शेती कर्जाचे वर्गीकरण

भारतीय शेतकरी चे कर्ज घेतो त्याचे कालावधीनुसार तीन प्रकारे वर्गीकरण केले जाते

- 1) **अल्पकालीन कर्ज:** हे कर्ज सामान्यतः एक वर्षापेक्षा कमी अल्पकालीन कर्ज हे कर्ज सामान्यतः एक वर्षापेक्षा कमी कालावधीसाठी दिले जाते शेतात उभ्या असलेल्या पिकाच्या तारणावर असे हंगामा पुरतेच कर्ज दिले जाते बी बियाणे खते मजुरी अवजारांचे भाडे इतर खर्च भागवण्यासाठी हे कर्ज दिले जाते हंगाम संपतात आणि पीक निघाल्यानंतर या कर्जाची परतफेड वेळेत करावी लागते.
- 2) **मध्यम कालीन कर्ज:** एक वर्षापेक्षा जास्त परंतु पाच वर्षापेक्षा कमी मुदतीच्या कर्जाचा समावेश या गटात केला जातो बैल विकत घेणे गाई म्हशी विकत घेणे छोटी अवजारे विकत घेणे साठवणुकी सोय करणे या कामासाठी अशा कर्जाची आवश्यकता असते

3) **दीर्घकालीन कर्ज:** पाच वर्षांपेक्षा जास्त कालावधीसाठी जे कर्ज दिले साठी जाते त्यास दीर्घकालीन कर्ज असे म्हणतात जमिनीची खरेदी ट्रॅक्टर मोठी यंत्रे खरेदी करणे शेतावरील बांधकाम जुन्या कर्जाची परतफेड इत्यादी कार्यासाठी असे कर्ज दिले जाते

शेती विकासासाठी अशा प्रकारच्या कर्जाची गरज शेतकऱ्यांना नेहमी भासत असते ती पूर्ण झाल्यास शेतीची प्रगती अधिक गतीने होऊन शेतकऱ्यांचे उत्पन्न वाढू शकते आणि त्यांच्या राहणीमानात सुधारणा करत आहेत.

४. शेतीसाठी करण्यात आलेला वित्त पुरवठा

वर्ष	सहकारी बँका	प्रादेशिक ग्रामीण बँका	व्यापारी बँका	एकूण कर्जे	अल्पकालीन कर्जे	मध्यम व दीर्घकालीन कर्जे
२००८-०९	४५९६६	२६७६५	२२८९५१	३०९९०८	२१०४६१	९१४४७
२००९-१०	६३४९७	३५२१७	२८५८००	३८४५१४	२७६६५६	१०७८५८
२०१०-११	७८१२१	४४२९३	३४५८७७	४६८२९१	३३५५५०	१३२७४१
२०११-१२	८७९६३	५४४५०	३६८६१६	५११०२९	३९६१५८	११४८७१
२०१२-१३	१११२०३	६३६८१	४३२४९१	६०७३७५	४७३५००	१३३८७५
२०१३-१४	११९९६४	८२६५३	५२७५०६	७३०१२३	४७३५००	१३३८७५
२०१४-१५	१३८४६९	१०२४८३	६०४३७६	८४५३२८	६३५४१२	२०९९१६
२०१५-१६	१५३२९५	११९२६१	६४२९५४	९१५५१०	६६५३१२	२५०१९७
२०१६-१७	१४२७५८	१२३२१६	७९९७८१	१०६५७५५	६८९४५७	३७६२९८
२०१७-१८	१५०३८९	१४०९५९	८७७१५५	११६८५०३	७५४९७२	४१३५३१
२०१८-१९	१५२३४०	१४९६६७	९५४८२३	१२५६८३०	७५२२०९	५०४६२०
२०१९-२०	१५७३६७	१६५३२६	१०७००३६	१३९२७२९	८२५१५१	५६७५७८

Source: NABARD data bank (various issues) and ensure portal, NABARD.

Figures given in parentheses indicates the %

वरील तक्त्यावरून हे स्पष्ट होते की, २००८-०९ मध्ये देशातील सहकारी बँकांनी शेती विकासासाठी शेतकऱ्यांना केलेला पतपुरवठा ४५९६६ कोटी रु. इतका होता. तो २००९-१० मध्ये ३८.१४% ने पतपुरवठा वाढला. २००९-१० व २०१०-११ मध्ये वित्त पुरवठा वाढीचे प्रमाण कमी झाल्याचे दिसून येते. २०११-१२ या गतवर्षीपेक्षा २०१२-१३ मध्ये त्यात २६.४२% वाढ झाली. पुढील प्रत्येक वर्षी पतपुरवठा वाढीचे प्रमाण म्हणजे २०१३-१४ ते २०१९-२० पर्यंत कमी झाल्याचे दिसून येते. तसेच प्रादेशिक ग्रामीण बँकांनी शेतकऱ्यांना केलेला पुरवठ्याची वाढ साधारणपणे स्थिर दराने झालेला दिसून येते. परंतु २०१२-१३ ते १४-१५ त्या काळात या बँकांनी केलेला पतपुरवठा वाढलेला दिसून येतो. पुढे १०१९-२० पर्यंत वाढीचा दर कमी झालेला आहे. व्यापारी बँकांनी सरकारच्या धोरणानुसार शेतीसाठी केलेला पतपुरवठा अधिक प्रमाणात असल्याचे दिसून येते.

शेतीसाठी करण्यात आलेल्या एकूण पतपुरवठ्यात अल्पकालीन कर्जाचे प्रमाण जास्त असल्याचे दिसून येते आणि मध्यम व दीर्घ मुदतीच्या केलेल्या पतपुरवठ्याचे प्रमाण कमी झाल्याचे दिसून येते. २००८-०९ मध्ये एकूण पतपुरवठ्यातील अल्पकालीन कर्जाचे प्रमाण ६९.७१% इतके होते. तर मध्यम व दीर्घकालीन कर्जे ३०.२९% होते. २०१९-२० मध्ये एकूण

पतपुरवठ्यात अल्पकालीन कर्जाचे प्रमाण ५९.२५ % इतके होते .तर मध्यम व दीर्घ मुदतीच्या कर्जाचे प्रमाण ४०.७५% होते.याचा अर्थ दीर्घकालीन कर्जाच्या प्रमाणात थोडी वाढ झाल्याचे दिसून येते.

निष्कर्ष

- १) सहकारी बँकांमार्फत करण्यात आलेल्या शेती पतपुरवठाच्या वाढीचे प्रमाण कमी होत आहे.
- २) प्रादेशिक ग्रामीण बँकांनी केलेल्या पतपुरवठ्याचे प्रमाणही कमी झाल्याचे दिसून येते .
- ३) सहकारी बँकांच्या पतपुरवठ्याची तुलना करता २००८-०९ ते २०१९-२० या काळात विभागीय ग्रामीण बँकांनी केलेल्या पतपुरवठ्याचे प्रमाण ५१७.६९% ने वाढले तर सहकारी बँकांच्या पतपुरवठाचे प्रमाण २४२.३५% नी वाढले.याचा अर्थ असा की प्रादेशिक ग्रामीण बँकांनी शेतकऱ्यांना पुढाकाराने पतपुरवठा केलेला आहे.
- ४) व्यापारी बँकांनीही याच काळात केलेल्या पतपुरवठा सहकारी बँकांपेक्षा जास्त आहे. हा पतपुरवठा ३६७.३६% नी वाढला.
- ५) एकूण पतपुरवठात शेतकऱ्यांना करण्यात आलेल्या अल्पकालीन कर्जाचे प्रमाण अधिक असल्याचे दिसून येते.
- ६) मध्यम व दीर्घ मुदत कर्जाचे प्रमाण कमी असल्याचे दिसून येते. तथापि २०१९-२० मध्ये त्यात थोडी वाढ होऊन हे प्रमाण ४०.७५ % इतके झाले आहे.

उपाय योजना

- १) सहकारी बँकांनी शेतकऱ्यांना प्राधान्याने कर्जपुरवठा करावा.
- २) सहकारी बँकांनी सीमांत व लहान शेतकऱ्यांना पतपुरवठा करताना अधिक लक्ष केंद्रित करावे.
- ३) विभागीय ग्रामीण बँकांनी ग्रामीण उद्योगांच्या विकासासाठी प्राधान्याने पतपुरवठा करावा.
- ४) शेतकऱ्यांना यांत्रिकीकरण करण्यासाठी दीर्घ मुदत कर्जे दिली पाहिजे.
- ५) जमिनीत कायम स्वरूपाच्या सुधारणा करण्यासाठी दीर्घ मुदतीची कर्जे उपलब्ध करून दिली पाहिजेत.
- ६) अल्पभूधारक शेतकऱ्यांना कर्जपुरवठा केला पाहिजे.
- ७) सावकारांवर प्रभावी नियंत्रण व निर्बंध लादले पाहिजेत.

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सागर भोसले आणि गजगान कदम*

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गोषवारा:

किरकोळ व्यवसाय क्षेत्र हे भारतातील सर्वात वेगाने वाढणारे पाचवे सर्वात मोठे क्षेत्र मानले जाते. किरकोळ व्यवसाय क्षेत्र यामध्ये ग्राहक वितरक आणि उत्पादक वाहतूक सुलभीकरण आणि इतर साखळी व्यवसाय यासारख्या विभागांसह एकत्र मानले जाते. भारतीय अर्थव्यवस्थेतील हा एक आधारस्तंभ असल्याने किरकोळ क्षेत्राने भारताच्या उत्पन्नात सुमारे 40% योगदान दिले आणि 2020 च्या सुरुवातीस भारताच्या स्थूल राष्ट्रीय उत्पन्नामध्ये दहा टक्के योगदान दिले. कोविड -19 मुळे किरकोळ क्षेत्रावर गंभीर परिणाम झाला कारण शासनाने सामाजिक अंतर ठेवण्याची घोषणा केली आणि त्यामुळे अत्यावश्यक वस्तू आणि सेवांची विक्री होत असून सुद्धा अनावश्यक वस्तू आणि सेवांच्या मागणीत मोठ्या प्रमाणात घट झाल्यामुळे किरकोळ क्षेत्रावर याचा गंभीर परिणाम झाला. संसर्ग टाळण्यासाठी लोकांनी ऑनलाईन खरेदीला प्राधान्य दिले याचा एकूणच किरकोळ व्यवसायावर परिणाम झालेला दिसून येतो. कोरोना संपल्यानंतर सुद्धा ग्राहकांच्या खरेदीच्या वर्तनात झालेल्या बदलामुळे किरकोळ व्यवसाय क्षेत्राला वेगवेगळ्या आव्हानांना तोंड द्यावे लागेल. सदर संशोधन निबंध कोरोना काळातील किरकोळ क्षेत्राला भेडसावणाऱ्या समस्या आणि आव्हानांना हाताळतो हा अभ्यास भारतातील किरकोळ व्यवसाय सुधारण्यासाठी सरकारी उपक्रमांवर लक्ष केंद्रित करेल.

महत्वाचे शब्द: किरकोळ व्यवसाय, प्रभाव, आव्हाने, कोविड 19, शासन, विक्री, ग्राहक, परिणाम.

प्रस्तावना:

भारतातील किरकोळ व्यवसाय हा वेगवेगळ्या उद्योगांपैकी सर्वात गतिमान वाढणारा व्यवसाय म्हणून पाहिले जाते. किरकोळ क्षेत्रातील भारत हा पाचव्या क्रमांकाचे स्थान मिळविणारा देश गणला जातो. किरकोळ व्यवसाय हे कंपनी किंवा उत्पादकापासून उत्पादित केलेला वस्तू या ग्राहकापर्यंत पोहोचविण्यासाठीचे सर्वात महत्वाचा दुवा मानला जातो. हा व्यवसाय दोन प्रकारांमध्ये विभागला जातो संघटित आणि असंघटित व्यवसाय त्यानुसारच त्यामध्ये रोजगाराची परिस्थिती सुद्धा बदलतानाची दिसून येते. किरकोळ व्यवसायामध्ये पाठीमागील 10 वर्षांमधील वाढ ही खूप मोठ्या प्रमाणात असल्याची दिसून येते. कोविड-19 मुळे केवळ किरकोळ व्यवसायावरतीच परिणाम झालेला नसून संपूर्ण व्यावसायिक वातावरणावर तीच त्याचा खूप मोठा परिणाम झाल्याचा भारत देशामध्ये दिसून येतो रिटेलर असोसिएशन ऑफ इंडिया यांच्या मते भारतामधील किरकोळ विक्री व्यवसाय हा कोरोना काळामध्ये जवळपास 79% एवढा घसरल्याचा पाहायला मिळतो. जीवनावश्यक वस्तू सेवा औषधे आणि घरगुती उपयोगाच्या वस्तूंचे विक्री व्यवसाय सोडून इतर सर्व व्यवसाय बंद असल्याचे या काळामध्ये अनुभवास आले. कोरोना पंडेमिक काळामध्ये किरकोळ विक्री व्यवसायावरती झालेला परिणाम हा एकूणच भारतीय अर्थव्यवस्थेवरती झालेला परिणाम हा स्थूल राष्ट्रीय उत्पादनाच्या दहा टक्के एवढा होता. भारत हा विकसनशील देश असल्याने ग्राहक उपयोगी वस्तू व भांडवली वस्तूसाठी खूप मोठी बाजारपेठ असल्याचे पाहायला मिळते नैसर्गिक साधन संपत्तीच्या मुबलक उपलब्धतेमुळे आर्थिक धोरण चांगले शासकीय धोरणे उच्च दर्जाचे मनुष्यबळ या सर्वांमुळे भारतातील किरकोळ व्यवसाय आपला ठसा उमटवताना दिसून येतो. भारतातील सर्वसाधारण किरकोळ विक्री व्यवसायाची बाजारपेठेतील प्रमाण हे 600 बिलियन डॉलर यु एस असल्याचे दिसून येते. भारतातील एक पॉईंट दोन बिलियन लोकसंख्या किरकोळ विक्री व्यवसाय या क्षेत्रामध्ये गुंतल्याची दिसून येते. भारत सरकारने 2011 पर्यंत भारतामध्ये किरकोळ विक्री व्यवसायामध्ये थेट परकीय गुंतवणूक करण्यास परवानगी नाकारलेचे आपल्याला पाहायला मिळते.

भारतातील किरकोळ व्यवसाय क्षेत्रावर कोविड-19 चे परिणाम.

अत्यावश्यक खाद्यपदार्थ आणि औषधांची विक्री करणारे दुकाने वगळता बहुतांश दुकाने बंद होती बाकी सर्व अनावश्यक दुकाने जसे की कपडे आणि घरगुती उपकरणे लॉकडाऊन काळात पूर्णपणे बंद झाली आहेत. भारतातील किरकोळ विक्री हा भारतीय अर्थव्यवस्थेत महत्त्वाचा स्तंभ आहे आणि त्याचा एकूण देशांतर्गत उत्पादनाच्या दहा टक्के वाटा आहे. भारत हा एक विकसित देश होण्याच्या वाटेवरती आहे त्यामुळे देशांमध्ये भांडवली वस्तूंसाठी मोठी संधी पाहायला मिळते. किरकोळ उद्योगाची विभागणी सामान्य भारतात संघटित आणि असंघटित किरकोळ व्यवसाय अशी केली जाते. संघटित किरकोळ विक्री म्हणजे व्यापार आणि परवानाधारक किरकोळ विक्रेते ज्यांनी विक्री करा साठी नोंदणी केली आहे. वस्तू आणि सेवा कर प्राप्तिकर इत्यादी. भारतात यामध्ये कॉर्पोरेट हायपर मार्केट सुपर मार्केट आणि रिटेल चेन यांना संघटित किरकोळ विक्री व्यवसाय मांडले जाते. 2024 पर्यंत संघटित किरकोळ विक्रीचा किरकोळ विक्री व्यवसायातील हिस्सा 20 टक्के पर्यंत वाढण्याचा अंदाज आहे. असंघटित किरकोळ विक्री म्हणजे कमी किमतीच्या किरकोळ विक्रीचे पारंपरिक स्वरूप म्हणजे स्थानिक बाजारपेठ स्थानिक दुकाने एकल मालक संचालित दुकान सामान्य स्टोअर सुविधा स्टोअर कार्ट स्टोअर, ऑकर्स इत्यादी क्षेत्रातील वाढ 6% आहे.

सदरील संशोधन निबंधामध्ये किरकोळ विक्री व्यवसाय वरती कोविड 19 च्या दरम्यान झालेल्या परिणामांचा अभ्यास करण्यात आलेला आहे.

समस्या विधान

कोविड-19 मुळे भारत देशामध्येच नव्हेत संपूर्ण जगा वरती बरे वाईट परिणाम झाल्याचे दिसून येते. सामाजिक आणि व्यावसायिक वातावरणावरती याचा परिणाम झाला. इतर क्षेत्राबरोबर किरकोळ विक्री व्यवसायावर ही याचा गंभीर परिणाम झाल्याचा दिसून येतो. कोरोना लॉकडाऊन मुळे व्यावसायिक क्षेत्रांना ऑनलाइन जाण्यास मदत झाली परंतु आर्थिक समस्यांनाही तोंड द्यावे लागले. भारतातील किरकोळ विक्रेत्यांना नेहमीच मागणी असते प्रत्येक गरजेसाठी लोक त्यांच्या स्थानिक दुकानांवर विश्वास ठेवतात ते त्यांच्या परिचयाचे असल्याने दैनंदिन चा भाग बनवून जाते. लॉकडाऊनमुळे व्यवसाय काही काळ बंद ठेवावे लागले लॉकडाऊन नंतर हळूहळू व्यवसाय सुरू झाले परंतु ग्राहकांच्या खरेदीच्या पद्धती या काळामध्ये बदलल्या. त्यामुळे प्रचंड गोंधळ उडाल्याचा दिसून येतो. किरकोळ विक्री हा सेवा क्षेत्राचा कणा बनला आहे कारण अर्थव्यवस्थेच्या विकासासाठी त्याचे महत्त्वपूर्ण योगदान आहे. हे उत्पादने आणि सेवांच्या जलद वितरणासह ग्राहकांच्या गरजा वेळेवर पूर्ण करण्यास मदत करते हे लक्षात घेण्यासारखे आहे की कोरोना विषाणूचा या क्षेत्रावर विक्रीतील घट अ प्रभावी पुरवठा साखळी आणि ग्राहक पद्धती आणि वर्तनातील बदल यांच्या संदर्भात प्रचंड प्रभाव पडतो. हा विषय निवडण्याचा मुख्य हेतू म्हणजे भविष्यातील उदरनिर्वाह आणि विकासासाठी त्याची पुनरुज्जीवन धोरणे निश्चित करणे.

संशोधन अभ्यासाची उद्दिष्टे:

1. भारतातील किरकोळ व्यवसाय क्षेत्रावर कोविड 19 च्या प्रभावाचा अभ्यास करणे.
2. महामारीच्या काळात किरकोळ व्यवसाय क्षेत्रासमोरील आव्हाने अभ्यासणे.
3. किरकोळ उद्योग विकसित करण्यासाठी भारत सरकारच्या पुढाकारांचा शोध घेणे.

संशोधन पद्धती:

सदरील संशोधन अभ्यास हा दुय्यम स्रोताचा आधार घेऊन करण्यात आलेला आहे. यासाठी प्रकाशित संशोधन सरकारी अहवाल पुस्तके नियतकालिके वर्तमानपत्र संशोधनाशी संबंधित इतर सर्वेक्षण संस्थांचे अहवाल इत्यादी प्रकाशित स्रोतांकडून माहिती प्राप्त केली आहे.

संशोधन अभ्यासाच्या मर्यादा:

सदरील संशोधन अभ्यासाची मांडणी ही दुय्यम स्रोताच्या आधारे करण्यात आलेली आहे.

किरकोळ व्यवसाय क्षेत्रावर कोविड 19 चा प्रभाव:

1. महामारी दरम्यान भारतीय अर्थव्यवस्थेवर परिणाम

किरकोळ क्षेत्रावर कोविड-19 चा परिणाम मोठ्या प्रमाणात विविध घटकांसह लॉकडाऊन मुळे झालेला पाहायला मिळतो. 140 कोटी लोकांच्या अर्थव्यवस्थेला खूप अवघड परिस्थितीमध्ये ढकललेले पाहायला मिळाले. भारतातील संघटित आणि असंघटित किरकोळ विक्रेत्यांवर याचा गंभीर परिणाम झाला. यामुळे भारताच्या अर्थव्यवस्थे वरती आणि देशाच्या जीडीपी च्या वाढीच्या दरावरती परिणाम झाला. याचा थेट परिणाम भारतीय रिटेल क्षेत्रातील मागणी उत्पादन आणि पुरवठा साखळीवर झाला आहे. भारतातील किरकोळ व्यवसाय क्षेत्र हे भारतीय अर्थव्यवस्थेच्या स्तंभा पैकी एक आहे ते सुमारे 40 दशलक्ष भारतीयांना रोजगार देते. किरकोळ क्षेत्र हे भांडवल आणि श्रम केंद्रित व्यवसाय आहेत याचा अर्थ असा की कोणत्याही व्यत्यामुळे असमान रोजगार परिणाम होऊ शकतात आणि देशातील आर्थिक संकटांची पुष्टी होऊ शकते. या क्षेत्रातील कामगार मुख्य अर्धवेळ कमी वेतनावर काम करणारे कामगार ज्या सामाजिक संरक्षण उपायांचा अभाव आहे ज्यामुळे किरकोळ क्षेत्रातील आलेल्या संकटांचे सामाजिक परिणाम वाढलेले दिसून येतात.

2. किरकोळ क्षेत्रातील साथीच्या काळात लोकांच्या जीवनशैलीवर झालेला परिणाम:

किरकोळ क्षेत्राने ग्राहकांच्या वर्तनात आणि एकूण जीवनशैलीत बदल पाहिला आहे. p कोविड 19 मुळे ग्राहक आरोग्य सुरक्षा नियम आणि गर्दीच्या ठिकाणांची भीती याबाबत अधिक जागरूक झाले आहेत. बहुतेक ग्राहकांनी त्यांच्या पारंपारिक खरेदीच्या सवयी बदलल्या आणि घरी राहून आणि दुकानात न जाता ऑनलाइन संपर्क रहित खरेदी आणि पेमेंट कडे वाटचाल केली आहे. डिजिटलायझेशनच्या सुविधेमुळे किरकोळ विक्रेत्यांनी त्यांच्या विक्रीच्या सवयी देखील बदलल्या आहेत आणि नवीन ट्रेड सह वेबसाइट्स किंवा एप्लीकेशन्सद्वारे ऑनलाईन खरेदीची निवड केलेली आहे. विक्री सुधारण्यासाठी आणि डिजिटल व्यवसाय वाढविण्यासाठी स्वतःला बदलत्या पायंड्या नुसार बदलले आहे. कोविड 19 मुळे रिटेल क्षेत्रातील ग्राहकांच्या गरजा आणि इच्छा मध्ये बदल झालेला पाहायला मिळतो.

3. महामारीच्या काळात रिटेल क्षेत्रासमोर विविध आव्हाने:

महामारीच्या काळात 2020 मध्ये ग्राहकांच्या खर्चात झपाट्याने घट झालेली पाहता येते. उत्पन्नाच्या पातळीत घट झाल्यामुळे उत्पादनांवर खर्च करण्यासाठी ग्राहकांना इतर पर्याय उपलब्ध नव्हता. लॉकडाऊन मुळे रोगराईच्या भीतीमुळे आणि लोकांच्या उत्पन्नावर साथीच्या रोगाचा आर्थिक परिणाम झाल्यामुळे ग्राहकांच्या उपभोग गाचे प्रमाण कमी झाल्याचे दिसून येते.

4. किरकोळ व्यवसाय क्षेत्रातील व्यवसायात झालेली घट:

कोरोनामुळे अत्यावश्यक किरकोळ वस्तूंच्या मागणीत बदल झाला. शासनाने महामारीच्या काळात सुपर मार्केट आणि किराणा स्टोअर सारख्या दुकानांसह फक्त जीवनावश्यक वस्तूंची विक्री करण्याची परवानगी दिली परंतु घरी राहणारे लोक त्यांच्या स्थानिक स्टोअरवर पूर्वीपेक्षा अधिक अवलंबून राहण्याची काळजी घेताना दिसता त. विशेषत भारतात 2020

मध्ये बहुतांश अनावश्यक वस्तूंच्या विक्रीवर 80% ते 90% कपात झाली आहे. प्रामुख्याने फॅशन होम एप्लीकेशन कपडे आणि फुटवेअर किरकोळ दुकाने अगदी अत्यावश्यक वस्तू विकणाऱ्या किरकोळ विक्रेत्यांनाही तोटा सहन करावा लागला कारण शासनाने जास्त मार्जिनला प्राधान्य देणाऱ्या अनावश्यक वस्तूंची विक्री करण्यास परवानगी दिली नाही. देशामध्ये दरवर्षी मार्च महिन्यात क्लिअरिंग सेल करण्याची पारंपरिक पद्धत आहे आर्थिक वर्ष 2020 या covid-19 मध्ये प्रभावित झाले त्याचा परिणाम वस्तूंच्या साठ्यावरती होऊन गुंतवणूक पडून राहिल्याने स्थिर खर्चामध्ये वाढ झाल्याची दिसून येते.

5. ब्रँड लॉयल्टीमध्ये घट:

ब्रँड लॉयल्टी ब्रँडला समर्पित ग्राहकांचे वर्तन समजते कारण त्यांचा विश्वास आहे की ब्रँड इतरापेक्षा उच्च गुणवत्ता अनुभव किंवा सेवा देतो. लॉकडाऊनमुळे अनेक ग्राहकांनी त्यांच्या सामान्य खरेदी पद्धती पासून जवळच्या किरकोळ विक्रेत्याकडून फक्त आवश्यक वस्तू खरेदी करण्यास सुरुवात केली त्याचा परिणाम हा अशा वस्तूवर झालेला दिसून येतो.

6. पुरवठा साखळीत व्यक्ती:

लॉकडाऊन मुळे वाहतुकीच्या मुक्त हालचालींवर मर्यादा निर्माण झाल्या त्यामुळे कच्च्या मालाच्या पुरवठादारांपासून उत्पादनापर्यंत ते ग्राहकांच्या शेवटच्या टप्प्यापर्यंत सर्व उद्योगांना या समस्ये सामोरे जावे लागले. पुरवठा साखळीत प्रत्येक टप्प्यावर व्यक्ती आल्याचा या काळामध्ये पाहायला मिळते. किरकोळ विक्रेत्यांसमोर उत्पादनांची यादी आणि वितरण करण्याचं आव्हान निर्माण झाले होते.

भारतीय रिटेल उद्योगासमोरील आव्हाने:

1. अपुरी पायाभूत सुविधा: भारतीय किरकोळ उद्योग आणि त्यांची काम करण्याची पद्धत पाहता अपुऱ्या पायाभूत सुविधा या प्रमुख आव्हानापैकी एक आहेत. विकसनशील देशासमोरील आव्हान म्हणजे वीज योग्य जागा मूलभूत सुविधा सुरक्षित साठवणूक सुरक्षित उपाय वितरण सेवा पिण्याचे पाणी स्वच्छता जंगल यासारख्या पायाभूत सुविधांच्या आभावामुळे किरकोळ व्यवसायासमोर खूप मोठे आव्हान उभे ठाकल्याचे दिसून येते.
2. वितरण प्रणाली: भारतीय किरकोळ विक्रेत्यांसाठी हा मुख्य अडथळा आहे तर विकसित देशांनी योग्य वितरण वाहिन्या तयार केल्या आहेत. किरकोळ विक्रेत्यांसाठी हा प्रमुख अडथळा आहे कारण अकार्यक्षम वितरण प्रणालीमुळे योग्य वेळी वस्तू न मिळाल्याने त्याचा थेट परिणाम विक्री वरती होऊन मोठे नुकसान होऊ शकते. रस्ते रेल्वे हवाई मार्ग यासह वाहतूक पुरवठा साखळी आणि सुलबीकरणाची क्षमता वाढवावी लागेल. नवीन तंत्रज्ञान सुलबीकरण इनोवेशन रोबोटिक्स आणि साठा व्यवस्थापनाचा उपयोग करून वितरण प्रणाली सुलभ करण्याची आवश्यकता आहे.
3. अकुशल मानव संसाधन: भारतीय किरकोळ व्यवसायात कर्मचाऱ्यांचे प्रमाण खूप जास्त असल्याचे दिसून येते. संघटित क्षेत्रातील किरकोळ उद्योजक कर्मचाऱ्यांना चांगले वेतन प्रोत्साहन यासारख्या सुविधांमुळे आकर्षित करतात त्यामुळे अकुशल कर्मचारी वर्ग आपोआप किरकोळ विक्रेत्यांकडे उपलब्ध होतो. आकुशल ते मुळे त्याचा परिणाम थेट विक्री वरती आणि व्यवसायावरती झालेला पाहायला मिळतो.
4. धोरण अडथळे: शासनाच्या वितरण व्यापार नियंत्रित करणाऱ्या विविध कायदांच्या किचकट प्रक्रियेमुळे त्याचा परिणाम किरकोळ विक्री व्यवसायावर झालेला दिसून येतो. अत्यावश्यक वस्तू कायदा वस्तू आणि सेवा कर इतर संबंधित कायदे केंद्र आणि राज्य व स्थानिक प्रशासनामध्ये अनेक कायद्याने नियम लागू आहेत. किरकोळ विक्री व्यवसायांना नियम आणि नियमांचे सोपे स्वरूप हवे आहे जे त्यांच्या व्यवसायासाठी पूरक ठरेल. वाणिज्य मंत्रालय आणि ग्राहक व्यवहार

मंत्रालयाद्वारे तयार केलेली किरकोळ धोरणे परवान यांनी कायद्यांच्या संदर्भात किरकोळ विक्रीचे नियमन करतात. किरकोळ कामकाजाची काळजी घेण्यासाठी एकच सर्वोच्च संस्था निर्माण करण्याची गरज आहे.

5. अपुरा निधी: भारतातील किरकोळ व्यवसाय क्षेत्रात जीडीपीच्या 22 टक्के ते एकूण रोजगाराच्या 8% वाटा आहे जागतिक किरकोळ विक्रेत्यांसाठी भारत हा सर्वात आकर्षक गुंतवणूक करता येण्याजोग्या देशांपैकी एक मानला जातो. तरीही तरीही 100 पर्यंत थेट परकीय गुंतवणुकीला स्वयंचलित मार्गाने रोख आणि कॅरी होलसेल व्यापार आणि निर्यात व्यापारासाठी परवानगी देण्यात आली होती आणि एकल ब्रँड उत्पादनामध्ये 51 टक्क्यांपर्यंत एफडीआयला सरकारच्या पूर्वपरवानगीने परवानगी होती.
6. आंतरराष्ट्रीय मानक: या व्यवसायामध्ये भारतीय इंडस्ट्रीमध्ये पाच दशलक्ष व्यावसायिक असूनही ते आंतरराष्ट्रीय मानका नुसार नाहीत तरीही काही आंतरराष्ट्रीय ब्रांडसनी भारतात त्यांची किरकोळ दुकाने उघडलेली नाहीत.

रिटेल उद्योगासाठी भारतात संधी:

या उद्योगासाठी भारतीय लोकांना मोठ्या प्रमाणात संधी उपलब्ध आहेत रोजगार उपलब्ध करून देण्यात महत्वपूर्ण भूमिका हा व्यवसाय बजावताना दिसतो. लॉकडाऊन काळच्या अगोदर या व्यवसायाला अनेक संधी आणि आव्हाने होती परंतु कोविड 19 महामारीने किरकोळ उद्योगासाठी अनेक संधी निर्माण केल्या आहेत आणि व्यवसायाची परिस्थिती बदलण्याची वेळ आली आहे. किरकोळ उद्योग आणि त्यांच्या डिजिटल उपक्रमाला कधी दिली आहे आणि ऑनलाईन सेवांचे दर आणि होम डिलिव्हरी पर्याय याचा वापर केल्याचा दिसून येते. भारतीय किरकोळ उद्योग हा महाकाय उद्योग बनण्याच्या दिशेने पाऊल टाकत आहे. खरेदीची संपूर्ण संकल्पना तिचे स्वरूप आणि ग्राहक वर्तनाच्या अटीमध्ये बदल झाला आहे ज्यामुळे भारतात खरेदीमध्ये क्रांती झाली आहे. विस्तीर्ण शॉपिंग सेंटर मल्टीस्टोर मॉल आणि विशाल कॉम्प्लेक्स मध्ये एका छताखाली विविध सेवा प्रदान केल्याप्रमाणे आधुनिक रिटेल व्यवसायाने भारतात प्रवेश केला आहे. भारतीय समाज आपल्या लोकसंख्येतील लक्षणीय बदलांचा अनुभव घेत आहे. भारतीय किरकोळ उद्योग राशी निगडित मोठ्या संख्येने कार्यरत तरुण लोकसंख्या हा मुख्य भाग आहे. यामुळे किरकोळ उद्योगाला भारतीय किरकोळ बाजारपेठेत इतक्या उच्च क्षमतेची पोच वाढविण्यात मदत होईल.

भारतातील रिटेल उद्योगाच्या दिशेने सरकारी उपक्रम

1. भारतातील रिटेल उद्योग सुधारण्यासाठी भारत सरकारने पुढाकार घेतला आहे. जुलै 2021 मध्ये आंध्र प्रदेश सरकारने किरकोळ पार्क धोरण 2021 26 जाहीर केले 5 000 कोटी रुपयांच्या लक्षित किरकोळ गुंतवणुकीची अपेक्षा केली.
2. 21 ऑक्टोबर 2021 रोजी भारतीय मध्यवर्ती बँकेने देशात डिजिटल पेमेंट स्वीकारण्यास गती देण्यासाठी ऑफलाईन मोडमध्ये रिटेल डिजिटल पेमेंट साठी नवीन संरचनेची योजना जाहीर केली.
3. ई-कॉमर्स कंपनी आणि परदेशी किरकोळ विक्रेत्यांना मेड इन इंडिया ग्राहक उत्पादने विकण्याची परवानगी देण्यासाठी सरकार अन्नप्रक्रियेतील थेट विदेशी नियम बदलू शकते. भारत सरकारने स्वयंचलित मार्गाने वस्तू आणि सेवांच्या ऑनलाईन किरकोळ विक्रीमध्ये 100% थेट परकीय गुंतवणुकीला परवानगी दिली आहे ज्यामुळे भारतात कार्यरत असलेल्या ई-कॉमर्स कंपन्यांच्या विद्यमान व्यवसाय बद्दल स्पष्टता मिळते.
4. भारत सरकारने किरकोळ क्षेत्रातील डिजिटल पायाभूत सुविधा सुधारण्यावर भर देण्यासाठी व अनुकूल परिस्थिती निर्माण करण्यासाठी टायर दोन आणि टायर तीन अशा योजनांचा स्वीकार केल्याचा दिसून येतो. 5. एम एस एम इ मंत्रालयाने

किरकोळ आणि घाऊक व्यापारांचा एमएसएमई म्हणून समावेश करण्याची घोषणा केली यासाठी किरकोळ आणि घाऊक व्यापाराला आता भारतीय मध्यवर्ती बँकेच्या मार्गदर्शक तत्वानुसार प्राधान्य क्षेत्रातील कर्जाचा लाभ मिळेल.

निष्कर्ष:

कोविड 19 ने जगभर सर्वच बाबतीत बदल घडवून आणले आहेत. त्याचा परिणाम लोकांच्या अर्थव्यवस्थेवर आणि जीवनशैलीवर झालेला पाहायला मिळतो. प्रामुख्याने संघटित आणि असंघटित किरकोळ क्षेत्रातील साधीच्या आजारामुळे भारतात आर्थिक संकटांचा सामना करावा लागला आहे तुलनेने असंघटित क्षेत्रातील किरकोळ विक्री व्यावसायिकांना जास्त नुकसान झाल्याचे पाहायला मिळते. विशेष किरकोळ व्यवसायातील अत्यावश्यक वस्तूवर कोविड-19 चा मोठा परिणाम झाला. सुपर मार्केट आणि स्थानिक किरकोळ किराणा विक्रेते या महामारी मध्ये चांगल्या प्रकारे उत्पन्न मिळवितानाचे दिसून येतात कारण अनेक ग्राहकांनी त्यांच्या आवश्यक वस्तू जवळच्या स्थानिक किरकोळ विक्री व्यावसायिकांकडून घेतल्याच्या दिसून येतात. भारतातील कोरोना विषाणू साधीच्या रोगाचा परिणाम मोठ्या प्रमाणात विस्कळीत आहे. सांख्यिकी मंत्रालयाच्या आकडेवारीनुसार आर्थिक वर्ष 2020 च्या तिमाहीत भारताचा विकासदर 3.1% पर्यंत खाली आला आहे. देशातील 53% व्यवसायांवर लक्षणीय परिणाम होण्याचा अंदाज यामधून दिसून येतो. लॉकडाऊन निर्बंधामुळे पुरवठा साखळी तणावाखाली आले आहेत सुरुवातीला काय आवश्यक आहे आणि काय नाही हे सुव्यवस्थित करण्यात स्पष्टतेचा अभाव होता. अनौपचारिक क्षेत्रातील आणि दैनंदिन मजुरी गटातील लोकांना सर्वात जास्त धोका बसला कारण त्यांच्या संरक्षणासाठी कोणतेही मानक नियमाने कायदे नाहीत. जीवनावश्यक वस्तू ही ग्राहकांची सर्वोच्च प्राथमिकता बनली आहे. किरकोळ विक्रेत्यांना लक्झरी अत्यावश्यक नसलेल्या आणि उच्च श्रेणीतील उत्पादनांचा 76 टक्के विक्री कमी झाल्याने मोठा धक्का बसला.

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संस्था, उद्योजकता आणि बिझनेस मॉडेल सुधारणेचा कंपनीमधील व्यवसाय नवकल्पनाचा कसा परिणाम होतो

शिवकांत पुपलवाड

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प्रास्ताविक:

सध्याच्या आणि भावी पिढीमध्ये टिकून राहण्यासाठी प्रत्येक कंपनीसाठी व्यवसाय नवकल्पना आवश्यक आहे. हा पेपर संस्थेची शाश्वतता, उद्योजकता आणि व्यवसाय मॉडेल या नावीन्यपूर्णतेच्या पैलू वर लक्ष केंद्रित करते नाविन्यता या अभ्यासाचा मुख्य उद्देश आहे की नाविन्यपूर्णतेच्या संस्थेच्या टिकाऊ पणावर कसा परिणाम होतो याची विश्लेषण करणे उद्योजकता आणि व्यवसाय मॉडेल याशिवाय तीन सर्वात मोठ्या कंपनीवर लक्ष केंद्रित केली आहे Gogale inc , Apple inc आणि facebook अभ्यासाच्या निष्कर्ष जाऊन असे दिसून आले की याच्यामध्ये नावीन्यपूर्ण भूमिका महत्त्वपूर्ण आहे आणि ग्राहकांच्या पसंती मध्ये जलद बदल आणि जागतिक परिस्थिती लक्षात घेता दीर्घायुष्य आहे.

कीवर्ड: व्यवसाय नवकल्पना , उद्योजकता, व्यवसाय मॉडेल

१. परिचय

स्पर्धक किंवा खेळाडूच्या वाढत्या संख्येसह व्यवसाय उद्योगात बदलाची प्रत्येकाची गरज असते सहभागी त्यांच्या स्वतःची उत्पादन आणि सेवांमध्ये नावीन्यपूर्ण बदलत्या चव आणि प्राधान्याचे अनुसरण करण्यासाठी ग्राहकांची नवीन किंवा लक्षणे सुधारित(वस्तू किंवा सेवा) किंवा प्रक्रिया नवीन पद्धत, व्यवसाय पद्धती ठिकाणी, संस्थात्मक पद्धत संस्था किंवा बाह्य संबंध नवीन पद्धती, प्रक्रिया नवकल्पना, उत्पादन नवकल्पना, विपणन नवकल्पना, संस्थात्मक नवकल्पना. उत्पादन नवकल्पना आणि प्रक्रिया नवकल्पना या संकल्पनेशी म्हणून संबंधित आहेत तांत्रिक उत्पादन आणि तांत्रिक प्रक्रिया नवकल्पना संस्थात्मक नवकल्पना श्रेणी विस्तृत आहेत.

नवकल्पना

बाजाराच्या गतीतील सतत बदलासह आणि घट्ट स्पर्धा, व्यवसायाची गरज आहे नवीन करणे, मालकांसाठी हे महत्त्वाचे बाजारात टिकून राहण्यासाठी नाविन्य प्राधान्य देणे नाविण्याचा विचार केला पाहिजे कारण ते कंपन्यांना वाढण्यास मदत करते परवानगी देते व्यवसाय अधिक फायदेशीर आणि किफायतशीर होण्यासाठी त्यामध्ये स्वतःची असण्यासाठी नावीन्य आणणे देखील महत्त्वाचे आहे. स्पर्धात्मक बाजारपेठ ओळख असल्याने नवीन प्रवेश करते बाजारात येत असतात व्यवसायामध्ये नवीन कसा फरक जाणवतोय आणि देशातील आर्थिक वाढ कशी याकडे लक्ष देतात. विशिष्ट व्यवसायाच्या दीर्घायुष्याची गुरुकिल्ली हे उद्योजक नवकल्पक आहेत शोध घेतात समस्या सोडविण्यासाठी उपाय शोधतात. उद्योग व्यवसायासाठी तंत्रज्ञान महत्त्वपूर्ण भूमिका बजावते व्यवसायातील बदलत्या ट्रेनमध्ये नाविन्ययुक्त उद्योग तंत्रज्ञानामुळे व्यवसाय बदलू शकतात. ऑपरेशन आणि व्यवस्थापनाच्या पारंपारिक मोड मधून आधुनिक आणि तंत्रज्ञानापर्यंत ऑपरेशन आणि व्यवस्थापनामध्ये ओरिएंटेड मार्ग. जलद परिवर्तन डिजिटल सर्व व्यवसायासाठी परिवर्तन हा ट्रेन बनलाय लहान, मध्यम आणि विशेषतः मोठे व्यवसाय चालू ठेवण्यासाठी बाजाराच्या गतीचा आणि मागणीच्या संदर्भात ग्राहक आणि जागतिक परिस्थिती डिजिटल व्यत्यय, औषधे किरकोळ, लॉजिस्टिक क्षेत्रातून पाहिले जाऊ शकते नवीन नाविन्यपूर्ण व्यवसाय अनुप्रयोग पर्यंत

चांगला डिजिटल व्यवसाय वितरित करण्यासाठी वापरला जातो. अंतिम वापर करते आणि कर्मचारी तंत्रज्ञान आणि वर्तमान व्यत्यय जगाची परिस्थिती , नवनिर्मितीला प्राधान्य दिले पाहिजे चालू राहण्यासाठी व्यवसाय खेळाडू परिस्थिती निर्माण करण्यासाठी नावीन्य आणण्याची गरज आहे वर्तमान आणि भविष्याची निराकरण करू शकतात समस्या त्यामुळे या मागचा उद्देश या पेपरमध्ये पुढील प्रमाणे आहे.

व्यवसाय नवकल्पना त्यांच्या संस्थेच्या टिकाऊपणा संबंधातील कंपनी परिणाम, उद्योजकता आणि व्यवसाय मॉडेल नवकल्पना तील बदलाशी जुळवून घेण्यासाठी नवनिर्मितीचे महत्त्व प्रदान करते. हा अभ्यास केला जातो कारण बाजारातील वेगवान बदलाशी जुळून घेण्यासाठी ती त्यांच्या स्वतःच्या ग्राहकांना देऊ शकतील अशा त्यांच्या स्वतःच्या उत्पादनाचा आणि विचार सुरू करून तीन कंपनीच्या मालकांना लक्षणी मदत करेल. त्यांचे व्यावसायिक आयुष्य वाढविण्यासाठी स्पर्धात्मक उद्योगात नाविन्यपूर्ण संशोधन करून त्याची स्वतःची ओळख निर्माण करण्याची कल्पना देखील देईल.

२. साहित्य आणि पद्धती

वापरली संशोधन पद्धत म्हणजे साहित्य पुनरावलोकन , पात्रता साहित्याची निवड, डेटा आयटमची निवड करून या अभ्यासात साजरी केली जाणारी संशोधन निष्कर्ष म्हणजे व्यवसाय नवकल्पना संस्था, उद्योजकता आणि व्यवसाय मॉडेल सुधारण्यासाठी कंपनीवर कसा परिणाम करते ऑनलाइन पुनर्र्णोकनद्वारे माहिती गोळा केली गेली. हे विश्लेषण मी त्याच्या उपयोजनाची नाविन्य सुनिश्चित करण्यासाठी काही तंत्रज्ञान कंपन्यांना समजावून सांगण्याकडे निर्देश करते या अभ्यासाचे नमुने ऑनलाईन नियतकालीमधील शोधनिबंध, ऑनलाइन बातम्या ची लिंक जी उद्योजकता विषयक पुस्तके आणि शोध हे देखील उपलब्ध असलेली पुस्तके होती. हे शोधनिबंध हेतू परस्पर निवडण्यात आली कारण या अभ्यासाचा केंद्रबिंदू एका विशिष्ट कंपनीतील नावीन्यपूर्ण संकल्पनेचा शोध घेणे हा आहे. विश्लेषण एकाच उद्योगावर केंद्रित आहे. तंत्रज्ञान कंपन्या एकाच आणि विशिष्ट उद्योगाचे विश्लेषणाचे, विशिष्ट ज्ञान आणि माहितीचे फायदे आहेत. नवोन्मेश अधिक एकसंघ आहे. ही विविधता दुसऱ्या उद्योगातील माहिती मधील संबंधाच्या स्वरूपातील अतिशयोक्ती टाळते. फोर्ब्सच्या मते मौल्यवान असलेल्या तंत्रज्ञान कंपन्या अॅपल, गुगल आणि फेसबुक आहेत. या संशोधनाचा उद्देश अॅपल, गुगल आणि फेसबुक सारख्या तंत्रज्ञान कंपनीवर त्यांच्या संस्थेची नाविन्य, उद्योजकता आणि व्यवसाय मॉडेलच्या संदर्भात नाविन्यपूर्णतेचा कसा परिणाम होतो आणि नाविन्यतेचे महत्त्व जाणून घेणे हा आहे. चर्चा दोन भागात विभागली जाते. पहिला भाग हा लक्षित तंत्रज्ञान कंपन्यांची बेंच मार्किंग सांगतो. व्यवसाय संस्थेवरील त्यांच्या नावीन्यपूर्णतेच्या संदर्भात एप्पल ही पहिली कंपनी आहे दुसरे म्हणजे टिकून राहण्यासाठी अनुकूल झालेली उद्योजकतेमध्ये नाविन्यपूर्ण व्यवसाय कसा सुधारते आणि त्याच्या व्यवसाय मॉडेल नावीन्यपूर्णतेच्या संदर्भात. ही तिसरी कंपनी आहे शेवटच्या भाग दिवसाच्या अस्तित्वासाठी नवनिर्मितीचे महत्त्व सांगते.

३. परिणाम आणि चर्चा

व्यवसायाच्या नवकल्पनांचा कंपनीच्या शाश्वतता, उद्योजकता आणि व्यवसाय मॉडेल नवकल्पनावर कसा परिणाम होतो या संशोधन समस्येची संबंधित विविध तंत्रज्ञान कंपन्यांची विशेषता गुगल, फेसबुक आणि आयपीएलची संशोधन माहिती आणि चर्चा या अद्यावर सादर करतो.

३.१ संस्था, उद्यमशीलता आणि व्यवसाय मॉडेल:

Apple inc, facebook आणि Gogale inc. कंपन्याद्वारे संस्था, उद्योजकता आणि व्यवसाय मॉडेल मधील व्यवसाय नवकल्पना मधून प्राप्त केलेली माहिती खालील विभागामध्ये सादर केली आहे.

३.१.१ संस्थेच्या शाश्वततेमधील व्यवसायाची नाविन्य: Appale inc.

एप्पल हे त्यांच्या सॉफ्टवेअर, हार्डवेअर सेवा प्रगतीसाठी प्रसिद्ध आहे ज्या एप्पल 1997 मध्ये 8000 कर्मचारी काम करत होती व त्यावेळी 7 अब्ज डॉलर्स एवढी विक्री होती 2024 मध्ये एक लाख 61 हजार कर्मचारी आहेत अॅपलचा महसूल 400 अब्ज डॉलर्स पेक्षा जास्त विक्रमी उंचा गाठण्याची अपेक्षा आहे. नाविण्यपूर्ण विषयात महत्त्वपूर्ण भूमिका बजावणारी संघटनात्मक रचना आणि संबंधित नेतृत्व प्रतिमान, खूप कमी प्रमाणात ओळखले जातात. स्टीव्ह जॉब्सने सर्व व्यवसाय इच्छा महाव्यवस्थापकांना काढून टाकले (1 दिवसात) आणि संपूर्ण फर्म ला एका पी अँड ल अंतर्गत ठेवली आणि पारंपारिक व्यवस्थापन आणि नाविन्यपूर्णतेत अडथळा आणला आहे असा विश्वास ठेवून व्यवसाय उच्च विविध कार्यात्मक विभागांना एका कार्यात्मक संघटनेत विलीन केले.

उद्योजक संस्था जशा जशा मोठ्या आणि अधिक गुंतागुंतीच्या होत जातात संघटनात्मक सिद्धांत असा युक्तिवाद करतात की त्यांनी जबाबदारी आणि नियंत्रण संरक्षित जागतिक संदर्भाकडे वळले पाहिजे आणि जेव्हा अनेक पर्याय तेव्हा विकसित होणारे अडचणी टाळी पाहिजेत Appale हे दाखवून देते की पारंपारिक रणनीती आवश्यकता नाही आणि कार्यात्मक रचना कंपन्यांना जलद तंत्रज्ञान विकास आणि बाजारपेठेतील व्यक्ती हाताळण्यास मदत करू शकते व्यावसायिक युनिटच्या ऑपरेशन्स वर संपूर्ण पत्ता देऊन त्यांच्या त्यांच्या ग्राहकांसाठी जे सर्वोत्तम आहे ते करण्यास आणि त्याचे परिणाम अनुकूल करण्यास मदत होते, तर त्यांची कामगिरीची मूल्यांकन करण्यासाठी त्याचे निरीक्षण करणाऱ्या अधिकाऱ्यांना देखील परवानगी देते अॅपलची कार्यात्मक सररचने प्रति समर्पण याचा अर्थ असा नाही की त्यांची रचना बदली नाही कृत्रिम बुद्धिमत्ता आणि इतर उद्योग क्षेत्राची प्रासंगिकता वाढली आहे म्हणून ती संस्था विकसित झाली आहे. येथे स्टीव्ह जॉब चा सल्ला मदत करू शकतो “हुशार लोकांना कामावर ठेवून त्यांना काय करावे हे सांगण्यात काही अर्थ नाही” स्टीव्ह जॉब्स स्पष्ट केले “आम्ही हुशार लोकांना कामावर ठेवतो जेणेकरून ते आम्हाला काय करावे ते सांगू शकतील”.

३.१.२ उद्योजकतेला व्यवसाय नवोन्मेष: फेसबुक

अलीकडच्या वर्षात बहुतेक जाहिरातदारांसाठी फेसबुकची सेंद्रिय पोहोच कमी झाली यात शंका नाही. याचा अर्थ असा नाही की तुम्ही हे सोशल मीडिया प्लॅटफॉर्म अद्याप सोडून द्यावे. याउलट, विक्रेत्यांच्या अलीकडील सर्वेक्षणात असे आढळून आले की फेसबुक अद्याप उपलब्ध असलेले सर्वात यशस्वी सोशल मीडिया विपणन साधन आहे. सप्टेंबर 2024 च्या पर्यंत फेसबुक मार्केट प्लेस 3.07 अब्ज महिन्याला वापरतात. फेसबुक वर खरेदी विक्रीच्या जाहिराती पण केल्या जातात शिवाय विक्रेत्यांसाठी फेसबुक जाहिरात खरोखर विशिष्ट आहे विक्रेत्या त्यांच्या सृत्यांना त्यांची भूगोल, वय, लिंग, छंद आणि इतर वैशिष्ट्यांच्या आधारे विभागू शकतात. आणि ग्राहकापर्यंत त्यांच्या मोबाईल उपकरणावर पोहोचणारी स्थानिक जागृती जाहिरात हा स्थानिक ग्राहकांसाठी विपणन करण्याचा आणखी एक पर्याय आहे. फेसबुक विक्रेत्यांना संकेतस्थळावरील अभ्यांगताशी संवाद साधण्याची परवानगी देते. विक्रेते केव त्यांच्या कंपनीच्या संकेतस्थळाला आधीच भेट दिलेल्या व्यक्तींनाच यासाठी फेसबुकच्या वैशिष्ट्याचा वापर करू शकतात.

३.१.३ बिझनेस मॉडेलमध्ये बिझनेस इनोवेशन इनोव्हेशन: गुगल इंक.

अत्यंत यशस्वी आणि विशेषता सर्जनशील अशा दोन्ही प्रकारे गुगल हे इंटरनेट आधारित कंपन्यांच्या सर्व दैवतापैकी एक आहे. मायक्रोसॉफ्ट पासून आत्तापर्यंत कोणतेही कंपनीला इतकी जलद देश मिळाले नाही . गुगल हे माहिती तंत्रज्ञान आणि व्यवसाय सररचनेचे तसेच प्रयोग, सुधारणा, विश्लेषणात्मक निर्णय घेणे, सहभागात्मक उत्पादन निर्मिती आणि इतर अपारंपारिक प्रकारच्या नवकल्पनांच्या तज्ञ आहे. हे अन्यथा प्रक्रियेत सुव्यवस्था आणते. विन - विन- विन प्रस्तावामुळे गुगल

आर्थिकदृष्ट्या इतके यशस्वी आणि टिकाऊ ओव्हर टाईम व्यवस्थापित करण्यात मदत होते. गुगल हे जगातील सर्वात शक्तिशाली सर्च इंजिन आहे. तथापि, तो पहिला नव्हता. खरं तर, जेव्हा ते 1990 च्या दशकात उत्तरार्ध पहिल्यांदा उद्यास आले तेव्हा ते सर्वात अद्यावत शोध इंजिना पैकी एक होते पेज रँक म्हणून ओळखल्या जाणाऱ्या अत्याधुनिक अलगोरिदम मुळे ते पटकन सुरू झाले सुरुवातीला शोध इंजिन महसूल कसा निर्माण करेल हे स्पष्ट होते. परंतु कंपनीच्या संस्थापकाने एक गोष्ट स्पष्ट होती ती त्याच्या वापरकर्त्यांसाठी विनामूल्य असायला हवी होती पण जर वापर करते पैसे देत नसेल तर त्यासाठी पैसे कोण देत आहे. गुगल जाहिरात व्यवसाय मॉडेल वर आधारित काम करते ज्यामध्ये व्यवसाय अँड्रॉइड जाहिरात नेटवर्कमध्ये सामील होतात. दुसऱ्या शब्दात सांगायचे तर व देण्यासाठी वाहन विमा सारख्या अटीवर बोली लावू शकतात , त्यांच्या जाहिराती संभाव्य व्यक्तीसमोर सादर करता येतात आणि किती लोक त्यांच्यावर क्लिक करतात यावर आधारित पैसे मोजता येतात.

याव्यतिरिक्त, प्रकाशकाच्या मजकुराचे मुद्रीकरण करणे सोपे आहे. इंटरनेटवर दररोज लाखो लोक नवीन लेख तयार केले जातात. त्यामुळे इतक्या प्रकाशकांनी प्रकाशनाची बटन का दाबले आहे? अर्थात, माहिती देणे इतके सोपे कधीच नव्हते. इंटरनेट मुळे कोणीही आता प्रकाशित बनू शकतो. गुगलचे मजबूत अलग्वारिदम संपूर्ण दृश्यमान अनुक्रमित करू शकतात, त्यामुळे प्रकाशकांना वैशिष्ट्य करत करणे अधिक कठीण होते प्रकाशनासाठी आकर्षक मूल्य प्रस्ताव तयार करून गुगलने मॉडेल स्थापित केले आहे.

3.2 नवोन्मेषाचे महत्त्व

कामाच्या ठिकाणी नाविन्यपूर्ण संशोधन महत्वाचे कारण ती व्यवसायांना बाजारपेठामध्ये जलद प्रवेश करण्यासाठी आणि नवीन बाजारपेठांना एक मजबूत दुवा प्रदान करण्यासाठी एक फायदा देते, ज्यामुळे अधिक संभावना निर्माण होऊ शकतात विशेषतः विकसित देशांमध्ये नाविन्यपूर्णतेच्या मदतीने, मूळ कल्पना तयार केल्या जाऊ शकतात. ज्यामुळे शोधकाला जोखीम पत्करण्याबद्दल गोष्टी पूर्ण करण्याबद्दल सक्रिय आत्मविश्वास पूर्ण वृत्ती मिळते. व्यवसायाचा विकास करण्यासाठी बदलत्या काळात पासून स्वतःला वेगळी ठेवण्यासाठी कंपनीच्या अधिकाऱ्यांना सर्जनशील पणे विचार करण्यास आणि त्यांच्या व्यवसाय मॉडेलमध्ये नवकल्पनांचा समावेश करण्यात सक्षम असणे आवश्यक आहे.

सारांशः

व्यवसायाच्या नवकल्पनामुळे कंपनीच्या शाश्वतता, उद्योजकता आणि व्यवसाय मॉडेल नवकल्पनावर कसा परिणाम होतो याचे विश्लेषण करणे आणि बाजारपेठातील बदलाशी जुळवून घेण्यासाठी नवकल्पनांचे महत्त्व प्रदान करणे या लेखाशी संबंधित होते. या अभ्यासात Appale, google आणि Facebook या जगातील तीन मोठे आणि वर्चस्व असलेल्या कंपन्यावर लक्ष केंद्रित केले गेले नाविन्यपूर्ण संशोधन व्यवसाय उद्योगात दीर्घकाळ टिकून राहण्यासाठी कंपनीवर कसा परिणाम करते याचे विश्लेषण करण्यासाठी या कंपनीवर व्यवस्थापन उद्योजकता आणि व्यवसाय मॉडेल नाविन्यपूर्ण माहितीचा वापर केला गेला.

माहितीवरून अशी दिसून आले की नाविन्यपूर्ण संशोधन व्यवसायासाठी महत्त्वपूर्ण आहे कारण ते प्रत्येक कंपनीला एकमेकापासून वेगळी ओळख देते, नवीन कल्पना तयार केल्या जात आहे ज्या व्यवसायाचे दीर्घायुष्यात योगदान देऊ शकतात मी पूर्ण संशोधन कंपन्या स्पर्धा आणि बाजारातील बदलांना प्रतिसाद देण्यास अनुमती देते. शेवटी, एखादी कंपनी दीर्घकाळ टिकून राहण्यासाठी नवकल्पना महत्त्वाची भूमिका बजावते, Appale inc, Gogale inc.

आणि facebook या तीन सर्वात मोठ्या कंपन्यांचे उदाहरण घ्या ज्या सक्रियपणे विश्वासाह ग्राहक मिळवत आहेत आणि सतत त्यांच्या कमाल स्तरावर कामगिरी करत आहेत.

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भारतीय शेतीमध्ये पीक विमा आणि त्याची भूमिका: एक व्यापक पुनरावलोकन

नितीन दा. गायकवाड आणि सिद्धार्थ ज्ञा. नागदिवे

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पीक विमा शेतकऱ्यांच्या हिताचे रक्षण करण्यासाठी आणि खात्री करण्यासाठी महत्त्वपूर्ण भूमिका बजावते. भारतीय शेतीची शाश्वतता, जी हवामानाच्या जोखमीसाठी अत्यंत असुरक्षित आहे. हे सर्वसमावेशक पुनरावलोकन ऐतिहासिक उत्क्रांतीचे परीक्षण करून भारतीय शेतीमध्ये पीक विम्याच्या भूमिकेचे विश्लेषण करणे हे पेपरचे उद्दिष्ट आहे, धोरण फ्रेमवर्क आणि अंमलबजावणी आढावे. तसेच पीक विम्याच्या परिणामाचेही मूल्यमापन केले जाते. शेतकऱ्यांचे जीवनमान, कृषी उत्पादकता आणि अन्न यासह भारतीय शेतीचे विविध पैलू सुरक्षा आढावा प्रधानमंत्री फसल विमा योजना (PMFBY) सारख्या प्रमुख उपक्रमांवर केंद्रित आहे. आणि हवामान-आधारित पीक विमा योजना (WBCIS), त्यांच्या सामर्थ्य आणि कमकुवतपणाची तुलना कृषी जोखीम व्यवस्थापित करणे. पीक विमा योजना राबविण्यातील आढावे, जसे की प्रशासकीय आणि लॉजिस्टिक समस्या, आर्थिक स्थिरता आणि डेटा संकलन यावर चर्चा केली जाते. अभिनव दृष्टीकोन आणि भागधारकांमधील सहकार्य वाढविण्यासाठी आवश्यकतेवर प्रकाश टाकणे. भारतातील पीक विम्याची प्रभावीता आणि पोहोच. पीक विम्यावरील अभ्यासाला आढावे आहेत जसे की डेटा अचूकता, शेतकरी जागरूकता आणि धोरण अंमलबजावणी गुंतागुंत. ही आढावे असूनही. या पुनरावलोकन धोरणे तयार करण्यासाठी धोरणकर्ते, संशोधक आणि भागधारकांसाठी मौल्यवान अंतर्दृष्टी प्रदान करते.

बीजशब्द: पीक विमा, भारतीय शेती, हवामानातील जोखीम, प्रधानमंत्री फसल विमा योजना, हवामान-आधारित, पीक विमा योजना.

परिचय:

भारतीय शेतीचा कणा म्हणून ओळखला जातो. देशाची अर्थव्यवस्था, लाखो लोकांची उपजीविका टिकवते आणि अन्न सुरक्षेमध्ये महत्त्वपूर्ण योगदान देते. तथापि, त्याला अनेक आव्हानांचा सामना करावा लागतो, विशेषतः त्याचे हवामान धोक्याची असुरक्षा. भारताची कृषी लँडस्केप मान्सूनच्या पावसावर खूप अवलंबून आहे. दुष्काळ, पूर, अनिश्चित यांना संवेदनाक्षम बनवणे हवामानाचे नमुने आणि इतर हवामानविषयक अनिश्चितता (तोडमल, 2022; जन्मल आणि हजराना 2019). हे धोके पीक उत्पादन, शेतकरी लक्षणीय धोके उत्पन्न आणि एकूणच कृषी स्थिरता. व्यवस्थापनात या जन्मजात जोखीम, पीक विमा म्हणून उदयास आले आहे. शेतकऱ्यांचे हित जपण्याचे महत्त्वाचे साधन आणि भारतीय शेतीची शाश्वतता सुनिश्चित करा. पीक विमा नुकसानापासून आर्थिक संरक्षण प्रदान करतो. नैसर्गिक आपत्ती, कीटक, रोग, इ. (भिसे इ., 2007). एक सुरक्षा प्रदान करून निव्वळ, पीक विमा शेतकऱ्यांना नुकसानीतून सावरण्यास मदत करतो, त्यांचे उत्पन्न स्थिर करणे आणि शेती टिकवणे उत्पादकता, ज्यामुळे एकूणतः योगदान होते क्षेत्राची लवचिकता. या सर्वसमावेशक पुनरावलोकन पेपरची उद्दिष्टे आहेत दुहेरी प्रथम, सखोल विश्लेषण प्रदान करण्याचे उद्दिष्ट आहे. भारतीय शेतीमध्ये पीक विम्याची भूमिका द्वारे ऐतिहासिक उत्क्रांती, धोरण फ्रेमवर्कचे परीक्षण करणे आणि अंमलबजावणीची आढावे यावर हा पेपर प्रकाश टाकतो. पीक

विम्याची परिणामकारकता आणि मर्यादा कृषी जोखीम कमी करण्यासाठी योजना. शिवाय, ते पीक विम्याचा विविधांवर होणाऱ्या परिणामाचे मूल्यांकन करते.शेतकऱ्यांसह भारतीय शेतीचे पैलू उपजीविका, कृषी उत्पादकता आणि एकूण अन्न सुरक्षा. या पुनरावलोकन पेपरच्या व्याप्तीमध्ये एक समाविष्ट आहे.पीक विमा योजनांचे विस्तृत विश्लेषण विशेष लक्ष केंद्रीत करून, भारतात लागू केले.प्रधानमंत्री फसल विमा सारखे उपक्रम योजना (PMFBY) आणि हवामानावर आधारित पीक विमा योजना (WBCIS). पेपर एक्सप्लोर करेल पॉलिसी फ्रेमवर्क, प्रीमियम दर, कव्हेरेज आणि दावा या योजनांची सेटलमेंट प्रक्रिया, तुलना करणे कृषी व्यवस्थापनात त्यांची ताकद आणि कमकुवतपणा जोखीम शिवाय, अनेक आव्हानांना सामोरे जावे लागले.भारतात पीक विमा योजनांची अंमलबजावणी.या आव्हानांमध्ये पारदर्शकतेचा अभाव, उच्च प्रीमियम, पीक कापणी आयोजित करण्यात विलंब प्रयोग, आणि नॉन-पेमेंट/विलंबित पेमेंट शेतकऱ्यांचे दावे (गुलाटी एट अल., 2018). मुद्दे क्षेत्र उत्पन्नाच्या डेटाशी संबंधित कारण ते एकत्रित केले जात नाहीत.

सर्व पिकांसाठी आणि सर्व प्रदेशांसाठी अपुरी वेळ-मालिका दिलेल्या प्रदेशासाठी क्षेत्र उत्पन्न डेटा किंवा विसंगती ऐतिहासिक क्षेत्र उत्पन्न डेटा मध्ये तांत्रिक समस्या सूचित करते.भारतातील पीक विमा (सारंगी आणि पाणिग्रही 2016).म्हणूनच, ही आव्हाने समजून घेणे महत्वाचे आहे.सुधारणा आणि धोरण तयार करण्यासाठी क्षेत्रे ओळखणे परिणामकारकता वाढविण्यासाठी शिफारसी आणि पीक विम्याची पोहोच. शेवटी, या पुनरावलोकन पेपरचा उद्देश आहे.भारतीयांवर पीक विम्याच्या प्रभावाचे मूल्यांकन करण्यासाठी कृषी आणि सामाजिक-आर्थिक परिणामांचे मूल्यांकन शेतकऱ्यांच्या उपजीविकेवर पीक विमा, जोखीम पत्करणे वर्तन आणि क्रेडिटमध्ये प्रवेश. शिवाय, आम्ही करू अन्नाची खात्री करण्यासाठी पीक विम्याच्या भूमिकेचे विश्लेषण करा उत्पादनातील त्याच्या योगदानाचे परीक्षण करून सुरक्षा स्थिरता, किंमतीतील चढउतारांचे व्यवस्थापन आणि एकूणच कृषी क्षेत्राची लवचिकता.विद्यमान साहित्य एकत्रित करून, सांख्यिकीय डेटा आणि केस स्टडी, हे सर्वसमावेशक पुनरावलोकन पेपर शोधत आहे. पीक विम्याच्या भूमिकेबद्दल मौल्यवान अंतर्दृष्टी प्रदान करा भारतीय शेतीमध्ये. मध्ये योगदान देण्याचा हेतू आहे विद्यमान ज्ञान आधार आणि पुढील संशोधन उत्तेजित या महत्त्वपूर्ण क्षेत्रात, शेवटी धोरणकर्त्यांना मदत करणे, संशोधक, आणि भागधारक प्रभावी तयार करण्यासाठीच्या लवचिकता आणि टिकारूपणा वाढविण्यासाठी धोरणे भारतीय शेती.

भारतात पीक विम्याची उत्क्रांती:

श्री जे.एस. म्हैसूर राज्यातील चक्रवर्ती यांनी पावसाचा प्रस्ताव दिला.विमा योजना 1915 च्या सुरुवातीच्या काळात आधारित होती.

शेतकऱ्यांना विमा उतरवण्याचे उद्दिष्ट ठेवून क्षेत्राचा दृष्टिकोन

दुष्काळ (राऊत आणि भंडारी 2021). त्यांनी शोधनिबंध प्रकाशित केले म्हैसूर इकॉनॉमिक जर्नलमध्ये आणि एक पुस्तक लिहिले शीर्षक "कृषी विमा: व्यावहारिक योजना उपयुक्त 1920 मध्ये भारतीय परिस्थितीकडे. स्वातंत्र्योत्तर काळात कालावधी, पीक विम्याकडे अधिक लक्ष वेधले गेले. 1947 मध्ये, केंद्रीय विधिमंडळात या विषयावर चर्चा झाली आणि डॉ.राजेंद्र प्रसाद, अन्न आणि कृषी मंत्री त्या वेळी सरकार तपास करेल, असे आश्वासन दिले.पीक आणि गुरेढोरे विम्याची शक्यता. एक खास शोधण्यासाठी 1947-48 मध्ये अभ्यास सुरू करण्यात आला.

पीक विम्याची पद्धती

अभ्यास दोन मानले दृष्टिकोन: वैयक्तिक दृष्टिकोन आणि एकसंध क्षेत्र दृष्टिकोन. अभ्यासाने शिफारस केली आहे.मुळे एकसंध क्षेत्र दृष्टिकोन अवलंब वैयक्तिक शेतकऱ्यांवर विश्वासाह डेटाचा अभाव आणि वैयक्तिक दृष्टिकोनात सामील असलेले नैतिक धोके. द कृषी मंत्रालयाने या योजनेचे वितरण केले राज्य सरकारांनी दत्तक घेतले, परंतु राज्यांनी ते स्वीकारले नाही.त्यावेळी ते स्वीकारा (Beula et al., 2021; Sahoo et al.,2018; पांडे, 2015). हे ऐतिहासिक पुनरावलोकन सुरुवातीच्या काळात अंतर्दृष्टी प्रदान करते.पिकाच्या आसपास चर्चा आणि विचार भारतात विमा. एकसंध क्षेत्र असताना दृष्टिकोन अनुकूल होता, अंमलबजावणीला सामोरे जावे लागले आम्हाने दिली आणि व्यापक स्वीकृती मिळाली नाही.सुरुवातीला (राजू आणि चांद 2008). त्यानंतरचे प्रयत्न आणि भारतातील पीक विम्याच्या विकासावर आधारित आहे.या सुरुवातीच्या चर्चा आणि अनुभव. ऑक्टोबरमध्ये 1965, भारत सरकारने पीक विमा विधेयक आणि पिकाची मॉडेल योजना विमा, राज्यांना पीक विमा लागू करण्यास परवानगी देते,जर त्यांनी तसे करणे निवडले. मात्र, हा मुद्दा कायम राहिला.दोन दशकांहून अधिक काळ वादविवाद आणि चर्चा केली जाईल. मध्ये 1970 च्या सुरुवातीस, पिकावर मर्यादित आणि तदर्थ प्रयोग विमा घेण्यात आला. पहिला पीक विमा 1972-73 मध्ये जनरलने हा कार्यक्रम सुरू केला होता.लाइफ इन्शुरन्सचा विमा विभाग कॉर्पोरेशन ऑफ इंडिया, गुजरातमधील H-4 कापसावर लक्ष केंद्रित करत आहे.पुढे भारतीय जनरल इन्शुरन्स कॉर्पोरेशनने घेतला.कार्यक्रमावर आणि यांसारख्या पिकांचा समावेश करण्यासाठी त्याचा विस्तार केला.गुजरात सारख्या राज्यात भुईमूग, गहू आणि बटाटा,महाराष्ट्र, तामिळनाडू, आंध्र प्रदेश, कर्नाटक,आणि पश्चिम बंगाल. ही प्रायोगिक योजना आधारित होती,"वैयक्तिक दृष्टिकोन" वर, परंतु त्यात फक्त 3110 समाविष्ट आहेत.दाव्यांच्या विरुद्ध 4.54 लाखांच्या प्रीमियमसह शेतकरी 37.88 लाख. वैयक्तिक शेतीवर आधारित पीक विमा कार्यक्रम आर्थिकदृष्ट्या नव्हता हे स्पष्ट झाले.देशात टिकाऊ.1970 च्या मध्यात, प्राध्यापक व्ही. एम. दांडेकर यांनी प्रस्तावित केले,पीक विम्यासाठी "एकसंध क्षेत्र दृष्टिकोन"या दृष्टिकोनानुसार, सामान्य विमा कॉर्पोरेशन ऑफ इंडियाने पायलट क्रॉप सादर केले.विमा योजना (PCIS) 1979 मध्ये, सहभागासह स्वयंसेवी राज्य सरकारांकडून. योजनेचा समावेश आहे.विविध पिके, आणि जोखीम GIC मध्ये सामायिक केली गेली.आणि संबंधित राज्य सरकारे 2:1 च्या प्रमाणात.प्रीमियम दर रकमेच्या 5 ते 10 टक्के पर्यंत आहेत,विमा उतरवला. PCIS 1984-85 पर्यंत कार्यरत, सह 6.27 लाख शेतकऱ्यांचा समावेश असलेल्या 13 राज्यांतील सहभाग. जमा झालेला प्रीमियम 1.97 कोटी, आणि दावे एकूण 1.57 कोटी (योग आणि वेट्रिवेल 2012;सिंग, 2010; राव, 2002). या कालावधीत बदल झाला एकसंध क्षेत्राकडे वैयक्तिक दृष्टिकोनातून दृष्टिकोन, जो अधिक योग्य मानला गेला आणि भारतातील पीक विम्यासाठी टिकाऊ (बॅनर्जी आणि भट्टाचार्य, 2011).सरकारच्या नेतृत्वाखालील योजनांची उत्क्रांती आणि त्यांचे प्रभाव सरकारच्या नेतृत्वाखालील योजनांचा परिचय पीक विम्याच्या उत्क्रांतीत मोलाची भूमिका बजावली.भारतात 1985 मध्ये सरकारने सुरू केले.सुधारित राष्ट्रीय कृषी विमा योजना(MNAIS) सर्वांसाठी सर्वसमावेशक कव्हेरेज प्रदान करण्यासाठी पिके ही योजना नंतर नॅशनलने बदलली 1999 मध्ये कृषी विमा योजना (NAIS), जे नैसर्गिक मुळे उत्पन्न नुकसान कव्हेरेज प्रदान आपत्ती, जसे की दुष्काळ, पूर आणि कीटकांचे हल्ले. द योजनेने स्थानिकीकृत जोखमींसाठी कव्हेरेज देखील प्रदान केले आहे, जसे गारपीट आणि भूस्खलन (हिरवा, 2023). 2016 मध्ये, द सरकारने प्रधानमंत्री फसल विमा सुरू केला योजना (PMFBY), एक प्रमुख पीक विमा योजना क्रिफायतशीर आणि सर्वसमावेशक प्रदान करण्याचा उद्देश आहे.शेतकऱ्यांना कव्हेरेज. PMFBY ने NAIS ची जागा घेतली आणि MNAIS, आणि त्यात सर्व अन्न पिके, तेलबिया आणि व्यावसायिक

पिके (व्यंकटेश, 2008). सरकारच्या नेतृत्वाखालील योजनांचा परिणाम झाला आहे लक्षणीय पीक विम्याची अंमलबजावणी योजनांमुळे नवीन स्वीकारण्याचे प्रमाण वाढले आहे.

तंत्रज्ञान आणि शेतकऱ्यांचे उत्पन्न स्थिर करणे. तथापि, अपुरी यांसारखी आव्हानेही आली आहेत बिगर कर्जदार शेतकऱ्यांचे कव्हेरेज, कमी प्रवेश दुर्गम प्रदेश आणि शेतकऱ्यांमध्ये जागरूकतेचा अभाव (गुलाटी इ., 2018). प्रदान करण्यात सार्वजनिक आणि खाजगी क्षेत्राची भूमिका पीक विमा. सार्वजनिक आणि खाजगी भूमिका पीक विमा प्रदान करणारी क्षेत्रे विकसित झाली आहेत वेळ सुरुवातीला पीक विमा योजना प्रामुख्याने होत्या सरकारसह सार्वजनिक क्षेत्राद्वारे प्रशासित च्या कृषी विमा कंपनी सारख्या संस्था त्यांची अंमलबजावणी करण्यासाठी भारत (AIC) जबाबदार आहे. मात्र, अलीकडच्या काळात खासगी क्षेत्र बनले आहे. पीक विमा प्रदान करण्यात अधिकाधिक सहभाग. 2003 पासून खाजगी क्षेत्राने यात भूमिका बजावली आहे, जोखीम अंडरराइटिंग, नवीन उत्पादने विकसित करणे आणि तांत्रिक माहिती आणि कौशल्ये गोळा करणे (जसे हवामान डेटा आणि विकसनशील निर्देशांक) (फिशर आणि सुरमिन्स्की 2012). वर्धित उत्पादन ऑफर आणि खाजगी क्षेत्रातील विम्याचा वाढलेला सहभाग बाजारपेठेत भरीव वाढ अपेक्षित आहे, शेतकरी आणि सरकारला सारखेच फायदे. या फायद्यांमध्ये विमा दाव्यांची जलद निपटारा समाविष्ट आहे, सबसिडीचे न्याय्य वितरण, कमी आधारभूत जोखीम आणि सरकारसाठी राजकीय अर्थव्यवस्थेचे फायदे जसे की सुधारित वित्तीय व्यवस्थापन, सुधारित कृषी धोरण सिग्नलिंग, आणि कमी प्रतिकूल निवड (माहुल एट अल., २०१२). तथापि, तेथे देखील आहेत खाजगी सहभागाबद्दल चिंता कंपन्या, जसे की अचूकता, विश्वासार्हता, माहिती विषमता, इ. (कृषी वित्त कॉर्पोरेशन लि., 2011).

पीक विमा पॉलिसी फ्रेमवर्क:

भारतात अनेक पीक विमा योजना आहेत कव्हेरेज प्रदान करण्यासाठी लागू आणि सुधारित केले आणि शेतकऱ्यांना आर्थिक संरक्षण. नवीनतम आहे प्रधान मंत्री फसल विमा योजना (PMFBY), जी होती. 2016 मध्ये लाँच केले. PMFBY प्रदान करण्याचे उद्दिष्ट आहे शेतकऱ्यांना उत्पादनासाठी सर्वसमावेशक विमा संरक्षण नैसर्गिक आपत्ती, कीटक आणि रोगांमुळे होणारे नुकसान. हे सर्व अन्न पिके, तेलबिया आणि व्यावसायिक समाविष्ट करते पिके, आणि वर आधारित लवचिक प्रीमियम दर देतात. वेगवेगळ्या प्रदेशातील जोखमीची पातळी (मंत्रालय कृषी आणि शेतकरी कल्याण, 2016). दुसरा महत्त्वाची योजना म्हणजे हवामानावर आधारित पीक विमा योजना (WBCIS), 2007 मध्ये सुरू करण्यात आली, जी प्रतिकूल हवामानामुळे होणारे उत्पन्न नुकसान भरून काढते परिस्थिती WBCIS हवामान मापदंड वापरते पीक नुकसान निश्चित करा (नायर, 2010). प्रीमियम दर, कव्हेरेज आणि दावा सेटलमेंट प्रक्रिया. पिकाचा एक महत्त्वाचा पैलू विमा पॉलिसी फ्रेमवर्कची तुलना आहे प्रीमियम दर, कव्हेरेज आणि दावा सेटलमेंट विविध योजनांमध्ये प्रक्रिया. PMFBY अंतर्गत, प्रीमियम दर पीक आणि भौगोलिक स्थान, आणि ते अनुदानित आहेत शेतकऱ्यांना परवडणारा विमा सरकार काढणार. PMFBY अंतर्गत कव्हेरेजमध्ये देय उत्पन्न नुकसान समाविष्ट आहे नैसर्गिक आपत्ती, कापणीनंतरचे नुकसान आणि स्थानिकीकरण गारपीट आणि भूस्खलनासारखे धोके. दावा सोबत सेटलमेंट प्रक्रिया सुव्यवस्थित करण्यात आली आहे तंत्रज्ञानाचा परिचय, जलद करण्याची परवानगी देते. दाव्यांचे मूल्यांकन आणि वितरण (घोष, 2023). मध्ये तुलना, WBCIS वैयक्तिक आधारावर कार्य करते, शेतकरी विशिष्ट हवामान मापदंड निवडून आणि कव्हेरेजसाठी पीक चरण. WBCIS अंतर्गत प्रीमियम दर पीक, हवामान, आणि विम्याची रक्कम. दावा निकाली काढण्याची प्रक्रियाच्या हवामान डेटावर आधारित मूल्यांकन समाविष्ट करा नियुक्त हवामान केंद्रे (शिरसाठ आणि इतर., २०२१)

विविध धोरणांच्या परिणामकारकतेचे मूल्यांकन फ्रेमवर्क वेगवेगळ्या पिकांची परिणामकारकता विमा पॉलिसी फ्रेमवर्कच्या आधारे मूल्यमापन केले जाऊ शकते अनेक घटक. एक महत्त्वाचा पैलू म्हणजे व्याप्ती शेतकऱ्यांना कव्हेरेज प्रदान केले. हवामानावर आधारित पीक विमा हा त्याचा दृष्टिकोन पिकापेक्षा वेगळा आहे. विमा कारण ते हवामान मापदंडांसाठी 'प्रॉक्सी' म्हणून वापरते डीमंडसाठी लागवड करणाऱ्यांना नुकसान भरपाई देण्यासाठी पीक उत्पन्न पीक नुकसान आणखी एक घटक म्हणजे समयसूचकता आणि दावा निकाली काढण्याच्या प्रक्रियेची कार्यक्षमता (बिजेश एट अल., 2014). तांत्रिक हस्तक्षेप जसे की जमिनीच्या नोंदी डिजिटायझेशन, प्रामाणिक नावनोंदणी सुनिश्चित करणे आणि जलद ऑनलाइन प्रोत्साहन देऊन दावा सेटलमेंट यंत्रणा CSCs (सामान्य सेवा केंद्रे)(भदोरिया एट अल., २०२२). याव्यतिरिक्त प्रीमियमची परवडणारी क्षमता आणि पातळी यामध्ये सरकारी अनुदान महत्त्वाची भूमिका बजावते पीक विमा योजनांची प्रभावीता विविध धोरणांच्या परिणामकारकतेचे मूल्यांकन फ्रेमवर्कसाठी कठोर विश्लेषण आणि अनुभवजन्य आवश्यक आहे. पुरावा अभ्यासाने पिकावरील परिणामाचे परीक्षण केले आहे.

विमा योजना, जसे की PMFBY आणि WBCIS, चालू शेतकऱ्यांच्या उत्पन्नाची स्थिरता, कर्ज मिळवणे आणि जोखीम व्यवस्थापन धोरण (कृषी वित्त कॉर्पोरेशन लि., 2011). हे मूल्यमापन प्रदान करतात विविध शक्ती आणि मर्यादा मध्ये अंतर्दृष्टी धोरण फ्रेमवर्क आणि मौल्यवान शिफारसी देतात.

पीक अंमलबजावणीतील आव्हाने विमा योजना प्रशासकीय आणि लॉजिस्टिक आव्हाने: पीक विमा योजनांची यशस्वी अंमलबजावणी आहे. अनेकदा विविध प्रशासकीय आणि लॉजिस्टिकद्वारे अडथळा येतो. आव्हाने एक महत्त्वाचे आव्हान आहे. पात्र शेतकऱ्यांची ओळख आणि नोंदणी. याव्यतिरिक्त, प्रीमियम संकलनाची प्रक्रिया आणि शेतकऱ्यांना विमा पॉलिसींचा वेळेवर प्रसार करणे विविध क्षेत्रांमध्ये कार्यक्षम समन्वय आवश्यक आहे विमा कंपन्या, बँका आणि सरकार यांच्यात एजन्सी (अग्रवाल et al., 2016). प्रशासकीय नावनोंदणी व्यवस्थापित करण्याचा भार, प्रीमियम संकलन, आणि क्लेम सेटलमेंट प्रक्रिया दडपून टाकू शकतात विद्यमान पायाभूत सुविधा, ज्यामुळे विलंब होतो आणि अकार्यक्षमता पीक म्हणून प्रशासकीय खर्च खूप जास्त आहे तोटा मूल्यांकनासाठी कटिंग पद्धत वापरली जाते (सारंगी आणि पाणिग्रही 2016). आर्थिक स्थिरता आणि खर्च सामायिकरण यंत्रणा पिकाची आर्थिक शाश्वतता विमा योजना हे एक गंभीर आव्हान आहे. ची किंमत मोठ्या संख्येने विमा संरक्षण प्रदान करणे शेतकरी, विशेषतः भारतासारख्या देशात अलक्षणीय कृषी क्षेत्र, भरीव असू शकते. मध्ये पीक विमा कार्यक्रमाची आखणी करणे प्रीमियमचे अत्यंत महत्त्व आहे. एकावर हात, पुरेसा महसूल व्युत्पन्न करणे आवश्यक आहे दाव्यांचे पेमेंट, परंतु दुसरीकडे, प्रीमियम वाजवी आणि परवडणारे म्हणून समजले पाहिजे (UNCTAD सचिवालय, 1994). डेटा संकलन, उत्पन्न अंदाज संबंधित समस्या, आणि दावा सेटलमेंट: अचूक डेटा संग्रह, उत्पन्न अंदाज, आणि दावा सेटलमेंट महत्त्वपूर्ण ठरते पीक विमा योजनांच्या अंमलबजावणीतील आव्हाने. पिकावरील ऐतिहासिक डेटाची उपलब्धता आणि विश्वासार्हता उत्पादन आणि हवामानाचे नमुने निर्धारित करण्यासाठी महत्त्वपूर्ण आहेत योग्य कव्हेरेज आणि प्रीमियम दर. तथापि, डेटा अंतर, विसंगत डेटा संकलन पद्धती आणि मर्यादित विश्वसनीय डेटा स्रोतांमध्ये प्रवेश अचूकतेवर परिणाम करू शकतो. जोखीम मूल्यांकन आणि अंडररायटिंग (अग्रवाल एट अल., 2016). अल्प व अल्पभूधारक शेतकऱ्यांचे वर्चस्व, अत्यंत विषम शेती पद्धती आणि शेतीचे उत्पन्न, आणि वस्तुनिष्ठ उत्पन्न डेटाचा अभाव गंभीर आहे कार्यक्षम पीक विमा तयार करण्यात अडथळे (मूर्ती इ., 2018). यामुळे वाद होऊ शकतात आणि दावा निकाली काढण्यास विलंब याव्यतिरिक्त, खात्री करणे दाव्यामध्ये पारदर्शकता, निष्पक्षता आणि कार्यक्षमता नाविन्यपूर्ण तंत्रज्ञानाचा वापर करून सेटलमेंट प्रक्रिया आहे. शेतकऱ्यांचा व्यवस्थेवरचा विश्वास टिकवून ठेवण्यासाठी महत्त्वाचा (राय, 2019). या आव्हानांना तोंड

देण्यासाठी नाविन्यपूर्ण गरज आहे दृष्टीकोन आणि अनेकांमध्ये सहयोग भागधारक रिमोट सेन्सिंग तंत्रज्ञानामध्ये आहे संबंधित खर्च कमी करण्याची क्षमता पारंपारिक विमा करारांचे निरीक्षण करणे, लहान शेतकऱ्यांना उपलब्ध असलेले पर्याय वाढवणे, आणि त्यांचा खर्च कमी करा. याव्यतिरिक्त, स्मार्ट करार, जे ब्लॉकचेन तंत्रज्ञानाचा वापर करतात कराराच्या अटींचे सर्व तपशील समाविष्ट करा आणि आपोआप इच्छित क्रिया पार पाडणे, ऑफर जोखीम कमी करण्याचे बहुमुखी आणि किफायतशीर माध्यम. हे करार सुरक्षित, शोधण्यायोग्य, अपरिवर्तनीय आणि आहेत विविध जोखीम आणि पेआउट संबोधित करण्यासाठी सानुकूलित केले जाऊ शकते, सर्व व्यवहार खर्च कमी करताना आणि काढून टाकताना मध्यस्थांची आवश्यकता (Bahn et al., 2021). आर्थिक स्थिरता वाढवणे समाविष्ट असू शकते. जोखीम सारख्या नाविन्यपूर्ण निधी यंत्रणांचा शोध घेणे पूलिंग, आपत्ती बाँड किंवा सार्वजनिक-खाजगी भागीदारी (ESCAP, 2018). दाव्यांमध्ये वेळ सेटलमेंट हे देखील एक प्रमुख आव्हान बनते लहान साठी आर्थिक सेवा प्रवेश पासून संबोधित आणि त्यामुळे अल्पभूधारक शेतकरी हे मोठे आव्हान आहे स्थापन करण्यासाठी कठोर प्रक्रियांचा अवलंब केला क्रेडिट पात्रता (नागेंद्र एट अल., २०२०). पीक विमा योजना तंत्रज्ञानावर आधारित असतात दृष्टीकोन, जसे की उपग्रह प्रतिमा आणि रिमोट संवेदना, पीक नुकसान अचूकपणे मूल्यांकन आणि त्वरीत दावा सेटलमेंट (घोष, 2023).

पीक विम्याचा भारतीयांवर परिणाम शेती

पीक विमा हा एक महत्त्वाचा धोका म्हणून उदयास आला आहे भारतीय शेतकऱ्यांसाठी व्यवस्थापन साधन, प्रदान नैसर्गिकरीत्या पिकांच्यानुकसानीपासून आर्थिक संरक्षण आपत्ती, कीटक आणि रोग. पिकावर परिणाम भारतीय शेतीवरील विम्याचे विश्लेषण केले जाऊ शकते त्याच्या सामाजिक-आर्थिक प्रभावासह विविध आयाम शेतकऱ्यांच्या जीवनमानावर, पिकावर त्याचा प्रभाव विविधीकरण आणि जोखीम घेण्याची वर्तणूक आणि त्याचा परिणाम कृषी गुंतवणूक आणि कर्ज उपलब्धता यावर. शेतकऱ्यांच्या सामाजिक-आर्थिक प्रभावाचे मूल्यांकन उपजीविका: पीक विमा महत्त्वाची भूमिका बजावू शकतो, सुरक्षितता प्रदान करून शेतकऱ्यांच्या जीवनाचे रक्षण करण्यासाठी पीक नुकसान विरुद्ध निव्वळ. अभ्यासात असे दिसून आले आहे की पीक विम्यामुळे शेतकऱ्यांची असुरक्षितता कमी होऊ शकते.

उत्पन्न धक्का, त्यांच्या उत्पन्न स्थिरता वाढ, आणि त्यांच्या शेतात गुंतवणूक करण्याची त्यांची क्षमता वाढवणे आणि घरे (जब्बार एट अल., २०२०). याव्यतिरिक्त, पीक विम्यामुळे सर्वांगीण कल्याण देखील होऊ शकते शेतकरी तणावाची पातळी कमी करून आणि सुधारणा करून त्यांचे मानसिक आरोग्य (झाओ एट अल., 2019; अग्रवाल आणि इतर., 2022).

पीक विम्याची उपलब्धता देखील मदत करू शकते. अधिकाधिक शेतकऱ्यांना शेतीकडे आकर्षित करा आणि त्यांना प्रतिबंध करा चांगल्याच्या शोधात शहरी भागात स्थलांतरित होण्यापासून संधी पीक विविधीकरण आणि जोखीम घेण्याचे विश्लेषण शेतकऱ्यांमध्ये वर्तन: पीक विमा देखील होऊ शकतो. शेतकऱ्यांच्या जोखीम पत्करण्याच्या वर्तनावर आणि पिकावर परिणाम करतात विविधीकरण धोरणे. पीक विमा देतो शेतकऱ्यांना चालना देण्यासह अनेक फायदे एकूण कल्याण. या फायद्यांमध्ये वाढ करणे समाविष्ट आहे शेतकऱ्यांची पतपात्रता, कारण ती संपार्श्विक म्हणून काम करते पीक कर्ज. याव्यतिरिक्त, ते शेतकऱ्यांना गुंतवणूक करण्यास प्रोत्साहित करते उच्च जोखीम आणि उच्च नफा पिकांमध्ये, ज्यामुळे वाढ होते कृषी निविष्टांवरील खर्च आणि परिणामी, उच्च कृषी उत्पादन. शिवाय पीक विमा द्वारे शेत कुटुंबाचा वापर स्थिर ठेवण्यास मदत करते शेतीतून किमान उत्पन्नाची हमी (बिस्वाल आणि बहिनीपती 2022). यामुळे होऊ शकते वाढलेले पीक वैविध्य आणि मातीचे आरोग्य सुधारणे, दीर्घकालीन कृषी शाश्वततेसाठी अग्रगण्य. पीक विम्यामुळे शेतकऱ्यांना आत्मविश्वासही मिळू शकतो

उच्च-जोखीम, उच्च बक्षीस पिकांमध्ये गुंतवणूक करणे, ज्यामुळे कृषी उत्पादकता आणि उत्पन्न वाढले. पीक विम्याच्या प्रभावाचे मूल्यांकन कृषी गुंतवणूक आणि पत उपलब्धता: पीक विम्याची उपलब्धता देखील लक्षणीय असू शकते कृषी गुंतवणूक आणि कर्जावर प्रभाव उपलब्धता पीक विमा संपार्श्विक म्हणून काम करू शकतो बँका आणि इतर आर्थिक कर्ज मिळवणे संस्था, ज्या शेतकऱ्यांच्या पतपुरवठ्यात सुधारणा करू शकतात आणि कर्जाच्या अनौपचारिक स्रोतांवर त्यांचा अवलंब कमी करा. यामुळे कृषी क्षेत्रात गुंतवणूक वाढू शकते.

दीर्घकालीन कृषी शाश्वतता आणि आर्थिक वाढ सुनिश्चित करण्यात पीक विम्याची भूमिका:

अन्न सुरक्षा

अन्नाची खात्री करण्यासाठी पीक विमा महत्त्वाची भूमिका बजावते. विरुद्ध शेतकऱ्यांना सुरक्षा जाळी देऊन सुरक्षा नैसर्गिक आपत्ती, कीड, आणि यामुळे पिकांचे नुकसान रोग पीक विम्याची उपलब्धता स्थिर होऊ शकते अन्न उत्पादन, किंमतीतील चढउतार आणि बाजार व्यवस्थापित करा अस्थिरता, आणि राष्ट्रीय आणि प्रादेशिक अन्न योगदान सुरक्षा

अन्नासाठी पीक विम्याचे योगदान उत्पादन स्थिरता: पीक विमा मदत

शेती उत्पादनाला स्थिरता प्रदान करते आणि वाढवते शेतकऱ्यांचे उत्पन्न. पीक विम्याची मदत होते शेती उत्पादनाचे स्थिरीकरण आणि उत्पन्न शेतकरी समुदाय (जोसेफ एट अल., 2012; प्रकाश आणि गुप्ता 2014). किंमत व्यवस्थापित करण्यात पीक विम्याची भूमिका चढउतार आणि बाजारातील अस्थिरता: पीक विमा किंमत व्यवस्थापित करण्यात देखील महत्त्वपूर्ण भूमिका बजावू शकते चढउतार आणि बाजारातील अस्थिरता. मुळे पिकांचे नुकसान नैसर्गिक आपत्ती, कीटक आणि रोग नकारात्मक होऊ शकतात. जैविक उत्पन्नावर परिणाम होतो ज्यामुळे आर्थिक नुकसान होते, निर्माता (रोमस्टॅड, 2020). पिकाची उपलब्धता याची खात्री करून विमा किंमती स्थिर ठेवण्यास मदत करू शकतो. शेतकऱ्यांना त्यांच्या नुकसानीची पुरेशी भरपाई दिली जाते, मध्ये सरकारी हस्तक्षेपाची गरज कमी करणे बाजार हे ची कार्यक्षमता सुधारू शकते, कृषी बाजार आणि ग्राहकांना याची खात्री करा परवडणारे आणि पौष्टिक अन्न मिळणे. राष्ट्रीय आणि प्रादेशिक अन्नासाठी परिणाम सुरक्षा: पीक विम्याची उपलब्धता असू शकते राष्ट्रीय आणि प्रादेशिक अन्नासाठी महत्त्वपूर्ण परिणाम सुरक्षा विविध कारणांमुळे जागतिक अन्न सुरक्षा धोक्यात आली आहे हवामानामुळे उद्भवलेल्या घटनांसह अत्यंत घटना बदल, आर्थिक किंवा भू-राजकीय धक्के आणि उद्रेक कीटक किंवा रोग. हे कसे गुंतागुंतीचे स्वरूप घटना घडतात आणि त्या ज्या असंख्य मार्गांनी परिणामांची साखळी प्रतिक्रिया कारणीभूत ठरते अन्न प्रणाली संशोधन आणि धोरण या दोन्हीसाठी अडथळे (मेहराबी एट अल., २०२२). पिकाची उपलब्धता विमा या धक्क्यांचा प्रभाव कमी करू शकतो शेतकरी, अन्न उत्पादन स्थिर करणे आणि याची खात्री करणे ग्राहकांना परवडणारे आणि पौष्टिक पदार्थ उपलब्ध आहेत अन्न पीक विमा सुधारण्यासही मदत होऊ शकते शेतकऱ्यांचे जीवनमान, त्यामुळे गुंतवणूक वाढेल शेती आणि सुधारित कृषी उत्पादकता, दीर्घकालीन अन्न सुरक्षेसाठी योगदान.

भविष्यातील संभावना आणि नवकल्पना:

उदयोन्मुख ट्रेंड आणि तंत्रज्ञानाचा शोध पीक विमा: पीक विम्याचे भविष्य आहे. नवीन ट्रेंडच्या उदयासह आशादायक संभावना आणि तंत्रज्ञान. असाच एक ट्रेंड म्हणजे वापर पीक थेट कॅप्चरिंगसाठी मोबाइल आणि डिजिटल प्लॅटफॉर्म नुकसानीची स्थिती आणि विम्याचे दावे (बरूआ आणि सिद्दीकी 2018).

फसवे दावे, मध्यस्थ पेमेंट व्यवहार, आणि मोठा डेटा हाताळणी काही आहेत. विमा कंपन्यांना भेडसावणाऱ्या अनेक समस्यांपैकी. ब्लॉकचेन त्याच्या सुरक्षिततेद्वारे समस्यांचे निराकरण करू शकते आणि वितरीत लेजरद्वारे प्रदान केलेली

पारदर्शकता जे सहभागींची सत्यता देखील सुसज्ज करते. शिवाय, रेकॉर्डकीपिंगचे त्याचे वैशिष्ट्य येते ग्राहक डेटाच्या प्रचंड प्रमाणात सुलभ आहे, ब्लॉकचेन लेजरमध्ये अपरिवर्तनीय. याव्यतिरिक्त, द्वारे दाव्यांवर स्मार्ट कॉन्ट्रॉल रिअल-टाइम डेटा वापरणे, कडून परतफेड किंवा देयके मिळू शकतात, काही वेळात अनेक प्रणाली (कौर आणि पाराशर 2021). आयओटी तंत्रज्ञानाच्या अंमलबजावणीमुळे शेतकरी करू शकतात त्यांच्या पिकांचा आणि पशुधनाचा विमा काढा. एक जोडले विम्यामध्ये DA चा फायदा ही वस्तुस्थिती आहे की विमा कंपन्यांना डेटामध्ये प्रवेश आहे. रिमोट फार्म स्वयंचलित पेआउट सुरू करू शकतात. IoT मोबाइल पेमेंट सिस्टमद्वारे जेव्हा अत्यंत परिस्थिती पाळली जाते. हे दूर करू शकते एक लांबलचक दावा प्रक्रियेची आवश्यकता आहे, जेथे विमा कंपनीचे नुकसान किती प्रमाणात झाले हे निश्चित करणे आवश्यक आहे शेतांना भेट देणे (Elijah et al., 2018). उपग्रह डेटाचे एकत्रीकरण, रिमोट सेन्सिंग आणि जोखीम मूल्यांकनामध्ये मशीन लर्निंग: एकीकरण सॅटेलाइट डेटा, रिमोट सेन्सिंग आणि मशीन लर्निंग तंत्रामध्ये क्रांती घडवण्याची प्रचंड क्षमता आहे. पीक विम्यासाठी जोखीम मूल्यांकन. रिमोट सेन्सिंग आहे मूल्यांकन करण्यासाठी एक प्रभावी साधन असल्याचे सिद्ध झाले आहे आणि वनस्पतींचे मापदंड, पीक जोम आणि उत्पन्नाचे निरीक्षण करणे अंदाज (मुखर्जी, 2016). अचूक शेती, मशीन लर्निंग सोबत, कमी करण्याची क्षमता आहे जोखीम परिभाषित करून कृषी विमा प्रीमियम जोखीम मूल्यांकन साधने सुधारणे आणि शेतांना परवानगी देणे पिकांचे नुकसान टाळण्यासाठी अधिक वेगाने हलवा (कुक आणि ओनील, 2020). प्रगत विश्लेषणे आणि भविष्यसूचक या तंत्रज्ञानावर आधारित मॉडेल्स सुधारू शकतात,

पीक नुकसान अंदाज अचूकता आणि लवकर प्रदान संभाव्य धोक्यांसाठी चेतावणी प्रणाली.

सुधारण्यासाठी धोरणात्मक हस्तक्षेपाची प्रमुख क्षेत्रे भारतातील पीक विम्याची प्रभावीता आणि पोहोच: पिकाची परिणामकारकता आणि पोहोच वाढवण्यासाठी भारतात विमा, अनेक पॉलिसी शिफारसी करू शकतात मानले जावे. उत्तम समन्वयाची गरज आहे सरकारी संस्थांमधील प्रयत्न, विमा कंपन्या, बँका आणि इतर भागधारक ज्यामध्ये गुंतलेले आहेत पीक विमा योजना प्रभावी होण्यासाठी अंमलबजावणी (Raju et al., 2016). एक प्रभावी रचना आणि कार्यक्षम अंमलबजावणी यंत्रणा आवश्यक आहे वेळेवर फायदे सुनिश्चित करा, विशेषतः लहान आणि अल्पभूधारक शेतकरी (कृषी मंत्रालय, 2010). दुसरे, एक व्यापक आणि आवश्यक आहे ऐतिहासिक हवामान आणि पिकांसाठी प्रमाणित डेटाबेस उत्पन्न डेटा, जो अचूक जोखमीसाठी वापरला जाऊ शकतो. मूल्यांकन आणि उत्पन्न अंदाज (कृषी वित्त कॉर्पोरेशन लि., 2011). याव्यतिरिक्त, प्रचार पीक बदल जागरूकता आणि ज्ञान प्रसार शेतकऱ्यांमध्ये विमा, विशेषतः लहान आणि अल्पभूधारक शेतकरी, त्यांची समज वाढवू शकतात आणि या योजनांमध्ये सहभाग. शेवटी, अन्वेषण सार्वजनिक आणि खाजगी यांच्यातील नाविन्यपूर्ण भागीदारी पुनर्विमा कंपन्यांसह क्षेत्रे आणि कृषी तंत्रज्ञान कंपन्या, कौशल्य आणू शकतात, भांडवल, आणि तांत्रिक प्रगती मजबूत करण्यासाठी पीक विमा कार्यक्रम. भविष्यातील व्याप्ती, अभ्यासाच्या भविष्यातील व्याप्तीमध्ये अन्वेषण समाविष्ट आहे अधिक अचूक मूल्यांकनासाठी प्रगत तंत्रज्ञान आणि कार्यक्षम दावा प्रक्रिया, मध्ये शोधत शेतकऱ्यांच्या सहभागाचे वर्तनात्मक अर्थशास्त्र, हवामान बदलाच्या आव्हानांसाठी धोरणे स्वीकारणे, धोरणाच्या परिणामकारकतेचे मूल्यांकन करणे, सर्वसमावेशकता वाढवणे लहान धारकांसाठी, अंतःविषय वाढवणे सहयोग, तुलनात्मक आंतरराष्ट्रीय आयोजित करणे विश्लेषण, आणि दीर्घकालीन सामाजिक आर्थिक मूल्यांकन पीक विम्याचे परिणाम. हे संशोधन दिशानिर्देश एक समग्र आणि दूरदर्शी प्रदान करण्याचे उद्दिष्ट भारतीय पीक विम्याच्या भूमिकेचा दृष्टीकोन कृषी, धोरणासाठी मौल्यवान अंतर्दृष्टी ऑफर करते सुधारणा आणि शाश्वत कृषी पद्धती.

निष्कर्षः

भारतीय शेतीमध्ये पीक विमा महत्त्वाची भूमिका बजावते आर्थिक संरक्षण देऊन, अन्न स्थिर करून उत्पादन, आणि बाजारातील जोखीम व्यवस्थापित करणे. तथापि, तेथे परिणामकारकता वाढवण्यासाठी अजून काम करायचे आहे, पीक विमा योजनांची कार्यक्षमता आणि पोहोच. धोरण संस्थात्मक वर लक्ष केंद्रित शिफारसी समन्वय, डेटा व्यवस्थापन, जागरूकता निर्माण, आणि नाविन्यपूर्ण भागीदारी यामध्ये योगदान देऊ शकतात पीक विमा कार्यक्रमात सुधारणा. एकूणच, पीक विम्यामध्ये लक्षणीय योगदान देण्याची क्षमता आहे, भारतीय शेतकऱ्यांचे कल्याण, कृषी स्थिरता, आणि अन्न सुरक्षा. ओळखलेल्यांना संबोधित करून आवाहाने, भविष्यातील संभाव्यता स्वीकारणे, आणि पुराव्यावर आधारित धोरण शिफारशीची अंमलबजावणी करणे, पीक विमा विकसित होत राहू शकतो आणि खेळू शकतो. उपजीविकेचे रक्षण करण्यात महत्त्वपूर्ण भूमिका शेतकरी आणि शाश्वत विकास सुनिश्चित करणे म्हणजे भारतीय शेती.

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व्यवसायाचे व्यवस्थापन एक काळाची गरज

मारुती शंकर सपकाळ

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गोषवारा:

व्यवस्थापन हा व्यवसायाचा अविभाज्य घटक आहे. व्यवस्थापनाचा व्यवसायामध्ये महत्त्वाचे स्थान आहे. प्राचीन काळापासून मानव व्यवस्थापनाचा व्यवसाय अथवा उद्योगामध्ये अतिशय कार्यक्षमतेने वापर करत असल्याचे दिसून येते. इ.स. १६०० च्या कालखंडामध्ये कौटिल्य यांच्या 'अर्थशास्त्र' या ग्रंथामध्ये व्यवस्थापनाची विविध तंत्रे सर्वसाधारण नियमांच्या स्वरूपात लिहिलेली आढळून येतात. छत्रपती शिवाजी महाराज यांच्या कालखंडामध्ये व्यवस्थापनाचा कार्यक्षमतेने वापर केल्याचे दिसून येते. त्यांनी तयार केलेली अष्टप्रधान मंडळ हे एक महत्त्वाचे उदाहरण आहे. १७६० मध्ये इंग्लंड मधील औद्योगिक क्रांतीनंतर औद्योगिक व व्यापारी सेवांचा खूपच वेगाने विकास झाला. व्यवसायाचा वाढता विस्तार व उद्योगातील गुंतागुंतीच्या समस्यांमुळे या काळात व्यवस्थापन विचारला खरी चालना मिळाली. परिणामी व्यवस्थापन हा परवळीचा शब्द बनला आहे. एखाद्या उद्योगाचे किंवा कार्याचे यश हे व्यवस्थापन कार्यावर अवलंबून आहे. व्यवस्थापनाचा राजकीय, सामाजिक, कला, क्रिडा, शैक्षणिक, वैद्यकीय, धार्मिक, सांस्कृतिक, आर्थिक इत्यादी क्षेत्रांमध्ये मोठ्या प्रमाणात वापर केला जातो.

प्रस्तावना:

मानवी विकासाच्या प्राथमिक अवस्थेमध्ये मानव पूर्णपणे स्वावलंबी होतो. परंतु त्याच्या शारीरिक, मानसिक आणि भौतिक गरजा हळू हळू वाढू लागल्या. या गरजा भागवण्यासाठी त्याला वरवर सहकार्य आणि प्रयत्नांची गरज भासू लागली. त्यामुळे तो परावलंबी बनू लागला. मनुष्य हा समाजशील प्राणी आहे. त्याला समूहात राहून काम करणे आवडते. व्यक्ती आपल्या गरजा समूहातील लोकांच्या मदतीने पूर्ण करित असत. पर्यायाने परिस्थितीमध्ये हळूहळू बदल होत गेला आणि समूहाचा आकार व संख्या वाढू लागली. समूहातील व्यक्तींच्या गरजा भागवण्यासाठी उत्पादन कार्याला सुरवात झाली. सुरुवातीला उत्पादनाचे प्रमाण मर्यादित होते. त्यातून सामाजिक व व्यावसायिक संस्थांची निर्मिती झाली. व्यवसायातील धोका, स्पर्धा आणि अनिश्चितता वाढली. कार्यक्षेत्राचा विस्तार वाढून भांडवल व गुंतवणुकीमध्ये वाढ करून नफा प्राप्तीची ओढ लागली. हे करित असताना अनेक समस्या व अडचणी निर्माण झाल्या. समूहाला मार्गदर्शन करणे, दिशा देणे, कार्यप्रवृत्त करणे शिस्त राखणे, उद्दीष्ट साध्य करणे इत्यादी कार्यासाठी व प्रभावी नियंत्रणासाठी कार्यकुशल, स्वतंत्र, कल्पक, बुद्धीचातुर्य व निष्ठादान व्यक्ती गरज भासू लागली. व्यवसायाचा विकास घडून येण्यासाठी व मानवी कल्याणासाठी व्यवस्थापना या मोलाचा वाटा आहे.

संकल्पना:

व्यवस्थापन संकल्पना खुपच जुनी आहे. मानवी विकासाच्या प्रत्येक अवस्थेमध्ये व्यवस्थापनाचा प्रामुख्याने आधार घेतला गेला. सात हजार वर्षांपूर्वी पासून मानवी संस्कृतीमध्ये व्यवस्थापनाचा वापर केल्याचा काही नोंदी आढळून येतात. सुमेरियन संस्कृतीमध्ये नियंत्रण, अधिकार, करपद्धती, संघटन इत्यादी कार्ये झाले असल्याचे आढळून येते. एजिप्शियन

संस्कृतीमध्ये संघटन, कौशल्य, नियोजन, नियंत्रण इत्यादी कार्यांचा वापर करून बांधलेले विशाल पिरॅमिडस संस्कृतीत मालमत्ता, व्यवसाय, खरेदी-विक्री, कर्जे, भागीदारी इत्यादी संदर्भात अनेक कायदे केल्याचे संदर्भ आढळतात. ग्रीक लोकांनी संगीताच्या तालावर केलेले कार्य थकवा, आळस नाहीसा करून लोक अधिक कार्यमग्न राहतात हे सिद्ध केले आहे. प्लेटो या तत्ववेत्त्याने लाकूड व लोखंड काम व्यक्तीमध्ये श्रमविभागणी व विशेषकरण्याच्या तत्वाचा अवलंब सांगितले तर सॉक्रेटिसने व्यवस्थापनाचे महत्त्व अनेक संवादामधून स्पष्ट केले आहे. १८६४ ते १९१४ काळात लोह, पोलाद, रसायने, वीज, रबर, औषधे इत्यादी संदर्भात अनेक शोध लागल्याने हा काळ वाणिज्याच्या दृष्टीने अत्यंत महत्वाचा मानला जातो. व्यवस्थापनाची तत्वे, तंत्रे, सिद्धांत, कार्ये यासंबंधी अनेक नवीन विचार पुढे आले. व्यवसायाची उद्दिष्टे साध्य करण्यासाठी नियोजन, संघटन, अभिप्रेरणा, कर्मचारी नियुक्ती, निर्देशन, निर्णय घेणे, नेतृत्व, संदेश वहन आणि नियंत्रण इत्यादी कार्ये व्यवस्थापनाच्या विविध स्तरावर उत्तमरीत्या पार पाडली जातात. थोडक्यात व्यवस्थापन व्यवसायाला नवसंजीवनी प्राप्त करून देते. “व्यवस्थापन “ ही संकल्पना एक लाखे व्यवस्थापित संस्था संदर्भात असू शकते.

व्यवस्थापन: अर्थ व व्याख्या

अर्थ: व्यवस्थापन या शब्दाची उत्पत्ती Management या फ्रेंच शब्दापासून झाली आहे. व्यवस्थापनाचा अर्थ काढून ठेवणे किंवा मुठीत ठेवणे असा आहे. मानवाचा मेंदू ज्याप्रमाणे शरीरातील सर्व अवयवांना आदेश देऊन नियंत्रणाचे कार्य करतो त्याप्रमाणे व्यवस्थापन हे व्यवसायामध्ये कार्य करते. व्यवसायामध्ये भूमी, श्रम, भांडवल व भौतिक साधन सामग्री इत्यादी घटकांना कार्यशील बनवून त्यांच्याकडून उत्कृष्ट पद्धतीने कामे करवून घेण्यासाठी कार्यक्षम व्यवस्थापनाची गरज आहे.

व्याख्या: जेम्स लुंडी यांच्या मतानुसार –

“ विशिष्ट उद्दिष्ट पूर्तीसाठी आवश्यक असणाऱ्या प्रयत्नाचे नियोजन करण्याचे, समन्वय साधण्याचे, प्रेरणा देण्याचे व नियंत्रण करण्याचे कार्य म्हणजे व्यवस्थापन होय.”

व्यवसाय व्यवस्थापनाचे स्वरूप:

नियोजन:

व्यवसाय व्यवस्थापनाचे मूलभूत आणि अत्यंत महत्त्वाचे कार्य आहे. नियोजन ही व्यवस्थापनाची पहिली पायरी आहे. मानवी जीवनाच्या सर्वच क्षेत्रांमध्ये व्यवस्थापनाला महत्त्वपूर्ण स्थान प्राप्त झाले आहे. नियोजनामध्ये प्रत्येक कार्याचा आराखडा तयार केला जातो. नियोजन ही बाबा मानवी समाजास नवीन नसून कोणत्याही कार्याचे नियोजन ही त्याची सहज प्रवृत्ती आहे. तो दररोज अल्पकाळी अथवा दीर्घकाळासाठी नियोजन करित असतो. प्रत्येक कार्याचे यश हे केलेल्या योजनेवर अवलंबून असते.

संघटन:

व्यवसायाच्या प्रशासनाचे निश्चित केलेल्या उद्दिष्टांची अंमलबजावणी करता येणाऱ्या दृष्टीने आवश्यक असणारी यंत्रणा म्हणजे “संघटन” होय. व्यवसायाची उद्दिष्टे साध्य करण्यासाठी व्यक्तीचा समूह संघटीत करावा लागतो. या संघटीत समूहामध्ये विविध वैशिष्ट्ये आणि गुणवत्ता असणाऱ्या व्यक्तीचा समावेश असतो. उपलब्ध साधन सामुग्री, हत्यारे, उपकरणे आणि व्यक्तीच्या कर्तव्यात योग्य तीन सांगड घालून उद्दिष्टे पूर्ण करण्याचा प्रयत्न केला जातो. मानवी आणि भौतिक साधन सामुग्री यांचेमध्ये एक प्रकारचे नाते तयार केले जाते. आवश्यक तेथे कामाची विभागणी करून व्यक्तीचे गट तयार केले जातात. प्रत्येक व्यक्तीवर कामाची जबाबदारी व अधिकार बहाल करून परिणामकारक संदेशवहनाचा वापर करून उद्दिष्टपूर्तीसाठी

जाणीवपूर्वक प्रयत्न केले जातात. प्रत्येक व्यक्तीच्या ज्ञान, अनुभव, पात्रता, कौशल्य इत्यादी. विचार करून त्याच्याकडे कामे सोपवली जातात.

निर्णय प्रक्रिया:

आधुनिक काळात नवनवीन बदलामुळे व्यवस्थापन क्षेत्रात अनेक महत्त्वपूर्ण बदल होत आहेत. व्यवसायाची व्याप्ती वाढली असल्याने परिणामी व्यवस्थापनाचे स्वरूप गुंतागुंतीचे झाले असून कोणताही निर्णय घेतात व्यवस्थापनातील अनेक घटकांचा विचार करावा लागतो. व्यवसाय संघटनेचे कार्य करणाऱ्या विविध स्थरावरील व्यक्तींना कोणती कृती करावी. याच्याशी निघडीत असणारे कार्य म्हणूनच “निर्णय घेणे” या कार्याकडे पहावे लागते.

कर्मचारी:

व्यवसाय व्यवस्थापनामध्ये कर्मचारी हा महत्वाचा घटक आहे. कोणत्याही व्यवसायाचा विकास मुख्यता व्यवसायातील कर्मचारी कार्यावर अवलंबून असतो. व्यवसायातील उत्पादन तंत्र, उत्पादनाच्या पद्धती उत्पादित वस्तूचा दर्जा आणि कार्यक्षम कर्मचारी वर्ग असेल तर व्यवसाय निश्चितपणे यशस्वी होतो. यांची कर्मचार्यांची योग्य भरती करणे आवश्यक आहे. कर्मचारी भरती प्रक्रियेमध्ये ज्ञान, अनुभव, शैक्षणिक, पात्रता असणाऱ्या कर्मचार्यांची भरती करणे, त्यांना प्रशिक्षण देणे, कार्याची विभागणी करणे त्याच्या कार्याची कार्यक्षमता वाढविणे, त्यांना बढतीची संधी उपलब्ध करून देणे, कर्मचार्याची बदली करणे, त्याचे वेतन निश्चित करणे, त्यांच्या कामाचे मूल्यमापन करणे, त्यांच्या निवृत्ती बाबत धोरणे ठरविणे इत्यादी बाबींचा समावेश होतो.

कार्यप्रेरणा:

मानवी घटकास म्हणजे कर्मचार्यांना कार्य करण्यास प्रवृत्त करणे, चालना देणे म्हणजेच कार्यप्रेरणा किंवा अभिप्रेरणा होय. मानव हा सजीवघटक असल्याने त्याला आर्थिक व आर्थिकेतर प्रेरणा द्याव्या लागतात. वेतन, महागाई भत्ता, बोनस, रोख बक्षीस, वैद्यकीय खर्च, मुलांचे शिक्षणाचा खर्च पेन्सन इत्यादी घटकांचा समावेश आर्थिक घटकांमध्ये होतो. बढतीची संधी, कामाचे कौतुक, सेवेचे स्थैर्य, विविध सोयी सुविधा इत्यादींचा समावेश आर्थिकेतर घटकांमध्ये होतो.

नेतृत्व:

व्यवस्थापनाच्या कार्यामध्ये प्रत्येक क्षेत्रासाठी नेतृत्वाखाली गरज असते. प्रत्येक एका विशिष्ट समूहाच्या गटाद्वारे केले जात असल्याने त्यास नेतृत्व आवश्यक असतेच. राजकीय, कला, क्रीडा, सामाजिक, सांस्कृतिक इत्यादी सर्वच क्षेत्रांमध्ये नेतृत्वाची भूमिका महत्वाची मानली जाते. प्रत्येक संस्था, व्यवसाय अथवा संघटना कार्याचे यश हे कार्यक्षम व कार्यकुशल नेतृत्वावर अवलंबून असते. व्यावसायिक क्षेत्रांमध्ये संस्थेच्या अध्यक्ष मालक किंवा व्यवस्थापक हे नेतृत्वाची भूमिका नियावत असतात.

समन्वय:

प्रत्यक्ष कामाची अंमलबजावणी सुरु झाल्यानंतर सर्व व्यक्तींच्या व विविध विभागांच्या कामात सुसंगतता आणणे अत्यंत आवश्यक असते. विविध कामांचा वेग, कामगार करीत असलेल्या कामाचा वेळ आणि कामासाठी लागणारी साधनसामग्री यांच्या मध्ये मेळ घालणे अत्यंत आवश्यक असते. विविध विभागांना कामाचा पुरवठा करणे, कर्मचार्यांना काम मिळणे. आदेश देणे, निर्देशन करणे, बाजारपेठेतील मागणीची पूर्तता करणे इत्यादी. बाबत सुसंगतता निर्माण केली जाते.

संदेशवहनः

व्यवसायामध्ये अनेक व्यक्तीचा समूह कार्य करीत असतो. प्रत्येक व्यक्ती कार्य वेगळे असून ते विविध विभागात चालते. सर्व व्यक्तीउद्दिष्ट प्राप्तीच्या दृष्टीने काम करीत असल्याने त्याचा एकमेकाशी संबंध येत असतो. त्यासाठी संदेशवहनाची आवश्यकता असते. संदेशवहनामुळे दोन व्यक्तीच्या मधील विचाराची देवाणघेवाण होते. माणसाच्या शरीरात रक्तवाहिन्या ज्याप्रमाणे काम करतात. त्याचप्रमाणे संदेशवहन व्यवसायात काम करत असते. संदेशवहन ही एक सतत चालणारी प्रक्रिया आहे.

निर्देशनः

निर्देशन हा व्यवस्थापनातील सर्वात महत्त्वाचा घटक आहे. व्यवसायात विविध प्रकारची कार्ये करीत असताना व्यवस्थापकाला आपल्या सहकार्यांना आदेश द्यावे लागतात. मार्गदर्शन करून प्रसंगी कामावर देखरेख ठेवावी लागते. त्याशिवाय कामाला गती मिळत नाही.

नियंत्रणः

व्यवस्थापनाच्या कार्यात नियंत्रणाचे कार्य अत्यंत महत्त्वाचे मानले जाते. व्यवसायातील नियोजित विभिन्न कार्ये कोणत्या समस्या अडचणी किंवा संकटे यावर योग्य ती उपाय योजना करून पूर्णत्वास नेणे हे नियंत्रणाचे महत्त्वाचे कार्य आहे. व्यवसायात सुरु असलेल्या विभिन्न कार्यांवर देखरेख ठेवणे, त्याची पडताळणी व तुलना करणे व आवश्यकतेनुसार सुधारात्मक उपाय योजने म्हणजेच नियंत्रण होय.

थोडक्यात व्यवसाय व्यवस्थापनाचे स्वरूप हे वरील विविध घटकांमध्ये सामावलेले आहे. या विविध घटकांचा वापर करून कार्यक्षम व सुसंगत व्यवस्थापन केले जाते.

व्यवस्थापनाचे महत्त्वः

प्रभावी व्यवस्थापन केवळ व्यवसायासाठी नाही तर, दैनंदिन जीवनातही ते महत्त्वाचे आहे. थोडक्यात व्यवस्थापन हे ध्येय साध्य करण्यासाठी आयोजित करणे आणि निर्देशित करणे होय. व्यवसाय संस्था किंवा आपल्या वैयक्तिक जीवनात उत्तम व्यवस्थापन ही यशाची गुरुकिल्ली आहे.

भारतीय व्यवस्थापनाच्या उत्क्रांतीचा कालखंडः

भारतीय व्यवस्थापनाची संकल्पना ही इ.स.पूर्व काळामध्ये उदयास आलेली दिसून येते. भारताच्या सिंधू संकृतीचा कालखंड इ.स पूर्व २२०० ते इ.स.पूर्व २७५० असा आहे. मोहोजोदाडो व हडाप्पा हि सिंधू संकृतीची प्रमुख उदाहरणे आहेत. तेथील उत्खननामध्ये सापडलेल्या अवशेषांवरून त्या संकृतीचा इतिहास उघड झाला आहे. उत्खननात सापडलेला प्रापंचीक वस्तू सुबक व नक्षीदार भांडी, घराचे बांधकाम यावरून तेथील लोकांनी व्यवस्थापनाचे अवलंबलेले तंत्र स्पष्ट होते. म्हणजेच भारतात अगदी प्राचीन काळापासून व्यवस्थापनाची तंत्रे प्रत्यक्ष अप्रत्यक्ष अवलंबलेली जात होती.

भारतीय व्यवस्थापनाच्या उत्क्रांतीचा कालखंड पुढीलप्रमाणे

प्राचीन कालखंड –

मानवी जीवनाच्या उत्क्रांतीमध्ये रानटी अवस्था, पशुपालन अवस्था, शेती अवस्था, वस्तूविनिमय अवस्था, ग्राम व्यवस्था, नागरी व्यवस्था अशा विविध अवस्थामध्ये व्यवस्थापन तत्वांचा व तंत्राचा अवलंब केल्याचे दिसून येते रानटी अवस्थेमध्ये प्राण्यांची शिकार व मासेमारी करणे शिकारी अवस्थेमध्ये वन्यप्राण्यांची धावण्याची गती, शस्त्र फेकण्याची गती,

बिनचूक लक्ष्य वेधणे इत्यादी बाबत व्यवस्थापन केल्याचे दिसून येते. शेती अवस्थेमध्ये धान्य पिकवण्याची कल्पना इत्यादी क्रीयामध्ये मानवाने व्यवस्थापनाचा आधार घेतात. चंद्रगुप्त मौर्य, सम्राट अशोक, गौतम बुद्ध, कौटिल्य यांनी भारतीय व्यवस्थापनाच्या उत्क्रांतीमध्ये मौलिक विचाराचे योगदान दिले आहे.

2) अर्वाचीन कालखंड –

अर्वाचीन कालखंडच्या उत्तरार्धामध्ये ख्रिश्चन धर्मप्रसारक व राज्यकर्ते यांनी व्यवस्थापन विकासाकडे गांभीर्याने लक्ष दिले. पोर्तुगीज, डच, फ्रेंच, इंग्रज हे भारतात येवून स्वतंत्र ईस्ट इंडिया कंपनी स्थापन केल्या होत्या. त्यातून त्यांनी आयात व निर्यात सुरु केली. भारतामध्ये इंग्रजांनी व्यापारी केंद्रे विकसित केली.

या काळात नियोजन, संघटन, निर्देशन व नियंत्रण ही कार्ये विकसित होऊन या कालखंडमध्ये व्यवस्थापनाचे कार्यमर्यादित होते.

३) आधुनिक कालखंड –

आधुनिक कालखंडमध्ये १७६० नंतरचा स्वातंत्र्यापूर्व काळ व १९९० पूर्वीचा स्वतंत्रप्राप्तीनंतरचा काळ समाविष्ट होतो. या कालखंडमध्ये उद्योग व व्यापार क्षेत्रामध्ये वेगाने वाढ झाली अनेक औद्योगिक वसाहती निर्माण झाल्या. मोठ्या उद्योगांचे व्यवस्थापन करण्यासाठी कंपनी चि स्थापना करण्यात आली. फ्रेडरिक टेलर, हेनरी फेयाल पीटर इकर, एल्टन मेयो यासारख्या नामवंतांच्या सिद्धांतांचा अवलंब होऊ लागला.

वरीलप्रमाणे व्यवस्थानाच्या उत्क्रांतीचा विकास झाल्याचे दिसून येते.

निष्कर्ष:

व्यवस्थापन कारकिर्द विकसित करण्यासाठी काही प्रयत्न केलेल्या आणि खऱ्या पद्धती आहेत. तथापि, वेगवेगळ्या व्यवस्थापन स्तरावरील कामाच्या आवश्यकता उद्योगानुसार बदलू शकतात. प्रथम श्रेणी व्यवस्थापक म्हणून नोकरी सुरु करण्यापूर्वी आपण निवडलेल्या क्षेत्रातील मूलभूत अनुभव असावा.

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