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ONLINE MULTI-DISCIPLINARY NATIONAL SEMINAR

NABARD

Promoting Capacity Building for Rural Youth

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***“NATIONAL SEMINAR ON “NABARD: Promoting Capacity Building for Rural
Youth
Supported By NABARD”***

CHIEF PATRON

***Adv. Shri.Mahendra K. Ghelani
Chairman, MKLM Trust Vile-Parle, Mumbai
Dr.Dilip S.Patil
Professor and Director, DLLE
Chairman, Board of Studies in Rural Development
University of Mumbai***

***Convener of the Conference
Dr.JitendraK. Aherkar***

**Keynote Address by
Dr. Vibhuti Patel (Retired Professor, TISS & SNTD Women’s University,
Mumbai)**

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NATIONAL SEMINAR ON
“NABARD: Promoting Capacity Building for Rural Youth”
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CHIEF PATRON MESSAGE

It is a matter of pride and privilege for the institution to host a National Seminar on “**NABARD: Promoting Capacity Building for Rural Youth**”. I am sure the deliberations of the seminar will come with valuable suggestions to enhance the dynamic role of NABARD in society. I also want to acknowledge the work done by NABARD in India and around the country who are making a difference. They’re the unsung ones who, day by day, in villages and communities around the country, are building better life for farmers, women’s and youth . I would like to take this opportunity to thank the Principal for his endless support to the college. I would further like to thank the teaching and non-teaching staff for their support and making the seminar a grand success.

On this Occasion, I convey my best wishes to the Seminar

*Adv. Shri. Mahendra K. Ghelani
Chairman, MKLM Trust
Vile-Parle, Mumbai*

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The main aim of the seminar is to create awareness and healthy discussions among professionals, academicians and research scholars on major issues related to Rural and Youth development.

This National Seminar is a stepping stone in visualizing the dreams towards a better future of Rural Youth in India in national and international perspective.

I appreciate the initiative taken by the Department of Banking and Finance as well as Dr. Jitendra Aherkar for conducting such a relevant seminar, which will benefit to the industry as well as academicians.

I also extend my heartfelt gratitude to the advisory committee and all the participants for their enthusiastic efforts to make this seminar successful.

Dr. Dilip S. Patil
Professor and Director, DLLE
Chairman, Board of Studies in Rural Development
University of Mumbai

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It is a proud and great honour for us to organize National Seminar on “**NABARD: Promoting Capacity Building for Rural Youth**”. The objective of this Seminar is to bring Eminent Economists, Professors and Researchers from different Colleges Universities and Representative from different States in a single Platform. The Proceedings of the Seminar would be useful for all the sections of the Society.

I am very glad that we have received, large number of quality papers from various institutions from all the corners of the Country which includes both theoretical and empirical work.

The financial assistance received from Research and Development Fund of National Bank for Agriculture and Rural Development (NABARD) towards publication of journal/printing of the proceedings of the seminar is greatly acknowledged.

I am thankful to our Chairman – Adv. Shri. Mahendra K. Ghelani, for giving us strong support and encouragement whenever required.

I am thankful to Taran Publishing House for their ceaseless and meticulous efforts in publishing the proceedings of the Seminar on time.

Finally, I take this opportunity to convey my thanks to all the Delegates and Professional Colleges, Teaching and Non-teaching staff of the college for their active participation in this Seminar.

Dr. Jitendra K. Aherkar

Convener of the Seminar

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Keynote Address by

Dr. Vibhuti Patel (Retired Professor, TISS & SNDT Women’s University, Mumbai)



The rural young adults of India are experiencing major challenges due to liberalization and globalization of agriculture. Integration of rural youth in Skill India, Stand up India, Start Up India, Make in India, and Entrepreneurship demands proactive measures to acclimatize the rural youth with new knowledge, technologies, and management practices. Massive influx of technology under Industry 4.0 marked by artificial intelligence, machine learning, block chain technologies, robotics have benefited urban youth, mainly men. Gender responsiveness in all technology driven efforts is need of an hour.

Identification of needs of the rural India and prioritizing rural youth can be obtained by participatory action research and creation of activity matrix adhering to SMART-Specific, Measurable, Achievable, Relevant and Time-bound principles. Prioritization of action agenda and list of functions are especially important for efficient use of resources i.e., funds and functionaries.

Realistic stock of funds, functions and functionaries demands that community workers are equipped with knowledge of appropriate officers and offices; procedural aspects of laws and legal system; drafting and presenting skills, making online proposals, logical arguments and peaceful negotiations, Right To Information, consistent follow up; maintaining the cohesion of the group amidst poor response; conflict resolution, exploring innovative approaches to bring the issue to public domain using social media as well as mainstream electronic and print media; expanding livelihood opportunities and social security measures and ensuring social protection, interaction with local self-government bodies, criminal justice system and governance structures.

Exposure programmes and study tours of successful projects, programmes, institutions, and movements are very important for the rural youth to get the first-hand experience of best practices and limitations of different rural enterprises, cooperative societies, federations of self-help groups, non-government organization, civil society organization, efforts at social solidarity, efforts of regional-national-global networks operating in various sociocultural and geographical locations. Rapid Rural Assessment, Identification of Needs- Practical Gender Needs & Strategic Gender Needs, Analysis of Perception of the Community, Evaluation Techniques, need to be included in the syllabi of training programmes for the rural youth. Evaluation and impact assessment of the action are particularly important to understand nuances of how, why, when and what were the reasons of success or failure and important learning. Action-Reflection Process and Practical Praxis gains major significance can be done using models of reflections on action. Discussion and flow charts of Action, Reflection, Learning and Planning (ARLP) Model, Gibbs Reflective Cycle Model, Systematization Tool Model, Ignatian Depth Conversation Model show the ways of learning by doing.


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Development Programmes that promote and protect human dignity involve identification of groups whose are the margin of the rural economy; understanding why people are unable to exercise their rights; redressing the denial of rights of the people by addressing the unjust distribution of power, working towards strengthening rights-holders to claim and exercise their rights ; compelling duty-bearers to comply with their obligations and collaborate and network for achieving the goal and guiding principles that guide the priorities and course of action. It is crucial to foster among the rural youth, the ethos of collaboration, networking, and advocacy actions about various programmes of National Bank for Rural Development (NABARD) and the pathways for realisation of rights and entitlements with community-led processes informed by mapping of collaborative and resource partners. Spirit of volunteerism is guided by inspiration, commitment of time and energy for the larger cause of the society and human development of the community. The mission to create a culture of dedicating intellectual, material, and human resources gets fulfilled when there is sharing of information, skills, knowledge, talents, time as well as willingness to contribute through voluntary work and social service.

Commendable initiatives of NABARD towards Capacity Building Measures and Skill, development in Non-Farm Sector in rural India, Capacity Building through Micro-Finance Movement, Start Up-India Scheme, Innovative Entrepreneur Ideas, New trends of business for youth, Intellectual Property Regime (IPR) and Patents, facilitation for Farmers Producers Organisations, Dairy Development can reach out the unreached by promoting capacity building for rural youth.


I congratulate Department of Banking and Finance MKLM's B.L. Amlani College of Commerce & Economics, Mumbai for organizing this timely and most important NATIONAL SEMINAR focused on capacity building of the rural youth of India.






The green farmlands, the golden harvest, the livestock represent life.
The concrete roads and bridges lead the path to prosperity.
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CAPACITY BUILDING FOR THE DEVELOPMENT OF RURAL ENTREPRENEURS

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Introduction:

Rural development usually refers to the method of enhancing the quality of life and financial well-being of individuals, specifically living in populated and remote areas. Traditionally, rural development was centred on the misuse of land-intensive natural resources such as forestry and agriculture. Rural development still remains the core of the overall development of the country. More than two-third of the country's people are dependent on agriculture for their livelihood, and one-third of rural India is still below the poverty line. Therefore, it is important for the government to be productive and provide enough facilities to upgrade their standard of living.

Rural development is a term that concentrates on the actions taken for the development of rural areas to improve the economy. However, few areas that demand more focused attention and new initiatives are Education, Public health and Sanitation, Women empowerment, Infrastructure development (electricity, irrigation, etc.), Facilities for agriculture extension and research, Availability of credit, Employment opportunities. Rural development is important not only for the majority of the population residing in rural areas, but also for the overall economic expansion of the nation. Since independence, the development of rural areas with the objective of improvement in the quality of life of rural people has been of primary concern in the economic planning and development process of India. Though there is a trend of increase in population in urban areas, the latest data (Census, 2011) shows that the majority of the population of India is still in rural areas. According to Census report 2011, 68.84 percent of the total population of the country are living in 6, 40,867 villages. And out of these only 68.9 percent are literate. It means that 32.1 percent of the total rural population of the country is illiterate; another interesting figure is that though the male literacy rate -78.6%, female literacy rate is 58.8 % only. It clearly indicates that almost half of the women of rural India is illiterate. Then, who is responsible for it? Is it possible to bring rural development without giving education to women? Can a solution to forwarded to it is entrepreneurship.

It is not a shiny picture to show that India has started its free market policy with a compartment of rural illiterate man/ women as a strong workforce. There are different theories and assumptions to make India a superpower/super-economy by 2020/2030,etc. But, a question that might be raised is "where from will we bring magic sticks to convert this 42.2 percent of rural women to educated group who can fight for their rights and take their own decisions independently within a very short span of time?" Will it be possible to become India a superpower/ super economy without developing our rural areas? Everybody will agree that there is no magic. It will take time; it needs a target approach; it needs to change the environment. The gap can be filled with the impact on the side of Entrepreneurship. Defining entrepreneurship is not an easy task. To some, entrepreneurship means primarily innovation, to others it means risk-taking? To others a market stabilizing force and to others still it means starting, owning and managing a small business. An entrepreneur is a person who either creates new combinations of production factors such as new methods of production, new products, new markets, finds new sources of supply and new organizational forms or as a person who is willing to take risks or a person who by exploiting market opportunities, eliminates disequilibrium between aggregate supply and aggregate demand or as one who owns and operates a business. And when it comes to uplift the rural areas, entrepreneurship is the right medicine. Rural Entrepreneurs are those who carry out entrepreneurial activities by establishing industrial and business units in the rural sector of the economy. In other words, establishing industrial and business units in the rural areas refers to rural entrepreneurship. In simple words, rural entrepreneurship implies

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entrepreneurship emerging in rural areas. Or, say, rural entrepreneurship implies rural industrialization. Thus, we can say, entrepreneurship precedes industrialization.

Rural industries and business organizations in rural areas generally associated with agriculture and allied activities to agriculture. According to KVIC (Khadi and Village Industry Commission), "village industries or Rural industry means any industry located in rural areas, population of which does not exceed 10,000 or such other figure which produces any goods or renders any services with or without use of power and in which the fixed capital investment per head of an artisan or a worker does not exceed a thousand rupees".

The modified definition of rural industries has been given by Government of India in order to enlarge its scope. According to Government of India, "Any industry located in rural area, village or town with a population of 20,000 and below and an investment of Rs. 3 crores in plant and machinery is classified as a village industry." .

Objectives of Rural Development

The government composed objectives in the sixth five-year plan for rural development are:

To improve productivity and wages of rural people

To guarantee increased and quick employment possibilities

To demolish unemployment and bring a notable decline in underemployment

To guarantee an increase in the standard of living of the underprivileged population

To provide the basic needs: elementary education, healthcare, clean drinking water, rural roads, etc.

Review of Literature:

Anil Aggarwal . (2013), Enterprises in rural environments are operating in an arena of extreme and rapid change. Despite the recognition that entrepreneurship is one of the primary facets through which rural economic development can be achieved, empirical research on rural entrepreneurship is relatively sparse and this concept remains largely unknown. Appreciating the need for and relevance of understanding conceptual paradigm of rural entrepreneurship, Rural Entrepreneurs and the role plays by the selected Developmental institutions in the creation of Micro and small village enterprises has been proved very much significant. Rural entrepreneurship is currently at the focus of much theoretical, practical and political interest.

According to kriti chavda and Brijesh patel (2013).Rural entrepreneurship is now a days a major opportunity for the people who migrate from rural areas or semi - urban areas to Urban areas. On the contrary it is also a fact that the majority of rural entrepreneurs is facing many problems due to not availability of primary amenities in rural areas of developing country like India. This paper makes an attempt to find out the Problems and Challenges for the potentiality of Rural Entrepreneurship.

Dr . Kalpana P. Nandanwar (2011), Rural entrepreneurship should not only set up enterprises in rural areas but should be also using rural produce as raw material and employing rural people in their production processes. Rural entrepreneurship is ,in essence, that entrepreneurship which ensures value addition to rural resources in rural areas engaging largely rural human resources.

Sandeep Saxena (2012), India lives in its villages, nearly 73 % of the total population live in rural areas where agriculture and allied activities are the main stay of their lives. The economic development of our country largely depends on the development of rural areas and the standard of living of its rural mass. Rural entrepreneur is one of the most important inputs in the economic development of a country and of regions within the country. Rural entrepreneur uses the scarce resources in the most efficient manner thereby increasing profits and decreasing costs .

Prashpiscan (2010), The rural population constitutes a major segment in India. The livelihood strategies of this vast segment depend primarily on agriculture and allied activities. Growth in this agriculture sector has shown a declining trend during the last one decade. This has made a huge impact on the domestic production, employment, etc. These problems can be tackled, to a certain extent, by developing entrepreneurship in Rural India.

Yu, Li; Artz, Georgette (2009), This paper investigates entrepreneurship of migrants and their location choice in attempt to draw connections between migration and economic development, especially the role of business formation in rural development. Rural entrepreneurship is firstly attempted to be better

understood from perspectives of individual people's migration, human capital, social capital and family background.

Sophia Sathopoulou (2004), The present work provides an integrated view of rural entrepreneurship and sets the agenda for future research in the area. Rurality defines a territorially specific entrepreneurial milieu with distinct physical, social and economic characteristics. Location, natural resources and the landscape, social capital, rural governance, business and social networks, as well as information and communication technologies, exert dynamic and complex influences on entrepreneurial activity in rural areas. The research paper addresses issues related to theoretical studies concerning entrepreneurial developments in rural areas and mostly applied issues concerning the formulation of integrated and competent policies support entrepreneurship in such areas.

Objectives of the Study:

1. To understand the present scenario of Rural Entrepreneurship and Rural Development in India.
2. To study the Challenges and Opportunities in Rural Entrepreneurship.
3. To offer suggestion for the development of rural entrepreneurship.

Research Methodology:

The present study is mainly depending on both from primary and secondary sources. Primary data have been collected by supplying structured questionnaire and through personal interview method. The Secondary data have been collected from various sources i.e. magazines, newspapers, journals, books, and various other publications. Moreover, some important information is also collected from relevant websites.

Rural Entrepreneurship and Development of India

Rural entrepreneurship implies entrepreneurship emerging in rural areas. In other words establishing an industry in rural areas refers to rural entrepreneurship. Rural entrepreneurship is synonymous with rural industrialization. Many examples of successful rural entrepreneurship can already be found in literature. Diversification into non-agricultural uses of available resources such as catering for tourists, blacksmithing, carpentry, spinning, etc. as well as diversification into activities other than those solely related to agricultural usage, for example, the use of resources other than land such as water, woodlands, buildings, available skills and local features, all fit into rural entrepreneurship. The entrepreneurial combinations of these resources are, for example: tourism, sport and recreation facilities, professional and technical training, retailing and wholesaling, industrial applications (engineering, crafts), servicing (consultancy), value added (products from meat, milk, wood, etc.) and the possibility of off-farm work. Equally entrepreneurial, are new uses of land that enable a reduction in the intensity of agricultural production, for example, organic production.

- Better distribution of farm produce resulting in the rural prosperity.
- Entrepreneurial occupation rural for youth resulting in reduction of disguised employment and alternative occupations for rural youth.
- Formations of big cooperatives
- Optimum utilization of local resource in entrepreneurial venture by rural youth.

Indian agriculture is characterized by low productivity, exposure for vagaries of nature like drought, flood, other natural disasters and weaknesses like mismatch between agricultural and cash crops, inadequate infrastructure to provide for value addition, wide disparity in public-private partnership in agricultural development. Land being limited is unable to absorb the entire labour force throughout the year leading to large scale unemployment and underemployment. Rural people, in search of jobs, often migrate to urban centre's creating unwanted slums and live in unhygienic conditions of living. A turnaround is possible in the above trend if employment opportunities are made available in rural areas along with basic amenities of life. The real solution to India's economic problem is not mass production but production by masses as was suggested by Mahatma Gandhi.

Rural industrialization through the development of rural entrepreneur seems to be the answer to poverty, unemployment and back-wardness of Indian economy. Government of India in its successive five year plans has been assigning increasing importance and support for the promotion and development of rural

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entrepreneurship. Rural entrepreneurship is a process which introduces new things in the economy. Rural entrepreneurship is the attempt to create value through recognition of business opportunity, the management of risk-taking appropriate to the opportunity, and through the communicative and management skills to mobilize human, financial and material resources necessary to bring a project to fruition in rural areas. The role of entrepreneurship was recognized in India much earlier than other countries. After Independence, with the advent of planning and even after the completion of First Plan, a new enthusiasm was on the scene. Young men instead of going for higher studies in law or literature turned to Science and Technology. The number of applications for industrial licenses to set-up new projects shot-up and there was keen competition among intending entrepreneurs.

Balanced development is the need of the hour and it is possible only when rural areas will flourish. Growth of rural entrepreneurship may lead to reduction in poverty, growth of slums, pollution in cities and ignorance of inhabitants. It helps in improving standard of living and literacy rate of rural people. Rural industries include traditional sector and modern sector. Former consists of khadi and village industries, handloom, sericulture, handicraft and coir while the latter include power looms and small scale industries.

Challenges Faced by the Rural Entrepreneurs:

The entire market is flooded with foreign goods and services, which is not only affecting the Giant Indian companies but also the medium and small scale industries in the run. Now, the better part of the last decade, the very concept of Job is changing among the people. The cut throat competition and corruption has resulted in the vanishing of talents from the organisation. Some take initiative to be entrepreneur but challenges in front of them has reduced their resistance to take strategy and overcome it. The followings are some of the highlights of challenges faced by the entrepreneurs.

Family Challenges: Convincing to opt for business over job is easy is not an easy task for an individual when family decision is top priority. The first thing compared is – Will you make more money in the business of your choice or as a successor of family business. This is where it becomes almost impossible to convince that you can generate more cash with your passion than doing what your Dad is doing. Another important factor in highlight is that family expectation, they expect you to do government job and have a secured life but exposing your talent into new venture may give you desired result. Here talent is supported by Luck if he succeeds.

Social Challenges: Family challenges are always at the top because that is what matters the most but at times social challenges also are very important. Let us say you and your friend graduated at the same time. You opted for entrepreneurship and your friend opted for a job. He now has a flat, car and what not because he could easily get those with a bank loan but you still have nothing to show off and this is where the challenge comes. We grow only for society, not for ourselves and where the gate pass to entrepreneurship comes as a barrier from the society.

Technological Challenges: Indian education system lags too much from the Job industry as a whole but then it lags even more when it comes to online entrepreneurship. What technology would be ideal and how to use that technology effectively? In rural areas, with the growth of new ideas and initiative which must flow to the various parts of the country stands stop because unable to use the desired technology required in time.

Financial Challenges: (Difficulty in borrowing fund): Financial challenges are a lot different in India especially for online entrepreneurs. When you are starting out as an entrepreneur you don't opt for venture funding but try to go to funding for small to medium business people. Many such non-technical business people don't understand the online business models as a whole and so getting an initial business funding from them becomes challenging. The other option you can think of is a loan but bank loan is not at all an option in India for new online entrepreneurs.

Financial Problems:

Paucity of funds: Most of the rural entrepreneurs fail to get external funds due to absence of tangible security and credit in the market. The procedure to avail the loan facility is too time consuming that its delay often disappoints the rural entrepreneurs. Lack of finance available to rural entrepreneurs is one of the biggest problems which rural entrepreneur is bearing now days especially due to global recession.

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Lack of infrastructural facilities: The growth of rural entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate infrastructural facilities.

Risk element: Rural entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

Marketing Problems:

Competition: Rural entrepreneurs face severe competition from large sized organizations and urban entrepreneurs. They incur high cost of production due to high input cost. Major problems faced by marketers are the problem of standardization and competition from large scale units. Competition from large scale units also creates difficulty for the survival of new ventures. New ventures have limited financial resources and hence cannot afford to spend more on sales promotion. These units are not having any standard brand name under which they can sell their products. The literacy rate among the rural consumer is very low.

Middlemen: Middlemen exploit rural entrepreneurs. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit. Storage facilities and poor means of transport are other marketing problems in rural areas. In most of the villages, farmers store the produce in open space, in bags or earthen vessels etc. So these indigenous methods of storage are not capable of protecting the produce from dampness, weevils etc. The agricultural goods are not standardized and graded.

Management Problems:

Lack of Knowledge of information technology: Information technology is not very common in rural areas. Entrepreneurs rely on internal linkages that encourage the flow of goods, services, information and ideas. The intensity of family and personal relationships in rural communities can sometime be helpful but they may also present obstacles to effective business relationships.

Legal formalities: Rural entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance.

Procurement of raw materials: Procurement of raw materials is really a tough task for rural entrepreneur. They may end up with poor quality raw materials, may also face the problem of storage and warehousing.

Lack of technical knowledge: Rural entrepreneurs suffer a severe problem of lack of technical knowledge. Lack of training facilities and extension services create a hurdle for the development of rural entrepreneurship.

Poor quality of products: Another important problem is growth of rural entrepreneurship is the inferior quality of products produced due to lack of availability of standard tools and equipment and poor quality of raw materials.

Human Resources Problems:

Low skill level of workers: Most of the entrepreneurs of rural areas are unable to find workers with high skills. Turnover rates are also high in this case. They have to be provided with on the job training and their training is generally a serious problem for entrepreneur as they are mostly uneducated and they have to be taught in local language which they understand easily. The industries in rural areas are not only established just to take advantage of cheap labour but also to bring about an integrated rural development. So rural entrepreneurs should not look at rural area as their market, they should also see the challenges existing in urban areas and be prepared for them. Rural entrepreneurs are generally less innovative in their thinking. Youths in rural areas have little options "this is what they are given to believe". This is the reason that many of them either work at farm or migrate to urban land.

Negative attitude: The environment in the family, society and support system is not conducive to encourage rural people to take up entrepreneurship as a career. It may be due to lack of awareness and knowledge of entrepreneurial opportunities. The young and well educated mostly tend to leave. As per circumstances, rural people by force may be more self sufficient than their urban counterparts, but the culture of entrepreneurship tends to be weak. Continuous motivation is needed in case of rural employee which is sometime difficult for an entrepreneur to impart with.

Opportunities in Rural Entrepreneurship

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The Rural Entrepreneurs plays a vital role in the changing scenario of their respective places also support the table round development in each periphery. The following are some of the point that are taken into consideration while justifying the opportunities of Rural Entrepreneurship.

1. Formation of Capital: Entrepreneurs by placing profitable business proposition attract investment to ensure private participation in the industrialization process. The otherwise idle savings are channelized for investment in business ventures which in turn provides good return. Again the savings are invested giving a multiplier effect to the process of capital formation. But the questions of savings only come into effect when one has surplus income. Rural Entrepreneurs can utilized the bunch of savings with elementary strategy which will result the idea to grow and expand.

2. Balanced Regional Development: The entrepreneurs always look for opportunities in the environment. They capitalize on the opportunities of governmental concessions, subsidies and facilities to set up their enterprises in undeveloped areas. The setting up of Oil Refinery at Numaligarh, Numaligarh Refinery Limited (NRL) at Numaligarh (Golaghat) have resulted in the development of Good Township and peripheral regional development. Thus entrepreneurs reduce the imbalances and disparities in development among regions.

3. General Employment: The real charm of being an entrepreneur is that they are not the job seekers but job creators and job providers. With the age of globalization, the government jobs are shrinking leaving many unemployed and creator of job out of the market. In this circumstances, the entrepreneurs and their enterprises are the only hope and source of direct and indirect employment generation. Employment is generated directly by the requirement of the large enterprises and indirectly by ancilliariation and consequential development activities.

4. Improvement in Standard of Living: Entrepreneurial initiative through employment generation leads to increase in income and purchasing power which is spent on consumption expenditure. Increased demand for goods and services boost up industrial activity. Large scale production will result in economies of scale and low cost of production. Modern concept of marketing involves creating a demand and then filling it. New innovative and varying quality products at most competitive prices making common man's life smoother, easier and comfortable are the contribution of entrepreneurial initiative.

5. Increase in per Capita Income: Entrepreneurs convert the power resources like land, labour and capital into goods and services resulting in increase in the national income and wealth of a nation. The increase in national income is the indication of increase in net national product and per capita income of the country. It will not only contribute to the making of new areas for development but also create a strategy to develop the weakness.

6. National Self-Reliance: Entrepreneurs are the corner stores of national self-reliance. They help to manufacture indigenous substitutes to imported products which reduce the dependence on foreign countries. There is also a possibility of exporting goods and services to earn foreign exchange for the country. Hence, the import substitution and export promotion ensure economic independence and the country becomes self-reliance.

7. Planned Production: Entrepreneurs are considered as economic agents since they unite all means of production. All the factors of production i.e., land, labour, Capital and enterprise are brought together to get the desired production. This will help to make use all the factors of production with proper judgment, perseverance and knowledge of the world of business. The least combination of factors is possible avoiding unnecessary wastages of resources.

8. Equitable Distribution Economic Power: The modern world is dominated by economic power. Economic power is the natural outcome of industrial and business activity. Industrial development may lead to concentration of economic power in few hands which results in the growth of monopolies. The increasing number of entrepreneurs helps in dispersal of economic power into the hands of many efficient managers of new enterprises. Hence setting up of a large number of enterprises helps in weakening the evil effects of monopolies. Thus, the entrepreneurs are key to the creation of new enterprises that energies the economy and rejuvenate the established enterprises that make up the economic structure.

9. Keeping of Talents: Rural entrepreneurship can fill the big gap and disparities in income rural and urban people. Rural entrepreneurship will bring in or develop infrastructural facilities like power, roads, bridges etc. It can help to check the migration of people from rural to urban areas in search of jobs.

Conclusion

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Rural entrepreneurship plays a vital role in the economic development of India. It is the way of converting developing country into developed nation. Rural entrepreneurship is the solution to removal of rural poverty in India. It helps in generating employment opportunities in the rural areas with low capital, raising the real income of the people, contributing to the development of agriculture by reducing disguised unemployment, under employment, unemployment, poverty, migration and economic disparity. Therefore, there should be more stress on integrated rural development programs. The challenge is that most of the rural youth do not think of entrepreneurship as the career option. So for the development the rural youth need to be motivated to take up entrepreneurship as a career, with proper training and sustaining support systems providing all necessary assistance. There should be efficient regulated market and government should also lend its helping hand in this context. Grading and standardization should be promoted and promotional activities should be enhanced. Monitoring rural development programmes by supplying right information at the right time, providing timely and adequate credit and continuous motivation of bankers, Panchayat union leaders and voluntary service organizations will lead to the development of rural entrepreneurship and in turn rural development.

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A STUDY ON THE PARTICIPATION OF THE YOUTH IN RURAL DEVELOPMENT ACTIVITIES IN CHIRANG DISTRICT, ASSAM.

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Abstract:

A study was to assess participation of the youth in rural development activities in Chirang District, Assam. A total of 200 youths were selected as respondents on the basis of random sampling technique. Questionnaire was used to collect the data from the selected sample area regarding participation of youths in rural development activities. The result showed that a vast majority of the respondents have participated in activities related with school development, general sanitation, construction of youth club building and social and cultural activities and more than half of the respondents involved in activities related with marketing building, family planning campaign, adult literacy programme, Sports service activities and road construction. It is observed that lack of awareness, knowledge, opportunities, technical skill about rural development activities and time and interest to participate, inadequate finance were their major constraints towards effective participation in rural development activities.

Keywords: Participation, Youth, Rural, Development, Activities

INTRODUCTION

Youth are the very important section of the society and they play a vital role in development of rural areas. The youth of today are the pillars of the nation tomorrow and they are the back bone of our society. Development of youth determines the development of country. In the context of the development of any nation, youth is considered to be the greatest asset. Youth are the greatest human assets who can play an important role in the development of any nation. Their contribution and services are necessary for the development of the rural areas. If the participation and contribution of youth are better in rural areas, the whole nation benefit and as a result there will be all-round improvement. Keeping the above facts in view, the present study was designed to analyze the participation of the youth in rural development activities.

LITERATURE REVIEW

Okwoche, A. V., Age, A., I. and Alegwu. O., F. (2012) conducted study on an assessment of youths participation in agriculture and rural development. Stratified sampling procedure was used to select 200 respondents for the study and randomly interviewed. The researcher found that in participation in agriculture and rural development, 70 percent youths were involved in agriculture activities, 96 percent of youths were involved in various school activities, 72 percent youths in religious and marking activities.

Kitturmath, G., M., Suradkar, D., D. and Thombre, M. B. (2013) conducted study on attitude of rural youth in rural development activities. Sample of 120 respondents were selected through random sampling from three tahsils and four villages in Latur district. The respondents were personally interviewed and the data collected were analyzed using frequency, percentage, mean, standard deviation, correlation coefficient. The results revealed that 70.83 percent of the respondents had favourable attitude, whereas, 15.00 percent less favourable and remaining 14.17 percent had more favourable attitude towards rural development activities.

C. J. I., I. O. O. and O. I. A. (2015) conducted study on roles of youth groups in rural community development. For this study a sample of 60 respondents were selected by the investigator using multi-stage sampling. This study has found that major roles of youths included town hall building, market building and school development activities. Inadequate skill, limited access to finance and limited material benefit for the participants were their major hindrance towards effective participation in rural development.

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STATEMENT OF THE PROBLEM**“A STUDY ON THE PARTICIPATION OF THE YOUTH IN RURAL DEVELOPMENT ACTIVITIES IN CHIRANG DISTRICT, ASSAM.”****OBJECTIVES OF THE STUDY**

1. To study the participation of youth in various rural development activities.
2. To study constraints to effective participation of youth in rural development activities.

METHODOLOGY

The study was carried out in Chirang district, Assam. For the present study the researcher has used survey method. Population comprises of the youths of the Chirang District of Assam. A total of 200 youths were selected as respondents on the basis of random sampling. Questionnaire was used to collect the data from the selected sample area regarding participation of youths in rural development activities.

ANALYSIS AND DISCUSSION

Table No. 1: Distribution of the respondents according to their participation in various rural development activities.

Sl. No.	Rural development activities	Respondents			
		Yes		No	
		No.	%	No.	%
1	School development	176	88	24	12
2	General sanitation	168	84	32	16
3	Construction of youth club building	162	81	38	19
4	Road construction	123	61.5	77	38.5
5	Adult literacy programme	136	68	64	32
6	Family planning campaign	139	69.5	61	30.5
7	Marketing building	142	71	58	29
8	Social and cultural programme	187	93.5	13	6.5
9	Sports service activities	126	63	74	37
10	Construction of temple	149	74.5	51	25.5

Source: Field survey

Form the above table no. 1 it could be understood that the respondents have participated in various rural development activities. Most of the respondents (93.5 percent) stated that they have participated in social cultural activities, 88 percent were involved in school development, 84 percent respondents have participated in the activities related with general sanitation, 81 percent youths have participated in construction of youth club building, 74.5 percent were involved in construction of temple, 71 percent youths participated in the activities related with marketing building, 69.5 percent of the respondents youth group into family planning campaign, 68 percent were involved in adult literacy programme, 63 percent youths have participated in sports service activities and 61.5 percent youths participated in the activities related with road construction.

Table No. 2: Distribution of respondents according to their constraints to effective participation in rural development activities.

Sl. No.	Constraints	Respondents	
		No.	%
1	Lack of awareness about rural development activities	128	64
2	Lack of knowledge about rural development activities	124	62
3	Lack of interest to participate	38	19
4	Inadequate finance	136	68
5	Lack of time to participate	26	13
6	Lack of opportunities	94	47
7	Lack of technical skills	76	38
8	others	29	14.5

Source: Field survey

It could be noticed from the above Table no.2, 64 percent respondents stated that they don't have awareness about rural development, 62 percent of the respondents indicated that the lack of knowledge about rural development activities as their constraints, 19 percent of the respondents who reported that they were not interested to participate in the rural development programme, majority of the respondents (68 percent) expressed that inadequate finance as one of their constraints, A lesser percentage of the respondents (13 per cent) reported that there was not much time to participate in rural developmental activities, 47 per cent stated that the lack of opportunities as their constraints and 38 percent of the respondents indicated that the lack of technical skill as their constraints.

MAJOR FINDINGS

1. A vast majority of the respondents have participated in activities related with school development, general sanitation, construction of youth club building and social and cultural activities.
2. It is also found that more than half of the respondents involved in activities related with marketing building, family planning campaign, adult literacy programme, Sports service activities and road construction.
3. It is observed that lack of awareness, knowledge, opportunities, technical skill about rural development activities and time and interest to participate, inadequate finance were their major constraints towards effective participation in rural development activities.

SUGGESTIONS

1. By and large the respondents were not aware of the rural development programmes. Youth participation should be encouraged through campaigns so as to upgrade the initiatives of youths and widen their scope of activities.
2. There should education for youths in active participate in rural development programmes. This helps the youth in gaining confidence which facilitate the people to continue the developmental activities.
3. Each individual should have interest and time to do work in the rural development activities like road repair, family planning campaign, sanitation, school development etc.
4. There should be basic amenities such as school, healthcare centre, electrification, connectivity and accessible roads to encourage youths to stay in rural areas.
5. There should be funding and support from agencies and government in order to enhance the activities of youths in rural development programme.

CONCLUSION

Youth participation in rural development is essential at present, as well as it is the need of the hour. Youths are one of the greatest assets that any nation and their roles in any society are positively correlated to the development of their country. They are the greatest investment for a country's

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development. The responsibility of nation building primarily rests on them. But when we consider the future of India, youth needs to be prepared to enhance their abilities to produce food and to conserve productive resources in the rural environment, improving their skills in carrying out income generating activities in rural areas, improving nutrition and developing leadership and the ability to work well with others in group and community situations. Youth groups perform some vital roles in rural development activities like school development, sanitation, construction of youth club building, social and cultural programme, construction of temple, family planning campaign, marketing building, adult literacy programme, sports service activities, road construction activities. The youth are involved in various activities but there are certain hindrances on the way of their participation such as insufficient knowledge, information, finance, opportunities, technical skill. The youth who are involved in rural development, have adopted this area as their field and all the areas in rural development such as construction, education, employment generation, industries, agriculture, skill development, electricity, energy, water, require development and youth have been effectively involved. The youth are involved in various activities, but there are certain impediments on the way of their participation such as insufficient knowledge and information, weak infrastructure, cost and inequality and exclusion.

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PROMOTING SKILL DEVELOPMENT AMONG RURAL YOUTH: A PERSPECTIVE WITH REFERENCE TO TAMILNADU STATE

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Abstract:

India is home to world's youngest population. The proportion of rural youth forms about 65% of India's population and play a significant role in economic development. India largely is an agrarian economy, and rural region contributes significantly to GDP. Unemployment of rural youth is one of the biggest problems India faces, combined with rural youth moving towards urban region looking for greener pastures. Rural economy is the strength of a nation, therefore strengthening rural economy with suitable interventions such as promoting skill development and entrepreneurship is key to sustainable economic development. This paper focuses on the current status of skill development in rural India and the role public and private has to play to improve skills, employment and entrepreneurship among rural youth.

Key Words: Skill Development, Rural Youth, Employment, Entrepreneurship

Introduction

India's demographic advantage of having 65% of its total population age <35 years against the ageing population of developed economies, is really a boon and to reach the ambitious target of 5 trillion USD economy. As per the data of Ministry of Skill Development and Entrepreneurship, only 4.69% of the total work force have received formal training, whereas the same is 52% in US, 68% in UK, 75% Germany, 80% in Japan and 96% in Korea. There is a long way to go in skill building arena to catch up with rest of advanced economies. India Skills Report 2020 shows that the employability of students is hovering around 46% over the last 3 years. This indicates that our education system needs a revamp to make the students with employability skills and more industry – academic collaborations to emerge to create skills that the market needs. If we look at rural youth, they are further deprived of opportunities as they face lot of barriers in accessing capacity building services. Under this context, deep diving into the issue of capacity building of rural youth assumes significance.

1. Status of Rural Youth at a glance: As per the Census 2011, Youth population (15 to 24 years of age) in India is 19.1% of its total population. In Tamil Nadu, youth populations has been estimated as 12.6 million (Census 2011) and more than 50% of youth live in rural areas. With regard to employment of youth, 58.80% of rural youth in Tamil Nadu are employed whereas only 41.19% of urban youth are employed. Earlier nearly a quarter of total rural youth was engaged in agriculture. But this percentage is coming down fast in recent years due to heavy migration of rural youth to cities in search of better opportunities and aspiring lifestyle. Most of rural youth are engaged as casual labourers without any social security nets and hence, they have been hard-hit during COVID-19.

2. Post COVID emerging scenario: COVID-19 has hit migrant youth to a great extent. During the pandemic lockdowns, these migrant youth returned to their native villages and started engaging themselves in local works or in agriculture activities as agriculture sector continued to show a reasonable growth even during the pandemic. These migrant youth in villages also look forward to upskill and relearn so that they can be gainfully employed in their local areas. Under this context also, the capacity building of rural youth deserves close attention.

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COVID has pushed the world and disrupted every sector and in the new normal, even small businesses like kirana shops have started adopting to these changing needs and introduced various digital modes to serve their customers. This also force the labour force to learn new future ready skills.

3. Need for Promoting Capacity Building for Rural Youth: Jobs with low skill levels are eliminated due to automation and even high end skills will face a danger of exit in years ahead as new technology like AI (Artificial Intelligence), Machine Learning, Internet of Things and so on emerge. Within youth, women power also remains neglected. As rural women have to take care of their farm, family, children & elder care, they do not readily come forward to take employment outside or not aspiring to become entrepreneurs. Gender issue is a problem at the macro level i.e. the labour participation rate for male is 71% and for female 29%. Capacity building of rural youth including women should be given focus to harness the youth power in making our villages economically vibrant.

4. Demand-Supply Skill Gaps:

i) Demand: Skills taught at schools / colleges are theory based and basic in nature, which do not hold relevance to ever changing dynamic industrial world. Moreover, after formation of NSDC (National Skill Development Corporation), sector skill councils have come into place. These sector council define the NOS (National Occupational Standards) i.e. For each key function in a job role, standards are defined precisely, and this enhances expectations from the industry. In Tamil Nadu, trainings are available for more than 250 job roles in 20 sectors. Top sectors in hiring spree are E-commerce, BFSI (Banking, Financial Services & Insurance) and BPO (Business Process Outsourcing) / KPO (Knowledge Process Outsourcing)/ ITES (Information Technology Enabled Services) and Electronics Manufacturing Industry. While hiring employers mostly look for these 5 skills viz

- Positive Attitude
- Learning agility
- Adaptability
- Domain expertise
- Interpersonal skills.

COVID disrupted has brought many business models under digital transformation. The journey towards digitalization and future ready market requires following skillsets

- Digital marketing
- Robotics Process Automation
- Human centred design
- Data science & Analysis.

ii) Supply: As our education system is not fully catering to needs of the fast-changing industry eco system, nearly 15 million students who graduate every year and come to the market in search of jobs, face the reality of skill gaps. Employability of students is only 46.21% for the year 2020, when compared to 47.38% in 2019. The demand side requires a drastic change in our capacity building efforts to really meet the skill gaps in the supply side.

5. Govt. Initiatives for Capacity Building: Govt of India and state governments are taking various steps to boost capacity building of rural youth.

i) DDU-GKY: DDU-GKY: Deen Dayal Upadhyaya Grameen Kaushalya Yojana aims to skill rural youth and provide them with jobs having regular monthly wages or above minimum wages. It is an initiative of Ministry of Rural Development, Govt of India. Against a target of 28.82 lakhs till March 2022, so far 11.05 lakh have been trained and 6.42 lakh persons have been placed. In Tamil Nadu, DDU GKY is being implemented by Tamil Nadu Corporation for Development of Women. The vision of the DDU-GKY is to transform rural poor youth into an economically independent and globally relevant workforce. This covers youth aged between 18-35 years. Upper age limit is 45 in case of youth from vulnerable such as tribal, widows, deserted women, freed

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bonded labourers and transgenders. The Project Implementation Agencies (PIAs) are approved institutions who have necessary infrastructure and trained manpower to conduct these trainings as prescribed by specific sector skill councils. DDU-GKY expects a placement target of 70% of trained youth. Course duration varies from 3 to 12 months. Apart from domain knowledge, these trainings also impart basic computer skills, spoken English and soft skills to increase employability.

ii) DDU-GKY: Pradhan Mantri Kaushal Vikas Yojana is the flagship program of Ministry of Skill Development and Entrepreneurship launched in 2015 and implemented by NSDC through its partner institutions. The objective of this program is to enable youth to take up industry relevant skill training that will help them in securing a better livelihood. Youth with prior learning experience or skills will be assessed and certified under Recognition of Prior Learning (RPL). Short term training and special project trainings are also offered under this project. Second phase of 2016-20 was over and now the PMKVY 3.0 is in progress with an aim to skill 8 lakh youth by 2026.

Achievement in Tamil Nadu under PMKVY* as of March 2021.

Sl.no	Particulars	RPL	Short Term Training	Special Project Training
1	No. enrolled	290001	238494	15451
2	No. trained	284508	219232	13963
3	No. certified	239170	182534	10784
4	No. placed	--	113079	9329
5	Placement %	--	61.95%	86.51%

*Source: website of PMKVY.

Government of Tamil Nadu has set up Tamil Nadu Skill Development Corporation (TNSDC) and so far 2,27,106 youth have been trained during last 5 years. TNSDC has also promoted ICT Academy of Tamilnadu and conducted several industry specific training programs to cater to the needs of retail, BFSI, ITES and Telecom sectors.

iii) UYEGP: Rural youth has two options viz either they can go for job or to start a business and for encouraging them to start small businesses, Govt. of Tamil Nadu has promoted the UYEGP (Unemployed Youth Employment Generation Program) and UYEGP aims to prevent migration of youth from rural areas. Under this scheme, youth will get a maximum of Rs.15 lakh for manufacturing and Rs.5 lakhs for Business enterprises & services. Youth in the age category of 18 to 35 are eligible for this scheme and for special category people, maximum age is 45. Family income should be less than Rs.5 lakhs per year, and govt also provides 25% of project cost as subsidy.

6. Role of Private sector: The role of private sector is crucial as industry – academia partnership will improve the skilling eco system. This will pave way for making students study relevant subjects and acquire market ready skills. Such partnership will improve apprenticeship opportunities to students, giving them needed practical skills. Private sector can invest on incubators in college campuses, which will support and handhold start-ups managed by entrepreneurial youth. Industries can also partner with training institutions so as to impart them required skills in emerging technologies. India is all set to become the next destination for Electronics Manufacturing for the world. Employment of women have been at the center stage in Electronics manufacturing, especially those units located in Tamil Nadu and therefore skilling of women have remained an important topic. Empowering female workforce and help them

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participate in this growth story of this sector by unleashing their full potential will help India bridge the employment gender gap and help India in the long run to become Atmanirbhar.

7. Challenges in capacity building: There are lot of challenges faced by rural youth in accessing capacity building programs offered by various agencies.

- Low awareness on existing capacity building programs.
- Lot of programs are offered online at an affordable rates, but many rural youth do not have access to digital learning programs.
- Rural youth are unable to decide on choice of training program as there is an information overload and no clarity about various programs.
- Right candidates in rural youth are not identified and many rural youth drop out in middle of the program.
- Industries opting for gig workers rather than having permanent workers.
- Many training institutions do not come forward to set up training infra in rural areas, and when they are not located in close proximity, women do not come forward to enrol in such programs due to safety concerns.
- Setting up training infra fulfilling the criteria of NSDC and SSC requires a huge budget, for which small training institutions find it difficult to fund.
- Many rural youth do not come forward to move out of their villages even after getting a job.

Way Forward: Capacity building initiatives for rural youth has to be taken on a multi stakeholder approach model.

- Local NGOs and CBOs (Community Based Organization) should be involved in creating awareness among rural youth.
- Digital access may be offered as a public good in panchayat community buildings in villages and this connectivity can be made use of by youth to access these online programs.
- To overcome the analysis paralysis, counselling should be offered to rural youth to select the right skill training based on their passion, skillsets and local opportunities, which will also prevent drop outs.
- During pandemic, many of IT workers have moved to their native villages and work from home. They can help train rural youth can be trained as gig workers for small IT jobs.
- Training institutions should be encouraged to set up in rural areas to encourage participation of women.
- Govt. should fund the rural training centres operational cost till it reaches operational break-even- i.e. viability gap funding.
- Corporates should support small training institutes under its CSR to set up training centres in rural areas as per NSDC / SSC norms.
- Rural youth should be motivated to move out of their comfort zone to encash on emerging opportunities and should not look out for jobs only in their local towns. DDU-GKY's top up over salary for 2 to 6 months should also be made known to more people, which will improve the retention of rural youth in new jobs.

Conclusion: Rural youth are migrating towards cities and towns looking for better opportunities. This reverse migration must be minimised as this is not sustainable in the long run and COVID-19 pandemic has proved this to be true. Skill Development and Rural entrepreneurship shall be the key focus areas as the solution to reduce rural migration. India is one of the fastest growing economy in the world and with rich human capital with youth being a major share of population, it is vital that sufficient interventions are provided by both central as well as state governments towards skill development and entrepreneurship for rural youth in order to minimise rural migration and provide them a decent livelihood. Tamil Nadu state has been one of the front runner in enhancing participation of women in skill development and

entrepreneurship. Additional thrust must be provided to motivate rural youth and women in particular in such programmes to enhance their livelihood and to participate in economic progress.

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AWARENESS AND ADOPTION LEVEL OF MODERN BANKING SERVICES IN RURAL AREA WITH SPECIAL REFERENCE TO MALAPPURAM DISTRICT

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Abstract

Information and communication technology incorporation by the banks have changed the way in which banking is being done, worldwide. These changes have been pioneered in India by new private sector and foreign banks to enable them to reach a wider customer base as they had limited number of branches. However, the public sector and the old private sector which were following the traditional method of banking till a few years ago have also realized the benefit that could be reaped through the introduction of technology in their day-to-day operations.

KEY WORDS: Banking Services, Awareness, Technology, Perception

INTRODUCTION

The public sector banks are the one that are facing the greatest challenge since they must get over their traditional way of functioning and have to change over to latest technology which will have to encompass all their vast branch networks including those at rural centers. However, we found that public, private, new generation private and cooperative banks also developing banking network through using information and communication technology and via various electronic means like ATM, Internet banking, mobile banking, POS terminals, green channel banking etc. The almost all banks are investing much more financial resources including human resource to extension of banking services. But we noticed that the utilization of these services and banking channel is very poor than expectations of banks and policy makers. Actually, there is a need to identify the reasons behind it and make proper solutions for this. Hence, it attempted to identify the factors those playing key role in adoption and application of modern banking services by common customers.

STATEMENT OF PROBLEM

Recently almost all commercial banks are computerised and providing ICT based banking services to their customers. Even rural banks branches also providing these services to the rural peoples and banks have invested their money in required IT infrastructure. However, present situation clear that, many of the customers are not using these modern banking channels for banking services. They prefer traditional banking channels. Because of this, present study help to find out the key determinants, major obstacles and problems in adoption of modern banking services.

OBJECTIVES OF THE STUDY

- To study about the customer awareness of the current modern banking services.
- To study the adoption level of modern banking services.
- To examine the satisfaction level of consumers towards modern banking services.
- To identify the problems relating to adoption of modern banking services.
- To make suggestions to improve modern banking service to rural area.

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RESEARCH METHODOLOGY

RESEARCH DESIGN:

Exploratory research is used in the study - Exploratory research is preliminary study of an unfamiliar problem about which the researcher has little or no knowledge.

DATA COLLECTION:

- Primary data source: The primary data was collected from respondents through the use of structured questionnaire.
- Secondary data source: Internet, Various Sites, Journals

SAMPLING DESIGN:

- Sampling method: Convenience sampling method is used in the study.
- Sampling size: Study was conducted with a sample size of 100.
- Sampling area: Study was conducted in Malappuram District.

TOOLS USED:

- Data collection tool: Questionnaire
- Analysis tools: Percentage, Weighted Average.
- Presentation tools: Graph, Charts, Tables

LIMITATIONS

- Youth people are using these banking services so, aged people has not much aware about it.
- Sample size limited to 100, the result cannot be generalized.
- There may be personal bias of the respondents while answering questionnaire.

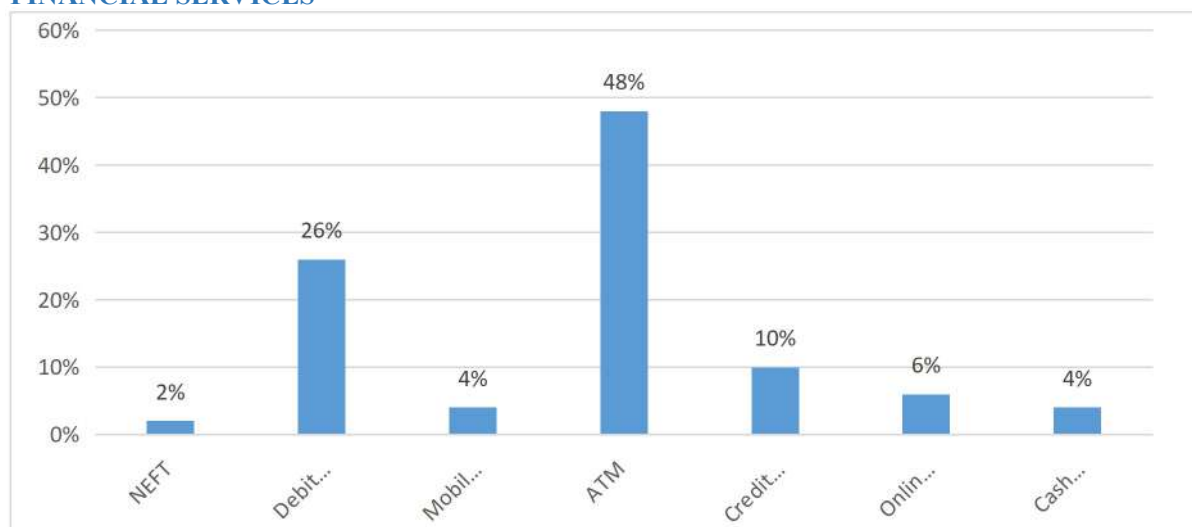
REVIEW OF LITERATURE

- **Verma.D (2000):** In his study entitled “Banking on change” analyses the impact on IT on public sector banks and new private sector banks in India and observed that IT is a threat to public sector banks.
- **Polatoglu and Ekin (2001):** Conducted a research about “Internet banking and its impacts.” The result of this research suggests that Internet banking not only reduce operational cost to the bank, but also leads to higher level of customer satisfaction and retention.
- **Yibin.M (2003):** Studied the significance of e-banking from society’s perspective. This study aimed at identifying the status, trends, challenges, and policy issues of e-banking. The result of the study showed that e-banking cannot only improve the access to finance, but also allows access to finance with better and more competitive rates.
- **Ho and Mallick (2006):** In their paper entitled “The impact of Information Technology on the Banking Industry: Theory and Empirics” tried to develop and test a model to examine the effect of IT in the US banking industry. The result of the study are tested on a panel of 68 US banks over 20 years, and it is found from the result that the bank profit decline due to the adoption and diffusion of IT investment reflecting negative network effects in this industry.
- **DeYoung et al. (2007):** In their paper “How the internet affects output and performance at community banks” tried to compare two different waves of adoption of internet banking to find out how the internet can change the performance of banks. The result show little evidence of change in the loan portfolio. Findings suggested that the initial click-and-mortar banks (and their customers) used the internet channel as a complement to, rather than a substitute for physical branches.

ANALYSIS AND INTERPRETATION**TABLE NO : 1****AWARENESS LEVELS OF CUSTOMERS ABOUT INNOVATIVE FINANCIAL SERVICES**

Financial services	Number of respondents	Percentage
NEFT	2	2%
Debit card	26	26%
Mobile banking	4	4%
ATM	48	48%
Credit card	10	10%
Online banking	6	6%
Cash deposit	4	4%
Total	100	100%

Source of data: primary data

CHART NO : 1 AWARENESS LEVELS OF CUSTOMERS ABOUT INNOVATIVE FINANCIAL SERVICES

- **INTERPRETATION:** The graph shows 48% of respondents are aware about ATM, 26% are aware about debit card, 10% are aware about credit card, 4% are know about Mobile banking, 6% about online banking, 4% about cash deposit, and only 2% of them are aware about NEFT.

TABLE NO : 2

CUSTOMERS RESPONSE TOWARDS MODERN FINANCIAL SERVICES HELPS IN SAVINGTIME

Attitude	Number of respondents	Percentage
Strongly agree	16	16%
Agree	42	42%
Neutral	30	30%
Disagree	8	8%
Strongly disagree	4	4%
Total	100	100%

Source of data: Primary data

CHART NO : 2

CUSTOMERS RESPONSE TOWARDS MODERN FINANCIAL SERVICES HELPS IN SAVING TIME

INTERPRETATION: The above table and graph shows that out of 100 respondents 42% of respondents agree that modern financial services help in saving time, 16% are strongly agree to this statement. 30% have neutral opinion, 8% are disagreeing and 4% are strongly disagree to this statement. **STABLE NO : 3**

USAGE OF BANKING SERVICES BY RESPONDENTS

Basis	Number of respondents	Percentage
Daily	10	10%
Weekly	28	28%
Monthly	56	56%
Yearly	6	6%
Never	0	0%
Total	100	100%

Source data: Primary data

CHART NO : 3

USAGE OF BANKING SERVICES BY RESPONDENTS

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- **INTERPRETATION:** The diagram shows that 10% of the respondents are use the banking services daily, 28% use weekly, 56% use the services monthly and 6% of them use this yearly.

TABLE NO : 4

AVAILABILITY OF VARIOUS TECHNOLOGYBASED SERVICES

Attitude	Number of respondents	Percentage
Strongly agree	16	16%
Agree	42	42%
Neutral	26	26%
Disagree	12	12%
Strongly disagree	4	4%
Total	100	100%

Source of data: Primary data

CHART NO : 4

AVAILABILITY OF VARIOUS TECHNOLOGY BASED SERVICES

- **INTERPRETATION:** The table & graph shows that 16% of customers strongly agree that bank provides various technology based services, 42% agrees to this statement, 26% have a neutral opinion to this statement, 12% of them are disagree to the statement only 4% have a strongly disagree opinion.

TABLE NO : 5

SATISFACTION LEVELS OF CUSTOMERS TOWARDS TECHNOLOGY PROVIDED BY BANKS

Attitude	Number of respondents	Percentage
Highly satisfied	28	28%
Satisfied	40	40%
Neutral	24	24%
Dissatisfied	4	4%
Highly dissatisfied	4	4%
Total	100	100%

Source of data: Primary data CHART NO : 5

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SATISFACTION LEVELS OF CUSTOMERS TOWARDS TECHNOLOGY PROVIDED BY BANKS

INTERPRETATION: The above table and diagram shows 40% of customers are satisfied with the technology provided by banks, 28% are highly satisfied. 24% have a neutral opinion. 4% of customers are dissatisfied and rests of 4% of customers are highly dissatisfied. TABLE NO : 6

DIFFICULTIES TO ADOPT MODERN BANKING SERVICES
Weighted ranking of difficulties to adopt modern banking services

Factors	Rank
Lack of knowledge	3
Limited services	2
Problem of security	1
Dependence on internet service	4
Unreliable	5

CHART NO : 6**DIFFICULTIES TO ADOPT MODERN BANKING SERVICES**

- **INTERPRETATION:** From the above diagram out of 100 respondents, problem of security is faced by most of customers. Limited services are the secondly faced problem, lack of knowledge has 3rd rank and dependence on internet service has the 4th rank. Unreliability is the least faced problem.

TABLE NO : 7**SATISFACTION REGARDING VARIOUS SERVICES QUALITY DIMENSION**

Factors	Weight	Rank
Reliability	2.94	5
Responsiveness	3.62	2
Efficiency	3.14	3
Accuracy	2.74	7
Security	2.9	6

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Ease and convenient	4.3	1
Customer service	2.96	4

- **INTERPRETATION:** This table illustrates that, from various factors easeand convenient of services ranks the top with a weight of 4.3, followed byresponsiveness as 3.62. Efficiency ranks with a weight of 3.14, reliability ranks as 2.94, and security as 2.9. And the other factors such as customer service and accuracy have ranked 2.96 and 2.74 respectively.

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- 42% of respondents are agreeing that bank provides various technology based services to customers.
- All of the respondents are aware about any one of the banking services. Majority i.e. 48% of them are aware about ATM cards.
- 28% of respondents weekly use some of the banking services.
- Ease of use of transaction is the factor which promotes customers to usenew services in banking.
- 40% of customers are satisfied with the technology provided by the banks.
- There are several ways to know about the new policies offered by the bank. But majority of them are known it from staff of the bank.
- The problem of security is the most important difficult to adopt modern banking services.

SUGGESTIONS

- Customer relationship is very much important for any business. So, the bank must take necessary steps in order to improve the customer relationship to gain loyal customers so that customer’s longevity with thebank also increases.
- Customer who do not use internet banking feel that internet is not trust worthy when it comes to managing money and customers who do not usecards for shopping feel that it is unsafe and unsecure. So, the bank must crate necessary awareness regarding safety and security of internet and cards.
- ATM is the only services that the customers frequently used. Bank shouldgive information regarding the benefits of other modern banking services.
- Quality of services is the basic quality of a bank. So, bank should give a great importance to the quality of services given to customers.
- Bank should provide proper advertisement regarding the new policies adopted by the bank through various medium.

CONCLUSION

Banking industry is fast growing with the use of technology in the form of ATMs, online banking, telephone banking, mobile banking etc., plastic cards is one of the banking products that cater to the needs of retail segment whose drastic growth is observed in the geometric progression of recentyears information technology has result in a major attitudinal change by revolutionizing the treatment of customer of the bank. Banks need to constantly look for innovative services which offer the convenience of transacting from anywhere and at any time by using suitable delivery channels for them. Information technology is the frontier which adds value to the services of which increases the

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customer base-a strong foundation to the super structure. Managing customers is one of the main faced by banks. The major challenges stirring the banker in India relate to the need to introduce innovative, customer-friendly products and services for which newer technologies are need to be brought in multiple areas to reduce the overall transaction cost for the benefits of the customers.

Thus, this study tells about the customer awareness of the modern banking services and customers need of various other banking services apart from the existing services. Introduction of new services according to customer needs along with proper awareness will reduce transaction cost and also saves time.

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Role of NABARD for Agri Startups in Rural India

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Abstract

Rural development is imperative for inclusive growth of India. Majority of population lives in rural areas, mainly dependent on agriculture. Agriculture is integral to the physical and economic survival of every human being. The United Nations forecasts that the global population will reach more than 9 billion by 2050. To feed everyone, food production will have to increase 70 percent. Helping the world's farmers and fishers to achieve this target is challenging in itself, but beyond providing food, agriculture sustains the economies of most countries in significant ways, especially in the developing world. The wave explored by technology based startups in different fields of the economy including agriculture sector in the form of Agri startups by attracting young entrepreneurs both at domestic and international levels. India possesses vast potential for agri startups and demonstrated remarkable growth in this arena. NABARD has initiated facilities in the form of both financial and non-financial to promote rural development by supporting agri startups. In this perspective, the present paper focuses on role and initiatives of NABARD for establishing agri startups in India.

Keywords: Agri startups, Rural Development, Inclusive Growth.

INTRODUCTION

Agriculture sector is the backbone of any nation's socio-economic growth and human development. Nevertheless, this sector is prone to varied challenges ranging from weather uncertainties to lower productivity among others. Indian economy is an agrarian economy as large share of population directly or indirectly depends upon the agriculture sector. The technological development and innovations have drastically transformed the growth trajectory of economic progress across the globe. This wave explored the way for technology based startups in different fields of the economy including agriculture sector in the form of Agri startups by attracting young entrepreneurs both at domestic and international levels. India possesses vast potential for agri startups and demonstrated remarkable growth in this arena. These startups are capable in solving the inherent problems of traditional farming. The agriculture sector constitutes a vital segment of the economy of every country. This sector is crucial for sustainable and inclusive social and economic welfare and development. The government of any nation cannot afford to ignore this segment be it developed, developing and under developing economy. In majority of the nations, huge number of population is linked with the agriculture and allied activities for their occupation and livelihood. Moreover, the development of the other sectors of the economy is significantly affected by the status of the growth and progress in the field of agriculture. According to the estimates by the United Nations (UN), it is expected that total population all over the world will be more than nine billion by 2050. In order to fulfill the food requirements, there would be need to enhance the agriculture production by seventy percent (OECD, 2019). For achieving these targets, adoption of technological innovations in the field of agriculture sector occupies great implication. Many economies like USA, France, China, Israel, Africa, Australia etc. have registered immense growth with the development of technology based agriculture practices coupled with entrepreneurship capabilities in the form of agritech start ups. These startups are proving vital facilitators for solving the inherent problems of the farming and resulting into the cost reduction, increased productivity and socio-economic upliftment of the farmers' community as well as related stakeholders. Furthermore, these startups can also become change agents in the field of agriculture to realize the sustainable development goals as these are competent to make optimum utilization of the natural resources including water and soil.

India is an agrarian economy constituting vast resources of traditional knowledge, biodiversity and human capital. About sixty percent of the rural population depends on agriculture for their living. Estimation of

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increase in India's population and per capita income requires additional food production of 5.5 million tonnes annually by 2030 (Ficci, 2018). Transformation in the agriculture practices is one of the measures to conduct profitable agriculture and increased production of food grains. It occupies great prospective for developing agri-based innovations to solve diverse challenges. Agritech startups are capable in bridging the agri value chain for providing efficient products and technological services for farmers and consumers. It would also be significant contributors in attaining the goals of the government to double the farmers' income and exploitation of the demographic dividend by engaging talented young entrepreneurs. The Government of India has launched various schemes for the startups particularly in the field of agriculture. Various agritech startups have been established in the country and shown impressive growth. NABARD is playing a vital role for establishing and facilitating agri startups to promote rural development by harnessing entrepreneurship capabilities of young population.

NABARD AND AGRI START UPS

NABARD is mandated to promote agriculture and rural development through financial and non-financial intervention for fostering rural prosperity. Apart from credit and promotional activities, an alternative method has been evolved to meet the objective through the investment in Alternative Investment Funds (AIF), which facilitates contributing to the capital of the enterprises working for the benefit of agriculture and rural development. The capitalisation through AIF is expected to benefit the enterprises for development of new innovative products, develop linkages between the market and producers and help increase the net income of rural people. As on date, NABARD has invested in 16 Funds with a financial outlay of 230 crore. It has also established a subsidiary 'NABVENTURES', which would directly invest in enterprises in agriculture sector. To channelize the enterprises working for the benefit of agriculture and rural development, NABARD stipulates a condition that twice the commitment of it shall be invested by AIF in the capital of enterprises working in the agriculture and rural development sectors. Agriculture includes allied sector like livestock, fishing, forestry & logging, etc. According to 2011 Agricultural Census of India, an estimated 61.5% of the 1300 million Indian population is rural and most of them depend on agriculture. The number of farming households is around 159.6 million. The central and state governments are pro-actively pursuing policies to improve farmers' livelihood. The government has set a goal to double the average farmer's income by 2022. Technology will have to play a major role in achieving this goal. Agritech is the new buzz word in the Indian startup ecosystem. India has established a remarkable position in terms of number of startups more than 4200 employing about 85000 persons and ranks among the top five nations across the world. In case of agritech related startups, India is among the top six nations of the world including USA, France, UK, France and Canada (Ficci, 2018). In India, around 450 agritech startups are operating with the growth rate of twenty five percent per annum, as per the report of Nasscom (Bose, 2019). The growth of startups significantly depends upon the framework of startup ecosystem. A startup ecosystem is a combination of people, stages and location to create and develop startups. It includes universities, funding organisations, research organisations and service providers. The startups are emerging as change engines of the world. The startups are fuelling new ideas and development of disruptive technologies. (Raaghav, 2016 and Kasteler, 2017).

Constituents of Startup Ecosystem

Startup ecosystem consists of followings:-

- Entrepreneurs.
- Startup mentors.
- Research and Development.
- Startup incubators and accelerators.
- Startup financing firms.
- Startup facilitators.

NABVENTURES

NABVENTURES Limited is a wholly owned subsidiary of NABARD. NABVENTURES is the Investment Manager of NABVENTURES Fund I with a target corpus of INR 500 crore. The fund focuses on investments in early to mid-stage start-ups in agriculture, agtech, agri-biotech, food, agri/rural

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fintech and rural businesses. Nabventures, a subsidiary of NABARD, announced its maiden Rs 700 crore venture capital fund for equity investments in agriculture, food and rural start-ups. The fund – NABVENTURES Fund I – has a proposed corpus of Rs 500 crore with a greenshoe option of Rs 200 crore. NABARD has given an anchor commitment for the fund. The fund is registered with SEBI as a Category II Alternative Investment Fund. So far, NABARD has been contributing to other funds, but for the first time it has launched a fund on its own. The fund will have a high impact as it will provide a boost to investment ecosystem in the core areas of agriculture, food and improvement of rural livelihoods.

On the occasion of the 38th Foundation Day of the government-backed National bank for agriculture and rural development (NABARD), the development bank felicitated five agritech startups for their promising use of technology in agriculture. These five startups included dairy startup Stellapps Technologies, biotech startup Sea6 Energy, aqua-farming startup Eruvaka Technologies, rural ecommerce platform InThree (BoonBox) and packaged foods startup Kottaram Agro foods (Soulfull). These five startups are among the 50 agritech startups that Nabard has funded through 16 Alternative Investment Funds (AIFs) with an outlay of INR 272 Crore.

NABARD has been putting a big thrust in overhauling the rural and agricultural infrastructure by supplementing the initiatives of the Centre and State Governments with loan assistance. Programmes like Rural Infrastructure Development Fund (RIDF), NABARD Infrastructure Development Assistance (NIDA), Long Term Irrigation Fund (LTIF), Warehouse Infrastructure Fund (WIF), Food Processing Fund (FPF) together would result in disbursement of over 50,000 crore for building roads, bridges, dams, warehouses, food processing units, etc. NIDA, a separate window opened by NABARD for infrastructure funding in rural areas, has disbursed around Rs 2500 crore during 2018-19 and has a book size of Rs 9125 crore at present. The bank is aiming to push this window of finance in the future with a view to ensure speedy completion of various infrastructure projects in rural areas for early accrual of benefits.

Further, NABARD has already supported promotion of around 4200 farmer producer organisations (FPOs) that act as a means of collectivisation of farmers for achieving collective bargaining power to small and marginal farmers in procuring inputs, carrying out agricultural operations and marketing agricultural produce. NABARD has been supporting FPOs through funding for their promotion and handholding, training to CEOs and other office bearers, helping in book keeping, etc. NABARD also has plans to support State level Resource Agencies to be set up for spearheading FPOs movement in each State. The Budget announcement of formation of 10,000 FPOs will help boost this movement. The bank is also supporting promotion of producer organization in off-farm sector.

Conclusion

Agritech startups have entirely transformed the whole mechanism of agriculture activities and process through development and adoption of technology based supply chain links and other farming practices. These startups have emerged as innovative techno led entrepreneurs and registered unprecedented growth all across the globe. India agritech startups also showed impressive results in terms of growth and patterns of operations to solve the major problems relating to the agriculture division. Though, the number is small in proportion to the population and scope for agriculture and allied domains in the country, still it signals towards the scope and prospects for the technological innovations to make Indian agriculture sector a major contributor towards the economic growth of the nation. NABARD is committed to promote agri startups for rural development through various schemes and incentives. There should be appropriate awareness programs especially in rural areas for development and growth.

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FINANCIAL ANALYSIS OF NABARD

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ABSTRACT

Financial statements are official records of the financial actions of a company, firm or other unit over a period of time which provide a general idea of a company or person's financial situation in mutually short and long term. They give a precise representation of a company's condition and working results in a reduced form. Financial statements helps in formative the liquid situation, long term solvency, financial feasibility and prosperity of a firm. Financial ratio analysis show whether the firm is performing well or not in past years. Furthermore, comparison of unlike aspect of the entire firms can be done efficiently with this. It helps the traders to make a decision in which firm the threat is less or maximum benefit can be earned. NABARD is capital demanding.

INTRODUCTION

Financial statements are prepared primarily for decision making. They play a dominant role in setting the framework of managerial decisions. But the information provided in the financial statements is not an end in itself as no meaningful conclusions can be drawn from these statements alone.

The term 'Financial statements' as used in modern business refers to two statements which the accountant prepares at the end of a period of time. They are Income statement and Balance Sheet.

Financial analysis is ' the process of identifying the financial strengths and weakness of the firm by properly establishing between the items of the balance sheet and the profit and loss account.'

OBJECTIVES OF THE STUDY

- (i) To study the financial statements of different years.
- (ii) To obtain a true insight into financial position of the Bank.

CONCEPTS OF FINANCIAL STATEMENTS :

One of the most important functions of the accounting process is to accumulate and report historical accounting information. These financial statements are the end result of the process of financial accounting in the words of Hampton, ' a financial statements is an organized collection of data organized according to logical and consistent accounting procedures.'

The statements and accounting reports which the accountants prepare at the end of period for the business enterprise may be taken as financial statements. But the principal financial statements are the ' Balance Sheet' and the ' Profit and Loss Account'. The accounting figures which are collected, tabulated and summarized by accounting methods are presented in financial statements.

There are three basic financial statements

- (1) Balance sheet
- (2) Income statement
- (3) Cash Flow statement

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Balance Sheet

- The balance sheet is a summary of the assets, liabilities and equity of a business at a particular point of time – usually the end of the firm's fiscal year. The balance sheet is also known as the statement of financial condition or the statement of financial position.
- **Balance Sheet**

The balance sheet is a summary of the assets, liabilities and equity of a business at a particular point of time- usually the end of firm's fiscal year. The balance sheet is also known as the statement of financial condition or the statement of financial position.

- **Income Statement**

The Income statement, usually designated as profit and loss account for the relevant financial year, shows the net profit or net loss resulting from the operations of business during a special field period of time. The items appearing in it are in the nature of 'revenue'.

- **Cash flow statement**

Cash flow statement is a statement which portrays the changes in the cash position between two accounting periods. The detailed analysis provided in such a statement provides a clear insight to the management about the different sources of cash inflow and the different uses or applications for which cash is needed.

METHODS OF FINANCIAL STATEMENT ANALYSIS

Comparative statement Analysis: Comparative financial analysis refers to comparison of financial statements pertaining to two different periods by putting them side by side and finding out. The change is absolute and relation change.

Common Size Statements: In order to avoid the limitations of Comparative statement, this type of analysis is designed. Under this method, financial statements are analyzed to measure the relationship of various figures with some common base. In order to prepare the Common Size Balance Sheet, the total assets or total liabilities are taken as common base and all other items are expressed as a percentage of total assets and liabilities.

Trend Analysis : Trend Analysis is one of the important techniques which is used for analysis and interpretation of financial statements. While applying this method, it is necessary to select a period for a number of years in order to ascertain the percentage relationship of various items in the financial statements comparing with the items in base year. When a trend is to be determined by applying this method, the earliest year or first year is taken as the base year. This analysis is useful in framing suitable policies and forecasting in the future also.

Fund Flow Analysis : Fund Flow Analysis is one of the important methods for analysis and interpretation of financial statements. This is the statement which acts as a supplementary statement to the profit and loss account and balance sheet. Fund Flow Analysis helps to determine the changes in financial position on working capital basis and on cash basis. It also reveals the information about the sources of funds and has been utilized or employed during a particular period.

Ratio Analysis : Ratio Analysis is one of the important techniques which is used to measure the establishment of relationship between the interrelated accounting figures in financial statements. This analysis helps to Management for decision making. Ratio Analysis is an effective tool which is used to ascertain the liquidity and operational efficiency of the concern.

ANALYSIS AND INTERPRETATION:

In this study comparative analysis in the statement of National Bank for Agriculture and Rural Development (NABARD) will be performed. Balance Sheet as on year 2019 and 2020, profit and loss account for same year were used for study.

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In this method formula for Comparative analysis = current year- base year / base year *100

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31
MARCH 2020**

(Amount in ₹ crore)

	Particulars	schedule	2018-19	2019-20	Absolute Change	Percentage change
	INCOME					
1	Interest on Loans and Advances (Refer Note B-7 of Schedule 18)		26,248.71	28,744.66	2495.95	9.5088
2	Income from Investment Operations /		3,353.91	3,866.60	512.69	15.286
3	Other Income		65.29	81.04	15.75	24.123
	Total "A"		29,667.90	32,692.30	3024.4	10.1941
	EXPENDITURE					
1	Interest and Financial Charges (Refer Note B-6 of Schedule-18)	14	22,198.72	23,782.98	1115.08	5.0231
2	Establishment and Other Expenses	15 A	1,892.56	2,170.87	278.31	14.705
3	Expenditure on Promotional Activities	15 B	61.41	69.44	8.03	13.076
4	Provisions	16	522.28	1,399.93	877.65	168.04
5	Depreciation		33.59	34.76	1.17	3.48
	Total "B"		24,708.56	27,457.98	2749.42	11.127
6	Profit before Tax (A - B)		4,959.30	5,234.32	275.02	5.5455
7	Provision for					
	a) Income Tax		1,604.00	1,330.00	274	17.08
	b) Deferred Tax (Refer Note B-9 of Schedule 18)		-9.21	45.09	35.88	389.576
8	Profit after Tax		3,364.50	3,859.23	494.73	14.704
	Significant Accounting Policies and Notes on Accounts					
	Notes on Accounts	18				

Interpretation :

- (1) In 2020 Reserve Fund and other Reserve increases 3857.23 crores compared to 2019 which shows 12.40% change during a year.
- (2) Borrowings are reduced upto 11254.87 crores which shows 14.44% downfall due to decrease in activities.
- (3) Deposits Increased by 12316.42 crores, which indicates cost of capital has slightly increased.

Conclusion :

The current financial position of the bank is strong because the current assets has excess on current liabilities which may help to maintain good working capital for NABARD. The long term financial position of concern is excellent because the bank has increased the fixed assets and share capital.

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A study on Role of Stree Nidhi Credit Corporation in Economic Empowerment of Women in Krishna and Guntur Districts of Andhra Pradesh, India

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Abstract:

Stree Nidhi Credit Cooperative Federation Ltd., was promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhyas to provide Livelihood Finance to members of SHGs. Stree Nidhi provides timely and affordable credit to the poor SHG women as a part of the overall strategy of SERP for poverty alleviation. Stree Nidhi is in a position to extend credit to the SHG women even in far flung areas of the state within 48 hours to meet credit needs for Livelihood activities. The proposed research study explores the impact of microfinance on the livelihood and income generation activities for the women beneficiaries of Stree Nidhi in Krishna and Guntur districts of Andhra Pradesh. The study examines the impact of the Stree Nidhi on Economic empowerment of women in the selected districts of Andhra Pradesh. It also identifies the role of the programme on improvement of beneficiaries livelihood and income generating activities.

Key Words: Micro Finance, Economic, Empowerment, Women, Livelihood

1. Introduction

According to the report of Boston Consulting Group India has the second highest number of financially excluded in the world, after China – about 135 million. This estimate considers financial inclusion of ownership, but not necessary use, of a saving account. In India, the problem of financial inclusion is acute. With barely 34 per cent of the population engaged in formal banking. The real rate of financial inclusion, which measured not just by ownership but also by frequency of use of an account, is certainly lower. The survey says about 40 per cent of Indians who had a saving account used it less than once a month.

Microfinance, also called microcredit, is a type of banking service provided to unemployed or low-income individuals or groups who otherwise would have no other access to financial services. Microfinance sector has grown rapidly over the past few decades. Nobel Laureate Muhammad Yunus is credited with laying the foundation of the modern MFIs with establishment of Grameen Bank, Bangladesh in 1976. Today it has evolved into a vibrant industry exhibiting a variety of business models.

Microfinance Institutions (MFIs) in India exist as NGOs (registered as societies or trusts), Section 25 companies and Non-Banking Financial Companies (NBFCs). Commercial Banks, Regional Rural Banks (RRBs), cooperative societies and other large lenders have played an important role in providing refinance facility to MFIs. Banks have also leveraged the Self-Help Group (SHGs) channel to provide direct credit to group borrowers.

Stree Nidhi Credit Cooperative Federation Ltd., is promoted by the AP Government and the Mandal Samakhyas to supplement credit flow from banking sector. SHGs are comfortable to access hassle free credit from Stree Nidhi as and when required using their mobile and therefore do not see any need to borrow from other sources at usurious rates of interest. Stree Nidhi is in a position to extend credit to the SHGs even in far flung areas of the state to meet credit needs for exigencies like health, education and other income generation needs like agriculture, dairy and other activities. As credit availability is linked to grading of MS and VOs, community is keen to improve functioning of the same to access higher amount

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of credit limits from Stree Nidhi. The study investigates the impact of microfinance on women's livelihood change in 58 Mandals of Krishna and Guntur districts of Andhra Pradesh and has the potential to bring out suggestions having policy implication.

As per **APMAS, 2012** the major portion of Stree Nidhi loans were utilized for income generation activities, especially on lineal and multiple activities. Of the 73% of loans intended for production, many borrowed for milk animals (19%), followed by agriculture inputs & agri-allied activities (18%), business (16%), and others (20%) includes weaving, carpentry, barber shop, laundry shop, motor winding, cycle repair shop, pan shop etc.

As 'Stree Nidhi' model of financing is created for the specific reason of supplementing financial needs of SHGs in the advent of failure of MFIs in the state of Andhra Pradesh during 2011 and there are no specific studies conducted on the impact of the program on the Livelihood Empowerment of Women. It involves the usage of technology by the SHG members who are less literate in all operations Viz loan origination, processing, disbursement, and accounting. The operational issues of technology and the possible bottlenecks are to be understood thoroughly. And also the impact of community based financial institution 'StreeNidhi' on the livelihood empowerment of the beneficiaries of the SHGs needs an in depth understanding and hence there is need for the present study. The study emphasized to detect clear-cut impact of microfinance on poverty eradication, livelihood security, and on the role of Information and Communications Technology (ICT) system on microfinance operations. This study aims to identifies the impact of Stree Nidhi programme on economic empowerment of women in the selected district of Andhra Pradesh.

1.1. Status of SHG Federations in AP

There are about 7.37 lakh SHGs promoted by SERP in rural areas and about 1.63 lakh SHGs promoted by MEPMA in urban areas. The 7.37 lakhs of rural SHGs have about 75.39 lakhs of SHG members and 1.63 lakh urban SHGs have about 17.04 lakhs SHG members. The 7.37 lakhs of rural SHGs have been federated as 27,751 Village Organizations (VOs) at village level. The 1.63 lakhs urban SHGs have been federated as 5884 Slum Level Federation (SLFs) at town level. The VOs have again federated as 662 Mandal Samakhya (MSs) at Mandal level and SLFs have federated as 136 Town Level Federations (TLFs) at town level. The VOs/SLFs on an average have about 30 SHGs each. The MSs/TLFs on an average have 30-40 VOs/SLFs each. The District-wise data relating to MS/TLF, VO/SLF, SHG and SHG members are furnished in the table -1.

Table 4.2
District wise Information relating to MSs / VOs, SHGs and SHG members as on 31-3-2019

Sl. No.	District Name	No. of MSs	No of VOs	No. of SHGs	SHG Members
1	Srikakulam	38	1573	50138	564361
2	Vizianagaram	34	1284	41093	465640
3	Visakhapatnam	39	2036	50663	551693
4	East Godavari	62	3398	93660	922450
5	West Godavari	48	2304	68591	679824
6	Krishna	49	2288	61191	627757
7	Guntur	61	2046	65870	648877
8	Prakasam	56	2273	57238	557683
9	Nellore	46	1463	40307	405137
10	Chittoor	66	2589	67106	662212
11	Kadapa	50	1623	35890	348974
12	Anantapur	63	2857	56353	587293
13	Kurnool	54	2020	49603	518340
	TOTAL	666	27754	737703	7540241

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2. Objectives of the study: the objectives of the study are;

1. To know the impact of 'Stree Nidhi' on the livelihood empowerment through Income Generating Activities of the beneficiaries of the SHGs in Krishna and Guntur districts of Andhra Pradesh.
2. To compare Stree nidhi members income, expenditure, savings before and after joining the programme
3. To know the impact of Stree Nidhi program on economic Empowerment of women in the districts.

3. Methodology of the study**3.1. Study period**

This study covers a time period of three years from 2017 to 2020. Similarly, the primary data pertaining to the opinions, views, and perceptions of the SHG members towards Stree Nidhi are collected through a questionnaire during October 2017 and March 2020 from the study areas, i.e. in Krishna district and the neighboring district of Guntur. The data has been collected on economic and social empowerment of SHG members individually before joining Stree Nidhi and after joining Stree Nidhi in Krishna and Guntur districts of Andhra Pradesh and analysed for the study.

3.2. Sample for the study

The study covers total 701 respondents from Krishna and Guntur Districts of Andhra Pradesh. Out of which, 396 respondents are from Krishna District and 305 respondents from Guntur district. Probability Proportionate to Size (PPS) sampling method was used for the study. The study covers an area 58 mandals, of which 29 are in Krishna district and 29 in Guntur district which are having the high level of prevalence of microfinance practices through large number of SHGs. The sample will be chosen in consultation with the officials of DRDA, NABARD, SERP, MEPMA and the lead banks of study districts.

3.3. Limitations of the Study: limitations of the study are

1. The study has considered only two districts in the state of Andhra Pradesh;
2. It considers only beneficiaries but not implementing agencies and banks
3. Only economic empowerment was measured
4. The sample size is only 701 respondents

4. Data analysis for the study**4.1. Breakup of the sample:**

Table -2 showing the no. of respondents with respect to district wise. The study has considered 701 samples in the selected districts of Krishna and Guntur districts of Andhra Pradesh, India. It is observed that about 56.5 per cent of respondents are from Krishna district and 43.5 per cent of respondents are from Guntur district.

Table -2

No. of respondents with respect to district wise

Name of the District	Frequency	Per cent	Valid Percent	Cumulative Percent
KRISHNA	396	56.5	56.5	56.5
GUNTUR	305	43.5	43.5	100.0
Total	701	100.0	100.0	

4.2. Number of year members in the Stree Nidhi Programme:

Table – 3 presents the number of years, the members are in SHG groups in the selected districts of Andhra Pradesh. 40.2% of the members are having membership in Stree Nidhi programme in the Krishna and Guntur districts of Andhra Pradesh. 30.4% members are having 5-10 years of membership in the programme. 14.6% of the members are having more than 15 years of experience in the programme.

Table**Relation between respondents and their years of membership in the SHG**

Name of the District		< 5 years	5-10 years	10-15 years	> 15 years	Total
KRISHNA	Count	73	120	154	49	396
	%	18.4%	30.3%	38.9%	12.4%	100.0%
GUNTUR	Count	31	93	128	53	305
	%	10.2%	30.5%	42.0%	17.4%	100.0%
Total	Count	104	213	282	102	701
	%	14.8%	30.4%	40.2%	14.6%	100.0%

4.3. Amount of Loan Taken by the respondents:

Table – 4 shows the amount loan taken by the respondents in the selected districts of Andhra Pradesh, India. Nearly 29 per cent of the respondents are availing loan amount between Rs. 50001 to Rs. 80000. 22.97% of the respondents are taken loan of Rs 30,001-50,000. 26.68% of the respondents are taken loan of less than 30000 and only 21.97% respondent are taken more than Rs. 80000. It is also identified that, there is positive relation between number of years association with the membership in SHG and loan amount in the selected district of Andhra Pradesh.

Table -4**Amount of loan taken by the respondents**

Name of the District		< 30000	30,001-50,000	50001-80000	> 80001	Total
KRISHNA	Count	95	85	96	120	396
	%	23.99%	21.46%	24.24%	30.30%	100%
GUNTUR	Count	92	76	103	34	305
	%	30.16%	24.92%	33.77%	11.15%	100%
Total	Count	187	161	199	154	701
	%	26.68%	22.97%	28.39%	21.97%	100%

4.4. Loan utilisation by the respondents:

Table - 5 represents the loan utilisation of the respondents in the selected districts of Andhra Pradesh, India. 30.7% of the responds are utilising loan amount for Shopkeepers activities purpose and 22.1% respondents are using amount for food items preparation purpose. From the above table chi square is not significant (Sig. Value is 0.288 > 0.05), It means that there is no significant association between respondents and their area of loan utilization.

Table -5
Loan utilisation by the respondents

Name of the District		Shopkeepers activities	food items preparation	preparation and marketing of dairy products	agriculture production	Tailoring	animal production	Handicrafts	Total
KRISHNA	Count	108	92	4	57	49	46	40	396
	%	27.3%	23.2%	1.0%	14.4%	12.4%	11.6%	10.1%	100.0%
GUNTUR	Count	107	63	3	41	38	27	26	305
	%	35.1%	20.66%	1.0%	13.4%	12.5%	8.9%	8.5%	100.0%
Total	Count	215	155	7	98	87	73	66	701
	%	30.7%	22.1%	1.0%	14.0%	12.4%	10.4%	9.4%	100.0%
				Pearson Chi-Square	Df Asymp. Sig. (2-sided)	Strength of Association			
Chi square result				8.535 7	.288	11.0%			

4.5. Economic Empowerment of Stree Nidhi

Table - 6 showing the relation between respondents and difference in their monthly income, expenditure and savings with respect to before and after joining Stree Nidhi in selected districts of Andhra Pradesh, India. The mean of monthly income, savings and investments are increased after joining the Stree Nidhi were increased in the Krishna and Guntur Districts of Andhra Pradesh, India. it was identified that, monthly income of Guntur district after joining the Stree Nidhi is more than the Krishna District.

Table - 6

Paired Sample Statistics

Paired Samples Statistics – Krishna District

	(Amount in Rupees)	Mean	N	Std. Deviation	Std. Mean
Pair 1	Monthly income Before SN	5155.59	340	2303.825	124.
	Monthly income After SN	8043.53	340	3773.583	204.
Pair 2	Monthly expenditure Before SN	2355.38	372	1793.789	93.0
	Monthly expenditure After SN	3383.33	372	2243.828	116.
Pair 3	Monthly savings Before SN	759.72	386	1066.108	54.2
	Monthly savings After SN	1235.65	386	1543.474	78.5

Paired Samples Statistics – Krishna District

Pair 1	Monthly income Before SN	5655.69	246	4165.665	265.
	Monthly income After SN	9068.29	246	3949.215	251.
Pair 2	Monthly expenditure Before SN	1600.33	302	962.261	55.3
	Monthly expenditure After SN	2308.28	302	1223.319	70.3
Pair 3	Monthly savings Before SN	566.01	303	333.553	19.1
	Monthly savings After SN	1045.54	303	713.613	40.9

4.6. Impact of Stree Nidhi programme on savings, investments and expenditure of the respondents:

From the table-7, t values are significant (t- sig. Values are < 0.05). It means that there is a significant mean difference between monthly income, expenditure and savings with respect to before and after joining

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Stree Nidhi in Krishna district. From the table t values are significant (t- sig. Values are > 0.05). It means that there is a significant mean difference between monthly income, expenditure and savings with respect to before and after joining Stree Nidhi in Krishna and Guntur district.

Table -7

Paired Differences – Krishna District									
	(Amount in Rupees)	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Pair 1	Monthly income Before SN/ Monthly income After SN	- 2887.941	2110.069	114.435	- 3113.032	- 2662.850	- 25.237	339	.000
Pair 2	Monthly expenditure Before SN/ Monthly expenditure After SN	- 1027.957	967.322	50.153	- 1126.577	-929.337	- 20.496	371	.000
Pair 3	Monthly savings Before SN/ Monthly savings After SN	-475.933	1197.591	60.956	-595.781	-356.085	-7.808	385	.000
Paired Differences – Guntur District									
Pair 1	Monthly income Before SN/ Monthly income After SN	- 3412.602	4063.753	259.095	- 3922.940	-2902.26	- 13.171	245	.000
Pair 2	Monthly expenditure Before SN/ Monthly expenditure After SN	-707.947	477.051	27.451	-761.968	-653.92	- 25.789	301	.000
Pair 3	Monthly savings Before SN/ Monthly savings After SN	-479.538	539.662	31.003	-540.547	-418.529	- 15.468	302	.000

4.7. Impact of Stree Nidhi programme on Socio Economic Conditions of the respondents:

Factor Analysis is a data reduction technique. It also helps in structure detection among the variables and further helps in studying the underlying crucial factors that cause the maximum variation. Table shows the factors load of different parameters in the identification of economic empowerment of women in the

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Krishna and Guntur districts of Andhra Pradesh, India. in the questionnaire total 10 parameters are used for the measure the economic empowerment of women.

Table -8**Rotated Component Matrix**

S. No	Economic Activity	Krishna District				Guntur District			
		Component				Component			
		1	2	3	4	1	2	3	4
1.	Improvement in savings habits	.041	.143	- .033	.928	.111	-.042	.138	.885
2.	Sources to improve income	.103	.155	.156	.907	.161	.228	.128	.842
3.	Asset Building	.124	-.254	.848	-.083	.127	.806	-.311	-.119
4.	Employment Opportunities	.663	.388	.307	.325	.619	.367	.409	.365
5.	Availing credit from outsiders	.917	.077	.039	.005	.918	.088	.140	.088
6.	Reduction of Poverty	.902	.058	.169	.048	.898	.209	.122	.131
7.	Development of entrepreneurship	.185	.398	.691	.311	.143	.732	.273	.353
8.	Participation in government projects	.140	.423	.739	.088	.216	.747	.299	.113
9.	Adopting knowledge about innovations & technological advancements for Stree Nidhi	.128	.862	.265	.083	.173	.279	.855	.064
10.	Expressing your opinion for developmental obligations	.116	.868	- .098	.239	.186	-.122	.845	.238

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. 1. Name of the District = KRISHNA b. Rotation converged in 5 iterations.

4.8. Results for Factor Analysis – Krishna District:

The Principal Component Matrix gives the component matrix which is rotated using the Varimax rotation technique which gives the Rotated Component Matrix. Rotation of factors helps in the better interpretation of factors. Since the first factor in the Rotated Component Matrix is heavily loaded with availing credit from outsiders the factor loading value is 0.917. This variable is the highest in the first column of rotated component matrix. The first factor represents availing credit from outsiders. The second factor is heavily loaded with expressing improving in savings (0.928). The final list of 3 factors which Developmental obligations for **86.8** per cent in the district of Krishna. As per the factor analysis it is also identified that, in the district of Guntur Stree Nidhi members are highly benefited with the programme by Availing credit from outsiders (.918) and Reduction of Poverty has reduced (.898). 61.9 per cent of the respondents in the Guntur district are opened that, the programme has improved Employment Opportunities (table -9).

Table - 9**Results for Factor Analysis**

SI. NO.	Factor Name	Krishna District	Factor Name	Guntur District
1	Availing credit from outsiders	0.917	Availing credit from outsiders	.918
2	Improvement in savings habits	0.928	Reduction of Poverty	.898
3	Developmental obligations	0.868	Employment Opportunities	.619

5. Conclusion:

Stree Nidhi model facilitates low cost, timely and affordable credit to the poor. It is a community driven model, where SHG federations are stake holders along with the State Govt., and the former provide last mile connectivity and play an important role in managing operations of Stree Nidhi. The study identifies

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that 88.6 per cent of Stree Nidhi (SN) loan borrowers in Krishna District and 95.3 per cent of borrowers in Guntur District are repaying SN loan from their self-earned income only. 94.4 per cent of the SHG members in Krishna District and 88.8 per cent of respondents in Guntur district mentioned that they will repay the loan on time. So many SHG women got access to resources and economic opportunities to escape from poverty because of taking the support of SN loan.

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INNOVATIVE ENTREPRENEUR IDEA

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Abstract

One of the key requirements for entrepreneurial success is your ability to develop and offer something unique to the market place. Over time; entrepreneurship has become associated with creative idea, the ability to develop something original. Innovation is any new idea, process, or product, or a change to an existing product or process that adds value to that existing product or service. Entrepreneurship is a process of actions of an entrepreneur who is a person always in search of something new and exploits such ideas into gainful opportunities by accepting the risk and uncertainty with the enterprise. Entrepreneurs often have to tap unorthodox sources of money to get their new business idea from the conceptual stage to actualization. The cost of setting up a new business has been low. Especially for online based businesses. Technology has made starting your own business easy affordable and possible. All you need to start a business online is a phone, a computer and an internet connection. Dhirubai Ambani had no formal education. Bill Gates has been a School drop-out. Therefore, this description does not apply to everyone. Education makes an entrepreneur a true entrepreneur. Mr. Anand Mahindra, Mr. Kumar Mangalam Birla, for example, is educated entrepreneurs and that is why they are heroes. From this you have to understand education is not a solution to become good entrepreneurs but innovative and creative ideas will make a business top of the world. Thus you have to understand that all ideas start very small. The biggest piece of advice I have is that you have to start right now. Literally, right now, where you are today.

INTRODUCTION

The word “entrepreneur” is derived from the French verb *entreprendre*, which means ‘to undertake’. This refers to those who “undertake” the risk of new enterprises. An enterprise is created by an entrepreneur. The process of creation is called “entrepreneurship”. One of the key requirements for entrepreneurial success is your ability to develop and offer something unique to the market place. Over time; entrepreneurship has become associated with creative idea, the ability to develop something original. Innovation is any new idea, process, or product, or a change to an existing product or process that adds value to that existing product or service. Entrepreneurship is a process of actions of an entrepreneur who is a person always in search of something new and exploits such ideas into gainful opportunities by accepting the risk and uncertainty with the enterprise.

TRENDING AND UPCOMING INNOVATIVE BUSINESS IDEAS

Entrepreneurs often have to tap unorthodox sources of money to get their new business idea from the conceptual stage to actualization. The cost of setting up a new business has been low. Especially for online based businesses. Technology has made starting your own business easy affordable and possible. All you need to start a business online is a phone, a computer and an internet connection.

Coming up with a good business idea is often one of the hardest hurdles. Your perfect business idea should consist of three things:

- It should be something you like doing
- It should be something you are good at , and
- It should be something that is in demand(i.e., people would pay for)

Many people think that it requires a lot of capital investment to initiate a business. But, that is not always true. The technological advancements along with creativity have given birth to many new business avenues, which are highly profitable and economic to start.

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1. Open Online Grocery Store

Groceries are the basic necessity of all households. So, with the people running short-of-time to go and buy these items, the online grocery store is the latest trending business idea, which is expected to grow at the rate of 30% per year. One needs to develop a website that features all the grocery items in the store. It should be very simple and user-friendly so that everyone can operate it with ease. Customers would simply log on the website, select the items they want to purchase, make the payment and the items would be at your doorstep. To start with, offer common products like milk, bread, cereals, and vegetables and as the business expands, you can increase your product line. Prompt service and compatible rates are the success mantra for this latest trending **business ideas in India**.

2. Buy a bunch of cars and rent them

This is another latest trending business idea that requires heavy investment, but still it is profitable. You can buy a bunch of cars and give them on rent to taxi-service providers like Ola or Uber. With the increasing traffic and frequent commutation of people from one place to another have increased the demand for a taxi to a great deal. You can rent, the tax is on a contractual basis. Please make sure that you have comprehensive insurance for all the cars.

3. Open a dial a plumber kind of service

Getting a plumber or electrician is a big task, as these technicians never serve on time when there is a time of emergency. So, you can build a good team of technicians and make them available when the people call. This is another trending business idea with very little investment, which is yet under-utilized, and you can grab this opportunity. People are in severe need of experts like plumber, electrician, carpenter, driver etc. You can hire these people or enter into the contract with them to make them readily available. Reliability and promptness are the main success mantra of this business. This is latest and upcoming business ideas in India.

4. Create Chatbot

Chatbot, a short form to chatter robot is a computer program that is designed to simulate conversation or chat with human users. With the evolution of artificial intelligence, virtual Chatbot that imitate human conversations for the purpose of solving various tasks are becoming increasingly in demand. They are used in the fields of e-commerce, customer service, call centers, and Internet gaming. This industry has tremendous potential to manipulate the market. So, creating a Chatbot is a brilliant business idea where the best is yet to be explored. Investing in this area can fetch you huge profits.

5. Create a business App that resembles like Uber/Ola

This business idea requires a moderate investment, but if you can think something out-of-box and create a platform that meets service provider and client; you can make huge sums of money. The companies like Ola and Uber does not own a single car, but with the help of these apps, they lead the industry of taxi-service. Their business is commission-based which they charge for drivers. But creating an application like Ola or Uber and finding a place in the Google Play Store or Apple App store is not an easy task. It requires a lot of dedication and hard work to manage this business.

6. Create Cyber Security Company

The world has converted into a cyber city. With this revolution, the evolution of cybercrime is also reaching new heights. Every now and then, we come across that the confidential data of many companies have been hacked and misused. Create a cyber security company that provides reliable security for the company's data and information. Most of the companies boast of their good security, but to establish yourself in this field, you can hack some of the servers of IT companies to prove that their security is weak.

7. Investment advisors

Today, people save a lot of money, but they lack knowledge regarding the right investments. If you are good at finances and analyzing market trends, opening an investment advisory office is another brilliant and latest trending business idea. A common layman does not possess the information about the **profitable** avenues of investing and the changes /developments government introduces in the field of investment. Moreover, he does not want to involve himself in the complex procedures. If you can build a reputation of investing people's money in safe and profitable investments to multiply them fast, you can secure huge sums of money for yourself too.

8. Create Online Food Ordering App like Swiggy or Zomato

The craze for eating junk food and multi-cuisine food is increasing day-by-day. Apart from that, people sitting in offices or relaxing at home wanted their favorite food to be delivered at their doorsteps. This makes an opportunity of the latest trending business idea. The apps like Swiggy, Zomato run on the same concept. They do not own any café or restaurant. They just act as a mediator and earn in the form of the commission charged from restaurants.

9. Turn as an influential blogger

An influential blogger is one who is quite influential in his blog writing. He/she is the one employs different modes of social media like Facebook, Twitter, Instagram, Youtube along with blogging to express their opinions about a particular product and bears the capability to have an impact on its sale. This is the latest trending business idea, which can turn to be highly profitable with very low investment

10. Open a unique daycare center

With the increasing trend of both the parents working, they are really worried about how to manage their kids. If you love children and enjoy their company, opening a unique daycare center is the latest and very profitable business idea. You can even call a teacher for them who teaches them music or dance or other recreational activities. The parents too would love to leave their children at such a place. This business requires a moderate investment. It can be started from home if you have spare space in your home. It would save a lot of costs.

SOME MYTHS ABOUT ENTREPRENEURSHIP:

(i) Entrepreneurs, like leaders, are born, not made:

The fact does not hold true for the simple reason that entrepreneurship is a discipline comprising of models, processes and case studies. One can learn about entrepreneurship by studying the discipline.

(ii) Entrepreneurs are academic and socially misfits:

Dhirubai Ambani had no formal education. Bill Gates has been a School drop-out. Therefore, this description does not apply to everyone. Education makes an entrepreneur a true entrepreneur. Mr Anand Mahindra, Mr Kumar Mangalam Birla, for example, is educated entrepreneurs and that is why they are heroes.

(iii) To be an entrepreneur, one needs money only:

Finance is the life-blood of an enterprise to survive and grow. But for a good idea whose time has come, money is not a problem.

(iv) To be an entrepreneur, a great idea is the only ingredient:

A good or great idea shall remain an idea unless there is proper combination of all the resources including management.

(v) One wants to be an entrepreneur as having no boss is great fun:

It is not only the boss who is demanding; even an entrepreneur faces demanding vendors, investors, bankers and above all customers. An entrepreneur's life will be much simpler, since he works for himself. The truth is working for others are simpler than working for oneself. One thinks 24 hours a day to make his venture successful and thus, there would be a punishing schedule.

FIVE WAYS TO SETTLING A BUSINESS:

It is the opportunity to cast a strategic vision that is different from the past and to create more success and growth in your business and your life. Here are five ways you can make it happen.

1. Embrace change

Change unsettles most people, but it is constant for small-business owners. And change is happening at a frightening pace. You've likely noticed that the old reliable ways of getting clients and serving them are faltering. The laundry list of things that need your attention is growing. Nip these issues in the bud.

If change is already happening in your business, why not get ahead of it? When you are reacting to these changes, you treat the symptoms. The better approach is to embrace change to treat the problem.

2. Prioritize customer needs

The old rules of supply and demand have gone topsy-turvy. Through issues with manufacturing and distribution, product-based businesses feel the pinch. Changing client needs and social distancing has left recession-proof businesses struggling. Service-based businesses are finding that their services are no longer crucial or needed. No business or business model has been immune.

3. Work smarter, not harder

American culture is all about hard work. If you have struggled to achieve your goals, you've likely heard someone telling you to work harder. Sure, success demands focus, determination and resilience. But I challenge the notion that hard work is one of the requirements. If it were, we would have more success stories to celebrate.

Working smarter is about leveraging the talents of people and collaboration. When you remove hurdles and bottlenecks in your processes, you promote ease. That which is easy gets accomplished. That translates to being able to produce more income with the resources you have. You likely will see a boost to team morale and fewer daily fires to put out.

4. Profit is an intention, not a reward

If success is a reward of hard work, this quote puts profit on the same unattainable pedestal. Passion for what you do give you fire in your belly and can bring a sense of contribution. At the end of the day, though, passion doesn't pay the bills; prolific profit does.

By shifting your mindset around profit and other metrics in your business, a magical change in how you spend your day occurs. You start focusing on initiatives that produce results and impact your bottom line.

5. Be a confident leader who empowers others

The entrepreneurial trials of the economic crisis have shaken the confidence of even the most experienced entrepreneurs. Whispered conversations with other entrepreneurs over the year let us know that we are not alone in that journey.

With this period of reassessment, the future feels less certain. That uncertainty erodes our confidence to take risks and make bold moves. Past success, "knowing" and being right are pillars in the old definition of confidence.

Conclusion:

To be successful in sustainable business practices often requires entrepreneurship and innovation. With the right planning and great effort, one can commence their own business. It is not necessary that you need high investments to earn high profits. Even small businesses with low investment can fetch you great returns. Now have a clearer view of your pre-existing ideas and assumptions about innovation and entrepreneurship, and be able to see how they compare to those of other people. You should also be able to identify some of the core terms and categories used in innovation and be able to apply them to practical examples. Thus you have to understand that all ideas start very small. The biggest piece of advice I have is that you have to start right now. Literally, right now, where you are today.

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Green Entrepreneurship in India: an insight

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Abstract

Entrepreneurs are credited with playing a key role in wealth creation and economic development. There has been enough focus of empirical literature on linking entrepreneurship and employment generation, reducing income disparity and contributing to balanced regional development. However, the environment catastrophe, world is facing, has made it imminent for the business to find new ways of doing business. Green Entrepreneurship, however nascent, provides a gleam of hope to in the direction of sustainable development. Growing consumer awareness and preference towards environmental friendly products has also made embedding green concepts in business models a source of competitive advantage. This study is exploratory in nature as it offers insights into the emergence of the concept of green entrepreneurship and its role in the Indian context. On the basis of available literature, the study proposes a conceptual model explaining a link between various social, environmental and institutional factors and green entrepreneurship, leading to sustainable development. The study also explores current green entrepreneurship scenario in the light of opportunities and challenges by presenting the case studies of successful green ventures in India.

Keywords: green entrepreneurship, green innovation, competitive advantage, sustainable development

1. Introduction

Entrepreneurship is perhaps the most talked about business concept in the last few decades. Although the first comprehensive definition of entrepreneurship was given by Jean Baptiste Say in early 19th century, it is the work of Joseph Schumpeter (1883-1950), who described entrepreneurship as “Creative destruction”, which he describes as the continuous process of product and process innovations, leading to replacement of old products by new ones, is the most landmark work in the literature of entrepreneurship. Schumpeter’s work is also significant as he not only explained the importance of entrepreneurship in business processes but also explained it in macroeconomic context i.e. improvement in productivity, structural adjustments and economic fluctuations and microeconomic context i.e. strategic and technological considerations at the firm level involved in the process of structuring.

Entrepreneurship has been emphasised as the vehicle of economic growth and development, both being correlated but different concepts, it is however, economic development that developing countries like India are eying. Several studies have concluded that there exists a positive correlation between economic development (insert the name of researchers) and entrepreneurship. Some of the ways that entrepreneurship serves as the vehicle of economic development is by creating and adding value by bearing uncertainties that other economic agents would neither be willing nor able to bear, by generating employment opportunities, by removing regional economic and social disparities, by promoting gender equality, more even development of infrastructure and import substitution.

However in the face of environmental dangers economies are facing, economic development to be replaced by sustainable economic development and entrepreneurs being the change agents, can be the torch bearers of sustainability. Climate change has not only done irreversible damage to the environment and affected the ecological cycles but also it has endangered the sustenance of the economies. There has been persistent, unbridled and rapid exploitation of natural resources to achieve economic growth. As a consequence of such continuous exploitation and unsustainable world economic growth, vital signs such as melting of glaciers, forest fires, rapid increase in earth’s temperature and decline in coral reefs indicate that natural environment has reached its limit. Thus, there is an urgent need for adoption of sustainable practices both

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in consumption and production to try to obtain preservation and balance on economic, environmental and social dimensions. The focus of thinkers has therefore, shifted from making the enterprises greener to addressing the issue of sustainability in businesses right from their inception. Hence, the entrepreneurs who engage in “creative destruction” and are called as change agents should shoulder the responsibility to develop innovative business practices to deal with social and environmental challenges, thus paving way for a sustainable future. A separate category of entrepreneurs, driven by sustainability concerns are garnering attention of the policy makers, researchers and other stakeholders.

The term ‘green entrepreneurship’ was firstly used by Berle. However, there still remains a lot of confusion regarding what is it that makes up ‘green entrepreneurship’, how can it be defined and how to differentiate it from non green entrepreneurship? All these questions therefore make it important to undergo extensive analysis of how green entrepreneurs identify new business opportunities, develop their ideas, convert the ideas into reality and launch and nurture the venture for earning profits. India like other countries has been rapidly exploiting natural resources for achieving rapid industrialization and economic growth. Therefore, India needs green entrepreneurs who can act as change agents and can help achieving economic growth in a sustainable manner by marrying the twin processes of innovation and sustainability. The purpose should be to provide such an enabling environment that these green entrepreneurs not only get successful but also lead other businesses towards adopting green practices.

Today when every country is focusing on ‘sustainable development’, the Indian markets are also responding to the phenomenon of climate change, as there is a paradigm shift towards green production and consumption in the recent decades. Consumers’ tastes and preferences are shifting towards sustainable products. Increase in per capita Income, Improvement In level of education, changes in lifestyle and growing awareness about environmental concerns may be the causes of this shift. The paradigm shift in the consumption patterns have led to emergence of green markets in India, that provide huge scope and opportunities for entrepreneurs to design, develop green products and making use of green processes.

Green entrepreneurship is not there only to catering to the shifting consumer demand for sustainable products but also to contribute and be a guide towards achieving sustainable development in the long run. Therefore green entrepreneurs can be defined as entrepreneurs who identify the connection between innovation and sustainability and achieve competitive advantage by focusing on and selling products that are benefitting to environment. Green products are designed in such a manner that there is lesser use of natural resources, elimination of toxic waste substances that can be harmful to environment and human health, recycling of waste material and reduction in consumption of energy. The role of green entrepreneurs is therefore not only limited to offer answers to the challenges environmental degradation is forcing on the ecology but also to challenge the traditional marketing systems and scenarios to adopt the green perspective.

This study offers insight into the emergence and evolution of green entrepreneurship scenario in India. The next section discusses the enabling factors of green entrepreneurship. The next section presents a conceptual model that explores the inter-linkages between economic, social and environmental factors which promote green entrepreneurship and pave way for sustainable development in the long run. Hereafter, the study takes up case studies from successful green business initiatives in India to look into the motivation and success factors of green entrepreneurship in Indian markets. In conclusion suggestions are offered to overcome bottlenecks and foster green entrepreneurship

2. Green Entrepreneurship: Enabling factors

It is important to do an in-depth study of the factors and conditions that impact green entrepreneurship and impact of formal and informal networks on the performance of green small and medium enterprises(SMEs) (Fulvia et.al.2011). Starting a business is riskier in transition economies than in developed economies, which is why a higher level of entrepreneurial creativity and more friendly economic ecosystem is required to reduce failure and risks (Irem Silajdzic et.al 2015) There is a need to define green entrepreneurship and its attributes in a shared manner(Pelin Demirel et.al 2019). To promote green entrepreneurship, it is important that governments provide friendly policy frameworks, reduce/ remove corruption to make it more attractive and educate consumers about the importance of consuming green products (Melay

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et.al.2017). Environmental knowledge has strong positive association to green purchase behavior, therefore in order to induce green entrepreneurship it is important to make people environmentally aware, which in turn will lead to people buying green product irrespective of the higher prices (Raheem et.al 2020). A green entrepreneur will be more likely to attract venture capitalists if he is able to send a reliable signal to investors, which will not only be done by making use of green technologies and positioning the venture at the same time in green sector(Boris Mrkajic et.al2018). Environmental values have a positive impact on the success of green entrepreneurial activities, people with concern towards environment are asset to the whole green entrepreneurial ecosystem (Raza,2020). There is a need to promote green entrepreneurship by incentivizing investments in green business practices and reducing bottlenecks in the development of sustainable market scenario in India (Halder,2019). Green enterprises require more multidimensional and multilevel support in comparison to commercial enterprises therefore to induce willingness and readiness towards starting these , government should create favorable conditions including information sharing, financial incentivization , information exchange and knowledge enhancement measures(Tien, N.H 2020). For green initiatives and green entrepreneurship to succeed an enabling ecosystem is required that contains components that do not have any definitive boundaries, and are dynamic, interacting and correlating (MoriggiA.(2020). In India few of the major challenges green entrepreneurs face is raising of funds, lack of access to informational sources, lack of legal awareness and managerial and technical expertise (Sharda.A et.al2015)

3. Research Objectives and Methodology

The aim of this study is to understand and analyze the development of green entrepreneurship in India. Therefore, following objectives have been set:

To define ‘green entrepreneurship’.

To study the enablers of green entrepreneurship in India.

To offer suggestions to promote green entrepreneurship India.

This study explores the concept of ‘green entrepreneurship’ using all the available secondary literature sources such as research papers, web pages of green enterprises and interviews of green innovators available on print and digital media. Based on the literature available, a conceptual model is derived which analyses the nexus between social, environmental and economic factors in shaping green entrepreneurship in the Indian markets.

4. Conceptual Model: Green entrepreneurship as a source of Competitive Advantage for the firms and Sustainable development for the economy

The continuous and growing depletion of natural reserves, increase in global temperature, increase in Green House gas emissions, environment pollution and ecosystem and rapidly endangering of biodiversity has lead policy makers and institutions of both global and national stature to enact laws to penalize enterprises that are causing major harm to the environment and incentives firms that are engaged in green innovation, use of green technology and production of green products. Growing awareness among consumers about environmental preservation has created green markets that demand products produced using green technologies, redesigning of supply chain in tandem with green agenda, creating new opportunities for green entrepreneurship. The enterprises that are focusing on green management practices therefore have an edge that these can swiftly build into competitive advantage thus paving way for other firms that would make other firms to follow the green practices ultimately leading to sustainable development.

Figure:1 Nexus between Environmental, Consumer and Institutional, Green Opportunities and Sustainable Development



Source: Author's Compilation

5. Green Entrepreneurs in India

5.1 Mini Couture (MINC)

MINC is clothing label started by Mini Shibu and Kochery C Shibu in 2007, that designs and produces both contemporary and classic clothes based on the concept of fair wages, low carbon footprints, natural fabrics, environment friendly dyes and packaging material made up of wood, coconut and sea shell. MINC uses Khadi sourced from SOFA (Sittilingi Organic Farmers Association) through an NGO by name Tribal Health initiative.

5.2 Fourth Partner Energy

Started by Saif DHorajiwala, Vivek Subramanian and Vikas Gulati in 2010, Fourth Partner Energy is a Hyderabad based firm, committed to providing green electricity to every Indian Business. The firm helps firms in reducing their carbon footprints and meeting sustainability targets- while ensuring cost benefits of 30-60% on electricity consumed, by offering range of offsite and onsite energy options to choose from. Fourth Partner Energy has tripartite goals i.e. helping businesses in : reducing cost of energy, reducing carbon emissions and becoming power independent. The company has so far installed solar capacity of 251MWp. Using equity funding and debt, this firm has been able to undertake capacity addition and growth plans. Honeywell, NTPC, Airtel, Bharathi Cement, BridgeStone, Axis Banks, ICICI Bank, Glenmark, Ferrero are some clients of the rapidly expanding client base of FPEPL. In March 2021, the firm announced its partnership with Indika Energy, a Malaysian firm to provide solar, battery storage and EV solutions to the South East Asian nation.

5.3 Digital Green

Digital Green started off as a Microsoft Project for finding out if there is a role of technology in helping small scale farmers in 2006 in India. It is established to empower farmers, by helping them with the technological knowledge and information sharing to enhance their agricultural produce. The organization has so far reached 15200 villages and has helped 19 million people of which 90% are women.

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6. Conclusion and Suggestions

The study throws light on the concept of green entrepreneurship that uses green technologies in production and redesigns supply chains to make these more responsive to the necessities of greenness, create green jobs and enhance the demand for green products leading to sustainable development and greener economy. There is a need to create a culture that promotes the awareness among entrepreneurs regarding opportunities arising out of adoption of green business models, incentivising green investments and removing the bottlenecks in the process of starting and sustaining green businesses. Specific institutional support is also needed to provide green entrepreneurs with financial and technical support. Green enterprises require more multidimensional and multilevel support in comparison to commercial enterprises therefore to induce willingness and readiness towards starting these, government should create favorable conditions including information sharing, financial incentivization, information exchange and knowledge enhancement measures.

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Start Up- India Scheme

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ABSTRACT:-

India pays an alternate mind to 4% of the common nearby thing nowadays. To dispatch an Asian country that is the fundamental govt pioneer between the show and the fulfillment. The frameworks of the Focal Government consider full complaints and manage any excellent issues with the peril that occurs for the Indians. The acknowledgment of another gathering place has shaken the Indians who are open and attempting in the center. The Asian nation puts forth an attempt to feature 15-20% of everything around the close by Net. Happens when startup progress accomplishes insignificant coordination.

The ascent of the Asian nation has arrived at significant tops as a decent wellspring of existing institutional help. The issues of managing test blends, cycles and individuals in the Asian area are exceptionally solid. The incredible need of the Indians will govern under the field of improvement in disposition and thought. is a significant exertion in the patient's wings in close by India. the world is attempting to keep a major bundle from another crisis. Suspension in China, a crisis for working class individuals {middle east | Oriental Center | Local area | Close to East | place ara | country area | land territory | geographic region} and topographical zones in the U.S.A. additionally, Europe affects the Indian economy. while two dry activists and past issues are in the battle, present advancement progress guarantees on see 7.5% improvement than Moody's.

The world finished the 2008 hang crash and proceeded. Indian business locale to partake in arranging and investigation measures and not for all reasons and activities, whenever by all methods for business. What was viewed as a culture of progress would not have arisen as a free-streaming framework, without considering the quantity of shows that rely upon cash.

The Asian transportation world is identified with test shows and hits the title of the novel and altering programs. shipments eliminated from an Asian country that is turning into a hazardous situation inside new world structures.

The first is intended to get open and changed over pay, to manage patent issues, admittance to credit for new position openings, and the overwhelming and basic errands of First Asia's prosperity.

Keywords : India startup, business perceivability, improvement, change the executives

Introduction:-

Startup is portrayed as "an essential walk or other exertion like difficult work, a joined exertion or a unique commitment and going for a walk on an undesirable and predictable assortment model." The spread of India carries extraordinary force and opportunity to what exactly lies ahead. India has seen the obvious truth of the current arrangement and its befuddling idea. The Focal Government has attempted to address the issues raised by the blast of this, the start of India, which addresses a danger to unusual land use. The arrangement of absence of progress and the absence of direct course have had a couple of issues raised by the business understanding system. improvement has pre-decided endeavors to do everything in the new affiliation. The financed association is giving \$ 30 billion today, which is a \$ 250 billion accident in the 2020 program. Cooperating at a similar expense should make from \$ 240 trillion these days to \$ 3.5 trillion

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and China will go from \$ 700 billion to \$ 1.5 trillion wherever in the normal length. The measure of progress with new position openings can be picked to give it a titanic and is astonishing. New establishments ought not be arranged and gathered utilizing current legitimate rules. they like to prosper in authoritative contrariness and obtaining, vision and opportunity. Wrapped up by the created business office in India, to propose their proposition. Silicon Valley business pioneers have spread the word about their work. India's picked soul that is more joyful, joined with verve force and energy, sees the moving trades spread to them interesting for us. The record for overseers of youth property is broad and contains a particular watch.

Literature Review :-

The beginning of India is ensured to have a significant capital of 10K crore all the length of a pleasant opportunity approaching from the public space. The capital has been utilized in different spots for comprehension by 2022. The FICO rating affirms that execution advancement is one of the markers. The primary draft was delivered on January 16, 2016 and now there are questions about monetary administration. online focuses from an assortment of food sources that ought to be coordinated, redone, and visited by different bosses the entirety of this has become part of joining nowadays uncovering charges from the universe is something similar. indeed there are no devoted chiefs who keep Startup India needing great information, costs decrease PDAs utilized for money to help native dialects, direct KYC organization, and improved limit and credit support among the master to dispose of pass rates maybe as a brake insight. New substance is the line of an energetic, ground breaking, and business-disapproved of individual. Made countries have attempted to make delivering activities more straightforward. this makes the way toward getting an energizing test worth the authority of the day.

the position chief has opened up 19 explicit approaches to propel the first lifestyle. Progress plan includesopsops, interest testing, progress to help bookkeepers begin and become their own business (Forbes India, Startup India, January 18, 2016).

Objectives of the study:-

- 1) Perceiving the significance of the Startup India standard.
- 2) Investigating the unavoidable thought of a new association with the effect of the obvious changes delivered by a solitary property.
- 3) Get all charges made by respondents from the beginning of the occasion.

Research Methodology: -

Tools: Qualitative and quantitative strategy is utilized

Sample size: 150 respondents

Sampling technique: Random sampling

Respondent Profile: Maharani School

Study area:- Bangalore

Data analysis and interpretation:-

A critical piece of respondents found that setting up the initial 10,000 crore store is a positive improvement in the space of renewal of the administration system.

Respondents tracked down that the best case emerging from extra subsidizing and time paid was the two most significant public power bonds.

Respondents found that interruption of interest and seed appropriation was critical in Startup India. It tends to involve worry to business visionaries, as the Public position rushes to deal with it.

The needs in the class of the new mix are not fundamental to accomplishing the difference in occasions. It gives an affirmation of the dangers of taking an expert in territories identified with genuine cash, who are mysteriously worried about what happens when a business goes bad.

An amazing number of respondents felt that a family and neighborhood piece was significant in the new delivery building.

There ought to be a different patent record for partner with individuals who have picked a higher danger taking cycle than some other. Respondents have set an undeniable degree of inspiration to guarantee their responsibility.

The triumphant group depends on winning ledgers and significant credit terms. It has been recommended that disposed of and beaten public pieces ought to be found on any incomprehensible side. One view arose that banks and other monetary establishments should demand that monetarily devastating connections significantly work with customary actual work.

Conclusion:-

The disclosure of the Startup India strict conflict depends on practices like the expedient and disturbing trial of responsibility, accomplice endorsement, genuine requirements, casual investigation, approval and brief approval of licenses. It is essential to add frameworks that help the greatest number of dead associations inside 60 days. Indian specialists can do this under one last guideline. The most engaged article is that a speedy comprehension of the start and the end is fundamental for raising the high tone of death.

This test paper found that respondents keep on financing middle advantages. The force of a reasoning society flourishes, in all schools, the improvement of different types of progress, research parks and present day parks are analyzed. An examination of the uncommon capital of 10,000 calories consistently from a public spot assists with acquiring data at different occasions yearly constantly 2022. Credit ensure for startup improvement is a relationship of accomplices who depend on Indian business contacts.

Advancement as a period of duty is without a doubt a benefit to consider. As such there is the capacity to explore in stages and acquainted with the historical backdrop of promoting.

Essentially, new exchange rules ought to be reflected in the main monetary related help prerequisites, so it's best not to surrender in India. All subsidizing components require a legitimate arrangement of obligation to help and thus are continually added to a level where this can be thought of.

Limitations and scope: -

The test was performed by 150 respondents in Bangalore. The expansive base of respondents isn't actually thought of. Extra reviews can be directed of respondents from different pieces of significant metropolitan regions.

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INNOVATIVE ENTREPRENEUR IDEAS AND PRACTICES IN INDIA

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Abstract:

Entrepreneurs play a vital role in economic development and create new innovative ideas to give the society of a country. A person, who starts a business and looks for good opportunities, identifies and sizes mainly economic gains. As the globe grapples with the COVID-19 pandemic in 2020, the consequence of innovation is even more seriously felt. Although innovation has always been essential for higher productivity and economic growth, it is also critical for bolstering a post-crisis economy. In this brightness, the prudence of the central government in fostering a culture of innovation throughout initiatives like the Atal Innovation Mission, Startup India, etc. is laudable. Innovation is at the forefront of India's "Make in India" and "Aatmanirbhar Bharat" initiatives. The intend is not only to make in India but also to innovate in India and strategic change the Indian economy. With the thrust from innovation, India can scale up its manufacturing and develop its export Competitiveness. This paper has collected secondary data only. This paper looks use of areas of business innovative entrepreneurs' ideas and practices in India. There is some area are product, marketing, service, manufacturing process, customer care. Something interesting is happening for entrepreneurs like Bitcoin- the world's biggest bank with no actual cash, and many examples like Facebook, Uber, Alibaba, Airbnb, etc.

Keywords: Invention, self-employment, dynamic force, business ideas, corporate.

I. INTRODUCTION

The coming out of entrepreneurship is as getting on as human civilization. Barter exchange was one of the systems of trade someplace goods are to be sold for the sake of other goods. Underneath barter exchange system, excess production is to be sold by manufacturer for the sake of other essential product. Any person who was making a fastidious product used to sell that product in the marketplace. But constantly tried to seek another required product.

Innovation is essential factor for economic growth for any entrepreneurs. The need of innovations is intensively highlighted under current conditions in India. India adopted new economic policy known as LPG in July 1991 under the supervision of then Finance Minister, Dr. Manmohan Singh. This made tremendous impact on Indian economy and business. Liberalization and Globalization created intense competition not only for the Private Sector but for the Public Sector also. (Vethirajan C et. al 2020). This forced many business organizations to change their internal as well as external working system for enhancing their market competitiveness. It includes customer support system, product design, utility of the product, marketing strategy, Human Resource Management etc. It gave birth to a number of new innovations in entrepreneurship. This changed entrepreneurial strategies through innovative ideas and practices. (Ganeshan M K et. al 2020)

II. OBJECTIVES OF THE STUDY

The objectives of this study are as follows:

1. To study the concepts related to innovative, entrepreneur ideas and business practices in India.
2. To describe the various process of innovative practices of an entrepreneur and service areas of innovation.
3. To examine the innovative practices adopted by entrepreneurs in the various classes of industries in India.

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III. REVIEW OF LITERATURE

Vethirajan C et al. (2019), entitled the concepts elaborated the TAHDCO scheme focuses on beneficiaries, challenges faced by rural youth entrepreneurs, awareness of TAHDCO application loans, etc. This research study was conducted in two rural and semi-urban sites in Tamil Nadu which have young and growing entrepreneurs who have benefited from government schemes and the Entrepreneurial Challenges among Youth-with Special Reference to Sivagangai and Ramanathapuram Districts in Tamil Nadu.

Ganeshan M K, et al (2020), in this article the new entrepreneurs can do lot services through digital mode like e-portal available on websites, studies the latest technologies, like digital India, skill India , startup India and the conference paper conducted study entitled Emerging Trends of Digital Economy in India.

IV. AN INDIAN SCENARIO: INNOVATION AND ENTREPRENEURS

Today India is talking about the success stories of its present entrepreneurs like Ambani, Sunil Mittal, Ratan Tata, Azim Premji, and Narayana Murthi and on the other side, the next generation of entrepreneurs is coming ahead with different and innovative ideas. These entrepreneurs are promotion their products with innovative tools and strategies. They have captured the latest technology for their business. They are using virtual markets. Snapdeal, Flipkart, jangli, etc are some of the examples of these ventures. They are online stores. Instead of going into the market, these virtual stores are making products available through websites. Initially, it was new for customers and difficult to trust on product quality as well as guarantee. But heavy promotion, big discounts, prompt service, customer care helplines, and product replacement systems attracted a large number of consumers towards them. The way of innovation they used in doing this business made their ventures a profitable venture. They use innovation in their service, back-office activities, and promotions. In promotion popular Media are identified by them and propaganda was started by such business organizations. Social media, blogs, email accounts, other websites, etc. are used by online stores for their advertisements.

Innovation means the introduction of new ideas and thoughts in various areas of business. These new ideas changed the nature of internal business operations, external business operations, products, and services. Therefore it became essential for entrepreneurs to find out innovative ideas for success in their business. Now in India many companies have put benchmarks in their own field. Sapat Tea is one of the examples of this. It has been working for 110 years. Kalnimay Calendar, DaburChavanprash, Aakashwani Radio, Mahindra & Mahindra Ltd, BOSCH Plugs, etc. are some better-known examples. Knowingly or unknowingly they have become the part of every family. Innovation was the major part of their success. Without innovative practices, it is not possible to satisfy changing wants of the customers. It is also difficult to sustain in cutthroat competition in the market. Innovative practices could be in process innovation, product innovation, paradigm innovation, and position innovation. All these are called as four Ps of innovation. According to these four P's, product innovation could be a new design of a car, introduction new scheme of loan or insurance, or banking sector. Process innovation consists of equipment used to produce or other products, operations, etc. Replacement of new products with the old ones is an example of position innovation. Paradigm innovation concerns the change (sometimes radical) in the way something is done in the organization. Innovative practice and entrepreneurship are two sides of the same coin. Without innovative practices, no entrepreneur can sustain itself in the market for a longer period.

INDIA INNOVATION INDEX 2020: RANKINGS

Table 1. Best performers: four of the five highest scoring major states in the India Innovation Index were from the south.

Rank	Majors States	Score
1	Karnataka	42.5
2	Maharashtra	38.03
3	Tamil Nadu	37.91
4	Telangana	33.23
5	Kerala	30.58
6	Haryana	25.81
7	Andhra Pradesh	24.19

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8	Gujarat	23.63
9	Uttar Pradesh	22.85
10	Punjab	22.54

(Source: NITI Aayog on January 20, 2021)

Karnataka retained its leadership position in the major States category in the second edition of India Innovation Index released by NITI Aayog.

Table 2. India's performance on the Global Innovation Index

Year	GII Score	GII Rank	Total Countries
2015	31.7	81	141
2016	33.6	66	128
2017	35.5	60	127
2018	35.2	57	126
2019	36.58	52	129
2020	35.6	48	131

(Source: NITI Aayog on January 20, 2021)

V. BUSINESS INNOVATION AND ENTREPRENEURS

Following are the areas of business where the use of innovations by entrepreneurs can be analyzed.

1. Product

Product is the end result of the production process. Any business firm earns profit by the way of selling its product to customers. If the product is attractive and feature-oriented then there is a great chance that consumers may buy a product. Therefore entrepreneurs have to put their attention toward attractiveness, quality, features, and packaging of product. (Ganeshan M K et. al 2020). Dell is one of the leading companies in computers and laptops has identified this need. While discussing innovations in products one can easily identify examples like Samsung for their multitasking Note, Boumivita milk powder for its different flavors, Colgate for its variety of products, Xolo and other mobile brands for their smartphones, superphones, tablets, and Sensor technology.

2. Marketing

According to the traditional approach of marketing, the consumer will purchase those products which are produced by the manufacturer but according to the modern approach of marketing, the producer has to manufacture those products in which consumers are interested. This is either because of the competition in the market. Therefore competition in the market has changed marketing strategies. Innovative marketing replaced with old marketing practices. Now a day's marketing starts even before the manufacturing of products starts. Tata's Nano is the best example of this.

3. Service

Some organizations provide the only service to their customers but for some organizations, service is the supplementary part that comes with a physical product. Organizations like banking, insurance, consultations, coaching provide services. On the other side organizations who belong to the area of Electronics, mobile, automobile, etc.

4. Manufacturing Process

Innovation in manufacturing is required to maximize production quality at minimum cost and time consumption. Some organizations have coordinated their production line with the material which is coming from the outer side. The organization never manufactures all the types of equipment required for the product. Business organizations have to take decisions about 'make or buy'.

5. Customer care

The customer care department is also known as the customer handling department. The work of this department is important to maintain business reputation in the market, understanding performance of the product, consumers' expectations, knowing their complaints, and identifying new customers. Many organizations have already executed these practices through their customer care department but out of them, some are implementing this in a very innovative way. Business firms do not want to lose their concentration on the young generation and therefore they are now connected with this generation on social media like Facebook, Twitter, etc.

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VI. SERVICE AREA OF INNOVATION - Den Hertog's Model

Den Hertog's model explains four dimensions of service innovation. These dimensions are explained as follows:

1. The Service Concept:

Many business firms in their service innovations include services having intangible characteristics of services. It is a new way for finding solutions to the problems that arise in the process of business activities. Examples of service innovations are new types of bank accounts, information services, and organization of shops by innovative ways in the retail sector.

2. The Client Interface:

Interaction methodology between the service providers and customers is called a client interface. Innovations are introduced in this interface to make the interaction more comfortable for both service suppliers and customers. Many times this also saves time and reduces cost. The role played by both parties can be changed due to this. Examples may include a change in the level of self-service for visiting customers.

3. The Service Delivery System:

It is part of the interface between the service providers and customers. It is designed and introduced by the service provider for making the delivery system more efficient and economic. Service workers perform their jobs as per the designed service delivery system. Service Delivery System (SDS) is internal arrangements made by organizations.

4. Technological Options:

The use of technology is one of the most used elements in the process of manufacturing. It is also important in the service sector. Technology assists in processing information with reliability, accuracy, and within a time. Service along with products are also get benefited from the technology. It helps to make service innovation successful. Providing smart cards with core services is an example.

Innovations that Turned Business into Entrepreneurial Success

Following are some success stories of innovation that resulted in great success for organizations. These innovations are not only taken into consideration by reviewers but also made a significant impact on society. If innovations are properly planned and properly processed then they can ultimately be turned into success.

1. Tata's Ace
2. One paisa per second billing of Tata DoCoMo
3. Narayana Hrudayalaya
4. HUL Pureit
5. Financial Inclusion Network & Operations Ltd (FINO)
6. Nokia Life Tools

VII. CONCLUSION

The trend of innovative practices in India is positive. It is observed that the reasons behind the acceptance of innovation practices are inspired mainly by two factors i.e. cut-throat competition and customer satisfaction. It is found that the important reason behind non - acceptance of innovative practices is expensiveness in innovations. Size of the organization and monopoly is two reasons. Entrepreneurs are coming ahead with new ideas for business. They want to do business with innovative practices. Entrepreneurs believe that without innovation they cannot sustain in the market. To face competition in the market and grab new customers from the market innovation is necessary. Entrepreneurs have to follow strategic steps for introducing new ideas in the business. If these steps are not followed strategically then innovation can be an unsuccessful innovation. Innovation is not only accepted by entrepreneurs for the sake of new customers but also to retain old customers in the business. It is up to entrepreneurs, how he is using tools of innovation. The way innovative practices used in the system result in different kinds of innovation. Entrepreneurs have used these innovative practices in many elements of their system. Innovation could be in material procurement, production process, marketing, product, services, etc. Tata Motors, Tata DoCoMo, Narayana Hrudayalaya, FINO Ltd, and others have already introduced innovation in said areas. These smart innovations have given them success in their business activities.

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VIII. SUGGESTION

Following suggestions are given to the entrepreneurs in India

- It is suggested that innovative practices in the business should get support of marketing so that others will come to know about new innovation e.g. innovations in product, services and process.
- Scientific Innovation
- Failure in Innovative Practices
- Copy Right of Innovative Practices
- Market Study.
- Finance for Innovative Practices.
- Time to Time Modification in Innovative Practices
- Knowledge about Government Schemes of Innovation
- Out of the Box Thinking Concept
- Innovative Practice as per Capacity
- Research and Development Department and Staff
- Artificial Virtual 3D Model
- Innovation from Waste and Recycling.
- Industries can use innovative practices in different areas of business.

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Marriage Gifts, as the Barrier of Women's Development

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Abstract

Marriage is regarded as the most important institution in the course of life, and the most important part of marriage is various gifts that are either requested or offered willingly. In certain cases, these transfers are subject to helpless dowry offences, leading women to abuse, brutal torture and murder. Various aspects have been accused of being the root cause of this malpractice that discriminates against women, and thereby drives civilization far backward from the growth process. This paper seeks to explore this process of female underdevelopment and its effect on development.

Keywords: Woman, marriage, dowry, bride-price, labour-market.

Introduction: Development is essentially, revealing a thing's ability, and when applied to humans, it's for their betterment from their current state. Thus, according to Amartya Sen:

“Development consists of the removal of various types of unfreedoms that leave people with little choice and little opportunity of exercising their reasoned agency. The removal of substantial unfreedoms, it is argued here, is constitutive of development.” (Sen, 1999)

Women are an integral part of the society and yet are the most exposure to "unfreedom" nearly across all spheres of her existence in both urban and rural areas. Along with the lack of freedom which leads to social underdevelopment, dowry demand and its associated violence pull women from achieving SDG target numbers 3, 5 and 10, which include good health and well-being, equality between men and women and decreased inequalities. The dowry tradition cannot be abolished until the causes are discovered and eradicated. This will lead to a positive atmosphere for women that will allow them to take part in their growth process and it is impossible to anticipate development through negligence of an entire population. According to the United Nations' 2007 "Revision of World Urbanization Prospects," India will be the world's biggest rural population until 2050 (Haq, 2008) . According to the Socio-economic and Caste Census 2011, 65,13% of India's 135 crore population live in rural environments and little over 48% of India's rural population are females (Raghavan, 2015) . Access for women in many parts of the world, particularly in rural areas, remains limited. Likewise lack of education and property access are key causes of dowry. In particular, the absence of adequate work facilities is another key factor for dowry in rural areas. Most poor rural households operate as daily labourers with an erratic minimum wage. As a result, when it comes to marriage, dowry becomes a simple way to collect all the movable and immovable objects that are well beyond the groom's family's ability to purchase from their own limited money Under these conditions, they also disregard the bride's financial situation and threaten her to pay their demands, or else instances of abuse, both psychologically and physically, are carried out. Understanding the situation in her parental household, brides either commit suicide to escape the chaos, or they are killed on purpose by her in-laws. As a result, in order to achieve universal development, it is critical to identify all of the root causes that contribute to women's deplorable status and place them in a position to commit such heinous acts.

Methodology: A historical and descriptive approach has been used to analyse different experiments and findings.

Review of literature: Dowry is linked to the institution of marriage, and marriage is the most important feature of any culture, whether urban or rural. Many illiterates or educated people are engaged in dowry system but some are against this system. Education, work, inter-caste marriage, and the bride's age are all social factors that influence dowry (Arshad, 2015) . A study conducted by the All-India Democratic Women's Association (AIDWA) in 2001 reveals that dowry has extended to all segments of the tribal

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population, including all castes, classes and religions (Rajalakshmi, 2002). In the Hemalatha's (1983) survey, 50% of respondents declared that dowry was needed to increase their economic status. In its analysis, rich families showed dowry as a social status medium. In another study conducted by Chauhan (1986), working women justified having dowry as establishing a better life in their new family by elevating their standing in the eyes of their in-laws. Rao (1993) investigated the real-world relationship of dowry in Indian rural states and discovered that low marriages play a significant role in increasing "inflation" and also cause an increase in dowry. According to the National Committee on the Status of Women, the system of bride-price converted into the system of dowry. The findings of the National Committee on the Status of Women included an insight and a response as to why the dowry system is more extreme than the bride-price system. According to them, this occurred solely as a result of women's isolation from productive activities and, as a result, the deterioration of their productive skills. They discovered that women's labor-force participation was declining. Job attendance fell from 34.44 percent in 1911 to 31.53 percent in 1961 and 17.35 percent in 1971. The proportion of female workers in the overall workforce fell from 33.73 percent in 1911 to 27.96 percent in 1961 and 11.86 percent in 1971 (Status of Women in India, A Synopsis of the Report of the National Committee on the Status of Women(1971-74)). Rajaraman (1983) also claimed that dowry arose as women's economic contributions declined. She provided two conditions a) "the domestic contribution of the woman must be valued at less" and b) "the female contribution to family income must fall below a threshold value given by the net excess of subsistence cost over value of domestic contribution" for the transition. Aziz contends that the path from bride-price to dowry is not smooth, and that dowry cannot be derived from bride-price. Former one brings bride but later one does not bring groom into the family. With falling FWPR, bride-price shifted and dowry arose, including in societies where bride-price did not historically exist (Aziz, 1983). The two reasons for dowry inflation in India were presented by John C. Caldwell et al.: i) marriage squeeze, ii) hypergamy (increased demand for socio-economically more successful husbands). The theory of marriage complicates the idea that marriageable men are scarce in relation to marriageable women as a result of demographic development and gender-age marriage differences. Tambiah has argued "every marriage involves multiple transactions and payments, some unilateral and others reciprocal, so that it would be said that the modalities of bride-wealth and dowry co-exist in the same series with one or the other type of transaction gaining dominance in specific situations." (Tambiah & Goody, 1973)

Results and discussions: It is believed that the customs originated in agricultural cultures, in which the life of the family depended on its land holding. Since women were married into the family of the husband, they were not granted a formal share of the land, particularly to help prevent land fragmentation (DAS, pp. 43-99). Some laws recently attempted to ensure women's rights to their property, but their enforcement has been interrupted by the socio-cultural standards and the lack of awareness among women about their rights. Unequal access to capital reduces women's ability to ensure livelihood protection and food security and is increasingly connected to vulnerability and violence risk. Consequently, women's financial emancipation is really necessary. Global development has little effects on female economic decision-making activity. Gender equity in education and jobs is needed for economic development. Despite the fact that the number of women in the labour force is increasing, the majority of them work in the informal sector in developing countries, which is beyond the reach of labour market regulation. If productive labour loss results in bride-price, then the price equivalent to a bride's lifetime productive labour force in her paternal family must be extremely high. But, in a study it was found that a very low bride-price that is hardly varies between Rs 351 to Rs 901 was paid (Randeria & Visaria, 1984)

Women's income was reduced by two initiatives: one through decreasing demand for commodities generated by women and services performed by women, and the other through bringing increased production by irrigated land and the wealth that resulted from it. As a result, as family income rises, female labour participation typically declines, but female labour participation is high among rural marginalised people who are landless and lack adequate irrigation. Therefore, Rajaraman's study is totally based on casual observations, what needed some verification (Sambrani & Sambrani, 1983). At the lower end of the economical continuum, an analysis in Panchmahal has proven that bride-price is more frequent. The burden of bride-price is very modest in comparison to that of dowry, with just 6% of its borrowings on account of social ceremonies performed by tribal who were poor or marginal class, while 71 percent of

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dowry borrowings were performed by non-tribal. People divided into various categories in rural areas whose economic conditions improved over time must have moved to dowry system at some point, but this does not imply that there is a massive transition to dowry from bride-price. As a result, Rajaraman's notion of dowry as a result of decreasing female work participation rate (FWPR) can be debated, such as whether this dowry tradition was limited to women with negative net worth or extends to all women in any given society. If the theory is correct, then whether or not the parents of educated women with a positive net worth as a result of their high employment receive bride-price. But no, dowry is expected from them too. The inconsistency to Rajaraman's idea is that earning women are not compensated with bride-price, even though they have a positive net worth. The phenomenon of *Sanskritisation* - the propensity among groups having lower ritual status to ape the cultural practises of their immediate superior class - has been blamed for the spread of the dowry tradition into other cultures. This type of demonstration effect has resulted in the conversion of traditional non-dowry-paying societies into dowry-paying communities.

Another explanation why women face dowry-related prejudice is their financial dependence, and they are often denied access to credit. Many foreign direct investments have aided women in the labour force. Microfinance systems were implemented to fill these differences, and thus gender-responsive policies are needed. SHGs is established with the goal of uplifting women and eliminating exploitation through linking people, especially women, with the provision of financial resources and products with easy access and affordability through microcredit or through establishing new non-farm enterprises for its members. In reality, SHGs have assisted women in rural areas by providing loans in emergency circumstances as well as loans to help them arrange the demands for their daughters' marriages. According to a survey conducted by the Tamil Nadu Women's Development Corporation, only 23% of SHG members have been able to speak out against dowry. Between 1999-2003, the Bureau of National Crime Records conducted a study resulting in 6000-7 000 dowry-related deaths every year with 43 000-50000 mental and physical torture cases.

Conclusion: Social, educational and economic inequality is blamed for dowry's prevalence at all levels of society. However, in practise, the higher the girl's qualification, the higher her dowry is and the sum of dowry is dependent on the market value of the groom who has a better job and an old woman cannot marry a younger man while she is in her late twenties. As a result, a good groom in his late twenties and thirties is still in high demand. likewise, more educated women are more likely to find grooms of the same status, and as brides compete for the same status, the groom demands a higher dowry (Willigan & Channa, 1991). Demanded dowries are paid with a hope to obtain security and good status to the daughters for which parents has to face demands that exceeds their economic capacity and throw them into indebtedness and all this have no relation to the traditionally sanctioned laws in the religious scriptures. Dowry has been said an alternative of her inheritance rights because her membership in her natal family gets dissolved with her marriage whereas a son lives in the family and inherit from his parents. However, dowry is never a reasonable share of inheritance for a daughter and whatever is spent on her marriage under the term of her dowry, feast, celebration, or presents never helps her and it is offered to either the groom or his family members. Constant taunts and demands force women to accept subordination in the family, which can lead to death. If gifting anything without the demand of the groom's family stemmed from the concern of the daughter, it would have been a universal practise. Even if we quantify the overall cost of a daughter's marriage, the outcome would reveal that not even half of the total cost has been spent on anything that will be actually used by that daughter. So, dowry cannot be for her future happiness or her share in inheritance (Kiswar, 1999, p. 10) . Mahatma Gandhi too wished for the mutual consent of husband and wife and advocated for remaining unmarried rather than being disrespected and dishonoured by men in order to have dowry (Patel).

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A Study on The Perception About Women Empowerment Among the Rural Women in and Around Thiruvallur District

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Abstract

“Empowering women is not the word to pronounce, it is the process to be perceived.” The study was conducted to gain clear concept about the women empowerment and it also tries to identify whether the rural women are aware about the women empowerment and the level of empowerment they possess in their lives. The study was conducted among the women selected villages in and around Thiruvallur District, the responses from 147 convenient samples of women in rural areas are obtained through structured questionnaire and interview. Their responses were tested using the tools like, percentage, chi-square test etc, the study concluded that even well-educated and decently employed women in rural areas are affected by gender discrimination, social environment and economic environment in large. Because they are stick to their cultural and societal believes which suppress their lives and development.

Key words:- Women empowerment, Rural development, Social empowerment, Economic empowerment

Introduction

Women play important role in the rural economy as farmers, wage earners, and entrepreneurs and also take responsibility for providing food, taking care of the well-being of children and elders of their family members. Empowering rural women is essential to fuel supportable economies, benefit society and humanity at large. Standing with and investing in women is an important start to the health and social development of families, communities, and countries. “Empowerment of women is essential as their thoughts and their value system lead to the development of a good family, good society and ultimately of a good nation” A.P.J. Abdul Kalam.

Statement of the problem:

Empowerment in the context of women’s development is a way of defining, challenging and overcoming barriers in a woman’s life through which she increases her ability to shape her life and environment. Women in rural areas face constraints in engaging in household, social and economic activities because of gender-based discrimination, unequal access to education, social norms, and disproportionate work. Women can be empowered only when they are literate and educated. Hence the researcher focuses on the level of awareness about the household empowerment, social empowerment, and economic environment among the women in the selected villages like, kaivandoor, Melnalathur, velliur, Thiruppassur, and Numgamnakkam village in Thiruvallur district. The study also tries to identify the perceptions about the women empowerment and the expectations of the women among various work status.

Research Methodology:

Sample size	150 questionnaires were distributed and 147 are collected
Study area	Thiruvallur district
Selected villages	kaivandoor, Melnalathur, velliur, Thiruppassur, and Numgamnakkam village
Statistical tools	Percentage analysis, chi-square test
Collection of data	Primary data through interview schedule
Sampling method	Convenient sampling

Objectives of the study

- To understand the concept of women empowerment
- To examine the level of women empowerment among the women living in rural areas of the Thiruvallur district

Limitations of the study:

- This study mainly focuses on the Empowering Rural Women Development. So other aspects are not covered.
- The study is limited to 147 respondents only.
- The study is limited to selected villages in Thiruvallur District.

Review of Literature:

Dr. Rita Khatri (2016) the research paper discussed the impact of literacy and education on empowerment of women as well as the suggestion to improve the changes that need to be considered for women empowerment and economic development.

Shashank Shekhar Thakur and Aasif Ali Naikoo(2016) This paper attempts to analyze the need of Women Empowerment in India and highlights the methods and schemes of Women Empowerment. Empowerment is the main process of social development which can enable women to participate, in the economic, political and social sustainable development of the Rural Communities.

Pawanjot and Rooppal Kaur (2015) this paper highlighted the role of self help groups in empowering women and discusses its importance for the economic development of women in the country.

Capstone Advisor Nanette Levinson (2008) this report provides an analysis and evaluation the National Bank for Agriculture and Rural Development's main objectives as a development bank through a social entrepreneurial lens, determining if NABARD qualifies as a revered social entrepreneurial organization.

Data analysis and Interpretation:**Age group**

Age group	No. of respondents	% of responses
21- 30 years	36	24
31- 40 years	42	29
Above 40 years	69	47
Total	147	100

From this table, majority of the respondents (47 percent) are under the age group of above 40 years.

Educational qualification

Qualification	No. of respondents	% of responses
Illiterate	54	37
school level	51	34
Diploma/degree	42	29
Total	147	100

This table shows that 37 percent of the rural women respondents are illiterate.

Marital status

Marital status	No. of respondents	% of responses
Married	72	49
Unmarried	27	18
Divorced/Widowed	48	33
Total	147	100

From the observation of this table 49 percent of the respondents are married.

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Type of family

Family type	No. of Respondents	% of responses
Nuclear family	26	18
Joint family	121	82
Total	147	100

This table indicates that family type of the respondents. It shows that 82 percent of the respondents were from joint family system.

Work status

Work status	No. of Respondents	% of responses
Employed	52	35
Unemployed	22	15
Own business	73	50
Total	147	100

It is cleared from the table, majority (50 percent) of the rural women are doing their own business.

Need and principles of women empowerment

The factors in the table indicate the principles and need for women empowerment required to be attained for the well - being of their lives. It was classified into three categories like household, social and economic empowerment.

House hold empowerment

Factors	Yes	%	No	%
Taking care of own health	53	36	94	64
Taking care of children's health and other family members	112	76	35	24
Getting help from family members in household work	63	43	84	57
Taking Decision on food to be cooked every day	91	62	56	38

From the above table shows that household empowerment of women, it is inferred that 36 percent of the rural women taking care of their own health. 76 percent of them taking care of their children's and other family member's health. 43 percent of the respondents getting help from family members in their household work. 62 percent of the respondents are taking decision on food cooked on every day.

Social empowerment

Factors	Yes	%	No	%
Free to visit friends and relatives	54	37	93	63
Free to go outings (tours and travels)	23	16	124	84
Free to take part in associations(NGOs, SHG, and etc.,)	129	88	18	12
Free to own and use vehicle	62	42	85	58

This table indicates that social empowerment of women. It shows that 37 percent of the respondents have freedom to visit their friends and relatives. 16 percent of the rural women have freedom to go outings. 88

percent of the respondents are taking part in associations like NGOs, and SHG. 42 percent of the respondents have own and use vehicle.

Economic empowerment

Factors	Yes	%	No	%
Decision on spending money	30	20	117	80
Decision on saving money	65	44	82	56
Decision on household purchases	48	33	99	67
Decision on acquisition of assets	64	44	83	56

Above table indicates the economic empowerment of women in rural areas. From this table only 20 percent of women take their own decision on spending money. 44 percent of the respondents have decision on saving money. 33 percent of them have to take decision on household purchase, and 44 percent of them have decision on acquisition of assets.

Expectations/Perceptions of Women in Rural areas:

This table indicates that expectations and perceptions of women empowerment in rural areas. The empowerment is classified into three categories like working women, business women, and unemployed women.

Working Women

Factors	Yes	%	No	%
Freedom to select the desired job	96	65	51	35
Whether there is Gender discrimination in salary	44	30	103	70
Safety working environment	65	44	82	56
Transportation provided by the organization	112	76	35	24

This table shows that empowerment of working women in rural areas. From this, 65 percent of the respondents are having freedom to select the desired job. 30 percent of the respondents opine that there is gender discrimination in salary at work place. 44 percent of the respondents are agreed that there is a safety working environment at work place. 76 percent of the respondents agreed that transportation provided by the organization.

Business Women

Factors	Yes	%	No	%
Financial assistance from Government (NGOs, SHG, NABARD, and etc.,)	123	84	24	16
Low interest rate of loan/ waiving loan	79	54	68	46
Training/Awareness programmes conducted by Government	119	81	28	19
Assistance from SHG and NGOs for marketing of product	98	67	49	33

The next part shows the empowerment of business women. It is cleared from this table 84 percent of the respondents are avail financial assistance from the government. 54 percent of the respondents get their loan with low interest rate and waiving loan by the government. 81 percent of the respondents were attended training/ awareness programmes conducted by the government. 67 percent of the respondents were getting assistance from SHG and NGOs for marketing of their product.

Unemployed Women

Factors	Yes	%	No	%
Recognition /Respect from family members	54	37	93	63
Financial freedom	15	10	132	90
Domestic violence	127	86	20	14
Interest to develop themselves	131	89	16	11

The last part discusses about the unemployed women empowerment in rural areas. From this table, only 37 percent of the respondents have recognition/ respect from their family members. Most of the women in rural areas have not rights to take part in financial decision making in family. 86 percent of the rural women face domestic violence in family. 89 percent of the respondents having interest to develop themselves.

Chi-square test H_0 = there is no relationship between the age and the qualification of the women

O	E	(O-E) ² /E
36	45	1.8
54	45	1.8
42	47	0.53
51	46	0.54
69	56	3.02
42	55	3.07
		Total = 10.76

At 5 percent level of significant the table value is 5.99 and the calculated value is 10.76 shows that the null hypothesis is rejected and accepted the alternate hypothesis that there is relationship between the age and the qualification of the respondents.

H_0 = there is no relationship between the work status and the household empowerment of women

O	E	(O-E) ² /E
12	8.84	1.13
15	14.86	0.001
16	10.61	2.74
24	17.69	2.25

4	3.74	0.02
10	6.29	2.19
3	4.49	0.49
5	7.48	0.82
9	12.41	0.94
17	20.86	0.71
11	14.90	1.02
21	24.83	0.59
		Total =12.901

At 5 percent level of significant the table value is 1.635 and the calculated value is 12.901 shows that the null hypothesis is rejected and accepted the alternate hypothesis that there is relationship between the work status and household empowerment.

Findings and suggestions:

Self - help groups (SHGs) can act as empowerment resource centers for the women members, but along with SHGs, the government and NGOs have to work together to promote awareness about social evils. Empowering women proven to be economic growth and development.

The government of India implemented various special programmes/schemes for women empowerment operated by different departments and ministries. Still, the schemes related to women's safety and law related to women's rights have not reached the women due to gender and social discrimination prevailing in rural areas. Hence the effective awareness programmes have to be conducted to reach rural women.

Unequal access to resources prevents women from working as productively as possible, which has negative consequences for women and the economy as a whole. Hence being gender-neutral is not only basic human rights but it is for a sustainable future

Conclusion:

This research assessed several economic issues faced by rural women. The rural women spend more time than urban women, and men on household work, processing food and taking care for children and others. Rural women are not informed about the job availability, opportunities for training and education, and they also affected by limited access to assets and finance. Women population constitutes about 50 per cent of the total population in India. Employment of women can help to boost economic growth and in turn the GDP. Empowering rural women through education and productive employment contributes to sustainable economic growth, poverty reduction and enhance the individuality of the women in the world.

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**ADVANCED, CONCEPTUALIZED AND NOVEL APPROACH TO RESEARCH IN
CONCEPT OF HERBAL FORMULATION AND HERBAL DERIVED DRUG.**

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Ayurnutrigenomics: Ayurveda, the science of life is known for its preventive and curative medicine, however, the wide gap between them paved way to the rise of Ayurgenomics. It is the integration of - principals of ayurveda with Genomics whose central concept is oriented in predictive, preventive, and personalized medicine and has ultimate goal to attain the personalized medicine of right treatment to right person at the right time clubbing together the gene and drug response. Predictive aspect helps in the early detection of genetic predisposition of a disease based on Prakruthi genomics and it helps to understand a person's risk factor for various chronic disorders and genetically inherited diseases. Personalized aspect include the monitoring of food, activities and medicine on an individual basis and hence In personalized nutrition, the branch of nutrigenomics has a significant role in determining the nutrient gene interaction. The need for effective ayurnutrigenomics and personalized medicine arose from the fact that diseases that were considered to be monogenic sometimes exhibit differences in manifestation of disease in different individuals in spite of carrying the same mutations. This can be counteracted with Ayurveda and genomics which can contribute to each other. Modern science can help Ayurveda as an evidence based system of medicine, and Ayurveda can help modern medicine, particularly through its preventative approaches. Thus an important starting point in understanding the factors responsible for these diseases and how the treatment regime can differ from individual to individual, is to study the prototype sequence of a human genome.

Ayurnutrigenomics is an emerging field of interest pervading Ayurveda systems biology, where the selection of a suitable dietary, therapeutic, and lifestyle regime is made on the basis of clinical assessment of an individual maintaining one's Prakriti. This Ayurveda-inspired concept of personalized nutrition is a novel concept of nutrigenomic research for developing personalized functional foods and nutraceuticals suitable for one's genetic makeup with the help of Ayurveda. For example, Ayurveda laid great stress on enhancing resistance to infections rather than developing anti-infectives which is the need of the hour against the current pandemic. Berberis aristata and Tinospora cordifolia have shown remarkable activity as immune stimulants. Tulsi, also known as holy basil, has been used in Ayurveda since centuries. The separation of desired DNA strand and nucleotide would involve digesting cell with enzymes like lysozymes and separation and insertion of particular gene that was extracted from the healthier ones along with genetically enhanced personalized drugs for the purpose. Also as a part of informatics and technology assisted medication to patient would provide them with safe, quality and patient centered care which would help both the doctor and patient to keep record of ongoing progress, medication and for followups of medication prescribed which promotes health care at home itself greater coordination of care, and more empowered patients. Genetically modifying immune promoting drugs like guduchi, amalaki, brahmi, aswagandha can be especially used to promote immunity through targeted approach and treat all diseases. Ayurgenomics and AyurInformatics hand in hand can fight so many auto immune genetic diseases like rheumatoid arthritis and celiac disease.

Reverse Pharmacological approaches: The current drug discovery and development process is costly, time consuming, less productive, and yields low returns on heavy investments, despite the advances in genomics, proteomics, and metabolomics. The current statistics indicate a drying up of the drug discovery pipeline with a marked decrease in the new drug discovery. Also, it costs billions of rupees and 10-15yrs, for a drug development process by conventional method. This rising cost and time also raises a concern. These leads to an urgent need of a paradigm shift in approaches to drug discovery. This is where traditional knowledge and experiential database has to contribute. A new paradigm for drug discovery and development, Reverse pharmacology has emerged utilizing traditional clinical experiences, observations or available data on actual use in patients as a starting point. Since safety of the materials used in traditional system is already established from traditional use track record, pharmaceutical

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development, safety validation and pharmacodynamic studies are carried out in parallel to controlled clinical studies. Traditional knowledge and experiential database can provide new functional leads to reduce time, money and toxicity - the three main hurdles in the drug development. Natural products offer a vast potential for novel phytomolecules with clinical activity. With the advancement of time, multiple disciplines got coupled with the science and the science evolved as a multisystem, transdisciplinary one. Despite a vast potential and possibilities, very few success stories are available as of now. Regrettably, most of the efforts in reverse pharmacology approach have remained academic and within clinics of traditional practitioners. Lack of industrial involvement led to this crisis. There should be integration of multidisciplinary R and D teamwork and infrastructure for Reverse Pharmacology. Though late, Ayurveda has started adopting this science for explaining the drug action, for finding unseen indication of the drugs and most importantly creating evidence base for its principles and drug action. By embracing Reverse pharmacology, Ayurveda has benefits as well as disadvantages. This presentation throws light upon Reverse pharmacology, highlighting how it can be adopted in Ayurveda to explain its drug action and its benefits and threats to the science.

Health genomics and Ayurveda: Genomics is the branch of molecular biology concerned with the structure, function, evolution, and mapping of genomes. The national effort to use genomic knowledge to save lives is gaining public importance. The increasing demand of genomics in public health is reflected in the inclusion of genomics in key public health initiatives. Public health genomics has progressed to responsibly integrate advancements in genomics into the fields of personalized medicine and public health. Public health has an important and decisive leadership role in addressing the promise and hazards of human genomics for population health. Such efforts are needed to implement what is known in genomics to improve health, to reduce potential harm and create the infrastructure needed to derive health benefits in the future. There are many controversies about the role of genomics in public health practice and debates has been ongoing for quite some time. In spite of accelerating human genome discoveries in a wide variety of diseases of public health significance, the promise of personalized health care and disease prevention based on genomics has lagged behind. So appropriate, effective and sustainable integration of genomics into healthcare requires an organized approach. Three priority areas are discussed here for the integration of genomics into public health practice i.e., human genomics, genetic engineering and pathogen genomics with special emphasize on human genomics. This paper outlines the importance of genomics in public health along with its evolution and future scope in personalized health care and disease prevention.

Ayur-informatics: Ayurveda is an established system of medicine; whose purpose is to heal and to maintain the quality and longevity of life through daily living practices that promote a profound understanding of each individual's body, mind, and consciousness, as a foundation of health and happiness. Health and well-being are persisting goals that out do time, geography, tradition, cultural or language barriers. With advancements in opportunities and globalization of Ayurveda, the need for integrating information technology and high-tech innovations has created a challenge not only for the practitioners but for the Ayurveda, as a field, per say. Available ancient texts, peer reviewed research articles, internet and own experiences with Information technology in the field of Ayurveda medicine are the helping hands. As the time passes, the information technology has become a need of the hour. Opportunities and challenges like globalization, patents, intellectual property rights and bio piracy issues needs a modernized approach in the line with the development of information technology and innovations. Information technology is ever changing field but there has been a trend that provide opportunities for integration of latest technologies with the principles and practice of Ayurveda Medicine. The major challenges in bringing edge cutting technology to Ayurveda lies at the core of the Ayurvedic practice: staying true to its principles, methodology of practice and patient care. Another noteworthy challenge refers to the acceptance of new technologies by Ayurvedic doctors and practitioners. Information technology has to be of strategic importance in the field of Ayurveda, be it a clinical study, Drug Development, Analytical study, Manufacturing, Quality control, commercialization; or in the Ayurveda healthcare institutions like hospitals and medical colleges. The core areas of Ayurveda like academic, clinical and research field where information technology should be integrated, so that system as a whole gets benefitted. The IT Tools like HMIS, Vaidya Tool, EMR, NLAM, TKDL etc. are proving to be of great importance. Hence for

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evidence-based documentation process, data safety, easy accessibility of knowledge, worldwide reach, better teaching and learning process and many more, are possible by the integration of information technology and innovations in field of Ayurveda Medicine.

AI and machine learning in Ayurveda for authentication of drug material: DNA barcoding offers a novel prospective tool for taxonomists and a reliable alternative to morphological identification which has greatly transformed the species identification process (Hebert et al. 2003; Chen et al. 2010; CBOL 2009). Recently, Artificial Intelligence (AI) based Machine learning approaches (MLA) has reported as a precise sequence analysis platform to authenticate species identity.

Health tourism: Health tourism with the primary motive of authentic, holistic and cost-effective health care has emerged as a niche tourism segment augmented mainly by rapidly rising lifestyle disorders globally. Ayurveda therapies are well known for their holistic approach to ailments and provide lasting solutions to health problems, particularly lifestyle-related disorders. The Structural Equation Model (SEM) used AMOS statistic program showed a significant and positive impact of benefits and satisfaction to health tourists revisit intention. The significant benefits received by the health tourists are in terms of cured health problems, reduction in discomfort, body fit and fine, rejuvenated, and improvement in appearance. Satisfaction experienced by health tourists are due to cultural diversity, follow up services, the suitability of Ayurveda package, cleanliness at the Centre and personalised attention. The revisit intention is mainly due to the speciality of Ayurveda which is reflected by effective and authentic treatment, appropriate therapies and no side effects. The finding of the study is significant as benefits received, and satisfaction experienced is influential in determining the revisit intention of the health tourists.

Ayurvedic policies and Regulations: Ayurveda deals with a complete self-sustainable system of medicine. The Government of India through its Ministry of AYUSH is responsible for policy formulation, development and implementation of programs for the growth, development and propagation of Ayurveda. This paper highlights the various aspects of government policies, rules and regulations in mainstreaming Ayurveda. This paper has critically reviewed various books, annual reports, policy documents and various ancient Ayurvedic literatures. The websites of Ministry of AYUSH, National Medicinal Plant Board, Central Council for Research on Ayurvedic Sciences (CCRAS) and AYUSH research portal have been searched. The vision of the ministry is to position AYUSH systems as the preferred systems of living and practice for attaining healthy nation. The ministry has identified its mission in terms of seven broad thematic functional areas of AYUSH activities. These are information, education and communication; drug administration, human resource development, medicinal plants, research and development, international collaborations, AYUSH services. Strategies to globalize and promote Ayurveda are being taken up through AYUSH clusters focusing its safety, efficacy & quality aspects and rational use of Ayurveda.

Anthropogenic and Agro-climatic challenges: Traditional herbal medical systems like ayurveda is gaining global acceptance in recent years due to increased awareness about the herbal and natural remedies Ayurveda the eternal science, science of life, mother of all medical sciences is a way of life in harmony with nature in its true sense. ayurveda as a medical science uses resources like plants, animal products and minerals for alleviation of illness and maintenance of health.. India has about 44% of flora, which is used medicinally and is one of the 12 mega biodiversity countries harboring two unique “biodiversity hot spot” out of 18 hot spots in the world. It has all known types of agro climatic ecological and edaphic conditions with varieties of eco systems ranging from dry cold desert to tidal mangroves . These varied agro climatic conditions are conducive for the growth of variety of medicinal plants and other organisms. these Indian ecosystem already subjected to multiple stresses including over exploitation, forest fire, grazing, scanty and erratic rain fall, heavy snow fall, winds, u.v radiation, desiccating sun exposure , land,& snow slides, avalanches, soil erosion , tourism, fuel wood collection and habitat degradation etc. The changing environmental conditions will be an additional stress, which may have an over-arching influence on plant diversity, through other stresses (insect and pest incidence, diseases etc) may lead to the extinction of these species from nature. There is a vast depletion occurred in the availability and quality of natural resources in recent years due to anthropogenic factors as Climate change and global warming. In recent years, it is

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evident that the climate change and global warming have already knocked the doors existing biological resources and exerting a pressure, apparently or non- apparently, on the living style, resources, practices advised by Ayurveda conceivably, the oldest and mother of all medicinal system of world. Climate change refers to the variation in the earth's climate or in regional climates over time. Global warming is the long-term heating of Earth's climate system observed since the preindustrial period due to human activities, which increases heat-trapping greenhouse gas levels in Earth's atmosphere. The term is frequently used interchangeably with the term climate change, though the latter refers to both human- and naturally produced warming and the effects it has on our planet. It is most commonly measured as the average

increase in Earth's global surface temperature. The Changes of alpine ecosystem, Habitat fragmentation, shifting range of species distribution, shifting phenology of plants, habitat invasion, changes in secondary metabolites, and arrival of new genotype of medicinal plants, are various issues related to climate change affecting the existing resources of medicinal plants used by the Ayurvedic practitioners, which will have negative impacts on the existing resources and thus on Ayurvedic system

in near future and in longer run. Further loss or unavailability of genuine drug material leads to adulteration, which definitely impose an adverse effect on the efficacy of the Ayurvedic system.

Biotechnological Prospect: Plants have always been a universal source of medicament either in the form of established preparations or pure active principles. The history of herbal medicine is as old as human civilization. More than 8000 species of medicinal plants are being used for various purposes. While the demand is increasing rapidly many of them are being endangered or threatened. Studies on medicinal plants indicates that bulk of plant material is obtained from roots, whole plants, fruits, seeds and bark which are essential for the survival and regeneration of the same. Destructive harvesting has brought about depletion and scarcity of medicinal plants. Many of the important useful species are on the verge of extinction due to over-exploitation and habitat destruction. More than 95% of the medicinal plants are collected from the wild. There is need to encourage multiplication and cultivation of these plants. There are In-situ and Ex-situ types of plant conservation methods. The in-situ or conventional method of regeneration is time consuming as plant takes several years to grow and reach the point for desired metabolite production. Ex-situ conservation is the relocation of endangered or rare species from their natural habitat to protected areas equipped for their protection and preservation. Plant tissue culture and micro propagation technique is an ex-situ method of conservation which helps in production of secondary metabolites efficiently within a short duration for commercial and medicinal application. Tissue culture is the in vitro cultivation of plant cell or tissue under aseptic and controlled environment conditions in well-defined nutrient medium to regenerate plant or for the production of metabolites.

Start up India- A Step towards Prosperity

Nikeeta Hase

Start Up India- A Step towards Prosperity

Abstract- Innovations are indispensable for a development of a nation and so the importance of start-ups cannot be denied. To encourage innovation and to promote entrepreneurship, the Start-up India program was launched by honorable Prime Minister of India- Shri Narendra Modi. In this paper we discuss the various plans and schemes which government has initiated for Start-ups. The paper throws light on some important statistics related to Start-ups and a study of how successful Start-ups programs has been so far in encouraging entrepreneurship and its contribution in the development of the country.

Introduction- on 15 August 2015, as part of Hon'ble Prime Minister Shri Narendra Modi's Independence Day speech from the Red Fort, a new vision for the Indian economy was announced. A vision that aimed to tap the entrepreneurial potential of the people of India. A vision that enabled the talent of India to dream of ideas, put them in action, and converts them into game changing ventures. In five months, putting words into action, on 16 January 2016, the Government launched the 'Startup India' program with a stated objective to build a strong ecosystem for nurturing innovation and startups in the country that would drive sustainable economic growth and generate large scale employment opportunities.

Objective of the study-

1. To study various initiatives taken by the Indian Government under Start-up India program.
2. To study the impact of Start-up program on growth and development of India.
3. To study about the Start-up scenario in India
4. To discuss various steps that should be taken by Start-ups to become successful.

Methodology-

The study is descriptive in nature and purely based on secondary sources i.e. research papers published in different reputed journals and articles in various newspapers, internet, publications, magazines, etc.

Startup India Action Plan

The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Job creation is a foremost challenge facing India. With a significant and unique demographic advantage, India, however, has immense potential to innovate, raise entrepreneurs and create jobs for the benefit of the nation and the world. In the recent years, wide spectrums of new programmers and opportunities to nurture innovation have been created by the Government of India across a number of sectors. From engaging with academia, industry, investors, small and big entrepreneurs, nongovernmental organizations to the most underserved sections of society. Recognizing the importance of women entrepreneurship and economic participation in enabling the country's growth and prosperity, Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, networks, markets and trainings. In India, various initiatives have been taken by the government from time to time for entrepreneurship development in the country. Entrepreneurship has attracted the attention of policymakers in India. A series of high-level initiatives, including Startup India, have been launched to promote private sector development. However, the role of entrepreneurship in development remains a mystery for many policy observers.

The action plan created a platform for a set of comprehensive regulatory and structural reforms to boost morale of young aspiring minds. The set 19 reforms proposed under the programme can be classified into the following three broad categories: (i) Simplification and Handholding. (ii) Funding Support and Incentives. (iii) Industry-Academia Partnership and Incubation.

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The Start-up Ecosystem:

Along with government initiatives, there is a definite movement in startup arena in India due to penetration of IT and internet. Many startups are coming up in service sector including education, legal, retail, insurance and health. With customers becoming aware of the benefits and convenience, the popularity and viability of startups is no more a difficult proposition for an entrepreneur. A number of venture capitalists and angel investors are aggressive and gung-ho on Indian startups as they see lot of potential with few expected to become unicorns (high valued companies) bringing in good returns. On the contrary, there are examples of few startups that failed and eventually closed their businesses due to various issues and challenges. India being a large country with over 130Cr population, boasts of high demographic dividends due to large number of young people. According to the latest UN report India with 356 million 10-24 year-olds have the largest concentration of youth population who are going to be the driving force behind innovation and creation with commensurate demand and consumption of goods and services. India has a unique set of problems due to multicultural and multilingual regions that need innovations to find solutions to health, education, infrastructure, sanitation and for population at the 'bottom-of-the-pyramid' space. Each problem provides a unique opportunity for startups to create a business around it. India's tele-density reached 76.55 percent with a subscriber base of 95.76Cr bringing in convenience and reach to consumer segments including Tier-2 and 3 towns (TRAI,2017). This increased mobile penetration has given a fillip to Indian economy with E-commerce garnering increased share. Further, GoI's digital push is going to improve connectivity and data to higher levels bringing in more software applications to find solutions for day-to-day issues. The reduction in data charges will also help start-ups to tap into new markets and even disrupt traditional businesses.

Opportunities for Start-up:

In spite of challenges and problems that startups are facing, Indian markets provide a plethora of opportunities to find solutions tailored to solve them. Below is a list of few of the opportunities that are discussed for consideration by startups.

I. India's Large Population- The population of India is a huge asset for the country. By 2025, it is expected that the working age population would surpass the non-working population. This unique demographic advantage will offer a great opportunity to any startup. Various infrastructure issues and the bottom- of- the- pyramid market would provide huge opportunities for the startups.

II. Change in mind set of working class: Traditional career paths will be giving way to Indian startup space. Challenging assignments, good compensation packages would attract talented people to startups. Also, it is seen that several high profile executives are quitting their jobs to start or work for startups. To reinforce the trend being seen, a survey conducted by Economic Times also confirmed that the number of students joining startups and e-commerce companies has grown considerably in the recent years (Anand, 2016)

III. Huge Investments in Start-ups- Huge investment in Indian startups from foreign and Indian investors is taking place. In 2015, more than 300 deals were done by 300+ angels and venture capital/ private equity players with around \$6.5-billion (Rs 42,300Cr) investments making India the most sought after destination for investments. Some of the active players are New York-based Tiger Global Management, Russian company- DST Global, Japanese telecom giant Softbank, Kalaari Capital, Sequoia Capital and Accel Partners. More and more are going to join the bandwagon as this is the tipping point in Indian commerce for making good returns by backing potential unicorns Accel Partners. More and more are going to join the bandwagon as this is the tipping point in Indian commerce for making good returns by backing potential unicorns.

IV. Government Initiatives- There is numerous government and semi-governmental initiatives to assist startups.

•**Start-Up India-** This initiative provides three-year tax and compliance breaks intended for cutting government regulations and red tapism.

•**MUDRA Yojna-** Through this scheme, startups get loans from the banks to set up, grow and stabilize their businesses.

•**SETU (Self-Employment and Talent Utilization) Fund** Government has allotted Rs 1,000 Cr in order to create opportunities for self-employment and new jobs mainly in technology-driven domains.

•**E-Biz Portal-** Government launched e-biz portal that integrates 14 regulatory permissions and licenses at one source to enable faster clearances and improve the ease of doing business in India.

•**Royalty Tax-** Indian government has reduced the royalty tax paid by businesses and startup firms from 25per cent to10 per cent

V. Investments from Big Business Houses- Big business houses are already investing in startups as they cannot use their infrastructure to concentrate on small outfits like startups which require different skill-sets. Industrialists like Ratan Tata (Ola, Bluestone etc), Azim Premji (DataStax, Myntra etc.) and many more are investing in startups giving desired traction and respectability to the segment.

VI. Examples for opportunities for Start-ups - Startups in Indian scenario have a tremendous scope in catering to local and niche markets that could be viable and sustainable with early potential of revenue generation. With small area of operations and right product/service the success rate could be high with possible chance for expansion. The bottom-of-the pyramid space is a potential market for offerings ranging from food, clothing, water and hygienic items. The selection of items would be based on the entrepreneurs' expertise and the area of operation.

List of current startups and area of operation

<i>Area of Operation</i>	<i>Start-up Firm Name</i>
<i>Online Food Delivery</i>	<i>Swiggy, Freshmenu</i>
<i>Online Fish, meat delivery</i>	<i>Fresh to home</i>
<i>Online pharmacy</i>	<i>100MG, Myra</i>
<i>Platform to get local business online</i>	<i>Nowfloats</i>
<i>Big data analytics for trade</i>	<i>Peelworks</i>

Conclusion- In India, the past few decades have seen a major rise in the area of Entrepreneurship. Today, India has become fertile ground for breeding new entrepreneurs. An important aspect of entrepreneurship in India is social entrepreneurship. In India, where high levels of poverty and unemployment still exist, many people have decided to take matters into their own hands, with or without the help of government, to work for a better tomorrow.

Concepts like Teach for India, Tata Jagriti Yatra etc. not only help in promotion of entrepreneurship among the youth, but also provide them with hands-on experience. There is a greater recognition that social enterprises could have a role in solving social issues. What we need to do is to create an environment where entrepreneurs feel confident that they will not face any obstacles if they develop business models for the benefit of the poor. In India, various initiatives have been taken by the government from time to time for entrepreneurship development in the country. Entrepreneurship has attracted the attention of policymakers in India. A series of high-level initiatives, including Startup India, have been launched to promote private sector development. However, the role of entrepreneurship in development remains a mystery for many policy observers

"Entrepreneurship is neither a science nor an art. It is a practice." – Peter Drucker.

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THE STARTUP ECOSYSTEM

Along with government initiatives, there is a definite movement in startup arena in India due to penetration of IT and internet. Many startups are coming up in service sector including education, legal, retail, insurance and health. With customers becoming aware of the benefits and convenience, the popularity and viability of startups is no more a difficult proposition for an entrepreneur.

A number of venture capitalists and angel investors are aggressive and gung-ho on Indian startups as they see lot of potential with few expected to become unicorns (high valued companies) bringing in good returns. On the contrary, there are examples of few startups that failed and eventually closed their businesses due to various issues and challenges.

India being a large country with over 130Cr population, boasts of high demographic dividends due to large number of young people. According to the latest UN report India with 356 million 10-24 year-olds have the largest concentration of youth population who are going to be th

IMPACT OF SOCIAL MEDIA ON RURAL DEVELOPMENT

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ABSTRACT- The focus of this paper is to delineate the relationship between social media and rural India, how rural development can be improved. Looking at a few instances where social media has benefitted rural development will serve as a positive analysis, whereas there will be a brief analysis of the limitations of media. The aim would also be to broadly define social media and look at how media, be it any form, has a social responsibility towards the audience it's reaching. Whereas the instances provided in the paper will serve as a reminder of the marvels of social media, but a growing digital divide with a lack of development of information and communication technology has made it redundant for people in rural areas to access the internet for the most well-known form of social media, Facebook or Twitter, etc. The inability of these people to use this platform is a major reason for them to look at NGO's who can use these platforms or influence other forms of media which are inclined towards social responsibility giving more of a reason to broadly define social media. It is important for the people using these platforms to not get alienated and exploited while still be able to provide a space which caters to rural India; maybe through online grievance portals, etc. The aim of this paper is to focus on the impact of social media on rural India. The data collection was based on an unstructured interview by using interview schedule. The secondary data was collected using an internet some research papers & journals. The study duration was from March 2017 to June 2017. The secondary data collected in journals and research papers & internet articles.

Keywords: Social Media, Social Responsibility, Rural Development, Information, and Communication Technology.

Introduction- Media is undoubtedly very fast vast and powerful mode on communication. Nor does it only appeal a vast audience it has got a tremendous impact on the political run of a country and culture of a Society ,Films, T.V Shows, Journalism (newspapers and news channels) all come under short yet large "Media". Mass Media perform the role of dynamic waterdogs and erect its fingers towards and backlog in a system. It diagnoses the system and opens the pit full and tries to rectify it. As we know our country in a democratic way of living and India has completed sixty-five years of its independence it is still in its youth stage. Our country has been successfully serving as the largest democracy of the world. In last two decades, it is observed that liberalism has its impact on various dimensions of the human civilization. Establishment of the market economy creates challenges to the heritage of our country. It affects the urban population most and gradually creeps into the rural circle. This stratification of distribution occurs not only between urban and rural areas, as much previous evidence attests, but more important the areas themselves, television is the mass media with the greatest diet bias in most developing countries and radio is the most generally available, however , even radio is quite the social strata. The majority of rural people in underdeveloped countries are found to live in a state of "under communication." A great inequality still hinders the potential use of mass media in availability in rural areas mirrors the unequal distribution of other resources, Even where mass media widely available serious reservation remains concerning the contribution of the information to a more equitable rural development. 1. People Related 2. Agricultural related 3. Infrastructure related 4. Economic related 5. Social and culture 6. Leadership related 7. Administrative As we know the 60-70% of rural population in India lives in primitive conditions. This sorry state exists even after 60 years of independence. So that Rural Development programs have urgency in the present condition also. There are many obstacles in the rural development programs which are as less than.

Objectives Of The Study

1. To analyze the influence of social media on rural areas
2. To assess the beneficial and preferred form of social media for rural development.

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3. To recommend some measure for proper use of social media in right direction to inform and educate the people.

Scope Of Study- This study helps in anticipate the youth behavior regarding digital media and know the media habits gap between rural and urban people. This study also explores media habits of rural and urban people. By focusing on various factors identified in this study, the corporate can make their marketing strategies in better way. It will help them to convert their potential customers into active customers. It also helps marketers to position their product accurately.

Methodology Of The Study- From the study, it was established that farmers required agricultural information to make the right decisions. This was in agreement with the interviewed extension services officer as well as social media administrators in Bilaspur. and The study is descriptive in nature. Secondary data collection technique was implemented. The data used in this study has been collected from different websites and published papers.

Review Of Literature- It is positive indicator that Indian youth possess social consciousness. National Survey on Canadian Youth Society (2012) conducted the research on media and technology habits of Canadian youth (9-18 years).sample size 605 is taken for study. Study showed that youth are more social than ever before and share among peers when discovering the new contents. Television is most commonly technology for view the contents overall and most preferred. Smart phone and laptop computer are daily usage of youth. Edward j. (2012) has done the research on Digital Development in Rural Area: Potentials and Pitfalls. This study showed that social interaction (e- mails) and entertainment are among the principal applications of internet for home user and especially for children. Internet has become the part of everyday life. Telecommunication is only one piece in more complex puzzle of rural development. It is part of complicated process that goes beyond the rural and urban. There will always be the rural penalty since face to face hand shake to use. Australian Communication and Media Authority (2009) conducted the research on Adult Digital Media Literacy Needs. It is qualitative research report. The research was conducted by 10 group discussion and 6 telephones in depth interview among the adult and non and limited user of digital media. This is the qualitative research. The sample size 64 students were taken. Study revealed that digital media is a habit of the youth and somehow adolescents seem to be used to them in their social in two directions with friends and with peers. Messenger is considered as a very easy and inexpensive way to get in contact with friends. Adolescents are perfectly conscious of role played by the media. This study revealed that technology has migrated in our private life and daily life. Boston Consultancy Group (2012) presenting the report on India @ Digital Bharat. This study revealed that India has one of the largest and fastest growing populations of internet user in the world of 190 million as June of 2014 after the china and America. India already has 100 million active facebook users today. It is estimated that there will be 500 million internet users in India by 2018. The primary reason for this growth is expansion to small town and rural area. There is increase in the affordability due to low cost of data enabled handset, increase in awareness and need for internet. It contributes to USD 60 billion or 2.7% of Indian GDP. It means internet is one of largest sector of Indian economy. Patricia Edgor and Don Edgor (2012) have presented the discussion paper on Digital Media and Children's Learning. This study revealed that children under the age of 6 year have good media skills. Between 2000 to 2005 young children's use of computer and internet rose from 7% to 23%. Children show the strong preference for education interactive games. This study revealed that television aggressive behavior and emotional disturbance in children are the risk factors. Sandra Cortesi and Momin Malik (2013) conducted the research on Youth and Digital Media from Credibility to Information Quality. This paper seeks to map how younger user of age of 18 and under search for information and how digital media and social pattern affects these activities. This study revealed internet has become one of the most important information sources of young people who have access to digital technology and basic skills to use it. Survey further indicate that online information play a significant role in decision making and information quality to credibility, relevance, reliability and accuracy, truthfulness are the objective component of larger analysis. Tonvan Homel (2011) has done the research on Digital Media and Youth Civic Engagement. This study showed that civically engaged youth prefer to use the variety of media for information seeking especially internet, books and technology. Simply spending the time in medium does not distract from civic life. Research indicates that internet

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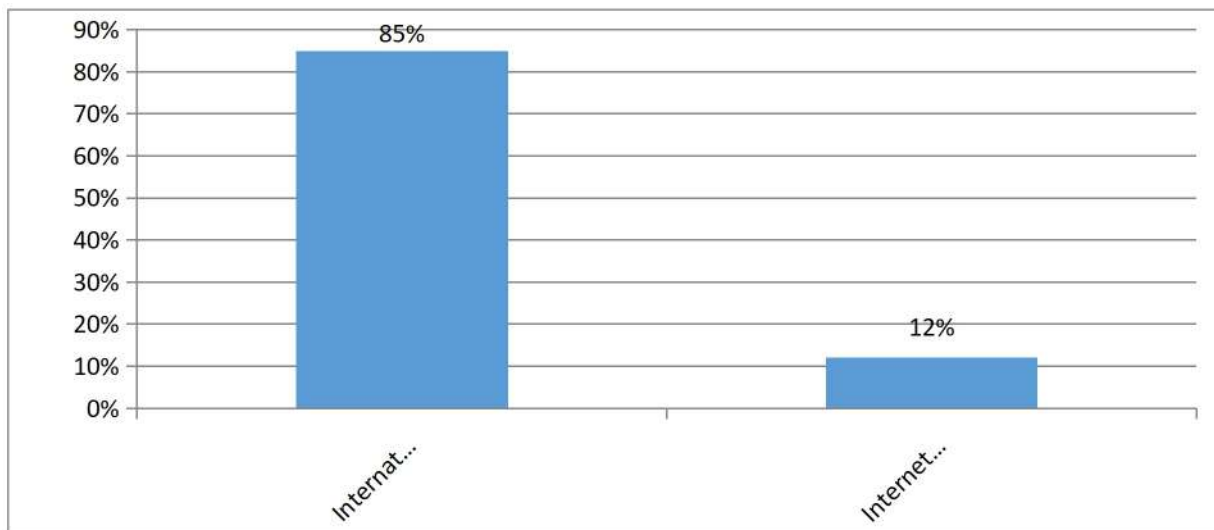
technology intensifies the civic engagement for those who are already interested. Research indicates that network technology like e-mail, social network sites have become the indispensable for youth daily task. Andrew j. and Metzger (2013) have done the research on Digital Media and Youth Unparalleled Opportunity and Unprecedented Responsibility. The research showed that understand the credibility assessment among youth is critical. Credibility is a cornerstone of people's interaction, personal representation, academic and professional performance and democratic expression and choice. It is crucial that individual understand the implication of their media and environment and learn to assess the credibility in the way appropriate to their situation demands. Karen Macpherson (2013) has done the research on Digital Media and Australian Teenagers: Consumption, Study and Careers. This study showed that communication with friends, families and relaxation were the main drivers of technology use in young people and finding the information is also common use. Young people enjoy a kind of dual citizenship for them one is physical space well understood values and clear expectations and other is digital space in which expectations are less clear and well define. Students are eager for technology to be used in schools. This study also showed that consideration of careers options by students are constrained by social economic factors and parents guidance. American Academy of Communication and Media (2013) conducted the research on Impact of Media and Technology on Youth. The research showed that media have greater access to shape the young people attitude and action than parents and teachers. A national survey reported teenagers spend on average 8.08 hours daily using the various form of media. This includes the television, self recorded videos, movies, printed media, radio, computers and internet. 90% of 13-17 year olds have some form of social media. 75% have profile on a social networking site. 77% of all 8-18 year olds have their own cell phone. 20% of all media consumption occurs on mobile devices. Steven Beasley (2011) has done the research on Digital Media in Everyday Life. This is quantitative research and sample size 85 adults and youth are taken. This study showed that adults and youth are spending the same time with analog media like offline television and radio and those without phone watch more television and smart phone owners read more. Adults spend more time on online every day. Older adults are online but less active. Study also showed that 45 to 67% of youth going online for school work. 41% of adults play online games. E mail is still dominant online communication method for adults. In this study 99% use it and 81% on a daily basis. Thus from the review of literature, it has been found that there number of conceptual studies on digital media and its impact on youth and their social life. This study is undertaken to understand and analyze the available literature on digital media and to compare the digital media reach in rural and urban area.

Role Of Social Media- New Technologies have also been put to serious use for development communication. New technologies like mobile, website and internet are interactive in nature. Mobile Technology: This technology plays an important role in connecting people or even it may not seem wrong to say that introduction of mobile technology has lion's share in bringing the nation to an outstanding level of progress. Mobile Banking: The main transaction, i.e., banking transaction has partly changed from paper to mobile banking or internet banking. It also benefits the environment in saving the trees. The most noticeable thing is that the users using this facility of technology are also increasing. The user can not only view his balance, he can create his own account, apply for the loan, etc. that is he can do all banking transactions with the help of mobile banking. Also now there is the facility of ATM in the villages. So, there is development in banking sector also. Mobile Banking has two advantages over the traditional forms of banking. First, it is available 24 hours a day and therefore meets clients' banking needs at any time. Second, it is possible wherever mobile internet is available and thus saves clients trips to banks. Agriculture: The farmers are given proper guidance about the use of fertilizers, the amount in which the fertilizer should be added, etc. to the nature of the soil, for which crop the soil is more beneficial. The technology is too beneficial in the increment of a yield of crops due to which farmers will be in profit. Developers are increasingly making use of new technology trends (Bughin et al. 2011) to develop and deliver such m-services, complementing existing mobile technologies such as SMS and voice calls. Latest change: "KISAN TV" channel introduction.

Barriers For Digital Media- Lack of Infrastructure- this is the main reason of less use of digital media especially in rural area. There is lack of infrastructure like irregular power supply and network problems. Some people do not have digital resource. Lack of Technical Skills- some people who are less educated

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and illiterate people face the lack of technical skills to use the digital media. They people do not have skills to use the digital media like use of smart phone and internet. Some people are not comfortable with language, which is used for digital media Lack of Awareness- this is also reason for limited or no use of digital media. People especially rural people and old age people are not aware about benefits of digital media. Social and Economic Factors- cultural reasons some people are not easily adopters of the new technology. Economic reasons like lack of money and lack of financial resource are also hurdles for digital media usage. Less Exposure of New Technology- there is also less exposure of advanced technology especially in rural area. People especially in remote area do not know the advanced technological developments and government also do not take the enough initiatives to create the awareness among the people about latest technology. Therefore, these are some reasons for limited and non users of digital media in rural and urban area in India.



FINDINGS - From the study, it was established that farmers required agricultural information to make the right decisions. This was in agreement with the interviewed extension services officer as well as social media administrators in BILASPUR, the study further revealed that farmers require adequate and reliable agricultural information. Furthermore, 52% of the respondents agreed that they seek information from different sources in terms of literacy levels 50% of the respondents were well educated while 53% accepted that they attended training, seminars, and workshops where they obtain basic knowledge on farming and hence are able to educate other farmers. On the other hand, 49% of the respondents had an educational background in agriculture which gave them more advantage than other farmers.

Conclusion - A social media network has without a doubt changed the lives of rural people. As far as agriculture is thought of, these have given many opportunities to the farmers and made the 76% 7% 0% 20% 40% 60% 80% Internet penetration amongst the urban population Internet penetration amongst the rural population Rural vs. Urban Rural vs. Urban process of selling the crop easy through online programs which have resulted in the removal of middlemen. Introduction to information and communication technology has emerged as a major source for development in India. In order to accelerate rural growth, it is essential that we learn new ways of integrating social and human infrastructure development into the installation of basic information and communications infrastructure. The impact can be seen through many examples and these examples are not just Social media like – Facebook but with the use of internet NGO's like Gram-Vaani have flourished, defining social media in a new perspective which is of development and of a social responsibility.

Scope Of Future Research- This study focuses on digital media reach in rural and urban area in India. Further research can be carried out about digital media habits of rural and urban people and its impact on their buying behavior. This study is based on secondary data. Further empirical study can be carried out to know the attitude of the rural and urban people towards digital media.

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Application of Bio-Fertilizer for Sustainable Development of Agricultural Practice: An Avenue for Entrepreneurship and IPR.

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Soil plays vital part of Terrestrial ecosystem with a diverse microbial population with enriched micro and macro nutrients for the plant growth and its nourishment. Microbial population is inhabited by diverse array of microorganisms which is not only useful to ecosystem but also to farming community as a Bio fertilizers. Bio-fertilizers functions as potential antagonistic, decomposer and also minimize or utilize the harmful effect of deleterious phyto pathogens which include plant parasitic nematodes and fungi. It is therefore is a critical resource not only for agriculture production and food security but also towards maintenance of ecological balance. The objective of the current study is to understand technology commercialization process in India for making it globally strong in bio-fertilizer firm and to identify factors influencing various technology helping in commercialization.

Isolation from different Soil samples around a region, place, district or state through their characteristic research with respect too morphological, biochemical test and PGPR Screening as per their selective media for their growth an nourishment under favorable conditions upon getting novelty. Applicant can go for patenting which gives them a broad spectrum of schemes given by the Government of India under the Atma Nirbhar Mission which supports them in rural empowerment. Which would help in generating more employment, increasing exports, improving the standard of living and making India strong globally. Trademarking the benefits of PGPR microbes as bio-fertilizers from geographical Indicators (GI) in patenting as the traditional knowledge will be secured and copyrights can be done for the Product. And if any infringement observed strict action can be taken .Through Management of Intellectual Property rights product can be safe and strategic management will help in boosting the production and its valuation.

Keywords: Patenting, Microbes, PGPR, Trademark, Copyright, Infringement.

Introduction

Global competitiveness of country can be improved by improving gross domestic product of the nation such as India in the field of Agriculture. As India being Agriculture based, the agricultural productivity can help towards enhancing India's gross domestic product much stronger. Due to recent studies it has been observed that agricultural output has gone down due to extensive use of chemical fertilizers. PGPR biofertilizer can lead to sustainable agriculture growth through improved soil health and the produce quality and quantity. As there is a continuous decline in earth's natural resources and increased use of hazardous chemical fertilizers pose a great concern for the future of agriculture in India. Thus research will help research institutes, organizations, entrepreneurs, R&D labs and policy makers to devise strategies for policies respectively to enhance encourage bio-fertilizers commercialization in India as well as for exporting. Bio fertilizers are the promising alternative to chemical fertilizers. As chemical fertilizers are destructing nature in food chain and for which bio fertilizers gaining importance for attaining sustainable agriculture development growth. *PGPR* microbes can interact with the crop plants and enhance their growth, immunity and development. Key elements such as macro and micro elements required for the overall growth of plants. This essential nutrients required for the proper growth of crops, but these nutrients are naturally present in insolubilized or complex forms which need a catalyst. Biofertilizers are artificially multiplied cultures of certain soil organisms that can improve soil fertility and crop productivity. Biofertilizers can be categorized into three major classes:

- Nitrogen-fixation

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- Phosphorus-solubilizing
- K-Solubiliser
- Liquid biofertilizers,
,Rhizobium/ Azospirillum, Rhizobium , Azotobacter, Mycorrhizae,Fratureia Aurentia,Azolla.

Bacterial strains act as bio fertilizers which improve plant growth through several different mechanisms:

(i)The synthesis of plant nutrients or phytohormones such as including auxins, gibberellins (GA), abscisic acid (ABA), cytokinins (CK), salicylic acid (SA), ethylene (ET), jasmonates (JA), brassinosteroids (BR), and peptides , which can be absorbed by plants.

(ii) The mobilization of soil compounds, making them available for the plant to be used as nutrients.

(iii)The protection of plants under abiotic and biotic conditions, thereby counteracting the negative impacts of stress.

(iv)Defense against plant pathogens most common of those are parasitic green algae, nematodes, protozoa, viruses, and viroid's, by application of bio fertilizer reduction in plant diseases or death can be done.

Around the globe several plant growth-promoting rhizobacteria (PGPR) have been used worldwide for many years as bio fertilizers, due to their contribution in increase crop yields and soil fertility and hence having the potential to contribute to more sustainable agriculture and forestry.

Statistical Analysis Indian Agriculture market shows

Nitrogen fixing was the largest product segment, accounting for over 75% of global revenue share, followed by Phosphate solubilizers with 15% share in global revenue.

▶Bio fertilizers are also expected to be the fastest growing at a CAGR of 13.9% till 2022.

▶Seed treatment was the largest application, accounted for 65% of the end user industry.

▶North America was the largest regional industry followed by Europe and together accounted for over 54% of the global revenue. Global bio fertilizer and bio pesticide market is driven by contamination and other environmental hazards owing to excessive application of fertilizers and agrochemicals on crops..

Increasing land for commercial and urban usage has led to the decline of arable land from 0.34 ha in 1950 to 0.15 ha in 2000. It is further expected to reduce to 0.07 ha by 2030. Per hectare yield in India is 3 tons/ha, lower than the global average of 4 tons/ha. For China and Indonesia, it is 6.5 tons/ha and 5 tons/ha respectively. Major reasons are low usage of pesticides (only 35% area is covered, (25%), excessive use of conventional fertilizers (N, P, K) (120 kg/ha in India vs. global average of 33 Kg/ha) leading to soil degradation.

Intellectual property may be a general term used for the set of intangible assets owned and legally protected by a corporation from outsiders or its implementation without their consent. Which protects the firm IP as an asset that aims to supply it an equivalent protective right as property. such treaties and bodies include the Trade-Related Aspects of property Rights (TRIPs), World property Organization (WIPO), United Nations Commission on International Trade Law (UNCITRAL), World Customs Organization (WCO), World Trade Organization (WTO), and European Union (EU).

❖ **Role of Commercialize the patent:** There is no point in pursuing the patent protection if the invention isn't commercialized at the top of the day. The commercialization are often done by the inventor himself or by way of assignments, licensing, and joint ventures, etc. altogether the ways, wherein, the rights are transferred or assigned to the other party, having all the specified agreements with desired clauses is critical just in case of any dispute which will arise at any point of time.

❖ **Role of Patentability merchandise.** Patents are important as these protect new ideas, processes, and machinery. These are important as these restrict third parties from using these ideas. it's therefore owner's decision to use his own ideas in his way and to commercialize those to profit the market.

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❖ **Role of Copyright** : A copyright owner now has the prerogative to breed the work or speed up; prepare spin-off works supported the copyrighted work; and to sell, perform and/or display the copyrighted add public. Most important a part of copyrights is that securing such protection is fairly straightforward.

❖ **Role of Trademarks and its Benefits.**

Trademarks are another common sort of IP which comes into action in global market. A trademark, as defined by the Patent and Trademark Office (PTO), is “any word, name, symbol, or device, or any combination, intended to be used or used, in commerce to spot and distinguish the products of 1 manufacturer or seller from goods manufactured or sold by others.” While it's not as robust because the international protection regime for copyrights, the Trademark Law Treaty Implementation Act .As per GOI Section 19 of the MSMED Act, 2006, no court will entertain the decree or order given by the MSME Council for recovery of dues unless the customer has deposited 75% of the disputed amount with the court and court shall provide a portion of this amount to MSME units. MSME unit must write to the auditors of the buyers informing about the outstanding claims and also specify the outstanding amount alongside interest to be mentioned within the annual statement of accounts as per Companies Act, 2013

- Reimbursement of expenses up to 75% or Rs. 75,000 incurred for obtaining ISO Certificate
- Reimbursements for 75% of the trade fairs or exhibition cost for 3 times during a year and once in a world exhibitions.
- Reduction of fifty government fees for patent and trademark application using MSME / SSI / Udyog Aadhaar Registration Certificate.
- MSME symbol is sort of a status symbol for an entity
- Subsidy on NSIC Performance and Credit ratings
- Reservation policies to manufacturing / production sector.
- Waiver of stamp tax and Registration Fees for land in backward area.
- Concession in electricity bills for land in backward areas.
- Enterprises that have MSME registration can enjoy tax Exemption within the initial year of business, as mention within the scheme by Government and counting on commercial activity.
- It can take credit for minimum alternate tax (MAT) to be carry over for up to fifteen years rather than 10 years.

❖ **Role of Geographical Indicators:**

Geographical Indications of products and other Products are defined as that aspect of commercial property which refers to the geographical indication pertaining to a rustic or to an area situated therein as being the country or place of origin of that product. Like PGPR in India are mostly seen with big variety of species compare to European countries. Typically, such a reputation conveys an assurance of quality and distinctiveness which is actually due to the very fact of its origin therein defined geographical locality, region or country. Under Articles 1 (2) and 10 of the Paris Convention for the Protection of commercial Property, geographical indications are covered as a component of IPRs. They're also covered under Articles 22 to 24 of the Trade Related Aspects of property Rights (TRIPS) Agreement, which was a part of the Agreements concluding the Uruguay Round of GATT negotiations. India, as a member of the planet Trade Organization (WTO), enacted the Geographical Indications of products (Registration & Protection) Act, 1999 has inherit force with effect from 15th September 2003.

❖ **Protection of Traditional knowledge** isn't so-called due to its antiquity. Preserved and passed to generations it's a living body of data that developed, sustained and passed on from generation to generation within a community, often forming a part of its cultural or spiritual identity. Its living nature also means “traditional” knowledge isn't easy to define.

- Recognizing traditional sorts of creativity and innovation as protectable property would be an historic shift in national also as in law of nations, enabling indigenous and native communities and governments to possess a say over the utilization of their lore by others.

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❖ **Role of Strategic Management and Risk Management of property.**

- Global standards of recent economy involves the strategic management and mitigation of IP risks. Firms of all sizes and purpose are motivated by similar goals within the creation of such programs:
 - to identify what constitutes a risk sensitive intangible asset;
 - to properly allocate available risk resources given limited funds; and
 - to achieve compliance within the legal and regulatory environment during which they operate.
- **Role of Valuation of IP product. Valuing Intellectual Property—Methodology:** There are three methods of valuing intellectual property: cost-based, market-based, and income-based valuations.
- **Cost-based valuation** takes into consideration both what proportion it cost to form the asset historically and therefore the way much it'd cost to recreate it given current rates
 - **Market-based valuation** looks at comparable market transactions, whether sale or purchase, of comparable assets to succeed in conclusions useful
 - **Income-based valuation** looks at the stream of income thanks to the property supported the historical earnings and expected future earnings. These methods are often applied concurrently during a combined approach to succeed in a final valuation. Trade Secrets, very broadly, are legal rights granted to creators and owners of works that are results of human intellectual creativity.”

❖ **Role of Copyright and Infringement.**

IP infringement coverage, also mentioned as property liability coverage, defends from violation claims against the insured and defends the insured's ownership rights within the IP. It also provides insurance to indemnify customers and distributors for allegations that the insured's IP is in violation of another's IP rights and indemnifies against damages the insured is legally liable for as a results of a verdict or settlement. This is often the foremost typical kind of coverage purchased when customers consider or invite IP insurance. this is often also the foremost elusive as insurers have historically experienced substantial losses with this type of coverage because of the self-selection of purchasers, who tend to be people who are more litigious or subject to more frequent litigation.

Role of NABARD in Agriculture and Rural Development in Maharashtra

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Abstract

“Growth with Social Justice” has been the basic objective of the Development Planning in India since independence. Since the beginning of planned development, the Government through Five Years Plans made significant strides in developing rural India. NABARD is a apex bank for rural credit. NABARD is designed specifically as an organizational device for providing undivided attention, forceful direction and pointed focus to the credit problems of rural credit. NABARD is apex development bank in India having headquartered based in Mumbai and other branches all over the country. NABARD was established on the recommendation of Shivram committee, by (act 61, 1981 of parliament) on 12th July 1982 to implement the national bank for agriculture credit department (ACD) and agriculture refinance and development corporation (ARDC). NABARD is also known for its SHG Bank linkage program which encourages India's bank to lend self help groups. The initial capital of NABARD was 100 Rs. Crore. RBI sold its stake in NABARD to the Government of India, which hold 99 percent stake. And as on 31st march 2015 paid up capital of NABARD is stood at 5000 Rs. Crore with Govt. of India holding 4980 crore (99.60 per cent) and RBI Rs. 20.00 crore (.40 per cent). NABARD completed 39 years on March 2021 to providing development assistant to rural development.

Keyword: Kisan Credit Card Scheme, Investment in Venture Funds, Core Banking Solution, Section Grant and Infrastructure Development Assistances.

Introduction

National Bank for Agriculture and Rural Development

The National Bank for Agriculture and Rural Development (NABARD) was set up in July, 1982 following after the recommendations of the “Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development”. All major issues related to rural credit until then dealt with by the RBI and the Agricultural Refinance and Development Corporation moved under the control of NABARD. NABARD thus emerged as the apex institution to play a pivotal role in the sphere of policy planning and providing refinance facilities to rural financial institutions. NABARD has also been playing a catalytic role in micro-credit through the channel of Self-Help Groups (SHGs).

Functions Of Nabard :

NABARD was set up essentially as a development bank for promoting agriculture and rural development . Its main function is to provide refinance for rural credit disbursed by the State Ci-operative Banks, the Regional Rural Banks and other financial institutions as may be approved by the RBI.

The Important Functions Of Nabard Are As Follows :

- Providing finance and also refinance for production and marketing in the rural areas.
- Coordinating and advising the operations of institutions engaged in rural credit.
- Promoting research in agriculture and rural development.

Other Miscellaneous Functions Of Nabard Are As Follows :

- Conduct inspections of the RRBs and the co-operative societies, without any prejudice to the authority of the RBI.
- All the applications for opening a branch by RRBs or co-operative societies should be forwarded to the RBI through the NABARD.
- Copies of all returns submitted by the RRBs and co-operative societies to the RBIN should also be furnished to the NABARD.

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- NABARD is also empowered to obtain any information or statement from the RRBs and the co-operative societies.
- NABARD should undertake research and training programs. These comprehensive training programs should be targeted towards NABARD's own staff and the staff of SCBs and RRBs as well. The R&D department of NABARD should take the lead in promoting research concerning problems associated with India's agriculture and rural development and also other allied aspects. For this purpose the NABARD has been authorized to maintain and R&D fund out of profits earned by it every year.
- NABARD is responsible for coordinating with the Government of India, the Planning Commission, is also responsible for ensuring the implementation of various policies and programs meant for providing finance to the rural industries.

Role of NABARD in Agriculture and Rural Development:- Contribution of NABARD in rural development is explained is given heads

1. Kisan Credit Card Scheme: The Kisan Credit Card Scheme was introduced in 1998-99 to facilitate shortrun credit to farmers. NABARD, in January 2013 set up special project unit- kisan credit card (SPU-KCC) with a mandate for encouraging co-operative banks and regional rural banks across the country to issue Rupay KCC debit cards. The new KCC guidelines specify that all KCC customers should have the facility of withdrawal through ATM/Debit Cards. NABARD, with a view to facilitate early action in this direction, has already floated schemes providing financial support to RRBs and cooperative banks for issuing these cards.

2. Investment in Venture Funds: To encourage entrepreneurship, innovation growth and investment in agriculture and rural development. VCF should be on agriculture, agro processing and rural area focused at least 20 percent. NABARD commitment shall be invested by VCF in the projected that help agriculture and rural development.

3. Loan for Food Parks and Food Processing: NABARD initiate in th food processing fund in 2015-18.

4. Cooperative Development Fund: NABARD set up the cooperative development fund in 1993 with the objective of strengthen the cooperative credit institution in the areas of organizational structure human resource development, resource mobilization, recovery position etc. The assistance is provided to STCBs/SCARDBs/CCBs/PCARDBs by way of grant of soft loan or both. NABARD has development a product short term multipurpose credit product (STMPCP) to provide financial assistant to cooperative banks STCBs, DCCBs. Assistance to cooperative banks for and lending sugar factories for prompt payment to farmers.

5. Core banking solution (CBS) to cooperative banks: NABARD has facilitated the process of bringing the cooperative sector into core banking solution plate form. A total of 201 stat and central cooperative bank with 6953 branches from 16 states with 3 UTS of the country viz. Punjab, Haryana, Gujarat, Maharashtra, UP, Chhattisgarh, MP, Bihar, Karnataka, Tamil Nadu, Kerala, Uttarakhand, Sikkim, Himachal Pradesh, Jammu & Kashmir, Arunachal Pradesh, Chandigarh, Pondicherry and Andaman & Nicobar joined the NABARD initiated project for CBS in cooperative banks. Two vendors, via TCS and Wipro have implemented the ambitious project across the country.

Table 1.

Participating banks for CBS in Maharashtra

Serial no.	Name of Bank	Total no. of Branches
1	Kolhapur	192
2	Latur	113
3	Aurangabad	144
4	Beed	63
5	Ratnagiri	78
6	Yavatmal	83
7	Parbhani	104
8	Nanded	80
	GTotals	857

NABARD Infrastructure development assistance (NIDA): NIDA is a new line of credit support for funding infrastructure projects. NIDA is designed to fund state owned institution/corporation on both on budget as well as off budget for creation of rural infrastructure outside the ambit of RIDG borrowing. The assistance under NIDA is available on flexible interest term with longer repayment period upto 15 years (2-4 years repayment holiday). Creation of rural infrastructure faces certain issues:

- a. Borrowing power of state Govt. is limited under article 293, thus limiting the off take of RIDF.
- b. Prioritizing infrastructure to be created through RIDF funds is often dictated by political environment.

Conclusion:-

NABARD had developed a huge amount of trust capital in three decades of work with rural community SHF-2, revisiting the SHG Bank linkage programmed. As pointed by V. Krishnadevan, “ it is somewhat strange that an agency dealing with agriculture finance and which is supposed to be in touch with ground root realities, houses a significant number of it employees in cities.” NABARD virtually ploughs back all the profit for development spending in their unending search for solution and answer.

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ROLE OF CORPORATE SOCIAL RESPONSIBILITY IN RURAL DEVELOPMENT

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PREAMBLE

Corporate Social Responsibility (CSR) activities for India's rustic improvement are of colossal importance and contemporary significance. With a huge lump of India's absolute populace, almost 67% dwelling in provincial towns of the country, which need most essential conveniences and foundation, the CSR plan and assignment for country building and advancement is mammoth. This paper is on Corporate Social Responsibility (CSR) practices in particular within side the context of rural improvement among the exercises covered under the Schedule VII of Companies Act 2013, which might be incorporated under the organizations CSR arrangements, country improvement projects are enrolled as one significant space of CSR programs. Endeavors for improving the existences of provincial people as far as admittance to offices like training, medical care, sterilization, jobs, water accessibility, rural improvement and so on. The value addition in rural development can be enhanced by corporates through their resources and skills sharing, and employee volunteering in rural villages, through building partnerships with implementing agencies/NGOs working in rural space. This paper examines the connection among CSR and company initiative taken through groups for rural improvement. CSR tasks have taken for improvement of rural regions and what's the commercial enterprise method for implementation of company tasks of company social responsibility.

Keywords: CSR, NGOs, Tripple Bottom Line, ITC.

INTRODUCTION

The term "Corporate Social Responsibility (CSR)" can be referred as corporate plan to review and take responsibility for the company's possessions on the environment and contact on social welfare. The term normally applies to companies efforts that go afar what may be required by regulators or environmental security groups. Corporate social responsibility may also be referred to as "corporate citizenship" and can involve incurring short-term costs that do not provide an immediate financial benefit to the company, but instead promote positive social and environmental change. Corporate Social Responsibility is an supervision idea where by organizations co-ordinates social and environmental worries in their business errands and associations with their partners. CSR is commonly apparent comparable to the route through which an organization accomplishes an equalization of monetary, natural and social objectives ("Triple-Bottom-Line-Approach"), while simultaneously tending to the desires for investors and partners. In this sense it is critical to draw a differentiation between CSR, which can be a vital business the executives idea, and good cause, sponsorships or charity. Despite the fact that the last can likewise make a significant commitment to destitution decrease, will legitimately improve the notoriety of an organization and fortify its image, the idea of CSR unmistakably goes past that. Advancing the take-up of CSR among SMEs requires approaches that fit the individual needs and limits of these organizations, and don't antagonistically influence their monetary reasonability. Indian companies are now predictable to fulfill their stakeholder responsibilities and societal requirements, along with their shareholder-wealth maximization purpose. Nearly all leading corporate in India are concerned in corporate social responsibility (CSR) programmes

Corporate social responsibility (CSR) is the responsibility documented by the companies for performing in socially responsible approach. There is no single universally accepted definition of corporate social responsibility, it has generally come to mean business decision making connected to ethical principles. The current scenario on corporate social responsibility in India, because it is the elevating subject for the economic standard of the India. Within the part of corporate social responsibility, more number of

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companies are executing their CSR activities on rural development. The thought of CSR has undergone indispensable transformation. It has integrated social as well as environmental issues into their missions and decisions. Companies take keen attention in informing regarding their CSR behavior to their stakeholders as well. Disagreement on the value of completion on rural areas through CSR activities, and disagreement what drives firms to willingly adopt CSR practices. CSR policy should purpose as a built-in, self-regulating method whereby businesses would observe and make certain their adherence to law, ethical principles and international norms. The implementation of CSR among corporate should make sure rural development and in turn economic growth. The corporate need to produce occasion for people to make a living and amplify their revenue over time. The farmers donate in total output by size is 29.1%, 22.1% and 51.2% by insignificant, small and small and marginal farmers correspondingly.

NEED AND IMPORTANCE OF THE STUDY

There is a need to address the CSR on rural development on the grounds that numerous analysts and creators have attempted to clarify the CSR approaches and procedures with their perspectives. Be that as it may, the vast majority of the explores were identifying with created nations simply because the organizations deliberately give all their CSR arrangements and executions on their yearly reports. Developing countries like India has further need to tackle the CSR initiatives on Rural Development. Because, Indian government has put an act (companies act 2003) on companies to hold up the expansion of CSR activities beginning their profits. In India more number of companies were followed CSR actions on Rural Development. This makes a need to address the analyst to contemplate on the recipients' fulfillment level by the CSR exercises on country spaces of their received organizations or corporate.

LITERATURE REVIEW

Patel (2014), in his research paper entitled "**Role of Corporate Social Responsibility in Rural India**" stated that rural development in India consists around sustainable agriculture and livelihood in supplementary enterprises with a improved socioeconomic because 68.8% of country's inhabitants lives in rural villages. It is highlighted that Rural development predicts providing urban facilities like health, education and employment openings in villages. A gigantic human resource is accessible in rural area which desires to be deployed in constructive job for making rural economy effectively.

Maniktala, Punjabi (2016), in their research article entitled "Corporate Social Responsibility: Perspectives and Challenges in Rural India" stated that Corporate must comprehend that to fortify the downtrodden society, government unaccompanied will not be able to achieve something in its efforts. Fundamentally India stays in its villages. The statement is valid even today accurately from all the outlook.

LIMITATIONS OF THE STUDY

The data is very diminutive, this research article focused on very small group of companies so we cannot generalize completely.

- Information / Data was collected from secondary data bases like print media and official websites of the companies.
- This study is all about secondary data, hence Primary data was not collected for this research.

RESEARCH OBJECTIVES

- 1) To scrutinize the impact level of CSR measures taken by the companies for Rural Development.
- 2) To analyze the CSR contribution on Rural development in India.

Research Methodology

Period of the study

The present study covers a period of five years, taking from 2015-2016 to 2019-2020.

Methodology

The study is empirical in nature and executed using the data published by national CRS data portal. The research study is solely based on secondary data. The other required information has been collected from various academic journals and literatures.

Tools and Techniques

In this research paper, some of the statistical tools like Ordinary Least squares used for the analysis.

THE CSR POLICIES AND INITIATIVES

The companies which were surveyed explain that they are occupied in CSR in one way or another. A greater part of the companies replicate their CSR viewpoint or social, environmental and moral objectives in mission and vision proclamation, CSR policy and plan. It is surprising to note that education take the top main concern of the companies surveyed, followed by health and livelihood. The information of various CSR initiatives undertaken by the companies are obtainable in Table 1:

Table No. 1**CSR INITIATIVES UNDERTAKEN BY THE COMPANIES FOR RURAL DEVELOPMENT**

Company	Thrust Area	CSR Initiatives for Rural Development
P&G Ltd	Livelihood	improve productivity and profitability, animal husbandry, enable irrigation, instruct farmers on enhanced livestock management in Lakheri, Rajasthan India.
	Education	Education for all, literating all age set people.
	Environment	Reverse osmosis system, Coimbatore, Tamil Nadu
	Health	HIV AIDS awareness programme, TB vaccine, Rehabilitation Centers, in Karnataka, Andhra AND Maharastra.
Ambuja cement ltd.	Livelihood	Working in Capacity building, generation of alternate source of livelihood
	Education	Educating the children in downtrodden villages, providing them digital education schemes, etc across India.
	Health	Introduced the Scheme called 'APEKSHA', reducing child mortality, Vaccine like polio, TB etc.
	Environment	Water conservation and purification.
Shree Cement Ltd.	Education	Promotion of education
	Health	Health and safety measures, Treatment of HIV / AIDS patient through company's dispensary without any discrimination.
NTPC	Environment	Controlled noise pollution, waste and green house gases, solar street lights, solar bore wells and waste heat boilers.
	Education	Education, vocational training, Distributed study materials, Scholarships / financial assistance to meritorious students, Adult Education, Coaching classes etc
	Health	Mission Health on Wheels initiated

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Hindustan Zinc Ltd.	Environment	Initiated activities for protecting & maintaining environment and reducing pollution. Initiated & supported the measures of conservation of natural resources by variety of techniques i.e. recycling, reuse etc. accurate usage of renewable energy.
	Environment	Water management and conservation.
	Education	Till date corporation reached out to 1.5 lakhs students in 10 schools across different locations in India.
	Health care	Health care eliminate malnutrition in children through use of zinc in partnership with reputed organisations like UNICEF Build/enhance/support hospital and health projects hygiene, drinking water facilities in rural areas.

Source: CSR Portal.

Data

The following Table 2 shows the information related to the corporate social responsibility contribution on rural development in India during the period from 2015-2016 to 2019-2020.

Ordinary Least Square

Ordinary Least Squares regression (OLS) is more commonly named linear regression (simple or multiple depending on the number of explanatory variables).

The vector of the predicted values can be written as follows:

$$y = X (X' DX)^{-1} X'Dy$$

Table No. 2

The CSR contribution on Rural development in India during the period from 2014-2015 to 2018-2019.

Rural Development	2015-16	2016-17	2017-18	2018-19	2019-20
Education and development	18.12	57.85	43.45	12.18	64.59
Animal Welfare	17.29	66.67	78.7	59.13	96.26
Health of Senior Citizens	4.76	11.14	37.86	27.72	89.2
Art And Handicrafts	117.37	119.17	305.57	284.06	189.89
Pond Restructuring	5.47	32.82	24.37	4.54	5.41
Conservation Of Natural Resources	44.6	49.85	119.09	212.81	63.16
Education of Poor Child	2,589.42	4,057.45	4,504.87	4,645.29	5,717.78
Environmental Sustainability	773.99	796.69	1,076.46	1,078.71	1,292.63
Gender Equality	55.21	73.85	72.6	20.49	50.96
Drinking Water Amenities	1,847.74	2,569.43	2,482.10	2,204.45	3,216.10
Livelihood Enhancement Projects	280.17	393.38	515.47	660.58	848.64
NEC/ Not Mentioned	1,338.40	1,051.16	388.96	1.04	87.54
Misc	277.1	334.35	419.99	255.63	710.59
Poverty, Eradicating Hunger, Malnutrition	274.7	1,252.08	606.55	638.3	1,090.08
Womens Empowerment	228.18	218.04	158.8	161.84	300.08

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Rural Development Projects	1,059.35	1,376.16	1,554.78	1,479.80	2,308.83
Irrigation	103.95	180.16	147.79	180.35	211.81
Sanitation	299.54	631.8	421.71	293.15	440.5
Senior Citizens Welfare	8.94	21.87	27.75	33.07	38.4
Setting Up Homes And Hostels For Women	8.74	29.28	61.97	69.23	53.01
Setting Up Orphanage	5.12	16.9	16.8	37.05	11.43
Slum Area Development	101.14	14.1	51.49	35.11	50.24
Socio-Economic Inequalities	39.04	77.97	148.01	135.92	164.27
Special Education	41.43	125.84	165.33	124.84	173.89
Swachh Bharat Kosh	113.86	325.52	184.06	213.68	93.81
Technology Incubators	4.74	26.34	23.09	15.62	30.51
Training To Promote Sports	57.62	140.12	180.33	227.75	295.1
Vocational Skills	277.07	344.4	373.46	391.76	758.95
Super Senior Citizens welfare	72.87	122.79	141.62	203.9	199.81
Grand Total (in Cr.)	10,065.93	14,517.21	14,333.04	13,708.02	18,653.48

(Source: CSR Portal 2015 - 16 to 2018 - 19)

Empirical Analysis and Result

CSR on 2014-2015

The below Table No. 3 depicts the ordinary least square analysis on CSR contribution on Rural development in India.

Table No. 3

Result of Ordinary Least Square Analysis.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.302507	23.88413	0.054534	0.9569
2015-2016	0.290236	0.133111	2.180403	0.0388
2016-2017	2.000180	0.357962	5.587683	0.0000
2017-2018	-1.218214	0.265365	-4.590707	0.0001
2018-2019	-0.328967	0.165212	-1.991177	0.0575
R-squared	0.996298	Mean dependent var.		671.0620
Adjusted R-squared	0.995706	S.D. dependent var.		1875.063
S.E. of regression	122.8711	Akaike info criterion		12.61116
Sum squared resid.	377432.9	Schwarz criterion		12.84469
Log likelihood	-184.1674	Hannan-Quinn criter.		12.68587
F-statistic	1682.128	Durbin-Watson stat		1.819855
Prob. (F-statistic)	0.000000			

Source: Author defined, Computed.

The above Table No.3 depicts that the least square analysis for the CSR had the relationship with its indicators (F= 0.00) which is less than the significant level of 5% (0.05).

The study period and the indicators that were studied, indicate 99.62% of the variance in CSR growth in India as represented by R-Squared. It means that other factors not included in this study contribute 0.38% of the variance in the dependent variable. CSR had the positive and strong relationship with all the study period during the year 2014-2015.

CSR on 2018-2019

Table No. 4 shows the ordinary least square analysis on CSR contribution on rural development in India during the year 2016-2017.

Table No. 4
Result of Ordinary Least Square Analysis

Variable	Coefficient	Std. Error	t-Statistic	Prob.
2014-2015	-0.416100	0.208972	-1.991177	0.0575
2015-2016	0.209976	0.157829	1.330400	0.1954
2016-2017	1.444607	0.530110	2.725109	0.0116
2017-2018	-0.069341	0.404923	-0.171244	0.8654
C	2.571872	26.85829	0.095757	0.9245
R-squared	0.998656	Mean dependent var.		1243.565
Adjusted R-squared	0.998441	S.D. dependent var.		3499.693
S.E. of regression	138.1887	Akaike info criterion		12.84613
Sum squared resid.	477403.0	Schwarz criterion		13.07966
Log likelihood	-187.6919	Hannan-Quinn criter.		12.92084
F-statistic	4643.747	Durbin-Watson stat		1.602145
Prob. (F-statistic)	0.000000			

Source: Author defined, Computed.

The Table No.4 shows that the least square analysis shows that the CSR had the relationship with its indicators ($F=0.00$) which is less than the significant level of 5% (0.05). The study period and the indicators that were studied, indicate 99.86% of the variance in CSR growth in India as represented by R-Squared. It means that other factors not included in this study contribute 0.14% of the variance in the dependent variable. CSR had the positive and strong relationship with 2014-2015 and 2016-2017 and remaining study period it does not had any relationship during the study period of 2018-2019.

CONCLUSION

After broad investigation of writing and site study, it is inferred that social duty is played a vital piece of business foundations in India regardless of area, size, business objective and area of the organization. CSR is somewhat advancement and not a closure interaction. Presently, Indian organizations have understood that, there can be no dependability and supportability without financial advancement of the nearby networks for working together to rival the worldwide market. It is clear from investigation of all reviewed organizations occupied with CSR practices and the greater part of the organizations which plan and carry out CSR activities nearby their assembling unit cover whole local area. The greater part of the organizations India are advancing and executing CSR activities through Human Resource Office, establishment or in a joint effort with NGOs, yet don't have completely fledged CSR office.

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ROLE OF CSR ON RURAL DEVELOPMENT IN INDIA

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ABSTRACT

This paper is on Corporate Social Responsibility (CSR) rehearses especially with regards to provincial turn of events. This paper looks at the connection among CSR and corporate activity taken by organizations for rural development. CSR activities have taken for advancement of rural development and what is the business attitude for execution of corporate activities of corporate social obligation. It assesses effects of CSR activities on the socio and monetary advancement of rustic individuals. For this reason, a few issues from provincial territory have been chosen to consider their CSR rehearses with regards to country advancement. The paper infers that social obligation is viewed as a significant business issue of Indian organizations regardless of size, area, and business objective. Thusly, CSR activities have positive effects on improvement of rural development in rural areas.

Key words: Social Investments, Social Obligation, Infrastructure, Community Welfare

INTRODUCTION

Rural development is closely linked to public welfare and development of the society. Similarly, not paying attention to Rural development and neglecting can lead to degradation and depletion of rural population's welfare which could also prove detrimental to both the business and the society. On the other hand, if a company invests in the development of the rural society, it is rewarded in many ways. Thus, the activities undertaken by corporate for the well fare of the rural society and rural development benefit business and ensure its rural up gradation. Hence, it is the responsibility of the companies in their own interest to contribute their profit towards welfare of the society.

According to Schedule – VII of Companies Act, 2013 rural development is one of the policies followed by the companies in CSR policies. The CSR is not a new concept. The The rural development practices which are happening in today's world through Corporate Social Responsibility (CSR) spending is an ideal lever for development therefore making it mandatory is effective on rural development. CSR also covers the issues related to both social and rural developmental matters.

A wide range CSR initiatives ranging from income making continuation activities, the health checkup camps, mobile health services, education, adult literacy, agriculture development, provision of drinking water management and natural resources development, infrastructure services are developed by these companies (Namita Vastradmath (2015). The first point of the dealer is to hold a client as he is the most eminent individual in agribusiness. For any business to win with its purchasers, they need to set up a working relationship that understands the customer (C. Vethirajan. et al (2014). It was first concentrated during the 1950s. At the point when it was first examined it was known as Social obligation (Arumugam et al (2020). Rural development is the revolve of the economy, including the work morals affecting the capability of business in a large manner.. In particular, agribusiness adds to monetary advancement by item commitment and market commitment. It centres upon the development and advancement of the segments of country economies that experience grave destitution issues and successfully targets building up their profitability. V. Prabakaran, et al (2020).

REVIEW OF THE STUDY

Vivek Wankhade (2014) explained the Corporate Social Responsibility is the assurance of the corporate for the reasonable growth & sustainable improvement of the culture. Under the new Companies Act, 2013, passed by Parliament in August 2013, profitable companies will have to use up at least 2 per cent of their average net profit over the preceding three years on CSR activities. In this context the present paper examines the corporate social responsibility spending of the Indian companies. The study also purposeful

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on the virtual investigation of Corporate Social Responsibility spending as a percentage of PAT & the transparency score of the Public sector companies & Private sector companies.

Sarita Moharana (2013) shows CSR is the apparatus through which the corporate organizations have executed their charitable visions for social benefit. It is a compelling method of making economical forceful benefit and accomplishing enduring qualities for partner just as investor.. These days, many nationalized banks in India have made their individual image picture in the field of Corporate Social Responsibility (CSR) by taking different social activities in the time of social government assistance and town development. The reactant help made by nationalized banks for financial development in India have made their separation substances towards monetary development. The primary goal of this investigation is to dissect the CSR exercises affirmed out by chosen nationalized banks of India. An exertion has been made to dissect the dynamic CSR practices of five nationalized banks i.e., Allahabad Bank, Andhra Bank, Bank of Baroda, State Bank of India, and Uco Bank. It has been set up that they chose banks are straightforwardly occupied with CSR exercises for the most part in the space of rural improvement, Education, Community Welfare, Women and Children. The investigation shows that, these banks are putting forth attempts for the exhibition of CSR, yet are controlled inside specific fields. There is a requirement for better CSR exercises by the banks, which is conceivable by adding increasingly more friendly development issues interface with business area.

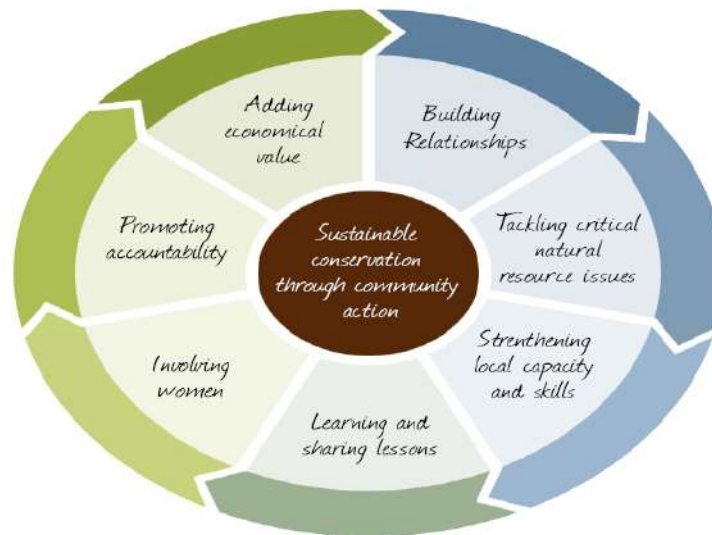
Nanjunda (2015) shows Corporate Social Responsibility (CSR) has much greater implications for inclusive improvement of the any country. It reduces addiction on the government for societal outflow and helps in immediate inclusive growth. The scale of CSR emerged significantly in the last decade in India. Since business houses requisite doing business in the society it would be an requirement on their part to share a small portion of their profit for the betterment of civilization. However, critiques are promising on the topical Government bill on CSR which makes obligatory on the part of the companies to spend a small share of their profit for the social causes. Many companies have invested noted share of profits in different social development sectors in rural improvement. Also, there is research evidence to show that CSR work of the companies have reached where government could not reach so far. However, there are some reports showing most of the companies have not even have CSR policies yet. All though various Indian corporate involved in CSR activities; it is not enough when contrast to their actual economic strength. This paper gives a solid background for the talk about the possible role of CSR with admiration to Social Inclusion.

LIMITATIONS OF THE RESEARCH

It is immense data contained and the data accumulate or distinguishing on the all spaces of the CSR, all throughout the planet is very tedious, costly and accessibility of the assets are plentiful. Be that as it may, the specialist has not very many assets like time, cost of the examination data and different costs. Concerning the previously mentioned a portion of the recognizing troubles the specialist needs to set a few constraints regarding the exploration. For the exactness and unwavering quality of the examination the analyst has center just around the specific geological territory simply because there is a more trouble to assemble the data all throughout the planet. The organizations may endless in number which is followed CSR activities on Rural Development as per their Govt. rules and guidelines of their individual countries. Not just in the overall it is difficult to assembled the data from the agricultural nations like India as well. The explanation is there are a huge number of Indian Companies from Large to little in size which are followed CSR procedures on Rural Development (Amruth Raj Nippatlapalli et al (2016).

OBJECTIVES OF THE STUDY

1. To study on CSR activities in India.
2. To examine the role of CSR on rural development in India.

CSR ACTIVITIES IN INDIA

Reducing child mortality and improving maternal health by providing good hospital facilities and low cost medicines.

Promoting education, including special education & employment enhancing vocation skills especially among children, women, elderly & the differently unable & livelihood enhancement projects.

Promoting gender equality, empowering women, setting up homes & hostels for women & orphans, setting up old age homes, day care centres & such other facilities for senior citizens & measures for reducing inequalities faced by socially & economically backward groups.

Providing with hospital and dispensary facilities with more focus on clean and good sanitation so as to combat human immunodeficiency virus, acquired immune deficiency syndrome, malaria and other diseases.

Ensuring environmental sustainability, ecological balance, protection of flora & fauna, animal welfare, agro forestry, conservation of natural resources & maintaining quality of soil, air & water.

Employment enhancing vocational skills.

Protection of national heritage, art & culture including restoration of buildings & sites of historical importance & works of art; setting up public libraries; promotion & development of traditional arts & handicraft.

Measures for the benefit of armed forces veterans, war widows & their dependents.

Training to promote rural sports, nationally recognized sports, sports & Olympic sports.

Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development & relief & welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities & women.

Contributions or funds provided to technology incubators located within academic institutions, which are approved by the Central Government. Rural development projects, etc. Slum area development.

ROLE OF CSR ON RURAL DEVELOPMENT IN INDIA

Rustic advancement suggests both the monetary improvement of individuals just as more noteworthy social change. Expanded support of individuals in the rustic improvement program, decentralization of preparation, and better authorization of land changes and more prominent admittance to credit are conceived for giving the provincial individuals better possibilities. Improving foundation, farming, water arrangements, and so on are basic elements for country advancement. 66% of Indian populace lives in country regions. Provincial advancement infers improvement in numerous spaces, for example, Education, Public Health and Sanitation, Women Empowerment, Infrastructure Development (for example power, water system, and so forth), Facilities for horticulture expansion and exploration, Availability of Credit,

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Employment opportunity. Large numbers of these spaces are covered under different headings, here we center on a couple of things that are not covered. Providing potable drinking water by installing.

- ✓ Providing connectivity through creation of roads, conduits, culverts, etc.
- ✓ Providing facilities for the poor to execute their meetings and practices in a dignified manner by constructing village halls, yatri sheds society halls, etc.
- ✓ Assisting farmers in draught prone areas by distributing seeds.
- ✓ Constructed toilets in schools.
- ✓ Village improvement awareness program for ultimate utilization of the naturally available nutrition, food and energy around the communities.
- ✓ Development of learning centers for dry land agriculture.
- ✓ Training villagers on soil administration, composting to increase yield, home gardening, etc.

Impact of the Programs:

- Increased access to safe and potable drinking water,
- Reduced incidence of diseases (water borne, skin, etc.)
- Improved road connectivity and facilities.
- Reduced open defecation.
- Models developed for efficient dry land agriculture.

CONCLUSION

In the time of globalized world, the idea of CSR can't be overlooked by the corporate firms. By remembering the changing business sector situation business firms need to change their work culture according to the market requests. The idea of corporate social duty has acquired conspicuousness from all roads. Associations should understand that administration alone won't get accomplishment in its undertaking to inspire the oppressed of society. The present cultural advertising idea of organizations is continually developing and has led to another idea of CSR. A considerable lot of the main companies across the world had understood the significance of being related with socially important causes as a method for advancing their brands. It comes from the longing to do well and receive vanity consequently just as cultural commitment of business. The finish of this examination is that social duty is viewed as a significant business issue of Indian PSUs regardless of size, area, business objective, area of the undertaking. Since Indian PSUs understand that without financial advancement of the nearby networks, there can be no steadiness and supportability for working together to rival the worldwide market. The point of view of CSR by starting social and local area activities is to profit the general public and country everywhere which looked to be accomplished through the investment of its workers. In spite of the fact that these five financial areas have produced results in the time of CSR however it isn't good. CSR can assume an important part in guaranteeing that the imperceptible hand acts, as planned, to create the social great. Also, it appears to be evident that a CSR program can be a productive component of corporate technique, adding to hazard the board and to the upkeep of connections that are essential to long haul benefit. It thinks about that as an organization was not simply a self-corporate and its activities are likewise vital for the climate, society and economy in which they work. Further, the corporate and the business in widespread will chip away at their primary target of expanding their investors profit ought to likewise stay in local area concerns, needs and act reasonably towards the comprehensive society wherein they work.

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Role of Micro Finance in Empowering Women - A Study Among SHG Members in Dindigul District

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Introduction:

“Women with a will” can successfully manage to ascend unsealed heights via the micro credit of SHG. Self help group’s helps are playing a major role in rural India today. The group based model of self help group is widely practised for rural development; poverty alleviation and empowerment of women. The access of women, to micro finance has enhanced their status both within the families and communities. Women, who are generally treated as non bankable clients, are able to arrange money in crisis through the micro finance system of SHGs which has improved their consumption patterns and enhanced their productivity.

Objectives

- To examine the performance of the rural women in self help groups
- To know about the role of micro finance to empower the rural women
- To know about the importance of microfinance in SHG

A number of research findings indicate that women are the disadvantaged gender. But micro finance pay an important role in empowers the women through SHG. This paper make an attempt to examine the role of microfinance in women empowerment.

Role of Micro Finance in Empowering Women - A Study among SHG Members in Dindigul District

Introduction

Women and business were considered as exclusive terms. Today, women are at a historical compulsion to revise and redefine their values and roles at home and outside. Self Help Group is a “people’s scheme” and its organization is a significant step towards empowering women. Therefore aiming for women’s empowerment is the most cost effective strategy available, even for economic development and enhancing members to become self dependent, self reliant, providing a forum for members for discussing their socio economic problems, developing decision making capacity and leadership qualities among members and equipping women with the basic skills required for understanding monetary transactions. Improvement in economic status of women enables women to develop their leadership qualities. A self Help Group is a voluntary group, formed to attain some common goals, most of its members have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefits of the group members. Women SHG play a vital role in enhancing the knowledge, skill and good attitude of their members. Self help group members have been able to earn income through diverse activities of agriculture, horticulture, animal husbandry, and food processing such as preparing banana chips. They have organised themselves better. They have become better communicators in putting forth their views. They have been spontaneous in involving themselves in social work. They have been able to gain strength and are able to create confidence among women in general. Some women are even able to manage public distribution system. the Self Help Group helps to the women for improving social status of the family, commanding respect from neighbours, participating in community activities, motivating other women to join SHGs and making better decisions in the family.

The Microfinance Institutions

Basically, the MFIs in India are of three categories: (i) Not for profit MFI, which include the NGOs (ii) Mutual Benefit MFIs, which include mutually-aided cooperative credit and (iii) for Profit MFIs, which include the Non-Banking Financial Companies (NBFC).

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MFI and Empowerment

As per *UNIFEM 2000*, Empowerment is gaining the ability to generate choices and exercise bargaining power and/or developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life. In simple words, it is a process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. In general women to be 220 *T. Dheepa and G. Barani* empowered needs access to the material, human and social resources necessary to make strategic choices in her life. Microcredit plays a critical role in empowering women. It helps to deliver newfound respect, independence, and participation for women in their communities and in their households. Microfinance helps the poor in utilizing the credit and other financial resources in a sustainable manner that invariably leads to income generation and copes up with risk. Women basically benefit from microfinance and MFIs target women clients. This is because women entrepreneurs throughout the world contribute to economic growth and sustainable standard of living. Microfinance services lead to women's empowerment by positively influencing women's decision-making power and enhancing their overall socio-economic status. By the end of 2006, microfinance services had reached over 79 million of the poorest women in the world. As such, microfinance has the potential to make a significant contribution to gender equality and promote sustainable livelihoods and better working conditions for women. Even though these microcredit programs promote social solidarity at group level, most microfinance institutions tend to focus their attention on promoting changes at an individual level—a woman who dream bigger dreams for herself, her family, and her business. The achievements of individual women can have a powerful impact on the way women are perceived and treated within their communities. Empowerment is a holistic transformation. The transformation has to be brought in terms of social, economic, political, and spiritual empowerment within the individual, household, business, and community. This reinforcing change would pave a path to empower women at the individual level that helps build a base for social change.

Microfinance an inductive tool of poverty reduction has leads to the empowerment of women relieving them from debt and financial burden. Women in poverty and unsecured household need completely a different set of microfinance mechanism that would substantiate their standard of living. Microfinance services lead to women's empowerment by positively influencing women's decision-making power and enhancing their overall socio-economic status. With this macro scenario, Microfinance Institution (MFI), a cooperative movement attempts to eradicate poverty and thereby confer financial and social empowerment of women. An attempt is to explore the reasons why MFIs concentrate on economically poor especially women. This paper reveals that this emerging movement has resulted in women's increased participation in decision making, gaining self confidence, overcoming gender discriminations and increased political power and rights.

Design of the study

The study has been undertaken with the objective of examine the status of women and understand the role of MFI in empowering women in SHG. A number of research findings indicate that women are the disadvantaged gender. But micro finance pay an important role in empowers the women through SHG. This paper attempts to examine the rural women performance in SHG and the role of microfinance in SHG.

Objectives

- To examine the performance of the rural women in self help groups
- To know about the role of micro finance to empower the rural women
- To know about the importance of microfinance in SHG

Techniques

Direct interview technique was followed in a face to face situation at the door steps of the women respondents. Interview schedule was used as the tool for data collection from the respondents. Percentage method was used for analysis.

Limitations

- This study is subjected to only the women investors in SHG.
- The study was conducted only in Dindigul district due to time and cost constraints

Table – 1 Personal Detail of the Respondents

S.No	Characteristics	No of the respondents	Percentage
1	Age		
	20-25	10	20
	25-30	6	12
	30-35	10	20
	above 35	24	48
2	Educational Qualification		
	primary	7	14
	secondary	26	32
	graduate	12	24
	Illiterate	5	10
3	Residence		
	Rural	20	40
	Suburban	12	24
	Urban	18	36
4	Marital Status		
	Married	30	40
	Unmarried	11	22
	Widow	4	8
	Separated	2	4
	Divorced	3	6
5	Designation		
	Manager	14	28
	Director	24	48
	Coordinator	12	24
6	Type of Family		
	Joint	4	8
	Nuclear	46	92
7	No of Family Members		
	Below 4	24	48
	Above 4	26	52

From the above table, it is clearly found that, 20 percent of the respondents belongs to the age group of 20 – 25 years. 12 percent belongs to 25 -30 years, 20 percent belongs to 30 -35 years, 48 percent belongs to the age group of above 35 years.

The respondents were asked about their educational qualification, 32 percent of the respondents are completed their higher secondary education, 24 percent are UG holders, and 14 percent are completed their primary school education, only 10 percent are illiterate.

The respondents were enquired about their residence, 40 percent of the respondents are from rural areas, 36 percent are from urban areas and only 24 percent are from sub urban areas.

The respondents were asked about their marital status, 40 percent of the respondents are married, 22 percent of the respondents are unmarried, 8 percent are widows, 4 percent are separated and 6 percent said that they got divorced.

The respondents have some designation on the basis of their ability. 48 percent of the respondents are directors, 28 percent of the respondents are managers and 24 percent are the coordinators.

The respondents were enquired about their family type, 92 percent of the respondents are reported that, they are from nuclear family. Only 8 percent are from joint family.

Most [52percent] of the respondents said that their family have more than four members, 48 percent of the respondents have less than four members.

Table - 2 Performance of the SHG & role of MFI

S.No	Characteristics	No of the respondents	percentage
1	Objectives of SHG		
	Women empowerment	32	64
	Self employment	8	16
	Rural development	4	8
	All	6	12
2	Reason for join		
	Social status	3	6
	Family maintenance	36	72
	Improve std of living	0	0
	Self respect	11	22
3	Introducer		
	Friends	13	26
	Relatives	6	12
	Neighbours	3	6
	SHG members	28	56
4	Useful for future		
	Yes	50	100
	No	0	0
5	Creditors		
	NGO	4	8
	Nonbanking finance companies	12	24
	Banks	31	62
	Voluntary organizations	3	6
6	MFI creates		
	Decision making skill	18	36
	Self confidence	12	24
	Improve women status	5	10

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	Family maintenance	10	20
	Involvement in the community	3	6
	Political participation	2	4
7	Challenges		
	traditional role	13	26
	behavioural role	22	44
	social cultural barriers	11	22
	delimit the outside movement	4	8
8	Supporters		
	family support	17	34
	self confidence	26	52
	education	5	10
	social support	2	4

From the above table, it's clearly found that, 64 percent of the respondents the objective of Self help groups is Women empowerment, 16 percent said that self employment is the main objective, 12 percent said that all are the main objectives of SHG, only 8 percent said that the rural development.

The respondents were enquired about the reasons for joined SHG, 72 percent reported that to maintain their family, 22 percent said that they want self respect, 6 percent said that social status is the main reason for join SHG.

The respondents were asked about their introducer in SHG, 56 percent said that SHG members are their introducer, 26 percent of the respondents said that their friends are the introducer, 12 percent said their relatives are their introducer, and 6 percent said that their neighbours are the introducer.

The respondents were asked about the SHG is helpful for their future, 100 percent of the respondents said that it will useful for their future.

The respondents were enquired about their creditors, 62 percent of the respondents reported that banks are the creditors, 8 percent said that NGO are the creditors, 24 percent said that NBFC are their creditors, 6 percent said that Voluntary organizations are the creditors.

The respondents were asked about role of MFI in creating various things, 36 percent of the respondents said that, it will helps to making decision, 24 felt it helps to create self confidence, 10 respondents said it improves the women status, 20 respondents said it helps to maintain their family, 6 percent felt it creates an involvement in community, only 4 percent said it helps to participate in politics.

The respondents were asked about the challenges faced by them at their starting time, 44 percent said that they faced behavioural barriers, 26 percent respondents faced traditional barriers, 22 percent faced socio cultural barriers, and only 8 percent said they delimit the outside environment.

The respondents were asked about their supporters, 52 percent felt that their self confidence is the supporter, 34 percent got family support, 10 percent felt that education is the supporter; only 4 percent got social support.

Findings

- Majority [64 percent] of the respondents felt that the main objective of SHG is women empowerment.
- Most [72 percent] of the respondents said that the main reason for joining SHG is to maintain their family
- Majority [56 percent] of the respondents said that SHG members are their introducer.
- All respondents [100 percent] are said that this is useful for their future.

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- Majority [82 percent] of the respondents reported that Nonbanking finance companies are their creditors.
- 36 percent of the respondents felt that MFI helps to make proper decision.
- 44 Percent of the respondents said that behavioural role is the main challenge in their business
- Majority [52 percent] of the respondents felt that their self confidence was helped to overcome the challenges.

Suggestions

- ✓ The respondents must be encouraged by the society to do more in their business.
- ✓ The investors take corrective actions to improve the efficiency of the workers.
- ✓ The investors are required to improve their business knowledge to face the challenges without stress.
- ✓ Family support is also one of the important things in investor's life.
- ✓ The investors must be follow proper resettlement of loans in their business.
- ✓ MFI must be encourage the members to proper repayment

Conclusion

Woman is recognised as the backbone of the society. The woman must be given the necessary support and encouragement in their work and household. Although micro-finance can make a contribution to empowerment of women, this cannot be assumed to be an automatic outcome. There underlies the course of a good approach to solving the incapacitation of the poor women in rural to move out of poverty. For this to materialize, the women must develop the capacity to generate and maintain their means of livelihood and produce excess that will eventually lead to savings. So, MFI play a vital role in empowering rural women through SHG.

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Strength and Status of Farmer Producer Organisations (FPOs) and its Value Addition Centres (VACs) in India

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Abstract

The expansion of agriculture and allied sectors in developing India is essential for the current scenario which assists to reach an additional success and helps to show our strength at international agricultural market. Around 82 percent of population of the country still engaged in agriculture and allied sectors and the majority of them involving small and marginal workers. Unfortunately, they are not able to get much decent earnings and still experiencing poor production or poor return. This also became a pushing factor for introducing Farmer Producer Organizations (FPOs) in India and that coordinates people and support to sell their agro-product properly through a collective manner. That helps to realize the importance of value addition and focusing more on the diversification of products. Presently most of the states promoting value addition centres which will makes more effective and efficient, While this paper discussed about the current strength and status of Farmer Producer Organizations (FPOs) in India and its importance of value additions centres.

Keywords: FPOs, PCs and CSs, Value Addition.

Introduction

The Indian agricultural system has undergone a rapid transformation after the economic reforms of 1990s, which is the most crucial sector in Indian economy contributes to the Gross Domestic Product (GDP) and provides employment to more than half (56 percent) of the countries workforce (1.4 percent of total GDP engaging 65 percent of population), still whole nation debating agriculture and related policy implication difficulties. Finance minister Nirmala Sitaraman argued that India's agriculture and allied sectors Gross Domestic Product (GDP) and Gross Value Added (GVA) has increased 17.8 percent (2019-2020). Hence the Governments and Individuals continuously tried to build a strong commitment with farmers for improving their overall wellbeing. The problem is that farmers are not able to get much respectable earnings, majority of them are facing poor production or poor return while absence of inefficient delivery system, problem of return and investment, ineffectiveness of value addition are some other significant problems. Dr. Prabitha and Manjunadha (2018) found that declining profit margins and difficulties in marketing are issues facing challenges to Indian agriculture. This questions lead to form Farmer Producer Organisations (FPOs) in India, registered under the Part IXA of companies act in 1956.

Hosting of farmer producer organizations (FPO) in 2011-12 assist farmers to purchase and sell their product in a collective style. Yet Farmer Producer Organizations (FPOs) facing problems still continue of lack of market access and credit linkages, this will pushed organizations to invent value added system under Farmer Producer Organizations (FPOs). Value addition of the agro-produce is the one such most effective methodology to enhance profitability and income for the farmers. Reuel K argued about the agricultural product values addition is that the process of collective economic value and buyer appeal of an agricultural commodity, on the other way when employment has been shrinking due to the economic crisis value addition helps to create employment opportunities (Bernardo 2009).

Currently more than 6,000 famer producer organisation introduced in India within the help of Department of Agriculture, Corporation & farmers welfare (DAC&FW), Ministry of Agriculture & Farmer's Welfare (MoA & FW) supported by National Bank for Agriculture and Rural Development (NABARD) and Small Farmers Agribusiness Consortium (SFAC). Now day's Farmer Producer Organisations (FPOs) promote value addition which makes more demand for agro-products and lead to reduce unemployment rate. This becomes India one of the world's major food producers contribute more than 1.5 percent international food trade. This study tries to investigate status of Farmer Producer Organisations (FPOs) and its value addition centres under farmer producer organisations in Indian states.

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Status of Farmer Producer Organizations (FPOs) in India

Agriculture sector in India vastly shows its strength in international agricultural market while majority of the farmers (82 percent) are handling small or marginal holdings, due to the heavy participation agricultural and allied departments in India try to implement new policy programs continuously. Inadequate farming and extension services and absence of technological advancement, also the return investment problems pushed to integrate farmers. In the beginning of twenty first century department of agriculture and cooperation of the ministry of agriculture integrate these smallholders into agricultural organization, named Farmer Producer Organization (FPOs) which includes farmer- producers' organization incorporated/ registered under the Part IXA of companies act in 1956. Shortly it's a type of PO where the members are farmers that promote collectives with membership including around 70 to 80 percent small and marginal farmers. Presently around 6000 Farmer Producer Organization (including FPCs) is working in the country and operating with members who all are joined as a shareholder. Membership range from 100 to over 1000 farmers and its require not only for technical holding support but also to adequate capital and infrastructure facilities, which is include market linkages for sustaining business operations. Over the last 8-10 years Government of India integrated this program with various initiatives NABARD, SFAC etc. within these initiatives, more than 3200 Farmer Producer Organizations (FPOs) are registered as a producer companies and remaining as Cooperatives, Societies etc. it sprayed most of states and Union Territories. While beginnings of twenty first century were started registration in form of Farmer Produce Organization which shows table1 titled on registered Farmer Produce Organizations in India over the last ten years and found that states which are depend both agriculture and industrial sectors have shown large number of registered FPOs for example Tamilnadu (168), Karnataka (160) and Madhya Pradesh (160). In the years of 2015 (396) and 2016 (1173) the number of Farmer Producer Organizations (FPOs) registration was increased then it's become down.

Sl. No	State	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1	Maharashtra	0	0	0	01	39	36	28	10	05	0
2	West Bengal	0	0	02	12	29	02	05	03	50	45
3	Karnataka	0	0	0	04	17	75	34	11	02	17
4	Gujarat	0	0	0	0	04	60	41	0	01	10
5	Rajasthan	0	0	0	0	20	123	0	0	0	0
6	Uttar Pradesh	0	0	0	0	36	68	09	01	01	0
7	Bihar	0	0	01	02	17	83	0	05	13	0
8	Telangana	0	0	0	0	09	61	03	0	0	0
9	Andhra Pradesh	0	0	0	01	11	53	17	04	0	02
10	Tamil Nadu	0	0	0	02	37	100	29	0	0	0
11	Kerala	0	0	04	04	15	72	08	0	01	01
12	Chhattisgarh	0	0	0	07	23	25	02	0	0	0
13	Delhi	0	0	0	0	0	0	0	0	0	0
14	Odisha	01	0	01	03	24	71	0	0	0	0
15	Punjab	01	0	01	03	08	42	06	01	01	0
16	Madhya Pradesh	01	0	01	04	26	128	0	0	0	0
17	Jharkhand	0	0	0	0	07	50	0	0	0	02

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18	Assam	0	0	0	0	08	23	06	02	01	0
19	Himachal Pradesh	0	0	0	0	30	21	0	0	0	0
20	Uttarakhand	0	0	0	0	17	28	05	0	0	0
21	Haryana	0	0	0	0	07	36	06	0	0	01
22	Jammu and Kashmir	0	0	0	0	06	02	02	03	0	0
23	Tripura	0	0	0	0	0	0	0	0	01	0
24	Meghalaya	0	0	0	0	05	01	03	0	0	0
25	Goa	0	0	0	0	0	02	0	0	0	0
26	Manipur	0	0	01	0	0	03	01	0	01	02
27	Mizoram	0	0	0	0	01	05	05	05	0	0
28	Sikkim	0	0	0	0	0	0	0	0	0	0
29	Andaman and Nicobar	0	0	0	0	0	02	01	0	0	0
30	Arunachal Pradesh	0	0	0	0	0	01	0	0	0	02
31	Lakshadweep	0	0	0	0	0	0	0	0	0	0

Compare to the performance of northern states Farmer Producer Organizations (FPOs) in India large number of FPOs are registered during last ten years and the south part of India Tamilnadu (168) and Karnataka (160) perform well and Kerala follows (105) whereas in North Eastern states performance comparatively underprivileged some regional and socio economic issues effected more these states compare to other part of Indian states , coming to union territories in India, Lakshadweep have plan to introduce Farmer Producer Organizations (FPOs) on coconuts based but not registered yet, Andaman and Nicobar have only three Farmer Producer Organizations (FPOs) were registered during the last past years. Of course, the pandemic issue also effected the processing of Farmer Producer Organizations (FPOs) for whole nations in 2020 this will resulted on the initiation of new Farmer Producer Organizations (FPOs) registration. Because of these Farmer Producer Organizations (FPOs) are worked mainly two forms in India Producer Companies and Cooperative Societies which will discuss below:

Producer Companies and Cooperative Societies in India

Farmer produce organization extended all over the states in India which focus more on the collectives of farm products. Through the intervention of producer companies and cooperative societies expected to solve farmer's problems and improving agriculture sector. Producer companies and cooperative society's worked in a same object for collective farming but not a same structure both. Some of the important features of Cooperative Society and Producer Company are discussed below in a comparative way:

- The formation of these farmer based institution legally registered as cooperative societies and producer companies which are share profit earned by the Producer Organization through the mode of dividend.
- Cooperative society registered on the basis of cooperative society's act that aims a single thing, within the cooperative society membership focused on singles and cooperatives.
- Producer companies registered under based on Indian Companies Act which focuses multiple objectives and its operational area covered entire states of the nation.
- Producer company membership provide any individuals, Group, Association, producer of goods or services and the share of producer companies are not a tradable one but its transferable based on the members on a limited par value but cooperative society shares are completely not tradable one.
- Both Company's and society's provides one member one vote rights but not transferable with the company's vote but government and registrar of cooperatives hold veto power in society's.
- Government control highly patronized to the extent of interference in cooperative society where a minimal support only provide government under producer companies and the statutory requirements to the companies are also limited.
- Producer Company extended in a complete autonomous way which ruled independently based on the provisional Act but society's extent autonomy is limited in the real world scenario.

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- Cooperative society reserved credit when earned profit whereas producer companies have mandatory to create reserves every year.
- Borrowing power of cooperative society's restricted as by-the law and it need to approved by the registrar while companies have more freedoms to rise borrow.
- A transaction based relationship keeps cooperative society while producer and corporate entity together float a producer company.

Recently the importance of FPOs and its impacts questioned several farmers' organizations and related institutions while they questioning about the forms and nature of Farmer Producer Organizations (FPOs) in India, whereas the government support both forms company supported Farmer Producer Organizations (FPOs) and Cooperative supported Farmer Producer Organizations (FPOs).

Sl. No	Name of the States	Company of Form FPOs	Cooperative Form of FPOs
1	Maharashtra	117	01
2	West Bengal	150	0
3	Karnataka	124	10
4	Gujarat	42	72
5	Rajasthan	137	06
6	Uttar Pradesh	115	01
7	Bihar	121	0
8	Telangana	73	01
9	Andhra Pradesh	88	07
10	Tamil Nadu	169	0
11	Kerala	104	01
12	Chhattisgarh	13	44
13	Delhi	0	0
14	Odisha	100	0
15	Punjab	22	48
16	Madhya Pradesh	103	57
17	Jharkhand	46	12
18	Assam	08	32
19	Himachal Pradesh	01	50
20	Uttarakhand	11	39
21	Haryana	50	0
22	Jammu and Kashmir	11	0
23	Tripura	01	0
25	Meghalaya	0	08
26	Goa	02	0
27	Manipur	07	01
28	Mizoram	0	14

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29	Sikkim	0	0
30	Andaman and Nicobar	03	0
31	Arunachal Pradesh	05	01
32	Lakshadweep	0	0

Table 2 shows that both forms of Farmer Producer Organisations (FPOs) under the states of India in 2020. Around 169 Farmer Producer Organisations (FPOs) introduced in a company form at Tamilnadu state which is tope whereas they did not follow the cooperative form of FPOs. In West Bengal, who introduced 150 FPOs in the form of Companies act 1956 did not introduced cooperative forms of FPOs. Gujarat, where the states promote more industrialisation introduced more cooperative supported FPOs (72) and its follows Madhya Pradesh (57) and Himachal Pradesh (50). These two forms of FPOs supported value additions and they put aim to provide more opportunities helps doubled farmers income via diversifying the product.

Importance of Value Addition Centres in India

Agro-based contributions in India experienced a different custom while involving almost population of the country in agricultural sector. That resulted to keep a better position all over the world like Milk production, fruits and vegetables production etc. but current scenario witnessed profit of the agricultural commodities have greatly lessened and the cost of agricultural inputs has increased faster than market price of outputs. That makes sense and forced to increase productivity of agriculture and delivery system and increase farmer's earnings through using effective value addition.

Presently value addition is the key indicator to rice farmer's income argued SJ Chiru (2018) exemplified that average annual income of a farmer in India is less than 1lakh while if focus more through value additions that benefited to improving to 2.5lakh at 2022. Dr. Barnasi Lal and Dr. Pawan Sharma (2021) defined that same volume of a primary product, high cost of processing, packing, and upgrading the product quality or other such means value addition which helps to increase value of primary agricultural commodities through a particular production process. Indian farmers' fronting a major problem is that to getting fewer prices from their farm product because of the surplus production. Through crop diversification purpose with the help of Value addition centres can only solve these problems which make opportunity to earn more money from the different crops produced. This will get a realisation that value additions can helps farmers to diversifying the product and provide opportunities through value addition.

Value Addition Centre's under Farmer Producer Organisations (FPOs)

Simply, value addition means to add value to the product, or a raw agricultural product transforms to something new, through packing, processing, cooling drying, extracting, and other process changed from its original raw form. Womach 2005 argued that important strategy for both agricultural entrepreneurship and rural development. After invention of value addition in agriculture farmers have experienced the expanding value of agricultural products, identity and characteristics not only the physical expansion including local and organic designations (USDA 2015). Now a days FPO's engaged in the process of value addition particularly cleaning, grading and packing etc. At present almost all states have Farmer Producer Organisations (FPOs) in India but the value addition centres are rare which is shown table 3.

Sl. No	Name of the States	No of FPOs	No of Value Addition Centre's
1	Maharashtra	118	05
2	West Bengal	150	14
3	Karnataka	134	35
4	Gujarat	114	06
5	Rajasthan	143	06
6	Uttar Pradesh	116	08

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7	Bihar	121	05
8	Telangana	74	02
9	Andhra Pradesh	95	15
10	Tamil Nadu	169	15
11	Kerala	105	12
12	Chhattisgarh	57	06
13	Delhi	00	00
14	Odessa	100	10
15	Punjab	65	01
16	Madhya Pradesh	160	09
17	Jharkhand	58	01
18	Assam	40	02
19	Himachal Pradesh	51	01
20	Uttarakhand	50	03
21	Haryana	50	00
22	Jammu and Kashmir	11	00
23	Tripura	01	00
24	Meghalaya	08	01
25	Goa	02	00
26	Manipur	08	00
27	Mizoram	14	00
28	Sikkim	02	00
29	Andaman and Nicobar	03	00
30	Arunachal Pradesh	06	00
31	Lakshadweep	00	00

Promoting value addition through FPOs helps farmers to expanding their product in another form. Above table says that Tamilnadu and Andhra Pradesh promote 15 value addition centres, whereas Karnataka promote 35 value addition centres which is the tope promoter of FPO Value addition centres in the country. As we discussed above that some regional and socio economic issues are effecting implication time of FPOs and its Value Addition centres.

Conclusion

The problem of enhancement in agrarian sector need to be undertaken from two different approaches firstly help to increase productivity and delivery system and next to increase farmers earning through effective value addition. This paper discussed mainly three phase about farmer producer organizations, second forms of farmer producer organizations and last values addition centres. In the years of 2015 and 2016 creates more number of FPOs in India, within that realised Tamilnadu, Karnataka and Madhya Pradesh are the top number of FPOs introduced states these states are follows both industrial and agriculture sector. Farmer producer organization in India worked in two from based named that company act based farmer producer organizations and cooperative rules based farmer producer organizations and found that presently most of the states are formed on the basis of companies act whereas cooperative supported farmer producer organizations are also involved lately. Diversifying product into another form a better quality is not only helps farmers welfare it helps whole nations, like it's generate employment opportunities, expanding income, demand more quality etc. this will help value addition. During last ten years the number of centres list are expanding recently whole states ready to expanding their agrarian

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product. But there are some regional and socio economic issues are affecting this area. There must be a deep and proper investigation needed this area particularly related about the return investment of farmers and employment opportunities of higher educates.

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Untold Story of Rural Women Entrepreneurs: Challenges and Future Prospective

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Abstract

Women is the basis of growth in any human society. Her contribution to the economy can build values of growth and development. The prosperity of nation is reflected by the progress of women and her status in that country. The aim and objective of this article is analyse the challenges and issues. Which women entrepreneurs are the facing in market? The article even focuses on the schemes and initiatives taken by government to help the women start- ups. The objective is also to study the future prospects of the women entrepreneurs in business and build strategic framework for their development.

Key Words: rural women entrepreneur, challenges of women entrepreneur, future prospect of women entrepreneur

I. Introduction

Women entrepreneurship is the process of building positive confidence to bring innovative and creative changes in the society. Women as business leaders are shaping the society in new way where they are understanding the market and bringing ethical products to connect with the customers in an empowered way. The women entrepreneurs need resources, technology and capital. They generate employment opportunities and are the active contributors to economic growth. Government of India has defined women entrepreneur venture which is controlled by women and is having at least 51% of share or capital invested in the business. The increase of presence of women in the business has changed the demographics of business. The recent study in India shows that, women population constitutes about 48.5% per cent of the total population. There is need for sustainable growth of women entrepreneurs as it promotes equality and balanced growth in the country. Women entrepreneurs promote self-acceptance, authenticity, purpose in life, personal growth and mastery of things. Women learn autonomy while managing their business. Women entrepreneurs become goal oriented towards life, have purpose in life and sense of direction of their own life.

Current status of women in India

In the recent report of MSME, it was found that under the stand-up India scheme which was started to help the budding entrepreneur. Under the PMMY scheme almost 19.04 crore women entrepreneurs got the financial assistance costing rupees 6.36 lakh crore which is 68% of the scheme. According to the census of India, it was found that most of the women entrepreneurs are involved basically in these sectors

- i) Agriculture (34.3%),
- ii) Manufacturing (29.8 %),
- iii) Trade (18.23 %),
- iv) Other Services (5.38 %)
- v) Accommodation & food services (2.77 %).

II. Review of related literature

Gupta, 2020, an entrepreneur is seen as a person who can bring changes as in market by new product, services and organisational form. They are also the one, who help in economic development of country. This article explores the growth opportunities of entrepreneurs in the sectors of education, health, energy and environment in India. The government is initiating schemes for the entrepreneurs by giving funds for their start-ups. The article even talks about that there is need for Research in this sector as there are lot of unexplored markets, which are not been catered and touched.

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Chinmayee Sahoo, 2020 - The author here talks about the problem and prospects of women entrepreneurship. The development of economy has social and political dimensions and women constitute 50% of total population. So women has a great amount of contribution towards the society and its growth in all matters. The government and financial institution have enforced guidelines for women entrepreneurs. In that they want to increase their traits and skills to do business, and to make them competent enough to face the market challenges and to strive for excellence.

Krishnakuma & Radha, 2020 after globalisation, Indian markets have changed a lot in terms of women entering the start-ups business. In this article, author focuses on the issues and challenges faced by rural women entrepreneurs and how they can overcome them. Women entrepreneurs face issues in marketing of products, support from family and lack of opportunities. Government is now strengthening women by making their network strong and giving them credit facility and motivating them to start their own business. This support will help rural women to grow and have a great bond with their family as well.

Korreck, S. (2019) the article talks about the increase in start-ups in India but majority of them are owned by men. Many Indian women have ambitions of having their own business but it is more difficult for them. The author explores the cause of low female entrepreneurship rate

Earlier it was low confidence, lack of business skills and unconscious biases. The author has suggestion to improve the position of women

1. Awareness among the women is needed about the policies and strategies to help them
2. Leadership qualities need to be taught to them
3. Sharing their success stories on social media platform to inspire other women
4. Making the women aware about the better access to finance such as NITI Aayog's and Entrepreneurship Platform.
5. Giving training to women on marketing and leadership skills for their own start-ups

Ramija B., 2019 - Women entrepreneurship is seen as an important source of economy. They create new opportunities for job and provide society with new things and solution to the problem. They do face lot gender discrimination, lack of access of information and network. Women in rural India despite suffering from all the problems like lack of education, malnutrition, health problems and engaging in agricultural activities have still grown. Government of India shows that 40% more women have contributed to their family and are able bring the social change.

Singh & Gupta, 2018 - In this article, the author talks about participation of women in activities which help the economy to grow. The Indian society is dominated by male, so it is complicated for rural women to establish their own start-ups. The author even focuses on the future scenario of women in this sector and what the government can do to make the women independent and unbeaten in the society.

Rani & Kumar Sinha, 2016 -The author in this article talks about the barriers which are faced by women entrepreneurs in Haryana (India). Descriptive and exploratory study was done and it was found that women are not been supported by families. There is lack of experience, awareness with harassment and strict rules and regulations, because of which they are not able to have their own start-ups.

III. Objectives of the study

Rural Women entrepreneurship can be boon to the economy as it generates job opportunity, and increases the production in the country. It also creates women empowerment and development. The basic objective is to study:

- Literature about rural women entrepreneur and the challenges faced by them.
- Future prospects of rural women entrepreneur and schemes of government.
- Ways to raise the eminence of women entrepreneur.

IV. Schemes for women entrepreneurs in India

Annapurna Scheme: In this scheme the loan is provided for food catering and to establish small scale business

- Loan grant up to Rs 500000
- Interest rate differ as per the market rate
- Loan should be repaid in 3 years
- When loan is given, you get grace period of 1 month to start repaying the loan.

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Bharatiya Mahila Bank Business Loan: This scheme is merged with state bank of India. They provide loan to Indian women who want to start their own business

- Loan up to 20 cores is granted
- It can be collateral free loan up to 1 core
- The loan has to be paid within 7 years
- The rate of interest on this loan is 12.5%

Mudra Yojana Scheme: In this scheme, the loan is provided to women's who want to have their own beauty centres or day care centres.

- The loan amount can vary from Rs 50000 to Rs 500000
- The loan given is no collateral up to 10 lakh
- There are 3 types of plans in this scheme
 1. Shishu plan loan upto RS 50000
 2. Kishor plan loan upto Rs 50000 to Rs 500000
 3. Tarun plan loan upto Rs 5000000 is given

Orient Mahila Vikas Yojana Scheme: In this scheme the loan is provided to women who hold 51% share capital in business

- The loan can be repaid in 7 years
- Loan amount below Rs 10 lakh collateral is not needed
- In case of small scale business loan upto Rs 25 lakh is not needed
- The scheme is started by oriental bank of India.

Dena Shakti Scheme: The loan is provided under this scheme to women for manufacturing goods and agricultural goods

- Loan upto Rs 20 lakh is given under this scheme
- In this scheme micro loan of Rs 50000 is also granted
- Concession of 0.25% is also granted under this scheme

Udyogini Scheme: In this scheme low interest loan is given to women for business.

- The women between age of 18 to 45 are sanctioned loan
- Loan up to Rs 45 lakh is given to women
- Her family income additionally should be less than Rs 45000 and less
- Bank associated with this scheme are Punjab and Sind bank

Cent Kalyani Scheme: This scheme provide loan to women who are into agricultural, SMEs and into retail business

- Loan amount can go up to Rs 100 lakh
- No collateral is needed
- Interest rate vary as per the market situation
- Supported by central bank of India

Mahila Udyam Nidhi Scheme: In this scheme loan is provided to women for MSMEs and to boost industrial growth

- Loan up to Rs 10lakh is given under this scheme
- Supported by Punjab national bank
- Interest rate can vary as per the market situation

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- Loan should be repaid in 10 years

V. Challenges for Rural Women Entrepreneurs

Work life balance is always concern and when it comes with reference to women, they face a lot of problems in managing the household cores, to get funds, bring the idea in work and have struggles to exist.

- ❖ Most of the women's especially of rural areas, are illiterate, they have talent but they lack proper knowledge of how to convert their idea into business. They are less or not at all aware about the government schemes, technology in use, market demand, taste.
- ❖ Still business is treated as truly reserved for the males in rural areas and females are considered as good fit for household chores. The males of family become the main obstacles for women entrepreneur of the family.
- ❖ Even the caste and religion of women entrepreneur also play a big role to be accepted in the society.
- ❖ Most of the financial institutions are reluctant in funding the women based business, so they get difficulty in finding the right source to get finance.
- ❖ Many women entrepreneur fail to manage their funds which leads to stuck the finances they have in the production cycle.
- ❖ In the technological age, rural women are still unaware about the technological advancement in the society, neither have they had access nor they have knowledge and improper management results in increasing their cost of production.
- ❖ Even great business ideas fail, if we lose passion and motivation to work for it. Lack of family support, struggle for existence and no appreciation from family, peers and society leads them to give up on the ideas.
- ❖ To start a business, one need to go through lots of legal formalities and paper work. Such things also act as barrier for the women entrepreneur.
- ❖ Women entrepreneur are less or not educated, they are not able to perform basic managerial functions properly.
- ❖ Entrepreneurs need to take risk and due to lack of courage to take risk and explore new ventures, many of the entrepreneurs die at the early age.
- ❖ Women are more family oriented and less focus on the business and they work really hard to focus and maintain their family life affecting their business.
- ❖ Women are reluctant in building the networks and as a result they are mostly unable to expand the business with the limited option available with them.
- ❖ Safety is still a concern in terms of women and girls, business needs travel, long hours, customer and client dealing

VI. Suggestive framework

- ❖ It's the time we need to extend our hands to support the rural women entrepreneur, and we should impart the leadership and entrepreneurial skills need from starting.
- ❖ Male and female entrepreneur should have same access to the funds. Camps and campaigns should be there to make female entrepreneurs aware about the financial services or opportunities they can access and get benefits from. Most of the people are deprived just because of the lack of awareness.
- ❖ The private investors and government agencies should choose the business idea to be financed without any gender biasness.
- ❖ A company can only survive if it is modified and upgraded as the need of the time, this calls for the attention on organising skill upgradation programmes for upgrading the skills of the existing women entrepreneurs.
- ❖ We still need to focus on the infrastructure facilities of villages, if we want to reap the benefits of the entrepreneurs of rural area
- ❖ Many communities are coming forward with the skill development and vocational courses, more and more emphasis need to be given to them.

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- ❖ Acceptance by the society and praising the efforts and their art would also boost their morale and help them work actively.
- ❖ Care-centre for young child's need to be active so that women can hustle free concentrate on their work.

II. Future of Indian Women Entrepreneurs

According to the census out of the total entrepreneurs women constitute 14% of it, in figures it is 8.05 million from 58.5 million entrepreneur. Society needs to support and appreciate women entrepreneurs to have a hold in the society. More and more institutes, government agencies and self-help group should come forward to help them. There are many initiatives taken by government or private institutes as state's government take initiative to promote women owned enterprise. Mann Delhi Foundation's is a foundation for rural women in which they have financed 90000 women's and establish micro business. SHEROES has 16 million members bringing together on basis of trust, growth and connections they all can have.

III. Conclusion

To boost the economy of our nation, we need more entrepreneurs. There is lot of hidden talent and opportunity for entrepreneurs to explore, so we need to encourage entrepreneurship. A nation can witness sustainable, justifiable development, if its women are empowered and contribute equally in the society. There is also tendency that women entrepreneurs are likely to employ more women workers whether skilled or semi-skilled as they are of that nature. Even World Bank has stated in the reports that there will be tremendous increase in India's economy, if women of India will actively participate. We can convert them into our productive resources and take benefits out of them. Women are not treated as source to do business.

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THE ROLE OF NABARD IN PROMOTING SELF HELP GROUPS

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Abstract

The microfinance institutions started with the intention of creating financial support to the rural people, which are neglected by many financial institutions. Micro-finance institutions have proved that rural people are bankable. NABARD, a major financial institution plays an important role in supporting the programmes of MFIs'. From the analysis it is observed that financial support provided by NABARD has reaped fruits to the rural people. This paper focuses on the NABARD initiatives to support the rural masses through self-help groups (SHGs'). This study exhibits that, though there is an increase in SHGs' year by year, it is interesting to note that there is reduction in the amount outstanding by the SHGs'. This shows beyond doubt that the rural people are also equally positioned as far as banking operations are concerned.

Key words: NABARD, Micro finance Institutions (MFI), SHGs'.

1. Introduction

The primary objective of a Bank is to accelerate the pace of economic development in the country. India is a nation of villages where agriculture is the main occupation of the people. 70% of the population of the country resides in rural India depending predominantly on agriculture, cottage industries and other local, regional trades and handicrafts. The economic condition of the people in rural India is far from satisfactory level which may be attributable for lack of adequate financial assistance.

The rural poor manage and mobilize their resources slowly over time as they lack readiness and availability of credit. Financial services could enable the poor to leverage their initiative, accelerating the process of building incomes, assets and economic security. The conventional financial services are hesitant to lend and serve the needs of low-income families and women-headed households. They are very often denied access to credit which in turn is attributable to practical difficulties arising from the discrepancy between the mode of operation followed by financial institutions and the economic characteristics and financing needs of low-income households.

2. Review of Literature

The literature available on microfinance is reviewed with an objective to understand the conceptual background to the subject and to provide empirical research findings that have influenced the growth in this domain area of Micro Finance.

The total eradication of poverty in 1983 against the advice of banking and government officials, Professor Yunus established Grameen, a bank devoted to providing the poorest of Bangladesh with minuscule loans. His objective was not just to help the poor survive, but to create the spark of personal initiative and enterprise that would help them lift themselves out of poverty forever. It was an idea born on a day in 1976 when he loaned the equivalent of \$ 27 from his own pocket to forty two people living in a tiny village in Bangladesh. Yunus's loan helped them break the devastating cycle of poverty and changed their lives forever. His solution to the world poverty, founded on the belief that credit is fundamental human right, it is brilliantly a simple loan for poor people, which, promotes a few sound financial principles to live by, and they will help themselves.

3. Research Methodology

3.1 Objective of the Study

1. To understand the status of credit facilities available to the rural population.
2. To study the NABARD initiatives in supporting the rural people.
3. To understand the merit of SHGs' in relation to micro credit.

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3.2 Methodology

The study is confined to the NABARD literature. The study makes use of secondary data related to microfinance. The data was collected from the documents published by NABARD and other related websites and published documents. For analysis, researchers have collected previous three years data from the sources mentioned above.

12 Limitation of the Study

- 1) This Study has been conducted based on data published by NABARD document for the year 2018-19
- 2) This study is limited to SHGs' enlisted by NABARD and cannot be generalized

4. Micro-Finance Institutions

Micro-finance institutions have emerged with an ambitious vision of alleviation of people living below the poverty line and to bring the poorest of the poor to the mainstream of the economy. This has paved the way for poor, especially the rural poor, to become economically independent. Micro-finance has evolved as one of the important economic development tools to support low-income group by providing financial assistance. Financial services of MFIs (Micro Finance Institutions) generally provide savings and credit facilities; however, some micro-finance institutions also provide insurance and payments services. In addition to financial intermediation, many MFIs provide social intermediation services such as group formations, creating self-confidence among the rural folks, training programmes on financial literacy and marketing skills.

5. Micro -finance

Micro-finance has taken its birth in the late seventies to help poorest of the poor. Micro-finance helps the poor to nurture their entrepreneurial skills. There by, they can improve their standards of living and can become self-sustaining to lead their life. On the one hand, for any government it is difficult to provide employment to all. On the other hand, agriculture cannot provide the fullest employment opportunities throughout the year. Agriculture is not only seasonal in India; it is heavily dependent on monsoon. Now the micro-finance has become a buzzword in almost all the developing countries. Micro-finance institutions finance in small amount to poor especially women in rural area and support them to start their own enterprise in their own villages. The finance is provided with very reasonable rate of interest and flexible.

The broad objectives of micro-finance are:

- 1) Reduction of poverty to the bare minimum by financing for the development of skills of the rural people
- 2) Providing employment opportunities to the poorest of the poor
- 3) Cultivating the habit of savings from the little earning of the rural masses
- 4) Providing credit at an affordable rate of interest
- 5) Disbursing the credit amount in short notice
- 6) Eliminating the demand for collateral security for providing credit
- 7) To do away with the informal money lenders from the credit link
- 8) Encouraging the rural folks especially women entrepreneur
- 9) Supporting for a better living to the rural people
- 10) Ultimately to provide better social status to the rural people.
- 9) Some of the SHGs will enhance their activity by insuring their group members

7) The Role of National Bank for Agricultural and Rural Development (NABARD)

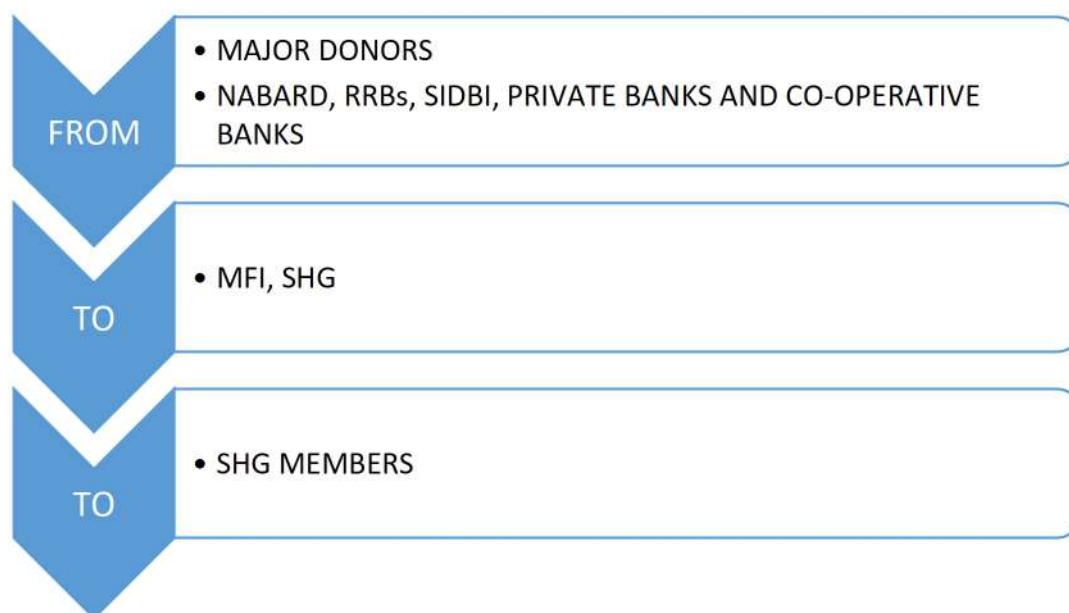
NABARD launched SHG-Bank Linkage Programme (SHG-BLP) in the year 1992 and has been continuously and consistently spearheading the programme in the country since then. With the growth of the program, in terms of magnitude, outreach and impact, this programme has been recognised as the largest micro finance program in the world and indeed it has become a national pride. Self Help Groups (SHGs), the delivery channel for micro credit, have demonstrated that, poverty reduction and rural women

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empowerment can really be achieved. Financing SHGs’ has now become a favourite credit product for the financial institutions.

SHG -Bank Linkage Model has emerged in India as a core strategy for the banking system to extend their outreach to the poorest among poor. The SHG-Bank Linkage Program (SHG-BLP) within a short span of over one decade has proved beyond doubt that the poor are bankable. Micro-finance –has helped in improving their standard of living and rural empowerment, particularly of rural women. In addition to the economic development, the impact of SHG-BLP has been evident in other areas like health and sanitation, education, information dissemination etc.

Model 1. Pattern of Flow of Funds to SHGs’ from Financial Intermediaries.



8. Analysis of the study.

The following table shows the progress made by the banks.

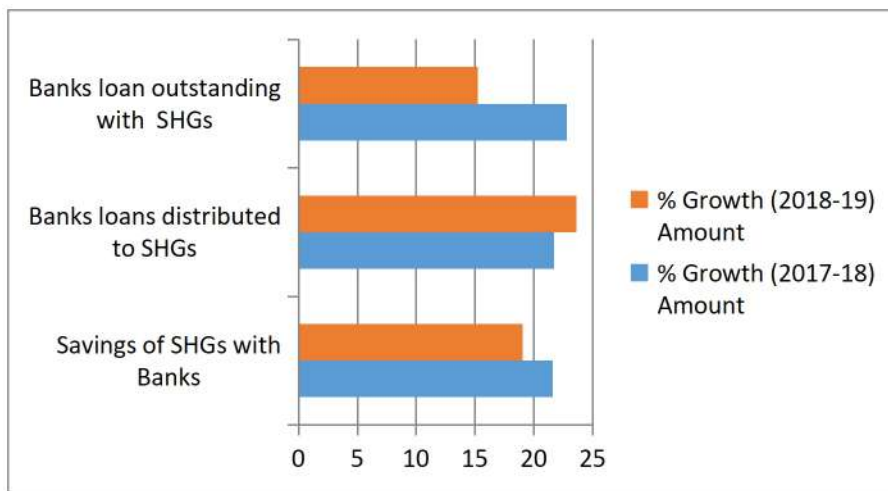
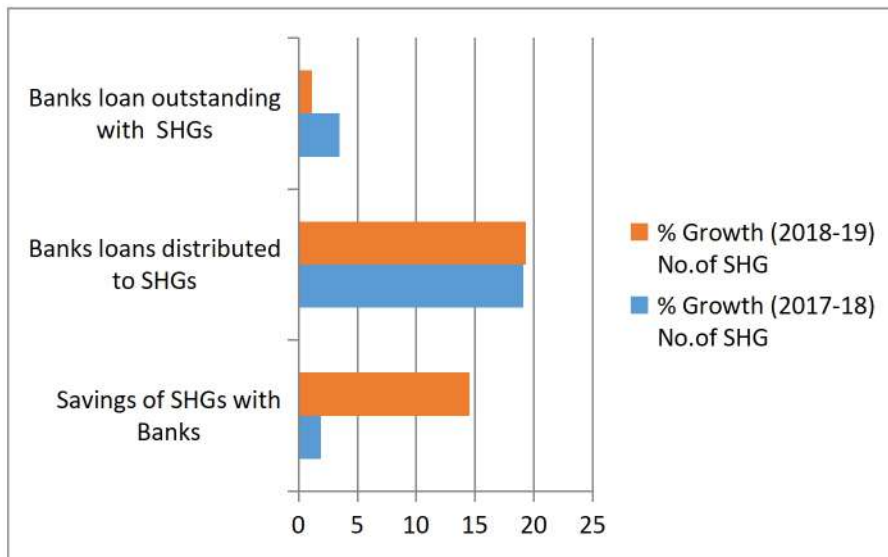
Table1. Showing progress of micro-finance for the years 2016-17 to 2018-19.

Particulars	2016-17		2017-18		% Growth (2017-18)		2018-19		% Growth (2018-19)	
	No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount
Savings of SHGs with Banks	8,576,875	16,114	8,744,437	19,592	1.9	21.6	1,00,14,243	23,324	14.52	19.05
Banks loans distributed to SHGs	1,898,120	38,781	2,261,132	47,186	19.1	21.7	26,98,400	58,317	19.33	23.59
Banks loan outstanding with SHGs	4,848,287	61,581	5,020,358	75,598	3.5	22.8	50,77,332	87,098	1.13	15.21

Source: NABARD Annual reports

Graph Showing Growth in Number of SHGs’ during 2017-18 and 2018-19 in percentages

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Savings of SHG with banks

From the above table analysis number of SHGs’ as of 2016-17 was 8,576,875 with a saving of Rs. 16,114crore with banks, during the year 2017-18 it was 8,744,437 with saving of Rs 19,592 crores and during 2018-19 it was in 1,00,14,243 with a Saving of Rs 23,324 corers. This shows a marginal increase in the percentage of SHG’s from 1.92 % in the year 2017 to 14.52 % in the year 2018 but in absolute numbers it is more than a lakh increase as compared to 2016 as the base year, which speaks about the awareness and the role played by the SHGs’. The amount of savings stable with little bit decrease from 21.6% to enormous 19.05%. From this we can infer that the level saving from SHG’s are help for a better cause to the rural masses.

Distribution of Bank Loans

During the year 2016-17 NABARD distributed an amount of Rs 38,781 crores for 1,898,120 SHG’s, in the year 2017-18 an amount of Rs 47,186 corers for 2,261,132 SHG’s and for the year 2018-19 an amount of Rs 58,317 crores for 26,98,400 SHG’s This shows a good increase in the percentage of number of SHG’s from 19.1% in the Year 2017-18 to 19.33% in the Year 2018-19. The growth in monetary values in percentages of the loan distributed for the corresponding years stood at 21.7% and 23.59%. This indicates the increase in the number of banks participating and the initiative taken by them for the development of SHGs.

Bank Loan outstanding with SHGs'

During the year 2016-17, amount outstanding with SHG's Rs 61,581 corers by 4,848,287 SHGs', comparatively in the year 2017-18 an amount of Rs 75,598 corers by 5,020,358 SHG's and for the year 2018-19 an amount of Rs 87,098 corers by 50,77,332 SHG's. The figures for the same period in percentages shows that 3.5% and 1.13% increase in number of SHGs' and 22.8% and 15.21% in the amount of loan outstanding with SHGs'. This decrease in the percentage of number of loan outstanding with SHGs' proves that the loan provided to them are recoverable and not an impossible risk by the banks.

1. Findings

From the above analysis it is observed that the performance of SHGs' in terms of repayment of credit is beyond satisfactory levels. This makes a positive boost to the more number of public and private commercial banks to take a bold step and come forward in financing the rural poor for a healthy growth of the economy of the country.

12. Conclusion

Microfinance as a mode of credit for the rural poor is playing a significant role in the upliftment of the rural masses as envisaged by various programmes by the central government with the support of various financial intermediaries in general. NABARD in particular has become a major player in the promotion, training and financing of SHGs' through its huge initiatives. But the great challenges for meeting the overall and matured credit requirements of the rural population in the real sense lies in the mindset of donors and the government through a solid and concrete programmes and policies.

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NABARD: A Vital boon For SHG's

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Abstract

The SHG program had been started since 1987 and SHG bank linkage was moved in 1992 under pioneer program of NABARD. This program was reinforced by the Reserve Bank of India. NABARD and Mahila Arthik Vikas Mahamandal share a long association in headway and supporting of SHGs in the State of Maharashtra. The activity of National Bank for Agriculture and Rural Development in headway of SHGs for spearheading aptitudes among women can be included with the help of plans familiar, for instance, Assistance with Rural Women in Non-develop Development, Assistance for Marketing of Non-develop Product of Rural Women and whatnot. Henceforth, we can state that NABARD has been filling in as an impetus in advancement and connecting increasingly SHG to the banking framework. A micro-finance improvement support has been comprised in NABARD since 1987. It has been endeavoring endeavors to build up linkages between self-help groups sorted out by some willful offices for poor individuals in rural regions to give official credit to creation purposes and lessen their reliance on casual credit sources.

Keywords: SHG's, Women Empowerment , Rural, NABARD.

Introduction:

Microfinance, an arrangement of little credits (for the most part without insurance) to destitute individuals and tolerating minor investment funds stores, has existed in various structures for an extensive stretch of time over the world. Current microfinance was conceived in Bangladesh during the 1970s, when Professor Muhammad Yunus, a financial matters teacher at University of Chittagong, Bangladesh, and the Nobel Peace Prize Laureate in 2006, started a test examine venture giving credit to the rustic poor by building up Grameen Bank. Today, Grameen Bank is reproduced in five mainlands and microfinance has shaken up the universe of global advancement. Numerous banks or saving money foundations are presently practicing extensively on microfinance. In 2005, the UN assigned the year as the "Global Year of Micro-credit.

NGOs are trusts or social requests which advance SHGs for bank linkage. They ought to have the sensible purpose of associating the SHGs to a bank for venture assets and credit. NGOs may pay for this from their own special resources, or from NABARD or practically identical permit.

Banks are themselves SHPIs when branch specialists themselves advance SHGs, beginning with no outside help and after that set up their assets and advance to them. The banks may be business banks or RRBs or co-specialist banks.

Vikas Volunteer Vahinis are agriculturists' clubs which have been set up, generally with help from NABARD and at first to improve the credit culture in their region. They are totally neighborhood organize deliberate affiliations, for the most part unregistered and different them have starting late progressed SHGs in their own one of a kind systems for bank linkage.

Government office is a term which covers a broad assortment of state and central Government components which have started to progress SHGs under various plans, generally anyway not for the most part with a segment of appointment, with bank linkage as a noteworthy part of the arrangement.

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Self-utilized people will be individuals who advance SHGs not as representatives or individuals from an organization but rather as people. They may do this as bona fide volunteers, with no compensation, or they may procure some salary from the movement.

Objectives of the Study:

1. To understand the role played by NABARD in promoting SHG's.
2. To highlight the working and growth of SHGs.

Phases of Group Evolution

Extensively ordered, the SHGs experience three phases of advancement, for example, group development arrange, group adjustment organize and micro credit arrange.

Group Formation Stage

This stage is portrayed by arrangement, advancement and fortifying of the groups to advance into self-oversaw associations of the poor individuals at town level. Facilitators would be required to remain with the poor individuals for some period to get appropriate comprehension of their socioeconomic condition and to build up compatibility with them before shaping SHGs.

Group Stabilization Stage

This is the second phase of group advancement and is portrayed by thrift and credit action among the individuals. Every one of the individuals from SHG spare a settled sum, which might be chosen by the group to assemble their corpus. The group starts interior loaning to its individuals from its group corpus. This gives the SHG a chance to procure abilities to organize rare assets, to evaluate the qualities of every part and to plan the credits and reimbursement.

Micro Credit Stage

This is the third phase of group advancement. It is the time when the group is viewed as qualified after fulfilling certain conditions to be connected with the bank to get rotating reserve advance and appropriation so it can hone micro credit exercises on a bigger scale. A group may achieve this phase in around a half year or so after its arrangement.

Sources of capital and connections among SHGs and Banks

NABARD keeps on giving 100 percent renegotiate to banks at a financing cost of 6.5 percent per annum. Other help measures gave incorporate encouraging preparing of the bank authorities and the field staff of the NGOs. The organization of NGOs/SHGs and other related establishments through monetary help, personnel bolster and so forth. Upwards of 550 NGOs are taking an interest in the program. Ladies SHGs established around 94 percent of the aggregate gatherings connected. In general, the program profited 5.60 lakh rustic poor families in 280 locales. The southern locale keeps on commanding the linkage programs with offer of 65 percent pursued by the western (11 percent), the eastern (11 percent), the focal (10 percent) and the northern areas 8 percent. Andhra Pradesh, Karnataka and Tamil Nadu states has led the pack in advancing the SHGs and in setting up the bank SHG linkage, the bank linkage is commonly settled after the effective working of individual gatherings for around a half year to a year. The idea of the SHGs has not been as effective in the north-east and a portion of the eastern states. Zone explicit program should be planned to meet the shifting socio-social practices. After fruitful experimentation in Cauvery - Grameen Bank, Mysore (Karnataka) in relationship with an accomplished NGO, in particular MYRADA, more RRBs are including themselves as SHGs. Some administration organizations like Zillah Panchayat have additionally taken activities to advance SHGs and such endeavors are upheld by the NABARD through help with sorting out preparing programs for the staff. The RBI issued a round dated July 24, 1991, to the business banks encouraging them to take an interest effectively in the pilot bolster for connecting self-improvement gatherings with banks. The NABARD, after discussion with a couple of intrigued banks and intentional offices, issued an arrangement of rules on February 26, 1992, which, while being sufficiently thorough were kept sufficiently adaptable to empower take an interest banks and field level financiers to

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include and to add to reinforcing the venture idea and technique. The corporate mission for Microfinance set by NABARD envisions achieving setting aside some cash associations to 33% of the direct poor of the nation, i.e., a people of around 100 despite million commonplace poor through one million SHGs constantly 2007-08 and focusing on 3million SHG and linkage with banks by 2018. This is the perfect time to change the strategies for the future, in light of the encounters of the past.

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Emerging Business Trends during COVID 19 Era

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Abstract

Everyone do one or the other thing to earn his livelihood. During this endeavour, he either works for others or he works for himself. If he serves others and get money in return, he is called in service and if he works for himself and earns out of it, he is labeled as business man. There are n number of established businesses in the world and there are many ways to conduct the business. In simple words, business is the activity of fulfillment of the need of the customer in lieu of the payment received from him. The need could be of some product or some type of service. This need is based on the fact that none of the human being can produce or manufacture or generate all types of products and services needed for survival. This gives way to business. The gap between demand and supply of any commodity or service creates business. During COVID 19 era, normal business practices were hampered to a great extent and certain new business practices emerged. Some simple business models emerged during the course. Individuals identified the gap between demand and supply of certain commodities and ventured into owning their start ups. This research paper intends to identify and discuss such business practices which emerged during COVID 19 era.

Keywords: Business, business trends, services, online selling, COVID 19 era

Introduction

Even if one is jack of all trades, it is not possible to self satisfy all the needs and requirements during the course of life. If one is a farmer, he may grow wheat, rice or some other crop but he may not be able to manufacture cloth. In the same manner, the cloth manufacturer may not be able to produce wheat. So the way out is that the farmer will get cloth from the cloth manufacturer and the cloth manufacturer would get wheat from the farmer. This started as barter system, initially, where the exchangers would themselves decide upon the quantities to be exchanged. With the passage of time, the needs and requirements increased and number of manufacturers and producers also increased manifold and it practically became impossible to follow barter system. This gave way to introduction of currency in the economy. A fixed amount of currency was charged for the pre decided quantity of the commodity or specific type of service. With further development, there was emergence of different business models. There are now businesses who are either sole manufacturers or sole marketers. Others are just producers or handling the deliverables. Some are into services only. So this way, many types of business models prevailed in the economy, working really well.

The end of the year 2019 saw the eruption of COVID 19 (Corona Virus Disease 2019). It was a deadly virus with no cure at that time and none of the nation was actually ready to combat with this virus. The major impact of this dreadful disease was the lock down imposed at different time intervals in different countries. There were a lot many negative impacts of COVID 19 during the year 2020 and the economies are still trying to recover from setbacks received in various sectors.

Impacts of COVID 19 on society and economy

Let us very quickly discuss some of the negative impacts of COVID 19 on the society and the economy. First and foremost, since no treatment of COVID 19 was available there was no certainty of getting well, once a person is affected by this virus. Mortality rate was considerably high in many countries. There was scarcity of medical facilities almost in all countries, as the number of cases rose beyond prediction. The sudden lock down in the nation brought all social and economic activities to a standstill. There was minimal monetary flow in the economy. Many lost their jobs and many businesses were ruined during this phase, as there was no money in circulation. Many lives were lost and families were left devastated, psychologically and financially as well. There was no money with crores of people, thousands lost their

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jobs and many migrated from their work places to their home towns. All such activities created havoc in the nation as well as in the economy. Everywhere there was an atmosphere of uncertainty and anxiety. The worst thing about this era was the loss of livelihood opportunities. The survival became the ultimate objective of hundreds of thousands of people. Three things were felt important by many of the individuals. First one, to give due importance to their health and family second, to do something on their own and not to depend on jobs and third one, to have their own space of living. These three realizations actually gave way to many newer business opportunities, at smaller as well as larger levels.

Emerging business trends during COVID 19 era

The loss of revenue generation opportunities forced the individuals to earn their livelihood by doing many petty things. As the objective was of survival, it forced many individuals to do whatever work they get or to work for themselves. As soon as there was relaxation in the lock down, everyone got worried about his earnings. The pressure of earnings provoked many to try new business models. Let us discuss these models.

My home, my shop

This became a very common model after lock down. Those who were having their own houses, they used some space of their house to sell certain products like groceries, merchandise, clothes, vegetables etc. The objective was to earn a quick buck from the neighbours or the passer bys. This was encouraged because many big stores and shopping malls were closed during this period.

My kitchen, your kitchen

This is another model which developed during post lock down era. In this model, the expert would cook food in his kitchen as per the orders received from the neighbours or the persons in the vicinity. This guaranteed tasty and healthy food items, cooked in hygienic physical environment, at a reasonable price. This model emerged due to the non availability of food in hotels, restaurants and other food vendors.

My back yard, my bakery

Many youngsters ventured into this model by turning their back yards into bakery. Since other bakeries in the market were not functioning, there was ample opportunity to experiment in this area.

At your door steps

Yet another business model which progressed considerably during COVID 19 era, is the at your door steps model. And of course, this was not done by established companies like Amazon or Flipkart but by individuals who ventured into door step delivery of specific goods or services. For example, someone delivering Gir ki Gaay ka Dhooth in the morning, someone delivering Fresh Alovera on demand, someone delivering farm fresh vegetables and fruits to the households etc. This model worked because of the reason that people were trying to avoid going to the market and even many things were not available in the market. Interstate transportation was restricted during this period.

Whatever you want

This model was basically the delivery model for any product. Here, the concerned person was involved only in the delivery of the product. He was not involved in the creation of the goods. This model became popular with food delivery items, as eating out was not possible. It also popularized for medicines.

Collection services

As visits to hospitals were not possible during COVID 19 era, this model emerged for collection of samples for testing from the home itself. The delivery of test reports was online. These services relieved many of the patients as they could not go to the hospitals during those days.

Home assistance services

These services were provided by engineers or technicians. These services included services by plumber, electrician, gardeners, mechanics etc. As the individuals could not go out for repair and maintenance requirements, these jobs were taken care by home assistance services providers.

Online tutor services

Since all physical movement was restricted, all coaching classes and tuition classes were suspended. This was recognized a golden opportunity by tutors to conduct classes on online platforms. By this way, they were able to survive during the difficult time of COVID 19 era.

Online hobby classes

Another business model development during COVID 19 era was the emergence of online hobby classes. For example yoga classes, gardening classes, drawing and painting classes, cooking classes, singing and dancing classes etc. the expert individuals in their respective field started delivering classes via online mode. This enabled them to continue their earnings which were otherwise troubled.

Psychological consultation

Many of the individuals were left alone during COVID 19 era. This situation affected their psychological and emotional state of mind. Loneliness and difficulties of practical and social life deteriorated their mental health. This gave way to the business of psychological consultation, of course through online mode.

App development

A number of cell phone apps were developed during the era of COVID 19. These include marketing apps, gaming apps, payment apps, grocery apps, learning apps, dating apps etc. App development model was under taken by moderately large business houses. These apps aimed at making the life of individual simple and enjoyable.

Whatsapp selling

If there is a locality of say two hundred houses or flats, whatsapp selling a very effective technique. The orders can be received on whatsapp and goods can either be collected by the customers or can be delivered by the sellers. This model is used for selling freshly cooked food items with in a small locality.

Reasons for such business trends

There was no single reason behind the emergence of these business trends but a whole gamut of reasons contributed to it. Let us have look on some of the reasons responsible for development of these business trends during COVID 19 era.

Lack of earning opportunities

As many migrated from work place to home town and many lost their jobs, there was dearth of earning opportunities for many individuals. This shortage of earning opportunities forced the individuals to look for alternate ways to earn their livelihood.

Dire need of survival

There was dire need of survival for the individuals during the COVID 19 era. Nothing was important but to remain alive. This survival need compelled the individuals to earn their bread and butter either this way or that way.

Restricted movement

Since there was no free movement allowed during this era and people wanted to stay at home, a number of business opportunities branched out. If the movement would have been free, many opportunities might have lost.

Gap between demand and supply

For a considerable time, there was a gap between demand and supply of many commodities. Like outside food was not available. Like barber shops were closed, saloons were closed. Such services were home delivered. There was also a gap between demand and supply of fresh vegetables, fruits, grocery items etc. such gaps motivated individuals to try something different to earn their livelihood.

Government imposed laws

During COVID 19 era, government imposed many rules and regulations for curbing the disease. These included closure of hotels, restaurants, shopping malls, eateries, coaching centers, hobby centers, gyms etc. this created business opportunities where ever possible.

Conclusion

The world experienced a very unusual situation which was barely expected. The outburst of deadly corona disease when no one was prepared for it took no time before showing the loss it could do not only to our health but also to our wealth. The situations changed for the worst, overnight and no one could do anything. There was irreversible loss of lives, there was loss of money, there was loss of jobs, there was loss of business opportunities and there was loss of normal life. Physical movement was restricted. Many of the daily activities could not be performed due to the enforcement of various rules and regulations during COVID 19 era. People migrated from work place to home town without having any source of earning at their home town. A lot many other issues surfaced during this era. However, the positive side was that there was emergence of certain business models at even small operational level, which were previously not into existence. These models were individual based and did not require very high expertise. These models incorporated operating from own space, though small in size. These models also eliminated the presence of any middle man. This also helped in controlling the cost and hence also keeping the price in limit. These business models are simple and not multi layered. These are the small business opportunities identified by individuals who were looking for alternative source of earnings, as their main source was lost. Let us hope that these business models continue to persist even after the world enters into new normal.

PROMOTING CAPACITY BUILDING FOR RURAL YOUTH IN OFF-FARM SECTOR

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Abstract:

The youth is the foundation of a country that assists the country with creative goals and move towards progress. We as a whole are realizing that youth is dealing with an excessive number of issues these days. We need to give them equivalent freedoms in each field so they can succeed well. Particularly, in rustic regions, where there are insufficient freedoms accessible to youngsters, NABARD is assuming a significant part in getting sorted out ability advancement programs, making them qualified for snatching new freedoms emerging in the modern culture. Nonfarm activities are being promoted as there are quite low opportunities in the agriculture sector. If seen through a lens, quite good number of jobs can originate well in countryside. As a result of which, young people don't have to leave their home in search of earning in urban areas.

Keywords: NABARD capacity building program, capacity development, youth awareness, new work opportunities, skill development;

INTRODUCTION:

Capacity building is characterized as the "interaction of creating and reinforcing the abilities, impulses, capacities, cycles and assets that associations and networks need to endure, adjust, and flourish in a quick evolving world. Capacity development is certifiably not a one-time exertion to improve transient viability, however a nonstop improvement system toward the formation of a maintainable and compelling association.

National Bank for Agriculture and Rural Development (NABARD) is a zenith administrative body for in general guideline and permitting of provincial rustic banks and pinnacle agreeable banks in India. It is under the locale of Ministry of Finance, Government of India. The bank has been endowed with "matters concerning strategy, arranging, and tasks in the field of credit for agribusiness and other financial exercises in country territories in India". NABARD is dynamic in creating and carrying out Financial Inclusion.

HISTORY

NABARD was set up on the proposals of B.Sivaramman Committee (by Act 61, 1981 of Parliament) on 12 July 1982 to carry out the National Bank for Agriculture and Rural Development Act 1981. It supplanted the Agricultural Credit Department (ACD) and Rural Planning and Credit Cell (RPCC) of Reserve Bank of India, and Agricultural Refinance and Development Corporation (ARDC). It is one of the chief offices giving formative credit in rustic regions. NABARD is India's definitive bank for Agriculture and Rural Development in India.

Worldwide partners of NABARD incorporate World Bank-subsidiary associations and worldwide formative offices working in the field of agribusiness and provincial turn of events. These associations help NABARD by prompting and giving money related guide for the upliftment of individuals in the country zones and advancing the agrarian interaction.

.NABARD is the main establishment in the country which takes care of the advancement of the cottage business, limited scope industry and town industry, and other provincial ventures.

NABARD additionally contacts partnered economies and upholds and advances incorporated turn of events. NABARD release its obligation by attempting the accompanying jobs:

1. Fills in as a peak financing organization for the foundations giving venture and creation credit to advancing the different formative exercises in provincial zones.

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2. Takes measures towards organization working for improving absorptive limit of the credit conveyance framework, including observing, detailing of recovery plans, rebuilding of credit foundations, preparing of faculty, and so forth.
3. Co-ordinates the country financing exercises of all establishments occupied with formative work at the field level and keeps up contact with Government of India, state governments, Reserve Bank of India (RBI) and other public level foundations worried about approach plan.
4. Attempts checking and assessment of ventures renegotiated by it.
5. NABARD renegotiates the monetary foundations which funds the country area.
6. NABARD participates being developed of establishments which help the rustic economy.
7. NABARD likewise keeps a beware of its customer foundations.
8. It directs the establishments which give monetary assistance to the provincial economy.
9. It gives preparing offices to the foundations working in the field of provincial upliftment.
10. It directs and oversees the agreeable banks and the RRB's, all through whole India.

ROLE OF NABARD IN CAPACITY BUILDING:

NABARD in its statement of purpose laid accentuation on advancement of Off Farm Sector. The area expects importance with regards to the steadily squeezing need for lessening provincial India's over reliance on horticulture for money by empowering substitute work choices. Advancement of this area likewise helps in capturing large scale movement of little and peripheral ranchers and farming workers to metropolitan zones looking for occupation openings by virtue of joblessness/camouflaged work in the farming area. In its endeavors to create OFF Farm Sector NABARD, throughout the long term, has developed a few renegotiate and special plans. It has additionally been putting forth steady attempts to expansive base and refine/justify its plans in light of necessities at the field level.

The emphasis has been on programs which empowers expanded credit stream, arrangement of credit to the unreached, what's more, arrangement of linkages for little, cabin and town enterprises, handloom, painstaking work and other provincial specialties furthermore, administration area in rustic zones.

Creating markets for the provincial Off Farm Sector has been a region where NABARD has taken numerous activities.

NABARD has additionally been effectively associated with advancing developments in provincial regions in ranch and Off Farm areas by making a different asset and a different Off Farm Development Department for this reason.

Central Functions of NABARD in Off Farm Sector Development

NABARD has been instrumental in advancement and formative exercises identified with limited scope enterprises, bungalow and town enterprises, handiworks and other country makes and other associated monetary exercises in provincial territories. It has been dynamic in giving start to finish answers for advancement of exercises creating/upgrading vocations under the Rural off Farm Sector. It contributes in its rustic turn of events and ability upgrade area by offering monetary help as award contingent upon the idea of the venture, exercises inside the project, partners included, and so on

Further, NABARD offers monetary help to Government organizations including Panchayat Raj Institutions,

Summit/State Level Corporations and Boards, Individuals/Groups of people, SHGs, SHG Federations, Farmers' Clubs (FCs), FC Federations, action based JLGs, NGOs/MFIs, Trusts, Registered Community Based Associations (CBO), Registered Producers' Organizations/individuals' associations, Co-agents, Banks, RRBs, NSDC subsidiary preparing organizations, Skill Development Council, Corporate (Pvt. Restricted and Public Limited), counting Section 8 Companies, NBFCs, Private Companies as a feature of Corporate Social Responsibility, Colleges, Exploration Institutions, Universities, Krishi Vigyan Kendras (KVKs), Marketing Federations, auxiliaries of NABARD and such different associations which approach NABARD for monetary help for undertaking Off-Farm Area limited time intercessions and whose targets/exercises are obliging the advancement of Off-ranch area and endorsed by NABARD

To offer lift to rustic ability improvement adventure, NABARD works for supporting advertising exercises of rustic craftsman by expanding award help for Rural Haats, Rural Marts, Exhibitions and Melas. It has

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beat on advancing ability advancement by stretching out award backing to rustic preparing organizations like Rural Improvement and Self Employment Training Institutes (RUDSETIs)/Rural Self Employment Training Institutes (RSETIs), NSDC subsidiary Institutes, NGOs having preparing foundations, Government organizations, Corporate Accomplices, and so forth Further NABARD plans to stretch out help to rustic craftsman for arrangement of Off Farm Producer Associations (OFPOs) in bunches to take up aggregate business exercises, fabricate limit and create market linkages.

NABARD Skilling for Livelihood off Farm Development Initiative

Advancing a pioneering society among the country youth and urging them to begin ventures in the country off ranch area has been among the pushed spaces of NABARD's special activities over a time of over thirty years. Perceiving the requirement for granting essential enterprising abilities to the rustic youth, NABARD had started limit building measures in mid nineties through the presentation of Rural Business Development Programs (REDPs) and Skill Development Programs (SDPs). In this manner, all the more new models like Micro Enterprise Development Program, (MEDP) and charges based ability preparing programs like PANIIT Model were likewise presented. In total, NABARD has upheld 31,022 REDPS/SDPs, with award help of Rs. 111.72 crore, conferring preparing to around 8.02 lakh jobless provincial youth as on 31 March 2017.

NABARD's Skill Policy 2017

Legislature of India has been giving accentuation on expulsion of detach among request and supply of gifted labor, constructing the professional and specialized preparing structure, ability up-degree, working of new abilities, what's more, inventive reasoning for existing positions as well as occupations that are to be made. In line with GOI's objective, NABARD has built up an organized methodology for tending to the ability hole in rustic India through request based furthermore, result based projects through the accompanying methodologies/Models/Training Partners: NSDC subsidiary Preparing Institutes, Government Agencies RUDSETIs/RSETIs, Corporate Partners and NGOs/VOs

- NSDC subsidiary Training Institutes - The monetary help to these preparation suppliers depends on the expense standards fixed by NSDC and told by 'Service of Skill Development and Entrepreneurship'. Backing for preparing is given in the areas like Textile and Handloom, Tourism and Hospitality Sector, Horticulture, Logistics, Food Industry, Leather, Apparels, Home Furnishings, and so forth, in a joint effort with NSDC/Sector Skill Councils and through conversations with NSDC accomplices in the particular States/Districts.
- Government Agencies - ITIs set up and oversaw by State Governments, State handloom/ Workmanship companies and comparative State claimed enterprises/State government endeavors/ Panchayati Raj Institutions/District Industries Center/Government supported establishments/Krishi Vigyan Kendras/self-sufficient foundations set up by Govt. and so forth are qualified for NABARD's award help. Corporate Partners - NABARD is join forces with CSR Trusts, rumored corporate for taking up ability improvement exercises in non-ranch area, where settlement pace of in any event 60% is guaranteed or where the concerned corporate can ingest them.
- NGOs/VAs Good working NGOs and comparable offices are given help to getting sorted out preparing of SHG gatherings/rustic youth/school nonconformists and so on The help, as award (towards repeating consumption just) is given to the associations who have set up/set up preparing foundation with great infrastructural offices and situation/settlement pace of in any event 60% is guaranteed.

NABSKILL – Digital Interface with NABARD

NABSKILL (www.nabskillnabard.org), is an advanced foundation of NABARD to catch the subtleties, all things considered, (Preparing searchers, Training Providers, Placement Agencies and NABARD) associated with expertise improvement activities of NABARD. The entry works with online accommodation of use for the qualified preparing supplier to look for monetary help from NABARD towards lead of different ability preparing programs. The preparation searcher can see the subtleties of ability courses offered by NABARD upheld preparing offices. The gateway catches the subtleties of

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preparing related information viz., learners' profiles, preparing program subtleties, post preparing settlement rate and so forth The qualified preparing supplier can check for their qualification rules under "Rules" in landing page furthermore, upon effective enlistment the preparation supplier can apply online for looking for award support from NABARD.

List of Activities in Which Rural Youth should be Trained

Availability of jobs with the following skills is more in towns than in Villages. So the youth from villages which are situated within a radius of 10-12 km from the town should be preferred for training in these skills.

They can commute daily to the town and come back to their place of residence in the evening.

- 1 Automobile Repairing
 - 2 Denting / Painting
 - 3 Buses/ Truck Body Fabrication
 - 4 Wheels Balancing/ Alignment
 - 5 Computers/ Mobile/ TV Repairing
 - 6 Laboratory Technicians
 - 7 Marble Laying / Polishing /Tile Laying
 - 8 Plumbing
 - 9 Doors / Windows/ Furniture Polishing
 - 10 POP Works in Buildings
 - 11 Printing Technology (Printing of Invitations / Visiting Cards)
 - 12 Lathe Machine Operator / Turners
 - 13 Leather Technologies/ Shoe Designing
 - 14 Web Designing
 - 15 Computer Networking
 - 16 Data Entry Operator cum Typist
 - 17 Accounting
 - 18 Hospitality / Tour Operating
 - 19 Refrigeration Technologies
 - 20 Marketing
 - 21 Advertising / Flex Board Making
 - 22 Book Binding / Card Board Boxes Making
 - 23 Boiler Operators
 - 24 Electricians (AC Repair)
 - 25 Electricians (Automobiles)
 - 26 Fitter
 - 27 JCB Machine / Heavy Earthmoving Equipment Operator
 - 28 Watch Repairing
 - 29 Radio Jockeys/Disco- Jockeys
- (Availability of work for these skills is in both villages as well as towns. Therefore the training in these skills should be open to all irrespective of the location of their residence.)
- 30 Carpentry
 - 31 Masonry
 - 32 Painting and White Washing
 - 33 Tailoring
 - 34 Hair Dressing
 - 35 Furniture Making
 - 36 Canning of Furniture
 - 37 Cement Pipes/ Interlocking Tiles/ Flower pots making
 - 38 Gas Stove / Sewing Machine Repairing
 - 39 Tractor Repairing
 - 40 Tyre Repairing / Retreading

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- 41 Scooters/ Motor Cycle Repairing
- 42 Photography / Videography
- 43 Online Filling of Forms /Applications
- 44 Driving
- 45 Welding
- 46 Cable/ DTH Operator
- 47 Electric Motor Rewinding / Repairing
- 48 Bakeries
- 49 Soap making
- 50 Dancing /Singing/ Performing Arts
- 51 Dying Technology
- 52 Iron Rod Net Making
- 53 Fast Food (Tikki, Bhalla, Burger, Noodles)
- 54 Financial Instruments Marketing
- 55 Gardener / Nursery Raising
- 56 Battery Repairing
- 57 Electricians (Electrical Goods and House Fitting)
- 58 Refrigerators/ Washing Machine Repairing
- 59 R.O. Filter Technologies / Installation / Repairing / Servicing
- 60 Inverter / Generator Mechanic
- 61 Tube well / Pump Sets Installation/ Repairing
- 62 Veterinary Services (including Artificial Insemination)
- 63 Poultry / Goaty / Piggery
- 64 Cotton / Polly Wool Quilt Making
- 65 Harvesting Machine Operator
- 66 Net House / Poly House Making
- 67 Milk Processing
- 68 Beekeeping
- 69 Mushroom Productions & Processing
- 70 Fabrications/ Installation /Operation of Solar Thermal Energy
- 71 Fruit and Vegetable Processing
- 72 Training of Youth for Security Forces
- 73 Halwai and Catering

(Skills for Girls)

- 74 Beauty Parlours
- 75 Embroidery
- 76 Stitching/ Tailoring
- 77 Nursing
- 78 Women / Child Health Care Services
- 79 Darry and Fulkari Making
- 80 Pickles/ Jams/ Squashes / Papad /Varhi Making
- 81 Candle Making
- 82 Artificial Jewellery Making
- 83 Cookery
- 84 Receptionists
- 85 Knitting
- 86 Block Printing
- 87 Garment Designing
- 88 Handlooms
- 89 Babies Sitting

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Promoting for Farmers Practices Apiculture -NABARD Scheme An Analysis Districts in Karnataka India

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Abstract

The apiculture is also practiced mostly by marginal and landless farmers. It also supplements income from agriculture, generates employment and also helps in improving nutritional intake of rural population. It provides employment to about 3 lakh rural people. Beekeeping is ideally suited for the rural areas because it utilizes only the available resources which otherwise go waste. One of the interesting phenomenon about beekeeping is that it does not compete with any branch of animal husbandry. A beekeeper needs little investment for beekeeping, need not to be a land owner and does not require any sophisticated machinery. Beekeeping is possible in areas where abundant flowering plants providing nectar and pollen are available. Most of the forest sites, agricultural farms and fruit orchards can be selected as areas for beekeeping. the number of bookkeeping companies and societies has also incremented and as of January 2019, there are 9091 registered people in apiary business. With persistent effort and dedicated programs such as the honey mission in India, honey production has found a huge growth. It has perceived a 200 percent increase in 12 years. This paper discusses the honey plant resources, potentialities for commercial beekeeping in implantation districts and also the importance of honeybees in the forest and agriculture ecosystem. The present study is aimed at the qualitative and quantitative districts of Karnataka to assess the distribution of nectar and pollen sources for honeybees. Karnataka is one of the important honey producing southern in the state and the forest area and tribal Co-operatives societies honey is very famous among the consumers for its special taste.

Keywords: Suvarna Bhoomi Yojane Apiculture districts Karnataka

I Introduction

Beekeeping / Apiculture is a Cottage Industry. Bees harvest nectar and pollen from flowering plants and provide honey which is valued as food and medicine for ages. Bees are efficient pollinators in both natural and agricultural ecosystems and help in increasing the farm yields .Apiculture scheme was earlier with the Industries & Commerce Department and was implemented through the Khadi & Village Industries Board.. Beekeeping Activity is closely linked to agriculture & horticulture farming of various crops.Beekeeping plays an important role in the sustainable agriculture as it contributor significantly for diversification of agriculture. Beekeeping is an interesting hobby, an ideal agro-based subsidiary enterprise, providing supplementary and sometimes major source of income to the farmers, especially to the small farmers. It is an ideal, eco-friendly and non-land based rural enterprise, which does not tax the farm resources and provide sustainable livelihood to the rural people. Bee Keeping is an industry for producing honey, wax and other products since ancient times; honey bees have been kept in a crude manner in India Bee-keeping, today is based upon improved methods using the principles of movable frame hive, honey extractor and the smoker. Beekeeping is an ideal hobby because it involves outdoor work and does not require much time. It is both interesting and instructive. Moreover, the returns in the form of money and mental satisfaction are highly gratifying. Beekeeping is an asset as honey bees help in increasing crop yields through pollution and gather nectar to produce honey and wax. It is a well considered view that the income derived by increased crop yield due to beekeeping is quite substantial.

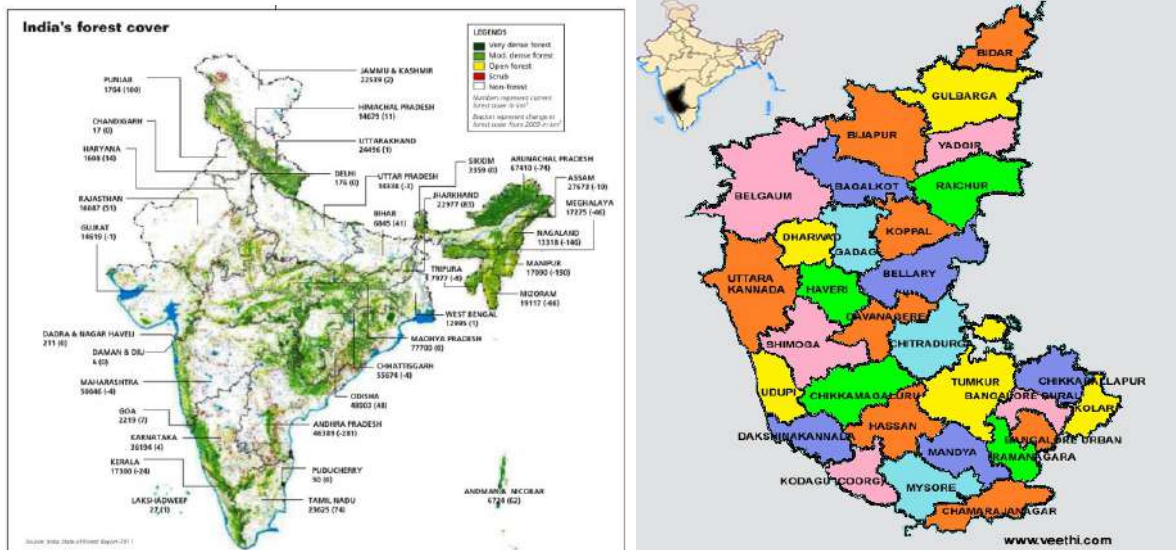
II. Objectives this Study

1. To analysis agriculture allied sector in Apiculture registered farmers in India
2. To examine Suvarna Bhoomi Yojane implementation districts in Karnataka

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III. Methodology and Study Area

This study based on purely secondary data like books journal reports , tables maps analytical and descriptive methods will be used it



IV. Results & Discussion

NABARD provides Long Term and Medium Term Refinance to banks for providing adequate credit for taking up investment activities by farmers and rural artisans etc. The development of rural areas has a bearing on improving agricultural production and related economic activities, availability of natural and financial resources and their development. The rural development programmes focus on providing quality life to the rural people through provision of housing, drinking water , agricultural schemes and employment.

V. Status of Honey Producing Units and Bee Farming in India

There are about 2.64 lakh honey producing units in the country to promote and holistically develop the village industries including Beekeeping, Khadi and Village Industries Commission (KVIC) under the Ministry of Micro, Small and Medium Enterprises (MSME) has been promoting beekeeping. Indian Government plans to establish an Integrated Bookkeeping Development Centre in the 16 states of the country. Those will be in Andhra Pradesh, Tamil Nadu, Jammu and Kashmir, Haryana, Uttarakhand, West Bengal, Madhya Pradesh, Karnataka, Bihar, Manipur, Tripura, Arunachal Pradesh, Himachal Pradesh, Delhi, Punjab, and Uttar Pradesh. According to the *recent report of the Indian Government, the large scale employment in the beekeeping sector is estimated to create 3 lakh jobs by setting up 10,000 bookkeeping colonies. The National Commission on Agriculture had visualized the need for deploying about 150 million bee colonies for pollinating 12 major agricultural crops in the country. The Presently, 200 million Bee colonies are required for enhancing their yield which will provide employment to 215 lakh persons and produce 10 million tones of honey and increase in crop production

India today has about thirty lakh bee colonies which produce 94.5 thousand MT of Honey, considering the modern beekeeping which arrived in India only three decades ago with the advent of the Khadi and Village Industries Commission (KVIC), today the number of bee colonies and beekeeper's co-operatives are 8,10,807 and 169 respectively. It has made a spectacular achievement. Kerala, Tamil Nadu, West Bengal, Bihar, Odisha, Himachal Pradesh, Kashmir, Punjab, Meghalaya, Andaman and Nicobar islands are the important states in which beekeeping co-operatives are active.

The National Commission on Agriculture had visualized the need for deploying about 150 million bee colonies for pollinating 12 major agricultural crops in the country. • Presently, 200 million Bee colonies

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are required for enhancing their yield which will provide employment to 215 lakh persons and produce 10 million tones of honey and increase in crop production. At present, approximately there are about 5 million bee colonies in India, which produce seventy five thousand tonnes of honey annually. India is one of the honey exporting countries. The major markets for Indian honey are Germany, USA, UK, Japan, France, Italy and Spain.

National Bee Board, Department of Agriculture & Cooperation, New Delhi The main activity of National Bee Board is to register beekeepers farmers, society, scientist & Development worker, equipments manufacturers & traders, state level organization engaged in the development and honey processing.

Beekeepers registered India and Karnataka WITH THE BOARD

UP TO 31st DECEMBER, 2019

	Individual Beekeepers		Beekeeping & Honey		Companies		Firms		Self Help Group		Total	
	@	*	@	*	@	*	@	*	@	*	@	*
Andhra Pradesh	31	2070	1	400	-	-	-	-	-	-	32	2470
Assam	126	4235	-	-	1	100	-	-	-	-	127	4335
Bihar	859	160066	1	385	-	-	-	-	-	-	860	160451
Chhattisgarh	1	2201	500								2	720
Delhi	38	7380	2	1080	7	7220	2	500	7		49	16230
Goa	4	200									4	200
Gujrat	77	12180			3			1000	3		81	15370
Harayana	906	186398	2	2700	3			13600	3		917	204748
H.P	361	56232	1	20							363	56242
J&K	226	22242	1	98							227	22340
Jharkhand	55	8721			1				1		56	9921
Kerala	13	6080	2	2085							15	8165
M P	269	45132	2	764			1	500			272	46396
Maharashtra	63	7167	1	100					1		66	7967
Nagal	232	4265									232	4265

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and												
Odisha	30	1441				6000 0	9	520 0			66	7967
Punjab	1156	2059 35					8	655 0	4		232	4265
Rajasthan	587	1215 29	3	2750			1	150 0			30	1445
Uttarkhand	434	7186 0	2-	2515	1	4000	2	300 0	1		1169	271135
Tamil Nadu	7	945				7130	10	859 0	2		598	130829
U.P	2699	3999 87	27	8005	6				6		8	2445
West Bengal	673	6972 8									439	
Karnataka	658	1081 3	-	-	-	-	-	-			658	10813
Manipur	2	420	1	100							3	520
Tripura	2	200									2	200
Arunchal P	63	6300									63	6300
Mizoram	6	184									6	184
Pondicherry	2	725									2	725
India Total	9580	1412 659	48	2150 2	27	8439 0	40	215 02	27	730	9698	155977 1

Note =@ Entities registered and * Bee Colonies

Sources: National Bee Board Department of Agriculture, Cooperation and Farmers Welfare Ministry of Agriculture and Farmers Welfare Government of India

VII. Financial Assistance to Honey Processing units

Govt. of India has approved a new Central Sector Scheme entitled “National Beekeeping & Honey Mission (NBHM)” for 2 years for overall promotion and development of scientific beekeeping in mission mode to achieve the goal of “Sweet Revolution” in the country by giving thrust on capacity building & trainings, specific focus on women, input support for promotion & production, setting up of Integrated Beekeeping Development Centres (IBDCs), other Infrastructures, Digitization /online registration, etc., processing,

To facilitate easy flow of collateral free credit to Honey processing units manufacturing MSME units, the govt. has been operating Credit Guarantee Fund Schemes. Collateral free loan up to a limit of Rs. 200 lakh is available for individual MSE on payment of guarantee fee to bank by the MSE. Both existing and new enterprises are eligible under the scheme. The Ministry of MSME also implements Prime Minister’s

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Employment Generation Programme for setting up of new units.. Ministry of MSME, Govt. of India has also introduced Credit Linked Capital Subsidy Scheme (CLCSS) to facilitate technology up-gradation in MSEs by providing an upfront capital subsidy of 15 % (on institutional finance of upto Rs 1.0 crore availed by them) for induction of well-established and improved technology. The GOI has approved a new Scheme – Pradhan Mantri Kisan SAMPADA Yojana. The scheme will be implemented by Ministry of Food Processing Industries (MoFPI).

The Ministry of Agriculture & Farmers Welfare, Department of Agriculture Cooperation & Farmers Welfare, Govt. of India launched a Central Sector Scheme titled 'Development of Beekeeping for Improving Crop Productivity' during the VIII plan (1994-95). The scheme had various components covering R&D, production & distribution of honey bee colonies, organizing trainings and awareness programmes and support for setting up honey processing plant, etc The Governmentds has been supporting the production of honey in central and state by granting help in developing business through commercialization, Research & Development activities, innovation and exporting.

The main objective of NBB is overall development of scientific beekeeping in India by popularizing State-of-Art Technologies relating to development of quality nucleus stock & its multiplication by bee breeders, capacity building/ trainings of beekeepers /farmers, production & processing of bee products, etc. and to increase the productivity of crops through pollination and increasing the production of honey & other beehive products for enhancing the income of the farmers/ beekeepers. National Bee Board has formulated a new scheme entitled “National Beekeeping & Honey Mission (NBHM) which was approved by Govt. of India for 2 years (2018-19 & 2019-20). The further continuation of scheme is under active consideration of Go*vt. of India under “Aatmanirbhar Bharat Announcement”.The main objective of scheme is overall promotion and development of scientific beekeeping in mission mode to achieve the goal of “Sweet Revolution” in the country.: the one mission in GOI concentrate on Research & Technology generation for different Regions/ States/ Agro-Climatic and Socio Economic conditions.

VIII.Potential of Horticulture in Karnataka:

Karnataka is one of the leading states in India for beekeeping development. There were 29,302 beekeepers in 1990-91 who kept 143,182 Apis cerana indica bee colonies. The state stood third in the country in honey production . Karnataka is regarded as the “Cafeteria of Horticultural Crops” given the suitability for cultivation of various horticultural crops.there are abundant opportunities for further growth, especially in areas like productivity improvement, quality enhancement, hi-tech horticulture, protected cultivation, precision farming, etc. Horticulture sector is an important source of livelihood for as many as 12 lakh farming households in the state. The area under major Spices is also significant at about 2.69 lakhs ha followed by flowers and Aromatic crops with about 0.29 and 0.018 lakh ha respectively.

Suvarna Bhoomi Yojane in Karnataka

The Government of Karnataka has earmarked the grant of Rs.625 lakhs for the scheme. Each beneficiary will be provided Rs.10,000/- incentive to cover 6,125 beneficiaries. The beneficiary should have at least four new bee boxes and engage in Apiculture.The scheme aims for expansion of high yielding and new varieties with improved technology for 2.50 lakh farmers and five lakh acres of land in order to enhance income. This society collects the honey from the members and non-members, bee keepers and after processing the honey is brought to Agmark standard and then labelled as ‘AGMARK’ and marketed throughout the world. The society also provides all kinds of bee keeping equipment’s on subsidized rates.

The Government of Karnataka has been encouraging beekeeping activity in the State as an income & employment generating activity to the farmers / unemployed rural youths in the unorganised sector through various schemes and programmes in addition to boost yield of Agriculture & Horticulture produce in the State.. In Karnataka, beekeeping is noticeably developed in Kodagu, Uttara Kannada, Dakshina Kannada, Shimoga, Chickmagalur, etc. The employment generation in rural area among farming community is presently insignificant. It is reported Karnataka evaluation authority , thoughts held with focus groups, LAMP (23 Tribal)societies, beekeepers cooperative societies and other stakeholders revealed that most of the beneficiaries are hobby beekeepers and not very serious about honey yield, collection of other products like pollen grains, bees wax, royal jelly and bee venom. They are not able to percept about the effect of

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beekeeping in increasing crop yield and improvement of quality. If commercial beekeeping is taken up by the farmers, then only the employment creation will be large on account of maintaining large number of bee boxes, transportation of bee boxes with colony for migratory beekeeping purpose.

Table Beekeeping development scheme Districts in Karnataka 2016-17

Sl. No.	Districts	Training	Bee Boxes with Colony	%age of trainees received bee box with colony
1	Bangalore Rural	120	80	67
2	Bangalore Urban	120	97	81
3	Belgaum	30	30	100
4	Chickmagalur \$ @	180	150	83
5	Dharwad	60	30	50
6	Hassan	120	120	100
7	Kodagu \$ @	420	420	100
8	Mandya \$	60	40	67
9	Ramanagara	120	40	33
10	Shimoga	210	40	19
11	Tumkur	90	120	133
12	Udupi \$@	90	93	108
13	Uttara Kannada \$	90	90	100
14	Chamarajanagar \$	150	-	79
15	Chikkaballapur	240	-	-
16	Dakshina Kannada \$@	75	-	-
17	Mysore \$@	150	-	-
	Total	1,710	1,350	1120

Note: @ =Integrated Tribal Development Programme Districts

\$=Larage Adivasi Multipurpose Co-operatives Societies districts

Source: Department of Horticulture, Government of Karnataka, Bangalore

The scheme is similar to Madhuvana Development & Beekeeping Scheme aiming to train beneficiaries and provide bee box with bee colony for future beekeeping activity. Table no 2 training of beneficiaries and bee colonies details are given in the table above . The promotion of beekeeping activity has also been carried out under District Sector Scheme for only selected 17 districts during the year 2012-13.

Integrated Tribal Development Programme Districts and also Larage Adivasi Multipurpose Co-operatives Societies districts involvement scheduled tribes' peoples .The above table no 2 , it is observed that 57% (17 districts, total 30 districts) of districts in the State has been covered in this scheme based on the necessity. Out of 17 districts, beneficiaries from 13 districts are provided training & bee colonies, whereas four districts viz., Chamarajanagar, Chikkaballapur, Dakshina Kannada & Mysore have been provided only training.

The bee boxes with colony are not given during the reference period due to lack of interest from the trained beneficiaries.

The percentage of trained beneficiaries taken bee boxes with colony is 100% or more in Belgaum, Hassan, Kodagu, Tumkur, Udupi & Uttara Kannada. The beneficiaries from remaining 11 districts have collected bee boxes with colony less than 100%. The least number of beneficiaries covered is 19% in Shimoga, whereas the State average is 79% forest districts in the state.

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X. Conclusion

Apiculture is a Cottage Industry. Bees harvest nectar and pollen from flowering plants and provide honey which is valued as food and medicine for ages. Bees are efficient pollinators in both natural and agricultural ecosystems and help in increasing the farm yields. The Beekeepers/farmers are requested to practice scientific beekeeping, among others, which includes extraction of honey from Honey/Super chamber only, use of queen excluder, use of food grade plastic honey containers . The never use antibiotics in bee colonies and Extract only sealed honey also time to time, may be adopted. Agriculture and allied sector including horticulture, floriculture, and , bee keeping, play a strategic role in the process of economic development of developing countries like India and Karnataka . Throughout National Agriculture Bank and Rural Development (NABARD) schemes the process of economic development The department provided additional funding under Suvarna Bhoomi Yojane for purchase of Bee-boxes and Bee-colonies in the current year of implementation. Hence the government though it fit to have a separate scheme for promoting scientific Apiculture particularly this scheme short duration orientation training on bee keeping techniques was imparted to farmers, youth and women. Honey bee boxes and colonies were distributed at subsidized rates to the interested bee keepers. The scheme is due for up scaling in the coming years.

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An Analysis of Rural Development Programmes in Haryana

Hemlata Sharma

Abstract

Rural Development is not a new concept for Haryana rather it is a very basic principle of our development process. Right from Gurgaon Experiment in 1920, there have been number of RDPs implemented in Haryana. It is true that RDPs have played a significant role in upliftment of lives of people in rural areas in Haryana. However, it is also a fact that the delivery system in Haryana for RDPs is infected with leakages, harassment, and corrupt practices. For success of governance and RDPs, it is necessary that Development Administration is separated from the revenue administration and PRIs are freed from political pressure/ interference to allow them to function independently as the institutions of local self-governance.

1. Introduction

Rural development has been amongst the prime concerns to tackle the problems of poverty and backwardness in India. Rural development may be defined as upliftment in socioeconomic conditions and improvement in standard of living and quality of life specially of the low income groups people living in rural areas with perceptible changes in income, employment opportunities and reduction in poverty levels. Rural development programmes are basically those activities or schemes, which, if implemented help to generate employment and incomes of the poor to bring an overall upward change in their living standards. A number of programmes have been initiated since independence for socio-economic development of rural areas. These programmes were aimed at creating direct or indirect employment opportunities for income generation to the families living below the poverty line. Programmes aiming at providing financial assistance for housing, social assistance and area development have also been initiated to supplement income generating programmes. This paper while explaining major RDPs seeks to identify loopholes in delivery of rural development programmes in Haryana. Equally important, the paper intends to suggest appropriate mechanism with a view to make delivery of rural development Programmes efficient.

Present paper is divided into four sections. Section 2 gives history of rural development programmes in Haryana. Section 3 explains major ongoing rural development programmes in Haryana. Section 4 identifies loopholes in delivery of rural development programmes and suggests measures for improvement and final Section 5 concludes the paper.

2. History of rural development programmes in Haryana.

2.1 Self-Employment Programmes (IRDP/SGSY)

IRDP, the first ever self-employment programme was launched in the year 1979 with the aim to assist the families below poverty line with a package of bank loan and subsidy to take up a self-employment venture to earn additional income so as to enable them to cross the poverty line. Training of Rural Youth for self-Employment (TRYSEM: 1979), development of Women and Children in Rural Areas (DW CRA: 1982), Scheme for Improved Tool Kits to Rural Artisans (SITRA: 1992) and Ganga Kalyan Yojana (GKY: 1997) were launched as sub-programmes of the IRDP to supplement the efforts. These programmes were restructured and merged into one, namely into Swarn- Jayanti Gram Swarajgar Yojana (SGSY)- an integrated scheme for providing opportunities of self-employment to the rural poor launched on 1st April 1999.

2.2 Wage- Employment Programmes

Augmenting employment in rural areas has been one of the prime concerns of Government of India. Various wage-employment programmes (JRY/ EAS/ JGSY/ SGRY/MNREGA) have been launched by Government of India from time to time. The primary objective of the wage employment programme has been creating wage employment opportunities for those who demand it. Their secondary objective has been creating infrastructure in the rural areas. These programmes were implemented up to year 2008. Mahatma Gandhi National Rural Employment Guarantee Act (earlier- National Rural Employment

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Guarantee Act) a flagship programme of the government that directly touches the lives of the poor has been launched from the year 2006 (extended to the whole country w.e.f. 1-4-2008).

2.3 Rural Housing Programmes

Fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task being undertaken as a part of the poverty alleviation efforts of the government. Therefore, to meet the shortage of housing in rural areas, the government of India had launched a comprehensive scheme, Indira Awas Yojana (IAY), the flagship Programme for Rural Housing since 1985-86 to help build or upgrade homes of household below the poverty line in the rural areas. The house construction assistance was given in the name of women. Assistance were given to SCs and Non- SCs in the ratio of 60: 40. Freed bonded labour, war widow were also given preference.

2.4 Area Development Programmes (DDP/IWDP)

The department of land resources of MoRD were implementing three long term Watershed Development Programmes namely Integrated Wasteland Development programme (IWDP), Drought Prone Areas Programme (DPAP) and Desert Development Programme (DDP) on watershed basis. Each project under the programme was a micro level effort to achieve this objective through treating the underproductive and hitherto unproductive land and taking up allied activities for the benefit of landless. The programmes adopted a common strategy of multi-resource management involving all stakeholders within the watershed, whom together as a group, co-operatively identify the resource issues and concerns of the watershed as well as develop and implement a watershed plan with solutions that are environmentally, socially and economically sustainable. Watershed development programme was considered and adopted as an effective tool to address problem of rain-fed areas in the country. Accordingly, the Common Guidelines for Watershed Development, 2008 were issued and made effective from 1.4.2008.

3. Major Ongoing Rural development programmes in Haryana

3.1 Adarsh Gram Yojana (SAGY, VAGY & PAGY): Saansad Adarsh Gram Yojana (SAGY) has been launched by the Hon'ble Prime Minister of India on 11th October 2014 in the State. Under this scheme, Hon'ble Members of Parliament (MPs) had to identify initially one Gram Panchayat of population 3000-5000 other than his/her own village or that of his/her spouse to be developed by 2016 and further two such Gram Panchayats (GPs) to be developed upto 2019. Thereafter, 5 Adarsh Grams (one per year) had to be selected and developed by 2024. All the MPs of Haryana adopted 15 GPs under Phase-I, 11 GPs under Phase-II and 5 GPs under Phase-III.

Vidhayak Adarsh Gram Yojana (VAGY) has been launched in Haryana State on 6th July, 2015 on the pattern of Saansad Adarsh Gram Yojana (SAGY) with the convergence of Central & State Govt. schemes. As per guidelines, Members of Legislative Assembly (MLAs) had to identify 3 villages other than his/her own village or that of his/her spouse by Sept. 2019. The first village had to be developed by March 2017, second by Sept. 2018 and third by Sept. 2019. In case of urban constituency, where there is no village, Hon'ble MLAs will identify village from a nearby rural constituency.

The Ministry of Social Justice & Empowerment, Govt. of India introduced Pradhan Mantri Adarsh Gram Yojana (PMAGY) which was transferred by the Social Justice & Empowerment Department to Rural Development Department, Haryana in the financial year 2015-16. This is 100% Centrally Sponsored Scheme. This scheme is being implemented for integrated development of Scheduled Castes (SCs) majority villages having more than 50% SC population. Initially, PMAGY was being implemented in 12 villages (having more than 50% SC population) of two districts i.e. Faridabad and Palwal of Haryana State (6 villages of each district). From the year 2018-19, this scheme is being implemented in all the districts of Haryana State.

3.2 Mahatma Gandhi National Rural Employment Guarantee Scheme: Mahatma Gandhi National Rural Employment Guarantee Scheme was launched by Govt. of India in all Gram Panchayats of districts Mahendergarh and Sirsa on 2nd February 2006 and this scheme was also extended in two more districts namely Ambala & Mewat w.e.f. 1st April, 2007. The remaining districts of the State have been covered under the scheme w.e.f. 1.4.2008. Enhancement of livelihood security to the households in rural

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areas of the State by providing round the year employment with minimum guarantee of one hundred days of wage employment in a financial year to every household volunteer to do unskilled manual work. Secondary objective includes creation of assets for development of rural areas.

3.3. Pradhan Mantri Awas Yojana-Gramin (PMAY-G) : The Govt. of India has revamped the Indira Awas Yojana (IAY) as Pradhan Mantri Awas Yojana-Gramin (PMAY-G) w.e.f. 2016-17 to realize the vision of “Housing for All by 2022”. Under this scheme, the beneficiaries are identified as per the SECC-2011 data and households having 0,1,2 room kutcha house. An amount of Rs.1.20 lacs in plain areas and Rs.1.30 lacs in hilly/difficult areas is provided to the beneficiaries to construct IAY houses. Under MGNREGA, out of total 90 unskilled person days in the plain areas & 95 unskilled person days in hilly/difficult areas are permitted employment to the IAY beneficiaries for construction of their houses.

3.4 The Member of Parliamentary Local Area Development (MPLAD) : The Member of Parliamentary Local Area Development (MPLAD) Scheme was launched on 23rd December, 1993 to provide a mechanism for the Members of Parliament to recommend works of development nature for creation of durable community assets and for the provision of certain basic facilities including community infrastructure, based on locally felt needs and to bridge the gap in development works. The MPLADS is a Plan Scheme fully funded by Govt. of India. The Rural Development Department is the Nodal Department for implementing MPLAD Scheme in Haryana State. However, the monthly progress reports are being submitted regularly to Govt. of India directly by the respective Nodal Districts. The concerned MPs are also kept informed by the District Officers with regard to sanctioning of funds, expenditure incurred, works recommended, sanctioned, completed etc.

3.5 National Rural Livelihoods Mission (NRLM)/Aajeevika : The Govt. of India has launched the National Rural Livelihoods Mission (NRLM) replacing the SGSY scheme. The NRLM is a flagship programme for poverty reduction in the rural areas. In Haryana State, NRLM has been implemented w.e.f. 01-04-2013. In the 1st phase 4 districts namely Bhiwani, Kaithal, Jhajjar and Mewat were selected as intensive districts. One block in each district was taken as a resource block and the NRLM is being implemented in 4 blocks. In 2014-15, 5 new districts (Panchkula, Karnal, Rohtak, Hisar and Fatehabad) have been included in the intensive implementation strategy and 10 blocks have been selected in these districts. The Govt. of Haryana has decided to implement NRLM through autonomous society. Accordingly, ‘The Haryana State Rural Livelihoods Mission’ was established as a society. The Society will work for the empowerment of the poor and for poverty reduction by focusing on Livelihoods of the poor and vulnerable sections of the society in rural areas.

3.6 Pradhan Mantri Karishi Sinchayi Yojana (PMKSY- Erstwhile IWMP) : IWMP is a modified programme of erstwhile Drought Prone Areas Programme (DPAP), Desert Development Programme (DDP) and Integrated Wastelands Development Programme (IWDP) of the Department of Land Resources. This consolidation is for optimum use of resources, sustainable outcomes and integrated planning. The scheme was launched during 2009-10. The programme is being implemented as per Common Guidelines for Watershed Development Projects 2008 revised edition 2011. The main objectives of the IWMP are to restore the ecological balance by harnessing, conserving and developing degraded natural resources such as soil, vegetative cover and water. The outcomes are prevention of soil erosion, regeneration of natural vegetation, rain water harvesting and recharging of the ground water table. This enables multi-cropping and the introduction of diverse agro-based activities, which help to provide sustainable livelihoods to the people residing in the watershed area.

3.7 Shyama Prasad Mukherji Rurban Mission (SPMRM): Shyama Prasad Mukherji Rurban Mission (SPMRM) is an attempt to make our rural areas socially, economically and physically sustainable regions. The Mission strives to strengthen rural areas by providing economic, social and infrastructure amenities, thus leading to sustainable and balanced regional development in the country. Hon’ble Prime Minister has launched this scheme on 21st February, 2016 in the State of Chhattisgarh. The Mission aims at development of rurban clusters, which would trigger overall development in the region. The MoRD, GOI has approved 10 clusters in 3 phases under SPMRM.

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4. Delivery of RDPs in Haryana

There are several irregularities and deficiencies in implementation of RDPs. There are gross irregularities in the preparation of BPL list itself, with a large number of ineligible households finding place in the list and being assisted under RDPs.

Deficiencies in staffing pattern of PRIs and their associated agencies have also been the there. DRDAs- the chief implementing agencies of RDPs are not following the staffing pattern laid down by the government of India. PRIs and the DRDAs are all grossly understaffed, adversely affecting the RDPs. Moreover, the existing staff is not adequately qualified to handle the RDPs efficiently. They badly lack in the required managerial and mobilizing skills for successful implementation of RDPs. Besides, there is no proper deployment and control of the existing staff. The Gram Sachiv, who assists the Gram Panchayats, is paced under the administrative control of BDPOs instead of Sarpanch. The same is the case with other departmental village level functionaries. The capacity building initiatives/ programmes are outdated and are not in tune with the changed environment which has adversely affected the efficiency and efficacy of administrative structure of RDPs and quality of implementation, causing leakages, delays and other corrupt practices.

Devolution of powers to PRIs and Strengthening of Administrative and Institutional structures adequate steps are required to be taken by the government for effective devolution of funds, functions and functionaries to the PRIs. There should be clear cut demarcation of functions of Gram Panchayats and Panchayat Samitis.

The Gram Sabha needs to be strengthened by institutionalizing its decision making process. People should be made aware of its powers and functions. They should be motivated to participate in Gram Sabha meetings. Suitable measures are required to be taken to strengthen the Gram Sabha for bottom up planning and enhancing people's participation in village development. It should be made mandatory for all elected PRIs representative of Gram Panchayat, Panchayat Samiti and Zila Parishad including Chairpersons of PS/ZP to participate in Gram Sabha meetings of their respective Gram Sabhas as member of that GS. Adequate steps are needed to strengthen the administrative and institutional setup to handle complete affairs of rural development by way of strengthening the PRIs, the DRDAs, block level administration, and technical wing of Panchayati Raj.

5. Conclusion

There have been number of ongoing RDPs. However, the success of RDPs depends on the effective implementation. There are number of studies which have reported that in RDPS whole process of selection of beneficiaries and disbursement of grants, corrupt practices are involved and beneficiaries are forced to pay bribes. The list of BPL families is single most important document for RDPs. Gram Panchayats should be empowered to conduct the BPL census in the Panchayat area based on the broad indicators/ parameters suggested by GOI. The list of BPL families should be openly and properly debated in the Gram Sabha before finalization. The sarpanch, concerned Panchayat secretary and BDPO should be held responsible for flaws in the BPL list.

DRDAs/ Bank authorities should seriously ponder over to eliminate the delays in disbursement of loans by simplifying the procedures for loans disbursement. The district level agencies should assume the role of facilitators/ helpers rendering help in planning, extending help in designing of RDPs instead of acting as supervisors and masters. There should be post disbursement follow-ups of assets created under SEPs by concerned agency, organization like DRDAs/ Banks.

An Analysis of NABARD Capacity Building & Refinancing in India during 2018-19

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Abstract:

In India, the role of NABARD (National Bank for Agriculture and Rural Development) in capacity building and refinancing for various commercial banks, rural banks and co-operative banks which are financing for Self Help Groups is leading to economic growth. The paper tries to ascertain the various grants and support that is provided to the partner agencies for the promotion and broad basing of micro finance operations in India. This research is based on the findings that NABARD play in the ancillary role of formation of informal groups like Joint Liability Groups who are basically livelihood groups who came together on the strength of the mutual guarantee to seek finance for individual economic growth. The data collected through secondary sources of various website was analysed and inferences are laid down in this paper.

Key Terms: Capacity Building, Refinancing, Self Help Group (SHG), NABARD, Commercial Bank, and Micro Finance.

Introduction

National Bank for Agriculture and Rural Development (NABARD) works majorly on the Credit Function, Promotional Function, Supervisory Function, Institutional and Capacity Building. The bank is serving as the pillar for refinancing the institutions for institutional credit such as long term as well as short term for the promotion of activities especially into rural areas. NABARD provides refinance support to Bank to the extent of 100% of the bank loans disbursed to Self Help Groups (SHGs). This study is restricted to the role of NABARD in capacity building and refinancing for various commercial banks, rural banks and co-operative banks which are financing SHGs in India. With the formation of the SHGs, credit linking the groups with banks (in coordination with SHPI), and facilitating training for the members come under promotional role, providing refinance, revolving fund assistance and grants come under its financial role.

Need for the Study:

NABARD not only provides financial support but also capacity building assistance to its partners for the promotion of micro finance operations. NABARD also focuses on training and sensitization of partner agencies as part of its efforts to link larger number of SHGs to the banking.

Objective of the Study:

- To study the role of NABARD in capacity building for partner institutions
- To ascertain the various grants and support for promotion of SHG-BLP
- To Estimate the refinance support provided to banks

Review of Literature:

Bansal and Agarwal (1991) in their article said that since the NABARD came into being, it has been playing an important role in strengthening the structure of rural areas in the National Economy leading to economic growth. NABARD is an agency integrating the credit needs. It has actively taken over the responsibilities of the Reserve Bank of India in relation to meet the needs of rural financing and rural reconstruction.

Lakshmi Narayanan, Raman than and Guvav (2010) in their work focused that success to healthy growth and sustainability of SHG Bank Linkage Programme is capacity building. It was notified in their work that that capacity building programs for all the partners involved in SHG banking including bank branches, NGOs, Government officials, elected representatives of Panchayat Raj Institutions, and SHGs

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should be undertaken. These may include training programs of various durations according to needs of the participants and working in tandem with Government agencies and NGOs at district level.

Research Methodology:

Research is an organized and systematic, scientific inquiry or investigation into a specific problem, undertaken with the purpose of finding answers to particular problem.

The methodology adopted here is reporting the facts from historical secondary data of NABARD. The data are collected from the NABARD and RBI Website.

Capacity Building

a) Capacity building for partner institutions

At National level

- | | |
|---|-----------------------|
| 1) Number of programmes conducted during 2018-19 (in no. only) | 4026 lakh |
| 2) Number of participants covered during 2018-19 (in lakh) | 1.34 |
| 3) Cumulative number of participants trained up to 31 March 2019 (in lakh) | 38.91 |
| b) Refinance Support | |
| 1) Refinance to banks during 2018-19 | 12,885.68 (in crores) |
| 2) Cumulative refinance released up to 31 March 2019 | 63,160.65(in crores) |
| c) Grant Assistance to SHPIs for promotion of SHGs under SHG-BLP | |
| 1) Grant Assistance sanctioned during 2018-19 | 22.99 (in crores) |
| 2) Cumulative sanctioned upto 31 March 2019 | 410.94 (in crores) |
| 3) Cumulative grant assistance sanctioned to anchor NGOs for promotion of SHGs under WSHG Development Scheme upto 31 March 2019 | 204.38(in crores) |

Note as per data available on

(<https://www.nabard.org/auth/writereaddata/File/SHGBLP%20as%20on%2030%20June%202019.pdf>)

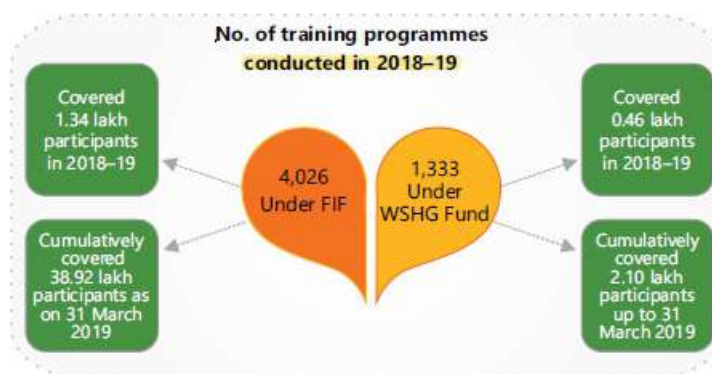


Figure 1:- Training and Capacity Building Support (as on 31 March 2019)

Source : <file:///D:/ONLINE%20PAPERS/nabard%20report.pdf>

Inference

The data reveals that nearly 4026 training programmes were conducted covering 1.34 lakh participants in 2018-19 (under FIF) 1,333 programmes covering 0.46 lakh participants under WSHG Fund. Cumulatively around 38.92 lakh participants were imparted training under FIF and 2.10 lakh under WSHG fund support.

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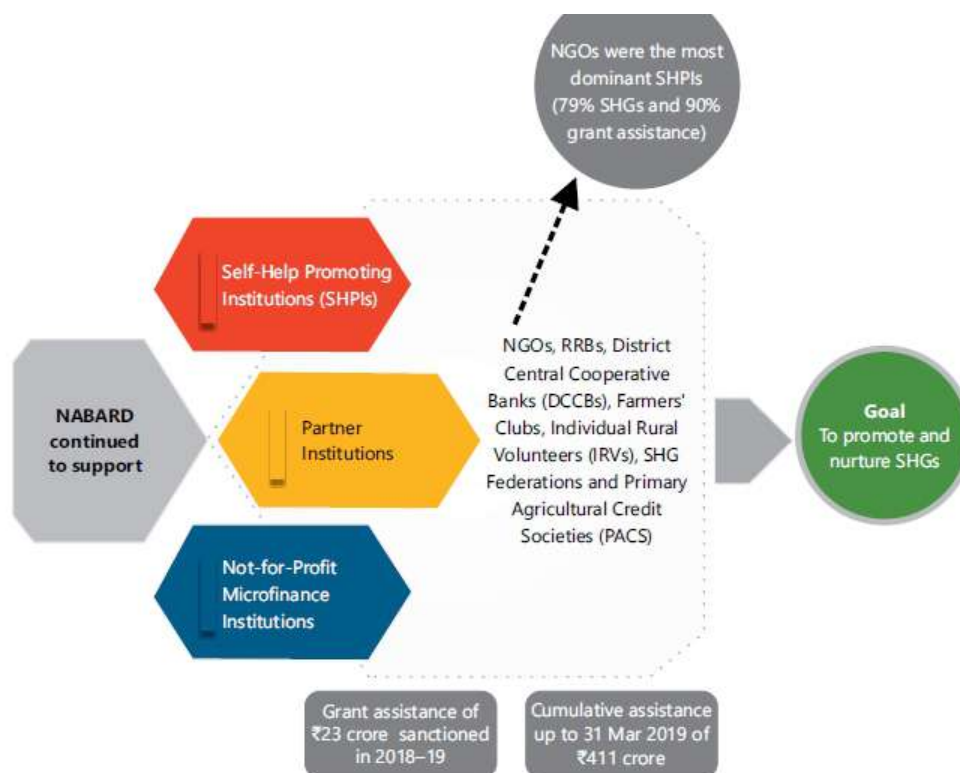


Figure2:-Supporting Self-help Groups (as on 31 March 2019)

Source: file:///D:/ONLINE%20PAPERS/nabard%20report.pdf

Inference

NABARD continued to support partner agencies and SHPIs like NGOs, RRBs, DCCBs, Farmers Clubs, SHG Federations, etc. for promoting and nurturing SHGs. Grant support was also provided to ‘not for profit’ MFIs to act as SHPIs in some select states

Table1: Progress of SBLP

Particulars	2017-18		2018-19		Change %	
	Number of SHGs (lakh)	Amount (₹ crore)	Number of SHGs (lakh)	Amount (₹ crore)	Number of SHGs	Amount
Loans disbursed	22.61	47,186	26.98	58,318	19.33	23.59
Loans outstanding	50.20	75,598	50.77	87,098	1.13	15.21
Savings with banks	87.44	19,592	100.14	23,325	14.52	19.05
NPA level (%)	6.12		5.19		(-):15.20	
Average loan disbursed per SHG	₹2.00 lakh		₹2.16 lakh		3.35	

Source: file:///D:/ONLINE%20PAPERS/nabard%20report.pdf

Inferences

NABARD’s SHG–Bank Linkage Programme (SBLP) has emerged as the world’s largest micro finance movement

The progress of journey so far is summarised as under:

- It covered about 100.14 lakh Self-Help Groups (SHGs) and nearly 12.5 crore poor households in India as on 31 March 2019.
- The rural poor, thought to be unbankable prior to the SBLP era, now have credit outstanding of more than ₹87,098 crore with the formal lending institutions.

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- Nearly 27 lakh SHGs availed credit support of ₹58,318 crore from various banks during 2018–19, at an average of ₹2.16 lakh per SHG.
- During 2018–19, there was net addition of 12.7 lakh SHGs with savings linkage.

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ROLE OF NABARD IN SUSTAINABLE DEVELOPMENT OF INDIA

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Abstract

NABARD stands for the “National Bank for Agriculture and Rural Development”. One of the institutions owned by the government, which only aims to provides developmental credit in rural areas and rely on the mission to “promote sustainable and equitable agriculture and rural prosperity with effective credit support related to institution development, innovative initiative, and service”. NABARD is an apex financial development institution in India. NABARD headquarter is located at Mumbai and it possesses 336 district offices, having six training centres and a special cell at Srinagar in India. The main work of NABARD is concerned with the planning and operation, in the field of credit giving to the agriculture sector and with economic activity goes in rural areas. Also, it performs the work for developing financial inclusion policy. The head of the NABARD regional office is the Chief General Manager and the other executives in the head office are :

1. *Executive Directors*
2. *Managing Directors*
3. *Chairperson*

Keywords- Developmental, Credit, Financial, Economic

Background

After India got independence, in order to accelerate rural section credit, the Government of India and the Reserve Bank of India set up a committee. The committee was called the All India Rural Credit Survey Committee and it was headed by Mr Gorewalla. With the increasing role of RBI, it was hard to concentrate on agricultural finance.

In 1981 a committee was set up in order to review the arrangements for institutional Credit for Agriculture and Rural Development under the chairmanship of Mr. Sivaraman. On the recommendation of the B. Sivaraman Committee NABARD was formed and it was set up on 12 July 1982. The existing organization was displaced by other institutions like:

- The Agricultural Credit Department and Rural Planning and Credit Cell of Reserve Bank of India.
- The Agricultural Refinance and Development Corporation.

The authorized capital collection of NABARD was 500 crore and later it was increased by the bill introduced in Parliament which is six times more than today’s collection i.e. 30,000 crores. Government-owned 100% paid-up capital share in NABARD, which is 6,700 crore. International recognition of NABARD is with World Bank related organizations and with Global Development Agencies.

These organizations and agencies help NABARD in giving financial aid and advice to the people living in rural areas, to optimizing the agricultural process. The bank was formed not only for agricultural finance but also for the development of the rural area.

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Role

1. It is the most superior institution that has the power to handle all the matters concerning policy, planning, and operation in giving credit for agriculture and other economic activities that take place in rural areas.
2. It is based on the pattern on refinancing agency for those institutions that provide production and investment credit for promoting the numerous developmental programs and initiatives for rural development. These institutions are as follows :
 1. Regional rural banks (RRBs),
 2. Commercial banks (CBs)
 3. Other financial institutions approved by RBI.
 4. State co-operative agriculture and rural development banks (SCARDBs),
 5. State co-operative banks (SCBs)
3. It is improving by enlarging its capacity of the credit giving system in India which includes, supervision, formulation of rehabilitation schemes, restructuring of credit institutions, and training of employees.
4. It correlates the rural credit financing planning of all sorts of institutions that indulge in developmental work at the field level while maintaining communication with the State Government, and Central Government and also with RBI and other national level institutions that are concerned with policy formulation and credit giving system
5. It also circulates and prepares rural credit plans, annually as required, for all districts in the country.
6. It also helps to promote research and training program in rural banking, and in the field of agriculture and rural development.

In addition to this NABARD also undertake some natural resource management program like tribal development and watershed development program.

Objective of NABARD

Approximately 50% of the rural credit is paid out by the Co-operative Banks and Regional Banks of those areas. NABARD is responsible for mandating and supervising the functions of Co-operative banks and RRBs. NABARD works mainly in the direction of providing a strong and efficient base for the rural credit delivery system and enables it to take care of the expanding and diverse credit needs of agriculture and rural development.

Thus, the objects of NABARD can be brought under three major heads:

- Credit Function
- Development Function
- Promotional Function

Duties

NABARD works towards uplifting the rural and agricultural sectors and prepares grounds for rural and social innovations. It plays an important role in framing development initiatives for our country's rural sector industry, cottage industry, and small-scale industries. It re-invests the profits earned through developmental spending towards research activities to frame better development initiatives for rural and agricultural fields.

This has helped NABARD to gain trust among rural communities. For rural and agricultural development, NABARD has entered into the partnership with many National and International organizations and has over 4000 partner organizations which assist it to plan and execute rural and social innovation. Some of the initiatives of NABARD include:

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- SHG Bank Linkage program, an initiative to improve the living standard of tree-based tribal communities,
- Forming farmer clubs to educate and motivate farmers to incorporate crop productivity initiatives, programs for soil and water conservation,

NABARD has been consistently maintaining its position of the highest taxpayer, and figures among the top 50 taxpayers to the exchequer. Together with its associated economies, NABARD carries out and supports integrated development for the rural sector.

Functions of NABARD

1. NABARD provides refinancing services to Central Co-operative banks, Regional rural banks, and Land Development banks. Commercial banks, State co-operative banks.
2. It provides refinancing to agriculture, small scale industries, and other village and cottage industries by way of lending money to commercial banks.
3. It promotes small scale, cottage industries and rural industries, including tiny and petty sectors by providing credit loans to commercial and co-operative banks.
4. Special assistance is given by the bank for the development of the small scale, cottage and village industries under service area methodology.
5. The bills and checks of co-operative banks and commercial are discounted to enable them to finance for agricultural inputs.
6. The bank also provides funds to the State governments for the operation of developmental and promotional activities in rural areas. In order to propagate rural development and to help the weaker unstable sections, the bank refinances especially regional rural banks which are being set up in backward areas in most of the States.
7. In a matter of long-term loans, the bank is sanctioned loans to institutions involved in long-term agricultural loan collaborate with the guarantee of State government.
8. The bank also gives credit financing in the research and development of agricultural and rural industries.
9. The bank formulates the policy of the Central Government and the RBI concerning agricultural credit.
10. It provides finance for promoting non-farming activities and employment in non-farming sectors with the purpose of reducing the rate of rural unemployment.
11. It empowers the co-operative structure in the States by providing credit loans to the State co-operative banks and also to Land Development Banks.
12. It also promotes some irrigation projects by credit through State Government's sponsored irrigation projects.
13. The bank also regulated the inspection work of Co-operative banks and Regional rural banks.
14. The bank has opened branches regional offices at all District headquarters through which bank co-ordinates the District development programs along with the district employees.
15. The bank additionally helps in the yearly credit plan of the business banks and co-ordinates the exercises of business and co-usable banks at the area level.
16. During normal catastrophes, for example, dry spells, crop disappointment, and floods, the bank helps by renegotiating business and agreeable banks so the ranchers tide over their troublesome period.

Therefore, the bank at the present moment is giving, medium-term and long haul credits for agribusiness and for the advancement of a country. As in the initial time, during NABARD was set up, there has been an impressive increase in the conveyance of horticultural credit both by business and co-usable banks. NABARD has likewise reinforced up to the working of Regional country banks.

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Therefore, we find that the role of RBI in the farming sector has been taken over by NABARD as well as it has been releasing it to the utmost fulfilment of the considerable number of gatherings concerned.

Other Categorial Functions Of NABARD

Credit Functions

- Surrounding approach and rules for rustic money related establishments.
- Giving credit offices to issuing associations
- Observing the progression of ground-level rustic credit.
- Arrangement of credit designs every year for all regions to recognize proof of credit potential.

Improvement Functions

- Help banks and Regional Rural Banks to get ready advancement activities plans for themselves.
- Help Regional Rural Banks and the support banks to go into MoUs with State governments and agreeable banks to improve the undertakings of the Regional Rural Banks.
- Screen execution of the advancement activity plans of banks.
- Give monetary help to the preparation organizations of agreeable banks, business banks, and Regional Rural Banks.
- Give budgetary help to agreeable banks for structure improved administration data framework, computerization of activities and advancement of HR.

Supervisory Functions

- Attempts examination of Regional Rural Banks (RRBs) and Cooperative Banks (other than urban/essential helpful banks) under the arrangements of Banking Regulation Act, 1949.
- Attempts examination of State Cooperative Agriculture and Rural Development Banks (SCARDBs) and submit non-credit helpful social orders on an intentional premise.
- Gives proposals to Reserve Bank of India on the issue of licenses to Cooperative Banks, opening of new branches by State Cooperative Banks and Regional Rural Banks (RRBs).
- Embraces portfolio investigations other than off-site reconnaissance of Cooperative Banks and Regional Rural Banks (RRBs).

NABARD Schemes

Features Of NABARD Scheme

There are numerous features of the NABARD scheme some of these are as follows:

- Providing by way of refinancing
- Help in Building infrastructure in rural areas
- Preparing credit plans annually at the district level
- Guiding the banking sector in completing their credit targets
- Regulates regional rural banks (RRBs) and cooperative banks
- Initiates new projects for rural development work
- Work on the principles of the Government's development schemes
- Give support to training handicraft artisans

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Refinance– Short Term Loans

Short-term loans or cash crop loans are provided by various financial institutions to farmers for the purpose of increasing crop production. By providing this loan, one can stable about food security in the country. For seasonal agricultural inputs, NABARD has provided short-term credit loan of amount Rs. 55,000 crores to several financial institutions in the financial years of 2017-18.

Long Term Loans

Long-term loans are provided to credit-based financial institutions for various farming and non-farming related activities. The duration of the long-term loan is from 18 months to 5 years. NABARD has provided refinance facilities around Rs. 65,240 cr for financial institutions in the FY 2017-18 which also include discounted refinance of Rs. 15,000 cr to Cooperative Banks and Regional Rural Banks (RRBs).

Rural Infrastructure Development Fund (RIDF)

Rural Infrastructure Development Fund was sponsored by RBI evaluating the shortfall in lending to the priority sector for supporting rural infrastructure projects. The main focus of this fund is on the rural infrastructure development in India and the amount distributed was Rs. 24,993 cr in FY 2017-18.

Long-Term Irrigation Fund (LTIF)

This fund was launched mainly to provide funding for around 99 irrigation projects by sanctioned an amount of Rs. 20,000 cr. There were two new adding projects introduced under this fund named- as ‘North Koel Reservoir Project’ from Bihar and Jharkhand and ‘Polavaram National Project’ from Andhra Pradesh.

NABARD Infrastructure Development Assistance (NIDA)

NABARD Infrastructure Development Assistance is a growing program initiated to provide credit for financially well-to-do state-owned institutions and corporations.

Warehouse Infrastructure Fund

Warehouse Infrastructure Fund helps in scientific warehousing infrastructure for agricultural commodities and products. Prior loan of the amount of Rs. 5000 was given by NABARD in the FY 2013-14. As on 31st March 2018, the amount dispensed is Rs. 4778 cr.

Food Processing Fund

Under this fund, the Government of India has given a loan commitment of Rs. 541 cr for 11 big food park projects, 3 food processing unit and 1 coordinated food park project on 31 March 2018.

Direct Lending to Cooperative Banks

NABARD has provided help to 58 CCBs and four STCBs spread across 14 states and also sanctioned the amount of Rs 4,849 cr.

Credit Facility to Marketing Federations (CFF)

This federation aims to work in the direction of marketing of farming activities and agricultural produce; also it promotes and enables to boost marketing federations and cooperatives. Amount disbursed in Mar 2018 was Rs. 25436 cr.

Credit to Producer Organizations & PACS

NABARD started Producer Organizations Development Fund (PODF) to support and credit finance to producer organizations (POs) and primary agriculture credit societies (PACS). These institutions are formed to operate as Multi-Service Centres.

Dairy Entrepreneurship Development Scheme

The Department of Animal Husbandry, Dairying, and Fisheries (DAHD&F), the Government of India launched a scheme “Venture Capital Scheme for Dairy and Poultry” in the year 2005-06. The main aim of

the scheme was to extend grievances by setting up small dairy farms and other elements to bring structural changes in the dairy sector.

During a mid-term calculation of the scheme, certain recommendations were made to increase the pace of implementation of this scheme. Taking into consideration the recommendations of the evaluation study and the representations provided from various quarters including the farmers, State Governments and banks with DAHD&F decided to make some modifications and changes in the scheme, including changing its name to Dairy Entrepreneurship Development Scheme (DEDS). The modified scheme has come into operation with dates from 1 September 2010.

Objectives of this scheme include

- Establishing of modern-day dairy for the production of farm milk
- Boost the technology to modulate milk on a commercial scale
- Generating self-employment and improve infrastructure for rural areas and unorganized sector
- Encouraging good quality calf rearing and conserving good breeding stock

Pradhan Mantri Awaas Yojana – Grameen (PMAY-G)

Under this scheme, the National Rural Infrastructure Development Agency (NRIDA) sanctioned an amount of Rs. 9000 cr that aims to build a pukka house, with all the basic amenities, to needy households by the year 2022.

National Livestock Mission

National Livestock Mission is an initiative initiated by the Ministry of Agriculture and Farmers' Welfare. The mission, which commenced from 2014-15, has the objective of sustainable development of the livestock sector.

NABARD also provides the subsidy channelizing agency under the Entrepreneurship Development & Employment Generation (EDEG) element of National Livestock Mission. This includes:

- Poultry Venture Capital Fund (PVCF)
- Coordinated Development of Small Ruminants and Rabbit (IDSRR)
- Pig Development (PD)
- Rescuing and Rearing of Male Buffalo Calves (SRMBC)

Interest Subvention Scheme

The Hon'ble Finance Minister while presenting his budget speech for 2006-07 announced that the Government of India had decided to ensure that farmers provide short term credit at 7% with a maximum limit of Rs. 3.00 lakh on the principal amount. The policy came into existence with effect from Kharif 2006-07. The amount of subvention was to be calculated on the amount of loan provided starts from the date of disbursement up to the actual date of repayment of the crop loan by the farmer or up to the date reminder of the loan fixed by the banks, whichever is earlier, subject to within a period of one year.

In relation to this announcement, the Government of India sanctioned interest subvention of 2% to Regional Rural Banks (RRBs) and Cooperative Banks Public Sector Banks, in way of short term production credit up to Rs. 3.00 lakh provided to farmers out of their own resources, also provided that they make available short term credit @ 7% p.a. at the lower level. Private Sector Banks (in way of loans given by their semi-urban branches rural) are also covered under the scheme from the year 2013-14 with subject to similar terms and conditions.

The scheme, introduced in 2006-07, is still running in the following years with certain modifications and changes as per requirement in the rate of subvention.

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Various other schemes that are offered by NABARD are as follows:

- Capital Investment Subsidy Scheme for Commercial Production Units for natural/organic Inputs
- Agri-facility and Agribusiness Centers Scheme
- National Livestock Mission
- GSS – Ensuring End Use of Subsidy Released
- Intrigue Subvention Scheme

Credit Linked Capital Subsidy Scheme (CLCSS) under NABARD

NABARD also provides an important off-farming scheme endorsed by the Government of India. In 2000 with the Credit Linked Capital Subsidy Scheme was introduced for technology aggrandize for Small Enterprises Micro and also makes effort to provide technology up-gradation of SSI units in the organized products or sub-sectors. Hence, NABARD has promoted immensely in the agriculture and rural development through credit-based financial and non-financial support to increase the prosperity and growth of agriculture and rural sectors.

Milestones in NABARD's Activities

Business Operations

Production Credit

NABARD provides aggregating around 66,418 crores in way of short term loans to Regional Rural Banks (RRBs) and Cooperative Banks during 2012-13, against which, the maximum outstanding was 65,176 crore.

Investment Credit

Investment Credit for capital stimulation in the field of agriculture & allied sectors, non-farming sector services and activities related to commercial banks, co-operative banks, RRBs which completes a level of 17,674.29 crores as on 30 March 2013 organized increase of 14.6% over the previous year.

Rural Infrastructure Development Fund (RIDF)

In relation to the Rural Infrastructure Development Fund (RIDF) 16,292.26 crore was sanctioned during 2012-13. An increased amount of 1,62,083 crore has been provided for 5.08 lakh projects on March 31, 2013, covering subjects like irrigation, rural roads, and bridges, education, and health, soil conservation, drinking water sanitation schemes, flood protection, forest management system, etc.

New Business Initiatives

NABARD Infrastructure Development Assistance (NIDA)

NABARD has made NIDA, a new line of credit support to provide funding of rural infrastructure projects and initiatives. The loan provided under NIDA during the year 2012-13 was 2,818.46 crore and the amount of money released was 859.70 crore.

Direct refinance assistance to CCBs for short term multipurpose credit

Direct refinance help is provided to CCBs was conceived an additional way of finance for CCBs by way of recommendations of the "Task Force on pre-existence of Short Term Rural Cooperative Credit Structure, which empowers the latter to raise financial resources other than from STCBs. During 2012-13, refinance assistance approximately 3,385 crores were provided to 42 CCBs and actual cash dispensed stood at 2,363.45 crores.

Achievements of NABARD

After the establishment of NABARD, there has been a remarkable increase in the rural finance and development of cottage industry and small scale industry as well. By way of providing short-term credit, nearly Rs. 4,000 crores have been given during the '90s as compared to Rs. 1,200 crores during the '80s.

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With the help of medium-term finance, nearly Rs. 400 crores have been distributed and they have been optimized mainly by States affected by natural disasters. In ways of a long-term loan, more than Rs. 240 crores have been sanctioned for promotion to the share capital of co-operative institutions.

NABARD has also played a meticulous role in stabling storage facilities for agricultural products in the country. It has also played a scientific role in the export of agricultural commodities which include vegetables and fruits. It has played a supplementary role in maintaining the Green Revolution in the country.

Blue revolution and white revolution in the form of increased fisheries production and milk have also been contributed by the efforts of NABARD. India ranked the top most country in the world in the production of dairy milk.

Conclusion

More or less, NABARD for satisfying its job as a facilitator of provincial thriving and is endowed with the renegotiating of credit establishments in country territories, invigorating institutional improvement and assessment and investigation of client banks. NABARD presented a novel direct loaning office under the 'Umbrella Program for Natural Resource Management' in 2007-2008. This program offers advances at sensible rates important to give a budgetary guide to regular asset the executives ventures. As of now credit measure of about Rs 1000 crore has been conceded to 35 ventures. A portion of the tasks that have been endorsed is:

- Collection of nectar in Maharashtra by the innate network
- Tussar worth chain by a ladies maker organization ('MASUTA')
- the eco-travel industry in Karnataka and so on.

With respect to rustic advancements, the commitment of NABARD has been excellent. NABARD, been set up as the summit Development Bank ordering the assistance of credit stream by the Government of India for improving and advancing agribusiness and other town ventures, endorsed a horticultural credit stream of Rs 1,57,480 crore in 2005-2006.

It is normal that the GDP will develop at a rate of 8.4%. The Indian economy completely is prepared for more grounded and quicker development in the coming years. NABARD's job in the general advancement of India when all is said in done and provincial and rural specifically is exceptionally crucial.

Although horticultural and country improvement is absolutely reliant on the productivity of NABARD, which is carrying out its responsibility according to the prerequisites of the economy of the country.

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Current Issues in Intellectual Property Rights in India

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Abstract

The grand term “intellectual property” covers a lot of ground: the software that runs our lives, the movies we watch, the songs we listen to. But also the credit – scoring algorithms that determine the contours of our futures, the chemical structure and manufacturing processes for life – saving pharmaceutical drugs, even the golden arches of Mc. Donald’s and terms such as ‘Google’. All are supposedly ‘intellectual property’. We are urged, whether by stern warnings on the packaging of our Blu-ray discs or by sonorous pronouncements from media company CEOs, to cease and desist from making unwanted, illegal or improper uses of such ‘property’, not to be ‘pirates’, to show the proper respect for the rights of those who own these things. The phrase ‘intellectual property’ was first used in a legal decision in 1845 and acquired formal heft in 1967 with the establishment of the World Intellectual Property Organization, a specialized agency of the United Nations that represents and protects the commercial interests of holders of copyrights, patents, trademarks and trade secrets. The ubiquitous use of ‘intellectual property’ began in the digital era of production, reproduction and distribution of cultural and technical artifacts. As a new political economy appeared, so did a new commercial and legal rhetoric.

Introduction

Intellectual Property in India refers to the patents, copyrights and other intangible assets in India. The Indian Government approved its first Intellectual Property Rights Policy in May 2016.

The “Copyright Act, 1957” (as amended by the Copyright Amendment Act 2012) governs the subject of copyright law in India. The history of copyright law in India can be traced back to its colonial era under the British Empire. The Copyright Act, 1957 was the first post-independence copyright legislation in India and the law has been amended six times since 1957. The most recent amendment was in the year 2012, through the Copyright (Amendment) Act 2012.

“Indian trademark law” statutorily protects trademark as per the Trademark Act, 1999 and also under the common law remedy of passing off. Statutory protection of trademark is administered by the Controller General of Patents, Designs and Trade Marks, a government agency which reports to the Department of Industrial Policy and Promotion (DIPP), under the Ministry of Commerce and Industry.

The Patents Act, 1970 were brought into the force on 20 April 1972, and further amendments were carried in 1999, 2002 and 2005. The Patent Rules, 2003 were introduced along with the Patent Act (amendment), 2002 on 20 May 2003, and recent amendments were carried in 2016, and 2017. The Patents (Amendment) Rules 2016 mainly focussed on expediting the grant process, benefits to startup, and increase in official fees.

The Intellectual Property Rights is administered by the Office of the Controller General of Patents, Designs and Trade Mark (CGPDTM). There is a subordinate office of the Government of India and administers the Indian law of Patents, Designs, Trade Marks and Geographical Indications.

The laws and administrative procedures relating to IPR have their roots in Europe. The trend of granting patents started in the fourteenth century. In comparison to the other European countries, in some matters England was technologically advanced and used to attract artisans from elsewhere, on special terms. The first known copyrights appeared in Italy. Venice can be considered the cradle of IP system as most legal thinking in this area was done here; laws and systems were made here for the first time in the world, and other countries followed in due course of time. Patents Act in India is more than 150 years old. The inaugural one is the 1856 Act, which is based on the British patent system and it has provided the patent term of 14 years followed by numerous acts and amendments.

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Intellectual Property Rights are like any other property right. They allow creators, or owners, of patents, trademarks or copyrighted works to benefit from their own work or investment in a creation. These rights are outlined in Article 27 of the Universal Declaration of Human Rights, which provides for the right to benefit from the protection of moral and material interests resulting from authorship of scientific, literary or artistic productions.

The importance of intellectual property was first recognized in the Paris Convention for the Protection of Industrial Property (1883) and the Berne Convention for the Protection of Literary and Artistic Works (1886). Both treaties are administered by the World Intellectual Property Organization (WIPO).

Established in 1970, the World Intellectual Property Organization is an international organization dedicated to helping ensure that the rights of creators and owners of intellectual property are protected worldwide, and that inventors and authors are therefore recognized and rewarded for their ingenuity.

WIPO is a largely self-financed organization, generating more than 90 percent of its annual budget through its widely used international registration and filing systems, as well as through its publications and arbitration and mediation services. The remaining funds come from contributions by Member States.

Intellectual Property Rights – systems in India

- (i) Copyright:- India is a signatory to the Berne Convention on copyright. However, it may be a good idea to register your copyright as doing so may help to prove ownership if there are the criminal proceedings against infringers. In most cases though, registration is not necessary to maintain a copyright infringement claim in India. Registration is made, in person or via a representative, with the Copyright Office. Since 2016, copyright policy was moved to India's Ministry of Commerce and Industry. All IPRs are now administered by the Department of Industrial Property and Promotion (DIPP).

Internet piracy of films, music, games and software is an issue in India, as is unauthorised copying of physical books.

Copyright is awarded to literary, dramatic, audio visual and similar works.

- (ii) Patents:- India's Patents Act of 1970, 2003 Patent Rules and the 2016 Patent Amendment Rules set out the law concerning patents.

As in the UK, there is no provision for utility model patents. The regulatory authority for patents is the Patent Registrar under the office of the Controller General of Patents, Designs and Trade Marks, which is a part of India's Ministry of Commerce and Industry. Patents are valid for 20 years from the date of filing an application, subject to an annual renewal fee.

India's patent law operates under the 'first to file' principle – that is, if two people apply for a patent on an identical invention, the first one to file the application will be awarded the patent. A patent is awarded for an invention, which satisfies the criteria of global novelty, non-obviousness and industrial application. Patents can be granted for products and processes.

- (iii) Designs:- The laws governing designs are the Designs Act 2000 and the Designs Rules 2001. Designs are valid for a maximum of ten years, renewable for a further five years.

- (iv) Trade Marks:- India's trade mark laws consist of the 1999 Trade Marks Act and the Trade Marks Rules of 2002 and 2017. The regulatory authority for patents is the Controller General of Patents, Designs and Trade Marks under the Department of Industrial Policy and Promotion. The police now have more robust powers in enforcing trade mark law, including the ability to search premises and seize goods suspected of being counterfeit without a warrant. But these powers are tempered by the requirement for the police to seek the Trade Mark Registrar's opinion on the registration of the mark before taking action. This adds to the delay and may result in counterfeit goods being removed or sold.

Management of IPR in India

The World Trade Organization's agreement on Trade-Related Aspects of Intellectual Property Rights set global minimum standards for the protection of intellectual property, substantially increasing and expanding intellectual property rights, and generated clear gains for the pharmaceutical industry and the developed world. The present review elaborates all aspects of Intellectual Property Rights in detail, along with their protection criteria.

As was the case with China, India too showed signs of resistance to quick enforcement of International Intellectual Property Right protection laws as demanded by the developed countries, particularly the United States of America. China could get away on grounds that it is not a member of the World Trade Organisation (WTO), but India was required to comply. Under the terms of the WTO, India is required to implement WTO-standard IPR protection laws by 2005. It must be acknowledged that there has been remarkable progress in IPR protection in the field of software and cinema products. India's general argument was that it did acknowledge, in principle, the case for strict IPR protection, but this can be done only in phases suited by its own ground reality. The reality is that absence of international IPR protection for some decades has spawned employment for millions and, therefore, an overnight clampdown on IPR violators would foment social unrest.

However, under pressure from its own domestic industry and the United States, India strengthened its copyright law in May 1994, placing it at par with international practice. The new law, which entered into force in May, 1995, fully reflects the provisions of the Berne Convention on copyrights, to which India is a party. Based on its improved copyright protection, India's designation as a "priority foreign country" under the United States' Special – 301 list was revoked and India was placed on the "priority watch list." Copyright enforcement is also rapidly improving. Classification of copyright infringements as "cognizable offenses" expands police search and seizure authority. While the formation of appellate boards under the new legislation should speed prosecution, local attorneys indicate that some technical flaws in the laws, which require administrative approval prior to police action, need to be corrected. Processes for making drugs are patentable, but the patent term is limited to the shorter of 5 years from the grant of patent or 7 years from the filing date of the patent application. Product patents in other areas are granted for 14 years from the date of filing. However, as a signatory to the Uruguay Round of GATT, including its provisions on Trade-Related Intellectual Property Rights (TRIPS), India must introduce a comprehensive system of product patents no later than 2005.

Nature and Importance of IPR

IPR are largely territorial rights, except copyright, which is global in nature in the sense that it is immediately available in all the members of the Berne Convention. These rights are awarded by the State and are monopoly rights, implying that no one can use these rights without the consent of the right holder. It is important to know that these rights have to be renewed from time to time for keeping them in force, except in case of copyright and trade secrets. IPR have a fixed term, except trademark and geographical indications, which can have an indefinite life provided that these are renewed after a stipulated time specific in the law by paying official fees. Trade secrets also have an infinite life but they do not have to be renewed. IPR can be assigned, gifted, sold and licensed like any other property. Unlike other moveable and immovable properties, these rights can be simultaneously held in many countries at the same time. IPR can be held only by legal entities, i.e. those who have the right to sell and purchase property. In other words, an institution that is not autonomous may not be in a position to own an intellectual property. These rights, especially patents, copyrights, industrial designs, IC layout design and trade secrets, are associated with something new or original and, therefore, what is known in public domain cannot be protected through the rights mentioned above. Improvements and modifications made over known things can be protected. It would, however, be possible to use geographical indications for protecting some agricultural and traditional products.

In the modern world, intellectual property rights have a significant influence on international trade and indigenous trade of every nation. With the advent of digitalization, there are high chances of creative ideas being stolen by any third party, without any prior permission. The importance of intellectual property protection fluctuates in a different part of the world. Almost every country which depends on international

trade is taking strong measures to protect their intellectual property rights. Strong IP laws make a huge contribution to both the overall economy of the country and their respective state.

Unlike any tangible assets which can be locked in, fenced in or nailed down, intangible assets, in contrast, are always publicly available and can be easily copied or imitated by anyone. Though, in a few cases, self-protection is possible by intermingling tangible assets with intellectual property. Intellectual Property rights have added the intrinsic value to all kinds of products, as unique creation and ideas are becoming a more and more important aspect of any business. Nowadays, illegal use of unique ideas generated by other person has become one of the most common crimes these days. However, there are many businesses which still fail to realize the IP value and risks associated with it, even when an IP asset reckons for the high percentage of the company's value.

Conclusion

As we conclude this report we find out that intellectual property the concept itself is not very old. The concept was formed somewhere in the late 19th century. Although it has gained huge popularity only in the 1970's and after that it is continuously increasing. Intellectual property itself could be defined as new ideas and techniques, and new discoveries etc. Intellectual property is an intangible asset. As the concept of intellectual property has gained importance even the concept of intellectual property protection has also gained importance. Countries like England, U.S.A., and Australia are more stringent while applying intellectual property protection. Developing and under-developed countries have less protection to provide to intellectual property. Intellectual property has become a very important part of many businesses and industries in developed countries. Intellectual property is very important and all nations should have laws to protect intellectual property. All nations must duly recognise the intellectual properties of their individuals. We must understand that intellectual property despite being intangible is very important. Economists all around the world have agreed that intellectual property adds huge value to subjects.

As the concept of intellectual property has grown so has the criticism around it grown. People believe that the concepts of intellectual property and its protection only create confusions and complications in trade and it is hardly useful at all.

With the 21st century knocking on our doors intellectual property protection has become very important as there are many ways now that one can have his intellectual property misused and abused. With the development of internet and its vast usage all throughout the world, crimes related to misuse of intellectual property have grown. Articles, pieces of art like movies and songs which are copyrighted to protect the rights of their producers are being openly misused on the internet through piracy.

Reasons for Low Employability of Management Graduates and Measures to Overcome the Issues: Banker's Views

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Abstract

In the present era of the twenty-first century, the issue of employability skills has become a severe matter to educational institutions, as well as for various industry sectors also. By considering the importance of employability skills, an attempt has been made to assess bank officials' views regarding reasons for the low employability of management graduates and measures to overcome such kinds of issues. The study sample of 220 bank officials, i.e., 110 from the public sector and 110 from private sector banks, has been taken. After that, compiled data have been processed by the application of t-test. The study results show that the officials of public sector banks focused highly on low academic achievements, unrealistic salary demand, lack of self-confidence, and traditional education system, under the head of reasons of low employability of management students.

On the other hand, the officials of private sector banks emphasized the poor reputation of an educational institution, low academic achievements, ineffective use of the latest technology in the course curriculum, and lack of self-confidence. Overall, the banking sector officials' pay focused on low academic achievements, ineffective use of latest technology in course curriculum, lack of self-confidence, and unrealistic salary demand. After that, the officials of public sector banks focused highly on understanding the interest of the opposite party, building up trust and respect, listening to understand, not refuting, and social connections as measures to overcome the unemployment issues. On the other hand, the officials of private sector banks emphasized open communication, ensuring active listening, understanding the opposite party's interest, and building up trust and respect. Overall, the banking sector officials' officials pay focused on understanding the interest of the opposite party, open communication, building up trust and respect, and listening to understand, not refute. At the end of the study, it has been analyzed to overcome the reasons for unemployability; educational institutions should focus on practical knowledge and experiences rather than theoretical knowledge only.

Keywords: Employability, Graduates, Bankers, Reasons, Measures, Education, Skills

Introduction

From the starting of the 21st century, to be employable, it has become necessary that graduates must possess all the required employability skills in their personality (Paterson, 2017). In simple words, employability skills are those skills, which are performed during the different aspects of life and jobs (Bansal, 2018). In the present scenario, employment has become a serious matter for the students, teachers, and employers (Abbasi et al., 2018). In every organization, human resources act as an important key of business's success or failure. On another side, educational institutions play a significant role in developing those human capitals of the organizations (Collet et al., 2015). To get a job in the marketplace, employers demand different skills from the fresher, which are known as employability skills (Preez et al., 2019). In the current marketplace, instead of different kinds of skills, fresher cannot get good jobs and fulfill the requirements of employers (Jackson, 2012). The main reason for such kinds of issues is that today's employers demand a fresher with multiple disciplines such as the banking sector; employers prioritize those who have ICT knowledge and accounting knowledge (Meena & Parimalarani, 2020). So banking sector firms give importance to the candidates, who have good command over excel and others modern technological skills (Ragland & Ramachandran, 2014).

Review of Literature

Collet et al. (2015) presented the perception of bank officers regarding the employability skills of students. The analyzed data presented that to get a job in the marketplace, students must focus on employability skills such as leadership skills, intrapersonal skills, and listening skills, etc. (Cicekli (2016) presents what skills are required to perform better in the banking sector. The study presented that different types of skills

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as analytical skills after that teamwork skills, and communication skills are essential for graduates who want to perform their banking duties. *Saeed and Rashidi (2017)* presented the different kinds of skills under the head of generic skills demanded by the employers from the management graduates. Such skills include leadership skills, listening skills, decision-making skills, and speaking skills, etc. *Abbasi et al. (2018)* highlighted the views of various managers of the baking industry. They found that in the marketplace, there is a gap between those employability skills demanded by the employer and which are possessed by the management graduates. *Prez et al. (2019)* described that what kinds of skills are highly demanded by the employer of consumer service sector. During research, it has been observed that fresh graduates do not meet employers' requirements in terms of management skills, decision-making skills, and negotiation skills. *Meena & Parimalarani (2020)* described that the banking industry's employer prefers those candidates who possess ICT-related skills as they expect that fresher must be updated with the latest technology.

Research Objective

The study is conducted to assess bank officials' views regarding the low employability of management graduates and measures to overcome such kinds of issues.

Research Hypotheses

H01: There is no significant difference in the views of bank officials regarding reasons for the low employability of management graduates.

H02: There is no significant difference in the views of bank officials regarding measures to overcome the issues of unemployability of management graduates.

Sample Profile

Under the sample, 220 bank officials have been taken to research by comprising 110 public sector banks and 110 from private sector banks. Out of 220 respondents, 120 were male, *i.e.*, 54.55 percent, and 90 were female, *i.e.*, 40.91 percent. Secondly, 116 bank officials were more than the age of 25 years, *i.e.*, 52.73 percent, 38 were more than the age of 30 years, *i.e.*, 17.27 percent, 36 were more than the age of 35 years, *i.e.*, 16.36 percent and 30 were more than the age of 40 years, *i.e.*, 13.64 percent.

Data Collection

Under the study, primary as well as secondary data have been included. To accumulate the primary data, a questionnaire was framed based on five points Likert scale. Secondary data were assembled by accessing journals, magazines, books, reports, and chapters, etc.

Data Analysis

To fulfill the purpose of data analysis, different types of descriptive techniques have been used, such as mean and standard deviation. After that, to compare the views of public and private sector bank officials t-test has been used. To examine the reliability of gathered data, the Cronbach Alpha coefficient has been calculated, and the value was noted as 0.756, which shows that gathered data is reliable.

Results and Discussions

Reasons for Low Employability

The frequency distribution of analyzed bankers' views regarding reasons for low employability presents that large number of bank officers of public sector's bank strongly agree/agree towards lack of industry exposure (N=109, P=99.09), the mismatch between the required and available skills (N=108, P=98.18), absence of academic-industry interface (N=106, P=96.36), lack of skill-based education (N=99, P=90), unfair selection procedure (N=98, P=89.09), excessive interest in security benefits (N=96, P=87.27), the traditional education system (N=95, P=86.36), outdated course curriculum (N=92, P=43.63), lack of self-confidence (N=79, P=71.81), unrealistic salary demand (N=46, P=41.81) and ineffective use of latest technology in course curriculum (N=43, P=39.09). On the other side, most of the bank officials of the public sector's bank strongly disagree/disagree towards low academic achievements (N=39, P=35.45) and poor reputation of the educational institution (N=23, P=20.90). Secondly, most of the bank officials of

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private sector's bank strongly agree/agree towards unfair selection procedure (N=108, P=98.18), the traditional education system (N=103, P=93.63), absence of academic-industry interface (N=102, P=92.72), unrealistic salary demand (N=100, P=90.90), outdated course curriculum (N=97, P=88.18), excessive interest in security benefits (N=92, P=83.63), the mismatch between the required and available skills (N=89, P=80.90), lack of self-confidence (N=87, P=79.09), lack of skill-based education (N=65, P=59.09), lack of industry exposure (N=64, P=58.18), ineffective use of latest technology in course curriculum (N=33, P=30). On the other side, most of the private sector's bank officials strongly disagree/disagree with low academic achievements (N=45, P=40.90) and the educational institution's poor reputation (N=44, P=40). Overall, the outcomes of the of all bank officials towards reasons for low employability shows that mostly bank officials agree/strongly agree towards lack of industry exposure (N=219, P=99.55), unfair selection procedure (N=218, P=99.09), lack of skill-based education (N=209, P=95), absence of academic-industry interface (N=208, P=94.55), outdated course curriculum (N=207, P=94.09), the traditional education system (N=198, P=90), the mismatch between the required and available skills (N=195, P=88.63), lack of self-confidence (N=163, P=74.09), ineffective use of latest technology in course curriculum (N=130, P=59.09) and low academic achievements (N=81, P=36.81). On another side, most of the bank officials strongly disagree/disagree with the excessive interest in security benefits (N=112, P=50.90), unrealistic salary demands (N=108, P=49), and poor reputation of the educational institution (N=70, P=31.81).

Table-1 indicates that managers of public sector banks concentrated on low academic achievements ($\bar{x}=3.33$, $\sigma=0.651$), unrealistic salary demand ($\bar{x}=2.65$, $\sigma=0.747$), lack of self-confidence ($\bar{x}=2.25$, $\sigma=0.566$) and traditional education system ($\bar{x}=1.88$, $\sigma=0.674$). The officials of private sector banks concentrated on the poor reputation of the educational institution ($\bar{x}=3.28$, $\sigma=0.803$), low academic achievements ($\bar{x}=3.23$, $\sigma=0.793$), ineffective use of latest technology in course curriculum ($\bar{x}=2.73$, $\sigma=0.689$) and lack of self-confidence ($\bar{x}=2.09$, $\sigma=0.599$). Overall, the officials of banking sector pay focused on low academic achievements ($\bar{x}=3.28$, $\sigma=0.728$), ineffective use of latest technology in course curriculum ($\bar{x}=2.20$, $\sigma=0.833$), lack of self-confidence ($\bar{x}=2.17$, $\sigma=0.587$) and unrealistic salary demand ($\bar{x}=2.09$, $\sigma=0.855$). Statistically, the results of the t-test show that there is a significant difference in the viewpoint of officials of public and private sector banks regarding traditional education system ($p=0.001$), lack of skill-based education ($p=0.000$), outdated course curriculum ($p=0.000$), and ineffective use of latest technology in course curriculum ($p=0.000$) at 5 percent level of significance, therefore the null hypothesis (H_0) is rejected.

Table 1: Banker’s Viewpoint towards Reasons for Low Employability

(Descriptive and Inferential Statistics)

Statements	N	Public Sector Banks		Private Sector Banks		All Banks		t-test	
		\bar{x}	σ	\bar{x}	σ	\bar{x}	σ	t	Sig
Lack of self-confidence	110	2.25	0.566	2.09	0.599	2.17	0.587	2.083	0.068
Low academic achievements	110	3.33	0.651	3.23	0.797	3.28	0.728	1.019	0.309
Traditional education system	110	1.88	0.674	1.57	0.670	1.73	0.688	3.412	0.001*
Lack of skill-based education	110	1.81	0.598	1.41	0.494	1.61	0.583	5.409	0.000*
Mismatch between required and available skills	110	1.22	0.457	2.05	0.581	1.63	0.666	11.740	0.217
Outdated course curriculum	110	1.16	0.372	1.88	0.586	1.52	0.608	10.851	0.000*
Ineffective use of the latest	110	1.68	0.605	2.73	0.689	2.20	0.833	11.956	0.000*

technology in the course curriculum									
Lack of industry exposure	110	1.32	0.487	1.42	0.496	1.37	0.493	1.509	0.133
Absence of academic-industry interface	110	1.45	0.569	1.68	0.605	1.57	0.597	2.871	0.204
Unfair selection procedure	110	1.35	0.515	1.30	0.460	1.32	0.488	0.690	0.491
The poor reputation of the educational institution	110	1.15	0.504	3.28	0.803	1.21	0.672	1.509	0.133
Unrealistic salary demand	110	2.65	0.747	1.53	0.520	2.09	0.855	12.990	0.302
Excessive interest in security benefits	110	1.13	0.335	1.74	0.585	1.43	0.565	9.473	0.068

Note: N=No. of Respondents, *=Significant at 5 percent level

Source: Primary survey (Author's Calculation)

Measures for Improving Basic and Modern Employability Skills

The results of the frequency distribution of bankers' viewpoint towards measures for improving basic and modern employability skills indicates that most of the bank officials of public sector's bank strongly agree/agree towards give feedback frequently (N=108, P=98.18), outline clear roles and responsibilities (N=107, P=97.27), open communication (N=106, P=96.36), consider the work of experts in the field (N=105, P=95.45), ensuring active listening (N=104, P=94.54), social connections (N=99, P=90), listen to understand, not to refute (N=97, P=88.18), learning from honest leaders (N=86, P=78.18), be open to new experiences (N=83, P=75.45), practicing business ethics (N=77, P=70), adopt new technology from time to time (N=74, P=67.27), build up trust and respect (N=73, P=66.36), avoid stereotyping (N=66, P=60), have positive attitude (N=53, P=48.18) and understand the interest of opposite party (N=42, P=38.18). Secondly, most of the bank officials of the private sector's bank strongly agree/agree towards have a positive attitude (N=109, P=99.09), give feedback frequently (N=108, P=98.18), adopt new technology from time to time (N=107, P=97.27), practicing business ethics (N=106, P=96.36), avoid stereotyping (N=105, P=95.45), listen to understand, not to refute (N=104, P=94.54), be open to new experiences (N=104, P=94.54), consider the work of experts in the field (N=101, P=91.81), outline clear roles and responsibilities (N=100, P=90.90), social connections (N=100, P=90.90), learning from honest leaders (N=97, P=88.18), build up trust and respect (N=93, P=84.54), understand the interest of opposite party (N=92, P=83.63), ensuring active listening (N=50, P=45.45) and open communication (N=36, P=32.72). Overall, the results of the frequency distribution of all bankers' viewpoints regarding measures for improving basic and modern employability skills shows that most of the bank officials agree/strongly agree towards adopt new technology from time to time (N=219, P=99.55), give feedback frequently (N=218, P=99.09), be open to new experiences (N=217, P=98.64), practicing business ethics (N=216, P=98.18), consider the work of experts in the field (N=215, P=97.72), have a positive attitude (N=213, P=96.81), learning from honest leaders (N=212, P=96.36), avoid stereotyping (N=210, P=95.45), outline clear roles and responsibilities (N=207, P=94.09), listen to understand, not to refute (N=200, P=90.90), social connections (N=198, P=90), build up trust and respect (N=166, P=75.45), ensuring active listening (N=153, P=69.55) and open communication (N=139, P=63.18). On another side, most of the bank officials strongly disagree/disagree towards understanding the interest of the opposite party (N=109, P=49.55).

Table-2 indicates the descriptive and inferential statistics of bankers' viewpoints regarding improving basic and modern employability skills. The officials of public sector banks focused highly on understanding the interest of opposite party ($\bar{x}=2.71$, $\sigma=0.721$), build up trust and respect ($\bar{x}=2.23$, $\sigma=0.750$), listen to understand, not to refute ($\bar{x}=1.83$, $\sigma=0.619$) and social connections ($\bar{x}=1.70$, $\sigma=0.646$). On the other hand, the officials of private sector banks emphasized on open communication ($\bar{x}=2.70$, $\sigma=0.698$), ensuring active listening ($\bar{x}=2.56$, $\sigma=0.684$), understand the interest of opposite party ($\bar{x}=1.99$, $\sigma=0.567$) and build up trust and respect ($\bar{x}=1.89$, $\sigma=0.695$). Overall, the officials of banking sector pay focused on understand the interest of opposite party ($\bar{x}=2.35$, $\sigma=0.740$), open communication ($\bar{x}=2.13$, $\sigma=0.851$), build up trust and

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respect ($\bar{x}=2.06$, $\sigma=0.741$) and listen to understand, not to refute ($\bar{x}=1.77$, $\sigma=0.605$). Statistically, the results of the t-test show that there is a significant difference in the viewpoint of officials of public and private sector banks regarding consider the work of experts in the field ($p=0.004$) and social connections ($p=0.000$) at a 5 percent level of significance; therefore the null hypothesis (H_0) is rejected.

Table 2: Banker's Viewpoint towards Measures for Improving Employability Skills

(Descriptive and Inferential Statistics)

Statements	N	Public Sector Banks		Private Sector Banks		All Banks		t-test	
		\bar{x}	σ	\bar{x}	σ	\bar{x}	σ	t	Sig
Have positive attitude	110	1.57	0.613	1.33	0.471	1.45	0.559	3.330	0.061
Listen to understand, not to refute	110	1.83	0.619	1.65	0.582	1.77	0.605	2.133	0.084
Ensuring active listening	110	1.69	0.571	2.56	0.684	2.13	0.766	10.272	0.210
Consider the work of experts in the field	110	1.52	0.586	1.31	0.464	1.41	0.538	2.933	0.004*
Understand the interest of opposite party	110	2.71	0.721	1.99	0.567	2.35	0.740	8.213	0.430
Open communication	110	1.55	0.552	2.70	0.698	2.13	0.851	13.504	0.302
Outline clear roles and responsibilities	110	1.35	0.517	1.71	0.626	1.53	0.600	4.580	0.157
Build up trust and respect	110	2.23	0.750	1.89	0.695	2.06	0.741	3.449	0.341
Give feedback frequently	110	1.29	0.476	1.42	0.496	1.35	0.489	1.943	0.083
Practicing business ethics	110	1.30	0.460	1.57	0.515	1.44	0.506	4.141	0.491
Learning from honest leaders	110	1.21	0.409	1.46	0.501	1.34	0.474	4.130	0.133
Be open to new experiences	110	1.25	0.432	1.54	0.519	1.39	0.498	4.517	0.302
Avoid stereotyping	110	1.40	0.492	1.40	0.492	1.40	0.491	0.000	1.000
Adopt new technology from time to time	110	1.29	0.380	1.17	0.380	1.23	0.423	2.088	0.138
Social connections	110	1.70	0.646	1.78	0.596	1.74	0.622	1.084	0.001*

Note: N=No. of Respondents, *=Significant at 5 percent level

Source: Primary survey (Author's Calculation)

Implications of Study

The study will provide an assessment of bankers' views regarding the reasons for the low employability of management students and measures to overcome the issues of unemployability of management graduates.

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By analyzing bankers' views, students and faculty members can find that they can improve on their behalf to get a job in the banking sector. This study will offer a roadmap to the researchers for conducting their studies in the respective field.

Limitations and Further Scope of The Study

The conducted research shows the views of the limited number of bank officials. Under the study, 220 respondents have been included, which can be further increased to make the results more generalized. As well as the research has been carried out in the area of a limited number of states such as Punjab, Haryana, Rajasthan, and Himachal Pradesh, which can be further extended by including the large number of states.

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AWARENESS ABOUT STARTUP SCHEME AMONG THE FRESHLY GRADUATED YOUTH

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Abstract:

Startups are becoming very popular in India. The government has started and promoted Startup India. To promote growth and help Indian economy, many benefits are being given to entrepreneurs establishing startups. Author just wanted to check the awareness among the youth about the Startup scheme by government of India. Initiatives are taken by the government of India for providing opportunities for their empowerment. A small sample size of respondents 72 replied to the tool. But author was able to draw the inference/conclusion with whatever aim the author had in mind.

Key Words: Startup India . Budding Entrepreneurs

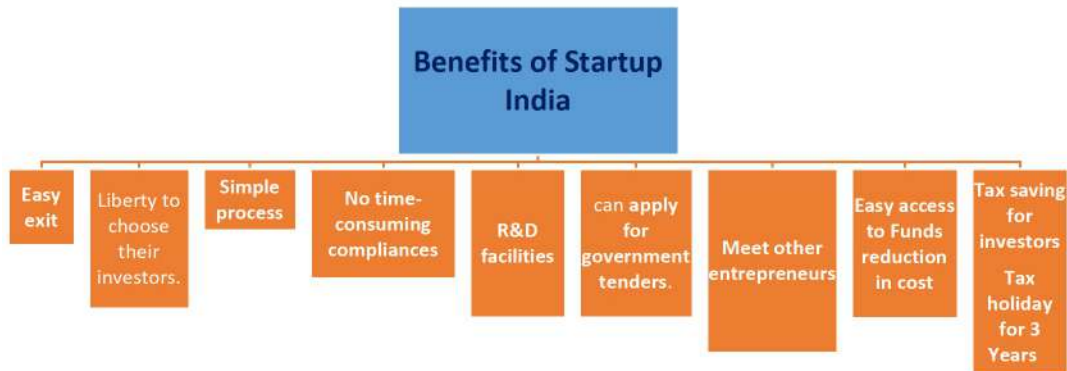
Introduction: Startup India is a government initiative. We now daily come across the youth facing lot of unemployment issues all over our country. Our Government of India has taken an initiative in 2016 and launched one of the scheme called Startup India for the budding entrepreneurs of our country by providing all form of support to them. The portal of Startup India is so appealing and positive that it takes the budding entrepreneurs through a journey of the portal solving their doubts with clarity. Its found that many youths get confused in between the two schemes –Startup India and Stand up India Scheme. Stand up India Scheme is one of the core parts of Start-up India scheme in order to encourage the individuals to bring their ideas to life.

Lets see **Economic Survey 2020-21** and what it had to say about the country's startup ecosystem and how the Covid-19 pandemic and subsequent lockdowns helped make India one of the largest gig economy hubs in the world. Some points are highlighted here.

- **Startup Blue Stick Scam** - Verified badges for social media accounts are being sold on private marketplaces, putting their credibility quotient at stake.
- **TikTok Exit** -TikTok always had a rocky relationship with India. Now, as the most valued startup in the world exits its biggest international market, a look at the key events that underscored the tumultuous run.
- **PE VC hiring**-There were about 220 hires in global and domestic private equity and venture capital funds in India in the past one year, the highest at least in five years.
- **Indian startups may get pension, insurance funds**-The government has started deliberations on easing regulations to allow pension and insurance funds to flow to startups, giving them access to stable, long-term domestic capital.
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capital.



Tool: A simple tool- Questionnaire with Yes/No/Options was made just to measure how far the freshly educated youth are aware of such scheme .10 items/statements were there in the tool to check the awareness about Startup India Scheme.

Data Collection and Data Analysis: Google form was used to gather the data .72 forms filled were used for analysis, 3 forms were left unfilled hence not taken for analysing the data.

Tool: Researcher had prepared a self made questionnaire to gather the data. The same questionnaire was made into google form to gather data easily. The link of the google form <https://forms.gle/fE5XhtxXVQmu6ZMV7> was created to collect the data. Data analysis was done by using excel to calculate the percentage of responses.

Findings from the Study:

- 50% of freshly graduated respondents responded that they have come across the word Start Up India Scheme. But just thinking why rest 50% of young graduates are unaware . At least this 50% should have been little less.
- Only 38.89 (approx 39%) ONLY have browsed the portal . Awareness need to be created. Workshops need to be planned .
- 41.67(Nearly 42%)respondents responded its by government of India, then why not explored the portal/ tried to seek further information is really a big thought that though they are aware its an government initiative.
- Very few respondents were clear with purpose of Startup India Scheme !Hardly all marked the fourth option All the Above (a,b,c) . This clearly says t5he urge , need for creating awareness' at early level of higher education about such schemes for the youth, budding entrepreneurs.
- Government loans available 50% positively responded to the statement and showed their awareness .Still cant 100% generalise that all respondents those showed positive response ,really are aware of this or just marked the response.
- Roughly 42% responded that they are available of courses available by Startup India Scheme.
- Nearly variation was seen in responses responded by respondents. 20% responded positively saying yes - 'Transforming India into a country of job creators instead of job seekers'-sole purpose of Startup India.35% responded Somewhat and 45% responded No.

- 60% responded NO –there are No Exemptions on Income Tax and Capital Gains Tax for eligible Startups. This means really there is urgent need to create awareness about Startup like schemes for budding entrepreneur.
- 50% reacted to by saying positive YES to the statement on Simplification and Handholding (Easier compliance, easier exit process for failed Startups , legal support, fast tracking of patent applications and a website to reduce information asymmetry)
- 40% respondents correctly responded to the last statement - Yet it can be said by looking at responses people are confused with standup and start up schemes , respective eligibility of each.

Conclusion: From overall small data ,whatever was possible to gather from freshly graduated youth on Startup Scheme India it can be said ,there is urgent need to create awareness .Since 2016 to 2021 .Almost 5 years ,half decade we have done since this scheme is launched and poor awareness of this scheme is there in the youth. Really our role as stakeholders of the so Future Youth is very important. We as parents, educators, mass media all need to really work on our role and try to create more awareness about the available opportunities through schemes of such form and harness the potential there in the youth and Try to Transform India into a country of job creators instead of job seekers.

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NABARD and Rural Development: As a Vehicle of Women Empowerment

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ABSTRACT

This paper explores and analyses the role of NABARD and rural development as a vehicle of women empowerment. The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development. The full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. In all parts of the world, women are facing threats to their lives, health and well-being as a result of being overburdened with work and of their lack of power and influence. Rural Development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. National Bank for Agriculture and Rural Development is an apex regulatory body for overall regulation and licensing of regional rural banks and apex cooperative banks in India. It is under the jurisdiction of Ministry of Finance, Government of India. All this will be discussed in detail in the paper.

Key terms: NABARD, Rural Development, Women Empowerment

NABARD initiatives are aimed at building an empowered and financially inclusive rural India through specific goal-oriented departments which can be categorized broadly into three heads: Financial, Developmental and Supervision. Through these initiatives touch almost every aspect of rural economy. From providing refinance support to building rural infrastructure; from preparing district level credit plans to guiding and motivating the banking industry in achieving these targets; from supervising Cooperative Banks and Regional Rural Banks (RRBs) to helping them develop sound banking practices and onboarding them to the CBS platform; from designing new development schemes to the implementation of development schemes; from training handicraft artisans to providing them a marketing platform for selling these articles. The mission of NABARD is promoting sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

The Government of India encourages farmers in taking up projects in select areas by subsidizing a portion of the total project cost. All these projects aim at enhancing capital investment, sustained income flow and employment areas of national importance. NABARD has been a proud channel partner of the Government in some of these schemes shown in this section. Subsidy as and when received from the concerned Ministry is passed onto the financing banks.

- Dairy Entrepreneurship Development Scheme
- Commercial production units of organic inputs
- Agriclinc and Agribusiness Centres Scheme
- National Livestock Mission
- GSS – Ensuring End Use of Subsidy Released
- Interest subvention Scheme
- New Agricultural Marketing Infrastructure

Subsequent to announcement made by Hon. Finance Minister in the Union Budget 2011-12, a scheme for promotion and financing of Women Self Help Groups (WSHG) in association with Govt. of India is being implemented across 150 backward and Left Wing Extremism (LWE) affected districts of the country since March-April 2012. The scheme aims at saturating the districts with viable and self-sustainable WSHGs by involving Anchor agencies who shall promote & facilitate credit linkage of these groups with Banks,

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provide continuous handholding support, enable their journey to livelihoods and also take the responsibility for loan repayments. Under the Scheme, in addition to working as an SHPI, the Anchor agencies are also expected to serve as a banking / business facilitator for the Nodal implementing Banks. To facilitate implementation of the Scheme, an exclusive fund viz. 'Women SHG Development Fund' was set up by Dept. of Financial Services, Ministry of Finance, Govt. of India in NABARD with a stated corpus of ₹500 Cr. Grant support @ ₹10,000/- per SHG to the Anchor agencies and also the cost of publicity, training & other capacity building initiatives is met out of this fund.

Some of the salient features of the scheme are as below:

- An anchor NGO / support agency will be selected by LDM in consultation with the DDM, NABARD and DLCC in each of the identified districts for implementation of the project.
- The scheme would be implemented through Bank branches, having CBS facility.
- The identified Bank branch will enter into a MoU with the identified NGO / support agency.
- The identified NGOs will be eligible for grant assistance upto a maximum of ₹10,000 per WSHG.
- All loans to new WSHGs promoted shall preferably be under the cash credit mode.
- NABARD will provide need-based awareness and capacity development programmes for key stakeholders under the project.

Rural development usually refers to the method of enhancing the quality of life and financial well-being of individuals, specifically living in populated and remote areas. Traditionally, rural development was centred on the misuse of land-intensive natural resources such as forestry and agriculture. However today, the increasing urbanisation and the change in global production networks have transformed the nature of rural areas. Rural development still remains the core of the overall development of the country. More than two-third of the country's people are dependent on agriculture for their livelihood, and one-third of rural India is still below the poverty line. Therefore, it is important for the government to be productive and provide enough facilities to upgrade their standard of living. Rural development is a term that concentrates on the actions taken for the development of rural areas to improve the economy. However, few areas that demand more focused attention and new initiatives are:

- Education
- Public health and Sanitation
- Women empowerment
- Infrastructure development (electricity, irrigation, etc.)
- Facilities for agriculture extension and research
- Availability of credit
- Employment opportunities

The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development. The full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. In all parts of the world, women are facing threats to their lives, health and well-being as a result of being overburdened with work and of their lack of power and influence. In most regions of the world, women receive less formal education than men, and at the same time, women's own knowledge, abilities and coping mechanisms often go unrecognized. The power relations that impede women's attainment of healthy and fulfilling lives operate at many levels of society, from the most personal to the highly public. Achieving change requires policy and programme actions that will improve women's access to secure livelihoods and economic resources, alleviate their extreme responsibilities with regard to housework, remove legal impediments to their participation in public life, and raise social awareness through effective programmes of education and mass communication. In addition, improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, especially in the area of sexuality and reproduction. This, in turn, is essential for the long-term success of population programmes. Experience shows that population and development programmes

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Micro-Finance and Its Impact on Indian Rural Economy

Dr. Rijul Sihag

Abstract:

The impact of global financial crisis on developing countries and rise of unemployment cannot be unseen; predominantly the high unemployment rates among young people are further increasing leading to serious socio-economic challenges. In response to these problems, this paper highlights the role of microfinance institution in loan credit for turning capacity building activities such as skill development and vocational training into small scale enterprises by the people and its impact on Indian rural economy. Micro financing involves providing small loans or other financial services to small-scale enterprises and low income households in emerging economies. As financial development and human resource development are two components of capacity building programs. Microfinance through Self Help Groups (SHGs) has contributed to outcomes far beyond access to credit. Not only has it contributed to increases in women's political representation and autonomy but it has also in enhancing social harmony and social justice outcomes.

Keywords: Unemployment, microfinance, women

Introduction

Microfinance, also called microcredit, is a type of banking service provided to unemployed or low-income individuals or groups who otherwise would have no other access to financial services. The goal of microfinance is to ultimately give impoverished people an opportunity to become self-sufficient and give them income security at the personal and community level.

Microfinance focuses majorly on empowering the poor women, making them financially independent by granting loans. Women being equal contributors to India's economic growth in the informal sector are kept outside of traditional forms of financial institutions. By empowering women financially, gender inequalities can be lessened leading to less family problems such as domestic violence, poverty, inequality etc. Credit is important to poor people for the start up of income generating activities if they are provided with capacity building training, as without some credit they cannot use the skills and knowledge further to generate income for themselves and their families. Thus, microfinance is not just a financial system but it is a tool to alleviate poverty and bring about social change.

It wasn't until the 1980s that the microfinance movement truly began to gather momentum. Renowned examples include a bank in Bangladesh by the name of Grameen Bank pioneered by Dr. Muhammad Yunus is the widely practiced model of micro financing in the world. The Self Help Groups (SHGs) is the dominant microfinance method adopted in India wherein 15-20 members voluntarily and formally are associated in a group to attain common objectives such as pool their small savings, start income generating activities, weekly social gatherings. The organizations like NABARD have greatly facilitated the SHGs which entail commercial bank lending directly to SHGs. Throughout these years the microfinance model has proved to be one of the best to empower economically deprived women and poor families. Recently, policy makers and academicians paid a lot of attention to the concept of microfinance. At its inception, it was seen as an innovative developmental approach that could mobilize capital at the grassroots. It was thus exemplar of the paradigm that emphasizes development from the ground up.

Research Objectives

1. To evaluate the impact of Microfinance upon Indian rural society.
2. To understand the extent and scope of microfinance services.
3. To comparatively analyze the progress made by people in the field of Microfinance and link it to sociological factors.

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Research Methodology

The methodology used is doctrinal in nature. Books such as the Handbook of Sociology and Sociology: Themes and Perspective have been consulted. Moreover, research articles in journals such as Sociological Focus, American Sociological Association Journal and Economic and Political Weekly have been consulted. Also, certain leading newspapers have also been consulted in their digital forms to extract journalistic pieces.

Chapter 1: Role of Microfinance in the Indian rural economy

This Chapter seeks to go beyond the truisms of 'Microfinance as a tool of transformation' and 'Microfinance as a failed project of social change' to empirically evaluate the success of microfinance as a paradigm in India and to explore the various factors that have contributed to its limited success.

In the late twentieth century, India found itself being confronted by developmental challenges of poverty, unemployment and large-scale destitution despite having rolled out several anti-poverty schemes. One of the hardest challenges in the neoliberal era has been to ensure that those at the bottom of the proverbial pyramid also have access to the gains made through enhanced global trade and foreign investment. While this larger challenge is yet to be fully tackled, one way of ensuring more equitable growth is through ensuring that even the poor have enough liquidity and capital in order to be able to participate in a booming economy so as to get some dividend off national growth. It is towards this end that the concept of Microfinance shows great potential towards advancing the state of affairs.

Approaches to Microfinance

Towards, this end, there exist two broad approaches. The finance school of microfinance supports mainstreaming in order to promote sustainability. This school focuses on making microfinance broader. On the other hand, the poverty school emphasizes the need to reach the poor and supports a local set-up. While the Finance School focuses on reaching the most number of people, the poverty school is truly concerned about reaching the right kind of people. India's great experiment with microfinance can be characterized through the tensions between imperatives of sustainability and outreach that inhere in the two (sometimes) conflicting schools. Typically, microfinance has been seen as the provision of credit, thrift and other financial services and products in terms of very small monetary amounts to the poor. In the Indian context, this has also meant lending small amounts to microenterprises such as agricultural, agro forestry, handicrafts, jute crafting etc. The primary driver of the microfinance movement in India was seen to be mass poverty.

However, in the Indian context, microfinance seeks to address a variety of needs and functions that extend far beyond the immediate goal of poverty amelioration, ranging from education to social awareness and promoting the standards of living, and also generating employment opportunities.

Extent and scope of Microfinance



Figure 1: Extent and Scope of Microfinance services

Thus microfinance must mean more than just micro-credit. What is truly needed is a range of financial services such as savings, consumption loans or even insurance that both meet the needs of the poor as also promote their incomes and livelihoods. Microfinance with a development agenda must envision livelihood promotion, developing the local economy, empowerment, building democratic people's organizations, and changing wider systems or institutions within society.

Sociological Dimensions

Traditional microfinance typically hinges upon the concept of self-help groups that comprises poor, rural women that pool savings and are then given loans using their pooled resources as collateral. However, after the inception of the first few microcredit schemes that incentivized the formation of SHGs, certain broad based sociological changes have been observed:

Firstly, SHGs have contributed to increasing women's visibility in local politics. Not only have they made women more visible, but the processes of SHGs through regular meetings and a say in decision-making have also empowered women already in positions of Sarpanch after the Panchayati Raj Amendment Act to assert them and become active leaders.

Secondly, SHGs have also been making progress in increasing social harmony by encouraging the women across caste boundaries to interact with one another. About one-third of the present SHGs are mixed caste groups that involve women from different castes working together. Moreover federations and SHPAs conduct SHG meets that involve women from different SHGs and caste identities.

Thirdly, SHGs have become the sites of larger movement towards social justice. Studies indicate that issues such as bigamy, child marriage and obtaining maintenance for widowed/abandoned/separated women were better resolved in the presence of SHGs that formed a support structure for the women.

Microfinance and Poverty Reduction

However, when evaluated in terms of the primary goal of poverty reduction, microfinance yet has tremendous unexplored potential, however, so far, empirical research shows that it has had only a marginal impact on poverty alleviation. In fact, an analysis of empirical outcomes yields the following broader outcomes for Microfinance:

Firstly, Swaminathan's study in select villages of Tamil Nadu demonstrates that while microcredit did ease access to immediate credit, it did not impact in any way the patterns of income mobility over time. This means that the socio-economic structure of society isn't particularly impacted in terms of income composition and consumption.

Secondly, Holmes and Mosley have found that while microcredit has generated a positive impact in terms of increasing the number of days of family employment, it has not been equally successful in generating non-family related employment.

Thirdly, latest research by Abdul Lateef Jamal Poverty Action Lab (J-PAL) has also brought forth the following trends in context of India and similarly placed countries: For starters, the demand for microcredit products was much lesser than anticipated. Moreover, microcredit cannot be tied to tangible increases in income.

Reasons for underwhelming empirical outcomes

There has been tremendous academic investigation into the reasons underlying such underwhelming empirical evidence. One set of justifications emerges from issues that inhere within microfinance:

Firstly, transaction costs are considerably increased with issues of scaling. Thus replicating successful models at a large scale involve considerable hardship. Secondly, a major challenge inheres in capacity-building of an enormous number of regional, sub-regional and local partners. Thirdly, there is a tendency at the field level to hasten the processes of formation of SHGs, which means that often the quality of the resultant SHG is compromised, having implications for the sustainability of the same.

Other work shows how certain flaws that inhere within microcredit transactions have led to muted benefits. The primary factor impinging upon the potential benefits is the stringency in the repayment schedules postulates by MFIs.

This was traditionally used as a means to mitigate the problems created by the absence of collateral: in order to ensure a high repayment rate, repayment schedules often demand a high initial repayment almost immediately.

Such rigorous schedule disincentivizes long term investments that would potentially yield higher benefits, albeit deferred. The third set of reasons link to a lack of vision within the MFI frame work.

At best, present models look at training activities as opposed to ownership-related activities. The entrepreneurial element is severely lacking in the present model. It is important to create institutions that nurture, monitor and handhold such activities at the initial stages. Further policy in this regard must thus look at capacity-building, especially in terms of providing access to newer and more efficient forms of production. The Lijjat model of SHGs is instructive in the extent to which such an approach can succeed and must be replicated at the national level.

Conclusion

Microfinance was initially touted as a great equalizer and one of the greatest ideas of the twentieth century in the fight against poverty. Even though it has made significant forays into providing access to credit and capital to the poor, it yet remains to live up to its full promise and potential. In order to do this, we must work towards striking a balance between keeping institutions self-sufficient while still reaching those that need their services the most.

Microfinance must mean more than just microcredit, and must fulfill other financial needs of the poor, such as consumption loans, deposits, and even livelihood and capacity needs. On the social front, Microfinance through Self Help Groups (SHGs) has contributed to outcomes far beyond access to credit. Not only has it contributed to increases in women's political representation and autonomy but it has also contributed to enhancing social harmony and social justice outcomes. However, empirical evidence shows us that it has only made marginal changes to income mobility, generating non-family employment or tangible increases in income.

Recommendations

Firstly, a cap on number of MFIs lending to the same client and the loan amount is largely an effective measure to prevent indebtedness, this could also be a potential source of indebtedness in dire situations where the client is forced to take loans from moneylenders and other informal sources. Thus, we must pull out a regulatory exception with clear-cut criteria in order to prevent such situations.

Secondly, the documentation recommendations of the Malegam Committee that include the provision of a loan card that shows the effective rate of interest, and the requirement of a standard loan agreement must be implemented not only in form but in spirit through the institutions providing their clients adequate guidance into the meaning of certain contentious clauses, that the clients are unlikely to be able to ascertain on their own.

Thirdly, while a series of regulations have sought to curtail the unethical collection practices currently being employed by Microfinance Institutions, we must also set up a grievances redressal mechanism in order to ensure that the clients are not in fact the victims of such unethical practices.

Fourthly, Microfinance in India suffers from a severe lack of funding diversification. It is imperative that the sources of funding be diversified, as a overreliance on the banking sector could easily lead to a situation similar to the Andhra crisis. One way in order to accomplish this is to slightly water down the requirements that have to be met for a bank to hold deposits. Access to savings products would greatly improve thrift as well as efficiency of investment and would go a long way towards helping the poor.

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Role & Achievements of NABARD in Rural Development of a Country

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ABSTRACT

"Growth with Social Justice" has been the basic objective of Development Planning in India since independence. Since the beginning of planned development, the Government through Five Years Plans made significant progress in developing rural India. The National Bank for Agriculture and Rural Development (NABARD) was established in July 1982. It is an apex institution to play an important role in the area of policy planning and provides refinance facilities to rural financial institutions and for enhancing their resource base. The research paper analyses the role and function of NABARD in rural development. Purpose-wise disbursement of funds under Investment Credit, Rural Infrastructure Development Fund. Short-Term Refinance, Long – Term Refinance for the financial year 2019-2020 is analyzed & NABARD Infrastructure Development Assistance (NIDA) and Direct Refinance Assistance (DRA) to Co-operative Banks of last 5 years is also analyzed. It also throws light on NABARD's past and present performance and its major achievements for the year 2020-2021.

Key Words: Agriculture, Refinance, Achievement, Role

About NABARD:

The National Bank for Agriculture and Rural Development (NABARD) was established in the year 1982 following the recommendations of the "Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development" (CRFICARD). All the major issues related to rural credit until then dealt with by the RBI and the Agricultural Refinance and Development Corporation moved under the control of NABARD. NABARD thus emerged as an apex institution to play a pivotal role in the area of policy planning and provides refinance facilities to rural financial institutions. NABARD has also been playing a catalytic role in micro-credit through the channel of Self-Help Groups (SHGs).

Need for the establishment of NABARD:

- ✓ The bank was formed to inculcate into itself both developmental and financial role in this sector:
- ✓ Need of a single body to completely focus on the agricultural credit and manage its finances.
- ✓ To avoid divided attention by RBI reducing the effectiveness
- ✓ Rural Development includes letting people know about the nuances of banking and lending schemes.
- ✓ Manage Agricultural Credit for rural area upliftment especially the farmers and new investors.
- ✓ To fulfill the credit needs both long-term and short-term needs.

Objective of NABARD

- ✓ To increase the developmental activities in rural areas and providing refinance facilities to State Land Development Banks, Scheduled Commercial Banks, Cooperative Banks, and other Rural Banks. Especially in the local and village areas.
- ✓ Form a more powerful and efficient credit giving system.

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- ✓ To achieve the motive, policies are formed by it but also it aims to keep it familiar with the central, state, and local governmental bodies as well as the RBI.
- ✓ Refinancing is a major objective just to serve the purpose of increasing agricultural production with development.
- ✓ Also refines Integrated Rural Development program.

NABARD and RBI

After the separation of RBI and separating functions to NABARD, the only involvement remaining was by way of the 3 directors appointed by the RBI. Also, the decisions taken by the government are based on recommendations of RBI. But it is an entirely governmental body now, after the amendment bill of 2017 passed in 2018, it was ensured that the government has 51% of shares in the NABARD capital and before this, according to the 1981 Act, both government and RBI owned together with the 51% of shares.

Now the RBI only supervises it as it does with other banks whereas NABARD can suggest or recommend the licensing of the new cooperative banks and opening of more rural banks and SCB's as well for regional growth.

Functions of NABARD:

NABARD was established as a development bank to perform the following functions:

1. To serve as an apex financing agency for the institutions providing investment and production credit for promoting various developmental activities in rural areas.
2. To take measures towards institution building for improving absorptive capacity of the credit delivery system, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, and training of personnel.
3. To coordinate the rural financing activities of all institutions engaged in developmental work at the field level and liaison with the Government of India, the State Governments, the Reserve Bank, and other national-level institutions concerned with policy formulation; and
4. To undertake monitoring and evaluation of projects refinanced by it.

Role of NABARD:

1. It is an apex institution that has the power to deal with all matters concerning policy, planning as well as operations in giving credit for agriculture and other economic activities in the rural areas.
2. It is a refinancing agency for those institutions that provide investment and production credit for promoting several developmental programs for rural development.
4. It coordinates the rural credit financing activities of all sorts of institutions engaged in developmental work at the field level while maintaining liaison with the Government of India, and State Governments, and also RBI, and other national-level institutions that are concerned with policy formulation.
5. It prepares rural credit plans, annually, for all districts in the country.
6. It also promotes research in rural banking and the field of agriculture and rural development.

Achievements of NABARD's activities are as under

Short Term Refinance: An amount of Rs.100382.10 crore was disbursed as short-term refinance during the year 2019-20. Purpose-wise and the agency-wise break up is given as under.

Purpose	Co-Operative Banks(Rs. Crore)	Regional Rural Banks(Rs. Crore)
Short Term-Seasonal Agricultural Operation	44,786.93	9952.65
Additional Short Term-Seasonal Agricultural Operation	31269.45	6402.45
Short Term-Others	7280.62	690.00
Total	83337.00	17045.10
Source: NABARD Website		

Analysis: The above table indicates out of total short-term refinance facility to co-operative banks and regional rural banks, the major share has been given to co-operative banks. Out of total short term refinance to co-operative banks major amount have been given to short term seasonal agricultural operation followed by additional short term seasonal agricultural operations and short term other purposes. In the case of regional rural banks out of total short term refinance major share have been given short term seasonal agricultural operation followed by additional short term seasonal agricultural operation and short term others.

Long Term Refinance: An amount of Rs.78180.23 crore was disbursed under long-term refinance during the year 2019-20. Agency wise break up is given as under:

Agency	Achievement (Rs. Crore)
Scheduled Commercial Banks and SFBs	52,041
Regional Rural Banks	10,849.33
State Co-operative Banks	8,069.23
State Cooperative Agriculture and Rural Development Banks (SCARDBs)	2,147.56
NABARD Subsidiaries	1,163.11
NBFCs and NBFC-Micro- FIs	3,910
Total	78,180.23
Source: NABARD Annual Report	

Analysis: The above table indicates that out of total long-term refinance during the financial year 2019-2020 major share has been given to scheduled commercial banks and state financial boards. Followed by regional rural banks, state co-operative banks, state cooperative agriculture, and rural development banks, non-banking financial companies, and NABARD subsidiaries.

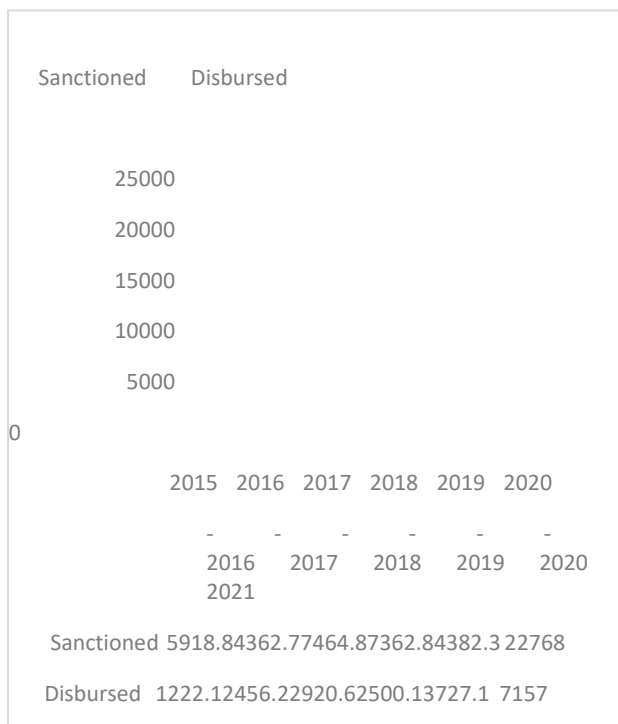
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Rural Infrastructure Development Fund

The government of India created the RIDF in NABARD in 1995-96, with an initial corpus of Rs.2000 crore. With the allocation of Rs.29848 crore for 2020-21 under RIDF XXVI, the cumulative allocation has reached Rs.378348 crore, including Rs. 18500 crores under Bharat Nirman.

Eligible Activities At present, there are 37 eligible activities under RIDF as approved by GoI. (Annexure I). The eligible activities are classified under three broad categories i.e.

1. Agriculture and related sector	Year	Sanctioned	Disbursed
2. Social sector	2015-16	5918.82	1222.12
3. Rural connectivity	2016-17	4362.67	2456.21
<u>Eligible Institutions</u>	2017-18	7464.81	2920.58
1. State Governments / Union Territories	2018-19	7362.76	2500.05
2. State-Owned Corporations / State Govt. Undertakings	2019-20	4382.30	3727.09
3. State Govt. Sponsored / Supported Organizations	2020-21 (up to 09 March 2021)	22767.75	7157.00
4. Panchayat Raj Institutions/Self Help Groups (SHGs)/NGOs	Source: NABARD Annual Report		



New Business Initiatives:

1. NABARD Infrastructure Development Assistance (NIDA):

Core Functions: NIDA is a line of credit for funding rural infrastructure projects under the following three channels:

- Funding directly to State Government and State-owned Institutions for rural infrastructure development projects Funding Public-Private Partnership (PPP) infrastructure projects in rural areas, developed directly or through Special Purpose Vehicles (SPV)

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promoted by State-owned Institutions, Co-operatives, Producer Organizations, Corporates, etc.

<p>Since its inception, NABARD has sanctioned 110 projects under NIDA for the following sectors.</p>		
Power transmission	Renewable energy (wind and solar power generation)	Restoration of power distribution
Roads and bridges	Warehousing	Development of Market Yard
Irrigation	Drinking water	Sanitation

Achievements: Since from the financial year 2015-2016 till 09 March 2021, cumulative loans sanctioned under NIDA stand at ₹ 52259.11 crores with a cumulative disbursement of ₹ 19977.05 crores as of 09th March 2021. Progress during the last 5 years and the current year has been impressive.

Analysis: From the above table, it is clear that the amount of loan sanctioned and amount of loan disbursed under NABARD Infrastructure Development Assistance during the last five financial years shows that amount of loan disbursed is very less compared to the amount of loan sanctioned.

2. Direct Refinance Assistance (DRA) to Co-operative Banks

Core Functions: Implementation of the revival package recommended by the Vaidyanathan Committee has enabled District Central Co-operative Banks (DCCBs) to raise financial resources from any financial institutions regulated/ approved by RBI. In response, NABARD has designed a short-term multipurpose credit product for financing directly to DCCBs and State Cooperative Banks for expanding their lending business under specified activities.

Achievements: Since 2015-16 till 09 March 2021, cumulative sanction under DRA to Cooperative Banks stands at ₹ 45308.83 crores with the cumulative disbursement of ₹ 36086.64 crores as of 9th March 2021. The year-wise progress during the last 5 years and the current year is shown in the below table

The important activities funded by DCCBs covered under direct lending include:

- Crop loans above ₹ 3.00 lakh (above interest subvention limit)
- Working capital loans for non-farm sector activities
- Procurement operations through Primary Agricultural Credit Societies (PACS)
- Financing against pledge of sugar stock

Year	Sanctioned (Rs in Crores)	Disbursed (Rs in Crores)							
2015-16	7959.88	5539.65							
2016-17	5538.74	4739.73							
2017-18	6447.01	4849.26							
2018-19	7799.20	6498.50	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	
2019-20	8932.00	9199.88	Sanctioned	7959.88	5538.74	6447.01	7799.20	8932.00	8632.00
2020-21 (up to 09 March 2021)	8632.00	5259.62	Disbursed	539.65	4739.73	4849.26	6498.50	9199.88	5259.62
Source: NABARD Annual Report			Sanctioned	Disbursed					

Analysis: From the above table, it is clear that the amount of loan sanctioned and amount of loan disbursed under Direct Refinance Assistance (DRA) to Co-operative Banks during the last five financial years shows that amount of loan disbursed is very less compared to the amount of loansanctioned.

Conclusion:

Now it can be concluded that the Agricultural & rural development is dependent on the efficiency of the NABARD, which is doing its job as per the requirements of the economy. After knowing about NABARD, its functions, and based on our analysis we can say that it was an institution that was rightly needed by our government. Especially to regulate the agricultural sector of the country individually and not with the distributed attention of the RBI. Therefore, this bank has proven its need and by launching new projects, schemes, loan lending modes it has tried to resolve the problem of finance and development as much as possible.

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Capacity Building of Bank Employees Through Training in NABARD Supported Institutions: A Case Study of Urban Cooperative Banks Functioning in Thane District of Maharashtra

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Abstract

NABARD though primarily functions as re-finance institution, over the years it has played an important role in various capacity building initiatives. For this purpose, it has made a provision of Research and Development fund. This fund is utilized for purposes like facilities for training, dissemination of information and promotion of research by undertaking techno-economic studies and other surveys in the fields of agriculture, rural banking and rural development. The training facilities so created by NABARD is helping officers and employees of banks especially in rural, semi-urban and urban areas in enhancing their knowledge base and efficiency.

Present research work is an attempt to understand provisions made by Urban Cooperative Banks Functioning in Thane District of Maharashtra towards training their staff in NABARD supported Institutions and funds allotted towards such capacity building training.

Key Words: NABARD, Capacity Building, Bank Employees, Urban Cooperative Banks, Thane

1. Introduction:

NABARD though primarily functions as re-finance institution, over the years it has played an important role in various capacity building initiatives. For this purpose, it has made a provision of Research and Development fund. This fund is utilized for purposes like facilities for training, dissemination of information and promotion of research by undertaking techno-economic studies and other surveys in the fields of agriculture, rural banking and rural development. The training facilities so created by NABARD is helping officers and employees of banks especially in rural, semi-urban and urban areas in enhancing their knowledge base and efficiency.

NABARD provides Grant support for capacity building under:

- Research projects and studies
- International, National and Regional Seminars/Conferences/Symposia, Workshops, etc.
- Occasional Papers and cost of other publications
- Chair Units
- Providing training for personnel of constituent banks
- Summer Internship Programme

Training Institutes Supported by NABARD Under Research and Development Fund are:

- CAB, Pune
- BIRD, Lucknow, Mangalore & Bolpur
- IIBM, Guwahati
- National Institute of Rural Banking (NIRB), Bangalore

Present research work is an attempt to understand provisions made by Urban Cooperative Banks Functioning in Thane District of Maharashtra towards training their staff in NABARD supported Institutions and funds allotted towards such capacity building training.

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2. Research Objectives:

Following are the objectives of the study:

- To understand provision and allotment of funds by selected Urban Cooperative Banks towards training their staff out of profits earned.
- To understand number of staff members being sent for training in NABARD supported institution.

3. Research Methodology:

- **Description of sample:** The study includes all the five scheduled Urban Cooperative Banks (UCBs) viz. The Dombivali Nagrik Sahakari Bank (DNS), The Kalyan Janata Sahakari Bank (KJSB), The Parsik Janata Sahakari Bank (PJSB), The Thane Bharat Sahakari Bank (TBSB) and Thane Janata Sahakari Bank (TJSB) having origin and Head offices in the Thane district of Maharashtra.
- **Study Period:** The very recent period of 2019-20 is considered for study.
- **Data Collection:** The secondary source of data is mainly used for the study which includes Annual reports of the respective banks, Newspaper articles, reports of the Federation of Cooperative Banks etc.
- **Analysis:** The study includes analysis of funds allotted towards training of staff and number of employees so sent for the training in NABARD supported institutions.
- **Limitations of the study:** The study is restricted to above mentioned scheduled UCBs only and therefore, all other types of banks located in Thane as well as all other areas are excluded from the study for the sake of convenience and relevance.

4. Provision of funds for Training viz-a-viz profitability of UCBs

The UCBs have made provisions for training of their staff for capacity building and thereby improving their efficiency. The table given below shows provision made by selected UCBs for the training purpose of their staff viz-a-viz their profitability for the year ending on march 30, 2020 (Financial Year 2019-20).

Bank	Training Fund (in Rs.Lakh)	Net profit (in Rs.Lakh)	Ratio of a to b (in %)
	(a)	(b)	(c)
DNS	39	3881.87	1
KJSB	5	1907	0.26
PJSB	35.15	3515	1
TBSB	8.36	352	2.37
TJSB	193	12029	1.60
Average	56.10	4336.97	1.25

Source: Annual Reports of selected UCBs

From the table given above, it is clear that on an average provision of 1.25% of the net profit is made by the selected UCBs towards training of their staff. However, individual bank wise there is no homogeneity in such provision. From the table it is clear that it is Thane Bharat Sahakari Bank who has spent the highest 2.37% of the net profit towards training their staff whereas it is The Kalyan Janata Sahakari Bank which has made provision of only 0.26% towards training of its staff.

5. Number of staff trained in NABARD supported institute:

UCBs have utilized their Employees' Training Funds for enhancing the capacity of their employees. NABARD supported College of Agricultural Banking (CAB, Pune) is preferred by selected UCBs to train their staff since it is located in proximity of Thane district of Maharashtra compared to other NABARD supported institutes which are located outside the state of Maharashtra.

The table given below deals with number of staff sent for such training and average fund spent on their training out of provision of Training Funds.

Bank	Training Fund (in Rs.Lakh)	No. of staff sent for training	Average expense on training (in Rs.)
DNS	39	479	8142
KJSB	5	484	1034
PJSB	35.15	809	4345
TBSB	8.36	NA	--
TJSB	193	NA	--
Average	56.10	591	4507

Source: Annual Reports of selected UCBs

From the table above it becomes obvious that out of five selected UCBs only three of them have mentioned about the number of employees being sent for training in 2019-20. It is The Dombivali Nagrik Sahakari Bank which has spent maximum on training of individual employee and The Kalyan Janata Sahakari Bank has spent least on the same.

Number of employees being sent on training-wise; it is The Parsik Janata Sahakari bank who has trained 809 employees in a year which is half of the total number of employees of all the three UCBs in aggregate.

On an average basis, three of the UCBs viz, The Dombivali Nagrik Sahakari Bank, The Kalyan Janata Sahakari Bank and The Parsik Janata Sahakari bank has spent Rs. 4507 on the training of individual employees in the year 2019-20.

6. Conclusion:

From the above analysis it can be concluded that the selected UCBs have made sufficient provision for the training of their employees out of their net profits and it is also found to be the regular practice of selected UCBs. NABARD supported CAB, Pune, is preferred institute because it is located in the state of Maharashtra itself. Good number of employees are encouraged to undergo training by the selected UCBs in the year 2019-20. There is proper reporting of the number of employees being sent for training as well as provision of the Training Fund in the annual reports of majority of the selected UCBs.

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Agricultural Problems in North East Region of India

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Abstract

North Eastern states of India is richly blessed with favorable climatic conditions and rich soils. The contribution of agricultural sector to the GDP is very low even though more than 50 per cent of the households in the regions are directly or indirectly engaged with the sector. Agriculture has mostly remained unexploited as the nature of cultivation is still subsistence and not commercial. The aim of this paper is to study and evaluate the agricultural problems faced by the region. An attempt has been made to understand the various aspects of agriculture in the northeastern states such as in land use pattern, production of major crops, usages of fertilizers, cold storage facilities, farmers covered under various schemes, etc where data has been collected from various sources. This paper also had tried to come up with suggestions to minimize the problems faced by the agricultural sector.

Keywords: North Eastern Region, Agriculture, Problems, India.

Objective

Through this paper an attempt has been made to understand the different aspects of NER agricultural status. It has also made an honest contribution in recommending ways and strategies to minimize the agricultural problems faced by the farmers.

Methodology

All the information are based on secondary source collected from NEDFi data bank, Agricultural Departments of various states governments of NER, Ministry of Agriculture-Government of India, books, journals, etc.

Introduction

North Eastern States of India lies at the eastern most part of the country and consists of eight states namely Sikkim, Tripura, Arunachal Pradesh, Assam, Nagaland, Manipur, Mizoram and Meghalaya. The region shares an international border of 4500 km with Bhutan, Bangladesh, Myanmar and Tibet and it covers an area of 262,230 square km. Economic development primarily depends on cultivation and it is the main source of livelihood for the people. As per 2011 census, the region comprises of 81.64 per cent of rural population and 18.36 per cent living in urban areas. In the region except Assam, most of the states contribution to agricultural production is very poor. Assam's dominance compared to other states lies only in production of food grains, mesta and jute. The prevailing scenario shows most states in the region agricultural performance is dismal but as per one report of Ministry of Statistics and Programme Implementation, Government of India shows the region produces huge number of marketable surplus in terms of production of rice, vegetables and fruits.

Results and Findings

The major agricultural problems in the NER are prevalence of primitive –outdated agricultural technology, low productivity cultivation, shifting cultivation, low agricultural productivity, poor marketing facilities, high transportation cost, etc. Moreover, the NE States suffers from acute infrastructural problems and uncertain diverse natural calamities. According to a report based on 2016-17, the agricultural production of major crops is very low compared to other parts of India. The region has however better performance in the production of pulses. Through proper policy implementation and technological –managerial assistance, the agricultural production of major crops can be enhance. One of the major agricultural problem in NER is the volume of production which is directly or indirectly related to yield per hectare of crop lands. Though volume of production is not necessarily linked with the land use pattern but land use plays a vital role in the volume of production. 28 per cent of the land in NER is plain (Bhattacharya 2008), so land

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cultivation is less in plain compared to other parts of the country. Meghalaya used the highest percentage of land for cultivation 47.08 per cent followed by Assam and Meghalaya i.e., 42.89 per cent and 41.86 per cent respectively. The consumption of fertilizers is very low in the region. India consumes an average of 123.41 kg per hectare whereas in NER the consumption is only 38.41 kg per hectare. Among the states, Tripura has the highest fertilizer consumption followed by Assam. Nagaland and Manipur consumes the same amount of fertilizer. It is true that non-consumption fertilizers promotes organic farming. Sikkim is the first state in the country to be declared as an organic state. Some studies have shown that organic farming can be productive as conventional farming. However, the problem related to organic farming is availability of data. NER can be converted into an organic hub and can bring huge income to the farming communities. One major problem seen in the region is the lack of coverage of irrigated farm land. The average land under irrigation facility is less in the region compared to all India average. Less irrigation average leads to less mechanization of land. Except Assam, most of the states lacks mechanization of agricultural land. Fragmentation of land is also one major cause of less mechanization of land. Post-harvest losses is also a burning problem in the region-mainly due to lack of cold storage facilities and high transportation cost. Lack of packaging of agricultural products leads to wastage of marketable surplus products. Agricultural credit facilities and Government sponsored schemes –the impact is very limited in the NE states.

Policy Implications

1. Knowledge sharing of NER agricultural sector can be done with neighboring nearby countries. For instance, Thailand like India's economic strength comes from its agriculture. Both countries can benefit by sharing the best practices.
2. Smooth delivery of insurance, coverage under irrigation scheme, credit facilities etc. from the financial institutions.
3. Promotion of Self Help Groups among the farmers.
4. Priority should be given to food processing industries. Government assistance to entrepreneurs from this industry.
5. Focus should be in increasing production. Agricultural inputs like fertilizers, seeds, manure, tractors, etc can be given to farmers at subsidized rates to enhance productivity.
6. Government should adopt agricultural state policies and water conservation policies. Such policies should be efficiently be implemented without delays.
7. Promotion of capacity building among the farmers to adopt credit facilities, market linkage and technology.

Conclusion

The NER has every potentiality to excel as agricultural states. The economy even today depends a lot on the agricultural sector directly or indirectly. Contribution of agricultural sector to the region's GDP is very low due a number of challenges-Infrastructure, low production, credit, post-harvest management, etc. It is important to examine and analyse the existing policy and performance of agriculture in the NER. If proper attention is given, NER can exports a good number of its agricultural products.

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NABARD and Rural Infrastructure Development Fund

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Abstract

India is known as a developing country. India is home to a large number of people living in rural areas. The rural areas of India do not appear to be much developed. Also, the infrastructure in rural areas is very poor. Infrastructure plays an important role in the economic development of any country. In this regard, India has been trying to develop infrastructure through various institutions for a long time, but we did not see much success. Didn't appear to have arrived. As a result, there was a need for an independent bank for agriculture and rural development, which led to the establishment of NABARD. The role of this development fund is crucial in building infrastructure. The work done by NABARD through RIDF and its various challenges need to be considered and the future direction of RIDF needs to be looked at.

Keywords: Infrastructure, Developing, Rural Areas, Funding.

Introduction

India is known as a country of villages. We see that a large part of the population in rural India is directly or indirectly dependent on agriculture. For the development of rural areas, it is necessary to develop the infrastructure there. Despite the efforts of various organizations, the development of rural areas and agriculture was not seen. Therefore, there was a need for Apex bank for rural areas and agricultural development. The Government of India has set up the Rural Infrastructure Development Fund (RIDF) under NABARD. This development fund is used by NABARD to create a wide range of infrastructure. Attempts have been made to discuss the contribution of Infrastructure Development Fund in rural areas and agriculture.

Objectives:

- 1) Obtaining information about NABARD and RIDF.
- 2) Understand the contribution of RIDF in rural areas.

Research methods

Secondary material has been used to create the above research papers with the help of various reference texts, websites, videos.

Establishment of NABARD

The National Bank for Agriculture and Rural Development was established on 12 July 1982. NABARD seems to be working indirectly for agriculture and rural development.

Launch of Rural Infrastructure Development Fund (RIDF)

The RIDF was launched by the Central Government under NABARD with an allocation of Rs. 2,000 crore in the 1995-96 budget. In 2020-21, these funds have increased to Rs 3 lakh 78 thousand 348 crore.

Eligible activities

To date, the Government of India has approved 37 initiatives under RIDF. These activities were classified into three types namely agriculture and related sector, social sector and why rural connectivity.

Loan ratio and interest rate

About 80 to 95 per cent of the total cost of the project is financed by NABARD through RRDF and the interest rate charged on these loans is the same as the bank rate.

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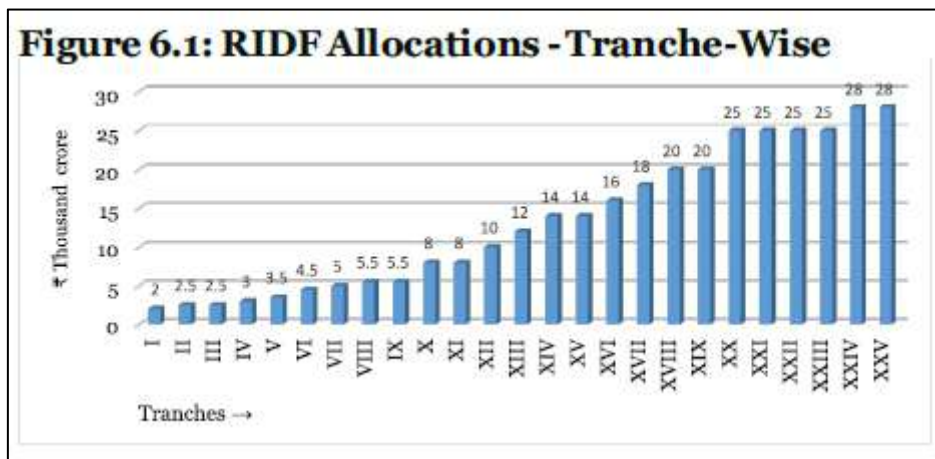
Loan repayment

The loan taken through RIDF has to be repaid for seven years and the interest has to be repaid in each quarter.

Eligible Institutions

Loans through RIDF can be availed by the State Governments, Union Territories, State Government Institutions, Self Help Groups etc.

RIDF allocation trans vice



Source:-NABARD Annual Report 2019-20

NABARD's RIDF capital, which started at Rs 2,000 crore in 1995-96, has been steadily increasing over the last 25 years. Looking at the year 2019-20, we see today that RIDF is working to raise funds up to Rs 28,000 crore. The table above shows how the allocation of RIDF has changed in the last 25 years.

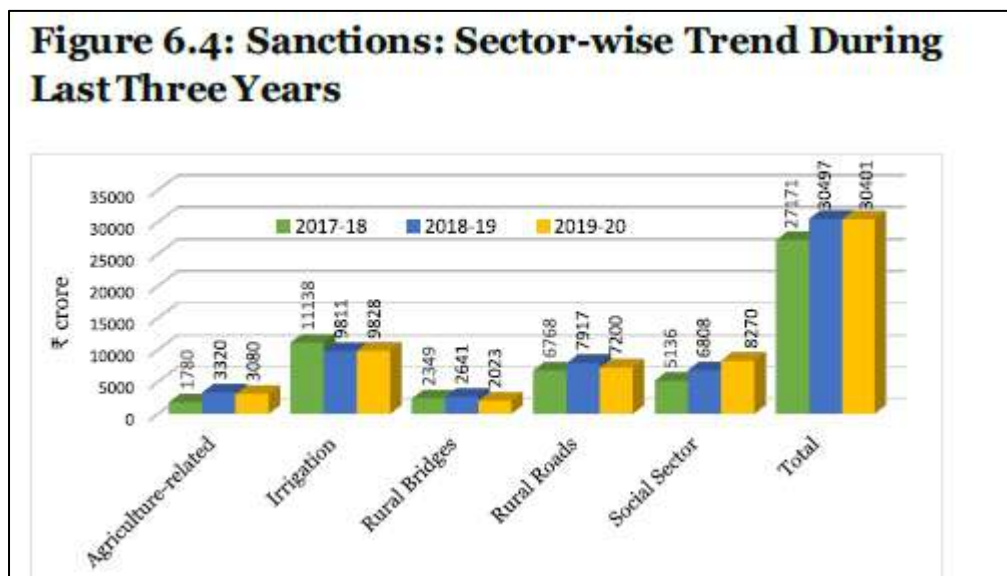
Sector Wise Sanction of RIDF in 2019 -20

Sector	No. of Projects	Share (%)	Amount Sanctioned (₹ crore)	Share (%)
A. Agriculture & Related Sectors	6,686	29	12,908	43
B. Rural Connectivity	4,050	17	9,223	30
C. Social Sector Projects	12,707	54	8,270	27
Grand Total (A+B+C)	23,443	100	30,401	100

Source:-NABARD Annual Report 2019-20

The table above shows the sanction according to the sector of RIDF for 2019-20. It has sanctioned Rs. 12908 crore in six thousand 686 projects for agriculture, Rs. 92 thousand 233 crore in 4050 projects for rural connectivity and Rs. 8270 crore in 12707 social sector projects. According to the table above, agriculture comes first, rural connectivity comes second and social center projects come second.

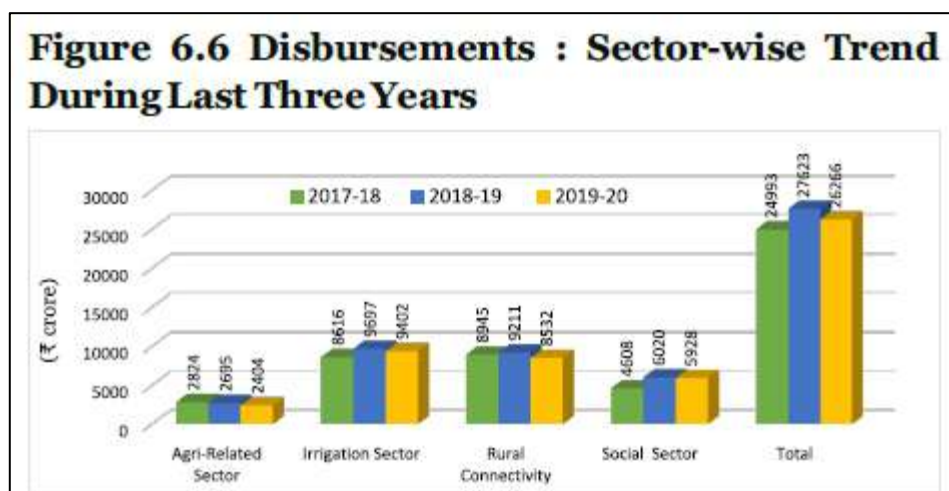
Sanction: Sector wise trend during last three years



Source:-NABARD Annual Report 2019-20

The table above shows the amount sanctioned for the last three years by area. This shows that the share of irrigation and rural roads is higher. The amount related to agriculture and rural pools has been reduced.

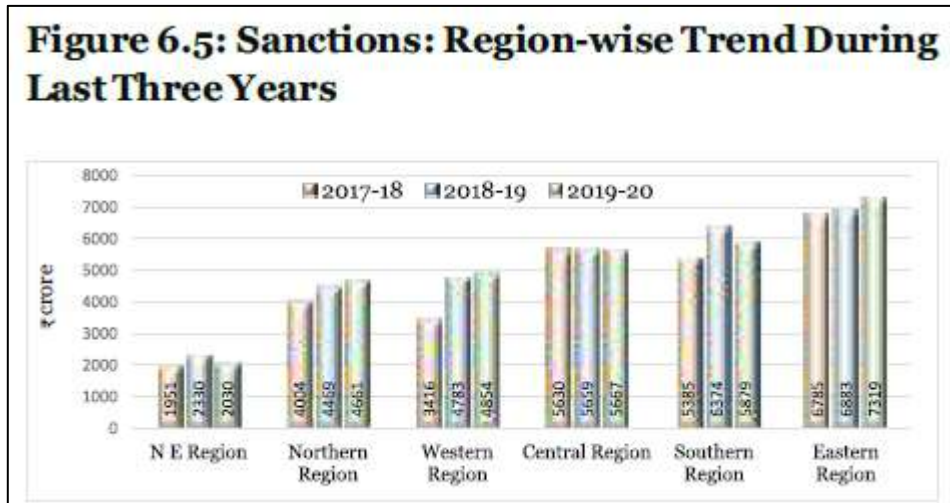
Disbursements: Sector wise trend during last year



Source:-NABARD Annual Report 2019-20

The table above shows the amount disbursements made in the last three years. The amount disbursements are less than the amount sanctioned.

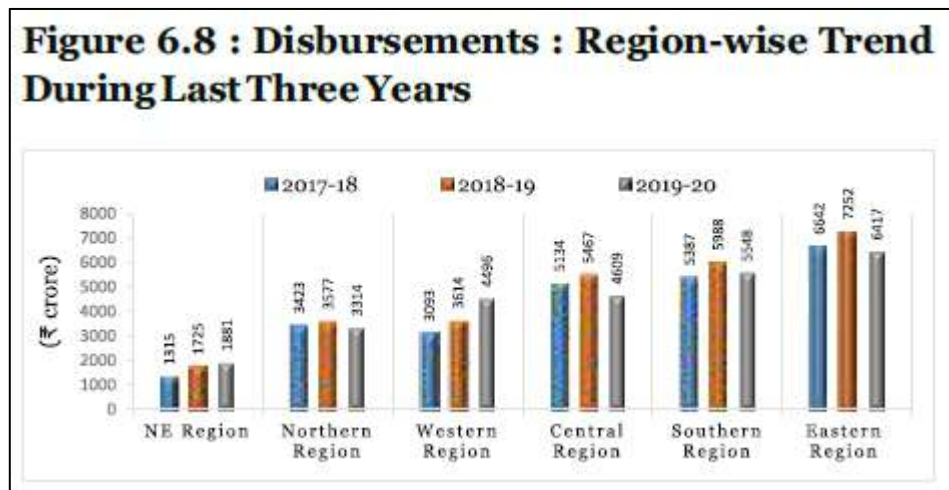
Sanction region wise trend during last there year



Source:-NABARD Annual Report 2019-20

The table above shows the amount sanctioned according to different regions of India. Accordingly, the highest amount has been given to the eastern division while the lowest amount has been sanctioned to the northeastern division. Over the last three years, we have seen this amount increase, and with that small amount, we see consistency.

Disbursements: Region-wise Trend During Last three years



Source:-NABARD Annual Report 2019-20

In the table above, we see the amount of Region Wise Disbursements for the last three years. Disbursements appear to be large amounts of the amount that was sanctioned. This trend is seen in six of the six parts.

Cumulative Utilization under RIDF to xxv as on 31 March 2020

Table 6.4 : Cumulative Utilisation under RIDF I to XXV as on 31 March 2020

(Amount in ₹ Crore)

Zone	Sanctioned	Phased	Disbursed
Southern	80,068	71,966	62,515
Western	50,268	43,063	39,768
Northern	58,168	52,013	44,741
Central	71,695	61,299	56,389
Eastern	77,181	67,291	59,435
North-Eastern	18,477	12,968	13,136
All Regions	3,55,857	3,08,600	2,75,984
Bharat Nirman	18,500	18,500	18,500
Grand Total	3,74,357	3,27,100	2,94,484

Source:-NABARD Annual Report 2019-20

The table above gives an overview of Sanctioned, Phased and Disbursements in various departments.

RIDF economic and social consequences

We see the far-reaching economic and social impact of RIDF in all parts of India. Improving agriculture in rural areas, building bridges with connectivity in mind, building road networks in rural areas and building social facilities through education, health and sanitation NABARD's RIDF seems to be playing an important role in this. The contribution of RIDF in rural areas is commendable. Various organizations have tried to build rural infrastructure in their areas using NABARD's RIDF funds.

Finding

After considering all the above, we can see that the RIDF launched under NABARD has played an important role in building rural infrastructure. In all the regions of India over a wide area, RIDF seems to have done a spectacular job through agriculture based schemes, rural connectivity and social facilities schemes. We have seen a huge increase in RIDF funding since its inception. Today we see the connectivity network in rural areas. RIDF is a major contributor to this. However, there is no departmental similarity in RIDF funding. While more is paid, some regions are paid less. Northeastern states lack connectivity but have the lowest amount of sanction. Also, social facilities in India are inadequate. Therefore, RIDF needs to focus on increasing social facilities. Considering the statistics of RIDF, one shortcoming is that we do not see the same amount of disbursements being made. Disbursements do not take place in large quantities. The government also needs to increase the funding of NABARD's RIDF to a greater extent and address the imbalance in funding by sector. During the Corona period, RIDF needs to focus on enhancing social facilities. In the future, we need to expand our reach in all areas and make special efforts to overcome the challenges we face.

Conclusion

Today marks the 25th anniversary of the RIDF scheme launched under NABARD. In the last 25 years, we have seen that NABARD has made special efforts to improve agriculture, rural connectivity and social amenities through RIDF. NABARD needs to increase the scope of RIDF when considering rural areas. In

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Post Covid, NABARD needs to focus on creating the most important rural amenities along with agriculture, connectivity through RIDF.

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Women Health as a vital factor in a Welfare State

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ABSTRACT

Welfare state still plays an important role in determining social policies. The economic indicators, the changes taking place in demographic and social structure play a vital role in determining the policies of welfare state. The welfare state aims at redistributing income and thus plays an interventionist and regulatory role. It takes measures to eliminate negativity in working life. It determines the minimum wage, undertakes social security and welfare services, and intervenes by taxes and other expenditures to eliminate injustices in income distribution thus paving way towards social justice. The goal of social justice is to create equality of opportunity for every individual without eliminating the freedoms and to ensure a fair distribution of income. In particular, objective of justice is to provide services such as education, tax, social security, equal opportunities, and fair and adequate wages. The aspects of Rural alleviation among women was highlighted in the present study. The sample for the study were 536 students, data was analyzed through percentage analysis. The study aimed to showcase the perception of degree college students towards various aspects of women development.

Keywords: rural alleviation, welfare state

INTRODUCTION:

Welfare state still plays an important role in determining social policies. It is possible to say that not only economic indicators but also the changes taking place in demographic and social structure play role in determining the policies of welfare state. The welfare state aims at redistributing income and thus plays an interventionist and regulatory role. It takes measures to eliminate negativity in working life. It determines the minimum wage, undertakes social security and welfare services, and intervenes by taxes and other expenditures to eliminate injustices in income distribution. Nutrition is a basic human need and a prerequisite for healthy life. A proper diet is essential from very early age of life for growth, development and active life. Nutrition is the science that deals with all the various factors of which food is composed and the way in which proper nourishment is brought about. The average nutritional requirements of groups of people are fixed and depend on such measurable characteristics such as age, sex, height, weight, degree of activity and rate of growth.

Ensuring safe motherhood:

Pregnancy is the natural event in the life of women of reproductive age group. Pregnancy is the fertilization and development of one or more offspring, known as an embryo or foetus, in a woman's uterus. In a pregnancy, there can be multiple gestations, as in the case of twins or triplets. Childbirth usually occurs about 38 weeks after conception and in women who have a menstrual cycle length of four weeks, this is approximately 40 weeks from the start of the last normal menstrual period (LNMP). Conception can be achieved through sexual intercourse or assisted reproductive technology. Pregnancy is the most important phase in women's life. There is lot of concern to reduce maternal mortality and infant mortality.

Maternal health in India:

Each year in India, roughly 30 million women experience pregnancy and 26 million have a live birth. Maternal mortality is defined as the death of a woman during pregnancy, childbirth or within 6 weeks after birth. With an estimated 45,000 deaths per annum, India contributes to a majority of maternal mortality burden in the region.

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Safe motherhood means ensuring that all women have access to the information and services they need to go safely through pregnancy and childbirth. It includes:

- Education on safe motherhood
- Prenatal care (care during pregnancy) and counseling with focus on high risk pregnancies
- Promotion of maternal nutrition
- Adequate delivery assistance in all cases
- Provisions for obstetric emergencies including referral services for pregnancy, childbirth and abortion complications
- Postnatal care (care after child birth)

In the light of all these points, it is possible to say that in the future, the governments adopting approaches compromising social policies in order to achieve economic growth will lead to the reaction of the society who has the expectation of social welfare. On the other hand, achieving welfare without deviating from the goals of social policy will also vary according to the states' ability to adapt themselves to changes and developments and reconstructing accordingly.

LITERATURE REVIEW:

Olafsdottir, Sigrun(2007), *Fundamental Causes of Health Disparities: Stratification, the Welfare State, and Health in the United States and Iceland*, *Journal of Health and Social Behavior*, v48 n3 p239-253 Sep 2007, state that the Research has established that those with higher social status have better health. Less is known about whether this relationship differs cross-nationally and whether it operates similarly across different institutional arrangements. ends of an equal/unequal continuum are compared: the United States and Iceland.

De Chenu, Linda; Daehlen, Dag; Tah, Jude(2016) in the article, *A Critical Comparison of Welfare States and Their Relevance to People with an Intellectual Disability*, *Journal of Intellectual Disabilities*, v20 n4 p397-415 compares the welfare services for adults with an intellectual disability in three European countries: England, Norway and Sweden. The purpose of the comparison is to develop an understanding of the welfare state and institutional contexts of the country-specific policies and to develop a critical analysis through a comparative method based on selected secondary literature.

Jongbloed, Janine; Pullman, Ashley (2016) in the article, *Well-Being in the Welfare State: The Redistributive Capacity of Education*, *European Journal of Education*, v51 n4 p564-586 Dec 2016, focuses on the macro-micro interaction between institutional arrangements and individual life outcomes, this article investigates how welfare régime types impact the association between education and well-being, as measured by satisfaction with life. Theorising with Esping-Andersen's ideal-typical welfare régime typology, we hypothesise that decommodified institutional arrangements reduce the association between education and well-being through compensatory social protections for at-risk individuals, while stratifying forces strengthen this association.

Halvorsrud, Kristoffer (2017) in the article *Student Dropout in Upper Secondary Education in Norway: A Challenge to the Principles of the Welfare State?*, *London Review of Education*, v15 n2 p302-316 Jul 2017, presents a review of extant research on student dropout in Norway, originally undertaken as part of a systematic review. The article contextualizes the foundational principle of equality as championed by the welfare state and identifies the significance of dropout in upper secondary education in Norway.

OBJECTIVES OF THE STUDY:

This study is based on the objectives stated below:

1. To study student perception on women health in a welfare state.

RESEARCH METHODOLOGY:

The scope of this study is confined to the Degree college students in Navi Mumbai. The sample for the study is 536 degree college students.

The tools used for the present study are the following:

- Personal Data Sheet
- 4 Point Rating Scale of statements on Women health as a factor towards welfare state

Rating Scale on Social welfare towards a Welfare State: The tool used for the present study is a self-made tool based on the aspects of Social welfare, from Strongly agree (4) to Strongly Disagree (1)

In the present study simple random probability sampling technique was used. The sample for the present study is Degree college students studying in colleges located in Navi Mumbai only. The study consisted of a sample of 536 students (boys and girls) degree college students located in Navi Mumbai.

LIMITATIONS OF THE STUDY:

1. The study was limited to Degree college students of Navi Mumbai. The students of Mumbai and other parts were not covered under this study.
2. The findings may not be applicable to all over India as problems may vary from place to place and students of different sections of the society.

DATA ANALYSIS:

Statements of Students perception towards Women Health in a Welfare State

Women Health
Health of women is important in equal opportunities for them in the society
Maternity leave given for women is a help in their employment
Welfare towards women varies in rural and urban places
Women should be given additional and free medical facilities
Education opportunities should be given for women
Switching gender roles give more importance to women in the society.
Regular health checkup for women is an indicator towards a welfare state
Safe environment for education and work encourages women to support in economic development
Work at home done by women is often undervalued
Women are cast only in the role of victim rather than equal partners
Welfare schemes for women should be increased
There is an urgent need for a detailed re-examination of health statistics for India.

The 536 respondents stated their perception on various aspects of Women Health as a factor of Health towards a Welfare State. Their responses varied from Strongly Agree, Agree, Disagree, Strongly Disagree on aspects such as importance of Women's health for equal opportunities in society, maternity and child care leave, free medical facilities, regular health check-up and welfare schemes can be looked into with concern. Welfare schemes, switching gender roles, safe environment for work and education, status of women at home and work needs to be considered for being a Welfare state. On the basis of these aspects out of the 536 respondents 28.12 (percent) state they Strongly Agree, 59.31 (percent) state they Agree, 10.55 (percent) state that they Disagree, and 2.00 (percent) state that they Strongly disagree to the factors of women Health as an aspect of Health towards a Welfare State.

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Students perception Based on Gender: Out of the 536 respondents, **272 boys** stated their perception on various aspects of Women Health as a factor of Health towards a Welfare State. Their responses varied from Strongly Agree, Agree, Disagree, Strongly Disagree on aspects such as importance of Women's health for equal opportunities in society, maternity and child care leave, free medical facilities, regular health check-up and welfare schemes can be looked into with concern. Welfare schemes, switching gender roles, safe environment for work and education, status of women at home and work needs to be considered for being a Welfare state. On the basis of these aspects out of the 272 respondents **27.40** (percent) state they Strongly Agree, **62.04** (percent) state they Agree, **8.45** (percent) state that they Disagree, and **2.09** (percent) state that they Strongly disagree to the factors of women Health as an aspect of Health towards a Welfare State.

Out of the 536 respondents, **264 girls** stated their perception on various aspects of Women Health as a factor of Health towards a Welfare State. Their responses varied from Strongly Agree, Agree, Disagree, Strongly Disagree on aspects such as importance of Women's health for equal opportunities in society, maternity and child care leave, free medical facilities, regular health check-up and welfare schemes can be looked into with concern. Welfare schemes, switching gender roles, safe environment for work and education, status of women at home and work needs to be considered for being a Welfare state. On the basis of these aspects out of the 264 respondents **28.55** (percent) state they Strongly Agree, **57.46** (percent) state they Agree, **11.90** (percent) state that they Disagree, and **2.07** (percent) state that they Strongly disagree to the factors of women Health as an aspect of Health towards a Welfare State.

Discussion:

Welfare state most of the times assume that higher social status have better health. The implementation of public health has seen few challenges in India and has witnessed many hurdles in its attempt to affect the lives of the people. The effect on the health of a population is seen in the social deterrent such as living conditions, nutrition, safe drinking water, sanitation, education, early child development and social security measures. Health systems are grappling with the inadequacy of provisions and inefficient utilization result in inequalities in health. The health systems must be able to handle lack of financial resources that are being pumped into health welfare schemes. The findings of the present study revealed that perception of degree college students based on gender. The perception highlighted health aspects such as women health, child health, nutrition, disease and disorders, sanitation and hygiene, mental health. The views often focused on the importance of health facilities to be provided to women. This can be provided to women. This can be through various offerings such as maternity leave, welfare aspect in rural and urban areas need to be focused. Most of the time, there may be a feeling that women are not provided free medical facilities. Edu opportunities for women is another crusading factor towards health and health care facilities. Education reads to better employment opportunities for women thus raising the standard of living for women. Educated women are able to understand in a better way the needs of a family, children. Family planning programmes and child care facilities help the women to focus on health of their child and thus nutritional needs. Healthy children lead to a wealthy nation but this is often perceived to be lacking due to ignored child care in rural areas and less medical facilities for children below 15 years. The fast growing city life brings in a lot of short cuts in healthy and balanced diet, nutrition is often compromised to westernized food practices and lifestyle. Staying fit and healthy needs balanced diet and exercise, this is often perceived as a long awaiting desire for people in rural areas. With a huge burden of family pressure and obligations, minimum food / resources are only affordable, this inherits diseases and disorders, thus crippling our younger generation. Lack of awareness about so health hazards also could be an indicator to lack of nutrition and good habits. The surging medical expenses also creates hurdles to health care. The poor are often burdened with huge financial crisis due to poverty, unemployment and many times health, safety are often sidelined and given least probity. The productivity at work may be decreased due to prolonged illness to oneself or some family member. The perception of on the basis of gender has an impact on the rural and urban divide, role of govt. in mainstreaming these aspects are not duly taken care off. Sanitation facilities witnesses lack of uniformity in rural and urban areas, lack of toilet facilities, water supply, garbage disposal, etc. affects health and welfare among people. Though govt. initiatives towards toilet construction has a great momentum yet the efforts have not aimed towards welfare, this view may

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have influenced the perception of students based on gender. The world is witnessing unique challenges that is a threat to health and well-being of the society, the efforts of govt. and community collectively rue to the growing health hazards towards a welfare state. The growth and welfare of nation depends on the development of or individual and in taking a critical judgement for the welfare of the society. Every individual. contributes to nat. development leading to productivity. The perception of students may be a result of stigmatization in the society due to lack of good mental health, this could be done thru' monitoring of people promoting mental health actions. The ultimate aim of a nation would be to reduce the gap between rich and poor with adequate access to sanitation, hygiene, safe drinking water, free health and medical services, upliftment of women and their health care, response govt. actions thus making it favorable towards a welfare state.

This study corroborates to the article welfare state regimes, health and health inequalities in adolescence a multilevel study in 32 countries by Mathias Richler, Katharina Rathman in April 2012. The objective of the study was to determine whether different welfare regimes are associated with health and health inequalities among adolescents. The study revealed that improving health should continue to be an important public health strategy with emphasis on the youth population in all welfare regimes. Further social welfare policy should remain to tackle in equalities by introducing stronger redistributive policies, which contribute to establish better health conditions for future adult populations esp. for people with low socio-eco.

SUGGESTIONS:

1. Minority communities are to be an equitable share in the society and the development programme of the minority communities need to be reviewed regularly
2. Opportunities for Women education, employment, entrepreneurship, loans should be enhanced and encouraged.
3. Equal job opportunities and equal wages irrespective of gender, socio economic status, caste should be made mandatory.
4. Social welfare department need to be tightened to address the reported cases of discrimination.
5. Welfare schemes for women and girls should be made easily available with less bureaucratic interference and paper work.
6. Regular check of health statistics in India should be done, this will help in addressing the problems and issues at the grassroot level.

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ROLE OF NABARD IN PROMOTING RURAL YOUTH: AN ANALYSIS

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ABSTRACT

National Bank for Agriculture and Rural Development (NABARD) is India's apex development financial institution, established by an Act of Parliament in 1982 and owned by the Government of India and the Reserve Bank of India. Its main mandate is to bring rural prosperity through credit and non-credit initiative in the fields of agriculture, cottage and village industries. The present paper highlights on the aspects of the role of NABARD in rural development, enhancement the status of rural poor youth and avail them proper employability and raising the standard of SHG through skill development and capacity building programmes and provides them proper financial and protective assistance.

Key words: Credit, Employability, capacity building, financial assistance.

Introduction

The majority of population in India (about 73 percent) is living in rural areas. The living condition of this rural people is very poor. Thus under such a situation, development of rural areas must receive much attention in the various schemes designed for the development of Indian economy. Accordingly, since the inception of economic planning in India, the first plan introduced the Community Development Programme and on 2nd October 1952, the first 55 Community Development projects were inaugurated where each project was having 3 Development Blocks. With the passage of time, more and more such projects were developed and at the end of the fifth plan about 5028 Blocks were developed to cover almost all villages of the Country. The Community Development Programmes had undertaken ambitious schemes for around development of rural areas which included improvement of agricultural techniques, exploring supplementary sources of employment, extension of minor irrigation facilities, improvement of transportation facilities, provision for social services and development of co-operative and panchayats. Till the end of the Fifth plan, about Rs/-671crore were spent on these community development projects.

In spite of all these attempts the Community Development Programme could not make much headway as it failed to enthuse the village in to the spirit of self-help, self-reliance and co-operative effort. Thus, the planners become very much worried about the failure of this community development programme as it failed to attract more and more rural people within its fold.

In the meantime, lot of changes have taken place. At the centre, the Ministry of Community Development and Co-operation was abolished and was replaced by a New Ministry of Rural Development for accelerating the pace of rural development of the country. Accordingly, since the sixth plan onwards various self-employment programmes and wage employment programmes were introduced.

Another landmark in respect of rural credit in recent years is the setting up of the National Bank for Agricultural and Rural Development in 12th July 1982. From the very beginning, Reserve Bank of India (RBI) was extending the agricultural credit through state level co-operative banks and land development banks. Later on, the Agriculture Refinance Development Corporation (ARDC) was also set up by RBI in 1963 for meeting the long-term credit requirement of rural areas. But after the formation of NABARD, it took over all the agricultural credit functions of RBI and the refinance functions of ARDC after its merger with NABARD. NABARD has an authorized share capital of Rs. 500crore and paid-up capital of Rs. 100crore which is contributed equally by the RBI and the Government. RBI nominates three of its Central

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Board Directors as a member of the board of NABARD and a Deputy Governor of RBI is appointed as a chairman of NABARD.

OBJECTIVES OF THE STUDY

- To study the Role of NABARD in Rural development.
- To study how NABARD provides all necessary financial assistance to small scale industries.
- To study the functions of NABARD to improve the skill development and capacity building among youth in rural areas.

METHODOLOGY OF THE STUDY

This study completely based on secondary sources include academic books journal articles, reviews, essays and textbooks.

WORKING OF NABARD

NABARD is working as an apex body for meeting the credit requirements of the rural sector in the form of production and investment credit to agricultural, small scale and village industries, rural crafts, artisans and other allied economic activities. It provides short-term medium-term and long-term credit to state co-operative banks, RRBs, long development banks and commercial banks for its investment in agricultural and other allied sectors. NABARD gives long-term assistance to state Governments (up to 20 years) for subscribing to the share capital of co-operative credit institution, it also maintains a Research and Development Fund in order to promote research in agriculture and rural development and also to formulate and design projects and Programmes to suit the requirements of different areas.

NABARD does not help the farmers and other rural people directly rather it flows the credit to these people through co-operative banks, commercial banks, RRBs, etc. It is thus working as an apex body dealing with policy planning and other operational aspects of rural credit for the all-round development of rural economy.

Table -1: NABARD SCHEME-Interest Rate on Refinance to Banks (per annum)- 2021

Short Term Refinance assistance	4.50% onwards
Long Term refinance assistance	8.50% onwards
Regional Rural Banks (RRBs)	8.35% onwards
State Co-operative Banks (SCBs)	8.35% onwards
State Co-operative Agriculture and Rural Development Banks (SCARDBs)	8.35% onwards

Source: www.paisabazar.com>business-loan.nabardschemes

Table 1 mentioned shows that the interest rates charged by NABARD for refinance to banks and NBFCs under various schemes:

Table-2 : Agency-wise credit flow to Agriculture in India.

(2005-2006 to 2016-2017)					
Year	Cooperative Banks	RRBs	Commercial Bank	Other Agencies	Total (Rs in Crore)
2005-06	39403	15223	125477	382	180485
2006-07	42480	20435	166485	-	229400
2007-08	48258	25312	181088	-	254658
2008-09	45966	26765	228951	226	301908
2009-10	63497	35217	285800	-	384514
2010-11	78121	44293	345877	-	468291
2011-12	87963	54450	368616	-	511029

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2012-13	111203	63681	432491	-	607375
2013-14	119964	82652	509005	-	711621
2014-15(p)	138469	102483	599691	-	840643
2015-16(p)	153300	119300	643000	-	915500
2016-17(p)	142800	123200	799800	-	1065800

Source: The Fertilizer Association of India (15215) & (16351) & Reserve Bank of India (ON1532) & India State (3/20/2018)

Table 2 shows the agency wise credit flow in India during the year 2005 to 2017.

➤ **REVAMPING OF CO-OPERATIVE CREDIT STRUCTURE**

In order to revamp the co-operative credit structure, the Government announced a package in January 2006 for revival of short-term Rural co-operation credit structure involving financial assistance of Rs 13,596 crore. NABARD has been designed as the implementing agency for the purpose. A Department for Cooperative Revival and Reforms has been set up in NABARD for facilitating the implementation process. States are required to sign a MOU with NABARD committing to implement the legal, institutional and other reforms as envisaged in the revival package.

➤ **DISPENSATION OF CROP LOANS:**

In Odisha, around 79% of the population depend on agriculture and allied activities for their livelihood, but the average landholding size is 1.25 HC. Most of the farmers are small and marginal sharecroppers and oral lessees and they require farm credit for their seasonal agricultural operations. The short-term cooperative credit structure has been providing the major chunk of crop loan over the years as detailed under:

Table-3: Market share in crop loan financing by cooperative banks versus commercial banks:

Year	Target as per annual credit plan			Achievement			Market share	
	Coop. Banks	Commercial Banks/RRBs	Total	Coop. Banks	Commercial Banks	Total	Coop. Banks	Commercial Banks
1998-99	265.26	132.15	397.41	319.19	133.98	453.17	71%	29%
1999-00	373.96	150.85	524.81	426.24	168.54	594.78	72%	28%
2000-01	492.78	167.77	660.55	438.36	189.85	628.21	70%	30%
2001-02	550.55	189.89	740.44	537.23	240.92	778.15	69%	31%
2002-03	688.77	213.19	909.96	615.54	283.47	899.01	68%	32%
2003-04	718.15	255.41	973.56	742.49	331.66	1074.15	69%	31%
2004-05	903.51	467.49	1371.00	959.67	539.98	1499.65	64%	36%
2005-06	1283.36	570.84	1854.20	1394.53	728.93	2123.46	66%	34%
2006-07	1545.82	790.15	2335.97	1559.16	939.42	2498.58	62%	38%
2007-08	1622.91	1048.39	2671.30	1501.74	875.02	2376.76	63%	37%
2008-09	1873.41	1350.78	3224.19	1489.46	1267.33	2756.79	54%	46%
2009-10	2269.33	1912.83	4182.16	2682.17	1432.83	4115.00	65%	35%
2010-11	3315.42	2837.69	6152.51	3396.39	1877.52	5273.91	64%	36%
2011-12	4465.71	4235.12	8700.63	4415.89	2270.31	6686.20	66%	34%
2012-13	5258.05	4566.75	9824.80	5426.49	3175.67	8602.16	63%	37%
2013-14	6337.33	5384.97	11722.30	7096.64	3103.86	10200.50	70%	30%

Source: status_of_STCCS:pdf

The season-wise disbursement of crop loans by the PACS with effect from 1998-99 is given below for the appreciation of the pivotal role played by the structure.

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Table-4: Season wise credit delivery/short term (seasonal agricultural operation) [ST(SAO)]

Year	Kharif		Rabi		Total		Growth rate			
	Target	Achievement		Target	Target					
		No. of Members	Amt.		No. of Members	Amt.		No. of Members	Amt.	
1998-99	230.00	4.20	206.44	125.00	1.95	112.75	355.00	6.15	319.19	
1999-00	305.30	3.97	262.51	283.00	2.79	163.73	158.50	6.76	426.24	36%
2000-01	352.00	4.63	310.87	200.00	1.77	127.49	152.00	6.40	438.36	3%
2001-02	400.00	4.58	313.24	220.00	2.87	223.99	620.00	7.45	537.23	23%
2002-03	350.00	5.16	429.66	290.00	2.14	185.88	640.00	7.30	615.54	15%
2003-04	450.00	5.12	426.36	252.00	3.60	316.13	702.00	8.72	472.49	21%
2004-05	500.00	6.24	568.49	425.00	3.88	391.18	925.00	10.12	959.69	29%
2005-06	750.00	7.51	764.35	600.00	5.53	630.18	1350.00	13.04	1394.53	44%
2006-07	850.00	7.30	737.47	650.00	5.74	721.70	1500.00	13.04	1559.16	12%
2007-08	1050.00	7.21	899.24	750.00	4.44	602.50	1800.00	11.65	1501.74	
2008-09	1200.00	4.65	546.41	1454.00	7.04	943.05	2000.00	11.69	1489.46	
2009-10	1500.00	10.11	1407.82	1152.00	8.21	1274.35	2500.00	18.32	2682.17	80%
2010-11	1600.00	11.25	1811.08	1400.00	9.10	1585.31	3000.00	20.35	3396.39	27%
2011-12	2300.00	13.07	2381.37	1700.00	10.39	2034.52	4000.00	23.46	4415.89	30%
2012-13	3000.00	13.65	2902.75	2000.00	11.40	2523.74	5000.00	25.05	5426.49	23%
2013-14	3500.00	15.26	3624.29	3500.00	13.52	3472.35	7000.00	28.77	7096.64	31%

Source: status_of_STCCS:pdf

➤ **IMPLEMENTATION OF KISAN CREDIT CARD SCHEME:**

Kisan Credit Card (KCC) Scheme is being implemented in the State through its affiliated DCCBs and the PACS since 1998-99. The scheme aimed at providing instant credit to the farmers through the Branches of the DCCBs to ensure timely and adequate credit on the basis of their land holdings, cropping pattern and scale of finance. Under the scheme, once the credit limits for farmers are prepared and sanctioned, crop / area wise, the same remains valid for 3 years unless modified by the Farmer. The farmer members are supplied with Pass Book and cheque Books to avail instant credit from 322 nos. of Branches of DCCBs and repay the same as per their convenience.

Today Kisan Credit Card has become the panacea for the evils of the rural credit delivery system in the State. The farmers are sufficiently empowered to make use of assured and instant credit available to them at the time of their need. Dispensation of credit through Kisan Credit Cards has enabled the Coop. Banks to disbursed production credit of Rs.7096.64 crores during 2013-14, as against Rs.202 crores only disbursed during the year 1997-98. The per capita crop loan has gone up to Rs.25,000/- during the year as against Rs.3694/- in 1997-98. The farmer members feel elated and assured of timely and adequate credit with KCC in their hands. Odisha has assumed fourth position in the country in issue of KCC, only next to Andhra Pradesh, Maharashtra and Rajasthan. As on 31.03.2014, the DCCBs / PACS have issued 42,84,374 cards as against 14.90 lakh cards issued by Commercial Banks and Regional Rural Banks.

➤ **INTRODUCTION OF INNOVATIVE SCHEMES:**

The Kalinga Kissan Gold Card (KKGC) scheme, an innovative and unique scheme was implemented by the Odisha State Cooperative Bank aiming at recognizing the regular recovery habits of farmer members of affiliated PACS of DCCBs and to reward them with a package of facilities to create a conducive recovery climate in the State and to ensure use of advanced technology and agricultural practices by the farmer members to increase agriculture production and productivity in the State. The farmer members of PACS

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having a default free status of at least two years are eligible under the scheme and the following package of facilities are admissible.

➤ **SHORT TERM REFINANCE**

An amount of Rs. 1,00,382.10 crore was disbursed as a short-term refinance during the year 2019-20. Purpose wise and agency wise break up is given as under.

Table-5: Short term refinance.

Purpose	Cooperative Banks	RRBs
ST-SAO	44,786.93	9952.65
Additional ST-SAO	31269.45	6402.45
ST-Others	7280.62	690.00
Total	83337.00	17045.10

Source: - nabard.org (Refinance Institution)

*ST- Short-Term, SAO-Seasonal Agricultural Operatives

➤ **Long Term Refinance**

An amount of Rs. 78180.23 crore was disbursed under long-term refinance during the year 2019-20. Agency wise break up given as under: -

Table-6: Long term refinance

Agency	Achievement
Scheduled Commercial Banks and SFBs	52,041
RRBs	10,849.33
State Co-operative Banks	8,069.23
State Cooperative Agricultural and Rural Development Banks (SCARDBS)	2,147.56
NABARD Subsidiaries	1,163.11
NBFCs and NBFC-MFIs	3,910
Total	78,180.23

Source: - nabard.org (Refinance Institution)

Under “Atmanirbhar Bharat Abhiyan” or “Self-reliant India Scheme”. NABARD will extend additional emergency working capital or refinance support of Rs. 30,000 crores of crore of Indian farmers. This funding will be over and above the Rs. 90,000 crores to be provided by NABARD through the normal refinance route of this financial year.

➤ **Agri-Clinic and Agri-Business Schemes of NABARD**

In the meantime, NABARD has already decided to launch its Agri clinic and agribusiness centre scheme with an aim to strengthen the transfer of technology for generating employment in Agri and allied sector. The concept of Agri-clinic is envisaged to provide expert services and counselling to farmers on cropping practices, technology dissemination, crop protection from pests and prices of crops in the market. The objective of both agri-clinic and agri-business centres are to supplement the efforts of the government’s extension services to make available supplementary sources of input supply and services to needy farmers. The scheme has been aimed at providing gainful employment to agriculture graduates (those youths acquiring knowledge in agriculture and on the lookout for scope) in new emerging areas in agriculture and allied sectors.

The scheme is open to all agricultural graduates in subjects like horticulture, animal husbandry, fishery, dairy, veterinary, poultry farming, pisciculture and other allied activities.

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➤ **Working of Micro-Finance:**

In order to give support to the development of micro-finance, NABARD would be setting up an institution whose measures are aimed at alleviating the suffering of debt-ridden farmers, some of whom even resort to suicide and ensure a regular income during adverse situations besides attaining overall development of villages.

Microfinance in India is running under two basic models; one is Self Help Group (SHG) and other one is Micro-financial Institution. SHGs are composed of 15 to 25 self-selected individuals who meet weekly or fortnightly to save and it desired, borrow for periods paying monthly interest.

The financial institutions and SHGs in India have set their standard to reduce poverty since decades. There are some financial institutions which came into existence but do not budge for the long, however their contribution cannot be ignored. These institutions have added their best to extend microfinance message to the people and had accorded for the upliftment of the covered area. Here we have taken MFI and SHGs which have helped to make financial assistance available to helpless people since 2008 to 2014.

Table-7: showing financial support to SHGs and Micro Finance Institutions in India.

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
SHG's	Amount in Crore					
Total No	6121147	6953250	7962000	7660000	7318000	7430000
Loan Disb	12253.51	14453.30	14547.73	16534.77	20585.36	24017.36
Loan O/S	22679.81	28038.28	31221.17	36340.00	39345.30	49297.96
MFI's	Amount in Crore					
Total No	581	691	471	465	426	545
Loan disb	3732	8062.74	8848.96	5205.29	7839.51	10282.49
Loan O/s	5009.09	10147	13730.62	11450.35	11425.82	16517.43

Source: Global Journal of Human Science: Economics Vol. 16, Issue 1, Online ISSN: 2249-460x & Print ISSN: 0975-587x

FINDINGS AND SOME SUGGESTION

NABARD is a major institutions article being setup for the purpose to improve income and reduce vulnerability of poor people. It provides financial as well as promotional support to the SHGs and the rural youth. Refinance, capacity building programme and micro finance development are the important services of NABARD. During the preparation this paper, use fund out that despite the services offered by NABARD, still poverty lies in Rural areas.

Poor people of rural areas still not getting sufficient basic needs for their survival women have been constantly under pressure by their male partner. No doubt, women are established themselves in some matter, but still they are captured by social stigma.

Therefore, Government should be work in a vigilant way. There should be much more coordination between financial institutions which provide financial support to rural areas. Some vigilance agencies must be work to sees the proper functioning and implementing finance for the Rural people.

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Role of Cooperative Banks in Agricultural Development- A Study (Special Reference to Amreli District)

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Introduction

Today, all the countries of the world consider the achievements of economic development as a great event. Every country, whether developed or developing, has acknowledged the importance of economic and social development. But the concept of economic growth is the result of a number of factors. Economic growth and social development are accepted as holistic development of the economy. In addition to the increase in national income and real per capita income, it is considered necessary to increase the standard of living of the people and change the thinking of the people. Thus, economic development is a process of social change.

As a member of society, human beings have multiple needs and are always striving to achieve them. All the countries of the world discover the achievements of economic development and the great gift of research is to me. Every country, whether developed or developing, has acknowledged the importance of economic development. Economic development is a process of social change. Which includes both quantitative and qualitative perspectives?

Research Methodology

Methodology is considered indispensable for making research scientific and methodical. The choice of research method becomes important for the work of research to be done in a completely scientific way. Research Method Selection would determine the purpose of this research, statement of the problem, Hypothesis, the importance of sample Selection, is considered so important.

Statement of the problem

National per capita income as well as economic and non-economic factors, cultural, political, social and psychological factors are associated with economic growth. The banking sector is important in economic growth. The major sectors of the Indian economy render excellent service to the development of agriculture, industry and services. At present, farmers have to resort to credit to enter the field of agriculture which is undergoing institutional and technological changes for the sake of agricultural development. All-round development can be achieved through agricultural development. For which co-operative banks should be developed. In which various types of loans are provided by banks for agricultural development, heat development, industrial development, business development as well as overall economic and social infrastructural development etc. A classified bank in the agricultural sector of India which makes direct and indirect valuable contribution in meeting the financial need. In which the district bank of each district provides financial funds for economic development. RBI for agricultural development various loans are made available by NABARD as well as commercial banks under the direction of. The contribution of district co-operative banks is important in the development of the district. Which is important for economic development, rural development and agricultural development. Research on agricultural development in the field of agriculture has shown that India's agricultural productivity is lower than that of developed nations. Given the current structure of agriculture in India, in some cases farmers need agricultural credit. The share of agriculture in national income is declining. The main reason for which is the declining prospects for sustainable and sustainable development. As a result, a study has been carried out on the role of co-operative banks in the agricultural development of Amreli district under various institutions working under the auspices of the Reserve Bank of India to meet the need of farmers for money for agricultural work.

Objectives of the study

Research is a meaningful process for knowing the outcome of a set of objectives. Research is a classical method of achieving the desired objectives, the research is objective, and some of the objectives of the presented research are as follows.

1. Examine the contribution of co-operative banks in the process of agricultural development.
2. Examining the role of banking sector in agricultural development.
3. Examining the role of banks in rural agricultural development.
4. To guide the co-operative banks in agricultural development for policy making.

Sample selection

In the present research, random sample method has been used to select the study unit. In the present study, the respondent selected from the random sample selection of 6 talukas of Amreli district has been included. With 10 villages from each taluka at the center, 10 respondents have been selected from each village. The study unit for the study presented in this way is made up of 20 respondents. The respondent of the present study is a member of the Co-operative Banks. For the study presented in this way, 20 farmer members from 6 villages of 6 talukas of Amreli district are the study unit.

In any social research the aggregation of information is considered indispensable for the study wire. There are two types of information used in social research. Which includes primary and secondary information? Primary and secondary information have been used in the present study. Secondary information has been used for agro-development, banks in India, number of banks in Amreli district, statistical data of members, etc.

Importance of study

The present study has shown a change in the agricultural development of Amreli district with the adoption of modern agricultural method in the agricultural sector with the help of loans given by the district co-operative banks. What is the role of co-operative banks in agricultural development etc. have been studied. The importance of the study presented to this research remains. The government has given special importance to agricultural development in the five year plan, as well as the study on what the co-operative bank can contribute to the high rate of growth in agricultural development. The importance of the present study lies in the role of co-operative banks in the development of the credit structure.

The concept of agricultural development

The social, economic and political life of any country is based on its industrial life. But human life all over the world is based on agriculture. Galbraith tells me that much of our industrial growth comes from improved investment, not from over-investment. Agriculture is an important sector. It contributes to the national income.

"Agricultural development means development of all aspects associated with agriculture" The administrator is connected with agriculture. It does not have much success if its yields are low. Which affects agricultural development as well as agricultural production?

As India is a densely populated country, post-independence planning has led to rapid economic growth, agricultural development, industrial development and other development programs. So the importance of agricultural development lies in the development strategy. The importance of agricultural development is considered as the main source of income, economic activity is the main source of basic consumer goods, agricultural production is high in exports, industrialization is considered as a driving force, agricultural development is employment oriented development.

Agricultural development is not a matter related to agriculture but the key to solving all the problems of the nation lies in agriculture. Explaining the importance of agriculture in economic development, Froze net said that agriculture contributes significantly to the total production. It provides the tools and also the market.

Cooperative Banking in India**Table-1**

Bank branches of India					
Sr. No.	Bank	Bank branches			
		Rural	Semi-urban	Urban	Total
1	State Bank	87	204	332	13
2	National Bank	110	13	21	3103
3	Kerala Garmin Bank (RRB)	76	455	34	565
4	Private sector bank	13	13	20	13
5	Co-operative Bank	114	45	773	933
	Total	577	3191	6120	313

Source- RBI Manual on Financial and Banking Statistic March-2017

A bank is an institution that works to secure and invest the money of a society or a particular class of people. - Willis and Bogan

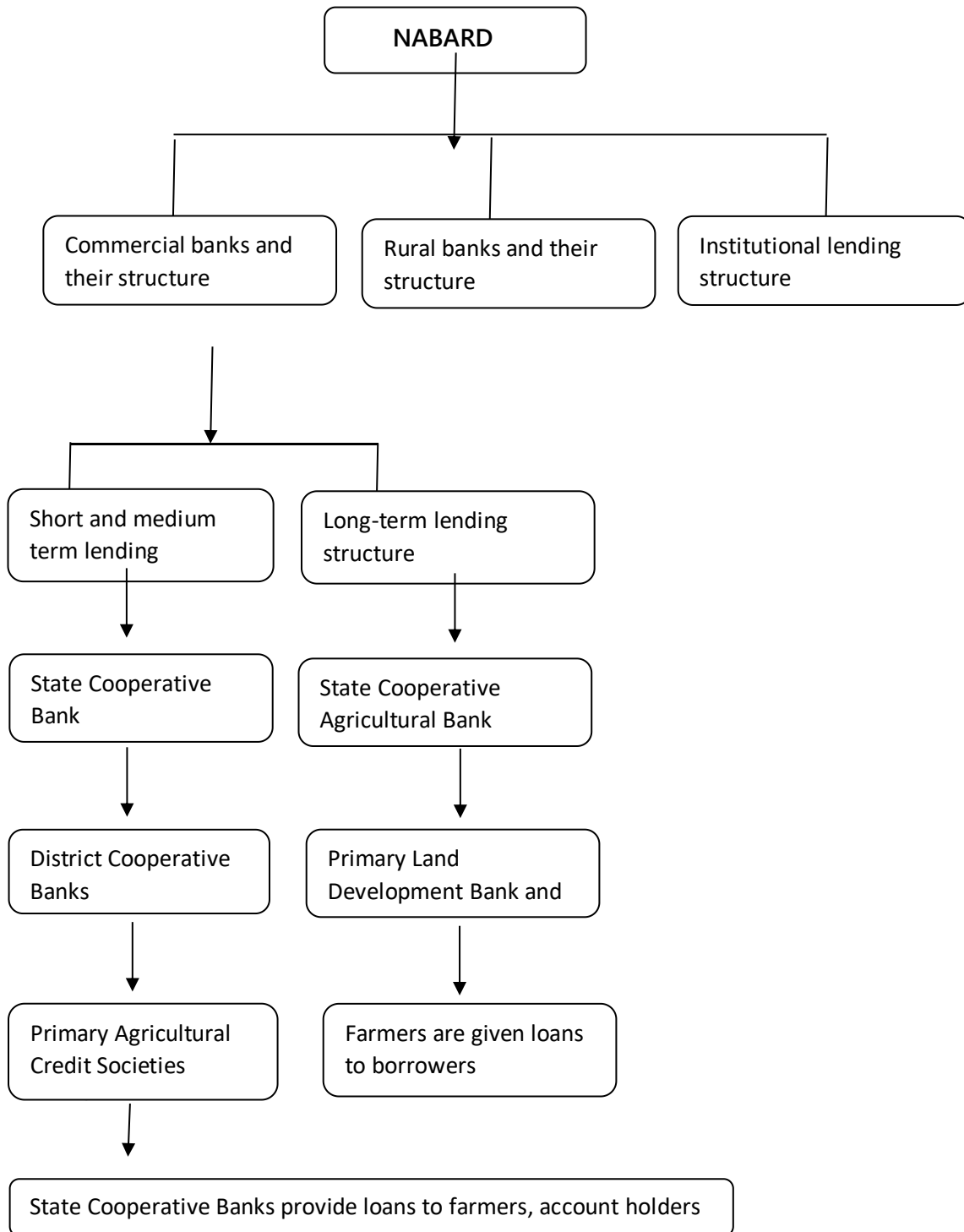
The central bank is an institution whose prime ministerial function is to control and manage the country's banking and financial system in the wider economic interest of the nation. - M.L. Seth

The State Co-operative Bank Act as the friend philosopher and guide of the co-operative Movement - Dr. BS Mathur

District Central Cooperative Bank

District Central Cooperative Bank is a banking institution designed for the development of agriculture and small scale industries in the district. It is established and managed in accordance with the State Cooperative Law. Works to meet the needs of farm credit and non-credit cooperatives in the entire district. It is the link between the primary co-operative credit society as well as the state co-operative banks. Established with the enactment of the Credit Society Act, 1908. In order to alleviate the problem of the congregation and to provide financial assistance, it has been done as per the legal provision by the amended law of 1917. The function of these co-operative banks is limited to that district. It works keeping in view the geographical structure and local development of the districts. In 1918, the McLaughlin Committee formed the Central Banks and emphasized on its development. As per the recommendations of the All India Rural Credit Investigation Committee, a three-tier lending framework was implemented. District Cooperative Bank operates at the district level. The District Central Co-operative Banks implement various support schemes for its solution by studying the economic development issues by getting the information of the rural area under its jurisdiction.

Agricultural credit structure of the entire country



The main purpose of the present research has been to examine the role of co-operative banks in the agricultural development of the district. An attempt has been made to draw some conclusions to achieve the objective by analyzing the information collected keeping in view the present objective.

Different types of irrigation methods have been used by farmers in the present study. But the use of conventional irrigation methods is more prevalent. Revenue from crop production has increased but so has the cost behind production. In the present study, it is seen that farmers use more of the local sales sources.

Various agro-industry policies have been formulated by the government for the overall development of agriculture. But studies have shown that policy information on agro-industry policy has not yet reached most farmers. In the present study, maximum respondents use electronic media such as television, mobile, newspapers etc. to get information about agricultural development.

In the present study, there are co-operative societies in each village, besides 6 other credit institutions. Farmers get credit from there. More than half of the farmers get more than 1 lakh loans from co-operative banks. The last five years have seen an increase in the amount of credit extended to Kisan credit cards. In the present research study, in addition to the information obtained from co-operative banks, 15% of the lending has been obtained from nationalized private banks.

In the present study, it was found that credit is related to agricultural land, as 5% of large farmers have availed credit from banks while 15% have availed credit from small farmers. Most of the farmers have received the benefit of Pakvima only once in five years, while the proportion of beneficiaries more than once is less. In the present study, 2.5% of the respondents use agricultural income for agricultural development. While for the purchase of a small amount of material convenience and real estate. This shows that most farmers tend to use agricultural income to develop agriculture. In the present study, 3% of farmers report an increase in credit production. This shows that there is a constructive effect on the development of credit. 90% of the farmers say that the role of agricultural credit co-operative banks is excellent. Maximum credit is given to 5% scavengers for crop protection.

The development of the agricultural sector in post-independence India has seen an increase in productivity per hectare due to the advent of modern technology in the post-green revolution period. It also seeks to strengthen organized sectors such as co-operative banks, societies, nationalized banks, etc. to ensure timely disbursement of loans at low interest rates, in which co-operative banks play a crucial role in agriculture as a mediator in rural development. The credit for the co-operative banks reaching out to the hinterland of the villages goes to the creditors. It plays a very important role in the economic system of the country. Co-operative banks, its branches and societies have a social outlook and economic outlook. It covers almost one hundred percent of the country's villages. The co-operative sector is an ideal for the economically backward sector of the country. From that point of view, most of the farmers believe that the credit from the co-operative banks is increasing. Agricultural credit under agriculture has led to uneven growth in production, productivity and employment.

As agriculture is the main source of employment in the rural areas, farmers get various agricultural credits from the cooperative sector. Nationalized banks and private banks finance largely through commercial associations, the industrial sector, and private loans. The effectiveness of co-operative banks in terms of lending is good. There are also answers about the role of co-operative banks in lending and the future of co-operative banks.

Concluding

Human life depends on agriculture. Because no matter how much the non-agricultural sector develops, it is not possible to reduce the dependence of human beings on agriculture. Even after the economic reforms, new challenges and new problems continue in the agricultural sector. Development of the agricultural sector means increasing agricultural production and productivity. Given the current situation, it can be said that money is the most important factor to increase agricultural production. In the agricultural sector, bank

lending has the potential to boost the country's economic growth rate. The importance of which can be deduced from the present study.

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Rural Development

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Abstract:

Rural development is a very dynamic process of improving the socio-cultural, environmental, political and economic well-being of the rural poor living in relatively isolated areas. According to 2011 Census 68.84% of population lives in villages and an estimated 61.5% dependent on agriculture. The backwardness of the rural sector would be a major impediment to the overall progress of the economy. India is predominately an agricultural country and farming is their main occupation. Technical developments in field of agriculture have increased the gap between the rich and poor, as the better off farmers adopted modern farm technology to a greater extent than the small farmers. The all India Rural Credit Review Committee in its report warned "If the fruits of development continue to be denied to the large sections of rural community, while prosperity accrues to some, the tensions social and economic may not only upset the process of orderly and peaceful change in the rural economy but even frustrate the national affords to set up agricultural production." Report of the All India Rural Credit Committee, New Delhi, has rightly pointed out that a purely agricultural country remains backward even in respect of agriculture. Most of the labour force in India depends on agriculture, not because it is remunerative but because there are no alternative employment opportunities. This is a major cause for the backwardness of Indian agriculture. A part of the labour force now engaged in agriculture needs to be shifted to non-agricultural occupations.

Today, Inclusive rural development is more specific concept than the concept of rural development of earlier, in broader terms, inclusive rural development is about improving the quality of life of all rural people. More specifically, inclusive rural development covers three different but interrelated dimensions: Economic dimension, Social dimension and Political dimension. Economic dimension encompasses providing both capacity and opportunities for the poor and low-income households in particular, benefit from the economic growth. Social dimension supports social development of poor and low- income households, promotes gender equality and women's empowerment and provides social safety nets for vulnerable groups. Political dimension improves the opportunities for the poor and low income people in rural areas to effectively and equally participate the political processes at the village level.

Key Words: Rural Development, Issues and Challenges, Rural, Strategies and Sustainable Development, Self-Help Groups,

Introduction:

Rural Development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. Rural Development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas.

The level and nature of development in rural India, which presently comprises about three-fourths of the total population, during the last five decades of country's Independence. It has been argued that the progress made so far is not up to scratch. The tasks ahead for rural development with an eye to ameliorating the standard of living of the rural people are quite gigantic and arduous in the face of the country's resource crunch, slow-growing economy and politics of under-development. Furthermore, the tasks loom larger with the lapse of time, ensuing from rapid rise in population and bad governance. Today's socio-economic scenario is highly volatile and risky.

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To sustain the growth and development is a big challenge for various national economic entities. In such a scenario, India's rural markets have emerged as a new hope for them. These rural consumers contribute to approximately half of the country's Gross Domestic Product (GDP). Since 2000, India's rural sector showed a tremendous growth in its per-capita Gross Domestic Product as compared to its urban counterpart (6.2% CAGR versus 4.7%). By the end of 2018, rural GDP is estimated to reach US\$ 20 billion and touch US\$ 100 billion by 2025. According to McKinsey Global Institute, the annual real income per household in rural India would rise to 3.6% by 2025 from the 2.8% over the last 20 years. This paper mainly focuses on the need for rural communities to approach development from a wider perspective which has created more focus on a broad range of agricultural developmental goals.

Objectives for all-round development of rural people:

- Rural people must have the access to the basic life-sustaining articles, such as, food, shelter and clothing. It must be made available to the rural people. Besides, there must be provision for sound health care facilities and also social security. In absence of these, rural development can hardly be achieved.
- The improved standard of living of poor rural people as result of development initiatives must be reflected in increased purchasing power, better education to children, and greater attention to cultural and philanthropic activities. More job opportunities should be created for the rural people to live a better life.
- There must be a gradual reformation of society from slavery and dependency to social and economic choice by the individual and thereby empower themselves to determine their own fate.
- Increasing productivity in rural areas for reducing rural poverty.
- Ensuring peoples' participation in planning and development through decentralization of administration. Ensuring distributive justice and equalization of opportunities in society.

Constraint / Problems in Rural Development:

There are several problems encountered by our rural society. These problems or constraints have to be removed in order to increase the speed of rural development.

- a) Most people are illiterate for such people extension teaching methods like Demonstrations, individual and group approaches, Training classes require large number of extension workers.
- b) Inadequate communication channels especially Mass Media in rural areas.
- c) Limitation of Funds and staff for training the farmers.
- d) As a traditional society with old ways and practices does not want to take risk unless they see the results.
- e) In an illiterate traditional society real leadership could not come forward.
- f) Communities and individuals differ in their needs as their circumstances change.
- g) Organizational constraints.
- h) Vaguely framed objectives of organization.

Some major problems are as follows:

1. Poverty:

Poverty is considered to be one of the major hurdles in the path of development. Poverty refers to a level of living so low that it prevents normal development of human personality-physical, mental and social. According to Planning Commission, 21.1% people (estimated) in rural areas of our country were living Below the Poverty Line in 2007. There are different indicators of poverty which includes roads and communication facilities, primary schools, health care facilities, fair price shops, drinking water facility, electrification, marketing facilities etc.

2. Illiteracy:

Education is the key to development. However, much have to be done to attain 100 per cent literacy. The literacy rate in rural India is quite low therefore, the children from rural region must have to receive full primary education.

3. Small Landholdings:

With the increase of population, the land, in the rural areas are segregated in the family therefore, the use of agricultural technology in small landholdings is very difficult. Therefore, need of the hour is to evolve modalities for development of appropriate technology suitable for small holdings.

4. Malnutrition and Starvation:

It is closely linked with the issue of extreme poverty as well as mass awareness. The infant mortality rate is quite high. Moreover, in some areas of the country, due to several natural disasters, deaths out of starvation and malnutrition are still reported. Sometimes, due to lack knowledge of balanced diet, people suffer from various ailments.

5. Ill-Health:

Due to lack of proper health care facilities and education, people of the country are suffering from various diseases. Child mortality and greater number of maternal death are also creating major threats to development in the country.

6. Ignorance and Lack of Scientific Temperament:

The issue related to lack of scientific temperament is closely associated with proper education. There is a need to make people aware about scientific phenomena behind health and sanitary problem and also to fight against all kinds of evils in the society.

7. Caste System:

Existence of the caste system also sometimes acts as a bottleneck in the process of development. The problems of the people belonging to lower caste need to be solved so as to bring them into the mainstream. Special provisions are made in the constitution of India to uplift them to higher position.

8. Communication and Transportation:

Even after 74 years of independence, the communication and transport system of the country are not up to the mark. However, these two are equally important to speed up agricultural development. Though our country is marching ahead in modern information technology and communication network, many villages are yet to be connected by telephone booth, electricity, and even post offices.

9. Exploitation by Vested Interest Groups:

The very existence of old “Jamindari, and Sawkari system” is still prevalent in the rural areas. Rural people are still in the grip of money lenders, Mahajans, middlemen and also local level politicians. Due to poverty, lack of education and some other socio-political issues, rural people are exploited by these groups.

Loan waivers need a rethink:

India urgently needs to rethink its current prescriptions for alleviating rural distress, most of which are in the form of either doles or loan waivers. These have mostly failed to reduce poverty and ensure income security for a majority of Indians employed in farming. There are numerous reports of farmer suicides from across the country even as per capita income of farmers has grown marginally. The Accidental Death and Suicide in India report for showed that every day at least 134 farmers committed suicide in India, mainly because of bankruptcy or indebtedness. We should change the way we are looking at using welfare funding. Welfare funding does not cure or address the root cause of poverty, it only treats the symptoms. The root cause of poverty is about lack of skills and economic opportunity. So welfare funding should be directed at removing these roadblocks in the path of sustainable rural development.

Need for entrepreneurship:

To re-energise the rural economy, the Modi government has been trying to bring in some policy reforms like e-markets, farmer producer organizations (FPOs) and the Model Contract Farming Act, 2018. As Indian farmers have the smallest landholding on the planet, they lack individual bargaining capacity in the open market for their small produce. In such a scenario, the creation of FPOs can give them a competitive edge because they can pool in their produce, invest in cold storage facilities and better negotiate with large buyers.

Basic Principles of Entrepreneur Applied to the Rural Development are:

- Optimum utilization of local resources in an entrepreneurial venture by rural population - Better distributions of the farm produce results in the rural prosperity.
- Entrepreneurial occupation for rural population to reduce discrimination and providing alternative occupations as against the rural migration.
- To activate such system to provide manpower, money, material, machinery, management and market to the rural population.

Apart from strengthening the agricultural sector, rural entrepreneurship plays a vital role in the economic development of India, particularly in the rural economy. It helps in generating employment opportunities in the rural areas with low capital, raising the real income of the people, contributing to the development of agriculture by reducing disguised unemployment, under employment, unemployment, poverty, migration and economic disparity. Government should go for appraisal of various rural development schemes and programmes in order to uplift rural areas. Rural entrepreneurship finds it difficult to take off is due to lack of capital accumulation, risk taking and innovation. The rural development programs should combine infrastructure development, education, health services, investment in agriculture and the promotion of rural non-farm activities in which women and rural population can engage themselves. Rural development and rural entrepreneurship is the way of converting developing country into developed nation. Promotion of rural entrepreneurship is extremely important in the context of producing gainful employment and reducing the widening disparities between the rural and urban. Monitoring rural development programmes by supplying right information at the right time, providing timely and adequate credit and continuous motivation of bankers, Panchayat union leaders and voluntary service organizations will lead to the development of rural entrepreneurship and in turn rural development.

Using biotech in agriculture:

Although agriculture contributes to about 17% of India's gross domestic product, its significance to the people of India cannot be overemphasized. In addition to feeding the country, agriculture has nearly half of our 1.3 billion-plus population depending on it for their livelihood. The bad news is agricultural growth is slowing. Between fiscal 2014 and 2019, Agriculture-GDP grew at 2.9% per year compared with a 3.7% per annum growth between fiscal 2005 and 2014.

At the same time, climate change threatens India's crop production. While the extreme rainfall events have become frequent and more variable, the severity and frequency of droughts has also increased since 1970s. The application of biotechnology can optimize the use of available resources without placing additional demands on land or water to boost yields, which is what India needs. These solutions, which can be easily scaled across the country, can improve the quality of the produce with disease-free and nutritionally enhanced varieties of crops.

The Indian government has set up several centres of plant molecular biology and crop biotechnology. Moreover, numerous agricultural universities in the country have started their own biotechnology programmes with financial support from local governments, and national and international funding agencies. Agri-biotechnology is being applied across poultry and dairy farming, fisheries, floriculture, horticulture, the food processing industry, and genetically modified (GM) technology.

Unfortunately, biotechnology itself faces several challenges. While the government understands the importance of food security, it needs to translate this understanding into action through the effective use of biotech. Instead of putting up regulatory roadblocks, it must pave the way for agricultural biotechnology.

The Role of NGOs/non-profits in Developing Countries:

Because decentralization policies made development problems the responsibility of local governments, it also opened the door for non-governmental organizations (NGOs), non-profits, and other foreign actors to become more involved in the approach to these issues. NGOs are also greatly involved in the provisioning of needs in developing countries and they play an increasingly large role in supporting rural development. Many scholars argue that NGOs are an insufficient solution to a lack of development leadership as a result of decentralization policies. Human rights expert **Susan Dicklitch** points to the historical context of colonialism, organization-specific limitations, and regime restraints as hindrances to the promises of NGOs.

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She notes that “NGOs are increasingly relegated to service provision and gap-filling activities by the retreating state, but those supportive functions are not matched with increased political efficacy”.

Conclusion:

Rural Development is a process of changes carried out deliberately for the uplift of the Rural People. It is generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Changes in global production networks and increased urbanization have changed the character of rural areas. Agriculture, with its allied sectors, is unquestionably the largest livelihood provider in India, more so in the vast rural areas. Indian agriculture and allied activities have witnessed a green revolution, a white revolution, a yellow revolution and a blue revolution. This sector has made considerable progress in the last few decades with its large resources of land, water and sunshine. Sustainable agriculture, in terms of food security, rural employment, and environmentally sustainable technologies such as soil conservation, sustainable natural resource management and biodiversity protection, are essential for holistic rural development. The agricultural technology needs to move from production oriented to profit oriented sustainable farming. The conditions for development of sustainable agriculture are becoming more and more favourable because of rural Development. New opportunities are opening the eyes of farmers, development workers, researchers and policy makers like agri related businesses, dairy farming, poultry farming etc. To conclude, a small-farm management to improve productivity, profitability and sustainability of the farming system will go a long way to ensure all round sustainability and rural development.

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Young People's Perspectives on Entrepreneurship

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Abstract

This paper explores the subject of entrepreneurship, specifically in terms of how young people studying business and management at university approach and make choices on whether or not to become entrepreneurs. Many variables can affect one's willingness to start their own company. Some considerations are more common in nature and are linked to the current state of the economy, market circumstances, and the prerequisites for business performance. If we look at the younger generation, teachers, on the other hand, certain causes might be very unique to this age group. As university professors, we are mostly concerned with issues of enterprise and entrepreneurship preparation and training for young people. We based our studies on a group of students from faculties concerned with the growth of the two fields of study since the key aim of our study was to evaluate current students involved in business and, in particular, their orientation in how to do business. Our study's findings are summarized in our article. We used questionnaires on 126 people in the study. These respondents were university students in the Different Universities of Bihar seeking bachelor's and master's degrees. We summarize the key conclusions and expectations of students in terms of beginning a company based on the assessment and outcomes of our study.

Keywords: Entrepreneurship; Motives to start a Business; Entrepreneurship in Bihar

1. Introduction

Academic research and the textbooks are geared toward students in their second ten years of life. Students of this generation are preparing for future careers in which they have more generalised thoughts. Modern information and communication systems provide us with a vast volume of data from a multitude of sources, many of which are influenced by various points of view, attitudes, and desires, and they pose high demands on our ability to navigate in the world. But how can young people train for the future when they are surrounded by many older and more seasoned people who are having difficulty orienting themselves?

When we look at the most recent generation of young people in Bihar critically, their ability to comprehend the existence, purpose, and value of entrepreneurship is severely limited. As youngsters, they seldom have the ability to explore and learn from their fathers' perspectives, and they have little chances to learn from previous generations. Four decades of living and working in a planned economy culminated in a lack of interaction with industry and the business climate, resulting in a constraint or repression of business thought. Many "hustlers" who saw business as more personal than broader position and mission of their entrepreneurship were able to function because of the relatively quick, for many unforeseen and shocking transition from a planned economy to an economy creating space for business growth. On this base, numerous conflicting attitudes and viewpoints on entrepreneurship remain even today.

Many factors can affect one's desire to start a company. Some of the variables are broad and contribute to the overall state of the economy, while others are unique to market circumstances and prerequisites for performance. Any of the causes are primarily applicable to this age demographic in terms of the youth population. Since we mainly interested in education and training young people for entrepreneurship, we like to look at students' inspiration to start a business and, in particular, their understanding of how to run a business. The aim of this paper is to investigate young people's perceptions and expectations as they prepare to become entrepreneurs whilst learning business and management. The following is a description of the paper's composition. Following the introduction, the literature review explores the role and motivations of entrepreneurship, as well as the importance of entrepreneurship education and funding for potential entrepreneurs. We even highlight the special aspects of entrepreneurship and education in Bihar. The data and methodology of our study are described in the following section. In the segment Reports, the

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study findings are recorded and summarised. Our major conclusions are summarised and concluded in the final part.

2. Study of the Literature

2.1. Entrepreneurship and general reasons for creating and running one's own enterprise

The subject of "entrepreneurship" is the most debated topic among professionals and the general public not only in our country but throughout the world. We will find a lot of domestic and international literature on this topic, in which authors provide advice on how to run a company and achieve success in it. Similarly, there are a slew of books that describe entrepreneurial philosophy and how to determine a company and its climate. We strive to shape our perception of entrepreneurship and interpret what entrepreneurship is and what we can expect from it based on these viewpoints and other factors.

In this post, we look at reasons and how to find out why people choose to be entrepreneurs, what causes they understand, and what affects their decisions. Taking into account the motives of Entrepreneurial decision-makers should be expected to consider and improve the philosophy of entrepreneurship (Shane, et al., 2003). In fact, it is possible to find entrepreneurs who were not specifically inspired by profit when determining whether or not to start a venture. Folks who work as skilled specialists in a specific field may be completely satisfied as mere workers in an organisation. Employees, on the other hand, are not always happy with their representatives' and managers' management and guidance. They want to demonstrate their ability to properly steer and run an organisation, and their professional motivations drive them to launch their own company. Such motivations include self-awareness, emotions, and the ability to do something to show people that they possess superior skills and abilities. The social motive is the third kind of motivation. It provides an ideal incentive to start one's own company, particularly when the region's unemployment rate is relatively high. While starting a business may not be the only option for one person, an entrepreneur may build opportunities for others, such as family, colleagues, and partners. These motivations could serve as the cornerstone for the development of a "family firm," a corporation that will continue to operate in the future and with future generations of entrepreneurs. The final collection of motivations is related to external factors that affect business growth. External triggers are also one of the most common motivations for aspiring entrepreneurs to start a company. There is still a need to promote and encourage entrepreneurship from a variety of perspectives. The European Union, local councils, corporate agencies, and business centres are all expressing their support these days. They assist companies, specifically new businesses, with funding, advisory services, and the establishment of business incubators. In recent years, this kind of assistance of various kinds may have been the key reason why many people who were terrified to start a company on their own have faced their fears and become entrepreneurs.

2.2. Young people's entrepreneurship in Bihar

The progress of the Bihar economy, as well as that of the country as whole and neighboring states, is not moving at a fast enough pace to ensure the expected rise in living standards. In addition to the slow rate of economic growth, there is a relatively high unemployment rate, especially among young people. Many research studies have been conducted on this subject, and a number of solutions have been suggested. Preparing young people for their future jobs is the most effective approach. Supporting promising students, budding entrepreneurs, and start-ups is one way to address the European Union's economic challenges. This funding would assist in the development of new jobs, increased market competitiveness, the introduction of creative technologies and solutions, and increased growth. Aside from the macroeconomic gains, it will assist young people in improving talents, personal values, and abilities that can help them throughout their lives. There are schemes and programmes to support young people, such as Youth Pledge, a new solution to addressing youth unemployment that guarantees that all young people under 25 obtain a good-quality, tangible offer within four months of leaving formal education or being unemployed, whether or not they are enrolled with job services.

When it comes to education in Bihar, we now have a plethora of high schools and universities that train specialists and experts in a variety of fields. Young people, in particular, are expected to bring fresh energies, new skills, and new ideas to their fields of study, improving our economy's productivity and promoting economic growth. It is predicted of the younger generation that after completing their education, they will occupy work vacancies, some of which will be managerial, or that they will show their

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entrepreneurial skills. As previously said, previous generations of people lived and worked in a planned economy for four decades, and they lost touch with industry and the business climate. The young generation has varying conditions and prospects, but they are still inactive.

3. Research Methodology

3.1. Research Goals

The primary aim of our study was to ascertain current students' interest in starting a company, as well as their understanding of how to do so. We wanted to know if students choose to be workers or whether they are eager and bold to take chances associated with entrepreneurship, as well as their priorities for entrepreneurial decision-making, such as the form of company, type of investors, and path to strategic advantage of their business.

3.2. Data and Sample Collection

We focused our research on a group of students from faculties concerned with the growth of the two fields of study, economics and management, since the key goal of our research was to assess current students interested in entrepreneurship and, in particular, their orientation in how to do business. During the academic year 2020/2021, we picked a sample of 126 candidates, 85 from bachelor's degrees and 41 from master's degrees, who were enrolled in entrepreneurship courses. To gather info, we used a questionnaire. The aim of the questionnaire was to determine students' interests in key areas of business decision-making. We centred on these three fields in particular: type of potential jobs and type of organisation, type of business partners, and approach to competitive advantage and market positioning. The queries were coded, and the data was evaluated in Microsoft Excel. We used frequency tables and correlations in our research.

4. The end result

4.1. Potential jobs and business form

a) The first area of our findings involves students' desires for being employers or entrepreneurs. The preferences for job orientation after students complete their studies as seen in Table 1. We can see that the majority of students aspire to be entrepreneurs or are seriously considering doing so. It's noteworthy to note that while 0% of Master's students are certain that they do not want to work, 20% are considering it, and 24% are unsure. We can see from the cumulative figures that only 5% of students are confident that they want to be employers rather than entrepreneurs in the future. One of the reasons they want to work with the company is to spend their own resources and, most specifically, to deal with market risks.

Table 1. Employment orientation after completion of study

After completion of study	Overall Results	Bachelor students	Master students
Want to become an employee	5%	7%	0%
Considering employment	19%	19%	20%
Don't know yet	15%	11%	24%
Considering entrepreneurship	21%	21%	22%
Want to become an entrepreneurship	40%	42%	34%

b) We were also curious about the organisation size, and whether students tend to work with multinational companies or small to medium-sized businesses. The majority of students who want to pursue jobs in the future choose to work for big corporations, but the overall findings revealed a preference for SMEs (42%).

c) The legal form of the company is an important choice to make before beginning a business. The style "Sole traders-entrepreneurs" was the most common legal form of entrepreneurship (19 percent already decided and 41 percent considering this option).

4.2. The forms of business partners

The next phase of our investigation focused on the types of corporate partners and/or employers that students need. If students do not wish to start their own company as lone traders, they must find partners with whom to start the business. We were curious about the types of partners they choose in terms of age, family ties, and gender.

4.3. Approach to acquiring a strategic edge and creating a business presence a) Seeking new innovative ideas and producing one's own technologies, and thereby contemplating the establishment of a "Start-up Firm," is a common alternative among today's young entrepreneurs. Start-up businesses (start-ups) are gaining a lot of interest and popularity, especially among the younger generation. We were wondering if students thinking about beginning a company would want to find a vision for potential growth focused on something new, innovative, and under the heading of "start-ups."

Table 2. Start-up business

Want start-up business	Overall Results	Bachelor students	Master students
Yes, for sure	40%	31%	44%
Yes, considering	40%	33%	42%
Don't know yet	10%	21%	12%
Considering no	8%	13%	2%
No	2%	2%	0%

5. Final thoughts

Entrepreneurship is seen favorably as a means of increasing jobs, improving living standards, and fostering mutual values and priorities. It is difficult to know how to orient oneself in the present world, and it is much more difficult to understand how to pick a path into the future. However, if we wish to see a prosperous future, we cannot rely solely on luck. To be able to plan and plan for the future, it is important to use both skills and abilities and to establish favorable conditions, especially for the younger generation. During the study, we discovered a lot of ambiguous responses, which may be due to a lack of knowledge or a failure to consider potential possibilities. The results of our study have indicated that people tend to shape start-ups and come up with their own creative ideas. Students are encouraged to start businesses and participate in entrepreneurial events due to the success of start-ups and the possibility of receiving further government funding. Young people aim for a range of business partners as well as innovative places where they can continue partnering and finding entrepreneurial funding.

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Perception & Participation of Indian Youth towards Entrepreneurship

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ABSTRACT:

As rightly quoted by Drew Houston founder and CEO of Dropbox, “Don’t worry about failure; you only have to be right once.” Entrepreneurship plays a vital role in every one’s life. Entrepreneurship has a close impact on economic condition of a country especially like India. The crucial role played by entrepreneurs in developed countries drew a ray of hope for the people of developing countries. They have understood the fact that for achieving economic development it is essential to put more efforts towards the development of qualitative and quantitative aspects of entrepreneurship. It is necessary to have a balanced approach to nourish and nurture entrepreneurship. This will create a positive impact in the economy.

This paper advocates the perception and participation of Indian youth towards entrepreneurship. The basic aim of writing this paper is to find out the attitude, general problems as well as challenges faced by Indian youth for starting a venture. For this purpose both the primary and secondary data have been collected and analyzed. Further the data collected has helped to analyze the interest of Indian youth towards entrepreneurship.

Keywords: Entrepreneurship, Entrepreneurs, Economic Development, Youth, Nurture, Challenge

INTRODUCTION

An Individual who is self made and takes financial risk in establishing a business for the motive of earning a profit is known as entrepreneur. Entrepreneurship in India has seen many ups and downs since post independence phase. Amidst the struggling economy like India many startups have created huge success story including Nykaa, Flipkart, Swiggy, Oyo, Ola cabs, Book My Show etc. The list is comprehensive and includes many other startups too. These startups are the engines for the growth of the economy. They not only create employment opportunities but also lead to economic and social development in a country. Entrepreneurship provides an excellent platform to showcase the capabilities and skills of an individual. It helps an individual to grow immensely, personally and professionally. The entrepreneurs are known as “Change Agents” in the industrial and economic development of an economy. The countries with strong network of entrepreneurs are developed like the U.S. and Japan. Thus with entrepreneurs Nations prosper, without then they are poorer.

Unfortunately in recent years entrepreneurs have seen various hindrances in the business and economic environment. Apart from these hindrances Indian entrepreneurs faced other challenges like lack of financial support from family, government, outdated technologies, lack of innovative ideas, family and peer pressure to go for jobs, lack of infrastructure, low per capita income, taxation pressure, too much legal formalities.

India is expected have 34.33% share of youth in total population by 2020. India tops in the world with 356 millions young people as the country of world’s largest youth population. Nearly every third person in Indian city is a youth. This data has positive and negative side both. Focusing on the positive aspect India has a huge potential to grow as youth are the building blocks of an economy. They are full of energy, enthusiasm, zeal, innovative ideas, hardworking, tech-savvy and can achieve any milestone. On the other hand this data raises a serious concern on utilization of knowledge and skills of youth. India sees a serious challenge of finding occupation for this huge population of Indian youth. India has not been able to generate employment opportunities as to cater the needs of Indian youth. This has led the youth rendered unemployed and thus India is not able to capture the untapped skills of youth of India. The major reasons for unemployment is the skill crises, lack of social and industrial development, irregularities of different sector, financial support, lack of awareness, education and entrepreneurship skills. Thus in a scenario like

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this, there is a strong urge for entrepreneurship in our nation. India needs efficient entrepreneurs rather than workers. Instead of searching for job opportunities the youth of India can take steps to discover new doors where they can start their own undertakings by using their innovative ideas. Entrepreneurship leads to:

- Decrease in unemployment rate.
- Makes the individual independent (socially/financially/technologically).
- Creates social security. A single entrepreneurship unit affects significant no. of lives directly or indirectly.
- Improves the revenue of government drastically.
- Builds a strong infrastructure.
- Leads to foreign cash flows to the economy.

Thus an entrepreneur helps a nation in multifold ways. Since in India a large piece of populace is youth, thus entrepreneurship will a great impact.

OBJECTIVES

1. To analyze the perception of youth towards entrepreneurship in India.
2. To study their interest in entrepreneurship to become an entrepreneur.
3. To study about the reason of not choosing entrepreneurship.
4. To study the various challenges faced by young entrepreneurs in India.
5. To study the qualities of an entrepreneur.

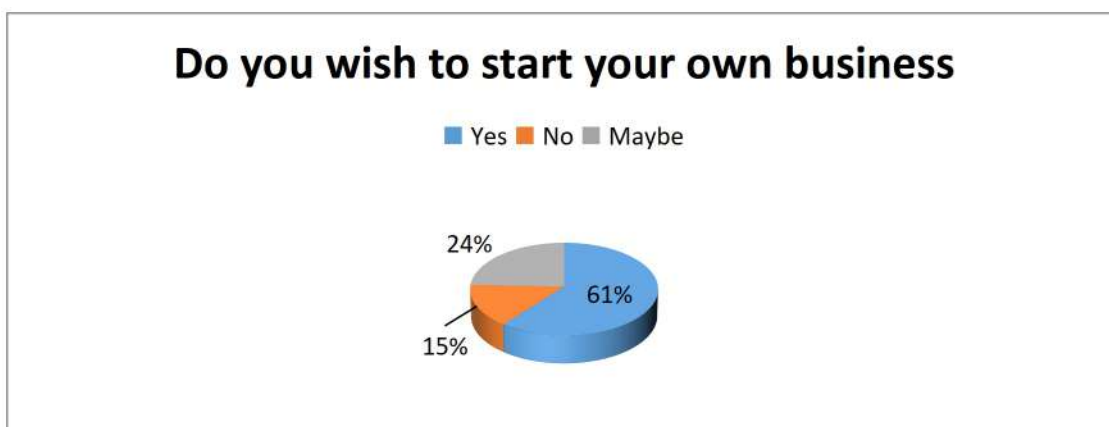
RESEARCH METHODOLOGY:

The study is based on an exploratory research of 193 young people in India. A structured questionnaire covering different issues relating to the preference of entrepreneurship, type of business, reason for not choosing entrepreneurship, qualities of an entrepreneur, factors affecting the business, awareness about government schemes etc were asked from the respondents. These questions were surveyed to the people of different age groups ranging from 18 – 40 years.

DATA ANALYSIS:

1. Do you wish to start your own business?

Yes	No	Maybe	Total
117	29	47	193



Interpretation:

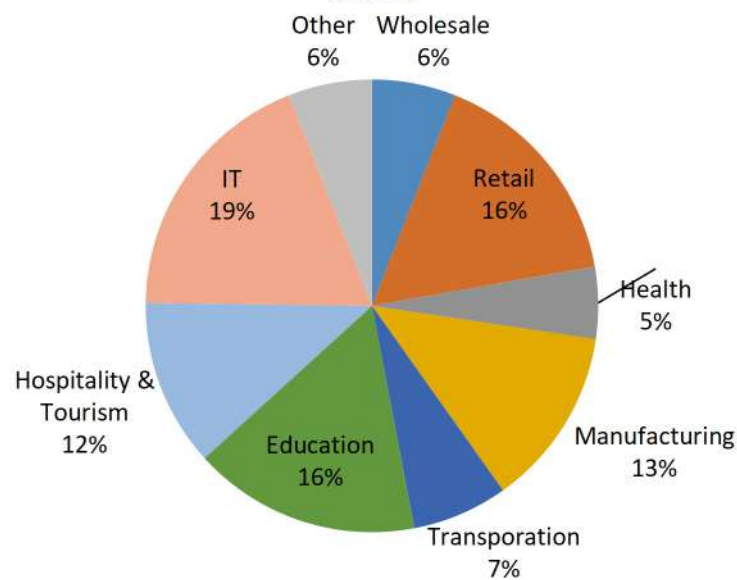
Through the sample survey it was found that 61% of the respondents choose to become entrepreneurs, 15% shows that they do not prefer entrepreneurship as their career option and 24% chose that they are not sure about it. The graph reflected the positive sign and shows that young minds are willing to become entrepreneurs.

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2. If yes, what sort of business you would like to the start?

Wholesale	Retail	Health	Manufacturing	Transportation	Education	Hospitality & Tourism	IT	Other	Total
7	19	6	15	8	19	14	22	7	117

If yes, what sort of business you would like to start



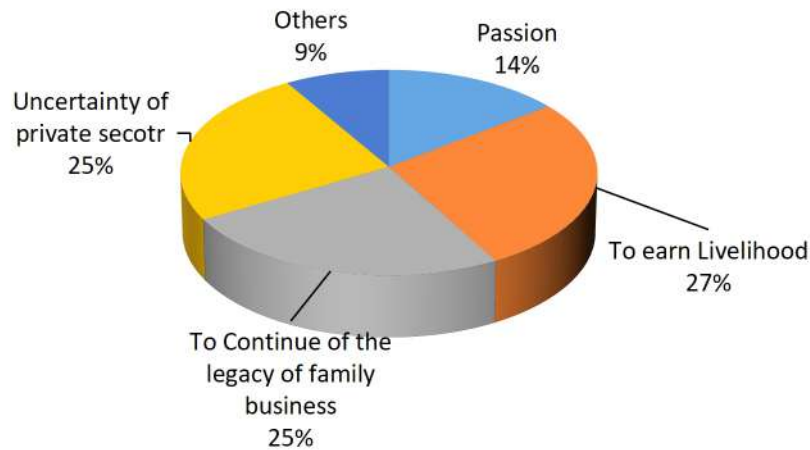
Interpretation:

In the sample survey it was found that young minds prefer IT sector (22%) the most. They would like to start the business in a technological able sector. 19% of the respondents agreed to become entrepreneurs were interested in education (19%), retail (19%) as their future options.

3. What is reason for choosing entrepreneurship?

Passion	To earn Livelihood	To continue the legacy of family business	Uncertainty of private sector	Others	Total
17	32	29	29	10	117

What is the reason for choosing Entrepreneurship?



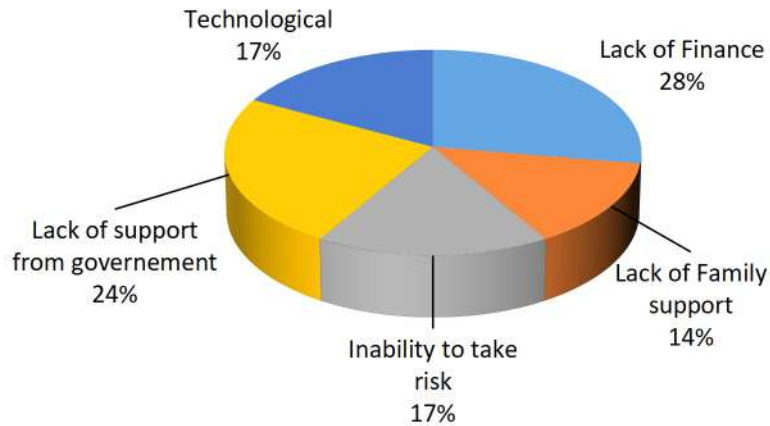
Interpretation:

The survey shows the reasons for individuals for opting entrepreneurship .32% of the respondents opted entrepreneurship to earn their livelihood. 29% opted entrepreneurship because of uncertainty of private sector and 29% opted entrepreneurship to continue the legacy of their family business.

4. What is reason for not choosing entrepreneurship?

Lack of Finance	Lack of Family support	Inability to take risk	Lack of support from government	Technological	Total
8	4	5	7	5	29

What is the reason for not choosing Entrepreneurship?



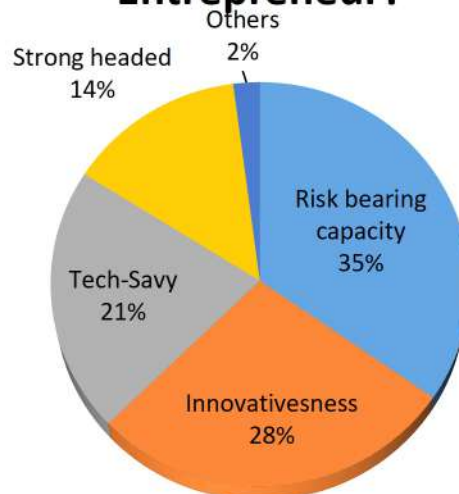
Interpretation:

According to the response 28% of the respondents do not opted entrepreneurship because of lack of finance. 24% opined lack of support from government as the reason for not choosing entrepreneurship.

5. What according to you are the qualities of an entrepreneur?

Risk bearing capacity	Innovativeness	Tech-Savy	Strong headed	Others	Total
67	54	41	27	4	193

What according to you are the qualities of an Entrepreneur?



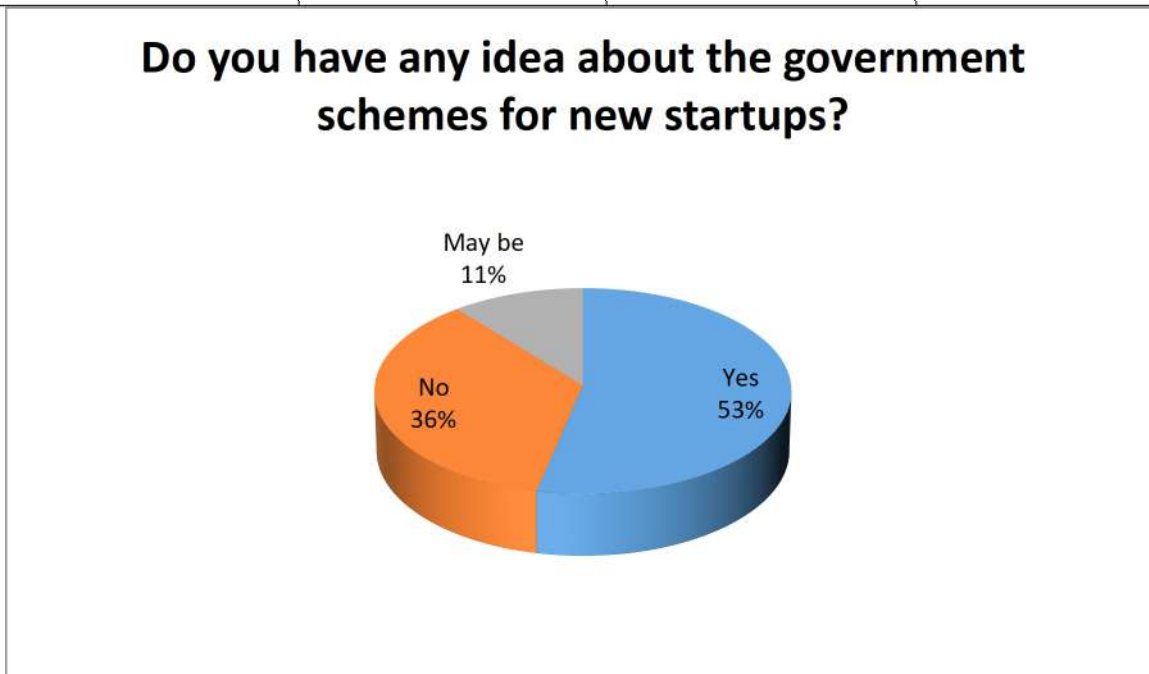
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Interpretation:

From the survey it was found that 35% of the respondent agrees that an entrepreneur should have the risk bearing capacity, 28% says that innovativeness is one of the quality of an efficient entrepreneur.

6. Do you have any idea about government schemes about new startups?

Yes	No	Maybe	Total
103	69	21	193



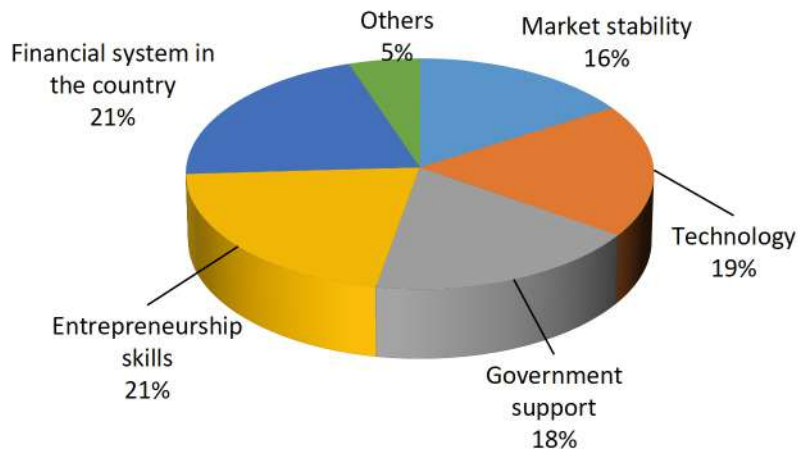
Interpretation:

According to the opinion of the respondents 53% of the respondents have an idea about the government schemes for new startups. 36% have no idea and 11% had little idea about government schemes for new startups.

7. What factors affect the working of a business?

Market stability	Technology	Government support	Entrepreneurship skills	Financial system in the country	Others	Total
31	36	35	41	40	10	193

What factors affect the working of a business?



Interpretation:

From the sample research it was found that entrepreneurship skills and the financial system of the country equally affects the working of a business (21%). Then comes the technology 19% and the government support 18% as one of the prime factors affecting the working of the business.

Suggestions:

1. Since most of the respondents (61%) wish to start their business, thus it is a ray of hope in a developing country like India. The government should take initiative to promote entrepreneurship at micro levels too.
2. Since most of the respondents (19%) are interested to start their business in IT Sector, thus government should focus on developing IT sector in India. More facilities should be given and appropriate infrastructure should be built in this sector.
3. 28% of the respondents opted for not choosing entrepreneurship because of lack of finance. Therefore, the government of India should stabilize and built a strong financial system in the country and launch new financial schemes for the entrepreneurs.
4. The banking scenario of country should support the budding entrepreneurs. The loan procedure should be flexible, interest rate should be less and proper assistance should be provided to new startups.
5. Government should take initiative in spreading and creating awareness among the citizens of India regarding the vitality of entrepreneurship.

Conclusion: Entrepreneurship is one of the tools which save any nation drowning in the sea of unemployment, poverty and recession. The benefits that an entrepreneurship provides is never ending. The overall study shows that many entrepreneurs in India find it difficult to carry out and start their ventures for a longer duration of time owing to different reasons. Thus there is a strong need to develop an “entrepreneurial revolution” in the Nation to create entrepreneurial spirit among the youth of the society. It is important to create an environment that is conducive to young entrepreneurs, where there is a scope to experiment, to learn, to innovate, to accept failures and to honor success. Research finding suggest more and more new entrepreneurs to participate in entrepreneurship thus decrease the rate of unemployment in India.

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Role of NABARD In Rural Development Of Country

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Abstract

NABARD is the apex banking institution to provide finance for Agriculture and rural development. It is a development bank focusing basically on the rural sector of the country. It's headquarter is located in the country's financial capital, Mumbai. It is a statutory body established in 1982 under Parliamentary act-National Bank for Agriculture and Rural Development Act, 1981. NABARD is responsible for the development of the small industries, cottage industries, and any other such village or rural projects. More than 75 per cent people of India depend mainly on agriculture and farming. Rural infrastructure investments help in increasing the socio-economic status of the rural people through raised income levels and quality of life. NABARD being an apex institution for providing credit facilities and capacity building to Indian rural economy, it has great opportunity for socio-economic empowerment of rural India and poverty reduction. The paper analyzes the role and function of NABARD in rural development.

Keywords – Rural, Statutory, Infrastructure, Investments.

Introduction

The National Bank for Agriculture and Rural Development is popularly referred to as NABARD. NABARD is designated as an apex development bank in the country. This national bank was established in 1982 by a Special Act of the Parliament, with a mandate to uplift rural India by facilitating credit flow in agriculture, cottage and village industries, handicrafts and small-scale industries. It is also required to support non-farm sector while promoting other allied economic activities in rural areas. NABARD functions to promote sustainable rural development for attaining prosperity of rural areas in India. It is basically concerned with “Matters concerning policy, as well as planning and operations in the field of credit for agriculture and other economic activities in rural areas in India”. It is worth noting with reference to NABARD that RBI has sold its own stake to the Government of India. Therefore, Government of India holds 99% stake in NABARD.

NABARD role in rural development in India is phenomenal. NABARD has been instrumental in grounding rural, social innovations and social enterprises in the rural hinterlands.

Role and Functions of NABARD

The National Bank for Agriculture And Rural Development is popularly referred to as NABARD. NABARD is designated as an apex development bank in the country. This national bank was established in 1982 by a Special Act of the Parliament, with a mandate to uplift rural India by facilitating credit flow in agriculture, cottage and village industries, handicrafts and small-scale industries. It is also required to support non-farm sector while promoting other allied economic activities in rural areas. NABARD functions to promote sustainable rural development for attaining prosperity of rural areas in India.

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Role of NABARD

1. It is an apex institution which has power to deal with all matters concerning policy, planning as well as operations in giving credit for agriculture and other economic activities in the rural areas.
2. It is a refinancing agency for those institutions that provide investment and production credit for promoting the several developmental programs for rural development.
3. It is improving the absorptive capacity of the credit delivery system in India, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, and training of personnel.
4. It co-ordinates the rural credit financing activities of all sorts of institutions engaged in developmental work at the field level while maintaining liaison with Government of India, and State Governments, and also RBI and other national level institutions that are concerned with policy formulation.
5. It prepares rural credit plans, annually, for all districts in the country.
6. It also promotes research in rural banking, and the field of agriculture and rural development.

Review of Related Literature

After Independence, the new Indian government made it clear that agrarian reform was necessary.

S.S. Dharmi explains, that “the new Constitution established a welfare state in India requiring not only increased production and basic change in social philosophy and psychology of both the administration and the people.” Around 1951, the government embarked on their economic agenda for agriculture: a series of 5 year plans. Like the founding fathers of the U.S. Constitution, the visionaries of India’s agricultural reform were set in unprecedented territory as the five year plans were the first ever organized national endeavor in agriculture. The focus of the first five year plan in agriculture hoped to accomplish three objectives: abolition of land revenue, expansion of irrigation, and reform of land tenure system to ensure greater land equality. Given the time period, India had two models they could follow for development.

One was the Soviet Union planned community style and the other was Japan’s protectionist market strategy for development. Ultimately, India ended up with a combination of the two models allowing a small private sector and a large role for state involvement.

According to Dharmi, one of the fundamental goals of the agrarian reform was to “imbue the members of rural communities with the desire and will to live a fuller life.” Dharmi states that the initial challenges in the rural India occur because of underemployment and underproduction. Underemployment, different from unemployment, refers to a situation when individuals are employed but not to their maximum capacity. For example, if a highly qualified graduate student was working as a taxi driver, one might infer that the individual is not working to his full potential. Nothing should be assumed and everything is circumstantial, however, through this example one can infer the challenges and dissatisfaction of underemployment. Seasonal conditions can make full time employment difficult in rural areas, as farmers can only farm in particular conditions, thus increasing unemployment and underemployment. These conditions are still prevalent today. The National Planning Committee under the leadership of Jawaharlal Nehru, the first Prime Minister of India, and heavily influenced by the ideas of **Prasanta Chandra Mahalanobis**, planned the early agrarian reforms in India.

The Nehru-Mahalanobis model, primarily designed for the second five year plan, emphasized heavy industrialization, state control, and a subsidiary role for the private sector. Additionally, more stress was given to increasing spending on scientific research and advancement. As Nehru said, “science is the spirit of the age and the dominating factor of the modern **Gonsalves world**.” Despite the ambitious plan it received many criticisms.

Economists such as Friedrich Hayek, Milton Friedman, and B.R. Shenoy assessed the model and found it to have too much government involvement, underestimating the amount of savings in India, and

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lack of emphasis on importance of human capital. Other criticisms included neglecting the importance of education and inadequate funding for education.

Gandhian thinkers wished to see more ecological concerns in the model. During this time, India also received development assistance from the United States who contributed roughly 410 million Rupees to the Indo-American Technical Cooperation Fund, devoted to projects for increasing agricultural efficiency and food production. Additional support came from the Ford Foundation committed to providing financial support for development projects as well as training personnel. Today India experiences a Gross Domestic Product (GDP) growth rate of about 9 percent .

Goldman Sachs predicts by 2040 India will be the 3rd largest economy.xvi India has been reducing poverty by about 10 percentage points since 1997, accompanied with increasing life expectancy, literacy, and food security. The five year plans continue into modern economic reform in India with a change in emphasis. Specifically, in agriculture and rural communities the most recent plan, the eleventh plan, focuses on increasing agricultural output by 4 percent, increasing technological advances and availability for rural communities, among other vast improvements in resource management, food security, and diversification.

Empirical literature, statistics, and observable data on the eleventh five year plan are available and released by the National Planning Committee. India has tremendously progressed since independence, though there are still numerous communities and villages not able to access or enjoy this development. India's historical development is important to understand because it has established the infrastructure and groundwork in place for organizations and government programs targeting poverty problems today. Realizing India's development issues and their root causes will enable social entrepreneurial organizations.

Objective of study

1. To find the role of NABARD in overall rural development .
2. To find the various kinds of plans and policies run by NABARD for rural development .

Research Methodology

1. Study is Exploratory by nature .
2. Secondary data includes various books, research papers, journals, newspapers,
3. reports of diversified agencies, web contents etc.
4. The outcome of the study is based on secondary data/literature review of various websites, journals, articles, book chapters and newspapers.

Research Questions

1. To find out the capacity of NABARD to achieve rural development .
2. To find out the problems on the way of NABARD to achieve goal of rural development .
3. To suggest remedies for existing loopholes.

Functions Of NABARD

1. NABARD gives high priority to projects formed under IRDP.
2. It provides refinance for IRDP accounts in order to give highest share for the support for poverty alleviation programs run by IRDP.
3. Other than the activities included under IRDP, it also makes the service area plan, to provide backward and forward linkages and also infrastructural support.
4. NABARD also prepares guidelines for promotion of group activities under its programs and provides 100% refinance support for them.
5. It is making efforts to establish linkages between Self-help Group(SHG) that are organized by voluntary agencies for poor and needy in rural areas and other official credit agencies.

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6. It refines to the complete extent for those projects that are taken under the 'National Watershed Development Programme' and the 'National Mission of Wasteland Development'.
7. It also has a system of District Oriented Monitoring Studies, under which, study is conducted for a cross section of schemes that are sanctioned in a district to various banks, to ascertain their performance and to identify the constraints in their implementation, It also initiates appropriate action to remedy them.
8. It also supports Vikas volunteer Vahini programs which offer credit and development activities to poor farmers.
9. It also inspects and supervises the cooperative banks and RRBs to periodically ensure the development of the rural financing and farmers' welfare.
10. NABARD also recommends about licensing for RRBs and Cooperative banks to RBI.
11. NABARD also provides assistance and support for the training and development of the staff of various other credit institutions, that are engaged in credit distributions.
12. It also runs programs for agriculture and rural development.
13. It is engaged in regulations of the cooperative banks and the RRB's, and manages their talent acquisition through IBPS CWE conducted across the country

Role of NABARD In Rural Developmental Contribution

1. Kisan Credit Card Scheme for Farmers: The Kisan Credit Card (KCC) scheme was designed by NABARD in association with the RBI in August 1998 for providing crop loans.
2. RuPay Kisan Cards (RKC): NABARD has been at the forefront of technology revolution by helping rural financial institutions in providing RuPay Kisan Cards (RKC) to all their farmer clients.
3. Tribal Development: the Tribal Development Programme
4. Climate Resilient Agriculture
5. Umbrella Programme on Natural Resource Management (UPNRM):

The UPNRM started in 2007, works at enhancing investments in rural areas, creating business opportunities and enabling rural communities to sustainably utilize their natural resources.

Microfinance Sector

1. NABARD had launched the Self Help Group-Bank Linkage Programme (SHG-BLP) in 1992. Over 23 lakh SHGs were credit-linked during 2017-18 financial year.
2. E Shakti: In a bid to digitize SHGs, project E Shakti was launched on 15 March 2015.
3. Skill Development: Promoting an entrepreneurial culture among the rural youth and encouraging them to start enterprises in the rural off-farm sector has been NABARD's strategy for over three decades.
4. Marketing Initiatives: For providing marketing opportunities to rural artisans and producers, NABARD has traditionally facilitated their participation in exhibitions across the country.

Incubation Centres

1. To commercialize innovations and to shape agricultural entrepreneurship in the country, NABARD extended support to Chaudhary Charan Singh Haryana Agricultural University, Hisar and Tamil Nadu Agricultural University, Madurai for establishing Agri Incubation Centres with a total financial commitment of Rs 23.99 crore.

Refinance Policies

Long-Term Refinance Capital formation assumes overriding priority in the context of policy as it acts as an indicator of economic growth. NABARD, since its inception, has laid special emphasis on investment credit as it leads to capital formation through asset creation and thereby development of rural areas. NABARD provides long-term refinance to commercial banks, RRBs, Co-operative banks and other eligible institutions for a wide gamut of activities encompassing farm and non-farm activities with tenors of 18 months to more than 5 years.

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Long Term Rural Credit Fund (LTRCF)

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector and to avoid high cost market borrowings by NABARD for providing refinance to the cooperative banks and RRBs, at a reasonable rate of interest, for extending concessional term loans to farmers for agricultural activities. Long Term Rural Credit Fund (LTRCF) has been set up in NABARD in 2014-15 out of shortfall in priority sector lending by scheduled commercial banks. An amount of Rs.15,000 crore has been allocated for the year 2018-19. Major changes made in the refinance policy for the year 2018-19 are as under:

1. All StCBs and DCCBs should maintain a minimum CRAR of 9% to be eligible for refinance from NABARD.
2. All Scheduled commercial Banks (except RRBs and SFBs) shall maintain a CRAR of 10.25% as per Basel III, to be eligible for refinance.
3. All StCBs/DCCBs and RRBs in the low risk category will be eligible for unrestricted refinance.
4. Owing to change in the domestic economic environment and change in the quality of assets, Net NPA norm to be eligible for refinance has been relaxed across all financial Institution. Current Norms of Net NPA are as under: Agency Maximum Net NPA Norm Public Sector SCBs 9% Private Sector SCBs 6% SFBs 5% NBFCs 4% NBFC-MFIs 4% StCBs 20% RRBs 15% PUCBs 3% National Paper - PLP – 2019-20
5. For SCARDBs, in respect of portfolio covered under LTRCF, outstanding beyond 5 years, is eligible for refinance under Normal LT refinance. While sanctioning refinance, Exposure norms as applicable will be adhered to. Banks receiving refinance from NABARD should earmark all the assets to NABARD for which NABARD has provided refinance.

Short-Term Refinance**(i) Short Term (Seasonal Agricultural Operations)**

Refinance is provided for production purposes at concessional rate of interest to State Cooperative Banks (SCBs) and Regional Rural Banks (RRBs) by way of sanction of credit limits. Each withdrawal against the sanctioned credit limit is repayable within 12 months.

- a) **Short Term Cooperative Rural Credit - STCRC (Refinance) Fund** has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2018-19 is Rs. 45,000 crore. Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2018-19 is Rs.10,000 crore.
- b) **Short Term (Others) The ST (Others) limit would consist of different purposes viz. ST- Agriculture and Allied Activities, ST - Marketing of crops, ST- Fisheries Sector, ST- Industrial Cooperative Societies (other than weavers), ST- Labour Contract and Forest Labour Cooperative Societies including collection of Minor Forest produce. ST- Rural artisan including weaver members of PACS/LAMPS/FSS, ST- Purchases, Stocking and Distribution of Chemical Fertilisers and other Agricultural Inputs on the basis of bank wise RLP for respective purposes. The limit is sanctioned to SCBs and RRBs.**
- c) **ST (Weavers) Refinance support is available under ST (Weavers) as under:**
 - Working Capital requirement of Primary/Apex/Regional Weavers Coop Society - through State Coop Banks/DCCBs .
 - Working Capital requirement of Primary Weavers Coop Society – through Scheduled Commercial Bank.
 - Working Capital requirement of State Handloom Development Corporation – through Scheduled Commercial Banks & State Cooperative Banks .
 - Working Capital and Marketing requirement of Individual Weavers, Handloom Weavers Groups, Master Weavers, Mutually aided Coop Societies, Societies outside Coop fold and Producer Group Companies – through Scheduled Commercial Banks & RRBs National Paper - PLP – 2019-20 .

3. Major changes made in the refinance policy for the year 2018-19 are as under-

1. Since Cooperative Banks have to maintain CRAR of 9% as on 31.03.2017 as per RBI guidelines, CRAR was changed from 7% to 9% across all Short Term products and MT Conversion for cooperatives.
2. Quantum of refinance in respect of Additional ST(SAO) for State Cooperative Banks is increased from 50% to 60% of RLP and for RRBs from 40% to 50% of RLP. The above limit would include ST(SAO) credit limits sanctioned to the Banks. Under ST (Others) for RRBs, eligibility criteria in respect of Net NPAs is increased from 5% to 6% to make more RRBs eligible for refinance.
3. The acceptable NPA level for cooperatives for ST(Others) continues at 10%. In order to widen the scope of financing of the banks and to diversify their loan portfolio, the following activities are included in ST(Others) policy for Cooperatives and RRBs

- ST loans for working capital requirements of professionals and self employed
- ST loans for working capital requirements of Annual Maintenance for SRTOs
- ST loans > Rs.50000 against gold for non agri purposes/bonafide trading etc.
- ST working capital loans for Societies and PACS
- ST loans for working capital requirement of social infrastructure projects

Micro, Small and Medium Enterprises included in terms of amendment to NABARD Act, 1981. 1.3 Medium Term Conversion : NABARD provides medium term credit limits for conversion of short term crop loans advanced for financing SAO to StCBs and RRBs for providing relief to the farmers whose crops are damaged due to occurrence of natural calamities.

Challenges

- As an offspring of the RBI, NABARD shares the work culture, ethos and development orientation of its parent institution.
- Snapping of this link (the transfers of 0.4 per cent equity of RBI in NABARD to the Union Government under NABARD Act 2017) has led to a great disadvantage for both the RBI and NABARD.
- This has weakened any role or participation RBI can have over its activities.
- A strong relationship between the central bank and the development institution will help the cause of agriculture and rural development at a critical juncture when the country is faced with a serious agrarian crisis.
- Cost of financing has gone up since market borrowings of NABARD add up to 80 per cent of its resources. Member-driven and de-bureaucratized cooperative structures have to fill-in the gaps of institutional credit left open by commercial banks.
- The north-eastern states has been getting little share of the NABARD's credit funds. The northeast gets 1% of the credit, leading to farmers trapping in the net of money-lenders.
- The penetration of banks in insurgency-hit state is less and it should be stepped up.

Conclusion

More than 75 per cent people of India depend on agriculture. Rural infrastructure investments help in raising the socio-economic status of the rural people through increased income levels and quality of life. NABARD being an apex institution for providing credit facilities and capacity building to Indian rural economy, it has great a opportunity for poverty reduction and socio-economic empowerment of rural India.

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Capacity Building through SGHs: “E-Shakti Projects Prospect and Challenges.

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Abstract

NABARD is playing significance role in Indian economy as well as development of deprived people. In India till today 40% population is hand to mouth population. In 1992 NABARD had launched the self-help group bank linked programme to eradicate poverty. NABARD has launched many schemes to empower through this programme women become self –reliant. NABARD has been continuously supporting training and capacity building of different stakeholders of SHG Bank linkage programme such as bankers NGOs government officials SHG members trainers. During 2018-19, 4026 training programmes were conducted covering 133791 participants from various banks/stakeholders under FIF. Further, 1333 training programmes covering 46166 participants were conducted under WSHG Fund. For vast coverage of this programme NABARD has launched E- Shakti Projects. Here researcher is trying to focus on Capacity Building through SGHs: “E-Shakti Projects Prospect and Challenges.” The study is based on secondary data. The study found that E-Shakti projects is very helpful to poor people to getting advantages of the various government schemes and also helpful for financial inclusion through digitization. Future is very bright but there is long way ahead to achieve the goals.

Key Words: Self-Help Group, Bank linkages, E-Shakti, Financial Inclusion, Training.

Introduction: NABARD has introduced a number of programmes to betterment of the poor class. Under financial inclusion programme NABARD has launched in 1992 Self Help Group- Bank Linkage Programme. This is grassroots level development programme where poor are both the beneficiaries as well as the stakeholders. The programme also meets the three substantive social dimensions of sustainable development i.e. poverty elevation, social investment and safe and caring communities. The motto of the programme to make poor and specially women self-empowered through livelihoods. Through this programme large number of women have started their own enterprise and actively participated in community development and many turn as elected member in local bodies. The E- Shakti project is bridging the technological gap in assimilating them with the mainstream banking system. Here researcher is trying to focus on “Capacity Building through SGHs: “E-Shakti Projects Prospect and Challenges.”

Literature Review: Here researcher is trying to highlight some important studied to evaluate the self -help group’s prospects and challenges.

Pallavi Chavan and R.Ramkumar (2002). According to their study “Micro Credit and Rural Poverty reviews empirical evidence on NGO-led micro credit programmes in several developing countries, and compares them with state led poverty alleviation schemes in India.

The study reveals that this programmes brings marginal improvements in beneficiaries income but have not gained in technological improvement.

Singha, R.K.P.G. (2011) did a research study on Microfinance in India: A critical Analysis of SHG-bank linkages. The paper examines the SHG-bank linkage in India and problems of micro finance. The paper came to conclusion that micro finance is an important component for socio economic upliftment of rural poor as they cannot access to the formal credit from the financial institution due to many known and unknown reasons. Micro finance enables the poor to be thrifty and helps them in availing the credit and other financial services for improving their income and living standards. Microfinance and micro enterprises and SHGs are the core requirement for the up gradation of economically backward communities especially women folk.

Mahadev & Terdal, (2018) in their observational research Rural Development is an extremely powerful procedure which includes in improving the socio-social, natural, political and monetary prosperity of the rustic poor living in generally confined zones. The self- targets improving the living state of the country poor by making maintainable network based foundations.

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Research Methodology:

The present study is descriptive in nature. It based on secondary sources of data collected from the status of microfinance, NABARD Report. The other sources of relevant secondary data are also consulted to have idea about theoretical framework and review literature.

Objectives of the study:

- 1) To evaluate overall self-help group bank linkages programmes especially women self-help groups.
- 2) To Evaluate E-Shakti Projects.
- 3) To suggest some remedies to improve the condition of beneficiaries.

SHG, it is a voluntary group of 10-20 people having similar socio-economic background in small contiguous area who operate on the principles of self-help, solidarity and mutual interest. They pool their little savings and manage their credit needs. There are three distinct characteristics, which are unique in SHG, different from traditional lending.

Acceptance of these informal groups both for accepting deposits and credit delivery
Lending without specification of purpose, activity or project
All loans are collateral free

Normally loans are given as a ratio of 1:4 (deposit: loan), i.e. loans generally are 4 times to savings, which may go up after successful track records. As per NABARD report, as on March 31, 2019, there were almost one crore SHGs in India covering 12 crore families with deposits of Rs 23,324 crore. Out of this 50% SHGs (50.77 lacs) had availed credit with loans with outstanding of Rs 87,098 crore.

SHG Bank linkage programme:

NABARD has launched SGH Bank linkage programme in 1992 to provide financial support and training for livelihoods for betterment of poor and deprived class. Under this programme Banks are encouraged to embrace the concept of Total Financial Inclusion and all scheduled commercial banks asked to follow the example set by some public sector banks and meet the entire credit requirements of SHG members, namely, (a) income generation activities, (b) social needs like housing, education, marriage, etc. and (c) debt swapping". Linking of SHGs with banks has thus been emphasized in the Monetary Policy Statements of Reserve Bank of India and Union Budget announcements from time to time and various guidelines have been issued to banks in this regard.

The NGO sector has played a prominent role of working as a Self Help Group Promoting Institution (SHPI) by organizing, nurturing and enabling credit linkage of SHGs with banks. NABARD later co-opted many others as SHPIs including the rural financial institutions (RRBs, DCCBs, PACS), Farmers' Clubs (FCs), SHG Federations, Individual Rural Volunteers (IRVs) etc. These stakeholders were encouraged to take up promotion of SHGs by way of promotional grant assistance from NABARD. This savings led microfinance model has now become the largest coordinated financial inclusion programme in the world covering almost 100 million households in the country. With more than 84% of the groups being exclusively women groups, the programme has provided the much needed push to empowerment of women in the country.

Some of the salient features of the scheme are as below:

1. An anchor NGO / support agency will be selected by LDM in consultation with the DDM, NABARD and DLCC in each of the identified districts for implementation of the project.
2. The scheme would be implemented through bank branches with CBS facility.
3. The identified Bank branch will enter into a MoU with the identified NGO / support agency.
4. The identified NGOs will be eligible for grant assistance up to a maximum of Rs. 10,000 per WSHG.
5. All loans to new WSHGs promoted shall preferably be under the cash credit mode.

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6. NABARD will provide need-based awareness and capacity development programmes for key stakeholders under the project

Performance of Women Self-Help Groups:

There are 44.61 lakh women SHGs as on March 2019, and had loan outstanding of Rs 79,232 crore. Out of this portfolio, only Rs 3,605 crore is Non-Performing Assets (NPA). So, women SHGs have a gross NPA ratio of 4.5%. This is less than half of Gross NPA %, in Indian banking system as a whole. Which indicating that women self -help groups is doing well in repayment of loan.

NABARD has been continuously supporting training and capacity building of different stakeholders of SHG Bank linkage programme such as bankers NGOs government officials SHG members trainers. During 2018-19, 4026 training programmes were conducted covering 133791 participants from various banks/stakeholders under FIF. Further, 1333 training programmes covering 46166 participants were conducted under WSHG Fund.

With a view to create livelihood options for the SHGs, NABARD has been promoting MEDPs and LEDPs for skill training of SHG members. NABARD's endeavour in skilling the SHG members through Micro Enterprise Development Programme (MEDP) continued during 2018-19 and 26452 members were trained through 870 MEDPs for enabling them to start micro enterprises. During 2018-19 22972 SHGs were provided skill and Enterprise Training by setting up livelihoods units through 201 LEDPs Cumulatively, as on 31st March 2019 around 4.94 lakh SHG members have received training through 17276 MEDPs and 532 LEDP projects have been sanctioned since Dec 2015 training 61033 members.

E-Shakti Projects:

Expansion of coverage of NABARD's E-Shakti in the country would increase credit linkage as well as credit deepening for the deserving SHGs in rural areas as also help banks in building up their SHG business portfolio. The 'one-click availability of social and financial related information" of crores of rural families across India on a single platform will have tremendous significance for various stake holders. Leveraging the E Shakti database for making available financial and social security schemes of Government of India to rural poor, owing to its pan rural. India reach and impact in the E Shakti districts is a positive step in the financial inclusion process. Increased confidence of banks in the project could result in their financial participation in the project and help reduce the gap of savings and credit linked SHGs. Linking of E-Shakti to the CBS of various banks using online or offline mechanism would help in better off take of credit linkage and provide valuable data of digitized SHGs and help all the stakeholders in SHG BLP ecosystem.

This project launched in 2015 as a pilot in Ramgarh and Dhule districts, E-Shakti project has progressed into a unique digital financial inclusion initiative and as of now is being successfully implemented in 100 districts of 22 States and one UT across the country. The project provides reliable financial and non-financial data of SHGs and their members to bankers and other stakeholders, helping them in taking appropriate credit and policy related decisions quickly. Digitisation addresses issues like quality of book keeping, multiple membership of SHG members, patchy credit histories and provides grading report of any SHG based on its financial and non-financial records, at the doorstep of all stakeholders.

The project covers the existing SHGs; bank wise, branch wise and block wise in the selected districts. The social, demographic and financial profiles of members as well as the SHGs, together with member identification details like Aadhaar, Voter ID, etc. are captured and uploaded on to a dedicated website <https://eshakti.nabard.org> A few of the salient features of E-Shakti include user friendly mobile app in local language, upload of monthly transactions of SHGs, regular SMSs to members, automatic generation of balance sheets which are printed and provided to SHGs on a monthly basis, dynamic grading, system generated loan applications, etc. E-Shakti has promoted transparency of group operations, accountability of members and accuracy of financial records. E-Shakti project has successfully brought lakhs of SHGs and their members on to the online platform.

Performance of E-Shakti projects:

As on 31 March 2019, E-Shakti pilot project has on boarded 4.34 lakh SHGs involving 47.91 lakh rural households in 100 districts across 22 States and 1 UT covering the entire length and breadth of the country. The credit linkage under the pilot districts has increased from 1.65 lakh (38%) to 2.22 lakh (51%) thus

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proving the success of the project in catering to the credit needs of the rural poor. In order to leverage the huge digitized data available on the platform, a massive effort was initiated in January 2019 to link the SHG members under EShakti to the Financial Inclusion and Social Security Schemes of Govt. of India in all the 100 districts where the pilot is operational. Awareness about the Social Security Schemes was created among the SHG members and they were hand held to enroll under PMJDY, PMSBY, PMJJBY and APY. As on 31 March 2019, 0.64 lakh Jan Dhan accounts were opened and 2.53 lakh PMSBY insurance policies, 0.48 lakh PMJJBY insurance policies and 0.08 lakh APY pension policies were enrolled across the 28 | “SHGS, SAVING FOR THE PRESENT, SECURING THE FUTURE” country. Apart from this, 6319 micro-insurance policies were also enrolled during the period, proving the immense potential of E-Shakti in benefiting all the stake holders of the project.

Challenges:

E-Shakti has proved to be an important digitization initiative and mechanism in addressing the financial exclusion of the SHG segment. It also succeeded to a large extent in bridging the gap between the savings and credit linked SHGs. Still there are many challenges. Some important challenges are highlighted in below.

- 1) It has been observed impressive progress in formation and savings linkage of 100.14 lakh SHGs across the country, only 50.77 lakh SHGs are having outstanding loans with the banks as on 31 March 2019. So there is still scope for 49.37 lakhs SHGs to be credit linked. The need of the hour therefore is the expansion of E-Shakti project to cover the rest of the country for digitizing the remaining SHGs, in order to achieve the goal of financial inclusion of all the underserved rural poor.
- 2) Training Programme: Expansion of training is pre requisite of E- Shakti projects. Unfortunately lack of resources and less interest of beneficiaries still large no of women self-help groups are far behind from this schemes.
- 3) Lower income: Many of self –help groups members are getting very low income such as 2000 to 3000 which is make only minor difference in their economic condition. Due to financial constrain they are unable to use of modern technology.
- 4) Fund limit is very low: Under this programme whatever amount is given as a loan which is not sufficient to start up and use of modern techniques. Circumstances forced to them go for traditional business which is less benefited to members.
- 5) Marketing: Many of self –help group is facing marketing problems. No doubt NABARD is organizing Rural Hat, Business Exhibition, Business fair etc.to promote SGHs products. Still many SGHs have questions to sell their products.

Remedies for Improvements:

- 1) Increase in Loan limit: Bank is providing only Rs 10,000 as a primary loan which is not sufficient in today’s inflationary situation. At least more than 50,000 required to any start up.
- 2) Improvement in income: No doubt SGHs programmes help to improve their economics conditions but it’s create only marginal difference. At least more than 10,000 should be minimum income per member per month than only they can enjoy good quality of standards of living.
- 3) More training Programme Required: NGO and other government agencies has to expand their training programme in to remote area to utilization of digitization. Try to cover large number of poor and deprived class to utilize their own skill for livelihoods.
- 4) Reduce the barriers in mortgage: Entire loan process should be easy and accessible to anywhere and anyone.
- 5) Creating awareness of Government Schemes: NABARD is doing very well through various schemes to provide livelihoods to come out from poverty. But unfortunately many of are unaware about various schemes which are really launched for their betterment. Through E-Shakti and various awareness programme try to provide the knowledge and process to taking advantages of these schemes.

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Conclusion: NABARD efforts are really appreciable for betterment of poor class especially for women's. Through SGHs Bank linkage programme NABARD has started many collaborative activities to provide some kind of employments to poor people specially women's. Some extended it is successful. In 2015 NABARD launched E-Shakti Projects to provide all information related to SGHs. Once data of all the SHGs is made available on E-Shakti, various stakeholders including NRLM, Govt. Agencies and bankers can access the platform for getting the entire gamut of SHG related information. The one-click availability of social and financial information of crores of rural families across India on a single platform will have great significance for various players as they can use this platform for their public welfare schemes, DBT related services, insurance, rural housing schemes, personalized sale and promotion of new products in rural areas etc. Thus E-Shakti is very useful and enhance the knowledge of government schemes only in one click.

Which is helpful to improve the condition of real beneficiaries. No doubts many hurdles are there, but future is bright.

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CAPACITY BUILDING THROUGH MICRO FINANCE MOVEMENT

Dhanush Anand, Prasheeth. J., Samu.K

SYNOPSIS :

- INTRODUCTION
- ROLES AND FUNCTIONS
- HOW IT WORKS
- GOVERNMENT POLICIES
- PEOPLE CAPPED UNER MICRO FINANCE
- BENEFICIARIES
- INSTITUTIONS UNDER MICRO FINANCE
- CONTRIBUTION TOWARDS GDP
- ROLE OF NABARD IN MICRO FINANCE
- MICROFINANCE FOR RURAL DEVELOPMENT IN INDIA
- CONCLUSION
- REFERENCE

INTRODUCTION

In India, as in many other nations, the new microcredit/microfinance industry began in the 1990s, influenced by Prof Mohammad Yunus's Grameen Model in Bangladesh. As this model matured and proved to be popular, it gained the confidence of consumers, MFIs, and other stakeholders, and it began to scale up.

Many non-profit MFIs transitioned to for-profit NBFCs in 2005-6, and a slew of new for-profit NBFCs joined the micro-credit market, bringing with them private money, commercialization, professionalism, and size. This fuelled growth, competitiveness, and scale, with a strong emphasis on specialisation in efficiently and profitably delivering micro-credit.

As a result, India's micro-credit industry grew by a factor of five in just five years, reaching a total outstanding of nearly Rs 20,000 crore. Over-leverage, insufficient disclosures, a lack of consumer knowledge, high pricing, as well as risks of regional concentration, phantom loans, local-level interferences, and a lack of regulations and supervision were all present during this time span.

Recognizing this, the Reserve Bank of India (RBI) created a new type of NBFCs called NBFC-MFIs in December 2011, with detailed regulations for the micro-credit sector that focused on consumer security. As a result of these laws, With over 100 managed players – banks, SFBs, NBFC-MFIs, and NBFCs – the micro-credit market is now diverse and competitive. A strong regulatory structure, a solid core market model, long-term success patterns, and potentially significant unmet demand have all drawn private capital to help the company continue to expand.

As a result, microcredit in India is one of the world's most closely controlled industries. It is also one of the largest micro-credit sectors in the world, with unrivalled scope of low-cost loans, size, supply-side variety, spread, productivity, results, customer-protection standards, and private-sector commitment.

ROLES AND FUNCTIONS OF MICRO FINANCE

FUNCTIONS

In India, women from low-income families receive almost all microfinance loans.

98 percent of loans are made by the Joint Liability Group (JLG) lending model, in which a group of borrowers, typically 5-10, work together to take out loans and promise to fund and repay the loans if any of the customers in the group have trouble paying payments. This community model reduces operating costs by using social collateral for underwriting and reducing the chance of default.

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Microfinance loans do not need collateral. Ticket sizes range from Rs 36,000 to Rs 125,000, with the average being around Rs 36,000.

ROLES

The following organisations provide microfinance services:

1. Cooperatives and agricultural banks are examples of formal organisations.
2. Non-governmental organisations (NGOs) are semiformal entities.
3. Shopkeepers and small-scale lenders are examples of informal outlets.
4. Microfinance programmes offered by formal and semiformal organisations are referred to as institutional microfinance.

A microfinance institution is a financial institution that specialises in providing banking services to low-income people and groups. These organisations obtain funds from traditional financial institutions to offer assistance to the needy. As a result, microfinance institutions are proving to be one of the most powerful instruments for alleviating poverty in India.

HOW IT WORKS

- Although the paperwork needed to obtain a microfinance loan varies depending on the provider, the following documents are typically required:
- Request type has been modified.
- PAN card, passport photocopy, and ration card
- Proof of office location
- Images of the candidates and co-applicants in passport size
- AOA/MOA/Partnership deed certified copies
- Repayment track record
- financial statements for the past two years that have been audited
- For the past two years, ITR of partners/directors
- Account records for the previous six months
- Proforma invoice for the to-be-financed equipment
- Professional certification certificates for judges, CPAs, engineers, and physicians
- Microloans between Rs.20,000 and Rs.30,000 are the most common in India. However, between Q3 FY18 and Q3 FY19, the segment of loans between Rs.30,000 and Rs.40,000 increased by 56 percent.
- As of March 31, 2019, the microfinance industry had grown by 44% year on year. (According to the CRIF High Mark Report)

GOVERNMENT POLICIES

SELF HELP GROUPS (SHG-BL)

NABARD has trained about 37.69 lakh participants as of 31 March 2017, providing due recognition to training and capacity development of various stakeholders such as bankers, NGOs, government officers, SHG representatives, and coaches, in the course of forming a solid back up team for the program's implementation. In collaboration with GIZ, it also updated current training modules and the "Revised Handbook on Training Programs under SHG-BLP."

MICRO ENTERPRISE DEVELOPMENT PROGRAMME (MEDPS)

Since 2006, NABARD has supported need-based capacity development programmes (MEDPs) for matured SHGs who have already received bank financing. MEDPs are on-the-ground professional growth training programmes aimed at bridging skill gaps or facilitating the optimization of SHG members' existing production activities. A grant is provided to qualifying training institutions and SHPIs in order to provide skill creation training in farm/off-farm/service sector activities that contribute to the establishment of micro enterprises on an individual or community basis. About 3.47 lakh SHG participants have been covered by 12,531 MEDPs over the years.

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LIVELIHOOD ENTERPRISE DEVELOPMENT (LEDP)

Since skill upgradation trainings alone have a minimal effect on livelihood growth among SHG members, it was decided that a new scheme called the Livelihood and Enterprise Development Programme (LEDP) should be launched in December 2015 to build sustainable livelihoods among SHG members and to get the most out of skill upgradation. It calls for the implementation of livelihood-promotion programmes in groups. Intensive capability development, refresher preparation, backward-forward linkages, and handholding and escort support are all available.

It also covers the whole supply chain and provides SHG participants with an end-to-end approach. It will be introduced on a project basis, with 15 to 30 SHGs in a cluster of contiguous villages being chosen from among SHG participants.

Agri and allied operations, as well as rural off-farm sector activities, are included in the capability upgradation instruction, which is delivered in batches of 25-30 people. LEDP will not only help to promote healthier livelihoods, but it will also benefit completely from promotional assistance. NABARD would fund skill-upgrading programmes, the development of a demonstration unit, and essential infrastructure dependent on need. LEDP has been widely accepted.

SCHEME FOR PROMOTION OF WOMEN SHGs IN BACKWARD AND LWE DISTRICTS OF INDIA (WSHGS)

Since March-April 2012, a scheme for promotion and funding of Women Self Help Groups (WSHGs) in collaboration with the Government of India has been initiated across 150 backward and Left Wing Extremism (LWE) influenced districts of the country, as announced by the Hon. Finance Minister in the Union Budget 2011-12. The scheme aims to inundate districts with viable and self-sustaining WSHGs by involving anchor agencies that will encourage and encourage credit linkage of these groups with banks, provide ongoing handholding assistance, allow their journey to livelihoods, and also take responsibility for loan repayments.

In addition to acting as a SHPI, the anchor agencies are required to act as a banking and market facilitator for the nodal implementing banks under the Scheme.

To aid in the execution of the Scheme, the Department of Financial Services, Ministry of Finance, Government of India established the 'Women SHG Development Fund' in NABARD with a declared corpus of Rs. 500 crore. This fund provides grant support of Rs. 10,000 per SHG to the Anchor agencies, as well as funding for advertising, training, and other capacity building initiatives.

PEOPLE CAPPED UNDER MICRO FINANCE

The income limit for each rural household to be eligible for microfinance has now been increased from ₹1 lakh to ₹1.25 lakh, and from ₹1.6 lakh to ₹2 lakh for urban and semi-urban areas. This is expected to bring a larger number of rural, semi-urban and urban households under the fold of microcredit. Second, RBI has also increased the lending limit for each eligible borrower from ₹1 lakh to ₹1.25 lakh. Both these eligibility measures are necessary to qualify a loan as a microfinance asset. RBI had last revised these eligibility limits in 2015.

- Handicraft
- Livestock cultivation
- Manufacturing
- Services
- Entrepreneur ventures

BENEFICIARIES



MFIN – INDUSTRIAL OVERVIEW



MFIN – SECTOR OUTREACH

Financial Inclusion

Microfinance has ensured that the vulnerable participate in the nation's growth by taking them into the folds of financial inclusion.

Self Sufficiency

Self-sufficiency is a term used to describe a state of being self. Numerous examples show how microfinance has helped consumers become self-sufficient by entrepreneurship ventures, improving their lives and the lives of their friends.

Stability

Borrowers have benefited from having access to consistent and long-term income rather than one-time access to capital because it has given them more stability in their lives, as opposed to their previous vulnerability to life's whims. Borrowers were able to increase their income, develop assets, and/or protect themselves from external shocks thanks to microfinance

Entrepreneurship by Women

Increased household incomes have boosted women's self-esteem, inspiring them even more, as shown by the rise of many rural entrepreneurs.

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Financial literacy

Before borrowers are given credit, they must have a basic understanding of financial matters. Microfinance companies have emphasised financial literacy among borrowers in order to raise awareness about how to get credit, manage it, and use it wisely.

Digitization

Microfinance has brought technology to India's most rural areas. The rural woman is a satisfied digital consumer, loving the convenience of 'connectivity,' whether it is through cell phones, Apps, or biometric devices.

Crisis support

The solace offered by a microfinance provider is behind the borrower's increased resilience. In times of calamity or crisis, microfinance providers have stepped in to support stressed borrowers.

Women's liberation and the mobilization of the entrepreneurial landscape

Only a comprehensive restructuring of the microfinance market is possible. Achieved by financially empowering women, who make up the majority of the population microfinance borrowers, and encouraging a philosophy of accountability. entrepreneurship among them and allowing them to establish viable businesses corporations

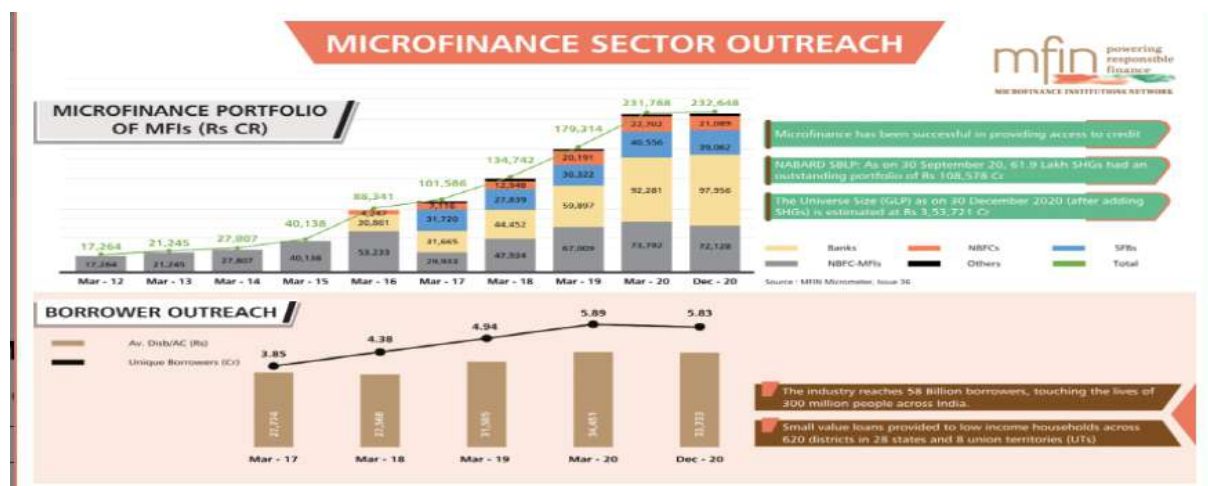
Women-specific credit appraisal mechanisms

Women entrepreneurs also lack conventional collateral and understanding of a company's financial viability, which makes it more difficult for them to obtain credit. Their reliance on the family's male members Aside from that, Women's access to resources is often hampered by latent socio-cultural sexism. services in the banking sector This can be solved by disaggregating data. women-specific evidence for effective research, resulting in improved outcomes. Processes of debt assessment and disbursement.

Company enablement and skill development

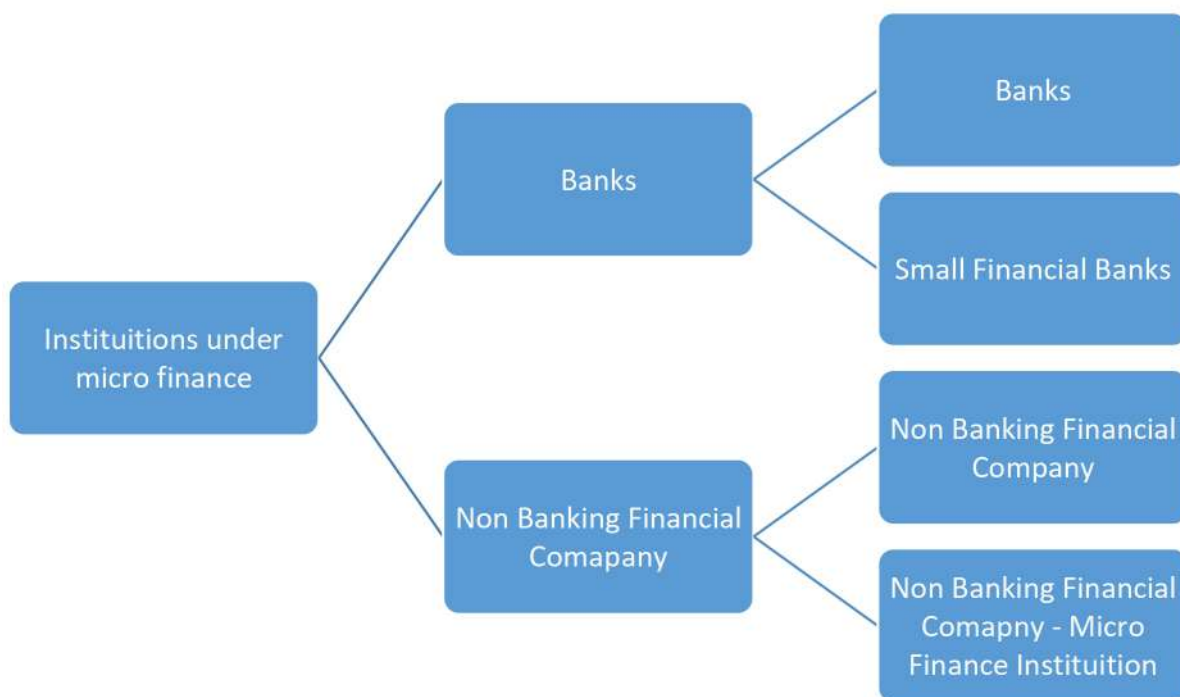
India is currently ranked 70th out of 77 countries in the Female Entrepreneurship Index, with the third-highest rate of female entrepreneurship. Globally, there is a gender disparity in entrepreneurship. 38 The Achievement of Microlenders rely heavily on women for financial support. Entrepreneurs who make significant contributions to the sectoral and national economies and overall economic expansion.

INSTITUTIONS UNDER MICRO FINANCE



MFIN – SECTOR OUTREACH

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— 30 September 2020 —

Types of Entity	No of Entities	Unique Borrowers (Cr)	Active Loan Accounts (Cr)	Portfolio O/s (Cr)
NBFC - MFIs	84	2.53	3.63	69,933
Banks	12	2.60	3.72	94,355
SFB	8	1.47	2.03	43,142
NBFC	46	0.85	0.97	22,060
Others	21	0.11	0.14	2,289
Total	171	5.71	10.50	2,31,778

MFIN – INDUSTRY PORTFOLIO AND OUTREACH

According to the 35th issue of Micrometer, 12 banks control the largest share of the micro-credit portfolio as of 30 September 2020, with a total loan outstanding of Rs 94,355 Cr, or 40.71 percent of the total micro-credit universe. With a loan portfolio of Rs 69,933 Cr, NBFC-MFIs are the second largest provider of micro-credit, accounting for 30.17 percent of the total industry portfolio. With a total share of 18.61 percent, SFBs have a total loan amount outstanding of Rs 43,142 Cr. NBFCs make up another 9.52 percent of the world, while Other MFIs make up 0.99 percent

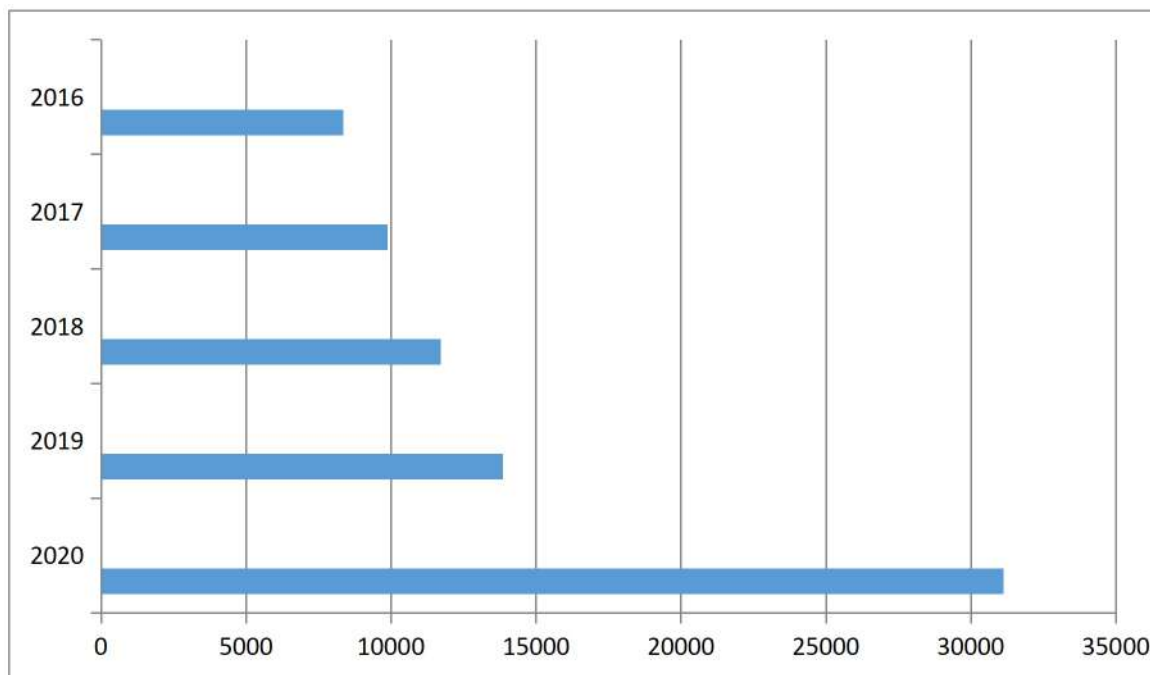
CONTRIBUTON TOWARDS GDP

The global microfinance sector is now worth over INR 8.90 trillion, with loan disbursed amounts increasing at an annual rate of 11.5 percent on average over the last five years. The business has 139.9 million borrowers were affected globally, with 80 percent of them in the United States. 65 percent of whom are women who come from an agricultural community. South Asia is one of the most important microfinance markets in the world. a company In 2018, it had the highest number of creditors (85.6 million), rising at a rate of 13.8 percent, much faster than the national average that of other geopolitical areas

India accounts for a sizable portion of these creditors. In FY19, the Indian microfinance industry's loan portfolio grew by 40% year on year, with an outstanding loan portfolio of \$1 billion. There are 64.1 million

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unique live people in a loan portfolio worth INR 1.785 trillion.6 BorrowersThis expansion has been fueled by a varied ecosystem.various microlending models and microfinance providers.



OWN REFERENCE FROM GOOGLE

2016 – 8350 USD MILLION DOLLARS
2017 – 9875 USD MILLION DOLLARS
2018 – 11700 USD MILLION DOLLARS
2019 – 13861 USD MILLION DOLLARS
2020 – 31129 USD MILLION DOLLARS

ROLE OF NABARD IN MICRO FINANCE

Banks announced a net addition of 2.3 lakh savings-linked SHGs across India in 2019-20, a marginal increase of 2.3 percent compared to 14.5 percent in 2018-19. Central Region had the highest growth rate of 6.8%, followed by North Eastern Region (6.4%), Western Region (6.1%), Eastern Region (5.9%), and North Region (6.4%). (5.2 per cent). The Southern Region saw a 3.8 percent decrease. Chandigarh, Haryana, Jammu & Kashmir, Himachal Pradesh, Nagaland, Arunachal Pradesh, Jharkhand, Madhya Pradesh, Uttarakhand, Maharashtra, and Andhra Pradesh were among the states/UTs with the highest number of SHGs, while states/UTs with the lowest number of SHGs were Chandigarh, Haryana, Jammu & Kashmir, Himachal Pradesh, Nagaland, Arunachal.

In states like Pudducherry, Tamil Nadu, Goa, Gujarat, Karnataka, Manipur, and New Delhi, SHGs grew at a negative rate, resulting in a decrease in the absolute number of SHGs in 2019-20. Data sanitization, closure of inactive accounts, reporting mistakes, and changes in the SHG Bank Linkage model, such as SHGs moving to linkage via Banking Correspondents, are all contributing to the decline in SHG savings accounts.

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In terms of the regional share of SHGs in 2019-20, the Southern Region took the lead with 36 percent, followed by the Eastern Region (27.4%), Western Region (14.4%), Central Region (11.1%), and Northern Region (11.1%). (5.6 per cent). The North Eastern Region had the lowest proportion of SHGs in the world, accounting for just 5.4 percent of total SHGs. In terms of the amount of SHGs, the Southern Region's share fell from nearly 48.3 percent in 2014-15 to 36 percent in 2019-20, a drop of more than 12 percentage points. Statement IIA gives state-by-state information on the number of SHGs.

REGION WISE PROGRESS OF SAVING LINKED SHGs WITH BANKS

(2017-18 TO 2019-20)

(Amt. in ₹ Lakh)

Sr. No.	Regions	2017-18		2018-19		2019-20	
		No. of SHGs	Savings-Amount	No. of SHGs	Savings-Amount	No. of SHGs	Savings - Amount
A	Northern Region	478883	49293.91	548624	62452.82	577122	59549.73
B	North Eastern Region	485591	32207.59	523469	40407.05	556899	48140.55
C	Eastern Region	2130997	441803.18	2654358	601154.88	2811130	664332.73
D	Central Region	902222	95385.11	1062759	133230.00	1135083	171217.00
E	Western Region	1097448	124694.93	1388615	205275.15	1473853	201880.14
F	Southern Region	3649296	1215826.80	3836418	1289928.25	3689236	1470084.74
	Total	8744437	1959211.52	10014243	2332448.15	10243323	2615204.89

Fig 4.2: Regional Distribution of Savings linked SHGs (% share)



NABARD.ORG – STATUS OF MICRO FINANCE IN INDIA – 2019-20

MICRO FINANCE FOR RURAL DEVELOPMENT IN INDIA

In the modern economy, micro-finance is gaining traction as an effective tool for poverty alleviation. Self-Help Groups (SHGs) – Banks Linkage Program, aimed at offering a cost-effective platform for providing financial services to the "unreached vulnerable" in India, dominates microfinance in India. To narrowly describe micro-finance customers in India, words like "small and marginal producers," "rural artisans," and "economically poorer parts" have been used.

In India, more than a fifth of the population lives in poverty. According to the World Bank, India has between 260 and 290 million impoverished people, with the figure rising to about 390 million if poverty is estimated by the international level of those surviving on less than one dollar a day. Three states, Uttar Pradesh, Bihar, and Madhya Pradesh, account for nearly half of India's poor, or about 133 million people. Three-quarters of India's poor live in rural areas, which is exacerbated by the urban-rural inequalities.

Infrastructure, social growth (especially education and health), and rural livelihoods are all part of the Indian government's poverty-reduction strategy. The part of poverty reduction that Microfinance Institutions focus on is improving rural livelihoods. The majority of poor people manage their wealth over

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time to develop their businesses and their homes. Financial services can allow the poor to take charge of their finances, speeding up the process of accumulating income, assets, and financial security.

CONCLUSION

By 2025, India wants to be a USD 5 trillion economy, and the microfinance sector will play a key role in improving the lives of millions of low-income families and helping them to achieve their goals, contribute to the growth of the country's economy. As a microfinance institution, it is important for the industry to address the current collection of challenges. Good governance and regulatory policies must be developed in the sector. The ability to predict the future of the industry would be crucial for players to form new alliances, introduce new goods, and build new opportunities. To address the challenges, new investment pathways must be developed, as well as the use of technology consumers' demands. Thus, these are the points through which the economy of India can work on capacity building through microfinance movement.

References

1. ROLES AND FUNCTIONS – MFIN
2. HOW IT WORKS – BANK BAZZAR
3. GOVERNMENT POLICIES – NABARD
4. PEOPLE CAPPED UNDER – MFIN
5. BENEFICIARIES – MFIN
6. INSTITUTIONS UNDER MICRO FINANCE – MFIN
7. CONTRIBUTION TOWARDS GDP – MOHAMAD MUSTHAFA
8. ROLE OF NABARD – NABARD
9. MICRO FINANCE FOR RURAL DEVELOPMENT IN INDIA – DEEPU KUMAR

प्राकृतिक संसाधनों के प्रबंधन में नाबार्ड की भूमिका

डॉ. कवलजीत कौर

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सारांश— किसी देहा के आर्थिक विकास के लिए प्राकृतिक संसाधनों का प्रबंधन एक महत्वपूर्ण पहलू है। मानव जीवन प्राकृतिक संसाधनों पर निर्भर करता है, किन्तु प्राकृतिक संसाधन भी दीर्घ जीवन के लिए मनु' यों पर निर्भर करते हैं। मानव गतिविधियों में हो रही प्रगति के फलस्वरूप प्राकृतिक संसाधनों का अत्यधिक उपयोग हो रहा है। इस दिशा में भारत सरकार एवं रा' ट्रीय कृ'ि । एवं ग्रामीण विकास बैंक (नाबार्ड) भारत में प्राकृतिक संसाधनों के प्रबंधन का उच्चकृत एवं समेकित कर रहे हैं। नाबार्ड मुम्बई, महारा' ट्र अवस्थित भारत का एक भी' । बैंक है। इसे कृ'ि । ऋण से जड़े क्षेत्रों में, योजना और परिचालन के नीतिगत मामलों में तथा भारत के ग्रामीण अंचल की अन्य आर्थिक गतिविधियों के लिए मान्यता प्रदान की गयी है। भिवरामन समिति की सिफारिशों के आधार पर रा' ट्रीय कृ'ि । और ग्रामीण विकास बैंक अधिनियम 1981 को लागू करने के लिए संसद के एक अधिनियम के द्वारा 12 जुलाई 1982, को नाबार्ड की स्थापना की गई।

प्राकृतिक संसाधन प्रबंधन हेतु नाबार्ड की नीति यह है कि "संसाधन की स्थितियों में सुधार लाकर ग्रामीण समुदाय के जीविकोपार्जन और उनकी जीवन की गुणवत्ता को बढ़ाया जाए"। ग्रामीण क्षेत्रों में प्राकृतिक संसाधनों की बाहुल्यता को ध्यान में रखते हुए नाबार्ड अनेक प्रकार की प्राकृतिक संसाधन प्रबंधन कार्यक्रमों (इन वायरोन्मेन्टल प्रमोभानल असिस्टेन्स, न्यू इनीशिएटिव, पोल्ट्री वेंचर कैपिटल फण्ड, डेयरी इन्टरप्रीन्यूअरशिप डेवलपमेन्ट स्कीम, ट्राइबल एण्ड बॉडी डेवलपमेन्ट प्रोग्राम, औ' । धीय, सुगन्ध एवं आयुर्वेदिक पौधे, नेचुरल प्रोजेक्ट फॉर ऑर्गेनिक फार्मिंग, डिस्ट्रिक्ट रूरल इंडस्ट्रीज प्रोजेक्ट ड्रिप, रूरल इन्फ्रास्ट्राक्चर डेवलपमेन्ट फंड, अम्रैला प्रोजेक्ट फॉर नेचुरल रिसोर्स मैनेजमेन्ट, वाटरशेड डेवलपमेन्ट प्रोग्राम आदि) को संचालित कर रहा है। इस प्रकार, भारत के सर्वोच्च विकास संस्था के रूप में नाबार्ड देहा में हरियाली व प्राकृतिक संसाधनों के वहनीय विकास के पथ पर अग्रसर है। अपने निर्माण के इन 39 व' । ाँ में नाबार्ड ने देहा में प्राकृतिक संसाधन प्रबंधन में अग्रसर भूमिका निर्वाह किया है जो प्रभासनीय है।

प्रस्तावना—

किसी देहा के आर्थिक विकास के लिए प्राकृतिक संसाधनों का प्रबंधन एक महत्वपूर्ण पहलू है। मानव जीवन प्राकृतिक संसाधनों पर निर्भर करता है, किन्तु प्राकृतिक संसाधन भी दीर्घ जीवन के लिए मनु' यों पर निर्भर करते हैं। मानव गतिविधियों में हो रही प्रगति के फलस्वरूप प्राकृतिक संसाधनों का अत्यधिक उपयोग हो रहा है। प्राकृतिक संसाधनों में मूल रूप से भूमि, जल, वायु, खनिज आदि हैं, उनका उपयोग/दोहन, उनकी प्राकृतिक पुनः पूर्ति की गति से काफी अधिक है। प्रदू' । ण और वैभिवक तापमान बढ़ाकर औद्योगिकीकरण और अन्य विभिन्न विकासशील प्रक्रियाओं ने इस समस्या को और बढ़ा दिया है। आज पृथ्वी का भवि' । य खतरे में है। जल, जमीन और हवा आदि महत्वपूर्ण संसाधन सबसे अधिक प्रभावित हुए हैं। भूकम, पानी एवं हवा के क्षरण और अन्य जटिल समस्याएँ जैसे क्षारीयता/लवणता, जल जमाव, मृदा अम्लता के कारण भारत में लगभग 146.82 लाख हेक्टेयर भूमि प्रभावित हुई है। क्षरणता, लवणता और क्षारीयता के अलावा अनैचित्यपूर्ण तथा असंतुलित उर्वरक के उपयोग से हमारी मिट्टी का कार्बन तो खत्म हो रहा है तथा उसके पो' । क तत्व भी न' । ट हो रहे हैं।

प्राकृतिक संसाधन मानव जाति को महत्वपूर्ण पारिस्थितिकी तंत्र सेवायें प्रदान करते हैं जो न केवल उनके जीवन अपितु उनके समग्र विकास के लिए भी आवश्यक है, परन्तु दुर्भाग्यवशात् बढ़ती हुई जनसंख्या दबाव एवं सीमित संसाधनों की घटती हुई मात्रा के कारण इन संसाधनों का तत्कालीन वहनीय प्रबंधन आवश्यक है। यह प्रबंधन जैसे विकासशील राष्ट्रों में और भी अधिक महत्वपूर्ण है जिनका विकास उनके प्राकृतिक संसाधनों के अनुकूलतम दोहन में छिपा है। पारिस्थितिकी तंत्र असंतुलन अनेक प्राकृतिक आपदाओं जैसे बाढ़, सूखा, भूस्खलन इत्यादि को आमंत्रण देता है। उत्तराखण्ड में 17 जून 2013 को आई बाढ़ त्रासदी इस असंतुलन का एक उदाहरण मात्र है। विभव के सर्वाधिक प्राकृतिक सम्पदा सम्पन्न राष्ट्रों में एक होने के पश्चात् भी भारत अपने प्राकृतिक संसाधनों का प्रभावपूर्ण एवं क्षमतापूर्ण दोहन नहीं कर सका है तो कुछ संसाधन तो अभी भी पूर्णतया अनछुए हैं। इस दिशा में भारत सरकार एवं राष्ट्रिय कृषि एवं ग्रामीण विकास बैंक (नाबार्ड) भारत में प्राकृतिक संसाधनों के प्रबंधन का उच्चिकृत एवं समेकित कर रहे हैं।

प्राकृतिक संसाधन पर्यावरण से प्राकृतिक रूप से प्राप्त पदार्थ एवं घटक हैं। इनमें से कुछ हमारे जीवन के लिए आवश्यक है तो कुछ हमारी आवश्यकताओं की पूर्ति के लिए। मनुष्य द्वारा निर्मित प्रत्येक पदार्थ आधारभूत रूप से प्राकृतिक संसाधनों द्वारा निर्मित है। आज का युग प्राकृतिक संसाधनों के वहनीय प्रबंध का युग है। वहनीयता का अर्थ प्राकृतिक संसाधनों के इस प्रकार प्रयोग से है जिससे कि वर्तमान की आवश्यकताओं की पूर्ति का भावी पीढ़ी के अपनी आवश्यकताओं की पूर्ति करने की क्षमता पर नकारात्मक प्रभाव न पड़े। प्राकृतिक संसाधनों का प्रबंध कोई नई सोच नहीं है। आज से कई वर्ष पूर्व भी वन, मृदा, भूमि, जल आदि का संरक्षण किया जाता था। संरक्षण अभियान पर प्रकाशित सबसे पहली पुस्तक 'जान ईवीलीन' की 'ए डीसकोर्स ऑफ फॉरेस्ट ट्रीज एण्ड द प्रोपेगेशन ऑफ टिम्बर इन हिज मेजेस्टी डोमिनियन्स' है जो सन् 1664 में प्रकाशित हुई थी। इसे वन्य संरक्षण की सबसे प्रभावशाली पुस्तक के तौर पर देखा जाता है। धीरे-धीरे करके यह अभियान सम्पूर्ण विभव में चलाया गया। भारत में ब्रिटिश सरकार ने भी 19वीं शताब्दी में इस अभियान को अंगीकृत किया। समय के साथ-साथ इस अभियान में नई-नई तकनीकियों का प्रयोग बढ़ता गया। अब इस अभियान के तीन प्रमुख सिद्धान्त हैं। मनुष्य ने पर्यावरण को बर्बाद कर दिया है, पर्यावरण संरक्षण हमारा मौलिक उत्तरदायित्व है एवं वैज्ञानिक तकनीकियों का प्रयोग करके संरक्षण किया जा सकता है। प्राकृतिक संसाधन एवं मानव संसाधन एक दूसरे के पूरक हैं। दोनों के मध्य संतुलन ही जीवन का आधार है। यदि यह संतुलन बिगड़ गया तो मानव जाति अपने सर्वनाश की ओर अग्रसर होगी।

राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक (नाबार्ड)–

नाबार्ड मुम्बई, महाराष्ट्र अवस्थित भारत का एक भीषण बैंक है। इसे कृषि एवं ऋण से जुड़े क्षेत्रों में, योजना और परिचालन के नीतिगत मामलों में तथा भारत के ग्रामीण अंचल की अन्य आर्थिक गतिविधियों के लिए मान्यता प्रदान की गयी है। भिवरामन समिति की सिफारिशों के आधार पर राष्ट्रिय कृषि एवं ग्रामीण विकास बैंक अधिनियम 1981 को लागू करने के लिए संसद के एक अधिनियम के द्वारा 12 जुलाई 1982, को नाबार्ड की स्थापना की गई। इसने कृषि एवं ऋण विभाग (एसीडी) एवं भारतीय रिजर्व बैंक के ग्रामीण योजना और ऋण प्रकोष्ठ (आरपीसीसी) तथा कृषि पुनर्वित्त और विकास निगम (एआरडीसी) को प्रतिस्थापित कर अपनी जगह बनाई। यह ग्रामीण क्षेत्रों में ऋण उपलब्ध कराने के लिए एजेन्सियों में से एक है। राष्ट्रिय कृषि एवं ग्रामीण विकास बैंक एक ऐसा बैंक है जो ग्रामीणों को उनके विकास एवं आर्थिक रूप से उनकी जीवन स्तर सुधारने के लिए ऋण उपलब्ध कराती है। कृषि, लघु उद्योग, कुटीर एवं ग्रामीण उद्योग, हस्तशिल्प और अन्य ग्रामीण शिल्पों के उन्नयन और विकास के लिए ऋण प्रवाह सुविधाजनक बनाने के अधिदेभा के नाबार्ड 12 जुलाई 1982 को स्थापित किया गया था। उसे ग्रामीण क्षेत्रों में अन्य संबंधित क्रियाकलापों को सहायता प्रदान करने, एकीकृत और सतत ग्रामीण विकास को बढ़ावा देने और ग्रामीण विकास को बढ़ावा देने आर ग्रामीण क्षेत्रों में समृद्धि सुनिश्चित करने का भी अधिदेभा प्राप्त है।

भारत में प्राकृतिक संसाधन प्रबन्धन में नाबार्ड की भूमिका—

एक कृषि प्रधान देभा होने के कारण भारत में कृषि एवं ग्रामीण विकास अत्यन्त ही महत्वपूर्ण है। इस तथ्य को ध्यान में रखते हुए, रिजर्व बैंक ऑफ इण्डिया ने क्राफीकार्ड (कमेटी टू रिव्यू अरेन्जमेन्ट्स फॉर इन्स्टीट्यूशनल क्रेडिट फॉर एग्रीकल्चर एण्ड रूरल डेवलपमेन्ट) को नियुक्त किया। इस कमेटी के सुझावों के फलस्वरूप 12 जुलाई 1982 को नाबार्ड की स्थापना की गई। नाबार्ड का मुख्य उद्देश्य वहनीय एवं समान कृषि एवं ग्रामीण विकास करना है। भारत की लगभग 69 प्रतिशत जनसंख्या ग्रामीण क्षेत्रों में है। प्राकृतिक संसाधन प्रबंधन हेतु नाबार्ड की नीति यह है कि “संसाधन को स्थितियों में सुधार लाकर ग्रामीण समुदाय के जीविकोपार्जन और उनकी जीवन की गुणवत्ता को बढ़ाया जाए”। ग्रामीण क्षेत्रों में प्राकृतिक संसाधनों की बाहुल्यता को ध्यान में रखते हुए नाबार्ड अनेक प्रकार की प्राकृतिक संसाधन प्रबंधन कार्यक्रमों को संचालित कर रहा है, जो इस प्रकार हैं—

1. **इन वायरोन्मेन्टल प्रमोशनल असिस्टेन्स (डीपीए)**— यह कार्यक्रम सन् 1998 में पर्यावरणीय संरक्षण क्रियाओं को प्रोत्साहित करने के लिए संचालित किया गया था। यह कृषि एवं ग्रामीण क्षेत्रों में वहनीय विकास हेतु विभिन्न तकनीकियों के लिए वित्तीय सहायता प्रदान करता है।
2. **न्यू इनीशिएटिव (ईपीए)**— यह कार्यक्रम कर्नाटक के 4 जिलों में संचालित किया गया है। इसके अन्तर्गत 100 कार्यक्रम सौर ऊर्जा के लिए चलाए जा रहे हैं।
3. **पोल्ट्री वेंचर कैपिटल फण्ड (पीवीसीएफ)**— डेयरी एण्ड पोल्ट्री वेंचर कैपिटल फण्ड जो कि सन 2005-06 में प्रारम्भ किया गया था, को दो अलग-अलग फण्डों में बाँट दिया गया — पीवीसीएफ और डीवीसीएफ। पीवीएफ 1 अप्रैल 2012 से कार्यरत अपरम्परागत राज्यों में मुर्गी पालन को प्रोत्साहित करता है। यह फण्ड मुर्गीयों के स्वास्थ्य, सफाई, उत्पादन दर, तकनीकी विकास एवं विभिन्न मुर्गीयों की प्रजातियों को बढ़ाने का कार्य करता है।
4. **डेयरी इन्टरप्रीन्यूअरशिप डेवलपमेन्ट स्कीम (डीईडीस)**— यह कार्यक्रम डेयरी वेंचर कैपिटल फण्ड (डीवीसीएफ) का ही संभोधित रूप है। डीईडीस 1 सितम्बर 2010 से कार्यरत है, जो ग्रामीण क्षेत्रों में दुग्धपालन को प्रोत्साहित करने, स्वरोजगार के अवसर बढ़ाने, तकनीकी विकास करने, दुग्ध उत्पादन बढ़ाने इत्यादि का कार्य करता है।
5. **ट्राइबल एण्ड बॉडी डेवलपमेन्ट प्रोग्राम**— यह कार्यक्रम सन् 2004-05 से आदिवासी जनजातियों का उत्थान एवं उनको उपलब्ध प्राकृतिक संसाधनों के वहनीय विकास के लिए कार्य कर रहा है।
6. **बायो फ्यूल्स**— यह कार्यक्रम नाबार्ड एवं योजना आयोग द्वारा संचालित है। इसका मुख्य उद्देश्य ‘जट्रोफा’ की खेती को बेकार पड़ी भूमि व वन भूमि पर करके बायो फ्यूल्स के निर्माण द्वारा रिन्यूवेबल ऊर्जा स्रोतों को बढ़ाना है।
7. **औषधीय, सुगन्ध एवं आयुर्वेदिक पौधे (एमएसी)**— यह कार्यक्रम औषधीय, सुगन्ध व आयुर्वेदिक पौधों की खेती को बढ़ाने, उत्पादकों को सहों दाम दिलवाने, उन्हें वित्तीय सुविधा देने एवं राज्य स्तर पर इन पौधों के उत्पादन के प्रलेखीकरण का कार्य करता है।
8. **बांस की खेती**— यह कार्यक्रम बांस के ‘वनीय दृष्टि टकोण’ को ‘कृषि कीय दृष्टि टकोण’ में परिवर्तित करने के उद्देश्य से प्रारम्भ किया गया था। यह बांस की खेती को प्रोत्साहित करने का कार्य करता

है। बांस अनेक कार्यों जैसे— लकड़ी के प्रतिस्थापक, औद्योगिक वस्तुएं, निर्माण कार्य एवं विभो' ाकर बायोमॉस ऊर्जा में प्रयुक्त होता है।

9. **वाटरभोड डेवलपमेन्ट प्रोग्राम (डब्ल्यूडीपी)**— यह कार्यक्रम सन् 1992 में प्रारम्भ किया गया था। इसका मुख्य उद्देश्य जल संरक्षण, मृदा संरक्षण एवं अन्य प्राकृतिक संसाधनों का संरक्षण है।
10. **अग्रैला प्रोजेक्ट फॉर नेचुरल रिसोर्स मैनेजमेन्ट (यूपीएनआरएम)**— यह कार्यक्रम सन् 2007 में जीआईजेड, जर्मनी के सहयोग से आरम्भ किया गया है। यह कार्यक्रम समाज के सबसे निचले वर्ग को प्राकृतिक संसाधनों के वहनोय व समान विकास के माध्यम से उठाने का कार्य करता है।
11. **संयुक्त वन प्रबंध**— इस कार्यक्रम के अन्तर्गत वनों की कटाई को रोकने के संयुक्त उपाय किए जा रहे हैं। इसके अतिरिक्त नाबार्ड रूरल इनोवेभान फण्ड के माध्यम से अनेक परियोजनाओं में विनियोग कर रहा है, जो वनों के क्षय को रोकने में सक्षम है।
12. **नेचुरल प्रोजेक्ट फॉर ऑर्गेनिक फार्मिंग**— यह कार्यक्रम भारत सरकार द्वारा संचालित है एवं नाबार्ड इसके नोडल एजेंसी की भांति कार्य करता है। जैविक खेती के महत्व को समझते हुए नाबार्ड इस संदर्भ में विभिन्न गोर्ा ठयाँ, चर्चाएं, प्रभाक्षण केन्द्र एवं वित्तीय सुविधायें प्रदान करता है।
13. **डिस्ट्रिक्ट रूरल इंडस्ट्रीज प्रोजेक्ट ड्रिप**— यह कार्यक्रम 1993 से 2010 तक कार्यरत था। जिस दौरान इतने ग्रामीण क्षेत्रों में अनेकानेक वहनीय रोजगार के अवसर उपलब्ध कराये।
14. **रूरल इन्फ्रास्ट्रक्चर डेवलपमेन्ट फंड (आरआईडीएफ)**— यह कार्यक्रम 1995-96 में आरम्भ हुआ। य कार्यक्रम कृर्ा व सहायक क्रियायें (सिंचाई, मृदा संरक्षण, वन विकास, वृक्षारोपण, हॉर्टीकल्चर, बीचख मत्स्यपालन, पशुपालन, कोल्ड स्टोरेज, ग्रेडिंग इत्यादि), सामाजिक क्षेत्र सेवायें (पने का जल, भौचालय, आंगनबाड़ी केन्द्र व अन्य आधार भूत सेवाएं) एवं ग्रामण सम्पर्क (सडक एवं पुल) से सम्बन्धित कार्य करता है।

इस प्रकार, भारत के सर्वोच्च विकास संस्था के रूप में नाबार्ड देभा में हरियाली व प्राकृतिक संसाधनों के वहनीय विकास के पथ पर अग्रसर है। अपने निर्माण के इन 39 व' र्ा में नाबार्ड ने देभा में प्राकृतिक संसाधन प्रबंध में अग्रसर भूमिका निर्वाह किया है जो प्रभांसनीय है।

भारत में प्राकृतिक संसाधन प्रबंध की समस्यायें एवं चुनौतियां—

- जनसंख्या का बढ़ता दबाव (121 करोड़)
- तीव्र भाहरीकरण एवं औद्योगीकरण की लालसा,
- वनों की अंधाधुंध कटाई, एवं वन, भूमि एवं मृदा का क्षय,
- तीव्रगामी जल एवं वायु प्रदू' ण
- रिन्यूवेबल ऊर्जा स्रोतों का दोहन न हो पाना,
- आकस्मिक मौसमी परिवर्तन एवं व' र्ा की कमी,
- पारिस्थितिकी तंत्र में असंतुलन जो कि जैव-विविधता को प्रभावित कर रहा है,
- खनिज एवं संभले' णात्मक संसाधनों का अधिकाधिक खनिज भाो' ण,
- नियमों एवं अधिनियमों का सख्ती से पालन न होने,
- प्राकृतिक आपदाओं की बारम्बारता,

- समाज एवं कम्यूनिटी आधारित संस्थाओं का एनआरएम में कम योगदान,
- स्थानीय व्यक्तियों एवं कृषकों की संस्थाओं का निर्णयन एवं तकनीकी सृजन के कार्यों में कम योगदान,
- संरक्षण सम्बन्धी उपकरणों की उँची कीमत,
- स्थानीय व्यक्तियों के हितों की संरक्षक संस्थाओं का अभाव,
- महिलाओं की भािक्षा, स्वास्थ्य, प्रभािक्षण सेवाएं, सारव, फार्म तकनीकी इत्यादि में कम पहुँच,
- ईको-फ्रेंडली तकनीकियों का ग्रामीण क्षेत्रों में कम प्रचार प्रसार,
- फार्म तकनीकियों एवं पभुधन संरक्षण में सीमित सुधार,
- कर्षकों के अतिरिक्त अन्य क्षेत्रों में सीमित अथवा किसी सम्भावना का न होना,

नाबार्ड एक संस्था के अक्षय रूप में अपने लाभों को ग्रामीण क्षेत्रों के अनवरत अक्षय विकास में लगाते हैं। भारत सरकार एवं आरबीआई को नाबार्ड के कार्यों में वृद्धि करके नाबार्ड के विभिन्न कार्यक्रमों को प्रात्साहित करना चाहिए। नाबार्ड भाहरी क्षेत्रों के कार्यों के आधिक्य को ग्रामीण क्षेत्रों में लगाकर ग्रामीण विकास करके इन समस्याओं को दूर करने में प्रयासरत हैं।

उपाय— उपरोक्त समस्त समस्यायें एवं चुनौतियों केन्द्र सरकार, राज्य सरकार, कम्यूनिटी आधारित संस्थायें, एनजीओ एवं विभिन्न विकास संस्थाओं जैसे— नाबार्ड के संयुक्त प्रयासों के द्वारा ही हल की जा सकती हैं। इस सन्दर्भ में कुछ उपाय इस प्रकार हैं—

- मृदा-क्षय को रोकना, बहुमूल्य खनिजों का संरक्षण, खेती में जैविक पदार्थों का प्रयोग, भूमिगत जल को बढ़ाना एवं वन क्षेत्र को बढ़ाना।
- नदियों में कचरा डालने पर रोक एवं वर्षा जल संरक्षण।
- नदियों को आपस में इस प्रकार जोड़ना कि बाढ़ग्रस्त क्षेत्रों के आधिक्य जल का प्रयोग सूखा ग्रस्त क्षेत्रों में किया जा सके।
- जैव विविधता के संरक्षण हेतु राष्ट्रीय पाको एवं वन्य जीवअभ्यारण्यों की स्थापना करना।
- उद्योगों के हानिकारक गैसों के उत्सर्जन का सख्त प्रमाणीकरण।
- कचरे के प्रबंध में तीन आर का प्रयोग— रीडयूस, रीसाईकिल और रियूज।
- प्लास्टिक के स्थान पर ईको-फ्रेंडली वस्तुओं का प्रयोग।
- बेकार पड़ी भूमि पर जट्रोंफा, बांस, यूकेलिप्स इत्यादि की खेती करना। इन पेड़ों का प्रयोग बायोमाफस ऊर्जा हेतु किया जा सकता है।
- स्थानीय व्यक्तियों के भाक्तिभाली संगठन
- एनआरएम से लाभान्वित व्यक्तियों का समूह
- महिलाओं का सभाक्तिकरण
- पर्यावरणीय नियमों का सख्ती से पालन
- एनआरएम तकनीकियों के विकास का पलेखीकरण
- स्थानीय, राज्यीय एवं राष्ट्रीय संस्थाओं को भाक्तिभाली बनाने हेतु एनआरएम का अच्छा गवर्नेंस
- एनआरएम तकनीकियों की सफलता मापने हेतु विभवसनीय सूचक

निर्क' f— प्राकृतिक संसाधनों का वहनीय प्रबंध, किसी भी राष्ट्र के विकास एवं दीर्घकालिक वहनीयता के लिए अत्यन्त आवश्यक है। आज हमारा देश भूमि क्षय, वन क्षय, भूमिगत जल का घटता स्तर प्रदूषण, असंतुलित जैव-विविधता, खाद्यान्नों में अभुद्धि एवं पर्यावरणीय प्रदूषण जैसी विभिन्न समस्याओं से घिरा हुआ है। राज्य सरकार को इस संबंध में तात्कालिक कार्यवाहक योजना बनानी चाहिए। किसी भी संरक्षक तकनीकी का परिणाम भीघ नहीं मिलता है। इसके लिए समस्त संसाधनों का गूढ़ ज्ञान एवं समग्र दृष्टिकोण (पारिस्थितिकी, सामाजिक एवं आर्थिक) का होना आवश्यक है। समय की मांग है कि समस्त व्यक्ति अपने ग्रह एवं पर्यावरण को संरक्षित रखने के अपने उत्तरदायित्व को समझे। एनआरएम का उद्देश्य विभिन्न संस्थाओं एवं लाभान्वित होने वाले व्यक्तियों के सहयोग से ही पूर्ण हो सकता है।

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ग्रामीण विकासात शासनाची भूमिका.

प्राध्यापक डॉ. शितल उजाडे

श्री सरस्वती समाजकार्य महाविद्यालय वाशिम

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गोषवारा:-

ग्रामीण ग्रामीण विकास पाहत असताना ग्राम म्हणजे काय पाहणे आवश्यक आहे भारत हा खेड्यांचा देश आहे भारतामध्ये आजही सहा लाखांपेक्षा अधिक खेडी आहेत म्हणूनच आजही भारताचे वर्णन खेडे प्रधान ग्रामप्रधान देश म्हणून करावे लागते भारताची अर्थव्यवस्था आधी ग्रामीण अर्थव्यवस्थेवर अवलंबून आहे म्हणूनच भारताच्या विकासाचे प्रतिबिंब ग्रामीण विकासात बघावयास मिळते. गांधीजींनी खेड्याकडे चला हे ब्रीद म्हटले आहे कारण खेड्यातून विकासाची सुरुवात झाली तर देशाचे भविष्य उज्वल व्हायला वेळ लागत नाही असे म्हटल्यास अतिशयोक्ती होत नाही कारण ग्रामीण युवक महिला या वर्गा मध्ये शारीरिक श्रमकरण्याची इच्छा शारीरिक क्षमता ही शहरातील बुद्धिजीवी कामगार वर्धा पेक्षा जास्त असते त्यामुळेच ग्रामीण विकास म्हणजे काय व ग्रामीण विकासाचे महत्त्व याचा मागोवा सदर वेळी संशोधनातून घेतला आहे.

ग्रामीण विकास योजना भूमिका

प्रस्तावना:-

विकसनशील देशांत ग्रामीण विकास जलद होण्याची आवश्यकता असते. शासनामार्फत ग्रामीण विभागाचा विकास घडवून आणण्यासाठी अनेक महत्वाकांक्षी योजना आणि प्रकल्प राबवि ले जातात भारतातील ग्रामीण भागाचा आणि शहरी भागाचा विचार करता असे लक्षात येते की ग्रामीण आणि शहरी या दोन्ही मधील विकासामध्ये मोठ्याप्रमाणावर तफावत निदर्शनास येते.

शहरेही शिक्षण आरोग्य संरचनात्मक सोयी सुविधा यासारख्या अनेक सुविधांनी संपन्न आहे तर ग्रामीण भाग म्हणजे खेडी आज देखील शिक्षण आरोग्य शुद्ध पिण्याचे पाणी यासारख्या मूलभूत सोयी सुविधांपासून वंचित असल्याचे चित्र आपणास पाहावयास मिळते. ग्रामीण विकास या व्याख्येत ग्रामीण आणि विकास या दोन संकल्पना समाविष्ट आहेत ग्रामीण विकासाच्या अनेकविचारवंतानी व्याख्या केल्या जसे की.

1) श्री रॉबर्ट मॅकनामारा ग्रामीण भागातील दुर्बल घटक म्हणजे छोटे शेतकरी भूमिहीन शेतमजूर आणि ग्रामीण कारागीर यांच्या विकासावर भर देऊन ग्रामीण भागाचा सर्वांगीण विकास करणे म्हणजे ग्रामीण विकास होय

२) डॉक्टर स्वामीनाथन ग्रामीण भागातील दर्बु बॅल घटकांना सक्षम करण्याची प्रक्रि या म्हणजे ग्रामीण वि कास होय याचाच अर्थ ग्रामीण विकास ग्रामीण भागातील दर्बु बॅल घटकांचा वि कास करण्याचीप्रक्रि या होय उद्देश :

- १) ग्रामीण विकासाची संकल्पना अभ्यासणे
- २) ग्रामीण विकासाच्या योजनांचा अभ्यास करणे
- ३) शासनाची भूमिका अभ्यासणे

उपकल्पना:

- १) ग्रामीण विकास हा देशाचा विकास अवलंबून आहे
- २) ग्रामीण विकासासाठी वेगवेगळ्या योजना आहेत
- ३) ग्रामीण विकासासाठी शासनाची भूमि का फार महत्त्वपूर्ण आहे. ,

संशोधन पद्धती :

प्रस्तुत संशोधनामध्ये तथ्य संकलनाच्या द्वितीय पद्धतीचा वापर करण्यात आला भारताच्या आर्थिक सामाजिक सांस्कृतिक विकासात ग्रामीण भागाच्या विकासाला विशेष महत्त्व आहे. ग्रामीण भागातील दारि द्र्य बेरोजगारी प्राथमिक शिक्षण आरोग्य पिण्याचे पाणी वाहतुकीच्या सोयी रस्ते वीज यासारख्या मूलभूत सोयी प्राप्त करून देण्यासाठी शासनाला अनके योजनांच्या माध्यमातून प्रयत्न करावे लागतात त्या योजना पुढील प्रमाणे:

- १) रस्तेम बंधं नातून ग्रामविकास मुख्यमंत्री सडक योजना ग्रामीण रस्त्यांच्या विकासाला अधिक गती देण्याच्या उद्देशाने राज्य शासनाने मुख्यमंत्री ग्रामसडक योजना सुरु केली आहे .
- २) NRLM :-कौशल्यवृद्धी राष्ट्रीय ग्रामीण जीवनोन्नती अभि यानांतर्गत कौशल्यवृद्धी प्रशि क्षण व वेतन रोजगार विशेष प्रकल्प .
- ३) NRLM :-महिला सशक्ति करण-राष्ट्रीय ग्रामीण जीवनोन्नती अभि यानांतर्गत महि ला कि सान सशक्तीकरण परि योजना .
- ४) अनुसूचित जमातीच्या बचत गटांना कुक्कुटपालन व्यवसाय करण्यासाठी आर्थिक मदत .
- ५) आदर्शगाव संकल्प व प्रकल्प-लोकसहभागातून ग्रामविकास व कार्यक् रम शासनाचा सहभाग या संकल्पनेवर आधारित असलेल्या आदर्श गावसंकल्प व प्रकल्प योजना कार्यक्रम हा एक गावाच्या सर्वा गीण विकासासाठी आदर्शवत उपक्रम आहे .
- ६) आम आदमी विमा योजना- आम आदमी विमा योजना ही ग्रामीण भागातील भूमि हीन कुटुंबातील प्रमुख कमावत्या व्यक्तीला विम्याचे संरक्षण देणारी तसेच शिक्षण घेणाऱ्या पाल्यांना दरमहा शिष्यवृत्ती देण्याची योजना आहे .

७)ग्रामविकास भवन प्रकल्प- राज्यातील पंचयती राजसंस्थेतील पदाधि कारी अधि कारी व कर्मचारी यांच्या राज्यस्तरीय बैठका प्रशिक्षण कालावधीत निवासी स्वभावी राज्यातील स्वयंसं हायता बचत गटांच्या वस्तूसाठी विक्रीची सोय व्हावी याकरिता नवी मुंबई येथे ग्राम वि कास भवन प्रकल्प राबवि ण्यात येत आहे .

८) मुक्त वसाहत योजना- ग्रामीण भागातील वि मुक्त जाती भटक्या जमाती या प्रवर्गा तील घटकांसाठी राज्यात यशवंतं राव चव्हाण मुक्त वसाहत योजना राबविण्यास सुरुवात झाली आहे .

९)मुख्यमंत्री ग्रामीण पेयजल कार्यक्रम राज्यातील ग्रामीण जनतेसपुरेसे व शुद्ध पिण्याचे पाणी उपलब्ध करून देण्याकरि ता राज्य पुरस्कृत योजना मुख्यमंत्री ग्रामीण पेयजल कार्यक्रम .

१०) सौरऊर्जा पथ दिवे उभारणे ग्रापंचायतींच्या रस्त्यांवर सौर ऊर्जा पथ दिवे उभारणे ही योजना राज्यशासन केंदशासन व ग्रापंचायतींच्या सहभागातून राबवायची आहे.

११) स्वर्ण जयंती ग्राम स्वरोजगार योजना सुवर्ण जयंती ग्राम स्वरोजगार योजना ही दारि द्यरेषेखालील कुटुंबांना स्वरोजगारी कु टुंबांना सहाय्य करण्यासाठी राबवि ण्यात येणारी प्रमुख स्वयंरोजगार योजना आहे .

१२) ग्रामीण विकासासाठी ग्रामीण प्रशासन ग्रामीण भागातील नसैर्गिक व मानवी संसाधनाचा विकास करून लोकांचे जीवनमान उंचावण्यासाठी त्यांच्या क्षमतेचा गुणात्मक व संख्यात्मक वाढ करण्याचे अवघड कार्य ग्रामीण विकासप्रशासनाकडून केले जाते .

१३) ग्रामीण विकासात स्वयंसेवी संस्थांची भूमि का ग्रामीण भागातील प्राथमि क शि क्षण आरोग्य पिण्याचे पाणी, रस्ते, वीज यासारख्या मूलभूत सुविधा प्राप्तकरून देण्यासाठी शासनाला अनके योजनांच्या माध्यमातून प्रयत्न करावे लागतात . ग्रामीण विकासाच्या या करा शासनाला मदत करण्यासाठी सेवाभावी स्वयंसेवी संस्था एन.जी.ओ शासनाच्या पाठीमागे कंपनी उभ्या राहताना दिसत आहेत .

शासकीय योजनांचा झालेला परिणाम/ नि ष्कर्ष :

१) ग्राम सडक योजना मुळेगाव मध्ये जाण्यासाठी जी पूर्वी पायपीट व्हायची ती आता होत नाही थेट घरापर्यंत रस्ता असतो त्यामुळे मालवाहतुकीची सोय सहजपणे उपलब्ध होते व त्यातून शेतकऱ्यांना फायदा होतो

२) कौशल्य वृद्धी प्रशिक्षण व त्यामुळे काही लोकांना रोजगार मिळाला .

३)मुक्त वसाहत योजना मुळे विमुक्त जाती भटक्या जमातीच्या लोकांना वसाहत मिळाली म्हणजे राहण्यासाठी हक्काची जागा मिळाली . त्यामुळे एक प्रकारे जीवनात स्थैर्य प्राप्त झाले आहे .

४)ग्राम स्वजयरोगार योजना दारिद्र्य रेषेखालील कुटुंबांना सहाय्य होत आहे. एकंदरीत ग्राम विकास साठी वरील योजना व विकास प्रकल्प महत्वाचा रोल अनुभवताना दि सतात .

संदर्भसूची:-

१)ग्रामीण विकाससाठी समाजकार्य

लेखक :- प्रा. रमेश म्हात्रे

डॉ. विलास महाले

डॉ. प्रफुल्ल वर्षेविक

२) महाराष्ट्रातील ग्रामीण व नागरी प्रशासन

लेखक :- 1) डॉ. शामसुंदर वाघमारे

२) डॉ. सुरेश गजभारे

३) [http:// mr.vikaspedia.in>govt.sche...](http://mr.vikaspedia.in>govt.sche...)

<http://mr.mwikipedia.org>wiki..>

छत्तीसगढ़ राज्य की महत्वाकांक्षी गोधन न्याय योजना का मूल्यांकन

डॉ स्मिता बर्गे सहायक प्राध्यापक , वाणिज्य

बद्री प्रसाद लोधी स्नातकोत्तर शासकीय महाविद्यालय , आरंग छत्तीसगढ़

शोध सारांश

छत्तीसगढ़ के चार चिन्हारी| नरवा, गरवा, घुरवा, बाड़ी| इस नारे के साथ छत्तीसगढ़ सरकार ने छत्तीसगढ़ में ग्रामीण विकास के नए मॉडल का उपयोग किया है सन 2001 में अपने निर्माण के बाद से ही छत्तीसगढ़ राज्य निरंतर विकास की ओर अग्रसर है अपने ग्रामीण क्षेत्रों के विकास के लिए छत्तीसगढ़ सरकार के द्वारा उपरोक्त मॉडल में नरवा याने नाली, गरवा अर्थात गोधन, घुरवा अर्थात अपशिष्ट पदार्थ के लिए निर्धारित स्थान एवं बाड़ी अर्थात प्रत्येक घर में छोटे पैमाने पर शाक सब्जी इत्यादि उगाने के लिए बनाया गया स्थान , इसका विकास किया जाना निश्चित किया गया है गोधन अन्याय गरवा योजना के अंतर्गत आती है|गोधन न्याय योजना के द्वारा सरकार ना सिर्फ आवारा घूमते हुए पशुओं एवं ग्रामीण स्थान पर गरीब किसानों के पशुओं के रहने खाने-पीने उपचार इत्यादि की व्यवस्था करेगी, साथ ही इससे होने वाले गोबर को भी क्रय किया जाएगा एवं उसके विभिन्न उत्पादों को बेचकर गांव में विकास के प्रयास किए जाएंगे गोधन न्याय योजना के अंतर्गत छत्तीसगढ़ राज्य के विभिन्न जिलों में गोठान बनाए जाएंगे जिसमें सभी गोधन को रखने की व्यवस्था की जाएगी |यहां पर सेल्फ हेल्प ग्रुप की सहायता से गोबर एवं अन्य अपशिष्ट पदार्थों से विभिन्न वस्तुओं को बनाया जाएगा एवं उसे बेचा जाएगा| यह योजना छत्तीसगढ़ सरकार की एक महत्वाकांक्षी योजना है, जिसको राज्य के सभी जिलों में लागू किया जा चुका है एवं गोठानों को बनाने की एवं उसमें गोधन को रखने का कार्य तीव्र गति से प्रगति पर है | परंतु इस योजना को लागू करने के दौरान बहुत सी समस्याओं का सामना भी करना पड़ेगा जैसे सभी लोगों से गोबर खरीदने एवं उसके संग्रहण की समस्या , गोधन के उचित उपचार के संबंधित समस्याएं ,बनाई गई वस्तुओं को सही समय पर बाजार में बेचने से संबंधित समस्याएं, जिनका निराकरण समय पर किया जाना अत्यंत आवश्यक है| जिससे कि यह योजना कारगर सिद्ध हो सके|

मुख्य शब्द : गोठान, गोधन, स्व सहायता समूह, ग्रामीण उत्पाद ।

परिचय : छत्तीसगढ़ राज्य सरकार के द्वारा अपने ग्रामीण क्षेत्रों के समावेशी विकास के लिए नारा दिया गया है “नरवा, गरवा, घुरवा, बाड़ी | छत्तीसगढ़ के चार चिन्हारी| नरवा गरवा घुरवा बाड़ी योजना से किसानों एवं आम जनता को जोड़कर ग्रामीण विकास एवं पर्यावरण संरक्षण दोनों ही करना इसका मुख्य उद्देश्य है|

¹⁰ **नरवा:** नरवा के अंतर्गत मुख्य रूप से पानी के स्रोत नाले नदियां कम बजट के पानी के स्रोत को डेवलप करना, प्रत्येक विकासखंड में नालों को पुनः जागृत करना

एवं जमीन के अंदर पानी के स्रोतों को ज्ञात कर संरक्षण करना आता है अतः इसका उद्देश्य जल संरक्षण है

- 2^प **गरवा** : इसके अंतर्गत गोधन न्याय योजना या गोठान योजना आती है। ग्रामीण क्षेत्रों में पशुधन की उचित देखभाल करना, उपचार करना एवं पशुधन से प्राप्त अपशिष्ट से खाद एवं अन्य उत्पाद बनाया जाना, जिससे कि किसानों को अतिरिक्त आमदनी प्राप्त हो सके इस योजना का मुख्य उद्देश्य है।
- 3^प **घुरवा** : छत्तीसगढ़ राज्य में प्राचीन काल से ही प्रत्येक गाँव में एक घुरवा बनाने की प्रथा है घुरवा का अर्थ है किसी भी गाँव में विभिन्न प्रकार के अपशिष्ट पदार्थों के लिए एक विशिष्ट स्थान बनाना। अब राज्य सरकार के द्वारा, इसी प्राचीन परंपरा को आर्थिक रूप देते हुए घुरवा में जमा अपशिष्ट पदार्थ को परिष्कृत कर पुनः प्रयोग में लाने योग्य बनाने की योजना, जैसे गोबर से वर्मी कम्पोस्ट बनाना, इत्यादी इसके अंतर्गत आता है।
- 4^प **बाड़ी**: प्रत्येक गाँव में घरों घरों में छोटी-छोटी बाड़ियाँ बनाकर, सब्जियों एवं फलों का उत्पादन कर, ग्रामीण न सिर्फ अपनी रोजमर्रा की आवश्यकताओं की पूर्ति कर सकते हैं। वरन अतिरिक्त भी प्राप्त कर सकते हैं। छत्तीसगढ़ की जनजातियां मरार, मांझी, सोनकर सब्जी उत्पादन कर ही बहुतायत में अपनी आजीविका चलाते हैं। ऐसी जातियों को प्रशिक्षण और फंडिंग प्रदान करके उन्हें रोजगार के अवसर उपलब्ध कराना एवं उनका विकास करना यह इस योजना का उद्देश्य है।

यह सम्पूर्ण योजना ग्रामीण अर्थव्यवस्था के लिए महत्वपूर्ण योजना साबित होगी। इस योजना के अंतर्गत सबसे महत्वाकांक्षी योजना है, गोधन न्याय योजना यह योजना 20 जुलाई 2020 को शुरू की गई है जो गाय चलाने वाले पशुपालकों के लिए मुख्य रूप से प्रारंभ की गई है इस योजना का उद्देश्य पशुपालकों की आय में वृद्धि करना है। ग्रामीण कृषकों एवं पशुपालकों की आय बहुत ज्यादा नहीं होती है। जिसकी वजह से अपने पशुओं को न तो अच्छा चारा खिला पाते हैं, और ना ही उनकी अच्छे से देखभाल कर पाते हैं। उनके बीमार होने पर उनका अच्छे से उपचार भी नहीं करा पाते हैं, बल्कि अक्सर गाँव में पशुओं को दूध निकालने के पश्चात खुला छोड़ दिया जाता है, और वे इधर-उधर घूमते रहते हैं। अतः इस सभी समस्याओं को देखते हुए राज्य सरकार के द्वारा छत्तीसगढ़ गोधन न्याय योजना को प्रारंभ किया गया है। योजना के जरिए सरकार गाय पालने वाले किसानों से गोबर खरीदेगी जिससे कि ना तो गोबर व्यर्थ जाएगा बल्कि इससे खाद बनाकर इसका उपयोग खेती में समुचित तरीके से किया जा सकेगा जिससे किसानों की आय में वृद्धि होगी। इस योजना के अंतर्गत इसके प्रथम चरण में गाँव में 2408 और शहरी क्षेत्र में 777 गोठानों (पशुओं के रहने का स्थान) का निर्माण किया जाएगा। इसके अगले चरण में 11630 गाँवों में और अंत तक 20000 गाँवों में गोठान तैयार किए जाएंगे। जिनमें स्व सहायता समूहों को कृषि विभाग, वेटेनरी विभाग, कृषि विज्ञान केंद्र आदि के माध्यम से हॉर्टिकल्चर, पशु संवर्धन एवं संरक्षण, वर्मी कंपोस्ट निर्माण इत्यादि का प्रशिक्षण

दिया जाएगा | गांव में बने गोठानों में मुख्य रूप से पशुधन को रखने उनके उपचार और उनके अपशिष्ट पदार्थ के संग्रहण के संबंध में कार्य किया जाएगा | प्रत्येक गोठान में 8 एकड़ से 11 एकड़ के अंतर्गत 600 से ज्यादा पशुओं को रहने की व्यवस्था की जाएगी | पशुओं हेतु भोजन का स्थान (जिसे कोटना ने कहा जाता है), मचान पानी की टंकी, औषधालय, चारागाह एवं पैरा कुटी की व्यवस्था होगी | गोठानों में अपशिष्ट पदार्थों के निपटारे हेतु भी व्यवस्था की जाएगी | वाटर टैंक, डबरी(छोटे तालाब), यूरिन टैंक इत्यादि बनाए जाएंगे | यहां पशुधन के गोबर से छेना, कंडा, वर्मी कंपोस्ट एवं बायोगैस का उत्पादन किया जाएगा ,जिससे कृषकों को अतिरिक्त आमदनी प्राप्त होगी | यहां रोशनी के लिए सोलर पैनल लगाए जाएंगे | गोठानों की बाउंड्री में फलों से संबंधित वृक्ष लगाए जाएंगे एवं हॉर्टिकल्चर को विकसित करने हेतु भी प्रयास किए जाएंगे |

गोधन न्याय योजना का उद्देश्य :

योजना का मुख्य उद्देश्य ग्रामीण अर्थव्यवस्था के सुधार के साथ-साथ ग्रामीण पशुओं की सही देखभाल की व्यवस्था करना भी है |

- 1^o छत्तीसगढ़ देश का पहला ऐसा राज्य बनेगा, जहां पर गोधन न्याय योजना लागू की जाएगी | इस योजना के अंतर्गत सभी गांवों में गौशालाओं अर्थात् गोठानों का निर्माण किया जाएगा एवं उन्हीं गोठानों के माध्यम से गोधन न्याय योजना को लागू किया जाएगा |
- 2^o महिला स्व सहायता समूह इन केंद्रों पर वर्मी कंपोस्ट तैयार करने सहित विभिन्न आर्थिक क्रियाओं का संचालन भी करेंगी |
- 3^o सरकार के द्वारा गोधन न्याय योजना को चरणबद्ध तरीके से गौशालाओं का निर्माण कर के विस्तृत किया जाएगा व गोठानों से प्राप्त गोबर को वर्मी कंपोस्ट फर्टिलाइजर बनाने के लिए प्रयोग किया जाएगा एवं यह फर्टिलाइजर कोऑपरेटिव सोसाइटीज के माध्यम से बेचा जाएगा जिससे किसान, बागवानी उद्योग, नगरी प्रशासन विभाग आदि फर्टिलाइजर की आवश्यकता को पूरा कर सकें | गोबर की खरीद का निर्माण छत्तीसगढ़ राज्य नगरीय प्रशासन का होगा
- 4^o इस योजना के माध्यम से ग्रामीणों में रोजगार के अवसर भी उत्पन्न होंगे |
- 5^o गांवों में घूमने वाले एवं आवारा घूमने वाले पशुओं की उचित देखभाल भी की जा सकेगी | जिससे न सिर्फ उनकी देखभाल होगी, वरन उनके अपशिष्ट से होने वाली गंदगी से भी छुटकारा मिलेगा |

छत्तीसगढ़ गोधन न्याय योजना के अंतर्गत अब तक किए गए कार्य :

इस योजना के माध्यम से 15 मार्च 2021 तक लगभग 11008 118611 क्विंटल खाद का उत्पादन किया गया है, इसमें 83900 क्विंटल खाद पर बेची जा चुकी है | अब तक इस योजना

के माध्यम से प्रदेश में लगभग 162497 पशुपालकों को लाभ पहुंचा है | इन 162497 पशुपालकों में से 70299 भूमिहीन पशुपालक थे| इस योजना के लाभार्थियों में से 44.55% महिलाएं हैं| अब तक इस योजना के माध्यम से 44 क्विंटल गोबर पशुपालकों से खरीदा जा चुका है सरकार द्वारा गोबर खरीद का पैसा सीधे पशुपालकों के खाते में डायरेक्ट बेनिफिट ट्रांसफर के द्वारा पहुंचाया जाता है | इस योजना के माध्यम से सरकार द्वारा गोबर खरीदा जाता है, फिर खाद बनाकर गोठानों के माध्यम से बाजारों में बेचा जाता है | किसानों को गोबर बेचने पर सरकार द्वारा खरीद मूल्य का भुगतान किया जाता है | अब तक सरकार द्वारा खाते में ₹700000 ट्रांसफर किए जा चुके हैं| प्रदेश में गोठानों की सही भौगोलिक स्थिति ज्ञात करने के लिए इनकी जियो टैगिंग भी की जा रही है| वर्तमान में कुल 3350 गोठानों का जिओ टैगिंग किया जा चुका है | गोधन न्याय योजना को स्कॉच गोल्ड अवार्ड प्रदान किया गया है | यह योजना की पर्यावरण संरक्षण की दिशा में उत्कृष्ट योगदान को देखते हुए दिया गया है | यह योजना ना केवल ग्रामीण अर्थव्यवस्था में सुधार लाने में कारगर सिद्ध होगी बल्कि ग्रामीण बेरोजगारी एवं ग्राम ग्राम से लोगों के पलायन को रोकने में भी कारगर सिद्ध हो सकती है |

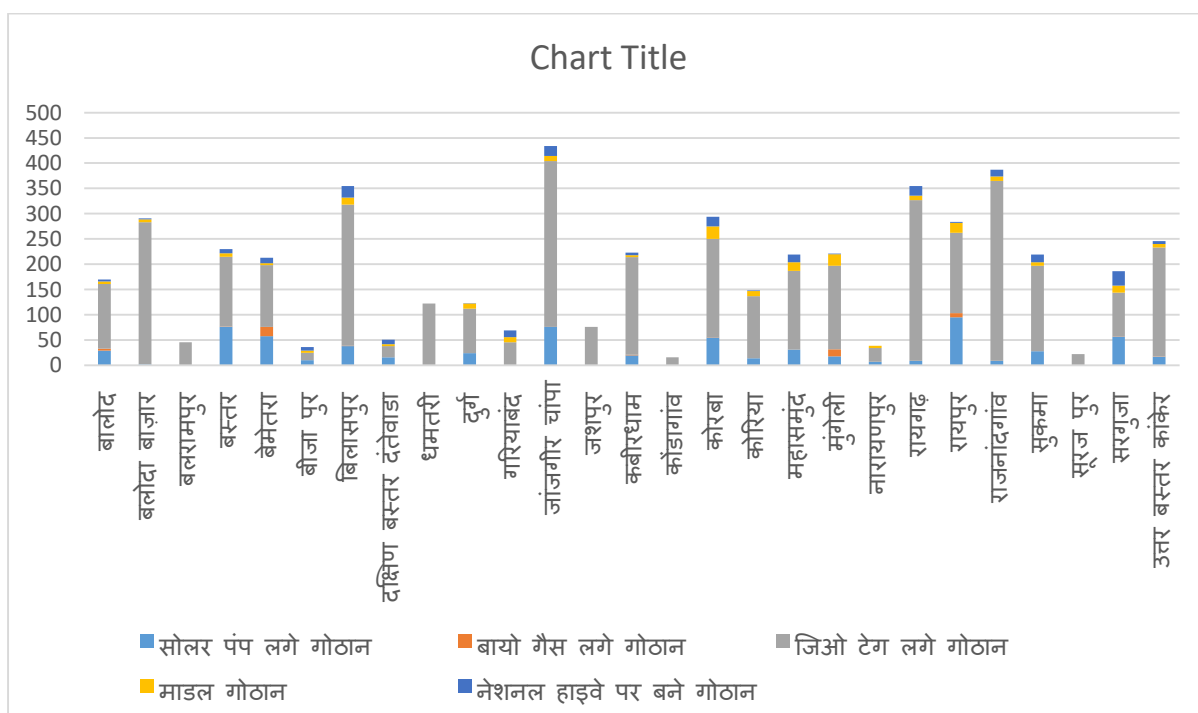
योजना के अंतर्गत जिलेवार निम्नानुसार घोटालों का निर्माण किया जा रहा है:

छत्तीसगढ़ गोधन न्याय योजना के अंतर्गत निर्मित गोठानों की स्थिति

क्रमांक	जिले का नाम	सोलर पंप लगे गोठान	बायो गैस लगे गोठान	जिओ टैग लगे गोठान	माडल गोठान	नेशनल हाइवे पर बने गोठान
1.	बालोद	29	4	128	5	4
2	बलोदा बाजार	2	0	281	6	2
3	बलरामपुर	0	0	46	0	0
4	बस्तर	76	1	138	7	8
5	बेमेतरा	58	18	122	4	11
6	बीजा पुर	10	0	15	4	7
7	बिलासपुर	38	1	279	14	23
8	दक्षिण बस्तर दंतेवाड़ा	16	0	22	4	9
9	धमतरी	0	0	122	0	0
10	दुर्ग	24	0	88	10	1
11	गरियाबंद	0	0	46	10	13
12	जांजगीर चांपा	76	0	328	10	20

13	जशपुर	0	0	76	0	0
14	कबीरधाम	20	1	193	4	5
15	कोंडागांव	0	0	16	0	0
16	कोरबा	55	1	194	25	19
17	कोरिया	14	0	123	10	1
18	महासमुंद	31	0	156	17	15
19	मुंगेली	18	14	165	23	1
20	नारायणपुर	7	0	27	5	0
21	रायगढ़	9	0	318	9	19
22	रायपुर	95	8	159	20	2
23	राजनांदगांव	9	0	356	9	13
24	सुकमा	28	0	169	7	15
25	सूरज पुर	0	0	22	0	0
26	सरगुजा	57	1	86	14	28
27	उत्तर बस्तर कांकेर	17	1	215	7	6

छत्तीसगढ़ गोधन न्याय योजना के अंतर्गत निर्मित गोठानो की स्थिति



गोधन न्याय योजना के अंतर्गत भविष्य में किए जाने वाले कार्य :

वर्तमान में इस योजना के अंतर्गत 600000 क्विंटल खाद का उत्पादन किया जा रहा है, इसी बात को ध्यान में रखते हुए राज्य सरकार के द्वारा गोठानों को ग्रामीण औद्योगिक पार्क के रूप में विकसित करने का निर्णय लिया गया है। इससे खाद उत्पादन में और वृद्धि हो जाएगी ऐसा अनुमान है कि यदि 1 वर्ष में गोधन के द्वारा 2000000 क्विंटल खाद का उत्पादन किया गया, तो उस के माध्यम से 2000 करोड़ रुपए तक की आय उत्पादित की जा सकेगी। इसी के साथ ही गोठानों में अन्य आर्थिक गतिविधियां भी होंगी तो इसके माध्यम से वहां रहने वाले ग्रामीणों को रोजगार एवं अतिरिक्त आय के अवसर भी प्राप्त होंगे, साथ ही हम पर्यावरण संरक्षण की दिशा में भी बेहतर कार्य कर सकते हैं। इस योजना में अधिक से अधिक किसानों, महिलाओं एवं ग्रामीण क्षेत्र के अन्य नागरिकों को जोड़ा जाएगा जिससे कि अधिक से अधिक मात्रा में रोजगार प्राप्त हो सके।

गोधन न्याय योजना ग्रामीण विकास को बढ़ावा देने वाली एवं पर्यावरण संरक्षण करने वाली योजना होने के कारण, कृषि संबंधी स्थाई समिति की रिपोर्ट ने केंद्र को छत्तीसगढ़ की गोधन न्याय योजना जैसी ही योजना संपूर्ण देश में लागू करने का सुझाव दिया है। समिति द्वारा पशुपालन तथा डेयरी विभाग के समन्वय से किसानों से गोबर खरीद कर ऐसी योजना आरंभ करने की सिफारिश की है। इस योजना के अंतर्गत भी किसानों से गोबर की खरीदी की जाकर उससे वर्मी कंपोस्ट बनाना प्रस्तावित किया गया है। इस प्रकार यह देखा जा सकता है कि यह योजना सिर्फ छत्तीसगढ़ वरन संपूर्ण देश में ग्रामीण अर्थव्यवस्था को मजबूत बनाने वाली अर्थव्यवस्था के रूप में देखी जा रही है।

गोधन न्याय योजना की सफलता में आने वाली समस्याएं या चुनौतियां :

वैसे तो गोधन न्याय योजना ग्रामीण अर्थव्यवस्था को सुदृढ़ बनाने के लिए बनाई गई योजना है लेकिन इसमें कई खामियां या कमियां भी मौजूद हैं। जैसे पहला

- 1⁰ इस योजना के अंतर्गत बनाए गए गोठानों में जरूरत से ज्यादा मात्रा में गोधन को रखने पर उनके देखभाल की समस्या उत्पन्न हो जाती है, एवं स्थान कम पड़ने पर पशुओं के बीमार होने और मृत्यु होने की संभावनाएं भी बढ़ जाती है।
- 2⁰ वर्तमान में बहुत से कृषक गोठानों में होने वाले क्रियाकलापों में रुचि नहीं ले रहे हैं इसका कारण यह है कि यह किसान अपने अपने घरों में इसी तरह के क्रियाकलापों को करते हैं जैसे गोबर से खाद बनाना कंडा बनाना एवं अन्य कार्य करना अतः उनकी रुचि संयुक्त रूप से इसी कार्य को करने की ओर जागृत नहीं हो पाई है।

- 3^o गोठान में गोबर खरीदी के लिए कृषको के पंजीयन की व्यवस्था वर्तमान में नहीं है, हा इसमे भुगतान जरूर इनके खातो में होता है। परन्तु प्रति गोठान विक्रय करने वाले किसानो का रिकॉर्ड वर्तमान में व्यवस्थित नहीं है ।
- 4^o गोठानो में बने विभिन्न उत्पादों को बाजार तक ले जाना और उनके लिए ग्राहक ढूंढना अपने आप में गोठान संचालकों के लिए चुनौती होगी ।
- 5^o वर्तमान में गोठान बनाने का कार्य प्रत्येक ग्राम पंचायत के पंचों को दे दिया गया है जो स्वयं वित्त की व्यवस्था करके गोठानो का निर्माण कर रहे हैं जबकि इन पंचों को इनके वित्त की वापसी अभी सरकार के द्वारा नहीं हो पाई है ,जिससे कोई भी पंच अपने पंचायत में गोठान बनाने एवं उसकी देखभाल की ओर में ध्यान नहीं दे रहे हैं ।
- 6^o सन 2020 में लागू की गई is योजना पर वैश्विक महामारी कोविड 19 का असर भी दिखाई देता है । क्योकि योजना के आरम्भ से ही बार बार लॉक डाउन होने से गोठानो में संचालत किये जाने वाले कार्यों में बाधा उत्पन्न हो रही है ।

गोधन न्याय योजना की सफलता हेतु सुझाव

- 1^o सरकार के द्वारा गोठान बनाने के लिए पर्याप्त वित्त व्यवस्था की जानी चाहिए ।
- 2^o गोठानो में किसानो के पंजीकरण एक व्यवस्थित योजना बनाई जाए जिससे कि किसानों को ज्यादा से ज्यादा लाभ हो ।
- 3^o गोठानो में बनाए जाने वाले विभिन्न उत्पादों की बिक्री हेतु सरकार के द्वारा छत्तीसगढ़ एवं देश के अन्य राज्यों में आउटलेट बनाए जाएं ।
- 4^o किसानो को एक स्थान पर अपने पशुओं को रखने एवं उसको उससे संबंधित विभिन्न क्रियाकलापों को मिलजुलकर करने से होने वाले आर्थिक लाभों को समझाया जाना चाहिए ।
- 5^o गोठानो में किये जाने वाले कार्यों में प्रवीणता के लिए स्व सहायता समूहों को पर्याप्त प्रशिक्षण प्रदान किया जाना चाहिए ।इस प्रकार हम कह सकते है की गोधन न्याय योजना ग्रामीण अर्थ व्यवस्था के समावेशी विकास एवं पर्यावरण संरक्षण के लिए एक महत्वपूर्ण योजना है । यह योजना ग्रामीण जनता की आत्मनिर्भरता के लिए कारगर सिद्ध होगी यदि इसका निष्पादन ग्रामीण परिवेश की आवश्यकताओ को ध्यान में रख कर किया जाय ।

सन्दर्भ ग्रन्थ सूचि :

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