



RAYAT SHIKSHAN SANSTHA'S

**CHANDRAROOP DAKLE JAIN
COLLEGE OF COMMERCE,
SHRIRAMPUR**

**RESEARCH PAPERS BY STAFF
DURING THE YEAR**

2022-23

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कुळवाडीभूषण

छत्रपती शिवाजी महाराज

विशेषांक

साहित्य, कला आणि लोकसंस्कृतीला वाहिलेले त्रैमासिक

तिफण

वर्ष १३ वे, अंक - पहिला; एप्रिल-मे-जून २०२२

UGC Care Listed Journal
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● संपादक ●

डॉ. शिवाजी हुसे

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मो. ९९०४००३९९८

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कुळवाडीभूषण छत्रपती शिवाजी महाराज विशेषांक
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● संपादक ●

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मूल्य : २५० रुपये

या अंकातील लेखकांच्या मताशी संपादक सहमत असतीलच असे नाही. या नियतकालिकास महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळाकडून अनुदान प्राप्त झाले आहे; परंतु या नियतकालिकात प्रसिद्ध झालेली मते मंडळास मान्य असतीलच असे नाही.

पत्ता : संपादक, तिफण, 'शिवार', श्रीराम कॉलनी, हिवरखेडा रोड,

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- डॉ. मारुती अर्जुन केकाणे

सहायक प्राध्यापक

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छत्रपती शिवाजी महाराज हे पर्यावरण रक्षक असल्याचे अनेक आज्ञापत्रांतून आपणास दिसून येईल. छत्रपती शिवाजी महाराज हे आपल्या आज्ञापत्रात झाडांचे महत्त्व सविस्तर सांगतात. शिवरायांचे स्वराज्य हे लोककल्याण करणारे होते. त्यांनी जसे प्रजेचे हित जोपासले तसेच त्यांनी पिके, वृक्षांचेदेखील हित जोपासलेले असल्याचे दिसून येते. छत्रपती शिवाजी महाराजांनी मराठेशाहीची मुहूर्तमेढ रोवली. त्याकामी महाराजांना जसे अनेक निष्ठावान मावळ्यांचे सहकार्य लाभले तसेच भौगोलिक आणि पर्यावरण घटकांचेही सहकार्य मिळाले. त्यांनी पर्यावरणीय घटकांचा मराठेशाहीच्या उदय व विकासात उपयोग करून घेतला आहे. त्यांच्या पर्यावरण नीतीमध्ये गडकोट, जलव्यवस्थापन, वनसंवर्धन अशा विविध घटकांचा आढावा घेता येईल. शिवरायांनी गडकिल्ले बांधताना अतिशय चांगल्या पद्धतीने पर्यावरणाचा सखोल अभ्यास केलेला दिसून येतो. शिवकाळात शेतकऱ्यांच्या पिकांची नासधूस करू नये, असा त्यांचा दंडक होता. शिवाजीराजांनी चिपळूणच्या जुंगले दाव्याला लिहिलेल्या पत्रातून त्यांचा गवत, लाकूड याबाबत संवेदनशील दृष्टिकोन दिसून येतो. तसेच गवत, लाकूड या लाख म्हणजेच आग लागली तर ते जळून खाक होईल व अपरिमित हानी होईल, असा उल्लेख शिवाजीराजे आज्ञापत्रात करताना आढळून येतात. त्याचप्रमाणे पीक, पाणी, गवत, लाकूड यांची हत्या म्हणजे मनुष्यवध आहे, अशी शिवाजीराजांची भूमिका आपणास स्पष्टपणे दिसून येते. हे त्यांच्या १९ मे, १९७३ च्या पत्रावरून स्पष्ट होते.

छत्रपती शिवाजी महाराजांचे समकालीन
पर्यावरणविषयक दृष्टिकोन -

शिवाजीराजे आपल्या आज्ञापत्रात झाडांचे महत्त्व सांगतात. छत्रपती शिवाजी महाराजांच्या आज्ञा सांगणारे राजपत्र रामचंद्रपंत अमात्यांनी लिहून ठेवले आहे. छत्रपती

शिवाजी महाराज सांगतात, गडाची राखण म्हणजे कलारग्याची झाडी आहे. ती झाडी प्रयत्ने करून वाढवणे गरजेचे आहे. त्यामध्ये एक काठीही तोडू नये, म्हणजे गडाची राखण करण्यासाठी सैन्य जेवढे महत्त्वाचे असते, त्याचप्रमाणे पर्वतरांगांमध्ये असणारी दाट झाडी हीपण गडाचे रक्षण करते. ही झाडे प्रयत्नपूर्वक वाढावीत अशी आज्ञा शिवाजी महाराज देताना दिसतात. त्या झाडाची एकही फांदी तोडू नये, अगदी काठी करण्यासाठी जेवढी फांदी लांगते तेवढी फांदीदेखील तोडू नये, अशा सक्त सूचना छत्रपती शिवाजी महाराज देतात. राजे पुढे असेही सांगतात की, गडावर जी झाडे असतील ती व्यवस्थित राखावी. यामध्ये फणस, चिंच, वड, पिंपळ असे विविध थोर वृक्ष निंबे, नारिंगे जतन करून लहान वृक्ष तसेच पुष्प वृक्षवल्ली गडावर लावावे व चांगल्या प्रकारे जतन करावे. तसेच तितकेही लाकडाचे तलीम आयोजनात येथील गडावरची अगोदरची झाडे असतील त्यांचे रक्षण करावे, त्याला इजा करू नये, ती तोडू नयेत. अगदी ती आपल्या उपयोगाची नसतील तरी ती तोडू नयेत. फुलांच्या झाडांचीदेखील लागवड करावी. उपयोगी असो किंवा निरुपयोगी असा विचार न करता सर्व प्रकारच्या झाडांची व फुलांची वेळ असलेले विविध झाडांची लागवड करून थांबू नका तर त्या झाडांचे रक्षण करा, म्हणजे ही झाडे भविष्यकाळात नक्की उपयोगात येतात असे शिवाजीराजे आज्ञा करताना आपणास दिसतात. अशा विविध झाडांचा उपयोग गडांच्या रक्षा, संरक्षणासाठी होतो असे मत राजांचे होते. तसेच अशा झाडांचा उपयोग औषधांसाठी उपयोग होतो, त्याचप्रमाणे आपल्याला फळे मिळतात, फुले, भाजीपाला मिळतो व चांगल्या प्रकारे पर्यावरण रक्षण होते असे शिवरायांचे स्पष्ट मत होते. एका आज्ञापत्रात शिवाजीराजे म्हणतात की, मालासाठी जवळ लाकडे आवश्यक असतील, तर संबंधित व्यक्तीची परवानगी घेऊन, सागवान घ्यावा किंवा

परमुलुखातून खरेदी करून आणावेत, असे आदेश देतात. स्वराज्यातील किंवा राज्यातील लाकूड रीतसर मागणी करून आणावीत, ती अवैध मागणी आणि नयेत, अशा सक्त सूचना शिवाजीराजांनी आपल्या अधिकाऱ्यांना दिल्या आहेत. पुढे ते सांगतात, स्वराज्यातील आंबे व फणस अधिक करून लाकूडे आणण्यासाठी अत्यंत उपयुक्त असतात; परंतु त्यास हात लावू नये. कारण ती एक दोन वर्षांत येत नाहीत तर ते आपल्या मुलांप्रमाणे वर्षानुवर्षे अगदी प्राचीन काळापासून जपलेली असतात व ती वाढवलेली असतात. त्यामुळे ती झाडे क्षणात न तोडता त्यांचे जतन करणे आवश्यक आहे. शिवाजीराजे म्हणतात, झाडांची कत्तल म्हणजे प्रजेला पीडा देणे होईल. आपणास लाकूड हवे असेल तर एखादे झाड खूप जुने झालेले असेल व त्याचा काही उपयोग होणार नसला तरी त्या झाडाच्या मालकाची परवानगीनेच त्याला योग्य आर्थिक मोबदला देऊन त्याला आनंदी करून सोडावे, बळजबरीने ते घेऊ नका अशा स्पष्ट सूचना शिवाजीराजांनी दिलेल्या आहेत. आपल्या लेकरांप्रमाणे झाडांना सांभाळले तर पीडा देऊ नका त्यांची लागवड करा असे विचार शिवाजीराजांचे होते. पर्यावरणाचे रक्षण करणे हे आपले कर्तव्य आहे ही शिवाजीराजांची भूमिका होती. तसेच लढाई करणारे व रणांगण गाजविणारे शिवाजी महाराज सर्वांनाच माहित आहेत; परंतु राज्यातील आणि परराज्यातील झाडांचे संरक्षण झाले पाहिजे, अशी स्पष्ट भूमिका घेणारे शिवाजी महाराज किती लोकांना माहिती आहेत, याबाबत शंकाच आहे. आज जगभरात औद्योगिकीकरणासाठी जंगले भस्मसात होत आहेत. झाडांची कत्तल मोठ्या प्रमाणात होत आहे. मोठ्या भांडवलदारांचा डोळा जंगलावर आहे हे आपण पाहत आहोत. ऑस्ट्रेलियातील जंगले अनेक महिने जळत होती. विकासाच्या नावाखाली जैवविविधतेला धोका निर्माण झालेला आहे, झाडांची मोठ्या प्रमाणात कत्तल करून पर्यावरण संपले तर मानव जात संपेल असे त्यांचे मत होते.

शिवरायांचे वनव्यवस्थापन -

वनस्पती आणि माणूस यांचे एकमेकांशी असलेले नाते शिवरायांनी ओळखले होते. शिवरायांच्या संघर्षमय जीवनातदेखील पर्यावरणाचे संतुलन ठेवणारी वनश्री त्यांच्या नजरेआड झाली नाही. त्याकाळाची वनराई ही भरमसाठ अमूनही तिचा न्हास शिवरायांनी कधीच होऊ दिला नाही. प्रत्येक गडावर व गड परिसरात शिवरायांनी आंबा, चड, नारळ,

शिसव, बाभूळ, ऐन, यांची लागवड केली होती. आरमारासाठी साग व शिसवी झाडे वापरली जात असत. फळ, फळांवळासाठी आंबा, चिकू, फणस इत्यादी झाडे, इतकेच नव्हे तर संदेशवहनासाठी काळा धूर व पांढरा धूर सोडणारी झाडेही शिवरायांनी खास लावली होती. त्यांचा उपयोग त्याप्रमाणे करूनही घेतला होता.

आज्ञापत्रात शिवराय निसर्गसंवर्धनाबाबत किती जागरूक होते याचा प्रत्यय येतो. 'रयतेच्या भाजीच्या देठालाही हात लावू नये' हे शिवरायांचे तत्त्व होते. अगदी गरज पडल्यास शेतकऱ्यास योग्य तो मोबदला देऊन झाडे खरेदी करावीत. रयतेस त्रास होता कामा नये. तसेच आंबा, फणस ही झाडे लेकरांप्रमाणे वाढवली आहेत. मात्र, सैनिकांनी बळजबरीने तोडल्यास त्यांच्या दुःखाला पारावार उरत नाही, अशी त्यांची भावना होती. इतके पर्यावरण व रयतेच्या बाबतीतले स्पष्ट विचार पाहून हा राजा जनतेचा किती विचार करत होता, हे लक्षात घेते. शिवरायांचे समकालीन संत तुकाराम यांचा 'वृक्षवली आम्हा सोयरी वनचरे' हा अभंग शिवरायांनी केवळ घेतला नाही, तर प्रत्यक्ष आचरला. गड, परिसराच्या मोकळ्या जागा, बागायती जागा, डोंगरपायथ्याचे अनेक भूखंड त्यांनी ओलिताखाली आणून जाणीवपूर्वक झाडे वाढवली. आजही अनेक गडांवर आपण बघतो, पाण्याची व्यवस्था टिकून आहे. रायगडाचे अनेक तलाव त्याची साक्ष देत आहेत. आजपावेतो सेवारत आहेत. सर्व ठिकाणी दगड फोडून तलावनिर्मिती केली. काढलेला दगड बांधकामास वापरला. तलाव किंवा छोटे बांध बांधताना नैसर्गिक उतार विचारात घेऊन बांधकाम केलेले दिसते. रायगडाचे गंगासागर, कुशावर्त तलाव पाहताच हे सगळे लक्षात येते. आज्ञापत्र म्हणते 'गडाचे पाणी जतन राखावे' तटास झाड वाढते, ते वरचेवरी (वेळोवेळी, वारंवार) कापून काढावे. तटाचे व तटाखालील गवत जाळून गड नाहाणावा (स्वच्छ करावा. जणू आंधोळ घातल्यावर स्वच्छ करतात तसा). विशेष म्हणजे नुसते आज्ञापत्र देऊन ते थांबले नाहीत तर त्याची अंमलबजावणी केली. त्याकाळी पंचवार्षिक योजना पद्धती नसल्यानेच हे सगळे शक्य झाले असावे. शिवरायांना 'वृक्षवल्ली कसे सोयरे' होते बघा. गडाची राखण म्हणजे कलारग्याची (कमरग्याची) झाडी (म्हणजेच डोंगर उतारावरील झाडी). ती झाडी प्रयत्ने वाढवावी. त्यामध्ये एक काठीही तोडी न द्यावी, बलकुबलीस (अडचणीचे वेळी) त्या झाडीमध्ये बंदुकी हशम घालावे, या कारणाजोगे असो द्यावे. म्हणजे

त्यामागवे सैनिकी धोरणही किती उत्तम होते. आपल्याला अफझलखानाशी झालेली प्रतापगडाची लढाई आठवली असेल. गडावर आणि इतर कुठल्याही सार्वजनिक ठिकाणी कुणालाही कचरा टाकू देणार नाही. लांबच्या प्रवासात वाटेत आपण खाद्यपदार्थ घेतो. त्याची वेष्टने, कागदी थाळ्या धावत्या गाडीतून टाकणार नाही. कुंडीतच टाकू. कुठल्याही ऐतिहासिक स्थळी आपली नावे कोरणार नाही. अशी गोष्ट सांगतात - एकदा महाराजांना विचारले, आपले नांव एखाद्या गडास का नाही द्यायचे? तर ते म्हणाले 'आमची बिस्दे तर अष्टदिशांस लागली आहेत.' आपण पाहतो, महाराजांनी संस्कृतोत्पन्न नावेच दिलीत. सिंधुदुर्ग, विजयदुर्ग इ. मग आपणच आपली नावे का लिहावीत त्याजागी? प्लास्टिकचा वापर कमीत कमी करू. गडांवर तर नकोच नको. जिथे-जिथे शक्य असेल, तिथे गडांच्या स्वच्छतेस हातभार लावू. आपल्याला शक्य नसेल तर निदान असे काम करणाऱ्या दुर्गप्रेमी मंडळींना जमेल त्या स्वरूपात साह्य करू. जिथे शक्य असेल त्या गडांवर वृक्षलागवड करू. आपल्या घरातल्या मंडळींचा वाढदिवस गडावर साजरा करू. मुलांच्या वाढदिवसानिमित्त त्यांना जवळच्या गडाची सहल करून आणू. गडांवर मद्यपान, धूम्रपान करणार नाही.

निष्कर्ष -

छत्रपती शिवाजी महाराजांच्या पर्यावरणविषयक दृष्टिकोनाचा आढावा घेतल्यानंतर असे लक्षात येते की,

शिवकालीन परिस्थितीमध्ये किती उत्तम प्रकारे पर्यावरणाचे रक्षण केले आहे, हे स्पष्ट लक्षात आले. त्याचप्रमाणे पर्यावरणाचे रक्षण करण्यासाठी आवश्यक असणाऱ्या सोयी-सुविधा व अडचणीच्या काळात करण्यात येणाऱ्या विविध उपाययोजनाही केलेल्या आढळून येतात. सद्यःस्थितीतील पर्यावरणाची होणारी हानी आपणास मोठ्या शहरांत व ग्रामीण भागात मोठ्या प्रमाणात झालेली दिसून येते. त्यामुळे राज्य शासन तसेच केंद्र शासनाने पर्यावरणाचे रक्षण करण्यासाठी ज्या काही विविध योजना तयार केल्या आहेत, त्यांची प्रभावीपणे अंमलबजावणी करणे आवश्यक आहे.

संदर्भ -

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तिफण

वर्ष : १३ वे । अंक १ला । एप्रिल-मे-जून - २०२२



कुळवाडीभूषण

छत्रपती शिवाजी महाराज

विशेषांक

साहित्य, कला आणि लोकसंस्कृतीला वाहिलेले त्रैमासिक

तिफण

वर्ष १३ वे, अंक - पहिला; एप्रिल-मे-जून २०२२

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[भाग-१]

● संपादक ●

डॉ. शिवाजी हुसे

● अतिथी संपादक ●

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डॉ. सुखदेव इघारे

मूल्य : २५० रुपये

या अंकातील लेखकांच्या मताशी संपादक सहमत असतीलच असे नाही. या नियतकालिकास महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळाकडून अनुदान प्राप्त झाले आहे; परंतु या नियतकालिकात प्रसिद्ध झालेली मते मंडळास मान्य असतीलच असे नाही.

पत्ता : संपादक, तिफण, 'शिवार', श्रीराम कॉलनी, हिवरखेडा रोड,
कन्नड, जि. औरंगाबाद - ४३११०३, मो. ९९०४००३९९८

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छत्रपती शिवाजी महाराजांचे समकालीन शेतीविषयक धोरण

- डॉ. मारुती अर्जुन केकाणे

सहायक प्राध्यापक

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छत्रपती शिवाजी महाराजांचा इतिहास प्रेरणादायक आणि वैभवशाली आहे. त्यांनी मोठा पराक्रम गाजवून रयतेचे स्वराज्य निर्माण केलेले आहे. मुघलशाही, आदिलशाही, इंग्रज यांच्या विरोधातील त्यांची लढाई ही राजकीय होती, धार्मिक नव्हती. त्याचप्रमाणे त्यांचा राज्यकारभार लोकाभिमुख होता. शिवाजी महाराजांनी नेहमीच कष्टकरी, शेतकऱ्यांचे हित जोपासल्याचे दिसून येते. 'छत्रपती शिवाजी महाराजांचे समकालीन शेतीविषयक धोरण' या लेखात संशोधकाने शिवकालीन कालावधीमध्ये शेतकऱ्यांना कशाप्रकारे वागणूक, मदत, शेतीमालाला योग्य हमी भाव, शेतकऱ्यांसाठी देण्यात येणाऱ्या कर्जाची परतफेड पद्धत इत्यादी विविध बाबींचा सविस्तर आढावा घेतला आहे. शेतकऱ्यांच्या व्यापक हिताचा विचार करणारे शिवरायांचे समकालीन शेतीविषयक धोरण आजच्या शेतीतज्ज्ञांच्या व राज्यकर्त्यांच्या लक्षात आल्यावाचून राहत नाही. कृषिप्रधान भारत देशातील शेतीविषयक प्रश्न आज भयावह स्वरूपाचे बनलेले आहेत. यातील अनेक प्रश्नांची उत्तरे शिवरायांच्या कृषी धोरणात सापडतात. म्हणूनच प्रस्तुत शोधनिबंधात छत्रपती शिवाजी महाराजांचे समकालीन शेतीविषयक धोरणाच्या या अनुषंगाने सविस्तर विवेचन केलेले आहे. त्याचप्रमाणे सद्यःस्थितीमध्ये शेतकऱ्यांना कशाप्रकारे विविध समस्यांना सामोरे जावे लागते उदा. शेतकऱ्यांना दिले जाणारे कर्ज, वीज, शेतीमालाचा तुटपुंजा हमीभाव, दुष्काळ नुकसानभरपाई, नैसर्गिक आपत्तीत मदत, शेतीतील अवजारांना दिले जाणारे अनुदान इत्यादी घटकांचा सविस्तर आढावा या संशोधन लेखात संशोधकाने घेतलेला आहे.

महत्त्वाचे शब्द - छत्रपती शिवाजी, शेती, धोरण.

प्रास्ताविक -

भारतीय इतिहासातील सर्वश्रेष्ठ आदर्श राजा म्हणून

स्वराज्य संस्थापक छत्रपती शिवाजी महाराजांचा नावलीकिक आहे. एक महान देशभक्त, कुशल प्रशासक, मराठी साम्राज्याचे संस्थापक, उत्कृष्ट योद्धा, आदर्श शासनकर्ता हे व याहून अधिक त्यांच्या व्यक्तिमत्त्वाचे पैलू आपणास दिसून येतात. गेल्या अनेक पिढ्यांसाठी शिवराय एक आदर्श आहेत. भविष्यातही त्यांच्या कर्तृत्वाची मुद्रा समाजमनावर कायम उमटत राहिल, इतके त्यांचे कार्य महान आहे. सर्वसमावेशक दृष्टिकोनातून त्यांनी तत्कालीन समाजव्यवस्थेचा विचार केल्याचे दिसून येते. त्याचप्रमाणे प्रजाहित हे लक्षण त्यांच्या कार्याचे मुख्य उद्दिष्ट होते. महाराजांच्या कार्यकर्तृत्वाचा इतिहास हा वैभवशाली आहे. त्यांनी मोठा पराक्रम गाजवून रयतेचे स्वराज्य निर्माण केले आहे, हे आपण सर्वजण जाणतो आहोत. देशातील शेतकरी हा त्यांच्या कार्यकर्तृत्वाचा व विकासाला गती देणारा मुख्य घटक होता. 'शेतकरी सुखी तर रयत सुखी', 'रयत सुखी तर राजा सुखी' हे छत्रपती शिवाजी महाराजांच्या राज्यकारभाराचे मुख्य सूत्र दिसून येते. शेती हे रयतेचे मुख्य बलस्थान असून संपूर्ण प्रजेचा उदरनिर्वाह हा शेतीवर अवलंबून असल्याची त्यांना जाणीव होती. त्यांनी जाणीव ठेवून स्वराज्यात शेतीविषयक धोरण अवलंबून प्रभावी अंमलबजावणी केल्याचे दिसून येते. एकंदरीत राजाचे शेतीविषयक विचार हे दिशादर्शक असल्याचे दिसून येते; मात्र काळाच्या ओघात शेतीविषयक धोरणाची योग्य व प्रभावी अंमलबजावणी न झाल्याने, तसेच या विचारांचा शासनकर्त्यांना विसर पडल्याने देशातील शेती व शेतकरी संकटात असल्याचे आपणास दिसून येते.

संशोधन अभ्यासाची उद्दिष्टे -

१. छत्रपती शिवाजी महाराजांच्या शेतीविषयक समकालीन धोरणांचा आढावा घेणे.

२. सद्यःस्थितीतील शेतीविषयक धोरणांचा आढावा घेणे.

संशोधन पद्धती -

या प्रस्तुत संशोधन लेखासाठी संशोधकाने माहिती संकलित करण्यासाठी दुय्यम स्रोतांचा वापर केलेला आहे. या संशोधनासाठी विविध संदर्भग्रंथ, संशोधन लेख, संकेतस्थळे, वर्तमानपत्रे इत्यादींचा वापर केलेला आहे.

छत्रपती शिवाजी महाराजांचे शेतीविषयक धोरण -

शिवकाळात अनेकदा दुष्काळ पडलेला दिसून येतो. त्या काळात सिंचनाचे प्रमाण अतिशय कमी होते, तसेच उद्योग-व्यवसाय हेपण मर्यादित होते. तरीदेखील शेतकरी आत्महत्या करत नव्हते; कारण शिवरायांचे शेती आणि शेतकरीविषयक धोरण अतिशय प्रभावी व शेतकरीपूरक होते. ते त्यांच्या अनेक आज्ञापत्रांतून स्पष्टपणे दिसून येते. स्वराज्य स्थापनेच्या रणसंग्रामात त्यांनी शेतकऱ्यांची कमीही हेळसांड होऊ दिली नाही. २३ ऑक्टोबर १६६२ रोजी सज्जराव जेधे यांना पाठविलेल्या पत्रात शिवाजी महाराज म्हणतात, "तुमच्या इलाख्यात मोगलांची फौज (शाहिस्तेखान) येत असल्याची बातमी हेरांनी दिली आहे. त्यामुळे इलाख्यातील सर्व रयतेला लेकरा बाळांसह घाटाखाली सुरक्षित जागा असेल तेथे पाठवणे. या कामात हयगय करू नका. या कामात हयगय कराल, तर तुमच्या माथी रयतेचे पाप बसेल. गावोगावी हिंडून सेतपोत बतन करणारांचे हित जोपासावे. या कामात दक्षता बाळगावी." पंचक्रपासून शेती आणि शेतकरी वाचला पाहिजे, याबाबत शिवरायांनी घेतलेली काळजी आजदेखील पथदर्शक आहे. शेतकऱ्यांना चान्यावर सोडून त्यांनी लढाया केल्या नाहीत. शेतकऱ्यांच्या हिताला त्यांनी नेहमीच प्राधान्य दिले.

शिवरायांनी १९ मे १६७३ रोजी चिपळूण (हलकर्ण) येथील जुमलेदार, हवालदार आणि कारकुनांना पाठवलेल्या पत्रात शेतकऱ्यांशी कसे वागावे, याचे नीतिशास्त्र सांगितले असल्याचे आढळून येते. "जनावरांचा चार काटकसरीने वापरा. चान्याची उधळपट्टी कराल तर पावसाळ्यात जनावरांना उगस पडेल, घोडी मरायला लागतील. मग तुम्ही कुणव्याकडून (शेतकऱ्यांकडून) धान्य, भाकरी, गवत, फांघा, भाजीपाला आणाल. मग शेतकरी उपाशी मरेल, ते निघून जातील. मग ते मरणाला, की तुम्ही तर मोगलापेक्षा अधिक जुलमी आहात. शेतकऱ्यांचा तळतळाट लागेल. त्यामुळे शेतकऱ्यांस काडीचादेखील त्रास देऊ नका. तुम्हाला गवत, धान्य, भाजीपाला, लाकूड हवे असेल, तर बाजारातून योग्य मोबदला देऊन विकत आणावा. कोणाकडून जुलूम अथवा अत्याचार

अथवा भांडण करून घेऊ नका." काटकसरीने वागा, अत्याचार करू नका, शेतकऱ्यांना त्रास देऊ नका, अशा सक्त सूचना शिवरायांनी अधिकाऱ्यांना दिल्या होत्या. तसेच जनावरे, गवत, शेतीमाल, शेतकरी याबाबत शिवाजी महाराज किती दक्ष असत, हे त्यांनी अधिकाऱ्यांना दिलेल्या सूचनांवरून स्पष्ट होते. "संध्याकाळी झोपताना चुली, आगट्या, रंधनाळे विझवून झोपत जावा. अन्यथा विस्तव गवताला, पिकाला, लाकडाला लागेल आणि ते भस्मसात होईल. तेलाचा दिवा विझवत जा, अन्यथा पेटती वात उंदीर घेऊन जाईल व गवत, लाकूड, धान्य जळून जाईल. त्यामुळे पागा बुडेल. शेतकरी नष्ट होईल. त्यामुळे दक्ष राहा." आग लागल्यानंतर धावपळ करण्यापेक्षा आग लागूच नये, याची काळजी घेण्याच्या सूचना त्यांनी केल्या. "शेतकऱ्यांना लुटू नये, शेतकऱ्यांची चोरी करू नये, शेतकऱ्यांची इमानेइतबारे सेवा करावी. शेतकऱ्यांच्या भाजीच्या देठासदेखील मन दाखवू नये. शेतकऱ्यांच्या काडीसदेखील हात लावू नये. जर तुम्ही तसे कराल, तर मी तुमच्यावर राजी नाही (नाराज आहे.) असे समजावे," असे शिवाजी महाराजांनी ५ सप्टेंबर १६७६ रोजी आपल्या सुभेदाराला लिहिलेल्या पत्रात स्पष्ट केले आहे.

स्वराज्यातील शेतीमालाला रास्त भाव मिळेल, याकडे शिवरायांनी लक्ष दिले. अतिरिक्त शेतीमाल योग्य मोबदला देऊन खरेदी केला. तो परमुलखात नेऊन विकण्याची सोय केली. शिवरायांनी शेतकऱ्यांची आर्थिक उन्नती कशी केली, ते पुढील उल्लेखावरून स्पष्ट होते. "जिन्नसच वसूल घेऊन जमा करित जाणे आणि मग वेळच्या वेळी विकत जाणे. महाम विकेल आणि फायदा होईल ते करित जाणे. वसूल हंगामशीर घ्यावा आणि साठवण करून विक्री अशी करावी, की कोणत्या वेळेस कोणता जिन्नस विकायचा, माल तर पडून राहता कामा नये आणि विक्री महाम झाली पाहिजे. दहा बाजार केले तरी चालतील, पण मालाला भाव मिळाला पाहिजे. त्याचा फायदा होईल." टंचाईच्या काळात शिवाजीराजे शेतकऱ्यांच्या पाठीशी खंबीरपणे उभे राहिले. टंचाईप्रसंगी शिवाजीराजे आपल्या सुभेदाराला सांगतात, "कष्ट करून गावोगावी फिरा. शेतकऱ्यांना गोळा करा. ज्याला बैलजोडी आणि जोत हवा असेल त्याला ते द्या. पैसे द्या. खंडी, दोन खंडी धान्य द्या. दिलेल्या मदतीचा वसूल बाढीदिडीने करू नका. मुदलच जेवढी हळूहळू ऐपत आल्यानंतर घ्या. त्यासाठी त्रिजोरीवर दोन लाख लारी बोजा पडला तरी चालेल." आपल्या राज्यातील मजू,

गरीब, शेतकरी सुखी राहिला पाहिजे, तो उपाशी झोपता कामा नये, त्यासाठी त्रिजोरीवर प्रसंगी बोजा पडला तरी चालेल, ही शिवरायांची भूमिका होती. त्यांनी शेतकऱ्यांचे हित जोपासले, हे त्यांच्या वरील आदेशावरून स्पष्ट होते. कर्जाच्या ओझ्याखाली शेतकरी आज आत्महत्या करत आहेत. शेतीमालाला उत्पादन खर्चावर आधारित भाव मिळत नाही, तर दुसरीकडे धान्याची आयात केली जात आहे. त्यामुळे शेतकरी वैफल्यग्रस्त झाला आहे. अशा वेळी शेतकऱ्यांना आधार देऊन उभे करण्यासाठी शिवरायांच्या शेतकरी धोरणाची देशाला गरज आहे.

एका आज्ञापत्रात शिवाजी महाराज म्हणतात, "आरमारासाठी झाड हवे असेल तर आंबा, साग तोडू नका. कारण ती एका सालात पैदा होत नाहीत. शेतकऱ्यांनी त्यांना अनेक वर्षांपासून लेकरावाळांप्रमाणे वाढविलेले असते. ती झाडे तोडली तर शेतकऱ्यांच्या दुःखास पारावार राहणार नाही. ती तोडणे म्हणजे प्रजापीडन आहे. झाड हवे असेल तर जीर्ण झालेले झाड त्याच्या मालकाच्या परवानगीने त्याचा योग्य मोबदला देऊन त्याला आनंदी करून तोडून न्यावे. अत्याचार सर्वथा न करावा." जमीन संपादनाचा योग्य मोबदला मिळावा यासाठी शेतकऱ्यांना आज संघर्ष करावा लागतो. अनेकदा शेतकऱ्यांवर अन्याय होतो; पण शिवाजीराजे म्हणतात, "शेतकऱ्यांवर अत्याचार न करता त्यांना योग्य मोबदला देऊनच संपादनूक करावी." शिवरायांनी नेहमीच शेतकऱ्यांचे हित जोपासले. प्रशासनाला वेळोवेळी शेतकरीहितासाठी दक्ष राहण्याच्या सूचना त्यांनी दिल्या. शेतीमालाला योग्य भाव मिळेल, याकडे लक्ष दिले. शेती आणि अर्थव्यवस्थेला ऊर्जितावस्था येण्यासाठी शिवरायांच्या शेतकरीभिमुख धोरणाची आजही गरज आहे.

शिवरायांचे शेती आणि शेतीविषयक धोरण स्पष्ट झालेले आहे. त्या काळात शेतकऱ्यांसाठी त्यांनी अनेक योजना व सवलती दिल्या, हे काही पत्रांमधून समजते. ज्याच्याकडे शेतकऱ्यांची कुवत आहे, मनुष्यबळ आहे; पण मशागतीस बेलजोडी नाही, बी-बियाणे नाही त्याला दोनचार बेल देण्यास रोख रक्कम द्यावी किंवा सरकारातून बेल आणि बी-बियाणे द्यावे. शेतकऱ्यांना सरकारकडून दिलेले कर्ज जबरदस्तीने वसूल न करता त्यांच्या शेतीचे उत्पन्न तयार झाल्यावर त्यांच्या कुवतीनुसार हप्त्याने वसूल करावे. गावचे गाव फिरून तेथील शेतकरी जेवढे आहेत, तेवढे ते करावे. कोणाकडे म्हणून मनुष्यबळ आहे याची चौकशी करावी व नसल्यास व्यवस्था

करावी. नवीन शेतकऱ्यास सोयी-सुविधा देऊन, पडोके जमीन लागवडीखाली आणावी. त्यासाठी सरकारने ही रक्कम मंजूर करावी. ज्या शेतकऱ्यांवर सरकारची मागिल बाकी येणे आहे, पण त्यांच्याजवळ काहीच नाही अशा शेतकऱ्यांचा तो शेतकरी करण्याची उमेदही नसेल. तर त्या सर्व प्रकारची मदत करावी. कर्जमाफी देणे ही सेवा आहे; पण शेतकरी कर्जवाजारी होऊ नये हे परिवर्तन आहे. छत्रपती शिवाजी महाराजांनी जे कृषी क्षेत्रात परिवर्तन घडवले ते आज घडण्यासाठी शिवाजी महाराजांच्या शेतीविषयक धोरणांचा विचार करावला हवा. यावरून शिवरायांचे शेतीविषयीचे नीतिशास्त्र आपल्या लक्षात येते.

भीषण टंचाईच्या काळात शिवराय शेतकऱ्यांच्या पाठीशी खंबीरपणे उभे राहिले. त्यांच्या प्रसंगी ते आपल्या सुभेदाराला सांगतात की, कष्ट करून गावोगावी फिरा, शेतकऱ्यांना गोळा करा, ज्यांना बेलजोडी नाही, हवे असेल ते त्याला द्या, पैसे द्या, खंडी दोन खंडी धान्य द्या. दिलेल्या मदतीचा वसूल बळजबर्बाने करू नका, तेवढी हजार रुपये परत आल्यानंतर घ्या, त्यासाठी त्रिजोरीवर दोन लाख बोजा पडला तरी चालेल, आपल्या राज्यातील गरीब शेतकरी सुखी व्हायला पाहिजे, तो उपाशी झोपता कामा नये. त्यासाठी त्रिजोरीवर प्रसंगी बोजा पडला तरी चालेल, ही शिवरायांची भूमिका होती. शिवकाळात एक जमिनीच्या प्रतवारीनुसार महसूल आकारला जात असे. अत्याचार करणाऱ्या सावकारांना, व्यापाऱ्यांना महाराजांनी चांगलीच जरब बसवली होती. यावरून त्यांच्या शेतीविषयक धोरणातील आदर्श मूल्ये स्पष्ट होतात.

सद्यःस्थितीतील शेतीविषयक धोरणांचा आढावा -

भारत देशातील शेतकरी आज या मुख्य समस्यांला तोंड देतो, ती समस्या म्हणजे त्यांच्या शेतमालाला हमीभाव मिळत नाही, हा भाव ठरविण्याचा अधिकार शेतकऱ्यांस नाही. या व्यवस्थेतील प्रशासनाची दिलाई व दलालांची चलती शेतकऱ्यांच्या कष्टाला मातीमोल बनवत असल्याचे दिसून येते. महाराजांच्या काळात सेंद्रिय शेतीला प्राधान्य दिले जात होते. आज देशात रासायनिक शेती हीच आदर्श बनली आहे. जागतिक पातळीवरील शेतीचे लोण भारतात पसरत असताना काही कंपन्यांनी भारतीय शेती गिळंकृत करण्याचा डाव रचला आहे. यामध्ये सामान्य शेतकऱ्यांचे नुकसान होत आहे. गरीब भूमिहीन शेतकरी देशोधडीला लागला आहे. बहुतेक सुखाच्या हव्यासापोटी शेतकऱ्यांची लाखमोल जमीन हस्तांतरित

करण्याची कटकारस्थाने आखली जातात. ही या देशातील शेती व शेतकरी यांच्याकडे बघण्याचा कोणत्या प्रकारचा दृष्टिकोन आहे, हा प्रश्न सर्वांनाच पडलेला दिमून येतो. एका आज्ञापत्रात शिवाजीराजे म्हणतात, "आरमारसाठी झाड हवे असेल तर आंबा तोडू नका; कारण ते एका सालात पैदा होत नाहीत. शेतकऱ्यांनी त्यांना अनेक वर्षांपासून लेकराबाळाप्रमाणे वाढवले असते. ती झाडे तोडली तर शेतकऱ्यांच्या दुःखास पारावार राहणार नाही. झाड हवे असेल तर जीर्ण झालेले झाड त्याच्या मालकाला कळवून घेणे, त्याचा योग्य मोबदला देऊन त्याला आनंदी करून तोडून घ्यावी. अत्याचार सर्वदा न करावा." अशी शेतकरीहिताची भूमिका शिवरायांनी घेतली होती. आज मात्र जमीन संपादनाचा योग्य मोबदला मिळवण्यासाठी शेतकऱ्याला संघर्ष करावा लागतो. शिवरायांच्या ग्रामीण व समाज शेतीबाबतचे विचार भारतीय अर्थव्यवस्थेच्या अजिबातच लक्षात न आल्याने शेती व शेतकऱ्यांचे प्रचंड नुकसान झालेले आहे. हे जाणकारांनी लक्षात घ्यायला हवे. शिवकाळात अनेकदा दुष्काळ पडला, सिंचनाचे प्रमाण कमी झाले. उद्योग-व्यवसाय मर्यादित होते. तरीदेखील शेतकऱ्यांनी आत्महत्या केली नाही. याचे कारण शिवरायांचा क्रांतिकारी कृषी विचार व त्यांची दूरदृष्टी होईल. आज मात्र कृषिप्रधान भारत देशातील शेतकरी कर्जाच्या ओझ्याखाली आत्महत्या करित आहे. शेतीमालाला उत्पादन खर्चावर आधारित भाव मिळत नाही, तर दुसरीकडे धान्याची आयात केली जात आहे. त्यामुळे बळीराजा वैफल्यग्रस्त झाला आहे. अशा विकट परिस्थितीत शेतकऱ्यांना आधार देऊन उभे करण्यासाठी शिवरायांच्या शेतकऱ्यांची देशाला गरज आहे. महाराजांच्या नावाने दिली जाणारी कर्जमाफी हाच शाश्वत पर्याय असू शकत नाही. शेतीमालाला योग्य हमीभाव देऊन पशुधनवाढीसाठी प्रोत्साहन दिले, तर खऱ्या अर्थाने येथील शेतकरी सुखी होईल, हे निश्चित.

उत्पादनवाढीसाठी जमिनीची मशागत करून लागवडीखाली आणण्यासाठी त्याला प्रोत्साहित केले आहे. नैसर्गिक आपत्तीत शेतकऱ्यांच्या पाठीशी खंबीरपणे उभे राहिले. त्यामुळे त्या काळातील शेतकरी सुखी होता.

महाराजांच्या प्रजाहितदक्ष दुरुस्तीमुळे समर्थ रामदासांनी त्यांना जाणता राजा म्हटले आहे, तर शेतकऱ्यांचे कल्याण करणारा लोककल्याणकारी राजा शिवरायांच्या रूपाने तुकोबाच्या नजरेस पडला. शिवरायांच्या क्रांतिकारी शेतीविषयक धोरणातून आजच्या भारतीय शेतीत परिवर्तन घडेल, यात शंका नाही.

निष्कर्ष -

छत्रपती शिवाजी महाराजांचे शेतीविषयक धोरणाचा आढावा घेतल्यानंतर असे लक्षात येते की, शिवकालीन परिस्थितीमध्ये शेतकऱ्यांना देण्यात येणाऱ्या विविध सोयी-सुविधा, मदत, अनुदानाचा मोठ्या प्रमाणावर शेतकऱ्यांना लाभ झाल्याचे दिसून येते. शिवाजी महाराजांची प्रशासनावर असलेली पकड व विविध योजनांची प्रभावी अंमलबजावणी होतानाचे दिसून येते. त्याचप्रमाणे शेतकऱ्यांना आवश्यक असलेल्या सोयी-सुविधा व अडचणीच्या काळात केलेल्या विविध उपाययोजनाही केलेल्या दिसून येतात. मद्य-स्थितीतील शेतकऱ्यांची होणारी हेळसांड आपणास मोठ्या प्रमाणात दिसून येत आहे. त्यामुळे राज्य शासन, तसेच केंद्र शासनाने शेतकऱ्यांसाठी ज्या काही विविध योजना तयार केल्या आहेत, त्यांची प्रभावी अंमलबजावणी करणे आवश्यक आहे, तरच त्या योजनांचा लाभ शेतकऱ्यांच्या शेतकऱ्यांना मिळेल; अन्यथा भविष्यात शेतकऱ्यांना विविध समस्या व अडचणींना सामोरे जावे लागेल.

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KHELO INDIA – NATIONAL PROGRAMME FOR DEVELOPMENT OF SPORTS SCENARIO IN INDIA

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Abstract:

Sport and physical education is an integral part of education and a means to achieve physical and mental health. It should not be assumed that physical education and is a fancy worthless issue and merely a means for fun and engagement of children and adolescents. In contrast, it should be considered an important component of life activities. Concepts such as fitness, health, personal and social development and mental health are closely related to sport and

Physical education. A historical review demonstrates that civilized nations of the world always have paid attention to the importance and role of sport and used it for development of youth and preparing them to deal with personal and social problems. The Youth represent the most dynamic and vibrant segment of the population. India is one of the youngest nations in the World, with about 65% of its population being under 35 years of age. The youth in the age group of 15-29 years comprise 27.5% of the population

Keywords: Development, Sport, Health, Rural Areas, Physical Education, Khelo India

Introduction

Ministry of Finance vide their D.O. No.32/PSO/FS/2015 dated 28th October, 2015, had advised this Department to suitably restructure the Centrally Sponsored Scheme into a Central Sector Scheme. On receipt of this advice from the Ministry of Finance, wide ranging consultations were held with State Governments throughout India by dividing the states into six zones, i.e., Northern, Central, Eastern, and North Eastern, Southern and Western zones. After these consultations, consensus emerged that the above three schemes should be merged into one scheme – "Khelo India" - National Programme for Development of Sports, which also draws inspiration in respect of organization of competitions from Khel Mahakumbh which is organized annually by Government of Gujarat. The programme takes care to develop sports infrastructure in both rural and urban areas and provides for not only identification of talent but guiding and nurturing of the talent through assistance to SAI Training Centers and Academies and State Government training centers/academies and setting up of new academies both in public and PPP Mode.

With a view to achieving the twin objectives of mass participation and promotion of excellence in sports, the Cabinet at its meeting held on 20/09/2017 approved the revamp of "Khelo India- National Programme for Development of Sports." • The revamped Khelo India programme aims at strengthening the entire sports ecosystem to promote the above mentioned twin national objectives of sports development, which includes playfield development; community coaching development; promotion of community sports; establishment of a strong sports competition structure at both school and university level as also for rural 1 indigenous sports, sports for persons with disability and women sports; filling up of critical gaps in sports infrastructure, including creation of hubs of sports excellence in select universities; talent identification and development; support to sports academies; implementation of a national physical fitness drive for school children; and sports for peace and development. The scheme provides for a Project Appraisal Committee (PAC), which shall appraise all proposals received under the scheme and place them before a Departmental Project Approval Committee (DAPC) for approval. The approved projects will be subject to strict monitoring, including third party monitoring, for which State level monitors shall be engaged. The entire programme shall be steered by a General Council (GC) chaired by the Minister in charge. Which will function as the highest policy making body for the purpose of implementation of the scheme. The General Council will be supported by a National Level Executive Committee (NLEC) headed by Union Secretary of Sports. The scheme shall have a Corpus Fund for the purpose of technical support and capacity building, which will be utilized for engagement of professionals and national 1 international consultant, carrying out national campaigns, publicity and awareness activities etc. The scheme has adequate flexibility, including need-based re-appropriation of allocations across components. The budget allocation for the scheme is Rs. 1,756 crore for the period 2017-18 to 2019-20 and it is interesting to note that in the 2022-23 Union Budget, the Centre's allocation for sports, particularly for the Khelo India scheme, was ₹974 crore, up 48.09 per cent from the budget estimate of 2021-22. The scheme provides for complete transparency and also provides for convergence with Corporate Social Responsibility (CSR) activities and Public Private Partnership (PPP) activities. The selection of projects under the scheme would

be done based on robust selection criteria, including challenge method. The entire scheme as approved by the Cabinet is hereby notified on this date as enclosed, for implementation with immediate effect.

Vision: To infuse sports culture and achieve sporting excellence in the country.

Objective of Scheme

- Mass participation of youth in annual sports competitions through a structured competition;
- Identification of talent
- Guidance and nurturing of the talent through existing sports academies and new set up either by the central Government or State Government or in PPP mode.
- Creation of Sports Infrastructure at Tehsil, District, State levels, etc.

Components of the Scheme: The Khelo India Scheme would include the following components/objectives:



Operationalization of the Scheme.

(a) General Council (GC)

1	Minister, YAS	Chairperson
2	Secretary, Sports, Ministry of Youth Affairs & Sports	Vice-Chairperson
3	Director General, SAI	Member
4	Financial Adviser (YAS)	Member
5	Representatives from two recognized National Sports Federations	Member
6	Two Chief Secretary/Principal Secretary (Sports)/Secretary (Sports) to be nominated by the Chairperson	Member
7	Two leading sportspersons (one man and one woman) to be nominated by the Chairperson	Member
8	Joint Secretary in charge and Mission Director	Member Secretary

(b) National Executive Committee will comprise of-

1	Secretary (Sports)	Chairperson
2	Financial Adviser, Ministry of Youth Affairs & Sports	Member
3	Director General, Sports Authority of India (DG, SAI)	Member
4	Joint Secretary in-charge	Member

5	Two well-known sportspersons (one man and one woman) to be nominated by the Chairperson	Member
6	Deputy Secretary /Director (Youth Affairs & Sports) in charge of the scheme	Member Secretary

(c) State Level Executive Committee (SLEC):

1	Chief Secretary	Chairperson
2	Secretary of Youth Affairs & Sports in the State	Vice-Chairperson
3	Chairman/Director General/Managing Director of State Sports Authority	Member
4	Regional Coordinator, SAI	Member
5	State Technical Consultant, in charge	Member
6	Representatives from two State Sports Federations	Member
7	Two sportspersons (one man and one woman) to be nominated by the Chairperson	Member
8	Director (Youth Affairs & Sports) and State Mission Directorate	Member Secretary

(c) District Level Executive Committee (DLEC):

1	District Magistrate/ Collector/Deputy Commissioner	Chairperson
2	President, District Panchayats/Zila Parishad	Vice-Chairperson
3	Chief Executive Officer of District Panchayat (CEO, DP)	Deputy Chairperson
4	District Panchayat Officer and / or District Education Officer,	Member
5	Two sportspersons (one man and one woman) to be nominated by the Chairperson Members	Member
6	District Sports Officer	Member Secretary
7	Member of Parliament (M.P.) and / or Member of Legislative of Assembly (MLA) under whose jurisdiction the respective District falls	Special Invitee

Funding Pattern

The erstwhile RGKA has been reclassified as "Optional Scheme" by Ministry of Finance vide Finance Secretary's D.O. Letter No. 32/PSO/FS/2015 dated 28th October, 2015. It was also mentioned therein that the scheme may be suitably restructured as Central Sector Scheme. Hence, this scheme shall be 100% funded by the Centre and it will be a Central Sector Scheme.

Maintenance

The assets created under this scheme shall be maintained by the grantees/ owners of the assets which may be local and civil bodies, district administration, State Government, Sports Authority of India, sports institutions, colleges and universities from out of their own resources. Alternatively, a nominal fee may be levied on the users of the sports facilities and the funds so generated may be utilized towards maintenance of the sports facilities. Ministry of Youth

Affairs & Sports may issue suitable guidelines regarding levy of user charges so as to maintain uniform up keep of assets all over the country.

Monitoring

The execution of the projects/competitions approved under the scheme will be monitored by a committee comprising of a representative each from Ministry of Youth Affairs & Sports (MYAS), Sports Authority of India (SAI), beneficiary State/UT/Organization and an engineer from the construction agency/SAI Coach/Eminent sportsperson. Department of Sports may engage a third party monitoring agency to conduct monitoring of the scheme which will funded from TSCBS fund of the scheme.

Provision for committed liabilities

Expenditure has been incurred under the on-going RGKA and USIS schemes. There are committed liabilities where the balance installments are required to be released to the grantees for completion of the on-going projects and /or re-imbursment of expenditure which have been committed to be borne by the Centre. The estimated cost of Rs. 500 crore includes the component of committed liability also.

Conclusion:

The National competitions involving schools, colleges, Universities and NSFs under Khelo India Scheme, National Championships, and National Sports Talent Search Portal of SAI, will provide a platform for identification of talented sports persons in priority Sports disciplines in which the country has potential/advantage. To

encourage sports all over the country thus allowing the population to harness the power of sports through its cross-cutting influence, namely, holistic development of children & youth, community development, social integration, gender equality, healthy lifestyle, national pride and economic opportunities related to sports development. The Khelo India Scheme aims to encourage sports all over the country, thus allowing the population to harness the power of sports through its cross-cutting influence, namely, holistic development of children & youth, community development, social integration, gender equality, healthy lifestyle, national pride and economic opportunities related to sports development. Khelo India programme identify and nurture sporting talent, encourage mass participation of youth in annual sports competitions, and create of sports infrastructure.

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To Study of Emerging Trends in E-Banking Service in India

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Abstract:

Banking sector is an essential sector in human life, in olden day banking sector is just provided money deposit, window services and other services in manually. But now day banking sector is connected to internet and provide all those facility through the internet. For those purpose bank uses some tools for providing e-banking facility, in this research paper we focus on some important E-banking services.

Introduction:

E-Banking services –Electronic banking system is popularly known as Net Banking. It is an electronic payment system operated through internet and website. this E-Banking offering various services like payment, deposited, transfer facility by electronically E-Banking services available in 7 days and 24 hours to the customer. It is a best way to access our own account information and services related to the account from your home computer with the help of internet connection. This all services secured against cyber-attacks These net banking portals can only be availed through User IDs and passwords, with one time password securities E- banking has reduced the burden on banking sector as well as its customers. A customer should not need to go to the bank each time. Todays all banking offers net banking services at the time of account opening.

1. Meaning of Banking Services–It is a facility of provide the all-banking services like payments, transfers, deposit and more services through the electronically with the help of internet

2. Objective of financial management
3. To Study the banking system
4. To study the e-banking service
5. To study the effective tools of e-Banking
6. To highlight different forms of e-banking in Indian scenario

Popular services under e-banking in India:

1. National Electronic Fund Transfer (NEFT)

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under these systems, customers, firms and corporate can electronically transfer funds from any bank branch to any individual, Firm having is own bank account connected through internet. With the help of NEFT we are transfer the fund to other bank account with the help of internet in 7 days in 8 to 4 a with 50000 limits.

2. Real Time Gross Settlement (RTGS)

Real-time gross settlement is the continuous process of settling interbank payments on an individual order basis across the books of a central bank. Considering

that the funds settlement takes place in the books of the Reserve Bank of India, the payments are final and irrevocable. The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is 2 lakhs. There is no upper ceiling for RTGS transactions. The RTGS service for customer's transactions is available to banks from 9.00 hours to 16.30 hours on week days and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end. However, the timings that the banks follow may vary depending on the customer timings of the bank branches.

3. Electronic Clearing System (ECS)

ECS is an alternative method for effecting payment transactions in respect of the utility-bill-payments such as telephone bills, electricity bills, insurance premia, card payments and loan repayments, etc., which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by banks / companies / corporations / government departments, etc., collecting / receiving the payments.

4. Immediate Payment Service (IMPS)

IMPS offer an instant, 24 X 7, interbank electronic fund transfer service through mobile phones. IMPS is an emphatic tool to transfer money instantly within banks across India through mobile, internet and ATM which is not only safe but also economical both in financial and non-financial perspectives.

5. Banking cards:

Banking Cards are among the most widely used payment methods and come with various features and benefits such as security of payments, convenience, etc. The main advantage of debit/credit or prepaid banking cards is that they should be used to make all types of digital payments. For example, customers can store card information in digital payment apps or mobile wallets to make a cashless payment.

What are different types of cards?

a. Prepaid Cards: These are pre-loaded from a customer's bank:

Account can be used for limited amount of transaction. These can be recharged like mobile recharge, Safe to use.

b. Debit Cards:

Issued by the Bank where you have an account linked to the bank account. Debit cards are issued to accountholders (current/savings/overdraft) and any expenditure made is immediately debited to user's account. User can use this card to withdraw cash up to the limit present in his/her bank account. It can also be used only for domestic fund transfer from one person to another.

c. Credit Cards:

These are issued by banks / other entities approved by RBI. Can be used domestically and internationally (provided it is enabled for international use). Unlike debit cards, in case of credit cards, a customer can also withdraw beyond the amount of money present in his bank account. But there is a limit for each credit card up to which extra money can be withdrawn.

6. USSD:

Another type of digital payment method can be used to carry out mobile transactions without downloading any app. These types of payments can also be made with no mobile data facility. This facility is backed by the USSD along with the National Payments Corporation of India (NPCI). The main aim of this type of digital payment service is to create an environment of inclusion among the underserved sections of society and integrate them into mainstream banking. This service can be used to initiate fund transfers, get a look at bank statements and make balance queries. Another advantage of this type of payment system is that it is also available in Hindi.

7. AEPS:

Expanded as Aadhaar Enabled Payment System, AEPS, can be used for all banking transactions such as balance enquiry, cash withdrawal, cash deposit, payment transactions, Aadhaar to Aadhaar fund transfers, etc. All transactions are carried out through a banking correspondent based on Aadhaar verification. There is no need to physically visit a branch, provide debit or credit cards, or even make a signature on a document. This service can only be availed if your Aadhaar number is registered with the bank where you hold an account. This is another initiative taken by the NPCI to promote digital payments in the country.

8. UPI:

UPI is a type of interoperable payment system through which any customer holding any bank account can send and receive money through a UPI-based app. The service allows a user to link more than one bank account on a UPI app on their smartphone to seamlessly initiate fund transfers and make collect requests on a 24/7 basis and on all 365 days a year. The main advantage of UPI is that it enables users to transfer money without a bank account or IFSC code. All you need is a Virtual Payment Address (VPA). There are many UPI apps in the market and it is available on both Android and IOS platforms. To use the service, one should have a valid bank account and a registered mobile number, which is linked to the same bank account. There are no transaction charges for using UPI. Through this, a customer can send and receive money and make balance enquiries.

9. Mobile Wallets:

A mobile wallet is a type of virtual wallet service that can be used by downloading an app. The digital or mobile wallet stores bank account or debit/credit card information or bank account information in an encoded format to allow secure payments. One can also add money to a mobile wallet and use the same to make payments and purchase goods and services. This eliminated the need to use credit/debit cards or remember the CVV or 4-digit pin. Many banks in the country have launched e-wallet services and apart from banks, there are also many private players. Some of the mobile wallet apps in the market are Paytm, Mobikwik, Free charge, etc. The various services offered by mobile wallets include sending and receiving money, making payments to merchants, online purchases, etc. Some mobile wallets may charge a certain transaction fee for the services offered.

10. Mobile Banking:

Mobile banking is referred to the process of

transactions banking transactions through a smartphone. The scope of mobile banking is only expanding with the introduction of many mobile wallets, digital payment apps and other services like the UPI. Many banks have their own apps and customers can download the same to carry out banking transactions at the click of a button. Mobile banking is a wide term used for the extensive range or umbrella of services that can be availed under this.

11. Bharat Interface for Money (BHIM):

The BHIM app allows users to make payments using the UPI application. This also works in collaboration with UPI and transactions can be carried out using a VPA. One can link his/her bank account with the BHIM interface easily. It is also possible to link multiple bank accounts. The BHIM app can be used by anyone who has a mobile number, debit card and a valid bank account. Money can be sent to different bank accounts, virtual addresses or to an Aadhaar number. There are also many banks that have collaborated with the NPCI and BHIM to allow customers to use this interface.

12. Door Steps Banking-In door steps banking customers need not go to the bank

13. Investing:

Through electronic banking, a customer can open a fixed deposit with the bank online through funds transfer. Further, if a customer has a demat account and a linked bank account and trading account, he can buy or sell shares online too. Additionally, some banks allow customers to purchase and redeem mutual fund units from their online platforms as well.

1. Bill payment:

Every bank has a tie-up with different utility companies, service providers, insurance companies, etc. across the country. The banks use these tie-ups to offer online payment of bills (electricity, telephone, mobile phone, etc.). Also, most banks charge a nominal one-time registration fee for this service. Further, the customer can create a standing instruction to pay recurring bills automatically every month.

Conclusion:

Today Banking sector connected with the internet and provide all banking facility through the internet for those purpose banking sector provide some important services like NEFT, RTGS, IMPS, ATM, Mobile banking it is helpful to all customers of bank for making his life easy

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Impact of Covid-19 on E-Banking System in Rural Area of Maharashtra

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Abstract:

India is one most important country and economy in the world but in the period of covid- 19 all sectors of the economy were affected because around four times the Indian market was closed. Banking is one sector of the Indian economy which is also affected due to covid- 19. All transactions, income and production of banks slowed in the pandemic. There is a need to use another mode of transaction which helps banks to increase the overall service of banking. Banks start the services of banking under the all rules and code of conduct of the lockdown. Banking system uses online services for customers. That's why banks can improve the service and also increase the income of banks. The Indian economy as well as the overall world economy suffered the pandemic situation in the period of covid- 19. The researcher is going to study the impact of covid- 19 on the E-Banking system working and uses of E - Banking and the present status of the E Banking system in Maharashtra using random sampling method. The study is focused on the E Banking system before and after covid- 19.

Keyword: E- Banking (Electronic Banking)

Introduction:

Banking system is an essential sector of the Economy of a country. Development of all sectors of the economy depends on the service of the Banking. In the period of the lockdown all sectors are closed, that's why the GDP of the country is going down. Only essential services were going on for the growth of the economy of the country. There is a need to start some other important sector of the economy.

Banking sector was started to provide the basic services to its customers with lockdown rules and regulation to control the spread of Coronavirus. Banks use different methods and modes for completion of transactions. E banking system in one mode which is used by the bank to our customer for better services without any difficulty faced by our customers in the period of lockdown. All types of banks provide the E Banking system to our customers; But still banks and their customers face some problems in the E Banking system due to different reasons like unawareness, security and so on.

Objective:

1. To know the basic concept and historical background of the E-Banking system in India
2. To know the E-Banking system situation before Covid 19
3. To know the E-Banking system situation after Covid 19
4. To study the problem faced by customers in the E -Banking system

5. To study various tools used by customers for the E -Banking system

Hypothesis

E Banking system working and uses increased after Covid 19 compared to before Covid 19.

Research Methodology:

The research paper depends upon the Primary data and secondary data. In the primary data researcher used the random sampling method of the selected area of Maharashtra.

E - Banking system History and Meaning:

History of E- Banking:

E- Banking operation is one of the biggest and important reforms in the Banking sector but still the year 1990 banks adopted the traditional banking system. After 1991 when the financial reforms, different sectors of the economy took the innovative step for improvement and the bank business also viewed innovative movement in the Banking operation. In the year 1993 Indian banking services adopted Online Banking services but it is not increasing as per requirement. Then in 1994 the bank introduced Electronic Clearing services with MICR. ICICI is the first bank which has taken an innovative step and uses online banking operations.

After the ICICI other banks also used online services in the banking operation like HDFC Bank. Reserve Bank of India as well as Government of India has taken various initiatives to E- Banking operation for smooth working and functioning. In the year 2000 Information Technology Act was passed by the Government of India for the legal acknowledgement of E Banking transactions. After the year there are various improvements in the E-Banking system. USSD, UPI, Mobile Wallets of third parties, Mobile Bank Apps, Mobile Banking, With new improvement of Internet Banking, Smart Cards and some new policies and facilities of the E-Banking system.

Meaning:

E-Banking means traditional banking operations and services provided to their customers through the electronic medium. Mobile banking, Internet banking, UPI, and ATMs are part of the E-Banking system. E-Banking system is an environment friendly system and also cost-effective methods.

Characteristics of E Banking System:

1. The E- Banking system is available 24×7 to customers.
2. The E- Banking system is part of Information Technology.
3. The E- Banking system is used through electronic and smart devices.
4. The E- Banking system provides various services to their customers through the Internet.
5. The E- Banking system available at any time anywhere.
6. It provides fast services to the customers.
7. It includes all types of banking operations which are completed through the Internet and electronic devices.

Impact of Covid- 19 on the E- Banking system before and after the pandemic

1. Preference of customer to E- Banking system in the rural area of Maharashtra

before Covid - 19.
A. Gender Wise:

Table: 1. 1

Gender	Male	Female	Total
Yes	37.98 %	30.02 %	68%
No	11.30 %	20.70 %	32%
Total	49.28 %	50.72 %	100%

In the Rural area of Maharashtra, it is observed that all types of people are using e banking operations before Covid. Mostly male people use it more.
B. Age wise:

Table: 1. 2

Age	Below 20	20-40	40-60	Above 60	Total
Yes	06.08%	35.12%	20.35%	02.15%	63.70%
No	08.12%	05.90%	10.20%	12.08%	36.30%
Total	14.20%	41.02%	30.55%	14.23%	100%

In the Rural area of Maharashtra, it is observed that all types of age group people are using e banking operations before Covid. The age group of 20-40 years and 40-60 years people use it more than the other group of age.

2. Use of E- Banking tools in the rural area of Maharashtra before Covid-19

Table: 1. 3

Tools	Mobile Banking	Internet Banking	Mobile Wallets	Smart Cards	Cash Transaction	Total
Male	05.11%	07.13%	13.09%	17.07%	21.04%	63.44 %
Female	02.09%	01.02%	08.01%	15.20%	10.24%	36.56%
Total	07.20%	08.15%	21.10%	32.27%	31.28%	100%

Source: Survey

In the Rural area of Maharashtra it is observed that most of the E - Banking tools is operating but still most of the people preferred the offline mode for the transaction before Covid.

1. Preference of customer to E- Banking system in the rural area of Maharashtra after Covid - 19.

A. Gender Wise:

Table: 2.1

Gender	Male	Female	Total
Yes	41.58%	46.37%	87.95%
No	07.03%	05.02 %	12.05%
Total	48.61%	51.39 %	100%

In the Rural area of Maharashtra, it is observed that after the Covid most of the people used the E - Banking system to Banking operations.

B. Age wise:

Table: 2.2

Age	Below 20	20-40	40-60	Above 60	Total
Yes	08.10 %	41.45 %	25.78 %	05.12 %	80.45 %
No	05.12%	03.20%	06.20%	05.03%	19.55 %
Total	13.22%	44.65%	31.98%	10.15%	100%

In the Rural area of Maharashtra, it is observed that the number of users to the e - banking system is increased. The age group of 20-40 year and 40-60 year regularly used the E- Banking System for banking operations. The age group of above 60 years people also used the E- Banking system after Covid.

2. Use of E- Banking tools in the rural area of Maharashtra after Covid-19

Table: 2.3

Tools	Mobile Banking	Internet Banking	Mobile Wallets	Smart Cards	Cash Transaction	Total
Male	04.15%	08.35%	21.17%	22.85%	05.10%	61.62 %
Female	02.24%	02.10%	16.86%	15.04%	02.14%	38.38%
Total	06.39%	10.45%	38.03%	37.89%	07.24%	100%

Source: Survey

In the Rural area of Maharashtra, it is observed that a number of the people prefer E - Banking operation and only 7.24% of people use offline mode of transactions.

Problem faced by customer in rural area of Maharashtra of E -Banking system:

Table: 3

Problems	Security Issue	Network Issue	Awareness, Mindset, Literacy.	Availability in the shop	Speed of Transactions	Total
Male	10.02%	07.08%	09.35%	11.05%	07.13%	44.63%
Female	13.26%	11.14%	14.08%	10.75%	06.14%	55.37 %
Total	23.28%	18.22%	23.43%	21.80%	13.27%	100 %

Source: Survey.

In the Rural area of Maharashtra, it is observed that a number of people have some difficulty in E - Banking operations.

Finding of the Research:

1. **Increase the number of users:** After the demonetization of 500 and 1000 rupees from the Indian market, the use of online banking increased but still the number of users is limited. As per above table no. 1.1 and 2.1 data showing the number of users after the Covid- 19 are increased.

2. **Increase the use of E- Banking:** E- Banking plays a vital role in the Covid- 19 pandemic situations. All people, not only urban areas but also rural areas use the online banking facilities for the various operations and transactions.

3. **Reduction Cash Transactions:** As per above data analysis cash transaction and offline mode transactions decrease during and after the Covid - 19 as compared before Covid- 19 situation in the market.

4. **Increase in Mobile Wallets:** Mobile Wallets are used frequently in the Pandemic period overall areas and people.

5. **Swap the Cards:** Debit cards and credit cards are used for shopping purposes in the shop. Swap of the Cards in the shop and also in different places like petrol pumps are increased during Covid- 19.

6. **Mobile Banking:** Mobile Banking is one useful tool of the E-Banking system. The people used mobile banking in the pandemic period of Covid- 19 frequently.

7. **Transactions:** In the period of Pandemic online banking was mostly used for various transactions like payments of bills, transfer of money and funds from one place to another place.

Hypothesis Testing:

In the pandemic period and after the Covid 19 positively impacts on the E - Banking system because numbers of the people or users are increased during and after the Covid 19 the hypothesis is tested based on above analysis and interpretation of the data.

Conclusion:

The Indian economy is one of the largest and developing economies of the world. Under the scheme of Digital India most of the sectors adapt digitalization in the operation but the scope of digitalization is limited. In the period of pandemic all sectors of the economy were affected due to shut down of the operations except the essential sectors. Banking sector is part of the essential sector announced by the Government of India but the operations and functions of the bank start with following all the rules and regulations of the lockdown. Maintaining social distance, reducing direct contact to each other and reducing paper currency contact only for the safety of the life of the people or customers. There is a need for an option to carry out all the functions of the bank without any problems of spreading corona. The E- Banking system played a vital role in the corona pandemic period not only this period also after the covid-19 online banking was useful. Mostly online banking preferred by the customers during pandemic period. Bank customers used the E- Banking system to various transactions like fund transfer, deposit money, payment of bills and other more operation but still users of the E - Banking system faced some problems in the rural area of Maharashtra. In the rural area internet connectivity, awareness of online banking and security are the basic problems recognized by the customers.

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Minimum Support Price

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Abstract:

The agriculture economy in India is the biggest private enterprise of small producers. The main business of the country is agriculture early about 60% of people depend upon the agriculture firm. The small and marginal farmers constituting about 80% of the farmer's households bring their small quantities of produce in the market but have little holding power to get appropriate price for their produce. Not only this group of farmers but the medium and large farmers operating in the open market find they too do not get proper return to their produce in a situation of surplus production. When supply is less than demand farmers get better price for their produce that covers their cost of production. When supply is less than demand falls much below the cost of production and the farmers suffer loss of income. The main basis of MSP determinant in the State Agriculture Price Committee recommended in Commission for agricultural cost and Price Commission (CACP).

The CACP declares only 60% of actual production cost. The farmers and farmers union's members are not satisfied and hence the analytical study of function methodology of Maharashtra State Agricultural Price Committee is essential. For assessment of all agricultural products Agricultural Price Commission was established by Government of India in 1965. Further it was renamed in 1985 as Commission for Agriculture Costs and Prices (ACP).

Introduction:

The agriculture economy in India is the biggest private enterprise of small producers. The main business of the country is agriculture early about 60% of people depend upon the agriculture firm. The small and marginal farmers constituting about 80% of the farmer's households bring their small quantities of produce in the market but have little holding power to get appropriate price for their produce. Not only this group of farmers but the medium and large farmers operating in the open market find they too do not get proper return to their produce in a situation of surplus production. When supply is less than demand farmers get better price for their produce that covers their cost of production. When supply is less than demand falls much below the cost of production and the farmers suffer loss of income. The agriculture crops price face ups and downs. They are not the stability of the crops. The Central GoI formed a committee on 1st August, 1964 to analyse the agricultural problems and provide guidance or back up plans to the Agricultural Ministry.

For assessment of all agricultural products Agricultural Price Commission was established by Government of India in 1965. Further it was renamed in 1985 as Commission for Agriculture Costs and Prices (ACP).

At the beginning, only wheat & Paddy, these two crops were covered under the Minimum Support Price Scheme. But later on other 25 different crops were added to decide minimum support prices.

Commission for agricultural Cost and Price (CACP) was established by GoI in 1985. Currently there are 25 crops covered under Minimum Support Price Act which includes 12 food grains, 9 oil seeds and 4 commercial crops. 16 State Agriculture price Committee has collected the information cost of cultivation crops. The State Agriculture Price Committee collects the information cost of cultivation crops. The State Agriculture Price Committee collects the data in the agriculture university. The Maharashtra State Agriculture Price committee has collected data in the agricultural university—Mahatma Phule Krishi Vidyapeeth, Rahuri, Punjab Krushi Vidyapeeth, Akola, Konkan Krishi Vidyapeeth, Dapoli, Ratnagiri, Marathwada Krishi Vidyapeeth, parbhani

The main basis of MSP determinant in the State Agriculture Price Committee recommended in Commission for agricultural cost and Price Commission (CACP). The CACP declares only 60% of actual production cost. The farmers and farmers union's members are not satisfied and hence the analytical study of function methodology of Maharashtra State Agricultural Price Committee is essential.

Statement of Problem:

Direct and Indirect production cost determined by Maharashtra state Agriculture Price Committee is sent to cost of crops cultivation to Agricultural cost and Price Commission (CACP) on the basis of these figures. ACPC determines Minimum Support Price (MSP) suggested by state Agriculture Price committee, ACPC declares only 60% of this MSP as actual production cost. Minimum support Price is not adequate to cover the cost of production. It is important to study the process of data collection in agricultural Price Committee.

Objectives:

1. To study the role of Government behind Minimum Support Price.
2. To study the role of Maharashtra Agriculture Price Committee.
3. To study the process of price determination done by Maharashtra State Agriculture Price Committee.
4. To study how various agricultural universities in Maharashtra determine price for various crops.
5. To study the views of farmers regarding Minimum Support Price.

Scope of Study:

This research is limited with Maharashtra State Agriculture Price committee under four Agriculture University Mahatma Phule Krushi Vidyapeeth, Rahuri, Punjab Krishi Vidyapeeth, Akola, Kikan Krishi Vidyapeeth, Dapoli, Tatmagiri, Marathwada Krishi Vidyapeeth, Parbhani, The period of study is 2001-01 to 2009-10.

Sample size:

Maharashtra State Agriculture Price Committee, Chairman, Agricultural Statistical field officer, Head of the Agriculture Economics Department, Mahatma Phule Krishi Vishyapeeth, Rahuri and Field services, CACP calculates and recommends to the government minimum support price on the basis of cost of under the Sugarcane and Jute Production Act and hence are known as Statutory Minimum Price. The components / Methodology of calculating MSP adopted by CACP is given below:

Components of MSP/SMP

The components of MSP/SMP are detailed below:

Cost A1 = Actual expenses in cash and kind incurred in production by owner.
 Cost A2 = Cost A1 + RENT PAID FOR LEASED – IN LAND.
 Cost A2 + F1 = Cost A2 + imputed value of family labour.
 Cost B1 = Cost A1 + interest on value of owned capital assets (excluding land).
 Cost B2 = Cost B1 + rental value of land (net of land revenue.)
 Cost C1 = cost B1 + Rental value of land (net of land revenue.)
 Cost C2 = Cost B2 + imputed value of family labour.
 Cost C2* = Cost C2 estimated by taking into account statutory minimum or actual wages whichever is higher.
 Cost C3 = Cost C2* + 10 percent of Cost C2* on account of managerial functions performed by farmer.

The MSP/SMP is determined by CACP on the basis of C2 cost to state the components clearly.

MSP/SMP = C2

Cost C2 = Cost B2+ imputed value of family labour.

Cost estimation producer in Maharashtra Agriculture Price Committee.

Standard Cost Concept viz; Cost A, Cost B and Cost C are used for estimation the per hectare and per quintal cost of cultivation. The concept of Cost A, Cost B, and Cost C is given below:

Working Capital = Hired human labour + Bullock labour + Machine power + Seed + Manures + Fertilisers + Irrigation Charges + Bio – fertilizers + Plant Protection charges + incidental changes + Repairs + Insurance Premium.

Cost 'A' = Working Capital + Interest on Working Capital + Land Revenue + Description

Cost 'B' = Cost 'A' + Rental Value of land + Interest on fixed capital

Cost 'C' = Cost 'B' + Family human labour .

Crop wise Cluster Position for the block year 2010 –11 to 2021 – 22

S.N.	Crop	Centre	Vacant	Working Centre's
1	Kharif crop complex (10 crops)- Jowar, Bajra, Pigion pea , Green gram, Black gram, Groundnut, soyabean, Cotton, Seasamum, and sunflower.	30	3	27
2	Rubi Crop complex (4 Crops) – Jowar, Whet Gram, Sunflower	15	2	13
3	Independent Crops (4 Crops)- I. Kharif Paddy II. Kharif Onion III. Rubi Onion IV. Sugarcane	5 5 5 25	2 -- -- 4	3 5 5 21
4	Fruit Crops (4 Crops)- I. Banana II. Custered Apple III. Grape IV. Pomogranate	3 3 3 3	-- -- -- --	3 3 3 3

Conclusions:

1. The Mechanism of collection information about cost of production of Crops is

incorrect.

2. The MSP plays vital role in obtaining remunerative price to crops growers. Hence the entire system should be changed.
3. Inflated Price and charges are not considered.
4. The cost of labor at very low side i.e. Rs. 87/- for men and Rs. 55/- for women per day. However as per minimum wages Act, minimum wages to men and women labor is Rs. 140/- per day.
5. All the expenditure are kept at low level.
6. Information is collected without visiting Farmer's places.
7. Interest for the period of 6 months only is computed.
8. Farmers do not have any written information.
9. Installment of insurance is not including in the cost of production.

Suggestions:

1. Cultivation Cost computed by crops Research Centre, of various Agriculture University should be considered by CACP.
2. As per recommendation of Dr. Seaminathan Committee, 50% profit should be charged on cost of production.
3. Cultivation cost of crops computed by Research Centre should be taken as a base.
4. Seeds, water, Fertilizers, + Bio – fertilizers + Incidental Charges are correct in the Research Centers.
5. Crops Cultivation Cost Charges Information are service Center i.e., Fertilizers centers, Bullock Farmers.

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Own Experience of Running a Self-Help Group

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Abstract:

Microfinance provides loans and various financial services which help a number of peoples to get rid of poverty and can achieve the resources through which their needs are fulfilled. In this article, I have tried to throw the lights on certain broad features of our Mahalakshmi Self Help Group (SHG), At Post- Gujarwadi, Taluka-Shrirampur, Dist- Ahmednagar, and Maharashtra. The study may be of practical use in formulating better plans for women empowerment and achieving the self identity. Self Help Groups are governed by their self rules and regulations and completely works for solving various issues and to check the ways to create income sources. And also like this Self-Help Groups works with complete interaction in society and shares the resources to create more and more opportunities to make the people aware of the resources available to make and earn income sources. These self-help groups are mainly works to make the women aware of the surrounding situations and to recognize their own strengths and weaknesses to make them more and more strong to face issues from their daily life problems. They get the base to create their own platform and create their own identity. This power provides the support and power to make them face the social issues with the dignity and make them realize the power of unity of women in society.

Keywords: Microfinance, Self Help Group, Empowerment

Introduction:

In this world near about one billion people lives their life in poverty. Various women work in various sectors but they are not united or they are not organized in proper manner. These unorganized women get the way to work in an organized manner through the concept of Self-Help Groups. Before these Self-Help Groups all the women were completely depends on money lenders to fulfill their needs and emergencies. It used to make the lenders to earn more and more profits and exploit the situations. This used to make the richer rich and poorer poor. But all these needs can be settled with the help of the credit system of banks and this idea was stated with the help of SHG's.

The basic need of the time is to make the poor leave their life with more and more honor and self-respect. Banks are having various policies which can help poor people to come out of these economic problems but it is only possible when those people will come up to the banks. Self Help Groups get the way to this problem and banks came near to the people to solve their problems. It provides various facilities to solve their basic needs as well as create earning sources.

Self Help Groups are created with 10 to 20 people from the same class of groups merely having the same types of problems. They form a group and opens a saving account in a bank and decide to have a regular amount of saving to be deposited in this account. Banks also do provide loans to these women to establish their own business ideas on a very less rate of interest.

Scope and Limitations of the Study:

The study pertains to the experiences of running the SHG in the area of Gujarwadi. This study provided the opportunity to study the problems of women who are unorganized before founding the concept of SHG's. After establishing the Self-Help Groups, these women feel to be independent and it makes them more and more strong to face their daily needs as well as to improve their life standards. The main aim is to clarify the practical working of SHG and its relation to financial inclusion.

For the study, only SHG's in Gujarwadi Area, Tal. – Shrirampur is selected. This research study has considered only 10% of the present SHG's in Gujarwadi. This study do not consider the other SHG,s in Taluka Shrirampur.

Significance:

Self Help Group is a small group of 10 to 20 people from the same class or group or society. They work with each other to solve their common problems which arise due to lack of availability of monetary funds. The number of people in one self-help group should be a minimum 10 or a maximum 20. The government has separated the SHG's in two groups. One is "Above PovertyLine"

(i.e.APL) and the other is "Below Poverty Line" (i.e., BPL). The income limit for APLis Rs. 15,000 per annum. The SHG's can utilize the funds by using credit facilities provided by the banks. The basic motive of forming a self-help group is to make the unorganized women to form a strong society.

Features of SHG:

1. SHG members must be from same social and economical background.
2. These groups must be from 10 to 20 in number of members.
3. Build the common funds slowly and systematically.
4. All the transactions in a group should have clarity among the members.

Scope and Limitations of the Study:

The study pertains to the experiences of running the SHG in the area of Gujarwadi. The study mainly focuses the self-help group working in Gujarwadi but it gives the idea of working a self-help group commonly. It clarifies the way of performing banking transactions by women in Self Help Groups.

For the study, only SHG's in Gujarwadi Area, Tal. – Shrirampur is selected. This research study has considered only 10% of the present SHG's in Gujarwadi. This study do notconsider the other SHG,s in Taluka Shrirampur.

Objectives of the Study:

1. The study the role of Mahalakshmi SHG, At Post Gujarwadi, Taluka Shrirampur.
2. To analyze the performances of Mahalakshmi SHG.
3. To find out the impact of the Micro-finance on the women's S.H.G,s in Gujarwadi.
4. To review the actual problems faced by the members of SHG.

5. To suggest effective measures to overcome the problems arised.

Research Methodology:

The study is based on both primary and secondary data.

- **Primary data:**

The primary data is collected through interview. Respondents are selected from Gujarwadi only. It is collected from the heads of various SHG,s.

- **Questionnaire:**

To furnish more reliable data, the researcher prepared a questionnaire for members of 4 SHG,s, have filled up this questionnaire and are strongly based on this questionnaire. conclusions are drawn by the researcher and are strongly based on this questionnaire.

Selection of Sample:

Sample	Total SHG,s	Respondents Selected	% of sampling
SHG,s in Gujarwadi	40	4	10%

- **Secondary Data:**

For this project concern, the researcher has collected the information from various books, records of SHG,s websites etc.

A Self-Help Group is a group of common women from a on an averagely same background and works to solve their issues with taking help of banks. Their basic needs are blocked due to lack of funds. This problem is solved through the way of microfinance after establishing the Self-Help Group. Through this group the member can get loan for her business at less rate of interest.

Prof. Dr Mrs.Gujar Pornima Sachin (Author of the Paper) working as a Chairman of Mahalakshmi SHG, At Post -Gujarwadi, Taluka-Shrirampur. The establishment year of our group is 2004. For the initial period upto present day, there are 10 members in our group. At the first, our initial saving was Rs. 50 per month. From January 2010, we increased saving upto 100 p.m. and now from January 2023; we all members are saving Rs. 200 per month. From the establishment year 2004 to 2023, each member has the net saving of Rs. 50000 per head.

As being the Chairman of the group, I maintain all the records as per the rules, and conduct a meeting once in two months. Our group is connected with the Ahmednagar District Central Co-operative Bank (A.D.C.C. Bank) who itself is working as an NGO for SHG,s. We collect all the contributions up to 9th date of every month and on every 10th date; we deposit it into the saving account in the A.D.C.C. Bank. If any member fails to pay the contribution on the 9th date of every month, she has to pay 1% interest as a penalty. At the very initial stage the questions were raised that why only women? Women were not ready to contribute as they were not familiar with the concept of SHG. Afterwards, we arranged some guiding lectures to make them clear the core concept of SHG. With the sources of SHG,s the individual woman in the group has gained the level of confidence that she can take their own decisions and a lot of satisfaction of owning their own earnings. The A.D.C.C. Bank provides the loan at 4%

p.a. to the SHG.s which we can use to carry on our different business activities or we can distribute it to the members who are in need and the group can earn the interest of 2% per month that means 24% per annum from the members. The bank specifies the period of loan, so the group has to repay it in that specified period.

Thus, the collected interest works as an income generating source for the group.

Activities performed by the group:

1. Food Processing:

a. Instant Puran Mix:

The group prepares instant puran mix in packets to prepare puran in five minutes so that customers can prepare, the famous Maharashtrian dish i.e. "Puran-Poli" easily.

b. Grinding of Spices:

With the help of Government grants, the group is provided with grinding machine, through which the group is performing the activity of grinding spices.

1. Vermi Culture:

The group gets the loan of Maximum 30,000 in two logs for Rs. 400 sq.ft. Project of worm fertilizers (Gandul Khat). It is to be repaid in 5 years. It is empty, medium-term loan. Member's self investment is Rs. 13,700.

2. Goat Rearing:

Government provides grants through the help of NGO's so that the members can purchase the goats.

3. Poultry & Dairy Products:

The member takes the loan from the group's savings and carries on the business on private basis.

Program:

Women are the base of progress of the Self Help Groups at the origin and base. They are the one to create and the one to get the benefit out of it.

1. Gram Swachata Abhiyan:

The group has actively participated in the work of cleaning the village. Our Gujarwadi village has received "The Gadgebaba Gram Swachata Abhiyan Award" in the year 2005-2006, with the cash award of Rs. 2,50,000. It is utilized by our Gram Panchayat.

2. Nirmal Gram Puraskar:

The group has actively participated in the work of Gram-panchayat and our village received "The Nirmal Gram Puraskar" with the cash award of Rs. 2,00,000 by the then Prime Minister Honorable Dr. Abdul Kalam Azad.

3. Welcoming Female Child Birth:

The group visits and appreciates the family having a female childbirth which is the need of the present age.

4. Women's Day:

The group celebrates, 8th March as the women's day for a whole week. The group conducts various activities like food festivals, performing arts, and different types of competitions for girls & women.

Analysis & Interpretation of Data:

The following analysis of the data has been done with the help of a survey conducted of four SHG,s in Gujarwadi with the help of a questionnaire.

1. Literacy:

No. of Respondent	Literate	Illiterate
40	40	

Source: Questionnaire

Finding: 100% of the members of SHG,s in Gujarwadi are literate.

2. Standard of Living:

Source: Questionnaire

Finding: The Standard of living of 80% members is increased and 20% has no change.

3. Satisfaction of members with the policies:

No. of Respondent	Satisfied	Unsatisfied
40	36	04

Source: Questionnaire

Finding: 90% of members of SHG,s are satisfied with the policies.

4. Facilitation of Markieting

No. of Respondent	Satisfied	Unsatisfied
40	20	20

Source: Questionnaire

Finding: 50% of member of SHG,s are satisfied with the facilitation of marketing.

Conclusions:

1. Our SHG has gained a lot of significance and momentum from Microfinance.
2. The SHG,s are necessary to recover the problems created due to private money lenders and create confidence for women to control their routine activities and establishment of business.
3. Self Help Group creates an easy way to approach the needful women to make them confident.
4. 100% of the members of SHG,s are literate and the standard of living of 80% members is increased and 20% has no change.
5. 90% of the members of SHG,s are satisfied with the policies while 50% of members are unsatisfied with the facilitation of marketing.
6. Due to SHG,s the women have become prominent to face any challenge of any level.
7. The overall finding threw a light on certain broad features of our particular area & as

such the study may be of practical use in formulating better plans.

Suggestions:

1. In order to make the microfinance institutions stronger, effective management system helps a lot.
2. The aim should be to combine women from different sectors for their own upliftment in making the improvement in the education, health care and economic status of themselves and their family.
3. The Government and NGO,s should try to provide direct marketing access to the SHG,s.
4. The provisions of credit by the micro-finance should not be the only objective, but the objective should be to develop the member's skill to manage finance.
5. The basic development of any society depends upon the development of women in society.

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Impact of Social Media Marketing on Consumers

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Abstract:

Social media has improved marketers' connectivity with consumers because social media is the trending worldwide phenomenon today's that's why targeting the population through social media can provide ample opportunity for selling brands.

In the market context social media act as a channel for promotion it facilitates users' awareness of the company and brands and endorse users with knowledge and reason to create a favorable attitude. It is one of the most successful tools and technique in the field of every type of advertising. So that's why number of marketing tools can be increased of selling is the main goal of every businessman.

The main motive of this study is to examine the how social media marketing will affect in the final consumers behavior among person who mostly use social media websites and also to find a relationship among various social media marketing activities and consumer behavior.

Keywords: Social-Media, Consumer, Social Networking, Social Media Marketing

Introduction:

Social media is the trending, worldwide phenomena today. Organizations created website and applications to fulfil a need in the society that would help individuals, groups and the society act large the connect, control on their requirement and interest and be on active part of media itself by creating content for it too. There are various social media marketing tools are available for consumers: social media monitoring, blog marketing, social aggregation, social analytics and reporting and social book marketing.

Social media offer different values to firms, such as enhance brand popularity, facilitating word-of-mouth communication, increasing sales, sharing information in a business. The networking of individual through social media provides and leading to a positive impact on trust.

According to Merriam Webster online dictionary – social media refers to form of electronic communication through which people create online communication to share information, ideas, personal messages and other content. The term social media is an amalgamation words social and media where 'social' refers to a two-way interaction with people which involves sharing and receiving of information and media refers to the communications in this context mainly the internet and internet center platforms.

Literature Review:

The social media marketing as a multidisciplinary and multifunctional term that include social networking sites to achieve institution target by framing value for various

parties of institution (Felix et al. 2017) this has growing through social platform, which enable customers to develop content and share online via social platforms, there are a various social media platform that have offered content sharing.

Objective of Study:

1. To study the concept of social media marketing
2. To analyze the impact of social media on consumers

Research Methodology:

This study main aim to understand the impact of social media on consumers. The technique of analysis has been used as it is of social media marketing, and it binds together the results of multiple studies. It combines the results of several techniques to given an overall estimate of the effect on consumers. The data sets used in the analysis secondary data. Which is available in published sources such as books and data available on various websites?

Concept of Social Media Marketing:

Social networking tends to be recent trends, but its origin dates to the beginning of age of the computers. The product of countries- old social media growth is what we see today. Launched in 1979, user net was the first progenitor of social media and the path of 2 users net Facebook is a long one.

Even today, it is famous. Other websites such as MiGente. Modern social media network came in to post 2000. Hi5 and LinkedIn were launched. LinkedIn is forum for expert to reach out to each other. My space was also founded in 2003 and become widely recognized in 2006.

Impact of social media on Consumers:

The significant impact of social media marketing on various types of consumers and social media is an overall dynamic concept. Social media is quantitative study there are exploring the consumer's experience they can affect of social media on consumers behavior.

This is the most wide and broad concept in the society. This aims to scientifically investigate the function of social media in consumer decision making.

Data Analysis:

Scope of study:

1. The scope of this research is considered to main factors, significance of social media marketing.
2. Mini progressive business owners are dabbling in social media marketing.
3. Understand the behavior of the consumers, factors affecting consumer.
4. The mostly advantages scope of the brand of social media marketing study cannot be imagine.
5. One of the aims to increases awareness in the consumers, and make ready to use of social media marketing.

Comparison of rating of various social websites:

We have taken multiple social websites which are used mostly by the many peoples like Twitter, LinkedIn, and Facebook and also taken others sites to comparison.

Classification of Data:

Percentage wise Classification of Social networking

Types of Social Media	Very Rarely		Rarely		Average use		Frequently		Very Frequently	
	Count in num.	Row in perc.	Count in num.	Row in perc.	Count in num.	Row in perc.	Count in num.	Row in perc.	Count in num.	Row in perc.
Twitter	15	3.7%	43	6.8%	115	18.2%	244	43.2%	175	30.1%
LinkedIn	28	6.3%	75	14%	109	21.2%	153	29.8%	147	28.7%
Facebook	34	8.3%	86	20.9%	134	32.5%	106	25.7%	52	12.6%
Others	6	5.7%	3	1.4%	31	24.1%	43	28.2%	66	44.4%

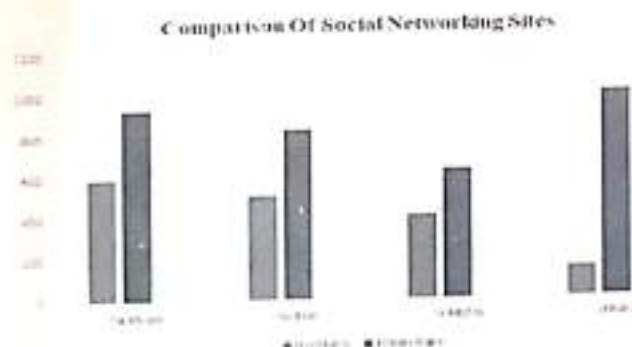
Shows the above classification table of social networking sites as percentage basis as follows:

Twitter users are fifteen is very rarely, forty-three rarely, one hundred and fifteen average uses, two hundred forty-four are frequently use, one hundred seventy-five very frequently use. LinkedIn use holder are twenty-eight very rarely uses and seventy-five are rarely uses, then one hundred nine average use, one hundred fifty-three frequently use, one hundred forty-seven very frequently uses etc.

Facebook is used most thirty-four very rarely uses, eighty-six rarely, one hundred thirty-four average use, one hundred six frequently, fifty-two very frequently. Others was six is very rarely, and three is very rarely use, then thirty-one average uses, and forty-three are frequently, sixty-six very frequently uses.

Table of Rank: Comparison of social media networking sites as following:

Social Media	Numbers	Mean Rank
LinkedIn	402	611
Twitter	566	821
Facebook	598	710.12
Others	180	1015.25



In the above table there is the rank of social media sites and number of users

with the mean rank of users. from the above table we clearly observe that Indian population have use various social media in regular life like Facebook, twitter and so on for more clarity we draw a diagram which make picture clearer to us.

Conclusion:

Social media have huge impact on general public of India. Social media influence general public and their consumer behavior. Social media is most continent tool of marketing and marketing management it create great opportunities in market. but at the same time this area needs more awareness and technological knowledge.

The consumers are increasing performance activities control by various companies, the overall marketing landscape is changing. And most changes in social media marketing on consumers.

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Conceptual Study and Salutary Effects of Social Media Marketing

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Abstract:

Social Media Marketing is the latest emerged type of Marketing that has added huge amount of advancement to whole term of 'marketing'. This branch of marketing plays a crucial role in today's expanding horizons of business and increasing expectations of consumers. It has brought worlds total variety of goods and services in the phone of consumer. Besides just having a look over all the goods and services in detail, social media marketing also gives an opportunity of increasing sales online to businesses. Basically, these worldwide products are just a fingertip away from them. Businesses have grown tenfold post introduction of social media marketing. This branch of marketing is benefitting consumers along with worldwide organizations that opt for SMM (Social Media Marketing). This research paper aims at highlighting the core concept of Social Media Marketing, its types and also to learn about some salutary effects of it on Businesses, Stakeholders, Consumers, and Society.

Keywords: Marketing, Social, Media, Marketing, Consumer, Organization

Introduction:

Marketing is a science of selling goods and services through the most profitable manner. There have been drastic changes cum evaluations in marketing proceedings worldwide in last decade. More specifically after the combination of Marketing and social media; marketing has emerged to another level. Social Media is the internet-based system that provides a platform for sharing of regular updated of life and society and something that is available to all with almost no or with minimum restrictions. Social Media facilitates sharing of information, images, ideas, thoughts, etc. among people on any particular topic that exists. It takes a form of a variety of tech-enabled activities that includes blogging, vlogging, photos/ videos sharing, business network, social gaming, virtual worlds, etc. it has been utilized by Common man to Government to politicians. As the social media keeps people connected to the happenings of world and society it was soon observed that it can be better utilized to benefit the business as well. And hence for the purpose of marketing the businesses, social media platforms are used as in important weapon. For businesses and corporates worldwide, social media is an indispensable tool that helps them to market their product and increase the sells as an impact of marketing over social marketing. There are variety of social media platforms like Facebook, Instagram, WhatsApp, YouTube, LinkedIn, Snapchat, etc. All these sites are used by businesses as per their priorities and amount of usefulness. Due to the use of Social Media Marketing consumers, society and stakeholders of businesses have been benefitted

a lot. By the end of this paper, reader will be aware of all these impacts.

Objectives:

1. To know the core meaning of social media
2. To understand the concept and types of Social Media Marketing (SMM)
3. To study the effects of SMM on businesses, consumers, and society.
4. To highlight the usefulness of social media marketing for business organizations

Research Method:

This research paper depends upon the secondary data and theoretical concepts totally. The researcher used variety of previous work done on the said topic for this study.

Review of Literature:

1. "Social Media Marketing: A Conceptual Study"- In this research paper, researcher has thoroughly explained the concepts related to social media marketing. It also has explained the types of social media along with its benefits.
2. "Social Media Marketing" Dr. M. Saravanakumar and Dr. T. Sugantha Lakshmi- Here, in this research paper technologies of social media well explained. It also has emphasized on the impacts of it on business along with special attention to twitter and micro blogging, cloud sourcing, Games, etc.
3. "The Art of Social Media: Power Tips for Power Users by Guy Kawasaki and Peg Fitzpatrick" - It is one of the best books on strategies of social media marketing. This book suggests techniques for topics like integrating blogging with social media. It also gives digestive tips to businesses regarding marketing over social media platforms.
4. "Social Media Marketing Step-By-Step: The Guides to Facebook, Instagram, LinkedIn Marketing" _ Learn How To Develop A Strategy And Grow Your Business – This book gives total insights of how to use social media to grow and invest back in once own business. It also explains how to build brand name, build connections, improve reach of customers and find best of once services and keep finding best growth opportunities.

Definition:

1. Social Media - "Social Media is a user centric and enable communal activity which is also an interactive platform that eases the creation and sharing of information, thoughts, ideas, interests and other forms of expression through internet and virtual communities
2. Social Media Marketing – "Social Media Marketing is a form of internet marketing that uses social media applications as a tool which boosts the impact of businesses in market and creates popularity for their products."
3. Social Media Marketing (SMM) is marketing that targets social platforms like Facebook, Instagram, TikTok for brand promotion, target audience growth, driving website traffic, and increasing sales.

History of SMM (Social Media Marketing):

After the invention of computer in 1940s, the ideas of creating networks between computers were emerged. Later, in 1960s early forms of internet like Compu Seva was found. By the late 70s and early 80s, technology became more sophisticated and many households start to have their own computers, and then in 1997 first social media site



was created by Andrew Weinreich, called as Six Degrees. But, the main history of social media began when it reached to mass audience through a website called The Facebook which was invented by a young Harvard University student. Later Mark Zuckerberg, founder of Facebook introduced Facebook ads feature in it. And that's when the Social Media Marketing Emerged and started to flourish. Today there are many social media networking sites that provide a good platform or marketing.

Types of Social Media Marketing Applications:

1. Social networking_ Facebook, LinkedIn, Google+
2. Blogging_ Twitter, Tumblr, etc.
3. Video sharing_ YouTube, Facebook Live etc.
4. Photo sharing_ Instagram, Snapchat, Pinterest.

1. Facebook - Facebook is provider for social networking that helps to invite friends and communicate, send messages and photographs, like them and comment or share them. Facebook has consistently grown and has achieved social networking supremacy. Facebook marketing is the practice of promoting a brand and maintaining its presence on Facebook. Facebook marketing refers to both organic (free) postings/interactions, and paid, or "boosted" posts. With many benefits associated with it, Facebook is the most popular social media site available that can be used as a useful tool to promote and advertise a business. To promote a brand, market a business, or build awareness of a service or a product, marketers use Facebook. Facebook marketing provides an organization with exciting advantages and outcomes if used effectively. Marketing on Facebook helps businessmen to dramatically increase their brand image and reach a wider audience.

2. LinkedIn - It is a platform specially designed for professionals in industry. It lets professionals of all round world to share work-related information and keep an online list of professional contacts with other users. Marketing on LinkedIn is the process of using LinkedIn to communicate, generate leads, develop business relationships and collaborations, share content and drive traffic to once website. LinkedIn is a strong instrument that can support creators, sales representatives, advertisers and even developers enormously. With LinkedIn, we can create connections and effectively develop the business. This platform was traditionally used only to establish professional connections, but LinkedIn can now be used for business marketing as well.

3. Twitter- it is a social media site that allows a message or post of maximum 280 characters only. These messages posted by people over twitter are called as 'Tweet'. Twitter marketing is one of the powerful tool to reach out to new customers and communicate with other business organizations as well. Here goods and services can be advertised through these tweets only.

4. YouTube- YouTube marketing is a platform that lets businesses grow with the help of video sharing and making people aware of their products. Beyond expectations, traffic is gathered on the videos of YouTube that justifies YouTube Marketing as a rising phenomena for achieving targeted segment. YouTube live is another platform that lets business sell their product directly from business/ manufacturer to consumer.

5. **Instagram-** It is an online service for sharing images, share videos called as reels and gain popularity for once products or services. Instagram marketing is beneficial to many small businesses. These organizations can organically gain new customers on regular basis if used this website efficiently. Many small-scale home businesses sale their products over Instagram. Just like Facebook, thus site also helps for lead generation. Basically, traditional business objectives include selling goods and services, having more followers and interactions, framing partnerships with other user business accounts and brands and improving credibility of business in the eyes of society.

6. **Snapchat-** It is a one-to-one and group messaging application for sending photos, videos, and text messages which generally disappear in seconds. It has variety of features including Stories, Memories, and filters and stickers, etc.

7. **Pinterest Marketing-** Pinterest is a social media network that allows users to share visual content, but it varies in that each Pin can be connected back to the website or other content. Currently, Instagram only allows links in advertisements or in the biography section, so if one is looking for traffic website, product pages or blog, it is not useful. Pinterest marketing is using Pinterest to lift the company's awareness as a tool. Pinterest marketing is not only for bloggers, but also for any company that uses a visual medium to expand their audience. Pinterest brings organic traffic back to a website and helps raise a brand or company's overall visibility.

Impacts of Social Media Marketing:

1. Social Media Marketing helps achieve sustained competitive advantage to businesses.
2. Businesses helps organizations to attract customers, get customer feedback, and build a good contact.
3. Businesses increase revenue and keep an eye on competitors. Additionally, recruitment of staff is another advantage that businesses have of social media marketing.
4. Customers are benefitted tremendously due to social media marketing. It helps them to know about new products that are introduced in market.
5. Customers are aware of the options available to them. Additionally, they get more complete authenticated information with the help of these sites.
6. Society today, is totally aware of the authentic and honest businesses. As social Media Marketing gives wholesome and open access to purchases of advanced products easily, standard of living of people has increased.
7. With the help of social media marketing customers have gained more power over the brands. They have a voice that resonates the masses.
8. SMM is a competitive industry that has pushed every organization to do their best and has encouraged brands to work effectively and productively attract maximum customers satisfaction.

Conclusion:

Communications over social media marketing has acquired a fundamental position in growth of businesses. The latest consumers have tremendous awareness of the brand and their products' specifications that helps them to take a good decision regarding the purchases. Businesses have flourished with the help of social media marketing as it

gives an option of getting regular new customers worldwide. The sales of organizations that use SMM has increased their sales consistently. Overall, social media marketing has acted as a creative marketing tool and helped businesses organizations, customers and society to flourish in all the dimensions.

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Revolutionary Reforms Required in the Healthcare Sector to Convert the Challenges of Healthcare Industry into Opportunities: A Reformative Study

Mr. Kulkarni Sachin Vijayrao
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Abstract:

The Healthcare sector in India is unorganized and healthcare services are really out of reach of the common people. In India healthcare services are provided by the Public as well as Private sector. These healthcare service providers are scattered and their efforts are not united, integrated and sufficient to meet the needs of the Indian population. Whenever citizens face medical emergency; their economic situation get badly affected due to high cost of medical services and unprotected, uninsured medical emergency situation. To avoid such situation medical / healthcare services need to bring under the geographical and economical coverage of the Indian poor population.

Now question arises how it can be done?

Most of the nearby Medical and Healthcare Service Providers can come together and merge their centers to convert themselves into multi-specialty Hospital cum Medical Research University or College.

Keywords: Reforms Required in Health Care Sector, Opportunities in Healthcare Industry, Way to Affordable Medical, Healthcare Services

Scope for immediate reformative action by the Government:

Under the National Education Policy an autonomous statutory organization "Indian Health Organization" (IHO) should be established by the Government of India as an Apex Body to Regulate and Develop the Healthcare sector & Medical Education in India by making amalgamation of the following institutions:

1. Central Drugs Standard Control Organization (CDSCO)
2. ICMR (Indian Council for Medical Research)
3. Institute of Health and Family Welfare
4. The National Commission for Indian System of Medicine (A statutory body constituted under NCISM Act, 2020)
5. Directorates of Medical Education of all the states and UTs of India.

As mentioned above, such an amalgamated institution should have the responsibility to regulate and develop the overall Healthcare sector in India; to ensure the synchronization of the efforts for the implementation of the medical policies of government & health missions, reforms in medical education, easy co-ordination among central and state government, quality healthcare services with the affordable costs for the Indian citizens. This can be done by passing a separate act (IHO: Indian Health Organization: Healthcare Sector Regulation and Development Act 2023) in the

parliament of India. The Nation-wide online portal should be made available immediately by the Government/ Governments' Apex Body which regulates and develops the Healthcare Industry or NGOs / Corporate Houses to bring together all the players of healthcare industry who are willing to be a part of major amalgamated Hospital Cum Medical Research University / College. By which most of the nearby Medical and Healthcare Service Providers can come together and merge their centers to convert themselves into multi-specialty Hospital cum Medical Research University or College. An advertisement campaign is also need to be carried out to disseminate the information about the same among the concerned stakeholders.

Objective:

The study is carried out to convert the challenges of healthcare sector into opportunities.

Research Methodology:

The research paper is based on two research techniques namely; Secondary data collection and Brain Storming.

Introduction:

Most of the Indian population lives in the rural areas and comes under very low-income category. Medical and Healthcare services are really out of reach of the poor people. Medical and Healthcare services offered by the government and charitable foundations are not sufficient to meet the ever-increasing demands for the healthcare services

Number of affordable Multi-specialty Healthcare Service Providers is very less in number and having very limited resources for diagnosis and treatment. There are many reasons behind the same.

Majority of them can be highlighted as follows:

1. Huge Capital Expenditure is required for the establishment of the Hospitals cum medical colleges and for purchase of the machineries and equipment required for the diagnosis, treatment and the medical education.
2. Less number of medical colleges and high educational expenditure required for becoming a Medical Professional.

As we know that, the Indian students prefer foreign countries like Ukraine and other foreign countries for the medical education because the number of medical colleges is very less in member and the cost of medical education is also very high in India.

The Healthcare sector in India is unorganized and healthcare services are really out of reach of the common people. In India healthcare services are provided by the Public as well as Private sector. These healthcare service providers are scattered and their efforts are not united, integrated and sufficient to meet the needs of the Indian population. Whenever Indian citizens face medical emergency; their economic situation get badly affected due to high cost of medical services and unprotected, uninsured medical emergency situation.

To avoid such situation medical / healthcare services need to bring under the economical coverage of the Indian poor population.

Now question arises how it can be done?

Following can be the reformative model of Conversions, Amalgamations &

mergers of the players of Healthcare Industry; which can be used as a new institutional mechanism to convert the challenges of healthcare industry into opportunities:

All the domestic, foreign and nearby Medical and Healthcare Service Providers can come together and merge their hospitals, clinics, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital- Research Centre cum Medical College or University.

If all government owned, foreign, privately owned and Trust owned hospitals, Clinics and Diagnosis Centers are merged together and converted into the medical colleges; the number of medical colleges can be increased with no substantial additional establishment and running or operational costs. All kind of medical services centers like; Allopathic, Ayurvedic, Unani, Homeopathic and Naturopathic medical service centers can also be attached together to boost the ethical and legal clinical research and trials to reduce the recovery period and increase the quality of life of the patients. It may also lead to further research for collaborative treatment for various diseases from different medical studies like; Allopathic, Ayurveda, Unani, Homeopathy and Naturopathy. It may lead to development of new hybrid mode of treatment which may result in to decrease in the cost of medical services and time required for the recovery from diseases.

As a result of such conversions; the present existing physical and human resources of scattered hospitals and diagnosis centers will be brought together to convert these different hospitals, clinics and diagnosis centers into the medical colleges cum research centers.

For doing so, government can take initiative by enactment of special regulatory and developmental law for the same or by launching a special scheme for the same or similar type of initiative can also be taken by the charitable organizations or private sector just like coming together and be a bigger and stronger medical and healthcare service provider. (Just like executing co-operative movement in medical sector or application of self-help group models by different medical service providers like hospitals, Diagnosis Centers, etc in the medical sector)

Central Government and / or State Government and / or Local Governments like Zilha Parishads and / or any other Charitable Foundations and / or Major Educational Societies and / or Co-operative and / or Commercial Houses and / or an Association of Medical Practitioners can start such Pilot Projects of bringing all nearby Medical and Healthcare Service Providers together and merge their hospitals, Clinics, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital Cum Medical College / University.

As we know, the expenses for treatment in medical colleges are very low as compared to the profit oriented private hospitals, because in medical college cum hospitals, Service providers get low cost labor in the form of trainee medical students and nurses, which ultimately results in reduction of diagnosis and treatment charges. Most of the hospitals which run on private basis; are scattered and they pay for common facilities, if they are merged together their cost of operations will drastically decrease. This will result into decrease in the medical charges for the patients. This can help to decrease the adverse economic impact of the medical emergency on the economic

situation of the affected families.

It will not only result in to increase in the number of medical colleges but also decrease in the cost of medical education in India. In addition to this; as a result of the application of the principle of economies of large scale; the cost of medical diagnosis and treatment in India will drastically decrease. The government can determine the maximum rate of charges for the different medical services, so as to; the exploitation of the poor population of India can be prevented.

Benefits of the above Model of conversion:

A. Benefits to the Medical Service Providers:

1. Entrepreneurial risk will decrease.
2. Less establishment expenditure.
3. More services will attract more customers.
4. less operational and human resources costs.
5. Can allocate money for research and development.
6. Can provide 24 by 7 medical emergency services.
7. Diagnosis at a single place with less cost.
8. Increase in the Profit
9. Decrease in the overall risk.
10. As a major player in the field; can negotiate strongly with other stakeholders.
11. Can treat treatment expenditures as expenditure for CSR.
12. Can develop brand value by offering quality medical services.
13. Service providers will get low-cost labor in the form of trainee medical students and nurses, which ultimately results in reduction of diagnosis and treatment charges.
14. Will have new source of income in the form of admission and tuition fees from the medical and nursing students.

B. Benefits to the Indian poor population:

1. All medical services at one place.
2. Easy and quick diagnosis; as all experts and diagnosis facilities are at one place.
3. It will not only result into increase in the number of medical colleges but also decrease in the cost of medical education in India.
4. Less diagnosis & treatment costs.
5. Decrease in the recovery period of patients.
6. All kind of charitable and government schemes for medical treatment can be enjoyed.
7. Claim for health insurance can be simplified.
8. Most importantly the economical exploitation of patients can be prevented.
9. It may lead to development of new hybrid mode of treatment which may result in to decrease in the cost of medical services and time required for the recovery from diseases.
10. Stress and depression caused by medical emergency can also be prevented or at least reduced.

C. Benefits to the Government:

1. Through IHO (after reforms I.e. setting up of the IHO: Indian Health Organization) Synchronization of the efforts for the implementation of the medical policies of government & health missions, reforms in medical education, easy co-ordination among

central and state government, single window system for government services to all the players in healthcare sector and medical education, quality healthcare services with the affordable costs for the Indian citizens

2. Due to public-private partnership; the quality of medical services and medical education will be enhanced. It will not only result into increase in the number of medical colleges but also decrease in the cost of medical education in India.
3. Increased Revenue.
4. Easy Regulation on medical sector.
5. Can easily co-ordinate during the pandemic situation.
6. Healthcare Sector will become self-sufficient and affordable to the Indian population.
7. It may lead to development of new hybrid mode of treatment which may result in to decrease in the cost of medical services and time required for the recovery from diseases.
8. Open new opportunities for the development of new centers for the development of Hybrid Medical Treatment.
9. Centers for Hybrid and regular clinical research and trials will also increase.
10. Increase in the foreign exchange reserves contributed by offering affordable and quality medical services to the domestic as well as foreign citizens.
11. Indian medical Industry can be developed to the large extent by stimulating collaborative research and development.
12. Decrease in the medical expenditure of the government.

Challenges:

Application and success of the above Conversion Model is depending upon the willingness of the Indian government and medical service providers in India.

If they are successfully convinced and if their efforts are properly managed; this model can be a reality in India.

Conclusion:

Most of the nearby Medical and Healthcare Service Providers can come together and merge their clinics, Hospitals, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital-Research Centre Cum Medical College to make the medical education and medical services affordable for the poor population of India.

Suggestion to the Central Government and / or State Government and / or Local Governments like Zilha Parishads and / or major Educational Societies and / or any other Charitable Foundations and / or Co-operative and / or Commercial Houses and / or Association of Medical Practitioners.

Above-mentioned agencies separately or collaboratively must start such a Pilot Projects of bringing all nearby Medical and Healthcare Service Providers together and merge their clinics, Hospitals, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital-Research Center cum Medical College on experimental basis and after successful completion of the project, the same model can also be adopted at State or National Level to make the Medical Service affordable to the poor Indian population

For doing so, government can take initiative by enactment of special regulatory

and developmental law for the same or by launching a special scheme for the same or similar type of initiative can also be taken by the charitable organizations or by private sector, just like coming together and be a bigger and stronger medical and healthcare service provider. (Just like executing co-operative movement in medical sector or applying self help group models by different medical service providers in the medical sector)

Scope for Further Research:

Feasibility analysis is need to be done to find out the challenges and probable solutions for the same to initiate the pilot project of bringing all nearby Medical and Healthcare Service Providers together and merge their clinics, Hospitals, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital-Research Center cum Medical College on experimental basis and after successful completion of the project, the same model can also be adopted at a State or National Level to make the Medical Service affordable to the poor Indian population.

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The Study Challenges and Opportunities of social media Marketing in India

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Abstract:

Social media marketing is a very important part of the modern world. Through social media marketing, you can reach people in every corner of the world and keep in touch with them. The development of technology through social media marketing has made the job of companies very easy. You can check the results you want immediately. You can increase the business by advertising on a large scale. Problems of people can be solved immediately. Through the survey people's problems can be noticed immediately and those problems can be solved. People can be guided. Social media marketing has brought people and the world very close. Due to digital marketing the world is getting closer and the facility you want is instantly available due to digital marketing.

Keywords: Digital Marketing, Social Media Marketing

Introduction:

Social Media Marketing is a popular type of digital marketing that aids marketers to create a brand image in a powerful and trendy manner Advertisers use various social media Channels like twitter, linkedIn, Facebook, Youtube, Instagram, Pinterest, Snap Chat etc. to advertise their products Further there are dynamic blog groups and discussion forums where two-way communications takes place. These then percolate on the social network Creating and distributing quality content in a well-targeted manner on the various social media platforms is the crux of the social media marketing campaign. Digital Marketing is the marketing of goods and services using digital technology like the internet It however includes marketing through mobile phones, digital displays and other techniques using digital technology Digital Marketing basically refers to advertising and marketing messages that are delivered through digital channels such as websites, emails, search engines, mobile apps, social media and digital displays. The different types of Digital Marketing Search Engine Marketing help a business gain client through advertisements placed on Search Engines such as Google, Yahoo, Bing etc. Search Engine Optimization is the way in which search engine marketing functions. Results can be checked very quickly through the search engine. The desired information can be found quickly through the search engine. Search Engine Optimization is an organic method of bringing traffic to your website.

Objectives:

1. To understand the idea of Social Media Marketing.
2. To understand the Challenges of Social media Marketing
3. To understand the Opportunities of Social Media Marketing.

Research Methodology: In this research paper use of Descriptive and Exploratory research method.

Challenges and Opportunities of Social media marketing:

Making a Plan: If you want to achieve your goals through social media marketing, you have to plan well by studying social media well, you should understand the possible risks and its consequences. You should be able to protect yourself from the risks.

Changing Trends: - Social media marketing is changing a lot day by day. Marketing also needs to change according to the changing trends. The result of change is that you can swim from the right to your goal.

Authentic Connections: In today's era, many businessmen and professionals are trying to increase their sales in a big way through social media marketing. They focus on increasing the customer base by bringing new brands to the market. Through social media marketing one can keep in touch with the customers and take into account their problems and suggestions. Social media marketing has created a very close relationship with the customers. Emphasis is placed on building trust with customers by staying in touch with them all the time.

Expanding Your Reach:- You have to work hard to get more people in the community to see your ads. Advertisements have to use appropriate content and content to persuade consumers. Although social media marketing plays a big role in reaching your company's brand, maintaining the brand is in the hands of the managers. A manager has to make important decisions from time to time in order to grow the right business. Social media helps in making the right decision.

Maintaining Originality Social media management keeps you engaged in the same task over and over again. Continually engaging in a single task consumes too much time and does not allow for the acquisition of new knowledge. If your account gets hacked while using social media, your woman may be abused and that information may be misused.

Creating High-Quality Visuals: - Visuals are one of the most important elements in daily life. Creating good visuals takes a lot of time and effort. A manager has to improve the quality of visuals to develop better skills. A good quality cell of your stock helps to increase your image day by day. It is possible to reach many people through visuals.

Engaging Users, A Challenge: - Engaging all users through social media marketing has become a huge challenge. It is very important to have an effective solution to deal with the challenge.

Opportunity: Video is the most appealing media today. Hence to make a real impact on social media, posts using videos will be advantageous. An organization using social media should focus on creating videos using various available platforms like stories, 360-degree videos, live streams, GIF's and many more. Videos also greatly increase interactions between users.

Too many Marketing Trends to keep up with: Lots of marketing trends to keep up with: The world is witnessing a massive increase in the use of social media day by day. Social media has made it easy to do great marketing. Effective advertising from different apps has become very easy. Using the app with the help of computer has helped in adding new customers.

Opportunity: In order to convert this challenge into an opportunity, the first thing to understand is your target audience. What they are and what do they respond to. Your answer to this question will help you recognize which strategies to implement to ensure your social media marketing strategy gets results.

Not Enough People and Resources: Although today's world belongs to technologists, not all people use technology, many people do not have time to use the internet. There are not enough resources to use the internet. Due to not having enough tools and internet facilities, they cannot take advantage of social media marketing.

Opportunity: social media Marketing today is the norm. If an organization is not on social media, it is left out of a huge chunk of the customer/ Prospective client base. Social media works out to be cheaper than traditional media of advertising. If human resource is a crunch the best opportunity is to use social influencers, to raise brand awareness Social influencer selected should be someone who the target audience follows. In this way you ensure that the message reaches the potential customers. Customers are also influenced by what the employees have to say about the product and organization. Thus, when employees share posts, retweet tweets, and comment on any social media channels where they are active and it automatically promotes the organization's products.

Conclusion:

Social media marketing is an electronic medium through which one can reach the people of the society in a very short time. In today's era of networking, it has become beneficial for everyone to use social media. Every person is connected to the internet. Today's young generation cannot live without using the internet. Hence internet has become an integral part of every person's life today which is why new companies are seen marketing on social media in a big way. Marketing through social media can achieve the desired goals. If you want to add customers on a large scale, then there is no option without social market. Marketing extensively on social media leads to business expansion. If you want to grow your business, there is no other option than social media marketing. The marketer uses emails to develop a relationship with the potential customers. This helps the marketer to generate leads and ensure conversion from prospect to client. Email marketing is the best way to establish relationships with prospects at a negligible cost. An organization using email marketing may send newsletters, announcements event invitations and marketing offers to prospective customers and existing customers via email. Social media marketing provides the best way to reach the desired target and reach the desired target through social media marketing. Social media marketing is a tool that has connected countless people. Today we see social media marketing being used on a large scale across the country.

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College Students Perception about College Education and Their Employability Skills

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Abstract:

Indian higher education sector has making vast growth in quantitative nature, when we look into number of higher education institution or number of graduates, Post Graduates or Ph. D. Holders. But with this unemployment figures are raising in same directions. While other side recruiters are complaining about to not getting the skilled resources. it means that students have diver's expectation from there higher education but college graduates are not finding right job opportunities. This research paper has attempted to study the student's perception about their higher education courses and their ability during courses. The study is applied convenient sampling with using of primary data. The research paper examines student's perspective of higher education. And with this college's performance relating placements of students. Here is describing importance of colleges or their Training and placement cell for generating more job opportunity for students. The study is part of research thesis of "Performance Evaluation of Placement Cell of College in Jurisdiction of Savitribai Phule Pune University".

Keywords: Higher Education, Students Perception, Training and Placement Cell, Students Skills, Colleges Performance

Introduction:

India has estimated 70 percent of population by 2025. This young age advantages could give India a advantage over the developed countries where a larger segment of the population would by then is old age. However, this age advantages can easily turn into a disaster if a majority of the working age population remains unemployed due to a lack of skills. (Hajela, 2012) India has made rapid expansion of education in the countries. At the college level of education India often a considerable discrepancy between the output graduates in different specialization and employability capacity of the labor market leading. India situation is ironic level. Indian economic growth has created high employment demand and job opportunities, but in other hand same time it shows shortage of skilled labor is making more unemployable conditions. What adds to the irony is that there are various central government ministries that offer skill development initiatives through primary level education, college level and specialized training institutes. It turns into unemployment and underemployment of the graduates.

The education of an individual play important role in determine his job and income. For the relations between education and employment are established through skill and knowledge. Education has a crucial role in improving skill and productivity of student's that link between education and job is trough the capability of the educational system to identify potentially productive prospective employees.(Varghese, 1988)

Review of Literatures:

Kandati Sai Chandu and Dr. K. Ravishankar (2020):

In this study research has identified importance of college recruitment training centers in current job market. This research has made an attempt to find the recruiters and campus students' perspective among the management graduates. The CRT is acting as bridge between the job finders and employers. This is also examined the benefits of campus recruitment and training of students. The result reveals that College Recruitment helps to optimize the match number of attractive recruiters and helps to target potential recruiters.

1. Ruchi Hajela (2012)- This study discovers that India has lack of sufficient skilled personnel as its existing skill training system does not target the casual or informal workforce, which constitutes up to 90 per cent of India's working group. Study is also finding that the training offered for employment skills in construction and highlights the lack of inclusiveness and poor coordination in the complex federal government structure.

Objectives of the Study:

1. To identify the perspective of college students for taking higher education.
2. To identify the employment skills college students.

Research Design:

The present study is based on conventional sampling method. Data was collected from college students under the jurisdiction of Savitribai Phule Pune University. The study is use primary data. For obtaining primary data planned questionnaire was used to collect data. The sample universe is classified on the 3-district jurisdiction of SSPU. Out of which 200 questionnaires from the college students. The study applied various statistical methods with help of SPSS and excels software tools for framed the objectives.

Data Analysis:

The study has collected from college students from 03 districts Pune, Nasik, Ahmednagar. 200 college students have filled questioner filled. The following are the details of data collected-

Basis	Respondent Ratio
Male Female Ratio	9:11
Distract of College (Ahmednagar: Nasik: Pune)	34:33:33
Course of students Non-Professional: Professional	37.5:62.5
Area of College (Rural: Tribal: Urban)	51.5:3.5:45
Course completion status Completed: Ongoing	73:27

Table. 1

From the above observations following observation observed. So let's discuss about the observation according to the objectives as follows;
Objective 1: To identify the perspective of college students for taking higher education.

The present objective made an attempt to understand perspective of college students for getting admission for colleges. So according this students' ahs asked question as "purpose of College education". Against this question following respond has been received from students which is shown in figure no. 1

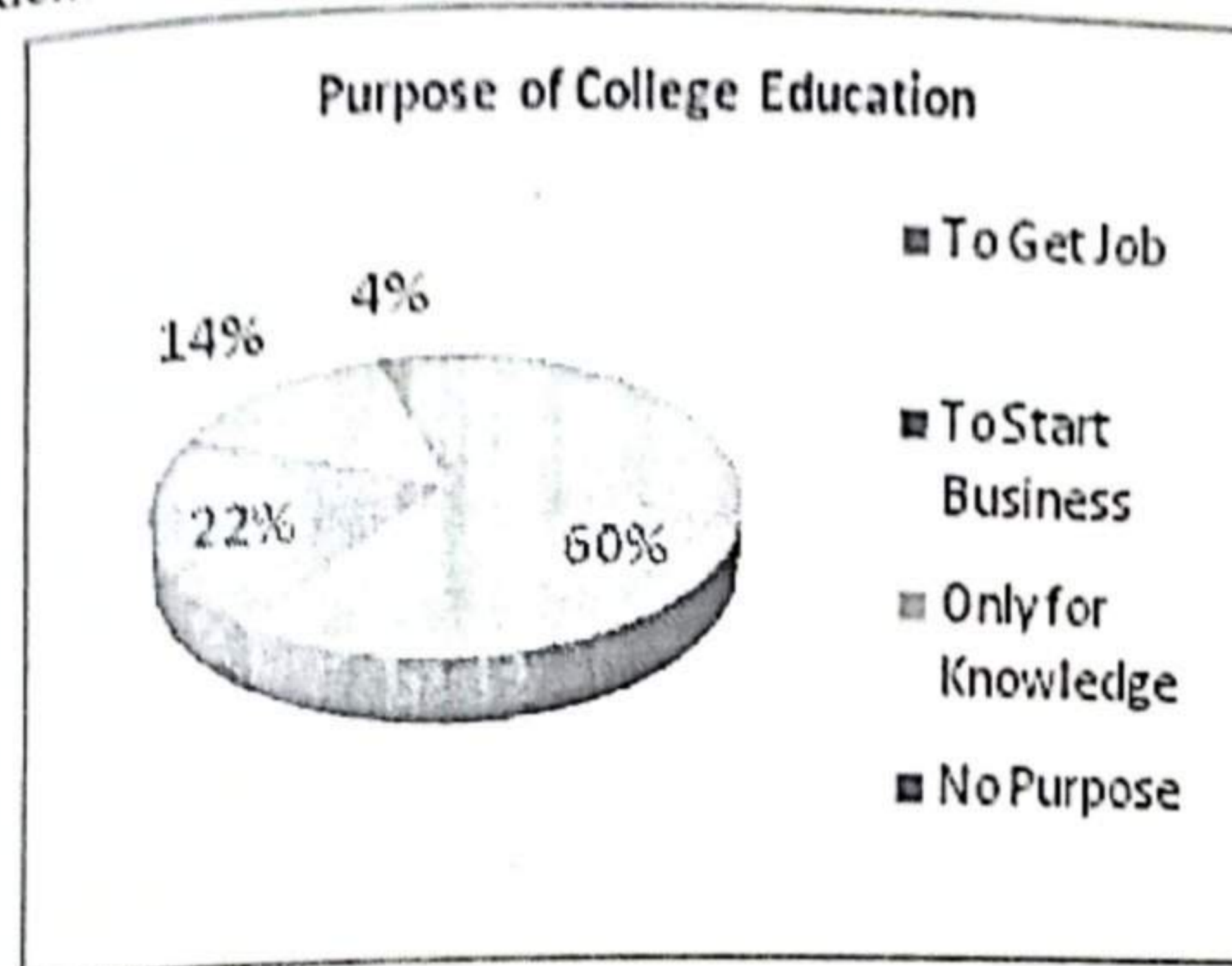


Figure. 1

Above figure shows that 60% students has main objective to "to get Job'Employment", 22% students has objective to "To start own business or Entrepreneur" and 14% students has purpose of college education is "only to get knowledge and 4% students have no any clear purpose for there taking admission to college education.

Secondly students have asked question to review about potentials they seen in their college course for getting job. So as per observation stated in figure no. 2 shows that nearly 85% student has confident about their college education program in obtain the job. 11% students are degree about the potentials of their college education to getting job. And 4% students are neutral about course.

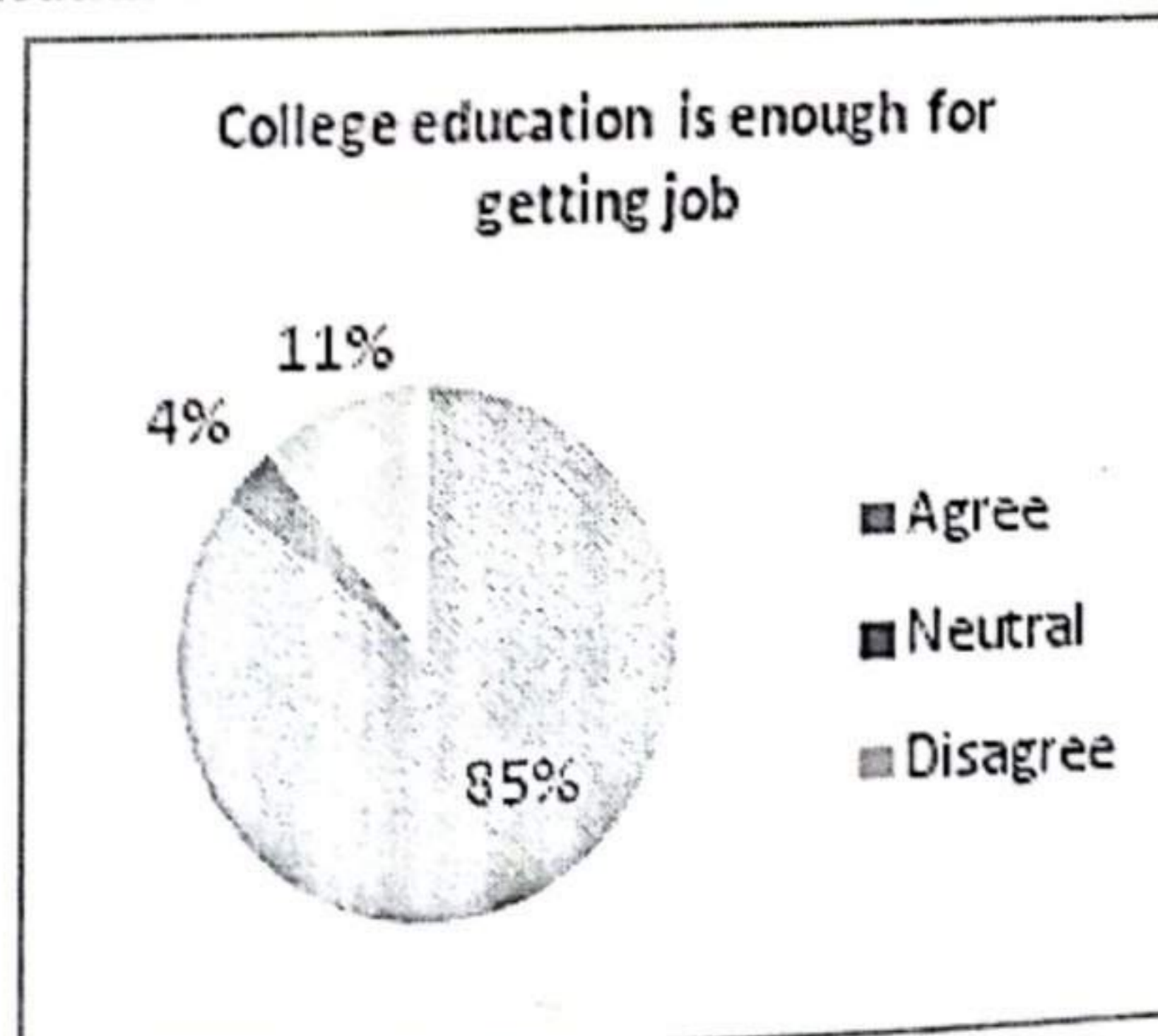


Figure.2

Show above both figures have proven the objective 1 that most of college students has objective to get job. With this more students are confident about their course

potentials.

Objective 2. To identify the employment skills college students

Second main objective is that to check the employability skills in college students. So, for this research has asked several questions to college students to checking their employability skills. Table.2 shows employment skills observation of students.

SKILL	VERY GOOD	GOOD	SATISFACTORY	BAD
English-speaking	46	95	52	8
fluently read, write and speaking Marathi	136	31	24	10
Skill of Writing Letter	12	18	52	119
Skill of writing of email	30	73	83	15
Mathematics knowledge up to 10th level	70	65	28	37
Confidence Level to face Interviews	11	24	50	115

Table 2: Employability skills of students


In this table shows more of students are find them bad or satisfactory rang for employability skills. More of students are very good in Marathi language only. So above observation shows there is lack of employability skills amongst college students in various factors.


Conclusions:

From above study it finds that college students are more dependable upon college education for finding appropriate job. But still, they do not have satisfactory employability skills. That why to rectifying this situation college has to take more efforts for placement of students. And according to this developed and enchaining their employability skills. College students have also should taken more efforts for rectifying their employability skills. So researcher lastly occlude that college students are highly prospective about their college degree and education, so college should strengthen their placement activity.

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A Study of Government Institutional Support to Entrepreneurs and Industrial development in Maharashtra

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Abstract:

The development of a country depends on the speed of industrialization and the speed of industrialization depends on the efficiency and competence of entrepreneurs. Government of Maharashtra implement various industrial policies to increase flow of investment, promote MSMEs, create employment and promote regionally balanced, environmentally sustainable and inclusive industrial growth. The role of institution like MIDC, MSSIDC, SICOM, and MSFCs is very important in setting up Industries in Maharashtra. Maharashtra has always been at the forefront in industries development since independence. Today Maharashtra leads in chemical products, food products, petroleum products textile, and machinery and equipment industries. Maharashtra accounts for 16% of India's investment in industries and 21% of its workforce. Government of India has started the scheme Startup India; Stand up India to provide new employment opportunities to the youth of the country. This paper covers the essentials for entrepreneur's development and institutions assistant in setting up Industrial and business units in Maharashtra.

Introduction:

Entrepreneurship has now attracted much public interest since it focuses on industrial growth. It has been receiving the attention of the planners, policy-makers, social workers, economists, industrialists, financial institutions, administrators, and academicians. With the increasing problem of unemployment, it is necessary that the youth should take up self-employment or career in entrepreneurship. The common belief is that an entrepreneur is born and not made. But by giving the right type of training, follow-up support and assistance, one can develop an entrepreneur.

Starting a business unit requires various resources and facilities. In order to start any economic activity, a minimum level of prior built-up infrastructural facilities is needed. The financial assistance and concessions cannot adequately compensate for the deficiencies of infrastructure as roads, electricity, power, water supply, health, transport and communication. This is one of the reasons that Industries have not developed in backward areas in spite of government financial assistance and concessions. Now a days many Central and State institutions have come forward to assist small entrepreneurs in this regard. Availability of the institutional support helps to make economic environment more conducive to entrepreneurs.

Research Methodology:

The present paper aims at studying the institutional support provided by the government of Maharashtra for the entrepreneurship development in the state. It also

discusses the problem and prospect of the institutional support by the government to accelerate the further entrepreneurship development efforts. The paper is based on the data obtained from secondary sources like books, journals, government publications, various websites etc.

The main objective of this paper is to focus on:

1. To study the definition of the term entrepreneurship.
2. Studying useful things to become an entrepreneur.
3. To study the Institutions assisting in setting up industrial development in Maharashtra.
4. To study Start Up...Stand Up India scheme of Government of India

Importance of this paper is:

1. India's youth population will provide guidance to budding entrepreneurs.
2. To inform about various schemes of Govt.
3. To provide information on institutions that assist in entrepreneurship development.
4. To inspire new entrepreneurs.

Institutional Support to Entrepreneurs:

Maharashtra state has always been at the forefront in the in the industrial development since independence. Today it accounts for 16% of India's total Industrial investment and 21% of the workforce for the entrepreneurship development the government has established many independent and special institutions at the state level. Some of the major government agencies supporting to entrepreneurship development explained below in brief.

1. Maharashtra Industrial Development Corporation (M. I. D. C.)

This organization was established in 1962 to establish industries across the state. The main task of this organization is to plan the industrial estates. The main objective of this organization is to decentralize industries, find potential areas for industrial growth and develop estates in industrial plots, providing water, electricity, roads, sewage system and many other facilities. Govt. of Maharashtra implement various industries policies and incentives to increase the flow of industrial investment, Promote MSMEs, create employment and promote regionally balanced, environmentally sustainable inclusive industrial growth.

2. Maharashtra Small Scale Industries Development Corporation [M. S. S. I.D.C.]

This organization was established on October 19, 1962 to provide all-round assistance to small scale industries in Maharashtra. This organization mainly provides raw materials to the small-scale industries, providing services to them for sale, access to foreign markets etc. works the small-scale industries who need raw materials including iron, steel, furnace oil and many other items at government rates can apply and register with this organization.

3. State Industrial Investment Corporation of Maharashtra [SICOM]

This organization was established in 1966 to decentralize industries. SICOM's mission is to encourage and provide all kinds of assistance to small, medium and large enterprises in backward areas. The organization spends 75 percent of the total cost for conducting the feasibility study. Provides long term loans on immovable and movable assets.

4. Maharashtra State Financial Corporation [MSFC]

The institution was established in 1962 under the State Financial Corporations Act, 1951. Since 1964, the organization has been working for Maharashtra as well as the Union Territories of Goa, Daman and Diu. This organization provides loans to small enterprises independently for purchase of land, construction of buildings and purchase of machinery. The machinery supplier undertakes to pay the price in installments on behalf of the customer. As the interest rate of this institution is lower than that of nationalized banks and the first two years of loan repayment is exempted, this institution has benefited the small enterprises.

5. Maharashtra Industrial and Technical Consultancy [MITCON]

This organization was established in 1982 to guide industries of all levels, large and small. It Provides all kinds of guidance for setting up of new industries, providing market survey and similar services to the existing industries for their growth, Guiding the sick industries and bringing them back to health and focusing on electronics, plastics, oil production and cement industries etc.

6. Maharashtra Agro-Farming Corporation Limited [MAFCO]

This organization is established mainly for the growth and development of poultry, piggery and agro products. This organization also works for fresh and chilled and canned vegetables etc.

7. Agro Industries Development Corporation [M.A.I.D.C.]

It was established in 1965 to modernize and promote the use of mechanization in agriculture related industries. This organization works for the growth of fertilizers, fodder etc.

8. Maharashtra State Textile Corporation

This organization undertakes rehabilitation of sick private textile mills. Similarly, the organization also takes the initiative in setting up new textile mills in the cooperative sector.

9. Maharashtra State Power loom Corporation

This agency aims to promote the overall growth of the handloom industry. It helps both cooperatives as well as private sector enterprises.

10. Maharashtra State Handloom Corporation

This organization aims to promote handloom industries in cooperative and private sector.

11. Maharashtra Industrial and Oil Seeds Corporation-

The organization is engaged in the development of oil and other products extracted from cotton seeds, vegetable seeds and similar products.

12. Fisheries Development Corporation

It aims to develop fisheries and allied products.

13. Maharashtra Electronics Corporation

It is specially established to accelerate the growth and development of electronic industry in the state.

14. Start Up... Stand Up India

The Government of India has initiated the innovative schemes like Start Up India, Stand Up India to provide new employment opportunities to the youth. In this scheme, new entrepreneurs will get financial help from banks. The innovative

entrepreneurs can start their business in various fields. The scheme is implanted through all nationalized banks across the country 15. District Industries Centre (DIC) The scheme has benefited large number of first-generation innovative entrepreneurs in the state.

Observations and Suggestions:

From the above discussion it is clear that the State Government has gradually set up several institutions and creates to support small entrepreneurs to establish their business units across the state. The facilities and services rendered by these institutions and centers include all the support to entrepreneurs in respect of project approvals, construction of infrastructure, distribution of raw materials, provision of machinery, reservation of industrial products for small scale units, consultancy, guidance, training services, undertaking industrial potential surveys, conducting entrepreneurship development programs etc.

The achievements of the government in developing industrial sector in the state can be highlighted by explaining one of the major agencies in providing required basic industrial infrastructure all over the state. The MIDC has so far developed about 300 major and mini-industrial estates across the state, spread over more than 60000 hectors of land and has been successfully in establishing at least one industrial area in every district. It has also develop five star industrial estates in nine centers across the state. About 50000 industrial units are in operation in the industrial estates so far. No doubt there are certain deficiencies and limitations in the organization, management and functioning of all these supportive institutions. What the government should attempt now is to remove deficiencies, strengthening financial resources, bring an effective coordination, give them autonomy in relation to planning and implementation of entrepreneur's developments efforts. A regular review and evaluation of industrial policy, industrial problems, existing facilities is necessary to accelerate the further industrial growth and development in the state.

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Study of Corporate Social Responsibility and It's Applicability

Mr. Shaikh Arshad Anwar
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Abstract:

Basic objective of this paper is to investigate the level of understanding of corporate social responsibility. In this paper we are going to analyze the policy, provisions and principles of CSR for understanding the implementation of CSR practice in organizations. This research paper is focused on to know the relationship between company and Society and also study the duties and responsibilities of company towards employees, customers, stakeholders, community and Society.

Introduction:

Corporate social responsibility is a concept has become most important in business as well as corporate world and communities. Every company has a policy regarding CSR and have to produce detailed report annually as its activities. To maximize shared value among the shareholders, organizations, employees, stakeholders and customers is a primary objective of CSR. CSR is very important for sustainable development of all stakeholders. CSR is useful to companies for enhancing their development. It also assists to maintaining strong relationship with society.

Objectives:

1. To understand the concept of CSR and its principles, policies and provisions.
2. To study the applicability of CSR provisions.
3. to identifying ways of planning and organizing CSR activities.
4. To disclose the schedule VII Mandates expenditure provisions for various activities

Research methodology:

In this research paper data is collected from secondary sources. This research paper is prepared by collecting secondary data and analyzing them for conclusions.

Definition:

Corporate social responsibility is concerned with to study the relationship between companies, industries, governments and society. CSR studies the relationship between a corporation and its stakeholders. Company is a social institution having duties and responsibilities regarding its activities towards the community and Society. Its objective is to bring about maximization of social welfare and common good. On 1st April, 2014 India is becoming the first nation, to statutorily approved corporate social responsibility. As per section 135 of Companies Act 2013, making compulsions for companies on their turnover and profitability to spend at least 2% of its net profit for the preceding 3 years on corporate social responsibility

Applicability the provisions under Corporate Social Responsibility: -
There is a certain compulsion on companies to framed separate CSR committee,

If Company having following during previous financial year -

1. Net worth / Net income of rupees 500 crores.

2. Sales / Turnover of rupees 1000 crores.

3. Net profit of rupees 5 crores or more. Initiatives of Corporate Social Responsibility:

Environment responsibility - The basic objective of environmental responsibility is to minimize pollutions and emissions of green house gases and optimum use of natural resources.

Human rights responsibility-It aims at to providing fair labor practices and fair-trade practices.

Philanthropic responsibility- It includes Charity such as funding to educational activities, support to health initiatives, donations etc.

Economical responsibility- It aims at to improving the firm's business activities while participating in sustainable operations.

Advantages of CSR for Business:

1. To build healthy relationship with society.

2. Better brand recognizing and Greater ability to attract talent and retain staff.

3. Increased the business goodwill and reputation into society.

4. Increased sales and customer loyalty.

5. To minimize Operational costs of business.

6. CSR assists to achieve organizational growth and simplify to mobilize capital.

Principles of Corporate Social Responsibility:

1. Sustainability:

Sustainability therefore implies that society must use no more of a resource than can be regenerated.

2. Accountability:

The principal of accountability deals with the responsibility of an organization for all those activities that influence the external environment. According to this principle an organization must be accountable to its employees and society members in addition to earn profits for its stakeholders.

3) Transparency:

Transparency is an important principle of CSR. Transparency deals with a greater honesty, openness and truth that are implied in CSR. Transparency helps to reflect an accountability and responsibility again virtues relevant for CSR. Transparency assists to an increasing employee's involvement, enhanced member service, clear and effective leadership, less barriers to innovation etc.

Activities not covered in CSR:

1. Activities are performed in general and day to day business.

2. Activities are performed outside of country.

3. Activities those are only benefited to business employees and their families.

4. Contribution of any amount to any political parties shall not be included in CSR activities.

5. Activities not mentioned in schedule VII of companies act 2013.

6. Activities engaged for events like marathons, awards, charity, advertisement,

sponsorships of television program etc. wouldn't included in CSR expenses.

Schedule VII Mandates expenditure for following activities:

- 1) Rural development projects and Slum Area Development.
- 2) Promoting an effective education and employability skills among the children's, women, elderly persons etc.
- 3) To introducing measures for minimizing inequalities in back ward.
- 4) To promote gender equality and strengthening women.
- 5) To ensure environmentally sustainable development, animal welfare, and maintaining quality and standard of soil, air and water.
- 6) To promote and develop sports sectors of a country by providing effective and quality training sessions.

Effects of non compliance with CSR Provisions:

If any organization fails to spend such amount, the board of directors should have mentioned in their reports, the actual reason for not spending the amount. If any organization doesn't explain the reasons in board's report, the company is liable to be get punishable under section 134 of company act 2013.

Conclusion:

From this research paper we came to know that the concept of CSR and its applicability provisions. In the rest of this paper we studied the aspects of CSR and the actual implementation of CSR in business. In the research it was found that although organizations largely acknowledge social responsibility.

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Social Media Marketing Scope and Its Future in Indian Market

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Abstract:

Aim of this research is to understand the role of social media marketing and its impact on Indian consumer. This purely based on the secondary data and the data analysis. in this study mainly focuses on the scope of SMM and challenges before social media marketing. For the said study I used all secondary data sources such as publish information and websites. Through this study I was able to gain a better understanding of the fundamentals and scope of social media.

The result from is specific study shown that social media marketing is most important tool in resent marketing scenario it also provides great opportunities in future.

Keywords: Social-Media, Social Media Advertising, Social Media Marketing, SMM

Introduction:

Marketing has become an integral part of the business management system. It helps to develop societies and promote economic growth. With its ability to identify customer needs and preferences, marketing can help businesses to stay ahead of their competition and excel in their respective industries. By utilizing the latest technologies like AI, machine learning, and big data analytics, marketers can gain insights into customer behavior and trends that can be used to create effective strategies for increasing sales and profitability. As a result, marketing has become recognized as a dominant branch of business management that contributes significantly to the success of any organization. The internet and social media have become an integral part of our lives, with businesses increasingly relying on these platforms for marketing and market research. Abstract World is all about exploring the different ways in which social media can be utilized to benefit businesses, from creating content strategies to leveraging data analysis. We'll look at how businesses are using these platforms to reach their target audience, as well as discuss the potential risks associated with using them. With the help of our experts, we'll explore how businesses can use social media to their advantage and stay ahead of the competition.

In today's digital age, the use of social media as a marketing tool has become increasingly important. It is an effective way to reach out to potential customers and build relationships with them. Social media also provides businesses with the opportunity to showcase their products and services in a more engaging way than traditional marketing methods. With the help of social media, businesses can create content that resonates with their target audience, allowing them to better understand their needs and preferences. Additionally, it helps companies stay up to date.

Literature Review:

Many researchers and authors define SMM (social media marketing) in different ways. They provide various aspect of social media marketing in their study. According to Durkin (2013) internet become the most effective tool of relationship marketing in future as a same way according to Pentina and Koh (2012) SSM directly focuses on viral communication among the general public with the help of internet and social network. Also, Kim and Ko (2012) define in their study that SMM is empathy driven communication aspect of marketing for new generation and young people.

Objective of Study:

1. To study scope of social media marketing
2. To study challenges before social media marketing
3. To study current scenario of social media users in India.

Research methodology:

The recent research study has been focusing on secondary data which is available in published sources such as books and data available on various websites. This data can be used to gain insights into the current state of a particular field or to identify trends that are taking place. By using this secondary data, the research study seeks to understand the data pertaining to the above objectives, as well as review the literature on the topic concerned. By looking at existing research and collecting new data, this study will provide valuable insight into the current state of knowledge regarding this topic. Additionally, it will provide a platform for further exploration and research in this field.

Data Analysis:

Scope of social media marketing:

The future of social media marketing in India is looking very bright. With the rise of Artificial Intelligence (AI) and its importance in the country, there are many opportunities for businesses to leverage social media platforms for marketing and reaching out to their target audience. AI has enabled businesses to automate processes, track user data, and analyze user behavior to create better strategies that can help them gain more visibility and reach more potential customers. As a result, businesses are now able to create more effective campaigns that are tailored towards the needs of their target audience. This has made social media marketing an integral part of any business' digital strategy in India.

Challenges before Social media marketing-

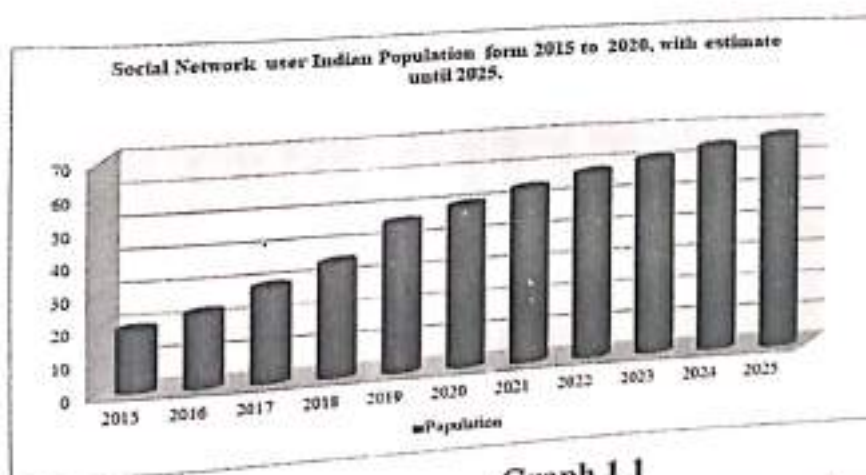
Social media marketing can be a powerful tool for businesses, but it also has its own challenges. From identifying the right platform to lack of connection across departments, managing an effective social media strategy can be difficult. Social media marketing can be a daunting prospect for those unfamiliar with its challenges. It is important to understand the difficulties of social media marketing, so that you can better plan and execute your campaigns. With a clear understanding of the obstacles that come with social media marketing, an effective strategy for success is created.

Social Network user Indian Population from 2015 to 2020, with estimate until 2025

Year	User In Percentage
2015	19.13 %
2016	22.99 %
2017	29.49 %
2018	35.44 %
2019	46.44 %
2020	50.44 %
2021	54.58 %
2022	58.31 %
2023	61.66 %
2024	64.68 %
2025	67.40 %

Table 1.1

From the above mentioned table as we observed from year 2015 to year 2025 social media users data given as per our objective no we draw a simple chart- on that basis we clearly justify the objective no 3. We identify that year-by-year total parentage of population use social media and social network Increase frequently. As per the data and observations we concluded that in future social media marketing capture wider area of marketing strategy as we on the basis of above chart the picture is clearer for us that generation to generation India marketing Aqua large space in the area of marketing and it also impact on customer base of market.



Graph 1.1

From above Graph we draw the simple chart which give us clearer picture of data from 2015 to 2025. As per the Data year by year social media users increase tremendously as we noticed in year 2015 there was only 19.13% population who use social media and social network. After that since the year 2016 to year 2022 it increases

22.99%, 29.49%, 35.44% ,46.44%, 50.44%,54.58% ,58.51% respectively from the Above data we notice clearly says that social media and social network users are increased. And we have great future of social media in India

Source - <https://www.statista.com/statistics/240960/share-of-indian-population-using-social-networks/>

Conclusions:

In today's reset market, it is essential to have a strong social media presence to maximize once' brand's potential. With the current shift to online marketing and the surging demand for creative content, it's becoming increasingly difficult for marketers to stay on top of all the social media platforms, technologies, and trends. That's why need created a comprehensive social media marketing platform that provides users with all the tools they need to stay ahead of the competition. Our platform must be offers real-time analytics, AI-powered content creation, and automated workflow management to streamline and optimize every aspect of your social media presence. But at the same time we notice that not every type of market accept this marketing platform also need more knowledge and awareness about such content.

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E-Banking: A Revolution in Banking Sector

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Abstract:

After the privatization, liberalization and globalization systems adopted since 1901, the Indian banking sector has been using new and modern techniques on a large scale. This modern e-banking technology has been very useful in the development and expansion of banks in India as well as to face the competition. E-banking technology includes ATM, telebanking, mobile banking and RTGS etc. This technology saves the time as well as it also helps for huge saving in labor and cost.

Keyword: E-Banking

Introduction:

21st century is known as the age of modern technology. After the globalization of 1991 many new changes took place in all fields. The banking sector is no exception to the use of new technologies on a large scale. In terms of development, banking business needs to be dynamic. And this dynamism can come from the use of technology. This is where the concept of e-banking came to light. Electronic banking is also known by some other names also known as internet banking, online banking, e-banking, web banking or virtual banking. With the help of e-banking, a customer can do his bank account and online transactions through a computer or mobile phone. To use of electronic banking, one needs to have a bank account and an internet connection. E-banking includes various types of banking services and transactions through electronic means such as internet banking, mobile banking, telebanking, ATMs, debit cards and credit cards. So we can avail these services without going to the bank.

Review of Literature:

The following is brief review of literature done by different researchers worldwide in the area of e-commerce.

1. **Maiyaki and Mokhtas** (2010) shown in their research that there is no relation in between population statistics and choice of banks. It was also found that statistically there is a significant relationship between age and choice of banks
2. **Selvam and Nanjappa** (2011), in their study, they examined customers' awareness and satisfaction about e-banking of ICICI bank on the basis of vital statistics of the E-banking users. It depicted that college students have more awareness compare to other educational groups. The study revealed that awareness level of income group above



10,000 per month was high as compared to other income groups. It was shown that it also depends on the size of family. Gender is the crucial issue for the acceptance of internet banking.

3. Gupta & Mishra (2012) examined the new emerging trends of E-banking in Indian banking industry. The study found that there are many challenges faced by banks in E-banking and there are many opportunities available with the banks. It concluded that banking sector will need to master a new business model by building management and customer services. It also suggested that banks should contribute intensive efforts to render better services to their customers.

4. Chavan (2013) described the benefits and challenges of Internet banking in an emerging economy. It observed that online banking is now replacing the traditional banking practice. It showed that online banking has a lot of benefits which add value to customer's satisfaction in terms of better quality of service offerings and at the same time enable the banks gain advantage over the competitors. It also discussed some challenges in an emerging economy.

1. Trivedi & Patel (2014) analyzed the problems faced by customers while using e-banking facilities in India. It observed that most of the customers know about the e-banking services offered by their bank. The study found that there is a significant difference amongst different problems identified while using e-banking services. It also found that some problems affect more and some problems affect less in use of banking services. It concluded that all the reasons are not equally responsible for not using e-banking services.

Objectives:

1. To study the concepts of e-banking
2. To know the e-banking services provided to the customers
3. To study the various benefits of e-banking

Research Method:

The main source of data collection in this research paper is the secondary data. The available information on e-banking has been extensively used to complete the research report. All the available Journals, Related books, Web, Articles, Publish and unpublished information and Papers provided necessary information to the finalize the research paper.

What is e-banking?

E-Banking means 'Electronic Banking' E-banking is the banking business done by using electronic means. When advanced information technology tools are used in the service delivery system, it is called e-banking. Transactions like account enquiry, payment, withdrawal, transfer of funds etc. Due to e-banking customers do not need to go to the bank every time. Customers can also transact from home or office through computer.

E-banking services:

1. ATM:

ATM is a computerized machine that allows the customer to withdraw money from his account anytime without any human intervention; people consider this machine (automatic teller machine) as any time money machine. The ATM is connected to the customer's bank account via telephone. Along with this card, a coded secret number is given to the customer by the bank to verify the identity of the customer. It is called Personal Identification Number (PIN). The ATM completes the transaction only if the ATM card inserted in the machine and the corresponding PIN match. Bank customers can check account balance, withdraw money, pay money through ATM machine.

2. Credit Card:

A credit card is a type of payment card issued by a bank, so that the cardholder can pay his debts by taking money from the issuing bank. A credit card quickly pays off all of these payments to the payer on a fixed day of the month in one compact monthly bill. The card holder is given an interest-free term to pay this bill. If this bill is not paid on time, then interest is charged on the amount of the bill.

3. Debit Card:

Using a debit card reduces your account balance. A debit card is a facility provided by a bank to its customer to use the amount in their bank account.

4. RTGS: The next system of core bank is RTGS stands for Real Time Gross Settlement which is a system in which money is transferred from one bank to another without any delay. Can be transferred. Of course, money transfer through RTGS system is possible only in the case of bank branches. Branches which are linked under core banking. As this state-of-the-art facility is now available to private as well as nationalized banks as well as rural regional banks and cooperative banks, all the banks are making the transfer of funds of their customers very easy.

a. **Mobile banking:** The facility that allows customers to do transactions in banks through mobile phones is called mobile banking or SMS banking because in this facility transactions are done with the help of SMS. Banks generally do not charge for this facility. However, they charge a small amount for SMS. Banks usually have a current or fixed deposit account for this type of facility that banks provide to their customers in collaboration with mobile companies.

b. Tablet Banking:

Leading banks in the private sector have taken the first step by launching a new service called Tab Banking. Due to this facility customers no longer need to go to the bank branch to open an account. Banks have provided new services that can be opened even at home or office. Bank officers help customers to fill the application through this tablet. It has a built-in verification facility, which ensures that all the details in the application are correct and that the required information is captured correctly, which is used to take the customer's photo and his scan documents. All these processes help to speed up the account opening process.

E-Banking benefits:

1. In the traditional banking system, the operations of the banks were conducted during certain hours, but the facility of e-banking allows the customers to transact in the bank account 24 hours a day and seven days a week.

2. Internet banking is easy and convenient to open and use. Any person can easily transact on his account sitting at office or at home.
3. Banks in the country do not charge any kind of separate charges for providing e-banking services to customers, so customers can easily and conveniently do transactions on their accounts without going to the bank.
4. Due to the service of e-banking, the customer of the bank can view the transactions on his account on his computer or mobile, thus it savings time, labor and cost.
5. The customer of the bank can transfer the money in the account to another bank account by giving an instruction to the bank through e-mail. Using banking, the customer can pay the amount of electricity bill insurance installments, loan installment, telephone bill etc.

Conclusion:

In reality, considering the e-banking service facilities and their benefits, it can be seen how beneficial e-banking is for us. More information about e-banking is given in detail to the customer in their bank and this service is completely free. Many banks now accept liability if one of their online banking accounts is misused. This modern technology in the banking sector has helped to bring a new revolution in the banking sector.

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