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Green Entrepreneurship: A sustainable development for Economy

Dr. Meena A Deshmukh

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Abstract

In the present scenario the consumers are well equipped and educated with all sort of information. Especially when population growing and the resources are continuously drained to meet needs. As a result the people became more concerned while selecting products .i.e. opting of natural product, less harmful products, low carbon orientation etc. So it started Green entrepreneurship is the activity of consciously addressing environmental and social problems and need, and coming up with brilliant innovative entrepreneurial ideas that will bring a solution to them. These ideas have a high level of risk which has a positive effect on the natural environment while at the same time it helps maintain financial sustainability.

So in other words green entrepreneurship is businesses and companies coming up with solutions that have a worldwide application and can help save the environment. At the same time, they must make sure that the solutions will not have a negative financial effect on the business.

Keywords: green entrepreneurship, green entrepreneurs, attitudes, sustainable development, innovations, government support.

Introduction

The universal fact is that the nature evolves on its own, it cannot man made. From the beginning of human evolution to till today, the nature nourished the man. In every phase it contributed for the development to man. But the man in return has actually given to the nature is always disputed. Exploitation of nature at beyond level has made us today to reach the situations which became inevitable challenges like air and water pollution, deforestation and natural disasters. These situations have changed the climatic conditions drastically in today's century than in previous. So the present generations are on stake. As a result economies to prevent more concentrating on the sustainable solutions.

The concept of green entrepreneur rises from environmental concerns such as global warming, pollutions, scarcity of natural resources, ozone layer depletion, climate change and other disaster caused by the disruption in the ecosystem. Due to this growing awareness of environmental knowledge, consumers are becoming more receptive towards an eco-friendly or green product. So this inclination of the consumers leads towards the development of the green market. The green market is an emerging market, which fetches ample chances in every field such as green design, green supply chain, green production, and many more.

Framework of Green Entrepreneurship

An entrepreneur is one who reforms and transforms the pattern of production by developing innovation or, more generally, an untested technological process of producing a new commodity or producing the one in a new way, originating a new source of supply of materials or new outlet for products, by establishing a new industry. The inclination of the customers' buying behavior towards eco-friendly product or services creates a space for the green entrepreneur. The term "Green entrepreneur" is the combination of entrepreneurship and the environment. The green entrepreneur is the one, who cultivates green business with the help of green practices. A green entrepreneur consciously addresses an environmental or social problem/need through the understanding of entrepreneurial ideas. They penetrate the market by swapping conventional or traditional products. The objective of the green entrepreneur is not only serving the customer with their green products or services but also makes people aware of the green ecosystem. So the thought for the "green entrepreneurship" originates from the combination of the main features of the entrepreneurship itself – innovation, risk, a brand new business idea, and the social and ecological engagement of those who do business.

From a development perspective "Green entrepreneurship" is a progressively appropriate phenomenon, which is still largely under-researched. While global inequality and growing unemployment pose major challenges to policymakers, the emerging effects of climate change and the



rapid loss of biodiversity together with the widespread destruction of wildlife and natural habitats, composite the susceptibility of already burdened social groups and ecosystems. Green entrepreneurship also plays a significant role in job creation. Moreover, technological advancement and variation are extensively influenced by the nature of innovation and its determinants. The recent advance of the globalization of economic procedures has drastically altered the outdated approaches used by enterprises to innovate. Though remarkable advances have been made with environmental accounting and reporting as well as with technological research and implementation, the gap towards sustainability is still significant. Economies for their economy growth, earlier relied on the industries expansion and development, but today the need of greens have become so crucial that the economies concentrating high end. So the striking balance between economy development and green sustain & development secured parallel place along with economic development. Now a days green sustainability given importance to conserving the natural resources, in this context the developing of greens have started initially and it grew more resulting as an new innovative scope of Entrepreneurship.

Significance of the Study

Small and medium-sized enterprises are the backbone of most of the country's economies by contributing to GDP growth and providing high levels of employment. Successful enterprises are often driven by dedicated entrepreneurs who identify, construct and seize chances to capitalize them through business. Hence, entrepreneurship effects in innovation along with social and sustained economic development. Green entrepreneurs deliver the source for beginning and sustaining a green economy by serving green products and services, presenting greener production techniques, enhancing demand, and building green jobs. Change is a very common occurrence which sometimes occurs in a cyclic or maybe in random order. In the same method, the customers' needs, wants, demands, tastes & preferences are also changing. This change is not for a specific product category but it exists in every product segmentation.

Natural environmental concerns are becoming a fundamental part of the business. The business units are adopting different business strategies for environmental consciousness. This is the reason behind the concept of green marketing, which is taking place steadily in the market. This can be considered as an opportunity for new entrepreneurs, who rely on ecological reforming and innovation of their product. It is the perfect segment for those entrepreneurs who want to be a part of this developing green market.

An entrepreneur is one who reforms and transforms the pattern of production by developing innovation or, more generally, an untested technological process of producing a new commodity or producing the one in a new way, originating a new source of supply of materials or new outlet for products, by establishing a new industry. The inclination of the customers' buying behavior towards eco-friendly product or services creates a space for the green entrepreneur. The term "Green entrepreneur" is the combination of entrepreneurship and the environment. The green entrepreneur is the one, who cultivates green business with the help of green practices. A green entrepreneur consciously addresses an environmental or social problem/need through the understanding of entrepreneurial ideas. They penetrate the market by swapping conventional or traditional products. The objective of the green entrepreneur is not only serving the customer with their green products or services but also makes people aware of the green ecosystem. So the thought for the "green entrepreneurship" originates from the combination of the main features of the entrepreneurship itself – innovation, risk, a brand new business idea, and the social and ecological engagement of those who do business.

From a development perspective "Green entrepreneurship" is an appropriate phenomenon, which is still largely under-researched. While global inequality and growing unemployment stance major challenges to policymakers, the emerging effects of climate change and the rapid loss of biodiversity together with the widespread destruction of wildlife and natural habitats, composite the vulnerability of already burdened social groups and ecosystems. Green entrepreneurship also plays a significant role in job formation. Also, technological advancement influenced by the nature of innovation and its determinants. The recent advance of the globalization of economic procedures has drastically transformed the outdated approaches used by enterprises to innovate one. So the understanding of pre-condition for the formation of But the global evolution to a green economy is only at the beginning,



which is very stimulating for the earth to wait. In the next eras, there will be rapid growth in industrialization global population and economic development. Resources are inadequate and we must meet the requirements of people. Green entrepreneurship is the only path to deliver on their commitments to provide efficient and safe operations in an environmentally and socially responsible method.

Green Entrepreneurship: Sustainable development

The Green sustainability is the only one way to suppress the environmental causes of pollution in ocean, air, soil and above all sort of the climatic changes. The impact of human ecological print is so huge that they almost draining the earth's 1 ¼ resources. It will affect the future generations and their survival and also effects the economic development directly. Earlier in 1987 the concept of sustainable strategy proposed to preserve the future resources for next generation and they may not need to comprise. After few years of the development policies of economies are concentrating on the outcome of greens as result markets for the green products and technologies are endlessly raising. However the market based economies now making the entrepreneurship as source to change. The advent of green as new trend has benefited lot as to serve people with healthy and no hazardous services, and to sustain the greens. As result corporate companies also made the greens as their part of production and services, the government started to encourage the "go green". The green entrepreneurship became important source to build green economy. Further it could also become a powerful force to mainstream a new paradigm of responsible business.

Most of the entrepreneurs and business owners of today are trying to take things one step further and exceed the concept of sustainable development. Sustainable development is all about keeping things steady. We must make sure that today's activities are not affecting the environment and, where it is possible, to go back to a previous stage where there was no danger. However, the world is changing and many consider sustainability not to be the objective. On the contrary, they believe that all future developments and improvements will need to focus on changing practices and alternating methods instead of going back to the old ways.

This is of course something that could have a great effect on Green Entrepreneurship. At the moment, however, entrepreneurs still appear to be following the sustainable development concept for green entrepreneurship. It is only with measurable results that we will understand. The green entrepreneurs should be updated as they have high risk in the market and also many competitive products, they have to develop themselves like reading the business news, attending the conferences, taking lectures in seminars etc. so these skills will effectively help the green entrepreneurs grow in the market. The green entrepreneurs have to give much importance to skill based practices that makes them to be an effective entrepreneur in the green business.

Conclusion

The green entrepreneurs ought to have sufficient capital to manage the business effectively as it costs higher of manufacturing process. The tax rate will also be higher and the expenses for marketing the products may cost higher and the transportation charges and machines may cost higher as the cost plays a main role to sustain the green business, so the green entrepreneurs have to be prepared in all parts to put the effort highly to attract the customers and make them purchase the green products. The decision making process is quite risky in green entrepreneurship as they have to come out with the decision that cause good impact on ecology and in the society.

Green Entrepreneurship is now easier than ever. Considering not only the environmental problem but the pandemic crisis as well, we notice that people are more inclined towards social and green enterprises. The good thing about modern green entrepreneurship is the fact that with today's technology, the range of potential ideas has grown. People can now use new and innovative technologies to come up with new models that will save energy, resolve existing problems, and of course predict future problems that might occur.



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Entrepreneurs in making Rural India self reliant. Rural Tourism Industry In India-Impact, Challenges and Opportunities

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Abstract-

It is noteworthy that tourism industry has grown leaps and bounds over the past few decades. We should have a positive attitude towards rural Tourism Entrepreneurship development due to the advantages involved and plan strategies to improve the prevalent situations which can serve as the overall major force for economic development of the country. This tourism industry has been growing with a fast pace in the past decades, leading to rural entrepreneurship development which is not only becoming genuine vacation trend but also good centers for entrepreneurship development. Rural Tourism has been recognized as significant stimuli for tourism entrepreneurship and growth of small scale business sectors will boost the regional economic development of country. In contrast with traditional tourism, rural entrepreneurship is often a tool for economic development to promote both capital inflow and employment opportunities to the community. The paper attempts to evaluate the critical factors responsible in the development of rural Tourism entrepreneurship perspectives with respect to the changes and needs in the preferences of the visitors taking into consideration the various impacts, challenges and opportunities involved. The critical linkage between tourism and entrepreneurship would be the key policy to grow the capability of tourism sector to create new business development.

Key Words- Tourism, rural entrepreneur perspective, economy, new business avenues.

Tourism in India has a strong relevance to economic development, cultural growth and national integration. We all know India is a vast country of great beauty and diversity and the tourist potential is equally vast. With the rich cultural heritage, gregarious tropical forests and above all, the great variety of the life-style, India offers an unending choice for the tourist. It is noteworthy that tourism industry has grown leaps and bounds over the past few decades. There has been tremendous and considerable change in the spread of new destination and rural tourism. Tourism industry is considered as the largest industry in the world as it plays a significant role in the economic development of the country.

We often think of tourism industry only as accommodation, travel services and transport facilities but in reality there are hundreds of services that contribute to the tourism industry and make it work. In recent years there has been a remarkable paradigm shift as different forms of rural tourism entrepreneurship has emerged. It is a new form of activity that can bring economic and social benefit to the society and is loaded with full of opportunities for private entrepreneurs to promote rural tourism. The impact of global markets, communication and better mean of transport has changed the orientation and market conditions for traditional products. We should have a positive attitude towards rural Tourism Entrepreneurship development due to the advantages involved and plan strategies to improve the prevalent situations which can serve as the overall major force for economic development of the country. It will not only generate employment, but also develop social, cultural, economical and educational value within the local people.

The basic concept is to benefit the local community through micro business and encourage local entrepreneurial opportunities, income generation, employment opportunities, and conservation of rural arts and crafts. The paper attempts to evaluate the critical factors responsible in the development of rural Tourism entrepreneurship perspectives with respect to the changes and needs in the preferences of the visitors taking into consideration the various impacts, challenges and opportunities involved.

Tourism shows a steady growth and has an impact on all the other sectors of economy and creates many employment opportunities. Globalization has brought about revolutionary changes in tourism industry. The focus has shifted down from traditional tourism to fantasy world associated with new destinations, corporate life, industrialization and globalization has marked a new phase in an individual who takes refuge in solace and such backgrounds are offered in rural tourism. The serene



atmosphere soothes his troubled soul. More and more tourists are opting for such destinations which take them away from the routine buzz world. Many rural villages can facilitate tourism as many villages are hospitable and eager to welcome the visitors. This tourism industry has been growing with a fast pace in the past decades, leading to rural entrepreneurship development which is not only becoming genuine vacation trend but also good centers for entrepreneurship development.

Tourism is considered as the central factor for economic development and a new approach is needed to handle the new type of tourism needs. Responding to the changing demands is the need of the hour. Time changes rapidly and with it grows the demand for new types of tourists needs. Rural entrepreneurship includes opportunities for sustainable development of tourism. However, the entrepreneurship culture has taken a back seat in our country due to the involved risk factors., challenges and opportunities awaits the new entrepreneurs to develop a totally new concept of rural tourism which has to go a long way.

Tourism is one of the world's leading growth industries which have a direct impact on the economy of the country. Rural Tourism has been recognized as significant stimuli for tourism entrepreneurship and growth of small scale business sectors will boost the regional economic development of country. It is argued that the role of local rural value is vital in the reemergence of tourism as a key economic sector which will shape the small enterprise culture and contribute towards the economic growth of the country. There is a positive growing awareness about rural tourism entrepreneurship which has enhanced its importance significantly. Moreover, these rural entrepreneurs can be instrumental in the creation and introduction of innovative local products to the wider industry and stimulate regional development and reproduction of local market products. Thus it provides an avenue for the overall economic development and a boost for local entrepreneurship, thereby opening avenues for job market.

Younger people with greater level of economic motive and professional backgrounds should enter the tourism market. An entrepreneur who wants to succeed should certainly be innovator thinking on lines to develop and seize every opportunity and implement his ideas and skills to convert it into rewards. He should be ready to change the world with his new concepts in an area which was not wandered before. He should have that personal initiation and the ability to consolidate the resources that are available and convert the challenges into opportunities. He should be an agent of change and in tourism industry, as much has to be done, to change the things prevalent in gone by year. One has to become an agent of change and rural tourism is one such area where the modern entrepreneur should rest his eyes and initiate and organize to turn the resources and situation into the practical accountability. Vision, change and creativity should be the watch word. The most essential factor needed is the willingness to take risk and the ability to formulate an effective team and the creative skills to utilize the resources and the vision to recognize the opportunity.

Tourism is considered as a promising industry which needs a little reorientation in an organized way to stand in the global market. New generation tourist demands are different and no longer can the old paradigm work. There is a growing need for the new paradigm and new policies are to be adapted to woo the new generation tourists. Policies and marketing strategies need to be remolded and has to undergo a sea change to survive the global market trends. A new momentum gain is required to face the prevailing circumstances. The new paradigm shift compels the new entrepreneurs in tourism to exhibit extra efforts, as the new tourists are more educated, flexible, independent, well read, quality conscious and harder to please.

Rural tourism has been recognized as significant stimuli for tourism entrepreneurship and growth of small business sectors which will definitely boost the regional economic development. Moreover, the regional rural entrepreneurs would often be instrumental in the creation and introduction of innovative local products to the wider industry and stimulate regional development and reproduction of local market products, adding to the economy of the country. Rural tourism can make full use of tourism resources in rural areas to adjust and optimize rural industrial structures, extend the agricultural industrial chain, develop rural tourism services, promote nonagricultural employment, increase the incomes of farmers, and create a better economic base for the new rural construction.

It has been observed some people move in the tourism regions to semi retire or own a small piece of land to open a shop, or hotel or a guest house with non economic motive combined with a lack of business experience and growing age. In such cases entrepreneurial activity becomes extremely limited. They fail to understand the linkage between different motives and tend to ignore other variables associated with tourism entrepreneurship. This proves harmful as it lacks professionalism.

Entrepreneurship is a stimulant force which has the capability to drive the country in its economic development and serves as vehicle for innovation and change. In contrast with traditional tourism, rural entrepreneurship is often a tool for economic development to promote both capital inflow and employment opportunities to the community. Thus, it is often targeting more impoverished areas where implemented. It encourages entrepreneurship for local members to organize the community in implementing and running successful community-based rural tourism enterprises. Both financial and social capital is placed in the indigenous community, driving further enhancements of the community rural tourism program. This capital inflow can then be used to help the development of infrastructure, education, and health practices. Community-based rural tourism places an emphasis on local businesses and reinforces supporting local endeavors. Not only does the capital increases, the intrinsic value of the environment increases. The idea of rural tourism has enabled entrepreneurs to give tours of their home villages and use the revenue to support themselves as well as give back to the community. As a whole, community-based rural tourism can overall increase the economic value of a previously impoverished area through providing dignified jobs and capital into the local economy.

As the tourism industry continues to grow, it is imperative to continue developing more sustainable avenues to participate in such endeavors. One way is making travelers aware of the potential harm their activities may have on the host culture. A continuing theme is the importance of dialogue and defining the ideals for each party. While stakeholders want the same idea of economic improvement, environmental sustainability, and cross-cultural relationships, the end goals are often defined differently.

The academic contribution in identifying and understanding a range of issues critical to tourism entrepreneurship development has remained a largely a neglected area for research, which should be given the first priority. Better access to wide variety of international communicational channels, media reports advertisements as rural tourist destinations are to be promoted. Government policy should be initiated in rural tourism entrepreneurship development is a prime necessity with well defined policy framework. The government should initiate responsibility in developing proper rural tourism entrepreneurship development Institutes imparting skill based education. Thus renewed skills and competence are required as globalization puts forth and poses constant threat in the global market. Preparing tourism products in relation to the tourists location can be worked out as a necessary step and help the rural youth to prepare business plan for further growth. Hence we should take appropriate measures to overcome the repercussions heralded by globalization.

Since, Tourism is a labor-intensive industry; it is likely to offer more jobs in the coming years. And since most of the natural beauty and wildlife are to be found in non-urban areas, rural people could find employment as guides and transporters; with proper training. More jobs in rural areas would also help reduce continuous migration of people to towns. It can contribute to the revival of the best folk art and handicrafts and create good prospects for development. The socio cultural aspect of rural tourism will be to enable the tourist to become more engaged in the community and their culture. This can be from learning a religious tradition or supporting a local handicraft. The critical linkage between tourism and entrepreneurship would be the key policy to grow the capability of tourism sector to create new business development. It should seek to grow tourism through micro business and encourage local entrepreneurship to grow future tourism business with proper skills, attitude and behavior.

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**Role of NEP in inclusive Digital Education for boosting Self-reliant India****Deeksha Nimeshwari****Adima Jain**

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Abstract

The study aims to recognise the role of NEP 2020 in inclusive digital education for boosting self-reliant India. The study mainly talks about PM e-vidya an initiative launched for transforming digital education and provide multi-mode access to education. The objective of the study is to exhibit the implementation progress of different programs introduced under PM e-Vidya and their role towards building an Atmanirbhar Bharat. The study depicts its findings in descriptive form and entirely uses secondary data. As the scheme is in its initial phase, no major achievements have been concluded so far. Yet it can be concluded from the available growth that PM e-Vidya is a holistic scheme that will surely cater the vision of NEP 2020, i.e., Universal access to education at all levels that ultimately will help economy in building a self-reliant Bharat.

Keywords: NEP – National Education Policy; Digital Education; Self-reliant India; Atmanirbhar Bharat; PM e-VIDYA.

Introduction**Education is not a competition to acquire degrees, but a transformative tool"**

Dharmendra Pradhan

(Minister of Education in India)

Education is not merely a "competition to acquire degrees but is a transformative tool to leverage knowledge for character building and eventually nation-building".

PM Modi while addressing nation in his 74th Independence Day speech also acknowledge that Education has an important role to play in making India self-reliant, happy, and prosperous. Keeping this objective, the country has adopted a new education policy after over three decades.

The Union cabinet approves NEP 2020 on 29th July 2020, this policy replaces the previous National Policy on Education, 1986. The policy aims to transform India's Education System by 2040. This National Education Policy 2020 is the first education policy of the 21st century which aims to address the many growing developmental imperatives of the country. This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the aspirational goals of 21st century education, including SDG4, while building upon India's traditions and value systems. The National Education Policy lays particular emphasis on the development of the creative potential of everyone. It is based on the principle that education must develop not only cognitive capacities - both the 'foundational capacities' of literacy and numeracy and 'higher-order' cognitive capacities, such as critical thinking and problem solving – but also social, ethical, and emotional capacities and dispositions.

Key features of NEP 2020

National Education Policy 2020 introduces several key features in existing education system to bring transformational reforms in following areas:

➤ **School Education-** Early Childhood Care and Education: The Foundation of Learning 2. Foundational Literacy and Numeracy: An Urgent & Prerequisite to Learning 3. Curtailing Dropout Rates and Ensuring Universal Access to Education at All Levels 4. Curriculum and Pedagogy in Schools (5+3+3+4) in place of (10+2): Learning Should be Holistic, Integrated, Enjoyable and Engaging 5. Teachers 6. Equitable and Inclusive Education: Learning for All 7. Efficient Resourcing and Effective Governance through School Complexes/Clusters 8. Standard-setting and Accreditation for School Education.

➤ **Higher Education-** 9. Quality Universities and Colleges: A New and Forward-looking Vision for India's Higher Education System 10. Institutional Restructuring and Consolidation 11. Towards a More Holistic and Multidisciplinary Education 12. Optimal Learning Environments and Support for Students



13. Motivated, Energized and Capable Faculty 14. Equity and Inclusion in Higher Education 15. Teacher Education 16. Re-imagining Vocational Education 17. Catalysing Quality Academic Research in all Fields through a New National Research Foundation 18. Transforming the Regulatory System of Higher Education 19. Effective Governance and Leadership for Higher Education Institutions.

➤ **Other key Areas-** 20. Professional Education 21. Adult Education and Lifelong Education 22. Promotion of Indian Languages, Arts and Culture 23. Technology Use and Integration 24. Online and Digital Education: Ensuring Equitable Use of Technology 25. Strengthening the Central Advisory Board of Education 26. Financing: Affordable and Quality Education for All.

Self- reliant India (Atmanirbhar Bharat Abhiyan)

Atmanirbhar Bharat or Self-Reliant India is a campaign launched with a vision to make India self sufficient and reliant in all aspect. It is an initiative that aims to fuel nation to kick start and overcome from the hazards spread by the COVID-19 across the nation. Atmanirbhar Bharat have outlined five following pillars to support this vision: Economy, Infrastructure, System, Vibrant Demography and Demand.

Apart from these Five pillars that have outlined in this campaign. Education somehow also plays a significant role in boosting the economy. Therefore, the country has implemented the new National Education Policy 2020 to cater the vision of a 'self-reliant India'.

Objectives

- To examine the role of NEP 2020 in technology advancement to attain universal access to education at all levels.
- To exhibit the implementation progress of NEP 2020 in digitalising education and building self-reliant India.

Research Methodology

To attain the above-mentioned objectives, full-fledged information about the implementation of NEP 2020 is needed. To gain knowledge for the same secondary data from various sources have been collected and a descriptive analysis have been made. The study is limited to analyse the technology advancement in the field of Digital education.

Role of National Education Policy towards Digital Education

The National Education Policy, 2020, included the following recommendations towards inclusive digital education: (i) development of interface for online classes, (ii) creation of digital repository for coursework, (iii) use of channels like radio and TV in multiple languages where digital infrastructure lacking, (iv) creation of virtual labs, and (v) training of teachers to become high quality online content creators. It also proposed the formation of the National Education Technology Forum to facilitate decision making on the induction, deployment, and use of technology through evidence-based advice.

As the National Education Policy 2020 envisions a substantial transformation in the entire education system at all stages, the Department of School Education and Literacy took the implementation of the NEP 2020 on a mission mode and has prepared a flexible, interactive, indicative, and inclusive NEP implementation plan called SARTHAQ. The Department has accomplished 62 major milestones in this one year, which will transform the school education sector. These include NIPUN Bharat Mission on Foundational Literacy and Numeracy, aligning of the Samagra Shiksha scheme with the NEP 2020, Vidya Pravesh- a three-month School Preparation Module, Blueprint of National Digital Education Architecture (NDEAR), capacity building of Secondary teachers under NISHTHA, Assessment reforms, Digital content on DIKSHA, etc."

pm e-vidya

Education is one of the most affected sectors due to Covid-19 lockdown, especially for the rural areas where there is a lack of access to internet and other resources. By keeping this in mind, Finance Minister Nirmala Sitharaman launched 'PM e-Vidya' a comprehensive initiative for transforming inclusive digital education as part of Atmanirbhar Bharat Abhiyaan which unifies all efforts related to digital/online/on-air education to enable multi-mode access to education. Under this scheme, the top hundred universities of the country started educating students through online education. PM e-Vidya is nothing but a panacea for all problems arising in digitalising education so that the combined goal by both

NEP and PM e-VIDYA of achieving universal access of education by all at all levels should be accomplished. PM e-VIDYA is like an umbrella scheme which includes following other digital platforms in it:

- DIKSHA (one nation, one digital platform) is the nation's digital infrastructure for providing quality e-content for school education in states/UTs, and
- QR coded Energized Textbooks for all grades are available on it.
- One Swayam Prabha TV channel per class from 1 to 12 (one class, one channel).
- Extensive use of Radio, Community radio and CBSE Podcast- Shiksha Vani.
- Special e-content for visually and hearing impaired developed on Digitally Accessible Information System (DAISY) and in sign language on NIOS website/ YouTube.
- Manodarpan- An initiative for psychosocial support of students, teachers and families for mental health and emotional wellbeing have been launched.
- National Foundational Literacy and Numeracy Mission for ensuring that every child attains Learning levels and outcomes in grade 5 by 2025 will be launched by December 2020

All these schemes/programmes are free of cost and available to all the students across the nation.

Guidelines for digital education: Ministry of Education (previously Ministry of Human Resources Development) have also released some guidelines for digital education in schools, to track proper implementation of the initiative. Therefore, prescribing steps have been taken by schools towards digital learning. Its key features include: (i) provision for categorisation of households based on availability of digital infrastructure through a survey, (ii) teachers to device comprehensive plans based on factors including availability of digital devices and special needs, and (iii) cap on the screen time and total online activities of teachers per day.

Implementation progress of PM e-Vidya in digitalising education and building self-reliant India; Table - 1

Component and Purpose	Implementation Progress
National Digital Infrastructure for Teachers which establishes a common platform across India	Launched in 2017, the portal 67,000 content-pieces hosted on it, as of 2019.
QR code energised textbooks	10.5 crore scans have happened through QR code energised textbooks.
'One-class, one-channel' scheme for a dedicated TV Channel for 1 st -12 th grade.	The scheme has 5 dedicated channels, as of 2019 with a daily airtime of four hours.
E-content for visually and hearing impaired	A DTH channel is specifically operated with content in sign language for hearing impaired students. Content for visually and hearing impaired, available on YouTube and National Institute of Open Schooling website.
Community Radio and podcasts	MUKTA VIDYA VANI, SHIKSHA VANI, DD, AIR and other 289 Community Radio Stations currently operated across the country. Ministry-run podcasts have contents for grades 9 to 12 of the CBSE board.
Permission to top 100 universities to launch online courses	There are over 2,000 recorded online courses on the Study Webs of Active Learning for Young Aspiring Minds (SWAYAM) portal, which is an integrated platform for online courses.

<https://prsindia.org/policy/report-summaries/analysis-aatma-nirbhar-bharat-abhiyaan#>



Role of PM e-vidya in boosting self-reliant India

Self - reliant India or Atmanirbhar Bharat is a campaign launched to mitigate the impact of Covid-19 from the Indian economy and with a mission to give a kick start to the nation towards the economic development and global competitiveness. Its vision is to make the country and its citizen independent and self-reliant in all senses. Although this campaign majorly talks about building global companies, schemes like start-up India, MSME's, Vocal for Local etc and has no relevance with education sector. PM Modi visualises National Education Policy, 2020 as an important tool in building Indian's self-reliance. Indeed, education plays a crucial role in the overall development of a person. PM e-Vidya initiative aligns with the similar objective of providing a holistic platform to transform the digital education. It emphasises the universal access of education at all levels and attempts to develop skills of an individual through several vocational education programs, which then helps in building a self-reliant India.

Findings & Conclusion

- Digital/online/on air access to education will be ensured through **PM e-Vidya** program.
- This program is going to benefit more than 25 crore school going children.
- Top 100 universities of the country have started educating students through online education from 30th May 2020.
- For all those students who do not have access to internet Swayam Prabha TV channel is launched to provide education.
- 12 more similar channels have also been launched under this scheme.
- DIKSHA platform will also be launched which involves e-content and QR code energized books for all the classes. This program is also known as 'one Nation one digital platform'.
- TV channel called one class one channel has also been launched for students who are studying in class 1st to 12th.
- For visually and hearing-impaired students the government has started a radio podcast.
- This program is a one stop solution for all the learning needs of students.
- Online coaching for competitive exam is also provided under this scheme.

The study showed how effectively NEP 2020 functions to transform digital education by strengthening the previously launched PM e-VIDYA initiative for building an Atmanirbhar Bharat. After the implementation of PM e-VIDYA it has been found that no student has suffered due to lack of access to education. Digitalisation of education is a boon to our education system, as long as this prevails in the system no student who aspires to study but was not able to get access will suffer, and that will be the real achievement of our education system towards building an Atmanirbhar Bharat.

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A Study Of Consumer Behaviour With Specific Reference To Upgrading Car

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Abstract

One will be surprised how much the game has moved on in the automobile sector. Gadgets and gizmos which were only used in the top-end models of the time have now trickled down, making driving more enjoyable for everyone. Upgrading to a new vehicle gives the chance to enjoy a significantly better quality of driving. Adaptive cruise control means that one can stay at the maximum speed without the risk of any speeding tickets. Other modern conveniences include being able to link phone to the car speakers with Bluetooth, and roasting hot heaters change driving from being a chore into a luxury.

This study aims to understand the consumer behaviour and the process consumer undergoes while upgrading a car. For this study primary as well as secondary data was collected. The primary data was collected with the help of a structured questionnaire while the secondary data was collected from sources like trade journals, financial newspapers, magazines and various internet sites. The number of respondents were 100.

The category of age group from 25 years to 30 years is target consumers in upgrading cars for automobile companies. This study identified that consumers are having many disliking about their current vehicle but one of the major factors is comfort and also the safety standards followed by braking system and maintenance cost. This study also noticed that the consumer who are upgrading their cars are mostly using it for personal use than commercial use.

Key words: Consumer behaviour, Upgrading, Automobile Sector, Cars

Introduction

People upgrade their vehicles comparatively quite early these days. Most people upgrade their cars in less than a decade of use, basically because they are spoilt for choice! About a decade ago, car segments lacked competition. For instance, the compact sedan segment consisted of just the Tata Indigo CS, and later Maruti Suzuki Swift D'Zire. Today the segment is one of the most flooded automotive spaces in India's car scene. In fact, the competition is increasing unrestrainedly in almost every segment, with manufacturers trying their luck in newer segments with each passing day.

Manufacturers for a basic model often skip necessary features. For instance, many models bypass features such as rear wash wipe and defogger, which are essentially for passenger safety. Bluetooth connectivity is also something that buyers overlook. For a person who always needs to be ready for a phone call (even while driving), this feature will be of great use. Last but not the least, even the safety pack (dual-front airbags and ABS with EBD) is optional.

In India, until the mid-eighties, consumers had very limited options for passenger cars. In the past, passenger cars were considered as a luxury, rather than a necessity. Nowadays it's a necessity, moreover people want fancy the upgradation in the cars. There are many factors which are influencing people to upgrade their cars from older to newer one.

As the technology advances, cars become more fuel efficient. Thus, upgrading to a new vehicle can save a significant amount of money on fuel, resulting into saving of thousands of rupees in the long run. Another aspect is the safety. Modern cars are better at protecting lives than ever before. Older vehicles produce a disproportionately large number of emissions, which are both hazardous for the environment, and those who live around. Bharat stages are unit emission norms that set the maximum permissible levels for pollutants that an automotive or a two-wheeler exhaust can emit. Compared to the BS4, BS6 emission standards are stricter. Whereas makers use this variation to update their vehicles with new options and safety standards, the biggest modification comes in the permissible emission norms. As the mechanical components of a vehicle begin to age, the reactions with the engine begin to release larger amounts of emissions. This is why older vehicles are targeted with taxes to discourage their use in many

places. Vehicles on their last legs are risky. It is likely that the car will be costing more and more in maintenance costs. Worse than this, it is more than likely that it could suffer a complete mechanical breakdown at some stage.

With advances in technology coming thick and fast, cars seem to have new features every two or three years. Gadgets and gizmos which were only used in the top-end models of the time have now trickled down, making driving more enjoyable for everyone. Upgrading to a new vehicle gives the chance to enjoy a significantly better quality of driving. It is easier than ever to get the vehicle of dreams. This is because there is a wide selection of financing options available for new vehicles. Having access to finance is beneficial because it allows buyer to stretch out a series of payments rather than take on a single large bill all at once.

Current market situation

India became the fourth largest auto market in 2019 displacing Germany with about 3.99 million units sold in the passenger and commercial vehicles categories. The two-wheeler segment dominates the market in terms of volume owing to a growing middle class and a young population. Moreover, the growing interest of the companies in exploring the rural markets further aided the growth of the sector. India is also a prominent auto exporter and has strong export growth expectations for the near future. In addition, several initiatives by the Government of India and major automobile players in the Indian market are expected to make India a leader in the two-wheeler and four-wheeler market in the world. Two wheelers and passenger vehicles dominate the domestic Indian auto market. Passenger car sales are dominated by small and mid-sized cars.

Review of literature

Akshat Bansal, Akriti Agarwal (2016) observed that with advancement in technology and innovation in today's era, there is a significant push of technology in one of the world's largest automobile industry. The automobile industry is now shifting more on the technology front and biggest step is the introduction of electric vehicles.

Manish Kumar Srivastava, A.K. Tiwari (2011) studied the consumer behaviour for A3 segment vehicles such as Honda City and SX4 in a particular region Jaipur. Data collected from 100 respondents 50 each from Honda City and Maruti SX4. Respondents were considered from various backgrounds like Gender, Occupation, and Income class. Customer purchase parameters considered for study were Price, Safety, Comfort, Power & Pickup, Mileage, Max Speed, Styling, After Sales Service, and Brand Name and Spare Parts Cost. Based on above parameters and analysis made on it. It was revealed that, while purchasing A3 segment car Customer give much importance to Safety, Brand Name and Seating and driving comfort. Also, word of mouth publicity and advertisements in car magazines are more effective communication medium for promotion of Cars.

Prasanna Mohan Raj (2013) studied the factors influencing customers brand preference of the economy segment SUV's and MUV's. In light of study findings, the preference of a given brand can be explained in terms of six factors namely Product reliability, monetary factor, trendy appeal, frequency of non-price promotions offered, trustworthiness and customer feeling or association towards brand. There is need for marketers to take these factors into consideration when crafting product innovations in the SUV segment of Automobile market.

Nikhil Monga, Bhuvender Chaudhary, Saurabh Tripathi (2012) this research attempted to answer some of the questions regarding brand personality of selected cars in India by conducting the market research. The study concluded that brand perception is something which starts building up before a car is purchased and goes on with its use and is reflected in the recommendations. Also, it is seen that the customer might not be using the car still he holds the perceptions about it. Brand personality of a car is enforced by the sellers in the mindsets of the customers and customers react to it by forming their perception about the car and this reflects in the overall brand image of the car. So, brand image and brand personality complement each other and the brand perception aids the building of brand images. As per the study findings, dealers play a very important role in building up the brand perceptions of the cars.

Objectives of the study

Objectives of the study are as follows...

- To study the attributes that attracts consumers to purchase cars.



- To study the behaviour and concern of consumer while upgrading their vehicle
- To know the satisfaction level of consumer about their old vehicle
- To study the identification of factors influencing customers' preference for particular segment of cars.

Data Collection

For this study primary as well as secondary data was collected.

A structured questionnaire was used for collecting primary data.

Secondary Data was collected from previous researches, websites, books and from articles.

Sampling methodology

The sampling methodology used was probability sampling technique- Simple Random Sampling.
Sample Size: 100 samples for the analysis from Nagpur city.

Analysis

Among the respondents 42% respondents had annual income of less than 2.5 Lac, 28% respondents had annual income between 2.5 to 5 Lac, 30% respondents had annual income above 5 Lac.

37% of respondents owned models from Maruti Suzuki, 15% of respondents owned models from Tata Motors, 15% of respondents owned models from Hyundai, 7% of respondents owned models from Ford, 6% of respondents owned models from Chevrolet, 5% of respondents owned models from Honda, 4% of respondents owned models from Mahindra, 2% of respondents owned models from Toyota, 2% of respondents owned models from Nissan and 1% of respondents owned models from Range Rover, Skoda, Renault, MG.

Reasons for upgradation 34% of respondents disliked the comfort in their current vehicle, 18% of respondents disliked the safety standard in their current vehicle, 17% of respondents were satisfied with their current vehicle, 13% of respondents disliked the braking system in their current vehicle, 6% of respondents disliked the maintenance cost in their current vehicle, 3% of respondents disliked the Non-adjustable steering in their current vehicle, 2% of respondents disliked the small space in their current vehicle, 2% of respondents disliked their vehicle because of very old model, 1% of respondents disliked the comfort and big length of their current vehicle, engine problem in their current vehicle, very heavy to drive and 2% of respondents disliked their current vehicle because of all of the above reasons.

When asked about the brand preference, 23% respondents preferred Maruti Suzuki, 19% respondents preferred Hyundai, 21% respondents preferred Tata, 8% respondents preferred Honda, 12% respondents preferred Volkswagen, 1% respondents preferred Morris Garage 9% respondents preferred Mahindra, 1% respondents preferred Ford, Jaguar, Audi, Toyota, Lexus.

Conclusion

An understanding of the consumer enables a marketer to take marketing decisions which are compatible with its consumer needs. From study there are various major factors which are responsible for the consumers preference for upgrading cars. The category of age group from 25 years to 30 years is target consumers in upgrading cars for automobile companies. The observation of this study regarding respondents preference, it is identified that consumer having many disliking about their current vehicle but one of the major factors is comfort and also the safety standards followed by braking system and maintenance cost. The consumers who are upgrading their vehicles are going to use the upgraded vehicle for personal or family use as compare to commercial purpose. Respondents who prefer to upgrade their vehicle are from 'Employed' category with the annual income of above 5 Lacs.

This study also concludes that for upgrading vehicle customers are preferring SUVs followed by Sedan, a consideration for driving. The most important thing is that almost 36% consumers are satisfied with their current vehicle still they want to upgrade to next level vehicle. Preference of consumers for upgrading their vehicle engine is petrol followed by the diesel engines. From the above study it is clear that the trust of consumers is on 'Maruti Suzuki' also 'Tata' and 'Hyundai' are in the race of customer preferences for their brands. According to numbers from respondents it is observed that consumer wants innovative technology in their upgraded vehicle.



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A Study on Employability Skills of MBA Graduates – Nagpur City

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Abstract:

Human skills play an important role in today's dynamic global world of competition where the challenges are to be met at a faster pace. All MBA students should have the skill sets required to be employable. Enhancing employability skills has become a vital task for all university and colleges and there have been constant changes in the curriculum of MBA as per the requirement of the employer so as to inculcate the skills set required for the students. Even though there is a huge gap between what industry needs and what is available in terms of skilled graduates. This paper focus on to identify the various skills sets that an MBA graduates should have and to know their perception about these skill set by which they are employable.

Keywords: Skill set, MBA graduates, employable

Introduction:

Employability skills are the primary skills and traits needed in nearly every job. These are the human skills that make someone desirable to an organization. The employers always look for the employees having these skills.

Employability skills include the soft skills that allow you to work in team, apply knowledge to solve problems, and to fit into any work environment. They also include the professional skills which is provided through training by the employers that enable graduates to be successful in the workplace. These are also considered as transferable skills because the graduates can apply them to a job in any industry.

Types of Employability Skills

Communication

All employers look for candidates with strong communication skills. Due to communication skill we can convey information to others clearly. Employers always look for the candidates who have strong written, verbal and nonverbal communication skills. A person who is having good communication skill is also a good listener and employers want to appoint those candidates who can understand the questions and concerns of their clients and listen to their employer's directions. Communication skill includes the following:

- Written Communication
- Oral Communication
- Interpersonal skills
- Active learning
- Attentive

Teamwork

Teamwork is important in all job sectors. It is an essential part as now a day employees have to work in a team in order to achieve the goal of the organisation, they need to work with others and also share the workload. Working in a team enhances the individual skills and also he would in a situation to handle the conflicts. A team work includes:

- Collaboration
- Managing Expectations
- Conflict Handling
- Reliability
- Professional

Critical Thinking

Critical thinking refers to the ability to understand, analyse, and interpret information and draw conclusions. In any job, an employee will have to judge situations and solve problems. Employees need to think rationally and make sensible judgments. A critical thinking involves



- Analytical skills
- Problem Solving
- Creativity
- Inductive Reasoning
- Deductive Reasoning

Ethics

Ethics refers to what is right and what is wrong and working in an organisation also refers to Principles followed by employee. Companies want employees to understand and follow company rules, to be honest and trustworthy, and act professionally and responsibly.

- Compliance
- Integrity
- Empathy
- Discernment

Computer Skills

While most employability skills are soft skills, computer skills are hard skills that are required in all jobs. While some positions in the field of technology (such as software developers or IT specialists) require extensive programming knowledge, most jobs simply require basic experience with computers.

India's Employability Report

As per the India Skill Report **2022**, released by Wheebox, **Maharashtra** has engaged the top position in the list of states with the highest poll of employable talent followed by Uttar Pradesh and Kerala. This year, India's employability has improved marginally to 46.2% up from 45.97% last year, according to the latest findings of India Skills Report (ISR) 2022.

There is also improvement in gender gap employability with 51.44% of women are highly employable while 45.97% of men are highly employable, according to the report. Over 88% graduates are seeking internship opportunities this year, according to ISR 2022 by Wheebox, in partnership with CII, AICTE.

Top 5 States with Highest Employability:

Rank	State	Employability %
1	Maharashtra	66.1
2	Uttar Pradesh	65.2
3	Kerala	64.2
4	West Bengal	63.8
5	Karnataka	59.3

Source:ISR2022

Literature Review:

Coopers and Lybrand (1998) state 'employability skills' in four key areas: 1). traditional intellectual skills – e.g. critical evaluation, logical argument; 2). Key skills – communication, IT, etc., 3). Personal attributes – motivation, self-reliance and 4). Knowledge of organisations and how they work. There are numerous synonyms - essential, important, basic, personal transferable skills, common, work or employment related skills – this is another of the reasons why it is difficult to understand what is

meant by employability skills. Added to that, 'skills' are often referred to as capabilities, competencies or attributes, levels or learning outcomes, thus compounding the sense of confusion.

Whilst Dearing (1997) unambiguously refrained from producing a list of skills, because of the nature of individual programmes of study and their learning objectives, it is probably useful for graduates to see the sort of skills that the programme is aiming to develop so that they are more aware of their own personal development. It is also useful for graduates to see the type of skills which employers are typically seeking from graduates (Tables 1a-d). This means that graduates can be aware of any gaps in their own personal development well in advance of getting to the stage of applying for jobs (Section 7.0). Table 2 sets out a list of skills which Knight and Yorke (2001) and Bennett et al. (1999) also consider to be important.

Brennan et al. (1996) in a survey of graduates across Europe and the UK found that UK graduates rated teamwork, working under pressure, oral communication skills and problem solving in the top ten skills proficiencies they viewed as important. In contrast, none of these appeared in the list of capabilities rated highly by European graduates, instead they emphasized learning abilities, working independently and written communication skills.

Ramlee (2016)¹⁵ stated that the graduates coming for manufacturing company have well enough technical skills, but they lack in interpersonal skills and motivation. Rajni Khosla (2016)¹⁶ in the paper entitled "Exploring employers expectations with changing market trends: A Study in reference to New Emerging Potential & Promising B-Schools" stated that Many graduates still face employability crunch. Employers as stakeholders can define best what skill set & attributes are prime to present business needs. This would improve employability index of B-School graduates. This study covers various employability skills needed by all MBA graduates, where most important employability skills for MBA graduates are listed out roles within the same organization, obtain new employment if required and (ideally) secure suitable and sufficiently fulfilling work. Employability skills are those skills necessary for getting, keeping and being successful in a job.

Objectives of the Study: For the study purpose the following objectives are taken into consideration which are as follows:

1. To explore the various skills of the MBA graduate.
2. To know about the skill set that MBA graduates have to be employable.
3. To find the employment status of the MBA graduates.

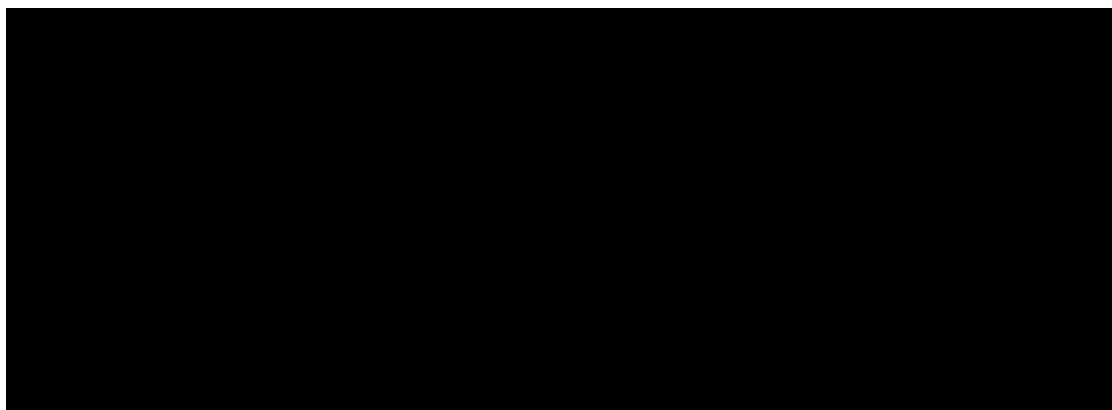
Hypothesis:

H0: There is no significant difference between the employability skills of male and female MBA graduates.

H1: There is significant difference between the employability skills of male and female MBA graduates.

Research Methodology:

Population and Sample: The population for the study taken is recently passed out graduates of session (2019-2021) from four management institutes of Nagpur city. Out of 200 graduates, 100 graduates were selected as sample and out of 100 graduates only 40 have responded. (20% of the population).

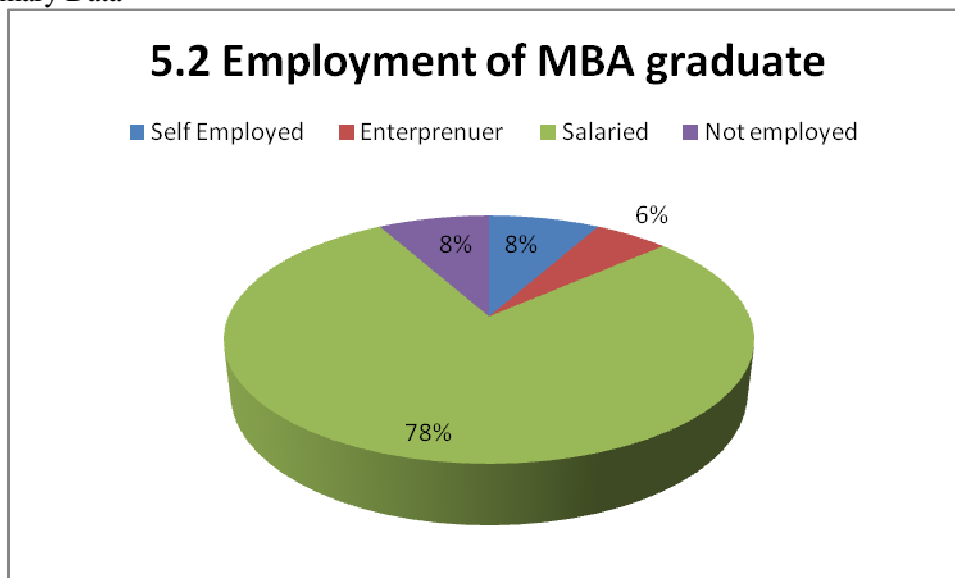


Data Collection method: The data is collected with the help of questionnaire which was prepared through goggle forms and was mailed to the graduates.

Data Analysis & Interpretation

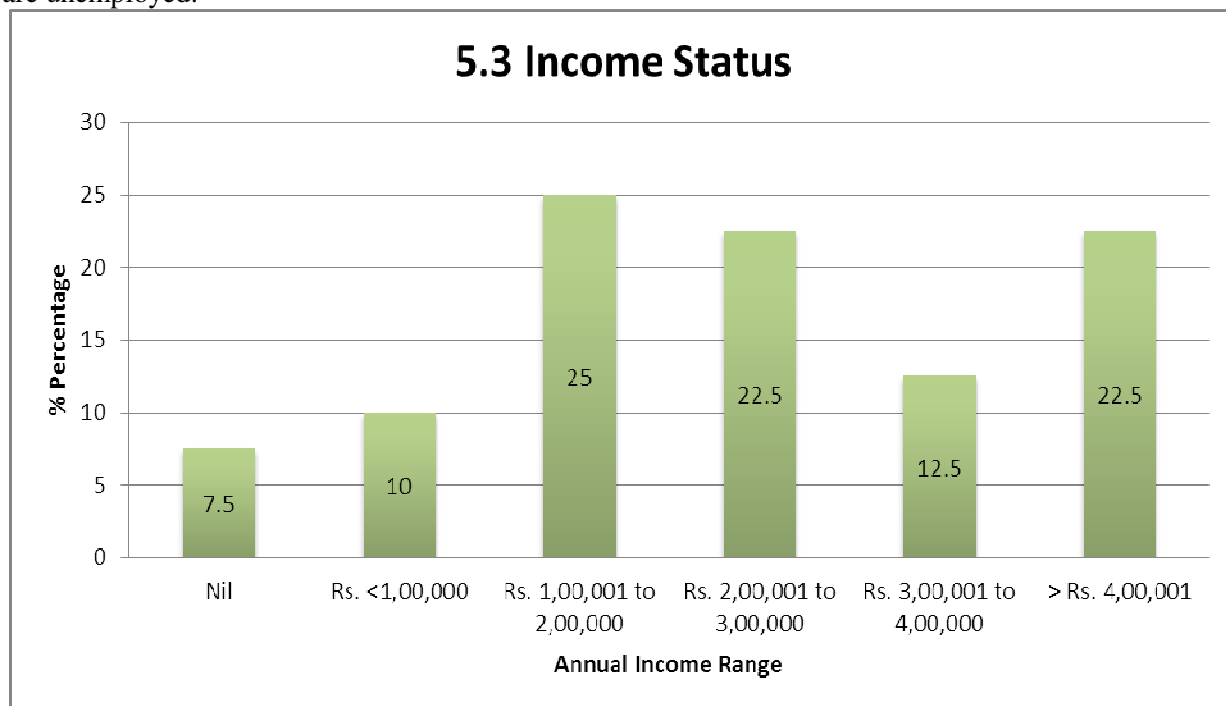
From the graph it is clear 92% of respondents are employed whereas 8% are unemployed.

Source: Primary Data



Source: Primary Data

From the graph it is clear that 78% of the respondents are appointed as an employee in Government & Private organisation, 8% are self-employed, 6% are entrepreneur and 8% of respondent are unemployed.



Source: Primary Data

From the above graph it is clear that 7.5% of the respondent are unemployed, 10% earn income < Rs.1 lakh, 25% respondent earn between 1 lakh to 2 lakh, 22.5% earn between Rs.2 to 3 lakhs, 12.5% earn between Rs.3 to Rs.4 lakh and 22.5% earn above Rs.4 lakh.

5.4: Table showing mean score of employability skills and overall employability skills of MBA graduates

Category	Mean	N	Standard deviation	Rating based on mean score
Communication skills	3.52	40	0.55	Good
Problem solving	3.55	40	0.4	Good
Planning & Organising	3.52	40	0.4	Good
Leadership quality	3.5	40	0.55	Good
Teamwork	3.5	40	0.55	Good
Attitude	3.5	40	0.55	Good
Decision making	3.35	40	0.53	Average
Motivation	3.42	40	0.54	Average
Interpersonal skills	3.67	40	0.79	Good
Computer skills	3.37	40	0.54	Average
Learning	3.45	40	0.55	Average
Critical thinking	3.32	40	0.52	Average
Overall employability skills	3.5	40	0.56	Good

Source: Primary Data

The Likert scale of score 1 to 5 was used in the questionnaire. The rating based on mean score is: Below 1.5 is very poor, score above 1.5 to 2.5 is Poor, score from 2.6 to 3.5 is average, Score from 3.6 to 4.5 is good and Score above 4.5 is Excellent

The above table gives a clear picture of scores of skills possessed by the management graduates from Nagpur city. The ratings for the overall employability skills are 'good'.

Hypothesis Testing:

H0: There is no significant difference between the employability skills of male and female MBA Graduates

H1: There is significant difference between the employability skills of male and female MBA Graduates

5.5 Table showing t test results of male and female

Gender	N	Mean	Std. Deviation	Sig.
Male	24	3.59	0.51	0.000132273
Female	16	3.37	0.63	

Interpretation: The results of the t-test have been conducted to compare the employability skills of male and female MBA Graduates. It is found that the general employability skills of male (Mean = 3.59; S.D. = 0.51) and female graduates (Mean = 3.37; S.D. = 0.63); As the p value (0.0001) is less than 0.05, hence alternate hypothesis is accepted and hence, it is concluded that there is significant difference between male and female graduates in the mean values of the employability skills possessed at 95 % confidence level. .

Findings:

From the study, it is known that the important factors of overall employability skills of MBA graduates were communication skill, problem solving skill, planning and organising, leadership quality, team work, attitude, decision making, motivation, interpersonal and emotional intelligence, Computer skills, learning and critical thinking.

The mean scores of employability skills on a Likert scale of 1 to 5 obtained as per the primary data were as: communication- 3.52, , problem solving skill- 3.55, planning and organising-3.52, leadership quality -3.5, team work-3.5 , attitude-3.5, decision making-3.35 , motivation-3.42 , interpersonal and emotional intelligence-3.67 , computer skills -3.37, , learning-3.45, functional skill-



4.31 and Overall Employability Skills-3.32. The resultsshowed that the rating for the overall employability skills is just “Good” (3.5) (Refertable 5.4).

The t test was conducted to test hypothesis showed that there is significant difference in the mean values of employability skills between male and female MBA graduates at 95 %confidence level (Refer table 5.5).

Conclusion:

Based on this study, it is found that the employability skills of the recent passed out graduates of MBA inNagpur city is “Good” but require more skills to be inculcated to the students in coming years so that they are employable at a handsome salary package of above Rs.4,00,000 as need of the hour. Therefore, it is suggested that management institutions have to take moreefforts to make students acquire the employability skills at the levels as required by many organizations & industryfor the entry level jobs. Soft skill development training programs has to be taken as a part of curriculum for the development of the studentsfor ensuring employability skills as demanded by the employers and industry.

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A Critical Analysis Of The Role of National Education Policy In The Mission Of Self-Reliance

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Abstract

Education is the key for the overall progress of on individual as well as economy. It is significant for achieving full human potential. It is important national development. For self-reliant mission access to quality education is vital. Also our education system policy must be at par with global education policy in terms of economic growth, social justice and equality, scientific advancement, national integration, and cultural preservation. India will have the highest population of young people in the world over the next decade to build a self reliant nation we must be skill based society. This paper is an attempt to evaluate the role of NEP 2020 in Self reliance mission

Keywords :- NEP; Self reliance mission

Introduction

Education policy refers to the policy which aims at the development of the creative potential of an individual. The aim of these policies is not only to create fundamental capacity of literacy but also should create soft skills like critical thinking and problem-solving. This National Education Policy 2020 is the first education policy of the 21st century and aims to address the many growing developmental imperatives of our country. This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the aspirational goals of 21st-century education, including SDG4, while building upon India's traditions and value systems. In the current education policy, the unfinished agenda of the national policy of 1986 was dealt with. One of the most remarkable events of our education policy was the establishment of the Right of Children to Free and Compulsory Education Act 2009 .

Our country India is well known for its ancient and eternal knowledge. Our ancient knowledge and wisdom have been rested on three pillars viz knowledge (Jnan), wisdom (Pragyaa), and truth (Satya). The ancient education system in India was aimed at both the acquisition of knowledge and preparation of life but also for complete realization and liberalisation of self. At that time Takshashila, Nalanda, Vikramshila, Vallabhi universities were among the best in the world. These used to have the highest standards of multidisciplinary teaching and research. Charaka, Susruta, Aryabhata, Varahamihira, Bhaskaracharya, Brahmagupta, Chanakya, Chakrapani Datta, Madhava, Panini, Patanjali, Nagarjuna, Gautama, Pingala, Sankardev, Maitreyi, Gargi, and Thiruvalluvar, were some of the well-known scholars of that time. They used to have expertise from surgery to civil engineering.

The fundamental principles which guide the national policy of education 2020 includes Recognizing, identifying, and fostering the unique capabilities of each student, highest priority to achieving Foundational Literacy and Numeracy, flexibility, multidisciplinary, and a holistic education, emphasis on conceptual understanding, creativity and critical thinking, ethics and human & Constitutional values, promoting multilingualism and the power of language in, focus on regular formative assessment for learning, synergy in curriculum across all levels of education, outstanding research.

Objectives

- 1) To study the concept of New education policy
- 2) To study the concept of self-reliant India
- 3) To study the role of NEP in self reliant mission

Aatmanirbhar Bharat Abhiyan

The prime minister of India Shri Narendra Modi on 13th May 2020 started the Aatmanirbhar Bharat Abhiyan mission. He then announced a package of 20 lakh crores to support the Indian economy



during the pandemic. Economy, Infrastructure, Systems, Vibrant Demography and Demand were the five pillars of Aatmanirbhar Bharat Abhiyan mission.

Aatmanirbhar Bharat Abhiyan is the mission started by the Government of India on 13th May 2020, towards making India Self-reliant. The Hon'ble Prime Minister, Shri Narendra Modi announced an economic package of INR 20 lakh crore as aid to support the country in the times of pandemic.

Five pillars of AtmaNirbhar Bharat includes

Economy: To bring the major drastic development in the economy.

Infrastructure: To create infrastructure required for the modern India.

System: A system of 21st century which should be full of dreams and modern technology.

Vibrant Democracy: To use the biggest democracy in the world i.e. Indian democracy for the upliftment of Indian economy.

Role of NEP in Self reliance mission

The national education policy 2020 was the education policy launched by Indian government after thirty-four long years. The last time was 1986 when an education policy was declared.

The following points will critically evaluate the role of NEP in Self reliance mission

- 1) To Create citizens having traditional moral values with global and modern outlook.
- 2) To create human resources having the capability of handling natural disasters.
- 3) To find solutions for issues that confront humanity
- 4) To create 14 colleges across India will offer engineering courses in 11 regional languages,
- 5) To offer online courses on Artificial Intelligence in regional languages was also launched,
- 6) To launch Indian Sign Language (ISL) was given an official language status.
- 7) To facilitate holistic development of every child.
- 8) To launch Vidya Pravesh which will ensure remote areas will have play schools.
- 9) To launch NISHTHA 2.0, an integrated programme for teacher training by NCERT.

Conclusion

The biggest possibility of NEP's is not only to avail education but should create equity and inclusion. This will bring all the citizens on the same ground. It will enable Indian economy to shift gears from crisis-management and move towards future-building mode. New education policy have to pivotal role in Self reliance mission as it starts with early childhood education, skill-building, on to academic freedom for all.

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Need Of Skill Development To Promote Entrepreneurship

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Abstract:

Need of Entrepreneurial skills center around attitudes (soft skills), such as persistence, networking and self-confidence on the one hand and enabling skills (hard skills) on the other hand, including basic start-up knowledge, business planning, financial literacy and managerial skills. Effective entrepreneurship education policies and programmes focus on developing these entrepreneurial competencies and skills, which are transferable and beneficial in many work contexts. In 21st century it is an important aspect that enhances employability in today's globalization. Skills are as essential as one's academic status. Education and skills should now go hand in hand to promote entrepreneurship.

This paper mainly focuses on need of skill development which promotes entrepreneurship among the people.

Keywords: Brainstorming, Critical Thinking, Creativity, Entrepreneurship, Skills,

1. introduction:

Entrepreneurial skills center around attitudes (soft skills), such as persistence, networking and self-confidence on the one hand and enabling skills (hard skills) on the other hand, including basic start-up knowledge, business planning, financial literacy and managerial skills. Effective entrepreneurship education policies and programmes focus on developing these entrepreneurial competencies and skills, which are transferable and beneficial in many work contexts. The aim is not only to strengthen the capacity and desire of more individuals to start their own enterprises, but also to develop an entrepreneurial culture in society.

2. skill development in 21st century:

Critical Thinking

Critical Thinking is one of the most important aspect of skill development in 21st century. It is the objective analysis and evaluation of an issue in order to form a judgement.

Problem Solving

Problem solving is the act of defining a problem; determining the cause of the problem; identifying, prioritizing, and selecting alternatives for a solution; and implementing a solution

Collaboration

Collaboration skills can be defined as the interpersonal and intrapersonal qualities and competencies we leverage to collectively solve a problem or make progress toward a common goal.

Creativity

Creativity is the ability to think about a task or a problem in a new or different way, or the ability to use the imagination to generate new ideas. Creativity enables you to solve complex problems or find interesting ways to approach tasks.

3. objectives:

The main objectives of this study were:

Embed entrepreneurship in formal and informal education

- Mainstream the development of entrepreneurship awareness and entrepreneurial behaviours starting from primary school level (e.g., risk taking, teamwork behaviours, etc.)
- Promote entrepreneurship through electives, extra curricular activities, career awareness seminars and visits to businesses at secondary school level
- Support entrepreneurship courses, programmes and chairs at higher education institutions and universities
- Promote vocational training and apprenticeship programmes
- Promote and link up with entrepreneurship training centres

Develop effective entrepreneurship curricula

- Prepare basic entrepreneurial skills education material



- Encourage tailored local material, case studies and role models
- Foster interactive and on-line tools
- Promote experiential and learning- by- doing methodologies

Train Teachers

- Teachers engage with the private sector and with entrepreneurs.
- Encourage entrepreneurship training for teachers
- Promote entrepreneurship educators' networks

Strengthen the institutional framework

Institutional Strengthening is a reference for organizations that wish to develop or improve existing institutional strengthening systems and processes. It presents principles, minimum standards, best practices, business processes, references and tools for effective, efficient and sustainable organizations.

4. research methodology of study:

The study has been made on the basis of secondary sources. The different books, journals, newspapers and related websites have been consulted in this regard.

5. need of skill development:**5.1 Critical Thinking helps to**

- Promoting a teamwork approach to problem-solving
- Self-evaluating your contributions to company goals
- Practicing self-reflection
- Making informed decisions
- Using your time wisely

5.2 Problem-solving skills helps in

- Research. Researching is an essential skill related to problem solving
- Analysis. The first step to solving any problem is to analyse the situation
- Decision-making
- Communication
- Dependability

5.3 Collaboration allows employees to learn from each other

- When employees from different backgrounds and at varying levels of experience are allowed to work together, everyone benefits.
- Keeping communication open and never withholding information necessary to carry out tasks.
- Reaching a consensus about goals and methods for completing projects or tasks.
- Offering recognition of the contributions of others on your team, giving credit where credit is due.

5.4 Creative Thinking Skills

Some of the best examples of creative thinking skills may include: lateral-thinking, visual reading, out-of-the-box thinking, copywriting, artistic creativity, problem-solving, analytical mind, and divergent thinking.

• Brainstorming

This technique can be very useful in small or large-scale problems that require a creative solution. The main goal is to form a group of people and throw around ideas without interference.

The general idea of brainstorming is that, by having an excess of creative potential solutions, it gets easier to reach one with the highest level of quality.

• Lateral thinking

Sometimes, the answer to a problem is not in front of it, but besides it. That is the general idea of lateral thinking, which is a great way to exercise your creative soft skills and come up with innovative plans. Lateral thinking involves looking in less obvious areas and lines of reasoning.

• Mind Mapping

The process of mind mapping helps you connect ideas you never imagined could be combined. Because of that, it might help you reach appropriate solutions while using creative thinking skills.

6. advantages of skills:

You can experience advantages such as these by developing different skills:



- ability to **create the best solutions** to daily demands.
- improvement on **problem-solving** for not only work-related matters but also those in your personal life;
- higher **workplace involvement** in daily activities and engagement, which is beneficial to a healthier environment;
- a better **understanding of data** — also known as data literacy — and how to present it through data storytelling
- focus on **self-improvement** as you and your teammates will develop more soft skills.
- more effective **teamwork and bonding**, since people grow used to bouncing off original ideas and learn each other's creative traits.

7. conclusion:

Skill development is a vital tool to empower people, to safeguard their future and for the overall development of an individual. It is an important aspect that enhances employability in today's globalization. Skills are as essential as one's academic status. Education and skills should now go hand in hand to promote entrepreneurship.

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The Contribution Of The Ministry Of Skill Development And Entrepreneurship In Building Skill Development Of India

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Abstract:

Ministry of Skill Development and Entrepreneurship will coordinate all efforts for skill development across the country, bridge the gap between demand and supply of skilled manpower, create vocational and technical training infrastructure, upgrade skills, not only for existing jobs but is also responsible for creating new skills and innovative thinking for the jobs to be created. The objective of the Ministry is to skill at a large scale with speed and high standards to achieve the vision of 'Skilled India'. Skilled India is an initiative of the Government of India launched to empower the youth of the country with skills that make them more employable and more productive in their work environment. Hon'ble Prime Minister Shri Narendra Modi himself is the Chairman of our National Skill Mission. This research paper focuses on the contribution of the Ministry of Skill Development and Entrepreneurship in building skill development of India, the requirement of skill development for the vision of 'Skilled India', the role of skill development in self-reliant India.

Keywords: Make in India scheme, Self-reliant India, Ministry of Skill Development and Entrepreneurship, Indian economy

Data Collection Method Used for Research:

Data for the research paper has been collected from books, websites and related literature.

Objective of Research:

- To study the contribution of the Ministry of Skill Development and Entrepreneurship in building skill development of India.
- To study the requirement of skill development for the vision of 'Skilled India'.
- To study the role of skill development in self-reliant India.

Introduction:

India is poised to become the skill capital of the world. India, with the world's youngest population, can derive its demographic advantage through a workforce that is trained in employable skills and is industry-ready. To harness this potential as a positive force for growth, the Ministry of Skill Development and Entrepreneurship has collaborated with Central Ministries, State Governments, Industry, Non-profits, and Academia to mobilize and enhance skilling efforts across sectors. The collective efforts of all the stakeholders have yielded positive results with a substantial increase in skill training. The Ministry of Skill Development and Entrepreneurship intends to work with the existing network of skill development centers, universities, and other alliances in the region. In addition, multi-level engagement with the concerned Central Ministries, State Governments, International Organizations, Industry and Non-Governmental Organizations (NGOs), and collaboration has been initiated for more effective implementation of skill development efforts.

India today is a country where 65% of the youth are of working age group. If there is a way to achieve this demographic advantage, it will be through the skill development of the youth so that they can contribute not only to their personal growth but also to the economic growth of the country. The Skill India Mission was launched by the Prime Minister on 15th July 2015 has received tremendous support. More than one crore youth are involved in the Skill India Mission every year. Skilled India offers courses in 40 sectors across the country that are aligned to standards recognized by both industry and government under the National Skills Qualification Framework. These courses help an individual to focus on the practical delivery of the job and enhance his/her technical expertise so that the candidate is prepared from the very first day of his/her job and helps the companies in training the candidate for their job profile.

To assist in these initiatives of the Ministry of Skill Development and Entrepreneurship, its functional segments are the Directorate General of Training (DGT), National Skill Development Agency



(NSDA), National Council of Vocational Education and Training (NCVET), National Skill Development Corporation (NSDC), National Skill Development Fund (NSDF) and 38 Sector Skill Councils (SSCs), as well as 33 National Skill Training Institutes [NSTIs/STIs (Women)], around 15000 Industrial Training Institutes (ITIs) under DGT and 187 with NSDC Training partners, are registered.

The Contribution of The Ministry of Skill Development and Entrepreneurship in Building Skill Development of India:

For the first time since India's independence, the Ministry of Skill Development and Entrepreneurship has been set up to focus on enhancing the employability of youth through skill development. The skills ecosystem in India is witnessing some major reforms and policy interventions that are revitalizing and energizing the country's workforce today and preparing youth for employment and growth opportunities in the international market. Hon'ble Prime Minister's ambitious scheme, Pradhan Mantri Kaushal Vikas Yojana, has so far made about 92 lakh people skilled and prepared for a new successful India. More than 720 Pradhan Mantri Kaushal Kendras (PMKKs) have been set up so far to support the skill development infrastructure in the country. These are state-of-the-art skilling centers using state-of-the-art pedagogy and technology.

The Skill India Program takes responsibility for ensuring the implementation of common norms across all skill development programs in the country so that they are all standardized and uniform. ITI ecosystem has also been included under Kushal Bharat to achieve better results in vocational education and training. The Ministry of Skill Development and Entrepreneurship recognizes and certifies the skills acquired by informal means through its Prior Learning Recognition (RPL) program under the Pradhan Mantri Kaushal Vikas Yojana, thereby bringing about a major transformation of the unorganized sector into the organized economy. So far more than 50 lakh people have been certified and formally recognized under this program.

The Ministry has actively undertaken extensive reforms in the Apprenticeship Act 1961, where maximum control has been given to the private sector to maintain industry standards as per market requirements. The industry has been given more regulatory powers where they can set targets for the apprentices they need. This is a huge opportunity that the industry should take advantage of. The Ministry of Skill Development and Entrepreneurship had also launched a scheme called the National Apprenticeship Promotion Scheme (NAPS) in August 2016 to promote the most sustainable model of skill development and industry. Under this scheme, the Government of India provides financial benefits for apprenticeships. More than 7 lakh apprenticeship training has been conducted so far.

The Ministry of Skill Development and Entrepreneurship has entered into a successful year since its inception in 2014. The Department of Skill Development was notified on 31 July 2014 under the Ministry of Youth Affairs and Sports, which was subsequently notified as to the Ministry of Skill Development and Entrepreneurship in November 2014. Under a mission called Skill India Program under the Ministry, more than one crore youth are being connected every year to skill the youth for better livelihood and they are getting benefited from it.

The Ministry of Skill Development and Entrepreneurship has also launched Pradhan Mantri Yuva Yojana (PM-YUVA), which aims to educate potential entrepreneurs and early-stage entrepreneurs and explore the potential. Likewise, to support aspiring entrepreneurs is to catalyze a cultural change. Candidates are associated with the Government's Mudra Yojana to receive assistance in initial business funding.

Creating a better ecosystem of options for youth through available skills, supporting youth for skill training and certification, promoting sustainable skill centers for greater private sector participation, and providing support to 8 lakh youth across the country To benefit this is the main objective of Pradhan Mantri Kaushal Vikas Yojana 3.0. The Ministry of Skill Development and Entrepreneurship has launched the third phase of its flagship scheme- Pradhan Mantri Kaushal Vikas Yojana 3.0 in January 2021. Pradhan Mantri Kaushal Vikas Yojana 3.0 will encourage and promote skill development across the country to meet the needs of the industry. It will also play a vital role in meeting the demands of the market, providing skills in services, and preparing the labor force to suit the new-age job roles which have become important in the post-pandemic. The Ministry of Skill Development and Entrepreneurship has enrolled 3.74 lakh people and trained 3.36 lakh under Kaushal Vikas Yojana 3.0 in the year 2021.



2.23 lakh people have been assessed and 1.65 lakh people have been certified under Pradhan Mantri Kaushal Vikas Yojana 3.0.

The Kushal Bharat scheme is no longer limited only to the domestic market but actively engages with countries across the world to promote geographical exposure and opportunities in the international market. India is a young nation and a skilled workforce will certainly be able to meet the market demand not only within the country but also the global market demand. Skills and knowledge are the driving forces of economic progress and social development for any country. Countries with higher and better standards of skill levels adjust more effectively to the challenges and opportunities in the domestic and international job market. According to the NSSO 2011-12 report on the state of education and vocational training in India, about 22 percent of the people in the age group of 15 to 59 years have received formal vocational training, and 66 percent of those who have received non-formal vocational training, has been stated. While the actual magnitude of the challenges is debated, it is an indisputable fact that the challenge has grown enormously. Ministry of Skill Development and Entrepreneurship has launched multi-organizations and skilling schemes namely Pradhan Mantri Kaushal Vikas Yojana (Pradhan Mantri Kaushal Vikas Yojana), Pradhan Mantri Kaushal Vikas Yojana (PMKK), National Skill Development Corporation (NSDC), National Institute of Entrepreneurship and Small Business, Indian Institute of Entrepreneurship (IIE), Has carried out several additional roles from time to time through the Directorate General of Training.

In keeping with the mandate of the Ministry of Skill Development and Entrepreneurship, the Entrepreneurial Orientation Module has been integrated into the Pradhan Mantri Kaushal Vikas Yojana courses under Employability, Entrepreneurship, and Life Skills as per NOS (National Occupational Standards). Entrepreneurship-related modules have been integrated as a part of employability skills in ITI courses. To encourage entrepreneurial culture among the youth, the Ministry instituted the National Entrepreneurship Awards (NEA) in 2016 to recognize and honor outstanding entrepreneurs and ecosystem builders. The award is to highlight the outstanding ideal of others to emulate and improve upon. The fifth edition of NEA was held on 09 November 2019 in New Delhi.

Enhanced Human Resource Requirements in 24 Sectors (2017-22) The Human Resource Requirements Report was commissioned by the National Skill Development Corporation (NSDC) functioning under the Ministry of Skill Development and Entrepreneurship. The purpose of these reports was to comprehend the local and geographic spread of incremental skilling necessities across 24 high-priority sectors between 2013-17 and 2017-22. It provides a comprehensive overview of the field in terms of research skills. Assesses demand for skills, highlights key job roles, maps available supply-side infrastructure, and suggests actionable recommendations for stakeholders in the system. These studies were conducted in broad primary consultations with key stakeholders including industry, training providers, apprentices, sector skill councils, and the government. These included over 1000 industry experts, 500 job roles, and over 1500 apprentices. The 2016 Environment Overview updated the findings of an earlier report by assessing the impact on the government's major ambitious initiatives on human resource requirements. In this study, these 24 sectors were estimated to have an increased human resource requirement of 103 million during 2017-2022.

India is one of the fastest-growing economies in the world and a need was felt to expand the scope in the service sector and integrate training courses with apprenticeships. The Apprenticeship Act was amended in December 2014 to encourage apprenticeship in the country. and subsequently, the National Apprenticeship Promotion Scheme (NAPS) was launched in August 2016 to encourage employers to engage more apprentices. The efforts made to significantly improve the enrollment of apprentices during the last five years have yielded good results. Coordinating with all concerned to develop appropriate skill development by the Ministry of Skill Development and Entrepreneurship, removing the asymmetry between the demand and supply of skilled manpower through vocational and technical education, raising the level of skills, developing new skills These works are being done.

Conclusion:

The success of a nation always depends on the success of its youth and Skilled India will certainly provide a lot of benefits and opportunities for these young Indians. The day is not far when India will develop into an efficient society where there will be prosperity and prestige for all. Skill



development alone will not yield results unless it is supplemented with employment generation so the government needs to create enough jobs. To do this, the government will have to focus on industries so that the focus is on labor priority rather than capital priority or technology operation.

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New Trends in Hospitality and Tourism Post Pandemic

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Abstract

Tourism plays a very important role in economic development. There are several benefits of tourism on host destinations. Tourism boosts the revenue of the economy, develops the infrastructure of a country, creates thousands of jobs, and plants a sense of cultural exchange between foreigners and citizens. Due to COVID-19, tourism is such a highly affected sector and may remain affected in the long term. Hospitality is the relationship between a guest and a host, wherein the host receives the guest with some amount of goodwill, including the reception and entertainment of guests, visitors, or strangers. Hospitality and tourism are massive, collective industries consisting of tourism and other hospitality-related businesses. Tourism companies are technically considered hospitality businesses because they rely on strong customer service to generate revenue. Tourism is the major factor for the economic growth of the country. Tourism has great capacity to create large scale employment. Because of coronavirus all the sectors are affected. However, the needs and priorities of customers have also changed due to COVID. In this article, we learn about New Trends in Hospitality and Tourism Post Pandemic

Keywords -Tourism and hospitality industry, COVID-19, new trends

Introduction-

The hospitality industry is competitive, and businesses need to keep up with the latest hospitality trends to avoid being left behind. Additionally, keeping pace with the industry as a whole is a great way to ensure business delivers the kind of customer experience people want and expect. However, the needs and priorities of customers have also changed due to COVID. The most successful hospitality companies are constantly evolving, but if you are going to achieve this, you need to continuously keep up with the very latest hospitality trends. This includes everything from marketing efforts and hospitality processes, to embracing the latest technology and responding to global events. With marketing, keeping up with the latest trends will give you the best possible chance of reaching your target audience and conveying what you want to convey. Embracing new technology, meanwhile, can help to make a business more efficient, while in other cases it can assist in improving the overall customer experience. Due to COVID-19, tourism is such a highly affected sector and may remain affected in the long term, i.e. approximately more than 1.5 years. India is one of the developing nations known for its uniqueness in its tradition, culture and unparalleled hospitality. It is a major destination for many international tourists, creating several employment opportunities and generating enormous taxes (Ahmed & Krohn, 1992).

Objectives of the Study

- To understand the impact of Covid-19
- To understanding the new trends in hospitality and tourism industry

Hypotheses

- New trends support in hospitality and tourism industry

Methodology

The present research uses the descriptive analysis method, using data and information published on the internet, research paper and journal.

Types of Tourism

Heritage Tourism

Heritage tourism is a branch of tourism oriented towards the cultural heritage of the location where tourism is occurring. Heritage tourism defines that travelling to experience the places and activities that automatically represent the stories and people of the path, for example Taj Mahal of UP, Qutub Minar of New Delhi, Ajanta Ellora caves of Maharashtra, Khajuraho of MP etc.



Medical Tourism

Medical tourism refers to people travelling abroad to obtain medical treatment. In the past this usually referred to those who travelled from less developed countries to major medical centres in highly developed countries for treatment unavailable at home. India is an international medical travel destination for patients seeking world-class treatment at competitive rates, for example Wellness and SPA and rejuvenation, Ayurveda and alternative medicine, Yoga treatment etc. Medical tourism is a developing concept, where people travel for medical needs such as treatment for heart surgery, knee transplant, cosmetic surgery and dental care and other health and medical purposes.

Adventure Tourism

Adventure tourism is the type of tourism in which tourists do some adventurous activities like skydiving, trekking, scuba diving, river rafting in Ganga river. Adventure tourism is very popular among young age tourists. Adventure tourism gains much of excitement by allowing the tourist to stay outside their comfort zone.

Eco tourism

Eco tourism is entirely a new approach in tourism. Eco tourism is preserving travel to natural areas to appreciate the cultural and natural history of the environment taking care, not to disturb the integrity of the ecosystem while creating economic opportunities that make conservation and protection of natural resources, advantages to the local people. The few places of Eco Tourism like Himalayan region, Kerala.

Importance of Tourism

Tourism plays a vital role in economic development. There are several benefits of tourism on host destinations. Tourism boosts the revenue of the economy, develops the infrastructures of a country, creates thousands of jobs, and plants a sense of cultural exchange between foreigners and citizens. The number of jobs created by tourism. These jobs are not only a part of the tourism sector but may also include the agricultural sector, communication sector, health sector, and the educational sector. Many tourists travel to experience the hosting destination's culture, different traditions, and culinary. This is very profitable to local restaurants, shopping centres, and stores. Tourism creates a cultural exchange between tourists and local citizens.

Exhibitions, conferences, and events usually attract foreigners. Organizing authorities usually gain profits from registration fees, gift sales, exhibition spaces. Furthermore, foreign tourists bring diversity and cultural enrichment to the hosting country. India is an international medical travel destination for patients seeking world-class treatment at competitive rates, for example Wellness and SPA and rejuvenation, Ayurveda and alternative medicine, Yoga treatment etc. Medical tourism is a developing concept, where people travel for medical needs such as treatment for heart surgery, knee transplant, cosmetic surgery and dental care and other health and medical purposes.

Impact of COVID-19 on Indian Tourism Sector

Due to COVID-19, tourism is such a highly affected sector and may remain affected in the long term, i.e. approximately more than 1.5 years. India is one of the developing nations known for its uniqueness in its tradition, culture and unparalleled hospitality. It is a major destination for many international tourists, creating several employment opportunities and generating enormous taxes (Ahmed & Krohn, 1992).

The Indian tourism industry has created about 87.5 million jobs, with 12.75% of total employment, thereby contributing INR 194 billion to India's GDP (WTTC, 2018). More over, the sector recorded a 3.2% growth from 2018, with 10.8 million foreign tourists arriving in India with a foreign exchange earning of USD 29.9 billion in 2019. In this regard, India ranked 8th with respect to total direct travel and contribution towards tourism of about USD 108 billion (FICCI, 2020). Also, there is a 66.4% decline in overseas tourists' arrivals in India in March 2020 compared to last year (TAN, 2020). It has been estimated that there will be about 40 million direct and indirect job losses in India, with an annual loss in revenue of around USD 17 billion in India (FICCI, 2020; Scroll, 2020).

It is important to keep up with the latest hospitality trends

The most successful hospitality companies are constantly evolving, but if you are going to achieve this, you need to continuously keep up with the very latest hospitality trends. This includes



everything from marketing efforts and hospitality processes, to embracing the latest technology and responding to global events. With marketing, keeping up with the latest trends will give you the best possible chance of reaching your target audience and conveying what you want to convey. Embracing new technology, meanwhile, can help to make a business more efficient, while in other cases it can assist in improving the overall customer experience. On the other hand, a failure to keep up with the latest hospitality trends can have some serious negative consequences, such as providing rival companies with a clear competitive advantage over you. Worse still, it can lead to your business failing to deliver the kind of experience customers might have come to expect. The term 'trend' describes a shift in behavior or a more generalized change of situation. With this in mind, hospitality trends may include changes in the way customers behave, new ways of providing hospitality services, or general moves towards adopting new hospitality technology. Trends are typically influenced by a range of different factors. For instance, the rise of technology like artificial intelligence has led to a trend where machine learning is used more regularly, and technology is deployed more frequently for customer service purposes. Adopting the latest hospitality trends in response to the changing behaviour of customers, due to the corona pandemic, is essential. Still, most trends are emerged out of more general changes in consumer behavior.

Following are the hospitality trends-

Safety and Hygiene- There are a number of hospitality trends that can be broadly described as being related to safety and hygiene and these have become especially important with the emergence of COVID, as the world adjusts to the virus and efforts to contain the spread. It is essential that these concepts are a priority for hotels, restaurants, bars and cafes.

Measures here may include the provision of hand gel, increased cleaning of areas where customers will be, implementing policies related to wearing masks or other protective equipment, and ensuring social distancing rules are respected. Any special rules need to be made clear ahead of time and need to be enforced to make people feel safe.

Cashless and contactless Payment- Many of the biggest hospitality trends are concerned with reducing friction and contactless payments have been one of the biggest examples of this. When contactless payments are accepted, customers save time on sorting through cash or entering their PIN. The emergence of things like Google Pay remove the need to even carry a wallet. Aside from removing friction and improving the customer experience, the coronavirus pandemic has also increased the demand for contactless payments. Many customers and staff members feel uncomfortable handling cash and providing the option for contactless payments may be seen by many as a necessity rather than a luxury.

Mobile check in service- Primarily associated with hotels and other forms of accommodation, offering a mobile check-in service is one of the most useful hospitality trends for reducing the need for human-to-human contact and this is an especially important concept within the context of the COVID pandemic and the associated efforts to contain the virus. With that being said, even in more normal times, mobile check-ins can allow customers to benefit from self-service and will make the arrivals part of the customer experience much faster. For this to be successful, you will need to provide customers with access to an app. Include a link on your website and provide QR codes on business literature.

Food and beverage delivery at home- Many restaurants and establishments offering food have adapted to the COVID situation by increasing food and beverage deliveries, allowing customers to enjoy something akin to the restaurant experience at home. Often, this means accepting telephone and online orders, delivering quickly and offering contactless deliveries. In the COVID era is finding innovative new ways to impress customers. In terms of food and beverage delivery, bars are exploring ways to bring drinks to customers' houses, while restaurants are increasingly offering extras, whether that means including candles, free food, or QR codes. Many restaurants and establishments offering food have adapted to the COVID situation by increasing food and beverage deliveries, allowing customers to enjoy something akin to the restaurant experience at home. Often, this means accepting telephone and online orders, delivering quickly and offering contactless deliveries.

Robots in Hotel and Restaurant Settings- Automation ranks high up on the list of hospitality trends to be aware of and robotics is a good example of this being taken further. Hotels, restaurants and similar businesses can use robots to greet customers and provide customer information, while they can



also play a vital role in security operations too. Within the hotel setting, robots have been used to offer room service and perform cleaning and other housekeeping chores. Meanwhile, restaurants can potentially use robots to carry out aspects of food service. This can be especially useful when dealing with restaurant customers who are trying to reduce close contact with people as much as possible.

Local experience- Another trend that those in the hospitality industry are getting to grips with is the desire for tourists or travellers to enjoy local experiences. Many people do not simply want to experience a life similar to their own, but in a different location. Instead, they want to experience an authentic way of life in the location they visit. Businesses in the hospitality industry are responding to this, in order to cater to these demands. Hotels might provide local products, while other options like Airbnb and farmhouse accommodation can offer a more authentic guest experience. Moreover, travel agents and tour operators can help travellers to take part in local activities.

Smart Hotels - In simple terms, a smart hotel is a hotel that makes use of internet-enabled devices, which are capable of sending data to one another. A smart hotel might, for example, allow guests to control the heating or air conditioning from their phone, or turn on the TV by giving a voice command to a smart speaker. In many cases, smart rooms also automatically adjust things like the brightness of light bulbs, or the temperature of a radiator, in order to maintain optimal conditions.

Conclusion and suggestion

Tourism is the act and process of spending time away from home in pursuit of recreation, relaxation, and pleasure, while making use of the commercial provision of services. As such, tourism is a product of modern social arrangements. Hospitality is the relationship between a guest and a host, wherein the host receives the guest with some amount of goodwill, including the reception and entertainment of guests, visitors, or strangers. Hospitality and tourism is a massive, collective industry consisting of tourism and other hospitality-related businesses. Tourism companies are technically considered hospitality businesses because they rely on strong customer service to generate revenue. Tourism is the major factor for the economic growth of the country. Tourism has great capacity to create large scale employment. Because of coronavirus all the sectors are affected. Due to the COVID-19 pandemic, the travel and tourism industry employment loss the million worldwide. The pandemic has not only affected economically but as well as politically and socially. It is important to keep up with the latest hospitality trends. With this in mind, hospitality trends may include changes in the way customers behave, new ways of providing hospitality services, or general moves towards adopting new hospitality technology. Trends are typically influenced by a range of different factors. For instance, the rise of technology like artificial intelligence has led to a trend where machine learning is used more regularly, and technology is deployed more frequently for customer service purposes. Adopting the latest hospitality trends in response to the changing behaviour of customers, due to the corona pandemic, is essential. Still, most trends are emerged out of more general changes in consumer behavior. Safety and Hygiene, Cashless and contactless Payment, Food and beverage delivery at home, Mobile check in service, Robots in Hotel and Restaurant Settings, Local experience are the most modern trends in hospitality and tourism industry.

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Rural Self-Employment

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Abstracta:

Self-employment is one of the key elements for the restructuring of the labour market and the economic recovery. Self-employment is analyzed at the level of an individual based on its personal characteristics as well as macroeconomic phenomenon self-employment is influenced by two groups of factors. "push" (self-employment as an escape from unemployment) and "pull" (self-employment which resembles the entrepreneurship) self-employment is an important part of European regional and national policies because of the belief in their potential to create jobs increase innovation provide opportunities to unemployed and encourage vulnerable groups of the society to participate in the labour market.

Keyword: self-employment, opportunities, encourage, labour marked, entrepreneurship

Introduction: Self-employment is the act of generating one's income directly from customers, clients or other means as opposed to being an employed. self-employed people generally find their own work by an employer, earning income from a trade or business.

RSETI's are rural self-employment training institutes an initiative of ministry of rural development (MORD) to have dedicated infrastructure in each district of the country to impart training and skill upgradation of rural youth geared towards entrepreneurship development.

Self-employment is the state of working for one self rather than an employer.

Advantages of self-employment:

Independence that can lead to a better quality of life you will be able to arrange your working hours and schedule around other commitments increased job satisfaction will personally reap the rewards from hard work.

- 1) Self-employment involves doing something on one's own to earn livelihood.
- 2) It involves ownership and management of activities by a person although he / she may take the help of one or two person to assist him / her.

Meaning of Rural:

Rural areas are also known as the "country side" or a "village" in India. it has a very low population density. In rural areas agriculture is the chief source of livelihood along with fishing, cottage industries poultry etc. An example of rural is a farmer rural means relating to farming or country life an example of rural is a land of farms.

Rural self-employment

RSETI's are rural self-employment training institutes an initiative of ministry of rural development (MORD) to have dedicated infrastructure in each district to impart training and skill upgradation of the rural youth geared towards entrepreneurship development.

RSETI's are managed by banks with active cooperation from the government of India and state government. Dedicated institution design as to ensure necessary skill training and skill up gradation of the rural BPL youth to mitigate the unemployment problem.

RSETI's trains youth in the age group between 18 to 45 years irrespective of cast, creed or religion.

A person is self-employed if they run their business for themselves and take responsibilities for its success or failure.

Rural development and self-employment training institute (RUDSETI) was established in the year 1982 at Dharmshala, Karnataka by Dr. D. Veerendra Heggade jointly with syndicate bank and Canara Bank

State Bank Of India**Rural self-employment****Training Institute (Rseti's)**

SBI has set up 151 rural self-employment training institutes across the country as institutions to underemployment problems among the rural youth in the country.

RSETI's are nonprofit institutions established with the support of state government and central government. the objective is to generate self-employment in rural areas through training for capacity building and by faulting settlement in vocations 60% of candidates trained in RSETIs belong to "below poverty line (BPL) "category.

RSETI's are imparting compressive quality residential training program in personality and skill development areas to rural youth free of cost and facilitating them in settlement in vocations more than 6 lakh candidates have been trained by SBI –RSETI s over a period of 7 years of which 67 % have been successfully settled in gainful employment.

Settlement is facilitated by enabling follow up of the trained candidates for a period of 2 years to launch profitable microenterprises either with or without credit linkage from financial institution also they are facilitated to secure wage employment in their skill areas elsewhere.

Each RSETI offers 25 to 30 skill development programmes in a financial year in 60 traits approved by the Ministry of Rulers Development (MRD) under agriculture product, process and General programs through uniform standardized curriculum.

Product Entrepreneurship Development Programmes (EDP). Such as tailoring cancel making, costume Jewellery Bamboo and Cane Craft, Papad, Pickle and Masalamaking, Jute products and process oriented activities such as Motor Vehicle repairs and Services. Mobile repairs and Services Machinery and bar binding beauty parlour management have been popular among the candidates training on applied agriculture activities such as in rural areas since majority of those depending on farming own plots of land and cultivate independently the share of self-employed is greater. The Nature of work in Urban areas is different.

Some ways to create employment Opportunities in Rural areas like.

- 1) Agriculture Sector: - Construction of Various means of imagination like dam's canals etc., general's employment in agriculture sector.
- 2) Transport and other service.
- 3) Promotion of Industries.
- 4) Education sector
- 5) Tourism

Rural Development is considered to be of noticeable importance in the country today than in the olden days in the process of the evaluation of the nation. It is a strategy that tries to obtain an improved and productivity, higher socio –economic equality and ambition and stability in social and economic development.

Rural self-employment also creates a better and more conditions. If dams are constituted Canals are dug it can irrigate more forms and this also creates a lot of employment. It government provided facilities like transportation and storage or make better roads then mini trucks will reach these rural areas and formers can easily sell their crops.

* By introducing schemes and programmes for rural and unemployed peoples.

* By establishing factories which can promote employment opportunities for people.

*By providing good wages government can create good job opportunities.

*By organizing temporary programmed for getting employed for peoples.

Rearing, sheep rearing, piggery, mushroom cultivation are well received by the candidates.

The duration of the programme ranges from 10 days (80 hours) to 30 days (200 hours) . Training program are usually decided by the institutes based on the locally prevents traits and political developed for the products / services.

Research Methodology

This research study is depending on the secondary data and matter was formal form google form.

Performance Of SBI – RSETIs

SL. No.	Particulars	FY17	FY18	FY19	FY20	Dec-20	Cumulative(Sir 2011)
1	No of Programmes Conducted	2,833	3,836	3541	3376	1283	30727
2	No of Candidates Trained	76,971	100,237	97,013	93,009	31,736	8,35,099
3	No of candidates Settled						5,92,322
4	Percentage of candidates Settlement						70%
5	Percentage of candidates Credit Linked						50%

Conclusion

Future pattern of development rural areas also means paying attention to adaption and resilience process energy transition and climate change issues and new initiatives offend makes by technology and collaborative dimension that bloom everywhere on the planet.

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L.A.D. Smt.R.P. College for Women,
Shankar Nagar, Nagpur**Abstract**

Till now it was believed that profitable growth and environment are different feathers of generalities. Both the aspects do not go hand in hand. Businesses were traditionally focused on profitable imperatives and in doing so they have been the major patron to degrade terrain caused by resource consumption, emission of green house gases, wastages. Greening is the only resolution to global environmental dilemma. In India, the green business awareness is driving business players and consumers to choose green goods. Indian government has initiated so many policies to promote green businesses. This study tries to give an overview of green business, its' pros and cons in Indian scenario. The study is conceptual and descriptive in nature. It is based on analysis of data availed from various journals, internet and books. It was revealed that companies need to exploit green practice opportunities as greening is an inevitable change if a business wish to be ongoing. Many Indian business players are heading towards greening path. The major drivers are competitive advantage, monetary motivation from government and demand of green products from consumer. But being green is not that easy to adopt. Several businesses find it difficult to transform their ambiance in green terms. It has a bunch of disadvantages as well, out of which the major one is its high initial costs and low initial profits. Going green is a need of hour; it's a path for a safe future hence it is suggested to promote awareness at global level. Also trustworthy information should be made readily accessible. Government should aid for monetary support so that initial stage hurdles are eliminated to gain future benefits for people, planet and profits.

Keywords: Business, Green, Environment, Green business, sustainability,**Introduction**

Environmental sustainability is currently a hot topic that is receiving a lot of universal attention including various government bodies. With the development of technology and modern practices humans exploited and degraded the natural environment beyond the fences through its unsustainable approach. This led to the emergence of climate change and natural disasters which became a serious threat to mankind and its' future generations too. As a corrective action it has now become necessary to move forward in achieving goals but with maintaining an ecological balance and without harming or pressurising natural resources. Due to mounting universal awareness about climate change and sustainable development now the sectors of Indian economy are undergoing a pattern shift. Many agricultural, service and industrial units are aware, agree and are adopting eco-friendly approach to accomplish self, societal and environmental goals. Environmental sustainability forces businesses to look beyond making short term gains and look at the long term impact they are having on the nature. Green business in India is gaining recognition inside the new business system. This helped businesses to renovate the products into a new business row well-known as environmentally friendly products and services. Green business fulfills human needs and expectations by mitigating the harmful effects on the environment. Businesses are now (though at a low pace) recognising the benefits of adopting an eco-friendly environment and practices. A push can be noticed in consumer behavior as well. Consumers have become environmentally conscious and are demanding healthy and eco-friendly goods and services. One of the factors driving firms to choose "going green" is this shift in consumer attitudes. Businesses have realised that in order to succeed in the long run and to gain competitive advantage, they must meet the changing needs of their consumers. The International Labor Business (ILO) estimated that 24 million jobs worldwide could be created by the green economy by 2030 alone. Shift towards green

jobs is underway, with LinkedIn jobs data showing in 2015 the ratio of US oil or gas jobs to environment jobs was 5:1, but by 2020 this was 2:1.

Green Business: The notion of green business emerged in the twentieth century as a result of customer concerns about environmental issues and scarcity created by over use of natural resources, which were becoming rare or disappearing. Green business refers to a business that complies with environmental obligations, such as reducing ecological degradation or increasing positive environmental impacts. It is a creativity business that has minimum harmful impacts on the environment and meets the needs of the consumers. Green business encompasses both 'green' and 'green-green' enterprises. (Brown, Ratledge, 2011). "an establishment that produces green output" The foundation of green business is socially responsible business decisions. They are aimed at supporting people's health, development and wellbeing. A key element of green business is the procurement and distribution of goods. Ingredients used in these businesses 'products are safe, non-toxic, and advantageous to people and the environment. green output" (Brown, Ratledge, 2011).

Green businesses are highly concerned with the individuals who have an impact on their green operations. This affects not only their employees, but also their consumers and society at large. Socially responsible business decisions are the solid rock of green business. They are intended to promote people's health, development, and happiness.

Objectives of the study

- 1) To gain knowledge on the concept of green business.
- 2) To have an overview of green business in India.
- 3) To enlist the merits and demerits of green business in India.

Research methodology

The present study is descriptive in nature and based on secondary data sourced from journals, research papers, books, articles and specified websites.

Limitations

The study is based on secondary data which may have some lacuna.

Green initiatives in India- An Overview

In India a number of businesses are establishing, shifting and investing with a focus on environmental protection to tackle global eco-challenges. Green initiatives can be of two types on the basis of outcomes: 1. Firstly, those which reduce the adverse force on environment straightforwardly and revitalises the ecosystem making it enduring. It aims at mitigation of loss rather than complete transition into green system. Recycling and reuse are one of the best ways to attain such.

2. Secondly, those which radically involves in greening the system. The focus is on complete transition to sustainable green system. Green originality and thoughts are the best example of this. Green initiatives of both the above nature optimistically donate to the overall environmental sustainability, balanced ecosystem and social and economic payback.

Major players contributing significantly towards the green movement are mentioned below:

➤ Tata Consultancy Services: Tata Consultancy Services (TCS) has been recognised globally for its sustainable green initiatives, ranking 11th in 'Top World's Greenest Businesses' list. It also received excellent 'Global Green Score' for developing agricultural and community-beneficial technology.

➤ IndusInd Bank: It was one of the first banks in India to eliminate the use of paper for counterfoils and electronic messaging, resulting in a considerable reduction in paper consumption and deforestation. It was also the first solar-powered ATM in the country.

➤ MRF Tyres: MRF created a series, which focuses on making environmentally friendly tubeless tyres built from a unique silica-based rubber that improves the fuel efficiency of vehicle.

➤ Indian Tobacco Company (ITC): ITC has adopted the 'Low Carbon Growth Plan' and 'Ozone treated elemental chlorine free' bleaching technology that has enhanced the lives of millions in India.

➤ Wipro: Wipro has created technologies that help in waste reduction, recycling and energy saving. It also has its eco-friendly headquarter building campus in Pune, Maharashtra.

Pros of green business in India: Going green concept has several advantages that drives one to opt for it which are mentioned as below:

Recycling: Green products are less dangerous and are easily recyclable. Businesses can shrink the cost by building factory recycling systems to reduce the volume of waste discharge into the atmosphere.

Tax Benefit: Businesses that share in green business enjoy limited tax burden as government encourages and motivates producing or buying or selling of eco-friendly goods and services.

Competitive advantage: Businesses participating in going green enjoys a competitive advantage over the non-green businesses.

Morale: The energy-efficient based working environment affects employee morale positively by associating staff with green action. Employee feels good as a sense of practicing a responsible thing. This keeps employee in a state of high morale.

Public relations and image: Green business businesses are viewed appreciatively for their green efforts by present and potential consumers, suppliers, government, competitors and stakeholders. Going green shows loyalty to other goals too, more than just aiming profit.

Attracts consumers: Today's consumer is aware of benefits of using eco-friendly stuff. They demand more of such product and by word of mouth they influence others to opt for the same. This attracts more consumers for the green business.

Less environmental impact: The green business contributes in maintaining safe environment by reducing the manufacturing hazard and eco-hazard wastes.

Subsidies: State and Central Government promotes and assists green businesses by providing rebates on purchase price.

Less waste: Green business tends to generate less waste. This can lead to considerable savings over time. It can be saving energy (turning off office lights at night), using paper plates, driving bicycles or electric bikes in campus and so on. **Increased sales:** With a growing universal awareness of environment saving and its' overall benefits, green businesses can notice an increase in sales volume.

Reduced overheads costs: Green businesses subsequently experience overall savings on water, gas and electric bills. Use of energy-saving equipments, such as light bulbs, computers and printers, restrain general operating costs over time. **Access to Grants and Loans:** Individuals looking to start a green business, existing green businesses and business that are adopting to go green are motivated by grants and funding by authorised bodies.

Stability: Green business aspect joins together social and environmental mechanism into an enterprise, which improves business performance more as compared to non-green enterprises' gain.

Despite above merits several businesses are unable to change their climate in green terms. Being active in green business is not always an easy job for businesses where the success of the business can be unsatisfactory.

Cons of Green business in India: Green marketing is still an emerging concept in India. Though it is gaining popularity but as every coin has its' two sides it too has some cons as explained below:

➤ **Lack of awareness:** The concept of green business is not that popular in business doers and consumers of developing countries. There is a lack of reliable and sufficient information. The source of green data is rare and many a time hard to find.

➤ **Going green takes time:** Going green results are not instant. For a well-established business, opting to go green is not something that happens overnight. It takes some time to implement in wholesale. It demands constant monitoring and effort to ensure all systems that can be converted. The time it does take is worth it in the long run. It requires a lot of persistence and businesses need to gaze at its benefits are long-term.

➤ **High initial costs:** The introductory testament of green products requires renewable and recyclable material, which is costly. A large amount of money is needed to research; adopt a green method, process or technique to produce a green product. This causes a rise in cost of the product. The business may either pass these larger costs to consumers or may has to include it in own expenses in terms of low profit margins.

➤ **Reduction in initial profit:** Since green goods are pricey, they are gainful in the long run. The long-term business plan is only sustainable for green goods. A giant investment in green business technologies minimises the income.



- Influencing the stakeholders: Because of its long run fruitful results, green businesses may have to convince stakeholders to support. Many stakeholders do not support green businesses every time due to the lack of profit in initial years.
- Customer repercussion: businesses may undertake “greenwashing” in which business with or without intent make false claims regarding the eco-friendliness of their products. The business may suffer harm to its credibility and goodwill due to this.
- Costly final product: As the green venture needs costly inputs it raises the price of final output i.e. green product as compared to non-green products.
- Matching suppliers: If a business plans an effort to go green, it does not mean that their suppliers follow eco-friendly practice as well. For this reason, businesses will need to search potential new partners that fit into their green values and this can take time and effort.
- Complex business models: Generally many business models build focusing on one single goal that is profit. But when it chooses to go green it has to frame a new model which maintains a balance between goals of profit, people and environment which makes the business model quite complex.
- Attitude of small businesses: Many of the small business units consider that going green is a domain of large units so they never think of shifting from their non-green approach. They aren't aware that going green can lead to them in a more better era than from present.
- Loss of data: Some businesses practice minimising or even eliminating the use of paper. This can pose some disadvantages. The data or records maintained in a machine might get lost due to system crash, theft of machine, non-working of machine etc.

Suggestions

- To spread awareness, consumers must be educated about the impairment to health and the environment caused by non-green goods.
- There is a need to create a custom that promotes the awareness among businesses on the subject of opportunities arising out of acceptance of green business models.
- Specific institutional support is also desirable to provide green businesses with monetary and scientific support.
- Government should create constructive circumstances through sharing more and reliable information and productive financial measures.

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Role Of Start-Ups In Promoting The Rural Entrepreneurship In India

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Abstract:

The rural startups have empowered and uplifted rural lives. There has been significant growth in digital payments in rural India; micro-entrepreneurs share photographs of their products with online customers and close transactions using digital payments. They have been able to support their families with digital payments and pay utility bills from home. This advent is not possible in a single day the continuous efforts of many people, government schemes, entrepreneurship in the country are laid steps for this. This paper focuses on the startups role in promoting rural entrepreneurship.


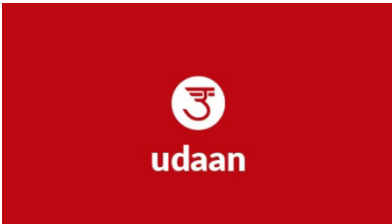



Keywords: Rural, Entrepreneur, Atmanirbhar Bharath, Digital, Startups.,

Introduction: Rural entrepreneurs are plays a crucial role in the development of the economy. Villages are the backbone of the country. Nowadays entrepreneurs involved in many activities to increase their standard of living. Rural entrepreneurs are those who carry out entrepreneurial activities by establishing industrial and business units in the rural sector of the economy. In other words, establishing industrial and business units in the rural areas refers to rural entrepreneurship. In simple words, rural entrepreneurship implies entrepreneurship emerging in rural areas. With the government's flagship initiative Digital Bharat, inculcating technology in everyday life from digital payments to communication, deep tech has become the new talk of the town. India has the third largest space for start-up ecosystems in the world, these start-ups are enabling technology in the lives of people.

Role of Technology: Making the lives of people easy with technology creating opportunities and employment, start-ups are not only thriving in tier 3 and 4 markets but impacting the lives of rural people and customers. Connecting rural India with advanced solutions and services addressing grassroots level challenges, these start-ups are emerging as innovative and accelerating programmes for the digital India campaign. The unemployment rate affected by the Covid-19 pandemic has made the lives of rural people demanding. Creating a support system unlocking the largest industry, rural India these start-ups are providing livelihood opportunities in Tier-2 market.

Start-ups: Since 2014, when the prime minister first talked about "Atmanirbhar Bharat," it fuelled many ambitions within the country. India — as the third-largest hub of startups — received immense motivation and inspiration from the Atmanirbhar Bharat campaign. As far as rural India is concerned, it has the largest customer base and market opportunities for over 850 million, yet not many companies have been able to unlock the space. Recently, increased involvement of technology in rural India opened doors for connectivity and opportunities. There has been a significant increase in rural startups that are continuously working to uplift and empower lives in rural India. The space is not limited to any one particular sector. From education to healthcare to service providers, these rural startups are connecting Bharat to India digitally, physically, and socially. With increased accessibility, connectivity, and enablement, these rural customers are now aware, empowered, and educated. Micro-level rural entrepreneurs are trusted associates between the startups and rural India. Once there is a strong network of micro-entrepreneurs in rural India, it helps startups get the trust they want from people. This networking is a win-win initiative for both entrepreneurs and startups. Startups use this networking to expand their business, and entrepreneurs get opportunities for income and livelihood. The following are the five startups which are helping to promote employment and jobs to the rural India.

Dynamics of Selected Startups

Name of Start up	Logo	Details
Meesho		Online Shopping & Reselling site in India - Buy & Sell best quality Fashion, Electronics, Home & Kitchen products at lowest prices.
Udaan		Udaan is India's largest business-to-business e-commerce platform. It has operations across categories including lifestyle, electronics, home & kitchen, staples, fruits and vegetables, FMCG, pharma, toys and general merchandise. Udaan is solving core trade problems faced by small and medium businesses, that are unique to India, through its unique India-fit low-cost business model by leveraging technology and bringing the benefits of eCommerce to them. It is a one stop shop for all business requirements in the b2b space.
Frontier Markets		Frontier Markets is a social commerce platform with a mission to create 'Saral Jeevan' or an 'Easy Life' for rural households by providing them local access to high quality, climate friendly, and gender inclusive products and services, including clean energy services, to last mile villages by investing in rural women entrepreneurs as our connector to rural communities.
Hesa		Provide a tech-led platform that empowers businesses to reach, showcase, demonstrate and transact with their customer base across remote and rural area
Dealshare		At DealShare, buy online home grocery items like snacks & drinks, fruits & veggies and personal care products.

Role of Startups in Rural Entrepreneurship:**1. Meesho**

This is a Bengaluru-based startup Social commerce platform and newly minted unicorn focuses on women-led businesses in fashion and home ware. 'Meesho' stands for 'meri shop' or 'apnidukaan'. Focusing on women entrepreneurs scaling, it has an asset-light, capital-efficient approach, combined with its insights into small businesses. The social commerce platform claims to have over 13 million entrepreneurs, a majority of whom are women. It has helped them start their own online businesses with zero investment, bringing the benefits of e-commerce to over 45 million customers across the country. With a mission is to help women achieve financial independence. Its first TVC, conceptualized by DDB Mudra, focused on an unstated need of a woman, which is to claim what she rightfully deserves her own identity.

2. Udaan

This is a network-centric B2B trade platform, designed specifically for small and medium businesses in India. It brings traders, wholesalers, retailers, manufacturers, and brands in India onto a single platform. With real insights into active trends and great B2B trade features, Udaan brings to them the power of technology to scale and nurture their business. With Udaan, traders can reach out to buyers and sellers across the country and make a purchase with the tap of a button. Udaan is a platform that allows its customers to grow their network for future business, even as you buy and sell. Through making use of Udaan's intuitive features -- MyBiz, Feed, Share customers can grow their presence, create interest in their brand, and set the stage for growth. Bringing small retailers into the digital ecosystem to benefit from the e-commerce expansion. Udaan is empowering the small businesses of Bharat by leveraging the power of technology and benefits of internet-scale.

3. Frontier Markets

This is one of the fastest-growing rural women-led social commerce platform. Frontier Markets is a digitally enabled platform that allows rural customers to buy instant solutions from multi-product/services fast from women sales force -- FMCG, Agri, durables, and electronics and digital services to the last mile village like no other. It is an end-to-end products and services, delivered at the doorsteps of consumers in villages through an assisted commerce model run by rural women entrepreneurs called Saral Jeevan Sahelis, proving to be a winning model with rural women's commerce. With a strong gender lens, the company is focused on giving rural women entrepreneurship opportunities through generating employment and income for them. The company has a strategic supply chain and logistics to address the rural crisis of lack of resources using their phygital concept. They have onboarded 10,000 new rural women entrepreneurs (sahelis) in 2000 villages across the country and are all set to scale up.

4. Hesa

This is a Rural Tech start-up connecting Bharat with India phygitality is redefining rural commerce by providing Last Mile Physical and Digital Connect to Rural India. Hesa's integrated B2B marketplace aggregates and connects both the ends and enables buying and selling with an almost 'doorstep access'. Hesa's "Phygital", (read as a physical network of village level entrepreneurs (VLE) assisted by a digital commerce platform at every village) approach are the two key aspects that are enabling businesses to reach, showcase, demonstrate, convince and transact with their rural target audience. For the rural population, Hesa is providing access, enablement and employment opportunities at scale, leading to empowerment. Rural customers can buy or sell a range of products, avail banking and other financial facilities and also pay utility bills from the comfort of their village. Facilitated through a local village level entrepreneur, the "Hesaathi", who logs in to the Hesa digital platform and transacts on their behalf, generating income for him/her self.

5. Dealshare

It is focused on what it calls 'WhatsApp-first India' consisting of lower- and middle-income groups in Tier II and III towns. Through the platform, users can get fruits and vegetables, grocery items, beauty and wellness products, and all other household essentials at daily discounted prices. The startup, which began in Jaipur and is now headquartered in Bengaluru, claims to be servicing more than 55,000 orders daily, and is growing at 50 percent month on month. More than 70 percent of what the company sells comes from local manufacturers. The company has its presence across five states where it works with around 600 vendors. The company follows a module of Deal Share Dost -- "a Dost is a micro-entrepreneur in the sub locality, who belongs there, has been there for years and has access to manpower." Here, the earnings depend on deliveries they make or transacting customers they bring, and in some cases, they provide deliveries and warehouse serving earning livelihoods.

Conclusion:

The quality and affordability of the products and services available in rural markets are challenged due to the lower purchasing power of the rural consumers. Leveraging technology with improved efficiency and optimized supply chains are helping in cost-effective marketing. It is evident from the study that startups in India boosting up the economy by creating employment opportunities to the rural people. The supply chain opportunities are also increased through these rural startup tie-ups.



Rural entrepreneurship helps in the growth and development, and facilitates self-employment of rural industries.

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Rural Entrepreneurship And Atma Nirbhar Bharat

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Abstract

Atmanirbhar Bharat Abhiyaan was announced On 12th May 2020. It was a massive package of twenty lakh crores which is 10 percent of India's economy. Atmanirbhar Bharat mostly focuses upon the land, labor, equity, and laws. It has the objective of reviving sectors like the cottage industry, startups, MSMEs, small businesses. This paper is an attempt to analyze the impact of atmanirbharbharat on rural entrepreneurship.

Keywords :- atmanirbharbharat, rural entrepreneurship.

Introduction

According to the World Economic Forum 2019 report, India has three primary areas where it should focus viz skill development; socio-economic inclusion of rural India; healthy and sustainable future. Our country is known for its rural life. It is estimated that about three-fourths of India's population is living in rural areas. Nearly seventy-five per cent of the labour force in India depends upon agriculture and its allied activities. According to the census done in 2011 sixty-nine per cent of India's population lives in rural areas. As we all know agriculture has a limitation. The area of land has reached its maximum level. The land is not just a means of production but a property for the generations to come. This land has certain limitations of employment generation. Hence the need for rural entrepreneurship was felt by the government. Rural entrepreneurship can not be neglected. The growth of the Indian economy is directly linked with the development of rural entrepreneurship. It will narrow the margin of rural and urban areas and solve many problems pertaining to it like migration, education, health etc. it will also increase the standard of living in rural parts. Rural entrepreneurship is vital for the Indian economy as it increases employment opportunities, puts check on rural migration to urban areas, protects and promote traditional rural artistic activities, art, craft and handicraft, can tackle social problems like poverty, inequality, caste distinctions, Entrepreneurship in the rural areas can be taken up as career by the youths, can increase foreign exchange earnings of the country, can generate more employment, output, and wealth from the rural areas. The types of rural entrepreneurship include Polymer and chemical-based industry, Mineral based industry, Agro-based industry, Textile industry, Forest-based industry, Engineering based industry. The rural entrepreneurs face many problems like competition, technological backwardness, economic and social issues, marketing problems, shortage of capital.

Objectives

- 1) To study the profile of rural entrepreneurship
- 2) To study the concept of atmanirbharbharat
- 3) To analyze the impact of atmanirbharbharat on rural entrepreneurship

Atmanirbhar Bharat

The Atma Nirbhar is self-reliance. Our prime minister while declaring this mission put emphasis that 21st century must belong to India. He stated that we must not look Atmanirbharbharat as an opportunity rather than a calamity. The Atmanirbhar Bharat India Mission aims at **bringing down imports** by focusing on substitution while keeping in mind the level of safety and compliance. The Prime Minister declared **an economic stimulus package of Rs 20 lakh crores for atmanirbharbharatabhiyan**. This will be aimed towards achieving the mission.

The salient features of Atmanirbhar Bharat yojana were as under

- The announced economic package is **10% of India's Gross Domestic Product (GDP)**.
- The amount **includes** packages already announced by **RBI** and **under the Pradhan Mantri Garib Kalyan Yojana**.
- This is among the largest economic stimulus packages announced by nations across the world.



● 'AtmaNirbhar Bharat Abhiyan' package will help India in reviving the economy's focus on land, labour, liquidity and laws.

● The Mission will be carried out in **two phases; in the first phase it will consider medical textile, electronics, plastic toys etc. in second phase it will consider** products like gems and jewelers, pharmacy and steel, etc

● **Five pillars of atmanirbharbharat includes . Economy; Manufacturing, Newer Business Tools, demography and demand.**

The impact of Atmanirbhar Bharat on rural entrepreneurship can be seen in the following

● India has become self-sufficient in food grains . India is now capable of feeding the entire world, which could have been possible because of the financial credits/ concessional loans provided as part of the Self-reliant.

● India's mission is to boost crop management, repayment, rural banks' efficiency, infrastructure development, etc. Advancements in technology have improved the quality of agricultural produce.

● India is now self-sufficient in the manufacturing of medical equipment and the health sector, Like masks, PPE kits, medicines, ventilators, etc.

● there is a plan to form an economic cluster to make rural areas self-sufficient.

● The new consumer protection act, 2019, was introduced under the self-reliant India mission.

● **Conclusion**

● Rural entrepreneurship is key for the overall development of an economy. The Atmanirbharbharat is critical in this respect. Self-reliance can be achieved only when our rural parts are self-reliant. The industry should make use of local resources, it should have linkages between rural and urban, local and national and if possible national and international. Rural entrepreneurs must utilise the latest technology. A cluster of villages must be developed for rural entrepreneurship.

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The Impact Of Self-Reliant India Scheme On Micro, Small And Medium Enterprise

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Abstract:

The coronavirus epidemic had become a headache for India and the whole world and due to this, our economy was also falling down a lot. The slogan of India has always been the same, all of us Indians have fought this coronavirus pandemic together and are contributing to making India strong and self-reliant. No official statement has been issued by the government on this yet, but it is being learned from the sources that farmers will be given more benefits under the Pradhan Mantri Kisan Samman Nidhi Yojana, as well as more benefits to the workers under the MNREGA scheme and migrant laborers. Benefits and employment will be given. The self-reliant India scheme is a detailed form of relief package, where the relief package was Rs 1.70 lakh crore, while the economic package was Rs 20 lakh crore. In this self-reliant India scheme by the government, about one-tenth of India's GDP was ensured in the form of a package of 20 lakh crore rupees. This research paper focused on the impact of self-reliant India on Micro, Small, and Medium Enterprises and economic relief package for Micro, Small, and Medium Enterprises

Keywords: Self-Reliant India, Economic Relief Package, MSMEs, Corona Pandemic

Data Collection Method:

This research paper is based on secondary data. The data for the research paper has been collected from books, related literature, and websites.

Introduction:

It has been the history of India that India has always been fighting a deadly disease, big diseases came in India and died. India has fought in its history with deadly and deadly diseases like TB, Polio, Malnutrition and has also won over it. To make the country self-reliant, it is necessary to have mainly five things. These things are economy, infrastructure, systems, demography, demand, and supply. India is strengthening its hold on these five elements day by day and a day will surely come when we Indians and our country India will be self-reliant. At the beginning of the lockdown, the relief package was launched by Hon'ble Prime Minister and Hon'ble Finance Minister Nirmala Sitharaman, which was done under the Pradhan Mantri Garib Kalyan Yojana. An elaborate form of this plan is the economic package, in the economic package, the government of the country has given such a huge amount in the form of a package which was not given in the history of India till date.

Self-reliant India the name itself is telling the citizens of India, to make the economy self-reliant. Under the Self-Reliant India Scheme, the foundation has been laid to make 130 crore Indians of the country self-reliant. Every citizen of the country is fighting an epidemic like Covid-19 in this hour of calamity and is giving his full support to save India's economy and his life. The talk of making the country self-reliant by the Government of India was going on for a long time, in this, the self-reliant India scheme has also been started by the government, which will take all the sectors of the Prime Minister's economic package upwards.

Due to Coronavirus, the situation of lockdown of the whole country was going on, which had the worst effect on the micro, small and medium industries, workers, laborers, and farmers of the country. And announced an economic package to make medium industries, workers, laborers, and farmers self-reliant. Under this scheme, the biggest assistance amount was provided to all these beneficiaries selected by the government in the form of an economic package. With the help of the central government, India is going towards a new height. Today many companies in India producing various items across the world are maintaining their shining identity. In terms of selling passenger vehicles, Mahindra, Tata Motors, ITC gave FMCG, Lava in mobile handsets, Voltas in consumer durables, and Relaxo in footwear are the world leaders in Indian products. Since at this time there is a huge demand for many items like



agriculture, processed food, garment, gems-jewelry, leather and leather products, carpets, and engineering products including medicines in the world. There is a good potential for our local products to become global in these areas.

Micro, Small, and Medium Enterprises (MSMEs) are the engines of economic growth. This sector gives more employment with less capital. But the lockdown started due to Coronavirus having broken the back of these enterprises. In such a situation, keeping in mind that the engine of growth should not stall, the government has made many announcements for this sector under the self-reliant India campaign. Businesses and industries that came to a standstill at once were likely to face problems in all areas like raw material, finance, labor, etc. Therefore, to restart the industries, to solve the problems of all these areas, there was a great need to provide additional capital in their hands, for which full efforts are being made by the central government.

The Impact of Self-Reliant India Scheme on Micro, Small and Medium Enterprise:

Self-reliant India Scheme Relief Package The self-reliant India scheme was launched by the government under the Prime Minister's Garib Kalyan Yojana, under which the government had kept a budget of about Rs 1.70 lakh crore. The benefit of the relief package is poor families (who live below the poverty line), all farmers of India, all types of workers and laborers, ration card holders, MNREGA job card holders, Jan Dhan account holders, widows, elderly, disabled, pension holders (all pension beneficiaries), Pradhan Mantri Ujjwala Yojana beneficiaries, construction workers, etc. have been given.

Another good thing for the MSMEs of the Self-Reliant India Scheme is that those MSMEs will also get easy loans, which MSMEs have been unable to pay their loans for the last several years. Such MSMEs were categorized as NPAs by banks and financial institutions. MSMEs who have not paid their previous loans and have come under the category of NPAs. Those MSMEs were categorized as being in distress. Such MSME numbers were said to be around 2 lakhs. In his address, the finance minister had termed the MSMEs in the NPA category as being in trouble and stressed MSMEs. A provision of 20 thousand crore rupees was made to get all these MSMEs out of the crisis. A loan of Rs 3 lakh crore to MSMEs was given guarantee free i.e. without any mortgage. There was a possibility that 45 lakh MSMEs would benefit from this. The loan is given to MSME for 4 years. MSMEs whose annual turnover was 100 crores got loans up to 25 crores. The principal of the loan was not to be repaid for the first 12 months i.e. 1 year from the time of taking the loan. The loan given was to be repaid in four years. The loan scheme was valid till 31 October 2020. 20 thousand crore rupees sub-ordinate debt was given for stressed (NPA category) MSMEs. 2 lakh MSMEs were going to benefit from this. A fund of funds of 50 thousand crores will be created for MSMEs. 50 thousand crore equity infusion was to be done for MSMEs through Fund of Funds. Emphasis is being laid on e-market linkage for MSMEs.

The government was supposed to make the remaining payment of MSMEs within 45 days. MSME will be linked to the e-market. The government will assist Rs 4,000 crore to GSTMSE. With this, the GSTMSE will give a credit guarantee to the bank, and also the definition of MSMEs has been changed. The contribution of MSME to the country's GDP is 29 percent. At present, there are 6 crore MSMEs in the country. The cabinet has also approved the change in the definition of MSME. Under this, the manufacturing and services unit with an investment of up to 1 crore and a business of up to 5 crores, will now be called a micro-unit. Now small units with investments up to 10 crores and businesses up to 50 crores, and units with investments up to 50 crores and businesses up to Rs 250 crores will be called medium units. The amount exported by MSMEs will not be included in their annual turnover.

Under the self-reliant India scheme, the economic package to 10 crore workers, 11 crore employees associated with MSME, about 3.8 crore people associated with the industry, about 4.5 crore employees associated with the textile industry, the economic package of our country's cottage industry, home industry, The aim is to give direct benefits to small and medium industries and MSMEs (which provide means of livelihood to crores of people), poor laborers and employees of the country, people associated with industries like hotels and textiles and the entire population of India.

The Micro, Small, and Medium Enterprises (MSME) sector has benefited the most from the self-reliant India package. Some sectors were more focused and these are MSMEs which provide major employment, while the other sector is agriculture. MSME sector is one of the sectors which have benefited the most from the government scheme of Production Linked Incentive (PLI) and now India is a

leading mobile manufacturer and we are also making progress in exports. Engineering goods made by MSMEs have contributed a lot to the current export numbers. To promote this sector, the government has also decided that tenders below Rs 200 crore will be available only for Indians and this will give a boost to the MSME sector. The Defense Corridors established in Uttar Pradesh and Tamil Nadu are meeting the requirements of defense procurement. The recent increase in the payroll of Employees' Provident Fund Organization (EPFO) has indicated that. Jobs have increased and hiring has doubled since the lockdown opened. A total of 12.20 lakh were enrolled under EPFO, of which around 65 lakhs are below 25 years of age, which means this is their first job, while NASSCOM said that after 2017 about 27 lakhs are due to increase in the manufacturing sector. Lakhs of jobs have been given. The total number of unicorns has been the highest in the last year and it is more than the total number of unicorns recorded so far.

Under the self-reliant India campaign, now if a foreign company has to compete in India, then it will produce goods or provide services within the country because by exporting goods and services to India, competing with Indian products will now increase them. Tariffs will have to be faced. The objective of this approach is not to increase the competitive spirit of Indian industries, but to encourage them by providing them with tariff protection. The proposed policies encourage domestic industries in a competitive market. It is encouraging industries to invest more in the hope of a market that will remain neutral against the competition through imports. It may be successful to some extent but at some point, better choices and open and healthy competition will require increasing consumer demand.

However, the government gave a big relief to MSMEs with the new self-reliant India package. But the lockdown and the exodus of workers had put the small industry business in an era of serious challenges. The situation was that out of about 6.3 crore units of MSMEs, more than half of the units could not start production. Those in which the work had started were also operating at very low capacity. Raw material problems stood before them and the supply system was shattered. The low availability of laborers has also affected their productivity.

MSME units that are financially stressed and whose loan accounts with banks have turned into irregular or non-performing assets, if they need additional capital, then this additional capital was made available in the form of subordinate loans so that such units that you can start your business smoothly. The central government had made an additional provision of Rs 20,000 crore for such assistance. About 2 lakh MSME units were expected to benefit from this scheme of the central government. For MSME units where there was a huge shortage of capital and there was an urgent need to infuse additional capital in these units, for this also, a special fund of Rs 10,000 crore was created by the central government, in which other funds can also contribute. and thus, the plan was to take the total amount of this fund to Rs.50,000 crores. This amount was to be invested in those MSME units, which have strong potential to grow rapidly in the coming times and the size and production capacity of these units could also be expanded.

Other countries are also talking about programs similar to self-reliant India today; The world today wants to emulate the story of India. The industry needs to develop skills for the future. There is a need to increase India's share of global trade to 10% and the share of our exports in Gross Domestic Product (GDP) to around 25%. Along with promoting manufacturing, it is important to emphasize making India self-reliant.

Conclusion:

The Micro, Small, and Medium Enterprises (MSME) sector can play an important role in fulfilling the goal of 'Self-reliant India'. The government fully understands the importance and contribution of MSMEs. The Government is fully committed to supporting the growth of the sector so that its full potential is harnessed. The strength of India's supply chain must be fully harnessed. Overall, in this hour of crisis, the government is working towards accelerating the wheel of development by encouraging all sectors, in which the role of the MSME sector is very important. The strength of this sector is very important for the Prime Minister's self-reliant India campaign.

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The Theme Of Aatmanirbhar Bharat

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Abstract:

'Aatmanirbhar Bharat' is the concept to reawaken from the routine life. People have been accustomed to pursue the foreign countries in the walks of different sections. As a result, people did not understand or recognize their potential energy. No doubt, we should be very much grateful to Prime Minister Shri Narendra Modi who initiated this concept during the crisis of Covid pandemic. As we know that many companies have been penetrated into the Indian market. Naturally, they obtained the huge profit from this process. As a result, our raw materials, goods, talents, it becomes useless. Foreign investment came to India and established their empire and imported crude material and makes it fulfill being sold in the Indian Market. As a consequence, the domestic things and arts are reducing their costs due to this. Mostly our Indian people have become dependent over the foreign materials like China who produces a new technology in the electrical field etc. but what about our symbol is nothing. This is very the painful thing which we come to know during the Covid pandemic.

As far as we have gained a bitter experience of Lockdown during the Covid pandemic must have realized this concept. During this pandemic many companies and entrepreneurs came forward to establish their own products along with a new vision. A product is made by the Indian people for the Indian people and sold in the Indian Market. It gives encouragement to newer entrepreneurs and companies. Now Indian people are stressing on the self dependency and self reliance whereas, they have become habitual from Chinese products. Aatmanirbhar is coined by self recognize on itself and utilizes its own power into the industrial sector, ammunition, invention, etc. It develops the inner power after which comes in the outer outlook and activities.

Keywords: - FMCG, Indian Brands, Literature Contribution, attitude, Local Brands.

Introduction:

As we know that our Prime Minister Shri Narendra Modi has persistently emphasized on the concept of 'Aatmanirbhar Bharat'. He desires to wean away all citizens from the dependency of other countries assistance which we have been facing since long. In other words, he wishes everyone to stand with the 'Swadeshi Movement' which enables everyone to stand for their livelihood. He knows that it is not possible here yet, he focuses on it. During the Covid pandemic he has shown his tremendous confidence to create awareness of 'Aatmanirbhar Bharat' amongst the Indians. Prime Minister Shri Narendra Modi envisaged a new vision of 'Aatmanirbhar Bharat' to the Indian people. He mainly focuses on the excellence rather than success. He knows that if we receive the excellence no doubt, success will definitely come in different sections. In order to spread awareness about 'Aatmanirbhar Bharat' Prime Minister Shri Narendra Modi has launched various projects are being run speedily in India. He creates this feeling amongst the entrepreneurs and other industrious and believed that our country must be flourished in the development of domestic materials, household, invention etc. It means we have to generate it on our soil. It should be made by our people for the people and it should be sold in Indian Market by our people. Ultimately his aim is to make a bigger stride in efficient, competitive, and self sustainingspheres.

Prime Minister Shri Narendra Modi mainly focuses on the salient features. He emphasizes on Economic section point of view whereas our common people are dependant. Secondly, he also focuses on the Indian infrastructure rather other countries. Thirdly, it brings a new technology through the new invention which becomes a fruitful achievement to our Indian people. Fourthly, no doubt, our country is the largest democracy in the world it should be used properly without any void intention. Fifthly, the most ingredients factor and as such, demand and supply. It should be adroitly managed and used as per need of supply and demands. Very consciously, it should be utilized and implemented in different sectors, keeping in view the eventual welfare of the country.



The conception of honorable Prime Minister is really commendable in view of the advancement of the country. A staunch implementation of this project will no doubt, bring success to the upliftment of the Indians as a whole. If wholeheartedly is implemented, it will not only ameliorate the life of the Indian but will undoubtedly be instrumental in the context of the global well being.

Effect Of Fmcg

A report of FMCG published in May 2020, mentioned its progress of India. It is reckoned that the progress of FMGI market which has been enhanced at US\$ 103.70 Billion from US\$ 69, billion in the financial Year 2019-2020. It is also a presumption that its contribution will be 12% or 14% in 2030. Certainly as regards FMCG, it has become the greatest sector in Indian Economy. FMCG denotes Fast Moving Consumer Goods. It signifies an average of expenditure which is used by the Indian. Some academicians proved that Indians expend 50% their money over the health care and 31% are invested on Food and shelter whereas, remaining 19% is spent on the market share. In the face of Covid pandemic people had been in dilemma how to buy different medicines since the market was on hype. During this period, we were taking precaution in regard to health treatment. They had been inclined towards Ayurvedic medicines and mostly emphasize on organic food which ekes their immunity system and pressure their lives.

A new products have been emerged in Indian Market which so as to give quicker relief to the patient. People being perplexed in the pandemic, had no alternative but make use of their product as they give fast assurance of health cure. Some local private agencies penetrated themselves such as Ramdeo Baba's Patanjali Product and others in Indian market and spread their business to get rid of the pandemic. This was the first kind of brand which established in India and came forward to challenge foreign products. This company is not only producing the goods in India but also exporting it to foreign countries. Various small products are being generated and sold all over India at a cheaper rate. Now, considering this view, companies are very much serious in respect of brand and quality products. It encourages them to enhance their value not only in Indian Market but, in Foreign Market too. A new brand is coming in the market in aspect of 'Wash Hands Continuously,' 'Immunity Building' etc. Companies are making advertisement to captivate consumers. It is a matter of great contentcy that bulks of things are being appeared in the market of the brand of 'Made in India.' Its impacts had been on economy and job which provide livelihood to Indians.

This initiative step produces a new local business which is not known previously. They got an opportunity to produce their skill before to the coming generation. All loan provisions are at present available both by the State and the Central Governments. We can take this golden opportunity which will no doubt, give a major boost to the business. The local brand is getting introduced into a new form. Several people were looking for this project very seriously; it appears that the public has heaved a sigh of relief in complicated situation to embark upon a business by dint of bank facilities. This local brand has provided a new platform to local people which enable them to eke out their augmentation and sustain their livelihoods. Their attitudes to this effect will no doubt, enhance their confidence about their local products and spread a vast network of business in the market of the country. This will also give a boost to have a positive attitude at take any new enterprise.

Literature Contribution

As we know that English literature plays an indispensable role in the commerce sector. It explores various a new things and evinces a new theory in regard to money and economics. It searches the means and ways about medieval economic tendency. It implies in relation to contemporary people and utilizes modern instrument on the basis of medieval analysis. English literature provides information to understand significance and impact of historical records. It conduces to comprehend the circumstance of previous era. Especially it reveals the critic view against the products on which grounds have been ignored or neglected by the people. A good businessman attempts to understand this aspect and makes a new strategy in further business. No doubt, English literature makes a story leadership. It emphasizes on spreadsheet which enables the business smoothly. It creates a better leadership and makes good relation among the shareholders and employees. It endeavors to understand the enigmatic situation through the knowledge of body.



As the world is making an alteration in their life style, we now prefer an electronic device such as internet and other receiving pivotal place in our routine life. These things have been strongly setup in the literature which performs their significant roles. This is how, we have made it clear how these things have been created ease and convenience to convey messages and put their views before a person. As usually, people have traditionally attended the meeting or events. It is very much ease to note anything minutely from the associate businessmen. With the help of literature businessmen enlarge and extend their business market. They attempt to show their performance through out flyers or any brochures of business information. It would take him to public eye and constrains them to understand his products and with their services.

Apart from that it suggests to control over the emotional thought. It admonishes comprehending people's views and ideas. He does not take any decision in a hasty manner while, he attempts to understand the human psychology. He tries to find out their liking and disliking. Again he searches their intention or motivation and studies on how do they take their decisions to purchase any things? All these things create an emphatic efficiency. It flourishes him to comprehend the people. He endeavors to understand that why other people are acting on that way.

Badaracco is the author of a book 'Can Literature Teach Business Decisions? Joseph L. Badaracco of Harvard Business School Thinks So' in which he has enunciated that multidimensional personality can easily comprehend the middle market. He also reveals that literature endeavors to impart a more realistic view of a person who is involved in the business sector. In other words, the writer or author tries to show the real picture which is connected to his routine life. If he or she was suffering from any debit naturally he tries to put his characters into his fictions. No doubt, a literature presents a mirror of human life. According to Badaracco, the character is much closed to the actual writers. They show their character in the novel as they are presenting real life. They show their account of debits and credits. Some businessmen criticize about them. Just as we have seen in the novel of Emily Bronte's novel 'Wuthering Height,' as made Heathcliff character in the novel. It shows his mental distress and internal state of mind. So, we can understand actual condition of businessmen which destroys him. Some good authors suggest read a book to control the sentiments.

Conclusion:

We have to have a good quality control as far as the product process is concerned. The outer quality of the product as also the inner ones have to be quite reliable so as to captivate the consumer. This phenomenon has to take place not only in India but all across the globe. Consumer ought to be resilient that whatever he has paid for is quite realistic, reasonable and reliable so as to add pleasure and inner caliber of purchasing product.

In doing so, apart from providing employing to the citizens, the brands of service will be well-knit since we do a lot for the complaisance of the public. Everything has to be minutely looked into so that there should be no room for hoodwinking whatsoever of any sort. If such fair practice is prevalent all over the globe, it is undoubtedly true that India will earn a good fame under the dynamic leadership of Hon'ble Prime Minister Shri Narendra Modi and the theme of 'AatmaNirbhar Bharat' will find fruition in a real sense.

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The Study Of The Impact Of Self-Reliant India Scheme On Micro, Small And Medium Enterprise (MSME)

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Abstract:

Overall, the rapid recovery and recovery of the economy reflect the strong shock resilience of our country. India's economic growth rate is projected to be 9.2 percent this year, the highest among all major economies. We are celebrating the nectar festival of freedom and have entered the nectar period, after a long journey of 25 years we will reach India @ 100. Hon'ble Prime Minister in his Independence Day speech has set out the vision of India @ 100. The government aims to fulfill that vision by achieving the goals set in Amrit Kaal. The goals set in the Amrut period are to support macroeconomic development with an emphasis on the microeconomic level - overall well-being, promote digital economy and fintech, technology-enabled development, energy change, and climate action plan and start private investment with the help of public capital investment. The effective cycle of doing business is to assist the people through private investment. Productivity-linked incentives across 14 sectors to achieve the vision of a self-reliant India have received an encouraging response, with the potential to create 60 lakh new jobs and 30 lakh additional jobs over the next 5 years. What is the impact of self-reliant India on Micro, Small, and Medium Enterprises (MSMEs)? How has the economic relief package affected different sections of MSMEs? This research topic has been chosen to find answers to these questions.

Keywords: Self-Reliant India, Make in India Campaign, Economic Relief Package, Micro, Small, and Medium Enterprises (MSMEs)

Data Collection Method Used for Research:

Data for the research paper has been collected from books, websites and newspapers.

Objective of Research:

- To study the impact of self-reliant India on Micro, Small, and Medium Enterprises (MSMEs).
- To study how the economic relief package affected different sections of MSMEs.

Introduction:

Even during the Corona period, when the world's major economies have collapsed, local supply systems, local manufacturing, local markets have been of great help to the country. If we look at the shining global brands in the world at present, then we will find that they too were once completely local. Therefore, in the changed circumstances, we have to go ahead with the strategy of making local brands and products the basis of our economy and making them world-famous. We can make local products global by taking forward the Make in India campaign. If micro, small and medium industries (MSMEs) are called the backbone of the country's economy, then it will not be wrong. The share of MSMEs in the total exports of the country is about 45 percent and its contribution to the GDP is also about 25 percent. In such a situation, now amidst the challenges of Covid-19, the country's economy can be brought back on track by providing new reliefs and facilities announced by the government in the hands of MSMEs soon.

According to the 73rd National Sample Survey, 6.34 crore units were operating in the MSME sector in the country, through which employment was being provided to 11.1 crore persons (4.98 crores in rural areas and 6.12 crore in urban areas). It would not be an exaggeration to call this sector the "engine of growth" for the country's economy. It can be said that by strengthening MSMEs, one can move towards the goal of self-reliant India. Micro, Small, and Medium Enterprises (MSMEs) play an important role in the development of the country's economy. The MSME sector accounts for 30 percent of the country's GDP, 45 percent of industrial production, and 48 percent of exports. After the agriculture sector, the MSME sector creates the largest number of employment opportunities.

In 1921, Mahatma Gandhi started the non-cooperation movement. He burnt foreign goods and insisted on adopting indigenous. Then PM Narendra Modi gave the slogan of self-reliant India in 2020. Campaigns, like Make in India and Made in India, were also launched. This slogan and the journey



between them tell the story of the growth of Micro, Small, and Medium Enterprises (MSMEs) in India. At the time of independence needles were also imported and today we are making ships and spacecraft. That is, both the success and its story are big. The government has been emphasizing empowering the citizens, especially the poor and the marginalized. These measures include programs from which people have got houses, electricity, cooking gas and water. The government also has programs to ensure financial inclusion and direct benefit transfer. The government is committed to utilizing all opportunities to enhance the potential of the poor. The Government is constantly striving to provide the necessary environment to the middle class, which includes a wide and wide range of middle-income groups, to utilize the opportunities they desire.

The objective of the Self-Reliant India Campaign is to make 130 crore Indians self-reliant so that every citizen of the country can walk step by step in this hour of crisis and contribute to defeating the epidemic of Covid-19. the Self-reliant India campaign will make a significant contribution to building a prosperous and prosperous India. Prime Minister's economic relief package will increase the efficiency of all sectors and quality will also be ensured. Through this scheme, the country's economy will get the support of 20 lakh crore rupees. The government and the industry should go ahead and work together to realize the dream of a self-reliant India. A lot of policy changes have been made by the government and the industry has also worked hard but some challenges remain which should be addressed by both the stakeholders.

The government has made a new announcement to make the country stronger through a self-reliant India scheme. Due to this, the economy of the country which has deteriorated due to Coronavirus can be improved and the people of the country can be made self-reliant. The government considers the private sector as a partner in the country's development journey, to bring India back on the path of rapid development, some things are very important to make a self-reliant India. These things are inclusion, investment, infrastructure, innovation. Now the necessary infrastructure is being prepared for the clusters of local agro products near the village itself. It has a lot of opportunities for Indian industries. In the last some months, Indian entrepreneurs have created an industry worth crore. Several primary sectors have been identified to Make in India a major source of employment in the country. There is a need to make such products in the country, which are made in India and made for the world.

The Impact of Self-Reliant India Scheme on Micro, Small and Medium Enterprise (MSME):

Covid-19 has posed many crises in front of the country and the world and 16 announcements have been made by the Central Government for Micro Small Medium Class Home Industries (MSMEs) to take the country forward in the time of challenge. MSME, which employs more than 12 thousand crore people, is the backbone of the country's economy. Coronavirus has taken a formidable form all over the world including India. About 190 countries of the world have been affected by the coronavirus. It is also having an impact on the economy on a global scale. Problems like economic slowdown are coming in all the countries. In the midst of all this, the Government of India has started the Self-Reliant India Campaign scheme by announcing a huge relief package on 12 May 2020 to convert the disaster into an opportunity. Through this scheme, the self-reliant India campaign is being estimated to have an important role in fighting a big crisis like the Covid-19 epidemic, this will lead to the identity of a new modern India. The government has announced this relief package of Rs 20 lakh crore, which is about 10% of the country's GDP. The purpose of starting the economic package is to compensate for the loss caused by the coronavirus lockdown and to lift such people who have gone back many years due to coronavirus. Under the self-reliant India campaign, micro, small and medium industries, workers, laborers, and farmers will be given maximum benefit, in this small trader will also be involved.

The sole purpose of the government behind launching the economic package is to benefit such a section of the country that is suffering a lot and suffering a lot due to the Coronavirus Kovid-19. Behind bringing the economic package, the government aims to make India self-reliant, the self-reliant India campaign has also been started by the government which is related to the economic package itself. To make India self-reliant, that is, this big step has been taken by the government to bring the self-reliant India campaign into action. Under the self-reliant India campaign, the government will give financial help to all of them, the amount of which has been released by the government under the economic package. Under the self-reliant India campaign, the government will easily benefit the industries, small



traders, farmers, and workers. Under the self-reliant India campaign, the farmers, workers, laborers, small and medium businessmen of the country along with the traders doing business in the MSME industry have also been kept in mind. Self-reliant India scheme, the benefit of economic package poor citizens of the country, migrant laborers, farmers, laborers, cattle ranchers, fishermen (fishermen), organized sector, workers of the unorganized sector, tenants, cottage industries, small scale industries, middle-class industries, small Traders and middle traders, etc., are getting it.

Due to Coronavirus, the country and the world have reached a lot and Coronavirus is no less than a challenge for the country and the world. To deal with this challenge, the government has given 16 instructions to MSMEs, which will benefit them a lot. Micro Small Medium Class Home Industry (MSME) employs more than 12 thousand crore people and is also the backbone of the country's economy. The economic package has been announced by Prime Minister Shri Narendra Modi. With this economic package, more benefits have been given to the workers, farmers, laborers, small businessmen, and people whose monthly salary is less than Rs 15000. Along with this, the definition of MSME has also been changed under the self-reliant India campaign. The biggest impact of the lockdown is being seen by the micro, small and medium industries, workers, laborers, and farmers of the country. The Central Government has announced a new package to benefit this section of the citizens. The government has announced an economic package of 20 lakh crores to make the country's micro, small and medium industries, workers, laborers, and farmers self-reliant. Under this scheme, these beneficiaries selected by the government will be assisted in the form of an economic package. With this help from the central government, India will go to a new height.

Under the 'self-reliant India' campaign, the government has provided a big relief to the micro, small, and medium (MSME) industries. After the announcement of the economic package by the government, the finance minister gave detailed information in this regard. 45 lakh MSME units will benefit from the economic package. A provision of a loan of 3 lakh crores has been made to them. The special thing is that no guarantee will have to be given for this loan. This loan will be given to MSMEs for four years and they will not have to repay the principal amount in the first year. The Reserve Bank of India (RBI) has also given relief to lakhs of small businessmen of the country. The central bank on Friday announced a moratorium on loan repayments to SMEs for a further period of three months. The small entrepreneurs were not obliged to repay the loan till August 31. After this announcement, the moratorium period for SMEs was reduced to 6 months. This decision benefited all those entrepreneurs who have taken loans to run their enterprise. Entrepreneurs were not considered defaulters due to non-payment of loan installments during this period.

In recent times, it is also being seen that almost all the countries of the world are now continuously reducing the interest rates under the monetary policy. But, under the fiscal policy, every country is determining its expenditure by choosing different areas of economic activity according to it. The Reserve Bank of India has also announced a reduction of 25 points in the reverse repo interest rate with immediate effect due to the continuous reduction in the rate of interest globally. Due to this, it has now come down from 4 percent to 3.75 percent. The Startup India campaign was launched in the year 2016 to support entrepreneurs and transform India from a job seeker to a job-giving country. In contrast to the previous policies of making India a competitive place through a reduction in tariffs, the government has emphasized promoting domestic industries through a tariff-based approach.

The government also announced a fund of funds for industries. The size of this fund of funds will be Rs 10000 crore. MSMEs who want to expand will get help from this fund of funds. The government has promised to arrange equity capital of Rs 50,000 crore for these industries. The government has also changed the definition of these industries. This will help the enterprises to increase their size. Now the investment limit for MSMEs has been increased. Also, turnover has been included in the definition. Now those enterprises will come in micro-industry in which investment of one crore rupees and turnover is up to 5 crores. This applies to enterprises in both the manufacturing and service sectors. Those industries have been kept in the category of small-scale industries, in which the investment is 10 crores and the turnover is up to 50 crores. This investment and turnover limit are applicable in both the manufacturing and service sectors. Apart from this, such industries of manufacturing and service sector will come in the medium industry, which has an investment of 20 crores and 100 crores turnover.



If we look at the 75 years after independence, there has been more progress in MSMEs in the last five years itself. In India 2000 products were reserved for MSMEs but the government did not pay any attention. But due to PM Narendra Modi's call for self-reliance, progress has been made in MSMEs. Products coming from outside the country are being manufactured in the country. The finance minister also gave a package of 3 lakh crores to MSMEs during the Corona period. Those test kits, PPE kits, and masks used to come from outside. They are now being made in the country itself. Companies and entrepreneurs were encouraged. The government has set a target of employing 5 crore people in the MSME sector in the next five years. At the time of independence needles were imported and today we are making ships and spacecraft. That is, both the success of MSME and its story are big. The MSME sector can play an important role in achieving the vision of 'Self-reliant India'. The MSME sector has played an important role in the growth of the country.

Conclusion:

There is a huge difference in the instructions of the Central and State Governments; There is hardly any consensus. Industries have to face a lot of problems in terms of different policies of the Center and the states. The work being done by the Government of India to improve the industry should also be seen in the background of the global environment. This way there are more opportunities to raise capital. A lot of new investments are coming into India in the form of global pension funds, private equity players, and ECB lenders. These are all funds with very attractive returns which are quite suitable for all the fund seekers. The need is that the Government of India has to see where the international market currently stands and where the Indian market is. Also, try to bring both of them to the same surface.

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A Study On Emerging Trends In Indian Derivative Market

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Abstract:

Indian derivatives market has been one of the fastest growing derivative market from around the globe. Since its inception in June 2000, derivatives market has exhibited exponential growth both in terms of volume and number of contracts traded. The equity derivatives market turnover has grown from Rs.2365.5 Cr. in 2000-2001 to Rs. 358175039.2 Cr. in 2020-21. The original intent for the creation of derivatives was to balance the exchange rate for internationally traded goods. However, in the modern times it has wider uses like hedging, speculation, arbitrage etc. So, it is important for an investor to stay updated about these financial instruments, if they are to stay in the game. In this paper, the objective is to take note of the recent and major trends in the Indian derivatives market. Knowing how the market ticks will make an investor ever the wiser. This paper is also intended to take note of the opportunities and challenges in the Indian derivatives market.

Keywords: Indian Derivative Market, Recent Derivative Trends, SEBI.

1. introduction:

Derivatives market in India began in 2000 when National Stock Exchange (NSE) and Bombay Stock Exchange (BSE) commenced trading in equity derivatives. Since then India has become a huge and vibrant market for derivatives. Equity derivatives play a great role in price discovery. They help to enhance liquidity and also reduce transaction cost. Derivatives in share market gained importance as risk adverse Investors wanted to protect themselves against uncertainties due to fluctuations in prices of assets. As the asset prices are locked, derivative products lower the impact of fluctuations in asset prices and thereby serve as tools of risk management. These transfer Risk from risk adverse investors to risk takers. Derivatives derive their value from other existing asset classes such as equity, commodity, currency, etc. The participants in the derivatives market are Arbitrageurs, Hedgers and Speculators and there are four types of derivative instruments such as forward, futures, option and swap. The derivative market in India, like its counterparts abroad, is increasingly gaining significance. Since the time derivatives were introduced in the year 2000, their popularity has grown manifold. This can be seen from the fact that the daily turnover in the derivatives segment on the NSE currently stands at Rs. crores, much higher than the turnover clocked in the cash markets on the same exchange. The paper attempts to study derivative market in India and recent trends.

2. review of literature

- Srivastava, Yadav, Jain (2008) conducted a survey on Derivative trading in Indian Stock Market. The survey revealed that derivative securities have definitely penetrated into the Indian stock market and investors are using these securities for different purposes, namely risk management, profit enhancement, speculation and arbitrage. Financial derivatives have changed the world of finance through the creation of innovative ways to comprehend, measure, and manage risks.
- Vashishtha and et. al, (2010), in their study investigated the historical roots of derivative trading, regulation and policy developments, trend and growth, future prospects and challenges of derivative market in India. They had also given attention to the status of global derivatives markets in relation to Indian derivatives market.
- Shree Bhagawat and et. al, (2012), in their study tries to describe the concept of financial derivatives as the derivatives revolution in the world of finance due to its full-fledged growth with so incomparable swiftness all over the globe.
- P.Hemavati (2013) in her study made an endeavor to look over the beginning of derivatives trading in India and its regulation for prolonging the sustainability of derivative trading in relation to Indian capital market.

3. objectives:

The main objectives of this study were:

- To provide an overview on Indian derivative market.
- To lay down the recent trends in the Indian derivative market.
- To identify opportunities and challenges in the derivatives market.

4. research methodology of study:

The study has been made on the basis of secondary sources. The different books, journals, newspapers and related websites have been consulted in this regard.

5. derivatives:

Derivative is a financial instrument whose value is based on or value is derived from one or more underlying assets. The underlying asset may be a share, stock market index, a commodity, an interest rate or a currency. When the price of asset changes value of derivative will also change. It is a contract between two parties where one party agrees to buy or sell any asset at specified dates and rate. Derivative is similar to insurance. Insurance protects against specific risk like fire, flood accident, whereas derivatives protect from market risks.

Derivatives are of two categories

Exchange traded: Exchange traded derivatives, as the name signifies are traded through organized exchanges around the world. These instruments can be bought and sold through these exchanges, just like the stock market

Over the counter: Over the counter (popularly known as OTC) derivatives are not traded through the exchanges. They are not standardized and have varied features. Some of the popular OTC instruments are forwards, swaps, swaptions etc.

6. Trends In Derivative Market India**6.1 Sebi Rules:**

- Participation of Eligible Foreign Investors (EFIs) in Commodity Derivatives in IFSC-Sebi made the amendment in rule of participation of foreign investors in derivative market as per the guidelines.
- Physical settlement of stock derivatives- it has been decided that physical settlement shall be made mandatory for all stock derivatives. Stocks which are being cash settled shall be ranked in descending order based on daily market capitalization averaged for the month of December 2018. SEBI has said that the bottom 50 stocks in the derivatives segment will move to delivery settlement every quarter in 2020. This means, within nine months the entire equity market will shift to delivery trading. In January 2018, SEBI first announced bringing 42 stocks in the derivatives segment under compulsory delivery settlement. SEBI has now said that entire derivative trading should move to delivery settlement from the current cash system in a phased manner in 2020. The new system is aimed at discouraging excessive speculation and abrupt market volatility.

6.2 Trading in Metal:

MCX will start with delivery trading in zinc and nickel. The exchange has been paying hefty fee to the London Metal Exchange and the Chicago Mercantile Exchange for price discovery even as domestic companies that require hedging mostly stay away due to non-availability of local price and speculators dominate, experts say. Commodity derivatives were launched by MCX in 2013 and the exchange never made any attempt to shift to delivery trades until new entrants in the segment, the NSE and the BSE, were not asked to do so. Domestic price discovery is possible if delivery of goods is involved as it could promote local price pooling. Tata Steel, Vedanta and Hindalco are among top global companies exporting base metals.

6.3 Trading in Crude oil and Natural Gas:

With natural gas demand growing faster than for any other fossil fuel, LNG futures may be finally taking off. Derivatives represented about 2 percent of global LNG production at the beginning of 2017 as an array of contracts around the world struggled to gain traction. But by the end of last year, volumes had grown to almost 23 percent, led by a burgeoning Intercontinental Exchange Inc. contract based on S&P Global Platts' Japan-Korea Marker spot price assessments. While volumes are a long way off established global energy benchmarks such as Brent crude --- where trade dwarfs worldwide oil production many times over --- the accelerating growth in LNG derivatives illustrates how the market is



maturing. An explosion in supply, from the U.S. to Australia, is bringing more market participants and a shift away from traditional pricing.

6.4 Artificial intelligence in trading:

Derivative-market is an indispensable part of financial services, it is a large global hut and have enormous space to accommodate the latest of technology. Block chain, AI and robotics are already targeting it. We know that almost any asset can be traded as futures and options in derivative market. However the complexity of these instrument creates challenges for investors. Due to constantly changing marketplace dynamics and regulatory guidelines, robust pricing solutions are critical.

A proper pricing tool is a requirement from buy-side and sell-side trading desks to compliance, for pricing and accounting teams etc. The most popular options available in market have certain limitations which cannot be ignored. For example the solutions are so complicated that to use them one needs to be trained first. These solutions are so heavily priced that not everyone can afford to be benefited, also due to their large size they are restricted to terminals and can be used with limited devices. Let us consider some scenarios to elaborate further.

7. conclusion:

Financial derivatives have a significant place among all the financial instruments (products), due to innovation and revolutionized the landscape. Derivatives are instrument which helps the dealer to manage risk and earns profit. It helps to transfer risk from one to another. India is one of the most successful developing country in terms of a vibrant market for exchange-traded derivatives. Launch of equity derivatives in Indian market has been extremely encouraging and successful. The growth of derivatives in the recent years has surpassed the growth of its counterpart globally. The equity derivatives market is playing a major role in shaping price discovery. Volatility in financial asset price, integration of financial market internationally, sophisticated risk management tools, innovations in financial engineering and choices at risk management strategies have been driving the growth of financial derivatives worldwide, also in India. Finally we can say there is big significance and contribution of derivatives to financial system and India economy.

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A Study On Contribution Of Sugarcane And Sugar Industry In Self-Reliant India

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Abstract:

India is the world's largest consumer of sugar and the world's largest sugarcane and second-largest sugar producer, making the sugar industry one of the important agro-based industries in India. Sugarcane is the basic source of sugar production in our country, even though this industry supports many people in India, this support does not last throughout the year as this industry is active only during the months of sugarcane harvesting. The sugarcane farmers of India directly depend on the sugar mills, selling most of their products to them.

India is becoming self-reliant in the field of sugarcane and sugar. In the process of manufacturing sugar from sugarcane, valuable foreign exchange is being saved on the import of petrol by blending ethanol produced from molasses produced as a by-product in sugar mills. Pulses production in India has increased by 100 lakh tonnes in the last 10 years. For self-reliance, the government has a plan to increase production by one million tonnes per year, and to increase oilseeds production, the same action plan should be adopted as pulses production. What role can the sugar industry play in becoming self-reliant for India? Why is the contribution of sugarcane and sugar industry in self-reliant India? This research paper has been written to find answers to these questions.

Keywords: Self-Reliant India, Contribution of Sugarcane and Sugar Industry, Agricultural Development

Data Collection Method:

This research paper is based on secondary data. The data for the research paper is collected from books and websites.

Objective of Research:

- To study the role can the sugar industry play in becoming self-reliant for India.
- To study the contribution of sugarcane and sugar industry in self-reliant India.

Introduction:

The sugar industry is an important agro-based industry affecting the rural livelihood of about 50 million sugarcane farmers and 5 lakh workers directly employed in sugar mills. Employment opportunities have also been created in various ancillary activities related to transport, trading services of machinery, and the supply of agricultural inputs. India is also the second-largest producer and largest consumer of sugar in the world after Brazil. Today the annual production of Indian sugar industries is estimated at 80000 crores. is Rs. Two modern refineries have also been established in the country in the coastal areas of Gujarat and West Bengal. These refineries mainly produce refined sugar from imported raw sugar and domestic raw sugar. With effect from 22.10.2009, the concept of Statutory Minimum Price (SMP) of sugarcane for 2009-10 and subsequent sugar seasons was replaced with "Fair and Remunerative Price" of sugarcane with amendment in the Sugarcane (Control) Order, 1966. The sugarcane price announced by the Central Government is decided based on the recommendations of the Commission for Agricultural Costs and Prices (CACP) after consultation with the State Governments and sugar industry institutions.

In the amended provisions of the Sugarcane (Control) Order, 1966, certain factors have to be taken into account for determining the FRP of sugarcane. Including the cost of production of sugarcane, the income of products from alternative crops and the general trend of prices of agricultural commodities, availability of sugar to consumers at reasonable prices, the price at which sugarcane is produced by sugarcane growers, sale of sugarcane A reasonable margin for sugarcane farmers against the risk and profit realized from the sale of by-products such as molasses, bagasse and press mud, or at a price fixed by them. The new system also assures to give margin to the farmers in all the years on account of profit or risk irrespective of the fact whether the sugar mills have made a profit or not and does not depend on the performance of any one sugar mill. To ensure that highest sugar recovery is adequately rewarded and

diversified among sugar mills, the FRP has been linked to the original/basic recovery rate of sugar along with premium payables to farmers for higher recoveries of sugar from sugarcane. The FRP for the 2015-16 season has been fixed at Rs 230 per quintal, which is added to the original yield of 9.5% and increased by Rs 2.42 per quintal for every 0.1%-point increase.

Uttar Pradesh It is the major producer of sugar in India and one of the largest sugar industries in the Indian economy. The cost of sugar production in this state is quite low and the climatic conditions and soil conditions are favorable for sugarcane production. This is because it is situated on the most fertile land of India called 'Doab' which is an extremely fertile belt of land. Major centers are Gorakhpur, Deoria, Basti, Gonda, Meerut, Saharanpur, Muzaffarnagar, Bijnor, and Moradabad. Bihar has favorable climatic conditions for sugarcane cultivation, but due to the lack of modern plants and equipment as well as lack of support from the government, many sugar mills are shutting down. Presently, Bihar Sugar Industry has 28 sugar mills in all, out of which only 9 are operational. Major centers are in Samastipur, Gopalganj, Sitamarhi, Champaran, Chorma, Dulpatti, Supaul, Darbhanga, Saran and Muzaffarpur.

At present, there are 24 sugar mills in Punjab, out of which 16 are in the cooperative sector and 8 are in the private sector. Out of 16 cooperative sugar mills, 7 are closed and one private sugar mill has also closed since 2009-10. The sugar industry of this state is going through a difficult phase like the sugar industries of many other states of India due to financial and basic problems. The major centers are Phagwara and Dhuri. The state of Haryana is contributing significantly to the total sugar production of India. According to a recent report by the Ministry of Agriculture and Farmers Welfare, Government of India, private sugar mills crush about 26 million quintals while cooperative sugar mills crush more than 30 million quintals per year. The major centers are Ambala, Rohtak, and Panipat. The state of Maharashtra is the only peninsular state where sugar cultivation and sugar mills are integrated into the cooperative system. Recent data on sugar production indicates that this state is doing better than other states in the country. It is contributing about 40% of the total sugar production of India. The major centers are Nashik, Pune, Satara, Sangli, Kolhapur, and Solapur.

There are about 41 sugar factories in the state of Karnataka which are distributed all over the state. The sugar industry has provided many facilities like communication, employment, and transportation in the state. The major centers are Munirabad, Shimoga and Mandya. The state of Tamil Nadu contributes 10% to the total sugar production in India. The sugar industry in this state includes 41 sugar mills in Tamil Nadu, out of which 16 sugar mills are in the cooperative sector, 3 sugar mills in the public sector, and 22 sugar mills in the private sector. The major centers are Nalikapuram, Pugulur, Coimbatore, and Pandiyaraj-Puram. Andhra Pradesh is called the 'Granary of the South of the South' and was sometimes called the 'Rice Bowl of India or the Rice Bowl of India'. The sugar industry of this state consists of the organized sector which includes sugar mills and the unorganized sector which includes manufacturers of jaggery (jaggery) and Khansari. The major centers are Nizamabad, Medak, West and East Godavari, Visakhapatnam. The economy of the state of Odisha is agriculture-based, which employs about 73% of the population and contributes about 30% to the net state domestic product. All sugar mills are raw material-oriented. The oldest sugar factory in the state is in Aska. At the end of the Seventh Plan, three sugar factories were operational at Aska, Bargarh, and Raigad.

The Contribution of Sugarcane and Sugar Industry in Self-Reliant India:

The Indian sugar industry is the backbone of the rural economy. Sugarcane is grown in an area of about 50 lakh hectares in the country. This year also record sugar production has been achieved even after the separation of B heavy molasses etc. and it is expected to produce about 30 million tonnes. Due to the imbalance in supply and demand for the past several years, new challenges have arisen in front of the sugar industry. The Indian sugar sector has come a long way from a cyclical sugar industry to a structurally surplus industry and a regular exporter. Several state governments are working on MSP, buffer stock, and MRM which have allowed multiple feedstocks for ethanol production, etc., and it is necessary to improve the value chain from farm to factory to make this sector sustainable. The efforts of the Government in ensuring timely payment of cane arrears and helping the sugar industry in the development of sugarcane should be appreciated.

Sugar Season 2019-20 has been very good for Dalmia Bharat Sugar and Indian Sugar Industry. Production of 27.2 MMT of sugar after diversion of about 7.5 lakh MT of sugar for the ethanol blending



program, and export of about 5.8 MMT will bring the sugar stock level to around 10.5 MMT, which is within manageable limits. This has been possible due to favorable government policies like export incentives and interest subvention for setting up distillery plants. The company's sugar production during the season stood at 5.63 LMT. With the support and help of the state governments, the company has been able to complete its crushing season successfully. Sugar prices have been very good given the Minimum Selling Price (MSP). The company has shown one of the best financial results in the industry for the first quarter of FY 2019-20 and FY 2020-2021.

India witnessed an all-time high in sugar exports in 20-21 which is an astonishing 20% increase. Cane price arrears in Uttar Pradesh have come down from Rs 10,661 crore in 2017 to Rs 3,895 crore in 2021. Sugarcane productivity in Uttar Pradesh (UP) has increased from 72.38 tonnes/ha in 2016-17 to 81.50 tonnes/ha in 2020-21. The year 2013-14 was a year of prosperity for the sugar industry. The Central Government considered the recommendations of a committee headed by Dr. C. Rangarajan to decontrol the sugar sector and decided to do away with the system of levy obligation on mills for sugar produced after September 2012 and sugar from the open market. The regulated issuance mechanism on sale was abolished. To improve the financial health of the sugar mills, the sugar sector was deregulated to increase the cash flow, reduce the cost of material and timely payment of cane prices to the sugarcane farmers. The recommendations of the Committee on Cane Area Reservation, Minimum Distance Criteria, and Adoption of Sugarcane Price Formula have been left to the State Governments to adopt and implement the same, as deemed fit by them.

By the academic session 2020-21, National Sugar Institute (National Sugar Institute - NSI) has passed out more than 9000 students from here which includes students from more than 20 countries, i.e., Nigeria, Thailand, Sri Lanka, Bhutan, Vietnam, Students from Uganda, Tanzania, Bangladesh, Iran, Kenya, Yemen, and Nepal, etc. are included. In addition to the regular courses, the institute offers refresher courses/short term training programs/refresher courses/short term training programs to enhance the knowledge, skill development of in-service personnel and update their knowledge about the latest technological developments to the employees working in sugar factories and distilleries. It also organizes executive development programs etc. Which is a step towards a self-reliant India. The institute has developed many modern facilities during the last few years for conducting effective teaching and training and is the only institute in the world that has Mini Sugar Plant, Sugar Refinery, Specialization Sugar Division (Specialty Sugar Division), Nano Ethanol Unit, and Brewery. The Institute is constantly updating itself to better serve the Sugar, Liquor, and Allied industries. A NABL and BIS accredited analytical laboratory has also been established for sample analysis of sugar, ethanol, and other process intermediates formed during the production process.

The institute is taking steps to set up an innovation center for value-added jaggery and jaggery-based products. The Institute, in association with the sugar industry, regularly conducts seminars/workshops/brainstorming on various important topics related to ancillary-product utilization, special sugar production, environmental issues, energy and water conservation, and adoption of innovative techniques in sugar and alcohol production.) also conducts sessions. The Institute has played a major role in the technological up-gradation of the sugar industry over the years. It provides around 150 - 200 consultancies every year to sugar, liquor, and other allied industries. The institute also renders its services to the Central Pollution Control Board, Ministry of New and Renewable Energy, and various other government departments on request.

Based on the analysis of available data for by-products (molasses and bagasse/co-power generation), the revenue sharing ratio has been estimated at roughly 75 percent of the sugar price outside the mill only. States have been requested to consider the recommendations as deemed fit for implementation. So far only Karnataka and Maharashtra have passed state rules for implementation of these recommendations. For better cash flow from sugar mills, more ethanol should be produced to ensure a sustainable industry. The use of high-yielding varieties, drip irrigation, soil health is being improved. The best practices have resulted in 150 tonnes of sugarcane yield per hectare, which is almost double the average. The improvement in yield will bring down the cost of cultivation of sugarcane as well as increase the income of the farmers. Sugar mills should produce more ethanol for better cash flow to ensure a sustainable industry. There is a need to adopt the techniques of 'Waste to Wealth'. The



initiatives are taken by the Government of India to make the sugar sector self-reliant and environment-friendly should be acknowledged. How the Center is working tirelessly to reduce the arrears of farmers. The states which want to provide sugar under PDS can directly buy it from the market and fix the issue price as per their requirement. However, as at present cross-subsidy is implicit on account of the levy, there was a demand to provide some extent of central assistance to the states for the short term to help them to meet the cost on account of this. The Central Government has abolished the levy on sugar products after 1st October 2012. The procurement for PDS operation by the States/UTs is being done from the open market and the Government is providing the prescribed subsidy at the rate of Rs.18.50 per kg.

The sugar industry is helping increase the income of millions of farmers in India by increasing productivity. But India witnessed an all-time high in sugar exports in the year 2020-21 which is an astonishing 20% growth. In Uttar Pradesh alone, the cane price arrears in the year 2017 stood at Rs 10,661 crore. The current cane price arrears are only Rs. 3,895 crore have remained. Sugarcane productivity in UP has increased from 72.38 tonnes/ha in 2016-17 to 81.50 tonnes/ha in 2020-21. National Sugarcane Institute (NSI), Kanpur can play a central role in achieving the target of 20 percent ethanol blending by 2025. With the highest ever fair and remunerative price (Rs 290 per quintal) for sugarcane farmers, the government has pledged to double the farmers' income. The state of Uttar Pradesh has fixed the price of early variety at Rs 350 per quintal, normal variety at Rs 340 per quintal, and lower variety at Rs 330 per quintal.

The regulated release mechanism was not serving any profitable purpose and there was a demand that it should be abolished. The release mechanism has been abolished. According to the committee, trade policies on sugar should be stable. There was a demand that a reasonable customs duty mechanism such as a general export tax not exceeding 5 percent ordinarily exceed quantitative restrictions, should be used to meet the domestic requirements of sugar in an economically efficient manner. There is no export duty on sugar. Import duty has been increased from 15% to 25% with effect from 2014.

National Sugar Institute (NSI) is offering 12 courses in Sugar Technology (Sugar Technology), Sugar Engineering (Sugar Engineering), Alcohol Technology, and other related disciplines including 3 Fellowships, 6 Post Graduate (P.G.) Diploma, and 3 Certificate level courses. Various research works are carried out by the institute, especially on the development of innovative process technologies, value addition for better utilization of by-products of the sugar industry. The Institute has developed various models for arranging sugar to promote ethanol production for the benefit of the industry. Besides publishing about 40 research articles per year in reputed national and international journals apart from other publications, the institute has filed 07 patent applications during the last five years. The institute has recently signed MoUs with various organizations including the University of Asit, Egypt, and Nigerian Sugar Development Council (NSDC), Nigeria for collaborative research and training in the field of sugar and alcohol industry. The Institute is also providing technical consultancy for setting up a Chinese Institute in Ilorin, Nigeria, and providing training to their faculty members.

There should be no quantitative or movement restrictions on by-products like molasses and ethanol. Markets should be determined with price marked end used allocations of by-products. There should not be any regulatory hurdle that prevents sugar mills from selling their surplus power to any consumer. Excise duty on drinking alcohol/liquor is the main source of revenue for the State Governments hence the situation varies from State to State. State Governments have already been requested to reconsider the regulatory controls for the movement of molasses that can be used for ethanol production. The mandatory packing of sugar in jute bags has been further relaxed and only 20 percent of the production is to be compulsorily packed in jute bags. To facilitate quality control, marking, and marketing of sugar, sugar is made available to sugar factories and other users by the Bureau of Sugar Standards, National Sugar Institute, Kanpur by setting sugar standards for each season. The Institute is assisting the Bureau of Indian Standards (BIS) in formulating standards for various types of sugars and machinery used in the sugar industry.

Conclusion:

For sustained, steady, and sustained growth in the income of the sugar industry, first of all, due attention is needed to improve the quality of sugar as well as balance demand and production. To



increase the gross income from various sources while balancing the cost of production and also to tap the potential of the entire sugarcane value chain. There is a need to achieve economic and environmental sustainability and for this, there is a great need for a competent human workforce. As far as the sugar industry is concerned, our country is already self-sufficient in the production of sugar and we do not expect to import sugar in the future also. Sugar prices in the country are reasonable and consumer-friendly. With an emphasis on ethanol blending program, the country will be able to save substantial foreign exchange and meet its energy requirement. Our dependence on crude oil imports will reduce if we increase our ethanol blending to 20 percent in the coming years.

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Green HRM: A Literature Review And Post Covid-19 Sustainable Business Practices

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Abstract

Green HRM is an evolving concern in the present scenario. Green management strategies are becoming an important consideration for forward-looking business around the world. Researchers argued that employees to be motivated, encouraged and environmentally conscious of greening in order to adopt green management initiatives. The purpose of this analysis is to examine the green human resource management strategies of organizations based on existing literature. Green human resources management will play an important role in organisations to help with environmental concern, including management strategy, HR strategy and procedures, training processes and introducing law related to environmental safety. This paper exhibits the concepts of green HRM benefits, initiative ideas of green HRM and Post covid-19 Green HRM and sustainable business practices.

Key Words: Green, Human Resource Management, Green HRM, Green HRM Practices, Post Covid 19 Green HRM.

Introduction

The history of HRM is started in the early 1800's in England during craftsmen and apprenticeship era later it was developed during the evolution of industrial revolution. Throughout its evolution numerous innovations have been emerged to ensure that HRM meeting requirements in the business environments. In the present era many companies are being used to run their business in a green way and the practices of green HRM is also noteworthy in various organization. Accordingly the purpose of green HRM is to develop, create, improve, enhance and retain green insights within each employee so that he can give his best on each of these roles. The purpose of this review is to analyses and record green human resource management activities of organizations based on the existing literature and post covid 19 sustainable business practices.

Why is Green HRM is important?

1. To reduce or minimize global warming.
2. To minimize health issues owing to pollution.
3. To ensure the survival of human beings and business organizations for a long period of time.
4. To ensure the appropriate balance of relationships among plants, animals, people, and their environment.

Objectives

This paper aimed at achieving the following two objectives:

- To review and explain the concept of green human resource management from the existing literature.
- To explore green human resource management practices and their applicability in organizations.
- To analysis post covid 19 sustainability business practices.

Research Methodology

This study is based on secondary data collected from variety of sources. The data are generated by responsible authorities of the departments and published research by various authors/researchers provided on their reports. In addition, data has been taken different Books, Journals, Research Papers and other print media. By using the following key words: Green HRM, Green HRM Practices, Human Resource Management are the related keyword articles was identified. The present study was undertaken to understand the practices and strategic implementation of Green HRM in the organizations. The importance of environmental issues and sustainable development has increased in both developed and developing countries. Growing concern for global environment and the adoption of international standard for environmental management has created a need for companies to follow "green practices"

Literature review

Cherian & Jacob (2012) A study of Green HR practices and its effective implementation in the organization is to encourage employee trust and to reimburse both business and employee. Green HRM includes changes, improvement and employee retention, enhancing public image, attracting good employee, improving profitability and manageability and furthermore diminishing ecological effect of the organization.

Arzbutto and Aurazeb (2016) "Effect of green human resources management on firm performances: An empirical study on Pakistani Firm", research impact of green HRM like green recruitment, green training, and development and green learning on firm performance in Pakistan. SPSS multiple regression investigation is applied to test the outcome of Green HRM factors and results show that all factors widely influence the performance of firm. Organisation focused on recycling, waste management and utilizing green products and ready to "Go Green- practical environmental awareness" and practices of green HRM.

Margaretha and Saragih (2013) has highlighted that organisations concentrate on environmentally friendly business practices by initiating greener corporate culture resulting in greater productivity, lower costs and creating an atmosphere of better employee engagement. GHRM also focuses on the establishment of green culture.

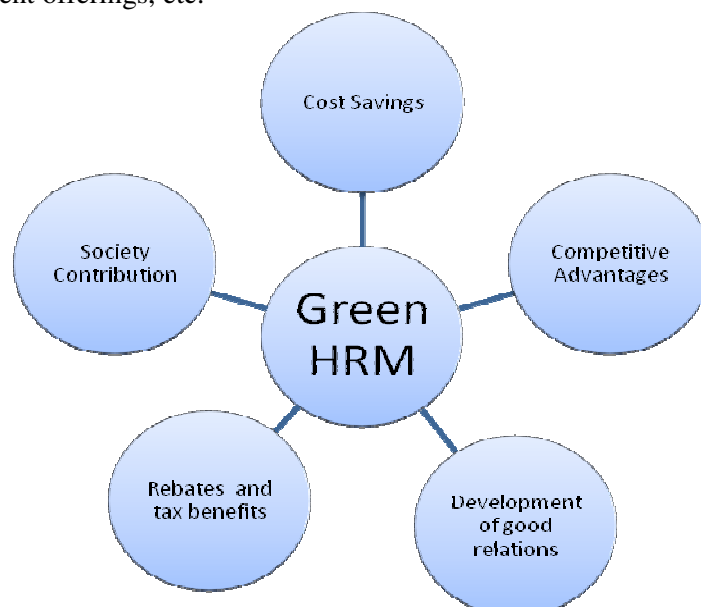
Ahmad (2015) states the subject of GHRM also involves the social and economic wellbeing of the company and its employees in addition to environmental consciousness. Which makes this concept special, the majority of GHRM definitions focus primarily on the environmental aspect.

Fayyazia et al. (2015) said that there is a requirement in Human Resource Management (HRM) for the amalgamation of environmental management because it is essentially or very important rather than merely desirable.

Harvey et al. (2012) concluded that HRM plays a primary role in green practice implementation and indicates HRM's contribution to green performance. Green performance can depend on the participation of employees and the implementation of green practices in both life domain, resulting in the green result, green outcome resulting from green innovations: new environmental initiatives, techniques for the effective use of resources, solution for waste reduction, pollution reduction etc.

Benefits/Advantages of Green HRM

Green HRM entails undertaking environmental-friendly HR programs that result in greater productivity, lower costs and improved employee engagement and retention, which in turn, help organizations to minimize employee carbon footprints through electronic filing, car sharing, job sharing, teleconferencing, and virtual hiring & interviews, recycling, telecommunications, online recruitment and training, energy-efficient offerings, etc.



The benefits of Green HRM, which are mentioned below:

1. Organizations have tremendous growth opportunities by being green, developing and creating a new friendly environment, which helps in enormous operating savings by reducing their carbon footprint. It helps to achieve a higher degree of work satisfaction and engagement, leading to higher efficiency and sustainability.
2. It helps organization to bring down cost without losing their talent.
3. Promote employee morale and create a culture of having concern for the wellbeing and health of fellow workers.
4. Rebates and tax benefits. Going green is simpler with the aid of government, local municipalities, water supplying authorities and electric companies providing tax incentives and rebates.
5. Increased competitiveness and improvement in the retention rate of the employees and overall performance.
6. Encourage the workers through training and compensation, to find ways to minimize the use of environmentally hazardous products.

Disadvantages to Adopting Green HRM Technologies

1. High implementing & initial costs.
2. Lack of information.
3. No known raw material inputs
4. No known alternative process technology
5. Uncertainty about performance impacts
6. Lack of human resources and skills.

Ghrm Practices

GHRM practices are the actual green HRM project, processes and techniques that really get implemented in the organizations in order to diminish negative environmental impacts or improve positive environmental effects of the organizations. The aim of GHRM practices is to improve the “organizations sustainable environmental performance”.

Initiative Ideas to do Green HRM:

- Reduce business trip – Arrange teleconference instead of business travel.
- Use alternative energy resources and use latest power saving appliances.
- Apply 3R rules (reduce, recycle, and reuse).
- Go paperless document – by using apps and software.
- Save water – by checking sinks and toilet water leakages.

Green HRM policy encourages the sustainable use of resources within a business organization to develop environmentalism in the process, improve employee morale, efficiency and satisfaction by promising the stakeholders in a competitive market.

Post covid-19 Green HRM and sustainable business practices

Covid19 has provided an awareness raising platform for climate change and green and sustainable business. The revived drive to reduce the outflow through a change of office and travel arrangements made by lockdown is an influential prospect.

As daily life is being reshaped globally to prevent the spread of pandemic virus, permanent changes are being made to employees who realize that a meeting could be e-mail, Google meet, zoom or any form of virtual meetings; a commute could be more fruitful at home, they can cope and even more flourish on resources and they have more time for nature initiatives.

In fact this lockdown is actually healing the planet in certain ways, although companies and HR need to think about how to prevent harmful rebound effects later down the line. In relation to the Sustainable Development Goals, this can be achieved by a renewed focus on reporting their business impacts and converting to 'green HRM' practices that hire, reward, and develop employees for responsible consumption, recycling, and emissions reduction.

Conclusion

An innovative phenomenon in the HRM field is GHRM. In influencing HRM functions and employee behavior, organizational operation, and strategic management, the GHRM concept has enormous power. Through electronic filing, car sharing, job sharing, teleconferencing and virtual



interviews, recycling, online recruitment and training, and energy- efficient office spaces, green HR practices can achieve greater efficiency. Based on the review and an overview of covid19 effects in organisation, it is possible to conclude that organisations can improve their environment performance in a more sustainable way than before by understanding and increasing the scope and depth of green HRM practices . In making organisations and their activities green, green HRM practices are more powerful instruments.

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The Impact Of The Government Of India's Make In India Campaign On The Textile Industry

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Abstract:

Make in India aims to make the country a manufacturing hub. It is promised to provide a conducive environment to both domestic and foreign investors to generate employment opportunities by transforming a 125-crore population strong India into a manufacturing hub. This will have a cascading effect in a serious business and involves taking the challenges to strike the right balance of two inherent elements needed for innovation – exploiting new avenues or opportunities. Political leadership is expected to become widely popular. But the 'Make in India' initiative is seen as an equitable mix of economic prudence, administrative reforms. Thus, this initiative supports the call of the people – 'Ek Swadeshi India'. What is the impact of the government of India's Make in India campaign on the textile industry? What is the contribution of the textile industry on the government of India's Make in India campaign on the textile industry Self-Reliant India Campaign? This research topic has been chosen to find answers to these questions.

Keywords: Self-Reliant India Campaign, Make in India, Textile Industry, Textile Engineering

Data Collection Method Used for Research:

Data for the research paper has been collected from books, websites and newspapers.

Objective of Research:

- To study the impact of the government of India's Make in India campaign on the textile industry.
- To study the contribution of the textile industry on the government of India's Make in India campaign on the textile industry Self-Reliant India Campaign.

Introduction:

After the Make in India initiative, the government received a positive response from the country and abroad. Since the launch of the scheme, the Investor Facilitation Cell of Invest India has received lakhs of queries on its website. Countries like Japan, China, France, and South Korea have shown their support for investing in India in various industrial and infrastructure projects. The biggest strength of India is that 65 percent of our population is below 35 years of age. The government should publish pictures of factories in which small parts were manufactured. Each particle was made in these seemingly small factories, which made the Mars mission a success. There is no dearth of talent. The success of Mangal should be made an opportunity to tell the world about India's talent. Not only that 65 percent of our population is below 35 years of age, but it is also a fact that we have capable and talented manpower available.

Due to Make in India, India has registered its presence as the fastest growing economy in the world. This country is about to join the fastest growing economies of the world and is expected to become the world's largest producer by the year 2025. For the next two to three decades, the population growth here will be favorable to the industries. Manpower will be available to do the work. Compared to other countries, there is less cost on manpower. The business houses here operate in a responsible, reliable manner and professionally. There is strong consumerism going on in the domestic market. The country has technical and engineering capabilities, backed by scientific and technical institutions, and the market is open to foreign investors and is well regulated.

Through 'Make in India', the government is encouraging companies of different countries to set up their industry in India by giving tax exemption in India, so that India's import bill can be reduced and employment can be created in the country. Due to this increase, there is an increase in exports and manufacturing. Consequently, the economy is improving and India will be transformed into a global hub of manufacturing through global investments using existing technology. The manufacturing sector currently contributes just 16% to India's GDP and the government aims to increase it to 25% by 2025.



Through this, the government is providing financial assistance to youth skilled in innovation and entrepreneurship skills through programs like Mudra Yojana, so that new start-up companies are developing in the country, which is playing an important role in employment generation in the future. Under this, attention is being given to the development of a total of 25 sectors, which is expected to employ about ten million people. With the employment of so many people, the demand for goods and services will increase, which will lead to the all-round development of the economy.

The textile and apparel industry in India is the country's second-largest employer (after agriculture), providing direct employment to 4.5 crore people (of which 35.22 lakh handloom workers) and 6 crore people in allied industries. The textile sector of India is one of the oldest industries, established for many centuries. The more diverse our country is, the more diverse is our clothing, with the small-scale handcrafted sector at one end, and the fashionable, sophisticated, clothing sector at the other end. You will not find such diversity anywhere in the world. In India, each state has its unique fabric, from Kashmir to Kanyakumari every region has its handloom techniques which are used to weave many unique fabrics. The different categories of cloth produced based on a single process of production include the mill sector, power loom, and handloom. From the oldest throw-shuttle looms to semi-automatic and automatic handlooms, different types of handlooms are used in different centers of the handloom industry.

The textile sector includes cotton, man-made fibers, jute, sericulture and silk, wool and their products and handlooms and handicrafts, play an important role in the Indian economy. India ranks first in global jute production and accounts for 63 percent of the global textile and apparel market. India ranks second in global textile manufacturing and second in silk and cotton production. Under the Modi government, over the years, the textile sector has seen a boom in investment. The industry attracted FDI (including dyed and printed) FDI worth US\$3.44 billion as of March 2020.

The Impact of the Government of India's Make in India campaign on the textile industry:

The textile industry is the second largest industry in India after agriculture. This industry has generated huge employment for both skilled and unskilled labor. Thus, the textile industry in India remains the second largest sector of employment generation in India. This industry provides direct employment to more than 35 lakh people in the country. According to the Ministry of Fates, the share of the textile industry in the total exports during April-July 2010 was 11.04 percent. The domestic demand and services rate in the Indian textile industry was 64% during 2009-2010 which was valued at US\$ 55 billion. In 2010, there were about 2500 textile weaving factories and 4135 weaving finishing factories operating in India. The Indian textile industry in recent years has ensured its share in the world market in clothing and other related sectors. In the year 1995-96, Bawana/Manufacture of cotton and revamping of man-made fabric whereas recently in 2005-06 India cotton fabric is the participant of 46% of the total fabric produced. This is an encouraging position towards global demand for man-made fabrics in the order of consumer preference.

The government is actively working for the development of technical textiles in India. For this purpose, the Government of India has launched several programs such as the Scheme for Growth and Development of Technical Textiles (SGDTT), the Technology Mission on Technical Textiles (TMTT), to promote the use of Agro-Textiles in the North East Region. The scheme, Scheme for Promotion of Use of Geotechnical Fabrics in North East Region, Technology Upgradation Funding Scheme (TUFS) and Scheme for Integrated Textile Parks (SITP), etc. Large-scale organized industries are involved in this. As of January 2006, there were 1779 cotton mills in India with a total of 34,100,000 spinning machines and 395,000 rotor machines with their total installed capacity in the organized sector. Out of these, 218 rotor machines in the unorganized sector are involved in the production of cloth. This 97% is responsible for 3% of the total textile production. Textile production in the mill sector is declining at the rate of 2% per annum from 1714 million square meters in 1999-2000 to an estimated 1,493 million square meters in 2005-06. As a result, the number of sick units in the organized sector is also increasing rapidly.

On 26 February 2020, the Cabinet Committee on Economic Affairs has approved the establishment of the National Technical Textiles Mission. Four years have been fixed to complete this mission, from the financial year 2020-21 to 2023-24. Its goal is to strengthen manufacturing facilities and technical textiles to promote research, export, and technological development, reduce the import of



textile technology. The reason why there is a need for a National Technical Textiles Mission is that the penetration of technical textiles in India is very low (only 5 to 10 percent), while in developed countries this figure is around 30 to 70 percent. The estimated size of the Indian technical textiles market is \$16 billion, which is about 6 percent of the \$250 billion global technical textiles market. Manufactured End Product Standards and Standards Types of Yarns Used Manufacturing units belonging to the man-made fiber industry include fibers and filament yarns of cellulosic and non-cellulosic origin. The non-cellulosic industry is under the administrative control of the Ministry of Chemicals and Fertilizers, while the cellulosic fiber yarn industry is under the administrative control of the Ministry of Textiles. Both of them are well established in India in terms of the availability of raw materials and natural benefits. India is the largest producer of jute. Our country is the second-largest producer of silk and the fifth largest producer of cotton and cellulosic fibers/yarn and synthetic fibers.

The government is implementing a scheme for Integrated Textile Park, in which the Government of India assists in the creation of world-class infrastructure facilities for setting up of textile units with grant up to 40% of the project cost. A total of 59 textile parks have been sanctioned by the Ministry of Textiles under SITP, out of which 22 textile parks have been completed and the rest are in various stages of construction. The overall textile production of our country is largely done by the handloom sector which has registered a growth rate of 3.5% annually since the year 2000. Being the largest manufacturer of fabrics in the country, the handloom sector produces a wide variety of both processed fabrics and gray fabrics. According to the Ministry of Textiles, there are 1.923 crore power loom industries operating in the country divided into 4.30,000 units. This sector fulfills the responsibility of 63% of the total textile production of the entire country and employs about 5 crore people.

On August 7, 2020, on the occasion of National Handloom Day, 'My Handloom Portal' was launched. The portal is a single platform for all the information and schemes related to the handloom industry. This portal was launched by the Union Minister of Textiles. The portal is a one-stop platform for both weavers and handloom producers. The main objective of the portal is to provide a platform to individual weavers and organizations/handloom owners to obtain information, enroll for schemes and their produce. The platform is easy to use with just one 'sign-in' for all the information and enrollments. It will provide official information about all the handloom schemes operating in the country. Applicants can track the actual status of their applications with utmost transparency. The portal will also provide an opportunity to market the produce. This portal will be linked with the e-office and DBT portal. With this app, the Indian handloom and textile industry will be promoted and developed in the coming times.

Man-made fiber includes the manufacture of fabric using fiber or synthetic yarn (fiber). It is produced in large power loom factories. It accounts for the largest area of textile production in India. This sector accounts for 62% of India's total production. This sector employs about five crore people. In September 2019, textile exports grew by 6.2 percent as compared to the pre-GST period. Under the Exports for India Scheme (MEIS), the Directorate General of Foreign Trade (DGFT) has revised rates to encourage two sub-sectors of the textile industry, ready-made garments, and made-to-order merchandise. Simultaneously, the government announced a special package of US 31 billion during 2018-2020 to boost exports, create 10 million jobs and attract investment of 80,000 crores. As of August 2018, the scheme has generated Rs 25,345 crore and additional investments worth Rs 57.28 billion. The Government of India has taken several measures including the Technology Advancement Fund Scheme projected to create employment for 35 lakh people by 2022 and enable investment of ₹95,000 crores.

Knowing the latest market trends and customer requirements is of utmost importance for Textile Engineers. They also benefit from their expertise in yarn spinning which includes production and processing. They also evaluate design modifications, develop samples, and identify and select fabrics from suppliers. They also have an important role to play in ensuring that the final product matches predetermined specifications in terms of color, safety, and durability. Thus, Textile Engineering is a diverse and specialized field with no dearth of employment in different sectors. India has one of the most liberal and transparent policies in foreign direct investment (FDI) among emerging countries. India is a promising destination for FDI in the textile sector. 100% foreign investment is allowed in the textile sector under the automatic route. FDI in sectors permitted under the automatic route does not require any prior approval by the Government of India or the Reserve Bank of India.

As per the available data for the year 2000, there are 6000 Indian manufacturers and exporters registered as small-scale units. Strong domestic demand and the revival of the economic market by 2009 have led to a huge growth in the Indian textile industry. In December 2010, the price of domestic cotton had increased by 50% compared to the December 2009 prices. The reason for the high price of cotton was the floods in Pakistan and China. India's textile production (325 lakh bales for 2010-11) has shown high growth. The National Textile Policy (NTP) was formulated in the year 2000. Considering the need to revise the policy in line with the latest trends, the Ministry of Textiles has studied all the aspects and submitted a draft and strategy. An action plan is being prepared to increase investment, production, and employment in this sector. The suggestions of the State Governments are also being taken into consideration for framing a new textile policy.

The knowledge acquired during the Textile Engineering course is subsequently used for the processing and production of all types of fabrics, yarns, and textile fibers. A Textile Engineer in the course of his/her job can not only do quality fabrication with innovative technologies but can also contribute towards improving the existing textile fibers. Apart from becoming self-reliant in the requirement of jute for the domestic market, the next target is to strengthen the export potential of the country in jute and its products. There was immense potential for increasing the use of jute in hilly areas for landslides, lining of water bodies, road construction, and construction of structures. The young generation should be involved in the business. This initiative of bringing all concerned stakeholders like industry, institutions, and various government ministries on a single platform will synergize the efforts of the government. Indian TE will enable EI to channel its energies in areas such as cutting-edge technology research, development, self-reliant India, and export promotion.

Textile engineering is a continuously developing field. This field is also beneficial for those who want to move forward in the field of fashion. There is still a need for a lot of research, creativity, and innovation in the field of textile engineering due to the increasing trend of fashionable clothing. Once the students have taken this course, the students will have to use the scientific knowledge and creativity they have acquired to bring better quality and results to move ahead in this field. Textile engineers are hired by high-quality textile plots and companies. Apart from this, textile engineers can also set up their businesses. It is a golden period for investment and business expansion for the textile industry as many important steps have been taken to promote this sector like PM Mitra Park, PLI, RODTEP, RoSCTL. Textile machinery has an important role in the development of this sector. For this, not only big machinery but also small machinery is important to promote handloom and handicrafts sector, which are our cultural heritage and we need to preserve this heritage. To meet 75% of domestic demand by 2026-27 as an initiative towards self-reliant India and to compete globally across all industry sectors on the strength of technology and scale while reducing cost and increasing value exports for garment manufacturers Trying to prepare.

Under the Revised Technology Upgradation Fund Scheme, a target has been set to induce new investment of about Rs 95,000 crore by the year 2022 and create employment for about 35 lakh people. This is the first scheme of its kind, under which if the state has not been able to make the repayment in the form of levies, then it will now be paid by the central government. To overcome the shortage of skilled manpower in the textile sector, the Ministry of Textiles is implementing the Integrated Skill Development Scheme to provide 15 lakh additional skilled manpower. For this, the government has allocated 300 million US dollars. The Housing Scheme for Textile Workers was started during the 12th Five Year Plan. The objective of this scheme is to provide safe, adequate, and convenient accommodation to the workers of the textile industry in the vicinity of areas having a high concentration of industries. A Memorandum of Understanding (MoU) has been signed with IGNOU and the National Institute of Open Schooling to provide educational services to weavers, under which the ministry provides 75 percent of the fees in case of SC, ST, BPL, and women weavers.

Conclusion:

Some changes have to be brought into the Indian economy. In this change, on the one hand, the growth of manufacturing will have to be boosted, at the same time, the government will need to ensure that the direct benefits go to the youth of India. He should get employment so that the economic condition of the poorest family also improves. These poor people should move towards the middle class



and their purchasing power should improve. This will lead to an increase in manufacturing and progress in the market. This is a circle. And important steps have been taken to take this cycle forward. This is a courageous move. Courageous step - Make in India. There is a need to create an environment based on development and progress in India. It is the responsibility of the government. People of the government, financial institutions need to pay attention to all these arrangements. Only then will there be a sense of security in the mind of the investor. The first thing the investor wants is the safety of his investment. Progress and profit come later.

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Entrepreneurs In Making Rural India Self Reliant

Miss.Neelam D.Gotmare

Abstract –

Entrepreneur is like a backbone of every economy large number of employment opportunities generated by the Entrepreneur. Along with urban India it is a very important to make rural India self reliant. Then only whole country will become self-reliant with all aspects. Entrepreneur invests their money in rural side so that every type of development happened in rural India. Rural India contributed to India's GDP.

Key Words: -Entrepreneur, Rural India, Self Reliant, Employment Opportunity, GDP etc.

Objectives:-

- 1- To Know about role of Entrepreneur in Rural India.
2. To know about till date contribution of Entrepreneurs in Rural India.
3. To Understand GDP contribution to India's Economy.
4. To understand employment opportunity in Rural India.
5. To know about problem face by Rural Entrepreneur.

India is rural base economy. More than 50 % of population of India resides in Rural India. The rural people are based on agriculture and allied business like fisheries, poultry farm, Goat Farm, Dairy Farm etc. Rural people contributed 25-30 % in India's GDP.

The Government of India brings scheme for rural women's i.e. SHG (Self Help Group) on that basis the rural women are independently saving their money on monthly basis & with the help of bank finance they started their small business units in rural areas, so that they provide employment opportunities to other rural women and generate more income from that small business units. Pradhanmantri Mudra Yojna (PMMY) scheme launch by Government of India on 1 st April 2015. Mudra has credited products/ schemes. They provide finance on 3 levels named as 'Shishu', 'kishore' & 'Tarun'.

Shishu covers loan upto 50,000/-

Kishor: - Covering Loan above 50,000/-upto 5 lakh

Tarun: - Covering loan above 5 lakh to upto 10 lakh

With an objectives to promote Entrepreneurship among the new generation aspiring youth. Many Rural youth are taking benefits from these schemes and start their own business in rural area and generate employment opportunities for other people. Business like Bricks manufacturing, Kirana Shops, Kutir Udyog etc.

Hindrise foundation, an NGO for Rural Entrepreneurship in India founded in 2018. They support for empowering women, women employment. This foundation provides Entrepreneurship opportunity .around 68 Crore People reside in Rural India.

❖ Role of Entrepreneur in Rural India.

1. Poverty Reduction and Growth of slums Areas.

By Promoting Rural Entrepreneurship in India, Upliftment the economic conditions of people living in rural areas and ensure establishment of enterprises, there will be creation of numerous job for those people.

2. To fill the income gap between Rural and urban Natives.

Due to Entrepreneurship, employment opportunities created in rural areas this leads to fill the income gap between rural and urban natives. There is strengthening of Microinsurance products so as to protect the farmers from unseasonal rains, loss of crop due to wild life, crop loss due to diseases etc.

3. Improves the literacy rate of rural population

The Development of rural Entrepreneurship in India deserves attention due to the increasing literacy rate in India.

4. Skill development and best utilization of it rural India having tremendous potential of different skills due to small scale industry it is possible to come forward.

5. Growth of infrastructure in rural area. Due to Cottage industry, kutir Udyog, Handicraft Etc. there are supply of water, electricity, Road Facilities are developed also generate employment.

6. It can help to reduce the migration of people from rural to urban area in search of jobs.

7. Entrepreneurship promotes has the potential to promote rural artistic activities. Handicraft activities also get promoted.

Public participation in the rural economy is a need of the days, as the farmers do not have proper infrastructure facilities due poverty. Therefore, at Gram Panchayat level certain machineries like tractors, cultivators and other farm equipments must be provided. Moreover taking farmers good produce land to market facilities should be provided to help the farmers to generate more income.

India's new economic policy is known as Atmanirbharata. Atma denotes self, while Nirbharata means reliance. Following the March 24, 2020 lockdown, Prime Minister declared the Atmanirbhar Bharat Abhiyan, which asks for India's economic mission to be centered on self-reliance. Recently, the Prime Minister lauded the private sector's merits above the governmental sector, emphasizing the services it delivers, the jobs it creates, and its contribution to poverty reduction.

Atmanirbharta is based on a certain concept of entrepreneurship. Entrepreneurship has its roots in classical political economy, with economists like Richard Cantillon and Jean-Baptiste Say emphasizing risk-taking and initiative in order to capitalize on possibilities. The word "entrepreneur" combines parts of "adventurer" in English and "self-motivated" from the Sanskrit *atmaprerna*. It means "to grab" or "take control" in French.

As a result, the traditional image of an entrepreneur is of an individual actor capable of taking risks, weighing pros and cons, making quick decisions, and remaining afloat while riding out market forces' highs and lows. They should be tenacious and long-term thinkers who establish enterprises that benefit not only themselves but also their staff and others. In recent years, the economist Joseph Schumpeter has emphasized the importance of the entrepreneur's ability to think of new ways of doing things. Many economists now believe that for such innovation to survive, it requires a full ecosystem of angel investments, bank loans, regulatory processes, bankruptcy laws, and fundamental infrastructure.

Atmanirbhar Bharat, in the PM's vision, will be built on five pillars: economy, infrastructure, technology, demography, and demand. This appeared to be an acknowledgment that the self in self-reliance was not an atomized self-maximising individual, but rather one involved in complex relationships, aiming to grow and fly high among the dense network of community, market, and State, with a safety net in place if the risk-taking failed.

❖ To understand GDP contribution to Indian Economy.

Rural Economy contributed 25 - 30 % to GDP. Traditionally , agriculture is main source of income and employment opportunities , But non- Farm activities like cottage industry , Handicraft, Poultry farm, Milk Production i.e. Dairy Business , Food grain, Fruits, Flowers export also possible in many states of India. Therefore, rural economy is the back bone of Indian economy ultimately for raw material, for food all industries depends on Rural India.

❖ To understand employment opportunity in Rural India.

In every type of small, medium scale business there are creations of employment opportunities for rural people, Specially House wife women, Men also get opportunity of employment and increase their income. Example in Gujarat there was establishment of AMUL industries large number of people is employed in those industries.

❖ Problem faced by rural Entrepreneur in making rural India self reliant.

Financial Problem	Marketing Problem	Management Problem	Human resource Problem	Others Problem
1. Lack of funds	1. Lack of Market information	1. Lack of IT knowledge & Technical Skill	1. Low skill level of worker	1. Political & Structural Problem
2. Poor infrastructures	2. Competition	2. Non availability of skilled labor	2. Negative Attitude	2. Poor knowledge in the maintenance of Account.

	3. Middle man	3. Procurement of Raw material		
	4. Low quality products	4. Poor quality of Products		

❖ **Financial Problems:-**

1. Lack of Funds: Finance is the backbone for any business rural Entrepreneur fails to get fund from external sources due to the absence of collateral security.
2. Poor infrastructure Facility: Rural Entrepreneur faces poor infrastructure facility, poor road, electricity supply, water supply, storage facilities in rural India for own development of this facility there is a finance problem.

❖ **Marketing Problem:-**

1. Lack of Market Information:- Rural entrepreneur having lack of market information. Market Trend prices demand of product in Market.
2. Competition: -Entrepreneur faces competition in deferent market segment technology etc. This leads to problem facing by him or her.
3. Middle Man: - Mostly in rural area agricultural produce handicraft, dairy products are sale to middle man in villages or nearby mandi in lower prices.
4. Low Quality Products: - Product manufacturing by rural entrepreneur is having low quality product due to the lack of proper infrastructure.

❖ **Management Problem:-**

1. Lack of IT knowledge and technical skill: -Lack of IT knowledge and technical skill faced by entrepreneur in rural area very few people in rural area having IT knowledge and required technical skill.
2. Non availability of Skilled Labour:- There is a absence of skilled labour in rural area.
3. Procurement:- Procurement of a raw material for product manufacturing.
4. Poor quality of product:- due to the inferior quality of products management face the problem.

❖ **Human Resource Problem:-**

1. Low Skills Level of Workers: -Low skill labour is present in the villages along with illiteracy.
2. Negative Attitude: - Most of the People having negative mindset about Entrepreneurship.

❖ **Others Problems:-**

1. Political & Structural Problem:- In villages there is a Grampanchayat who is the responsibility to develop village area supply all necessary facility to the entrepreneur but sometimes politics in village make the entrepreneurship failure
2. Poor Knowledge in the Maintenance of Account:-Entrepreneur faces the problem of maintenance of accounts.

There is one more factor that discourages the farmers that is inadequate insurance to the Crop, Horticulture, Poultry, dairy, sericulture, and aquaculture industry. Any losses to this business, Insurance Companies should come out openly to help the farmers but unfortunately it is missing in our countries. There are many farmers who discourage due to loss of crop by the wild life especially in Vidharbha region. Forest department has not strengthened the mechanism to compensate the loss. Researcher is studding on the Micro insurance products and how far it is effective in respect of compensation to the Crop loss but picture appears to be negative. Researcher want that review mechanism should be strengthen so that necessary amendment can be done in various laws to help the rural poor in the Country.

NABARD is the apex body which finance to the RRB's and Land Development Bank's and this Banks provide finance to the farmer for agriculture purpose and agriculture allied business i.e. Poultry Firm, Dairy Firm, handicraft Industry, cottage industry etc.

The relevance of institutional credit in improving the rural economy has been recognized by the Indian government since its inception. As a result, at the request of the Indian government, the Reserve Bank of India (RBI) established a Committee to Review the Arrangements for Institutional Credit for Agriculture and Rural Development (CRAFICARD) to investigate these crucial issues. The Committee



was established on March 30, 1979, under the chairmanship of Shri B. Sivaraman, a former member of the Government of India's Planning Commission.

The Committee's interim report, submitted on November 28, 1979, underlined the need for a new organizational device to give credit-related concerns in rural development undivided attention, powerful direction, and clear focus.

❖ **Conclusion:**

1. Entrepreneur in rural India plays a vital role for rural economic development they contributed to make themselves reliant. Many schemes run by governments support entrepreneur to expand existing business and start new business grasp the opportunities in the markets make India's rural economy self reliant.

2. Entrepreneur contributed to large extend to rural economy infrastructure development so many facilities provides to rural people. Mahatma Gandhi said that, "India become a develop country only when rural area get develop." Because more than 50% of population resides in villages

3. As we discuss above 25-30% of GDP contribution of a rural economy. In terms of small scale industry agriculture and allied activities, handicraft, kutir udyog etc.

4. As we discuss above, employment opportunity generate large no of people in rural India. Especially women, land less farmers etc.

5. Rural Enterpreur faced many problems when they get engaged in entrepreneurship activities, lack of fund, infrastructure, skilled labour, market sometimes inferior quality of raw material

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Self-Reliant India Campaign And Agricultural Development Of India

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Abstract:

Today, when the whole world is affected by the corona epidemic, our economy has also staggered. The service and industry sectors are falling continuously, many people have lost their jobs. Due to this, our country has also been affected a lot. The concept of a self-reliant India campaign presented by the Honorable Prime Minister to convert disaster into opportunity is undoubtedly very ambitious, this campaign will play an important role and will become the identity of modern India. When our dependence on others is reduced, then indigenous products will naturally get a boost and when the country's money remains in the country, economic progress will also happen. Development and self-reliance are necessary for all areas, the most important in this is the agriculture sector. This research paper focus on Self-Reliant India Campaign and Agricultural Development of India

Keywords: Self-Reliant India Campaign, Contribution of Agriculture, Prime Minister Kisan Samman Nidhi Yojana, Agricultural Development of India

Data Collection Method:

The study has depended on the secondary sources. Data for the research paper has been collected from books and websites.

Objective of Research:

- To study the contribution of Agriculture in Self-Reliant India.
- To study the importance of the agricultural development for economy.
- To study the role of farmers in Self-Reliant India Campaign

Introduction:

Today, if the contribution of agriculture to our GDP was more, then this crisis of ours could have been reduced a bit. Before this, the economy of the country has easily recovered from crises like war because at that time more than 50% of our GDP was contributed by our agriculture. Even today, more than 70% of the population is directly or indirectly dependent on agriculture. Kisan Samman Nidhi Yojana was started in 2019. Under this, the government deposits Rs 6000 every year in the bank accounts of farmers. The government puts this amount directly in the account of farmers in three equal installments. The scheme was started to ensure respect and prosperity in the lives of the toiling farmers who feed the country.

Despite the lockdown being implemented in the entire country due to Coronavirus, crops continued to grow in the fields, farmers took care of them and many other activities related to agriculture from animal husbandry to harvesting and marketing of crops continued. During this time all public-private offices, educational institutions, industrial and commercial institutions, etc. remained closed. It shows the tolerance of farmers and farm laborers. His dedicated work ensured the supply of essential commodities and the essential commodities of daily living in urban areas were available without any hindrance. It is also true that the agriculture sector had to face some difficulties due to the huge loss of income to the farmers who cultivate vegetables and flowers.

The government has shown concern for the welfare of all sectors and sections of the people including farmers, farm laborers. Reforms are being started in the economic interest of them and the country, whose main objective is to make the country 'self-reliant', to lead a balanced life, and earn a livelihood. In this context, Prime Minister Narendra Modi on May 12 announced a socio-economic welfare package of Rs 20 lakh crore. This includes comprehensive reforms such as land, labor, and law and supply, maintaining the value chain. This package covers everything from mountains to plains and beaches. Finance Minister Nirmala Sitharaman gave details of this package prepared after much deliberation to protect vulnerable areas and sections of the society including small, medium, and large farmers, farm-laborers from the ill effects of the corona epidemic. In this welfare package, the sorrows and needs of every type of person have been taken care of.

At present, with the announcement of the Prime Minister, new hope has arisen in the agriculture sector. Prime Minister announced a historic economic package of 10 percent of the country's GDP i.e., Rs 20 lakh crore, in which an Agri-Infrastructure Fund of Rs 1 lakh crore was announced to improve the infrastructure of the agriculture sector of the farmers. Agriculture accounts for 15 percent of India's total domestic production. It is also the means of livelihood for more than half of the country's 1.3 billion population. Economists, agricultural scientists, and policy-makers say that the lockdown has not had much effect on the total domestic production of agriculture. NITI Aayog member Ramesh Chand had said that despite the dire circumstances, the agriculture sector is expected to grow by three percent during the financial year 2020-21. The agriculture sector has got the benefit of giving exemption. Now it is important to emphasize agro-industry or agri-food products, take care of this sector, reduce the wastage of farm-gate more and more, increase the income of farmers and capture the world markets of agri-products only then self-reliant India - self-reliant farmer can be built.

Self-Reliant India Campaign and Agricultural Development of India:

The central government's ambitious Prime Minister Kisan Samman Nidhi Yojana has completed two years. This has changed the lives of crores of farmers and they are becoming an essential part of the 'Self-reliant India'. The changes that have come in the lives of crores of farmers have been brought about by this scheme dedicated to the welfare of the donors. PM Kisan Nidhi has an important role in the country's resolve to make the life of the donors easier and to double their income. More than 80 percent of the farmers of the country have land only up to 2 hectares. In the coming 25 years, these small farmers are going to play a big role in enriching the country's agriculture. Therefore, now these small farmers are being given top priority in the agricultural policies of the country. With this spirit, in the last years, a serious effort is being made to provide convenience and security to small farmers.

The government had announced an economic relief package of Rs 20 lakh crore on May 12. This is the fifth largest package in the world. 3 crore marginal farmers took loans at concessional rates. These 3 crore farmers were benefitted from the loans of Rs 4 lakh crore already given. After the outbreak of the Covid-19 epidemic, the government has given 3 months moratorium facility to 3 crore farmers on 4.22 lakh crore agricultural loans. Farmers will not be required to pay their agricultural loans during this period.

Apart from this, the period of Interest Submission Scheme on Crop Loan was extended from 1st March to 31st May 2020. Between March 1 and April 30, 25 lakh Kisan Credit Cards have been issued. 63 lakh loans were disbursed from 1 March 2020 to 30 April 2020 and an amount of Rs 86,600 crore was disbursed under this. In March 2020, NABARD has done 29500 refinancing to cooperative and regional rural banks. To strengthen the infrastructure in rural areas, a loan of Rs 4200 crore has been given under the Rural Development Fund. From March 1, 2020, till now, an assistance of Rs 6700 has been provided to the procurement firms of the State Governments who have been purchasing the crops of the farmers.

Farmers were also ensured access to modern technology and better inputs. Industry groups will be formed to make different product packaging items from local produce. To promote local products, there is a plan to set up industries in the district itself. Under PM Kisan Samman Nidhi, till now Rs 1 lakh 60 thousand crores have been given to the farmers. In this, about 1 lakh crore rupees have reached the small farmers only in the difficult times of Corona. Not only this, more than 2 crore Kisan Credit Cards have been issued during the Corona period, most of whom are small farmers. Through these farmers have also taken loans worth thousands of crores.

The government had announced a socio-economic welfare package of Rs 20 lakh crore on May 12 last. Rs. 1 lakh crore agricultural infrastructure fund for farm-gate infrastructure, Rs. 10000 crore schemes for the formalization of micro food enterprises, Rs. 20,000 crore for fishermen under Pradhan Mantri Matsya Sampada Yojana, National Animal Disease Control Program (NADCP-National Animal Diseases) Control Programme), Animal Husbandry Infrastructure and Development Fund - Rs 15,000 crore, Promotion of Herbal Cultivation: Rs 4,000 crore expenditure, Beekeeping Initiatives - Rs 500 crore, 'TOP' to 'Total' - 500 crores, - Measures for governance and administrative reforms for the agriculture sector, leading the country in the two-edged war of fighting Covid-19 and saving lives and livelihoods, now proposed in the government policy placed - monetary and regulatory - reforms



Interested in empowering agriculture, rejuvenating rural life. These are included in all the major features of the above package related to the agriculture/rural sector.

Pradhan Mantri Matsya Sampada Yojana was launched for 20 thousand crores. 30,000 crores will be given as an additional emergency working capital facility through NABARD. It is proposed to run a mission-mode campaign to give a credit incentive of Rs 2 lakh crore to the agriculture sector. National Animal Disease Control Program will be started on which Rs 13,343 crore will be spent. If all these points of the Prime Minister are realized at the ground level, then there is no doubt that the agriculture sector will not only be included in the highest growing sector of the country but will also become a big, strong, and reliable pillar of the country's economy. During the Corona epidemic, there has been a lot of awareness about the food habits in the country itself. The demand for coarse cereals, vegetables, and fruits, spices, organic products is now increasing rapidly. Therefore, Indian agriculture also now has to change according to these changing needs and changing demands. The farmers of our country will assimilate these changes.

We are making every effort to double the income of the farmers. Through the NaMo app, detailed information about the steps taken in the interest of farmers can be obtained. It is worth noting that on December 25, the government had released the seventh installment of financial benefits under the PM Kisan Samman Nidhi. The announced policy initiatives are expected to boost the manufacturing and exports of the agri-food industry. In some states, work is being done through e-NAM. It is estimated that there are about 166,000 registered farmers across the country, who are taking advantage of this to sell their crops sitting at home. A total of 785 mandis are now online on the e-NAM platform. According to government data, nearly half of the 1,500 major mandis for agricultural commodities are now online. There is a need to educate the farmers about e-NAM and farmers should adopt it on a large scale and get its benefits, for this secure internet and information technology will have to be made available in rural areas.

There is a wealth of information carefully collected by various departments of the government, which may be very relevant for the farmers, but this information is available on various platforms which are for the benefit of the farmers but they are not easily understood. For the benefit of the farmers, the work of removing this shortcoming is now being done by Kisan Mitra, a component of the National Digital Platform. Under this it is collecting the data of various ministries/departments like Indian Meteorological Department (IMD), Indian Space Research Organization (ISRO), National Water Informatics Center (NWIC) on self-sufficient agriculture app which will be available to the farmers. Completely waiving off the loans of the farmers of the country, especially in the case of Punjab, needs to be reconsidered. So far, emphasis has been laid on the production of crops efficiently, increasing productivity, reducing the cost of agriculture, ensuring marketing of crops, and providing remunerative price for the crop, scientific storage, cold-chain movement of perishable goods. The tenacity and passion of our farmers are inspiring. In the last seven years, the central government has taken several steps to transform the agriculture sector, from better provisioning for irrigation to the use of technology, providing more credit and markets, to proper crop insurance and focus on soil health checks. These schemes will eliminate the role of middlemen.

Post-pandemic reforms from a world-class pandemic will everyone hope that biotechnological developments in crops or increases in 'nutrition' will increase the importance of genetic engineering. This then means more public-private investment in capital and technology. All the proposed efforts will require the state's agricultural universities and research institutes to play an active role and reshape agricultural pedagogy, research, and expand education programs with government and private sector funding. The country is now ready to produce a record grain of about 300 million tones. Nevertheless, all of us together should have such hope that work will be done on the appropriate reforms announced to rejuvenate agriculture, transform it from agricultural development. The Government of India has worked seamlessly for a robust system to promote manufacturing locally, support markets and supply chains, empower farmers and migrant workers, the two major sectors most affected during the pandemic.

Today, in the bank accounts of about 10 crore farmers of the country, more than 19 thousand 500 crore rupees have been directly transferred to their accounts. Thousands of farmer organizations are getting help through the Agriculture Infrastructure Fund of Rs 1 lakh crore. The government is fully



committed to encouraging new crops to provide additional income to the farmers. Mission Honey Bee is one such campaign. Due to Mission Honey Bee, we have exported honey worth Rs 700 crore last year, which has brought additional income to the farmers. The saffron of Jammu and Kashmir is world-famous. The government has decided that the saffron of Jammu and Kashmir will be available at the shops of 'NAFED' across the country. This is going to give a lot of impetus to the cultivation of saffron in Jammu and Kashmir. When the country will complete 100 years of independence in 2047, then our agriculture, our villages, our farmers have a big role in deciding what will be the condition of India. This is the time to give such a direction to India's agriculture, which can face new challenges and take full advantage of new opportunities. Kisan Credit Cards (KCC) campaign was launched for 5 crore dairy farmers. Provision for promotion of nursery, green fodder, plantation of leguminous species as a means of livelihood for women self-help groups. A special infrastructure fund of 15 thousand crore rupees was created for the cattle rearers and dairy sector. The government has allocated Rs 500 crore for beekeeping.

Through trains, thousands of farmers have sold their produce at a low cost by transporting them to the big mandis of the country at a very low price. Similarly, under the Special Infrastructure Fund, modern storage facilities are being created for small farmers. In the last year, more than 6000 projects have been approved. Among those who have got these projects are farmers, farmers' societies and farmer producer associations, self-help groups, and start-ups. Recently, taking another big decision, the government has decided that the states in which we have government mandis can also get help from this fund. By using this fund our government mandis will be better, more robust, modern. We have seen the strength of the farmers of India even during this pandemic. Amid record production, the government has also tried to minimize the troubles of the farmers. The government has made every effort and measure to make agriculture and every sector related to it, from seeds, fertilizers, to take their produce to the market. Uninterrupted supply of urea. The government did not let the burden of DAP, whose prices in the international market increased manifold due to this corona, also fell on the farmers. The government immediately arranged Rs 12,000 crore for this.

Be it infrastructure fund or the formation of 10 thousand farmer producer unions, the effort is to increase the power of small farmers. Small farmers should also have more access to the market and their ability to bargain in the market should also increase. When hundreds of small farmers will unite through FPOs, through the cooperative system, their strength will increase hundreds of times. This will reduce the dependence of farmers on others, whether it is food processing or export. They will also be free to sell their products directly in the foreign market. The farmers of the country will be able to move forward faster only by being freed from the shackles. With this spirit, we have to fulfill one of the resolutions of the coming 25 years. We have to get involved in the mission of self-reliance in oilseeds from now on.

Regarding the relief package of the second phase released in the name of the self-reliant India campaign, the finance minister said that a lot of care has been taken for the farmers in the package. The government got an additional 30 thousand crore rupees to the farmers this year. This amount was in addition to the Rs 90,000 crore provided by NABARD. 3 crore small and marginal farmers of the country will get the benefit of this scheme. This amount was provided to the farmers to meet the requirements of Rabi crops and Kharif crops.

The government has made the biggest ever purchase from farmers at MSP, be it Kharif or Rabi season. With this, about 1 lakh 70 thousand crore rupees have been directly transferred to the account of farmers growing paddy and about 85 thousand crore rupees in the account of wheat growing farmers. Due to this partnership of farmers and government, today India's granaries are full. But self-sufficiency is not enough only in wheat, rice, sugar, but self-sufficiency in pulses and oil is also very necessary. A few years back, when there was a shortage of pulses in the country, I urged the farmers of the country to increase the production of pulses. The farmers of the country accepted that request of the government. As a result, the production of pulses in the country has increased by almost 50 percent in the last 6 years. Whatever the farmers did in pulses, or the past for wheat and paddy, now the same resolve has to be taken for the production of edible oil also. For our country to be self-sufficient in edible oil, it is necessary to work fast.

For self-reliance in edible oil, the National Edible Oil Mission-Oil Palm has now been resolved. Today the country is remembering the Quit India Movement, so on this historic day, this resolution fills



us with new energy. Through this mission, more than 11 thousand crore rupees will be invested in the cooking oil ecosystem. The government will ensure that the farmers get every facility from quality seeds to technology. Under this mission, along with promoting the cultivation of oil palm, the cultivation of our other traditional oilseed crops will also be expanded. Today, the agricultural infrastructure that is being built, the connectivity infrastructure, or the big food parks that are being set up, are getting huge benefits only for the small farmers. Today special Kisan Rails are running in the country. The mission of self-reliance in edible oil has many benefits. This will not only directly benefit the farmers; poor and middle-class families will also get cheap and good quality oil. Not only this, this mission will create employment on a large scale, give a boost to the food processing industry. Industries especially related to Fresh Fruit Bunch Processing will expand. In the states where palm oil will be cultivated, youth will get many jobs from transport to food processing units.

Conclusion:

The country has set new records for agricultural exports during the Corona period. Today, when India's identity is becoming a big agricultural exporting country. We depend on imports for our edible oil needs, it is not appropriate at all. In this too, the share of imported oil-palm is more than 55percent. We have to change this situation. The thousands of crores that we have to give to others abroad to buy edible oil should be given to the farmers of the country only. There is every necessary possibility for the cultivation of palm oil in India. In the North East and Andaman-Nicobar Islands, especially it can be greatly increased. These are the areas where palm cultivation can be done easily. Palm oil can be produced. The small farmers of the country will get huge benefits from oil-palm cultivation. The production per hectare of oil-palm is much higher than other oilseed crops. That is, small farmers can earn big profits by taking more crops in a very small part from the Oil-Palm Mission.

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Role Of Fintech Start-Ups In Self Reliant India

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Abstract

Due to demonetisation and the covid-19 pandemic economy showed a jerk in India. To revive this situation, prime minister Modi announced the Aatmnirbhar Bharat Abhiyan. After this Abhiyan, everyone stands up in support of 'VOCAL FOR LOCAL'. In addition, the various start-ups were incorporated, in which the Fintech sector has seen a boom situation in terms of growth and self-development in India. Fintech is the hybrid of two sectors, Finance and Technology. This paper aims to study the role of fintech start-ups in making self-reliant India. The descriptive-analytical method is used to conclude the study. Nowadays, India is leading the market of fintech start-ups. As on November 26, 2021, more than 59000 start-ups have been recognised by DPIIT across 57 unique industries, of which 1,860 start-ups belong to the FinTech sector. As of December 2021, India has over 17 Fintech companies, which have gained 'Unicorn Status' with a valuation. The recognised start-ups have reported over 6.2 lakhs jobs created. Some challenges regarding usage of fintech start-ups have also been identified in the paper. the paper concludes that if the fintech sector can overcome these identified challenges, then it will be a landmark to self-reliant India.

Keywords: Fintech, Start-ups, Aatmnirbhar Bharat, Self-Reliant India

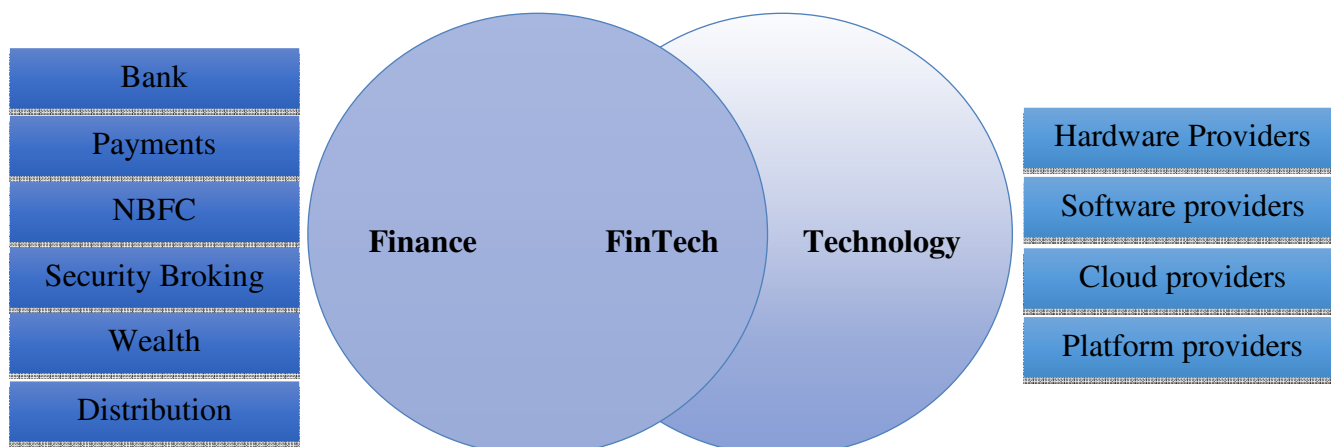
Introduction

Atmanirbharata is India's new economic policy. *Nirbharata* means reliance, and *Atma* means the self. It is a motive to the generation of employment and contribution to reducing poverty. Atmanirbhar Bharat Abhiyan (Indian Autonomy Scheme) was launched by the Government of India and the Reserve Bank of India on May 12, 2020. It is not only a program; it is also a vision for the nation of development & growth and stands with world power. In Prime Minister Modi's vision, Atmanirbhar Bharat would be based on five pillars: Economy, infrastructure, technology, demography and demand. Self-Reliant India (Aatmnirbhar Bharat) means to reduce the over-dependency on other countries for trade by focusing on in-country manufacturing. It also includes promoting Indian products, brands and services by becoming "VOCAL FOR LOCAL". The bottom line is to continue to do business with other countries but eliminate trade imbalances and, their possible, adopt a commercial approach to international trade.

PM Modi addressed on occasion, i.e. 'Prarambh: Start-up India International Summit', and praised the contribution of start-ups during corona crises. He noted that 45% of start-ups are located in tier 2 and tier 3 cities and act as brand ambassadors for local products. Around 80% of districts of the country are now part of the start-up India mission. (PIB, 2021)

The Make in India programme launched the Atmanirbhar Bharat initiative eight years ago. The outcome of Covid-19, everything collectively, is helping India's growth trajectory. As a result, India now hosts the third-largest start-up ecosystem globally. 59,593 start-ups in 57 unique sectors have been recognised by DPIIT, of which 1,860 are start-ups belonging to the FinTech sector. As of December 2021, more than 17 FinTech companies in India have achieved "unicorn status" with over \$1 billion in valuation. Start-ups are the backbone of new India.

As many sectors of the economy are declining due to the COVID pandemic, the fintech sector is booming by targeting smaller cities in India. Nowadays, the most dynamic sector in banking and financial services is fintech. It makes the banking and financial experience more transparent, personalised and empowering.

Convergence of Financial services and technology

According to the MEDICI India Finch Report 2020, in 2014-2015, there was a significant increase in the number of new start-ups in the field of Fintech; The number increased from 210 in 2014 to 454 in 2015, 116% increase in growth. Between 2015 and the end of June 2020 witnessed an unprecedented growth of new start-ups in payments, loans, financing and more. India's growth as a fintech progressive country is no miracle.

Review Of Literature

Kandpal V. and Malhotra R. (2021) concluded their study as a method that would make clients less likely to adopt new technologies. New technologies will only work if customers are satisfied with privacy and security. It also takes time to gain customer trust, even if it is easier and cheaper than traditional methods.

In general, customers' trust and confidence in traditional banking services have become, in terms of customers' expectations of banking services, internet banking / mobile banking, the possibility of making cash transactions at ATMs, customer service, ease of use and quantity Information on paper has become extremely important (Dospinescu et al., 2019). On the other hand, the rapidly developing financial integration that connected global markets marked a new era, FinTech 3.0, especially with the introduction of the Internet, after 2008, when Wells Fargo introduced its first online banking experience. Start-ups and technology companies began offering financial products and services directly to businesses and consumers (Arner et al., 2016).

Objectives

This paper aims to analyse the role of FinTech start-ups in self-reliant India.

Research Methodology

This study is descriptive in nature. The data was collected through the various journal, websites, magazines and other authentic publications. The data was analysed and summarised to bring out the conclusion.

Fintech Start-Ups In India: Overview

Fintech is known for Financial Technology. It is the integration of technology in the finance industry to improve and develop products & services. While this definition can be applied back to the introduction of the first ATM in the late 1960s, fintech became the term applied to the rapid review of financial services after the GFC in 2007/2008. Since then, we have seen the use of new technologies to introduce new banking and lending products that have become faster, cheaper, and easier to access (Barry, E., 2020).

In financial technology markets, India is one of the fastest-growing in the world. In terms of FinTech adoption rate, India ranks second in the world, just after China. In India, the Fintech industry is being encouraged by the emergence of various government initiatives such as Jan Dhan Yojana, Aadhaar, and UPI, which provide an excellent basis for promoting financial inclusion in India and applications of fintech from a demographic standpoint. It is adopted by 88% and 84%, respectively, while people between the ages of 25 and 44 are the highest fintech user with around 94%. Digital



payments value of \$65 billion in 2019 is expected to grow at a compound annual growth rate (CAGR) of 20% till 2023. Further, the total number of transactions related to digital payments, a key enabler for expansion of digital markets, has increased from 2,071 crores in FY 2017-18 to 5,554 crores in the financial year 2020-21. More than 5,179 crore transactions have been reported in the current financial year so far (PIB, 2021).

Of the more than 2,100 financial firms present in India today, more than 67% have been created in the last five years. The Indian fintech industry is expected to be worth \$50-60 billion in the financial year 2020 and \$150 billion by 2025. The size of the fintech deal is expected to grow from \$66 billion in 2019 to \$138 billion in 2023, at a compound annual growth rate of 20%. The Indian FinTech ecosystem includes a wide range of subdivisions, including payments, loans, cash technology (WealthTech), personal finance management, insurance technology (InsurTech), regulatory technology (RegTech), etc. India's fintech sector has a cumulative fortune of \$27.6 billion. In October 2021, 261 banks attended India's Unified Payment Interface (UPI) and recorded 4.21 billion monthly transactions worth over \$100 billion in October 2021. The Fintech sector has 1,860 start-ups. As of December 2021, India has over 17 Fintech companies, which have gained 'Unicorn Status' with a valuation of over \$1 billion.

Problems And Challenges Affecting The Fintech Start-Ups In India

The Indian financial sector has witnessed a paradigm shift during the last decade from providing traditional services based on convenience. Despite the policies, a large portion of the adult population still does not have access to formal financial services due to the size of the population and the significant disparity between rural and urban areas. Moreover, access to cost-effective and sustainable delivery mechanisms in rural areas further complicates the situation. The challenges facing the Indian FinTech sector are:

➤ **Lack of Reliability:** Until now, consumers are not able to trust these tech practices, and they dedicatedly follow conservative practices only.

➤ **Fear of Technology:** More than 70% of India's population lives in villages, and city dwellers use most of these digital payment platforms. This sector needs to gain momentum through awareness in rural India.

➤ **Lack of Security of Data:** As we already know, data is the new oil. There are many data involved in fintech, and with just about anything being done, there is a very high risk of data theft and other security issues.

➤ **Fear of Frauds:** Technology has loopholes in its structure, which can be identified with time. When any fintech application helps to make money transfer easy, on the other side, any fraudster makes the fake application the same as the original application to incorporate the frauds, which hits the belief of users of the fintech applications.

➤ **The lacunae in Proper Regulation in the Fintech Sector:** The government of India and RBI is trying to make a proper model and channel for the regulation of the fintech sector. The government developed various policies and acts regarding the regulation of the fintech sector.

Role Of Fintech Start-Ups In India

Due to the Covid-19 spread, we saw a jerk in the growth of fintech start-ups. To bring back, we need to create more than 10 million jobs annually. Global researchers and experts say that such a mammoth target can be achieved by having more start-ups only. The role of start-ups in making India Atmanirbhar is undeniable. It is not the big corporations and business giants that can create such opportunities, but the young and the next generation of entrepreneurs. Start-ups are essential here to revive the economy and make India a self-sufficient country. Start-ups are not just a new venture, and they also add value to the community. This creates labour demand and fuels the business cycle. Start-ups are the most dynamic business organisation because they bring more competition and oversight to the table.

Fintech start-ups have the potential to cut costs and improve the quality of financial services. Congested with outdated processes, expensive IT systems, and physical networks, the benefits of a linear operating model can be passed on to customers. A unique and innovative model has been developed to assess the risks of the fintech industry. Leveraging big data, machine learning and alternative data to secure credit and develop credit scores for clients with a limited credit history will improve access to



financial services in India. Fintech will create a more diverse, secure and stable financial services landscape. Fintech companies are less homogeneous than current banks and provide excellent educational models to enhance skills and culture.

Conclusion

The coin has two sides; If technology gives ease in every work, then it also arises some complications on the other hand. In order to make India self-reliant, the fintech sector showed positive growth after the demonetisation and the covid pandemic. Fintech start-ups have played a vital role in the self-development of the country. Nowadays, India is leading the market of fintech start-ups. As on November 26, 2021, more than 59000 start-ups have been recognised by DPIIT across 57 unique industries, of which 1,860 start-ups belong to the FinTech sector. As of December 2021, India has over 17 Fintech companies, which have gained 'Unicorn Status' with a valuation. The recognised start-ups have reported over 6.2 lakhs jobs created. Indian FinTech companies could address a few of the critical structural issues afflicting Indian financial services - increase outreach, improve customer experience, reduce operational friction, and foster adoption and usage of the digital channel. If the fintech sectors can overcome the various challenges as identified, then it can be a landmark for the fintech sector in terms of reducing costs and improving the quality of financial services, developing unique and innovative models of assessing risks and creating a more diverse, secured and stable financial services landscape for India. In that sense, India is becoming Aatmnirbhar (Self-Reliant) in the fintech sector.

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Rural Entrepreneurship In India- A Review

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Abstract:

Every nation's growth strongly depends on the different sectors and their development, to develop any sector; there is a need for innovation and business. In a developing country like India, largely with rural and semi- rural areas, there is a greater opportunity to grow and develop. Hence, rural entrepreneurship is an essential and the paper reviewed the papers of different authors about the rural entrepreneurship that is there are some challenges and problems faced by rural entrepreneurs, qualities required to become a successful rural entrepreneur, remedial measures to overcome the problems, the advantages of rural entrepreneurship, grass-rooting Innovators, various schemes of Government and the opportunities available in rural entrepreneurship.

Keywords: challenges, opportunity, government schemes, remedies.

Introduction

Development of a nation depends on its growth in various sectors, in every sector there is a need for entrepreneurs who are resourceful and passionate to succeed and who are the pioneers on the frontline. "Entrepreneurship" is the term derived from the French word "entreprendre" and the German word "unternehmen", where both means to "undertake". Peter Drucker defined gr'entrepreneurship' as "entrepreneurship is not a state of being nor is it characterized by making plans that are not acted upon. It begins with action, creation of new organization and it may or may not become self- sustaining and in fact, it may never earn significant revenues. But, when individuals create a new organization, then they have entered into the entrepreneurship paradigm".

Challenges In Rural Entrepreneurship

According to S. Jayadatta (2017), Rural entrepreneurship is an important opportunity to develop, but the major contrary is rural entrepreneurs are facing the challenges such as lack of basic amenities in the rural villages particularly in developing nations. He specified the major problems are financial issues, conceptual ability, lack of education and the living standards of rural mass. This paper found the challenges and problems of rural entrepreneurs to improve their potentiality and the problems especially in the field of marketing of products, basic amenities such as electricity, water supply, and transport facility financial amenities. Finally, the found the challenges and problems in the Indian market by en-cashing the possibilities and prospects of the same to become a successful entrepreneur.

Problems In Rural Women Entrepreneurship

Vijay M. Kumbhar (2013) stated that the women are considered as the essential human resource of any country and every state must try to utilize them as mediators of economic development and growth. The main bottleneck for the women entrepreneurship development in India is the traditional mind set of the society and negligence of the state and respective authorities. Also women face the problems such absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence direct ownership of the property to women, no awareness about capacities, low ability to bear risk etc. Hence, it is found that there is a continuous need for awareness programs on a mass scale with the intension to make them to conduct business in various areas.

Qualities Of A Successful Entrepreneur

Dr N Santhi and S Rajesh Kumar explained the qualities of a successful entrepreneur, creating a new organization is not only the entrepreneurship, it is all about the attitude to succeed in business. The main qualities to become a successful entrepreneurs are as follows 'to be a dreamer, to have inner drive to succeed, be an innovator, to have an ability to organize, ready to take risk and decision making at the

right time, be a continuous learner and transparency in business and openness to change, should have negotiation skills and must have strong belief in themselves. They have also elaborated the challenges that are faced by the rural entrepreneurs like growth of mall culture, power failure, lack of technical know-how, infrastructure sickness.

Rural Women Entrepreneurship

According to Rakesh Kumar Gautam, Dr K Mishra (2016), rural women entrepreneurship will bring-in new economic opportunities for women in rural and contribute to the overall development of rural and semi-rural individuals who migrate to urban areas. They have discussed the issues and detailed the supporting element of women entrepreneurship in rural India. The research methodology they have used investigative research as the research has both exploratory and descriptive. The outcomes of the paper pictured that there is a lack of balance between family and career obligations of women, poor degree of financial freedom and low risk bearing ability, self-confidence, lack of technological awareness, absence of motivation and legal formalities.

Remedial Measures

Dr Dilip Ch. Das (2014), described that the rural entrepreneurs could adopt the following remedial measures to solve the problems. The different organizations like ICICI, SIDBI, NABARD, IFCI etc. are providing the amenities which are required by rural entrepreneurs. Creating financial cells and the provision of concessional rates of interest, offering training facilities, setting up the marketing co-operatives and proper provision of raw materials.

Implementation Of Globalization In Rural Entrepreneurship

Brijesh Patel and Kirit Chavla (2013) studied that the implementation of globalization in rural entrepreneurship had greater impact in its growth by giving free entry in world trade, technological improvements, social and cultural development, government assistance for international trade.

Advantages Of Rural Entrepreneurship

Joel Jebadurai described the advantages of rural entrepreneurship such as utilization of the idle capital, optimum utilization of the local resources, provision of employment opportunities, the migration of rural population could be avoided, balanced regional growth, promotion of artistic activities, check on the social evils, encourage the rural youth, improves the living standards, and equitable distribution of income. He also identified the government schemes that are available for rural entrepreneurship in India, the Ministry of MSME initiated various schemes in order to promote the rural entrepreneurs such as

- Entrepreneurship Development Institution Scheme,
- Rajiv Gandhi Udyami Mitra Yojana (RGUMY),
- Performance and Credit Rating Scheme (Implemented through NSIC),
- Product Development, Design Intervention and Packing (PRODIP),
- Khadi Karigar Janashree Bima Yojana for Khadi Artisans,
- Marketing Assistance Scheme.

According to Dr. Upasana (2019), India is known for its agriculture production, besides there exists vast scope of extending farm related activities. The study explained that the challenges of the rural entrepreneurs should be used to motivate and to bring-in more involvement. When this is done, the rural economy would be the self-reliant and dynamic. Thus, the Government should realize that there is need to give incentives to corporate houses in order to promote the rural entrepreneurship.

Grassroots Innovators

Mansi Paul and Achla Sharma (2013) explained that any problem gives the new solution, rural people develops the grassroots innovators to solve their problems by solutions towards sustainable development, this has been studied in the two districts of Bihar by studying the usability of the innovations and impacts of the innovations in the day-to-day life of rural people. As a result, the maximum innovations were in the field of agriculture, technology based and rural energy based and the local area people are being benefited.

Major Opportunities In Rural Entrepreneurship

Sathya (2019) explained the major opportunities that are in the rural entrepreneurship are

- (i) there develops the rural prosperity through better distribution of farm produces in the rural, (ii) reduction of disguised employment opportunities due to entrepreneurial occupation to the rural youth,



(iii) big co-operatives in the rural will form the optimum and maximum utilization of the farm produces and the local resources.

Types Of Rural Entrepreneurship

According to Dr. S. Vijaya Kumar (2016), Indian rural sector is no longer primitive and isolated, hence when entrepreneurship are encouraged in the rural and tribal society in large, in order to overcome the problems of poverty, economic disparity, unemployment, living standards of people etc. The author used the secondary data for the study where it has been classified the types of rural entrepreneurship like

- individual entrepreneurship,
- group entrepreneurship,
- cluster formation entrepreneurship,
- co- operative entrepreneurship.

Some of the disadvantages of rural entrepreneurship are specified as

(i) endangered the existence of rural entrepreneurs and survival of rural industries, global slowdown, insecurity, outsourcing, discrimination etc.

Government Schemes

Saud Ilahi (2018) explained the current scenario of rural entrepreneurship in India, the different schemes of government for reviving traditional industries and rural entrepreneurship has been explained to develop and support the rural industries, to provide financial assistance, skill development training , infrastructure development and marketing assistance. The various schemes discussed are

- SFURTI- Scheme of Fund for Regeneration of Traditional Industries,
- ASPIRE- A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship,
- CGTMSE- Credit Guarantee Scheme for Micro and Small Enterprises,
- CLCSS- Credit Linked Capital Subsidy Scheme.

Sudipta Ghosh (2011), attempted to understand the issues and challenges for rural entrepreneurship development in India and as a conclusion indicated that providing the right information, adequate credit and continuous motivation at the right time through rural monitoring programme by the government, bankers, panchayat leaders, voluntary organizations would support the rural entrepreneurship to grow.

Conclusion

Thus, from the view-points of various authors, though there are many challenges and issues in rural entrepreneurship, it is found that there is huge opportunities for rural entrepreneurs to grow and develop and sustain in the global market. The challenges must bring-in more innovations with continuous motivation by self, financial, technical and market amenities. The rural people must be given proper awareness about the opportunities and various schemes of government in way to encourage them to become a successful rural entrepreneur.

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The Comparative Study Of Customer Attitudes Towards Branded Food Outlets And Unbranded Food Outlets Post-Pandemic

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Abstract:

Food consumption patterns around the world have changed since the late 1980s. When food production companies encourage their customers, economic growth also increases. This revolution changes the whole food market as well as the food industry to implement new ideas in their business models and showcase new marketing plans by which they attract customers and encourage consumers to eat more processed foods. For food production, food differences in India are highly specific criteria for India's multidimensional society consisting of different regions and states. Generally, Indians choose only home-cooked food. However, over time and due to the growth of the economy and the influx of western markets and products, there has been a significant variation in the design of food use among urban households living in India. It started with eating small nutrients from outside and gradually it accepted many types of cuisines across the world. The liberalization of the Indian economy before the nineties and the subsequent introduction of new players into the market has brought about a necessary change in the lifestyle and food habits of urban Indians. But this research paper is related to a comparative study of the attitudes of customers towards branded food outlets and unbranded food outlets after the pandemic.

Keywords: Food Industry, Branded Food Outlets, Unbranded Food Outlets, Customer Attitudes, Coronavirus

Data Collection Method Used for Research:

Data for the research paper has been collected from secondary sources.

Objective of Research:

- 1) To study the difference between customer attitudes towards branded food outlets versus unbranded food outlets after the pandemic.
- 2) To identify factors influencing customer attitudes towards branded food and unbranded food outlets.
- 3) Examine the factors affecting the choice of food outlet.
- 4) To understand the relationship between cost and usage of branded food and non-branded food.

Introduction:

Today the food industry in India caters to the emerging Indian food requirements. It is gaining huge acceptance from the Indian youth and is constantly becoming a part of their lives keeping in mind the Indian trends and changing trends towards nutritional consumption. Fast food anchors have worked hard for Indian flavor when multinational food companies have menu their meals entirely to meet Indian food requirements, i.e., a specific type of vegetarian food and preferred non-vegetarian options.

Customer Attitude The state of mind of the customer (customer attitude) is a combination of three fundamentals. It is this element that is cognitive in progress, troubling in the chain, and conveys information about the client's behavior and imminent intentions. In other words, the attitude of the customer consists of the way of life, thought, and intention for the overall experience at the food outlet. Today food outlets have become popular among customers for several reasons. One is through economies of scale in receiving and distributing nutrition, the organization is poised to provide



subsistence to the customers at a very low cost. Although some people despise nurturing for its uniqueness, it may favor a quick or long-term choice for a curious individual. At the same time that a customer states their attitude towards a brand, it usually provides a general assessment, taking into account everything that person feels about the particular brand.

Research has shown, in any case, that an attitude towards a brand that is considered is only the perspective of the snowflake that is identified by the process that the individual feels about the brand. Express is the lifestyle outside the normal functioning that the customer holds about that brand. For example, we can demonstrate that our general approach to McDonald's is phenomenal, yet the explanation behind our supportive approach may be its extraordinary taste or quick engagement or perfecting and helping the environment is getting the family there. can do Because of this specific research, the researchers were fascinated to see how the infallibility beneath external variables affects the client's general frame of mind.

After the Liberalization Management Rule that came in 1991 in the food industry, the food industry has taken life and springs as multinational nutrition suppliers set up their business either independently or in collaboration with Indian partners. McDonald's signed two joint ventures in 1995 with Mr. Amit Jaita and Mr. Vikram Bakshi. The first outlet was opened in New Delhi. Today McDonald's has over 100 outlets in North India and around 300 outlets across India. In the year 1995, Kentucky Fried Chicken (KFC) also joined the Indian commercial hub and started its first outlet in Delhi. Dominos established its foundation in India in the year 1996 by entering into a full deal franchise agreement with Bhartia Brothers (Jubilant Food Works Ltd.), a consortium of synthetic compounds and fertilizers. By 2000, Domino's was rolled out to all real urban networks and towns in India. Dominos has grown from one outlet in 1995 to over 800 outlets in 2015.

Pizza Hut entered India in June 1996 with its initial outlet in Bangalore. Initially, the organization worked by using an organization that had outlets and then empowering the outlets claimed by the franchisees. McDonald's, KFC, Domino's, and Pizza Hut are the best and spend a significant portion of their time in diner focus. KFC has banned outlets and has stood to remedy the woes since the segment in India. Apart from these, Pizza Corner has Pizza Express which is not mainstream in that capacity. Given the dynamic promotion by cheap food outlets and the advancement in lifestyle, cheap food is likewise getting a chance to become popular in smaller towns.

Customer Attitudes Towards Branded Food Outlets and Unbranded Food Outlets Post-Pandemic:

As the world begins its slow pivot to recovery from the COVID-19 crisis and reopening economies, it is clear that the period of lockdown has had a profound impact on people's lives. Contagion periods, self-isolation, and economic uncertainty have changed the way consumers behave and, in some cases, will change in the coming years. New consumer behaviors pervade all areas of human life, from how we work to how we shop and how we entertain ourselves. These rapidly changing behaviors have a significant impact on retailers and consumer-packaged-goods companies. There have also been many long-term changes in consumer behavior that can help companies shape their marketing strategies.

In general, when we talk about a brand, a brand is the unique combination of product attributes and values that gets attached using a product name, packaging, advertising, pricing, user experience. These differentiate it from competing products in the eyes of the consumer. Branding of products is truly a craft with all the nuances, a successful branding promotion appeals to the customer's original desire to own or consume; Thereby lies the key to success. Every factor of branding refers to the color, design, shape, etc. in the packaging of a product along with its basic ingredients and nutritional properties. Branding plays an important and most important role in creating product differentiation to create other existing products that help in attracting and retaining loyal consumers. An effective brand policy serves as a major criterion in today's markets. Any change in the original form of food is called processed food. To understand, a food industry was indicating on their website how their product is made, what drying methods the company uses to preserve their food.

The term fast food was introduced into the dictionary by Merriam-Webster in the year 1951. The Foundations are a chain of modest nutrition outlets that attempt to source the regiment's sustenance in contrasting regions. For example, Pizza Hut, KFC, McDonald's, Dunkin' Donuts, Domino's Pizza, and many others. The term fast food has come to symbolize food that can be prepared and served more



quickly than any other food. Overall, the term refers to subsistence bargaining in substandard nutrition outlets and stores with short manufacturing times and solid packaging for take-out served to customers.

The anticipation of the industry in the market has increased due to the COVID pandemic. With constraints limited, it ends up being of observational importance that the objects created must meet the required guidelines to be able to conflict around the world. Given these wishes, all the unions have expanded and more responsibilities have been allocated to the workers. Thus, it has forced representatives to invest more energy in the workplace in a way that opens doors for fast food outlets (FFOs). Although the rivalry between full administration cafes and fast food outlets (FFOs) is winning, it has been observed that fast food outlets (FFOs) outperform full administration nutrition outlets in terms of the number of outlets. Be it the staple cuisine or the substandard food, it is available at superb and aggressively priced. Additionally, they are available just as they are found in ancillary areas.

The consumer approach involves the "what-where-when-when and how" of the buying and experience process. As the success and failure of marketing depend on the target consumers, individual and group responses, expressed in the form of buying patterns, it must be understood that the consumer's attitude. Understanding the consumer's point of view is never easy. Consumers can 'say' something else but 'do' something else. They can respond to influences that change their mind at the last minute. The modern marketing concept conveys the real importance of consumer attitude. A lot of things are involved in the field of consumer attitude which changes with time. It is the study of the process when individuals or groups select, purchase, use or dispose of products, services, ideas, or experiences to satisfy needs and wants. According to Walter and Paul (1980), "Consumer attitude is the process by which individuals decide what, what, when, where and how and from whom to purchase goods and services. Marketing research is often concerned with the attitudes of consumers. If the consumer attitude towards a company or its product is unfavorable, the company will not be able to sustain itself for very long. Therefore, it is in the interest of the company to ensure that the people have a favorable attitude towards its products Is or not. However, this by itself is not sufficient. The company must also understand the preferences of the consumers. Thus, this study becomes very relevant from the point of view of marketing researchers.

Restaurant cafes are updating their menus in the Covid-19 pandemic. The increasing awareness about health has been a major reason for this. The ingredients used in restaurant-cafe, fast food is also being changed in such a way that along with the taste, nutrition remains in abundance in the dish. The demand for hygienic, nutritious food is such that gym diets are also being served in the restaurant. Special discounts are also being kept on food items for youth especially students. The operators of the cafes located in the cities are keeping the menu completely healthy. Working on this food concept since the last Covid period. The demand for healthy food was already there. After the pandemic, people have become more cautious about eating outside the house. Taste is available on street vendors etc. But hygiene is not taken care of. This is the reason why people are ordering food from branded food outlets.

Snacks, fast food and tea, and many dishes and beverages are served in the restaurant-hotel starter. A lot of changes are being made to the starter as well. Instead of noodles, fries, etc., now the trend of sprouts, vegetable soup, etc. is increasing. Tea and coffee have also been replaced. In place of regular tea, demand for green tea, lemon tea, etc. has started. Similarly, a lot of changes are being made in the main courses as well. By changing the base of pizza at cafes, we are making it nutritious. The base of the pizza is made of maida, wheat is used instead of maida. Fresh wheat bread and vegetables are used in sandwiches. Apart from increasing the taste, it also provides a lot of nutritional elements. This is the reason why gym goers are also ordering fast food like pizza, sandwiches.

Along with food items, beverages are also being made healthy. From Lime Water to different types of juice-shakes are being prepared according to the demand of the customers. There are slimmer detox juices and many other beverages that act as a kind of purifier in the body. Non-veg lovers are enjoying the taste of Chicken Breast Salad, Chicken Salad with Rice, Fish, etc.

Looking at the area of buying behavior in the context of crisis, most of the studies have been conducted on buying behavior during a financial crisis or recession. Looking at buying behavior during the financial crisis, a common theme is about risk and price. Consumers are becoming increasingly price-conscious. Because they have been worrying about their present financial condition as well as their future financial condition due to recession. Considering the buying behavior of consumers during the recession,



there is an increased shift towards store brands and promotions offering lower prices on products. Low-income consumers are increasingly moving toward buying more store-brand products and using coupons and promotions. There is a class that doesn't care about store-brand products. This segment includes consumers who are generally less prepared when making a list or looking for coupons and promotions when shopping. Consumers buying branded food products in India did not feel the need to buy them physically as they are getting enough information to base their online purchases on them, thus putting their health at risk from a physical store. No need to go. In contrast, there was no association between changes in online and physical retail concerning groceries. Additionally, consumers are less inclined to buy non-essential products after the pandemic.

Conclusion:

As the largest food-producing country, India has the opportunity to become the largest food industry in the world. Most of the customers buy processed food because of changes in consumption habits, due to quality taste, brand, cooking skills as well as changes in consumption patterns. Some people focus more on health, nutrition, and product price. Most young consumers buy low-cost and low-quality food products. These days people are thoroughly analyzing the product nutrition and also choosing the products based on the brand quality. Visual packaging and labeling are directly affecting consumer perception of food quality and brand preference.

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The Impact Of Product Quality Management On Customer Satisfaction In MSME Industries In The Context Of Self-Reliant India Campaign

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Abstract:

MSMEs in India continuously feed the domestic and international value chain such as manufacturers, suppliers, distributors, retailers, contractors, and service providers to account for a major portion of our industrial units. The sector is performing very well in terms of the overall rate of GDP (average growth of 8% per annum) and overall industrial output (measured by the Index of Industrial Production-IIP). Support for Indian MSMEs to address areas such as availability of adequate financial resources, indigenous campaigns, entrepreneurial skill development, enabling pool of human resources, application of latest technology and innovations, adequate international market linkages, bilateral trade agreements, etc. The policy framework has become a sector. The sector is competing globally to help address the challenges emerging today and help ensure their sustainability. Impact of Product Quality Management on Customer Satisfaction in MSME Industries in the context of Self-Reliant India Campaign, Inspection and identification of comparative importance of some known quality management practices in industries, Identification of important factors of Product Quality Management for Customer Satisfaction Study of these topics the research topic has been selected for.

Keywords:Product Quality Management,Self-reliant India, Customer Satisfaction,MSME Industries

Data Collection Method Used for Research:

Data for the research paper has been collected from related literature, books and websites

Objective of Research:

- 1) To observe and identify the comparative importance of some known quality management practices across industries.
- 2) To identify the important factors of product quality management for customer satisfaction.
- 3) To study the relationship between product quality management and customer satisfaction.
- 4) To suggest contemporary product quality management practices and practical guidelines for higher levels of customer satisfaction.

Introduction:

Quality refers to excellence in goods and services, particularly the extent to which they conform to requirements and satisfy customers (American Society for Quality, ASQ) Quality assurance (QA) is a broad concept that determines whether suppliers and the final Focus on the entire quality system, including customers. product or service. Quality control (QC) focuses on the process of producing a product or service to eliminate problems that may result from defects (Agas, 2020).

The quality of the products is very important to the company. This is due to the fact; Low-quality products affect the trust, image, and revenue of the customers. It can also affect the survival of the company. Therefore, every company needs to produce better quality products. It is important to keep these things in mind while producing indigenous goods, only then we can be successful in the self-reliant India campaign.

Product quality management is a comprehensive set of tools that enable organizations to control and manage data related to product quality across enterprises. This product data includes product and manufacturing defects, field failures, customer complaints, product improvements, and corrective and preventive action requests (Anil & Satish, 2019).The quality of the products is also very important for the



customers. The customer of India is willing to pay higher prices but expects higher quality products in return. If they are not satisfied with the quality of the company's product, they buy from the competitors. Today very good quality international products are available in the local market. If national companies do not improve the quality of their products, it will be difficult for them to survive in the market (Bouranta et al, 2019). We have to accept these facts to be successful in a self-reliant India campaign.

The quality of the product being made in the country is as important for a company as it is for the development of the nation. If the company makes a low-quality product that is not very good people will not buy it, if people can get a similar product at a lower price and higher quality, they will buy it. If the customer is not satisfied with the product of a company, then he will not buy the product of that company next time. The lowest level of quality is very important for any product to be accepted by customers. The method of quality control is a very important part of any product. To control the quality of the product, testing should be done at every stage in the manufacturing (Chakraborty et al, 2019).

Product quality is the set of features and characteristics that determine the ability of a product to meet a standard or a customer's specification requirements. It is often defined as "the ability to meet customer wants and hopes". Sometimes it is also defined as "meeting specifications at the lowest possible cost" and providing the customer with the value they get from the product."

The Ministry of Micro, Small, and Medium Enterprises of India has launched the National Manufacturing Competitiveness Program (NMCP) to enhance the competitiveness of the Micro, Small, and Medium Enterprises (MSME) sector. Various schemes under NMCP are aimed at increasing productivity, technology up-gradation, and energy conservation in manufacturing processes, as well as increasing the domestic and global market share of Indian MSME products. Under this program, 10 components have been conceived.

Lean Manufacturing Competitiveness Scheme, helping the manufacturing sector to be competitive through Quality Management Standards/Quality Technology Tools (QMS/QTT), Promotion of ICT (Information & Communication Technology) in the MSME sector, Micro, Small and Medium Enterprises Technology and Quality Upgradation Support (TEQUP), Marketing Support and Technology Upgradation Scheme to Small and Medium Enterprises, Marketing Support/Assistance (Bar Code) to Small and Medium Enterprises, Scheme of Design Clinic for Design Expertise for MSME Sector, Support for entrepreneurship and managerial development of small and medium enterprises (SMEs) through the establishment of mini tool rooms, a national campaign for awareness generation on Intellectual Property Rights (IPR) and incubators.

The Impact of Product Quality Management on Customer Satisfaction in MSME Industries in the context of Self-Reliant India Campaign:

The company needs to deliver quality products to the customers, as these are the main drivers of the company's success. Because increasing sales is the foundation of organizational performance, not only to stay consistent but also to make them more robust. However, in the organization, employees make mistakes, and machines and equipment fail. The goal of product quality management is to minimize this so that the customer is satisfied with the product's performance and reorganizes the products. To do this, the organization must constantly focus on the quality of the product. Improving product quality saves the company money as nothing needs to be done to hide old mistakes. Quality improvement also increases employee engagement because they like being part of a successful team. Product quality management includes the following four main components. This includes quality control, quality planning, quality improvement and quality assurance.

Customer satisfaction is a normally used term in marketing. It is a measure of how the products and services supplied by a company meet or exceed customer expectations. Customer satisfaction is defined as "the number of customers, or the percentage of total customers, whose reported experience with the firm, its products, or its services (ratings) exceeds specified satisfaction goals" (Farris, 2010). The Marketing Accountability Standards Board (MASB) supports the definitions, objectives, and constructions of the classes of measures that appear in marketing metrics as part of the ongoing common language in marketing projects.

Customer satisfaction is the measure of how needs and responses are collaborated and delivered to meet customer expectations. This can be achieved only when the customer has an overall good



relationship with the supplier. In today's competitive business marketplace, customer satisfaction is an important performance exponent and fundamental to business strategies. Therefore, the higher the customer satisfaction; The more business and the better the relationship with customers. Customer satisfaction is a part of the customer experience that highlights the behavior of the supplier to the expectations of the customer. It also depends on how efficiently it is managed and how promptly the services are provided. This satisfaction can be related to various business aspects like marketing, product manufacturing, engineering, quality of products and services, response to customer problems and queries, completion of projects, post-delivery services, complaint management, etc. In some research studies, scholars have been able to found that customer satisfaction has a strong emotional, i.e., affective, component. Still, others show that the cognitive and affective components of customer satisfaction mutually influence each other over time to determine overall satisfaction.

Research on customer satisfaction in product and service organizations has focused on an output perspective, or how customers evaluate performance. Customer satisfaction is directly proportional to product quality and business results. For product organizations, internal quality practices influence customer satisfaction and business results primarily through an organization's customer focus. In recent times a customer not only needs a product or service but also needs one which provides him the right service and which gives value to the money which he has spent on the particular item or service. Therefore, to be satisfied, the product must qualify and pass all the criteria that customers want. Therefore, there is a direct relationship between satisfaction and quality. If the goods are of good quality, they automatically meet the requirements of the customers.

MSME means Micro, Small, and Medium Enterprises. It was introduced by the Government of India in agreement with the Micro, Small, and Medium Enterprises Development (MSMED) Act of 2006. Micro, Small, and Medium Enterprises (MSMEs) in India and abroad have demonstrated considerable strength and resilience in sustaining a consistent rate of growth and job creation during the global recession and economic slowdown. therefore, necessary that India adopts an appropriate policy framework that provides the necessary impetus to seize opportunities and create an enabling business environment to sustain the momentum of growth and overall growth. It is equally important that the MSME sector should address the infrastructural gaps and be well-empowered to meet the emerging challenges for its sustainable growth and survival, a self-reliant India, in globally competitive order.

Micro, small and medium enterprises in India offer a heterogeneous and varied nature of fabrics in terms of size and structure of units, the scale of production, variety of products and services, and application of technology. These enterprises are relatively corresponding to large-scale industries as ancillary units. They contribute significantly to the socio-economic development of the country. MSMEs constitute about 80% of the total number of industries in India and produce around 8,000 value-added products. Micro, small and medium enterprises have contributed significantly to the economic development of our country. The MSME sector in India is second only to agriculture in terms of employment generation. This sector accounts for about 95% of the total industrial units of the country, 45% of the manufacturing output, and 40% of the exports. MSMEs have more opportunities to grow as ancillary industries promote higher industrial growth. The country has huge growth potential to create and enhance the capacity of enterprises in both the manufacturing and service sector by utilizing the available resources. There are huge opportunities for MSMEs to grow as ancillary industries to promote greater industrial growth. Therefore, the development of this sector is extremely important as it holds the key to inclusive growth and plays a vital role in the overall development of the country.

India is the fourth-largest economy in the world (in terms of the PPP model, and the second-largest in developing Asia) accounting for 22% of GDP, 33.8% of the population, and 32.5% of the potential workforce in developing Asia. The phenomenon of growth is evident from increased investment in infrastructure, abundant employment opportunities, the emergence of a strong private sector with small and large companies/corporate houses, and high growth in consumerism. The MSME sector has the potential to emerge as the backbone of the Indian economy and continue to be an engine of growth, provided an eco-friendly policy framework is provided and infrastructural support is provided for its functional operation.



Helping the manufacturing sector to be competitive through Quality Management Standards/Quality Technology Tools (QMS/QTT), Lean Manufacturing Competitiveness Scheme, ICT (Information & Communication) in MSME Sector Technology), helping the manufacturing sector to be competitive through micro, small, and medium enterprises technology, and quality up-gradation the main objective of the scheme is to sensitize MSEs to adopt latest QMS and QTT methods and encourage appropriate activities. To start with, keep an eye on the regional development. The success of NMCP depends on the active cooperation and participation of technical institutions and professionals like State Governments, Industry Associations, and other stakeholders. In the world, Micro and Small Enterprises (MSEs) are recognized as important components of the national economy making a significant contribution towards employment expansion and poverty alleviation. Recognizing the importance of micro and small enterprises, which have emerged as an important part of the Indian economy, and for its contribution to the creation of industrial production, export employment, and entrepreneurship base in the country, the Central and State Governments, for their promotion and development Implementation of many schemes and programs for Among the six basic principles of governance, sustainable economic growth in a manner that generates employment, with an emphasis on the Government's Common Minimum Program (NCMP), is paramount. The NCMP describes the small-scale sector as the sector with the highest employment growth.

A cluster of industries in the micro and small sector or some sectors using quality technology tools like 6-Sigma, TQM, TPM to ensure that the performance of the industries concerning productivity is substantially improved (Federation of Indian Industry, Quality Council of India, etc. has shown an improvement of 50 to 100 percent in one year), reduction in quality and rejections and reduction in customer complaints (up to 50 percent in one and a half years). Similarly, MSMEs have shown improvement in performance by adopting quality management standards like ISO 9000/18000/22000, etc. Hence, MSMEs must adopt excellent manufacturing practices to be competitive in the present scenario of global competition.

The government has specifically mentioned that manufacturing is the only thing in the world that has seen rapid growth. It is proposed to introduce a new scheme to revitalize the manufacturing sector, especially the small and medium enterprises and to enable them to cope with the pressure of competitiveness by controlling the tariff schedule of liberalization and modernization which will help in the soundness of their operations. and enhance their competitiveness. The National Manufacturing Competitiveness Council (NMCC) in consultation with the industry is formulating the scheme. The National Manufacturing Competitiveness Council (NMCC) envisages and complements the components of the program by incorporating appropriate inputs from the stakeholders along with the relevant stakeholders such as the Ministry of MSME. Accordingly, the comments of EFC were circulated to various Ministries/Organizations and approved under the chairmanship of the Secretary (MSME). This component of the scheme of the National Manufacturing Competitiveness Program (NMCC) envisages understanding and adoption of the latest Quality Management Standards (QMS) and Technology Tools (QTT) for Micro, Small, and Medium Enterprises so that they can become competitive and at better prices. To produce more competitive quality products.

By adopting these tools, micro and medium enterprises will be able to achieve their goals. This includes the National Manufacturing Competitiveness Programme. The plan includes successful utilization of resources, improvement in product quality, reduction in rejections and re-mobilization of manufacturing progress, and elimination of shortfalls in inventory creation at various stages in terms of raw material, work progress, finished components, finished products, etc. is included. This will enable micro and medium enterprises to enter or strengthen their position in the export market. Competition monitoring, a sub-component of the scheme, will enable Indian micro and small enterprises to understand the latest foreign products entering the Indian market. Objectives The main objective of the scheme is to sensitize and encourage micro and small enterprises to adopt the latest QMS and QTT and to monitor regional development by undertaking the said activities.

Conclusion:

An organization needs to interact and communicate with customers regularly to increase customer satisfaction. In these interactions and communications, it is essential to learn and determine the



needs of all individual customers and respond accordingly. Even if the products are similar in competitive markets, satisfaction provides a higher retention rate. There should be a provision for checking the performance through mid-term evaluation for review and revision of activities in the schemes. To evaluate the impact of various initiatives taken under the scheme, it is necessary to conduct research studies/impact studies on the performance of micro and small enterprises. Research studies for continuous monitoring and evaluation of the plan, impact studies for taking revised steps to make the plan effective, hiring of data entry operators and outsourcing, etc., is necessary to increase the administrative cost. The cluster-based approach is being adopted for economy scale, better dissemination of QMS/QTT, and best results.

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India Need to be Vocal for Local Prof. Pritee Hirdesh Shrivastava

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Introduction

Vocal for Local it is not a new concept in India. This concept was first started by Gandhiji when British goods were exploited & thrust was given to indigenous products to retain India's economy & ethics. Vocal for Local has become the latest trending slogan which has emerged during the COVID-19 pandemic. However, the idea behind this movement is not new. It finds its roots in the Swadeshi movement which was popularized in 1905 during the Indian independence struggle. Developed and promoted by Mahatma Gandhi and the other great freedom fighters, Swadeshi was conceived as a way to imbibe nationalism and nationalistic pride among Indians.

On May13, Prime Minister Narendra Modi addressed the nation amidst the coronavirus pandemic and the resulting lockdown. During one of the most difficult adversities in recent times when the entire world was gasping for air PM Modi delivered a potent speech during which he announced an Rs.20 lakh crore economic stimulus package and the vision of a self-sufficient or "atmanirbhar" India.

"Every Indian must become vocal for local," said PM Modi.

Meaning:

The basic meaning of **Vocal for Local** is to make local and use local also promote the local products and this initiative provide employment too many people of that region and the local market will also develop. After some time these local markets will progress so high that they will export their famous products in many countries across the world. If we use local products this will not only strengthen local identity but also boost economy of that area and of the country.

Why It's Needs To E Vocal For Local

If the coronavirus pandemic taught us anything it is this: we need to make sure we can meet our own demand or products. With countries closing down their borders and consolidating inventories the movement of goods and services across the world came to a virtual standstill. Nations were generally imported from other countries.

Global integration and the promotion of international trade has taught us the advantages of division of labour- instead of producing everything you require if instead you focus on a few commodities, your expertise in producing that commodity will increase several-fold. Division of labour is what led to the creation of widespread global supply chains. It took a pandemic to show us the flaws in this seemingly perfect structure. Global integration is, of course, commendable. So is the idea behind the division of labour and the specialisation in different products and parts of the production process. But it is equally, if not more, important to be able to satisfy the basic demands for necessities. It is also important to have substitutes in place so as to not have to scramble in panic as global supply chains break down.

There is also another reason why the vocal for local movement is so essential. Vocal for local gives unequivocal importance to the domestic industries and the small-scale factories. In a time where we are struggling to maintain liquidity and regular cash flow, the vocal for local movement can also be seen as an impetus to reawaken demand and hence, to throw a lifeline to the small and marginal domestic industries which are struggling to survive in the wake of the pandemic.

If demand shifts in favour of domestic companies, then the advantage is three-fold. First, it will reduce dependence on foreign products, and hence, cut down on the import pressure. Second, it will give a fighting chance to domestic companies to survive through the crisis period. Third, it will fit in with the economic backlash against China, and place India in a strategic position to emerge as the new manufacturing centre of the world.

The COVID-19 pandemic is having an unprecedented impact on the economies around all over the world. In order to help the country cope with the pandemic, the government of India has made a slew of policy reforms and announcements.



With the aim to revive the economy, Prime Minister Narendra Modi emphasized the necessity of a self-reliant India. The initiative focuses on reviving the economy, promoting domestic production, generating employment, supporting start-ups and budding enterprises, strengthening supply chains and empowering people. For the same, the government has recently announced a special economic package worth Rs. 20 lakh crore under the 'Aatmanirbhar Bharat Abhiyan'. Narendra Modi in his speech pointed out five 'I's to make India a self-reliant economy. These induce intent, inclusion, investment, infrastructure and innovation. He further stressed on the need to restrict imports and boost local manufacturing with the "Make in India for World", "Local for Global" And "Vocal for Local" initiatives.

Vocal for Local also encourages people to start producing all the necessary products locally and reduce the use of imported products. During the countrywide lock-down when all the means of transportation were on halt, entire world realize the value of vocal for local and also the usefulness of local products. We should learn the lesson from this also and promote the local products.

"It is time to be vocal about local. We have to make our all local products vocal and that is our motto. Global brands began locally. But when their people started marketing and branding, they became global. Every Indian should be vocal for local." he said. Shedding light on the importance of using products that are made in India and 'Atma-Nirbharta' (self-reliance), he asserted that the country needs a boost to its economy that can also simultaneously transform local businesses. He also said that the khadi and village industries had successfully transitioned from local to global and could be a case study for all other local industries and enterprises. What does all this mean to you, you ask? If you're wondering how to be more 'vocal for local', read on to learn more about the best ways you can make your business go local too! In times of distress, it is important to step up and do everything we can to help revive the Indian economy and work towards equipping our businesses with the tools to tide through such circumstances. The best way to do this is by being completely self-reliant and calling for a new form of globalization. By helping revive the Indian economy, we are helping create more jobs, transform business processes and strengthen efficiency. Profit-driven globalization revealed multiple insecurities of countries when the pandemic began and multiplied these fears manifold overnight.

By being vocal for local, we aren't rejecting globalization, but calling for a new form of it. Self-reliance in the new vision for India is neither exclusionary nor isolationist. Local has helped us through this crisis and has helped us survive. By improving our local manufacturing and productive efficiency, we can compete with the world as well as help the world. Necessity is the mother of invention. Or in this case, scarcity is the mother of invention. In times like these, when jobs are hard to come by, it is important to adapt to the crisis by creating new jobs through innovative new methods. This could mean finally setting up your own dream business via an online marketplace, starting an online consulting business to help people in remote areas or any other great business idea on your mind! With incredible software solutions being developed, the possibilities are limitless!

Best Ways to Go Vocal For Local in Your Business

For an economically independent India, we need to rise to the occasion and support our local businesses. We need to create products and services that are made in India, made for India and also made for the world. We also need to refocus our strategies from being profit-driven to becoming more people-centric. India is emerging as a strong, self-sufficient and self-reliant nation with enormous opportunities. Here are a **few factors** that can help India become a self-reliant nation.

Social Factors

- With a large pool of highly educated and ambitious youngsters, India has an advantage in the burgeoning number of start-ups and independent enterprises promoting indigenous talent. Government schemes like Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Rural Self Employment and Training Institutes (RSETI), etc. enable the youth from rural India to secure industry-relevant skill training and migrating to bigger cities for job opportunities or establishing their own business.
- With a 130 billion population, India has a strong consumer market. Moreover, the spread of the internet and changing consumer habits have given a push to the domestic market, supporting budding



entrepreneurs and start-ups. A classic example of this is the success of Reliance Jio which has managed to reach the milestone of 400 million subscribers in a single country market.

- India has numerous opportunities and abundant resources. Combined with the high level of skills, it's one of the factors which have made India the IT hub of the world.

Structural Factors

- India boasts of strong technical and engineering capabilities that are backed by top-notch educational institutes that work towards educating the youth of India. The government has initiated a New Education Policy to meet the changing requirements of quality education, innovation and research that further aims to make India a knowledge superpower. There is a new focus on vocational training as well, further increasing the talent pool.

- The Production Linked Incentive (PLI) Scheme introduced by the government focuses on enhancing India's manufacturing capabilities and enhancing exports. The scheme offers production-linked incentives for 10 sectors including white goods manufacturing, automobiles, telecom, textile, food products and pharmaceutical, among others. The scheme aims to attract investment and make Indian manufacturers globally competitive.

Economic Factors

- The 'Make in India' campaign is playing a significant role in boosting the domestic manufacturing industries and reducing the reliance on imports. The achievement of the Personal Protective Equipment (PPE) manufacturing industry establishing a new market estimated to be worth at least Rs. 10,000 crore in just two months is an exemplary example of the Make in India success story. This has not only given birth to an entirely new industry but has also made India a self-reliant and strong nation. And guess what? India is now the world's second-largest supplier of medical PPE. Isn't that inspiring?

- India has a favorable business environment. It ranks at 63rd position among 190 nations in the recent World Bank's ease of doing business 2020 report.

The Way Forward for India

The government's recent reforms such as allowing private companies in strategic sectors, agriculture reforms, labour reforms and commercial mining of coals, among others, act as strong pillars for the growth of the Indian economy. A step forward towards self-reliant capabilities in areas like artificial intelligence, robotics, automation, electric and fuel cell vehicles, solar cells and modules, electricity storage systems, etc. can add up to more #AatmanirbharBharat stories.

That's why ITC has teamed up with Network18 to present 'Swabhiman Bharat' – an initiative by Network18 to amplify the call given by PM Modi of creating a 'Self-Reliant India' and to shine spotlight on world class Indian resources and its indigenous stories. The Swabhiman Bharat initiative goes beyond exhorting the virtues of Indian produce. It shines a spotlight on world class Indian resources and powerful narratives of excellence, while also providing valuable insight into entities, individuals and establishments that are invested in India's future and are shaping its growth story. The positive effect of **Vocal for Local** has been seen during the season of Diwali festival. People of the India Like & appreciated the local products and purchased local diya and many other things used in Diwali which was made by local people instead of Chinese products. From the support of such large number of people in **Vocal for Local** during this festival season it can be anticipated that this new initiative will strengthen the local market. Which also strengthen our economy of the country? We believe that Indians adopting the "local ke Liye Vocal" Mantra is truly a game-changer or making Indian Products truly global. Let's start with doing our part by becoming vocal or local Indian buying and promoting local products to take India towards a definite path of self-reliance!

Conclusion

Now or almost three decades India is on a steady growth trajectory and is aiming to become a five trillion economy. To achieve this milestone, India has to put emphasis on its manufacturing sector and expand its consumer base with locally produced and manufactured goods. Initiatives of the current government like Aatmanirbhar Bharat and 'Vocal for Local' have a very vital role to fulfil India's dream. It's a duty of every citizen of this country to give their best to achieve it.

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**Gieve Patel's Verse: Goadng Green Entrepreneurship****Shriya Oke**

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Abstract

Since ancient times, poetry has inspired and motivated the readers to bring about sweeping changes in the existing scenario. Poetic verses are an intensity of emotions expressed in literary form with a sense of rhythm and beauty. This paper depicts how Gieve Patel, a noted Indian poet, playwright and painter motivates green entrepreneurship through his poetry. Poetry is unquestionably a valuable tool which can be used in promoting green entrepreneurship for sustainable economic growth and environment protection. It also educates the masses about climate change. It influences the readers across various communities, cities, and countries. Particularly in our country, Climate change is an impending issue which needs to be tackled with urgency in order to prevent a state of global warming unendurable for the survival of mankind. The aim of this paper is to highlight the benefits of poetry in fostering individuals, communities and institutions across India to promote green entrepreneurship.

Key Words**Green Entrepreneurs, Gieve Patel, Environment Degradation, Poetry, Motivates****Introduction**

The theory of green entrepreneurship was evolved due to alarming environmental issues like pollution, ozone layer depletion, climate change and other disasters caused by the disruption in the ecosystem. Today, there is a growing awareness about protecting the habitat and environment around us. Green entrepreneurship is the need of the hour. A lot needs to be done in this sector which is largely unexplored. Green entrepreneurship to use alternate means which reduce environment pollution. They try to dissuade society from using existing products and services and encourage them to use environment friendly products and services. Consumers are becoming more receptive towards an eco-friendly or green product. This inclination of consumers leads towards the development of the green market. The green market is an emerging market, which gives sufficient chance in areas such as green design, green supply chain, green production. From India's point of view, growing unemployment poses a major challenge to policymakers. Coupled with it are the effects of climate change and the widespread destruction of wildlife and natural habitats. Green entrepreneurship also plays a vital role in job creation. However switching to a green economy is at the inception stage. In the coming years there will be rapid growth in industrialization, population and economic development. Resources will be inadequate and alternate means have to be devised. So Green entrepreneurship is the best solution in these challenging times. The poets belonging to the green movement have been playing an important role in contributing to the rise in this welcome trend. Their verses shed light on the dangers of environmental degradation. I would like to quote the well known adage: The Pen Is Mightier Than The Sword. Eco poetry concerns those poems which have a strong ecological message. It is an offshoot of Ecocriticism. In today's fast pace of life, ecology is being threatened globally due to unchecked modernization. Literature is a mirror of the society and culture. So Eco poems, the poems which are based on the relation between ecology and man are an important tool which can create an awareness amongst the readers. In these times of environmental crisis eco poetry has an important role to play. Eco poets are trying to create public awareness about how we must preserve nature or else pay for our mistakes in the times to come. Issues like deforestation, global warming, climate change and pollution are the different aspects on which their poetry is based.

Body

Indian English poets were influenced by the British Romantic poets like Wordsworth and Shelley initially and the nature poetry of earlier times like Toru Dutt's 'Our Casuarina Tree', 'The Lotus' or Sarojini Naidu's 'Summer Woods' were mainly describing the aesthetic beauty of nature. However concern for environment is expressed by modern Indian poets. 'The Felling of the Banyan Tree' by



Dilip Chitre, Baldoon Dhingra's 'Factories are Eyesore' are examples of such poems in addition to those discussed in this paper. These eco poems depict the deterioration of ecology and man's role in environmental degradation. For example, Dilip Chitre's 'The Felling of the Banyan Tree' describes the poet's concern for environment.

In the present times, one of the important functions of writers is to create awareness among the readers through essays, novels, dramas, poems etc. Gieve Patel's poems express concern about the environmental degradation by human beings. Through his poems, the poet is asking the readers to protect 'The Tree of Life'. The actions of human beings are directly or indirectly harming nature. Extinctions are one of the repercussions of endangering nature. All around us, the biodiversity, air, water, trees, land and oceans are being subjected to environmental degradation. Increasing pollution and destruction of ecosystem is portrayed in his poems. Unchecked technological development and toxic pollutants are taxing nature to its extreme. In his famous poem, 'On killing a tree', the poet has depicted man as a selfish being who is destroying the environment and in return inviting trouble for himself. He is actually warning human beings not to harm nature. There is a literal elaboration of nature, the sturdiness and longevity of the tree and the tardy, difficult process of cutting it down. The term 'Killing a Tree' is a symbolic representation of deforestation. The poet describes the murderous rage with which a tree is killed. 'Tree' stands for nature here. A plant grows out of the earth's crust slowly and matures into a huge tree. It takes the essential nutrients from the soil, sunshine and water. There is an analogy between the tree and a child, earth and a mother carrying a baby in her womb.

It takes much time to kill a tree
Not a simple jab of the knife
Will do it. It has grown
Slowly consuming the earth,
Rising out of it, feeding
Upon its crust, absorbing
Years of sunlight, air, water,
And out of its leperous hide
Sprouting leaves. (Patel 3)

'The human concern of the poet imbues the poem with a pantheistic touch, particularly in the sense that it is sacrilegious to kill, for that matter, even a tree.' (Dash)

K.R. Srinivasa Iyengar comments, 'A physician by profession, it is not surprising that he brings to his poetic art an uncanny sense of the anatomy of human experience and a flair for clinical precision, but backed by a basic dedication to health and wholesomeness' (Iyengar 714)

However, owing to man's greed to have more, he does not want the tree to come to life again. He is not merely satisfied with the wood obtained from branches. Man digs deep into the earth's crust and attacks the roots, the life and soul of the tree which were safely inside mother earth for years together.

The root is to be pulled out---
Out of the anchoring earth;
It is to be roped, tied,
And pulled out---snapped out (Patel 3)

The above lines suggest complete systematic annihilation of the tree. The poet has written them in complete desperation because he is unable to bear to see the tree being hacked and chopped again and again. This forces him to request the woodcutters to pull out the tree with all their might so that the tree will not have to face the dreaded axe again and again.

After uprooting the tree, man subjects it to various processes to put it to commercial use. The poet is aghast and dismayed at the violent treatment meted out to an innocent tree, which is denied its right to live. The poem depicts human savagery towards nature and calls for a greater ecological sensitivity towards preservation of nature.

Gieve Patel is concerned about the pollution in urban areas. Patel portrays urban life as a victimizer. The poet says that developmental projects are disturbing the ecological balance. The poem "Public Works" is a standing example. The poet says that man is trying to tame nature by encroaching



the sea and constructing dykes. These walls or embankments are built to prevent flooding from sea. It can be interpreted as an attempt to forcefully snatch the freedom of waves lashing against the shore. Following lines depict the poetic thoughts:

The city gives you the sea through

Slats of buildings, dykes

To curb Water's power, a massive chain

Forged by builders slicing the ocean

Down to blue ribbons. (Patel 43)

The poet is reminiscent of his childhood days, a portrayal of urban life as seen through a child's eyes in the lines below:

In its sewage trickle between my legs. As a child

I had a vision of the island-city sinking

By a rush of waves from sea, creek, lake, (Patel 43)

People from nearby villages, cities and even far flung places have migrated to Mumbai in search of livelihood. Thus the metropolis faces dearth of space. As a result, reclamation of land from sea is practiced here threatening nature.

Of furniture tarnished by mist,

Polished chrome crashing down in rust heaps;

And fireplaces all over the city

Choking in wetness; electric grills

Losing their orange glow, kerosene stoves (Patel 43)

Needless construction activities, excessive industrialization are the factors responsible for proliferating pollution. The ill effects of pollutants are described as 'sheen of furniture tarnished', 'electric grills losing their orange glow'. The skyscrapers, industries are choking the city air. 'The humid fume' is filling the urban air and 'fireplaces all over the city are choking in wetness'.

Then again today at peak traffic hour

The double-decker bus that turned over

Releasing such torrents from stab wounds, water

Virginal from what

Conduits no one knew, as a crowd

Gathered, wading through slush

Around the wrecked, mangled monster. (Patel 43)

Owing to densely populated areas in the metropolis, there is shortage of land and water. Water is 'virginal' while the landscape is turned into 'wrecked mangled monsters'. The poet voices his concern over environmental degradation which is leading to poor quality of air and water, in fact there is a deterioration in the quality of life. Sea and shore are an indispensable aspect of Mumbai. It is depicted in another poem 'City Landscape'. Here the sea is a symbol of change. The poet is nostalgic and remembers those glorious days when pollution had not reached the saturation level. Today all types of pollution – land, water and air have vitiated the quality of life in the Mumbai metropolis. With lament, pain and concern the poet notes the environmental deterioration.

Day after day the sea enchained

Behind granite buildings,

And workers' shanty towns roll

Like shed leaves at their feet.

I pick my way

Step by ginger step between

Muck, rags, dogs,

And miles of dusty yellow

Gravel straight (Patel 57)

The poet walks cautiously on dirty roads. He is anguished by the sorry state. Images of sewer water and polluted air are depicted in the poem.

The sea daily changes



From blue to green , to gray,
And breezes vaguely
Pull at the season. (Patel 57)

The change in colour of water is an indication of water pollution. Factories , houses and others discharge polluted water in the sea . Air pollution causes change in the seasonal clock.

Silver fish shining
Under a thin skin of water. My sight,
Like an angler's rod,
Springs across dust and buildings
To claim a few fish. (Patel 57)

The silver fish on the water surface are the fleeting joys of life. The city dweller, the poet here is deprived of the true joys and contentment. Relentless pollution perpetrated by man in the name of progress has deprived him of peace.

According to Dr. Patel, industrialization poses a severe threat to ecology. The poem 'Haunting' is based on releasing gutter water and plastic in the sea, causing water pollution. Today, the government has banned the use of plastic as it poses a threat to the environment being nonbiodegradable in nature. In urban areas, all types of waste material, filth, plastic material and gutter water finds its way to the sea. This poses a serious threat to marine life too. Following lines from the above poem express his concern.

In clotted har
bours, polythene clings
to sand, dragged up
and down the beach's
width by the
tide's pull,
discarded shopping bags,
sewer water gur
gling in their bellies. (Patel 100)

Similarly, the poet has also expressed his anguish on the pollution in rural areas in his poem 'Aged Oxen'. Rural areas also face the problem of pollution. The main pollutants being residential burning of wood and other biomass used predominantly for cooking and heating. This has an adverse effect on mute animals too.

Dust descends on drifts
Of stirred morning air,
Is inhaled through phlegmy nostrils
Into their chests. (Patel 89)

In the above lines, the poet depicts how large amount of dust in the air affects the respiratory organs of the aged oxen.

The first part of the poem ' Simpleton' expresses the sense of communion with nature which Gieve Patel felt while watching the beauty of the hills off Borivali when these parts of Mumbai were pollution free. The poet is reminiscent of the bygone days when Mumbai and its suburbs were almost pollution free. He remembers the train journeys when he caught a glimpse of the mountain ranges through the window. The poet is anguished to narrate that the air is full of toxic pollutants and the haze deprives him of the sight of beautiful hills off Borivali.

The hills off Borivali
mist-covered in the rains,
They are with me from countless journeys by train,
Looking out after Kandivali for
a glimpse of the moving range
I do not recall
when first the expected uplift
changed to a confused double take
the toxins curled in as serenely



as water vapour.

Who could draw bliss from a poisoned spectacle? (Patel 102)

Gieve Patel urges the readers to love and respect nature and live in harmony with it. The poet portrays his feelings in the poem 'Aegis'. Patel is admiring the shelter, patronage offered by a tree on a hot summer day. The tree stands for nature as seen in a larger perspective. Gieve Patel is thankful that he can rest peacefully in the shade of a huge tree, which saves him from the scorching hot summer heat. While resting in the shade of the tree, the poet thinks of the tree in high esteem. As if by coincidence, the tree reciprocates and blesses him with a shower of leaves. The poet wants to emphasize the importance of nature to man.

I lie an hour under this tree's shade

The time is the height of summer,

The gaze upward

Into the tree's blazing crown.

Quietly, leaves mediate

Straining away sunlight.

I am a miracle child

Under a fierce god's aegis.

My fixed, twisted head looks up,

Seeking to urge from the creature's

Stooping frame a sign

Of mutual regard, a gaze returned,

Cast back at me as a pelting of leaves (Patel 112)

Gieve Patel says that things look beautiful from far. So is the case with nature today. The poet has expressed his feelings in the poem "Speeding". The poet says that natural landscape can be best enjoyed from a distance. For example, from the window of a speeding train or from the balcony of a multistoreyed building. This spectacle gives us bliss as we do not find the small faults while having a bird's eye view. Similarly, when god looks at his creation, the universe, he is joyful as he cannot observe the loopholes. The poet wishes to express his feelings about the 'not so rosy picture' of nature today. Today, man has polluted his natural surroundings which pose a threat to mankind. He says that if God comes to earth in the guise of a human being, he will be aghast to see the true picture of life on earth.

Conclusion

Thus Gieve Patel has tried to motivate the masses through his verses. He has highlighted the ill effects of environmental degradation. Through his poetry, Green entrepreneurs will be goaded to carry on their work for environment protection and generation of employment using alternate means.

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New Trends in Hospitality and Tourism Post Pandemic: A Study

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Abstract:

The present article of research paper the new trends in Hospitality and Tourism post pandemic: a study. Hospitality and Tourism industry most impact of the pandemic on the economy. Hospitality and Tourism plays an important role in the economy it gives boost to many other businesses. Some industry seriously affected new trends post pandemic. Hospitality industry offers a variety of complementary accommodation, food and beverages. Tourists consumer's needs, demands and desires for security and preservation of healthy food, pure nature stay. Travel and tourism visits to towns, big sports, cultural, new travel motivation. Impact travellers to travel the conditions and preferences for vacation destinations. The senior citizen people will avoid traveling in large group and being in crowded places. The travel industry has adopted new benchmarks that steer the trends of this year. New trends in Hospitality and Tourism starts with sanitary precautions, cleaning the areas, health policies as masks and social distancing, touchless check-in and checkout, room service food and beverage orders, keyless room entry, mobile payment and more.

Keywords: Tourism, Hospitality, Trendy, Employment, Restaurant industry.

Introduction:

The covid-19 pandemic caused a shift that has impacted so many aspects of our lives. Today new practices and new trends have risen for 2022. Hospitality and tourism is a massive, collective industry consisting of tourism and other hospitality-related businesses. Tourism companies are technically considered hospitality businesses because they rely on strong customer service to generate revenue. They must provide a welcoming, enjoyable experience to their guests. Otherwise, those guests won't return in the future, and some guests may share their bad experience with friends or family members.

All hospitality businesses, even those residing outside of the tourism sector, follow a similar approach with their operations by emphasizing the importance of strong, positive customer service. Pandemic have changed a lot of things from the politics to tourism and new protocols to the way you live life to lives of many people. After and during Pandemic too, life and work didn't stop. Although lots of rules were introduced to overcome the situation happened because of the pandemic and the involvement of new variants and even to overcome the losses happened in the two years to recover the economy of business.

New trends need to be started in many fields like hospitality, business and tourism to meet the needs and safety of customers. Customer's priorities and needs are also changing. Some of these trends are necessity and some of them are rules too. Lots of customers responsibility are on these businesses and need special attention and new rules and regulation.

Tourism plays an important role in the economy it gives boost to many other businesses which support tourism like hotels, local shops, restaurant and other things. Since the Covid pandemic outbreak two years ago, the hotel and travel industries have been through some difficult times. Finally, it's the time for them to recover. Thus, businesses in the industry are coming up with new and unique ways to attract travellers and tourists from all over the world in order to stem the losses.

Research Methodology:

The research paper is based on empirical study. It is a type of descriptive research paper.

Objectives of Study:

1. The first objective of the paper is to highlight the Hospitality and Tourism industry most impact of the pandemic on the economy.
2. The second objective is to explain the Hospitality and Tourism consumers security covid pandemic.

**Importance of the Study:**

1. The study will highlight new trends in Hospitality and Tourism.
2. The study new trends needs Hospitality and Tourism business safety of customers.

Data Collection:

This paper is a descriptive paper based on secondary data collected from different news paper, articles and research journals.

New Trends In Hospitality And Tourism:**Safety and Hygiene:**

Safety and hygiene play a very important as it is related to a life of living being. There are number of hospitality trends which become a need for this reason. It is very essential for these places to priorities it over all.

Many protocols have to be followed like wearing hand gloves, or cleaning everyplace with periodic cleaning and sanitizing it. Providing everything with less contact of people, proper food with clean environment. Many people need a assurance for proper and healthy environment which become a need and now a trend for everyone. As the tourist places are open proper ways of visiting them without causing a crowd is a big deal. People prefer safe place with a clean environment and proper and systematic way to handle the crowd and their visiting hours.

Vaccination Proof:

After the corona outbreak the online which can stop or at least lower the chances of corona is the vaccination which was given widely and was mandatory for everyone to have it. Soon after the first and second dose and after the lockdown vaccination become the must and only way to go out. From shopping malls to café , it was necessary to show the proof of getting vaccinated to ensure ours and others safety as well, which is the reason every places visited which follows the protocols checks the verification and ensure if the person is vaccinated or not. Even if you're fully vaccinated, keep up protective measures including keeping at least 1 metre away from other passengers when possible, wearing a mask that fully covers your nose, mouth and chin, covering your coughs and sneezes, and keeping your hands clean. Take extra masks, alcohol-based hand sanitizer and disinfectant wipes with you when you travel

Cashless and Contactless payment:

People usually prefer cards, and mobile payment and other online options for their day to day needs before few years it was a new thing for many people, some excepted it and some didn't except, but this trend when was accompanied with covid it became necessity so to avoid any contact with people and be safe. This also gives contribution for digital India. Hospitality businesses can assert themselves into the virtual environment to promote their mastery of guest service experience to the online world. Tourist from other country or even people with less money calculating mind have a great use of online payment. Without any human contact or exchange of money. many hotels are now employing QR codes that customers can scan with their mobile devices without having to engage with hotel workers physically. This all result in the assurance and safety of the customers with proper sanitation and safety. This all is making a huge contribution of technology in tourism and hospitality.

Some innovative hospitality businesses are ahead of the curve, with Swiss luxury hoteliers Le Bijou, for example, already offering contactless check-in and concierge services via a digital butler. Similarly, low-cost airline Cebu Pacific has launched contactless flights in the Philippines. We can expect to see more and more innovations of this kind from new and existing travel and tourism businesses.

Takeaway and Home Delivery:

As people wants less contact with others, they usually prefer a luxurious and comfortable life, with that they need an online shopping platform for everything. It also involves the food to clothes as there are competitions between the marketer too. As its for hospitality they prefer room services with less human contact many tourists can't follow up the route for any famous food place, this can help them to enjoy from wherever they are.

Remote Location:

People who haven't travel during the covid make up for that. as the new trends are discovered, people usually prefer a quiet and free place, somewhere in nature with less human contact, it is not that



hard to see the logic there; the less human contact less chances of getting affected. Hotels provide place with large space, open air space and expanding garden. The hotels also provide a ride to help them reach the far places.

Work and Travel:

Work from home became a need during covid and still many industries and workplace are not opened completely which gives a choice for working. People started the trend and worked by taking a small vacation from their stay places. Remote work is enabled by technologies including virtual private networks (VPNs), voice over internet protocols (VoIP), virtual meetings, cloud technology, work collaboration tools and even facial recognition technologies that enable a person to appear before a virtual background to preserve the privacy of the home. In addition to preventing the spread of viruses, remote work also saves commute time and provides more flexibility. They also like to travel and enjoy this new trend was accepted by many of the young workers. the number of trips will go down, the duration of each trip will go up. This will happen because it will be safe to stay in the one place which you know is free of the virus, then hop around several destinations and increase the risk that many times. The journey and stop for each destination add that many checks, anxiety, and possible risk, nullifying the foundation of a holiday, which is to relax

Online Platform:

As the technology is growing day by day and many people are expecting it and is widely in use many online platforms are made to promote and support their business. Many ads and many accounts are made on social media to support them and do publicity about them

The another thing which gives influence to hospitality and tourism business through online platform is the information, many people follow up social media and get influenced by them, they can collect information of any place and know about it in just one tap, story doesn't just stop here, now people have excess to book a hotel and do all the prior arrangement before going the place according to their requirements and wishes, they can easily go to websites and other platforms to ask their common queries which have a auto generated answer or can even personally ask them. Hotels and tourism business are also taking the thing seriously and post their videos and ideas on their websites. They also actively share new updates about their rules and regulations, policy changes in terms of cleanliness social distancing and safety with their guests and travellers also to ensure guests feel safe and secure and ensure there is a smooth information flow, by updating their website and other online listings. This also increase the flexibility in booking the airlines, hotels and other things like refund, because of the virus any trip can be cancelled any time and because of no involvement refunds are must asked on cancelling.

Sustainability:

With the increased demand for health, cleanliness, and safety issues, the Covid epidemic has raised some severe challenges for the hospitality and travel industries. Guests are also more concerned about their health and the environment. Hence, firms should consider taking a waste-reduction and environmental-conscious approach. As an outcome, this behaviour will go a long way toward reducing recurring costs and boosting the overall management and operations of the hotel industry. Finally, the current dynamics in the industry are undergoing significant changes, which can only be met by technological adoption. The CRM functionalities of contactless guest facing technologies can be extremely useful in dealing with changing consumer expectations, and they can give long-term benefits.

Private Rentals:

The covid have taught many people many things, as the tourist starts making their plan one thing, they sure will follow which they learn is the social distancing and taking proper measures and safety precaution to stay away from anything which have probability from ruining their plan. that's the reason many people will be looking for private rental with them all by themselves without any excess contact. Technology will play a big role, hotels will bring on board third party regulators for maintaining hygiene standards, and occupancy capacities as well as entry of non-resident guests will be revisited.

Bloggers:

Another thing which started to become a trend are the bloggers. Covid have harm lots of people but the greatest harm was the unemployment. Many day-to-day workers have lost their jobs due to covid pandemic and many youngsters lost their chances to start or join a new job. Many people. Lots of these



men's start to seek for work. And many of them found their job as influencers and start to earn more than what they could have been paid by doing a simple job under someone. many students start to earn though writing blogs about their travel destination and showing people around the world. These people go around the world to travel as well as earn.

Technologies:

Many technologies are introduced worldwide and many people know how to use them too. Due to covid pandemic people prefer less human contact but for the world to run there is a need of workers but as mentioned before people know technology and moreover know how to use them so instead of making less human contact make no human contact. World is introduced with robots and its speciality so instead of using human robots are used for cleaning, machines to serve food or machines to take order. COVID-19 provided a strong push to rollout the usage of robots and research on robotics. In recent weeks, robots have been used to disinfect areas and to deliver food to those in quarantine. Drones have walked dogs and delivered items.

Local Vacation:

People love travelling. Many people have plans of going out twice in a year at least, people who love travelling want to reach every corner of the world but because of this pandemic situation borders were closed and still now when the situation is in hand many protocols have to be followed to go out after that too 2 week quarantine period is compulsory and price of everything have increased so much that people who just love travelling and find their soothing area in local travelling, not able to go out of country but can go and discover every part of own country and own state too. There are so many incredible places to explore on our doorsteps. Which means that businesses reliant on tourism will need to re-think their marketing and sales strategies to capitalize on the changed situation the lockdown has turned everyone's focus towards the #VocalforLocal movement, people will be more inclined towards helping their own country's economy grow. And as tourism is a major contributor to the same, they'll look at taking trips within. And undoubtedly space will open in the economy for new initiatives that offer a novel approach to enabling and encouraging people to make the most of exploring their home country.

Border:

As many love travelling, there is no doubt about having an international trip in the bucket list too. This all makes us discuss about the agreement in the countries. For example, Baltic countries Latvia, Lithuania and Estonia opened their borders on May 15, allowing citizens to travel freely between them. A similar agreement has been announced for trans-Tasmanian travel between Australia and New Zealand. In Europe, France and the UK have agreed not to quarantine each other's citizens, while the European Commission has shared their guidelines for the non-discriminatory re-opening of internal borders between countries with comparable health situations. Once all internal borders have been re-opened, Europe will once again open for international visitors.

Conclusion:

Tourism and hospitality business still is on the hit side as the situation of covid and their other variants isn't completely in the hands. More and more local tourism should be done to ensure the stability of their sectors and to increase the economy of these sectors and indirectly to national economy. These can be achieved by increasing confidence in the travellers and provide a safety assurance and supporting safe return, and also promoting the places. Tourism and hospitality is the only way to get the economy. The reduction in travel will be longer lasting, owing to changes in tourist preferences or economic scarring, some tourism-dependent countries may need to embark on a long and difficult journey to diversify their economies. Investing in non-tourism sectors is a long-term goal but could be aided by strengthening links between tourism and locally produced agriculture, manufacturing, and entertainment. Solutions will differ from country to country, and the pace and scope of recovery will of course depend on global developments. But there is an important opportunity to be harnessed. A lot of these trends are necessary and important to in respect to their safety and health.

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New Business Trends Post Pandemic

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Women's College of Arts and Commerce, Nagpur

Introduction

It's clear that the crisis has had a negative effect on economic and social factors. However, we don't want to dwell on that. We want to look ahead. Crises can also act as triggers for substantial growth. We need to broaden our perspective and learn from history. The coronavirus pandemic has brought the world to a halt. The crisis has forced businesses and people to change the way they live and work, with many companies moving their workforces to home working and many consumers adopting new shopping habits. These changes will have long-lasting effects on the ways we work, shop, interact and play, as well as on how brands communicate with us.

The impact of the crisis is not limited to 2020; it will be felt throughout the year in terms of lower demand and lower revenue, potentially leading to bankruptcies in some industries. However, some companies have already started strategizing for life after Covid-19.

Organizations currently struggling with the short-term impact of the crisis should start looking forward as soon as possible, and capitalizing on the opportunities this crisis created. Organizations which are carefully observing current dynamics will see many trends rising. Some of them are triggered by major societal changes and will impact our future for a long time, the so-called mega trends. Changes in consumer behaviour (consumer trends) and market reactions (market trends) are already clearly visible. Technology will become even more important in enabling interactions between companies and their customers (technology trends).

Mega Trends

Our way of life is more than ever influenced by continuously changing and strict regulations due to the Covid-19 crisis. A strong artificial intervention within society comes with the potential to change it as a whole on a long-term basis, and could account for drastic changes in consumer behaviour.

A short-term regulatory intervention, like compulsory face masks, can trigger a settling-in period which influences the "new normal". Especially in the Western hemisphere, the barrier to wearing a face mask was comparatively high before we were affected by Covid-19. This might change drastically in the future as a broad part of society is getting used to wearing it. The world is becoming more individualized and consumers demand broader diversity of products, more channels to choose from, as well as faster delivery times and transparency.

Globalization has been the strategic move over the past decades. However, climate change has led to an increasing demand among consumers for local products and a decelerating consumption. The Covid-19 crisis gives this trend another boost. Supply chains were interrupted and customers experienced first-hand the partial shortage of products. Local production, and the local supply of goods and services, become more important for customers, but also for corporates willing to increase their resilience for a potential future crisis. As this trend was already existing pre-Covid-19, we expect that it remains a long-term development likely to influence not only supply chain related topics, but also customer expectations and service offerings. Consumers have become increasingly demanding.

The Era Of Digital Transformation

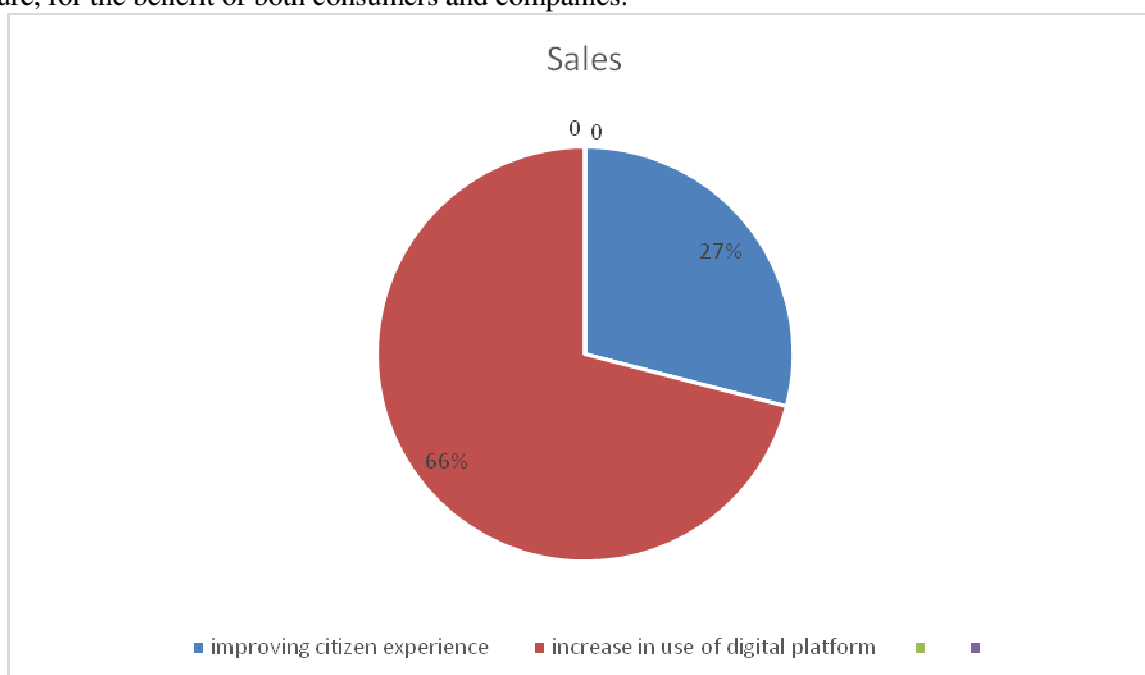
Many businesses have never had to deal with a biological disease, which is causing them to panicked and uncertain about the future. The global markets are hoping that a vaccine will be made quickly so that things can go back to normal, but until then, the lockdown and remote workforces will continue. The government grants and loans are helping to keep things afloat, but the long-term implications of the increased deficits India faces are still unknown.

The trend of digital transformation has become popular in recent months. Some businesses were proactive about it before the pandemic, but Covid-19 has made others invest in it to stay safe. There have been many radical changes in the way organisations operate because of the pandemic.

The business world is rapidly changing, and almost every industry needs to adapt to remain viable. Companies can't afford to stick with the status quo; they have to be prepared for change, embrace uncertainty, and use new technology to stay ahead of the competition. Otherwise, their entire business model could be disrupted.

And that's why, accelerating digital transformation journeys, staying relevant in changing times, and embracing innovation to create breakthrough value, will become a top priority for businesses in the post-Covid world.

In times of social distancing, consumers are quickly exploring and adapting to new ways of social interaction. Video calls with large groups of friends, family board games enabled with tools like Zoom or Facebook, etc., satisfy the demand for social interaction. Although first observations indicate that currently employed tools are still far from replacing personal interactions completely, the willingness and skills required to use video calls for varying use cases are likely to remain in a post-Covid-19 period. This increase in digital skills paves the way to digitalize many (and cost intensive) interactions in the future, for the benefit of both consumers and companies.



Growth Of Online Education Systems

The Covid-19 pandemic disrupted schooling for students and also impacted businesses. Many schools and educational institutions were not prepared to transition their classes online, causing a lot of chaos.

In the meantime, online education systems became an emerging business trend as schools across the globe started implementing different platforms to suit their needs. However, this new technology can be a challenge to assess assignments and exams for students, as well as teaching them complex concepts.

To meet this challenge, educators are turning to pre-recorded videos with more options and animations. This has led to the growth of Learning Management Systems. Edtech platforms such as Byju's and Vedantu in India are using IT tools to create an engaging and individualised learning experience. This will continue to challenge the traditional education system, one video at a time

Evolution Of Traditional Workspaces And Remote Teams

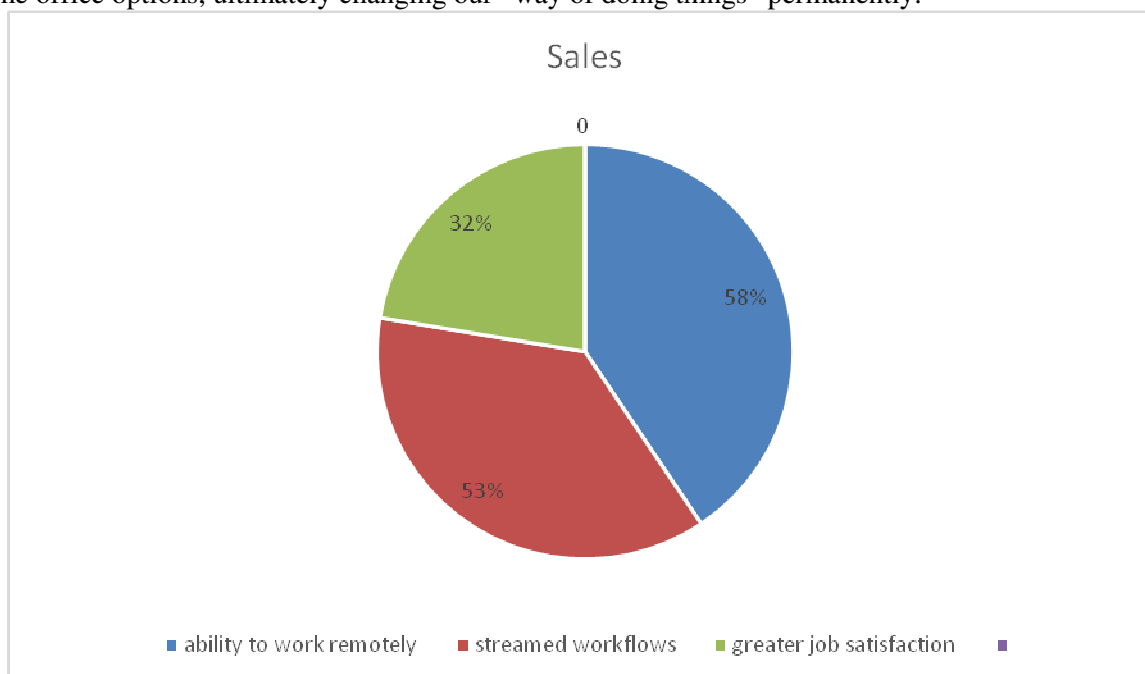
Work-from-home has become a popular option for businesses post-Covid. A number of companies had offered work-from-home facilities before the pandemic, but the majority were not ready for the sudden shift.

The traditional workspace and remote teams are evolving, which is why you can expect businesses to adopt different digital tools to manage their operations smoothly in the coming months. There has been a significant spike in demand for these online tools, which has worked as a catalyst for other organisations. Communication tools, project-management applications, software for data security, etc., are expected to experience a notable boost in the coming months.

On the other hand, coworking spaces have experienced a major hit, with social distancing becoming the new norm. During the lockdown in many countries, a large number of companies have either given.

The recent lockdown forced many of us to experience a presence-free lifestyle. We were, or still are, confined to our homes, and had to deal with restrictions that affected everyday life.

As a result, digital alternatives to physical presences challenged the need to appear in person, forming a trend which is reflected in many areas like work, education and leisure. People met virtually for work meetings, spent time with friends via Facetime or enjoyed concerts from their living rooms using streaming services. Many realized that physical presence was not always required to achieve similar results, and this will have an impact on future consumer behaviour and customer expectations towards providers of products and services. We expect that a presence-free lifestyle will gain importance beyond home office options, ultimately changing our “way of doing things” permanently.



Market Trends

In times of crises such as Covid-19, societal responsibility takes a fundamental place on the agenda of corporates. Those fulfilling their societal duties, e.g. by producing high-demand products like face masks or organizing donations for people in need, are likely to see their commitment rewarded by customers--but also employees. Those failing to contribute to the common cause risk their long-term societal reputation and brand image.

A company that takes over responsibility in times of crisis and works for the common good not only builds long-term relationships with its customers and employees, positively contributing to loyalty goals, but is also able to win new customers even in uncertain times. Many companies were able to react fast and did not only contribute their part, but also clearly communicated why they did so, positively contributing to their brands.

The Covid-19 pandemic has impacted the global economy in unprecedented ways, particularly in the realm of consumer spending. A recent study by has revealed that due to increased social distancing requirements, consumer spending habits have been altered significantly. Restaurants and bars have seen a



decline of 75%, while food and beverage sales are up 10%. Entertainment venues have taken a hit of 95%, while digital entertainment sales are up 20%.

These numbers show us a clear trend: due to social distancing requirements, consumers are opting for their entertainment and basic necessities to come to them rather than vice versa. This is particularly apparent in the healthcare industry. Previously a niche market, remote care is becoming increasingly popular as patients are looking for socially-distant options for their healthcare needs, and providers are looking for ways to connect with their customers.

In light of this new information, businesses are expanding their services to include virtual consultations in order to provide greater accessibility to our customers during these trying times.

The pandemic has served as a catalyst for e-commerce activities. Many consumers are now purchasing products online which they would have previously considered outlandish, and the frequency of online purchases in general has increased considerably. The result is that companies have reacted accordingly and invested in their digital commerce capabilities to keep up with their competitors.

Another important change is the eagerly awaited connection of online and offline touchpoints for commerce activities. Online pre ordering combined with in-person collection of goods is an option which has been around for some time, but could now finally become relevant for those who don't want to wait for package deliveries, but also refuse the inconveniences of the in-store shopping experience. It finally combines fast availability of products with a reasonable personal effort – a mix many customers are currently looking for.

Technology Trends

In the past few years, contactless payment and mobile payment services such as Apple Pay and Google Pay have been gaining traction in the German market. These services were primarily used by millennials and members of Generation Z, but now that older generations are being exposed to them, it's starting to see a much broader adoption.

According to a study by one of the largest payment providers, Mastercard, contactless payments are expected to grow by 40% in 2020 due to COVID-19. This increase can be explained by consumers' desire to avoid the exchange of money or direct contact with terminals.

This increased interest in mobile payment services has also led to greater attention for person-to-person payment tools like PayPal and Venmo, which are seeing an increase in users across all age groups.

COVID-19 has made us acutely aware of how important it is for businesses to have a plan for digital transformation, including the adoption of new technologies. Through this crisis, we've learned that our digital infrastructure is just as vital as our health care infrastructure—and often more accessible.

As the world faces unprecedented challenges, businesses are frantically looking for ways to drive sales.

This is a time when online commerce has gained serious momentum. Those without any kind of online sales channels are likely to be the most affected companies in the current situation. As offline shopping remains inconvenient due to multiple factors, many customer groups intensify their online shopping activities. Although online shopping is far from being a new trend, the recent increase in online shopping activity is astonishing and many organizations now see the potential to absorb decreasing offline sales short-term and to lay down the foundation for a long term omni-channel sales experience, no matter if they serve private or business customers.

By focusing on cloud services and pre-packaged functionality in the last years, many technology vendors can already provide a platform which is fast to implement and ready to scale in the long term. Especially those organizations which were traditionally relying on offline sales can use the momentum to digitalize their commerce activities

Conclusion

We will continue to see uncertainty in what a post-Covid-19 world might look like in the future. Many organizations are still tied up responding to the short-term impact of the crisis to simply secure the continued existence. Others are already moving into the second phase of the crisis lifecycle and starting recovery, in which they learn from the past and start adjusting to the new business environment.

We are still in an early phase of recovery, but there are already some key learnings which seem to be very clear:



Remote work is here to stay - From a recent survey, it was found that 60% of workers want to continue working remotely at least part time. This means that companies will have to invest more in digital infrastructure and workforce management tools, as well as different ways of incentive structures. Resilience has become more important than sustainability - Companies now require resilience and flexibility instead of sustainability and integrity because they need to adapt fast according to changing market conditions. So, they can no longer afford lengthy decision processes.

Communication is key - It is important for leaders to communicate openly with their employees about what is happening so that their teams feel secure and comfortable during this period of uncertainty.

The past few months have been tough for many businesses. Many are still struggling to find the right balance between their online and offline operations, but some are thriving. What do these business success stories have in common? They all rely on digital technology to connect their revenue channels across digital and offline operations.

Shattered business models with outdated business assumptions that neglect the new digital reality are likely to fail soon. A pure focus on offline activities comes with a high risk in unprecedented times like these. A healthy realignment and connection of revenue channels across digital and offline is a likely reaction based on current learnings. Resilient technology platforms are crucial for future business success, only a minority of organizations will succeed without them.

A radical shift like the one we are currently experiencing already has a clear impact on long-term societal norms and consumer behaviour. Understanding and reacting to this shift will be a key accelerator for future business success.

Organizations that are able to understand how their business context has changed during the Covid-19 crisis are in a position to implement the measures required to prepare themselves for the future. Based on the projects and research activities we have conducted during the crisis we can provide a first set of trends and implications likely to impact businesses across all industries. But it is up to each individual organization to establish a way of identifying, prioritizing, and leveraging the trends which will be most valuable in the future. Especially innovation and technology leaders, but also marketers and those responsible for sales, have an opportunity in front of them that they can use to implement the measures required to build a strong foundation for the future."



A Study on Effect of Traditional Farming on Rural Development With Reference to Korpana (Chandrapur District)

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Abstract

The basic approach of this study is to assess the conditions under which traditional farming might become a factor for rural development. Traditional farming may improve farmers' social and economic conditions as well as the overall development of areas with a significant organic agricultural sector proportionally to the local scale. Nowadays, as a result of continuous awareness towards a healthy life and environmentally sound products, more and more people tend to consume healthy /Organic Products. Indeed, Organic agriculture is increasingly gaining greater importance and is being recognized by Consumers, Farmers, Environmentalist and Policy Makers, as one of a number of Possible Models for Environmental, Social and Financial Sustainability in agriculture. More recently, it has been argued that organic farming can provide rural development benefits through enhanced employment and through closer connections with the local economy, reconnecting consumers with producers and stimulating positive economic multipliers.

Key words:- Traditional farming, Agriculture, Financial Development, Government Scheme, Infrastructure, Productivity, Rural Development,

Introduction

Agricultural development policy for developing countries needs to focus on increasing the productivity of the land under cultivation, with lower costs, higher efficiency of products with little or no damage to both humans and the environment. Nedumaran, et al (2020). Organic farming has the potential to provide benefits in terms of environmental protection, conservation of non-renewable resources and improved food quality. Traditional farming is a societal need; it is not only from the consumer's perspective but also from a farmer point of view. For the transformation of rural agriculture into a well sustainable agriculture, organic farming might become a panacea which can build a plinth for sustainable agriculture and reimburse conversion cost and maintain the sustainability of soil.

Literature review:

According to Mendon et al, (2020) the farming of organic products is a unique practice which balances the environmental sustainability and also controls the detrimental effect both on customer's safety by creating a positive notion in the minds of the customers. Varkey, (2020) contends that countries, developing as well as developed are emphasizing environment sustainability of agricultural production, methods and practices. The traditional wisdom of farmers on indigenous agrarian practices increasingly being called into question owing to a host of factors.

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1 ZBNF (Zero Budget Naisargik Farming)

2. Government Initiatives to Promote Organic Farming

Paramparagat Krishi Vikas Yojana (PKVY)

Paramparagat Krishi Vikas Yojana promotes cluster based organic farming with PGS (Participatory Guarantee System) certification. Cluster formation training, certification and marketing are supported under the scheme. Assistance of Rs. 50,000 per ha /3 years is provided out of which 62 percent (Rs. 31,000) is given as incentive to a farmer towards organic inputs. (<https://agriculturepost.com/5-govt-schemes-promoting-organic-farming-india>).

Objectives of the study

- 1) To identify the Farmers who are turning to Traditional Agriculture.
- 2) To analyze the benefit of Government Scheme.
- 3) To identify the farmers who stands to gain financially by traditional agriculture.

Hypothesis

- 1) There are financial gains by Individual Farmer.
- 2) There is Increase in yield because of Traditional Farming Practices.

Research Methodology

The study under taken is descriptive in nature, for the collection of data following resources were used.

1) Primary Data

2) Secondary Data.

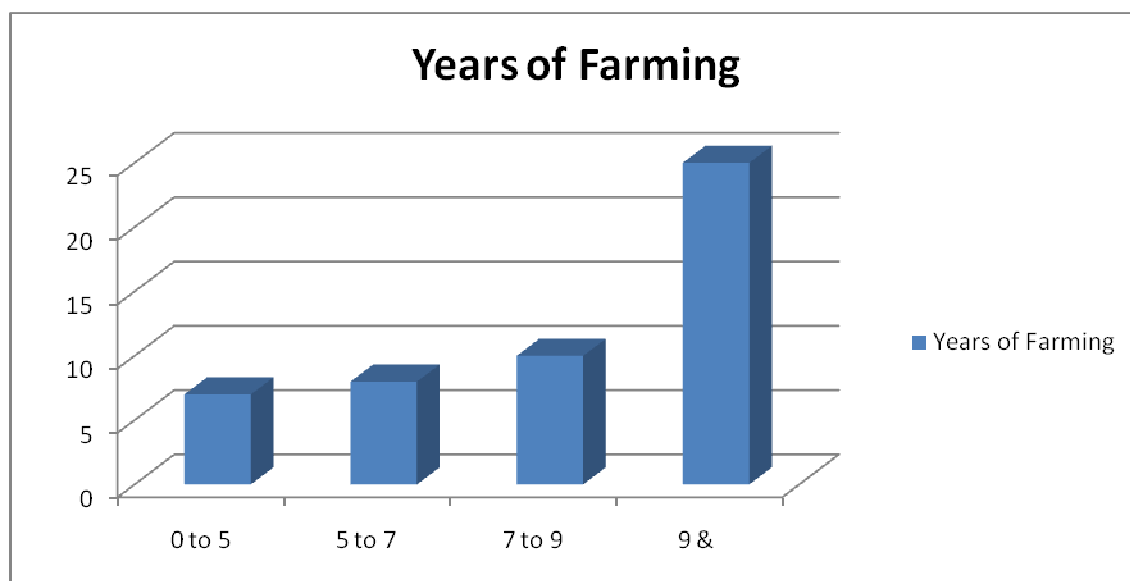
1) Primary Data: - Primary data collection methods can be divided into two groups: quantitative and qualitative. Primary data was collected through close ended questionnaire.

Sampling: - The universe of the study covers whole Korpana tehsil as its population. The sampling is selected by using convenient sampling and the sample size was confined to 50. The present study is restricted to farmers only other categories will be eliminated due to time and cost constraints,

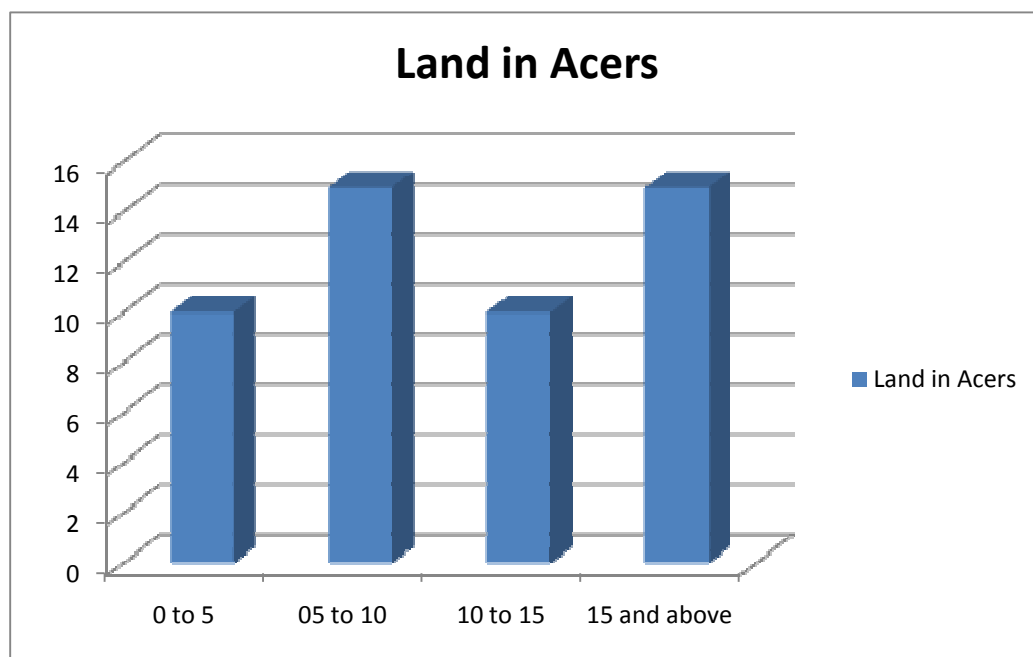
2) Secondary Data: - Secondary data is a type of data that has already been published in books, newspapers, magazines, journals, online portals what's app group etc. There is an abundance of data available in these sources about research area, almost regardless of the nature of the research area.

Data Analysis

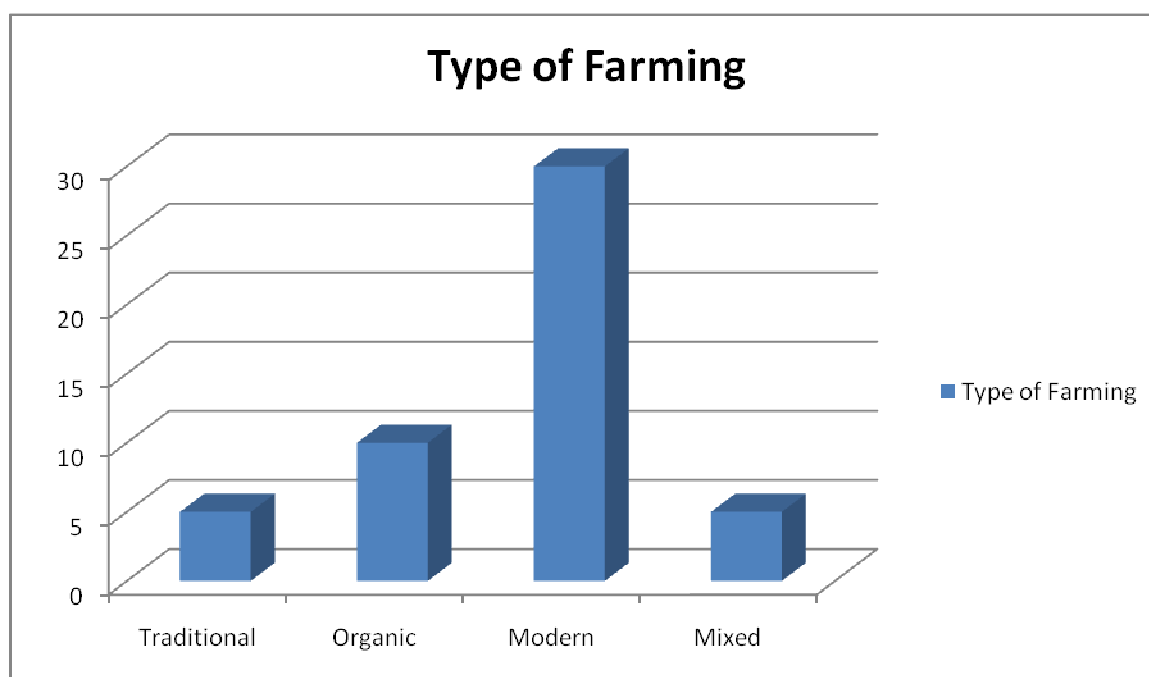
1. Since how many years you are doing farming?



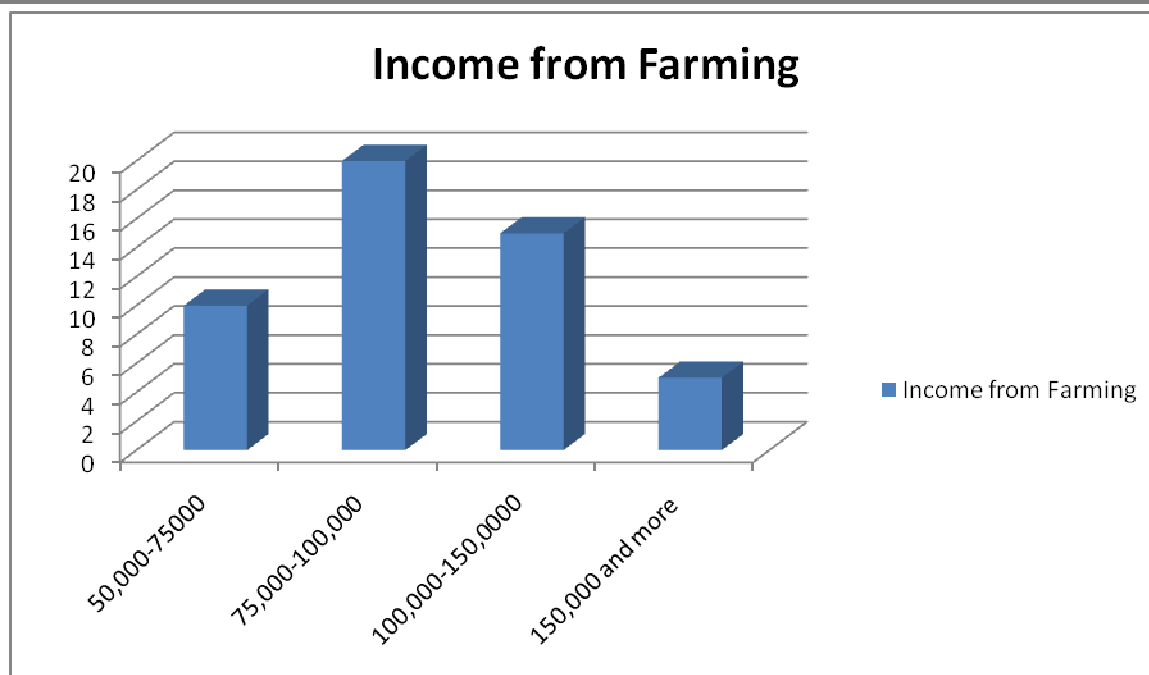
- 2) How many acres of Land do you cultivate?



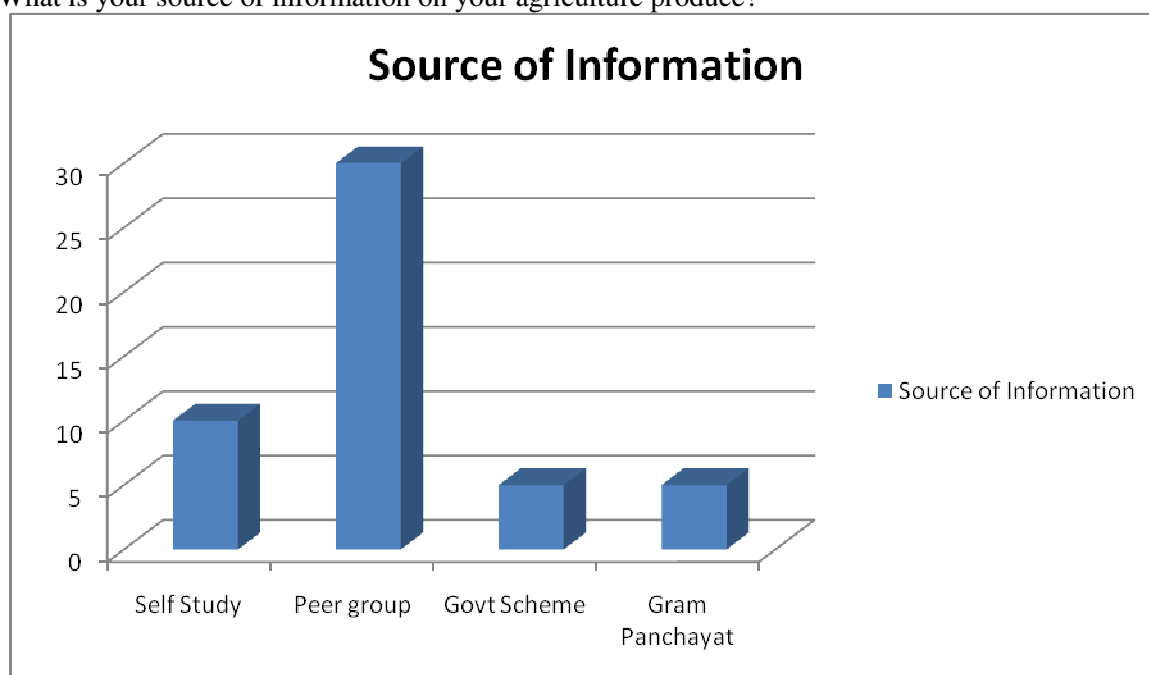
3) Which type of farming system do you adopt?



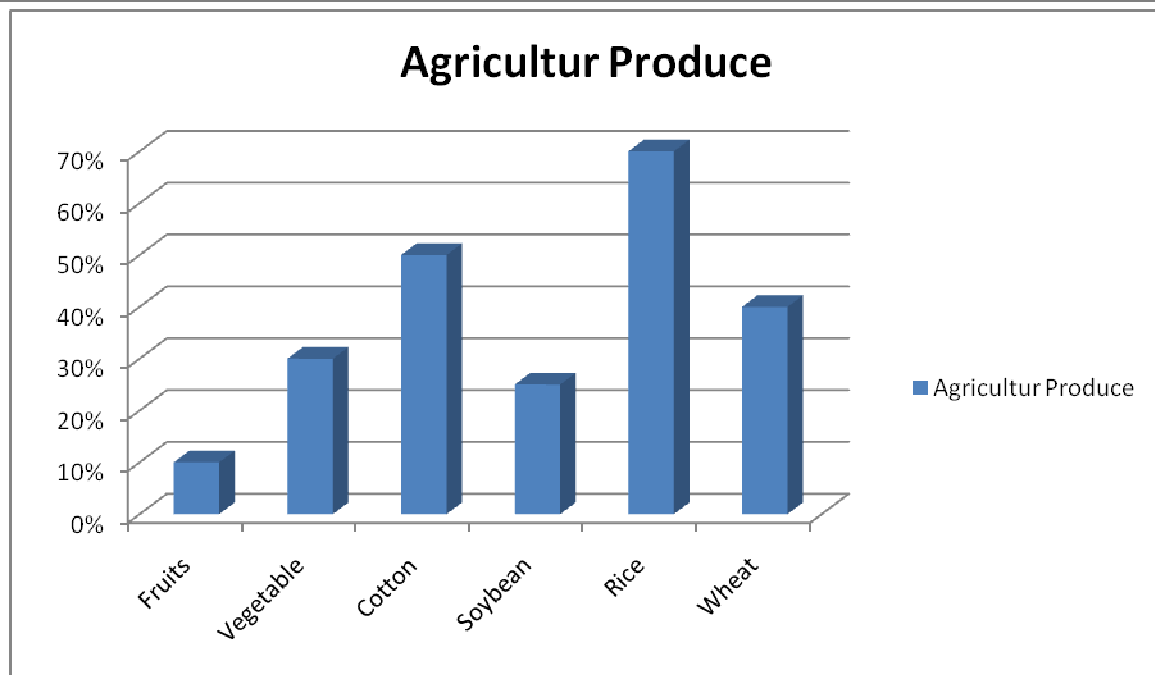
4) Yearly income from Farming:-



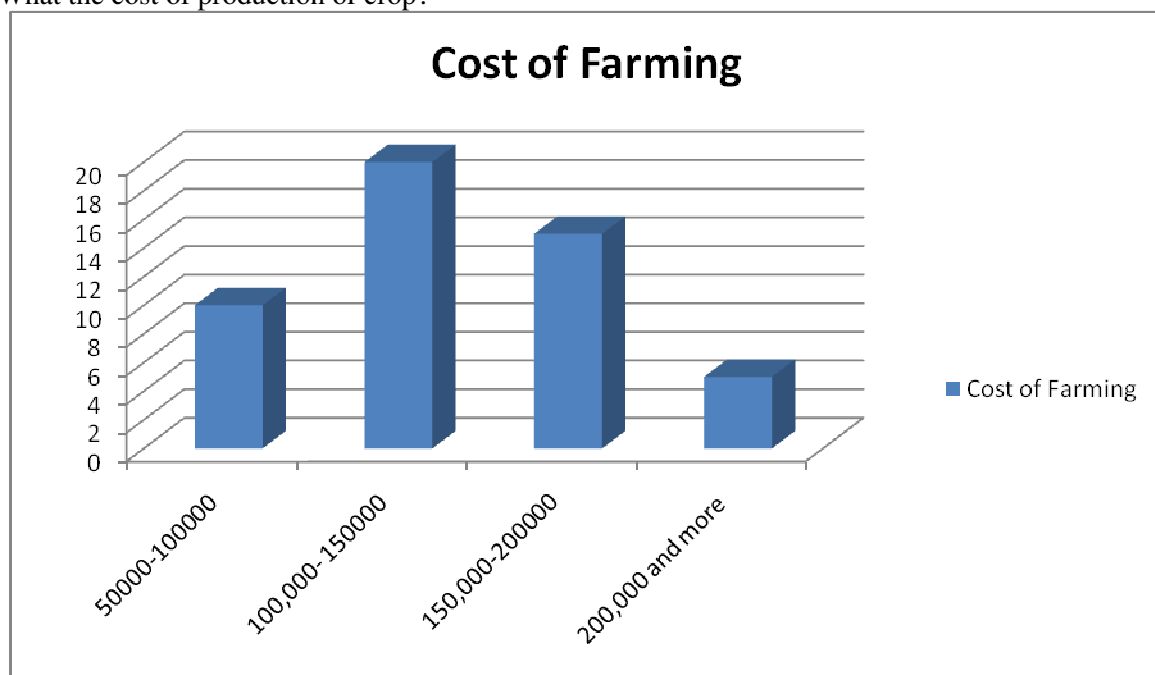
5) What is your source of information on your agriculture produce?



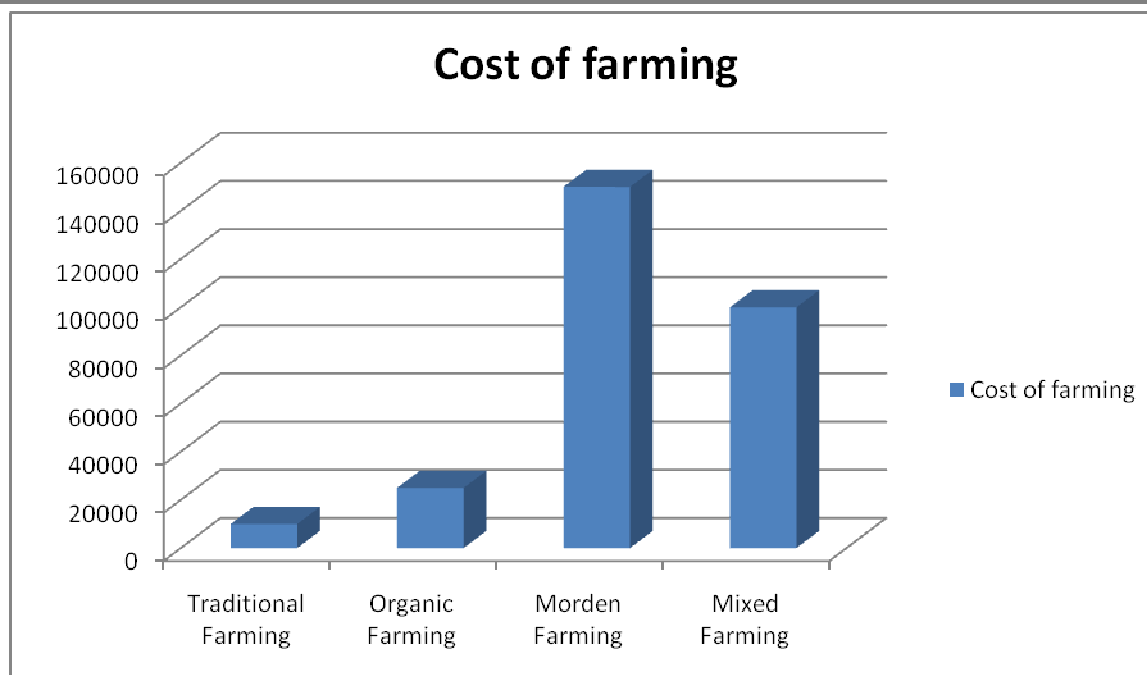
6) Which of the following products you produce in your Farm? Select all that is applicable?



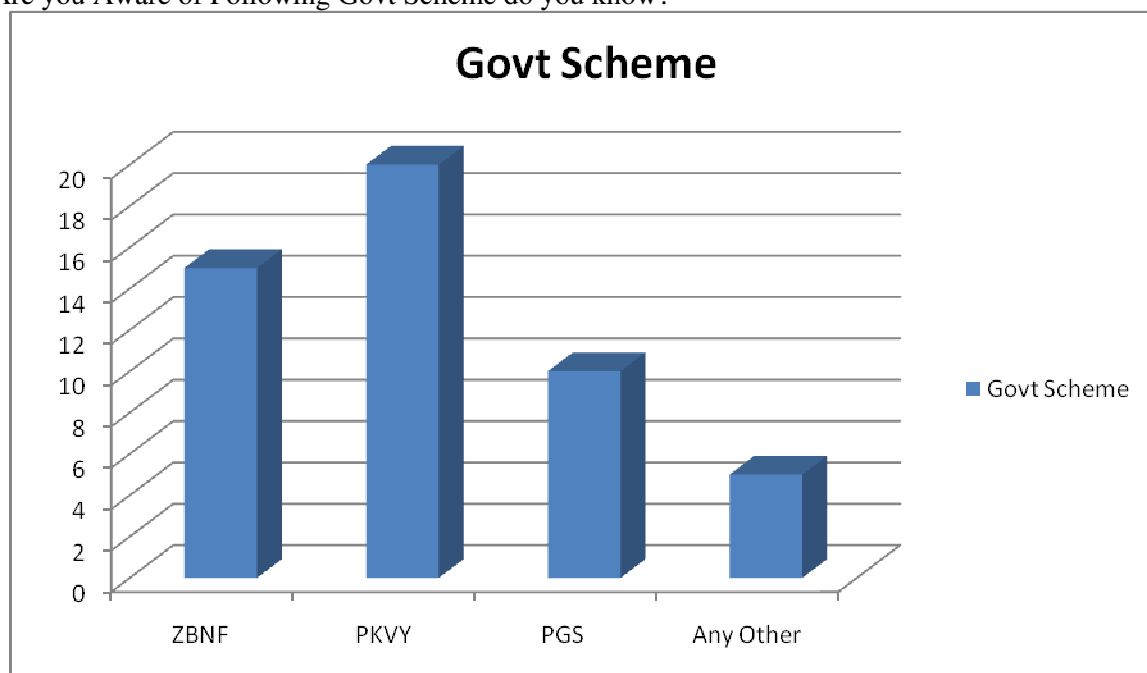
7) What the cost of production of crop?



8) Which farming has less cost?



9) Are you Aware of Following Govt Scheme do you know?



Conclusion

The phenomenon of 'Traditional agriculture' is the only solution to nurture the land and to regenerate the soil by going back to our traditional method of farming i.e., free from chemicals, pesticides and fertilizers. This is a possible step for sustainable development by choosing not to use chemicals, synthetic materials, pesticides and growth hormones to produce high nutritional quality food and in adequate quantities Organic farming is an option agricultural system which quickly changes farming rehearsals. It depends on composts of natural starting points, for example, fertilizer excrement, green excrement, and bone feast and so forth substantially more than deciding not to utilize pesticides, fertilizers

**Questionnaire**

Survey on “Traditional Farming” in Korpana District Chandrapur

Respected Sir/Madam

The following survey is being conducted for academic purpose only and the information given will not be shared with anyone. The information given will be used to analyze the Investment Patterns of the respondents only.

Dr FarukhAhemad

Prof Rima Chopde

1 Name of Farmer:-

2 Emails:

3 Age

4 Qualifications

a) SSC b) HSC c) Graduation d) Post Graduation e) Doctorate f) Other

5) Occupation

a) Business b) Private Service c) Central Govt. Employee

d) State Govt. Employee f) Other

6) City :- Korpana

7) State:- Maharashtra

8) Gender: a) Male b) Female c) Transgender

9) Numbers of Family Members: _____

10) How many acres of Land do you cultivate?

a) 0-5 b) 5-10 c) 10-15 d) 15 and more

11) Yearly income from Farming:-

a) 50,000-75,000 b) 75,000-100,000 c) 100,000-150,000 d) 150,000 and more

12) Since how many years you are doing farming?

a) 0 to 5 b) 5 to 7 c) 7 to 9 d) 9 & above

13) Which type of farming system do you adopt?

a) Traditional Farming b) Organic Farming c) Modern Farming d) Mix Farming

14) What is your source of information on your agriculture produce?

a) Self-study b) peer groups c) Government scheme d) Gram panchayat

15) Which of the following products you produce in your Farm? Select all that is applicable.

a) Fruits b) Vegetable c) Cotton d) Soybean e) Rice f) Wheat g) Jowar h) Pulses (Daal)

16) What the cost of production of crop?

a) 50,000-100,000 b) 100,000-150,000 c) 150,000-200,000 d) 200,000 and above

17) What are the difficulties faced by you while using traditional farming?

a) Availability of cow dung b) Availability of gomutra c) Availability of Dashparna

18) Do you face any difficulty while turning to traditional farming!

a) Yes b) No

19) Do you face any difficulty in making soil chemical free!

a) Yes b) No

20) While turning to traditional farming, the crop production

a) Increases b) Decreases c) No change

21) What about the demand for traditional Farming Product?

a) Increases b) Decreases c) No change

22) Are you Aware of Following Govt Scheme do you know?

a) Paramparagat Krishi Vikas Yojana (PKVY) b) ZBNF (Zero Budget Naisargik Farming)

c) PGS (Participatory Guarantee System) d) Any Other Scheme of Govt .

The Role Of Make In India Scheme Of Government Of India In The Development Of Textile Industry

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Abstract:

The government is on a campaign of transformative change. When the government talks of self-reliant India, it means to give India its rightful place on the global map. Today, the country is working with great enthusiasm in setting tough targets to be more ambitious while having a broader and bolder mindset. The government has set a target of \$100 billion for garments and apparel exports over the next five years and the textiles sector has an important role to play in achieving this. The Indian Textile Engineering Industry (TEI) is the cornerstone of pursuing manufacturing excellence, with in-house R&D, entrepreneurial spirit, and exploration of joint ventures opening up new opportunities. The history of textile production in India dates back to ancient times. The simple act of adopting Khadi and Charkha as promoted by Mahatma Gandhi took the freedom movement to the masses and made the Charkha a symbol of self-reliance. In many ways, it also matches with our government's vision for India and the spirit of 'Self-reliant India'. In this research paper, the role of the Government of India's Make in India scheme in the development of the textile industry, the importance of the textile industry in the Indian economy, the problems of the textile industry, the efforts being made by the government have been studied.

Keywords: Make in India scheme, Self-reliant India, textile industry, Indian economy

Data Collection Method Used for Research:

Data for the research paper has been collected from books, websites and newspapers.

Objective of Research:

- To study the role of the Government of India's Make in India scheme in the development of the textile industry.
- To study the importance of the textile industry in the Indian economy.
- To study the problems of the textile industry in India

Introduction:

The Make in India scheme promises to provide a conducive environment for both domestic and foreign investors. PM Modi's thinking is that employment opportunities can be created by converting India into a strong manufacturing center with a population of more than 125 crores. Modi has launched the Make in India program on 25 September 2014. It aims to transform India into a global hub of significant investment and manufacturing, infrastructure, and innovation. At the time of the Industrial Revolution, we were backward because we were slaves. Before that, we were known as golden bird. That opportunity was lost. Now, a new era of economic regeneration has begun and it is the era of Asia. It is our responsibility how to make this the era of India. Today 'Make in India' is not just a slogan or a call, it is our responsibility. If we move forward with firm determination, of faith, the world will look up to us with hope. For this, we need to focus on both FDI, one on 'First Develop India' and the other on 'Foreign Direct Investment'.

The government has started a policy to start 'Make in India'. Through this, the government wants to get more capital and technology investment in India. After the start of this project, the government has increased the limit of FDI (Foreign Direct Investment) in many sectors but in areas of strategic importance like space 74%, defense - 49%, and news media 26% are still completely Not opened for foreign investment. Presently, there is no restriction for FDI in the tea garden. 12-14 percent per annum growth in the manufacturing sector over the medium term, increasing the share of manufacturing in the country's GDP from 16 to 25 percent by 2022, creating 100 million additional jobs by 2022 in the manufacturing sector, rural migrants, and the urban poor. To build appropriate skills for holistic development in India, to enhance domestic value addition and technical know-how in manufacturing, to



enhance the global competitiveness of the Indian manufacturing sector, and to ensure the sustainability of Indian development, especially concerning the environment. is the goal to be achieved.

Opportunities are many in India, the infrastructure sector is as important as the manufacturing sector. Now India cannot run on that infrastructure if we have to reach the desired destination. In the past, when there was talk of infrastructure, it ended with discussions on rails, roads, ports, and airports. We have to move towards next-generation infrastructure. Just as we need highways, we also need 'eye ways'. It refers to the means of information and it refers to digital media. If there are electric grids, we will also need gas grids and water grids. We also need optical fiber networks. Only then can we dream of an India where the private sector will have immense opportunities to try its luck.

What needs to be done to increase the middle class? The simple answer is that employment opportunities have to be created. If you come from outside and do not think about industrial development, the manufacturing sector, and do not create employment opportunities, then this cycle will never be completed. This is the reason why we don't just create a competitive situation when we talk about Make in India. When we talk about Make in India, the government talks about giving opportunities to the producers to create a huge market for their products. After all, a large number of buyers is just as important as cost-effective manufacturing.

After the launch of Make in India, India became the first choice of multinational companies for investment and in the year 2015, India has overtaken the US and China to receive a foreign direct investment of 63 billion US dollars. After this, in the year 2016, despite the economic slowdown all over the world, India received a foreign direct investment of about \$ 60 billion, which was much more than many big developed countries of the world. 2500 international and 8000 domestic delegates from 68 countries participated in the multi-sectoral long "Make in India Week" organized by the Government at MMRDA Ground at Bandra-Kurla Complex in Mumbai on 13 February 2016. In this, investment commitments of Rs 15.2 lakh crore and investment inquiries of Rs 1.5 lakh crore were received. Maharashtra received an investment of Rs 8 lakh crore (US\$120 billion).

The Indian textile industry, due to its overall value chain, strong raw material, and strong manufacturing capacity, occupies an important position among the world's largest textile industries. The uniqueness of this industry lies in its widespread where there are mill enterprises with intensive capital on one hand and handicraft industries with fine workmanship on the other. The mill sector ranks second in the world with 3400 textile mills with an installed capacity of over 50 million spindles and 8,42,000 rotors. The Indian textile industry has a natural connection with agriculture and the country's culture and traditions, which enable a multi-dimensional range of products suitable for both domestic and export markets.

The Role of Make in India Scheme of Government of India in The Development of Textile Industry:

The government believes that the textiles sector is crucial in realizing the dream of a 'Self-reliant India', and the government is particularly focusing on skill up-gradation, financial support, and integrating the sector with the latest technology. This move of the National Technical Textiles Mission will position the country as a global leader in technical textiles. This will make India self-reliant in the technical textiles sector and reduce the burden of technical textiles on India's trade deficit within the next year. Use of technical textiles in agriculture, aquaculture, dairy, poultry, Jaljeewan Mission, Swachh Bharat Mission, Ayushman Bharat will bring about overall improvement in cost economy, water and soil conservation, better agricultural productivity, and higher income and will boost manufacturing and export activities in India.

India has the largest working-age population (people aged 15 to 64) in the world. Based on the current demographics of the country, a substantial workforce is expected to work by 2055. An adequate workforce coupled with relatively low average manpower cost gives India a distinct edge as a major global manufacturing destination. India is the only country in the region, apart from China, to have an entire textile value chain in both natural and synthetic fibers. Owing to the availability of raw materials for technical textiles, India is well prepared to capitalize on the opportunities presented by both the domestic and international markets.



The Union Minister of Commerce & Industry, Textiles, Consumer Affairs, Food, and Public Distribution has urged the textiles industry to engage in innovative partnerships focusing on skill and scale with increasing momentum. He also called for developing 100 Indian Textile Machinery Champions recognized across the world. The government expressed these views in an interaction with the manufacturers of textile machinery through a video conference on the topic 'Technology Gap and Way Forward for Textile Machinery Manufacturers. Piyush Goyal called upon the manufacturers of textile machinery to move away from the command-and-control mindset and work towards making the textile sector vibrant comprehensively and enthusiastically.

Some key sectors have now been opened for foreign direct investment. FDI policy in the Defense sector has been liberalized and the FDI limit has been increased to 49%. 100% FDI has been allowed in the defense sector for cutting-edge technology. 100% FDI under automatic route has been allowed in construction, operation, and maintenance of rail infrastructure projects. Liberalization norms for insurance and medical devices have also been approved. The future of the Indian textile industry is fueled by strong domestic consumption as well as export demand. The textiles minister under the leadership of Prime Minister Narendra Modi has emphasized textile production, export, and employment generation, with a special focus on employment opportunities for the youth. Prime Minister Narendra Modi's projects – Start-Up India, Stand Up India, Make in India, Zero Defect-Zero Impact (On Environment) and Adarsh Gram are the entire focus of the Ministry of Textiles. Certainly, the textile sector of India will benefit immensely in the future and in the coming days this sector will make a big contribution in making a 'Self-reliant India'.

India should produce textile machinery on a large scale. Towards this end, we must become a global leader in producing the machinery of the world's choice while producing with quality and a wide range of quantities. We are not against imports, but we should work with the textile engineering industry and the government to reduce the import dependency of textile machinery in India. The focus on quality will help it to penetrate larger markets and higher productivity. A system consisting of modern and advanced textile machinery will have a huge impact on the unorganized Indian textile industry. This will set the pace for continuous advancement and innovation resulting in the growth and enhancement of competitive capabilities along the value chain.

Through Production Linked Incentive (PLI) Scheme, Global Champion, and PM Mitra Scheme, it is striving to manufacture textile groups. Seven sites are to be identified soon to create a common infrastructure to encourage and actively participate in the industry. Manufacturers should join the PM Mitra scheme and take advantage of it and set up manufacturing units. There are still some challenges such as increasing liquidity and cost of raw material and freight transportation and the government is actively taking several steps so that TEIs can find solutions to such issues. There is nothing wrong with getting international capital that will help in job creation, value addition, and expanding the entire textile ecosystem in India.

There are mainly 4 components of the National Technical Textiles Mission. In which the first component will be focused on research, innovation, and development. This component consists of (1) basic research at the fiber level to lead technological products in carbon fiber, aramid fiber, nylon fiber, and composites (2) geotextile, agro-textile, medical-textile, mobile-textile, and sports Both research applications are based on the development of textiles will be encouraged. The focus will be on promotion and marketing development under the second component. The objective of this component is to increase the size of the domestic market to \$40 to 50 billion by 2024 with an average growth of 15 to 20 percent per annum through market development, market promotion, international technical collaboration, investment promotion, and 'Make in India' initiative. Is. The focus will be on export promotion under the third component. Under this component, the target is to increase the export of technical textiles to Rs.20,000 crore by the year 2021-22 from about Rs.14,000 crore at present. Along with this, an average growth of 10 percent per year in exports will also be ensured by the year 2023-24. A Technical Textiles Export Promotion Council will be set up for effective coordination and promotion activities in this component. And under the fourth component, the focus will be on education, training, and skill development. Under this phase of the mission, technical education will be promoted at higher engineering and technology levels and its application will be expanded to sectors such as engineering,



medicine, agriculture, aquaculture, and dairy. Simultaneously, skill development will be promoted and human resources will be made highly skilled to meet the requirement of sophisticated technical textile manufacturing units.

This decision of the government to increase the import duty on textile products will employ about 10.5 crore people in the textile sector, as domestic manufacturing will be encouraged due to costlier imports and new employment opportunities will be created in this sector. Let us tell you that earlier in July, the government had doubled the import duty on more than 50 textile products for the benefit of the country's textile sector. This included products such as imported jackets, suits, and carpets. The import duty on these was increased to 20 percent. Research as a sub-component of the National Technical Textiles Mission focuses on the development of biodegradable technical textile materials, especially for agro-textiles, geotextiles, and medical textiles. With an emphasis on the safe disposal of sanitation waste, it will also develop suitable equipment that can dispose of used textile technology in an environmentally sustainable manner. The objective of developing indigenous machines and process equipment for technical textiles is another important sub-component in this research process.

The government is taking every step to promote the manufacturing sector. The effect of these policies of the government is that employment opportunities are increasing in the country and progress is being made in the industry sector. Now the government has doubled the import duty on 328 textile products to give a boost to domestic manufacturers and create new employment opportunities in the textile sector. Till now 10 percent import duty was levied on these textile products imported from other countries, which has now been increased to 20 percent. According to a government notification, it is proposed to increase the customs duty on 328 items of textile products from the existing 10 percent to 20 percent under section 159 of the Customs Act 1962. The global textile industry is valued at around US\$360 billion. It is estimated to reach US\$4.395 billion shortly. The US market (along with the EU countries) is expected to grow by 5% per year and account for 64% of total clothing consumption. The Indian textile industry was worth US\$17 billion in 2005-2006 with total exports of US\$36 billion. Globally, India's textile exports account for only 4.72% of the global textile exports. Exports include a wide range of man-made yarns and fabrics, man-made threads and fabrics, wool and silk fabrics. The textile vacuum from India is adversely affected in the absence of value-added fibers and apparel and design facilities.

The number of major kara mills in India is in the thousands. India comprises two major textile sectors namely the handloom sector and the mechanized sector. Rapidly increasing capacity and ever-increasing productivity in both these areas have also led to increased job opportunities for those who have special abilities in these areas. There is a constant need for better and quality production processes in the mechanized sector of the textile industry. That's why companies also prefer to choose only those people who have special qualifications in this field. For the overall development of the textile sector, the Ministry of Textiles has formulated a new Integrated Wool Development Programme. The program was designed for the development of the wool sector by incorporating the needs of all the stakeholders. As per the Prime Minister's Development Program for the State of Jammu and Kashmir, the Ministry of Textiles has approved a reconstruction scheme for the State of Jammu and Kashmir with a total financial allocation of 50 crores for the promotion of Pashmina wool. Integrated Wool Development Program is providing support to the entire range of wool sectors from wool producers to end-users.

The textile industry contributes significantly to the Indian economy in terms of industrial production, employment generation, and export earnings. Industry includes cotton, natural and man-made fibers, silk-based textiles, hand-knitted apparel, and other apparel. India currently accounts for about 4.5 percent of the total global exports of textiles. The textile industry can be divided into two categories. The unorganized sector exists on a small scale in the textile industry and uses traditional tools and methods. This includes handloom, handicrafts, and sericulture/sericulture. The organized sector uses modern machinery and techniques and includes sectors such as spinning, apparel, and clothing manufacturing. The textile industry contributes 7 percent of the industry's output in value terms, 2 percent to India's GDP, and 12 percent of the country's export earnings. The textile industry directly employs more than 10 crore people after agriculture. It is noteworthy that according to the vision document of NITI Aayog, this sector can provide 130 million jobs in the next 7 years. The textile industry is such a sector, which acts as a bridge between agriculture and industry. Whether it is cotton cultivation or silk production, a lot



depends on this industry. The textile industry not only serves to feed millions of families, but it is also a storehouse of traditional skills and heritage as well as a carrier of our culture.

The complex Goods and Service Tax structure makes textiles expensive and ineffective in domestic and international markets. The Indian textile industry has limitations in access to the latest technology (especially in small-scale industries) and failures to meet global standards in a competitive marketplace. The exports of the textile industry have remained stagnant at the level of \$ 40 billion for the last six years. The average size of apparel units in India is 100 machines, which is much lower than Bangladesh, which has an average of at least 500 machines per factory. Foreign investors are not very enthusiastic to invest in the textile industry due to the above-mentioned challenges which is a matter of concern. The textile industry needs huge foreign investment to deal with the situation arising out of COVID-19. Keeping in view the goal of making India's growth inclusive and participatory, the main thrust of the Government is to create best-in-class manufacturing infrastructure in the textile sector, up-gradation of technology that promotes innovation. Simultaneously, efforts are being made to increase the manufacturing of garments by enhancing the skills and traditional strengths.

Conclusion:

India is a rapidly growing industrial economy, with vital resources such as land, electricity, water, manpower, and a conducive regulatory framework for industries. With a lucrative and growing market as well as technical textiles manufacturing can be easily established to increase the demand. Most of the machines used in manufacturing technical textile products are not available in India. To attract investment in technical textiles, the government needs to promote the manufacturing of high-tech machinery to boost the technical textiles sector. If the industrialists feel that there is a need for a certain type of trained manpower for the industry, then we can say that take this ITI and provide training to the manpower locally according to your needs. You will find a good artisan for your industry and our ITI will start working. Our youth will get employment, his family will be strengthened and better purchasing power will help in the economy. We need to promote such a cycle.

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Omnichannel - A Post Pandemic Trend

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Abstract

Since the global outbreak of COVID-19, every industry has undergone tremendous changes. To survive, businesses had to quickly adapt and change to these new trends. Pandemic has impacted various industries, from the global supply chain to local brands and retailers. Consumers today are researching, browsing, and purchasing products on multiple channels and devices. In fact, many consumers use multiple channels to shop, which is why many retail brands have adopted an omnichannel retail strategy. An omni-channel retail experience will include brick-and-mortar stores, app-based options, and online platforms. For instance, a footwear brand might sell its products on its website, mobile app, Instagram's "Shopping" tab, and Amazon, as well as brick-and-mortar stores. Thus, giving variety of opportunity to consumers to buy its product. To cope with the increasing influence of technology in the retail and wholesale market, business owners have to come up with new and innovative ideas to appeal prospective customers. One such method is omni-channel strategy, a popular technique that lets customers use multiple channels to make have a satisfying buying experience. This paper aims to explore omnichannel as a trend for sustainability of business. Traditional venders with physical stores will do better not only by leveraging the power of the online world, but by matching the physical and the digital worlds to provide shoppers with a faultless, multi-channel experience that online pure players simply cannot match. Thus, post pandemics all businesses need to adopt new trends for sustainability & growth.

Key words: Pandemic, Omnichannel, Multiple, Brick & Mortar Stores

Introduction



The COVID-19 pandemic created short-term interruptions and provoked long-term changes in how the world lives and does business. But when everything eventually gets back to 'normal', there'll be pandemic-induced changes to global business that are here to stay. Pandemic has impacted various industries, from the global supply chain to local brands and retailers. Consumers today are researching, browsing, and purchasing products on multiple channels and devices.

The ongoing COVID-19 crisis has changed the way consumers interact with retailers: Arrangement has decentralized from brick-and-mortar storefronts to a constellation of in-person and online touchpoints. A survey shows that brands who added new channels to their businesses during the pandemic benefited and plan to keep them. To cope with the increasing influence of technology in the retail and wholesale market, business owners have to constantly come up with new and innovative ideas to attract potential customers. One such method is *omni-channel strategy*, a popular technique that lets customers use multiple sales channels to make a final purchase decision.

Literature Review

- Omnichannel Customer Behavior: Key Drivers of Technology Acceptance and Use and Their Effects on Purchase Intention by Emma Juaneda-Ayensa, Ana Mosquera & Yolanda Sierra Murillo. This study has sought to shed light on the new omnichannel phenomenon. Technology is changing the future of retailing. The key will lie in successfully integrating all channels in order to think about them as consumers do and try to offer shoppers an integrated and comprehensive shopping experience.
- Omnichannel retailing and post-pandemic recovery: building a research agenda by Giada Salvietti, Cristina Ziliani, Christoph Teller, Marco Ieva and Silvia Ranfagni. Omnichannel has been found to be a growing and promising field of research. This paper has attempted to summarize the research directions and gaps and to foster relevant, far-reaching research. Nevertheless, this study opens various avenues of fruitful research in Omnichannel for practitioners and academics in the post-pandemic recovery.
- Pre-, During-, and Post-COVID-19 Era in Retailing: Multi-Channel and Omni-Channel Retailing by Ulun Akturan, Fatoş Bilgin & Dilara Ersen. In this paper, the authors analyzed the effects of COVID-19 on retailing industry as a result of changes in shopping behaviors. They discussed the evolution of multi-channel and omni-channel retailers, and they highlighted the changes in shopping behaviors due to COVID-19.

Objectives Of The Study

- 1) To understand the impact of pandemic on business.
- 2) To explore omnichannel as a trend for sustainability of business.
- 3) To examine new omnichannel business trends post pandemic.

Research Methodology

The study is based on secondary data which has been collected through various sources of information such as articles, books, journals, websites etc.

Limitations

As the study is based on secondary data it may have some deficiencies.

Omnichannel – A Post Pandemic Trend

Deciding to adopt an omni-channel approach for the business is a big step. One of the biggest advantages of omni-channel is providing customers with a smooth and seamless experience across all sales channels. While multi-channel selling means, customers are given a choice of different channels of which they choose one, omni-channel selling means they don't actually have to choose one, because they can switch between several during the purchase process. This increases the probability of them actually buying something and further aids in customer retention. According to a survey organized by Aspect Software, 91% of customers say that when they contact customer service about a previous issue, they should be able to pick up where they last left off.

Omnichannel retailing, an optimized take on multi-channel retailing, has become a trend and is now common amongst successful retail and wholesale businesses. It helps unite different divisions of a business together, provides a smooth customer experience, and also helps businesses understand their customers better. Of all the new selling methods, omni-channel seems to be here to stay, so take a look at your business and try to figure out if omni-channel selling would be a good fit for you.

With an omnichannel approach, retailers develop one strategy that is executed across all channels to create a connected, customer-focused experience. This means that a shopper who begins browsing on a brand's website will have the same experience whether they visit the brand's mobile app, social media accounts, or brick-and-mortar store and whether they use a mobile phone, tablet,



desktop computer, or laptop. An omnichannel strategy also enables customers to convert through any of these available online or offline touchpoints.

An omnichannel strategy is an approach to sales and marketing that provides customers with a fully integrated shopping experience by uniting user experiences from brick-and-mortar to mobile-browsing and everything in between. For example, the food industry, where companies put more emphasis on delivery during the pandemic. For instance, more than 50 percent coffee shops added channels during the pandemic implemented alternative ordering and delivery options. Maintaining those options may necessitate not just technological shifts but physical ones: how kitchens are laid out, entry and exit points for delivery drivers, and so on.

To quickly pin and meet the evolving needs of their customers, companies can benefit from a central system through which they can manage their various channels. Because while sometimes adding channels can be as simple as adopting a new social media platform that is just the low-hanging fruit. Making structural changes to the business for example, rolling out a mobile app or pop-up space requires a solid foundation to work from. A successful omnichannel strategy is not cumulative, but holistic. It's about having synergy between, social media and pop-up events. It's about using QR codes not just to quickly share menus but to understand customers' ordering behavior and gather email addresses—and then using that data and contact information to pull customers back. In short, it's about the various channels reinforcing each other to form an efficient business strategy.

Advantages of an Omnichannel Strategy

1. Increase in customer retention

Customers want to buy in the way that is most convenient for them, hence, an omnichannel experience is the best way to deal with the variety of means available to them. Businesses that successfully employ a consistent cross-channel marketing strategy enjoy a substantial increase in annual customer retention rates.

2. Increased Turnover

The study carried out by Harvard Business Review mentioned before shows that omnichannel customers are 30% more valuable. Similarly, linking in with highest customer retention, it should be remembered that repeat customers, even if they only represent 8% of the total base, create 40% of revenue.

3. Satisfied Customer

The omnichannel strategy does not only go in one direction. In other words, customers check and buy but also expect you to offer them a good service through any of the channels they decide to choose.

64% of customers expect to receive real-time customer support, regardless of the channel.

75% of customers will return to companies they deem to have good service.

4. Word of Mouth

Regardless of all the money your company can invest in marketing and advertising, there is nothing like word of mouth. Forbes points out a Nielsen study in which it was concluded that 92% of consumers believe recommendations from friends and family over all forms of advertising.

5. Increased Efficiency

Offering customers, a comprehensive and centralized database, accessible through any channel, means increasing the visibility of the products and promotions and making all the needed information available. Do not forget that smart consumers check and compare posts from their friends before going to the physical store.

6. Collection of Customer Data

The company will be able to monitor its customers across all the channels it uses and, in this way, understand them better, knowing what their preferences are: the product cards they have looked at, what offers they have clicked on, etc.

This allows greater customization of communications and promotions made with each client and that will make them feel special. They'll feel special as company don't treat them like just anyone, but that knows about them and care about them.

7. Connecting the offline and online experience

Today, it is not enough to have an online and offline presence, everything must be interconnected. The ultimate goal should not be to generate sales in a specific channel, but to allow purchases to occur naturally and fluently in the channel which is chosen by the customer.

Some fastfood chains such as McDonald's or Foster's Hollywood offer discounts and promotions to their customers through their mobile apps from which they can benefit in their physical stores simply by showing them on their smartphones to the staff. This type of interaction at all levels improves the relationship with clients and makes them participate and interact with your company at their own will. An interaction is a sign that this client will go through sales pipeline as follows: from potential customer to customer, from one-off customer to repeat customer, from repeat customer to customer that actively recommends you to their acquaintances.

Omnichannel Business Trends

According to Google, omnichannel strategies drive an 80% higher rate of incremental store visits. Some omnichannel trends are obvious - buying online and picking up in-store or social selling, for example. Others—like the growing affordability of brick-and-mortar retail—may have come as a surprise. Omnichannel trends provide a window into the future. One where traditional boundaries between channels and even the physical and digital worlds no longer apply. The rules of the game are changing, and it's only the companies who are able to pick up on and respond to these trends that will stay competitive in 2022 and beyond.

Following are upcoming Omnichannel Trends which can be adopted for sustainability of business:

- More digitally native brands entering the brick-and-mortar space
- Consumer journey continues to become more omnichannel
- Retail store associate roles going omnichannel
- Continued growth of showrooming
- Social selling through video content
- Multichannel attribution
- A greater emphasis on community
- Applying customer data offline
- Touchless/contactless transactions

Conclusion

It is important to note that omnichannel strategies will not remain still. It will continue to evolve as businesses and markets do. This shift will be especially prominent as the economy moves from the desperation of the early pandemic into the "next normal." "The interesting thing to follow is how many of the things that companies did in stress mode, trying to survive or react to what customers were doing, are going to be sustained going forward," says Santiago Gallino, a professor at the Wharton School of the University of Pennsylvania who studies omnichannel integration in retail. The pandemic took severe toll for businesses everywhere, forcing them into hard choices and creative thinking. It has also positioned thoughtful, strategically executed omnichannel growth as a key to getting the most out of the present and building brand into the future.

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Green Entrepreneurship For Sustainable Growth

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Abstract:

Green entrepreneurship is the exertion of purposely addressing environmental and social problems and need, and coming up with brilliant innovative entrepreneurial ideas that will bring a result to them. These ideas have a high position of threat which has a positive effect on the natural terrain while at the same time it helps maintain fiscal sustainability.

So in other words green entrepreneurship is businesses and companies coming up with results that have a worldwide operation and can help save the terrain. At the same time, they must make sure that the results won't have a negative fiscal effect on the business.

Keywords: Green entrepreneurship, Sustainable growth,

Introduction:

Green entrepreneurship refers to a special subset of entrepreneurship that aims at creating and enforcing results to environmental problems and to promote social change so that the terrain isn't harmed. It has also been suggested that green entrepreneurship could be a new business paradigm rather of a subset of entrepreneurship because green entrepreneurs have wider provocations than just launching eco-friendly products and services for a niche request (Kirkwood and Walton, 2010). Environmental or green entrepreneurship can be explained on the base of propositions on entrepreneurship, and environmental and weal economics as a subset of sustainable entrepreneurship (Dean and McMullen, 2007). The environmental economics literature states that environmental declination is a result of request failures, while the entrepreneurship literature claims that there are business openings in request failure (Dean and McMullen, 2007). The target of green entrepreneurship is to ameliorate the business ecosystems where businesses operate and at the same time promote changes in business practices that have an impact on the natural terrain and society (Gast et al., 2017). This can be on the position of business and product processes and/ or products themselves. Green entrepreneurship is responding to the growing demands for the termination of environmentally demeaning business and consumers' growing amenability to pay for the reduction of conditioning that have a negative impact on the terrain. Green entrepreneurs are seizing business openings that can affect in the enhancement of ecological sustainability (Dean and McMullen, 2007)

Green And Sustainable Business Models

Green and sustainable business models are pivotal for creating eco-friendly sustainable businesses. As Teece (2010, p. 179) defines, "a business model describes the design or armature of the value creation, delivery and prisoner mechanisms employed". Green business models may include value destruction of being business models as well as new ways to produce and capture value (Roome and Louche, 2016). With the sustainability conditions, businesses need to develop innovative ideas and business models and not just add superficial fixes to current non-sustainable results (Bocken et al. 2014). Still, but contemporaneously their product and deals grow as a result of enhanced affordability, the companies are generating an answer effect. If companies ameliorate their energy effectiveness. This means that indeed though companies develop their eco-design and eco-efficiency, it is not inescapably dwindling their resource operation and there is a negative impact of the products on the terrain due to the adding deals and demand on the requests (Bocken et al. 2014). The focus in green companies should be on creating further durable and fixable products and therefore the profit would be collected from other sources than just deals of products.

Sustainable and green business model creation is multidisciplinary and different kinds of stakeholders need to be involved from the veritably early phases. A business model generally has three main factors the value proposition, the value creation and delivery, and the value prisoner (Osterwalder and Pigneur, 2010). In a green and sustainable business model, the profitable, environmental and social situations of the business need to be included and different kinds of stakeholders need to be involved

from the three situations of the business terrain (Bocken et al., 2014). Truly sustainable and green business models need to consider the full life-cycle of the products, including the end-of-life stage.

When instituting a new sustainable and green business model, companies can concentrate on these specific aspects to create value in new ways and conceivably extend the product life and sustainability of the product (Bocken et al., 2014)

Maximize material effectiveness and energy effectiveness;

Use waste to produce value;

Substitute virgin accoutrements with renewables and using natural processes; Produce and offer functionality rather than power of products;

Encourage the principle of adequacy;

Re-design the business for the benefit of society/ terrain.

Characteristics Of Green Entrepreneurs

There are three factors that are distinctive for green entrepreneurs.

First of all, they're entrepreneurs and therefore run businesses that involve some threat, and they're looking for new business openings that can be developed and grown into feasible businesses.

Second, green entrepreneurs have business practices that have a positive impact on the terrain and they operate with similar principles that their operations don't harm or have a neutral impact on the terrain

Third, green entrepreneurs operate in eco-friendly ways due to their particular natural values and provocation, and are therefore designedly being environmentally conscious in their business.

Therefore green entrepreneurs can be considered as environmental problem solvers that are also acting as social change agents to change the practices and consumption habits in society (Schaper, 2016; Farinelli, 2011).

The term green entrepreneur can be used to relate to individualities or groups who are acting as green entrepreneurs either in associations or enterprises (de Bruin 2016).

Green entrepreneurs can be divided into two main different orders on the base of the types of motorists they are acting upon. The description of green entrepreneurs can be considered to be a wide one, including both individualities with strong green values and principles of sustainability in addition to opportunists who are taking advantage of a green niche request (Walley and Taylor, 2002). Some green entrepreneurs are impacted by the institutional environment in society and the need for change, some by testament, and other green entrepreneurs are targeting for strategic and competitive advantage through their sustainable inventions (Nikolaou et al., 2018).

The provocation of green entrepreneurs to pursue sustainable gambles can therefore be moreover occasion-driven or sustainability-driven. Occasion-driven entrepreneurs aim at erecting a profitable business adventure and use sustainability as a business occasion for gaining profit; sustainability-driven entrepreneurs aim to contribute to sustainability and therefore a profitable business is a means for achieving this (Parrish, 2010).

The introductory supposition also with regard to green entrepreneurs is that they all have certain position of profitable profit objects if they aren't working in the non-profit sector (e.g., voluntary or public-sector associations).

It has also been plant that green entrepreneurs can have mixed set of motives conforming of green, ethical and social motives (Walley and Taylor, 2002). The typology for discerning green entrepreneurs can be farther presented with four main types: innovative opportunists, visionary titleholders, ethical loners and ad hoc enviropreneurs (Walley and Taylor, 2002). Green entrepreneurs have analogous motives for getting entrepreneurs as conventional entrepreneurs. Green entrepreneurs are motivated by particular green values,

. making a living, their passion, being the master, and seeing an occasion in the requests, still, their fiscal. Provocations are frequently on a lower position than those of conventional entrepreneurs (Kirkwood and Walton, 2010).

O'Neill and Gibbs (2016) plant that green entrepreneurs saw themselves as different from the mainstream and their views had more in common with degrowth principles and the need to review substance.

**Future opportunity**

Entrepreneurs can imagine new business openings and are willing to try out new effects indeed when they are parlous. Still, they're suitable to fete also unsolved problems and client needs that aren't yet satisfied, and therefore they can be considered to be change agents on the requests (Schaper, 2016). When entrepreneurs fete environmentally conscious business openings they can develop new products and services, ameliorate being products and produce further sustainable business models. Green entrepreneurs, who have started . their business grounded on their green values and the principle of sustainability sell green products or services that induce private gains in addition to creating large positive impact on the natural terrain and society.

Their businesses can also have implicit for spanning up and therefore aid in the sustainable metamorphosis of the entire assiduity they're operating in (Silajdžićetal. 2015).

Green entrepreneurs are veritably important presently to the development of the frugality because they help to produce new jobs by introducing sustainable inventions on the requests and responding to the demands for change in society (Farinellietal.; 2011; Silajdžićetal. 2015). Green entrepreneurs can be considered to be change agents and motorists of sustainability and social change (de Bruin, 2016). They can also be considered to be veritably involved and connected to the development of their business, as they support environmental values and have social mindfulness indeed before considering the profitable aspects of their business (Silajdžićetal. 2015).

Environmental Changes Increase The Demand For Green Products And Services

The rapid-fire profitable growth and western consumption patterns have redounded in environmental deterioration. Global warming, increased environmental pollution, and decline in foliage and fauna are results of the tremendous . increase in the consumer consumption of goods and services in the world (Chen and Chai, 2010). These environmental changes in itself produce demand for green products and services. During the last decade, there has been a rapid-fire expansion of the consumer and capital requests for green products, services and enterprises (Delmas and . Burbano, 2011). Green consumer geste creates possibilities for companies for targeting the green parts of request (Delafrouz and Moghaddam, (2017). Still, Joshi and Rahman (2015) argue that there's still little . substantiation to suggest that purchase of green products has increased indeed though there exists further environmentally green products and services, and more eco-sensitive consumers in the request.

Green growth on the requests can be supported by green entrepreneurs who launch green products and introduce green technologies into the business. In the history, the maturity of programs aimed at green growth . and concentrated on the identification of technological inventions that reducee.g. the mortal impact on the terrain and climate change, and loss of biodiversity, still, green technology commercialization and . green entrepreneurship has entered lower attention by policy makers (Farinellietal., 2011). Motorists for environmental change and green entrepreneurship can be divided into three aspects compliancebased environmentalism, request- driven environmentalism and value-driven environmentalism (Post and . Altman, 1994). Compliance- grounded environmentalism is executed by governments with onsupervisory and legal systems. Request- driven environmentalism relates to impulses for companies to be environmentally conscious.

In addition, to green entrepreneurship being important for feting new eco-friendly business openings, it has a critical part in transubstantiating the being business paradigm into a further sustainable direction so that the environmental and social perspectives are taken into account in addition to the pure profitable earnings (Schaper, .2016; 2002). Green entrepreneurship is demanded from a development perspective, as global inequality, adding . Severance figures, destruction of wildlife and impacts of climate change are hanging society and . natural ecosystems. By supporting the development of green enterprises and therefore perfecting the adaptability of husbandry and natural ecosystems the creation of green entrepreneurship is in line with the global environmental targets,e.g. Rio 20 Conference (Farinellietal., 2011) as well as the UN sustainable development . Pretensions The transition in society towards a more sustainable system must be done in cooperation between actors in different fields of technology, policy, profitable, business, as well as on the requests which requires a wider perspective than in conventional entrepreneurship (Geels, 2011). Green entrepreneurs are individualities who combine their environmental mindfulness with an entrepreneurial bid and therefore are pivotal actors in

society's and frugality's metamorphosis into a 'more sustainable business paradigm' (Schaper, 2002; Gibbs and O'Neill, 2014). When an assiduity is transubstantiating to come more sustainable or green, the request incumbents (or enterprises who are dominating the requests) get feedback from their stakeholders that they should develop their processes and products to be more sustainable. As incumbents are tied to their being coffers and capabilities the metamorphosis can be slow and only incremental (Hockerts and Wüstenhagen, 2010). This makes it hard for the incumbents to transfigure into green entrepreneurs in the case of being products that they may formerly be producing, but in the case of new green product development, incumbents may be more successful in contending with green entrepreneurs who are beginners on the requests as well (Hockerts and Wüstenhagen, 2010).

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Sustainable and green business model creation is multidisciplinary and different kinds of stakeholders need to be involved from the veritably early phases. A business model generally has three main factors the value proposition, the value creation and delivery, and the value prisoner (Osterwalder and Pigneur, 2010). In a green and sustainable business model, the profitable, environmental and social situations of the business need to be included and different kinds of stakeholders need to be involved from the three situations of the business terrain (Bocken et al., 2014). Truly sustainable and green business models need to consider the full life-cycle of the products, including the end-of-life stage. When instituting a new sustainable and green business model, companies can concentrate, for example, on these specific aspects to create value in new ways and possibly extend the product life and sustainability of the product (Bocken et al., 2014):

Maximize material efficiency and energy efficiency;

Use waste to create value;

Substitute virgin materials with renewables and using natural processes;

Create and offer functionality instead of ownership of products;

Encourage the principle of sufficiency;

Re-design the business for the benefit of society/environment

Generally, green entrepreneurship is favored in similar fields where the life styles, health and safety aspects of the guests are considered to be veritably important. Then a many exemplifications from different artificial sectors

Ecotourism The way tourism impacts the lives of locals has led to the development ecotourism gambles where the target is that the original terrain and communities profit from the tourism business (Scheyvens, 1999). The target of some excursionists is to see rare beast species which doesn't help to develop an appreciation for biodiversity. Still, with ecotourism the target is the conservation of hovered natural territories and species. The active participation of the original community is pivotal for the success of ecotourism so that the figures and distribution of excursionists is controlled and managed effectively in the original terrain and nature, else the ecotourism enterprise may fail to be sustainable (Krüger, 2005).

-Green construction Herbage construction includes principles of environmental impact, resource operation and recovering perpetration (Ishak, Kamal and Yusof, 2017). The operation of green structure

accoutrements in construction can help to minimize the product of waste and hothouse gas (GHG) emigration. Lam et al. (2009) linked five factors of green construction

- (1) green technology and ways,
- (2) . trustability and quality of specification,
- (3) leadership and responsibility,
- (4) stakeholder involvement, and .
- (5) companion and benchmarking systems.

Eco-friendly fashion merchandising Green merchandising refers to merchandising products with environmental benefits. The global demand for green products has redounded in major global retailers creating markers that claim environmental benefits (green markers), and indicators to estimate the “ greenness ” of suppliers and/ or . products for rehearsing sustainability (Lee et al. 2012). This miracle inspires also other, lower .retailers to apply the same programs. As Lee et al. (2012) plant, retailers can change consumers. knowledge and geste by directly interacting with them.

Auto assiduity Battery electric vehicles (EVs) give the option of eventually zero carbon and zero emigrations transport. Electrification of the auto means disruptive change to the being automotive and energy business models in all sections of the value chain. Nieuwenhuis (2018) argues, that new electric vehicle. (EV) business models need to extend beyond the boundaries of the business itself including both environment and terrain. EV business models are affected by nonsupervisory grounded impulses and therefore, operate in artificial request conditions. As Niewenhuis (2018) countries, these business models are dynamic .and different private and public sector players are still exploring what their separate places should be in unborn EV business models.

Green food The requests for green or sustainable food have grown encyclopedically since the 1990's, and presently . in numerous countries, supermarkets have a central part as resellers of sustainable green food products. They buy from global distributors as well as from granges and original directors. The indispensable natural food and grocery stores and growers' requests have been incompletely needed to take a lower part, due to lower capacity and the growing consumer demand for green food (Oosterveer, 2007).

Green Entrepreneurship As A Promoter Of Sdg 12 Sustainable Consumption

Herbage entrepreneurs will be crucial actors in the business ecosystem and aid in the perpetration of further sustainable product processes that will in turn support the sustainable consumption geste of greening consumers. When targeting sustainable consumption and product, especially the development of resource . and energy effectiveness and further sustainable architectures are critical. With green entrepreneurship, profitable . development will be enforced so that environmental and social costs are reduced and profitable competitiveness is erected more on the base of sustainable criteria, including the environmental and social criteria .in addition to the profitable sustainability. The advancement of green entrepreneurship will therefore also help to develop further green and sustainable workplaces and better work life terrain for the workers.

When targeting sustainable consumption and product the idea is to do further with lower and with a better outgrowth. This is done by minimizing the use of coffers and therefore reducing declination and pollution of Product and the end products for their whole life cycle. In addition, consumers need to be handed . secure information on the products and their product that helps them to make sustainable product choices and supports their sustainable consumption geste and life. As the global population is growing and there will be an adding demand for further products from constrained natural coffers, entrepreneurs and .the business terrain need to acclimatize to the situation so that product and consumption isn't performing in endless damage to our natural terrain.

It'll be in the stylish interest of unborn entrepreneurs to support more sustainable consumption gestewith more sustainable product processes and products. With a green entrepreneurship approach, enterprises can . promote Inventions and service/ product design that inspires and supports individual consumers' bournesto lead a further sustainable life, and therefore reduce the impact of their consumption on the natural terrain. Green entrepreneurs have a better provocation to develop sustainable results than conventional entrepreneurs. This sustainable mindset of green entrepreneurs drives them to study the impact of their business and ameliorate their Results grounded on the environmental and social



impacts of their products and services along the whole life cycle. They're willing to attack the issues that have the most negative impact and where lies the most implicit for perfecting the whole life cycle of their product and service immolations. Presently, green entrepreneurs have the . utmost challenges with the sustainable operation and use of natural coffers, chemicals and wastes during the . life cycle of the products and services. Green entrepreneurs need to partake their sustainability information openly with their stakeholders, and they're willing to do it more openly than conventional entrepreneurs are. This requires that the enterprises develop tools for covering the impact of their product processes and products during their full life cycle. To promote further green entrepreneurs, consumers need to be willing to do some

Offerings to their current consumption habits and develop new ways to enjoy products and services that do not have such a negative impact on the natural terrain.

Future scope: In the green management literature, the focus has been lately shifting more to sustainability and innovation, the important role of small and medium sized enterprises (SMEs), and the increasing demands from the consumer markets for more green products (Schaper, 2016). The role of businesses in future sustainable development is crucial. Green economies and green entrepreneurs are considered to be change agents that can introduce the environmental, social and ethical transformation of society (Affolderbach and Krueger, 2017). However, the focus in contemporary research is largely still on current business models with technocratic approaches. New discussions are starting to emerge on green entrepreneurship and environmental justice as drivers for broader system changes and further needs for green development are coming up (Affolderbach and Krueger, 2017). Vallaster et. al (2018) suggest five streams of further research: walking the line between profit creation and value creation for society; business models of responsible entrepreneurs; their role in transforming society; getting ready to innovate responsibly; and the role of market incentives to foster sustainable business practices. In future research, higher degree of convergence with respect to the different terms applied in describing green entrepreneurship would be required. As Gast et al. (2017) suggest, research should identify the potential similarities and differences between the different streams of thought and furthermore, develop these concepts. In addition, interrelationship between the drivers and outcomes of green entrepreneurship and the differing values driving ecological sustainable entrepreneurs in different contexts should be examined.

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Prospects Of Green Entrepreneurship Development – An Empirical Study

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Abstract

An entrepreneur is a person who produces the products to the marketplace and he is determined as creative leader constantly in searching out possibilities to improve and enlarge his business. Likewise green entrepreneurs are also creating innovative ideas to make their business sustainable in the market. Green entrepreneurs enter into the green business where the environment of the society should not be affected from their business. Green entrepreneurs are the high risk takers when compared to the entrepreneurs as they have to take decision for the benefit of the environment. The green entrepreneurs are financially stable and their activities in their business will give positive effect in the natural environment of the society. Green entrepreneurs give jobs to the people and make them sustainable in the business. There are many technologies that develop the business in high level. Likewise in green business there are many technologies that can be used in the business. The ideas in their business have to improve the environment conditions and make the environment green. The green entrepreneurs are also called as social entrepreneurs as they take decisions for the benefit of the society.

Keywords: Prospects, green entrepreneurship, economic development, green products, environment.

Introduction

In the 21st century, environmental degradation is perhaps the biggest concern for academicians, policy makers, government and civil societies all across the globe. The recently established Sustainable Development Goals (SDGs) have been embraced worldwide as there is growing awareness regarding the ecological scarcities which have crept out of the global industrial transformation. The phenomenon of Climate Change has not only disrupted the fragile environmental and ecological cycles but also poses serious threats to the vitality and sustainability of the economies. There has been rampant depletion of natural systems in the wake of achieving economic growth. As a consequence of such unsustainable growth in the global economy, 'vital signs' are becoming prominently visible, that signal to the fact that the natural environment has reached its limit. Thus, there is an imperative need for a sustainable shift in the consumption and production practices so as to endure greater obligation on economic, environmental and social dimensions. The traditional efforts to solving environmental problems focused on 'why' and 'how' existing enterprises can become greener. However, it was soon realized that a green economy cannot be mandated without addressing the issues of sustainability in businesses and industry right from their inception. Hence, the transformation to a green economy needs to be driven by entrepreneurs who have the capability and intent to develop innovative business solutions to deal with social and environmental challenges, thus paving way for a sustainable future. In light of the need to explore environmentally sustainable technologies, a new breed of entrepreneurs, driven by sustainability concerns are drawing attention of researchers and policy makers as well as civil societies.

The term 'green entrepreneurship' is easier to conceptualize but harder to explain. A series of philosophical and semantic arguments have emerged since 1991, when this term was first coined by Berle. However, there is still a lot to be answered regarding what are the key concepts that make up 'green entrepreneurship', and how can green entrepreneurs be discreetly defined and also differentiated from 'non-green' entrepreneurs? Thus, there is need for an extensive analysis of how green entrepreneurs identify new commercial ventures, incubate ideas and acquire specialization, accumulate resources to develop their designs to commercial reality and finally launch and nurture their business venture to make it profitable. In the present era of industrialization and rapid economic growth, India is also thriving valiantly in the process of keeping pace with the global growth. But in the blind chase of economic prosperity the earth's resources have reached their carrying capacity. Hence, green entrepreneurs stand as



engines of change as they play a vital role in shaping the sustainable growth trajectory of India, by identifying the linkages between innovation and sustainability in the renewable energy sector. In our marketbased economy the role of green entrepreneurs is not just confined to providing growth opportunities to first movers, but they also play crucial part in leading wider business communities to adopt green business practices. By demonstrating the economic benefits of developing comparative advantage in greener products, such innovative individuals serve as 'pull' factors that incentivise other firms to go green. Today when 'sustainable development' is the buzz word, the Indian markets are also responding towards the global phenomenon of climate change, as there is a paradigm shift towards green production and consumption in the recent decades. The tastes, preferences, needs and demands of Indian consumers are shifting towards environmentally sustainable products and services. This change may be a result of rise in Per Capita Income, changes in lifestyle and increasing environmental awareness among consumers. The paradigm shift in the consumption patterns have led to emergence of green markets in India. Green markets serve as opportunities for entrepreneurs to cater to the changing demands of consumers by developing concepts, product designs, process design and innovative marketing policies. The concept of green entrepreneurship endorses the concepts of innovations and new product development to not only cater to the shifting consumer demands but also partake in the process of Sustainable Development in the long run. Broadly green entrepreneurs are entrepreneurial individuals who recognise the linkages between innovation and sustainability and hence develop comparative advantage of their firms/businesses by selling differentiated products and services on the basis of their environmental benefits. Green commodities may either be environment friendly in them or may be produced and/ or packaged in an environmentally sound way. Thus, the role of green entrepreneurs is not merely limited to re-focusing, fine-tuning and enhancing the prevalent marketing scenario but they also seek to challenge the existing marketing approaches in order to provide a sustainably different perspective. This study digs into the emergence and evolution of the concept of green entrepreneurship and explores the key elements that attribute to this phenomenon. The present study offers insights into the implications and need of green entrepreneurs in the changing Indian market scenario. The next section presents a conceptual model that explores the inter-linkages between economic, social and environmental factors which promote green entrepreneurship and pave way for sustainable development in the long run.

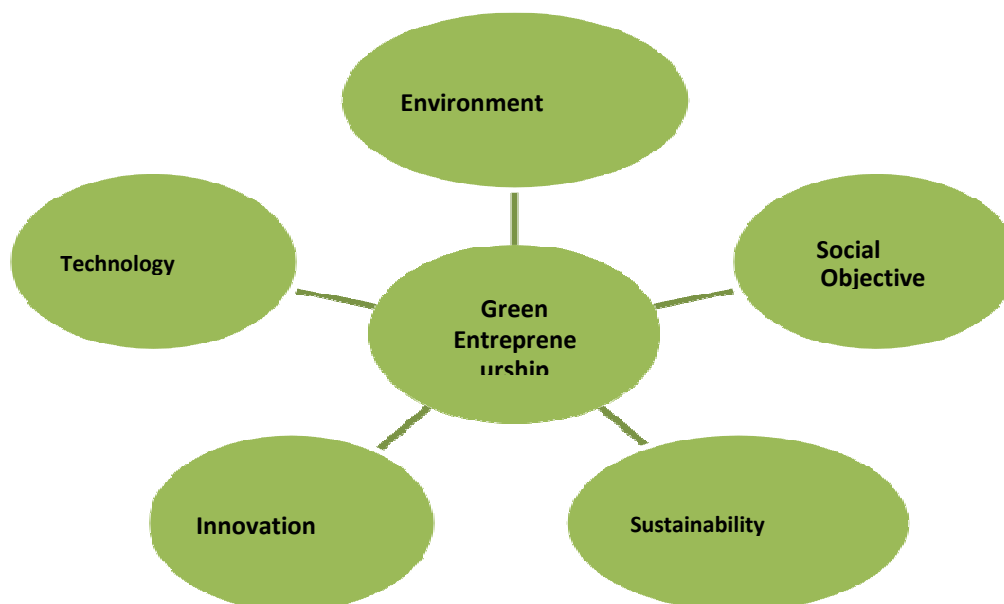
Green Entrepreneurs

Green entrepreneurs enter into the green business where the environment of the society should not be affected in their business. Green entrepreneurs are the high risk takers when compared to the entrepreneurs as they have to take decision for the benefit of the environment. Green entrepreneurship plays a major role in the economic development of the nation. The green entrepreneurs can make their business sustainable in the market as there is no pollution in their business. Green entrepreneur is a person who starts and runs the business and make their products green in the market. Green entrepreneurship makes green economy where the fund allotted for green entrepreneurship is spent for non-polluting business so it makes green economy in the nation and they have to produce innovative ideas to solve all the environmental problems and issues in the nation. The green entrepreneurs are financially stable and their activities in their business will give positive effect in the natural environment of the society. Eco-friendly companies may include **outdoor apparel brands, businesses that make reusable plastic bottles, eco-friendly cleaning companies, businesses that install solar panels, a local recycling business**, and many other potential ventures.

Objectives

1. To find out the prospects of green entrepreneurship development in India.
2. To find out the socio-demographic profile of green entrepreneurs.

Composition Of Green Entrepreneurship



Sustainability

In Green entrepreneurship sustainability plays a major role to make the business familiar to the people. Green entrepreneurship is making the environment green so the business will have good opportunity in the sustainability of the business as the business is unpolluted there are many people who like the green products which is good for them. Green entrepreneurs give jobs to the people and make them sustainable in the business.

Technology

There are many technologies that develop the business in high level. Likewise in green business there are many technologies that can be used in the business. Recycling is the major process in the green business that the green entrepreneurs can develop in the business. It helps to recycle the noxious material which does not make any waste in the local area.

Innovation

Innovation is the important factor in the green entrepreneurship development as it is non polluting business the entrepreneur has to create innovative ideas to implement in the society for promoting their product in the market. There are many struggles in green entrepreneurship in political view from which they expect their support. Government also taking steps to provide funds to the entrepreneurs who needs to improve their innovative ideas in their business in the society.

Social objective

The green entrepreneurs have to put their main objective as non pollution product which will not be harmful to the society. The ideas in their business have to improve the environment conditions and make the environment green. The green entrepreneurs are also called as social entrepreneurs as they take decisions for the benefit of the society. The green entrepreneurs have to give better environmental changes to the society which is non-pollution in their business.

Environment

Environment plays a key role in the green entrepreneurship for which it opens the door for the sustainability in the business. They get more opportunities to improve the environmental conditions in the society. Environment is the main factor in all the aspects of the society as the environment is highly affected by the pollution definitely it is in need for the change in the environment for which the green entrepreneurs give innovative outcomes to avoid pollution in the environment.

Research Methodology

The research has conducted in Nagpur, Maharashtra. The data of 30 respondents has been collected. Data for the study is collected from green entrepreneurs various places in Nagpur,

Maharashtra. The snowball sampling method is used in the research with the reference of the respondents to collect the data in a simple manner.

Data Analysis And Interpretation

Table No: 1 Gender of the respondents

S.No	Particulars	No. of. Respondents	Percentage
1	Female	07	23
2	Male	23	77
	Total	30	100

Source: Primary Data

Interpretation

From the above table it is clear that 23% of the respondents are Female and 77% of the respondents are Male

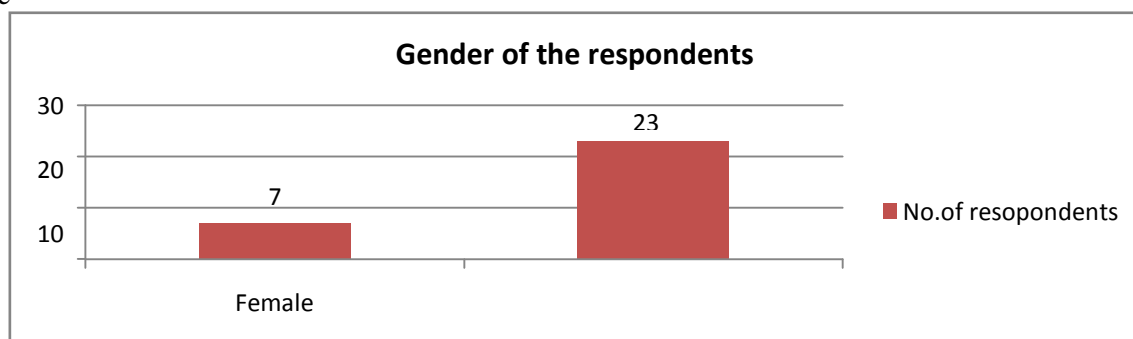


Table No: 2 Current Status of the respondents

S.No	Particulars	No. of. Respondents	Percentage
1	Unemployed	13	43
2	Employed	17	57
	Total	30	100

Source: Primary data

Interpretation

From the table we can identify that 43% of the respondents are unemployed and 57% of the respondents are employed.

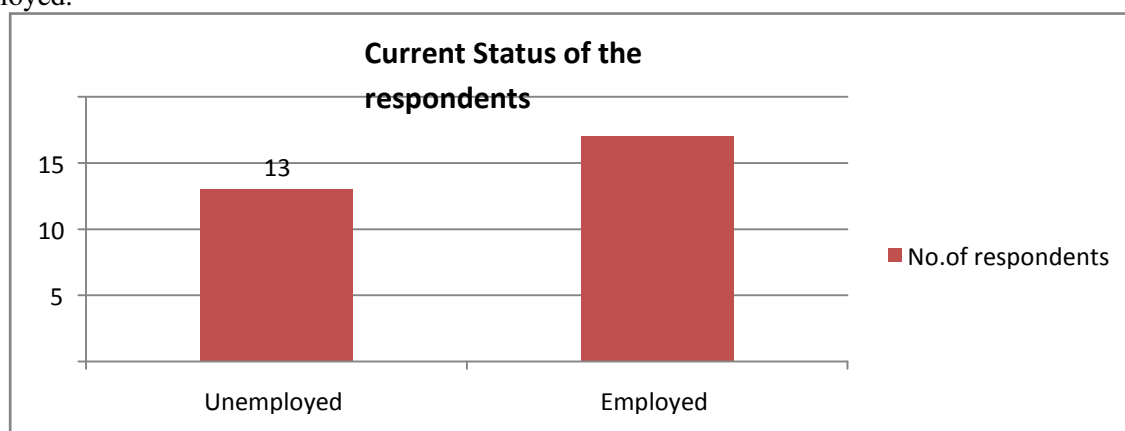
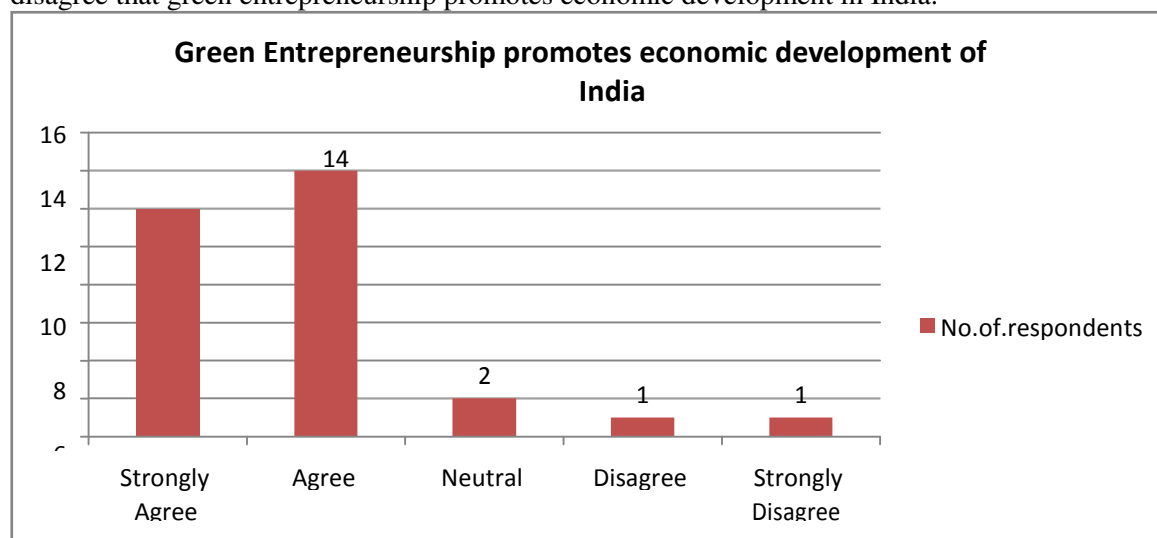


Table No: 3 Green Entrepreneurship promotes economic development of India

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	12	40
2	Agree	14	47
3	Neutral	02	07
4	Disagree	01	03
5	Strongly Disagree	01	03
	Total	30	100

Source: Primary data**Interpretation**

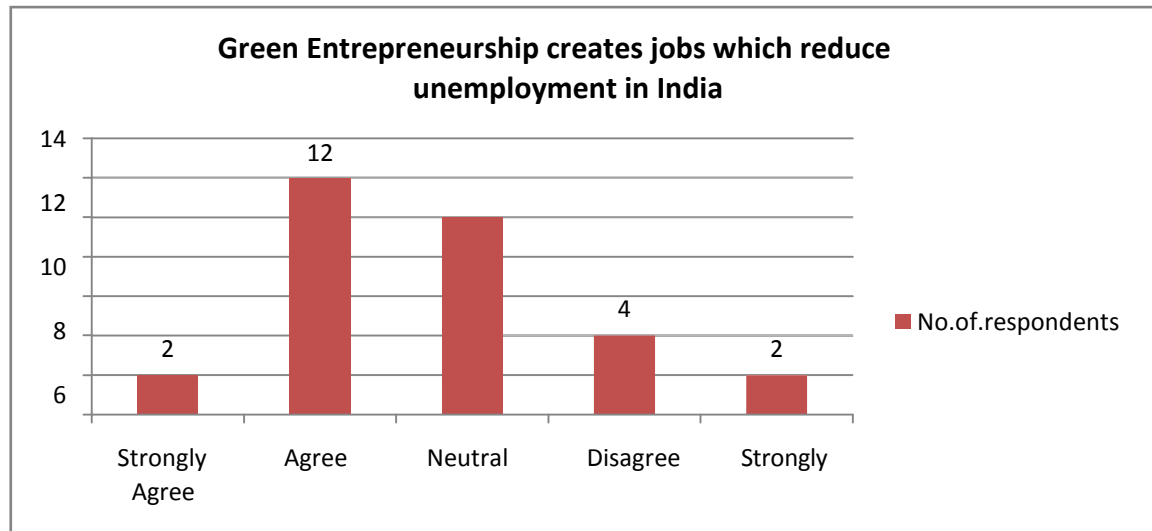
The table shows that 40% of the respondents strongly agree that the green entrepreneurship promotes economic development in India and 47% of the respondents agree that the green entrepreneurship promotes economic development in India and 7% of the respondents are in neutral that green entrepreneurship promotes economic development in India and 3% of the respondents disagree that green entrepreneurship promotes economic development in India and 3% of the respondents strongly disagree that green entrepreneurship promotes economic development in India.

**Table No: 4 Green Entrepreneurship creates jobs which reduce unemployment in India**

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	02	07
2	Agree	12	40
3	Neutral	10	33
4	Disagree	04	13
5	Strongly Disagree	02	07
	Total	30	100

Source: Primary data**Interpretation**

From the analysis we conclude that 07% of the respondents strongly agree that green entrepreneurship creates jobs which reduce unemployment in India and 40% of the respondents agree that green entrepreneurship creates jobs which reduce unemployment in India and 33% of the respondents are in neutral that green entrepreneurship creates jobs which reduce unemployment in India and 13% of the respondents disagree that green entrepreneurship creates jobs which reduce unemployment in India and 7% of the respondents strongly disagree that green entrepreneurship creates jobs which reduce unemployment in India.

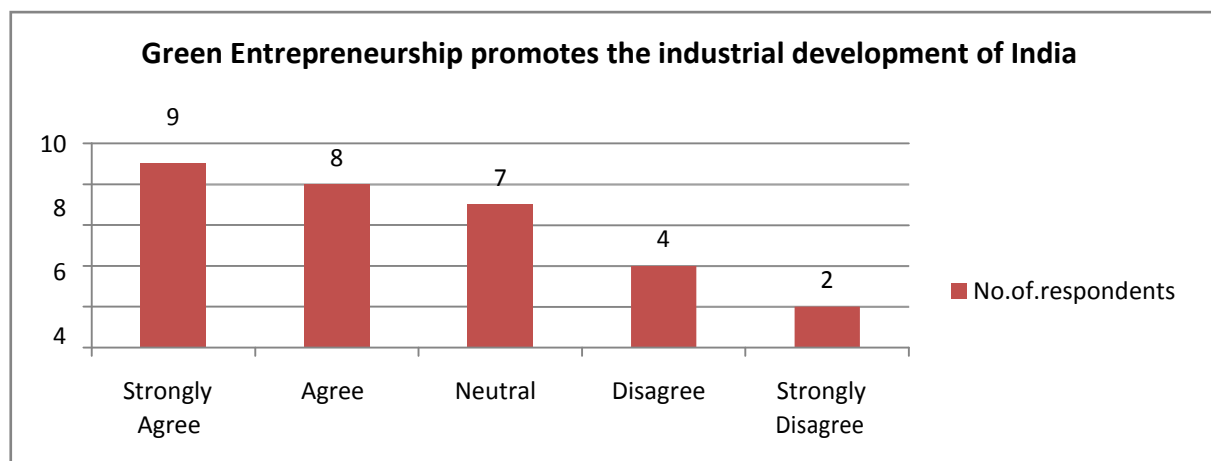
**Table No: 5 Green Entrepreneurship promotes the industrial development of India**

S.No	Particulars	No. of. Respondents	Percentage
1	Strongly Agree	09	30
2	Agree	08	27
3	Neutral	07	23
4	Disagree	04	13
5	Strongly Disagree	02	07
	Total	30	100

Source: Primary data

Interpretation

The above analysis shows that 30% of the respondents strongly agree that green entrepreneurship development promotes industrial development of India and 27% of the respondents agree that green entrepreneurship development promotes industrial development of India and 23% of the respondents are in neutral that green entrepreneurship development promotes industrial development of India and 13 % of the respondents disagree that green entrepreneurship development promotes industrial development of India and 07% of the respondents strongly disagree that green entrepreneurship development promotes industrial development of India





Conclusion

Green entrepreneurship is a difficult task for the entrepreneurs who do green business. The green entrepreneurship has many complicated tasks and decision making process where society should be affected in any of their activities and it also have a positive impact that the consumers will be in favor towards the green products and the market condition of the green products will be high. Green entrepreneurs are the warriors as they have save the country from the pollution and also which affects the positive environment in the nation. Their main objectives in their business are to protect the social, economical, and environmental condition in the nation thus green entrepreneurs are the hard workers and decision makers that they have to be trained and skilled for the positive impact in the environment.

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The Relevance of the National Education Policy in Present Day India

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Education is the biggest tool for success. Whether it is elementary education, higher education, vocational education or technical education; there has to be policy revisions pertinent to the growth and development of the entire world. To cater to the requirements of a knowledge-based economy in the changing global scenario, the need for changing the current education system was felt. Changes in our education system were brought by the Government of India by 1st time in 1968, then again in 1986 and the third in 2020. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. The National Education Policy of 2020 aims at re-imagining the educational landscape through equity, inclusion and excellence in education.

The vision of the National Education Policy is:

“National Education Policy 2020 envisions an India-centric education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society by providing high-quality education to all.”

The Committee for drafting National Education Policy was chaired by Dr K Kasturirangan and it submitted its report on May 31, 2019. The Policy is divided into four parts-

School education

Higher education,

Other key areas of focus

Transforming education.

Key Principles of the policy:

- Recognizing, identifying, and fostering the unique capabilities of each student
- Student's holistic development in both academic and non-academic spheres
- Achieving Foundational Literacy and Numeracy by all students by Grade 3
- Flexibility, so that learners have the ability to choose their learning trajectories and programmes
- No hard separations between arts and sciences
- Multidisciplinary and a holistic approach
- Extensive use of technology
- Respect for diversity and local context
- Full equity and inclusion as the cornerstone of all educational decisions
- Synergy in curriculum across all levels of education
- Teachers and faculty as the heart of the learning process
- A 'light but tight' regulatory framework
- Outstanding research
- A rootedness and pride in India
- Education is a public service; access to quality education must be considered a basic right of every child
- Substantial investment in a strong, vibrant public education system
- Emphasis on conceptual understanding
- Creativity and critical thinking
- Encouraging logical decision-making and innovation
- Promoting multilingualism
- Promoting life skills such as communication, cooperation, teamwork, and resilience
- Focus on regular formative assessment for learning

Policy Highlights with respect to Higher Education

- Quality Universities and Colleges



- Institutional Restructuring and Consolidation
- Towards a More Holistic and Multidisciplinary Education
- Optimal Learning Environments and Support for Students
- Motivated, Energized, and Capable Faculty
- Equity and Inclusion in Higher Education
- Teacher Education
- Reimagining Vocational Education Catalysing Quality Academic Research in All Fields through a new National Research Foundation
- Transforming the Regulatory System of Higher Education
- Curbing Commercialization of Education
- Effective Governance and Leadership for Higher Education Institutions

1. Quality Universities and Colleges

A New and Forward-looking Vision for India's Higher Education System calls for Quality Universities and Colleges. We look forward to develop a democratic, just, socially conscious, cultured, and humane personality who will uphold the universal principles of liberty, equality, fraternity, and justice for all. Quality higher education universities must aim to develop good, thoughtful, well-rounded, and creative individuals. Quality education should give the individual a sense of personal accomplishment, constructive public engagement, and productive contribution. It should aim at creation of greater opportunities for individual employment. The student will receive the necessary skill sets and have in depth knowledge of respective domains wherein he would work. The education that he will get will be the basis for knowledge creation and innovation thereby making him a useful contributor to a growing national economy.

2. Institutional Restructuring and Consolidation

Creating HEI clusters/Knowledge Hubs, each of which will aim to have 3,000 or more students. A university will mean a multidisciplinary institution of higher learning that offers undergraduate and graduate programmes, with high quality teaching, research, and community engagement. Meanwhile, an Autonomous degree-granting College (AC) will refer to a large multidisciplinary institution of higher learning that grants undergraduate degrees and is primarily focused on undergraduate teaching.

Over a period of time, it is envisaged that every college would develop into either an Autonomous degree-granting College, or a constituent college of a university - in the latter case, it would be fully a part of the university. With appropriate accreditations, Autonomous degree-granting Colleges could evolve into Research-intensive or Teaching-intensive Universities. All colleges currently affiliated to a university shall attain the required benchmarks over time to secure the prescribed accreditation benchmarks and eventually become autonomous degree-granting colleges. This will be achieved through a concerted national effort including suitable mentoring and governmental support for the same. These include supporting other HEIs in their development, community engagement and service, contribution to various fields of practice, faculty development for the higher education system, and support to school education.

3. Towards a More Holistic and Multidisciplinary Education

This will lead to positive learning outcomes, including increased creativity and innovation, critical thinking and higher-order thinking capacities, problem-solving abilities, teamwork, communication skills, more in depth learning and mastery of curricula across fields, increases in social and moral awareness. Developing intellectual, aesthetic, social, physical, emotional, and moral in an integrated manner will help in developing well-rounded individuals. Creative combinations of disciplines for study would offer multiple entry and exit points, thus, removing currently prevalent rigid boundaries and creating new possibilities for life-long learning. Pedagogy will have an increased emphasis on communication, discussion, debate, research, and opportunities for cross-disciplinary and interdisciplinary thinking. This will include areas of community engagement and service, environmental education, and value-based education.

4. Optimal Learning Environments and Support for Students

An updated curriculum and an engaging pedagogy would be needed to align with the latest knowledge requirements and to meet specified learning outcomes. The assessment methods must be



scientific, designed to continuously improve learning and test the application of knowledge. Quality libraries, classrooms, labs, technology, sports/recreation areas should be made available. Each institution will integrate its academic plans ranging from curricular improvement to quality of classroom transaction - into its larger Institutional Development Plan (IDP). Universities and colleges will thus be required to set up high-quality support centres for socio-economically backward students. To increase access to quality higher education, ODL of global standard would be framed. Internationally relevant curricula to be promoted and the aim would be to achieve global quality standards. Research collaboration and student exchanges between Indian institutions and global institutions will be promoted through special efforts. Students will be given opportunities to participate in several activities. Counselling systems for handling stress and emotional adjustments of students would be taken in priority.

5. Motivated, Energized, and Capable Faculty

Faculty motivation levels must be addressed to ensure that each faculty member is happy, enthusiastic, engaged, and motivated towards advancing her/his students, institution, and profession. HEIs will be equipped with the basic infrastructure and facilities, including clean drinking water, clean working toilets, blackboards, offices, teaching supplies, libraries, labs, and pleasant classroom spaces and campuses. Every classroom shall have access to the latest educational technology that enables better learning experiences.

Teaching duties also will not be excessive, and student-teacher ratios will not be too high. Within the approved framework, the teacher would be able to prepare textbooks and reading material selections, assignments, and assessments. The faculty would be empowered to conduct innovative teaching, research, and service.

6. Equity and Inclusion in Higher Education

Financial constraints in admission processes, geographical and language barriers should be removed. SEDG-Socio-Economically Disadvantaged Group aligned schemes should be formulated at government level and percolate to the needy students.

Steps to be taken by all HEIs-

Mitigate opportunity costs and fees for pursuing higher education

Provide more financial assistance and scholarships

Increase employability potential of HEI

Develop more degree courses taught in Indian languages

Adequate counselling and mentoring programmes

7. Teacher Education

All stand-alone TEIs will be required to convert to multidisciplinary institutions by 2030, since they will have to offer the 4-year integrated teacher preparation programme. Each higher education institution will have a network of government and private schools to work closely with, where potential teachers will student-teach along with participating in other activities such as community service, adult and vocational education, etc.

Admission to pre-service teacher preparation programmes shall be through suitable subject and aptitude tests conducted by the National Testing Agency, and shall be standardized keeping in view the linguistic and cultural diversity of the country. All fresh Ph.D. entrants, irrespective of discipline, will be required to take these courses related to their chosen Ph.D subject during their doctoral training period.

8. Reimagining Vocational Education Catalysing Quality Academic Research in all Fields through a new National Research Foundation

A very small percentage of the Indian workforce in the age group of 19–24 (less than 5%) received formal vocational education Whereas in countries such as the USA the number is 52%, in Germany 75%, and South Korea it is as high as 96%. These numbers only underline the urgency of the need to hasten the spread of vocational education in India. Dropouts from the formal system will be reintegrated by aligning their practical experience with the relevant level of the Framework. The credit-based Framework will also facilitate mobility across 'general' and vocational education.

9. Transforming the Regulatory System of Higher Education

The distinct functions of regulation, accreditation, funding, and academic standard setting will be performed by distinct, independent, and empowered bodies. The HECI will be established to ensure that



the four institutional structures mentioned before, carry out these four essential functions work independently yet at the same time and work in synergy towards common goals. It will function as the common, single point regulator for the higher education sector including teacher education and excluding medical and legal education, thus eliminating the duplication of regulatory bodies.

Accreditation of institutions will be based primarily on basic norms, public self-disclosure, good governance, and outcomes, and it will be carried out by an independent ecosystem of accrediting institutions supervised and overseen by NAC. This will carry out funding and financing of higher education based on transparent criteria. It will be entrusted with the disbursement of scholarships and developmental funds for launching new focus areas and expanding quality programme offerings at HEIs across disciplines and fields. It will frame expected learning outcomes for higher education programmes, also referred to as 'graduate attributes'. A National Higher Education Qualification Framework (NHEQF) will be formulated by the GEC and it shall be in sync with the National Skills Qualifications Framework (NSQF) to ease the integration of vocational education into higher education.

10. Curbing Commercialization of Education

All HEIs - public and private - shall be treated on par within this regulatory regime. These common guidelines will cover Good Governance, Financial Stability & Security, Educational Outcomes, and Transparency of Disclosures. Fixing of fees with an upper limit, for different types of institutions depending on their accreditation, will be developed so that individual institutions are not adversely affected. All fees and charges set by private HEIs will be transparently and fully disclosed, and there shall be no arbitrary increases in these fees/charges during the period of enrolment of any student.

11. Effective Governance and Leadership for Higher Education Institutions

Through a suitable system of graded accreditation and graded autonomy, and in a phased manner over a period of 15 years, all HEIs in India will be encouraged to become self-reliant. Upon receiving the appropriate graded accreditations that deem the institution ready for such a move, a Board of Governors (BoG) shall be established consisting of a group of highly qualified, competent, and dedicated individuals having proven capabilities and a strong sense of commitment to the institution. The BoG of an institution will be empowered to govern the institution free of any external interference, make all appointments including that of head of the institution, and take all decisions regarding governance.

Each institution will make a strategic Institutional Development Plan on the basis of which institutions will develop initiatives, assess their own progress, and reach the goals set therein, which could then become the basis for further public funding. The IDP shall be prepared with the joint participation of Board members, institutional leaders, faculty, students, and staff.

Other Key Areas of Focus

- Professional Education
- Adult Education and Lifelong Learning
- Promotion of Indian Languages, Arts, and Culture
- Technology Use and Integration
- Online and Digital Education: Ensuring Equitable Use of Technology
- Creating a Dedicated Unit for Building of World Class, Digital Infrastructure, Educational Digital Content and Capacity
- Strengthening the Central Advisory Board of Education
- Financing Affordable and Quality Education for All

India needs to be ready for the future. And the NEP 2020 paves the way ahead for many young aspiring students to be equipped with the right skillset. The NEP 2020 is a defining moment for higher education. Effective and time-bound implementation is what will make it truly path-breaking.

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**“Vocal For Local” : Methods.Mechanism And Machinery For Atmanirbhar Bharat (Building Nation Self-Reliant)****Dr. Hemchandra Narsingrao Deshmukh**Associate Professor Department of Commerce and Management SBES College of arts and Commerce
Aurangabad 431001, E-mail: hndeshmukh20164@gmail.com**Abstract:**

“Vocal for local” is not a slogan or simply Mantra for fulfilling the need and requirement of the people, society and human being at large at globe level. This should not become a practice ended during a particular period and situation to face and overcome and tackle it. It must become a philosophy, a way of life which makes people happy, satisfied and content with what they have with them. Vocal for local means utilization of local resources for fulfilling the need and requirement of the local people by involving them in active manner as a personal responsibility towards society and nation. This attitude supports and assists for sustainable development and inclusive growth restricts migration helps for regional development and regional balances. This results in control on pollution, and unnecessary destruction of nature and misuse of natural resources. Because of vocal for local it is possible to create source of earning, increase in income (personal and national), increase in standard of living, progress, development is possible through this idea. Contribution of each person and utilization of local resources in optimum manner for fulfilling the local requirement reduces burden on national economy for heavy investment and need of foreign direct investment (FDI).

Mahatma Gandhi earlier tried execute and implement this Mantra as “Swadeshi” for swarajya and swadhinata against the British Government. At that time this mantra was used as a weapon against britishers to fight and show our resistance to them and expects independence early by involving the common man in the movement. Prime Minister Narendra Modi loudly announced this mantra and discussed, shared his idea in a critical situation where the whole world is suffering from the effect, impact and threat of Covid Pandemonium. For AtmaNirbharBharat to become self-reliant and to face and overcome the situation and not to face such like situation in future. Apart from these efforts made to help the Global Community in this critical situation. The idea and Mantra of Atmanirbhar Bharat is going to be fulfilled only when if the Mantra of Vocal for Local is executed and implemented rigorously on every platform and every corner of the nation by involving every capable person in the movement for the happiness, satisfaction and peaceful life to keep the nation on global map as a leading country as an ideal example for all nations and people living on Globe

“In the midst of every crisis, lies great opportunity”. — Albert Einstein

If you consider the statement made by Albert Einstein it is needed to believe and experience the effect and impact of his thought in a particular situation when the crises arises either they are manmade or nature created. On May 12, the Prime Minister made it clear that GOI is committed to remove all domestic hurdles before manufacturing and attract a share of the global value chain. Therefore, On May 12th, Prime Minister called upon Indians to be “vocal for local”. Addressing the nation on its 74th Independence Day, PM urged the country to embrace the “Vocal for Local” pledge. Recently, On 31st



Aug, in “Mann ki Baat’ Programmed PM once again said that it was time for startups to be “vocal for local toys”

Meaning and Nature:

Vocal for Local is not a simple slogan or only mantra to be recited regularly. Vocal for Local means to ease, understand the local environment and try to utilize the nature gifted things in a sustainable manner to protect the environment and fulfill needs and requirement of people of the soil. It does not mean not to take the help and support available on global platform. What is needed to specify areas where local to be used and make use of global products where it is unavoidable. In this scenario where the whole world is tied with global network, rules, laws and nations are the parts of global organizations it is difficult to keep separate and independent from the situation. Interdependence, mutual help, cooperation, situational help in crises, war and natural calamities is inevitable. The question arises what is to be done. The most important and feasible thing is to make and maintain proper balance in the two concepts.

Globalization came into practice in 1990 with a noble idea that every global citizen must exploit the fruits of development, progress, research and development taken place in any corner of the world. It is the secret and miracle that no nation is enough sufficient and equipped with all required resources and facility. It is inevitable to take help, cooperation and assistance of each other for survival, growth and development.

Historical review of vocal for local concept—Mahatma Gandhi’s swadeshi, Swaraj for self-reliant India. The concept of swadeshi was introduced and applied by freedom fighters in India for independence and make the country free from the British regime. Mahatma Gandhi started the swadeshi, swaraj and swadhinata movement by appealing citizens to ban foreign goods and services and use specifically local goods and services produced and made available by the people of the soil. The intention was to rule out British regime and have independence to the nation. PM Modi’s mantra of “vocal for local” is a planned and thoughtful slogan which is to be used in coordination with Globalization without losing our interest and benefits. Wherever necessary global help needed to be taken and some areas to be reserved and restricted only for local goods and services for creating employment and use of resources in sustainable manner where Tradition, Cultural impact, religious approach, local talent, skill, expertise is used.

Economic strengthening and independence

The mantra and slogan given by PM Modi helps to strengthen the economic condition of local people by increasing their earning by creating employment, by selling goods and services and opportunity used local talent skill and expertise for fulfilling the need, requirement and expectation of the urban people and tourist time to time in various occasions and in festivals. This helps to enjoy and experience of independence and participate in decision making possible at all level.

Traditional pattern of self-reliant family, home, village, region, society and nation with mutual help, cooperation and with interdependence

It is our culture and tradition which is practiced in family system, in villages, regions, in states and at national level also to preserve and protect the culture and tradition by producing goods and services which are possible to produce at local level and make it available to everyone those who wish to purchase, consume and use it.

“Vocal for local” PM Modi’s appeal to people in Covid environment—a critical situation faced by human community and society at Global Level

Covid pandemonium is the situation which we observed and experienced since 2019. the threat of death and uncertainty created havoc on global platform, no country is excused from the effect and impact of covid, till this date the situation is yet not predictable. There is a fear in the minds of people about the covid how it will bounce back again. Prime Minister and experts working in government studied and find out a viable and suitable solution to overcome the uncertain situation by adopting the ultimate solution initiated by Mahatma Gandhi, the father of nation that is acceptance of swadeshi and vocal for local to make India self-reliant.

Why this mantra and concept needed to India reasons are: the question arises that why Prime Minister rejuvenated the Mantra used by Mahatma Gandhi and followed by freedom fighters in pre-independence era for swarajya, swadhinata by swadeshi. In today's global environment it is very necessary to think and apply the thoughts in such a manner by which the dependency to be minimized and strengthening of economy of nation without compromising the ethics values tradition and culture of the soil. Following are some important aspects and areas benefitted in the interest of welfare state and development of nation, they are:

Creation of employment: Vocal for appeal to the people created awareness among the people and society. The demand for local motivated capable and competent person to get engaged in constructive work like production, manufacturing, services etc. ultimate effect of this mantra gave support to create employment at local as well as at regional and national level.

Increase in income personal and national: the demand for local goods and its consumption gave an opportunity to capable and competent skilled people to get involved in production, distribution, marketing, resource management by which their regular income will be increased ultimately the graph and quantum of national income also increases which is a positive sign of development and progress of nation and society.

Utilization of resources with its fullest capacity (optimum utilization): optimum utilization is possible by applying traditional tools, techniques, skill, knowledge and pattern of production. Supply as per demand and production with fullest capacity ultimately leads to optimum utilization of resources and minimizes the waste of material, energy, manpower which results in quality product with reasonable price to the customer and consumer.

Making available the goods and services as per need and requirement: this is one of the best policy and mechanism to control and make use of resources in optimum manner. Supply as per demand, production based on need and requirement benefits to the economy and no overstocking and optimum utilization of resources is possible.

Support and strengthening local culture, tradition, art exhibition: this is one of the most important area and aspect to promote the local culture, tradition and exhibition of local Art. Vocal for local gives an opportunity to incorporate all these things in the process of production and rendering services to people which helps to cultivate and preserve the rich culture and heritage.

Hunt for local talent: the ultimate intention and approach is to search, hunt local talent and expertise which available but not in use. Because of this concept a new type of motivation is possible to the skilled, trained and expert people to get involved in the process and have a permanent source of income and an opportunity to exhibit and expand the horizon of their work which benefits to all human society.

Local demand satisfied at local level, no burden on national economy: promoting local goods and services provides employment opportunity to local people, satisfying demand at local assures regular and continuous supply of required goods and services at local level by local people. the ultimate effect results in peaceful life of people reduces the burden on national economy.



Restriction on Migration and support for sustainable development: it is urged on global platform as well as at local platform to protect nature and adopt sustainable development and involve every citizen in the process for inclusive growth. Restricting migration is big issue experienced in our country, people migrate in search of employment opportunity in big and metropolitan cities even they prefer to go in other countries. Vocal for local and the idea of self-reliant nation gave hope to every capable and competent person and created assured that they can prove their competence at local level and fulfill the needs and requirement of society with respect and dignity and proud.

Inclusive growth and sustainability can be achieved: there are many traditional businesses, trade, cultural pattern of production in industry and Agriculture where every family member have to contribute in the process. The concept of inclusive growth and sustainability is very well known by rural people and people living in remote areas and in and near to forest. inclusive growth and sustainable development can be possible by prompting local for everybody.

Environment protection is possible by involving local people in the process.: now a days there are number of laws, rules and regulations are passed to protect and maintain the environment on earth and create and follow the legacy for future generation. development does not mean destruction of nature and resources. Whatever available structure and nature of needed to be protected, preserved and to be strengthened for human life and human society. Supporting the concept of local to be preferred in loud manner helps to awaken the people about the environment on earth.

Research and development help to boost the traditional knowledge and practices adopted in day today life.: the concept of Self-reliant India and slogan vocal for local is a strategic mechanism. It does not mean to boycott all foreign things and use everything available at local. Instead of this it is expected that for better quality and comfort in goods and services wherever possible take the help of science, technology, research and development along with scientific advancement for making the life happy, peaceful and comfortable of the people. Take the competitive advantage for local product, services and resources wherever the opportunity available on global platform.

Fusion of tradition and technology result in synergy: use of only technology never works and following the traditional pattern will not give result. What is needed is to have a balanced coordination and integration in the form of fusion to reap the results of available resources and sources. The concept of vocal for local for self-reliant nation focuses on the areas from where result is possible and involvement of every citizen increases for development and progress of society and nation.

Global network can be created and used to strengthen local trade, business, manufacturing, agriculture, education, training.: in this global scenario no nation is independent with reference to resources and process. Everybody is dependent on each other for one or many reasons. The concept helps to create a global network for strengthening the local traditional pattern of production, strengthen the trade, business, manufacturing which benefits reciprocally to each and every country those who involved in the process. This creates a strong bonding between local and global network and strengthens the relationship.

Lesser burden on foreign investment and FDI: use of local resources and products by local ultimately fulfills the need and requirement of the local people which ultimately reduces the burden on national economy and reduces the burden of foreign direct investment from foreign country.

opportunity for competitive advantage can be possible: globalization created an opportunity to have a healthy competition for quality goods and services to human society. There are number of things which are most qualitative and competitive as compared to the goods and services rendered at other places. If the local things properly supported and loudly projected in the form of marketing way then the concept will come in to practice feasible way and a new tradition can be established for togetherness.



what needed to be done- the most important part is to cultivate the culture of accepting and use of local goods and creating competence ability to compete other similar foreign goods is necessary. At the same time awareness to be created amongst every citizen for self-reliant India by which every citizen will join in the drive and follow the mantra of Atmanirbhar Bharat efforts needed to be done by local government, state government and national government for the same. What is important is to restrict the sectorial Ares for local goods and services and open market for global players. There should be an assured to local people that their goods and services are going to be purchased in guaranteed manner by Gos and NGOs. the efforts to be made by government, non-government, local authorities for boosting and cultivating the culture for vocal for local, proper education and training needed to be provided to make these things feasible and possible. The New National Education Policy 2020 is one of the steps taken by Government to realize the dream in reality, Resources availability, training, Technology facility, Financial Help, infrastructure facility and areas to be reserved for marketing and sales for the same.

sectorial reservation and restriction to be made available as a policy: to realize the dream in reality of atmanirbhar Bharat the mantra of Vocal for Local needed to be rooted amongst every citizen of the country. The most and urgent need and requirement is to reserve the areas for the same and make sectorial resections and reservation for the goods and services to be produced and marketed in the restricted zone only. instead of competition there should be a cohesive relations and efforts for competitive advantage to be made.

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Vocational And Skill Based Education A Catalyst for Atmanirbhar Bharat Mission

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Abstract:

The world has been substantially revolutionised by innovation, digitalization, and technological progress. We are witnessing a paradigm shift from the earlier to a new world. With such advancement, in the present scenario the earlier acquired skills have become obsolete. New advances call for greater skills and innovations. The introduction and successful implementation of Vocational and skill-based Education in Indian Education System can nurture the global demand of skilled workforce. Moreover, Vocational and skill-based education can prove to be a catalyst in making the youth 'Atmanirbhar' (Self Reliant) which in turn will help achieve the vision of Atmanirbhar Bharat. This paper aims and attempt to prospect the role of Vocational and Skill Based Education in making the youth of India 'Atmanirbhar' and also proposes suggestions to enhance Vocational and Skill Based Education. The research is based on secondary data sources. The present paper concludes that Vocational and Skill Based Education can definitely lead to greater employability and entrepreneurial actions in the country and prove to be a panacea for Atmanirbhar Bharat Mission.

Keywords: Vocational and skill-based Education, Indian Education System, Atmanirbhar, Atmanirbhar Bharat Mission.

The world is transforming and is progressively moving towards *innovation, digitalization, and technological advancements*. With these advancements taking place, an immense demand for a skilled workforce with multidisciplinary abilities across sciences, social sciences and humanities will arise globally. Indian skills and innovations are not new to the world, glimpse of ancient Indian sculptures and other crafts are quite evident from the archaeological remains of ancient Indian history. The Indian talent pool has steadily ascended through the ranks of global corporations. India's IT talent has earned a well-deserved place in the global IT industry. According to the UN Department of Economic and Social Affairs, India is the world's largest provider of talent, with around 17.5 million Indians living in various regions of the globe.

The said upsurge in our demand worldwide calls for a robust and holistic transformation in our education system.

As quoted by Hon'ble Prime Minister Shri Narendra Modi, "The more we give importance to Skill Development, the more competent will be our youth."

The focus shall now be shifted towards vocational and skill-based education so as to substitute the current demand and further contribute to generating a self-sufficient, self-reliant nation.

The National Education Policy 2020, being announced after 34 years of the previous one promises to be a game changer if implemented successfully. The vocational education space has been the highest grosser in the NEP 2020. Introduction of Vocational education at school level Also, under Higher Education Idea generation, critical thinking, global challenges, and general personality development have become an emphasis at universities around the country. As a result of this progress, the country has seen an increase in entrepreneurship and skill development.

Skills are progressively becoming the global currency of economies in the twenty-first century. In the new global Sustainable Development Agenda, established in New York, it takes center stage. Technical and vocational skills for employment, decent work, and entrepreneurship are all mentioned heavily in SDG 4 on education and lifelong learning.

Objectives:

- To prospect the role of Vocational and Skill Based Education in making the youth of India 'Atmanirbhar'.



- To propose suggestions to enhance Vocational and Skill Based Education and further contribute to Atmanirbhar Bharat.

Research Methodology:

In order to meet the objectives, the study's research design is both descriptive and analytical. The research is based on secondary data gathered from various sources of Ministry of Education, Report sets relevant to National Education Policy and skill development, news articles, websites, online journals, magazines, books, and other sources.

An Overview: Vocational Education and Training in India:

Skill development and training has always been on top of the agenda of government of India. Skill Development Education in India holds its roots back with the National Skill Development Corporation set up in 2008 and further In response to the need for students to learn skills, the Indian government developed the National Vocational Education Qualification Framework (NVEQF), which was later merged into the National Skills Qualifications Framework (NSQF). Also in 2015, Hon'ble Prime Minister Shri Narendra Modi revised these programmes in lieu of the skill development policy and launched a new programme called 'Skill India' or 'National Skill Development Mission.'

The vocational education in India could not attract many as academic education is prioritized in our education system. It remains to be the second choice for students and parents. Moreover, VET was merely restricted to the higher education sector. The gap between existing learning results and what is necessary must be closed by implementing fundamental reforms that ensure the system's highest quality, equity, and integrity. To develop a new system that is consistent with the aspirational aims of 21st century students, restructuring and changes should be implemented.

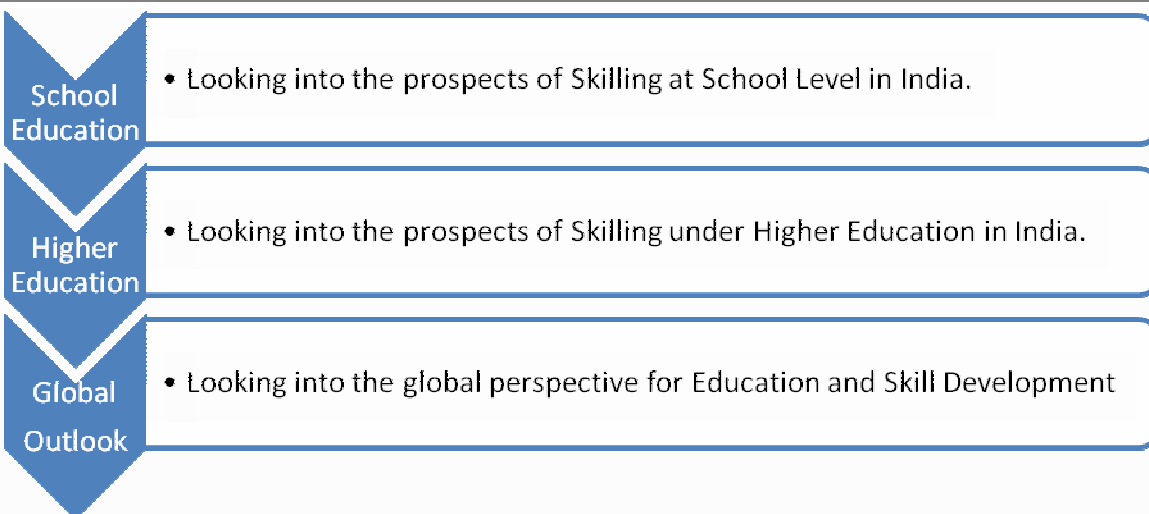
Atmanirbhar Bharat Abhiyan:

The Atmanirbhar Bharat Abhiyaan, or Self-Reliant India campaign, is the Hon'ble Prime Minister Shri Narendra Modi's vision of a new India. Our Prime Minister issued a rallying cry to the nation on May 12, 2020, kicking off the Atmanirbhar Bharat Abhiyaan (Self-Reliant India campaign) and announcing a special economic and comprehensive package worth INR 20 lakh crores – equivalent to 10% of India's GDP – to combat the COVID-19 pandemic in India.

The goal is to make the country and its residents self-sufficient in every way. He went on to say that AatmaNirbhar Bharat is built on five pillars: economy, infrastructure, system, vibrant demography, and demand. Smt. Nirmala Sitharaman, Finance Minister, reaffirmed that the atmanirbhar Bharat campaign was not about bringing back socialism or import substitution, but rather about making India more prosperous.

By improving employability and labour productivity, skill development can contribute to structural transformation and economic growth. Not only this relevant knowledge and skill sets conjectured with ability and willingness contribute progressively towards entrepreneurial actions which will make the youth Atmanirbhar. The Government of India initiated the Atmanirbhar Bharat Abhiyan to reduce import dependency which is possible with indigenous production of goods and services. It is important that new business idea and start-ups take up in the Indian Business environment to help achieve the vision of Atmanirbhar Bharat Abhiyan. Education through Skill Development and Vocational Training can significantly contribute towards setting up of new business endeavours and thus pushing India towards Self- reliance.

To look into the prospects of Vocational and Skill based education under the Indian Education System and to make the youth of India Atmanirbhar, to achieve AtmanirbharBharat the present study classifies education in India into three phases:

**School Education and Skilling:**

According to reports, over 85% of a child's cumulative brain development occurs before the age of six, emphasising the crucial need of proper brain care and stimulation in the early years to maintain healthy brain development and growth. The formation of a healthy mind is supported and encouraged through elementary education at home and in schools.

This has been taken care in the National Education policy 2020, approved by The Union Cabinet of India on July 29, 2020. NEP 2020 envisions that Learning should be holistic, integrated, enjoyable, and engaging. It emphasizes the importance of vocational studies in schools. Earlier vocational education and training was not clearly emphasized at the school level.

Key Highlights:

- School curriculum will be replaced with a 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years, respectively, with an emphasis on Early Childhood Care and Education.
- This will bring the hitherto unaddressed age range of 3-6 years into the school curriculum, which is widely acknowledged as a critical stage in a child's mental development. The school curricula and pedagogy will aim for holistic development of learners by equipping them with the key 21st century skills, reduction in curricular content to enhance essential learning and critical thinking and greater focus on experiential learning.
- Students will have increased flexibility and choice of subjects.
- There will be no fixed distinctions between arts and sciences, curricular and extra-curricular activities, or vocational and academic streams, giving students more flexibility and choice of subjects.
- Internships will be included in vocational education, which will begin in sixth grade.

A clear focus has been envisaged over Skill Development through Vocational Education and Training. Inculcating important skills in children from the very beginning will help develop a sense of business and might lead to entrepreneurial actions leading India towards Self-reliance.

Higher Education and Skilling:

Higher education in India can be traced back to the time when students used to seek knowledge from gurukuls or madarsas (Islamic learning communities). Following independence, the system underwent significant changes, and India now has the world's third-largest higher education system, trailing only the United States and China. The University Grants Commission is the primary governing authority at the tertiary level, enforcing its standards, advising the government, and assisting in coordination between the federal and state governments.

In response to the Skilling UGC, India's primary governing body has launched a scheme for skills-based higher education as part of college/university education, leading to a Bachelor of Vocation (B.Voc.) degree with lateral entry and multiple exit options at the Diploma/Advanced Diploma level under the

NSQF. The B.Voc. programme is aimed for universities and colleges that offer undergraduate programmes that include specialised employment roles and their NOSs in addition to broad-based general education. This would allow B.Voc. graduates to make a significant contribution to the acceleration of India's economy by obtaining appropriate work, becoming entrepreneurs, and developing appropriate expertise. Other Specific Initiatives for Skill Development taken by UGC:

- Knowledge Upgradation Centres for Skilled Human Action & Learning (KUSHAL)
- Credit Framework for Skill Development based Vocational Courses.
- Development of 'Modern Curriculum' of the various trades for courses approved under NSQF by UGC.

Apart from the above Initiatives new reforms regarding skilling in Higher education are introduced in the NEP 2020. Below are the Key Highlights:

- The policy envisions a broad-based, multi-disciplinary, comprehensive Undergraduate education that includes flexible curriculum, unique topic combinations, vocational education integration, and numerous entry and exit points with proper certification.
- Undergraduate education can last three or four years, with several departure alternatives and suitable certification available during that time.
- For example, After one year, learners will receive a certificate, an advanced diploma after two years, a bachelor's degree after three years, and a bachelor's with research after four years.

Since Government of India in its actions, compels all educational institutions to incorporate vocational education into their offerings, thus it heralds the potential rapid rise of entrepreneurial actions leading India towards Self-reliance.

Global Outlook:

We are living in a time when paradigms are altering. Technological, demographic, social, environmental, economic, and political upheavals are compelling us to rethink how we educate our children. The focus is now to be shifted towards skill development through Vocational and skill-based education. Skills are progressively becoming the global currency of economies in the twenty-first century.

By 2030, the global education development strategy aims to "provide inclusive and equitable quality education and promote lifelong learning opportunities for all," as stated in Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development, which India adopted in 2015. To fulfil all of the important targets and goals (SDGs) of the 2030 Agenda for Sustainable Development, the entire educational system will need to be restructured to support and nurture learning.

In India to promote sustainable development and help reducing the problems faced by society Corporate Social Responsibility is mandated by the Companies Act 2013, for large companies. The accomplishment of SDG 4 in India can thus be integrated with the CSR on Education.

In education, corporate social responsibility has always received the lion's share of money. For three decades, Indian corporations such as Mahindra & Mahindra have supported CSR in education. The programmes vary from vocational training for low-income children to allowing deserving students to pursue further education at prestigious universities throughout the world, as well as scholarships for exceptional students at Mahindra United World College in Pune. According to published data, Mahindra and Mahindra's CSR spend on education is Rs. 40.76 crore.

Likely many other Indian Companies have been contributing towards vocational and skill-based education and it has always been a major source of funding for Indian Education sector. But, due to the COVID-19 pandemic there is a bigger focus on health projects. Education sector, a key recipient of the CSR funds, saw flow tapering off 18 percent. In FY 21, the sector received Rs 5,877 crore as against Rs 7,155 crore in FY 20. Now, ultimately the responsibility shifts in the hands of Government of India to encourage such funding and invest in Educational Infrastructures and advancements and promote to achieve Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development, adopted by India in 2015. The accomplishment of these goals will further enhance India in becoming Self reliant with the intervention of skilled workforce.

**Suggestions:**

The following proposals may be considered in order to better articulate skill-related concerns and possibilities, as well as to improve Vocational and Skill-Based Education and contribute to Atmanirbhar Bharat.

- There needs to be a proper assessment model and a holistic evaluation system to map the skill gaps and bridge it with required skill sets. For this funding will be required which can be attracted from private players by linking CSR with the 'Skill India' Mission
- Higher educational institutions shall be encouraged to start Industry Specific Vocational Courses and training programmes through Funding support by the GoI.
- Focus should be let upon specific implementation of the policies introduced to curtail the Skill related issues.
- Innovation and ideas should be encouraged from the school level itself. Industrial visits, Internship programmes shall be arranged by the schools.
- Inter and multidisciplinary courses shall be made a part of curriculum so that the students may develop their interests and likely choose their career.

Conclusion:

The Vocational and skill-based education has a great potential of skilling the learners and enabling them to initiate new ventures and business endeavours. The set of vocational, employability, and entrepreneurial skills taught to them at various stages of education and training will turn the Indian youth from job seekers to potential job creators. With the introduction of Vocational and skill-based education there will be a shift from 'Package Culture to Patent Culture' as mentioned by the previous Hon'ble Education Minister Shri Ramesh Pokhriyal 'Nishank'.

Setting up new businesses, entrepreneurial actions will redefine the horizons of the Atmanirbhar Bharat mission and will progressively lead the nation towards achieving the vision of a Self-reliant India. Vocational and skill-based education instead of just being a catalyst can definitely in future be a panacea for The Atmanirbhar Bharat Mission.

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Role of Skill Development Programs on the Entrepreneurship Development in line with the New Education Policy

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Abstract:

The skill development is the training which provides by the institutions/ employers/ government to improve the skill, quality and efficiency of the students/ employee, entrepreneurs at the workplace. The importance of the training to ensures availability of skilled manpower at all levels including management levels, Enhancing abilities, Potential among entrepreneurs, Increase efficiency, Maintain and enhance product quality, Minimize wastages in production process, Minimize accidents on the job, Reduce fatigue and increase speed of work, Standardizations in industry and internal processes. This paper focuses on the various skill development programmes which helping in improving the employability skills amongst students.

Keywords : skill development, entrepreneurship development , NEP

Introduction :

The Indian economy is currently valued at around 3 Billion USD and the government aims to be a Five Trillion USD by 2025. This aim can be achieved only if we are increasing economic activities and promote new business, ideas and provide industrial opportunities that form a basis for development. Besides, it will require factors like entrepreneurship, Skill development, Skilled Human resource, modern technologies, knowledge and innovation etc. this is because these modern business and industries are acting as a catalyst in promoting this aspiration amongst us towards that path. Or it can also be said that India, with its Unity in Diversity, is looking at entrepreneurship and skill development as those factors which will help in achieving National Integration via Economic Development. But for this purpose, we need skilled work force as any business will depend upon them for its uninterrupted operations and for providing goods and services as per the need and requirement of the customers.

Skill Development is an essential element for a successful entrepreneurial culture in a country, and, so both complement each other. The India Economic Survey 2018-19 has discussed the importance of Entrepreneurship and has called for making the Indian MSME sector more productive and competitive at the International Level.

Given the current economic challenges facing many countries across the globe, the notion of engendering greater entrepreneurial activity has become a prominent goal for many national governments. The relevance of entrepreneurship to economic development has been highlighted by many researchers. Training opportunities play a key role in cultivating future entrepreneurs and in developing the abilities of existing entrepreneurs to grow their business to greater levels of success.

More globally, governments across the world are increasingly recognising the positive impact that the creation of new businesses can have on employment levels, as well as the competitive advantages that small firms can bring to the marketplace (Scase, 2000). Moreover, while entrepreneurship provides benefits in terms of social and economic growth, it also offers benefits in terms of individual fulfillment, with entrepreneurship now breaking through the barriers of class, age, gender, sexual orientation, and race. However, because the relationship between entrepreneurship and economic growth is quite complex, many different approaches to encouraging entrepreneurship have been applied by a wide variety of agencies, with enterprise policies varying from country to country.

Skills and knowledge are the dynamic forces for the growth of economy and social development of the country. Those Countries having higher and better levels of skills can cope-up more effectively to the challenges and opportunities of work. As India moves progressively towards becoming a knowledge economy it becomes increasingly important that the country should focus on advancement of skills and these skills have to be relevant to the emerging economic environment. In order to achieve the twin



targets of economic growth and inclusive development, India's Gross Domestic Product has to grow consistently at 8% to 9% per annum. This requires significant progress in several areas, including infrastructure development, agricultural growth coupled with productivity improvements, financial sector growth, a healthy business environment, ably supported by a skilled workforce.

The development of manpower is a key concept and challenging task before concern authority through proper education system and training activities in the current scenario. The developing economy does not require only human employees but skilled and trained employees in the various sectors by way of new skills and the training curriculum. This requires a new syllabus, new trainers who can teach new skills and the infrastructure where people can be trained. The demand for specific skills is very high, and it is often not met by the educational institutes due to lack of training institutes, training facilities, education policy or it can be due of availability of trained trainers to train required skills. For instance, in spite of the boom in the construction sector, simple skills like water-proofing, fencing, or scaffolding has shortage of supply.

The demand for employment in India in the year 2007 is estimated to grow to 800 million. Most of this demand will be for youth equipped with technical and soft skills. It will require training in flexible and varied skills like Critical thinking, Teamwork, Multilingual abilities and Customer orientedness. However, according to the Planning Commission, there are 940 million in the workforce, 60% of whom are between the ages 15 to 35, it may be a good news but the reality is unemployability because they are trained in civil service type of jobs which are characterized by rote learning, a hierarchical structure, a focus on one skill, one language, a rigid and inflexible attitude. The numbers say that a billion plus population with unemployment at 9.1% i.e. 42 million people and by 2025 it will grow to 2 billion people. The number of college graduates is expected to rise by 2025 in-between 1.5 billion to 2 billion annually and in the same period about 20 million new jobs will be created. Although it looks like a perfect demand-supply balance, 80% of the manpower will be unemployed which is quite an irony. The labour force participation is as low as 940 million of a 1 billion population. Organized employment has been stagnant at 940 million for thirty years (200 million in Public Sector, 100 million in Private Sector). Given that 600 million people are below the poverty line, even the majority of those employed can barely sustain themselves.

Skill development and entrepreneurship efforts across the country have been highly fragmented so far. As compared to developed countries, where the percentage of skilled employees is between 60% to 90% of the total workforce, India records as low as 5% of workforce (20-24 years) with formal vocational skills. There is a need for speedy reorganization of the ecosystem of skill development and entrepreneurship promotion in the country to suit the needs of the industry and enable decent quality of life to its population. Today, more than 20 Ministries/Departments run 70 plus schemes for skill development in the country. The various ministries of central government engaged in skill development programmes. There are gaps in the capacity and quality of training infrastructure as well as outputs, insufficient focus on workforce aspirations, lack of certification and common standards and a pointed lack of focus on the unorganized sector.

Skill Development :

Skills development is the process of (1) identifying your skill gaps, and (2) developing and honing these skills. It is important because your skills determine your ability to execute your plans with success.

Imagine a carpenter trying to build a house. He has the raw materials but lacks good wood working tools. He has, however, a flimsy hammer and a small screwdriver. Without the right tools like a hand saw, he can't turn these raw materials into house building pieces.

It's the same with goal achievement. In goal achievement, your skills are your tools. The house is your goal. Just as you need the right tools to build a house, you need the right skills to build your goal. **Without the right skills, you will only frustrate yourself, waste your time, and spend a lot of time dealing with rudimentary issues caused by the lack of knowledge or lack of skills, as opposed to progressing in your goal.** While difficulty and struggle is part and parcel of any goal pursuit, without the right skills, you find yourself struggling more than necessary. Worse still, this struggle is unconstructive and doesn't help you move forward.



Government of Maharashtra has put in place an institutional structure for skill development in the State up to the district level. It has set itself up a target of generating 4.5 crore skilled manpower by 2022. It has formed the State Management Committee of Skill Development Initiative for Maharashtra and Sectoral Skill Committees under the Department of Higher and Technical Education.

Key skill development initiatives taken by the Government so far include:

- Sectoral Skill Development Committees have identified 11 high demand trades in the State: Construction, Production & manufacturing; textile; automobile; hospitality; healthcare; BFSI; retail; pharmaceuticals and chemicals; IT / ITeS and agro processing
- Of these, sector skill reports have been released for nine sectors so far
- Maharashtra State Skill Development Society has been established as a Single Nodal Agency for skill development initiative with the objective of preparation and continuous updating of 'State Skill Gap Assessment Report' and 'State Skill Development Plan'. It is also responsible for empanelling and grading training providers; and to provide support to district and division level committees and sectoral / territorial skill mission officers in the state for the preparation and effective implementation of 'Annual Action Plans'
- Knowledge Management Centre on Skill Development has been proposed to be established at Yashada, Pune
- Directorate of Establishment & Self Employment has set up a dynamic Labour Market Information System (LMIS)

Various skill development programmes are run by many Government Departments as well. Some of these are as follows:

- Employment Promotion Programme (EPP): On-the-job training or other practical training to educated unemployed persons. The programme is run by Department of Employment & Self Employment, Maharashtra. EPP is a stipend based scheme. The stipend paid to persons varies between Rs.300 to Rs.1000 per month, based on their educational qualification. Duration of each training programme is six months. On completion of training, the candidates may get absorbed.
- Apprenticeship Training Programme: Supply of skilled manpower to the industry through apprenticeship training. The programme is run by Directorate of Vocational Education & Training, Maharashtra. About 238 trades relating to both engineering and non-engineering industries have so far been designated under the programme. Duration of training varies from 6 months to 4 years. Stipend is also paid as a part of the training programme.
- Entrepreneurial Development & Training Programme: Motivate and train the educated unemployed youth for self-employment. It is run by Directorate of Industries, Maharashtra. The programme is run by recognized training institutions such as MITCON Consultancy Services Ltd. and Maharashtra Centre for Entrepreneurship Development (MCED). Under this scheme, the aspects such as the Entrepreneurship Development and Technical Training are covered

Factors related to Entrepreneurship and Skill development

- Why Entrepreneurship and Skill development are important in economy of a nation.
- Review of Policy and Institutional efforts taken by the government in promoting entrepreneurship and skill development and its challenges.
- Role of Entrepreneurship and Skill development in Women Empowerment and for youth.
- Potential efforts and areas for promoting Entrepreneurship and Skill development.
- Role of Entrepreneurship and Skill development in attainment of SDGs in the coming decade (2020-30).

Entrepreneurship refers to those business and industries that undertake different economic activities by utilization and effective management of available resources to provide for and fulfill needs of people and organizations by producing and distributing required goods & services. This is also marked by the risks of market Demand. Skills can be defined as the capability acquired by a person to work in any particular field. Thus, Skill development can be defined as honing up of one's skills that will help him in becoming an efficient and able Human Resource.

**National Education Policy 2020**

Education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development. Providing universal access to quality education is the key to India's continued ascent, and leadership on the global stage in terms of economic growth, social justice and equality, scientific advancement, national integration, and cultural preservation. Universal high-quality education is the best way forward for developing and maximizing our country's rich talents and resources for the good of the individual, the society, the country, and the world. India will have the highest population of young people in the world over the next decade, and our ability to provide high-quality educational opportunities to them will determine the future of our country. The global education development agenda reflected in the Goal 4 (SDG4) of the 2030 Agenda for Sustainable Development, adopted by India in 2015 - seeks to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030. Such a lofty goal will require the entire education system to be reconfigured to support and foster learning, so that all of the critical targets and goals (SDGs) of the 2030 Agenda for Sustainable Development can be achieved. The world is undergoing rapid changes in the knowledge landscape. With various dramatic scientific and technological advances, such as the rise of big data, machine learning, and artificial intelligence, many unskilled jobs worldwide may be taken over by machines, while the need for a skilled workforce, particularly involving mathematics, computer science, and data science, in conjunction with multidisciplinary abilities across the sciences, social sciences, and humanities, will be increasingly in greater demand. With climate change, increasing pollution, and depleting natural resources, there will be a sizeable shift in how we meet the world's energy, water, food, and sanitation needs, again resulting in the need for new skilled labour, particularly in biology, chemistry, physics, agriculture, climate science, and social science. The growing emergence of epidemics and pandemics will also call for collaborative research in infectious disease management and development of vaccines and the resultant social issues heightens the need for multidisciplinary learning. There will be a growing demand for humanities and art, as India moves towards becoming a developed country as well as among the three largest economies in the world.

The gap between the current state of learning outcomes and what is required must be bridged through undertaking major reforms that bring the highest quality, equity, and integrity into the system, from early childhood care and education through higher education. The aim of policy must be for India to have an education system by 2040 that is second to none, with equitable access to the highest-quality education for all learners regardless of social or economic background.

Role of Entrepreneurship and Skill Development in Economy of a Country

- To assist in elimination of social problems like Poverty, Hunger, Unemployment etc. in both urban and rural settings.
- Changes in the lifestyle of common man and participation in Nation Building through economic activities.
- Providing opportunity for young entrepreneurs to showcase their talent through various creative activities.
- Important contribution in providing skilled work force in various fields.
- To ensure social integration by providing better livelihood activities to all including women, Specially-abled people, Transgender etc.
- To promote Innovation and help in raising living standards of the people.
- Encouraging Industrial and commercial activities in rural and urban areas that will help our youth in becoming self-reliant.
- Development of MSMEs especially in rural sectors and encourage them to take risks and ensure growth.
- Important role in eradication of various social evils.

It is evident that Industries, Businesses and other commercial activities are always possible due to high quality skills and workmanship. The reason India was called as 'Golden Bird' was its abundant resources, entrepreneurial environment and market opportunities. And hence, various efforts have been undertaken to promote Entrepreneurship and Skill Development in our country since Independence.

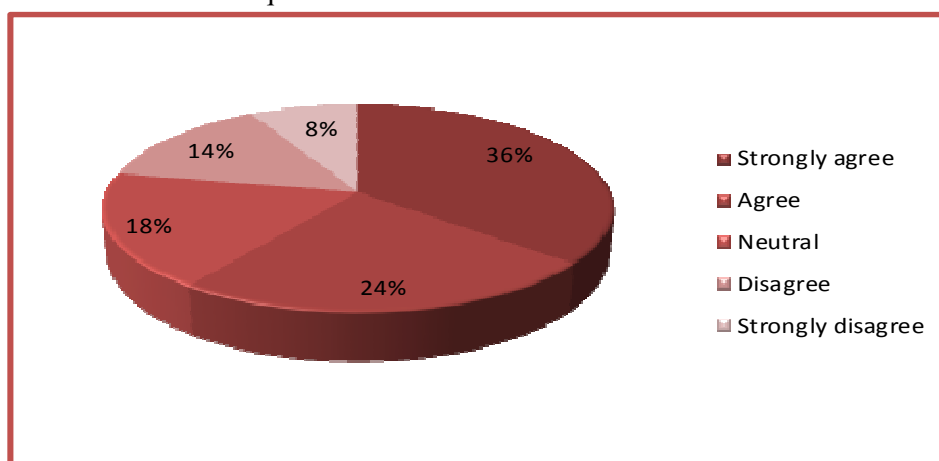
Also, after the New Economic Policy of 1991-92 that initiated liberalization, Privatization and Globalization, the Government, private Sector and people in general were drawn towards realizing their goals of better living standards and economic growth. The decade from 2011-2019 has been quite important with respect to Entrepreneurship and Skill Development in rural and urban areas alike as it was pushed greatly due to e-commerce and Information & communication technology. The Central and various state Governments have played an important role in providing conducive environment for growth of Entrepreneurship and Skill Development.

Table 1 : Does NEP fulfills the requirement of Skill Based Education

Total Respondents : 50

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
18	12	9	7	4

Graph 1 : Does NEP fulfills the requirement of Skill Based Education



The above graph shows the impact of NEP on the requirement of Skill Based Education. From the above graph it is found that 36% respondent are strongly agree with the statement 'NEP fulfills the requirement of Skill Based Education', while 24% are agree with the statement, 18% are neutral with the statement, 14% are disagree with the statement and 8% are strongly disagree with the statement.

That means majority of the respondents feels that 'NEP fulfills the requirement of Skill Based Education'.

Conclusion

Skill development programs on Employment and self-employment and a relevant contribution need to be made for the nation's economy. It is necessary to bridge the gap of employability and job placement among commerce students. So in view of institutions should start specialized skill development programme in collaboration with the industries, so that students become employable. Entrepreneurship & Skill Development are considered as the backbone of any country for achieving socio-economic development. India is taking huge efforts to promote Industries, businesses and other commercial activities and at the same time emerging entrepreneurs are being attracted and provided support also. On the other hand, it is an opportunity to carry out the ground work which is required to interlink Education and Skill development to Entrepreneurship, employment and self-employment so that we are able to provide quality and sustainable development to our next generations and the entire education system should be based on the NEP 2020. Also majority of the respondents feels that 'NEP fulfills the requirement of Skill Based Education'.

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Dreams of India's Sustainability in the Roots of Past

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Abstract

The excavations and path breaking discoveries by historians and archaeologists have unfolded many wonderful theories and stories of the rich ancient Indian civilizations, societies, traditions, culture and heritage making Indian people of this contemporary era spellbound by its glorious past. Today as citizens of India we feel pride to be a part of this country. India's saga is the tale of its birth, its growth, its advancement through many ups and downs, rise and fall of many civilizations, establishment of Hindu religion and Vedic culture, foundation of many religions like Buddhism, Jainism, Sikhism, Parsi, Islam and Christianity, attack of invaders, struggle for freedom and liberty from Britishers and then walking in the contemporary world and establishing itself in the digital era of ultra modern cadence. This paper is an attempt to explore various facets of India's rich cultural and traditional heritage of ancient times that has paved way to dream about self reliant country in this digital era.

Key Words: Spellbound Civilization Magnificent Patrimony Classical Development

Introduction

Mark Twain and eminent writer from America has said

'India is the cradle of human race

The birthplace of human speech

The mother of history

The grandmother of legend

And the great grandmother of tradition

Our most valuable and most attractive materials

The history of men are treasured up in India only'

India is the symbol of one of the oldest and richest civilizations that dates back to 2500 BCE when a highly developed civilization, the Indus valley civilization flourished. From here starts India's fascinating journey of rising to prosperity, establishing itself firmly in the deep roots and then growing magnificently and dynamically into a vast geographical empire stretching from Himalayas in the north Sindhu valley in the west, Bay of Bengal in the East and Indian Ocean in the south. As expressed by admirers on Wikipedia, 'India is one of the oldest civilizations in the world with a kaleidoscopic variety and rich cultural heritage. It has achieved all-round socio-economic progress since Independence. As the seventh largest country in the world, India stands apart from the rest of Asia, marked off as it is by mountains and the sea, which give the country a distinct geographical entity. Bounded by the great Himalayas in the north, it stretches southwards and at the Tropic of Cancer, tapers off into the Indian Ocean between the Bay of Bengal on the east and the Arabian sea on the west.'

India has always been glorified in the words of many poets, sufis and saints and felt in spirits by Indian people who have existed on this pious soil at various eras and in diverse civilizations. Keith Bellows, Editor-in-chief, National Geographic Society shares his views about India saying, 'There are some parts of the world that, once visited, get into your heart and won't go. For me, India is such a place. When I first visited, I was stunned by the richness of the land, by its lush beauty and exotic architecture, by its ability to overload the senses with the pure, concentrated intensity of office colours, smells, tastes and sounds. It was as if all my life I had been seeing the world in black and white and, when brought face-to-face with India, experienced everything re-rendered in brilliant technicolor.'

Beginning of the Indian Civilization

India's rich heritage dates back to 2500 BCE when the highly developed civilization Indus Valley Civilization or Harappan civilization flourished. Just like the other civilizations of Egypt and Mesopotamia, which grew on river banks, the cradle of the Indus valley civilization was nestled on the



banks of the river Indus. This civilization with many cities and towns was well planned with public buildings like the Great Granary, the Great Bath, The Town Hall, the Dwelling houses, well planned drainage system and streets. But with the passage of time by almost 1500 BCE the Indus valley civilization started to decline due to natural calamities like earthquakes, floods and epidemic and even the attack of foreign tribes from Central Asia. This civilization will always be remembered as an age in which human society dared to think of the welfare of the human race.

Seeds sown in the Vedic Age

The end of the Indus valley civilization around 1500 BCE saw the birth of a new society and culture. This period is called the Vedic age and represents the dawn of a new era. The four Vedas - the Rig Veda, the Sama Veda, the Yajur Veda and the Atharva Veda were composed by the great philosophers and religious poets of this age. This age also witnessed two great epics, the Ramayana and the Mahabharata which are the epitome of rich cultural heritage of India. The Vedic age was characterized by the coming of the Aryans. It is believed that the Aryans were cattle herders from Central Asia who had migrated to India looking for pastures. It is also said that the Aryans were not foreigners but the descendants of the Harappan people as there were some similarities in the religious practices of both these groups. These were Aryans who settled in India in the Sapt Sindhu, the land of seven rivers and are known as the Indo Aryans. The life of people of modern Indian society - be it religious, political, economic, social, educational or domestic is the replica of Vedic Indian society. The roots of the civilization that was laid during the Vedic age have now blossomed like a tree bearing fruits into the contemporary Indian society. Even the classification of society based on the four Varnas - Brahmana, Kshatriya, Vaishya and Shudra have become hierarchical in the present Indian society.

Establishment of empires

With the settlement of the Vedic society, India saw the growth of kings and empires and their fight with one another for control over land and territory. Chandragupt Maurya was the founder of the Mauryan dynasty in India. The empire set up by him is the first and one of the greatest empires of ancient India with Patliputra as its capital city. The Mauryan administration was based on the guidelines for good government laid down in Chanakya's Arthashastra. Maurya dynasty is the magnum opus for the story of crowning of the kings and throning of the empires, winning of the battles and losing of the wars, bravery of the warriors and glory of the warfields. It is the tale of rise and fall of hundreds of ancestries and posterities, the anecdote of successors and predecessors. Some of the important dynasties like Mahajanpada, Nanda, Pandya, Chera, Chola, Pallava, Chalukya and many more ruled India at various ages. India's political story is the transformation from the rule of the monarchy to the power of democracy.

Architecture of India

The kings who ruled at various ages have been instrumental in adding rich cultural endowment to the motherland building many temples, monuments, memorials, stupas, shrines, statues, plaques and forts. Some extravagant and magnificent masterpieces are still the symbol of our ancient culture signifying India's pride. Ajanta and Ellora caves in Aurangabad, Golden temple in Amritsar, Hawa Mahal in Jaipur, Khajuraho in Madhya Pradesh, City Palace in Udaipur, Konark Sun temple in Orissa, Gwalior fort in Madhya Pradesh, Swaminarayan Akshardham temple in Delhi, Nalanda university in Bihar, Sanchi stupa, Hampi group of monuments, Bideshwar temple, Thanjavur, Meenakshi Amman temple, Madurai, Shaniwar Wada, Pune Vivekananda rock memorial, Kanyakumari, Chittorgarh, Jantar Mantar, Jaipur speak all about the rich cultural heritage of India. Even the Mughal invaders invaded India and they also contributed a lot in building the country and making it rich and luxurious and its monuments, forts and architecture like Taj Mahal, Fatehpur Sikri, Agra fort, Red Fort, Qutub Minar, Charminar and many more. Presently these monuments have a major share in India's economy as they help in generating money through the tourism industry. People from all across the globe are keen to visit these places whose bricks and rocks are our prime witness of the historical era.

Religion of India

We define religion as an organised collection of beliefs, cultural systems and worldviews that relate humanity to an order of existence. The religious beliefs of any society and age dynamically mould the political and economic foundations. India has a long diverse history of various religions thriving in

the Indian turf. Some evidence is shown by historians and it is also believed that Harappan civilization worshipped Lord Pashupati, the manifestation of God Shiva. Our esteemed Aryan ancestors have bestowed upon us the vedic literature and religion. The four Vedas, the Upanishads, the Greta's and the Puranas are some of the unique gems that add to the rich Indian heritage.

Later on Buddhism, Jainism, Sikhism and many other religions prevailed in India glorifying Indianness. Ashoka's contribution in the spreading of Buddhism in Asian countries and other parts of the world is commendable. With the coming of mughals Indian religion saw decline and Islam flourished. Still Buddhism and Hinduism did not leave their significance and kept on flying high and high to secure its rich partimony. With the coming of Britishers, Christianity started taking birth on Indian ground. Though India is the land of diverse religions, Hinduism and Buddhism still rule the country till date. Parallel with religion marched the rich literature.

Literature of Bygone Age

Indus civilization is said to be the land of sufis and sons who narrated the glory of the land. With the advent of the Aryans, came the golden age of religion and literature. The Mahabharata are the Ramayana, the Puranas laid the way and gleamed in the light of the day during this golden era. The Ramayana and Mahabharata are the two greatest epics of Indian literature. The Ramayana originally written by Valmiki contains 24000 verses. It tells us the story of Lord Rama and his wife Sita who was kidnapped by Ravana the demon king of Lanka. The rescue of Sita and the victory of good over evil elaborated the rest of the story. The Mahabharata written by Ved Vyas is the story of the struggle between the Pandavas and the Kauravas. It comprises about 100,000 verses and also contains the Bhagavad Gita, the sacred text of the Hindus. Both the epics described dharma on the path of truth. The Puranas which literally mean ancient times consist of 18 texts that deal with a variety of themes such as the creation of the universe, the solar system, the earth, the history of kings and heroes, details of gods goddesses and demigods and how they are worshipped and the description of Hindu philosophy. The Upanishads are a set of books composed during the Vedic age which represent the text that are believed to be told to the author by the God about the cycle of birth, death, rebirth and attainment of freedom from these cycles and becoming one with the universe.

Other classical literature books written during this age are the plays of Kalidasa, the Panchtantra, Jataka tales and Natya Shastra. With the coming of the Mauryan age and the rule of Ashoka, Nalanda University was founded. The preachings of Buddhism in all parts of Asia and the other parts of the world are a step towards India's initiative in spreading knowledge and wisdom all across the sphere. One of the renowned Chinese Scholar Hsuan-Tsang tells in his travel diary that he came to India to worship the Bodhi tree where the Buddha had attained nirvana. Hsuan-Tsang came to India in 629 AD and returned to China with more than 650 volumes of India scriptures and many relics and statues of the Buddha.

Language Growth in India

To understand any society or community, we need to know the language that nurtures the age. The Harappan language is still an unknown language. But Vedic age is known for its rich legacy of language and literature. For 3000 years and even more Sanskrit has remained a living tradition, as the common language of India's growth and thought for much of this period. Sanskrit is the root. The enormous spiritual, religious and literary knowledge is enshrined in the Vedas, Puranas, Ramayana, Mahabharata and other classical literature.

With the coming of Jainism and Buddhism, Pali and Prakrit came to existence. During Mughal period the throne of language was achieved by Urdu. India has also seen the growth of many regional languages which have added to the richness of it. When Britishers came to India they influenced the lifestyle of Indian people. Westernisation attained its peak during the regime of Britishers. Western lifestyle still dominates the life of Indian people. Though Hindi is the official language of India, English has not lost its identity in the country. English language is the international language and it enjoys its status in India till date.

Conclusion

Today India is marching ahead as a self-reliant country in this global era. The dream of our Prime minister to make India self-sustaining and self-supportive will very soon become a reality. We the citizens of the country happily welcome his idea of AatmNirbhar Bharat. But we should not forget that



India's culture and heritage is a product of its long and rich history, diverse geography, variety of customs and tradition and people who have made this holy land their home. India's history is the true story of the growth of humans and civilization. Through centuries India has witnessed its progress in all domains of architecture, literature language religion education economy and has emerged as a rich, wealthy and prosperous province. When we peep into history we find the chronological development of the country at every front in every age be it people and their lifestyles, customs and traditions, festivals, dances, musical style, art and craft and drama. It is the record of growth and development of Indian society over ages and it helps us to understand our roots and hence define the episodes of our lives. It helps us to link our life with the past bygone ages. The day is not far away, when India will stride forth and attain self reliance. But this dream of our honorable Prime-minister Shri Narendra Modi is possible only when citizens of country will realize that dreams of India's sustainability are in the roots of past.

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E-Commerce In Revival Of Global Economy In Post Pandemic

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Abstract:

Ecommerce interchange customer opinion in the country. At the time of need under the Covid-19 pandemic lockdowns, all-commerce companies acted as a bridge to ease the supply of all essentials goods at door-step delivery, through lockdown businessman industry and prospective consumer "Go digital". Retailers, on the other hand, must speed up their digital transformation. According to a survey, the full recovery for Indian apparel companies will be delayed until 2021-22. Due to the revival of Covid-19 pandemic, E-commerce will play very important role in the retail sector and will move long term changes in consumer behavior. Closures of schools and other educational institutions, which also contributed to increased usage of video streaming applications, prompted higher enrollment in education courses.

Keywords: Economy, Go Digital, E-Commerce, Covid-19 Pandemic

Data Collection Method Used for Research:

Data for the research paper has been collected from websites, books and newspapers.

Objective of Research:

- 1) The aim of study is to know the economic growth of country during pandemic period.
- 2) To study the importance of E-commerce which can revive our Indian economy in post pandemic.
- 3) To study the economic Growth of E-commerce in different sectors.

Introduction:

After the Pandemic E-commerce had been steadily gaining momentum the world over and also in India. By and large the onset of the pandemic and the ensuing lockdown has thrown the progression of online purchasing off balance because of restrictions on eligible items to essentials and due to the limitations placed on physical movement directly increase deliveries. Nevertheless, experiences of life during the lockdown may result in nudging attitudes towards opting for e-commerce once things are back to normal.

Based on market research before the pandemic, it was foreseen that the growth in the e-commerce market in India would reach 200 billion US dollars by the year 2026. Post the outbreak, recent trends suggest that the goal of 200 Billion U.S. Dollars may be reached a lot sooner than originally predicted spurred by a jump in consumers opting for online deliveries.

The Research shows the strong uptake of e-commerce across regions, with consumers in emerging economies making the greatest shift to online shopping.

Businesses and consumers shifted massively to digital and online channels to maintain social distancing measures, continue business operations, secure sources of income, and remain solvent during the pandemic.

As per available data India's e-commerce market will be driven by mobile shopping, projecting it to grow 21% annually over the next four years. Digital wallets (40%) followed by credit cards (15%) and debit cards (15%) were the most popular payment methods online in 2020.

According to research The Figure 1: Shows the growth of E-commerce Retail Industry during pandemic period which increase the growth of GDP and NDP. Figure 2: Shows the market of E-commerce Industry in India, its Trend and Forecast (In Billion \$) With consumer spending accounting for 70% of the nation's GDP, there's no question that how, where and when people spend their savings will have a major impact on tomorrow's economy. But there are related factors to consider as we emerge from this grim period and reassess our priorities.



Figure1:Retail v/s E-commerce Turnover on pandemic

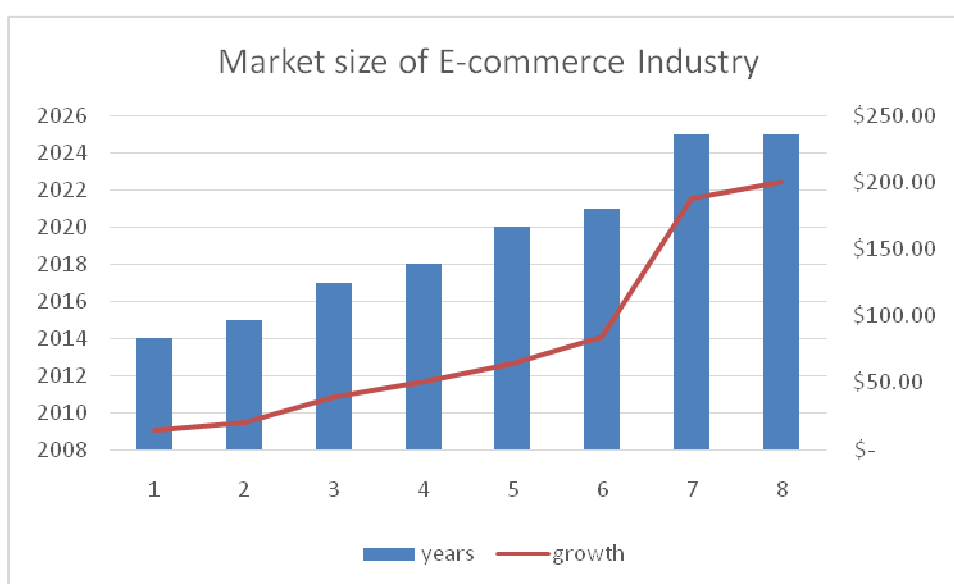


Figure2:Market size of E-commerce

Various Policies Of Government To Revival Economy During Post Pandemic

Government Introduce long-term digital infrastructure plans and provide a regulatory framework that foster public-private coordination to ensure universal affordable access to high quality internet. This means governments should go beyond the temporary emergency measures taken during the pandemic.

- Improve trade facilitation and logistics to sustain the growth of cross-border e-commerce. These include capacity building and adoption of new technologies, such as artificial intelligence and blockchain, to automate and modernize risk assessment and other custom procedures.

- Modernize regulatory and legal frameworks for electronic and digital payments, especially cross-border digital payments. This includes innovative ways to deepen the penetration of electronic and digital payment systems while preserving privacy and ensuring trust, allowing for more integration between banking institutions and digital companies.

- Take measures to lower trade costs and entry barriers for MSMEs to participate in e-commerce, avoid preemptive practices, and implement effective competition policies. Governments face a trade-off between promoting access to established marketplaces and digital platforms and curtailing market

dominance. The latter could result in inefficiencies and undesired distributional effects. Some promising avenues include facilitating access to purely informational online platforms that connect MSMEs with clients abroad, and new export promotion modalities using digital technologies.

- Train MSMEs on basic digital skills, standard management practices, and new business models to ensure their profitable and sustainable engagement in digital trade.

- Step up efforts to measure e-commerce and associated digital transformations for more accountable, effective, and evidence-based policy processes. Customs administrations should create cross-border comparable e-commerce statistics following international standards.

Post Pandemic Effect Of E-Commerce On Various Sector:

The effect of e-commerce in economy is done in various sector:

Retail Sector:

Indian retailers were anticipating strong e-commerce growth in 2020. As a result of the Coronavirus, the sector can expect two waves of accelerated e-commerce development. The effectiveness of local and global efforts to navigate through the dual health and economic crises will determine the length, size, and time between these waves of development.

IT Sector:

The pandemic tested businesses and consumers' skills and competencies to adapt to a digital environment to a higher bar. Students from various fraternity started learning online and most of the teachers start learning digital tools for teaching online. so the requirement of It tools such as Laptop, mobile phones and tablets are increasing.

B2B Sector:

Growth in B2B ecommerce will have an impact on the Complete economy; it will reduce inefficiencies and ensure better quality and pricing for everyone present in the value chain. E-commerce improved the product margins of these B2B players, making them highly profitable with a high return on equity to boot. According to present data India's B2B ecommerce market is one of the fastest-growing in the world, and is expected to reach over \$1 trillion by 2024.

Manufacturing Sector:

Manufacturing sector is the formal as well as negotiable path of domestic value that chains between formal and informal segments of the economy which makes it most different system globally. Certain evidences are that there are strong bonding's between formal and informal, as well as between large and small section of the economy. In order to understand the magnitude and scale of these bonding's it is important to closely observed at the labour force participation data.

Health care Sector:

Capitalizing in well-being sector is a long-established burgeoning task. Healthcare turned into most amended system amid crisis. Initially, the healthcare ecosystem was exasperating several challenges in terms of delivery and services. However, high-tech innovations enforced the sector to adopt digital replicas, resulting in great development of healthcare sector. E-commerce helped people to seek doctors virtually and in better communication and consultation with them. E-commerce aided teletherapy, virtual fitness in gyms, senior care and aging in place.

EntertainmentSector:

On-demand and over-the-top entertainment options such as Netflix, Disney Plus, and Amazon Prime were gaining foundation. For incipient spaces like e-sports and virtual reality, this perpetuated quarantine duration brought a large number of new consumers into the fold, leading to an increase in demand that's unlikely to end even with lockdowns being lifted. Entertainment also includes social online gaming i.e., e-gaming, who's success is also gaining attention from sports franchises. Virtual events are also included in this.

Education Sector: Schools and universities have been modernizing their infrastructures to incorporate digital substitutes to the classrooms, the onset of pandemic obligated it much faster expansion. Teachers, administrators, students and parents globally scabbled to find solutions that would enable education to continue. Remote learning technology and online courses filled the gap during the peak of the pandemic and this was all possible because of Ecommerce. As pandemic forced classrooms to go remote overnight, EdTech companies have come across with an prodigious surge in users. E-educational



platforms like LinkedIn Learning, Coursera, Udemy, Byjus, Vedantu and many more are examples of E-commerce in education sector.

Conclusion:

The findings summarized in this part show that e-commerce has given opportunities for businesses to remain solvent during the COVID-19 crisis, reaching new markets and consumers not only at home but also abroad. In developing countries, this crisis represented an opportunity to accelerate a digital transformation process and catch up with more modern business and technological practices, which can increase economic integration, productivity and welfare. Governments and development partners also had an opportunity to advance on the e-commerce policy agenda, revisiting or updating prior strategies, including the modernization of outdated regulatory frameworks and lowering trade barriers. and e-trade for all partners to leverage e-commerce for building back a more resilient economy that contributes to sustainable development. These critical areas include the development of e-commerce strategies, infrastructure, payments, logistics, regulation, skills and finance.

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Entrepreneurs in Making Rural India Self-Reliant

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Abstract:

India is a country of villages. About three to fourth of India's population are living in rural areas out of which 75% of the labour force is still earning its livelihood from agriculture and its allied activities. It is also fact on the contrary that the majority of rural entrepreneurs are facing many problems due to non-availability of primary amenities in rural areas like India. Financial problems, lack of education, and insufficient technical and conceptual ability at present it is too difficult for the rural entrepreneurs to establish industries in rural areas. India has the third largest space for start-up ecosystems in the world, these start-ups are enabling technology in the lives of people. Rural Entrepreneurs are changing the shape of the Indian landscape– no matter the size or focus of their endeavours. Richard Cantillon defined “Entrepreneurs as an agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it at uncertain prices in future”. Like a farmer who pays out contractual incomes which are certain to the landlords and sells at prices that are ‘uncertain. Hence, he is risk-bearing’ agents of production. In general parlance rural entrepreneurship is defined as “entrepreneurship emerging at village level which can take place in a variety of fields of Endeavour such as industry, business, agriculture and act as a potent factor for overall economic development”. Connecting rural India with advanced solutions and services addressing grassroots level challenges, these start-ups are emerging as innovative and accelerating programmes for the digital India campaign. Prime Minister (PM) Narendra Modi announced The Atmanirbhar Bharat Abhiyan on March 24, 2020, calls for India's economic mission to be based on self-reliance. Atmanirbharta rests on a particular idea on entrepreneurship. In the light of the research paper focuses on the major challenges and problems and some remedial measures to solve the problems faced by the migrant workers, rural entrepreneurs, unemployment's in rural areas.

Keywords:- Rural entrepreneurs, Uncertain, economic development, Atmanirbhar Bharat Abhiyan, self-reliance, Government schemes.

1.1 Introduction:

RBI defines Indian rural areas as those areas with a population of less than 49,000. It is generally said that the rural areas house up to 70% of the nation's population. The rural population resides mainly in villages- the 2011 census reports roughly 800 million people living in more than 600,00 villages. India –Rural areas are also known as the ‘countryside’ or a ‘village’ in India. It has a very low population density. Rural India contributes a large chunk to India's GDP by way of agriculture, self-employment, services, construction etc.

Rural entrepreneurs are individuals who find investment opportunities in the rural areas. One of the biggest goals for entrepreneurs is to achieve greater efficiency in all aspects of their organisation. Rural Entrepreneurs are changing the shape of the Indian landscape– no matter the size or focus of their endeavours. Entrepreneurs at the grass-root levels have not only established profitable, innovative businesses but also have paved the way for social entrepreneurship, developing solutions to social, cultural and environmental issues.

The classic vision of an entrepreneur is an individual actor who is able to take risks, weigh pros and cons, and make quick decision and staying afloat while riding out the highs and lows of market forces. In general parlance rural entrepreneurship is defined as “entrepreneurship emerging at village level which can take place in a variety of fields of Endeavour such as industry, business, agriculture and act as a potent factor for overall economic development.

1.2 Major objectives of study:

- 1) To analyse the roles of rural entrepreneurs in economic development.
- 2) To know the major benefits from rural entrepreneurship.

- 3) To study the problem of rural entrepreneurs.
- 4) To suggest some remedial measures to solve the problems faced by rural entrepreneurs.
- 5) To study the major challenges faced by rural entrepreneurs in India.

1.3 The major difficulties faced by Rural Entrepreneurs.

- Low level of purchasing power of rural consumers.
- Sales volume is insufficient.
- Reduced profits due to completion.
- Lack of financial assistance and power failure.

1.4 Challenges involved in Rural Entrepreneurship

- **Family Challenges:** One of the Most and critical challenges faced by business seekers and promoters are convincing the family. The first question that arises is – Do you have a business idea or any thoughts on making money from a business.
- **Social Challenges:** Family challenges are usually the top most challenges but most of the time faced in the external environment is also social challenges major factors in entrepreneurs mind.
- **Technological Challenges:** Educational strategies mostly inspiring graduates technology-wise and gaps too much from the Job industry with online entrepreneurship.
- **Financial Challenges:** Financial challenges are not only for entrepreneurs also for any type of business holders, private or public sector are too and it is a huge issue in India.
- **Policy Challenges:** All period is a lot of changes involved in policies to change in the government or non-government sectors.

1.5 Opportunities for non-urban Entrepreneurship

- **Support & Inspiration to native people:-** Rural area people always motivate and support entrepreneurs to enrich their business to improve socio-economic status as balanced among rural and urban people.
- **Low establishment cost:-** Rural business people always planned with less budget and wastage to the urban areas.
- **Competitive advantages:** The majority of rural people are involved in agro-related work, but less income and recognition of the society they migrated as unskilled and semiskilled labour.
- **Government policies and subsidies:** Indian Government is continuously involved in the development of sustainable policies and principles to meet the world markets by providing less interest rate loans and subsidy.
- **Availability of raw materials:** Raw Materials are major essential and issue items in any production. Due to market risk and supply chain management, the availability of resources on-time is hectic to no transportation cost and flotation cost.
- **Cost of production:** Rural entrepreneur's cost of production is very low when compared to the urban industries. The factors of production are available at low cost; automatically the cost of production is also low. Because of this rural entrepreneurs can sell their goods and services at a cheaper cost.
- **Optimum utilization of produces:** Optimum utilization of farm produces is only possible through rural entrepreneurship. Most of the rural entrepreneurs depend upon the farm produces as raw materials.
- **Employment generation for rural youth:** Rural entrepreneurs are providing a hundred percent of jobs for rural youth. If the rural entrepreneurs are succeeding in this activity the migration of the people to urban from rural will be immediately stopped to a maximum extent.
- **Promotion cost:** There is no promotion cost for rural entrepreneurs; the competition is very less. Particularly there is no need for advertising and other promotional activities for their products.
- **Potential customer:** In this 21st century rural villagers are economically strong and also heavily populated. This heavy population can be converted into potential customers. That is the reason all the MNC's are concentrated in rural villages for their potential.
- **Building the goodwill:** Rural entrepreneurs have a lot of scope for building goodwill. Most of the rural entrepreneurs have ethical values and also these people do not work for pure profits.

1.6 Government schemes for rural entrepreneurs:

With the government's flagship initiative Digital Bharat, inculcating technology in everyday life from digital payments to communication, deep tech has become the new talk of the town. India has the third largest space for start-up ecosystems in the world, these start-ups are enabling technology in the lives of people. Making the lives of people easy with technology creating opportunities and employment, start-ups are not only thriving in tier 3 and 4 markets but impacting the lives of rural people and customers. Connecting rural India with advanced solutions and services addressing grassroots level challenges, these start-ups are emerging as innovative and accelerating programmes for the digital India campaign. The unemployment rate affected by the Covid-19 pandemic has made the lives of rural people demanding. Creating a support system unlocking the largest industry, rural India these start-ups are providing livelihood opportunities in Tier-2 market. The lockdown shown how migrant workers, let down by the state, community and market, are the nation's most valuable resource. Hence Prime Minister (PM) Narendra Modi announced The Atmanirbhar Bharat Abhiyan on March 24, 2020, calls for India's economic mission to be based on self-reliance. Atmanirbharta rests on a particular idea on entrepreneurship. The nation of entrepreneurship goes back to classical political economy: Economists Richard Cantillon and Jean-Baptiste Say emphasised risk-taking and initiative to exploit opportunities with an eye to financial gain. These government schemes provide collateral-free credit, access to incubation centres, better equipment, employment opportunities, and more for MSME entrepreneurs from various corners of India.

Most recently, Finance Minister **Nirmala Sitharaman's** maiden Budget presented in Parliament on July 5, 2019 focussed on reviving traditional industries such as bamboo, khadi and honey, through a cluster-based approach. "A hundred new clusters for traditional industries will be created in 2019-20, and this will allow 50,000 artisans to join the economic value chain."

1.7 Government schemes:

- Scheme of Fund for Regeneration of Traditional Industries (SFURTI),
- Prime Minister's Employment Generation Programme (PMEGP), Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE),
- Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE),

1.8 Popular rural entrepreneurs in India:

- **Mansukhbhai Jagani :-** He ended up developing a motorcycle based tractor for India's poor farmers that are both, cost effective and fuel efficient.
- **Mansukhbhai Patel:-** The radical change in the field of farming by inventing "Chetak", the cotton stripping machine.
- **Dadaji Khobragade: -** He developed the highly successful variety of paddy – HMT rice that yielded 80% more when compared to the conventional varieties.
- **Chintakindi Malleshham: -** He invented a device which mechanized the process and reduced the human effort to bare minimum.
- **Madanlal Kumawat: -** He developed a fuel efficient, multi-crop thresher.
- **Kailash Katkar: -** He took the big step and founded CAT computer services, now famously known as Quick Heal Technologies.
- **PC Mustafa:** From selling 100 packets a day to catering across various cities in India and now expanding in Dubai, ID Fresh is now a 100 Cr company producing 50,000 packets a day with 1,100 employees.
- **Jyothi Reddy: -** She started her own consulting company Keys Software Solutions Inc. (KEYYS). In 2016, the Company notched up a turnover of USD 15 million.
- **Gyanesh Pandey: -** The idea to generate power from renewable farm waste (Husk).

1.9 Conclusion:

Rural entrepreneurs are certainly act as a key figure in economic progress of India. They play a vital role in converting developing country into developed nation. Economic policy of a country should also enable entrepreneurs to provide magical touch to an organisation irrespective of public, private or joint sectors in achieving innovativeness speed, flexibility and also strong sense of self determination.



Hence government should stress and emphasize more on integrated rural development programs. Organizations and government should come with training and sustaining support systems providing all necessary assistance so that rural youth can be motivated to take up entrepreneurship as a career. Non-urban grew up in socio-economic must buy and sell any Indian products. On the government side, more quality support like schemes definition, standardization, Quality Assurance (AQ), financial agencies, NGOs, Media, and awards will make more contribution of youth in the business environment.

Suggestions:

- State & Central Government must initiate more awareness and special training programs like MSME throughout the calendar.
- Rural entrepreneur's always engaged with the latest trends and technologies via television, mobile, or internet to upgrade their needs and progress with local as well as global requirements.
- There is a need to develop rural industries to solve rural unemployment and rural migration to cities. Growth and development of rural economy is an essential pre-condition to development of the nation as a whole.

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Buying Behaviour of Youth towards E-Commerce regarding Branded Clothing During Covid-19

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Abstract:

The buying behaviour is one of the most discussed topics. Today is the era of e-commerce. Clothing is not only the basic necessity of human being but also it is a means to improve the personality of consumers particularly youth. But during covid-19 period the buying behaviour of youth with respect of branded clothing is changed to some extent. Now 'Smart' youth demand the branded clothes which are anti-viral or anti-bacterial. Also more discount and offers are most welcomed by the consumers.

Keywords: Buying Behaviour, Youth, E-Commerce, Online shopping

Introduction:

Due to easy accessibility the India is among the top users of internet in e-commerce and social media. Also due to huge population of youth who are very aware of internet and online transaction e-commerce is used very frequently.

Clothing is not only the basic necessity but also very important part of the personality of the consumers specially youth. Every youth want to look better and different than others and impress others, for this they demand branded clothing. They have a perception that such branded clothing improves their personality and helps to look better. They also think that it's a value for money deal.

The various online platforms like Amazon and flipkart and many more are very frequently used by the youth for purchasing the branded clothing. They also feel that there are various offers and discount in online platforms compared to traditional retailers. Online shopping means purchasing goods with the help of online platforms like Amazon, flipkart etc which needs internet.

(Statista, 2022), in India, 700 million of internet users in India by 2020 and expected to increase 974 million by 2025. Currently, India's e-commerce market accounts for 3.4% of overall retail market with an online GMV of \$30 billion. India's e-commerce market is set to clock \$100-120 billion in gross merchandise value (GMV) and 300-350 million shoppers by 2025, a report by Bain and Co. said.

E-commerce stands for electronic commerce. It is the process of buying and selling products or services through the internet. Today, E-commerce is a massive field and a booming industry, and there are hundreds of thousands of stores selling products to billions of people.

For this study youth means The youth for the study mean population between the age groups of 15 yrs–24 yrs.(Meaning of youth NSSO Report Census 2011).

Research Objectives:

- 1) To study the buying behaviour of youth.
- 2) To have insight of the buying habit during covid-19.
- 3) To evaluate the impact of e-commerce on buying habits of youth.
- 4) To study the branded clothing market.

Review of Literature:

(Mounika Veeragandham, 2020), The study title 'International Journal of Research in Engineering, Science and Management', reveals that there is significant change in buying perception during covid-19. Consumers are more likely to continue online purchases Post COVID also as Online shopping creates hassle free efforts and easy to shop with different offers.

(Hande Pradyut V, 2015), It was revealed that traditional retailers face competition from online e-commerce platforms. Various offers are available on B2B and B2C platform on bulk purchases which are not there in traditional retailers.

(Enrique Bigne, VOL. 6, NO.3, 2005), It was found out that, the consumer's cultural background is one of the aspects which can influence the creation of a favourable climate for developing and consolidating electronic transaction.

(Suzain Sprouli, 2000), This paper blends models from marketing and learnings from the field of decision support systems to build a framework for the design of software agents to support in e-commerce buying applications.

(Yeu Chin, 2007), It is found that perceived usefulness, perceived security, perceived privacy, perceived good reputation, and willingness to customise are the important antecedents to online initial trust. It is also discovered that different levels of trust propensity moderate perceptions toward the web site and online with respect to online initial trust, including perceived usefulness, perceived security, perceived privacy, perceived good reputation, and willingness to customise.

Research Methodology:

This is a descriptive study based on primary and secondary data. A sample of 100 was surveyed. The survey is conducted in Nagpur city. A survey of 100 sample are considered.

Scope of the study:

The study is related to youth of the age of 15 yrs to 24 yrs. The study is primarily concerned about the buying behaviour regarding branded clothing. The geographical area restricted to Nagpur city only.

Buying Behaviour:

Buying behaviour is one of the most important part of marketing management. Buyer behaviour is a study of how individuals make decisions to spend their available resources (time, money and effort) on consumption related items (what do they buy, why do they buy, when do they buy, where do they buy, how often do they buy and use a product or service).

(S.A & Sherlekar) The buying behaviour of the consumers is one of the most complex process. Buying behaviour is a comparatively new field of study. Buyer behaviour means all the psychological, social and physical behaviour of potential customers as they become aware of, evaluate, purchase, consume and tell other about products and services. The buyer behaviour involves both individual (psychological) process and group (social) processes.

India's textiles sector is one of the oldest industries in the Indian economy, dating back to several centuries.

The industry is extremely varied, with hand-spun and hand-woven textiles sectors at one end of the spectrum, while the capital-intensive sophisticated mills sector on the other end.

(<https://www.ibef.org/industry/textiles>, n.d.), India's Textiles industry has around 4.5 crore employed workers including 35.22 lakh handloom workers across the country. The industry contributed 7% to the industry output (by value) in 2018-19. The Indian textiles and apparel industry contributed 2% to the GDP, 12% to export earnings and held 5% of the global trade in textiles and apparel in 2018-19. Exports of textiles (RMG of all textiles, cotton yarns/fabs./made-ups/handloom products, man-made yarns/fabs./made-ups, handicrafts excl. handmade carpets, carpets and jute mfg. including floor coverings) stood at US\$ 22.89 billion between April 2021 and October 2021.

Branded Clothing:

There are various brands in clothing available both for male and female. The youth are now preferring more branded clothes in order to improve their personality and value for money, There are variety of brands in clothing- both in readymade and clothes. In the light of improving lifestyle, huge population of youth, increase in income level and corporate life resulted due to globalisation, India is amongst one of the biggest market of branded clothing. There are various brand known - Raymond's, Parx, Peter England, Van Hussian. Lous Philips, Allen Solly, Lee's, Wrangler, Lee cooper, Zodiac, Digjam, OCM, Gwalior Siyaram, Vimal etc.

Findings and Conclusion:

➤ Buying habits of youth:

Buying habits	Traditional purchasing	Online through apps	Total
Responses	30	70	100

➤ Males are 51 and Females are 49 in the sampling size.

➤ The occupation

Occupation	Responses
Service	18
Self employeeed	9
Family Business	5
Student	68
Total	100

➤ The income level:-

Income group	Responses
Upto 20,000 per month	38
20,000 to 40,000 per month	27
40,001 to 60,000 per month	15
60,001 to 80,000 per month	11
Above 80,0001 per month	9
Total	100

• If online is preferred more the reasons:

Reasons for purchase online	Responses
Convenience	45
More offers	30
More variety	20
Value for money	05
	100

• Which online platform used by youths:

Online shopping platforms	Responses
Amazon	20
Flipkart	22
Alibaba	2
Snapdeal	4
Shopsy	3
eBay	3
Asos	2
Myantra	4
Shopclues	8
Tata Cliq	8
Big basket	7
Fab India	6
AGIO	2
Wallmart	2
D-mart	1
Other	06
Total	100

- Frequency of purchase of branded clothes:

Frequency	Responses
Once in a year	08
Once in 6 months	12
Once in 3 months	10
Only on festivals	40

Only on birthdays	30
Total	100

- Factors affecting the buying behaviour:-

Influencing factors	No of responses
Advertisement on e media	35
Advertisement on hoardings and Print media	20
friends	25
Family members	10
Offers	10
Total	100

- Reasons for purchasing branded clothing:-

Reasons for purchase of branded clothing	Responses
It adds to personality	26
Durability	15
Design	09
Quality	20
To impress others	30
Total	100

- From Last five to ten years the demand for branded clothing increased due to increase in the purchasing power and increasing jobs in urban areas.
- The youth are more interested to purchase from online platforms.
- Males are more dominating in branded clothing.
- Females have less brands compared to males.
- Majority of people reveals that they purchase branded clothes because they feel it increase their personality and it also helps to impress others.
- The impact of advertisement is more on buying behaviour.
- Apart from other factors, Advertisement 35% affects the buying behaviour most.

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Recent Education Transformations To Attain The Goals Of Atamnirbhar Bharat

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Abstract:

The recent initiatives taken by the Government of India endeavor to create the modern shape of the country, which can't be realized without the effective use of technological advancements for the development of the country. The last decade has observed certain resourceful campaigns like Digital India campaign and Aatmnirbhar Bharat Abhiyaan (Self-Reliant India Campaign). Infact the dreams of India has many catchy slogans, dedicated to serve the purpose of the nation effectively. The mantra of Self-reliant India has been given by the Government in the time when the entire world grapple to get freed from the cage of deadly pandemic. NEP, 2020 has been announced to upgrade the education society, coincidently at the time when the entire traditional education system has stopped surviving in its conventional mode. New transformation necessities to make use of modern technologies and has successfully taught the society how to make its effective use in education as well.

The present paper attempts to explore the role of education towards achieving the dreams of Aatmnirbhar Bharat. It also evaluates the responsibilities bestowed in the shoulders of education system by introducing the New Education Policy. As all the initiatives have been observed during appalling pandemic period, attempts have been made to transform this dreadful circumstance into opportunity to provide a positive pathway for the society.

Keywords: Education, Aatmnirbharta, COVID, Digital India, NEP.

1.0 Introduction:

There is no qualm to consider that Digital India is going to be an upcoming dream come true achievement for our country. The Government of India has seen these vision years ago and has been making all positive efforts to attain it through its revolutionary transformations. In late 2019, though the dreadful pandemic endeavored to creep it back, it has revolved these dreams to soar high with new wings of *Aatmnirbhar Bharat*. The country appealed to be self-reliant with certain catchy slogans like make for world, local for global, vocal for local and brain drain to brain gain with measures for implementation. *Aatmanirbhar Bharat* – a projected path to make the country self-reliant necessitate to have big shoulders of all Government organizations and ministries. Moreover, it came right in the mid –phase of pandemic era, when most of the world economies struggling to get back its monetary strengths. The hit of pandemic is global and hard enough to crush many economies, massacring the next phase long term plans.

2.0 Atmanirbhar Bharat – Self Reliant India

The thrust for *Aatmnirbharta* from country's point of view has come into picture since 2014 in context to digital India, national security and poverty. But it has been systematically reiterated in 2020 during COVID pandemic where the Government announced it as a remedial action. Another view provides that the mission is coined as a modern version of Swadesi Movement officially proclaimed on 07th August, 1905 to boycott foreign goods. The dream was actually left far behind after the India achieved independence from the British Rule and the same has been revisualised in the form of Self-reliant India campaign.

It can't be considered as an extension to Digital India campaign as the earlier was launched to upgrade the various services provided by the Government to the citizens. Development of digital infrastructure in a safe and consistent mode has ultimate aim to enable the citizens with digital government services with numerous advantages. Government schemes like Startup India, BharatNet, Bharatmala etc. have given boost to the campaign and has enabled trust on e-commerce in addition to traditional commerce.

It was in late 2019, the ghastly virulent disease starts spreading expeditiously and during the next two and half years, it has preposterously taken many lives, where financial loss becomes secondary. Economies worldwide started shattering with deepen financial crises all over; India can't be said aloof. The remedial solution requires internal strength to make the countries stable and move on to get back the losses. At such instant, the campaign of self-reliant India has been announced with the special economic and comprehensive package of 20 lakh crores to fight COVID-19 pandemic in India.

The waves of pandemic are still brutally hammering economies, the last two years have taken the world atleast two decades back and at such time, at first the appeal to be self-reliant has got mixed reactions all over. The Government on the other side has shown affirmation to launch the versions of this campaign in phasewise manner releasing the target schedules for forthcoming period. The scope has been widened to touch political and economic self-reliance, import-substitution, defence production, atomic energy capabilities, space technologies etc. To clarify the dream, the Government of India has sketched Economy, Infrastructure, System, Vibrant Demography and Demand as its five pillars. The efforts for Digital India campaign pays back to the country during such initiative. The campaign has initiated with five phases businesses including MSMEs, Poor, including migrants and farmers, Agriculture, New Horizons of Growth and Government Reforms and Enablers. Overall, the campaign is acting as shield to protect the Nation from various pandemic waves.

3.0 Aatmnirbhar Bharat and the Education:

The COVID-19 pandemic has severely affected many sectors including education. Schools, colleges, various educational institutions that were earlier accustomed to provide offline physical education, stopped at once to provide their services to masses of students. It has become the most affected sector. Consequently, the Education sector moved ahead to provide remedial action of online education system, a system to provide education from distant mode by using information technology. The transformation has taken into effect within a short span of time, surely credit goes to welcoming strategies for digitization. Teachers have been motivated to make use of electronic gadgets for education. Encouragements include making them accustomed with use of mobiles, computers, laptops on one side and on the other providing adequate training of various software application programmes and platforms. It has required co-operation and co-ordination of all four nodes, parents, students, teachers & management.

Training has become the most crucial part for teachers and students as dealing in online education has not proven a comfort cake. It necessitates to have efficiency in use of various online applications, controlling audio-visual settings whenever required. The most tedious task has been the creation and availability of educational materials for online programmes. Teachers have to learn communication apps like zoom, webex etc. It further require communicating students about class schedule through social groups, taking periodic online lectures, online monitoring, giving assignments, teaching students to upload their work online, preparing and conducting online exams, doing periodic evaluation etc.

Students especially that from the lower class have to learn make use of computers, mobiles and laptops to gain education. It however requires efforts at all level of students from schools to colleges. The whole can be considered as an aatmnirbhar approach on part of students and teachers to contribute for such transformed system. Students have learnt to make use of technology to gain education while at home through e-resource. The self reliant approach is what can be seen on their part to able to create educational assignments, videos and uploading the contents for evaluation. It has taught them to be independent on their part to gain education.

4.0 National Education Policy, 2020

One of the transformative reforms in the field of education has finally come into effect in the year 2020 with the launch of New Education Policy. It has multi-disciplinary value based approach which is aimed to be worthy with traditional approach and modern outlook through a merged programme. It focuses on five pillars, namely, affordability, accessibility, quality, equity, and accountability to ensure persisted education.

The new policy is rather seen as an associative approach with Aatmnirbhar Bharat Programme. Various initiatives has been taken under its umbrella including Vidya Pravesh, NISHTHA 2.0, SAFAL

etc. It has also been advanced to move further to launch NDEAR and NEFT. The use of Artificial Intelligence training modules is another significant step. Education system in India has lot of expectations with the new education policy which is expected to attain the goals of AatmNirbhar Bharat. It is therefore all the educational institutions are expected to make attempts for its effective implementation.

The Government of Indian has also attempted to provide various initiatives to provide worthy education at various levels. E-Vidya programme has been one of such initiatives to offer multi mode access to stream online courses. SWAYAMPRAKASH, NPTEL and NAD channels have been shouldered to telecast digital content for academicians. DIKSHA has been launched as one of most effective online learning portal for school education. It provides all valuable learning e-resource require by school students alongwith QR coded textbooks. Apart from it Manodarpan has been launched to provide a psychological support system for those who are associated with academics and academicians. Role of National Foundation Literacy and Numeracy Mission has been ensured to provide fruitful outcome by 2025. National Education Policy, 2020 provides a roadmap towards achieving *aatmnirbharta* for the Nation. It presents an advanced vision for higher education in India as well. It proposes several reform of HEIs which includes institutional restructuring, optimal learning environment, adoption of holistic and multidisciplinary education, faculty development, quality academic research, use of technology and professional education. It also provides to establish ABC to digitally store the credits earned by learners. It also expects to shorten the inequality in the quality of teachers and education.

5.0 Conclusion:

It is no doubt that the COVID era has been unfortunate for the global economy affecting the physical, mental and monetary wealth, but it has provided a new avenue to the education society to review its performance and tackle its drawbacks by openly accepting the modern technologies. The recent transformation can rather be considered as new education reform to accept the use of new technologies in the education and it must be seen that the best of these approaches may be adopted in the post pandemic period also.

In the meantime, the NEP, 2020 has provided a new pathway to achieve the educational aspirations not only for school education but also for higher education. Enhanced projection has been given to the professional and technical education as such would surely be act as steering to achieve the dreams of Aatmnirbhar Bharat. Concoction of traditional values and modern approach would able to flourish the education system at various levels and enable it to become more productive to achieve job-oriented on one side and on the other research-oriented to enable the societies to improve their standards of life.

Revolutionary 2020 has seen many transformations. At first, all the physical educational campus were bound to shut down due to hasty arrival of COVID pandemic, which inturn bound the society to adopt the online education mode. In the same year, the mission of Aatmanirbhar Bharat is pioneered by the Government of India on 13th May 2020 alongwith the announcement of an economic package to support the country. Soon after again, the Govt. of India has firmly launched the National Education Policy 2020 on 29th July 2020 to outline the vision of new education system of the country. Hurdles and challenges may be reviewed in the light of new education policy by blending the best techniques and the conventional methods to achieve self sufficiency in true sense.

The most two strong nodes, the teachers and the students has got opportunity to develop self-motivation and independent to get connected with the learning process. It has become a vital step towards become self-reliant in the field of education. The modern technology has been utilized effectively to gain the knowledge which had been served predominantly through the conventional modes. Many hurdles have been observed and some of them have been removed also. Still the system seeks lot of improvements and need to analyse seriously the best mode of teaching for the coming years, especially in the post pandemic period.

One of the recent dreams to achieve self-sufficiency and independent in life could certainly be achieved only through proper educational inputs to make the people realizing its significance. Education thus can act as a link chain between the realistic goals and practical achievements to become a self-reliant Indian. It is all depends on the various educational institutions to analyze the thrust of the society and



make efforts to achieve the same through educational reforms to achieve the dreams of 'Aatmnirbhar Bharat'.

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The Impact Of New Education Policy-2020 And Human Resource Policies Of Aided And Unaided Schools On The Performance Of Teachers

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Abstract:

Education is a primary human right and an important feature in the progress of children, societies, and nations. Providing classroom opportunities to children will help break the inter-generational restrictions of poverty as education is fundamentally linked to all development areas, such as supporting gender empowerment, improving child health, reducing hunger, fighting the spread of HIV and the diseases of poverty, promoting economic development, and building harmony, etc. Education plays an important role in a creative, honest life. It also carries forward the value and superiority of one's life. Good education removes poverty, getting a college degree can help a person get a satisfactory job, which will become his source of income. Due to salary, a person can be able to afford a good house, clothes, food, and other necessities of life. Education inspires self-assurance and provides us with the things we need to contribute in today's world. It makes us self-governing and aware of what is happening in the world today, along with an awareness of opportunities and rights. It provides a greater understanding of one's potential. This research paper focuses on the impact of the New Education Policy-2020 and HR policies of aided and unaided schools on the performance of teachers.

Keywords: New Education Policy, Education Sector, Human Resource Policies, Aided and Unaided Schools, The Performance of Teachers

Research Methodology:

Data for the research paper has been collected from secondary sources of data.

The Objective of Research:

The objectives of the study are as follows -

- 1) To study the impact of New Education Policy-2020 and HR policies of aided and unaided schools on the performance of teachers.
- 2) To study the relationship between aided and unaided schools regarding their human resource structure.
- 3) To conduct studies among aided and unaided schools on various human resource practices followed by them.
- 4) To study the performance of teachers employed in aided and unaided schools.

Introduction:

The ideal role of the school is to reach each student as an individual with a maximum pedagogical outlook. However, its efficiency may vary from one school to another. Adequate schoolwork in all grades is geared toward helping children become skilled problem solvers and solution-solvers, skills that will be convenient in and about every personal and professional feature of a child's adult life. An important role is played by the school in helping children learn to have positive interactions with their classmates and teachers. They gain knowledge about healthy relationship skills and move on to foster them through interactions in the classroom as well as on the playground. School character building is an essential part of academic achievement. The school should focus from an early age on helping children learn about compassion, respect, empathy, and integrity in the form of reading, writing, and arithmetic lessons. Later, it develops into an argumentative debate about ethical and social issues. Schools are charged with gradually addressing the multifaceted social problems faced by children and adolescents. This may be to advance learning, for example through comprehensive and manageable education, or to socialize children to become 'responsible citizens'.

India has one of the biggest networks of schools in the world. During the last five decades, the size of the system has increased manifold, both in terms of institutions and enrollment. Some people say that the nature of the Indian education system changed from an aristocratic system to a mass education

system. For example, in 1950 the number of primary schools was around 200,000, which is currently over 600,000. If one takes into account the number of alternative schools that have emerged in recent years, and this includes upper primary and secondary schools, the network includes over one million schools.

Traditionally, school education acquired immense importance in the post-independence period and with the consequent expansion of the system, the role of the school teacher also underwent a significant change. An important consequence of the growing system of schools, with ever-increasing enrollment and the acquisition of a larger character, is the increase in the complexity of school management. The changing pace of technology development like ICT and the knowledge revolution has made teacher's jobs more demanding. They are needed and encouraged to assume new roles and responsibilities for ICT to improve the quality of education and access to education in informal and non-formal education settings. The system demands new knowledge and skills from teachers and principals. It also calls for greater capacity at the school level to respond to the emerging diversity in the student population and among those entering the teaching profession. Changes in the characteristics of the system have made the role of the school teacher even more important than before.

Human resource division is an essential part of any organization. The executives working in this section are called human resource managers. The responsibilities of these managers are to plan, recruit, select, induct, train, develop, ensure safety, determine compensation packages, and smooth the career path of the personnel working in the organization. Human resource managers in education organizations also perform these common tasks. The core functions of other HR managers in the field of education are unique and very different from those of other organizations. They are the principal, their deputies, heads of departments, teachers, parents, guardians, etc. Their main responsibility is to manage, nurture, educate and prepare the potential human resources of the society. These potential human resources are the students who will lead the country, society, and family. His innovation will take the country to new heights. The prosperity of a country is largely determined by the quality of these resources. The people who are responsible for developing these potential human resources are the greatest persons in the country and society. Their jobs are unique and they can be classified as very important human resource managers in the country (Hoke and Kamaluddin, 2004).

National Education Policy was revised in 1992, through this new National Education Policy 2020. In the earlier education policy, the quality of education, recruitment posting, service conditions, and rights of teachers were not as they should have been and as a result, the quality and enthusiasm of teachers does not achieve the desired standards, so now for teachers, The higher status and the sense of respect and respect for them will have to be revived, so that they can be inspired to include better people in the teaching profession. Teachers shape the future of children and both students and teachers together make up our prosperous nation. Meritorious students and qualified teachers have always been respected members of society because of their full contribution. Scholars always make good teachers. According to ancient civilizations, good teachers work to impart prescribed knowledge, skills, and moral values to the students.

The full development of the students is not achieved only by studying the concerned subject. For full development, students must know arts, physical education, vocational education, competitive examinations as well. For this, emphasis has also been laid on the appointment of potential teachers in all the states and union territories. There is also talk of quality promotion in the recruitment of teachers as per the requirement. The primary goal of the school is to radically change the working environments and cultures so that both the teacher and the student can develop at the maximum level.

The Impact of New Education Policy-2020 and Human Resource Policies of Aided and Unaided Schools on The Performance of Teachers:

Human resources are vital for effective educational functioning. Human resources were once given second-class status, but their importance has increased dramatically over the past two decades. Again, its newfound importance stems from being adequately recruited, selected and supervised, involved and rewarded sufficiently, appropriately developed, evaluated, and promoted on the job. They will remain committed to the job, remain dedicated and productive in the education system. It also

represents a significant investment in educational efforts. If managed well, human resources can become a source of competitive power for education.

Human resource management in education is a set of practices and methods of participating and maintaining the teaching staff in a school so that the school can achieve its purpose as well as the goals for which they were established. It is the motivation and coordination of the activities and efforts of the teachers in a school to get maximum output from them and consequently achieve the goals of education in a better way. The tasks include the following:

It is relevant that educational establishments have sound policies regarding the transfer and promotion of employees to ensure justice and fairness in dealing with employees. Just as the work to be done in school is important, so is the mood of the person to do the work. This can be done by ensuring prompt payment of wages and a safe and healthy work environment. The school should have a good communication network so that the workers can be constantly informed about the progress being made in the school. Workers should be encouraged to participate in school planning and decision-making. Workers should be encouraged to recognize employees as human beings with feelings, interests, needs, and feelings, and treat them fairly and with respect. It is the process of evaluating the performance of employees and identifying their key skills and potential which need development or training to improve their skills for better performance. This includes providing development programs and training courses that are appropriate for the program. The success of an educational organization depends upon the strength and quality of the staff members. There is a need to change and improve and increase disability through training. This can be done through in-service training, conferences, workshops, and seminars.

Human resource management has become particularly complex in the sense that humans are not reliable enough to do the same thing over and over again. They can be expensive depending on their cadre, qualifications, and skills. Their productivity is highly dependent on the individual's ability to direct. The same material may not be delivered every time. Several factors have contributed to this complexity. It is not wrong if employees are expected to pay financial rewards commensurate with the services performed. Ideally, there should be a systematic builder to set up a good reward system and structure. A good remuneration reduces the disparities between the earnings of the employees, boosts their morale, motivates them to work for wage increases and promotion, reduces inter-group friction and employee grievances. Teachers' salaries are not paid along with other civil servants and, in some cases, teachers are paid several months' salary fields. The staffing problem is huge. There are problems with the quality and quantity of staff recruited for the education of our citizens. The reason for this is poor staff recruitment and selection process. Politicians and godfatherism have taken the upper hand. Some employees rarely live in remote areas where the management wants their services. They lived in urban areas for their convenience.

In the New Education Policy-2020, many provisions have been made to further raise the level of quality of teachers. Till now TET exam was divided into two parts Part-1 and Part-2, But now the form of this system will be divided into four parts. These include Foundation, Preparatory, Middle, and Secondary. Accordingly, the pattern of TET will also be prepared. According to the Higher Education Department, the candidates who will clear the TET will also have to show their knowledge of the local language by giving a demonstration or interview. According to the new education policy, now the interview will be an integral part of the teacher recruitment process. It will be seen in the interview whether the teacher is capable of teaching the children in the regional language with ease and ease. Thereafter, there will be a review every 10 years. The policy clearly states that teachers will be recruited through a transparent process. Promotion will also be merit-based. Arrangements will be made to become academic administrators based on performance assessments from time to time.

The qualification has also been changed in the new education policy. To become a teacher, from the year 2030, a four-year B.Ed. degree will be the minimum qualification. Strict action will be taken against low-level educational institutions. With the start of pre-primary classes in government schools, basic level teachers and Anganwadi workers will also have to undergo special training for six months and one year. Whereas Anganwadi workers with less than this education will be given a one-year diploma course. This has been provided for in the new policy. According to the Higher Education Department, the candidates who will clear the TET will also have to show their knowledge of the local language by

giving a demonstration or interview. According to the new education policy, now the interview will be an integral part of the teacher recruitment process. It will be seen in the interview whether the teacher is capable of teaching the children in the regional language with ease and ease. According to the new education policy document, by the year 2022, the National Council for Teacher Education (NCTE) will prepare a common national professional standard for teachers. This will be done in consultation with NCERTs, SCERTs, teachers, and specialist organizations in all fields.

The new education policy will focus on filling the vacancies of teachers. This policy will pay special attention to the student-teacher ratio. As per the policy documents, first of all, the vacancies of teachers will be filled. These vacancies will be filled first in areas, which are deprived, areas where the student-teacher ratio is high, and where the rate of illiteracy is high. The most important focus is to give jobs to local teachers or those who know the local language there. Every school shall have a minimum student-teacher ratio of 30:1. For those students in such areas who are socio-economically disadvantaged, the target will be to make this ratio 25:1. Accordingly, teachers will be trained, encouraged, and continuously professionally developed. There will be a focus on numeracy with basic literacy and value-based learning, with a general focus on reading, writing, speaking, counting, and arithmetic and maths thinking in pre and middle school curricula. Simultaneously, a robust system of continuous formative/adaptive assessment will be put in place to ensure the learning of every student.

The central government has made a big change in the new education policy. In the new education policy, a major change has been made in the selection process of school teachers. Earlier teachers were selected based on written examination only. But now after the new education policy, to become a teacher, you will have to go through four stages. Earlier, the recruitment process was done only through examination, it used to take up to three to four years to complete the process of those recruitments. When the recruitment process will be done through four stages, then when will these new recruitments be completed. Now all further recruitments are likely to be conducted through NTA only. There will be this change in the selection of teachers, TET exam will be necessary for all teachers from primary to higher secondary level schools. Apart from this, one will also have to qualify for the written examination conducted by NTA. After both these exams, there will be interviews and reading in class for 5 to 10 minutes.

Before the new education policy, the REET exam was taken to become a third-class teacher in the state. Before the REET exam, the TET exam was taken for third-grade teachers. Apart from this, second class and lecturer recruitment were also completed through written examination only. Now after the implementation of the new education policy, all the new teachers will have to pass through four phases. All teacher recruitment will be done through NTA. At present, the National Education Policy 2020 also gives maximum emphasis on the importance of teachers for quality education. In which it is mentioned that to identify and develop the unique abilities of each student, teachers and parents have to be sensitive to their abilities. So that the academic and other abilities of the students can be fully developed. This can open up immense possibilities of entry into the empirical fields of higher education, which can also lift individuals and communities out of the vicious circle of adversity. That is why providing opportunities for higher quality education to all should be a top priority.

In the National Education Policy 2020, special attention has been paid to the status of teacher education quality, recruitment, posting, service conditions, and rights of teachers. Only by paying attention to the above facts will the quality of education and the enthusiasm of the teachers get the desired standard. The students will also revive the higher status of teachers and a sense of respect towards them as per the ancient civilization. To make our nation the best nation, there is a need for inspiration and empowerment in the teachers and students. The lack of good educational institutions in rural areas has been going on for centuries, due to which the younger generation is left behind in teaching and learning. This has been given special attention in the National Education Policy and B.Ed. Provision has been made to allot scholarships to the students studying in the course based on merit. Four-year B.Ed. It also includes the provision of assured employment to students (especially girl students) in local areas after successful completion of the degree, so that these students can serve as role models for local areas and as teachers of higher education.

Excellent teachers will be encouraged to work in rural areas and especially in areas where there is already a teacher shortage. It is the responsibility of the teacher to maintain a relationship with the community so that the student can be a role model and educational environment, which is not possible due to frequent transfers of the teacher. Therefore, it has been said that the transfer of the teacher should be done by the government only when it is urgent (at least). Teachers should be selected through special competitive examinations, for this emphasis has been laid on developing the Teacher Eligibility Test (TET). As an integral part of the teacher recruitment process, all the interviews can be conducted in the local language to accurately assess the proficiency of an individual. By doing this, special emphasis has also been laid on the fact that teachers will be able to converse in the prevailing language of the students. Our teachers prepare the future citizens of our country. Therefore, they also have to rise above their caste, religion, and sect and adopt constitutional and human values. For him, every student should be his disciple or disciple, to whom it is his sacred duty to give proper education, irrespective of caste, religion, sect, language, region. Teachers have a huge responsibility. They are the guides and guides of the students. Therefore, the fundamental rights of teachers should be given to them. When they will get a timely and suitable salary. You will get a good environment. Due respect will be given only then they will be able to give good education and good values to the children. And thus, they will lay the bright foundation for the future of the country.

Conclusion:

National Education Policy-2020 This is the first education policy of the 21st century whose goal is to meet the essential requirements for the development of our country and this policy will maintain the basis of India's tradition and cultural values. Teachers shape the future of the children as well as shape the future of our nation. Due to their contribution, teachers in India are most respected in society. To impart the prescribed knowledge, skills, and moral values to its students, society provides teachers or gurus with everything they need. The National Policy on Education recommends actively encouraging and supporting the revival of private philanthropic activities in the education sector. For this, our organization will take the initiative towards mobilizing private philanthropic resources to enhance the educational experience. Indian culture and philosophy have had a great influence on the world, this rich heritage needs to be preserved and preserved for the coming generations, but to keep our education system strong, research work should be encouraged and new Use should also be considered. Since ancient times, the teacher or guru has been the focal point of the education system in India, without which it is not possible to understand the meaning of life.

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The Study Of Customer Satisfaction And Service Quality Of Urban Co-Operative Banks In India For Global Competitiveness

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Abstract:

Co-operative banks in India have come a long way since the performing of the Agricultural Credit Co-operative Societies Act 1904. It is an important means of banking services to the rural masses and a vehicle for the democratization of the Indian financial system. The urban co-operative banking sector comprises several institutions that differ in terms of their size, nature of business, and geographical spread. As of 31st March 2007, there were about 1813 urban credit co-operative societies and these co-operatives constitute about 10 percent of the total banking business and hence are considered as an important segment of the banking system. Urban co-operative banks account for about 4.4 percent of deposits and 3.9 percent of advances. the banking system and has 7.1 million borrowers and over 50 million depositors. Urban co-operative banks can be classified as scheduled and non-scheduled. A cooperative bank with deposits of more than 250 crores has been included in the second schedule of RBI and is classified as a scheduled urban cooperative bank. This research is related to the study of customer satisfaction and service quality of urban cooperative banks in India for global competitiveness.

Keywords: Urban Cooperative Banks, Service Quality, Customer Satisfaction, Global Competitiveness

Data Collection Method Used for Research:

There are two types of data used for statistical analysis – primary data and secondary data. Primary data is collected by the inventors or enumerators for the first time. Data collected by direct observation is in its original form such as population, the quantity of production, etc. Secondary data is collected by others and is commonly available in journals and research publications. Data for the research paper has been collected from books, websites and newspapers.

Objective of Research:

- 1) To study the various banking services (Savings and Current Account, Safe Deposit Locker, Loan or Mortgage, Personal and Business Services, ATM, etc.) provided by Urban Co-operative Banks.
- 2) To study the level of customer satisfaction among the customers of UCBs while availing of various banking services.
- 3) To examine the various factors affecting the customer satisfaction level of UCBs
- 4) Identifying problems faced by customers regarding banking services
- 5) To suggest improvements to provide better customer services

Introduction:

A cooperative bank with wide reach raises deposits and purifies agricultural loans and acts as a facilitator for the upliftment of weaker sections. The cooperative banking structure in India consists of urban cooperative banks and rural cooperative credit institutions. Urban co-operative societies have a single-tier such as; Primary co-operative banks are commonly known as urban co-operative banks. In light of the liquidity and insolvency problems experienced by some cooperative banks, RBI has been controlling these banks since March 1, 1966. In FY 2001, the RBI took several interim measures to address these issues, pending formal legislative changes, including those relating to lending against shares, borrowing in the call market, and fixed deposits placed with other urban co-operative banks. measures are included. The RBI is currently responsible for the supervision and regulation of urban cooperative banks, state cooperative banks, and district central cooperative banks.

As per Section 5 of the Banking Regulation Act 1949, Urban Co-operative Banks are defined in the Banking Regulation Act 1949 (Applicable to Co-operative Societies) as Primary Co-operative Banks. Co-operative banks are voluntarily organized by people with high moral values in a democratic setup with the motto of 'Savings' and 'Self Help through Mutual Assistance'. It does not include District Co-operative Bank and State Co-operative Bank and its branches. Urban co-operative banks are under a dual



control system. On the one hand, under the provisions of the Co-operative Societies Act, the Registrar of Co-operative Societies is responsible for regulating their transactions on behalf of the State Government. A service is an activity or benefit that is essentially intangible and does not result in ownership of anything (Saxena, 1988). Its production may or may not be linked to the physical product (Phillip, 2005). Thus, services can be distinguished, as essentially intangible activities that provide satisfaction and which are not necessarily associated with the sale of a product or service (Rao, 1989). Services, as defined in clause (v) of section 2 of the MRTP Act, means any description of a service that is made available to potential users and may include banking, financing, insurance, transportation, processing, supply. Includes provision of facilities for electricity or other energy, boarding or lodging or both, entertainment or transmission of news or other information, but does not include any service provided free of charge or under a contract of personal service (Agarwal, 1987).

Thus, service is any benefits one can give to another for consideration. When a customer buys service in a service market, he or she buys the time, skills, or resources of someone else who is a provider or supplier of services. The buyer receives only satisfaction or benefits from the activities of the provider, which may be an individual, a bank, or a company specializing in selling some profit or satisfaction. According to this old concept the duration, nature of dealing with banking is the critical test of this. As per the new concept, a person becomes a customer as soon as he opens an account with the bank and gives the undertaking to pay the check drawn by the bank till the amount is deposited in the bank account.

Dr. D.L. Vast defines "a customer has an account with a banker or to which a banker habitually undertakes to act as such". To constitute a customer, the following essential requirements must be met. In which a bank account should be opened in his name by depositing the required amount. The transaction between the banker and the customer should be like the banking business.

The Customer Satisfaction and Service Quality of Urban Co-Operative Banks in India for Global Competitiveness:

Banking is a service industry. Banks are providing services to their customers like acceptance of deposits, money lending, money transfer, currency conversion, other utility services, etc. The perception of customers is changing day by day. Peter F. Drucker has said that "the purpose of a business is to attract and retain a customer". Customer retention is the most important factor in a bank these days. Banks have to provide better services and satisfaction to their customers. A successful banker is judged by his/her ability to manage customers' expectations well and systematically exceed them. So, the bankers have to be ready to work on it and provide better services to the customers.

Customer satisfaction is a person's sense of happiness or disappointment that results from comparing the perceived performance (or result) of a product or service to his or her expectations (Philipp, 2005). Therefore, the level of satisfaction is a function of the difference between perceived performance and expectations. If the performance falls below the expectations, the customer is dissatisfied, if the performance matches the expectations, the customer is satisfied and if the performance exceeds the expectations, the customer is pleased. Customer satisfaction is an important influence on future buying behavior. Dissatisfied customers often go to competitors. Customers make choices based on their perceptions about the value and satisfaction of various products or services. Customer value is the difference between the value a customer receives from owning and using a product and the cost of acquiring the product. Customers form expectations about the value of various marketing offers and make purchases accordingly. How do buyers create their expectations? Customer expectations are based on past buying experiences, opinions of friends, information, and promises from marketers and competitors. American co-operative Herbolt Myrick advocated the following objectives of co-operative banks in his book 'Co-operative Finance'. In which motivating people to join it as members and shareholders, encouraging people to save money and deposit their savings in their bank, members of the bank within the local area of the bank for intelligently productive purposes or to securely lend these savings and credit of the bank to the customers and to enable the people to make efficient management of their bank.

The level of customer service in primary (urban) co-operative banks should be high as they have been established primarily to meet the existing shortage of banking and credit needs in urban and semi-

urban areas. By meeting the aspirations of their customers, banks will be able to maintain their image, build confidence and attract funds at a lower cost in a competitive environment. Reserve Bank of India has been continuously striving to ensure improvement in the customer service offered by the banks. Reserve Bank of India in 1990 a committee was constituted under the chairmanship of Shri M.N. Goiporia, the Chairman of State Bank. Committee on Banks to ensure improvement in customer service, various recommendations were made. Apart from these, the Reserve Bank of India, along with the general subjects, has also prescribed immediate credit of the number of instruments sent for collection, payment of interest for delay in realization of instruments, adherence to schedules such as payment to customers, demand draft/ Various guidelines have been issued on subjects related to specific aspects like the issue of wire transfer, issue of the checkbook, etc. Based on the recommendations of the Goiporia Committee, Committee on Procedures and Performance Audit on Public Services (CPPAPS), etc. To enhance the customer satisfaction and service quality of UCBs in India in this regard global competitiveness, the Bank is required to do the following.

Banking is a service industry. Banks are providing services to their customers like acceptance of deposits, money lending, money transfer, currency conversion, other utility services, etc. The perception of customers is changing day by day. Peter F. Drucker has said that "the purpose of a business is to attract and retain a customer". Customer retention is the most important factor in a bank these days. Banks have to provide better services and satisfaction to their customers. A successful banker is judged by his/her ability to manage customers' expectations well and systematically exceed them. So, the bankers have to be ready to work on it and provide better services to the customers.

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The employees are required to be at their respective places as soon as the business hours begin and to attend to all the customers who have come to the branch before the end of the business hours. However, in many branches of banks commercially, the employees open the counters at their convenience and do not do the work of the customers already standing in the queue before the close of business hours. To ensure the availability of services from the customers at the commencement of business hours, some banks have fixed working hours for staff 15 minutes before the commencement of business hours. This arrangement can be implemented by banks in branches located in metropolitan and cities. Complaints are received that the counters are closed at the end of business hours without redressing the customers. Banks may issue such instructions that all customers who come to the banking hall before the end of business hours are disposed of.

The staff posted at the counters can perform the following transactions during extended business hours (Branches notify time for this) (a) Transactions without vouchers: Passbook/Account Statement Issue, Check Book Issue, Term Deposit Receipts/Draft Delivery Receive share application forms and accept clearing cheques/bills for collection (b) Voucher Transactions: Issuance of Term Deposit Receipts (TDRs), Acceptance of Locker Rent Payable Checks, Travelers Checks, Issuance of Gift Cheques Acceptance of checks from individuals for deposit transfer. To ensure that no counter is unmanned during business hours and continuous service is provided to the customers by making adequate relief arrangements as and when required. Banks should adopt the appropriate procedures. Guidance to Customers All branches except very small branches should have "Enquiry" or "Help" counters. Such counters should be fully queried or combined with other functions as required. As far as possible such counters should be located near the entrance of the banking hall. The bank may modify the account opening forms in such a way that space is available for writing the name and address of the nominee. Such statutorily prescribed nomination forms may be obtained and preserved along with the account opening forms. Wide publicity should be given to the enrollment facility by printing relevant messages on checkbooks/passbooks and any other type of literature reaching the customers.

The nomination should be a rule (not an exception) and banks should receive nominations in all existing and new accounts. Exceptions may be made in cases where the customer does not wish to enroll himself. Such facts should be recorded on record instead of being treated as compliance. Nomination facilities are available not only for deposit accounts but also for safe deposit items and safe deposit lockers. Since the customers are more aware of the nomination facility for deposit accounts as compared to safe custody articles and safe deposit lockers, the availability of a nomination facility for both the above services should also be given effective publicity.

Banks should ensure that the passbooks/statements of accounts issued to the account holders The full address/telephone number of the Banks should compulsorily provide passbook facilities to all their savings account holders (individuals). Banks should take certain control measures to ensure that the passbooks are updated continuously and that complete and correct details are written in legibility. The customers should also be told to regularly present their passbooks for updating. Banks may take the following steps in these areas to provide customer satisfaction.

A customer education campaign should be launched to understand the benefits of getting passbooks updated regularly/periodically. Employees should be told to give importance to this area for providing customer satisfaction. As a rule, the passbook should be updated immediately on production. If it is not possible to update the passbook immediately, then a token should be given to carry the passbook to the next day. Banks have taken many innovative measures in the field of term deposits. Several innovative schemes have been released to suit the needs of the customers. However, there has been a lack of information about these schemes and the facilities provided under them. Banks, therefore, should ensure that the customers are made aware of these Term Deposit Schemes through proper dissemination and publicity channels. The customers should especially be made aware of the provisions relating to monthly interest on term deposits at concessional rates and the facility of safe custody of receipts of term deposit receipts. The term deposit application form should be so designed as to contain instructions regarding payment of deposits on maturity. In cases where the customer does not specify the action to be taken by the bank on maturity, as a rule, the bank should inform the customer in advance of the immediate due date of the deposit.

Keeping in view the specific needs and requirements of the customers, satisfaction can be provided to the customers by helping them to make appropriate decisions regarding investment in various deposit schemes. Banks should assist/guide the customers for the investment of funds in various deposit schemes vis-vis the requirements of the customers. Brochures / Pamphlets for Guidance of Customers Brochures / Pamphlets in Regional Language / Hindi / English can be made available to the customers about the details of various deposit schemes and their terms and conditions. These brochures include details like updating passbooks in the less working last weeks of the month i.e., 3rd/4th week, advantages of holding joint accounts and making nominations, keeping Term Deposit Receipts in the safe custody of the bank with instructions for settlement on maturity, etc. For smooth functioning of day-to-day banking, inter-alia, "do's" and "don'ts" should also be included. Banks should provide a maximum number of locker facilities, especially in residential areas keeping in view the commercial viability. The Performance Audit Committee (CPPAPS) made certain recommendations for the smooth operation of the lockers. Accordingly, if UCBs comply with the following guidelines, the customer can be satisfied and the quality of customer service can be increased.

Linking allotment of lockers to keeping fixed deposits UCBs should not link the provisions of locker facility with keeping fixed or any other deposit over what is specifically permitted. Fixed Deposit as Security Deposit for Lockers Receive Bank Fixed Deposit which will include rent for 3 years and charges for breaking open the locker in case of an emergency. However, banks should not ask for this fixed deposit from the existing locker tenants. Lockers should maintain a waiting list to allow lockers to wait list branches and ensure transparency in the allotment of lockers.

In the aspect of security relating to safe deposit lockers, the operation of safe deposit vaults/lockers, banks should pay due attention and take necessary precautions for the security of the lockers provided to the customers. (b) Required due diligence in allotting lockers to customers e.g., Banks should exercise due diligence in respect of both new and existing customers at least up to the levels prescribed for customers classified as medium risk. In case the customer is classified under any

higher risk category, the requisite precautions as applicable to such higher risk category customers should be taken as per the Know Your Customer (KYC) norms.

In respect of lockers that have remained unoperated for more than three years in the case of medium risk category and more than one year in the case of high-risk category, banks should immediately contact the locker holders and inform them that either they are operating the locker. Keep doing it or hand it over to the bank. This should be done even if the locker holder is paying rent regularly. The bank may allow the locker holder to continue with the locker if the reasons given by the locker are valid, as, in the case of non-resident Indians or persons who are out of town due to their transferee job, etc. In this context, the bank should add a clause to the locker agreement which states that if the locker is left without operation for more than one year, the bank will have the right to cancel the allotment and open the locker even if its rent is regular. be paid from Banks should maintain a clear procedure in consultation with their legal advisors for breaking open lockers and keeping inventory items.

If the locker is hired with a joint signature and nominated by the person holding the locker, the bank is permitted to operate the locker and remove the contents of the locker in case of the death of any of the locker holders. should be given jointly. If the locker is hired jointly with a survival clause and the locker holder's instruction to allow the operation of the locker to "anyone or survivor", "anyone or survivor" or "first or survivor" or any other survival clause Banks should comply with the mandate in the event of the death of anyone or more of the locker holders, as prescribed.

The reason for the indifference and negligible approach towards customer service is the monotonous work environment. It is necessary to promote work prestige by changing departments at periodic intervals and assigning high responsibilities to remove inconsistencies to encourage employee participation in their work and to remove inconsistencies. Preliminary checking of functions like verification of passbook/receipts for checks deposited in customers' accounts etc. will not only be a useful contribution towards customer service but will also boost the employee's ethics and self-esteem. It is essential to tailor training programs to suit the needs of different sectors with a focus on customer service.

Employees should be trained to develop an appropriate attitude towards customer service and develop empathy towards the needs and expectations of customers. The training programs should be developed in such a way that they are capable of bringing about a positive attitude change in the two employees in line with the customer orientation. The training of newly recruited staff should be a precursor to other training programs. Introductory training should be given to all newly recruited clerks and officers immediately after they are recruited. A coordinated approach is necessary in this regard in banks. Good work must be rewarded. The method of reward/recognition should be such that it causes mental as well as financial loss to the inactive employee. Only when the reward plan is formulated objectively, the employees will be motivated to perform better.

Indifferent and negligible approaches towards work (customer service) should not be overlooked to send the wrong message to such employees. It would be fair that the act of non-delivery of services to the customer should be treated as negligence. Banks should adopt a clean system by which employees can be judged/rated based on customer service and good work can be rewarded. Any method adopted must necessarily be objective and should not have any room for individual relativity. Methodology and Procedure It is very important to have a methodology and methodology to assist the bank to function effectively and efficiently to protect the money of the customer.

Conclusion:

With the continuous process of adopting necessary new procedures and eliminating unwanted practices, UCBs should immediately put in place their methodologies and procedures. We should explore as many new dimensions as possible while reviewing different aspects of customer service. UCBs should get their customer service points audited at the initial level and the policy-making level and the macro level in matters relating to customer service extension. A complaint and suggestion box should be kept at a visible place on the UCB premises. A complaint book with a sufficient number of perforated pages should also be maintained in each UCB branch and arranged in such a way that the complaint is received and the complainant is acknowledged immediately. By taking this measure, the customer satisfaction and service quality of UCBs can be enhanced.



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The Study Of The Role Of The New Education Policy-2020 In Promoting Self-Reliant India

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Abstract:

Now, there are extensive discussions, dialogues are taking place all over the country regarding the National Education Policy, its implementation. This comprehensive discussion is necessary because the National Policy on Education is not only about bringing changes in the way of education and writing. This policy is going to give a new direction to the social and economic life of 21st century India. This policy is going to shape the resolve and capability of self-reliant India. Education policy and education system are very important mediums to fulfill aspirations. The central government, state government, local bodies, all are associated with the responsibility of the education system. But it is also true that the interference and influence of the government in education policy should be minimal. The more teachers are associated with the education policy, the parents are involved, the students are involved, the more its relevance and breadth both increases. When such vast changes take place in any system, when we move towards making a new system, some doubts and apprehensions are natural. Parents feel that if children will get so much freedom, if streams end, how will they get admission in college in the future, what will happen to the career of children? The question in the minds of professors, teachers is how will they be able to prepare themselves for this change? How can such a course be managed? What is the role of the new education policy in promoting self-reliant India? This research topic has been chosen to find answers to these questions.

Keywords: National Education Policy-2020, Self-Reliant India, Indian Education Sector, Indian Youth

Data Collection Method Used for Research:

Primary sources of data mean the collection of data from the source of origin. That is, when the researcher himself collects the data for his research, then the data he gets is called the data received from the primary source. The secondary source of data collection refers to obtaining appropriate statistical information from an agency or institution with which that information is already available. This research is based on a secondary source of data. Data for the research paper has been collected from related literature, books, and websites

The Objective of Research:

- To study the role of New Education policy-2020 in promoting self-reliant India.
- To study the importance of the New Education Policy-2020 for the Indian education sector.
- To study the impact of the New Education Policy-2020 on Indian youth.

Introduction:

After assuming the reins of the country, the Prime Minister of the country carried forward the resolution of 'Education for all, good education. He also initiated the implementation of many policies and schemes along with 'Pariksha Pe Charcha'. As a result of this, the country got a new National Education Policy after 34 years. This policy gives a clear glimpse of the Prime Minister's vision for education. In this, the government is committed to taking many historical and revolutionary steps to make India a superpower of knowledge by identifying the shortcomings of the existing education system. The government wants the country's education system to be qualified and able to face the competitive world. So the new education policy has replaced the old education system. Students have got freedom from the burden of syllabus and books. It emphasizes developing analytical thinking in students beyond the curriculum. Now the study modalities will be more experience-based. School and college education has been made more inclusive to develop India as a knowledge-based society. The new policy has been designed keeping in mind the requirements of the 21st century for a flexible and multidisciplinary education system to harness the unique potential of each student.



While drafting the education policy, more than 2 lakh people gave their suggestions at different points. That is, parents, students, educationists, teachers, education managers, professionals have all contributed to its creation. The nectar that has emerged after so much churning is the new National Education Policy which is being welcomed everywhere. The new education policy will prepare the youth of the country as per the future requirements on both the knowledge and skill fronts. It focuses on learning rather than study and goes beyond the curriculum and emphasizes critical thinking. This policy places more emphasis on passion, practicality, and performance than process. The new education policy has shown the way to empower every student.

This policy has been discussed in detail to overcome the shortcomings which were seen in our education system since the last decades. As it is said for a long time that our children are being burdened with bags and board exams, under pressure from family and society. This issue has been effectively addressed in this policy. In our new education policy, our democratic values of learning without pressure, without deprivation, and without influence have been made a part of our education system. For example, the pressure that was on the children regarding the currents has now gone away. Now our youth will be able to study according to their interest, ability.

To make a self-reliant India, the youth need to be skilled. By getting vocational exposure from an early age, our youth will be better prepared for the future. Practical education will not only enhance the employability of our young colleagues in the country but also increase our share in the global job market. India has been a global center of knowledge since ancient times. We are trying to make India a knowledge economy in the 21st century as well. The new education policy is a big step in the direction of fulfilling this resolution.

The Role of The New Education Policy-2020 In Promoting Self-Reliant India:

The new education policy is infused with Indianness. Unique initiatives of credit transfer, multiple entry, and exit have been taken along with giving place to Indian languages, traditions, and values. Efforts have been made to create the best education system in the world by incorporating the use of technology, creative thinking, and innovation. Students, teachers, parents, and all the state governments have welcomed the revolutionary steps which have been resolved to take according to the needs in the field of education. Academics say that this policy will usher in a new era in the field of education. This policy will play an important role in building a self-reliant India.

To shape the resolve and potential of self-reliant India, the government is implementing a new national education policy in the country, in which emphasis is being laid on education in the local language, skill development of youth, and girl child education. Emphasis is being laid on conducting important entrance examinations for undergraduate courses in Indian languages as well and this year 19 engineering colleges in 10 states are starting studies in 6 Indian languages. Under the Skill India Mission, skill development of more than 25 million youths across the country has been done through ITIs, Jan Shikshan Sansthan, and Pradhan Mantri Kaushal Kendras. Many changes have also been made in the rules of the University Grants Commission (UGC) to link skills development with higher education. Six special training programs related to healthcare have been started under the Skill India Mission to fight against Corona. These are helping the healthcare sector. Eklavya Residential Model School is being expanded to every tribal-dominated block by the government for the education of tribal youth and these schools will empower about 3.5 lakh tribal youth.

India has the youngest human resource in the world. The government has always projected this human resource as 'knowledge power' and has emphasized its better use. The policy emphasizes honing the knowledge and skills of the youth as per the futuristic and global requirements. Overall, the form in which the new education policy has been molded will play an important role in making India a knowledge economy in the 21st century.

Many provisions have been made in the New Education Policy-2020 to further raise the level of quality of teachers. Now the structure of the school education system will be divided into four parts - Foundation, Preparatory, Middle, and Secondary. TET or NTA test scores in the concerned subject can also be checked at the time of recruitment of subject teachers. The National Testing Agency (NTA) will conduct the examinations and Common Aptitude Test for all subjects. Posts like Shikshamitra, Adhoc, Guest Teacher will be abolished gradually and regular and permanent teachers will be appointed in both

school and higher education by constituting a better selection process. According to the new education policy, now the interview will be an integral portion of the teacher recruitment process. It will be seen in the interview whether the teacher is capable of teaching the children in the regional language with ease or not. In the new education policy, it has been said that to become a teacher, a four-year B.Ed degree will be the minimum qualification from the year 2030. By the year 2022, the National Council for Teacher Education will prepare a common national professional standard for teachers. The dignity of teachers has also been given special attention in the National Education Policy. Where teachers will be able to prepare good professionals and good citizens.

A provision of gender-inclusive funds has also been made in the National Education Policy to promote the ability to learn among the daughters of the country. It is a matter of joy that all the existing 33 Sainik Schools have started admitting girls. The "Beti Bachao, Beti Padhao" initiative has yielded many positive results, and there has been an encouraging increase in the number of girls enrolled in schools. The New Education Policy will go a long way in making India self-reliant and modern. The new education policy will connect the students to the roots of the country and help in their development. Explaining the importance of innovation, he said that under the new education policy, National Research Foundation will be introduced which will promote research. With this, India will touch new heights in the whole world. Tough times often offer new opportunities. Nowadays online education has become a culture in our education system.

Provisions have been made in the new National Education Policy to increase the participation of girls and women in education, in which the establishment of the 'Gender-Inclusive Fund' is a new and revolutionary step. This gender-inclusive fund will be made available to the states, which will help them to implement such policies, schemes, programs, etc. so that women can get a safe and healthy environment in the school premises. Emphasis has been laid on setting up special education zones for disadvantaged areas and groups. Equal participation of socially and economically disadvantaged groups (SDGs) will be ensured at all levels of education. Appropriate government funds will be earmarked for the education of the SEDG category. More financial aid and scholarships will be provided to the socio-economically disadvantaged students. Emphasis has been laid on strict enforcement of the rules made to prevent discrimination and harassment in the educational premises. All the arrangements will also create a conducive environment for female students in higher education institutions.

For the first time in the government, the school education system has been given the form of 5+3+3+4 by making a major change in the basic structure of school education. The early years of play-school have also been included in schooling. Right to education, which was 6 to 14 years earlier, has now been extended from 3 to 18 years. For every child to learn at least one vocation, provision has been made for vocational education from class 6 onwards. A 'National Assessment Center' named 'Parakh' will be set up to assess the progress of the students. The multiple entries and exit system have been adopted in the undergraduate curriculum. Provision for credit transfer and academic bank of credit policy has been made. A single regulator for higher education institutions across the country i.e., Council of Higher Education of India is envisaged. A target has been set to bring the Gross Enrollment Ratio to 100 percent by 2030. With the cooperation of the Central and State Governments, a target of a 6 percent share of GDP has been set for public expenditure on the education sector. The establishment of a 'Gender-Inclusive Fund' is a revolutionary step to increase the participation of girls and women in education. Districts, where a large number of disadvantaged groups are found, will be designated as 'Special Educational Zones'.

Efforts have been made to make higher education flexible through multiple entry-exit systems. After taking admission in graduation, the certificate will be given on leaving the course in the first year, diploma after the second year, and graduation degree after third year. The degree after four years will be accompanied by coursework. To keep a digital record of the performance of the students, provision of credit transfer and academic bank of credit has been made so that the students have the freedom to leave a course in between and use them later to resume their course. The new education policy talks about multiple disciplinary education. Now any student can choose the subjects of arts and social science along with science in class X-XII board and graduation. There will be one stream major and the other minor. Now the youth is not compelled to stay in any one course. They can take a break from their course and

join another course. Now you will have the freedom to enroll and leave any degree or course according to your choice, your convenience, and need.

Considering the importance of internet connectivity, the government has decided that in the next one thousand days, 6 lakh villages will be connected with optical fiber. Shortly, India will be heavily dependent on cyberspace, but it can also threaten security. That's why the government is going to make a new cyber security policy soon. The idea of setting up a new AIIMS and Medical College is going on. In the last five years, the government has increased 45,000 seats in MBBS. The Government's New Education Policy (NEP) will play an important role in building a self-reliant India and will open up the education sector to provide more opportunities to Indian students at the global level. Knowledge with an understanding of science is the solution to all problems. Education is an important factor in building a self-reliant India. The NEP has been designed in such a way that it will reduce the burden of classroom teaching and examination on the students and it will play an important role in the progress of the country. The NEP talks about opening up the education sector. The aim is to open campuses of foreign universities in the country and provide global opportunities to our students here.

The new education policy emphasizes learning rather than reading. It focuses on developing analytical thinking in the students beyond the curriculum so that the youth can learn the skills according to their interests. The new education policy emphasizes 'how to think'. It emphasizes question-answer-based, discovery-based, discussion-based, analysis-based, and entertainment-based learning methods for children. This will increase their zeal to learn and participate in classes. 3 Language Formula The new education policy talks about the 3-language formula. In education up to class V, emphasis has been laid on adopting mother tongue/local or regional language as the medium of study. Along with this, it has been suggested to give priority to the mother tongue for class 8 and onwards education. Apart from Sanskrit, other ancient Indian languages like Tamil, Telugu, and Kannada will be available to the students in school and higher education, but there will be no compulsion on any student to choose the language. Indian Sign Language (sign language) will be standardized across the country and national and state-level text materials will be developed for use by deaf students.

Continuous dialogue is also going on from the Ministry of Education. Even in the states, every stakeholder's whole point, every opinion, feedback is being heard with an open mind. This education policy is not the education policy of the government. This is the education policy of the country. Just as foreign policy is the policy of the country, defense policy is the policy of the country, education policy is also the policy of the country. The more effective and inclusive a system can be, the better its governance model. The same thinking reflects this policy regarding the governance related to education. Children's interests, talents, and desires have been given priority in the new education policy. Now children will be able to study according to their interests and talent. The pressure on the children regarding stream selection has now been removed. Earlier due to family desire or pressure, students used to choose a stream outside their capacity. This affected his performance. By changing the nature of the examination, now the students' abilities will be assessed and not their memory. This will end the pressure of mark sheets and numbers. Removal of children from the mental stress of examination is one of the main objectives of the National Education Policy.

India has the youngest human resource in the world. The new education policy emphasizes sharpening the knowledge and skills of this immense wealth as per the 21st century and global requirements, to make India a 'Knowledge Economy'. India can provide solutions to the need for talent and technology all over the world, this responsibility is fulfilled by the National Education Policy. This policy has opened avenues for international educational institutions to set up campuses in India to prevent brain drain. This will make universities and colleges more competitive. All higher education institutions will have to become multi-subject institutions by 2040. Educational institutions will have the option of running open distance learning and online programs. Concepts like virtual labs can prove to be very helpful for students who are deprived of laboratories. A new National Research Institute will be set up for quality, merit research.

The vision of the New Education Policy is to develop an education system that incorporates Indian traditions and values. Get a glimpse of India instead of India in the education system. Its objective is to create such an egalitarian and high-quality education system that builds a knowledge-based society

and establishes India as a superpower in the world. Necessary changes will be made in all the courses from the introductory level itself. It will have a glimpse of Indian traditions, beliefs, and locality. It will also include ancient and contemporary knowledge of culture, heritage, lifestyle, language, psychology. The curriculum will have examples of stories, art, games, etc., which will incorporate an element of Indian traditions and locality. Similarly, courses will be made for the medical system of tribals, their forest conservation, traditional farming methods, natural farming, etc. Under National Education Policy-2020, about 2 crore children living out of school will be brought back into the mainstream. 3.5 crore new seats will be added in higher education institutions. The establishment of 'Bal Bhavan' as a special boarding school will be encouraged. The policy aims to achieve 100% youth and adult literacy by 2030.

The new National Education Policy is not just about bringing changes in the way of education and writing. This policy is going to shape the resolve and capability of self-reliant India. The new National Education Policy is about to lay the foundation for the New India of the 21st century. The 21st century India needs the kind of education, the skills needed by the youth of the country, the National Education Policy focuses on that. The government also has to make the students global citizens and also take care that they become global citizens, but at the same time stay connected to their roots. From roots to the world, from Manuj to humanity, from past to modernity, the form of this new national education policy has been decided.

Conclusion:

To shape the resolve and potential of self-reliant India, the government is implementing a new national education policy in the country, in which emphasis is being laid on education in the local language, skill development of youth, and girl child education. The result of the tireless efforts of the government is that the country has got a new National Education Policy after 34 years. It is the first education policy of the 21st century, which aims to meet the essential requirements for the development of the country. This policy emphasizes moral, social, and emotional development along with the development of the creative abilities inherent in each individual. Efforts are being made on behalf of the government that every aspect of higher education, be it academic, technical, vocational, should be taken out of the silos. The regulation of higher education will also be further simplified and streamlined through this policy. Now it is the collective responsibility of all of us Indians to fully implement this spirit of NEP-2020.

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Self-Reliant India (Atmanirbhar Bharat): Building Competitiveness through Global Collaboration Vocal For Local-A Step Towards Self-Reliance

Roshan Sadnani

Dr. Jaya Sawlani

Dr. Anand Thadani

At a time while the world is affected by a pandemic, India plans to transform this disaster into an possibility and strengthen its fight by becoming AatmaNirbhar or self-reliant.

Initiative is known as AatmaNirbhar Bharat Abhiyaan(Self- Reliant India Movement) by the Prime Minister of India, Mr Narendra Modi during his address to the nation on May 12, 2020. He additionally described 5 pillars of Aatmanirbhar Bharat – Economy, Infrastructure, System, Demography and Demand and He stressed that it is time to become vocal for our local products and make them global. Under this initiative, a unique financial bundle has been launched which will benefit various segment such as cottage enterprise, Micro, Small and Medium Enterprises (MSMEs), labourers, center class, and industries, amongst others.

PM Modi's 5 pillars of creating India self-reliant

Economy:

We have to bring an economy that doesn't bring incremental change but quantum jump.

Infrastructure:

We need an infrastructure which can become the identity of modern India.

System:

A system that doesn't follow norms of the previous century. It should be able to fulfill our 21st century dreams and be technology driven.

Vibrant Democracy:

It is our strength, it is the source of energy for our dream to make India self-reliant.

Demand:

The demand-supply chain is our power, we should use it to its full potential.

The package that was announced by the PM along with various packages released during the lockdown period is around US\$ 283.73 billion, which is about 10 per cent of India's GDP. Its expected to give support to various sections of the country and give a major boost to the development journey of the country in 2020. In order to prove the determination of a self-reliant India, Land, Labour, Liquidity and Laws have all been highlighted in this package.

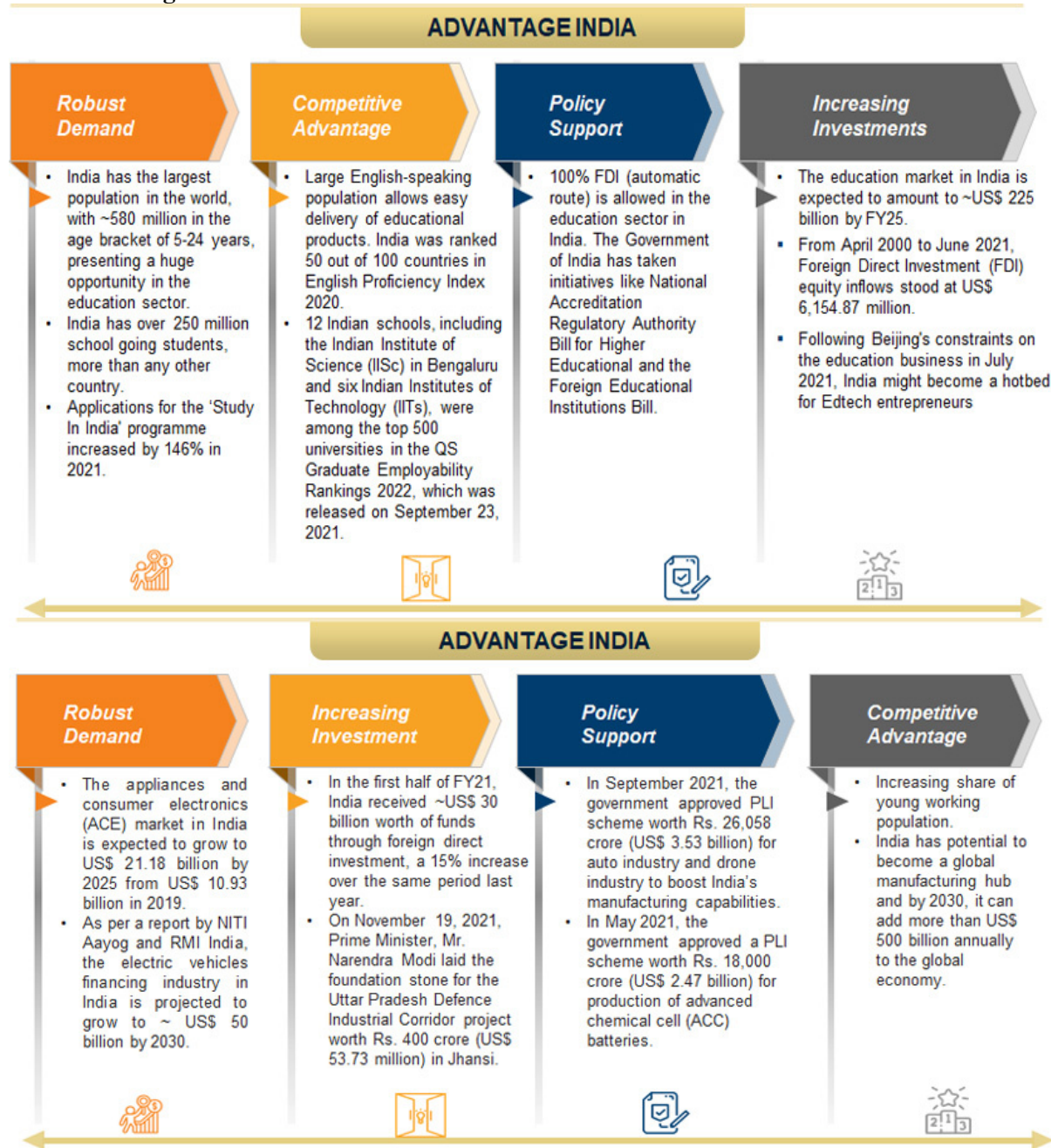
Research objectives:

The research aimed at analyzing the marketing strategies of companies which have introduced new advertising campaigns in support of 'Vocal for Local' initiative.

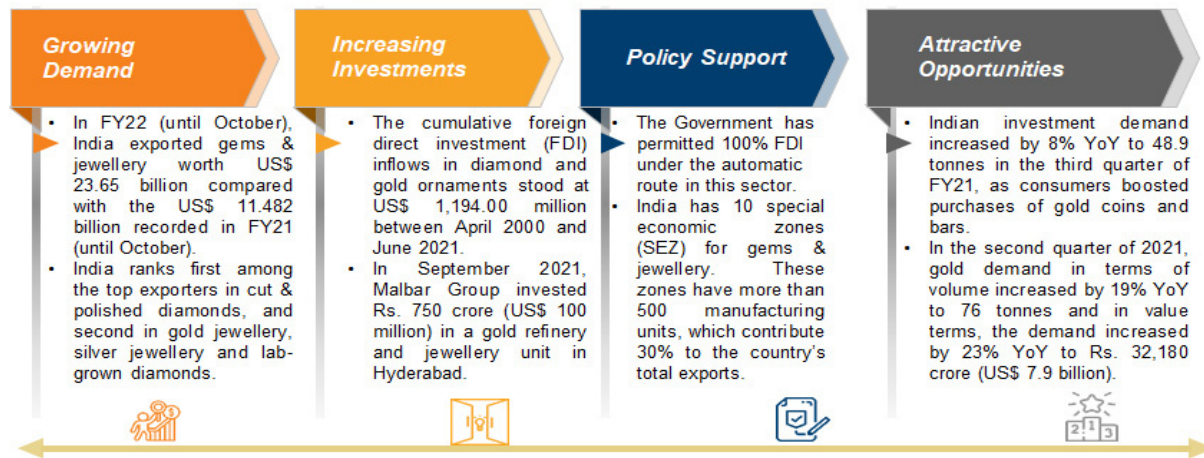
1. To identify few successful advertising campaigns of 'Vocal For Local Campaign
2. To identify the advantage of different sectors to promote Vocal for Local.
3. To identify challenges faced in Vocal for Local Campaign.

Types of companies operating in INDIA:

1. Multinational companies which have set up local factories in India where local workers are employed.

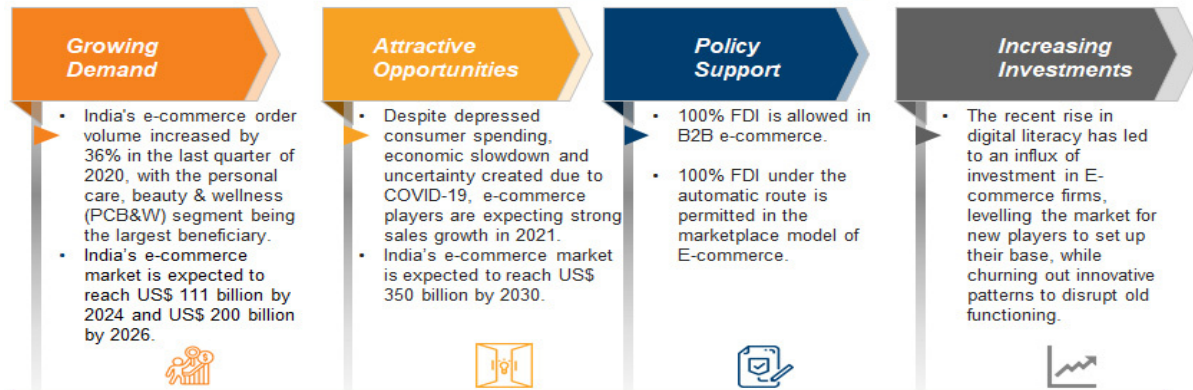
Manufacturing Sector in India**Gems and Jewellery Industry in India**

ADVANTAGE INDIA



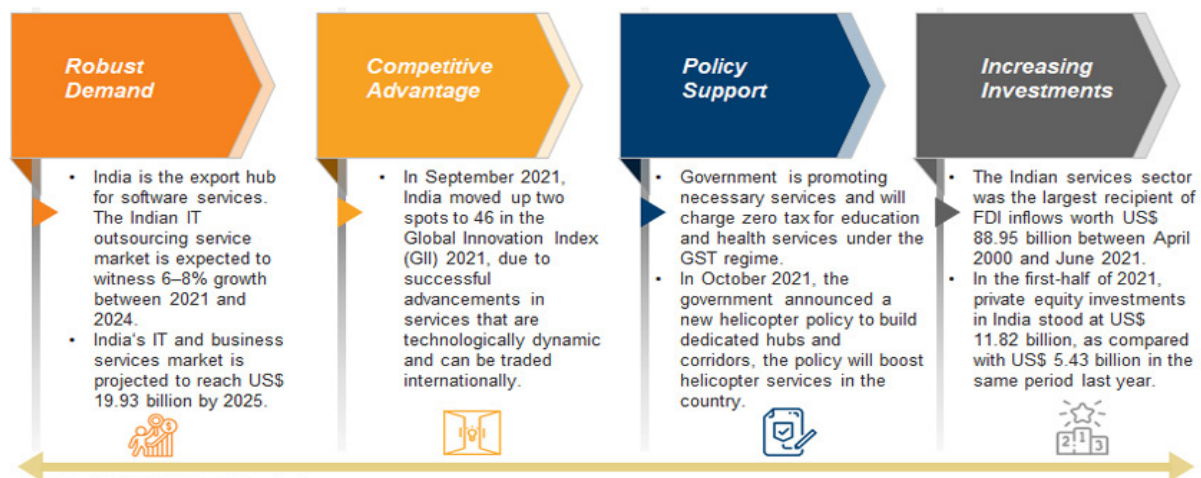
E-comm Industry in India

ADVANTAGE INDIA



Services Sector in India

ADVANTAGE INDIA



Note: WTO – World Trade Organisation

Challenges in being “AatamNirbhar and Vocal for Local”

- 1) Import Substitution.
- 2) Tariff and Non Tariff Barriers.
- 3) **Indian Brands to Global Brands**
- 4) Infrastructure
- 5) Price consciousness.

Initiatives taken by selected companies to support ‘vocal for local’ campaign:

In the Indian FMCG market, Indian manufacturers have been leaders in hair oils, chyawanprash health supplements, whereas other worldwide brands have been leading in ‘international categories’ such as shampoo and tooth-paste. Indian manufacturers have additionally been gaining market proportion even in those notably aggressive classes inclusive of tooth-paste. The scene in food industry is totally encouraging for ‘Vocal for Local’ when it comes to consumer demand. Many players are developed in this segment now.

Itc:-

ITC has invested extensively in growing a portfolio of Indian manufacturers, Meanwhile, campaigns to promote ‘vocal for local’ campaigns have been under way. ITC has been undertaking a ‘proudly Indian campaign’ on social-media platforms.

Amul:-

AMUL has been having similar campaigns since the mid-1990s such as ‘Amul, the Taste of India’. “So, we don’t think we need to shout ‘Made in India’ over the top of our voices. It includes everything.

Patanjali:

Based on the studies it has been expected that e-commerce market in the country is predicted to touch \$84 billion in 2021 from \$24 billion in 2017. Increasing alertness among the purchaser towards consuming indigenous products, easier availability and change in lifestyles have been the significant growth drivers for the FMCG sector. Recently Patanjali has entered into e-comm through its app ‘OrderMe’. The app has its name from a spiritual symbol and sound in Indian religions, ‘OM’ (O for Order and M for Me). To support PM initiative, Patanjali has promoted this online e-comm platform to sell only domestic brands.

Various platforms have come forward to contribute in this change. Here are a few platforms that are facilitating India to become *AtmaNirbhar*.

PayTM

When the Note-Bandi took place in India, PayTM come up with an advertisement with PM Narendra Modi and thoroughly benefitted from this new decision. Within a year, customer base rose from 140 million to 270 million in November 2017. It nearly doubled.

Patanjali

Patanjali has capture Indian market with promoting Ayurveda which has been an important part of our culture.

Reliance Jio

The vision of Jio has connected well with Digital India. Company is working on the model where every Indian gets access to quality internet services at best prices.

CONCLUSION

Vocal for Local is a initiative aimed at improving domestic manufacturing and usage, for which many government plans like “Make in India, Start-up India, and Digital India” have been created. Companies that manufacture their goods domestically have given additional tax benefits and other incentives. However, the success of the initiative will be determined by people and how they approach it, as there are several breakers which need to be crossed, such as a shortage of domestically produced goods and rivalry among companies, but if successful, it will be a major factor for growth of the economy which will benefit both people and business. Vocal for local can gives India a chance of becoming a manufacturing powerhouse and can help in maintaining trade with the world.

It may impact our foreign relations with other nations, but with planning and strategy, the effect can be mitigated and Indian interests can be encouraged. A balanced technique is needed to ensure that Indian interests are not harmed as a result of worldwide events. Subsidy caps on Indian companies may



also be brought to encourage competition and allow local companies to innovate more and compete with international players.. In the end, how precise it's miles may be decided with the aid of using time, citizens, and country wide governments

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The Study Of The Role Of Government Through Various Government Schemes In Women Entrepreneurship Development In The Context Of Self-Reliant India

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Supervisor

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Research Scholar

Abstract:

Women have played an important role in the upliftment of Indian society. Undoubtedly, the Rigvedic women in India enjoyed a high status in society and had a good position. Even women were allowed to achieve high intellectual and spiritual standards. But women began to be discriminated against from the later Vedic period in education and other rights and facilities, enjoying independent and respected positions in the Rigvedic society. The position of women in modern Indian society about equality, education, marriage and family life, race and gender, religion, and culture is still not correct.

The entry of women into business in India is seen as an extension of their kitchen activities. However, with the spread of education and the passage of time, women started making changes in energy, electronics and engineering, and many more. Skills, knowledge, and adaptability in business are the main reasons for the emergence of women in business ventures. A woman entrepreneur is a person who accepts challenging roles to meet her personal needs and become financially independent. A strong desire to do something positive is an inherent quality of enterprising women, capable of contributing values to both family and social life. This research is related to the study of the role of government through various government schemes in the development of women entrepreneurship in the context of self-reliant India.

Keywords: Women Entrepreneurship, Self-Reliant India, Government Schemes, Business Ventures

Data Collection Method Used for Research:

The data for the research paper is collected from secondary sources such as books, websites, and newspapers.

Objective of Research:

- 1) To study the awareness of women entrepreneurs regarding the available entrepreneurship development schemes.
- 2) To study Government Entrepreneurship Development Policies.
- 3) To study the problems faced by women entrepreneurs in running their businesses.
- 4) To study the effectiveness of the services and facilities provided under the Entrepreneurship Development Schemes of the Government.
- 5) To make suitable suggestions and recommendations based on the findings of the study.

Introduction:

With the advent of media in India, women are becoming aware of their traits, rights, and working conditions. The challenges and opportunities provided to women in the digital age are increasing rapidly, with job seekers becoming job creators. Many women start businesses because of a traumatic event, such as divorce, discrimination due to pregnancy or corporate exploitation, the health of a family member, or economic reasons such as layoffs. However, today a new talent pool of women entrepreneurs is emerging, as more women choose to leave the corporate world to chart their destiny. They are flourishing as designers, interior decorators, exporters, publishers, apparel manufacturers and are still exploring new avenues of economic partnership.

The family obligations of women in India also prevent them from becoming successful entrepreneurs in both developed and developing countries. "Some women can devote all their time and energy to their business, having primary responsibility for children, home and large dependent family members. Women in India are making great strides in educational attainment at the primary and secondary levels, have Often there is a lack of the combination of education, vocational and technical skills, and the work experience needed to support the growth of highly productive businesses. Access to

finance is one of the most common challenges entrepreneurs face and it is those women. This is especially true for women entrepreneurs in India who have other problems such as lack of personal identity, lack of assets in their name, and the need for their husband's countersignature on many documents, etc.

The institutional and legal environment is critical for the development of women-owned enterprises. Laws regulating the private sector can hinder women's access to the property, especially about marriage, inheritance, and land that can be used as collateral when obtaining loans. There are demands on women to have more children, especially in rural areas. They are required to perform their traditional roles as housewives and, therefore, have less free time than men on weekends and weekdays. The ILO Report on Women Entrepreneurship identifies the problems faced by women entrepreneurs. Sometimes the family may make women feel guilty of neglecting domestic duties in the performance of professional duties. Cultural traditions may prevent a woman from going into her own business. The lack of traditional sources such as banks is reluctant to lend to women entrepreneurs, especially if they do not have any male or family support. This is especially true for low-income women. Women do not have sufficient finance or legal knowledge to start an enterprise.

Social and economic restrictions undermine the confidence of women entrepreneurs. The act of selling something is considered disgusting to the female gender. Most of the public and private incentives are misused and do not reach the woman unless she has the support of the man. One reason women are largely not taken to entrepreneurship is the initial hesitation and inhibition, both at the family level, at the societal level, and also because of traditional perceptions of the role of women. Furthermore, like any other entrepreneur, any first-generation female entrepreneur has to compete in business against already well-established ones as market forces do not see the face or gender of entrepreneurs, but only their skill. Women entrepreneurship should not be run by women only, but only ownership should be largely in their hands. Women entrepreneurs face two types of problems. One where problems of general nature exist i.e., problems faced by all entrepreneurs and secondly this problem is specific to women entrepreneurs only.

The Role of Government Through Various Government Schemes in Women Entrepreneurship Development in The Context of Self-Reliant India:

Entrepreneurship is considered one of the most important factors contributing to the development of society. India has been ranked among the worst-performing countries in the field of female entrepreneurship in a gender-focused global entrepreneurship survey released in July 2013 by PC maker Dell and Washington-based consulting firm Global Entrepreneurship and Development Institute (GEDI). India ranks 16th out of the 17 countries surveyed, just above Uganda. Countries like Turkey, Morocco, and Egypt have performed better than India. The condition of higher education among women in India is not perfect as compared to most of the countries of the world. Currently, the entrepreneurial role of women in large-scale industries and technology-based businesses is limited. However, the participation of women in small-scale industries is also very less. According to the 3rd All India Census of Small-Scale Industries, only 10.11% of micro and small enterprises were owned by women, and only 9.46% of them were managed by women. While the number of women operating their businesses is increasing globally, women are facing major constraints that inhibit the growth of their businesses, such as lack of capital, strict social barriers, and limited time and skills. lack of.

The development of women has been the policy objective of the government since independence. Till the 70s the concept of women's development was mainly welfare-oriented. In the 1970s, there was a shift from the perspective of welfare to the approach to development, which recognized the mutually reinforcing nature of the process of development. The 80s adopted a multi-disciplinary approach with emphasis on the three main areas of health, education, and employment. Priority was given to women in all sectors including the small-scale sector. Government and non-government bodies have paid more attention to the economic contribution of women through self-employment and industrial undertakings. The First Five Year Plan (1951-56) envisaged several welfare measures for women. The establishment of the Central Social Welfare Board, the organization of Mahila Mandals, and community development programs were some of the steps in this direction. In the Second Five Year Plan (1956-61), women's empowerment was linked with a holistic approach to intensive agricultural development programs. The

Third and Fourth Five Year Plans (1961–66 and 1969–74) favored women's education as a major welfare measure. The Fifth Five Year Plan (1974–79) emphasized the training of women who needed income and security. The plan coincides with the International Decade for Women and the submission of the report of the Committee on the Status of Women in India. In 1976, the Bureau of Women's Welfare and Development was established under the Ministry of Social Welfare. The Sixth Five Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as an important factor hindering their development. The Seventh Five Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time emphasis was laid on qualitative aspects such as developing self-confidence, creating awareness about rights, and training in skills for better employability. The Eighth Five Year Plan (1992–97) focused on empowering women, particularly at the grassroots level, through Panchayati Raj institutions. The Ninth Five Year Plan (1997–2002) adopted a strategy of women's component planning, whereby at least 30 percent of the funds/benefits were earmarked for sectors related to women. The Tenth Five Year Plan (2002-07) aims at empowering women by implementing the National Policy on Empowerment of Women (2001) and ensuring the survival, protection, and development of women and children through a rights-based approach.

At present, the Government of India has various schemes for women run by various departments and ministries. These include Integrated Rural Development Program (IRDP), Khadi and Village Industries Commission (KVIC), Training of Rural Youth for Self-Employment (TRYSEM), Pradhan Mantri Rozgar Yojana (PMRY), Entrepreneurship Development Program (EDP), Management Development Programme, Women Development Corporation (WDC), Marketing of non-farm products to rural women (MAHIMA), Assistance to rural women in non-farm development (ARWIND) schemes, Business related entrepreneurship support and development (TRADE), Working Women's Forum, Indira Mahila Yojana, Mahila Samiti Scheme, Mahila Vikas Nidhi, Micro Credit Scheme, Rashtriya Mahila Kosh, Mahila Udyam Nidhi of SIDBI, Stree Shakti Yojana of SBI, Credit Schemes of NGOs, Micro and Small Enterprises Cluster Development Program (MSE-CDP), National Bank for Agriculture and Rural Development Schemes of, Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP), Priyadarshini Project – a program for rural women, NABARD – KfW – Sewa Bank Project, Make in India, Mahila Udyam Nidhi Yojana, Mudra Yojana for Women, Marketing Assistance under CCEA approved by The promotional package for micro and small enterprises includes exhibitions for women, etc.

Whenever a woman thinks about doing something new, doing her business, society and family often do not support her. But the bigger challenge is from where the money will come for the business. Some schemes are turning the dream of a woman entrepreneur to start a business into reality. There has been a startup successful in our nation in the recent past and there is another good thing with it and that is the participation of women in the new ventures. From small, rural levels to making their mark in big cities, women are making their mark everywhere. Many entrepreneurial women have turned their ideas into reality by facing every difficulty and challenge. At the same time, they have also reached success.

Some schemes are becoming very helpful for women in solving economic challenges. Under the Annapurna Scheme, the Indian government gives loans up to Rs 50,000 to women entrepreneurs doing food catering business. Entrepreneurs can use this money to buy utensils, cutlery, gas connection, fridge, mixer cum grinder, utensil stand, tiffin box, table, water filter, etc. according to their need. A guarantor is required for availing of the loan and also, you have to keep all the assets of the business as a guarantee with the bank. After getting the loan, you have to repay it in 36 monthly installments (ie within 3 years). However, you do not have to pay any installments in the first month of taking the loan. Neither the rate of interest on the loan depends on the market rate and the bank.

Stree Shakti Package for Women Entrepreneurs is a special scheme of the State Bank of India, through which they give some concessions in loans to women entrepreneurs. Firstly, only those small-scale industries get loans under this scheme, in which the share of a woman is more than 50%. Second, these entrepreneurs must be enrolled in the Entrepreneurship Development Program (EDP) by their state agency. Through this scheme, women get a rebate of 0.05% in interest on loans above Rs 2 lakh. For small sector business loans up to Rs 5 lakh, no security is required. Central Bank of India's Cent Kalyani Scheme for Entrepreneurs both new and old and to create employment in agriculture, handicrafts, food

processing, clothing making, beauty, canteen, mobile restaurant, circulating library, cache, STD/Xerox booth, tailoring, etc. Women can apply. Under this scheme, a loan of up to Rs 1 crore is given at a margin rate of 20%. For this loan, you do not need any kind of security or guarantor, the interest on the loan is charged according to the market rate. The loan repayment tenure is 7 years, including the moratorium period of 6 months to 1 year.

Mudra Yojana Scheme This is a general scheme for small units, which can also be availed by women entrepreneurs. This scheme offered by nationalized banks under Pradhan Mantri Mudra Yojana can be used for beauty parlor, tuition center, tailoring unit, etc. Loans ranging from Rs 50,000 to Rs 50 lakh can be applied under this scheme. This scheme has three plans-

Shishu: In this, we are given a loan for a new business up to a maximum limit of Rs 50,000, with an interest rate of 1 percent per month. You have to repay this loan within 5 years.

Kishor: In this, a loan of 50 thousand rupees to 5 lakh rupees is given for a well-run business. The interest rate varies from bank to bank as it depends on the guidelines of the scheme and the credit history of the applicant. The time limit for repayment of this loan is fixed by the bank itself.

Tarun: Under this scheme, one can apply for loans ranging from Rs 5 lakh to Rs 10 lakh to grow his business. The interest rate depends on the guidelines of the scheme and the credit history of the applicant. The time limit for repayment of this loan is also decided by the bank itself.

The Mahila Udyam Nidhi scheme offered by Punjab National Bank and Small Industries Development Bank of India (SIDBI) is for women who want to start their own business on a small scale. Under this, you can get a loan of up to Rs 10 lakh, which you will have to repay within 10 years. SIDBI also includes a moratorium period of five years. The interest also depends on the market rate. Under this scheme, SIDBI gives different plans for daycare centers, beauty parlors, buying auto-rickshaw, two-wheeler, cars, etc. In addition, it also upgrades existing projects. Under the Dena Shakti scheme, Dena Bank provides loans up to Rs 20 lakh to women for agriculture, manufacturing, micro-credit, retail stores, or small-scale enterprises. A concession of 0.25 percent is also given on the interest rate. One can apply for loans up to Rs 50,000 in the microcredit category. Under this Oriental Women Development Scheme of Oriental Bank of Commerce, those women who own 51% share in the business get loans. You do not need any security for loans from Rs 10 lakh to Rs 25 lakh. The loan repayment time is 7 years. Also, there is a concession of up to 2% in the interest rate. Bhartiya Mahila Bank Business Loan This scheme was started by Bharatiya Mahila Bank but in 2017 it merged with State Bank of India. Established in the year 2013, this public banking company offers business loans up to Rs 20 crore to women entrepreneurs to start a business, expand their business, or a manufacturing enterprise. It also offers special business loans up to Rs 1 crore under CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) covered with attractive rates of interest and subsidies. 0.25% concession in interest rate is also given to women entrepreneurs. This includes working capital and term loan combo. The loan repayment time limit is 7 years. There are different plans under this scheme such as Srinagar, Parivarish, Annapurna, etc.

If we compare the statistics of Startup India in India, then out of the total entrepreneurs in India, women entrepreneurs are only 8 million and on the other hand, male entrepreneurs are more than 50 million. From these figures, we can find out, how a small number of women entrepreneurs are present in our country. Given women empowerment and women's entrepreneurship, many such schemes have been implemented by the Government of India, so that women entrepreneurs can be seen everywhere in the startup ecosystem of India. Now women will not only work within the four walls of the houses, but women are also able to start their own business without any financial hindrance.

Conclusion:

The efforts of the government and its various agencies are fully complemented by NGOs who are playing an equally important role in facilitating women's empowerment. Despite the concerted efforts of governments and NGOs, there are some shortcomings. Of course, we have come a long way in empowering women, yet the journey of the future is tough and demanding. Removing the barriers to women's entrepreneurship requires a major change in the traditional attitude and mindset of the people in the society rather than being limited only to the creation of opportunities for women. Therefore, it is imperative to design programs that will address behavior change, training, support services.

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An Evaluation of Control Systems of Central Government Offices

Dr. Kailash A. Kalyani

M.Com, MBA, M.Phil, CMA, Ph.D. SET (Comm.), NET (Comm.)

Abstract:

Government organisations in any country is mainly responsible for maintaining law and order, confirming national & economic security, providing public services and maintaining the economy of the country. In order to perform its functions, it mainly relies on its ministries and organizations to carry out the bestowed responsibilities.

It is therefore each Government organization should perform its functions with due care and diligence as dealing with public money. Not only this, such organization is expected to bring economies in the expenditure to the maximum possible extent. It requires exercising the periodic monitoring and control systems in various organizations which may also be useful for these organizations also in order to carry out smooth functioning.

The present paper endeavors to evaluate the need for various control systems in the Government offices with due emphasis on Central Government organizations. It also attempts to explore the various modern tools being adopted by the Government in order to transform into new shield of e-governance which provide online transparent speedy systems to perform its functions more efficiently and effectively. It also aims to analyze the transformations in the government organizations to achieve the dreams of Digital India campaign and to analyze how these online services are helpful in attaining the goals of Self-reliant India.

Keyword: Government, Central, Control Systems, e-governance, economy, efficiency.

1.0 The Government in India

India is a sovereign, secular, democratic republic with a parliamentary system of government which adopts federalism to empower two levels of government. On the one side, it has the union government which takes the responsibility of various subjects of common national interest and on the other side, the various state governments take care of day-to-day administration of their respective jurisdiction. The Governors, acting as Head of the States normally exercise the same powers in the States as the President does at the Union government level. Both the State Government & the Central Government has a number of Ministries and sub-ordinate organizations to perform the assigned roles and responsibilities and both act through its various Ministries and sub-ordinate organizations/departments to perform the assigned roles and responsibilities. Though the state and the central government have their own roles and functions and these offices are administered and controlled by a number of rules & regulations prescribed by the Government of India.

The Union Government also known as the Central Government is patterned after the British Parliamentary System and has three distinct but interrelated branches: legislative, executive, and judicial. It is bestowed with greater power in relation to its states and therefore need provides it to administer many rules and regulations in order to maintain effective administration and control. For example, the Fundamental Rules provides set of various general rules by which all Government Servants whose pay is debitable to the Civil Estimates and to any other class of Government Servants too which the President of India may, by general or special order, declare them to be applicable. The different provisions of these Rules are supplemented by further elaboration through Supplementary Rules (SR). Parts of FR & SR deals with travelling allowances, CCS (leave) rules, dearness allowances, house rent allowance & city compensatory allowance.

2.0 Need for effective control systems

All the central government offices, in particular, are administered by the Central Civil Services Rules. The matter involving public finances are dealt through the General Financial Rules, 2017. In order to perform their roles and functions effectively & proficiently, each Central Government organisation is provided with prescribed funds under different heads and schemes by the Government in the beginning of the financial year.

The departments are expected to incur expenditure against the sanctioned grant received from the Government. The funds are granted after scrutinizing their requirements in advance and the fund is expected to be utilized prudently and skilfully within the sanctioned grant.

It is apparent to mention that the funds granted in Government organizations are actually the public money and the government officials are authorised to spend the public money to run the departments economically and effectively in order to serve the purposes laid down by the Government of India. Thus, the money must be spend in the right pipeline in order to not only run and administer the organizations but also welfare the Nation and the common public. Further, the expenditure should be justifiable and supported by strong documentary evidences and therefore recording of these transactions is a significant process involving use of necessary vouchers and record entries in prescribed formats. The Government organizations are expected to justify their expenditure by submitting the essential documentary evidences at the time of Audit, which is periodically conducted. The Government of India has prescribed a number of norms in this regard to record this expenditure in the systematic manner, which is expected to be strictly complied as per the rules, regulations and guidelines laid down by the Government.

Not only incurring the expenditure within the stipulated limits is desirable, but also it is equally expected to reduce the expenditure to the minimum possible extent without causing any hindrance to the functioning of these organizations. This can be possible through proper monitoring and supervision of the Government transactions with the aim to control the unnecessary expenditure. This can be achieved by exercising and implementing proper control systems in the organizations, which should help in utilisation of the fund in the right purpose keeping the expenses to the minimum possible level.

Therefore, use of suitable and proper control systems in all the Government organizations should be the prime objective of the Government with the basic purpose to eliminate the wasteful expenditure and achieve maximum efficiency of the organization. Here each control system is expected to work in isolation as well as in coordination with other control systems to serve the purpose.

It has been observed that all types of organizations exercise some kind of checks and controls. In other words, it can be stated that every organization, in order to exists, shall have a control system. The efficiency of the organization primarily depends upon the effectiveness and competence of the control system implemented in the organization. Such control systems may further comprise number of subsystems working independently or may overlap each other but have the basic task to achieve efficiency by reducing losses and wastages to the minimum possible extent and bring maximum possible efficiencies. However the same can't be expected at the sake of causing hindrance in achieving the core objectives of the organizations.

The recent transformations in this regard can be considered as vital steps to make these organisations efficient through digitization and providing a pathway to become self-reliance as well. It provides ample scope not only for the organisations but also for the public to make use of the services with due transparency and in a speedy way through portal and aids them to become self-reliant in true sense.

3.0 Various tools to exercise controls

Various control systems, whether its expenditure, administrative, financial, budgetary, information control or else are meant to exercise effective control to prevent misuse of public money. The Government itself has taken numerous initiatives time-to-time to make its control systems more effectual and efficient. Use of information technology and recent urge for digitization has proven a significant step so far in this regard. Recent efforts of the Government are significant enough to strengthen the existing control systems and provide a way to achieve the dreams of *Aatmnirbhar Bharat* also. Some of the significant tools are explained as follows:

3.1 Public Financial Management System (PFMS)

In 2009, Public Financial Management System, a web-based application has been started by the Government of India with main aim to track funds released under various plan schemes. It plays a vital role in compilation of accounts and preparation of fiscal reports. It also provides a real time reporting of expenditure at various control levels. It exercise not only payment and exchequer control but also facilitate accounting of various tax and non-tax receipts.



At present, it has been mandatory in all the government organizations to use PFMS as the system is acting as an efficient fund flow system & effective DSS also. It has been integrated with financial management systems of states. As a part of Digital India initiative, it provides speedy payment system to its employees, vendors, government agencies, banks and other clients through CBS. Fund Flow monitoring, DBT modules, PAO computerization and modules to implement the mandate are developed by PFMS.

3.2 Government e-Marketplace (GeM)

One of the digital India initiatives by the Government of India, Government e Marketplace (GeM) has been launched in August, 2016 as an online public procurement platform owned by SPV. Its aim is to provide an open and transparent procurement platform for government buyers. The procurement and purchases have been made authorised under GFR, 2017 and the platform is wholly Government owned and non profit making initiative. Moreover, it provides a cashless, contactless, paperless marketplace replacing the existing the Directorate General of Supplies and Disposals (DGS&D). It endows with various tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users and therefore exercise control on public money by maintaining economy in expenditure.

3.3 Bhavishya - pension sanction and payment tracking system

Acting as a pension sanction and payment tracking system, bhavishya is being mandatorily in all Central Government organisations with effect from 01.01.2017. The main aim of this portal is to provide all the retirement benefits in due course of time. It also serves to purpose to deliver PPO to retiring employees on the retirement day. It enables online tracking of pension sanction and payment process as well. The system provides a transparent online system and is being successfully and mandatorily implemented for retiring govt. employees.

3.4 Adhaar Enabled Biometric Attendance System (AEBAS)

The Adhaar Enabled Biometric Attendance System is an attendance management system created by Unique Identification Authority of India (UIDAI). It has been designed for government organizations by the Government of India to improve the productivity of employees. Launched in 2015, the system acts an enabling platform with all existing disciplinary and work time related rules. At present, it is mandatory for the Government employees at various levels to mark their attendance by inputting last 08 digits of their adhaar number followed by fingerprint impression while arriving and departing the physical office.

3.5 Employees Information System (EIS)

Employees Information System (EIS) is a Centralized Web based System/ Package for Personnel Information and Payroll. It is integrated with PFMS. It provides comprehensive structural facilities for Drawing and Disbursing Offices working for different Departments/Ministries of the Government of India. It contains the basic information of a Central Government employee including his salary, deduction & PPF details. It also provides the anticipated income tax been charged to a particular employee and thereby also supports in income tax planning.

3.6 Smart Performance Appraisal Report Recording Online Window (SPARROW)

Smart Performance Appraisal Report Recording Online Window (SPARROW) is an online system that is maintained for each member of the service by the State/Central Government. It provides a comprehensive performance appraisal dossier. In simple words, it is an online portal for appraisal recording. It has brought transformation in APAR management which would lead to better HR Management also. It is being considered as one of the important milestones in the journey towards digitisation and paper less working.

3.7 Central Public Procurement Portal (CPPP)

Initiated in 2021, the Central Public Procurement Portal has been launched to fulfil the tendering requirements of Central and other Government departments. It provides an electronic procurement system which is developed by the National Informatics Centre (NIC), Ministry of Electronics & Information Technology in close association with the Procurement Policy Division, Ministry of Finance. The main aim of this portal is to enable a single point access to the information on procurements made

across various Ministries and the line Departments. *It is considered as* a robust and secured platform which provides transparency in *public procurement* for the Government of India.

4.0 Initiatives taken by various state governments

In recent years, the Government has made great effort to transform their offices into e-offices through e-governance initiatives. E-governance is based on the principal of minimum government and maximum governance; the efforts for the same were seen in the 90s. The various state governments also are taking various initiatives towards this direction through number of projects like COSMOS in Chhattisgarh, Lokvaani in Uttar Pradesh, Bhoomi in Karnataka, e-Mitra in Rajasthan, e-seva in Andhra Pradesh, Gyandoot in Madhya Pradesh, FRIENDS in Kerala. The various initiatives taken by Maharashtra Government SARITA - Stamps & Registration Information Technology based Administration, SETU - Integrated Citizen Facilitation Centres, Rojgar Wahini etc.

5.0 Conclusion:

The initiatives for e-Governance in India can be seen from 1970s, by way of the in-house government applications in certain areas like defence, economic monitoring, elections, census, tax administration etc. Gradually the Government has taken many productive steps in this direction with the key objectives to achieve transparency in the system, bringing economy in the expenditure and provide timely & satisfactory services to the society. However, the first significant stride was taken by the Government in 1977 by setting up the National Informatics Centre (NIC) and NICNET after further ten years.

With the growth and development of information technology, the gradual transformation has begun to provide e-services in the government organisations. It has taken a long way to reach in its present shape and is striving hard to capture soon the dreams of Digital India. The concept of e-office is to provide a transparent, efficient, effective system for inter as well as intra government transactions. The Government of India, union as well as states have taken many initiatives to provide online public utility services, online grievance redressal system, online Financial Management System, online pension sanction and payment tracking system, procurement and e-marketing system etc.

Through various e-initiatives, the Government has been able to exercise its control on its various departments/organizations in more efficient way and is still making endeavours to make its system more perfect, more secure, more transparent, more economical to provide timely services to the society. The various recent transformations projects towards achieving the ultimate goals of *Aatmnirbhar Bharat*. Gradual digitization in Government organisation has taken pace with the launch of Digital India campaign. Soon after this campaign, the Government of India stresses to achieve self-reliance through launch of *Aatmnirbhar Bharat Abhiyaan*. The public services through online transparent portals are a major step in this regard. It provides the general public and all other associated with these organisations to deal in a more transparent and speedy way. Portals also provide contactless and paperless system in which vendors, applicants, public can avail the services in many cases even without physically visiting these offices. It provides them an independent approach to avail the services in a convenient manner where the deficiencies and shortcomings can be analysed or sorted out in an open transparent system. Similarly, the Government organizations have mandatorily show their expenditure through PFMS and can be controlled, analysed and scrutinized at various desired levels. The employees in the Government departments can also analyse their pay and other details through EIS in a convenient and translucent system. Moreover, their pension and other retirement benefits are also being tackled through online portal providing them speedy payment of their retirement dues. In all, the use of information technology in the Government organisations through various effective online control systems play a significant role to make the system self-reliant in terms of these organizations, its employees, vendors and above all for the public also for whom these systems are meant for.

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Role of MSME in the Sustainable Economic Development leading to Atmanirbhar Bharat Dr. Sanjay Tekade

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Abstract :

The Micro, Small, and Medium Enterprises (MSMEs) sector is the most vibrant and dynamic industrial sector which contributing significantly to the GDP and export while employing around 40 per cent of the Indian workforce. Prime Minister always emphasize that the MSME sector will act as the bedrock for economic revival. MSME plays a key role in the economic development which leads to the sustainable development and Atma-Nirbhar Bharat Abhiyan (ANBA). This paper focuses on the role of MSME in the sustainable economic development through Atmanirbhar Bharat

Keywords : MSME, economic development, sustainable development

Introduction :

A self-reliant India or the AtmaNirbhar Bharat will stand on five major foundations: 'economy', which brings in the quantum rise and not incremental change; 'infrastructure'; 'system', based on 21st-century technology-driven arrangements; 'dynamic demography', which is the source of energy for a self-reliant India; and 'demand', wherein the strength of our supply chain should be utilised to full capacity. Micro, Small and Medium Enterprise (MSME) sector in India can play a crucial role by standing, robust on all the five pillars, thus achieving the vision of self-reliant India.

Significance of MSMEs

It can be noted from the fact that after agriculture, MSME is the second-largest employment provider in India.

Presently, there are nearly 56 million such enterprises in various industries, employing close to 124 million people. Of these, almost 14% are women-led enterprises, and close to 60% are based in rural areas.

In all, the MSME sector accounts for 45% of merchandise exports 8% of India's GDP. Due to this, the MSME sector is called the growth engine of the nation. Strengthening them would have multiple impetuses boosting economy and employment as well as mitigating issues of migrating skilled, unskilled workers and professionals to metro cities.

The MSME sector is the most dynamic industrial sector contributing significantly to the GDP and export while employing around 40 per cent of the workforce in India. The Prime Minister has also underlined that the MSME sector will act as the bedrock for economic regrowth. Therefore, to get the MSME sector back on its track, the Prime Minister announced the MSME sector to be within the purview of the Atma-Nirbhar Bharat Abhiyan (ANBA).

MSMEs plays an important role in the economic development of a country. Their role in terms of production, employment generation, contribution to exports & facilitating equitable distribution of income is very critical. The MSMEs broadly consists of:

- 1) The traditional cottage & household industries such as village industries, handicrafts, and coir industries.
- 2) Modern MSMEs.

The traditional village and cottage industries as distinguished from modern MSMEs are mostly unorganized and located in rural areas and semi urban areas. They normally do not use power operated machines/appliances & use relatively lower levels of investment & technology. But they provide part time employment to a very large number of poorer sections of the society. They also supply essential products for mass consumption & exports.

The modern MSMEs are mostly defined in terms of the size of investment & labour force. The industries (Development & Regulation) defines, MSMEs having less than 50 workers with the aid of power or less than 50 workers with the aid of power.

Government is extending various steps towards MSMEs. In addition, the MSMEs has been supported and encouraged by various government policies for infrastructure support, technology up-gradation, preferential access to credit, preferential policy support, etc.

Medium Small & Medium Enterprises (MSME) :

MSME stands for Micro, Small, and Medium Enterprise that was introduced by the Government of India in agreement with the Micro, Small & Medium Enterprises Development (MSMED) Act, 2006. MSME is initiated and managed under the Ministry of MSME (MoMSME) are entities engaged in the production, manufacturing, processing or preservation of goods and commodities.

MSME sector is considered the backbone of the Indian economy that has contributed substantially to the socio-economic development of the nation. It generates employment opportunities and works in the development of backward and rural areas. As per the official data as of 31st Aug 2021, there are presently approximately 6.3 crore MSMEs in India.

To know some more regarding MSMEs in India let's discuss the basics of MSMEs, including their classifications, features, role, and importance in the socio-economic development of India.

Atmanirbhar Bharat :

Atmanirbhar Bharat Abhiyaan or Self-reliant India campaign is the vision of new India envisaged by the Hon'ble Prime Minister Shri Narendra Modi. On 12 May 2020, our PM raised a clarion call to the nation giving a kick start to the Atmanirbhar Bharat Abhiyaan (Self-reliant India campaign) and announced the Special economic and comprehensive package of INR 20 lakh crores - equivalent to 10% of India's GDP – to fight COVID-19 pandemic in India.

The aim is to make the country and its citizens independent and self-reliant in all senses. He further outlined five pillars of Aatmanirbhar Bharat – Economy, Infrastructure, System, Vibrant Demography and Demand. Finance Minister further announces Government Reforms and Enablers across Seven Sectors under Aatmanirbhar Bharat Abhiyaan.

The government took several bold reforms such as Supply Chain Reforms for Agriculture, Rational Tax Systems, Simple & Clear Laws, Capable Human Resource and Strong Financial System.

Role of Small and Medium Scale Enterprises in Economic Development :

According to the latest report by Nomura Research Institute (NRI) Consulting & Solutions, India MSMEs can play a vital role in achieving this vision, however, a lot more needs to be done for MSMEs to become a growth accelerator for India. Three critical aspects for the success of MSMEs are Availability of Skilled Labour in MSME clusters, Financial Stability, and Market Competitiveness of their products to both achieve import substitution as well as exports.

360-degree vision with emerging sectors

MSMEs will benefit from an array of measures which include easy access to loans and de-risking the sector with a credit guarantee to help banks draw comfort. The emphasis on technology-driven systems in administrative reforms, health and education and privatisation of public sector units except in strategic sectors will bring the required efficiencies, thus releasing resources over and above what has been allocated. Opening up of space and atomic energy for the private sector also entails a positive spillover effect of technology.

Customers and changing demands

The Indian MSMEs have traditionally catered to the domestic market either through direct selling to the consumers (B2C) or are a part of the value chain conducted by enormous organised private players (B2B). Factors like increasing competition and evolving consumption have led to the rising topicality of integrating customers' voice in product design for MSMEs to stay pertinent. Therefore, it becomes imperative for the MSMEs to design, manufacture and sell products which the customers need. They need to be connected to a demand-led environment, where the business strategy and processes are harmonized to the changing market dynamics through a consumer-oriented approach.

Bringing Equitable Development

The MSME sector has succeeded in reducing the regional imbalances through a more equitable distribution of the nation's resources, and will continue to do so in 2021. Apart from directly providing for rural areas, this sector has been largely responsible for being ancillary units to the large industries. This is because large industries mostly cater to the developed parts of the country. Through MSMEs,

they are able to reach a wider and remote area, which in turn leads to growth and development in these regions.

Increasing Employment Opportunities

The MSME sector is said to be the largest creator of employment opportunities in our country, at a relatively low cost of capital. In comparison to the larger industries, the sector is said to provide 4 times more employment. Employing lakhs of people from even the most backward areas, no wonder that MSMEs are called the 'Engine of Growth.' Furthermore, SMEs will also continue to invest in upgrading the skills and training of employees.

Boosting the Manufacturing Sector

There is a wide classification of industries under the MSME sector, the majority of which fall under the purview of manufacturing. As India treads the path towards self-reliance, MSMEs in manufacturing are investing in substantial modernisation, technology up-gradation, and infrastructure development, a trend that will continue in 2021. All of these feats require significant capital. Thanks to the easy availability of MSME loans today, small and medium businesses can continue strengthening this industry in the years to come.

Improving Export Competitiveness

MSMEs have the capability to improve trade significantly by exporting a wide range of products internationally. This can boost their profits, which is pivotal in reducing their dependence on direct subsidies and protection from the government. Some of the high performing items exported by the MSMEs are ready-made garments, leather goods, engineering items, and processed goods. In 2021, the percentage contribution of its exports is expected to go up due to reduced regulations.

Specific Contributions of Small Scale Sector:

1. The contribution of Small scale sector to the manufacturing sector and GDP as a whole is significant in terms of its share in total value added.
2. Small scale sector performs to the manufacturing sector and GDP as a whole is significant in terms of its share in total value added.
3. SMEs can play a role in mitigating the problem of imbalance in the balance of payment accounts through its export promotion.
4. While the large scale industries are expected to increase the inequities of income and concentration of wealth, SMEs are expected to help widespread equal distribution of income and wealth.
5. Small sector may provide opportunities to a large number of capable and potential entrepreneurs who are deprived of appropriate opportunities.
6. It can help to release scarce capital towards productive use.
7. SMEs can reap the benefits of lean production and can find new cost-efficient techniques of lean production.
8. As small units can use resources more efficiently to the full capacity without any wastage, they may have higher allocation efficiency.
9. As the element of risk is low in SMEs, more resources will be employed by large number of labor force.

Conclusion :

In many countries including India, governments are facing the challenges of low growth, weak trade and investment, and rising, or persistently high inequality. Countries are facing a growing dissatisfaction among citizens with the current state of affairs, which is also manifesting itself in the form of a backlash against globalisation and technological change. Against this backdrop, there is a need to create the conditions that enable the benefits of open markets and technological progress to be enhanced and shared more broadly across the economy and society. SMEs are key players in the economy and the wider eco-system of firms. Enabling them to adapt and thrive in a more open environment and participate more actively in the digital transformation is essential for boosting economic growth and delivering a more inclusive globalisation. Across countries at all levels of development, SMEs are playing an important role to play in achieving the Sustainable Development Goals (SDGs), by promoting inclusive and sustainable economic growth, providing employment and decent work for all, promoting sustainable industrialisation and fostering innovation, and reducing income inequalities.



SMEs would be tremendously benefited and would turn quite progressive in contributing to the economy more brightly. But much will depend on the seriousness of implementation and monitoring by all the respective agencies, including coordination from state machinery.

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Innovation -A Foundation for Global Competitiveness**Mrs. Amruta V. Buit**

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Abstract

The technology and Innovation activity nowadays has become an important source of monetary growth and competitiveness in the local as well as international business environment. Innovation refers to the process of conceptualizing brand new products, processes, and ideas, or to approach existing products, processes, and ideas in new ways. In the world of business, there are many different types of innovation that a company might pursue. The World Economic Forum defines global competitiveness as "the ability of a country to achieve sustained high rates of growth in gross domestic product (GDP) per capita." Many academic studies conducted on economic growth and development strongly mention the relationship between innovation and competition. As the innovation efforts are intensified with respect to the need for differentiation in the environment of competition, each innovation differentiates the competition conditions and gaining competitive advantage becomes harder. Thus it can be said that competition and innovation influence each other. For realization of innovations in marketing, strategies should be focused on creating customer reliability and satisfaction. This paper focuses on the crucial role that innovation plays in enhancing the global competitiveness.

Keywords: Innovation, Competitiveness, Competition, Global competitiveness,

Introduction

The technology and Innovation activity nowadays has become an important source of monetary growth and competitiveness in the local as well as international business environment. It has been observed that the international business environment is persistently changing. The legislations and upcoming technologies in Market have been persistently changing thus challenging the competitiveness at large scale. These global conditions lead to the development of new products and services in order to meet latest customer requirements. This can also lead to the increased business competitiveness. Therefore, the company's ability to innovate becomes the most important factor for enhancing its competitiveness. In order to be protected from the uncertainty that naturally forms in the global environment, Innovation is the best alternative that will also lead to the emergence of new opportunities along with the apt use of present opportunities. A company in competition always seeks to predict these situations so as to be ready to respond flexibly and effectively in advance and maintain its current "Advantageous" position. The economic growth thus achieved also increases employment and production. When a sustainable growth is achieved, companies tend to innovate and to enhance their skill to meet the requirements of new products, services and processes.

In today's world, the existing scenarios are of no help and new ways and methods need to be worked upon by companies to stand in global competition.

II. Literature review

➤ Deniz Dilara Dereli, in one of the paper titled "Innovation Management in Global Competition and Competitive Advantage" for World Conference on Technology, Innovation and Entrepreneurship concluded that to achieve competitive advantage in global markets today, companies need innovative skills in creating, producing, marketing and managing. Companies should develop and implement strategies to develop and maintain innovative skills.

➤ Josef Alois Schumpeter (1883–1950) an American economist of Austrian origin born in Moravia, who was the first to define the essence of innovation and also systematically dealt with innovation all his life, as the driving force of business activities developed a concept of innovation as a combination of following five cases: the introduction of a new product to which consumers are not yet accustomed; the introduction of a new production method not yet used in the sector; opening up a new market that the sector has not previously entered, mastering new sources of raw materials and energy; the emergence of a new organisational arrangement, such as the emergence or demise of a monopoly.

➤ According to Drucker, innovation is a unique tool of entrepreneurship and an action through which new resources for a rise in welfare are created. It is the conversion of a new idea to a new marketable, or an improved, product and service (Drucker, 1985).

➤ Different types of knowledge, skills and resources are needed in order to turn an invention into an innovation. Also many complementary inventions may be required to succeed at the innovation stage (Fagerbegg, Mowery, Nelson, 2005).

➤ Bozkurt, (2000) stated that while creativity and innovation become the main capital of companies, getting success at indefinite and flexible market conditions is only possible with innovations. The inability of major industrial policies to obtain the desired success forced countries to search for new skills.

➤ (Arnold, 2007) stated that the sheltered areas for companies and countries are decreasing due to the competition. In addition, the market forces are insufficient to move companies and economies into an advantageous position. For these reasons, new ideas should be raised and implemented. For the success in global competition, new ideas, new products and innovative strategies need to be created and managed correctly. Development and management of innovative and creative abilities in a systematic way results in the elevation of the competitiveness of the companies and then the countries.

III. Objectives

1. To gain an overview of innovation.
2. To analyze role of innovation in global competitiveness.

IV. Research Methodology

The study is based on secondary data which has been collected through various sources of information such as articles, journals, websites etc.

V. Limitations

As the study is based on secondary data it may have some deficiencies.

Innovation:

Innovation is basically improving your business. It's necessary as it can help to boost the competitiveness of your organisation. Innovation, as a concept, refers to the process that an individual or organisation undertakes to conceptualize brand new products, processes, and ideas, or to approach existing products, processes, and ideas in new ways. In the world of business, there are many different types of innovation that a company might pursue.

Innovation is a term derived from the Latin word 'innovatus' and has many different definitions. According to Drucker, innovation is a unique tool of entrepreneurship and an action through which new resources for a rise in welfare are created. It is the conversion of a new idea to a new marketable, or an improved, product and service. It is important to differentiate invention and innovation. While invention can be expressed as creation of an idea about a new product or process, innovation is to carry out this new idea into practice. Because of the different requirements in creating new ideas and implementing them, a time lag occurs between invention and innovation. Different types of knowledge, skills and resources are needed in order to turn an invention into an innovation. Also many complementary inventions may be required to succeed at the innovation stage (Fagerbegg, Mowery, Nelson, 2005).

One of the main differences between invention and innovation is experienced at the marketing level. When an invention is transformed to a product and launched for trade, Innovation occurs. Otherwise innovation cannot be performed without commercialization.

Basically four different categories for innovation are there. Product Innovations, Process innovations, Organisational Innovations and Marketing Innovations. Product and Process innovations are primarily linked with technological products and processes, Organisational and Marketing innovations have a wider content. Product innovation is creation of a new or remarkably improved product or service at its existing properties and usage. Process innovation is the recognition of a new or improved production or distribution method including significant changes at technique, equipment and software. A change in design, packaging, positioning, pricing and promotion of a product falls under marketing innovation. The organisational innovation is the implementation of a new organisational method in commercial applications, workplace organisations or external relations.

Types of innovation

Nowadays, innovation is a vital concept of company Policy. The main goal of innovation for companies is to achieve their capability to thrive, be successful in the competition field along with creation of new opportunities.

- **Product (manufacturing) innovation:** Product innovation brings an entirely new product or service in the market, or an appreciably enhanced product or service. Upgrading the technical specifications, such as individual components or materials, as well as software improvements, user-friendliness, and many other functional characteristics are the key concepts that are used for product innovation. As opposed to process innovations, product innovations are directly sold to the customer. Thus, the main target of product innovation is to introduce new products and new product types, allowing the company to achieve at least a temporary monopoly position, enabling the freedom and space to set prices above marginal costs.
- **Process innovation:** The implementation of a new or significantly changed production or delivery process is Process innovation. This results in some noticeable changes in inputs, infrastructure within the institutional unit and technology. Reichstein and Salter define process innovation as new elements introduced into a company's production or service operations – input materials, task specifications, workflow mechanisms, information and equipment used to produce a product or provide services in order to achieve lower costs and / or higher product quality.
- **Marketing innovation:** The introduction of a new or significant change in the way of trading, including the way in which the products are promoted is the represented by Marketing innovation.
- **Organisational innovation:** The preface of a new or noticeably changed way of organisation, management, methods in company practice, workplace organisation or external relations of an institutional unit represents the organisational innovation. The changes in the regular activities of companies projected to increase the productivity, efficiency, profitability and creativity of the company. Thus preface of a new organisational method in business practice or external relationships is called as Organisational innovation.
- **Business model innovation:** This type of innovation includes new business activities or formulates new approach to the already recognized business activities. Three main types of business Model innovation is in existence as innovations in the industrial model, innovations in the revenue model and innovations in business models. An innovation associated with the value chain is nothing but the innovation of the industrial model.
- **Supply chain innovation:** The supply chain network, supply chain technology or processes in the supply chain, or a combination thereof, within a company, industry or supply chain in order to improve the creation of a new value for stakeholders is referred to as the innovation of the industrial model.

Global Competitiveness:

The World Economic Forum defines global competitiveness as "the ability of a country to achieve sustained high rates of growth in gross domestic product (GDP) per capita". In today's competitive environment the success and growth of each country depend on national policy, the social qualities of the regions, the creativity and the talents of the country's citizens, broad public policy. A number of reputable international institutions like – World Bank (WB), World Economic Forum (WEF), International Institute for Management Development (IMD), The Heritage Foundation (HF), Eurostat and many others are provided by Relevant information about several aspects of competitiveness from the perspective of attractiveness of the country for foreign investment and doing business. Assessment and presentation of internationally comparable results called "competitiveness rankings" is done by these institutions. They represent a way of multi-criteria evaluation through various international aggregated indexes. Many empirical studies are concerned with analyzing the global competitiveness of world economies based on the Global Competitiveness Index (GCI).

Innovation-Competition Relation

Many academic studies conducted on economic growth and development strongly mention the relationship between innovation and competition. As the innovation efforts are intensified with respect to the need for differentiation in the environment of competition, each innovation differentiates the competition conditions and gaining competitive advantage becomes harder. Thus it can be said that competition and innovation influence each other. Competition is a drive for innovation initiatives. On the other hand innovation supports competition while making it more intense. To survive in a competitive

market, it is necessary for the companies to follow and adopt innovations or be innovative themselves. The competitive advantage can be achieved only by the companies contributing to or making innovation. New resources are forcefully searched for because of the changing competitive conditions and dynamic market structure.

According to Porter, obtaining advantage by cheap labor or scale economics remains in the past. Today the most important variable is innovation. Modern international trade theories are based on the countries' capacity to innovate and innovation investments. The ones who can develop new ways for production or distribution or who can bring new products become the winner. Companies reduce their costs, increase their productivity through innovation and differentiate in the market. It has now become a necessity to create new sources. Providing advantage over competitors in a dynamic market structure is only possible by creating new values.

To stand in competition in market conditions determined by innovative approaches following are certain issues that should be well thought-out:

- Innovation begins with a product, a process or a service idea.
- Scientific, Technological and Administrative changes in the world should be monitored closely for the development of innovative strategies.
- Timing and application of innovation is important because of the shorter duration of business products.
- The probability of success for innovation increases if the innovation is done as teamwork.
- Innovative ideas are caused by the competition inside the company too.
- A risk of technological failure always exists in the process of Innovation
- It is difficult for small companies but it is not impossible to create the atmosphere supporting innovation

VI. Conclusion

The companies involved in global markets play a vital role for achieving global competitiveness. To accomplish this role, companies need innovative skills in creating, producing, marketing and managing. Companies should develop and implement strategies to develop and maintain innovative skills. Innovation, one of the most important tools of global competitiveness, brings success only if it is executed effectively. As stated earlier; Innovation refers to the process to conceptualize brand new products, processes, and ideas, or to approach existing products, processes, and ideas in new ways. Therefore, companies should be open to innovative ideas and should create a mechanism that starts with promoting human sources. In this way, innovative initiatives and the competitiveness of companies will increase rapidly.

For realization of innovations in marketing, strategies should be focused on creating customer reliability and satisfaction.

- The various obstacles during the process of innovation such as bureaucracy, approval authority, lack of personal freedom should be well analyzed and appropriate solutions should be found.
- Owing to the fact that Innovation doesn't have to be expensive but have to be new to be effective and successful, innovation should be considered as a life style and the priority should be given to the development of suitable environment which encourages innovation.

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**Vocal For Local- A Step Towards Self-Reliance****Dr. Pratap M. Chauhan**Associate Professor VMV Commerce, JMT Arts and JJP Science College Wardhaman Nagar,
Nagpur – 08, Pratapchauhan2008@gmail.com , Mob. No. 9579330766**ABSTRACT:**

Prime Minister Narendra Modi's call for 'vocal for local' has resulted in many Indian companies starting incorporating the theme in their advertising campaigns. They are proudly showcasing their Indian roots and promoting their products with a strong message of 'Made in India'.

Due to the growing awareness about the importance of the Indian economy and the need to minimize the country's dependence on foreign countries, the consumer perception about Indian products has changed. Many manufacturers are now marketing their products as 'Made in India' instead of 'Made in China'.

This paper aims to study the impact of the slogan "Made in India" in advertising campaigns of major FMCG companies on the Indian economy and the consumer buying behavior.

Keywords: Vocal for Local, Indian Brands, make in India, Local Brands, fast moving consumer goods .

INTRODUCTION:**• HISTORY OF INDIA AND CHINA.**

China-India relations, likewise called Sino-Indian relations or Indian-Chinese relations, alludes to the two-sided connection among China and India. The tone of the relationship has differed over the long run; the two countries have looked for financial collaboration with one another, while continuous boundary debates and monetary patriotism in the two nations are a significant disputed matter. The advanced relationship started in 1950 when India was among the primary nations to end formal binds with the Republic of China (Taiwan) and perceive the People's Republic of China as the authentic legislature of Mainland China. China and India are two of the major territorial powers in Asia, and are the two most crowded nations and among the quickest developing significant economies on the planet. Development in discretionary and monetary impact has expanded the meaning of their reciprocal relationship. Prime Minister Shri Narendra Modi had advised Indians to "vocal for nearby" brands and buy items made by Indians locally to construct confident country. The most remarkable trademark the nation has in most recent a long time from the Prime Minister is "Vocal for Local". He encouraged everyone to convey forward the development in making a confident (Atma-Nirbhar) country by supporting neighborhood endeavors and native items liberally. Father of country, Mahatma

Gandhi had likewise started the development of dismissing unfamiliar garments and had presented 'Charkha' for high quality garments. So depending on own items is certainly not another idea for India. The fundamental thought is to purchase those items which are made locally. Advancement, Privatization and Globalization (LPG) started in India in 1991 which prompted a sound expansion in Foreign Direct Investment (FDI) with the section of worldwide brands into our country. At the point when worldwide brands began entering in Indian market, it began giving tough opposition to nearby producers particularly Micro, Medium and Small Scale Enterprises (MSME) endured a ton. Presently Indian organizations are again laying down a good foundation for themselves as a 'Swadeshi brand' and drifting publicizing efforts featuring Indian roots, portraying long relationship with every family since numerous ages, utilizing Indian fixings, buying unrefined substance from nearby ranchers/providers, advancing just Indian brands and so on

Objective of the study.

1. To study the need of vocal for local.
2. To study the challenges While moving towards vocal for local and self-reliance.
3. To create awareness among the people. About vocal for local Campaign launched under Make in India.



1. Need of vocal for local.

During the COVID-19 flare-up, the most recent adage was Vocal for Local. Be that as it may, this development's reason isn't completely unique. The possibility of 'Vocal for Local' gets from the 1905 Swadeshi development in India. It empowered the development of Indian patriotism as a financial methodology. To foster a homegrown significant industry, we intentionally embraced a communist development design from 1945 to the 1960s. Then again, it hindered seriousness and advanced protectionism. India's economy changed during the 1990s. Then followed FDI, huge corporate speculations, and joint endeavors. India's seriousness rose. Indian IT, ITES, and BPO undertakings have become key overall players because of their worldwide market achievement. Some industry verticals were struck vigorously, while new assembling areas of interest emerged in South Korea, China, and Taiwan.

The COVID-19 pandemic stopped supply and worth chains suddenly, bringing worldwide creation levels to a halt. In an air of reproducing vulnerability, little nearby organizations need more help than any other time, being one of the essential shock-conveyors because of the pandemic. Indian Prime Minister's 'Vocal for Local' crusade restored good faith among Indian brands, who immediately took the sign and adjusted their image notoriety to the mission. Enormous Indian players re-designed their promoting system expeditiously and their attempt to seal the deal presently centered around 'Indian and Indigenous' as large subjects. While the philosophical groundwork of the mission isn't novel, we help ourselves to remember the memorable call for confidence through the Swadeshi Movement of 1905. Following a century, India's vision for independence has come to the front and acquired unmistakable quality through crusades like 'Make in India' (2014) and 'Vocal for Local' in 2020.

Brand Identity and Ownership

Huge players perceived the desperation to relate to our Indian roots to connect with clients, during the pandemic. Be that as it may, the 'Vocal for Local' crusade isn't just for the enormous brand. India's craving for independence and confidence reflects in the mission, which organizations, everything being equal, including new companies can relate to. The mission mixes proclivity with local new companies and fosters a feeling of brand possession in organizations. Business people were the drivers of supply when the COVID-19 pandemic drove India into unknown region. This displays the potential they own and features the need to tackle this potential by supporting such brands at a public level.

The enormous players in the market rushed to answer the Prime Minister's call, yet it is the Micro, Small and Medium Enterprises (MSMEs) that will benefit the most from this mission.

The monetary upgrade bundle worth Rs. 20 Lakh Crores to resuscitate the economy in the midst of pandemic-related affliction reveals measures that straightforwardly benefit the MSMEs. These alleviation measures incorporate security free credits, subordinate obligation for focused on endeavors and value imbue through an asset of assets. Aside from monetary assistance, the meaning of MSMEs is under re-development to permit adaptability. MSMEs contribute a sizeable piece in the assembling result of the economy. The underlying fortifying combined with brand escalation will assist MSMEs with cutting a character for themselves.

The arrangement approach was to foster a positive climate for speculations, lay out current and dynamic framework, and esteem new areas for unfamiliar capital. The mission designated 25 monetary areas for work age and expertise improvement, and arranged "to change India into a worldwide assembling and plan center point."

"Make in India" had three primary targets:

- a. To advance the modern area's expansion rate to 12-14% each year.
- b. To make 100 million additional development work in the economy until the impending year 2022.
- c. To insist that the assembling area's commitment to GDP is supported to 25% by 2022 and later refreshed to 2025.

Vocal for Local Vocal for neighborhood development urges people in general to utilize Indian items, and makers center around utilizing unrefined components from India, and no Chinese items and administrations are imported. State leader Narendra Modi urged the toymaker to deliver privately made toys and quit utilizing Chinese fabricated toys.

As a matter of fact, because of the rising boundary pressures among India and China, Chinese versatile organization Vivo wanted to hinder from the title sponsorship of IPL 2020 on a cordial note. Presently, Dream11 is supporting IPL 2020. Like Surya, different Indian brands began advancing its made in India title through advancements and promoting to help vocal for nearby.

To review the difficulties While moving towards vocal for nearby and independence. Setting: Making India independent India or Atmanirbhar Bharat

What are the current financial difficulties looked by India?

1. The inventory network disturbance because of public and confined lockdowns has prompted supply side and request side withdrawal.
2. Slowdown of total interest because of low, private last utilization use (PFCE), venture and products. Indeed, the utilization interest of the remainder of the demography from agribusiness, limited scope assembling and independently employed is stale because of low pay development.
3. The speculation stoppage is influencing ventures like steel, concrete and power and pay, business and request. Alongside these imperatives, India has gigantic formative ramifications on neediness, disparity and way of life. Producing area for Make in India, and "Gathering in India".

Boycott Chinese products, apps, including Tik Tok: Sonam Wangchuk

"Give up all Chinese software in a week, all Chinese hardware in a year"

Awareness about vocal for local :

A MESSAGE FOR ALL THOSE WHO SAY, WHAT DIFFERENCE DOES IT MAKE? THIS DIWALI, 71% INDIANS AVOIDED CHINESE GOODS.

Arnab Duttal New Delhi Last Updated at November 17, 2020 00:05 IST Heeding the call to blacklist China from different quarters, Indian shoppers have generally avoided buying China-made items this bubbly season. As per a LocalCircles overview, 71% of nearby buyers didn't buy merchandise that conveyed a 'Made in China' tag. The review - led by the local area virtual entertainment stage among 14,000 Indian customers spread north of 204 areas - shows just 29% of buyers bought at least one China-made items. Of these, 11% were uninformed while buying them, while 16% were educated purchasers. China-made items - from cell phones and electrical parts to home stylistic theme things - acquired footing here since the mid-2000s, when they overflowed the business sectors with their less expensive other options. Among buyers who bought Chinese merchandise this Diwali, 75% said they favored China-made ones as they offered incentive for-cash and were prevalent concerning quality as well as uniqueness, when contrasted with privately made products.

MERITS OF BOYCOTTING CHINESE PRODUCTS.

China has set out a freedom for India to draw in unfamiliar enterprises and equilibrium its economy! The current circumstance can prompt India's incredible chance to draw in these organizations, bring speculation and business, and move advances in our country. State leader Narendra Modi gave the message of Self-subordinate (Aatmanirbhar).

As per PM Narendra Modi, we as a whole need to become self-ward to support experiencing the same thing brought about by a novel Covid. We are anticipating drawing in business organizations to set up their stockrooms, functional units, and workplaces. Likewise, we can draw in unfamiliar interests in our nation and set out work open doors too.

We as a whole have any familiarity with the downfall of the Indian economy because of the pandemic COVID-19 lockdown. Indian organizations are endeavoring to draw in unfamiliar ventures and deal with their activities. Indian organizations like Reliance Jio has marked an arrangement with \$5.7 billion with Facebook. Make In India Movement can assist with adjusting the Indian economy! We can get back our economy through Make in India! Back in 2014, a sort of Swadeshi development, Make in India, was sent off by the Indian government.

The mission covers 25 areas of the Indian economy to urge organizations to make their items in India and support devoted interests into assembling units.

Make in India initiative have three primary objectives as follows: •

It can increase the manufacturing sector's rate of growth to 12 to 14 percent to enhance the sector's share within the economy.

It can create 100 million additional manufacturing jobs within the marketplace by the year 2022. • Also, to make sure the manufacturing sector's contribution to GDP is increased by 25% by 2022.

India's relations with different nations! The solid relations with different nations have opened entryways for them to get back to India and track down their business and ventures. India is the world's third-biggest military consumption, fifth-biggest economy by ostensible rates, the most noticeable furnished force, and, thusly, the third-biggest economy concerning purchasing power equality. India might be a provincial power, nuclear energy, an incipient worldwide power, and a potential superpower. India includes a developing worldwide impact and a noticeable voice in worldwide issues. From the day Modi-drove government came into power,

PM Narendra Modi zeroed in on relations of India with different nations. By taking exhortation from the Ministry of External Affairs, PM changed its arrangements, visited different nations, marked a few exchange contracts with different nations, and laid out solid and agreeable relations with numerous nations. Conspicuous specialists of outer undertakings are expecting that sound relations can prompt drawing in unfamiliar speculations. We can expect that India can turn into a bigger stage for unfamiliar ventures due to the far reaching COVID-19. Assuming this occurs, India will unquestionably adjust its declining economy, enjoy innovation trade, and get business open doors.

CONCLUSION:

The battle against the pandemic COVID-19 is a joint exertion by the public authority and residents of the country. The missions as referenced above will urge all Indians to purchase 'Made in India' items and to search for 'Made in India' labels. By and large we see the expiry date on the item since we know that we shouldn't utilize items after expiry date. In the event that we foster the act of checking 'Made in India' name before any buy as we check fabricating date and MRP of things prior to purchasing any item, we will end up being a change specialist to assist the country with modifying its economy and become independent country. Different missions really taking forward India towards understanding the objective of Atmanirbhar Bharat and supporting native organizations. Assuming that all makers and shoppers of India embrace this allure of Prime Minister to help homegrown business, India can accomplish the objective of acknowledging US\$5 trillion economy. It is likewise right that advancing neighborhood brand isn't only a need yet an ethical obligation regarding Indian residents. It should be perceived that individuals of India are responsible for fostering the public economy.

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The Study Of The Role Of Banks Towards Self-Reliant India

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Abstract:

Banks are the backbone of the economy. It is a great medium to meet the economic needs of the people and generate employment. Everyone, from the poor to the rich, needs financial help for their living, starting, or growing a business, which is being done by the banks. Prime Minister Narendra Modi has announced a relief package of about Rs 21 lakh crore to compensate for the loss in the Indian economy due to the Corona epidemic. The announced package has been named "Atmanirbhar Bharat Abhiyan". Under this, many provisions have been made for agriculture and allied sector, micro, small and medium enterprises (MSMEs), affordable housing in rural areas, etc. Initiatives have also been taken to strengthen the economy through policy measures. Policy rates have also been cut. And the finance minister has asked the banks to work for making a self-reliant India. Under self-reliant India, the government has set ambitious programs and what is the role of banks in the implementation of these programs? What is the role of banks in employment generation? What is the role of banks in the agricultural development of the country? What is the role of banks in the development of the country's enterprises? The purpose of this research is to find answers to these questions.

Keywords: Banks, Self-Reliant India, Employment Generation, Agricultural Development, Development of Enterprises,

Objective of Research:

- To study the Role of Banks Towards Self-Reliant India.
- To study the role of banks in employment generation.
- To study the role of banks in the agricultural development of the country
- To study the role of banks in the development of the country's enterprises

Introduction:

Under self-reliant India, the government has set ambitious programs and the bank has an important role in the implementation of these programs. Due to Corona infection, the schemes being implemented from the level of banks have not progressed as per the target. Only 34 percent in ACP and 43 percent credit-deposit ratio have been achieved so far. There are about 18 such banks whose performance is below average. The responsibility of the bank is not only to give loans, but it is also necessary to promote and take care of the borrowers so that they can systematically do their business along with repayment of loans. There are many such cases, in which the condition of the borrower and his family becomes very pathetic due to the lack of technical knowledge of the borrower and not repaying the loan on time. Therefore, such a system must be established between the officials of the government and the representative of the bank, in which proper training of the borrower along with his technical care is also there so that he can repay the loan while doing his business properly. If we can do it on time, only then real development of India will be possible. Also, the online system of Kisan Credit Card should be ensured.

There is a need to emphasize the need of providing mobile banking facilities to all the villages along with the banks in all the panchayats. The meetings of the state level and district level bankers committee are usually held on time, but due to the lack of timely meetings of the block level bankers committee constituted at the block level, many problems cannot be resolved at the local level. There is a need to prepare a calendar to organize such meetings at the block level regularly. The government is committed to providing employment opportunities to the youth and promoting entrepreneurship and for this purpose, the Government of India Department of Skill Development and Entrepreneurship has been formed. Banks have an important role in the successful implementation of all these types of activities.

The Reserve Bank and the European Central Bank have signed a Memorandum of Understanding for cooperation in the field of central banking. This MoU provides a framework for regular exchange of

information, policy dialogue, and technical cooperation between the two entities. Technical cooperation may also take the desired form through joint seminars and workshops in areas of mutual interest in the field of central banking. According to the Reserve Bank of India, the banking sector of India is a well-planned, capitalized, and the regulated sector as a whole. The economic and financial condition of India is better than many countries of the world. A study on credit, markets, and liquidity suggest that Indian banks are generally resilient and can withstand any global recession. The banking sector in India is expected to grow better from the year 2015. The main reasons for this optimism are the persistent efforts of the Government of India for the growth of industries and the re-establishment of banks by the Reserve Bank of India. The recent announcement by the Reserve Bank of India is felt to be a clear indicator of a bright future for the restructured domestic banking industry.

According to the survey report released by the National Sample Survey Office (Ministry of Statistics) in the year 2018, there are about 6 crore small-scale industries in the country, in which more than 12 crore people are employed. Most of the small-scale industries are running because of the PM Mudra loan. According to an estimate, more than 3.5 crore people are employed in the country with the help of this scheme. During the Corona period, the government has made a provision of Rs 1,500 crore for maximum people to benefit from the Pradhan Mantri Mudra Loan Scheme. There has been a lot of investment and development in the Indian banking sector. United Economic Forum, an organization working for the people of minority communities in India, has signed an MoU with Overseas Bank under which financial assistance will be provided to businessmen from the backward classes of Tamil Nadu. Reserve Bank of India has permitted the use of International Card, Prepaid Card in White Label Bird Party ATM Machines.

The Study of The Role of Banks Towards Self-Reliant India:

There is a network of more than 1.30 lakh bank branches in the country. With the help of Pradhan Mantri Jan Dhan Yojana, about 40 crore people have joined the bank. Because of this, banks can give loans to more farmers and small, small, and medium businessmen. Banks have opened Kisan e-store under the digital platform. This e-store offers a wide range of leading brands of Seeds, Plant Protection Materials, Plant Nutrition, Miscellaneous Agriculture Products, Pesticides, Fungicides, Agro Bio Products, Neem Oil, Organic Products, Enhancers, Agricultural Equipment like Sprayers Machines, sewing machines, etc. are available online and at cheap rates. The bank is also providing the facility of Mandi, Mitra, and Krishi Gold loans to the farmers. The non-banking needs of the farmers are being met under the Mandi. The market is being provided to the farmers, where farmers are transacting without any middleman. Financial services are being provided to the farmers under Mitra. Krishi Gold loan is being given to needy farmers. This is a very popular product. Banks have also provided fulfillment platforms to the farmers, under which farmers are buying seeds, fertilizers, agricultural products, etc. at affordable rates. The farmers associated with this can also take loans from the bank for their purchases. This platform is also providing information on a real-time basis to the farmers about the prices of crops running in the market, crop management, crop insurance, the solution to agricultural technical problems, cold storage, etc. Farmers are using these platforms to buy agricultural equipment. AgroStar is India's first tech startup. This platform offers solutions to farmers' problems related to agriculture. On this platform, farmers can get solutions to their problems through missed calls or apps, while the Skymetweather platform provides weather information to the farmers.

Banks allow farmers to buy land, open agri clinics, build poly houses, buy combined harvesters, animal husbandry, pisciculture, mushroom cultivation, poultry, pig farming, horticulture, goat rearing, sericulture, sheep rearing, beekeeping, tractors, pump sets, and pipelines. Loans are also given for purchase etc. Through rural corporate tie-ups, farmers are selling their crops or agricultural products directly to the corporates, without the need to visit the local market. Also, farmers and rural traders do not have to pay commissions to middlemen. This saves farmers the cost of transportation and freight. Banks are also making the villagers financially literate. Banks are trying to make the country self-reliant, but the spirit of self-reliance should also arise in the society because, for the construction of self-reliant India, the cooperation of all sections of the society along with the government is necessary. Banks, connecting villagers with banks, empowering women, direct benefit transfer or government schemes

directly into the account of villagers, promoting digital transactions, making villagers reach the world market, eliminating the role of middlemen, etc. are working too.

Rural Co-operative Banks have an important role in realizing the dream of 'Self-reliant India' and Vocal for Local Government of India. Today the need to discuss the strategies needed to enable rural cooperative banks to compete. NABARD has advised banks to diversify the business portfolio of Primary Agricultural Credit Societies (PACS) and take advantage of various developmental initiatives of NABARD. These initiatives include transforming PACS into multi-service centers, providing special refinance facilities to cooperatives, taking promotional measures to strengthen the cooperative structure in the country, etc.

Loans against property to banks MSME traders, loans to petrol pump dealers and other dealers in rural areas; Loan against warehouse receipt i.e. loan against food grains kept in the warehouse; Loans for pulses, rice, sugar, textiles, etc. mills; education loan; Personal loans to meet daily needs; Doctors are providing loans for opening clinics in rural areas and loans for opening schools or colleges. The Reserve Bank of India has given a green signal to the long-term infrastructure projects to make a big difference in the infrastructure sector as well as finance projects of banks. The period and facilities of refinancing and paid-up options have also been extended for those where the debtors have an outstanding of more than 500 crores. Syndicate Bank is planning to open 300-500 branches in the next financial year.

Assures policy, technical and financial assistance from NABARD for the overall development of cooperative banking infrastructure in the country. By providing both financial and non-financial services, cooperative banks can regain their lost place in the rural credit sector. Co-operatives are present all over the country and understand the needs of the rural customers. He suggested that cooperatives adopt technology like other financial institutions in the banking sector and emerge as important institutions for providing various products and services. Co-operative banks can focus on long-term credit delivery. To help the cooperative banks, the interest rates on the financial assistance of NABARD have been made very attractive.

The soul of India resides in the villages, which is why these days the central government seems to be paying maximum attention to rural development. While all the agencies are working for this, on the other hand, the work being done by the National Bank for Agriculture and Rural Development (NABARD) is commendable in itself. NABARD is the apex body for capacity building and providing credit facilities for the Indian rural economy. More than 75 percent of the people in India are dependent on agriculture. Rural infrastructure investment helps in improving the socio-economic condition of the rural people thereby increasing their quality of life and income. NABARD is an apex institution for capacity building and providing credit facilities to the Indian rural economy. It is dedicated to the socio-economic empowerment of rural India and poverty reduction. If we look at the figures, till now this bank NABARD has made 13 crore women self-reliant by providing financial help to self-help groups in India. It is further planned that so much work should be done in this direction that even if there is no village in any remote part of the country, employment should be provided to every household there, this employment is the only way to build and strengthen the picture of India. will work. There are 130 million women's self-help groups all over India. The group gets success with each other's advice. Today those self-help groups are proving to be very successful in the country, in which all the members work diligently and have full trust in each other. There are many such examples that what was a small self-help group in the early times has grown up to become a successful means of employment for many. National Bank for Agriculture and Rural Development is working in many areas for the cooperation of the rural people. NABARD has several offices in the country, each with several departments that fulfill specific objectives and responsibilities.

NABARD provides refinance facilities to the agriculture sector. It deals with matters relating to policy, planning, and operation in the agriculture sector and other developmental activities in rural India. It is also involved in training institutions that are working towards the upliftment of rural areas. It is also responsible for the implementation of programs aimed at rural development. Another important role of NABARD is the regulation and supervision of RRBs. It oversees state co-operative banks (District Co-operative Central Banks (DCCBs) and Regional Rural Banks (RRBs).

Cooperatives play an important role in the rural economy of India. The development of this cooperative has mainly been done to provide loans to the farmers at affordable rates. After independence, the cooperative movement has spread more rapidly in different directions. Given these incidents, the Government of India has passed an ordinance in June 2020 that now all the cooperative or cooperative banks of the country should be brought under the purview of the Reserve Bank. Recently, a separate 'Cooperative Ministry' has been created by the Central Government to realize the vision of 'Sahakar Se Samridhi' (Prosperity through Co-operation) and to give a new direction to the cooperative movement. At present there are 1482 urban co-operatives in the country There are operative banks, while 58 are multi-state co-operative banks. About 8.6 crore depositors have deposits of Rs 4 lakh crore 84lakhs in these 1540 banks.

Conclusion:

Banks have an important role in realizing the dream of the Prime Minister of India to make a self-reliant India as well as self-reliant. The meetings of the bank should not only be for mutual censure or to point out the shortcomings but the meetings should be based on the result. Banks have to perform with their programs and targets. With the expectation of completion of the implementation of many major policies shortly, many major changes are coming soon in the Indian economy in terms of growth in the economy. All these changes will help a lot in future development. From all these parameters it can be concluded that as fast-growing businesses turn to banks for their credit requirement, so will the banking sector. Due to the advancement in technology in the banking sector, banks are focusing more and more on providing better services to their clients and are providing better banking services like mobile and internet banking. Upgradation of the technical infrastructure of banks. are experiencing better and banks are gaining an edge over the competition.

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The Analytical Study Of The Emotional And Occupational Stress Among Banking Sector In The Context Of Skill Development

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Abstract:

The banking sector is growing at a high rate and currently has a large number of jobs. However, the development of the banking sector can remove psychological issues like stress, tension, anxiety, etc. This empirical study has shown that fear of overloading and severe workloads, strenuous time to perform duties, more than 12 hours of exercise, long journeys, or termination of employment contracts are prevalent. While employees in companies face many business issues, stress is still very prevalent among bank employees as various factors require priority answers. For this reason, EI capability is very effective in preventing pressure among employees. Thus, it tries to link EI skill and stress, especially in the banking sector of India. Organizations currently consider that their employees have sufficient technical and mental skills to perform their jobs. They emphasize personal characteristics such as adaptability, commitment, conviction, empathy, readiness for diversity, and openness to transition. In the light of the above information, the proposed study is an attempt to study emotional and occupational stress among banking sector in the context of skill development.

Keywords: Banking Sector, Skill Development, Emotional Intelligence, Bank Employees, Occupational Stress

Data Collection Method Used for Research:

Data for the research paper has been collected from related literature, books and websites

Objective of Research:

- 1) To study the factors associated with occupational stress among bank employees
- 2) To evaluate emotional intelligence among bank employees.
- 3) To study the parameters of emotional intelligence (self-awareness, self-regulation, motivation, empathy and social skills) of bank employees.
- 4) To study the factors affecting the emotional intelligence of bank employees
- 5) To explore the relationship between occupational stress and emotional intelligence among bank employees

Introduction:

The Indian banking system is the support system in terms of improving the economy of the Indian nation and people. Banking has helped in reforming the essential sectors of the economy and has given a new aura of progress. This field has turned the goals and dreams of millions of people into reality. The banking sector in India has grown into one of the strong drivers of India's economic growth. The Indian banking industry has made extraordinary progress over the years even at a time when the rest of the world was grappling with financial catastrophe. The growth of the economy and the liberalization of the financial sector have transformed the banking segment in the last two decades.

Section 5(b) of the Banking Regulation Act, 1949 defines banking as the acceptance of deposits of money from the public for lending or investment. Such deposits may be repayable on demand or

otherwise and may be withdrawn by draft, cheque, order, or otherwise (Agarwal, 2006). However, with time, banks have assumed a much larger role today and perform a variety of functions for the customers.

In 1959, the State Bank of India (Associate Banks) Act was passed and a State Bank Group was created with the nationalization of State Bank of India and seven other regional banks. Later, two rounds of nationalization took place in 1969 and 1980, and another 19 banks were brought into the public sector (Satye, 2005). These were classified as nationalized banks. Subsequently, the Industrial Development Bank of India (IDBI) was converted into a bank and classified as another public sector bank (RBI, 2006). As a result, the total number of Public Sector Banks (PSBs) went up to 28. In February 2017, the GoI approved the merger of five associate banks with SBI and the subsequent merger of Bharat Mahila Bank. State Bank of Saurashtra was already merged with SBI in 2008, later in 2010; State Bank of Indore was also merged with it. Post the merger, SBI began the process of rationalizing its branch network by relocating some branches to maximize its reach and optimize its operations and improve its profitability. On 17.9.2018, the Government of India approved the amalgamation of three banks namely Bank of Baroda, Vijaya Bank, and Dena Bank. The proposed amalgamation will be a huge positive for these lenders as it will ensure synergy for networks, low-cost deposits, and subsidiaries (Khanwalkar & Gupta, 2020). Hence, there are 12 public sector banks present in India today.

private bank

In the category of Private Banks (PBs), there are 12 banks classified as Old Private Banks (OPBs) that existed before the liberalization of the banking sector. New Private Sector Banks (NPSBs) were born after 1991-92 with the sector opening up to private players. The total number of NPSBs as of 1st May 2020 is 22. Most of which are confined to metropolitan cities (RBI, 2020). Overall, the total number of scheduled commercial banks as of 1 May 2020 is 90. With the banking sector witnessing a lot of mergers and acquisitions, group-wise reconciliation of banks is subject to constant change (RBI, 2020).

Commercial bank like ICICI Bank Ltd. is now expanding their business to rural areas to cater to the needs of farmers and villagers. The Bank is operating a small office in the village to interact between villagers and the Banking business. Crop loans, housing loans, automobile loans, farm equipment loans, seed financing, and insurance products are some of the private banking business priorities in rural areas. These banking products cater to the needs of rural customers.

Taylor's (1911) principles of scientific management, as well as Mayo's research on Hawthorne Western Electric Plant workers in the late 1920s and early 1930s, helped to inject the effect of work on workers. The subject matter psychology addresses. About the time of the rise of Taylorism, Hartness reconsidered employee-machine interaction and its impact on employee psychology. The creation of the Social Research Institute (ISR) at the University of Michigan in 1948 was significant because it researched occupational stress and employee health.

Research in the UK by Trist and Bamforth (1951) suggested a decrease in autonomy that accompanied organizational changes in English coal mining operations adversely affected employee morale. Arthur Kornhauser's work in the 1960s on the mental health of automobile workers in Michigan also contributed to the development of the field. A 1971 study by Gardel examined the effect of work organization on mental health among Swedish pulp and paper mill workers and engineers. Research on the effects of unemployment on mental health was conducted at the University of Sheffield's Institute of Work Psychology. In the 1970s, Kassel and Cobb documented the effect of unemployment on blood pressure among American factory workers. An analytical study of the emotional and business tensions between the banking sector becomes of importance in the context of skill development.

The Emotional and Occupational Stress Among Banking Sector in The Context of Skill Development:

Revolutionary modifications have been seen significantly influencing the working culture and efficiency of organizations, especially in the last 4 decades. Innovation, primarily computer use, has been greatly introduced into the workplace, accompanied by a massive change to capitalism, with many companies experiencing global partnerships, purchases, mergers, and privatizations. Increased competitiveness in global economies was the final consequence of this entrepreneurial era. In the 1990s,



there was significant job reorganization. In an attempt to endure, the number of organizations in separate recession-affected nations has declined (Stiglitz, 2013).

With a limited staff bank officers and supporting staff, the bank has to cope with a huge amount of work, which cannot be kept pending since all transactions need to be settled daily. This has led to the increasing amount of tension leading to great stress that has adversely affected a work-life balance with bank employees.

The earlier decade has witnessed the banking sector undergoing major swift and other elements like policy changes due to globalization and liberalization, increase in competition due to the entry of more private (corporate) sector banks, reduction of manpower, adaptation of new technologies, etc. Due to these transformations, the employees are experiencing more stress as regards maintaining a work-life balance. The onset of technological revolution along with globalization, privatization policies has changed traditional patterns of working in all sectors (Katyal et al., 2013). The banking sector is of no exemption. The arrival of technological changes, especially the extensive use of computers in the sector has transformed the work patterns accompanied with prolonged working hours.

Occupational health psychology is an interdisciplinary field of psychology that deals with the health and safety of employees. Occupational health psychology addresses several key subject areas, including the effects of occupational stressors on physical and mental health, the effects of involuntary unemployment on physical and mental health, work-family balance, workplace violence, and other forms. Interventions designed to improve/protect abuse, accidents and safety, and employee health. Although occupational health psychology emerged from two distinct disciplines within applied psychology, namely, health psychology and industrial and organizational psychology, the long-established psychology, including leaders of industrial/organizational psychology, rarely came from occupational stress and employee health. This creates the need for the emergence of occupational health psychology. Occupational health psychology has been informed by other disciplines including occupational therapy, industrial sociology, industrial engineering, and economics, as well as preventive medicine and public health. Occupational health psychology thus deals with the relationship of psychosocial workplace factors to the development, maintenance, and promotion of the health of employees and their families. The World Health Organization and the International Labor Organization estimate that exposure to long working hours causes an estimated 745,000 workers to die.

The banking sector, along with other sectors, is also moving towards a policy of managing work with contract labor, while various binding and rewarding alternatives such as VRS, etc. All factors are considered to be potential factors causing work-life imbalance, stress, and related disorders among employees.

With the introduction of the new government policy, large amounts in the form of loans and advances were earmarked for the betterment of the poor class. With every five-year plan in the country, poverty alleviation was given top priority. And therefore, the Lead Banks in Each District scheme envisaged a target for all the banks in a district to lend to different categories of poor sections. Dealing with different categories of the poor and illiterate public becomes a daunting task for the bank employees which ultimately results in a lot of stress.

Now the concept of customer satisfaction has been transferred to the era of customer happiness, leading to increased customer awareness and knowledge of every service. Today, due to the increasing diversity in workforce demographics in the global economy (Dyke, 2013), individuals are forced to work and interact with people of different cultural or ethnic backgrounds. Professionals are sought to communicate empathetically, competently, and ethically to maintain a professional disposition and promote a healthy work environment. In the process, professionals become exhausted and consequently exhaust their emotional resources, resulting in subsequent stress and irritation (Maslach, 2016). Simultaneously, ever-increasing needs and aspirations, high levels of competition, changing lifestyles, pressure to meet deadlines and uncertainty about the future, and weak social support systems made people's lives highly stressful in modern societies.

Occupational Stress



Occupational stress arises especially from workplace situations. These can either create tension initially or add to the already existing stress from other sources. In today's typical workplace, stress is becoming more common.

Work-related stress is the inability of the individual to come to terms with the executive demands of the job due to the variation between the capabilities and demands of the job and the terms and conditions. Even behavioral symptoms have been known to interfere with the demands of the job at times. Job stress or occupational stress gives rise to conditions that damage the psychological and physical conditions leading to significant poor outcomes in terms of efficiency, professional effectiveness, well-being, and quality of work (Holmlund-Ritkonen and Strandwick, 2005).

The process of occupational stress mainly consists of three components namely stress (potential causes of stress), mediator (personal symptoms), and psychological stress (results of stress) (Lu, Cooper, Cao & Zhou, 2003). Potential stressors are abstract measures that generate subjective cognitive stress, which is the weakest response to stress. The scope and consequences of stress can be understood by knowing that when environmental variables are understood through the prism of individual cognitive property the likely outcome is psychological stress, known as stress (Dua, 1994).

Currently, competition has gained momentum with both good and bad consequences. It is logical to assume that stress rates have increased and burnout is not far behind. The increased burnout and pressure at relatively old age are annoying. We are finding an increasing number of young executives with anxiety, psychological distress, burnout, depression, and illnesses. These events have been dealt with by Indian social scientists in response to their impact and changes in health and disease. A large number of researchers spend their time and energy studying the effects of burnout, stress, and consequences. Burnout, which is a product of intense pressure, is currently a subject of study for many cultural scientists.

Competition has become more diverse, with both good and bad effects. Logically, the pressure concentration has increased and the burnout is not far off. The increased stress and burnout at a relatively young age is worrying. We find more and more young bank executives suffering from mental distress, depression, fear, burnout syndrome, and physical ailments.

Stress can thus be triggered by a reaction or anything that you need to change or adapt to changes in your environment. The brain responds to these modifications, along with cognitive, physical, and social responses. Stress creates physical and mental problems that can harm your fitness as well as your results. In addition, the fast-paced world as well as the increasing stress under intense pressure has created a situation in which almost everyone is affected by mild or extreme stress to some degree or the other. Organizational stress is the harmful mental and physical response that can occur when a worker's needs for work clash and the magnitude to which an employee can control these needs.

Emotional Intelligence

Emotion is the core of every relationship, being an integral part, it affects all aspects of life. Emotions act as one of the most important components of human nature. Most of the interactions of everyday life are filled with emotions, moods, and emotions such as joy and sorrow, love and fear, joy and sorrow without which life would be monotonous (Morgan et al., 1986). It is both psychological as well as physical experiences that shape or mold a person's behavior.

'Intelligence' is primarily the ability or ability to understand complex ideas, adapt effectively to the environment, learn from experience, connect different reasoning forms and conquer obstacles (Neisser et al., 1996). It is the way a person approaches a task that involves abstraction, discrimination, and problem-solving.

The concept of emotional intelligence (EI) as a psychological construct emerged because of large-scale research on intelligence and emotions. Over nearly eight decades the pioneers of 'intelligence', such as Edward Thorndike (1920), and Howard Gardner (1983), have conducted extensive research on social intelligence, 'non-intellectual' behavior, and interpersonal and interpersonal skills in multiple intelligences. Researchers have come to understand that general intelligence plays a role of only 4 to 20% in human success and achievements, while emotional intelligence plays an 80% role (Barr-On, 1997; Barsday, 1998; Gardner, 1983; Salovey and Meyer, 1990). Adapting to rapid changes in society and technology requires more than just general intelligence (IQ). Emotional intelligence is the concept



that plays an important role in the individual's adjustment and adaptation to the social world that is determined by rapidly changing norms. Salovey and Meyer (1990) coined the term emotional intelligence and explained it as a type of "social intelligence" that can understand one's own and others' feelings and emotions, distinguishing between these feelings and emotions, and may ask them to use such information. To guide one's thinking and behavior. Goleman (1995) argues that emotional intelligence is a combined set of individual abilities that help a person manage himself and others. Boyatzis, Goleman, and Ree (2000) suggested that EI is measured as a function of an individual's performance of abilities and competencies related to emotional intelligence. According to Boyatzis et al. (2000) and Goleman (1995, 1998), these abilities are self-management, self-awareness, social awareness (empathy), social skills, and motivation.

The present modern era of technological revolution has come with a strap on the uninvited modules. Employees face stressful work conditions in their organization, home environment, and even in places of entertainment! This can be attributed to new components of so-called human development, such as globalization, a new form of consumerism, and the power tools of information technology. These devices increased the pace of life resulting in stressful behavior. Security agencies and the business world are the most affected segments of human settlement. To adapt to the changing times, they are forced to update themselves regularly. The need for change imposes additional responsibilities and duties on employees. Employees who have to meet these additional demands require a high level of general as well as emotional intelligence. High IQ and EQ levels help in solving problems and making decisions effectively. Given the nuclear and information technology era, imagining a completely stress-free life is demanding of the Moon. There was another feature in life that was popularly known as stress.

Emotional intelligence (EI) is a type of intelligence that helps individuals understand their own and others' emotional outbursts. EI also helps people discriminate about feelings that enable them to make effective choices for future action (Cooper and Sawaf, 1997; Meyer and Salovey, 1993). Perkins (1994) and Sternberg (1996) argued that intelligence can be learned and improved. In other words, Emotional intelligence can be learned and developed, and can also be inherited. A person can use his consciousness and understanding to understand the feelings and emotions of others through the process of communication. It is the quality of resisting the urge to react impulsively, rather than the ability to react impulsively (Raybach, 1998). Salovey and Meyer (1990) in their article entitled "Emotional Intelligence" defined EI as "a subset of social intelligence that consists of monitoring, discriminating, and guiding one's own and others' feelings and emotions. involves the ability to use this information for one's thinking and actions". Emotionally intelligent individuals are those who can control their emotions under prevailing circumstances.

One study found evidence that controlling for traditional risk factors, such as job-related burnout, smoking, and high blood pressure, increased the risk of coronary heart disease over the next three and a half years in workers who initially had the disease. Research has suggested that job loss has adverse effects on heart health as well as health in general. Musculoskeletal disorders (MSDs) cause bruising and pain in the joints and muscles. About 2.5 million workers in the US suffer from MSDs, the third most common cause of disability and early retirement for American workers. MSD is the most frequently reported workplace health problem in Europe. The development of musculoskeletal problems cannot be explained solely based on biomechanical factors (e.g., repetitive motion), although such factors are major contributors to MSD risk. There is accumulating evidence to show that psychosocial workplace factors (e.g., job stress) also contribute to the development of musculoskeletal problems. Systematic reviews and meta-analyses of high-quality longitudinal studies have indicated that psychosocial working conditions (e.g., supportive peer, monotonous work) are related to the development of MSD.

In the contemporary world, stress and fear are pervasive features of human life. Despite tremendous scientific and technological advancements, with the accessibility of many clothing outlets, most individuals in the world have been affected by mild to high psychological stress in many areas of their lives. The ever-increasing psychometric and psychological conditions are reflected in the heightened stress faced by the world today, particularly due to feelings of anger and frustration with existence. The life of most individuals in contemporary cultures has become very stressful with ever-increasing needs and ambitions, advanced competitions, evolving ways of life, the pressure of deadlines,



and confusion about the future. The concept and use of the term stress vary widely in the biological, medical, and psychological literature. It is sometimes used as a trigger because an external adversarial force affects a person internally or externally as a motivational and/or psychological response to cultural events, resulting in an interaction between the individual and his environment. communication takes place.

Conclusion:

Several work-related, psychosocial factors have been linked to cardiovascular disease (CVD). Research has identified health-behavioral and biological factors that are related to an increased risk of CVD. These risk factors include smoking, obesity, low-density lipoprotein ("bad" cholesterol), lack of exercise, and blood pressure. Psychosocial working conditions are also risk factors for CVD. Hazardous work conditions, jobs that require alertness and responsibility for others, and work that requires attention to equipment are associated with an increased risk of cardiovascular disability. These include jobs in banking. To deal with these stressful situations, bank employees need to develop the skills of dealing with occupational stress.

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New Trends And Techniques In Indian Agriculture To Meet Global Challenges

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Abstract:

Agriculture continues to be the supply of living for majority of the population. in an exceedingly shell, agricultural includes a immense impact on each national of the country, either directly or indirectly. Advancements within the field of science and technology in conjunction with the world urbanization square measure the key factors driving the course and evolution of agricultural analysis. Rise in per capita financial gain in developing nations, activity changes and international linkages have modified the food preferences. These trends in conjunction with the rise in population create a challenge to agriculture for manufacturing a lot of & higher food. Increase within the productivity of agriculture by using techniques of standard (20th century) agriculture is motility a limitation. These trends recommend that new innovations in agriculture square measure inevitably required and these innovations ought to be integrated with the most stream agriculture like Farm Mechanisation, Productivity Growth etc. Therefore, pressure on decreasing offered tillable land to supply a lot of amount, selection and quality of food can stick with it increasing. During this paper, an effort is being made to form attentive to new trends and techniques in Indian Agriculture to fulfill international challenges by reviewing numerous literature.

Key-words: Agricultural Trends, Urban Agriculture, Farm Mechanisation, Sustainability, Climate Change

Introduction:

Agriculture in Asian nation is living for a majority of the population and can never be underestimated. India's agriculture sector was among the few segments that announce a plain growth despite the pandemic considerations. consultants currently estimate the agricultural rate of growth of Asian nation to be regarding three.9 per cent in FY 2022-23, surpassing the 2021-22 rate of growth of three.6 % around The government's priority shall continue on doubling farmers' financial gain by 2022-23 and turning into a USD five trillion economy by 2024-25. For the new business enterprise - Sops/allocations or incentives square measure expected in agri infrastructure, exports, retail phase, storage facilities additionally to the credit connected services and allocations for enhancing their Social Security conditions. The policy announcements ought to currently be created, considering the necessity for demand-driven activities. because the economic recovery continuing, Asian nation was able to step in with success to fulfill the inflated international demand once the last half of 2020. This was determined despite the unprecedented international pandemic. India's agriculture sector was among the few segments that remained sturdy amid the pandemic miseries.

As per consultants, our agricultural rate of growth is probably going to be 3.6 % in this year ending March 2022. On the opposite hand India's agricultural sector is calculable to grow by 3.9% in 2022-2023, i.e. higher than this business enterprise. The entire exports of Agricultural and Processed Food product Export Development Authority (APEDA) product inflated from \$6,485 million in April-August 2020 to \$7,902 million in April-August 2021. This was understood from the estimates free recently by the board of directors General of business Intelligence and Statistics (DGCI&S). a plain jump has been noted in exports of agricultural and processed food product throughout the primary 5 months of this year This is often in continuation of the expansion in exports witnessed within the year 2020-21.



A Step towards Transformation of Agriculture into property Enterprises

Hon'ble Prime Minister Shri Narendra Modi has declared the 'Atmanirbhar {bharat|India|Republic of Asian nation|Bharat|Asian country|Asian nation} Abhiyan' (Self-reliant India Movement) on could twelve, twenty with a special economic & comprehensive package of Rs 20 hundred thousand crores that was aimed towards achieving the mission. The Mission focuses on the importance of promoting native product. The mission is additionally expected to enhance "Make in Asian nation" initiative that intends to encourage producing in India together with agriculture sector that have an excellent potential. Agriculture plays a awfully crucial role in Aatmanirbhar India.

With a motive to remodel the Agriculture into a property Enterprise, Government of Asian nation, Ministry of Agriculture & Farmers' Welfare has recently taken a number of historical pro-agriculture landmark initiatives towards the event of Aatmanirbhar Krishi in Asian nation by implementing 03 landmark reforms on 5th of June 2020, for the advantage of farming community, details of that square measure given below:

A. The Farmers' manufacture Trade and Commerce (Promotion and Facilitation) Ordinance, 2020

B. The Farmers' (Empowerment and Protection) Agreement on value Assurance and Farm Services Ordinance, 2020

C. The Essential Commodities (Amendment) Ordinance 2020

Emerging Trends and Techniques in Indian Agriculture to fulfill international Challenges

There's a necessity for work on efficient technologies with environmental protection and on protective our natural resources

1. Dynamic Demand: - Because of increase in incomes, globalization and health consciousness have an effect on demands because of modification in demands and goes to affect a lot of the assembly in future. Demand for fruits and vegetables, dairy farm product, fish and meat goes to extend in future.

2. Quality Products: - Latest Researches, upgraded technology, protected cultivation of high worth greens and alternative vegetables are a lot of. There will be a lot of demand of processed and reasonable quality product.

3. Increasing Competition:- a lot of competition are there among personal firms giving innovative product, higher seeds, fertilizers, plant protection chemicals, custom-made farm machinery and feed for animals etc. in price effective ways in which at competitive costs giving a lot of returns on investment by farmers. Use of biotechnology and breeding are vital in developing eco-friendly and sickness resistant, climate resilient, a lot of nutrient and tastier crop varieties.

4. Use of Latest Technologies:- Some technologies are oftentimes and wide employed in future and a few can become common in an exceedingly short time whereas some can take time to mature. For manufacturing identical product in alternative means thus on use resources judiciously and victimisation

new resources conjointly like aquiculture, use of plastics and bio-plastics in production. There will be a lot of vertical and concrete farming and there will even be efforts in long run to search out new areas for production like barren deserts and water.

5. Use of Advanced Devices:- Exactitude farming with soil testing-based choices, automation victimisation computing are centered for precise application inputs in agriculture. Sensors and drones are used for exactitude, quality, surroundings in price effective manner. Use of GPS technology, drones, robots etc controlled by sensible phones etc will build lifetime of farmers straightforward and exciting with sensible results. These advanced devices can build agriculture be a lot of profitable, straightforward and environmentally friendly.

6. Application of Nano Technology: - Use nano-technology for sweetening of food quality and safety, economical use of inputs are in close to future. Nano-materials in agriculture can scale back the wastage in use of chemicals, minimise nutrient losses in fertilisation and can be wont to increase yield through cuss and nutrient management. IFFCO has already done fortunate tests in nano-fertilisers.

7. Digital Connection: - Asian nation has improved remarkably in its digital property and market access has become terribly straightforward. the quantity of web users is projected to succeed in 666.4 million in 2025. Farmers are behaving a lot of well with mobiles in hands and would be ready to be a lot of aware and connected with completely different stake holders. Government are creating wide use of digital technology for generating awareness among farmers, data sharing, Government schemes victimisation digital technology for direct transfers of cash.

8. Sources of information Collection: - there'll definitely be a lot of work by government, village communities, agristartups and personal players in protective sharply depleting water resource. Use of digital technology will build revolution during this direction. There will be use of satellites, drones for higher assortment of information relating to soil health, crop space and yield which is able to build price for insurers less with higher estimations and system are a lot of precise and effective.

9. Decrease Wastages: - There will be a lot of niche marketers in operations, area, and crop specific tiny equipments which is able to build operations even at tiny farms easier and economical. Food wastage are less and higher use of waste materials in agriculture are a lot of. Variety of warehouses in camera sector are a lot of and linkages between government and personal warehouses are increasing. This may facilitate in equalization offer with demand and stabilisation of costs of agri-outputs within the market.

10. Availability of Food at Doorstep: - Merchandising in agriculture can for the most part be digitalised. A study estimates that over ninety per cent of kirana stores across the country are digitalised by 2025 with trendy traceable provision and clear offer chain. several players have already taking kirana stores to the door steps of shoppers like Amazon and Jio retail store.

Key Growth Enablers

1 Productivity Growth

Foodgrains productivity has grown up at an awfully fast pace in Republic of India in the main driven by rice and wheat. many studies have shown that Indian agriculture has created substantial gains in productivity with the introduction of high-yielding varieties, investment publicly analysis and plant food usage. Crop yields in Republic of India are solely concerning thirty to sixty per cent of these achieved within the developed countries (FICCI, 2017).

2 Farm Mechanisation

Farm mechanisation has the potential to boost agricultural productivity by thirty per cent and scale back the input price by twenty per cent (NABARD, 2018). Mechanised farming additionally reduces the time needed to finish the farm operations and softens the plodding innately related to agriculture labour. The extent of farm mechanisation in Republic of India has accrued over the years and as per completely different estimates, this level of farm mechanisation in Republic of India is 40-45 per cent (FICCI and PwC, 2019; Tiwari 2019). On the flipside, though the density of tractors has accrued considerably over the years, the marketplace for alternative farm equipment's together with power tiller, rotovator and nurseryman remains restricted and far unorganised (15 % of the farm instrumentation market) (FICCI, 2017). International comparison reveals that the extent of farm mechanisation in Republic of India is far lower compared to alternative advanced economies and therefore the BRICs countries. The tiny and



scattered land holdings scale back scale blessings and so act as a significant hurdle in any enlargement of farm mechanisation in Republic of India.

3 Growing Irrigation Coverage

Irrigation coverage in Republic of India has steady accrued over the years benefitting Indian agriculture in terms of upper productivity and lower vulnerability to extreme weather shocks, like drought. With the beginning of Pradhan Mantri Krishi Sinchai Yojana (PMKSY) throughout 2015-16, the employment of small irrigation (sprinkler and drip irrigation) has accrued sharply guaranteeing water use potency at the farm level.

Limitations:- This study focuses on emerging trends of Indian Agriculture o meet global challenges. Due to limitations of geography the study limits to India only.

Conclusion

Indian agriculture scaled new heights with record production of varied foodgrains, business and farming crops, exhibiting resilience and guaranteeing food security throughout the COVID amount. The sector, however, confronted numerous challenges, mitigation of which needs a holistic policy approach, lower famr mechanisation. Second, this over-production of crops like rice, wheat and sugarcane, has semiconductor diode to fast depletion of spring water table, soil-degradation and large pollution raising questions about environmental property of current agricultural practices in Republic of India. Third, despite surplus production in several of the commodities, food inflation and volatility in costs still stay high inflicting inconvenience to shoppers and low and unsteady financial gain for farmers.

Addressing these challenges would need a second revolution focussed on the agriculture-water-energy nexus, creating agriculture a lot of climate resistant and environmentally property. The employment of biotechnology and breeding are necessary in developing eco-friendly, disease-resistant, climate-resilient, a lot of nutritive and varied crop varieties. Wider use of digital technology and extension services would be useful in data sharing and generating awareness among the farmers leads to growth of Indian Agriculture.

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**Emerging Business Trends Post Pandemic****Dr. Komal Taneja**

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Abstract:

The adversaries caused by the pandemic, is aside, the business world was changed upside down. Each and every sector was hit hard with COVID-19 be it: Education, Healthcare, Corporate, Technology, etc. The challenges faced earlier seemed to be a mountain to climb, but the steady progress smoothened the obstacles. The objective of the study is to analyse how these sectors brought in the reforms to overcome the challenges. The research paper is descriptive in nature.

Keywords: Pandemic, COVID-19, workplace, healthcare, education, virtuality, technology.

Introduction

As we are in a pandemic episode, it is extremely challenging to assess its drawn out impacts. In spite of the fact that society has been hit by a few pandemics before, it is hard to estimate the long-term monetary, behavioural, or cultural results as these perspectives have not been concentrated generally previously.

The COVID-19 pandemic outbreak has forced many businesses to close, leading to an unprecedented disruption of commerce in most industry sectors. Retailers and brands face many short-term challenges, such as those related to health and safety, the supply chain, the workforce, cash flow, consumer demand, sales, and marketing.

1. Consumer Behaviour during Covid-19

Around the globe, societies are in lockdown, and citizens are asked to respect social distance and stay at home. At first, it seemed impossible for businesses as to how to carry out their work.

Apparently, lockdowns led to an immediate shut down of businesses.

Soon, as the lockdown restrictions were easing off and people were asked to come back to work, many hesitated to join back, therefore, businesses came up with Work from Home cultures.

2. Change in the work style

Remaining confined to the homes and not permitted to go out, pandemic led to a drastic change at a mass level around the world. Instead of going to work place, homes got changed to their offices carrying everything out at the comfort of their homes. Even after the offices were opened for people to come and join, many companies opted for still continuing with Work from Home. Some companies gave the choice location of work to their employees giving the freedom to choose where to work from. Some even chose to follow a hybrid model of both WFH and going to the offices.

3. The Panic

Based on past experiences, we have become more conservative and protective after a pandemic outbreak. We save resources in order to be prepared if the unthinkable happens again. Countries are starting to stockpile things like food, equipment, and medicine or prepare to produce them locally. It is also essential for larger global firms to have reliable supply chains that do not break. Consequently, it is very likely that this pandemic will make these firms rethink their supply chains and, probably, move supply chains closer to where they are needed in order to avoid stopping production in the future. Furthermore, authorities have implied that other humans from other countries are dangerous as they may carry the virus. A closed border implies that the threat is from the outside. In addition, international flights are not likely to be an option for many in the coming years. Together, these circumstances mean that countries may become more nationalistic and less globalized. This may be a dangerous development, as long-term protection from the consequences of a pandemic outbreak is likely to require global effort

and sharing of resources. Such cooperation is also key to tackle other global challenges that we may face in the future.

4. The widespread chaos

The Covid pandemic impacted all areas of the economy in 2020, from cinemas and nail salons, to distribution centres and meat handling offices. Numerous organizations the nation over saw their stockpile chains interfered, interest for their items and administrations decline, deficiencies in provisions and data sources, and government-commanded terminations.

Literature Review

1. McKinsey and Company

The crisis slowed down the world, from which recovery has been slow but positive. The coming years of post-covid era are considered to be the years of transition. The post pandemic period saw health sector, travel sector, digitisation, and AI skyrocketing. Although, business travel is more affected but overall, the whole situation has brought a wave of innovation, launching a generation of entrepreneurs.

2. GHD Group

The new 'normal- Work from Home', has driven people realise that workplace cannot necessarily mean cubicles and office buildings. The definition of workplace has expanded. Also, embracing innovation is what companies should/will opt for to match up with the competition. Companies cannot rely on the 'comfort strategies. Continuous upskilling, rapid innovation and versatile strategies will keep the companies afloat in any uncertainty.

3. IBM

According to the report given by IBM Institute for Business Value on Covid - 19 and the Future of Business it concluded that due to covid-19 many businesses have accelerated their digital transformation and they believed that the behavior of customer will change. They said that business must take action and improve their flexibility and scalability and should make the best use of technologies to make workflows more intelligent.

4. Harvard Business Review

According to the report by Harvard business Review on the topic Adapt your Business to the New Reality they concluded that those companies who are emerging from the crisis must develop a systematic understanding of changing habits. At the time of crisis its easy for organisations to use old habits but those are also the time where new techniques are most approachable.

Research Methodology:

Objectives of Study

- To study the impact of COVID on business.
- To find out new emerging business trends post pandemic.

Methodology

This study includes descriptive research. Secondary Data was gathered from Surveys report, newspapers, blogs etc.

Ten new business trends post pandemic

1. Process automation and virtualization

Around half of all existing work activities could be automated in the next few decades, as next-level process automation and virtualization become more commonplace.

"By 2025, more than 50 billion devices will be connected to the Industrial Internet of Things (IIoT)," McKinsey predicts. Robots, automation, 3D-printing, and more will generate around 79.4 zettabytes of data per year.

Since the advent, physically meeting others, any sort of activity has become impossible to conduct and similarly has affected education systems and learnings for students worldwide. Therefore, the only alternative schools and colleges could have opted was Online Learning. This gave a huge boost to the educational platforms and bringing the students of the entire world on the virtual platforms.

2. The future of connectivity

Quicker advanced associations, fueled by 5G and the IoT, can possibly open financial action. To such an extent that carrying out quicker associations in "portability, medical care, assembling and retail



could increment worldwide GDP by \$1.2 trillion to \$2 trillion by 2030." 5G and IoT will be one of the most-watched tech patterns for the following ten years.

"Far-more prominent organization accessibility and ability will drive wide changes in the business scene, from the digitization of assembling (through remote control of portable instruments, machines and robots) to decentralized energy conveyance and distant patient observing."

3. Distributed infrastructure

By 2022, 70% of companies will be using hybrid-cloud or multi-cloud platforms as part of a distributed IT infrastructure. It will mean data and processing can be handled in the cloud but made accessible to devices faster.

"This tech trend will help companies boost their speed and agility, reduce complexity, save costs and strengthen their cybersecurity defences," McKinsey says.

4. Next-generation computing

Next-generation computing will, McKinsey believes, "help find answers to problems that have bedeviled science and society for years, unlocking unprecedented capabilities for businesses".

It includes a host of far-reaching developments, from quantum AI to fully autonomous vehicles, and as such won't be an immediate concern for all organizations. "Preparing for next-generation computing requires identifying whether you're in a first-wave industry (such as finance, travel, logistics, global energy and materials, and advanced industries)," McKinsey says, or "whether your business depends on trade secrets and other data that must be safeguarded during the shift from current to quantum cryptography."

AI is one of the biggest tech trends. We are still only in the early days of the development of AI. As the technology becomes more sophisticated, it will be applied to further develop tech-based tools, such as training machines to recognize patterns, then act upon what it has detected.

By 2024, AI-generated speech will be behind more than 50% of people's interactions with computers. Companies are still searching for ways to use AI effectively though, the consultancy says: "While any company can get good value from AI if it's applied effectively and in a repeatable way, less than one-quarter of respondents report significant bottom-line impact."

5. Remote Workplace

A new Gartner survey showed that 48% of representatives will probably work from a distance part of the time after COVID-19 versus 30% before the pandemic. As associations shift to more remote work activities, investigate the basic capabilities representatives should team up carefully, and be ready to change worker experience systems. Consider whether and how to move execution objective setting and worker assessments for a distant setting.

6. Change in Investment Pattern

According to the 'Consumer Spending Sentiment Index Report' by InterMiles, 90% of the consumers have witnessed a change in personal spending behaviour since the pandemic began. Due to the threat posed by the pandemic, 70% people are considering to invest and save money more and more. Also, 21% consumers have resorted to spending more on essential items. Expenditure on food products and healthcare has increased by 45% and 38% respectively. Pandemic has also caused 74% consumers to choose online shopping as their preferences. This has also led to consumers giving more importance to e-payments, UPIs, e-wallets, etc.

7. Trust architecture

In 2019, more than 8.5 billion data records were compromised. Despite advances in cybersecurity, criminals continue to redouble their efforts. Being a growing tech trend, trust architectures will help in the fight against cybercrime.

One approach to building a trust architecture is the use of distributed ledgers, such as blockchain. "In addition to lowering the risk of breaches, trust architectures reduce the cost of complying with security regulations, lower the operating and capital expenditures associated with cybersecurity, and enable more cost-efficient transactions, for instance, between buyers and sellers," McKinsey notes.

8. Bio Revolution

There is a “confluence of advances in biological science” that “promises a significant impact on economies and our lives and will affect industries from health and agriculture to consumer goods, energy and materials.”

Propelled by AI, automation and DNA sequencing, the bio revolution promises the development of gene-therapies, hyper-personalized medicines and genetics-based guidance on food and exercise. These tech trends will create new markets but will also raise some important ethical questions. “Organizations need to assess their BQ or biological quotient – the extent to which they understand biological science and its implications. They should then sort out the resources they need to allocate to biological technologies and capabilities and whether to integrate those into their existing R&D or partner with science-based start-ups,” McKinsey says.

9. Healthcare – The Epicentre

When the pandemic hit, health systems didn't have telemedicine and other remote technologies in place and needed to divert staff to the pandemic response. Patients turned to solutions they could access directly to get the care they needed and wanted; many of these solutions are startups that had been developing pre-pandemic. As the idiom goes, need is the mother of development. Albeit not one of the freshest medical care patterns, telehealth reception was extraordinarily sped up by the need for patients to get to medical services from a distance. Basically, COVID gave the force to tackle long-standing boundaries, including HIPAA concerns, repayment, and supplier opposition.

10. Future of clean tech trends

Renewable energy, cleaner/greener transport, energy-efficient buildings, and sustainable water consumption are at the heart of clean tech trends. As the costs associated with clean-tech fall, their use becomes more widespread and their disruption is felt across a growing number of industries

“Companies must keep pace with emerging business-building opportunities by designing operational-improvement programmes relating to technology development, procurement, manufacturing and cost reduction,” McKinsey believes. “Advancing clean technologies also promises an abundant supply of green energy to sustain exponential technology growth, for instance, in high-power computing.”

Conclusion:

We have always learnt that companies and corporations have to come up with strategies to face and overcome new challenges, and these phases of pandemic showed that how companies can adapt to the seamless threats one by one. The study shows that simply analysing the threats, formulating the alternatives and choosing the right alternatives can put one edge over the competitors.

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**New Trends In Business After Pandemic In India****Dr. Sonali Yende**

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Abstract:

The effects of COVID-19 are far reaching and have caused unknown change. Businesses and associations face profitable and functional query across every assiduity and sector. Now further than ever is the time to understand compliance, acclimate prospects, renew focus and budge in the wake of the coming normal. Organizations are searching for information as they make the coming critical choice. Nothing ever remains the same. Over the last two times, India Inc. has experienced a significant metamorphosis. Every assiduity has been disintegrated in some way, from retail to fashion to casing, and from small businesses to enterprises. After epidemic digitalization is new trend in every sector of business. Online business increases. Education sector is also digitalise and education online meeting apps demand increases. Govt. gives focus for MSME sector for AtmaNirbhar Bharat.

Keyword: Pandemic, Business, Digitisation, MSME**NEW TRENDS IN VARIOUS BUSINESSES**

Entrepreneurs in India have been affected by five key trends during the COVID-19 pandemic. A recent study shows they navigated the crisis thanks to digitization, multi-sector collaboration and localization. The rise of social enterprises and paying attention to the well-being and resilience of themselves and those around them also helped these business leaders to survive and even thrive during the pandemic. Entrepreneurship and the micro-, small- and medium-sized enterprise (MSME) sector contribute nearly one-third to India's GDP. However, the sector is particularly vulnerable to crises like the COVID-19 pandemic because they typically have fewer resources than large businesses. We carried out a study with 107 Indian entrepreneurs to understand how they have navigated the pandemic. Our study shows five emerging trends for entrepreneurship in India.

Digitisation

The most dominant trend is the acceleration in digitisation supported by increasing consumer acceptance and adoption of digital services and products. This digital reset has propelled the use of contactless digital technology for financial transactions, opened up new markets and spurred a hiring spree among digitally-enabled startups. It is supporting the growth of digitally-enabled hyper-local business models such as Meesho and PayNearby, as well as the rise of vernacular language voice technology startups such as Vernacular.ai.

AI to become more accessible

There's no limit when it comes to technological innovations and there is always something new afoot in this arena. Artificial Intelligence is the same. AI technologies have been growing at an incredible pace for the past couple of years and will continue to do so in the coming year as well. With the advent of AI as a SAAS offering by players like AWS, Google, and Microsoft and a lot of good work done by the open-source technologies, AI and ML technologies have become more and more accessible, and that should improve its rate of adoption by small and medium businesses.

"This would mean that adding 'smart' capabilities to the existing offerings would be possible without breaking the bank," says Akhil Gupta, Head of Technology at Faballey.

The popularity of voice-based devices and smart assistants like Alexa and Siri means that people have warmed up to the idea of AI-powered devices and this will present an opportunity for a lot of SMEs to build similar features into their products.

Talking about the new year and tech trends, he adds, "As more and more throng towards the internet and online services in this post-COVID world to fulfil their requirements and make their transactions, it would be pragmatic for the providers of these services to adopt AI-powered tools – be it for customer interaction, analytics, or even fraud detection."

"To be able to recommend and upsell new products to a customer based on their history is invaluable and can be easily accomplished using AI. And this won't be limited to just the D2C

businesses but also the B2B ones, who will be able to create a major differentiating factor in their offerings by adopting AI and ML. Any task that pertains to working with data on a large scale could and will be greatly benefitted by using new ML techniques,” he further adds. The most dominant trend is the acceleration in digitisation supported by increasing consumer acceptance and adoption of digital services and products.

Online classrooms to look further real

Since 2020, online education has been the way of life for scholars and for the people in the education sector. The education assiduity was suitable to keep standing due to the help of technology. As we move into a new time, Indian preceptors talk about the need to make education more exploitable and to reach every region with better structure and technology integration. Along with making the youth tone-reliant through skill-grounded education as envisaged in the National Education Policy 2020.

E-commerce to keep gaining ground

The epidemic was a serious game changer for thee-commerce assiduity. According to Shopify, over 150 million people made their first ever online purchase in 2020.

With this, the Indiane-commerce request is anticipated to grow to US\$111.40 billion by 2025 from US\$46.2 billion as of 2020. By 2030, it's anticipated to reach US\$ 350 billion. The experts believe that there will be some new trends to watch for in 2022. Sociale-commerce is going to be one similar promising trend. E-commerce brands will engage in personalised immolations and gests to separate themselves from others. They will find creative ways to vend themselves. And will also work AI for a better client experience. Besides that, just as India is witnessing a rush in the B2Ce-commerce arena, it'll witness the same in the B2Be-commerce member as well.

Trends in D2C

India is having a D2C moment and is it going to continue in 2022 as well. According to KPMG, there are over 800 D2C brands and the request is projected to grow by \$ 100 billion by 2025. Aditya Ruia, Co-founder, Beco, a life D2C brand says, “ The D2C sector in India is getting more community driven. The shift is decreasingly moving towards farther segmenting and slicing the followership to target consumers grounded on their locales, interests, and purchase gets (e.g., guests who have n't bought a particular product in 6 months but have a high order value capacity) while addressing consumer requirements.”

The recent development of data trends and AI controlling customisation will further help D2C brands to understand consumer requirements, therefore elevating the client experience.

Also, with the changing times and increased mindfulness regarding climate change, sustainability and conscious living have paved the way for aware living which is an arising trend in the D2C sector.

“ Consumers are now making further informed choices, and more are inclined towards brands which are identified with sustainability. With the new normal, we've observed a great demand foreco-friendly products and a growing inclination towards sustainable living which will persist.” he adds.

Re-configuration of force chains Over the last many times, China has surfaced as the undefeated mecca of global force. But also came the epidemic.

The dislocation created by Covid-19 was unlike anything the new world had ever seen. Nothing was prepared for the world's alternate-largest frugality, China, to go fully off the grid and shut down every one of its external logistical connections. And that's why global businesses have no choice but to reconfigure their force chains. An awaited business trend in the coming months is that force chains will scrap further with technology platforms integrating them. Supply chains will take on a more multi-tier approach, tracking critical factors similar as the origin of force and incremental value-adds. This also opens new ways to communicate and engage with guests, manage supplies and logistics, manage capital, product, and distribution.

Elaboration of traditional workspaces and remote brigades

A huge knob of global businesses are encouraging their workers to work from home, indeed post-Covid. Before the epidemic, though some companies offered work from home installations, the maturity were n't ready for this unforeseen shift. Thus, a business trend that one can anticipate in the coming months is for enterprises to borrow different digital tools to manage their operations easily. In



fact, the significant shaft in the demand for these online tools has worked as a catalyst for other organisations to develop work-from-home products and services.

Communication tools, design- operation operations, software for data security, etc., will witness a notable boost in the coming months.

Localisation

The focus of the Indian government's support package for the MSME sector during the epidemic was Atma-Nirbhar Bharat (tone-reliant India). It handed impulses and programs to grease the localisation of specific diligence similar as electronics manufacturing and toy manufacturing.

The epidemic also gave farther motivation to the National Policy on Electronics, which envisions making India a \$ 400 billion mecca of Electronics System Design and Manufacturing (ESDM) by 2025. Recent enterprise similar as the ESDM incubation centre in Hubli and the Super Fab-Lab in Kochi support the localisation of the electronics force chain through developing tackle startups.

Global chains are also supporting this localisation trend by setting up new manufacturing clusters and platforms for Indian small business. Similar enterprise could help to produce further dependable force chains, boost original employment and reduce the carbon footmark related to transporting goods and reduce India's electronic significances, which presently regard for 13 of all of India's significances. Localisation could help to produce further dependable force chains, boost original employment and reduce the carbon footmark related to transporting goods.

Conclusion-

The evolution of the COVID-19 literature in the business domain exhibits a distinct pattern. The impact of COVID-19 on business and management is continuously attracting researchers, who are bringing new perspectives on research. These core topics include the impacts of COVID-19 on the economy, value chain, supply chain management, innovation, service industry, and employment. After epidemic digitalization is new trend in every sector of business. Online business increases. Education sector is also digitalise and education online meeting apps demand increases. Govt. gives focus for MSME sector for AtmaNirbhar Bharat.

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A New Mantra of Success for Indian FMCG Companies

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ABSTRACT:

On the call of our Prime Minister to be 'Vocal for Local' many Indian companies whose products are having demand in the market have geared up and used the 'Vocal for Local' theme as a promotional tool. During the epidemic, large corporations see the importance of identifying with our Indian heritage to reach out to customers. However, this campaign of 'Vocal for Local' is not only for big organizations. The theme Vocal for Local symbolizes the self-sufficiency for all scales of business including start-ups specifically MSMEs. Now with this Campaigning of our Prime Minister all have started pressing our Indian roots proudly and promoting the product with **Made in India** instead of **Made in China** which has captured the big Indian market. During Pandemic consumers were also demanding Swadeshi products as they know how it is important for recovering financial losses of the country. Now that the motto of becoming 'Atma-Nirbhar' has been adopted to counteract the impact of Covid-19, it appears that 'Made in India' will become a prominent element in influencing consumer purchasing behavior in the future. This article attempted to investigate changes in advertising strategies implemented by chosen FMCG firms to strengthen the Indian economy, as well as common themes that support the 'Vocal for Local' movement.

KEYWORDS: Vocal for Local, FMCG Companies, Self- Sufficiency, Advertising Campaign

INTRODUCTION:

The COVID-19 epidemic speedily disrupted supply and value chains, thereby halting global output. Small local businesses, which are one of the key shock-bearers owing to the epidemic, require more support than before in an atmosphere of increasing uncertainty. The 'Vocal for Local' campaign launched by Indian Prime Minister Narendra Modi regenerate, optimism among Indian firms, who rapidly jumped on board and matched their brand reputation with the initiative.

"When the Prime Minister said go 'vocal for local', he meant that products be made competitive vis-a-vis global brands. It didn't mean that one must only buy products that have a logo 'made in India' on it," RS Sodhi, MD, Amul, told BusinessLine.

Big Indian companies quickly adjusted their marketing strategies, and their sales pitches now emphasize 'Indian and Indigenous' as major themes. While the campaign's intellectual base is not new, we are reminded of the historic appeal for self-reliance made by the Swadeshi Movement in 1905. After a century, India's concept of self-sufficiency has gained prominence with the campaign like 'Vocal for Local' and 'Make in India'. In 1991, India began the process of liberalisation, privatisation, and globalisation (LPG), which resulted in a significant rise in Foreign Direct Investment (FDI) as worldwide brands entered the country. When foreign brands began to enter the Indian market, local manufacturers, particularly Micro, Medium, and Small Scale Enterprises (MSME), faced fierce competition. Now, Indian companies are re-establishing themselves as a 'Swadeshi brand,' with ad campaigns emphasising Indian roots, depicting long relationships with each family spanning generations, using Indian ingredients, sourcing raw materials from local farmers / suppliers, and promoting only Indian brands, among other things.

OVERVIEW OF FMCG SECTOR:

According to the India Brand Equity Foundation's (IBEF) 'Indian FMCG Report – May 2020,' the FMCG market in India is expected to develop at a CAGR of 23.15 percent. From US\$ 68.38 billion in FY18, it is predicted to reach US\$ 103.70 billion in FY21. By 2030, the Ecommerce market is estimated to account for 11% of overall FMCG revenues. The Fast-Moving Consumer Goods (FMCG) sector is India's fourth largest industry. The leading segment in India is household and personal care, which accounts for 50% of the total market. In terms of market share, Healthcare comes in second with 31%, followed by Food & Beverage with 19%. People are becoming more health-conscious as a result of the corona pandemic, and are preferring for healthier products such as ayurvedic medicines and organic

food that can enhance the immune system. People in India are increasingly receptive of ayurvedic products, which is why Indian giant Patanjali has been named the most trusted FMCG brand in the country.

TYPES OF OPERATING COMPANIES IN INDIA:

1. MNC brands that have built up local factories in India and employ local workers are the first type of functioning enterprises in India.
2. Indian MNCs are another sort of major firm that manufactures products in India and exports to other countries.
3. A small and 'Desi' firm is one of the types of businesses that operate in India, producing local items for locals.

GETTING THE MOST OUT OF MOMENT MARKETING

'Moment Marketing' is defined as connecting with customers on current trends that are equally significant to them and generating profit on product sales by modifying marketing techniques accordingly. It's all about getting the correct message to the right person at the right moment. According to a recent BARC-Nielsen survey, advertising volume on television during week 20 (May 16-22) was 23% lower than pre-Covid periods (11th January to 31st January). In the context of the lockdown, corporations are focusing on short-term gains rather than long-term gains, and many Indian brands are turning to moment marketing to maintain their brand preference in consumers' minds. "Vocal for Local," 'Atmanirbhar Bharat,' 'Sanitization,' 'Immunity Building,' 'Washing Hands Regularly,' 'Made in India,' and 'Social Distancing' have become catchy phrases in our everyday conversation, and Indian brands are redesigning their advertising campaigns around these themes to capitalize on the gain.

OBJECTIVES OF RESEARCH:

1. To find out the capacity of some sectors to achieve self-reliance
2. To select a few effective FMCG advertising efforts that support the Government of India's "Vocal for Local" motto.
3. To look into a common pattern among a few organizations when it comes to marketing themselves as an Indian brand.

RESEARCH METHODOLOGY:

The current study is based on secondary data gathered from a variety of journals, periodicals, books, and websites, all of which are cited in the paper. The study goals were met by identifying new 'Vocal for Local' ads launched by Indian FMCG businesses. Campaigns were chosen based on criteria such as the goal of introducing new advertising campaigns (supporting indigenous brands), companies with well-known FMCG brands, Indian origin, and product reach in terms of acceptance in every home. Based on these criteria, the new campaigns by ITC Limited (Proudly Indian campaign), Dabur India Limited (Ye Bharat Hai Hamara, Ye Dabur Hai Hamara Anthem), Patanjali (Swadeshi Online Venture – OrderMe E-Commerce Platform), Mother Dairy (Dhara - Desh ki Dhara Anthem), and Parle Agro Products (Series of 'Bharat ka Apna') were chosen, and a summary of fulfilment of the above mentioned criterions has been presented in form of a table below: **Identified Advertising campaign of FMCG companies**

Sr.No	Name of Company	Advertising Campaign	Popular Product
1	ITC Limited	Proudly Indian Campaign	Aashirvaad Atta, Sunfeast Biscuits, Bingo! Chips, Yippee! Noodles, B-Natural Juices, Vive! Soaps / Body Washes, Fiamma Shower Gel, Savlon Hygiene Products, Classmate Notebooks, Mangaldeep Agarbatti etc.
2	Dabur India Limited Dabur	'Ye Bharat Hai Hamara, Ye Dabur Hai Hamara' Anthem	Red Toothpaste, Dabur Amla Hair Oil, Real Fruit Juices, Dabur Chyawanprash, Hajmola Digestive Tablets, Dabur Honey, Sanitizer, Glucose, Dabur Lal Tel etc

3	Patanjali	Swadeshi Online Venture 'OrderMe' E-Commerce Platform	Herbal Medicines, Cosmetics, Homecare, Personal Care Products, Vegetables, Organic Fruits, Pulses, Dairy Products and Confectionary Items etc.
4	Parle Agro Products	Bharat ka Apna	Parle –G Biscuits, Hide & Seek and Salty Snacks, Frooti, Appy, Bisleri And Bailey Brands etc.
5	Mother	Dhara–'Desh ki Dhara' Anthem	Dairy Edible Oils (Dhara), Frozen Vegetables (Safal), Milk Products etc

INITIATIVES TAKEN BY SELECTED INDIAN FMCG COMPANIES TO SUPPORT 'VOCAL FOR LOCAL' CAMPAIGN:

ITC: To connect with the 'Swadeshi idea,' ITC created over 20 posters and films. ITC's "Proudly Indian" campaign highlighted the company's Indian character and overall commitment to the country. Using IP generated in India by Indian scientists, products made with produce grown in India by Indian farmers, manufactured in India at world-class Indian facilities, and uniquely crafted for Indian consumers, these brands really embody the spirit of "Make in India." ITC's B Natural juices recently executed an influencer campaign that focused on the product's ingredients and the brand's care for farmers.

Dabur: Inspired by the concept "Vocal for Local," FMCG company Dabur India Ltd. has started a campaign for its numerous brands called "Ye Bharat Hai Hamara, Ye Dabur Hai Hamara." Dabur is the oldest and most trusted ayurvedic and natural healthcare company in India, with a 135-year history dedicated to the health and well-being of every home. Dabur has evolved into a multi-location international enterprise since its founding in Kolkata in 1884. The company has eight manufacturing centres throughout the world, and its goods are sold in over 100 countries.

Patanjali: According to studies, the country's e-commerce business is predicted to reach \$84 billion in 2021, up from \$24 billion in 2017. The FMCG sector has seen tremendous expansion due to rising consumer awareness of the importance of eating indigenous products, easier availability, and changing lifestyle patterns. Swami Ramdev's Patanjali went into e-commerce with its app 'OrderMe' around the time these hopeful reports were accessible. 'OM,' a spiritual sign and sound in Indian faiths, inspired the app's name (O for Order and M for Me). Patanjali has promoted this online e-commerce platform to assist the PM movement by selling only local items; foreign brands will not be offered through this digital application.

Parle Agro Products: Since 1929, Parle has related to Indian identity come out to support Prime Minister uplifting message to the nation about supporting local businesses brands. Using its social media handles to showcase a series of 'voice for local' Parle Agro wants to celebrate and connect with its Indian heritage while also inspiring people to learn more about agriculture. Parle Agro continues to be a brand that is focused on the Indian market. Since its beginning, By obtaining raw materials from local Indians, the firm is aiming to improve their lives.

Mother Dairy: Under the brand name Dhara, Mother Dairy is also active in the edible oil industry. With its new campaign 'Desh Ki Dhara,' it has also endorsed the 'Be Vocal Buy Local' movement, recommending that we embrace 'Zara sa Badlaav' (a small change) in our lifestyles to stay fit and show support for 'Made in India' items. The ad also tries to demonstrate how a small change may result in significant improvements for the entire country. "This is not about us; it's about our commitment of being 100 percent Indian," says the campaign's main theme. Come be a part of the transformation."

CONCLUSION:

Fight against COVID-19 is a collaborative endeavor between the government and the country's residents. All Indians will be encouraged to buy 'Made in India' products and look for 'Made in India' tags

because of the above-mentioned promotions. We usually see the expiration date on a product since we are aware that we should not use it once it has passed its expiration date. If we establish the habit of checking the 'Made in India' label before making any purchase, just as we check the manufacturing date and MRP of things before making any purchase, we will become change agents who will assist the country in rebuilding its economy and becoming self-sufficient. Various programmes are moving India closer to achieving Atmanirbhar Bharat's goal of boosting indigenous enterprises. If all Indian producers and consumers follow the Prime Minister's call to encourage local enterprise, India can realise its objective of a \$5 trillion economy. It must be realized that we Indian people are responsible for the development of the country's economy, so Promoting local brands is a moral responsibility for all Indian residents.

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The Customer Relationship Management (CRM) In The Tourism Industries As A Tool For Global Competitiveness

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Abstract:

Customer satisfaction and retention have become one of the most important issues in the current era of global competition. Mass marketing was considered an important strategic tool in the past, especially in the phase of industrialization, but it has become ineffective in this age of informed and complex customers. Companies have established customer satisfaction as another means of business success. Researchers define the main competitiveness measure in a marketplace as the ability to retain and acquire more customers. Customer relationship management is a mix of practices, techniques, and customer relationship management used by organizations to monitor and evaluate customer experiences and data throughout the customer life cycle. It aims to strengthen customer service relationships and attract customers and promote revenue growth. Customer relationship management refers to the values, processes, and standards that a company adopts while communicating with its customers. This research aims to find some solutions to eliminate the barriers and restrictions to the development of the tourism industry and to attract and please the guests. Thus, this research focuses on the impact of customer relationship management activities on tourism customers and barriers to customer relationship management implementation.

Keywords: Customer Relationship Management, Customer Satisfaction, Tourism Industries, Global Competitiveness

Objective of Research:

- 1) To assess the role of customer relationship management in direct performance across various categories of the tourism sector.
- 2) To study the shortcomings of the existing customer relationship management practices followed by the tourism sector in India.
- 3) To study the customer relationship management practices followed by different categories of the tourism sector in India
- 4) To study the dimensions of customer relationship management practices followed by the tourism sector and their impact on customer satisfaction.

Introduction:

To encourage its valued clientele, the hotel organization has currently established personal relationships. The process of maintaining long-term relationships with customers is known as relationship marketing and, more recently, as customer relationship management in today's marketing literature. These two concepts, relationship marketing, and customer relationship management are synonymous with each other (Parvatiyar and Sheth, 2001). For marketing practitioners, customer relationship management is an evolving marketing area of varying services to service organizations in a highly complex and competitive business environment. However, scholars see it as a modern marketing tool that focuses on managing sustainable consumer relationships by supplying the best value to consumers. From the company's point of view, this entire partnership includes direct interaction with consumers, such as sales and service-related processes, prediction, and analysis of consumer trends and



behaviors. Customer Relationship Management is used to improve the overall customer experience (Marshall 2019).

Customer Relationship Management is helping companies to manage customer relationships. These programs collect data from customer points of contact, where customers share information, such as web forms and surveys, and display this information on a dashboard. A company can search a customer's account and search for a customer's contact information, purchase history, and past experiences with a customer's representative. This knowledge helps companies make important decisions and develop consumer relationships. Customer relationship management systems provide professional data to help companies offer the services that your customers want. To provide better customer support, service provider teams can help market and sell service more efficiently. Customer relationship management helps to close deals, attract existing customers, and better understand who your customers are. The applications of customer relationship management vary in scope and design. In the past, businesses had only one Customer relationship management application that could be accessed from a device. Today, cloud-based customer relationship management syncs data to the cloud so users can access information from any device. At the same time, mobile, customer relationship management apps allow businesses to allow you to view customer data anywhere in the world on a smartphone or tablet.

The advent of information and technology, modern computing infrastructure, and innovative features have enhanced customer relationship management capability, and the theoretical aspect of customer relationship management has become a reality. for industry. The Internet makes customer relationship management solutions the best platform for user engagement and storing huge amounts of data. According to Greenberg (2004), customer relationship management is generally an enterprise-focused undertaking involving all departments of the organization. In addition to customer service, customer relationship management includes manufacturing, product testing, assembly as well as ordering, accounting, human resources, marketing, distribution, and engineering.

The types of customer relationship management are Strategic Customer Relationship Management, Operational Customer Relationship Management, Analytical Customer Relationship Management, and Collaborative Customer Relationship Management. Strategic customer relationship management is a core customer-focused business strategy aimed at winning and retaining profitable customers. Successful strategic customer relationship management is a complex set of activities that together form the basis for a sustainable and competitive advantage over a tough competitor. Strategic customer relationship management shapes interactions between companies and customers to allow them to maximize the lifetime value of customers as well as differences between customers regarding their economic value to the firm as well as their expectations from the firm.

Operational customer relationship management focuses on automating processes such as distribution, marketing, and customer support. It builds the relationship between the potential of a company, its network, and its customers. It provides a means for the customer to contact the business and encourages vendors, associates, and consumers to collaborate. It provides the ability to improve customer support, online marketing, sales force automation, etc. It is the automation of processes facing customers. It manages the communication and delivery of customers. In marketing, distribution, and operations, it handles and synchronizes customer experiences. Many touchpoints such as call centers, contact management systems, mail, fax, salesforce, sites, etc. collect customer information. The information is processed and structured in a customer-centric database that is made available to all customer-interactive users. Call center and contact management are standard operational customer relationship management.

Analytical Customer Relationship Management focuses on the intelligent mining of customer-related data for strategic or tactical purposes. Analytical customer relationship management is needed to build a data warehouse, improve relationships, analyze data, etc. It uses client data to establish a mutually beneficial relationship between a company and its customers. Analysis, modeling, and evaluation help refine sources of knowledge for a deeper understanding of consumer actions to personalize conversations. To increase the competitiveness of businesses and achieve customer goals, customer satisfaction is critical. To strengthen this, there is a need to establish and ensure the needs and desires of the consumer. It involves the creation of an information-based measurement device, part of which will come directly from the consumer and part will be sourced from the business's computer systems. The

data stored in a contact-centric database is analyzed using various analytical tools to create customer profiles, identify activity trends, assess satisfaction levels, and help customer profiles. The information and knowledge gained from analytical customer relationship management help in developing appropriate marketing and promotional strategies.

Collaborative Customer Relationship Management applies customer relationship management across organizational boundaries to optimize company, partner, and customer value. Cracklauer & Mills (2004) claimed that customer relationship management systems are combined with enterprise-wide systems to provide greater feedback to consumers in the supply chain. The apps include instant service response based on customer feedback, one-to-one customer requirement solutions, anytime and anywhere direct online customer interactions, and customer service centers that help customers answer their queries.

Travel and tourism are one of the largest industries in the world, promoting socio-economic development and job creation. It plays a vital role in promoting development, empowering women, youth, and other groups of society. The benefits of travel and tourism far outweigh its direct effects in terms of GDP and employment. Global tourism has performed well over the past five years, with emerging economies continuing to stimulate growth. In addition, countries in Asia and South America have experienced strong growth in per capita income, enabling consumers in these regions to travel abroad with an increasing number of international tourist arrivals of 1.5 billion worldwide in 2019.

The Customer Relationship Management (CRM) in the Tourism Industries as a Tool for Global Competitiveness:

Tourism is one of the fastest-growing and fastest-changing industries in the world. Tourism in India has also become an important industry as a result of rapid economic growth and continuous improvement in the standard of living. India's tourism industry is extensive and vibrant, and the country is fast becoming a major global destination. Tourism is an economic sector in India that has the potential to grow at a rapid pace and ensure stable development of infrastructure at the destinations. It can build on the country's success in the services sector and provide a sustainable development model (Annual Report, Ministry of Tourism, 2010-2011). The unique importance of the tourism industry in India is its contribution to national integration and conservation of the natural and cultural environment and enrichment of the social and cultural life of the people, such as the protection of monuments and heritage resources. The region also contributes to traditional art forms, crafts, and culture (Planning Commission of India, 11th Five Year Plan, 2007–2012).

Customer Relationship Management is one of the major transformative factors for the tourism industry in the 21st century. Digitization paves the way for fundamental changes in key areas of tourism as well as the way people start traveling. Customer relationship management has a direct impact on tourism and related businesses, creating a tourist destination for patterns of tourist travel and competitive modeling. The tourism industry is a customer-centric industry based primarily on the services it offers to its customers. Customer attention and customer service focus is not new concept for the tourism industry. This is certainly a business dynamic that has long been recognized. Customer relationship management is more evolutionary than revolutionary. Thus, achieving the full potential of each customer relationship should be the prime goal of every tourism organization (Boxwell, 2000). The hospitality sector in India has recognized the role of customer relationship management and hotels understand the importance of quality of service and customer satisfaction. The researchers aim to create an affordable upper hand for the cutting-edge Indian inn industry through customer-driven administrations and performance correspondence techniques (Kamath et al, 2008). Traditional communication and management tools and techniques cannot deliver excellence in the age of information technology and competitive organizational development. Therefore, customer relationship management like this can be the best solution. Often decisions and practices for customer relationship management systems are handled as a standard procedure without specific care and scrutiny. Customer Relationship Management is a technique that can help modern companies to establish lasting relationships with their customers, which are most important from the point of view of organizational development in this era of competition.

Customer Relationship Management has been highly accepted as a tool for enhanced destination competencies, visibility, dynamic modeling of tourism-related businesses, consumer behavior,

marketing, and promotion of tourism destinations. It is so prevalent that according to a Google Travel study, 74% of travelers plan their trips over the Internet, while only 13% still use travel agencies to prepare them. The impact of technology is changing the tourism industry in the 21st century by changing its fundamental forms and shapes.

The travel and tourism industry is constantly undergoing profound changes due to customer relationship management interventions. Historically, during the origins of the grand tour, the industry was operating based on manual services provided by the various sectors of tourism. The major impact of customer relationship management in the tourism industry occurred during Industrial Revolution 3.0 and 4.0. The major change during Industrial Revolution 3.0 was the introduction of the Global Distribution System (GDS), as GDS changed booking processes exclusively using computers and networks. The airline and hotel industries were major beneficiaries of Industrial Revolution 3.0. The Industrial Revolution 4.0 (IR 4.0) was a major change in shaping the travel and tourism industry as it is today. Another important area of impact of customer relationship management on tourism is the marketing and promotion of tourism products, services, and destinations. Many technological applications, such as virtual reality (VR), have reduced the issues of abstraction of places to allow decisions and decisions on potential tourists' choice of destinations.

The beginnings of social media marked a major shift in destination marketing, promotion, and management, and today social media such as Facebook, Twitter, Instagram play a vital role in the marketing of tourism and related service products. Within no time social media became a significant influence of potential tourists in the destination of their choice. As such, today's tourism industry has been supported by several web-based applications, cloud computing, unified communications, social media, online travel agencies (OTAs), big data, near field communication, predictive analytics, intelligent personalized support, tourist experiences, etc. shaped by digital services.

Technological solutions in the tourism industry Smart mobile phone is still the most important technological solution in the travel and tourism industry because communication and other personal assistant features are completely embedded in a smartphone and, therefore, of course, smart mobile phones travel and tourism. Industry paradigm shifts are inevitable. Additionally, the mobile phone has become our tour escort, travel agent, a locator for many tourism services, maps, and is being used as a tourist lifecycle (Belen, 2019).

Customer relationship management today is a discipline as well as a set of continuous software and technologies focused on automating and improving the business processes associated with the management of customer relationships in the areas of sales, marketing, customer service, and support. Customer Relationship Management is helping tourism service companies understand, establish and nurture long-term relationships with customers, as well as helping to retain current customers. The most important step an organization has to take towards customer relationship management is how the organization interacts with each customer and determines how to improve and limit the relationship. Currently, more and more tourism service companies are adopting different customer relationship management practices, as customer relationship management promises many benefits—including integrated customer feedback, better communication, better feedback, better customer knowledge, better efficacy, better customer service, and better customer experience. tracking, increasing customer satisfaction, etc.

The emergence of customer relationship management as a business strategy has fundamentally changed the way organizations operate. There has been a shift in business focus from traditional to relationship marketing, where the customer is at the center of all business activity, and organizations are now trying to reorganize their processes around the needs of strategically important customers. The key driver of such a seismic shift towards customer orientation is the realization that the customer is a business asset that, when managed effectively, can yield lasting and lasting economic value to an organization.

The dynamics of the business ecosystem have changed how tourism service companies do business in both relationship management and streamlining their operations. Relationship marketing is emerging as a core marketing activity for businesses operating in a fiercely competitive environment. On average, a business spends six times as much to acquire new customers. Therefore, tourism service

companies are now focusing more on their relationship with existing customers to retain them and increase their share of good customer experience.

Across the world, service organizations have been leading the way in developing customer retention strategies. Banks have relationship managers for selected customers, airlines have frequent flyers programs to reward loyal customers, credit card companies offer redeemable bonus points for increased card usage, telecommunications service operators use their heavy Provide customized services to users, and hotels have personalized services for their regular guests. However, with the rapid rise of new entrants to the market and increased competition, tourism service companies are recognizing the business potential within the capture base to grow through customer relationship management.

The tourism industry is also facing competitive threats, including new entrants, pricing pressure, technology as well as associated costs and time is taken to strengthen customer relationship management, which more and more organizations are realizing. That the traditional marketing model is no longer effective. With an influx of new entrants offering quality services at affordable prices, tourism has returned to the industry. In a market where loyalty has diminished and the cost of acquiring new customers is prohibitive, tourism service companies turn to their current customers to not only retain them but to exploit the potential within.

Customer relationship management or popularly known as customer relationship management can be defined as the art and science of collecting information about the current and future needs of customers' service so that to date and in the collection of information such To connect them to the market by using the efforts and technology of customer relationship management is a process of collecting information about customers and aligning and reframing the strategy of organizations to meet customer demand, with the focus of customer relationship management on people rather than services. Businesses and processes are built with the customer in mind and the emphasis is on what can be done to retain people who want to deal with you again and again.

Relationship marketing was previously defined as a form of marketing developed from direct response marketing campaigns that emphasize customer retention and satisfaction, rather than a major focus on sales transactions. Relationship marketing can be applied when there is a choice of competing services for customers and when there is a constant and periodic desire for service.

Customer Relationship Management is a tool to serve the customer. Tourism service companies are serving customers using technology by utilizing and applying the latest developments in information technology. Customer Relationship Management is the activities of an enterprise identified to select, acquire, develop and retain loyal and profitable customers. Customer Relationship Management not only deals with existing customers but also aims at developing a new customer base by marketing and designing its product.

Customer relationship management is an approach integrating people, processes, and technology to maximize an organization's relationship with its customers. Tourism service companies are using developments in communication and technology to gather information about the service and its marketing to meet people's expectations. Tourism service companies are developing customer databases to update their needs and formulate marketing strategies to meet such needs.

Conclusion:

The customer relationship management system has a historical view and analysis of all acquired customers. This is helping in reducing customer discovery and correlation and helping customers effectively and grow business. Customer relationship management involves every detail of a customer, so it is becoming much easier to track a customer and use it to determine which customers may be profitable and which may not. It is helping the customer to understand better and as per the customer's requirements. It is effectively customizing its tourism services to retain customers and enhance customer loyalty and satisfaction. The ultimate objective of customer relationship management is to increase profits, which can be achieved primarily by providing better service to customers than competitors. Customer relationship management is enabling tourism service companies to collect and use information about customer orders, complaints, preferences, and participation in marketing campaigns.

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The New Business Opportunities of Post Pandemic

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Abstract:

This review analyzes the various opportunities in Post Covid-19. We're at the starting of 2022, two years that reminds us of every apocalypse movie we've ever seen and there's so much we still don't know. Can the world fight Covid-19? Will the global economic crash lead to another Great Depression? Is the 'new normal' here to stay? There are so many questions, yet, very few answers. However, over the last 2 years, in response to the pandemic, the world has seen some common emerging business trends. In this piece, we analyse five such trends and their significance in the post-Covid world.

Keywords:

Opportunities, The era of digital transformation, Healthcare reformation, Growth of online education systems, Re-configuration of supply chains, Evolution of traditional workspaces and remote teams

Introduction:

The Coronavirus (COVID-19) outbreak is now impacting our personal and professional lives. Many are trying to navigate through their unfolding business complexities related to people, supply-chain, financial health, customer engagement and risk management. We are currently going through one of the most significant historical changes ever experienced in the last 100 years. Old businesses will change and new businesses will emerge. We are already seeing a shift in services our clients are adopting as a response to this pandemic. Essential services in relation to healthcare, energy and natural resources, water, and emergency services will continue to be in demand, although the business models for these industries may change.

Scope of the study:

This study was designed and carried out the various new business opportunities in post pandemic

Significance of the Study:

This discussion of the study will be helpful for the people to understand the areas of different new business opportunities in post Covid-19

Method of the Study:

This research work was designed and the required data was collected from secondary sources of newspapers, media, website and different occupational sources of information.

Discussion In Context

This study is providing the information about the various new trends of business in post pandemic these are

- The era of digital transformation
- Healthcare reformation
- Growth of online education systems
- Re-configuration of supply chains
- Evolution of traditional workspaces and remote teams

1. The era of digital transformation

Digital Transformation is a business trend that has gained immense popularity over the last two years. Before the pandemic, while some businesses invested significant time, effort, and capital into digital transformation, others weren't too concerned about digitalising their offerings. However, Covid-19 has forced organisations across the globe to take radical steps towards adopting technological advancements to secure their business.

Almost all industries, ranging from retail, healthcare, hospitality, and education, will need to transform their business models to remain viable. Companies can no longer enjoy the comfort of operating 'business as usual'. In fact, even if an organisation is ahead of their competitors today, they still have to be prepared to embrace uncertainty, take calculated risks, keep abreast of the changing business trends, and leverage the newest digital technology. Failure to do so can disrupt their entire business model.

And that's why, accelerating digital transformation journeys, staying relevant in changing times, and embracing innovation to create breakthrough value, will become a top priority for businesses in the post-Covid world.

2. Healthcare reformation

There's no doubt that the Covid-19 pandemic has exposed major gaps in the health care systems of the most advanced nations in the world, such as the United States, France, and the United Kingdom. In fact, in order to provide equitable care, the healthcare industry must undergo significant reforms. Medical bankruptcies in the US affect up to 2 million people. Source: The BalanceStudies have revealed that even before the pandemic, more than half of the citizens of the US with employer-sponsored health insurance delayed their treatment because of the additional costs. In a recent poll conducted, 68% of adults said that the cost of treatment would be extremely crucial to their decision to seek medical care if they had Covid-19. If that's the case, then failure to get treated prolongs the pandemic and exacerbates its economic impact, making the reformation critical.

Apart from the industry reformation, businesses will also have to go the extra mile to concentrate on the health of their employees. The need to focus on their mental health will significantly increase, as remote working, social isolation, and social distancing becomes the 'new normal'.

3. Growth of online education systems

The Covid-19 pandemic didn't just affect businesses — it affected the education system too. Many schools and educational institutions just weren't ready to take their classes online, causing a lot of unprecedented chaos and confusion.

While children were missing school, online education systems became an emerging business trend. Schools across the globe have started implementing different online teaching platforms to suit their requirements. However, because this is an entirely new concept to many, the assessment of assignments, online exams, and making students understand complex concepts is a new challenge on the horizon.

In response to this situation, pre-recorded videos with more options and animations are being used frequently, giving rise to Learning Management Systems (LMS) as well. Edtech platforms such as Byju's and Vedantu in India, that use IT tools to create an engaging and individualised learning experience is becoming the 'new normal' and will continue to challenge the traditional education system, one video at a time.

4. Re-configuration of supply chains

Over the last few years, China has emerged as the undefeated hub of global supply. But then came the pandemic.

The disruption created by Covid-19 was unlike anything the new world had ever seen. Nobody was prepared for the world's second-largest economy, China, to go completely off the grid and shut down every one of its external logistical connections. And that's why global businesses have no choice but to reconfigure their supply chains.

An anticipated business trend in the coming months is that supply chains will fragment further with technology platforms integrating them. Supply chains will take on a more multi-tier approach, tracking critical components such as the origin of supply and incremental value-adds. This also opens new ways to communicate and engage with customers, manage inventories and logistics, manage capital, production, and distribution.

5. Evolution of traditional workspaces and remote teams

A huge chunk of global businesses are encouraging their employees to work from home, even post covid-19. Before the pandemic, though some companies offered work from home facilities, the majority weren't ready for this sudden shift. Therefore, a business trend that one can expect in the



coming months is for enterprises to adopt different digital tools to manage their operations smoothly. In fact, the significant spike in the demand for these online tools has worked as a catalyst for other organisations to develop work-from-home products and services.

Communication tools, project-management applications, software for data security, etc., will experience a notable boost in the coming months.

Conclusion:

Microsoft sees twice the number of new Teams users every day in China even after the country lifted its restrictions. On the other hand, coworking spaces have experienced a major hit, with social distancing becoming the new norm. During the lockdown in many countries, a large number of companies have either given up their coworking space or reduced their office size.

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Atmanirbhar Bharat: Building Nation Self Reliant**Dr. Hemchandra Narsingrao Deshmukh**Associate Professor Department of Commerce and Management SBES College of arts and Commerce
Aurangabad 431001, E-mail: hndeshmukh20164@gmail.com**Abstract:**

Atmanirbhar abhiyan means self-reliant India. This wake call given by PM Narendra Modi in such a situation where the whole world was suffering by Covid Pandemonium. Covid created havoc and shown its impact on life of human being where everybody was under threat of death and uncertainty. Apart from this the whole process of production, and services affected on large scale and every citizen suffered a lot, they lost employment, business cycle stopped, migration increased finance and financial activities collapsed which created a worse impact on every sector and on every citizen of India. In such a situation government realized that there is a need to awake the people and aware them about the situation. PM Modi gave a mantra in the form of slogan i.e., "ATMANIRBHAR BHARAT" (self-reliant India) as an abhiyan. Atmanirbhar abhiyan is not new to India, in August 1905 Swadeshi movement was launched against Britishers for quitting India and go out of country and allow us to remain as independent citizen and nation. In that period the Swadeshi movement was used as weapon against the Britishers, now Prime Minister Modi gave a wakeup call to all Indians to start at their own level and contribute in Atmanirbhar Bharat to become self-reliant nation.

Keywords:

Atmanirbhar, abhiyan, self-reliant, finance, employment, Swadeshi, covid

Introduction:

Atmanirbhar abhiyan is not new to India, in August 1905 Swadeshi movement was launched against Britishers for quitting India and go out of country and allow us to remain as independent citizen and nation. In that period the Swadeshi movement was used as weapon against the Britishers, now Prime Minister Modi gave a wakeup call to all Indians to start at their own level and contribute in Atmanirbhar Bharat to become self-reliant nation. If we go through history, we observe that in ancient period the efforts were made by the different kings and kingdoms to keep their society, villages and nation self-reliant means Atmanirbhar. The Atmanirbhar gives one type of confidence and creates braveness to fight any adverse situation and circumstances, whether they are from within the country, comes out of other nations or natural calamity where nobody is responsible but everybody suffers just like the Covid-19 pandemonium.

It is a wakeup call to all human community and all nations to remain ready and alert all the time to face any eventualities considering the situation which started in China. PM Modi realized the situation and asked people to join Atmanirbhar Abhiyan to make our country self-reliant and make citizen of our country happy, satisfied and safe from any upcoming problem and situation.

The meaning of the term 'Atmanirbhar Bharat' is self-reliant India. It is our responsibility to ensure that the 21st century belongs to India. The path to this is one -- self-dependent India."

We always believe in 'Vasudha Iva Kutumbakam' (the world is one family), so why we always think of betterment of others along with us. In the Covid Pandemonium the economic crisis triggered by the coronavirus pandemic in 2020 and gave birth to the Atmanirbhar Bharat Abhiyan. While the idea was first proposed by Prime Minister Narendra Modi, some of its features are similar to the Swadeshi movement launched on August 7, 1905, to take on the British regime of the time.

Meaning:

There are many things to many people and many opinions to the term Atmanirbhar Abhiyan. In reality is nothing but efforts made to remain self-reliant Nation and keep the citizens safe, happy, peaceful by providing all type of services and goods which required to be provided well in time to live their life peacefully and comfortable the meaning of the term 'Atmanirbhar Bharat' is **self-reliant India**. In his speech, the Prime Minister observed that to fulfil the dream of making the 21st century India's, the way forward is through ensuring that the country becomes self-reliant. Prime Minister Narendra Modi on May

12 while addressing the nation amid the ongoing third phase of lockdown said that the state of the world today teaches us that an 'Atmanirbhar Bharat' is the only path in which efforts made by Modi to build confidence among the citizens of India and motivated them to come forward and join in the movement with braveness to build new India and become a symbolic example to the Global community.

In his address the Prime Minister in the address to the nation said, "It is our responsibility to ensure that the 21st century belongs to India. The path to this is one -- self-dependent India."

He said that the COVID-19 crisis has brought an "opportunity for India". "As a nation today, we stand at a very important juncture. Such a big disaster has brought a signal to India. It has given a message to us and brought an opportunity for us that is to be self-reliant whose soul is 'Vasudhaiva Kutumbakam' (the world is one family)". Modi said, "We will fight the virus by strictly following the guidelines. The way forward is a self-sustainable India. India's definition of self-reliance takes into account the needs of a globalized world."

What is Atmanirbhar Bharat Mission?

This abhiyan is many things to many people, in reality these are the efforts to utilize the available resources with optimum manner and allow every citizen to contribute for earning, production, services, protection from enemy, research and development, change in structure and function of education by which capability of students can be increased for employment, source of earning to be available at hand, near to home and efforts made to utilize local resources for fulfilling the local needs. Wherever required foreign aid will be taken to build and execute the big projects for Defense, Aviation, Rail, Research and Development, Information Technology and other sectors Areas where it needed.

On May 12, Prime Minister Narendra Modi announced in his address to the nation an economic package of Rs 20 trillion to tide over the coronavirus crisis under the Atmanirbhar Bharat Abhiyan. He said the economic package would play an important role in making India 'self-reliant' and that it would benefit laborer's, farmers, honest tax payers, MSMEs and the cottage industry. He said making the country self-reliant was the only way to make 21st century belong to India. According to the government, it is not protectionist in nature.

The main pillars on which Atmanirbhar Bharat Abhiyan is based:

India's self-reliance is based on main five pillars which includes:

1. Economy
2. Infrastructure
3. Technology driven system
4. Vibrant demography
5. Demand

By considering the importance of these main aspect's government decided to focus and concentrate to remain equipped and self-sufficient about the resources which creates impact and effect on development of nation. Bold reforms across sectors will drive the country's push towards self-reliance. To spur growth and to build a self-reliant India, Atmanirbhar Bharat Abhiyan rests on 5 important pillars.

Economy: contemplates not an Incremental change but a quantum leap so that we can convert the current adversity into an advantage. **Infrastructure:** that can be an image of modern India or it can be the identity of India. **Systems:** driven by 21st-century technology, and that is not based on old rules. **Democracy:** a vibrant democracy that is the source of energy to make India self-reliant. **Demand:** where the strength of our demand and supply chain is utilized intelligently.

Significance of Atmanirbhar Bharat Abhiyan: Atmanirbhar abhiyan is not a slogan but it needs to be treated as a philosophy of life and needed to become as mantra of every citizen for knowing their duty and responsibility towards human community, towards nation and towards Global people. The importance of this Abhiyan focuses on following aspects, which includes

Talking about turning a crisis into an opportunity, he gave the example that the production of PPE kits and N-95 masks in India has gone up from almost being negligible to 2 lakh each, daily.

Remaking that self-reliance is the only way out for India, the PM quoted from our scriptures "Eshah Panthah", that is – self-sufficient India.

Self-reliance will make globalization human-centric. The definition of self-reliance has changed in a globalized world and it is different from being self-centered. India's fundamental

thinking and tradition of “Vasudhaiva Kutumbakam” provides a ray of hope to the world. This should be seen in the context of Human-Centric Globalization versus Economy Centralized Globalization.

Self-reliance does not mean cutting India off from the world. India believes in the welfare of the world and India's progress is linked with the world. The world trusts that India has a lot to contribute to the development of the entire humanity.

The need and necessity regarding vocal about local products and urged people to buy only local products for fulfilling the need and requirement and also support for lackentrepreneurs for increasing income,

Parts	Focus Areas	Stimulus in Cr (Rs)
I	MSME, EPF, Garib Kalyan, RERA, Credit	5,94,550
II	Farmers, Migrants	3,10,000
III	Agriculture & Allied Sectors	1,50,000
IV	Coal, Minerals, Aviation, Defense, Space, Atomic Energy	
V	Ease of doing business, Health, Education	48,100
	Earlier measures like PMGKP	1,92,800
	RBI measures	8,01,603
Total		20,97,053

quality and employment generation

Help and support for restricting migration and help for sustainable development by accepting local products and services.

Efforts made by Government Benefits and advantages -Areas:

The reforms and stimulus measures under Rs 20 lakh crore package were subsequently elaborated by the finance minister in fivebranches(tranches):

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I	MSME, EPF, Garib Kalyan, RERA, Credit	5,94,550
II	Farmers, Migrants	3,10,000
III	Agriculture & Allied Sectors	1,50,000
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V	Ease of doing business, Health, Education	48,100
	Earlier measures like PMGKP	1,92,800
	RBI measures	8,01,603
Total		20,97,053

The first branch(tranche) of Atmanirbhar Bharat Abhiyan – Total Rs 5,94,550 Cr

Collateral free loans and emergency credit to restart business including MSME – 3,00,000 Cr.

Subordinate debt for stressed MSMEs – 20,000 Cr

Fund of Funds for an equity infusion to MSMEs – 50,000 Cr. It will also encourage MSMEs to get listed on the main board of Stock Exchanges.

Extended EPF support via and government contributions to EPF accounts of eligible establishments – 2800 Cr

Reduced EPF rates of both employer and employee – 6750 Cr

Special Liquidity Scheme for NBFCs/HFCs/MFIs – 30,000 Cr

Partial credit guarantee scheme for liabilities of NBFCs/MFIs – 45,000 Cr

Liquidity injection for DISCOMs via Power Finance Corp/REC – 90,000 crores

Reduction of TCS / TDS rates – 50,000 Cr

Note: The definition of MSMEs changed by enhancing the limits to be considered as an MSME.

The second branch(tranche) of Atmanirbhar Bharat Abhiyan – Total Rs 3,10,000 Cr

Free food grains to migrant workers for 2 months – 3500 Cr

Interest subvention of MUDRA-Shisha loans – 1500 Cr

Special credit facility to street vendors – 5000 Cr

Extension of credit linked subsidy scheme in the housing sector for the middle-income group – 70,000 Cr

Additional emergency working capital for farmers through NABARD – 30,000 Cr

Additional concessional credit through **Kisan Credit Cards** – 2,00,000 Cr

One Nation One Ration card to enable a migrant beneficiary to purchase grains from any ration shop in the country.

Affordable housing for migrants and urban poor via a scheme under PMAY and affordable rental housing complexes (ARHC) under PPP mode.

The third branch(tranche) of Atmanirbhar Bharat Abhiyan – Total Rs 1,50,000 Cr

Agri Infrastructure Fund for farm gate infrastructure including cold chain and post-harvest infrastructure – 1,00,000 Cr

Food micro-enterprises with a cluster-based approach– 10,000 Cr

Pradhan Mantri Matsya Sampada Yojana (PMMSY) – 11,000 Cr for activities in Marine, Inland fisheries and Aquaculture and 9000 Cr for Infrastructure – Fishing Harbors, Cold chain, Markets, etc.

Animal Husbandry Infrastructure Development Fund – 15,000 Cr

Promotion of Herbal Cultivation – 4000 Cr

Extending Operation Greens project from Tomatoes, Onion, and Potatoes (TOP) to all fruits and vegetables – 500 Cr

Beekeeping initiatives – 500 Cr

The fourth and fifth branch (tranches) of Atmanirbhar Bharat Abhiyan (combined) – Total Rs 48,100 Cr

Viability gap funding – 8,100 Cr

Additional MGNREGA allocation – 40,000 Cr

Earlier measures – Total Rs 1,92,800 Cr

Pradhan Mantri Garib Kalyan Package for the poor – 1,70,000 Cr:

Insurance cover of Rs 50 lakh per health worker

Free cereals and pulses, gas cylinders to poor families for 3 months

Direct cash transfer via Jan Dhan account to poor women.

PF credits to low-income workers and advances from EPF.

Collateral-free lending for Women SHG up to Rs 20 lakhs.

Revenue lost due to tax concessions – 7,800 Cr

PM's announcement in the health sector – 15,000 Cr

Measures taken by the Reserve Bank of India: Total Rs 8,01,603 Cr

RBI enhanced liquidity by Rs 1.37 lakh crores by reducing CRR

Targeted long-term repo operations of Rs 1 lakh crore.

Raised the Ways and Means advance limits of the state governments by 60 percent.

Raised borrowing limits of banks under the marginal standing facility to avail additional Rs 1.37 lakh crore.

Special refinance facilities to NABARD, SIDBI, and NHB

Special liquidity facility for mutual funds

Moratorium on loan repayments

Other major decisions taken under Atmanirbhar Bharat Abhiyan:

Apart from the above, under Atmanirbhar Bharat Abhiyan decisions are also made to reform labor, agriculture, coal sector etc.

Labor sector reforms

To avoid regional disparity in minimum wages, National Floor Wage to be introduced.

An appointment letter is to be provided to all workers to promote formalization.

Occupational Safety & Health (OSH) code to cover all establishments engaged in hazardous work.

Definition of the inter-state migrant worker to include migrant workers employed directly by the employer.

ESIC coverage will be extended to all districts and all establishments employing 10 or more employees as against those in notified districts/areas only.

Mandatory ESIC coverage for employees in hazardous industries with less than 10 employees.

Introduction of re-skilling funds for retrenched employees.

Provision for Social Security Fund for unorganized workers.

Provision of gratuity on completion of one-year service as against 5 years.

Agriculture Marketing Reforms to provide choices to farmers:

Now, farmers are bound to sell agricultural produce only to licensees in APMCs.

A law will be formulated to provide choices to farmers to sell produce at an attractive price and enable barrier-free inter-state trade.

The legal framework will be created towards contract farming and enable farmers to engage with processors, aggregators, large retailers, exporters in a fair and transparent manner.

Risk mitigation for farmers assured returns and quality standardization to be an integral part of the framework.

Coal sector reforms:

Introduction of commercial mining in the coal sector through a revenue-sharing mechanism instead of the regime of fixed Rupee/ton

To lower impact on the environment, coal gasification and liquefaction will be incentivized through rebate in revenue share

Coal Bed Methane (CBM) extraction rights to be auctioned from Coal India Limited's (CIL) coal mines.

Self-reliance in defense production:

Ban the import of several weapons and a separate budget provisioning for domestic capital procurement to help reduce the huge defense import bill.

Corporatize the Ordnance Factory Board to improve autonomy, accountability, and efficiency.

Increased FDI limit in the defense manufacturing under the automatic route from 49 percent to 74 percent.

Aircraft and airspace sector:

Restrictions on the utilization of the Indian airspace will be eased so that civilian flying becomes more efficient.

Development of world-class airports through PPP,

The tax regime for Aircraft Maintenance, Repair, and Overhaul ecosystem is rationalized and the convergence between the defense sector and the civil MROs will be established to create economies of scale.

Boosting private participation in space activities. The private sector will be allowed to use ISRO facilities and other relevant assets to improve their capacities.

Technology-driven education:

PM e-VIDYA — a program for multi-mode access to digital/online education — will be launched. The program will comprise one earmarked TV channel per class from 1 to 12. Special

e-content will be prepared for the visually and hearing impaired. Top 100 universities will be permitted to automatically start online courses by 30 May 2020.

Mano Darpan, an initiative for psycho-social support of students, teachers, and families for mental health and emotional wellbeing, will also be launched simultaneously.

National Foundational Literacy and Numeracy Mission will be launched in December 2020 to ensure that every child attains learning levels and outcomes in grade 5 by 2025.

Ease of doing business related measures:

The minimum threshold to initiate insolvency proceedings raised to Rs 1 crore

Suspension of fresh initiation of insolvency proceedings up to one year.

Special insolvency resolution framework for MSMEs to be notified soon.

Decriminalization of violations under Companies Act

Allow direct listing of securities by Indian public companies in permissible foreign jurisdictions.

The government will announce a new, coherent policy where all sectors are open to the private sector while public sector enterprises (PSEs) will play an important role in defined areas.

A list of strategic sectors requiring the presence of PSEs in the public interest will be notified.

In strategic sectors, at least one enterprise will remain in the public sector but the private sector will also be allowed.

In other sectors, PSEs will be privatized.

Parallels with Swadeshi Movement and need for Self-reliance

The call self-reliance can be compared with the Swadeshi movement and we can find that it is a relatable response to the evolving political and economic currents in a globalized world.

If Swadeshi was the rejection of the colonial exploitation of India and criticism of the Western model of Capitalism based legitimate place in a rapidly changing world.

Atmanirbhar Bharat like the Swadeshi movement is a program that is against the unrestricted import of Western thinking and economic models but is not averse to technology. It stands for modernization, but without unbridled Westernization.

The clarion call '**Vocal for local**' needs to be seen as a response to the anticipated changes in geopolitical order in the post-COVID world.

The COVID crisis has shown the failings of multilateral and regional institutions and also the ineffectiveness of trade barriers and standalone economic models.

Indian entrepreneurship must be freed from the shackles by adopting suitable governance models and reforming laws.

The 'new Swadeshi' must transform local industries to connect the ever-changing global trade structure and lead to 'glocalization' that serves local and global markets.

Some early signs of this development were seen during the COVID crisis where India's position as the 'pharmacy of the developing world' was cemented. The importance of self-reliance was also seen in the self-sufficiency for food especially cereals, the lack of which would have exasperated the current crisis.

Conclusion

The Atmanirbhar Abhiyan is not just a package facility given to different sector, financial help to poor and support to different small and medium scale industries for their progress and growth. In reality these are the efforts to create the feeling of self-reliant and promote the feeling among them for serving people and nation. It is a philosophy to create awareness amongst people and absence of duty and responsibility towards citizens and Nation. Earning source, employment generation, sustainable development, restricting migration, quality education to all, equitable distribution of resources amongst people, local resources for local need and requirement economic growth, Atmanirbhar Bharat is an area that creates a sense amongst people. The plan and strategy of Atmanirbhar Bharat Abhiyan seems to give a strong supply-side push by boosting the availability of capital on easy terms and through supporting agriculture and business sectors. The additional allocation to MGNREGS will help in productively employing returning migrants. States are now allowed to borrow within a higher limit but with clear reform conditionalities. The demand-side stimulus via deficit financing is not considered for the time being. But it cannot be denied that there is a desperate need for demand stimulus now. People's purchasing power needs to be increased and demand for industrial products and services must be created.



Income support to migrant workers and the urban poor is also an immediate concern. Thus, even with falling revenues, a deeper fiscal stimulus could have been attempted. Several of the reform measures like opening up more sectors for private participation and enhancing foreign direct investment are not to be seen as part of COVID relief but long-term structural changes. The effect of these measures will have to be watched carefully. After all every plan, policy, visualization and dream never comes in to reality unless and until hard efforts with discipline are made with integrity and loyalty towards nation and society. If the things go in right direction and pious efforts definatly the days are not far from us to see that India being a Nation gives symbolic example to the whole world as leder in economic sector, philosophy, culture, tradition, development, progress, education and a pure path by example How to live Happily together and follow the mantra "**VasudhaIvaKutumbakam** "

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The Role of Business Analytics in E-Commerce

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Abstract: The E-Commerce is dynamic industry because of its rapid changing technology. E-Commerce performs vital role in the business phenomena in trading products and services. It provides the extraordinary features in the business growth of the country economy. E-Commerce firms are spending huge amount of money on Data Analytics to extract the actionable insights from larger datasets. Data driven business insights are crucial for E-Commerce sector to measure the changing market trends and consumer behavior. The business sector is grown up the greater heights with involvement of Data Analytics in E-Commerce. E-Commerce Analytics designed to analyze and predict the future trends of the market to attain the competitive advantage. However, E-Commerce may containsome critical challenges apart from the opportunities.

This paper highlights the role of Data Analytics perceived as a value creator for E-Commerce industry toattain competitive advantage.

Key words: E-Commerce, Data Analytics, Descriptive Analytics, Predictive Analytics, Diagnostic Analytics, Prescriptive Analytics.

1. INTRODUCTION

The invention of information technology motivated enormous growth in the business and reshaped into globalised. The new business models are developed and expanded with the utility of information systems. E-Commerce eliminated technical, geographic, business and cost barriers with global flow of information between buyers and sellers. E-Commerce is a tremendous change in business sector over the traditional Commerce.

Initially Netscape.com started E-Commerce web portal for the purpose of publishing organizational advertisement in 1995. There is instrumental growth in E-Commerce is much more than other inventions such as telephone, radio and television. The major setback of "Dot.com" companies in 2001, most of business organization learned a lot of experience. Only few companies like Amazon, Google; e-bay not only survived and stand with better growth. In 2006, E-commerce achieved the remarkable significance with retail market in various developed countries of US, Asia and Europe.

In recent, the trading community offered the services such as buying and selling products through E-Commerce. As per E-Commerce times report, the Amazon achieved 28% of sales increase in 2003, due to more than 20% Americans access the online shopping from their homes with their broadband services. From year 2010 onwards, E-Commerce reached into people hands with their smart phones. The Google search engine provides services at their fingertips and browsing E-Commerce websites at home. Social media has also changed the scenario of E-Commerce with improved business communication in trading the products and services.

E-Commerce grows at the rate of 20% with usage of smart phones. The cost of setting physical store is more expansive than online services. Many startup E-Commerce companies achieved competitive advantage with development of mobile technology, faster internet access and availability of cheaper devices.

E-Commerce Analytics designed to analyze huge amount of data in order to retrieve the actionable insights. Business Analyst performs vital role in E-Commerce for getting more opportunities by overcoming the challenges. The role of analyst in E-Commerce domain is to analyze and report the changes to the E-Commerce managers. Business Analytics analyze the change of business needs, predict the impact of change on business environment, track web analytics, advertising campaign results, search engine results and branding across a website.

This paper focused the role of Business Analytics in E-Commerce with innovative direction. The rest of paper is organized as follows. The Section 2 explains the review of literature. Section 3 explains the taxonomy and overview of E-Commerce spectrum. The Section 4 states the various types of Business Analytics and its roles in E-Commerce. The Opportunities and Challenges of E-Commerce Analytics discussed in Section 5. Finally, concluded with discussion in section 6.

2. REVIEW OF LITERATURE

Over the years many researchers and theorists identified the vital role of information technology in Commerce. In recent, it is enhanced with additional features using Data Analytics attain the competitive advantage. A numbers of theorists and researchers have worked on various issues in E-Commerce domain.

- Dr. Subhash Masanappa Suryawamshi. [4] focused on recent trends of E-Commerce industry in India with its challenges, opportunities..
- Goyal.DP[6] distinguished E-Commerce and E-Business. He highlighted the business opportunities and challenges of E-Commerce in taxonomy.
- Abdul Gaffer[1] Khan discussed various benefits of E-Commerce and its competitive advantage. The author highlights some challenges in perspective of stakeholders.
- Vivekananth.P. et al [10], compared the various Data Analytics methods used in text analytics, social media analytics, audio analytics and predictive analytics. They focused on contrast issues with comparative analysis.
- Sabarmathi.G et al[7], proposed the research plan for patient health care system. She suggested innovative methodology to integrate the Data Analytics for effective health care modeling.
- Siddhardha.K et al [8], presented paper on Big Data Analytics and its role in industry and individual applications. The authors highlighted the various challenges, limitations and tools involved in big data analytics in detailed manner.

Their developed taxonomy can be benefited to extend the knowledge in certain domain for discussion and to achieve quality service

3. THE TAXONOMY AND OVERVIEW OF E-COMMERCE SPECTRUM

The "E-Commerce" application has become a popular business term which is one of the brain child of information technology in trading products and services electronically. E-Commerce is the subset of E-Business. The E-Business includes E-Commerce with front and back office applications. Internet has been the major driven force for the wide expansion of computer applications in the business environment[9]. Many business organizations irrespective of size benefited with E-Commerce by making the transaction electronically. The stakeholders gain features such as universal standards, customization, global reach and social networking with rapid growth of E-Commerce

As part of trading products through E-Commerce, it encompasses other activities such as developing, marketing, delivering, paying and servicing the products. The E-Commerce broadly includes the following functions.

- Provide the product description through catalog.
- Defining the customer requirement through the search option and comparison.
- Perform the purchase transaction through electronic payment systems.
- Delivery of the products with various logistic services such as couriers, road, and airways etc.
- Provide the customer service after sales.

Apart from the above, it reduces the transaction costs, improves the customer service and establishes coordination between stakeholders such as manufacturers, suppliers and customers.

A. Classification of e-Commerce

E-Commerce classified into different types based on various perspectives such as Business to Business(B2B), Business to Consumer(B2C), Consumer to Consumer(C2C) and Business to Government(B2G).

B. Area of Applicability of E-Commerce :

E-Commerce used in various business areas such as retail, wholesale, finance, manufacturing and marketing etc.

Retail and Wholesale business: Most number of E-Commerce applications involved in retail and wholesale in online mode. E-Commerce provides the services such as selling, cataloging and shipping products at the consumer doorstep. The cybermall provides virtual space for multiple buyers and sellers through web browser. Various companies perform wholesale trading of products through E-Commerce applications.

Finance : The financial institutions provide the effective financial services using E-Commerce such as depositing, withdrawal, transfer the money to other accounts, order for checkbooks, demand drafts, pay the bills through e-Banking etc. Stock trading is another part of E-Commerce application which provides news, analytical Charts, company profiles and analysis of trading.

Manufacturing: E-Commerce platform provides the supply chain operations of the company that can perform an electronic exchange of trading of market information with back office operations of inventory control. These applications can speed up the flow of raw material and finished products among business community with reduction of inventory cost.

Marketing : E-Commerce used in marketing for customer behavior, preferences, buying patterns, needs through the web. The information used for price fixation, product enhancement, negotiations and promotions in marketing.

Bidding and Auctions: Direct selling of products among the customers in C2C through electronic auctions. Bidding allows buyers to place a bid for a Product/Service. Ex: Quote the price for seat booking in airline & premier tatkal of train

C. Infrastructure of E-Commerce

Infrastructure of the E-Commerce classified into two types such as Hardware and Software.

Hardware: E-Commerce hardware consists the web server configuration with sufficient storage and processing capability for smooth execution of E-Commerce transactions. Sometimes the companies acquired these services from the third parties on lease base. There must be adequate hardware backup to avoid the transaction failures and hazards.

Software : The E-Commerce software classified into following parts.

Web-server Software: Server enabled operating system, which provides services such as security, retrieval of web pages, sending of web pages, tracking, web site development and webpage development.

E-Commerce Software : It is host software of E-Commerce. It contains various functionalities of Commerce. Ex: Catalog Management, Product Configuration, Transport shipping Cart, Transaction processing and Web traffic Data Analysis.

D. E-Commerce Payment Systems & Security

There is main threat for E-Commerce with electronic payment system over internet. The computer criminals capture financial data through online, and then consumers become suspicious on their money transactions. Today, E-Commerce provides electronic payment systems with more security mechanisms such as user identification, password, encryption and digital certification. Apart from that, Internet provides Secure Socket Layer (SSL) protocol to safeguard the payment transactions. It works above the TCP layer of OSI model and other protocols like Telnet, HTTP. But, it is clearly understood that there is no absolute security on the internet.

Some of the Electronic payment is as follows.

Electronic Cash: Electronic cash is similar to the hard cash that can be used for online payments. The financial institutions provide net banking facility to the customers for online payments.

Electronic Wallets: Electronic Wallet is computerized stored value that holds the credit card information. It is most convenient approach to purchase products at online.

Cards: Cards are more flexible for online buyers. The credit card, such as visa, master card has predefined spending limit. Debit card is another form of payment on the internet. Debit card works as cash or personal cheque, which have magnetic strip to withdraw the amount by swapping process. The E-Commerce websites give the various options for payment transactions.

E. The various Phases of E-Commerce Trade Life Cycle Model

E-Commerce Trade Life Cycle consists various phases of the following

Searching for the Item: Customer search for the required product at supplier's home page. They can search the product with description in product catalog option.

Product Selection and Negotiation: After searching required product, the customer fulfills the quotation form with entering product code and no. of items required.

Product Purchasing: The customer submits online purchase order to the supplier. In this phase customer can choose the mode of payment. The various security measures can be incorporated on the internet for safeguard the money transactions.

Product Delivery: The logical products such as software and multimedia products can be downloaded through internet after online payment. However, the physical products cannot be delivered through traditional methods like road, air and courier. Product delivery either by company or it may be outsourced with third party.

After the Sales Service : This phase belongs to service and maintenance of the product relevant with product usage, repair service under warranty can be obtained from the websites.

4. THE VARIOUS TYPES OF BUSINESS

ANALYTICS AND ITS ROLE IN

E-COMMERCE

Technology is an integral part of human life, there is no exception for business. It makes reality in providing effective results in business sector Data Analytics can retrieve many insights from E-Commerce for effective decision making.

The different frameworks gather the customer data and implement innovative business strategies, which enhance the business profits and its understanding. There are various types of analytics to analyze and predict the business data as follows.

A. Types of Business Analytics

Descriptive Analytics: The Descriptive Analytics analyze general characteristics of previous customer purchase history and mine the insights such as purchase behavior, interests, capacity and involvement [10]. It is useful to take the strategic business decisions. Premier business organizations use descriptive analytical tools for effective decision making.

Diagnostic Analytics: Diagnostic Analytics can analyze the past data for specific purpose and determine why certain things are happened in the form of exception report. Ex: Finding the reasons for sales down fall and expenditure increased in the particular month.

Predictive Analysis: Predictive Analytics finds the inferences on current data of business in order to make the predictions [2]. It ensures insights and predicts the future course of action based on present data of the business. Prediction based on the large datasets has been complex task with traditional systems. Business Intelligence programs can process and compute the data streams at large extent with social media content, experiences, daily business activities and feedback reports of the stakeholders.

The analytics identify customer purchase behavior and implement the various strategic methods such as giving loyalties, rewards and privileges. The Machine Learning algorithms used in predictive analysis to make effective decisions in the business.

Prescriptive Analytics: Prescriptive Analytics allows to analyze business insights, then provides suggestions, advices and alternatives to make the business as more effective [5]. This analytics suggests suitable decisions based on collected data from different sources, which make greater impact on business system. It also provides the insights to the respective stakeholders of business system for better adaptive techniques based insights.

Since, we cannot confidence on machine completely, and human invention, is also taken into consideration for possibilities. The extensive research is needed in the area of prescriptive analysis towards the problem.

B. The Role of Business Analytics in E-Commerce

E-Commerce is a dynamic industry because of rapid changing technology and analytics makes the E-Commerce as more smarter than earlier. Business analytics plays vital role in E-Commerce for effective market strategy and overcoming the risks. E-Commerce industry mainly targeted to make user

experience on their website and analytics focuses on finding the insights. Ex: Amazon, E-bay using Predicative algorithms in the real time business environment in the form of recommender system.

The business analytics performs vital roles in the E-Commerce industry.

Supply Chain Management: The customers prefer online shopping for purchase of items within better price in convenient manner. This is possible with only robustness of the supply chain management. It manages the product data from warehouse to customer. Data Analytics effectively manages E-Commerce in significant portion of inventory data and optimize transportation of delivery in minimum cost. The relation between supply and demand is tricky, the analytics plays vital role in forecasting the future sales.

Merchant Analytics: E-Commerce performs extensive analysis for merchants to get new business models and fix right price for their goods. Analytics for E-Commerce can determine the future trends based on many factors such as frequency of transactions, season, demographical and category of products and so on. This type of analytics is can outlook the future sales.

Marketing Fraud Detection: In business environment frauds not always from the merchant side, sometimes customers also make false claims in frauds. The analytics plays vital role in the fraud detection based on customer behavior. E-Commerce integrated with predictive algorithms can warn when fraud transaction is detected. E-Commerce business can send a notification to the customer for the express of approval before processing the transaction.

User Experience Analytics: The software teams works on creating user friendly architecture of the website for searching the products across website, ordering the searched products etc. They design layout of the website for customer flexibility. Various customers refer the E-Commerce website in different perspectives. E-Commerce Analytics assess the user behavior for design user friendly website based on customer privilege

Recommender Systems: E-Commerce recommender system suggests products to their customers. It recommends products based on top sellers on a site, demographics of the customer and analysis of the past customer behavior as prediction for future. The recommender engine provides contribution of analytics to E-Commerce. Someone clicks on product, then other products are recommended for purchase in addition to their original purchase. It increases the average order value by recommending other products with original.

Product specific analytics : E-Commerce Analytics find out the satisfaction rate of customers for a product among other products and predict for the future sales. It helps to maintain the stock inventory of the products for sales in forthcoming period.

Customer Sentiment Analysis: The role of Sentiment Analysis in E-Commerce over the long period. Machine learning algorithms help to automate and time saves in giving accurate outcomes. Social media is best platform for data analyst to perform customer sentiment analysis. It provides the negative or positive opinion towards the item brand. This feedback is a precaution to improve the business.

Predict the optimum price of the product : In the E-Commerce, the price of the product fixed based on the demand of the product, market availability and competitors price of the same product. The Predictive Analytics can analyze the product trends, price and determine the optimum price of the product to improve the business profits.

Online marketing analytics: E-Commerce companies spending more money in online marketing campaigns as part of marketing strategy for attracting the customers. The online marketing teams works on bidding for sales ads on internet websites. This analytics can measure the ad clicks, spending time of visitors on the site, channel data and promotion effectiveness. The online marketing analytics measure these metrics to predicts return on investment and forthcoming marketing strategy

The E-Commerce stakeholders such as senior managers get insights about business objectives and product managers get insights about product sales, optimum profit through E-Commerce dashboards across the organization.

5. BUSINESS OPPORTUNITIES AND CHALLENGES OF E-COMMERCE

The E-Commerce can motivate new business models with innovative features[3]. Information technology has provided significant opportunities for business improvement. Apart from opportunities there will be certain challenges and threats to the E-Commerce.



Data Security and Privacy : Security is foremost important for the every technology. There is no exemption for E-Commerce Analytics from third party applications.

Elimination of Data inconsistency: The data gathered from various sources of the domain and stored at single site. There may be a possibility of data inconsistency. There is need of robust tools to eliminate data inconsistency and redundancy.

Reorganization of Business process: In order to implement E-Commerce applications, business firms required to redesign the business processes and functional scope. The Business firms well defined with policies and procedures in transparent manner for sharing the data with other business firms.

Legal Problems for e-Commerce: Biggest challenge for E-Commerce is the handling of legal issues relevant with email contract, the role of electronic signatures, copyright laws etc. The internet is wide area network which connect the heterogeneous countries with different legal systems which arises legal implications.

Managerial Opportunities: The E-Commerce provides many managerial opportunities such as to reduction of transaction costs, the customers and suppliers can exchange business communication without intermediaries and proper communication and coordination between stakeholders.

6. CONCLUSIONS

The E-Commerce reduced the gap in between manufacturer and consumer with the innovation of E-Commerce applications. The major threat of E-Commerce, that intruders capture crucial data of payment transaction due to lack of security. The intruders escape from crimes with weakness of cyber laws. The role of constitution is to formulate robust legal framework for protection of E-Commerce intellectual property, privacy, consumer protection and rights etc. On other hand the governments should frame the universal legal system and enforce law and order against cyber criminals across the globe. There is a need of in depth research in the area of E-Commerce security and privacy.

In perspective of Analytics, we cannot confidence on machine completely, and human invention, is also taken into consideration for possibilities. The extensive research is needed in the area of prescriptive analysis towards the problem.

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Supply Chain Management Practices: A Literature Review

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Abstract

Researches focused on supply chains have gained relevance from 1990's due to the opportunities of adding value to the companies through SCM - Supply Chain Management. The correct understanding of practices applied on this management is very important to obtain a better performance in a supply chain. Thus, this study will present the practices that can support companies achieving higher level of maturity in their supply chain management. As research method a systematic literature review was adopted aiming to identify practices for SCM proposed in the literature. The main contribution of this paper is to propose a classification of these practices in terms of supply chain management dimensions.

Keywords: Supply Chain, Management, Practices.

Introduction

The study of practices on Supply Chain Management (SCM) improves the understanding of how all the process are integrated in way to provide products, services and information that add value for costumers (Cooper et al., 1997). The purpose of this paper is highlighting the practices that can provide the maturation of the tiers on supply chain in every dimension. More than have a goal in operations, companies need to understand how to improve their supply chains.

Literature Review

The research was focused on recent articles that present studies related to practices on Supply Chain Management and Supply Chain Maturity, aiming understand which practices are helping companies to achieve better performance and maturity, and which areas have been developed in the process.

Supply Chain Management Practices

Supply chains integrate several areas and so several actors with divergent interests. The main challenge is conciliate all the expectations and provide the appropriated level of service and quality for the customers.

Kohetal (2007), states that SCM's practices involve a set of activities undertaken by organization to promote effective management of their supply chain. Tutuncu and Kucukusta (2008) go beyond that and states that SCM lead to changes in the structure of the organization by integrating internal functions and linking these with the external operation of suppliers, customers and others stakeholders of the supply chain.

The study presents that there is an extensive range of practices to be explored. Since the practices about forecasting, inventory, collaboration, development of warehouses, hub, site factories and besides that there is not a recent research treating all those dimensions of management.

Talib et al (2011) worked on a project to link the TQM – Total Quality Management- practices to SCM practices as showed by Table 1. A set of 12 practices applicable to different organization were identify above 50 TQM practices and 90 SCM practices. Authors indicate that implementation of these

TQM and SCM practices in the organization will result in many desirable outcomes and benefits such as customer satisfaction; JIT delivery and reduced cycle time.

Table 1

TQM practices	SCM practices
Top-management commitment	Customer relationship
Customer focus	Material management
Training and education	Strategic supplier partnership
Continuous improvement and innovation	Information and communication technologies
Supplier management and	Corporate culture and
Employee involvement.	Close supplier partnership

Regarding innovation on supply chain, Ageron et al (2013) defended a model in which the practices are separated by 3 levels according to Figure 1: On the top of the pyramid, the managerial process, under that, Information Sharing and Information technologies and for the base the Operational process. Almost 70 practices were found out using a sample of 68 supply chains.

Jabbour et al (2011) realized a survey with 107 Brazilian companies and statistics techniques were employed to build four new dimensions by mapping 22 practices for four constructs of Supply Chain Management namely:

- Supply chain (SC) integration for production planning and control (PPC) support;
- Information sharing about products and targeting strategies,
- Strategic relationship with customer and supplier, and
- Support customer order.

A more complex study of practices is presented by Prajogo and Olhager (2012). Due the globalization and specialization of the firms supply chain integration has become one of the most important fields of study as the performance. Integration has at least two strands: the logistics integration, refers to specific logistics practices and operational activities that coordinate the flow of materials from suppliers to customers throughout the value stream (Stock et al., 2000), and the information integration which refers to the sharing of key information along the supply chain network which is enabled by information technology (IT). Prajogo and Olhager (2012) captures the three principal elements of an integrated supply chain suggested by Handfield and Nichols (1999), as seen below:

- Information flow
- Product and material flows
- Long term relationships between supply chain partners.

Zhou and Benton Jr (2007) work on six practices to study the impact on supply chain dynamism and delivery performance. The practices are listed below:

- Plan
- JIT Production
- Delivery practice
- Information sharing support technology
- Information content
- Information quality

With regards to Lean practices and Supply Chain Performance, Zaman and Ahsan (2014) states that Lean is applicable in many supply chains, particularly those seeking to improve performance by

reducing waste. Cost competitive supply chains can benefit from utilizing lean to remove waste and reduce costs. The lean supply chain can mitigate the lack of co-ordination between performance measures and lean tools and techniques.

Supply Chain Management Maturity

The maturity models consider different elements in their scales of maturity like inter-organizational supply chain relationships (Pache' and Spalanzani, 2007), the ability to manage full scope of a supply chain, in which is based the BOM/SCOR- Business Operational Model/Supply Chain Operations Reference-, or on description of the process that must be implemented to achieve excellence which corresponding to the maximum level of maturity, as the CMMI - Capability Maturity Model Integration and the model proposed by Frederico and Martins (2011). Table 2 presents the main approaches of maturity for supply chain management considered on the literature.

Table 2 – Models of maturity of SCM and the levels

Maturity model	Maturity levels
Frederico and Martins (2011)	1. Initial: Prevalence of high costs in the supply chain, low customer satisfaction, unstructured and disintegrated process, lack of collaboration among members, absence of technology and tools for forecasting and others activities, lack of strategy focus on supply chain, project management in the supply chain barely active, lack of risk management, absence of measurement through the supply chain, lack of regulation and credits line as elements of support and use of common basic resources.
	2. Intermediate: Efforts to reduce costs, average customer satisfaction, documented and defined process initializing a more horizontal focus along the chain, cooperation spirit among functions related to the supply chain management at focus company, use of technologies and statistics tools to forecasting and another activities, supply chain as strategic focus, conscience, vision and competency in supply chain management by employees, best practices on project management, beginning on risks management, existence of performance measurement, begging of regulation and credit lines for adequate resources, however without differential on supply chain.
	3. Advanced: Excellence in costs, total focus on client and high level of satisfaction, process totally integrated and structured, extensive use of information systems, sharing information with stakeholders, excellence on project management, extensive performance measurement, supply chain seen as a competitive factor among the competitors, responsive action before the demand variations caused by customers, extensive regulation and fomentation for credit lines.
Capability Maturity Model Integration (2004)	1. Initial: the processes are neither defined nor standardized and the performance is not evaluated regularly.
	2. Managed: the processes being implemented are planned, executed, supervised, controlled, reviewed and assessed. The resources associated with the use of these processes are effective and possess the wherewithal that will allow them to realize the processes in question.
	3. Defined: the processes are standardized and improved and used by the whole of the organization—whose own objectives will also be defined.
	4. Quantitatively managed: the organization sets performance objectives for the

processes. The objectives are linked to organizational, but also customer demands. Outcomes are measured quantitatively.
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5. Optimizing: the processes are continually improved through an analysis of the causes for any variations in performance.

The model proposed by Frederico and Martins (2011) is based on Lockamy III e McCormack (2004), but also consider a few more authors to build a more robust framework of constructs. Ten dimensions are considered for managing the supply chain, which will help executives identify which areas within their companies need more assistance and support for the development and improvement of its practices. The dimensions are listed below:

- **Costs:** This dimension is associated to the level of costs and stock in supply chain;
- **Customer:** It is associated to the focus on customer on the supply chain management as is linked to the level of satisfaction of the clients;
- **Processes:** Refers to formalization, integration and structure of the process through the supply chain;
- **Technology and Tools:** It is associated to the existence os Information systems and tools to support the management, such as statistics tools and forecasting;
- **Collaborative:** Refers about sharing information, communication, share/repass resources and all kind of joint initiatives through the supply chain as development of new products and production planning;
- **Management:** It is associated to the experience level on projects management through supply chain, risks management, and also the management of consciousness and capacity;
- **Performance Measurement:** Associated to the extension of measurement performance;
- **Strategy:** Refers to strategic intention gives to supply chain by the company focus of the supply chain and their members;
- **Responsiveness:** Associated to velocity which the supply respond to environment changes, requiring a service in terms of volume and mix of product;
- **Resources:** Refers to all kind of resources used on supply chain, combined in two category: commons (necessary to execution of the process) and competitive (generates competitive advantage and it is hard to be copy by other companies due their differential).

The models referenced above (Table 2) has some levels of maturity that a supply chain has to pass through to become more efficient and profitable, however most of them has many levels that can be characterized as grey areas of the basic levels that are: Initial, Intermediate and Advanced, and can be easily identified and worked by the practioners. Due the readiness of the basic levels and extension and clarity of dimensions of the Frederico and Martins (2011) model, the practices found by the literature review will be classified based on this model.

Main Findings

The study provides a selection from literature review of 188 practices. The practices are classified using the ten dimensions of Frederico and Martins (2011) model. It is also presented a framework with the frequency of each dimension in this literature review, bringing to the light the fields that can be more studied yet.

Figure 2 shows the frequency of practices considered on the literature according to each maturity dimension. Based on the Figure 2, process (29,3%), strategy (15,4%) and collaboration (12,8%) are the most studied dimensions on Supply Chain Management according to research, corresponding to 57,5% of the practices found. One of the reasons for that can be explained by Chandra (2006) which states that supply chain integration, optimization and excellence have become the goal and focus of many

organizations worldwide and depending on how and why the supply chain has been developed companies must follow one of these directions:

- A network for efficient management of demand and flow of products and services;
- A philosophy of conducting business; and
- A strategy to gain competitive advantage through co-ordination and synchronization of actions of its members.

Figure 2 – Frequency of the dimensions on the papers.

As showed on Table 3, Ageron (2013), Zaman and Ahsan (2014) and Kuei et al. (2001) have the most complete researches regarding dimensions and it is because the object of study are practices that helps companies develop innovation culture, lean philosophy and the process of measurement on supply chain. The common dimensions are almost the same three most common on the papers being that only strategy was substituted by management. On the other hand, all ten dimensions were found on those three articles.

Table 3 – Presence of dimensions on the papers

Dimensions

Ageron et al. (2013)	*	*	*	*	*	*	*	*	*
Arif-Uz-Zaman and Ahsan (2014)	*	*	*	*	*	*	*	*	*
Jabbour (2011)	*	*	*	*	*	*	*	*	*
Koh et al. (2007)	*	*	*	*	*	*	*	*	*
Kuei et al (2001)	*	*	*	*	*	*	*	*	*
Zhou and Benton Jr. (2007)	*	*	*	*	*	*	*	*	*
Jabour et al (2014)	*	*	*	*	*	*	*	*	*
Rexhausena et al. (2012)	*	*	*	*	*	*	*	*	*
Dyer and Nobeoka (1998)	*	*	*	*	*	*	*	*	*
Talib et al. (2011)	*	*	*	*	*	*	*	*	*
Chin et al (2006)	*	*	*	*	*	*	*	*	*
Laosirihongthong et al. (2013)	*	*	*	*	*	*	*	*	*
Chen and Paulraj (2004)	*	*	*	*	*	*	*	*	*
Flynn and Flynn (2005)	*	*	*	*	*	*	*	*	*

The main practices found out in this collection refers to Process and more specific about JIT practices and Lean Manufacturing, such as 5S, standardized work, implementation of panel for visual management, cellular manufacturing, Kanban system of supply, creation of multifunctional teams to discuss since new products, market strategy and process.

Collaboration is the second most present dimension in the articles and the reason for it could be the nature of relationship between suppliers and customers in every level. Some practices like development and harmonization of a supplier base, sharing information about planning schedules, forecasting and integrated quality programs. These initiatives to integrate the tiers on supply chain can be interpreted as a need for relationship management that should result in more effective use of the combined resource base together with better integrated information and material flow (Childerhouse e. al, 2011).

Lastly, the dimension strategy contemplates decisions about location of the site factories, hubs, warehouses, safety stock, outsourcing, existence of reverse logistics and green practices. The combinations of this decision define the differential and competitive advantage on the supply chains.

Final Remarks

This study is the first step towards a comprehension about practices on supply chain and the relation with the management maturity. A systematic literature review was used as a method to obtain findings related to practices and maturity dimensions.

It was possible identify that the recent researches about practices are more focused on three dimensions of maturity management: process, strategy and collaboration. The study about practices related to costs and inventory on supply chain could have a more holistic view, so as responsiveness, customer satisfaction and measurement performance, whereas seek performance as a whole could be better than the sum of the parts.

Next steps of the research are necessary to try understanding better the relationship between practices and maturity dimensions on supply chain management. A deep study involving a field research about what are the practices linked to each dimensions of maturity and how the companies are executing them to achieve better level of performance will be done.

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Business Operation Model (2002)

1. Ad hoc: The supply chain and its practices are unstructured and ill-defined. Process measures are not in place. Jobs and organizational structures are not based on horizontal supply chain processes. Process performance is unpredictable. Targets, if defined, are

often missed. SCM costs are high. Customer satisfaction is low. Functional cooperation is also low.

2. Defined: Basic SCM processes are defined and documented. Jobs and organization basically remain traditional. Process performance is more predictable. Targets are defined but still missed more often than not. Overcoming the functional silos takes considerable effort owing to boundary concerns and competing goals. SCM costs remain high.

Customer satisfaction has improved, but is still low

3. Linked: This represents the breakthrough level. Managers employ SCM with strategic



intent and results. Broad SCM jobs and structures are put in place outside and on top of traditional functions. Cooperation between intra-company functions, vendors and customers takes the form of teams that share common SCM measures and goals that reach horizontally across the supply chain. Process performance becomes more predictable and targets are often achieved. Continuous improvement efforts take shape focused on root cause elimination and performance improvements. SCM costs begin decreasing and feelings of esprit de corps take the place of frustration. Customers are included in process improvement efforts and customer satisfaction begins to show marked improvement.

4. Integrated: The company, its vendors and suppliers, take cooperation to the process level. Organizational structures and jobs are based on SCM procedures, and traditional functions, as they relate to the supply chain, begin to disappear altogether. SCM measures and management systems are deeply imbedded in the organization. Advanced SCM practices, such as collaborative forecasting and planning with customers and suppliers, take shape. Process performance becomes very predictable and targets are reliably achieved. Process improvement goals are set by the teams and achieved with confidence. SCM costs are dramatically reduced and customer satisfaction and esprit de corps become a competitive advantage.

5. Extended: Competition is based on multi- firm supply chains. Collaboration between legal entities is routine to the point where advanced SCM practices that allow transfer of responsibility without legal ownership are in place. Multi-firm SCM teams with common processes, goals and broad authority take shape. Trust, mutual dependency and esprit de corps are the glue holding the extended supply chain together. A horizontal, customer- focused, collaborative culture is firmly in place. Process performance and reliability of the extended system are measured and joint investments in improving the system are shared, as are the returns.

Emergence Of Well-Being Industry In The Global Scenario With Special Reference Of Nagpur City Context Business

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Abstract

Special Economic Zone (SEZ) is one of the major issues to be considered for the development of industrialization in India. Industrialization will lead to solving major problems of employment due to growing population in India and resultant unemployment. Special Economic Zone (SEZ) is been sanctioned by government of India jointly with Industrial development Cooperation's of various states. This paper is with respect to an indepth analysis of Special Economic Zone (SEZ) of Nagpur region. The major reason for selecting Nagpur region as study is because of several major industrial projects introduced in this region in last few years. Maharashtra holds India's largest youth population and Nagpur's SEZ can contribute generously in providing the employment to youths of nearby location. The paper is subjected to identify factors affecting SEZ with the demand of students and their specialization & to identify the ratio of unemployed students of different subjects under Nagpur University. The paper also directs in development of an explanatory theory of an ideal SEZ model. These subsections of paper will give an ideal SEZ model which help to overcome the problem of unemployment.

Keywords: special economic zone, industrial development.

1.1 Introduction:

A special economic zone (SEZ) is an area in which business and trade laws are different from the rest of the country. SEZs are located within a country's national borders, and their aims include: increased trade, increased investment, job creation and effective administration. Special Economic Zone gives special facilities to the entrepreneurs. In SEZ special facilities are provided to the industrialist, who starts their business in this sector. Special facilities for taxes, visa will require in this zone. SEZ is a specifically delineated duty free enclave and shall be foreign territory for the purposes of trade operations and duties

1.2 Background of Special Economic Zone in India

From 1951, India has accepted mix economy for development of financial and industrial through the five years plans. For promoting foreign trade and increases export, India has started first Free Trade Zone at Candela in 1965. Then in 1974 it expanded at Cochin, Mumbai, Chennai, Vishakhapattanam and Surat. The progress and expansion of SEZ in China, Korea, Singapore, Malaysia and America has considered by Government of India and accepted the concept of SEZ in March, 2000. Then protection of exporters and demand of traders has been considered by Indian government. Parliament bill of SEZ was sanctioned on 23rd.June, 2005 by the central government. SEZ Act has been applicable to all over India. SEZs are recognized under financial development and export promotion. As per SEZ Act, SEZ means specially created territory of free taxes and fees. In these sector industries are established for producing articles and supplying services. As per Special Economy Zone Act, 2005 and 2006, the definition of SEZ was included articles production, supplying services, free trade and free ware housing.

Salient Features Of An SEZ

- ✓Generation of additional economic activity;
- ✓Promotion of exports of goods and services;
- ✓Promotion of investment from domestic and foreign sources;

- ✓ Creation of employment opportunities;
- ✓ Development of infrastructure facilities.

1.3 SEZ Mihan

In order to remove the regional disparity in the state, Govt. of Maharashtra has decided to develop a composite project called 'Multi-Model International Passenger and Cargo Hub Airport at Nagpur' (MIHAN). The project comprises of developing the existing domestic airport of Nagpur as an international passenger and cargo hub airport, along with a huge Special Economic Zone (SEZ), which is abutting to the boundary of the airport.

1.4 SEZ (Special Economic Zone).

A. Just adjoining to the boundary of this airport, MADC is developing a huge SEZ on an area of more than 2,000 Hectares, which is supposed to house various export oriented units like

B. I.T. industries, gems and jewelry, garments, electronic goods, pharmaceuticals, processed foods and any other type of industries. It is proposed to have a huge road terminal having facilities for parking of about 900 trucks at a time, huge warehouse, open stockyard, cold storage, etc. and by the side of this road terminal, there is a proposed rail terminal capable of handling 2 trains at a time.

C. Thus, MIHAN is a composite project of airport, road terminal, rail terminal, SEZ and various other allied services like housing, health city, international school and many more.

D. Companies operational in Mihan SEZ: Cenosphere, Hexaware BPS (Caliber Point), Lupin Pharma, Smart Data, TAL Manufacturing Solutions, ADCC Infocomm (Working in CFB), Dr M Hope Software, Ebix, Global Logic, Informatics Solutions, Klouddata, and Zeon Solutions. (Outside SEZ: BPCL Petrol Pump, DY Patil International School and Future Group Warehouse, which acquired 20.17 acres)

E. Companies under construction in SEZ: Diet Food International, Haas Corporation, Kanav Agronomy, Kolland Developers, Metatech, NACIL (Air-India-Boeing), Percept Web Solutions, Pravesh Exports, Tata Consultancy Services (TCS), Tech Mahindra. (Outside SEZ: First City by M/s Reatox, Mahindra Lifespaces, MorajFinanz, Moraj Infra, Phoenix Infra, rail terminal by M/s Concor, Transport Corporation of India (TCI) warehouse)

F. Companies interested in starting units: Aryan Foods Private Limited, Becquerel Industries, Infocepts, Innova Pharma Active, Nitika Pharma, Rewaa Technologies, Thermolab Group, UCO Bank, Vidarbha Techno Hub, and Virtual Galaxy Private Limited

Three Types of SEZ are as under:

- ✓ SEZ for multi-products
- ✓ SEZ for special sector
- ✓ SEZ for port or airport

1.5 Effects of Special Economic Zone Mihan, Nagpur

A. Increased employment: Due to SEZ, the employment will rise. SEZ's entrepreneurs and companies have invested more capital in the business and used capital oriented techniques which will result in increased rate of employment.

B. Immigration of new population in town: The companies which have started in SEZ Mihan have either outsourced their work to their headquarters located at other cities or transferred the employees to the new location

C. The existence of small scale industries could be at risk: Small scale industries create employment and it has more importance in the countries like Japan. The industries in SEZ are giving many facilities. So they are producing in the low production cost and sale their production in fewer prices than small scale industries. The existence of small scale is in risk.

D. No rules about the construction: In SEZ there are no rules explained about construction. Roads, open space, construction area etc. are not declared in detail.

E. Increased financial disequilibrium: The government is transferring their responsibility in industrial sector to the SEZ holders. Due to SEZ rich will become rich and poor will become poor. The gap of rich and poor will be increasing. For this reason, social dissatisfaction will occur.

F. Disequilibrium in sector distribution: Large scale industries have already and will establish in the SEZ, Mihan. There is avaricious acquisition of land taking place by supply of abundant money by the company owners and investors to own large area.

1.6 Remedies or Options

A. SEZ is a very important element to ignite employment, export and financial development of the country. For equal development of the state, all-round development of the country, SEZ is essential. To solve the problems of the SEZ, some changes are necessary. For solve the problems of SEZ, following options should be considered.

B. To acquire non-agricultural land for the SEZ: - The non-agricultural land should be acquired for SEZ.

C. Employment for the local youth: - Employment should be provided to the local youth in the projects of SEZ.

D. Limitation on maximum land holding: - For SEZ maximum land holding should not be given in the SEZ Act. The provision should be made how much land should be acquired for the project of SEZ.

E. To save the Small Scale Industries: - It's the small scale industries that create employment in large scale. Because of SEZ small scale industries will be closed, unemployment may rise.

F. To minimize land acquisition for the SEZ: - Land acquisition for the SEZ may be minimized.

G. To Save Environment: - In SEZ many types of industries should be created pollution in water, air and sound. For protect pollution, the projects of SEZ will established 10 to 15 km from the cities and villages.

H. Acquisition of the land on lease: - The land for SEZ should be given permission to SEZ holders, to take land on lease. The price of the land acquired for SEZ should be considered future price of land.

1.7 RTMNU(Rastrasant Tukdoji Maharaj Nagpur University)

Rashtrasant Tukdoji Maharaj Nagpur University (RTMNU), formerly known as Nagpur University, is a public state university, established on August 4, 1923 in the city of Nagpur in Maharashtra state in central India. It is one of the oldest universities in India and the second oldest in the state of Maharashtra, after the University of Mumbai. It is named after Rashtrasant Tukdoji Maharaj, a renowned spiritual person from Vidarbha. It is a member of the Association of Indian Universities and the Association of Commonwealth Universities.[1] It has been accredited with the A grade by the National Assessment and Accreditation Council (NAAC), New Delhi. It has been consistently ranked among the top Universities in India.

1.8 Research Methodology:

The overall analysis is done on Nagpur University and colleges affiliated to Nagpur university for domain specific special economic zone in Nagpur region. The secondary data is collected from various sources including websites of Nagpur University. All the data is presented properly in the below paper.

There is a huge disparity in population of youth in Nagpur who pass out every year and the jobs opportunities. We can't make complains to the existing industries for not creating job openings but can try for the upcoming diligences to make some effort for the betterment of the youth.

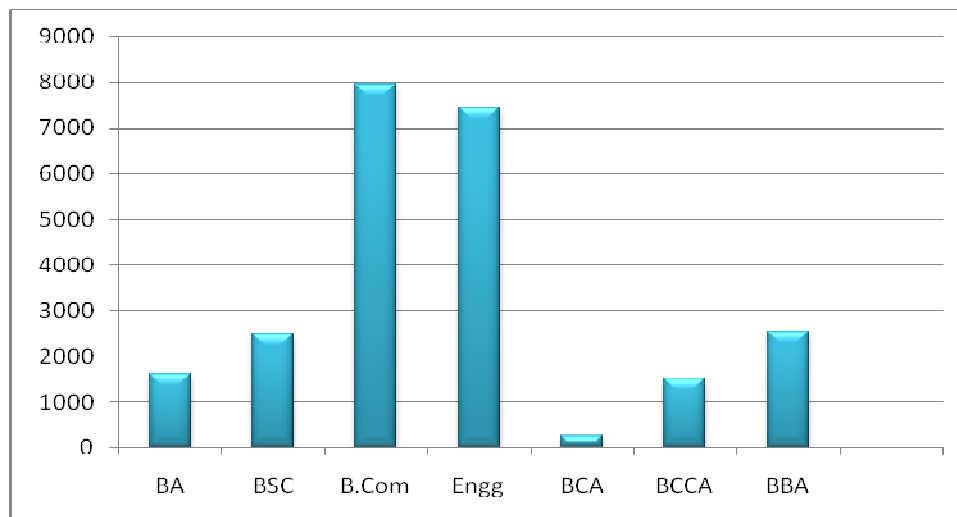
The need of domain specific special economic zone indicates that there should be proper distribution of sectors considering the number of students being passed out in each of the respective courses in Nagpur University. For the study researcher selected the following courses for UG and PG.

Need of Domain Specific Special Economic Zone

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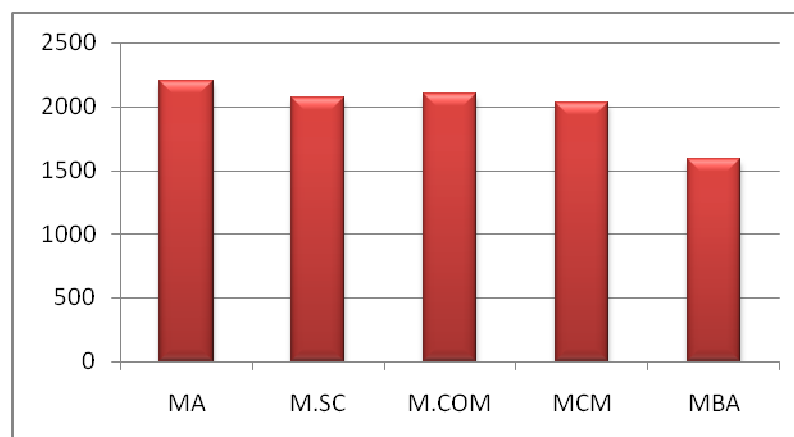
Total No Seats	BA	BSC	B.Com	Engg	BCA	BCCA	BBA
	1624	2487	7942	7458	251	1524	2541

Table 1.0 : List of Under Graduate Courses offered by Nagpur University (Source: RTMNU website)



Total No Seats	MA	M.SC	M.COM	MCM	MBA
	2200	2068	2100	2032	1590

Table 1.2 : List of Post Graduate Course in Nagpur University (Source: RTMNU website)



Aggregate distribution of domain based special economic zone**(Population of UG and PG students)**

The proposed study suggests implementing and taking into consideration of educational based domain specific special economic zone.

Sr no	Field	Number of student	Total Students	percentage	Field	Number of student	Total Students	percentage
1	BA	1624	23827	6.82	MA	2200	9990	22.02
2	B.sc	2487	23827	10.44	M.Sc	2068	9990	20.70
3	B.com	7942	23827	33.33	M.COM	2100	9990	21.02
4	Engg	7458	23827	31.30	MCM	2032	9990	20.34
5	BCA	251	23827	1.05	MBA	1590	9990	15.92
6	BCCA	1524	23827	6.40				
7	BBA	2541	23827	10.66				
	Total	23827			Total	9990		

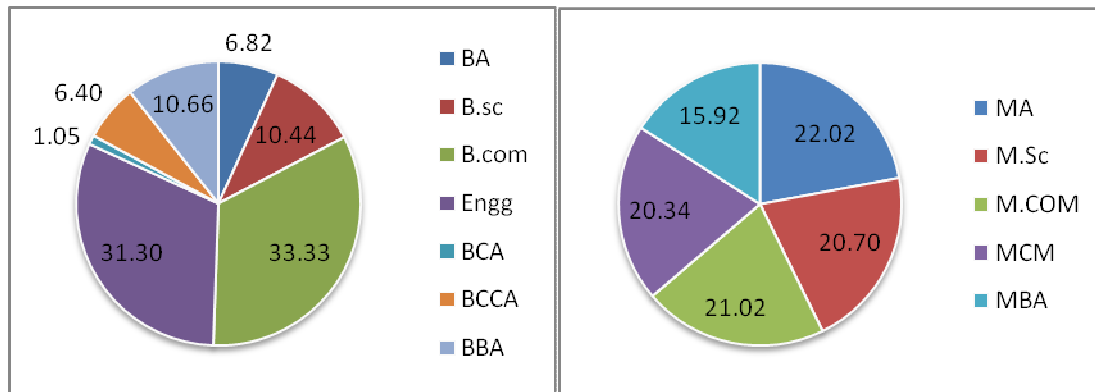
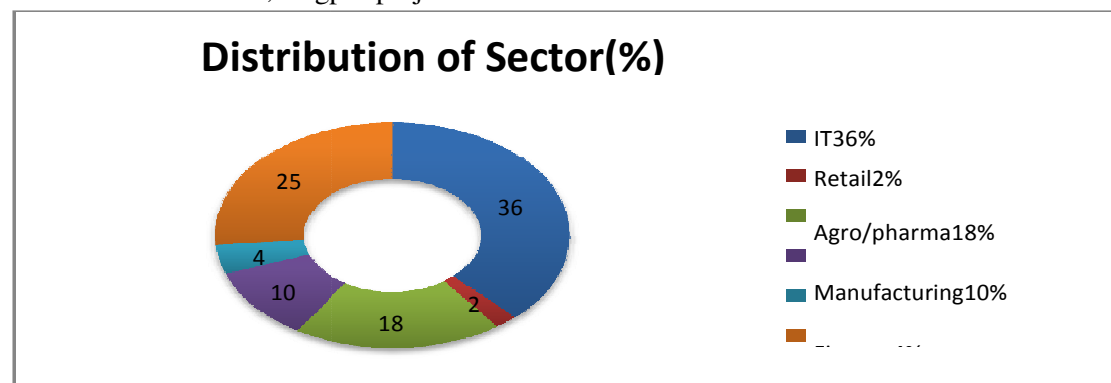


Figure 2.0 Aggregate distributions of students from UG and PG(Source: RTMNU website)

The distribution criterion includes the domain specific special economic zone where the maximum benefits and company's priority should be given to pass out student population who are fresher and in dire need of job.

Current Distribution

The pie chart below shows the area wise distribution (in %) of the land at MIHAN. This land is utilized by different Companies who have either purchased the land and started on full- fledged or purchased the land and started construction on it or are planning to invest in. The total area to be covered under the SEZ Mihan, Nagpur project is 2086 hectares



**Youth in Nagpur Region**

Inference / Interpretation: It can be inferred from the above data that there is disequilibrium in the ratio of job opportunities at SEZ Mihan and the student pass out ratio. Assuming 100 percent employable students are passing out every year, there is a very low prospect of job creations. For example, only 36% IT companies are currently present whereas 39.33% science students are passed out every year. The land allotted to various companies in SEZ is not done on the basis of employability factor but on potential investors. There is still some scope to rethink and act on for the betterment of today's youth population

Conclusion

The key objective of setting up Special Economic Zone is to maximize the positive human development by providing employment to the youth as well as the unemployed population in the city and reduce immigration of the youth in the city and curb poverty impacts.

SEZs have the potential to enhance human capabilities. But for this potential to be realized, the government along with the university must devise strategies to strengthen the opportunities that are likely to emerge and protect interests of the fresher's as well as the unemployed population of the country by understanding the demand and need of theirs and connect the linkages between Companies under SEZs and the RTMNU.

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Self-Reliant India- Schemes to Introduce New Business for Economic Grow**Ms. Rupali Waghmare**

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ABSTRACT

In March 2020 when Covid-19 started spreading in India, people lost their jobs so many small businesses were shut down in the country. It was a difficult situation for all to manage their jobs and businesses to thrive, due to the uncertain nature of lockdowns and curfews. During these times, people were unemployed, jobless, financial crises etc. Self-reliant India campaign is the vision of new India envisaged by the Hon'ble Prime Minister Shri Narendra Modi, for nation to giving a kick start to the Atmanirbhar Bharat Abhiyaan (Self-reliant India campaign) and announced the Special economic and comprehensive package to fight COVID-19 pandemic in India. The schemes under Self - Reliant are helping economically so the people can be introduced to new businesses and can be employed and generate employment too. so economic growth will be increased.

KEYWORDS: PostPandemic, New Business, Economy Growth, Self - Reliant India, Schemes.

**INTRODUCTION**

Covid-19 has left never-ending disruptions and an unprecedented impact on India's economy, shaking the very base of business sectors and other units. Various issues like crashing GDP, worldwide unemployment, and the collapse of the supply chain have resulted in the embattled economy. To help recover the economy, strengthen the supply chain, and boost domestic production, Prime Minister of India, Mr. Narendra Modi in May, announced the Self-reliant India Mission to recover the devastating condition of the Nation, intending to Make India and its people self-dependent.

Self-reliant India Mission is mostly focusing upon the land, labor, equity, and laws. It is determined to revive sectors like cottage industry, startups, MSMEs, small businesses, other enterprises,

etc. This economic package is basically for our cottage industry, home industry, our small-scale industry, and our MSMEs, a means of livelihood for millions of people, which is the firm foundation for a self-reliant India. Self-Reliant India's mission gives a boost to the economic potential growth of India.

LITERATURE REVIEW

- **Dr. Sumitra Devi Sharma , (2020)** in their research paper, "**Self-reliant India**", International Journal of Emerging Technologies and Innovative Research (www.jetir.org), ISSN:2349-5162, Vol.7, Issue 9, page no.927-931, September 2020, found that Prime Minister pitches for self-reliance, said it will be based on 5 pillars—economy, infrastructure, technology-driven system, vibrant demography and demand. Though the PM clarified that his call for self-reliance should not be mistaken for “self-centric arrangements”, this is cold comfort for those who remember the suffocating drabness of pre-liberalisation India.
- **Prof. Manisha Pillai, Prof. Megha Sarkar, Prof. Gaurav Shetty(2020)** in their research paper, “**A study on future impact of "Self-Reliant India"**”, published in International Journal of All Research Education and Scientific Methods (IJARESM), ISSN: 2455-6211 Volume 8, Issue 10, October-2020, Impact Factor: 7.429, In the current scenario of COVID-19 majority of the population have been surviving this phase. In this paper they were focusing more on the “Self-reliant” India aspect wherein they can turn this threatened situation into an opportunity, as rightly **said** Indians have manufactured a good amount of PPE kits and other critical requirements for our honoured medical team which was a drastic support as well. understand the impact on current India and youths for their Future impacts.

RESEARCH OBJECTIVES

1. This study is mixed in nature, as it describes whether there is any difference in the satisfaction or problem level due to selected demographic factors.
2. One of the most important objectives of Self-reliant India's mission is to combine all the public and private sectors.
3. efforts and potential to work together with a familiar national spirit to overcome the aftershocks of the coronavirus pandemic.
4. The biggest lesson that the pandemic situation has taught the world is to be self-reliant and self-sufficient for the majority of its needs

LIMITATIONS OF THE STUDY

1. India needs to work more on making industries run efficiently.
2. It is necessary to have flexibility in labor laws, availability of land resources, innovative government policies, technology transfer, skill development, human resource management, and more productive infrastructural developments.
3. Rural India needs education about Self-Reliant India schemes.
4. Secondary data is collected from secondary sources which may have some lacuna.

Schemes under Self - Reliant India:

Following are some Important Facts about Self – Reliant India Schemes.

1. The Prime Minister announced that an a self-reliant India should stand on the following five pillars:
 1. Economy
 2. Infrastructure
 3. 21st-century technology-driven arrangements and system
 4. Demand
 5. Vibrant Demography
2. The 20 lakh crore worth package is almost 10% of the GDP of the country.
3. The package emphasizes on land, labour, liquidity, and laws.

4. The package includes measures across many sectors such as MSME, cottage industries, middle class, migrants, industry, etc.

5. Several reforms are announced to make India a self-reliant economy and mitigate negative effects in the future. Some of the reforms are:

1. Simple and clear laws
2. Rational taxation system
3. Supply chain reforms in agriculture
4. Capable human resources
5. Robust financial system

Financial Schemes Measures for businesses (including MSMEs)

- Collateral free loans for businesses: All businesses (including MSMEs) will be provided with collateral free automatic loans of up to three lakh crore rupees.[1] MSMEs can borrow up to 20% of their entire outstanding credit as on February 29, 2020 from banks and Non-Banking Financial Companies (NBFCs). Borrowers with up to Rs 25 crore outstanding and Rs 100 crore turnover will be eligible for such loans and can avail the scheme till October 31, 2020. Interest on the loan will be capped and 100% credit guarantee on principal and interest will be given to banks and NBFCs.

- Corpus for MSMEs: A fund of funds with a corpus of Rs 10,000 crore will be set up for MSMEs. This will provide equity funding for MSMEs with growth potential and viability. Rs 50,000 crore is expected to be leveraged through this fund structure.

- Subordinate debt for MSMEs: This scheme aims to support to stressed MSMEs which have Non-Performing Assets (NPAs). Under the scheme, promoters of MSMEs will be given debt from banks, which will be infused into the MSMEs as equity. The government will facilitate Rs 20,000 crore of subordinate debt to MSMEs. For this purpose, it will provide Rs 4,000 crore to the Credit Guarantee Fund Trust for Micro and Small Enterprises, which will provide partial credit guarantee support to banks providing credit under the scheme.

- Schemes for NBFCs: A Special Liquidity Scheme was announced under which Rs 30,000 crore of investment will be made by the government in both primary and secondary market transactions in investment grade debt paper of Non-Banking Financial Companies (NBFCs)/Housing Finance Companies (HFCs)/Micro Finance Institutions (MFIs). The central government will provide 100% guarantee for these securities. The existing Partial Credit Guarantee Scheme (PCGS) will be extended to partially safeguard NBFCs against borrowings of such entities (such as primary issuance of bonds or commercial papers (liability side of balance sheets)). The first 20% of loss will be borne by the central government. The PCGS scheme will facilitate liquidity worth Rs 45,000 crores for NBFCs.

- Street vendors: A special scheme will be launched within a month to facilitate easy access to credit for street vendors. Under this scheme, bank credit will be provided to each vendor for an initial working capital of up to Rs 10,000. This is estimated to generate liquidity of Rs 5,000 crore.

Policy Highlights

- Expediting payment of dues to MSMEs: Payments due to MSMEs from the government and CPSEs will be released within 45 days.[1]

- Insolvency resolution: A special insolvency resolution framework for MSMEs under the Insolvency and Bankruptcy Code, 2016 will be notified.

- Disallowing global tenders: To protect Indian MSMEs from competition from foreign companies, global tenders of up to Rs 200 crore will not be allowed in government procurement tenders.[1]

- Reduction in TDS and TCS rates: The rates of Tax Deduction at Source (TDS) for the non-salaried specified payments made to residents and Tax Collected at Source (TCS) will be reduced by 25% from

the existing rates. This reduction will apply from May 14, 2020 to March 31, 2021. This is estimated to provide liquidity of Rs 50,000 crore.¹

- Ease of doing business for corporates: Direct listing of securities by Indian public companies in permissible foreign jurisdictions will be allowed. Private companies which list Non-Convertible Debentures (NCDs) on stock exchanges will not be considered listed companies. NCDs are debt instruments with a fixed tenure issued by companies to raise money for business purposes. Unlike convertible debentures, NCDs cannot be converted into equity shares of the issuing company at a future date.³

Agriculture and Allied sectors Schemes

- Concessional Credit Boost to farmers: Farmers will be provided institutional credit facilities at concessional rates through Kisan Credit Cards. This scheme will cover 2.5 crore farmers with concessional credit worth two lakh crore rupees.

- Agri Infrastructure Fund: A fund of one lakh crore rupees will be created for development of agriculture infrastructure projects at farm-gate and aggregation points (such as cooperative societies and Farmer Producer Organizations). Farm gate refers to the market where buyers can buy products directly from the farmers.

- Emergency working capital for farmers: An additional fund of Rs 30,000 crore will be released as emergency working capital for farmers. This fund will be disbursed through NABARD to Rural Cooperative Banks (RCBs) and Regional Rural Banks (RRBs) for meeting their crop loans requirements. This fund is expected to benefit three crore small and marginal farmers. This is in addition to the financial support of Rs 90,000 crore that will be provided by NABARD to RCBs and RRBs to meet the crop loan demand this year.

- Support to fishermen: The Pradhan Mantri MatsyaSampada Yojana (PMMSY) will be launched for integrated, sustainable, and inclusive development of marine and inland fisheries. Under this scheme, Rs 11,000 crore will be spent on activities in Marine, Inland fisheries and Aquaculture and Rs 9,000 crore will be spent for developing infrastructure (such as fishing harbours, cold chain, markets).⁴

- Animal Husbandry infrastructure development: An Animal Husbandry Infrastructure Development Fund of Rs 15,000 crore will be set up, with the aim of supporting private investment in dairy processing, value addition, and cattle feed infrastructure. Incentives will be given for establishing plants for export of niche dairy products.⁴

- Employment push using CAMPA funds: The government will approve plans worth Rs 6,000 crore under the Compensatory Afforestation Management and Planning Authority (CAMPA) to facilitate job creation for tribals/advasis.² Funds under CAMPA will be used for: (i) afforestation and plantation works, including in urban areas, (ii) artificial regeneration, assisted natural regeneration, (iii) forest management, soil and moisture conservation works, (iv) forest protection, forest and wildlife related infrastructure development, and wildlife protection and management. Note that the CAMPA funds are currently used for protection of forest and wildlife management.

CONCLUSION

The Self - Reliant India is an important mission for the economic revival and progress of the Indian economy. The Self - Reliant India has been praised for new business , introducing the schemes for businesses for the post-pandemic Indian economy. If implemented effectively, it can help achieve the dream of India being economically stable, technologically superior, self-reliant in its needs. Conclude that self-reliance will prepare the country for tough competition in the global supply chain, and it is important that the country wins this competition. The package will also focus on empowering the new business sectors.

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Role Of Open Learning Resources And Its Impact On E-Learning Of Graduate & Post Graduate Students

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ABSTRACT

In 21st century online learning has become a vital source of gaining knowledge. **Open learning** is an innovative movement in education that emerged in the 1970s and evolved into fields of practice and study. The term refers generally to activities that either enhance learning opportunities within formal education systems or broaden learning opportunities beyond formal education systems. It is a barrier free platform for the educators who find struggle due to distance learning or enable to bear expenses of text books. Online learning can decrease the cost of education because they are either free or costs low. In this research paper it has been studied that online learning is helpful for under graduate students.

KEYWORDS: Online learning, learning portals, academic progress, accessibility.

INTRODUCTION

In 21st century online learning has become a vital source of gaining knowledge. It is a barrier free platform for the educators who find struggle due to distance learning or enable to bear expenses of text books. Online learning can decrease the cost of education because they are either free or costs low.

This research utilized a quantitative research method. The findings showed that the students' background, experience, collaborations, interactions, and autonomy positively affected students' satisfaction. Moreover, effects of the student's application, remembering, understanding, analyzing, and satisfaction was positively aligned with student's academic achievements. Consequently, the empirical findings present a strong support to the integrative association between TDT and BTT theories in relation to using online learning platforms to improve students' academic achievements and satisfaction, which could help decision makers in universities and higher education and colleges to plan, evaluate, and implement online learning platforms in their institutions.

Open learning is an innovative movement in education that emerged in the 1970s and evolved into fields of practice and study. The term refers generally to activities that either enhance learning opportunities within formal education systems or broaden learning opportunities beyond formal education systems. Open learning involves but is not limited to: classroom teaching methods, approaches to interactive learning, formats in work-related education and training, the cultures and ecologies of learning communities, and the development and use of open educational resources. While there is no agreed-upon, comprehensive definition of open learning, central focus is commonly placed on the "needs of the learner as perceived by the learner."

Various Online Learning Platform available for students:

MOOC

A **massive open online course (MOOC)** is an online course aimed at unlimited participation and open access via the Web. Massive Open Online Courses (MOOCs) are free online courses available for anyone to enroll. MOOCs provide an affordable and flexible way to learn new skills, advance your career and deliver quality educational experiences at scale.

MOOCs give students the option of studying a subject in depth without the constraints of a traditional university course. They can be anywhere in the world as the resources are all online and they do not

require previous qualifications. **The important advantage is**, Both professors and learners get world-wide exposure, thus improving pedagogical techniques and knowledge sharing

Swayam

President Pranab Mukherjee launched the Swayam and Swayam Prabha platforms to facilitate imparting education to all. The program of Human Resource Development Ministry spells out as Study Webs of Active-Learning for Young Aspiring Minds (SWAYAM). SWAYAM operates MOOCs learning resources in different ways and structure. Learning in SWAYAM has four parts/quadrants: e-Tutorial, e-Content, discussion forums, assessment.

E-gyankosh

E GyanKosh- a National Digital Repository to store, index, preserve, distribute and share the digital learning resources developed by the Open and Distance Learning Institutions in the country.

IGNOU has redesigned and reactivated its popular Educational Resource portal e-Gyankosh with enhanced features. This repository facilitates the learners to search and access the Self Learning Material of more than 227 Programs offered by IGNOU.

E-PG pathshala

E-PG Pathshala is an initiative of the MHRD under its National Mission on Education through ICT (NME-ICT) being executed by the UGC. The content and its quality being the key component of education system, high quality, curriculum-based, interactive e-content in 70 subjects across all disciplines of social sciences, arts, fine arts and humanities, natural & mathematical sciences, linguistics and languages have been developed by the subject experts working in Indian universities and other R & D institutes across the country.

ShodhgangaInflibit

"Shodhganga" is the name coined to denote digital repository of Indian Electronic Theses and Dissertations set-up by the INFLIBNET Centre. Shodhganga replicates academic structure of each University in terms of Departments/ Centers/ Colleges each University has to facilitate ease of navigation. Successful execution of "Shodhganga" necessitates that all the three stake holders involves in the process of content generation, hosting and extending access should have well-defined roles and responsibilities.

Provide access to internationally renowned anti-plagiarism software service to the universities to facilitate detection of plagiarism in the theses and dissertations.

LITERATUREREVIEW

Kayte O'Neill, Gurmak Singh, John O'Donoghue stated in their article, "Implementing eLearning Programmes for Higher Education: A Review of the Literature" JITE-Research Volume 3, Number 1, dated on Jan 01, 2004 ISSN 1539-3585, this paper has more focused on the need to associate the usefulness of technology to enhance the learning experience. E-Learning threatens the fundamental structure of the university itself, as research forecasts that institutions cannot retain their traditional structure, in facilities and delivery via formal lectures and class based activity. It is clear that universities must change to accommodate demand and in response to new competition from global, giant corporate and virtual universities, for many students this result in endless reading of screen based text. Hassan Abuhassan, Waleed Mugahed Al-Rahmi, Noraffandy Yahya, Megat Aman Zahiri Megat Zakaria, Azlina Bt. Mohd Kosnin & Mohamad Darwish stated in their article, "Development of a new model on utilizing online learning platforms to improve students' academic achievements and satisfaction" published on 02 October 2020 in International Journal of Educational Technology in Higher Education volume 17, Article number: 38 (2020), In this investigation, both transactional distance theory (TDT) and Bloom's Taxonomy theory (BTT) have been validated in the educational context, providing further understanding

towards the students' prospective perceptions on using online learning platforms to improve students' academic achievement and satisfaction. The current research emphasizes that the incorporation of both TDT and BTT can positively influence the research outcome. Thus, the current research suggests more investigation be carried out to examine relationships among the complexity of online learning platforms combined with technology acceptance model (TAM).

1. Evren Eryilmaz, Jakko van der Pol, Terry Ryan, Philip Martin Clark, & Justin Mary stated in their article, "Enhancing Student Knowledge acquisition from online learning conservations." In International Journal of Computer-Supported Collaborative Learning volume 8, pages 113–144 (2013). This article reports a theory-driven experimental study that evaluates the effects of annotation functionality on online social interaction and individual learning outcomes. The examination of student's online social interaction centered on a fine-grained content analysis of coordination and knowledge construction activities as well as sequential analysis of knowledge construction activities. The results indicate that annotation functionality decreased coordinative interaction costs and stimulated more elaborated discussions that favored greater gains in individual learning outcomes. Implications for research and practice are discussed.

2. Stefan Bensch and Markus Rager stated in their article, "Cloud Based Online Learning Platforms" published in International Conference on Business Information Systems, Online learning platforms are one component of education in university environments. Over the last decade an extensive offer of different online learning platforms and the fitting technology has been established. New technical capabilities are decisive to advance further development. Universities and companies face similar challenges in order to react flexibly to new requirements. The paper at hand strives to answer the question how the cloud computing concept can help technically and organizationally to achieve an efficient and sustainable utilization of resources for online learning platforms.

From the above review of literature it is observed that no study has been conducted on the topic "A Study of Role of Open Learning Resources and Its Impact On E-Learning of Under Graduate Students in Nagpur City." so the researcher has selected the above topic for the research purpose.

RESEARCH OBJECTIVES

The specific objectives of the proposed study are presented below:

- To study the awareness of online learning portals among under graduate students.
- To study the impact of open learning resource of e-learning of under graduate students.
- To study the relationship between demographic profile and accessibility of e-learning resources for the under graduate students.
- To find out under graduate student's level of satisfaction by adopting the sources of free e-learning.

RESEARCH HYPOTHESIS

The Hypothesis formulated for the proposed research study are presented below:

H0: There is no significant relationship between awareness of open learning resources and e-learning of the respondents.

H1: There is significant relationship between awareness of open learning resources and e-learning of the respondents.

H0: There is no significant relationship between accessibility of open learning resources and e-learning of the respondents.

H1: There is no significant relationship between accessibility of open learning resources and e-learning of the respondents.

RESEARCH METHODOLOGY

Research Methodology refers to a body of methods and techniques used in conducting a study. Different types of methods are used in social research. In selecting a method a researcher should take into account not only the suitability of the method but also adequate knowledge of the method.

RESEARCH DESIGN

This study is an empirical investigation and descriptive design will be used to carry out the proposed study. This research study will be carried out by using a combination of quantitative and qualitative research approach. This study will be carried out by using sample survey method. Google questionnaire form has been used for sample survey. The proposed study will be conducted for under graduate students only. Sample size 180 respondents is taken. Convenience sampling is used to identify the respondents.

Data collection: There required primary and secondary data will be collected from the appropriate sources. Sources of collecting primary data is through questionnaire method. Secondary sources of collecting data namely newspapers, journal repositories, official websites, etc will be referred for collecting the data.

LIMITATIONS OF STUDY

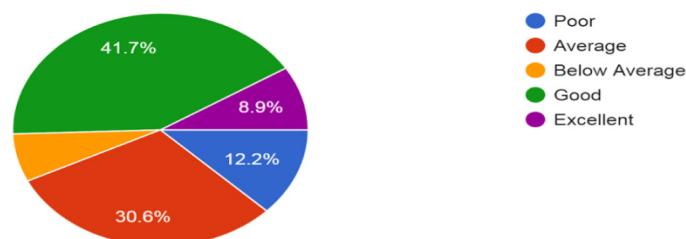
1. This research is considering only the under graduate students with special reference to using online learning portals.
2. It is limited to Nagpur city.
3. Every student do not get success by using online learning portal.
4. Also it is difficult to identify whether the results obtained from the respondents are free from biasness.
5. There may be some further gaps that apply to all types of research. It may provide future research areas to other researchers.

DATA ANALYSIS AND INTERPRETATION**Students Perception about Online Education** Table No. 1

Options	Responses
Poor	12.2
Average	30.6
Below Average	6.6
Good	41.7
Excellent	8.9

Graph No. 1

Students perception about online learning
180 responses



The above graph shows that nearly 41.7% of the students are having good perception towards online learning, 30.6% students are having average perception. Other than that remaining students are having 12.2%, 6.6% and 8.9 i.e. poor, below average and excellent perceptions towards online learning. This data shows that majority of students are having positive perception towards online learning.

Students have access to a device for learning online Table No. 2

Options	Responses
Yes	55.6
Yes, but it doesn't work well	34.4
No, I share with others	10

Graph No. 2

Students have access to a device for learning online?
180 responses



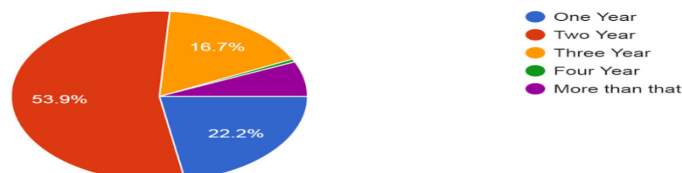
In the above graph it has been shown that maximum number of students i.e. 55.6% are having device to learn by online mode, 34.4% students use devices but sometimes it becomes inconvenient for them and other 10% are not having their own devices so they use to share the device. Hence it has been shown that maximum number of students have access.

Students engaged with e learning Table No. 3

Options	Responses
One Year	22.2
Two Year	53.9
Three Year	16.7
Four Year	1
More than that	6

Graph No. 3

Students engaged with e learning
180 responses



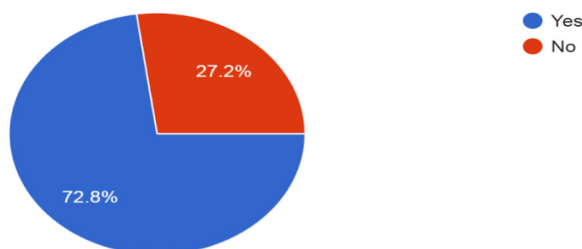
The above graph shows that 53.9 % students are engaged with e learning since two years, 22.2% are from one year, 16.7% are from three year, and remaining are from four year and more than that. Hence maximum students are using it since two years.

Online learning is easily accessible for students Table No. 4

Options	Responses
Yes	72.8
No	27.2

Graph No. 4

Online learning is easily accessible for students
180 responses



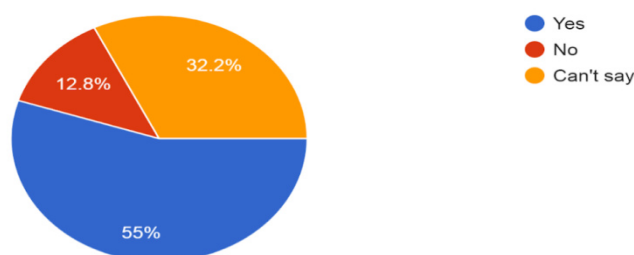
In the above data it has been seen that for 72.8% students online learning is easily accessible and 27.2% students find inconvenient to access.

E Learning is helpful for academic progress Table No. 4

Options	Responses
Yes	55
No	12.8
Can't say	32.2

Graph No. 4

E learning is helpful for academic progress
180 responses



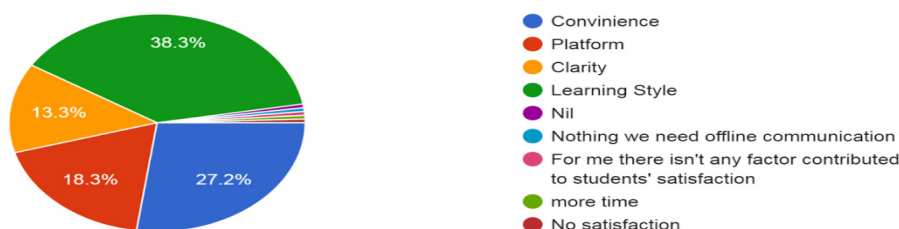
In the above graph it has been expressed that, 55% students find e learning helpful for their academic progress, 12.8% students are not able to find e learning helpful, 32.2% students are not sure that e learning is helpful for them or not.

Factors contributed to student's satisfaction with e-learning Table No. 5

Options	Responses
Convenience	27.2
Platform	18.3
Clarity	13.3
Learning style	38.3
Others	2.9

Graph No. 5

Factors contributed to students' satisfaction with e-learning
180 responses



In the above graph it has mentioned that 38.3% students find learning style factor effective, 27.1% find convenience in e learning, for 18.3% students e learning is a good learning platform, 13.3% students are having more clarity while studying through e learning, remaining students are having their own views of e learning.

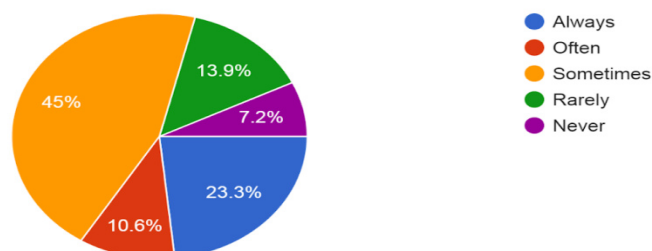
Students are able to specify their personal learning preferences on an e-learning course so as to customize learning experience

Table No. 6

Options	Responses
Always	23.3
often	10.6
Sometimes	45
Rarely	13.9
Never	7.2

Graph No.

Students are able to specify their personal learning preferences on an e-learning course so as to customize learning experience
180 responses



In the above graph 45% students are sometimes ready to specify their personal learning preferences on an e learning course, 23.3% are always, 10.6% are often, 13.9% are rarely and 7.2% are never want to.

FINDINGS

- The study reveals that students are comfortable with online classes.
- Under graduate students are having wide idea about online learning and many students are learning the



concept of online learning.

- There are those students who are unable to learn from open learning resources due to unavailability of devices.
- Many number of students continuing with online learning from many years.
- E learning contributes positively in student's academic progress

SUGGESTIONS

- As government has taken the initiative for online learning portals, similarly they should provide device accessibility for those students who are unable to afford.
- Students also get free accessibility and device service.
- Students' advice to enhance e-learning should take into consideration for better facility of online learning.

CONCLUSION

The main purpose of this paper is to evaluate the effectiveness of the e-learning experience from students' perceptions. Results show that system quality and service quality contribute more in e-learning system. The main purpose of this paper is to evaluate the effectiveness of the e-learning experience from students' perceptions. Results show that system quality and service quality contribute more in e-learning system.

The main purpose of this paper is to evaluate the effectiveness of the e-learning experience from students' perception. Results show that system quality and service quality contribute more in e-learning system.

This study has also reported some important findings about student's awareness and accessibility towards online learning. The interview questions should focus on evaluating e-learning and the implications for enhancing the quality of learning and teaching through e-learning.

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‘Vocal for Local - The mind-set of free India: An Overview**Vishranti Raut****Dr.Mukesh Kaushik****Dr.Anand Thadani**

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Abstract:

Vocal for Local has become the latest trending slogan which has emerged during the COVID-19 pandemic it is an advanced version of the “Swadeshi Movement” which became one of the prompt reasons why the Prime Minister is encouraging country-made products and hopes to see citizens of the country begin manufacturing products and services that we currently import from around the world. The idea behind the slogan "Voice for Local" is to promote local industries and consume locally whenever possible, so that the long-term effects of increased demand can be used to develop domestic industries and gradually make them self-sufficient. This will help in the up scaling of production, and eventually, make India a manufacturing centre for the world. The Indian government opened the doors for foreign companies to enter and invest in the Indian market, but the fact is that the Indian market is now flooded with low-cost Chinese products, which people prefer without realising that they are causing financial difficulties for Indian producers. Selected FMCG and major manufacturing companies are focusing on establishing their brand in the minds of consumers as a 'Indian Product' or product labelled as 'Made in India' rather than 'Made in China.' Vocal for local strategy promotes both localization and globalization, imbibes a culture among the people in the country to buy and promote local products.

The paper attempted to study the changes implemented by selected FMCG companies to help the Indian economy, as well as common themes to support the 'Vocal for Local' movement.

Keywords: - Vocal for Local, FMCG companies, Swadeshi Movement, Indian Brands.

Introduction

In response to our Prime Minister's call to be a "Vocal for Local," many Indian companies with a strong consumer base and a presence in the Indian market have begun to incorporate 'vocal for local' themes across all advertising campaigns. They are proudly highlighting the Indian roots and promoting products with a strong 'Made in India' message. The goal of such a call is to stimulate the Indian economy in the midst of a lockdown. Father of nation, Mahatma Gandhi had also initiated the movement of rejecting foreign clothes and had introduced 'Charkha' for handmade clothes. So relying on own products is not a new concept for India. The basic meaning of Vocal for Local is to make local and use local and also promote local products. Many people in that region will be employed as a result of this initiative, and the local market will grow. After a while, these local markets will have grown so large that they will be able to export their famous products to many countries around the world. Using local products not only strengthens local identity but also boosts the economy of the area and the country. With the entry of global brands into our country, Liberalization, Privatization, and Globalization (LPG) resulted in a significant increase in Foreign Direct Investment (FDI). Local manufacturers, particularly Micro, Medium, and Small Scale Enterprises (MSME), suffered greatly as a result of the increased competition. Now, Indian companies are re-establishing themselves as a 'Swadeshi brand,' with advertising campaigns emphasising their Indian roots. Consumers are also concerned after suffering economic losses during the lockdown period, and they are requesting swadeshi products to help the economy. All major manufacturers are working hard to establish their brand in the minds of consumers

as an 'Indian Product' or product labelled 'Made in India' rather than 'Made in China.' Changes in advertising campaigns are being implemented by selected FMCG companies in order to boost the Indian economy and to support the 'Vocal for Local' movement.

The Swadeshi Movement,

At the Calcutta Town Hall in Bengal on August 7, 1905, the 'Make in India' campaign was officially launched. A boycott movement was launched in tandem with the Swadeshi movement. The movements also comprised of the use of Indian-made goods and the burning of British-made goods. BalGandadharTilak supported the Swadeshi and Boycott movements after the British government decided to partition Bengal. People began anti-partition and anti-colonial movements as the movement starts spreading across the country, The Swadeshi movement was also acknowledged as the VandeMataram movement in Andhra Pradesh.

'Vocal for Local'

In his address to the nation, our honourable Prime Minister expressed his preference for swadeshi goods. Through his slogan VOCAL FOR LOCAL, he emphasised not just "Make in India," but "Made in India." The Prime Minister also included the phrase ATMANIRBHAR BHARAT, which means self-sufficiency.

The global economy has collapsed like a house of cards as a result of the pandemic, and India is no exception. The most difficult challenge for world leaders is to emerge from the situation and inject their economies with reforms and relief packages so that business can resume. India is facing a major problem in terms of unemployment, poverty, the return of migrant labourers to their native countries, the closure of most MSME's, a lack of funds, and so on, and in order to overcome the situation, the government machinery must implement reformative measures to get the economy back on track.

The idea behind Vocal to Local is to promote Indian products in Indian markets through persuading marketing, so that Indian consumers' impulsive behaviour is put to the test through patriotic feelings. The emotional touch used to connect with our country's 135 million citizens during this difficult time is the trump card used here. It is time for India's goods and services to be aggressively promoted through digital marketing, advertising, and promotions. It is now time for Indian corporate executives to take advantage of the situation by playing the emotional trumpet in order to establish a place in the minds of Indian customers for Indian goods.

It is becoming the most popular phrase, which means that all Indians should be "vocal for local," which means that they should not only use but also promote domestically produced goods. The goal is to reduce reliance on imports from a single country while encouraging domestic manufacturing. The goal is to make the country and its people self-sufficient in every way.

Overview of FMCG Companies

The Fast-Moving Consumer Goods (FMCG) sector is India's fourth largest industry. India's Household and personal care is the leading segment, accounting for half of the total market. Healthcare with 31% and Food & Beverages with 19% come next in terms of market share.

Following the corona pandemic, people are becoming more concerned about their health and opting for healthy products such as ayurvedic medicines and organic food that can boost the immune system. People in India are readily accepting ayurvedic products, which is why Indian giant Patanjali has been ranked as the most trusted FMCG brand in India.

Initiatives Taken By Selected Indian FMGC Companies to Support 'Vocal For Local' Campaign:

1. **ITC:** ITC developed more than 20 posters and videos to connect with 'Swadeshi concept'. ITC's 'Proudly Indian campaign' illustrated the brands' Indian ethos and larger contribution to the nation. These brands truly reflect the spirit of "Make in India" with the IP developed in India by Indian



scientists, made with produce grown in India by Indian farmers, manufactured in India at world-class Indian facilities and specially crafted for the Indian consumers. In a recent influencer campaign, ITC's B Natural juices focused on the product's ingredients and the brand's concern about farmers.

2. **Dabur:** Dabur India Ltd., an FMCG company, has launched a new 'Vocal for Local' campaign, highlighting its Indian roots and 135-year heritage of being dedicated to the health and well-being of every household. The campaign's anthem, "Ye Bharat Hai Hamara, Ye Dabur Hai Hamara," aims to highlight the strong legacy of the various Dabur brands and their role in the daily lives of its consumers. Dabur India Ltd., an FMCG company, has launched a new 'Vocal for Local' campaign, highlighting its Indian roots and 135-year heritage of being dedicated to the health and well-being of every household. The campaign, "Ye Bharat Hai Hamara, Ye Dabur Hai Hamara," with the anthem aims to highlight the strong legacy of the various Dabur brands and their role in the daily lives of its consumers.

3. **Patanjali:** According to the research, the country's e-commerce market is expected to reach \$84 billion in 2021, up from \$24 billion in 2017. Consumers' increased awareness of the benefits of consuming indigenous products, as well as their easier availability and changing lifestyle patterns, have been significant growth drivers for the FMCG sector. According to the 'IBEF Report, May 2020,' the number of online users in India is expected to reach 850 million by 2025. The online FMCG market is expected to be worth \$45 billion by 2020. Swami Ramdev's Patanjali entered e-commerce through its app 'Order Me' at the time these promising reports were available. 'OM,' a spiritual symbol and sound in Indian religions, inspired the app's name (O for Order and M for Me). Patanjali has promoted this online e-commerce platform to sell only local brands and will not sell foreign brands through this digital application to support the PM initiative.


4. **Parle Agro Products:** Parle Agro has aligned its forces instantaneously in favour of the mission- 'Vocal for local'. A brand synonymous to an Indian's identity since 1929 has come out to promote the Prime Minister's inspiring message to the nation - supporting local brands. Taking creative inspiration from the brands own colour schemes and simple typography, one can see Parle Agro brand ambassadors like Alia Bhatt, Varun Dhawan, Allu Arjun and Jr. NTR supporting *swadeshi* business on the brand's new vocal for local creatives. Parle Agro is a proud Indian company with a rich Indian heritage and legacy. The brand built itself into a multi-crore business by inculcating a strong culture of ambition and pride.

5. **Mother Dairy:** Mother Dairy has been recognized as the 2nd best in the FMCG Industry. It also present into edible oils segment under the brand name Dhara. It has also supported 'Be Vocal Buy Local' initiative with its new campaign 'Desh Ki Dhara' and recommended to accept 'Zara sa Badlaav' (a little change) in our lifestyles to stay fit and extend support to 'Made in India' goods. The campaign also aims to show how a little change can bring-in a lot of changes for the country as a whole. The principal theme of the campaign is: "This is not about us, this is about our promise of being 100% Indian. Come be a part of this change."

FMCG Companies for Promoting Themselves as an Indian Brand

By analyzing the advertisement campaign of various companies, similar themes were identified like connection with Indian roots, product developed by Indians using Indian ingredients, Fully Indian Brand, Supporting local manufacturers etc. and all supported to 'Vocal for Local' with redefining the advertising campaign.

Sr.No			
1	Dabur India Limited		“The brand Dabur is an Indian company with a 135-year-old heritage signifies trust and health in the minds of our consumers.
2	Patanjali	 <p>A Patanjali store in Ahmedabad Photo Credit: AMIT DAVE</p>	Patanjali's effort to contribute to our long-standing swadeshi movement by connecting all the local retailers and small shop owners so that those selling swadeshi products can benefit from our platform.
3	ITC		ITC's world-class Indian brands anchor competitive and inclusive value chains that create, capture and retain larger value within the country.
4	Mother Dairy		Proudly serving India since 1988, For over two decades Dhara Cooking Oils have been one of India's most trusted brand's, synonymous with purity, freshness, taste and value for money.

5	Parle Agro Products		Parle Agro aims to highlight and sync with its Indian roots while inspiring consumers about indigenous consumption.
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Conclusion:

COVID-19 the fight against the pandemic is a joint effort by the government and citizens of the country. Make in India, the ambitious goals set the platform for take-off of the Indian economy. The goal of Vocal for Local is to treat domestic and foreign manufacturers equally. The above-mentioned campaigns will encourage all Indians to purchase 'Made in India' products and to look for 'Made in India' labels. It takes a lot of effort on the part of the government and the people to build an economy that is not reliant on China. No economy can survive without interlocking with other economies when the world is a global village. The way a country connects with other countries should not be one that renders our own country's resources obsolete and allows other countries to take a chunk of the market share at the expense of countries' local capabilities and capacities. If we develop the practice of checking 'Made in India' label before any purchase as we check manufacturing date and MRP of items before buying any product, we will become a change agent to help the country to rebuild its economy and become self-reliant nation. Various campaigns actually taking forward India towards realizing the goal of Atmanirbhar Bharat and supporting indigenous businesses. If all producers and consumers of India undertake this appeal of Prime Minister to support domestic business, India can achieve the goal of Atmanirbhar Bharat. It must be understood that people of India are accountable for developing the national economy.

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साथीच्या रोगानंतर (Post Pandemic) नवीन व्यवसाय प्रवृत्ती**कोविड -१९ चे आव्हान आणि एस.बी.आय. चे व्यवसाय धोरण****प्रा. मोनिका एन. मानापुरे****डॉ. विनोद एस. खापणे**

सहाय्यक प्राध्यापक

सहयोगी प्राध्यापक

एस. के. पोरवाल कॉलेज, कामठी

तायवाडे कॉलेज, कोराडी

सारांश

चालू आर्थिक वर्ष आव्हानात्मक आहे. कारण कोविड-19 च्या उद्रेकाचा संपूर्ण परिणाम या आर्थिक वर्षात जाणवणार आहे. तथापि, बँकेच्या दृष्टिकोनातून, कोविड महामारीचा खरा परिणाम बँकेच्या ग्राहकांवरील वर्तणुकीवरील परिणाम आणि पोर्टफोलिओची रचना देखील विचारात घेणे आवश्यक आहे, व्यवसायाच्या बाजूने, पुढील दिवसांमध्ये बँकेचे लक्ष डिजिटल तंत्रज्ञानाचा जलद अवलंब करण्याबरोबरच जोखीम मूल्यांकन आणि व्यवसाय प्रक्रियेवर पुनर्विचार करण्यावर आहे. असे एस.बी.आय. (SBI) च्या वार्षिक अहवालात म्हटले होते. COVID-19 च्या काळात बँक व्यवसायातील सातत्य हा महत्त्वाचा घटक आहे.

कीवर्ड :- व्यवसाय , महामारी (Pandemic), एस.बी.आय.

प्रस्तावना :-

एस.बी.आय.(SBI) ने यावर्षी 10 व्या कपातीत FD, कर्जाचे दर 15 bps पर्यंत कमी केले कोविड-19 लॉकडाऊन वाढल्याने कमी वापरामुळे एस.बी.आय. काडर्सची समस्या आणखी वाढली आहे एस.बी.आय.ला चौथ्या तिमाहीत कॉर्पोरेट क्रेडिट ऑफसेट 5 ते 7% च्या दरम्यान वाढण्याची अपेक्षा आहे . ठेवींच्या दरात एका बिंदूपेक्षा जास्त कपात करणे धोकादायक आहे, भारतात सुरक्षा जाळ्याचा अभाव आहे. एस.बी.आय. प्रमुख उद्योगांना कर्ज घेण्यास आणि गुंतवणूक करण्यास सांगतात, कारण एस.बी.आय. कडे निधीची कमतरता नाही.

• कोविड-19 मुळे उभ्या असलेल्या नवीन आव्हानांशी जुळवून घेण्याची तयारी करत असताना देशातील अग्रगण्य बँक एस.बी.आय. आपले वर्तमान कार्य वर्क-फ्रॉम-होम (WFH) योजनेच्या श्रेणीत सुधारणा करत आहे.

सरकारी / अर्ध सरकारी क्षेत्रातील ग्राहकांच्या उच्च प्रमाणामुळे नोकरीतील कपात आणि पगार कपातीचा ताण तुलनेने कमी असेल, असे एस.बी.आय.अहवालात नमूद केले आहे. आत्तापर्यंत, केवळ 21.8 टक्के ग्राहकांनी स्थगितीचा लाभ घेतला आहे, असे त्यात म्हटले आहे आणि लॉकडाऊनच्या कालावधीत बँक 98 टक्के शाखा कार्यक्षमता तसेच 91 टक्के पर्यायी चॅनेल कार्यक्षमता साध्य करण्यात सक्षम आहे. तरीही, व्यत्ययांचे व्यवस्थापन करण्यासाठी एक विस्तृत व्यवसाय सातत्य योजना (Business Continuity Plan) आहे. आपत्कालीन परिस्थितीत ग्राहकांची पूर्तता करण्यासाठी व्यवसाय सातत्य हब शाखा योजल्या गेल्या आहेत आणि आवश्यक बँक सेवांना समर्थन देण्यासाठी BCP साइट्स देखील उपलब्ध आहेत.

• वर्क-फ्रॉम-होम (WFH) व्यवस्थेच्या जागतिक स्वीकाराहोतेसह, बँक आपल्या वर्तमान WFH धोरणाला वर्क फ्रॉम एनीव्हेअर (WEA) वर बढती करण्याच्या प्रक्रियेत आहे.

दूरस्थपणे प्रशासकीय काम करण्यासाठी उत्पादकता साधने आणि तंत्रज्ञान आधीच उपलब्ध आहेत शिवाय, डब्ल्यूएफए प्रवासाचा वेळ कमी करते ज्याचा उपयोग ग्राहकांना चांगल्या सेवा प्रदान करण्यासाठी तसेच उत्तम कार्य

जीवन संतुलन सुनिश्चित करण्यासाठी केला जाऊ शकतो. "WFA सुविधा आधीच 19 परदेशी कार्यालयांमध्ये आणली गेली आहे आणि लवकरच देशांतर्गत ऑपरेशन्स देखील कव्हर केले जातील. यामुळे बँकेच्या ऑपरेशनल खर्चात घट होईल, तसेच कर्मचारी सदस्यांसाठी चांगली प्रेरणा आणि उत्पादकता सुनिश्चित होईल, कोविड-19 च्या उद्रेकाचा अर्थव्यवस्था आणि वित्तीय बाजारांवर परिणाम नाट्यमय आणि गंभीर आहे. तथापि, कोविड-19 महामारीने बँकांसाठीही संधी खुल्या केल्या आहेत.

जागतिक पुरवठा साखळींची पुनर्रचना भारताला जागतिक मागणी पूर्ण करण्यासाठी उत्पादन केंद्र म्हणून स्थान देण्याची अनोखी संधी देते. ज्या प्रमाणात राज्य सरकारे चीनमधून अशा व्यवसायांचे स्थलांतर सुरक्षित करण्यास सक्षम आहेत, त्यामुळे बँकांना व्यवसाय वाढवण्याच्या संधी दिसतील. बँकेच्या वार्षिक अहवालात यावर जोर देण्यात आला आहे की कोविड-19 च्या प्रतिसादात डिजिटल तंत्रज्ञानाचा जलद अवलंब करणे देखील बँकांच्या दृष्टीकोनातून चांगले आहे कारण यामुळे अधिकोषाकडून डिजिटल ऑफर स्वीकारण्यास गती मिळू शकते.

• **बँकेच्या व्यवसायाचा आणि अर्थव्यवस्थेचा दृष्टीकोन वेळेवर सशर्त असेल ज्याद्वारे विषाणू पूर्णपणे काढून टाकला जाईल आणि सामान्य स्थिती पूर्ववत होईल**

नुकतेच जारी करण्यात आलेले वित्तीय प्रोत्साहन पॅकेज, त्याचे प्राधान्यक्रम आणि निधीची रणनीती हे ठरवेल की कोविड नंतरच्या परिस्थितीत बँका कसा प्रतिसाद देतील. बँकेला त्याच्या जोखीम व्यवस्थापन फ्रेमवर्क, जोखीम मूल्यांकनाच्या अंतर्गत मॉडेलस आणि भांडवल नियोजन आणि नवीन कार्य वातावरणाशी अधिक चांगल्या प्रकारे जुळवून घेण्यासाठी व्यवसाय प्रक्रिया पुन्हा पाहणी लागतील. .SBI ने 2019-20 साठी 14,488.11 कोटी रुपयांचा निव्वळ नफा कमावला होता, जो FY2019 मध्ये रु. 862.23 कोटी होता.

• **स्टेट बँक ऑफ इंडिया (SBI) कुठूनही पायाभूत सुविधा उभारेल आणि या उपायातून 1,000 कोटी रुपयांची बचत होईल, अशी अपेक्षा होती**

बँकेच्या 65 व्या वार्षिक सर्वसाधारण सभेत भागधारकांशी बोलताना अध्यक्ष म्हणाले होते की, यापुढे खर्चात कपात, तर्कसंगतीकरण आणि कर्मचार्यांचे पुनर्कुशलीकरण, कर्मचार्यांची उत्पादकता सुधारणे आणि प्रशासकीय कार्यालयांपासून विक्री भूमिकांपर्यंत कामगारांची पुनर्नियुक्ती यावर लक्ष केंद्रित केले जाईल. "जागतिक सर्वोत्कृष्ट पद्धतींचे अनुसरण करून, बँक कोणत्याही ठिकाणाहून काम सुलभ करण्यासाठी (WFA) पायाभूत सुविधांची स्थापना करेल, तसेच कार्य-जीवन समतोल राखण्याच्या सामाजिक पैलूंची काळजी घेईल." या उपायामुळे खर्च ऑप्टिमायझेशन आणि 1,000 कोटी रुपयांची बचत होण्याची अपेक्षा आहे.

• **COVID-19 च्या काळात बँक व्यवसायातील सातत्य हा महत्वाचा घटक असेल,**

कोविड-19 महामारी अजूनही सुरू असल्याने, आर्थिक वर्ष 21 हे बँकेसाठी इतर कोणत्याही बँक किंवा वित्तीय संस्थेप्रमाणे आव्हानात्मक वर्ष होते, अशा आव्हानांना तोंड देण्यासाठी बँक सज्ज आहे. बँकेने अंमलबजावणी अंतर्गत असलेल्या सर्व प्रकल्पांचे निरीक्षण वाढवले आहे आणि अल्प ते मध्यम कालावधीत कोविड-19 च्या प्रभावावर भर घालण्याची अपेक्षा होती. "बँक उदयोन्मुख तणावावर सतत लक्ष ठेवते आणि बँक कर्जदार ग्राहकांना मदत करण्यासाठी आणि मालमत्तेची गुणवत्ता राखण्यासाठी सक्रिय कारवाई करते त्यासाठी बँकेने आधीच एक विस्तृत व्यवसाय सातत्य योजना तयार केली आहे.

- सूक्ष्म, लघु आणि मध्यम उद्योगांसाठी (एमएसएमई) आत्मनिर्भर भारत पॅकेज

आत्मनिर्भर भारत पॅकेजने निर्माण केलेल्या संधींच्या अनुषंगाने, बँकेने किफायतशीर व्यवसाय मॉडेलसह सूक्ष्म बाजारपेठांमध्ये मूल्य मिळविण्यासाठी आर्थिक समावेशन आणि सूक्ष्म बाजार उभा केला आहे. भागधारक "कॅश फ्लो-आधारित कर्ज देणारी मॉडेल्स वापरली जातील, ज्यामुळे कार्यक्षम वित्तपुरवठा होईल आणि गुन्हेगारी कमी होण्यास मदत होईल, साथीच्या रोगाने संपर्करहित डिजिटल बँकिंग चॅनेलच्या मूल्यावर लक्ष केंद्रित केले आहे. SBI YONO या बँकेच्या मोबाईल बँकिंग ॲपने आधीच लक्षणीय वाढ केली आहे. "बँक YONO चा आणखी विस्तार करेल आणि पुढील सहा महिन्यांत वापरकर्त्यांची नोंदणी दुप्पट करण्याचे आणि एंड टू एंड गृह कर्ज (Home Loan), पूर्व-मंजूर कार कर्ज आणि वैयक्तिक सोने कर्ज यांसारख्या नवीन उत्पादन ऑफरद्वारे प्लॅटफॉर्म अधिक मजबूत करण्याचे लक्ष्य ठेवले आहे.

निष्कर्ष:-

या वरून असे निष्कर्ष काढण्यात येते की ,स्टेट बँक ऑफ इंडिया ने पुढील व्यावसाय वर्क फ्रॉम होम (WFH) एवढेच मर्यादित न ठेवता वर्क फ्रॉम एनीव्हेअर (WEA) हे धोरण ठरविले आहे ,ज्या मुळे भविष्यात महामारी परिस्थितीत देखील व्यवसायवार परिणाम होणार नाही. तसेच मोबाइल ॲप “SBI YONO” चा विस्तार झाला आहे.

संदर्भ:-

Sbi.co.in annual- reports
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कोरोनाकाळात विद्यार्थ्यांना आत्मनिर्भर बनविण्यासाठी डिजिटल माध्यमाचे योगदान सीमा विनायक पाटील

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सारांश:

कोरोना व्हायरसचा उदय झाल्यापासून या रोगाचा प्रसार होवू नये म्हणून जगातील सर्व शिक्षण संस्था बंद झाल्यामुळे शिक्षण क्षेत्राला सर्वाधिक फटका बसला आहे. विद्यार्थ्यांचे नुकसान टाळण्यासाठी बहुतेक देशांनी त्यासाठी दूरस्थ शिक्षणाचा अवलंब केला आहे. अशा परिस्थितीत असंख्य आव्हाने पुढे आल्यामुळे शिक्षणाच्या गुणवत्तेची पातळी बदलली आहे. या पेपरमध्ये ऑनलाईन शिक्षणासमोरील आव्हाने आणि विद्यार्थ्यांवर त्याचा प्रभाव काय झाला याची चर्चा करण्याचा प्रयत्न केला आहे. विद्यार्थ्यांना शिक्षण प्राप्त करण्यासाठी डिजिटल माध्यमे महत्वाची भूमिका बजावत आहे. ई-लर्निंगच्या माध्यमातून शिक्षण देताना सर्व विद्यार्थ्यांना समान गुणवत्ता आणि शैक्षणिक संधी प्राप्त करून देणे किती महत्वाचे ठरले आणि त्यासाठी एक धोरण ठरविण्याची गरज आहे. ग्रामीण भागातील बहुसंख्य विद्यार्थ्यांना डिजिटल माध्यमे उपलब्ध नसल्यामुळे ते शैक्षणिक विकासापासून वंचित असल्याचे आढळून आले. संबंधित विषयाच्या संदर्भात अभ्यास करण्यासाठी शासकीय अहवाल, पूर्व संशोधने, जर्नल्स, वर्तमानपत्रे इत्यादी दुय्यम साधनांचा वापर करण्यात आला आहे. प्रस्तुत शोध निबंधात संकलीत केलेल्या तथ्यांचे विश्लेषण केले आहे.

प्रस्तावना :

कोरोना काळात दोनदा अशी स्थिती निर्माण झाली की, संपूर्ण भारतामध्ये कर्फ्यू लावण्यात आले होते. ज्यामध्ये शिक्षण देणाऱ्या सर्व शिक्षणसंस्था, शाळा, कॉलेज पुर्णतः बंद करण्यात आले होते. भारतातच नव्हे तर संपूर्ण जगामध्ये कोव्हीड-१९ चा प्रभाव झाला आणि एकविसाव्या शताब्दी मधली सर्वात मोठी समस्या ठरली. कोरोना या रोगाचे निदान आणि उपचार निश्चित न झाल्यामुळे विशेषकरून अर्थव्यवस्था, शिक्षणव्यवस्था आणि लोकांच्या सामान्य उपजीविकेवर परिणाम झाला आहे. डिसेंबर २०१९ च्या सुरुवातीला उदयास आलेली ही साथ जलद गतीने वाढत गेली आणि जगाच्या कानाकोपऱ्यात पोहचायला फक्त तीन महिन्यांचा कालावधी लागला. बहुतेक देशांच्या अर्थव्यवस्थेवर जोरदार परिणाम होवून आजीविका धोक्यात आली, त्याचा परिणाम विकसित आणि विकसनशील अशा दोन्ही देशांच्या आरोग्य सेवा अडचणीत आल्या. २४ सप्टेंबर २०२० पर्यंत जगभरात ३२ दशलक्षाहून अधिक लोकांना या विषाणूची लागण झाली आणि सुमारे १० लाख लोक या आजाराला बळी पडले. लोकांचे उत्पन्न, बेरोजगारी वाढणे, वाहतूक सेवा आणि उत्पादन उद्योगांमध्ये इत्यादी अनेक समस्या निर्माण झाल्या. शिक्षण हे अशा क्षेत्रांपैकी एक आहे ज्यावर या रोगाचा मोठ्या प्रमाणात परिणाम झाला आहे कारण यामुळे जगभरातील शाळा आणि इतर शैक्षणिक संस्था बंद झाल्या आहेत. युनेस्कोच्या अहवालावरून जगभरातील सुमारे १.३ अब्ज विद्यार्थी शिक्षण घेणारे असून त्याचे प्रमाण ९१ टक्के इतके आहे. हा व्हायरस इतक्या वेगाने पसरेल असे कुणाला वाटलेही नाही. त्यानंतर लगेचच आरोग्य विभागातर्फे ह्या रोगाचा प्रसार कमी करण्यासाठी आणि त्यावर नियंत्रण ठेवण्याच्या उद्देशाने उपाययोजना केल्या जात आहे.

कोरोना व्हायरसमुळे ३२ करोड विद्यार्थ्यांच्या शिक्षणावर प्रभाव पडला ज्यामध्ये १५.८१ करोड विद्यार्थ्यांनी आणि १६.२५ विद्यार्थी होते. हया परिस्थितीत शाळा बंद पाडण्याची वेळ आली कारण शाळेमध्ये विद्यार्थीच प्रवेश घेवू शकत नव्हते. परीक्षा न घेताच ५ ते ११ व्या वर्गातील विद्यार्थ्यांना पास केले, त्यांचे शिक्षण मागे पडू नये म्हणून ऑनलाईन शिक्षण देण्याचा पर्याय समोर आला असून आजच्या या डिजिटल युगात गरजेचे आणि अत्यंत आवश्यक बनले आहे. म्हणूनच केंद्र सरकारने ऑनलाईन शिक्षणाला विचारात घेवून 'भारत पढे ऑनलाईन अभियान' सुरुवात केली. भारतामध्ये निर्माण झालेल्या या वैश्विक महामारीला सामोरे जाण्यासाठी, विद्यार्थ्यांचे मनोबल वाढविण्यासाठी, शिक्षा, स्वास्थ्य, सुरक्षा संबंधी जागरूक करण्यासाठी काही उपाय योजना आखल्या तसेच शिक्षणासंबंधीत ऑनलाईन एप सुरु केले. जेणेकरून विद्यार्थ्यांचे नुकसान न होता शैक्षणिक गतिविधी थांबणार नाही. ऑफलाईन वर्गातील शिक्षणाची जागा डिजिटल किंवा ऑनलाईन शिक्षण पद्धती पूर्णपणे घेवू शकत नाही. परंतु पर्याय म्हणून नक्कीच उपयोगी पडू लागले आहे. राष्ट्रीय मोहीमे अंतर्गत मानव संसाधन विकास ;डभ्त्वद्द मंत्रालयाने डिजिटल शिक्षणाशी संबंधीत क्जैभ एक राष्ट्र— एक डिजिटल प्लॅटफॉर्म, टिव्ही एक वर्ग— एक चॅनेल, स्वयंम विविध विषयांवर ऑनलाईन डव्ब्ल्यू एच्च्स्परिक्षेच्या तयारीसाठी प्लॅटफॉर्म, आकाशवाणी कम्युनिटी रेडिओ आणि सीबीएसई शिक्षा वाणीद्वारे पॉडकास्ट आणि छप्पै द्वारे विकसित केलेल्या दिव्यांग विद्यार्थ्यांसाठी अभ्यासाची साहित्य इत्यादी अनेक प्रकारची ऑनलाईन प्लॅटफॉर्म तयार केली असून ती विनामुल्य उपलब्ध करून दिली आहेत. कोरोना काळात शिक्षणासाठी गूगलमीट, गो टू मीटिंग, झूम, गूगल हँगआउट, स्काइप, ज्वाइन मी, पिकिजम टीम व्यूवर, ई—जेड, टाक्स मीटिंग, ऐपची ओपेन मीटिंग इत्यादीचा उपयोग केल्या जातो.

सर्वात जास्त गूगल क्लास रूमवरून वर्ग घेतल्या जाते शिक्षक आणि विद्यार्थ्यांना वापरायला सोपी व विनामुल्य आहे. गूगल क्लास रूमची सुरुवात १२ ऑगस्ट २०१४ ला झाली. मैसिव ओपेन ऑनलाईन कोर्सच्या माध्यमातून नव—नवीन कौशल्य आणि गुणवत्तेच्या आधारावर विद्यार्थ्यांचे करियर घडविण्यास मदत होते. त्याचप्रमाणे दीक्षा पोर्टल हे सुध्दा महत्वाचे असे प्लॅटफॉर्म आहे कोरोनाकाळात प्राथमिक वर्गापासून तर पदवी वर्गापर्यंत विद्यार्थ्यांना शिक्षण उपलब्ध करून देण्याची व्यवस्था केली आहे. त्याचबरोबर शिक्षकांच्या प्रशिक्षणासाठी लागणारी सामग्री देखील या पोर्टलवर उपलब्ध आहे. ई पाठशाला या प्लॅटफॉर्मच्या माध्यमातून एन. सी. आर. टी. च्या सर्व पुस्तकांना स्वतःच्या कुठल्याही भाषेमध्ये डाउनलोड करू शकतो. ई पाठशाला या नावाने मोबाईल फोन ऐप आणि वेबसाइट पोर्टल केंद्रीय मानव संसाधन मंत्रालय, भारत सरकारद्वारे सुरु केले आहे. या ऐपच्या माध्यमातून विद्यार्थी अभ्यास करतांना सिलेक्ट, झुम लुकमार्क, हाइलाईट, शेयर करून डिजिटल नोट्स बनवून ऐकू पण शकतात. स्वयंप्रभा हे केंद्र सरकारने उपलब्ध करून दिलेले एक शिक्षा पोर्टल असून कोरोना काळात खुप महत्वाचे ठरत आहे. भारतातील प्रत्येक काना—कोपऱ्यात विद्यार्थ्यांपर्यंत शिक्षण पोहचवे हा या पोर्टलचा उद्देश आहे. ज्या ठिकाणी शाळा, कॉलेज आणि शिक्षकही नाहीत अशावेळी पर्याय ठरू शकते. मानव संसाधन विकास मंत्रालय आणि अखिल भारतीय तंत्रज्ञान शिक्षा परिषद ; ष्ज् ने माइक्रोसॉफ्टच्या मदतीने स्वयंप्रभा ही वेबसाइट तयार करण्यात आली आहे. यामध्ये ३२ चॅनलमध्ये ५०० कोर्स असून ९ व्या वर्गापासून ते पदव्युत्तर पर्यंत विद्यार्थी सर्व विषयासंबंधीत वीडिओ बघू शकतात. कोरोना काळामध्ये आभासी वर्ग म्हणजे शिक्षक आणि विद्यार्थ्यांसाठी एक पर्वणीच ठरली आहे. यामध्ये शिक्षक आणि विद्यार्थी कुठल्याही स्थानावर असो कुठल्याही वेळी आभासी वर्गामध्ये सहभागी होवू शकतात. इथे वेळ आणि काळाचे बंधन नसल्यामुळे शिक्षणामध्ये खंड पडत नाही.

आधुनिक युगात डिजिटल मीडिया आणि सोशल नेटवर्कचा विद्यार्थी समुदायावर मोठ्या प्रमाणात प्रभाव होतो. आजचे तंत्रज्ञान प्रत्येक व्यक्तीच्या जीवनाचा अविभाज्य अंग बनत चालले आहे. आपण सोशल नेटवर्किंगच्या युगात जगत असतांना इंटरनेटचा वापर प्रचंड प्रमाणात वाढला असून त्याचा मोठा परिणाम विद्यार्थ्यांच्या विकासावर होतांना दिसतो. इंटरनेटचा वापर करून सोशल माध्यमांवर संवाद साधून डिजिटल संवाद क्रांती घडवून आणली आहे. भौगोलिक सीमांची पर्वा न करता संपर्क करण्यासाठी विविध प्रकारच्या तंत्रज्ञानाची साधने उपलब्ध झालेली आहेत. अब्जावधी लोक शोध इंजिन, वेब पृष्ठे, ई-मेल, ई-जर्नल्स, ई-वर्तमानपत्रे इत्यादींचा वापर करतात. बँकिंग, इंटरनेट टेलिफोनी, कॉन्फरन्सिंग, मल्टी मीडिया शेअरिंग, ऑनलाईन न्यूज रूम, सोशल नेटवर्किंग इत्यादी मध्ये इंटरनेटचा वापर होतो. व्यावसायिक आणि व्यक्तिगत जीवनात आवश्यक असेल तेव्हा संवाद साधला जातो. संशोधनातून हे लक्षात आले की, विद्यार्थ्यांच्या शैक्षणिक कामगिरीवर सोशल नेटवर्किंग वेबसाइट्सचा नकारात्मक परिणाम होतो. या डिजिटल माध्यमांचा वापर इतका व्यापक झाला आहे की महाविद्यालयीन विद्यार्थी फोनवर चॅटिंग करणे, पोस्ट पाठवणे, व्हॉट्स एप, फेसबुकवर स्टेटस अपडेट करणे इत्यादी मध्ये बरेच पुढे आहेत. विद्यार्थी दैनंदिन जीवनात सोशल नेटवर्किंग वेबसाइट्सचा उपयोग जास्त प्रमाणात केल्यामुळे त्यांच्या आहारी गेले आहेत. आज नवीन डिजिटल माध्यमांमुळे जलद गतीने समाजामध्ये बदल होत असल्याचे आढळून येत आहे. ऑल्विन टॉफलर यांनी प्रामुख्याने डिजिटल माध्यमांमुळे जग कसे पालटून जाईल असे भाकीत वर्तवले होते. ऑनलाईन चॅटरूम, टेलिकॉन्फरन्स, ई-मेलद्वारे संदेशवहन आणि पर्यायाने पारंपारिक टपाल विभागाचे कालबाह्य होणे त्यांनी काळापूर्वी ओळखले. त्यांनी इंटरनेट आणि केबल टेलिव्हिजनचा प्रसार जलद गतीने होत असल्यामुळे समाजातील जीवनशैलीमध्ये बदल होणार आहे. त्यामुळे पुढे संपुष्टात येणारी कुटुंब व्यवस्थाही आपल्यासाठी अत्यंत विघातक असल्याचे त्याबद्दल सावध केले. भविष्याचा वेध घेतांना विश्वाला जागृत करणाऱ्या ऑल्विन टॉफलर यांनी डिजिटल आणि संचार क्रांतीला 'future shock' असे म्हटले आहे. हि डिजिटल क्रांती आजच्या कोरोना काळात शैक्षणिक, सामाजिक, राजकिय आणि आर्थिक क्षेत्रात इतकी महत्वाची ठरली आहे.

डिजिटल माध्यमे :

माध्यमे ही एक अत्यंत प्राचीन संकल्पना आहे. १६व्या शतकांमध्ये मीडियस या लॅटिन भाषेतून मीडिया हा इंग्रजी शब्द बनला असून त्याला माध्यमे असे म्हणतात. जेव्हा मुद्रित, रेडिओ आणि दूरदर्शन यांचा सामूहिकरित्या वापर केल्या जातो तेव्हा त्याला माध्यमे असे म्हटले जाते. यामध्ये मुद्रित, इलेक्ट्रॉनिक आणि सोशल माध्यमांचा समावेश होतो. माध्यमे असे साधन आहे ज्याद्वारे माहितीची देवाण घेवाण केली जाते. मानव हा मुळातच जिज्ञासु प्रवृत्तीचा असल्यामुळे अनेक नवनवीन गोष्टी जाणून घेण्याचा प्रयत्न करीत असतो. विसाव्या शतकाच्या शेवटी डिजिटल माध्यमाची संकल्पना रुढ झाली आहे. मानवाला उत्तरोत्तर मार्गक्रमण करण्यासाठी माध्यमाचा जन्म झाला आहे. वर्तमान काळात त्यांचे व्यापक रूप उदयास आले असून समाजामध्ये मोठ्या प्रमाणात परिवर्तन झाल्याचे आढळून येत आहे. विविध क्षेत्रात जसे शिक्षण, व्यवसाय, स्वास्थ्य इत्यादींमध्ये माध्यमे मौलिक भूमिका पार पाडत आहे.

डिजिटल माध्यमाची संकल्पना :

डेविड लँडसबर्गेन यांनी डिजिटल माध्यमांची संकल्पना मांडत असतांना असे म्हटले आहे की, डिजिटल माध्यम एक असे उपकरण आहे जे व्यक्तीला सहजरित्या मानवीय नेटवर्कचा उपयोग करण्याची अनुमती देते, ब्रॉडकास्ट संचारच्या तुलनेत अंतःक्रियात्मक आहे, फक्त टेक्स्टचा प्रयोग न

करता वीडिओ, ऑडियो सोबतच ‘‘मल्टीमीडिया’’ देखील आहे, संप्रेषणाला सुविधाजनक बनविण्यासाठी साधन आणि उद्देशावर अवलंबून आहे.

डिजिटल एक कम्प्युटर शब्दावली आहे, ज्याचा अर्थ इलेक्ट्रॉनिक माध्यमातील अंकीय प्रयोग होय जी निरंतर चालणारी प्रक्रिया आहे. ज्याचा मुख्य संबंध डिजिट किंवा संख्याच्या रूपांतरणाशी आहे

पूर्व संशोधनाचा आढावा

विषयाच्या संदर्भात शोध समस्यांचे अध्ययन करण्यासाठी पूर्व संशोधनाचा आढावा घेण्यात आला आहे. संशोधनकर्तीला अभ्यास करतांना यापुर्वी तज्ज्ञांनी मांडलेल्या संकल्पना व सिद्धांताच्या आधारे अध्ययन क्षेत्रात लागू करण्यास संधी मिळते. डिजिटल माध्यमांच्या संदर्भात शिक्षणातील झालेल्या बदलात ई-लर्निंग, ई-गव्हर्नेंस, मोबाईल कनेक्टिविटी, सूचना, आणि संचार माध्यमाला सहभागी केले आहे. ई-लर्निंगच्या विभिन्न लाभांना अधोरेखित केले आहे. ज्या माध्यमातून वेळेची आणि पैशांची बचत, विद्यालयाला मीडियाशी जोडणे, वर्चुअल क्लास रूम व वाई-फाई सेवेशी जोडण्याला महत्त्व दिले आहे. ज्या माध्यमातून नविन शिक्षण पद्धतीला चालना मिळेल.

तंत्रज्ञानातील नवकल्पना आणि माहिती तंत्रज्ञानाच्या क्रांतीमुळे सोशल मीडियावर प्रसारीत केल्या जाणाऱ्या माहितीवर मोठ्या प्रमाणात कामगार वर्ग अवलंबून असून त्यामुळे लोकांचे जीवनमान बदलले आहे. सोशल मीडियामुळे भारताचा विकास जलद गतीने झाला आहे. माहिती तंत्रज्ञान माध्यम आणि मुख्य म्हणजे सोशल मीडियाच्या अभिसरणाचे एकत्रित परिणाम यामुळे सुलभ जीवन, सेवांचा वेगवान प्रवेश, पारदर्शक कारभार, व्यवसाय आणि रोजगाराच्या संधीची वाढ इतर अनेक गोष्टी होऊ लागल्या आहेत. इंटरनेट आणि वेब आधारित तंत्रज्ञानाच्या आगमनाने लोक जवळ आले आहे.

सोशल मीडिया कधीही शिक्षणाची पूर्णपणे जागा घेऊ शकत नाही परंतु शिक्षणासाठी सहाय्य करते. शिक्षणाची कार्यक्षमता सुधारते आणि विद्यार्थ्यांच्या शैक्षणिक अनुभवामध्ये वाढ होते. विद्यार्थी तंत्रज्ञानाने प्रेरित होऊन त्यांच्या शिक्षणाची अधिक जबाबदारी स्वीकारत आहे. त्यामुळे विद्यार्थ्यांचा सर्वांगीण शिक्षणाचा अनुभव सुधारत नाही तर विद्यार्थ्यांना भविष्यातील स्पर्धात्मक नोकरीच्या बाजारपेठेसाठी ‘‘अत्याधुनिक’’ बनण्यास मदत होते. सर्व शाळा शिक्षणासाठी ब्रॉडबॅंडने नेटवर्क जोडल्या जातील आणि सर्व माध्यमिक व उच्चमाध्यमिक शाळांमध्ये मोफत वायफाय दिले जाईल (सुमारे २५०००० शाळा असेल). राष्ट्रीय पातळीवर डिजिटल साक्षरतेचा कार्यक्रम घेण्यात येईल. ई-शिक्षणासाठी मोठ्या प्रमाणात ऑनलाइन मुक्त अभ्यासक्रम (एम.ओ.ओ.सी.) विकसीत केले जातील आणि त्यांचा लाभ घेण्यात येईल.

विद्यार्थ्यांना शिक्षणासाठी ई-लर्निंग उपयुक्त ठरली आहे. तसेच शिक्षकांनासुद्धा मदत झाली आहे. विद्यार्थ्यांसाठी शिकणे, असाइनमेंट बनवणे आणि शिकण्यासाठी संसाधने मिळवणे. ज्या विद्यार्थ्यांना शिक्षण-निर्देशित सूचना आवश्यक आहेत त्यांच्यासाठी ई-शिक्षण महत्त्वाची कामगिरी पार पाडत आहे.

ई-शिक्षणावर असे म्हटले की, शिक्षणाच्या सर्व क्षेत्रांमध्ये इंटरनेट गुंतलेले आहे. विद्यार्थ्यांना ई-मेलद्वारे अभ्यासक्रमांची सामग्री, पात्रता, प्रवेश प्रक्रिया इत्यादि माहिती मिळते. सहयोगी शिक्षणाच्या उद्देशासाठी फेसबुकमध्ये समुदाय पृष्ठे आणि व्हॉट्स एप मध्ये निर्माण करण्यात आलेले गट आहेत ज्यामुळे पीअर गटांच्या अभ्यासात मदत मिळू शकेल. जवळ जवळ सर्व शैक्षणिक संस्थांनी इंटरनेट आणि समाज माध्यमांचा वापर सुरू केला आहे. तसेच काही विशेष उपक्रम देखील घेतले जातात. उदा. चेन्नईतील अण्णा विद्यापीठ, तमिळनाडू येथे विद्याशाखांचे व्याख्याते विद्यापीठांशी संलग्न

महाविद्यालयांमध्ये उपलब्ध करून देण्यात आले आहेत. त्यात वीडियो कॉन्फरन्सिंगद्वारे ग्रामिण भागातील लोकांना समाविष्ट करणे हा आहे. स्वयंम् हे भारत सरकारच्या मानव संसाधन विकास मंत्रालयाच्या पुढाकाराने दूरस्थ शिक्षणासाठी प्रदान केलेले डिजिटल माध्यम आहे, जेथे शैक्षणिक संस्थांची संख्या गुणवत्ता सामग्री प्रदान करते.

जर्मन विद्यापिठातील संशोधनातून असे आढळले आहे की, बहुतांश विद्यार्थी डिजिटल माध्यमांचा वापर करित असून ७२ टक्के इतके आहेत ते १६ ते १७ वयोगटातील होते आणि उर्वरित २८ टक्के १४, १५, १८ आणि १९ वयोगटातील होते. विद्यार्थी सर्वात जास्त कोणते प्लॅटफॉर्म वापरतात हे पाहिल्यावर असे लक्षात आले की, ४१ टक्के लोकांनी फेसबुक आणि ३२ टक्के लोकांनी गुगलचा वापर करतात. सर्वात कमी स्नॅपचॅट वापरला गेला. इंस्टाग्राम २७ टक्के सर्वात जास्त वारंवार वापरले जाणारे प्लॅटफॉर्म आहे. ट्विटर आणि युट्युब वापरण्याची क्षमता पाचपैकी तीन अशी होती. डिजिटल माध्यमे अभ्यासासाठी किती प्रमाणात वापरतात हे पाहिले असता, वापरकर्ते इंटरनेट ९२ टक्के वापरत असून गुगलचा उपयोग करून गणिताचा गृहपाठ करतात. यावरून डिजिटल माध्यमांचा वापर बरेच जण सकारात्मक पद्धतीने करतात असे दिसते जेणेकरून शाळेत चांगले काम करण्यास मदत होईल. ५० टक्के वापरकर्ते डिजिटल माध्यमे दिवसातून १ ते ३ तास अभ्यासासाठी वापरतात आणि ३३ टक्के लोक डिजिटल माध्यमांवर तितकाच वेळ घालवतात.

या अध्ययनात यांनी असे स्पष्ट केले की, प्रगत सामाजिक नेटवर्किंग तंत्रज्ञानाचा विद्यार्थ्यांच्या शिक्षणावर प्रभाव पडत आहे. या तंत्रज्ञानाचा उपयोग केल्यामुळे विद्यार्थ्यांच्या शिक्षण आणि ज्ञानामध्ये वाढ होण्यास मदत होत आहे. यूट्युब, ट्विटर, ऑरकुट, शैक्षणिक ब्लॉग्स, आणि अशा विविध प्रकारच्या सोशल साइट्सचा विद्यार्थी शिक्षण व ज्ञान संपादन करण्यासाठी सर्वात जास्त वापर करतात. या साइट्सच्या माध्यमातून योग्य माहिती प्रदान करण्यासाठी वैश्विक मंच तयार केला आहे. परंतु एखाद्याने चुकीची अथवा अश्लील माहिती साइट्सवर अपलोड केल्यास विद्यार्थ्यांच्या शिक्षणावर अत्यंत नकारात्मक परिणाम होतो.

डिजिटल माध्यमांचा प्रभाव :

वर्तमान काळात डिजिटल मीडिया सर्वांच्या जीवनाचा एक महत्त्वाचा भाग झाला आहे. सोशल मीडियाचे जेवढे फायदे आहेत तेवढेच तोटे पण आहेत. लहान मुलांपासून तर वृद्धांपर्यंत याचा वापर वाढला असून लोकांचे जीवन खुप सोपे केले. आता सगळ्या सोशल मीडियावर उपलब्ध आहे मग ते कपडे असो किंवा इतर सामग्री. तंत्रज्ञानामध्ये पण कमालीची वाढ झालेली आहे. युट्युबच्या माध्यमातून बरीचशी उपयुक्त माहिती प्राप्त करू शकतो आणि अपलोडही करू शकतो. त्यामुळे ज्ञानामध्ये तर भर पडतेच शिवाय पैसा देखील कमावता येतो. परंतू या तंत्रज्ञानाचा आपल्या ज्ञानामध्ये, नौकरीसाठी, शिक्षण इत्यादी अनेक चांगल्या गोष्टींसाठी योग्य उपयोग केल्यास संधी उपलब्ध होवू शकते. विजेचे बिल भरणे, मोबाइल रिचार्ज करणे, इत्यादी अनेक कामे आता घरी बसूनच होवू शकतात. आधीच्या काळात ऐकमेकांची विचारपूस करण्यासाठी लोक चिट्ठी पाठवायचे त्यामध्ये खुप वेळ लागायचा पण आता काही सेकंदात संदेश पोहचू शकतो. सोशल मीडियाचा प्रभाव जितका सकारात्मक आहे तितकाच नकारात्मक देखील आहे. डिजिटल माध्यमे संचारचे सर्वात मोठे साधन आहे. या माध्यमातून देश-विदेशातील लोक एक दुसऱ्यांशी जोडले जातात. डिजिटल माध्यमांचा उपयोग कम्प्युटर, मोबाइल, टॅबलेट, लॅपटॉप इत्यादींद्वारे केला जातो. व्हाट्स एप, फेसबुक आणि इंस्टाग्राम सोशल माध्यमांचे प्रमुख प्लॅटफॉर्म असून जास्त लोकप्रिय आहे. सोशल माध्यमांचा सर्वात जास्त प्रभाव हा विद्यार्थ्यांवर झालेला दिसतो.

विद्यार्थ्यांना त्यांच्या विषयासंदर्भात सहजपणे माहिती उपलब्ध करून देण्यासाठी डिजिटल माध्यमांचे योगदान महत्वपूर्ण आहे. परंतु विद्यार्थी व्हाट्स एप, फेसबुक आणि इंस्टाग्रामवर जास्त वेळ चॅटिंग करण्यामध्ये घालवतात यामुळे अभ्यासावर परिणाम झाला आहे तसेच डोळ्यांच्या तक्रारी निर्माण झाल्या आहेत. सोशल माध्यमामुळे विद्यार्थ्यांचा बराचसा वेळ वाया जातो आणि त्यांच्या करियरवर प्रभाव पडत आहे. जेव्हापासून इंटरनेट आले तेव्हापासून मुले बाहेरचे खेळणे विसरून गेलेत. त्यांच्या शारीरिक विकासासोबतच मानसिकतेवर खूप जास्त प्रभाव पडत आहे. जेवढा जास्त इंटरनेटचा वापर तेवढा रिचार्जचा खर्च वाढतो म्हणजेच वेळेसोबत पैशांचा सुद्धा अपव्यय होतो. सोशल माध्यमे लोकांना बेजबाबदार बनवतात आणि विद्यार्थी आपला अभ्यास, शाळा, कॉलेज सोडून चॅटिंग, ऑनलाइन गेम, इंस्टाग्राम मध्ये व्यस्त राहतात. सोशल मीडियाच्या माध्यमातून भ्रामक आणि चुकीची माहिती पसरवली जाते. चुकीचे वीडिओ, फोटो एडिट करून ब्लैकमेल केले जाते.

सोशल माध्यमे जितकी चांगली तेवढीच ती घातक आहेत कारण साइबर क्राइम सारखे गुन्हे करण्यास प्रोत्साहन देत असून मुलांच्या मनावर नकारात्मक प्रभाव होत आहे. फेसबुक आणि इंस्टाग्रामच्या माध्यमातून बनावट आईडी बनवून लोकांशी चॅटिंग करून चुकीचे काम करण्यास भाग पाडतात. त्यांची ई-मेल आईडी हैक करून काही महत्वाची कागदपत्रे चोरली जातात. कम्प्युटर सारख्या उपकरणांशी छेडछाड करून, त्यांचा संग्रहित डाटा हैक केला जातो. सोशल माध्यमे खूप सोप्या पध्दतीने चुकीच्या मार्गाने घेवून जातात.

विद्यार्थ्यांच्या जीवनात सोशल नेटवर्किंग साइट्स मुळे क्रांतिकारी बदल झाले. इंटरनेट एंड मोबाइल एसोसिएशन ऑफ इंडिया द्वारे जाहीर केलेल्या आकड्यांनुसार भारतातील शहरी भागातील प्रत्येकी तीन ते चार व्यक्ति सोशल माध्यमांचा कोणत्या न कोणत्या रूपात उपयोग करतात. याच रिपोर्ट मधील ३५ प्रमुख शहरातील आकड्यांनुसार ७७ टक्के मोबाईलचा उपयोग करतात. भारतातील २५ वयोगटात असणाऱ्यांचे प्रमाण ६५ टक्के आहे. सोशल माध्यमांवर दररोज तीस मिनिट वेळ घालवतात. यामध्ये महाविद्यालयातील विद्यार्थ्यांचे प्रमाण ८२ टक्के असल्याचे आढळून आले आहे.

निष्कर्ष :

पारंपारिक शिक्षण पद्धतीमध्ये समोरासमोर बसून शिक्षण घेत असल्यामुळे शिक्षक आणि विद्यार्थ्यांमध्ये भावनात्मक नाते तयार होते. ऑनलाइन शिक्षणामध्ये यापासून वंचित राहावे लागते. दुसरीकडे कधी इंटरनेटची समस्या, तर कधी आवाज ऐकू येत नाही. बऱ्याच ग्रामीण भागातील विद्यार्थ्यांजवळ माध्यमे नसल्यामुळे शिक्षणापासून मागे पडत चालली आहे. डिजिटल माध्यमांचा वापर विद्यार्थी वर्ग सर्वात जास्त करत असल्याचे आढळून आले. सरकारच्या माध्यमातून शैक्षणिक सुविधा उपलब्ध करून देतांना स्मार्ट फोन, संगणक इत्यादी साधनांकरीता इंटरनेटचा अभाव असल्यामुळे अनेक विद्यार्थी यापासून वंचित झाले आहेत. त्याचप्रमाणे भारतातील डिजिटल साक्षरतेचे प्रमाण कमी असून याचा योग्य वापर न केल्यामुळे विद्यार्थ्यांवर नकारात्मक परिणाम जास्त प्रमाणात तर सकारात्मक परिणाम कमी झाल्याचे आढळून आले आहे. पण आता ऑनलाइन शिक्षणाबद्दल पुर्णपणे जागरूकता आणि डिजिटल साक्षरता भारत सरकार, राज्य सरकार, महाविद्यालय आणि विश्वविद्यालयाच्या माध्यमातून काम करित आहेत. त्यामुळे गुणवत्तापूर्ण शिक्षण मिळेल आणि देशातील प्रत्येक व्यक्ति शिक्षित बनून आत्मनिर्भर भारत, एक शिक्षित भारताच्या निर्मितीसाठी महत्वपूर्ण भूमिका पार पाडण्यास तयार होईल.

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प्रस्तावना :

शेतीची सुरुवात आणि भारतीय शेतीची आजवरची वाटचाल यांचा आढावा घेणारा हा निबंध आहे. शेती हा मानवाचा अतिशय जुना व्यवसाय आहे शेतीचा शोध १०,००० वर्षांपूर्वी लागला व आजतागायत मानवाने शेतीची पद्धत व तंत्रात आमूलाग्र बदलही घडवून आणले आहेत. जसजसी लोकसंख्या वाढत गेली तसतसी जंगलांची तोड करून मानवाने जंगलसंपदांना कृषिपर्यावरणाचे स्वरूप प्राप्त करून दिले. विविध प्रकारची पिके, फलोत्पादन, कच्चा मालास उपयोगी पडणारी उत्पादने शेतीच्या विकासात प्रेरक ठरली. यातूनच कृषिपरिसंस्था निर्माण झाल्या. भौगोलिकदृष्ट्या शेती उत्पादनातल्या प्रत्येक पिकाचे तपमान, आद्रता, पाणीपुरवठा, मृदा यांच्या संदर्भातील गरज वैशिष्ट्यपूर्ण असते. मानवाने बुद्धिमोच्या सामर्थ्यावर नैसर्गिक पर्यावरणाच्या मूलभूत दृश्यांच्या विचाराला फार महत्त्व न देता उत्पादन वाढीसाठी रासायनिक खते, जंतूनाशके, किटकनाशके, अति जलसिंचन यांचा मुक्तपणे वापर सुरू केला आहे. ही सर्व उत्पादन-प्रवर्तक-साधने वापरताना शास्त्रीय मानकांच्या मर्यादा मात्र ओलांडल्या गेल्या आहेत. शेतीचा शोध हा शिकार व अन्नसंकलनासाठी वणवण भटकण्यापेक्षा एका जागीच अन्न मिळविण्याचा मानवी इतिहासातील महत्त्वाचा टप्पा होता. एका परीने मानवाच्या स्थिर जीवनाची ती सुरुवात होती या शोधाचे मानवी सामाजिक, सांस्कृतिक व आर्थिक अंगाने व्यापक परिणाम झालेले दिसून येतात. या निबंधात शेतीच्या प्रश्नांची उत्तरे नव्या शास्त्रीय पर्यायांमधून कशी मिळू शकतील याची मांडणी करण्याचा प्रयत्न केला आहे.

अभ्यासाची उद्दिष्टे :

१. शेतीचे स्वरूप समजावून घेणे.
२. अनुकीय संस्कारित अन्न याचा विचार करणे.
३. शेतीसमारील आव्हाने समजावून घेणे.
४. नव्या शास्त्रीय पर्यायांचा शोध विचारात घेणे

गृहितक :

१. शेतीचे स्वरूप काय आहे.
२. अनुकीय संस्कारित अन्नाची खरचं आश्यकता आहे काय?
३. शेतीसमारील आव्हानांचा सामाना कसा करता येईल?

अभ्यास पद्धती :

प्रस्तुत शोध निबंध लिहिण्यासाठी दुय्यम तथ्य संकलन पद्धतीचा अवलंब करण्यात आला आहे. यासाठी भारताचे संविधान, विविध मासिके, पुस्तके, वर्तमानपत्र, प्रतियोगिता दर्पण आणि इंटरनेट इत्यादी माध्यमातून दुय्यम सामग्रीचे संकलन करण्यात आले आहे.

मर्यादा :

प्रस्तुत लेखातील विवेचन प्रधान्याने शेतीतील पीक उत्पादनाच्याच अंगाने करण्यात आले आहे. शेतमालाचे भाव, शेतीविषयक राष्ट्रीय व आंतरराष्ट्रीय धोरणाचे शेतीवरील परिणाम, शेतकरी व ग्राहकांची मानसिकता अशा अन्य मुद्द्यांना लेखन मर्यादित स्पर्श केलेला नाही. परंतु हेही मुद्दे शेती अभ्यासाच्या दृष्टीने महत्त्वाचेच आहेत.

भारतातील पुरातन शेतीचे स्वरूप :

भारतीय शेतीचे तीन मुख्य आधार होते, १) स्थानिक परिस्थितीशी सुसंगत अशा काटक बियाणांचा वापर २) मातीचे स्वास्थ्य टिकवून ठेवणे आणि ३) शेतीतील जैवविविधता (पिकांची व

वनस्पतींची). या मजबूत पायावरच भारतीय शेती गेली साडेसहा हजार वर्षे टिकून राहिली आहे. शेतीतील शाश्वतता टिकून राहण्यासाठी इतर नैसर्गिक संसाधनांचे — जसे पाणी, माती व जंगले यांचे जतन करणे गरजेचे आहे याची लोकांना जाणीव होती व तसे करण्याची परंपरा होती. जंगलाचा शेती उत्पादनासाठी असलेला संबंध माहीत असल्यामुळे 'ग्रामवनाची' निगा राखण्याची जबाबदारीही गावकऱ्यांची असायची. दक्षिण भारतात गावपातळीवर तलाव राखला जाऊन त्यातून शेतीसाठी पाटाने पाणी देण्याची व्यवस्था होती. दर उन्हाळ्यात हंगाम संपल्यानंतर या तलावातील गाळ काढणे व त्या सुपीक मातीचा शेतात वापर करणे किंवा या मलावांच्या भिंतींची डागडुजी करणे ही कामे सामूहिक पद्धतीने केली जायची. जिथे फक्त कोरडवाहू शेतीच होऊ शकत होती अशाही ठिकाणी शेताभोवती झाडांच्या भिंती उभारून, म्हणजेच एक प्रकारे हवेतील आर्द्रता वाढवून, जमिनीतील ओलावा टिकवून ठेवण्याची पद्धत होती. अशा कोरडवाहू जमिनीत तसेच कमी पावसाच्या क्षेत्रात कोणती पिके घ्यावीत याचेही शास्त्र त्यांना माहित होते.

जनुकीय/अनुवांशिक संस्कारित अन्नाचे पर्व :

आतापर्यंतच्या भारतीय शेतीच्या वाटा आणि वळणे आपणास माहित आहेत. उदा. पुरातन शेतीचे स्वरूप, इंग्रजांच्या काळातील भारतीय शेती आणि हरितक्रांतीचा काळ इ. ती शेती आता एका नव्या टप्प्यावर आलेली दिसून येते. हा टप्पा आहे जनुकीय अभियांत्रिकीद्वारा (Genetic Engineering) निर्मित बियाणांच्या वापराचा.

जनुकीय अभियांत्रिकी या नव्या विद्याशाखेच्या आधारे बऱ्याच सजीवांच्या पेशीमधील जनुकीय रचनेची माहिती अनुवांशिक मॅपिंगद्वारे आता उपलब्ध होऊ लागली आहे. या माहितीचा उपयोग करून एखाद्या सजीवातील कोणत्या जनुकाद्वारे त्या सजीवातील कोणता गुणधर्म नियंत्रित होतो हे कळू लागले आहे तसेच एखाद्या जनुकरचनेशी जोडता येण्याचे तंत्रही आता विकसीत झाले आहे. याच तंत्राचा वापर करून पिकांची नवी जनुकीय संस्कारित जात निर्माण केल्या जातात. अशा प्रकारे जनुकांचे स्थानांतरण वनस्पती, प्राणी अथवा सूक्ष्म जीवाणू अशा कोणत्याही एका सजीव प्रकारातील एका प्रजातीमधून दुसऱ्या कोणत्याही प्रकारच्या प्रजातीमध्ये करता येऊन, ज्या प्रजातीमध्ये ते केले आहे त्या प्रजातीचे गुणधर्म आता बदलता येणे शक्य झाले आहे. उदा. बॅसिलस थुरीनजीएन्सीस या जीवाणूमधील 'क्राय १ एसी' या नावाने जनुक कापूस, सोयाबीन आणि मका या पिकात संस्कारित करून बीटी कापूस, बीटी सोयाबीन आणि बीटी मका या नव्या जाती निर्माण केल्या गेल्या आहेत.

या तंत्रज्ञानाचा विचार करतांना महत्त्वाची बाब म्हणजे हे तंत्रज्ञान अजूनही अचूक नाही. म्हणजे एका प्रजातीतील सजीवातून विशिष्ट जनुक दुसऱ्या प्रजातीतील सजीवाच्या जनुकीय रचनेत स्थानांतरित करतांना त्या जनुकासोबत इतरही जनुक अथवा जनुके जाण्याचा संभव आहे. ही नको असलेली जनुके तिथे जाऊन त्या सजीवाच्या जनुकीय रचनेत बदल करून काय उत्पात घडवून आणतील याचा अंदाज बांधणे आज तरी शक्य नाही. ज्या सजीवाच्या जनुकीय रचनेत हे नवे जनुक प्रस्थापित केले जाते तेथूनही त्या जनुकाचे परंपरागीकरणाच्या क्रियेद्वारा त्या प्रजातीच्या इतर वाणांमध्ये किंवा त्याच प्रजातीकुलाच्या इतर प्रजातीमध्ये स्थानांतरण होऊ शकते. अशा रीतीने निसर्गातील इतरही वाणे अथवा प्रजाती प्रदूषित होऊ शकतात व जैवविविधितेला धोका होऊ शकतो महत्त्वाचे म्हणजे हे सर्व बदल अपरिवर्तनीय आहेत. म्हणजे जे घडून गेले आहे त्याला पुन्हा मूळ पदावर आणणे शक्य नाही.

जनुकीय संस्कृत पिकांच्या संदर्भात जे अभ्यास जगभरात सुरू आहेत त्यावरून या तंत्रज्ञानाचे प्राण्यांवर, मानवी आरोग्यावर, अन्नसाखळीवर आणि जमिनीतील जीव जंतूवर होणारे दुष्परिणाम हळूहळू समोर येत आहे. परंतु आपल्या देशात अशा प्रकारचे परिणाम शास्त्रीयरित्या तपासण्याची योग्य व विश्वसनीय पद्धत नसल्यामुळे या तंत्रज्ञानाच्या निर्मितीत गुंतलेल्या कंपन्यांच्या अहवालावरच विसंबून अशा पिकांच्या प्रसाराला आणि विशेषतः खाद्यान्न पिकांच्या शेतातील खुल्या चाचण्यांना मान्यता देण्याचे प्रयत्न शासकीय पातळीवर सुरू होते. त्यामुळे या धोरणाच्या विरोधात सर्वोच्च न्यायालयात एक जनहित याचिका दाखल करण्यात आली आहे. त्यावर सर्वोच्च न्यायालयाचे कृषीशास्त्र, वनस्पती अनुवांशिकीशास्त्र, जैवअभियांत्रिकी, पोषणशास्त्र, विषचिकित्साशास्त्र,

अन्नसुरक्षाशास्त्र, पर्यावरणशास्त्र व जैवविविधता अशा वेगवेगळ्या परंतु मुख्य विषयाशी संबंधित नामवंत शास्त्रज्ञांचा अंतर्भाव असलेली एक तज्ञ समिती या विषयाचा खोलवर अभ्यास करण्यासाठी नेमली होती. या समितीने सर्वोच्च न्यायालयाकडे सुपूर्द केलेल्या अहवालात या तंत्रज्ञानाच्या व्यापक व दूरगामी परिणामांचा विचार करून अशा प्रकारच्या तंत्रनिर्मितीसाठी व शास्त्रीय चाचण्यांसाठी जोवर योग्य मानके तयार होत नाहीत आणि अशा रीतीने निर्माण झालेले तंत्रज्ञान जैवविविधतेच्या व मानवी आरोग्याच्या दृष्टीने सुरक्षित आहे की नाही हे तपासण्यासाठी अत्यंत विश्वसनीय व निष्पक्ष व्यवस्था देशात निर्माण होत नाही तोपर्यंत खाद्यान्नासंदर्भातील जुनकीय संस्कारित पिकांचे संभावित परिणाम लक्षात घेता अशा पिकांच्या शेतातील खुल्या चाचण्यांवर पुढील किमान १० वर्षे बंदी आणावी अशी महत्वाची शिफारस केलेली आहे.

भारतीय शेतीसमारील आव्हाने :

भारतीय शेतीची आज जी अवस्था झाली आहे त्यातून सुटका होण्यासाठी पुढील आव्हानांचा सामना करावा लागेल.

१) भारतीय शेतकरी साधारण ७६ % शेतकऱ्यांकडे २ हेक्टरपेक्षा कमी जमीन असून ५४ % शेतकरी १ हेक्टर जमिनीचे मालक आहेत. भारतातील लागवडीखालील शेतीपैकी जवळपास ६५ % जमीन कोरडवाहू असून ती पावसाच्या लहरीपणावर अवलंबून आहे. त्यामुळे देशातील शेतकऱ्यांचे प्रश्न सोडवितांना विदेशी तंत्रज्ञान जसेच्या तसे वापरून चालणार नाही. कारण या तंत्रज्ञानाचा भर 'जास्त बाह्य निविष्टांचा वापर — जास्त उत्पादन — जास्त धोका' या गृहितकावर आधारलेले आहे. त्यातून या बहुसंख्य गरीब शेतकऱ्यांची काय अवस्था झाली आहे हे आपण पाहतोच आहे.

२) संकरित बियाणे शेतकऱ्यांना दरवर्षी विकत घ्यावी लागत असल्यामुळे बियाणांच्या संदर्भात शेतकरी पूर्णपणे परावलंबी झाला आहे.

३) सध्याची शेती उत्पादन व्यवस्था शेतकऱ्यांच्या कौटुंबिक गरजांची पूर्तीपेक्षा बाजाराला हव्या असलेल्या गरजा पूर्ण करण्यावर भर देते. म्हणूनच या व्यवस्थेला पीकपद्धत बाजाराला मागणी असलेल्या नगदी पिकांच्या लागवडीचा प्राधान्याने विचार करते. शेती पिकविण्यासाठी लागणाऱ्या सर्व निविष्टा तर शेतकऱ्याला बाजारातून विकत घ्याव्या लागतातच, शिवाय शेतमाल विकून आलेल्या पैशातून घरच्या वस्तू विकत घ्याव्या लागतात. एका परीने बाजार त्याला आपल्या तालावर नाचवत राहतो.

४) गेल्या ५० ते ६० वर्षांतील शेती पद्धतीमध्ये माती व पाण्याच्या व्यवस्थापनाकडे अक्षम्य दुर्लक्ष झाले आहे. मात्र आजच्या कृषीशास्त्रामध्ये 'मातीचे स्वास्थ्य' हा शब्द परवलीचा बनला आहे. मातीचे स्वास्थ्य किंवा नैसर्गिक सुपीकता मापनाचे एक गमक म्हणजे मातीतील सेंद्रीय कर्बाचे प्रमाण. भारतासारख्या उष्ण कटिबंधीय देशात हे प्रमाण किमान १ टक्का या पातळीवर असावयास हवे, परंतु ते आता ०.४ टक्क्यांपर्यंत घसरले आहे.

५) गेल्या अर्धशतकात स्वीकारलेल्या तंत्रज्ञानाचा तत्कालिक लाभ झाला. म्हणजे काही काळ कृषी उत्पादनात वाढ होत गेली परंतु त्या पातळीवर ते दीर्घ काळ टिकून राहिले नाही. यापुढे शेतीमध्ये शाश्वततेचा विचार प्रधान्याने करावा लागेल. शेतीतील शाश्वतता आर्थिक, सामाजिक व पर्यावरणीय अशा तीन प्रकारची आहे.

६) पारंपारिक पद्धतीने केली जाणारी सेंद्रीय शेती ही देखील शाश्वत शेतीपद्धती असली तरी ती आजच्या काळाचे उत्तर होऊ शकत नाही. कारण पुरातन काळी कसण्यासाठी उपलब्ध असलेल्या जमिनीचे लोकसंख्येच्या तुलनेतील प्रमाण जास्त होते. आज कमी जागेतून जास्त उत्पादन काढणे हे महत्वाचे आव्हान आहे. त्यासाठी पुरातन शेतीतील काही चांगल्या प्रथांचा वापर करण्यासोबतच नव्या निसर्ग-सुसंगत तंत्रांचा प्रभावीपणे वापरदेखील करावा लागेल.

७) वेगवेगळ्या भौगोलिक परिस्थितीशी जुळवून घेण्याची सर्व जीवमात्रांची नैसर्गिक प्रवृत्ती असते. त्यामुळेच एखाद्या प्रजातीचे विविध वाण निसर्गात निर्माण झालेले आपल्याला दिसून येतात. हरितक्रांतीमध्ये जास्त उत्पादन देणाऱ्या केवळ निवडक वाणांचाच प्रसार करण्यात आल्यामुळे पिकांची

निसर्गनिर्मित अशी कितीतरी वाणे नष्ट झालीत किंवा नष्ट होण्याच्या मार्गावर आहेत. या वाणांची आपापली वैशिष्ट्ये आहेत.

उपाय :

- १) भारतीय संदर्भात 'बाह्य साधनांचा किमान वापर — पर्याप्त उत्पादन — किमान धोका' हे प्रारूप स्वीकारायला हवे. तसेच कोणतेही नवे तंत्रज्ञान स्वीकारतांना ते अल्पखर्चिक, पूर्ण भरवशाचे व शेतकऱ्यांच्या दूरगामी हिताचे असेल यावर भर द्यावा.
- २) शेतकऱ्यांची बियाणांच्या बाबतीत बाजाराकडून होणारी लूट थांबविण्यासाठी जास्त उत्पादन देणाऱ्या सरळ वाणांच्या निर्मितीवर भर देणे गरजेचे आहे. कृषी विद्यापीठे व राष्ट्रीय स्तरावरील कृषी संशोधन संस्थांनी हे काम हाती घेतले पाहिजे.
- ३) मातीतील सेंद्रीय कर्बाचे प्रमाण जास्त तेवढे मातीतील जीवांचे पोषण उत्तम, जे मातीची नैसर्गिक सुपीकता टिकवून ठेवायला मदत करतात. त्याचप्रमाणे पाण्याची उपलब्धता व त्याचा पिकांसाठी कार्यक्षम वापर यावर लक्ष देणे महत्वाचे आहे. म्हणूनच लोकसहभागातून गावपातळीवर पाणलोट क्षेत्र विकास कार्यक्रमावर भर द्यायला हवा. तसेच पाण्याचा वापर कार्यक्षम पद्धतीने होण्यासाठी योग्य पिकांची निवड आणि सिंचनाच्या काटेकोर पद्धतीवर लक्ष द्यावे लागेल.
- ४) शेतमालाचे उत्पादन एका पर्याप्त पातळीवर दीर्घकाळ स्थिर राहणे म्हणजेच उत्पादनात दरवर्षी होणारे उतार—चढाव कमी होणे, नफा कमाल पातळीवर स्थिरावणे, शेतीतील आर्थिक धोका कमी होणे, कुटुंबाच्या पोषणविषयक गरजांची पूर्ती होणे, जमिनीची धूप न होता शेतातून निघणाऱ्या जैवभाराचे नीट नियोजन होऊन तिची नैसर्गिक सुपीकता दीर्घकाळ टिकून राहणे, ही शेतीच्या शाश्वततेची लक्षणे आहेत.
- ५) राष्ट्रीय व आंतरराष्ट्रीय स्तरावर बियाणे कोषाच्या स्वरूपात असे प्रयत्न सुरू आहेत. प्रत्यक्षात गरज आहे ती अशी वाणे शेतकऱ्यांच्या शेतावर प्रत्यक्ष वाढविण्याची आणि त्यांच्या शास्त्रीय नोंदी ठेवण्याची. आपल्या देशात काही मोजक्या सेवाभावी संस्था व व्यक्ती याप्रकारचे काम करीत आहेत. महाराष्ट्रात 'बाएफ' या संस्थेत काम करणारे श्री. पाटील संजय या संदर्भात खूप मोलाचे काम करीत आहेत. अशा उपक्रमांना प्रोत्साहन देण्याची आवश्यकता आहे.

नव्या शास्त्रीय पर्यायांचा शोध :

गेल्या शतकात शेती तंत्रज्ञानावर रसायनांचे अधिराज्य होते. आता नव्या शतकात बाजारव्यवस्था अनुकीय अभियांत्रिकी तंत्रज्ञानाच्या नावे पुन्हा हावी होऊ पहात आहे. ही दोन्ही प्रकारची तंत्रज्ञाने पर्यावरण, जैवविविधता आणि मानवी आरोग्याला हानी पोचविणारी असल्यामुळे आज शेतीविषयक संशोधनाच्या संदर्भात जगभर रसायनांचा वापर टाळून केवळ जैविक साधनांच्या मदतीने शाश्वत पद्धतीने उत्पादन कसे घेता येईल यावर विचारमंथन व प्रयत्न सुरू आहेत. यापैकी एक मार्ग आहे तो 'परिस्थितीकी शेतीचा'. परिस्थितीकी ही निसर्गातील जैविक व अजैविक घटकांचा आणि एखाद्या परिव्यवस्थेतील विविध प्रकारच्या प्रजातींमधील परस्पर संबंधांचा समग्र रीतीने अभ्यास करणारी जैवविज्ञानाची विद्याशाखा आहे. परिस्थितीकीय तत्वांचा शेतीविषयक संदर्भात विचार करणारी कृषी परिस्थितीकी अशी पुन्हा एक नवीन विद्याशाखा आता पुढे येऊ लागली आहे. यात शेताला एक प्रकारची परिव्यवस्था समजून त्यातील वनस्पती व प्राणी यांची जैवविविधता वाढविणे, शेतीजन्य कचऱ्यातील पोषकद्रव्यांचा चक्रीय पद्धतीने वापर करणे, कमी—जास्त उंचीची मुळे असलेल्या पिकांची एकमेकांसोबत लागवड करून सिंचनाद्वारे दिलेल्या पाण्याचा कार्यक्षम वापर करणे, जैविक पद्धतीने किडींवर व तणावर नियंत्रण करणे आदी उपायांचा अवलंब केला जातो.

एकल पिकांपेक्षा बहुविध पीकपद्धतीमध्ये सर्व पिकांची मिळून एकत्रित उत्पादकता बरीच जास्त असते असे यात सिद्ध होते. याच तत्वांच्या आधारावर पर्माकल्चर ही शेतीपद्धती बिल मॉलीसन या ऑस्ट्रेलियन शास्त्रज्ञाने विकसीत केली आहे. ज्यात स्थानीय संसाधनांचा खूप कार्यक्षम वापर करून किमान जागेतून जास्त उत्पादन काढता येते. आपल्या देशातील अल्पभूधारक शेतकऱ्यांना ही शेतीपद्धती जास्त उपयोगाची आहे.

आपल्या देशातही काही प्रज्ञावंत शेतकऱ्यांनी सभोवतालच्या निसर्ग निरीक्षणातून, सतत प्रयोगशील राहून शाश्वत शेतीची विविध प्रारूपे तयार केली आहेत जी अनुभव सिद्ध आहेत. अशा शेतकऱ्यांना मी 'ग्राम वैज्ञानिक' म्हणतो. त्यांच्याकडून इतर शेतकऱ्यांना व या विषयातील शास्त्रज्ञांनाही बरेच शिकण्यासारखे आहे. आता 'रेणवीय संकरण' नावाचे नवे तंत्र विकसित झाले आहे. ज्याचा उपयोग करून पिकांची दुष्काळावर मात करणारी, किडींना यशस्वीरीत्या तोंड देऊ शकणारी, खारपाड अथवा क्षारयुक्त जमिनीत टिकाव धरू शकणारी वाणे तयार करता येऊ शेली. हे तंत्र जनुकीय संस्कारित बियाणे तंत्रापेक्ष जास्त अचूक व सुरक्षित आहे.

शाश्वत शेतीची वास्तवातील उत्पादकता :

जगाची लोकसंख्या सतत वाढत असल्यामुळे या वाढत्या लोकसंख्येला पुरविता येईल एवढे अन्न निर्माण करता येईल का? हा महत्त्वाचा प्रश्न आहे. म्हणूनच आताच्या रासायनिक शेतीच्या तुलनेत जैविक पद्धतीने केलेल्या शेतीमधून प्रत्यक्षात जास्त उत्पादन मिळू शकेल काय? अशी शंका नेहमी घेतली जाते. या संदर्भात जागतिक स्तरावरील काही अभ्यास प्रसिद्ध झाले आहेत. ज्यूलस प्रेटी या शास्त्रज्ञाचा एक अहवाल २००६ साली प्रसिद्ध झाला आहे. यात जगातील ५७ देशात राबविल्या गेलेल्या २८६ प्रकल्पांचा आढावा घेण्यात आला आहे. या प्रकल्पात रासायनिक शेतीकडून शाश्वत शेतीकडे वळलेल्या १.२ कोटी अल्पभूधारक शेतकऱ्यांचा समावेश होता व त्यांची ३.७ कोटी हेक्टर जमीन लागवडीखाली होती. जगातील एवढा मोठ्या स्तरावरील व आताच्या रासायनिक शेतीच्या तुलनेत झालेला हा पहिलाच अभ्यास आहे. यात अनेक पिकांचा समावेश असला तरी त्या सर्व पिकांची मिळून आलेली सरासरी उत्पादकता रासायनिक शेतीपद्धत्या तुलनेत ७९ % जास्त आढळून आली. शिवाय पाणी व पोषक द्रव्यांच्या वापराची कार्यक्षमताही खूप वाढल्याचे दिसून आले आहे.

भारतात असे अभ्यास अजून तरी कमी झाले आहेत. वर्ध्यातील धरामित्र संस्थेने २००० ते २००८ या काळात यवतमाळ जिल्ह्यातील जवळपास ७५० लहान कोरडवाहू शेतकऱ्यांमध्ये शाश्वत शेतीचा प्रसार केला. यात या शेतकऱ्यांना त्यांच्या शेतातील किमान एका एकरावर शाश्वत पद्धतीचा अवलंब करण्यास परावृत्त केले गेले व राहिलेल्या क्षेत्रात ते करीत असलेल्या रासायनिक पद्धतीचीच शेती काही काळ सुरू ठेवण्यास सांगितले गेले. पुढे शाश्वत शेतीचे फायदे जेव्हा शेतकऱ्यांना दिसून आले तेव्हा ही पद्धत प्रति शेतकरी जवळपास तीन एकरावर पोचली. त्यांच्या शेतावरील शाश्वत व रासायनिक शेती पद्धतींच्या तौलनिक अभ्यासातूनही दिसून आले की, शाश्वत शेतीतील पिकांच्या उत्पादनाची पातळी ३ वर्षांच्या काळानंतर सारख्याच पातळीवर आली. शाश्वत शेती राष्ट्रीय धोरण म्हणून स्वीकारलेला 'क्युबा' हा जगातील एकमेव देश आहे.

निष्कर्ष :

वरील विवेचनावरून असे दिसून येते की, निसर्गस्नेही तंत्रांच्या सहाय्याने शाश्वत शेती करून आपल्या पिकांची आवश्यक ती उत्पादन पातळी गाठणे शक्य आहे. या पद्धतीला शास्त्रीय आधारही आहे. तसेच ही पद्धती कमी खर्चिक असल्यामुळे आपल्याकडील बहुसंख्येने असलेल्या साधनवंचित शेतकऱ्यांसाठी ती जास्त उपयुक्त आहे.

दोन दशकांच्या अशक्तपणाच्या प्रगतीनंतर भारतातील कृषी खाद्य जीवन विज्ञानाला गती देण्यासाठी नवीन दृष्टीकोन आवश्यक आहे. प्रवेगक किंवा संशोधन संस्थांनी विकसित केलेले असोत, जीवन विज्ञान संशोधन आणि विकास पायाभूत सुविधा उद्योजकांसाठी उपलब्ध करून देणे आवश्यक आहे. एनआरआय समुदायातील जीवन विज्ञान प्रतिभांना भारतात परतण्यासाठी आणि येथील परिसंस्थ निर्माण करण्यासाठी, संस्थापक आणि वरिष्ठ नेते म्हणून सक्रियपणे नियुक्त केले पाहिजे. शेवटी प्रत्येक टप्प्यातील उद्यम गुंतवणूकदारांनी या स्वप्नांचा आमच्या नवीन वास्तवात रूपांतरित करण्यासाठी निधीसह पुढे जाणे आवश्यक आहे. भारतीय कृषी जीवन विज्ञानाचा पुढचा मार्ग सोपा असेल या भ्रमात आम्ही नाही. उद्योजक, शास्त्रज्ञ, उद्यम भांडवलदार आणि धोरणकर्ते यांच्यासाठी हा चढ उताराचा प्रवास असेल. परंतु आज आपण करत असलेल्या निवडींवर भारतीय कृषी आणि अन्न व्यवस्थेचे भवितव्य अवलंबून आहे.

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वर्धा जिल्ह्यातील शेती पीक विम्याच्या स्थितीचा अभ्यास**नितीन दा. गायकवाड**

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गोषवारा

भारतामध्ये पीक विमा योजना लागू करण्याची सुचना स्वातंत्र्यपूर्व काळात करण्यात आली. मात्र स्वातंत्र्यानंतर प्राप्तीनंतर लगेच पीक विम्याच्या कामास सुरुवात झाली. पीक विमाविषयी संसदेमध्ये सन १९४७ ला चर्चा करण्यात आली. १९४८ मध्ये भारत सरकारच्या कृषी मंत्रालयाद्वारे भारतातील पशु विमा व कृषी विमा स्थितीचा अभ्यास करण्यासाठी श्री. जी. एस. प्रियोल्कर यांना नियुक्त करण्यात आले. त्यांनी आपला अहवाल १९४९ मध्ये दिला. त्यांच्या अहवालानुसार पायलट पीक विमा योजना सर्व राज्यासाठी सुरु करण्यासाठी सुचना देण्यात आली. यानंतर सन १९६५ मध्ये भारत सरकारने एक पीक विमा विधेयक संसदेत मांडले आणि एक मॉडल पीक विमा योजना सुरु केली. परंतु राज्यांनी आर्थिक कारणांमुळे त्या योजनेस नाकारले. सन १९७२-७३ पासून मर्यादित स्वरूपात पीक विमा योजना भारतीय जीवन विमा महामंडळाच्या सर्व साधारण विमा विभागाने ४४ कापसाच्या जातीसाठी एक पीक विमा योजना सुरु केली. ही योजना सन १९७८-७९ पर्यंत देशात सुरु होती. खरीप १९७९ पासून पायलट पीक विमा योजना प्रायोगिक तत्वावर सुरु करण्यात आली. पायलट पीक विमा योजना ही १९८५ पर्यंत चालू होती. यानंतर १९८५ पासून व्यापक पीक विमा योजना सुरु करण्यात आली. सदर संशोधन पेपरमध्ये वर्धा जिल्ह्यातील शेती पीक विम्याच्या स्थितीचा अभ्यास करण्यात आलेला आहे.

बीजशब्द — मुद्रा, विमा, शेती, पशुपालन, अन्नधान्य व रोजगार.**प्रस्तावना**

भारत देशातील मुख्य व्यवसाय कृषी हा आहे. भारतीय कुटुंबाचे उदरनिर्वाहाचे सर्वात महत्वाचा व्यवसाय शेती हा आहे. कृषी क्षेत्रामध्ये शेती बरोबरच पशुपालन हा जोड व्यवसाय म्हणून केला जातो. भारतातील कृषी उत्पादनाचा सकल देशीय उत्पादनातील १६ टक्के हिस्सा हा कृषी क्षेत्राचा आहे. भारतातील ६० टक्के जमीन लागवडी योग्य आहे. जगातील एकूण लागवडीखालील क्षेत्रापैकी भारतीय लागवडीखालील क्षेत्राचा दुसरा क्रमांक लागतो. सकल देशीय उत्पादनाचा कृषी क्षेत्राचा हिस्सा कमी होत असतांना दिसून येत आहे. परंतु कृषी देशातील अर्थव्यवस्थेचा मुख्य घटक आहे. भारत देशात मोठ्या प्रमाणात खाद्यान्न, तेलबीया, दाळी, उत्पादन केल्या जातात, परंतु त्यामध्ये मोठा हिस्सा १२१ करोड लोकांच्या घरेलु उपभोगासाठी वापरला जातो. भारत देशातून अधिशेष धान्य व कृषी उत्पादन निर्यात केले जाते. भारत देशातून मोठ्या प्रमाणात कृषी उत्पादन ज्युट, चहा, तंबाखू, कॉफी, मसाले, साखर इ. निर्यात केले जातात. त्यामुळे विदेशी मुद्रा वाढण्यास मदत होते. भारताचा कृषी उत्पादनाच्या निर्यातीबाबत जगात ७ वा क्रमांक लागतो.

व्यापक पीक विमा योजनेमधील समस्या आणि त्यामध्ये असणाऱ्या सुधारणेच्या संधीतून भारत सरकारने १९९८-१९९९ च्या अर्थसंकल्पात नविन पीक विमा योजनेची घोषणा केली. माननीय प्रधानमंत्री यांनी २२ जून १९९९ रोजी राष्ट्रीय कृषी विमा योजनेची घोषणा करून शेती उत्पादनाच्या जोखिम व्यवस्थापन इतिहासात एक नविन अध्याय जोडून ही योजना देशाला समर्पित केली.

१९९९-२००० च्या रब्बी हंगामापासून विद्यमान व्यापक पीक विमा योजनेचे विसर्जन करून राष्ट्रीय कृषी विमा योजना भारत सरकारने १६ जुलै १९९९ रोजी शासकीय अध्यादेश काढून या योजनेची अंमलबजावणी सुरु केली.

संशोधनाची उद्दिष्टे

१) शासनाच्या पीक विमा योजनेचे कृषी विकासातील महत्व जाणून घेणे.

२) शासनाच्या पीक विमा योजनांचा सविस्तर अभ्यास करणे.

जागतिक स्तरावरील पीक विमा योजना

जागतिक स्तरावर कोणत्या ना कोणत्या स्वरूपात पीक विमा योजना चालू आहेत. पीक विम्यामध्ये रशिया, जपान, अमेरिका हे देश प्रामुख्याने अग्रेसर आहेत. स्पेन देशात कृषी विमा योजना सन १९२० मध्ये सुरु करण्यात आली. या देशात सन १९७० पर्यंत वेगवेगळ्या विमा योजना लागू केल्या. स्पेन मध्ये सार्वजनिक क्षेत्र व खाजगी क्षेत्रातील गुंतागुंतीवर विमा योजना लागू केली गेली. या पद्धतीमध्ये शेतकरी व्यक्तिगत किंवा सरकारी संस्था आणि व्यवसायिक संघटनांद्वारे पीक विमा योजना घेऊ शकते. यामधील सहभाग ऐच्छिक स्वरूपाचा असतो. रशियामध्ये पीक विमा योजना सन १९२३ पासून अंमलात आली. सन १९२९ मध्ये दक्षिण आफ्रिकेमध्ये शेतकरी समुहाने एक मंडळ स्थापन करून पीक विमा सुरु करण्यात आला. या पीक विमा योजनेत अनेक जोखमीचा समावेश करण्यात आला आहे. नैसर्गिक/प्राकृतिक, मानवनिर्मित इ. जोखमेचा समावेश केला गेला आहे.

संयुक्त राज्य अमेरिकेमध्ये सन १९३८ मध्ये संघराज्य पीक विमा योजना अधिनियम मंजूर करण्यात येऊन संघराज्य पीक विमा महामंडळाची स्थापना करण्यात आली. या महामंडळामार्फत शेती उत्पादनातील आर्थिक संकटापासून शेतकऱ्यांचे संरक्षण केल्या जाते. जपानमध्ये पीक विमा योजनेची सुरुवात सन १९४१ मध्ये करण्यात आली होती. जपानमध्ये सर्व पीकासाठी अनिवार्य स्वरूपाचा पीक विमा योजना आहे. त्यामुळे तेथील काही प्रदेशामध्ये संकटाचा प्रभाव झाल्यास त्या क्षेत्रांना मोठी मदत करणे शक्य होते. फिलीपाईन्स देशामध्ये पीक विमा योजनेची अंमलबजावणी सन १९७८ मध्ये स्थापन केलेल्या फिलीपाईन्स पीक विमा महामंडळामार्फत केली जाते. श्रीलंका या देशात सर्वप्रथम १९५८ मध्ये प्रायोगिक पीक विमा योजना पायलट स्वरूपात फक्त भाताच्या पीकासाठी सुरु केली, नंतर पीक विमा योजनेत इतर पीकासाठी विमा संरक्षण देण्यात आले.

शेती व्यवसायाचे महत्व

भारतामध्ये पुरातन काळापासून व आजही कृषी क्षेत्राला अनन्य साधारण महत्व आहे. कारण भारताची संपूर्ण अर्थव्यवस्थाच कृषीवर आधारित आहे. अर्थव्यवस्थेचा कणा म्हणजे कृषी असे म्हटले जाते. राष्ट्रीय उत्पन्नात भारतामध्ये शेती व इतर प्राथमिक व्यवसायातून मिळणारा हिस्सा सन १९७५-७६ मध्ये ४३.०१ टक्के इतका होता. नैसर्गिक आपत्ती म्हणजे अवर्षण, दुष्काळ, अतिवर्षण यामुळे शेती उत्पादनात चढउतार दिसतात. तरीही शेती हा राष्ट्रीय उत्पन्नाचा सर्वात प्रमुख स्रोत आहे. प्रगत राष्ट्रात एकूण राष्ट्रीय उत्पन्नातील वाटा २ ते ६ टक्क्यादरम्यान आढळतो. इंग्लंडमध्ये शेतीचा राष्ट्रीय उत्पन्नातील कृषी वाटा ३.१ टक्के तर अमेरिकेत तो ३.२ टक्के, ऑस्ट्रेलियामध्ये हे प्रमाण ७.६ टक्के इतके आहे. भारतात आजही राष्ट्रीय उत्पन्नातील कृषी क्षेत्राचा वाटा १४ ते १५ टक्क्यादरम्यान आहे. सन २०१०-११ मध्ये १४.२ टक्के इतका होता. २०१४-१५ मध्ये हा वाटा १७.४ टक्के इतका होता. म्हणजेच कृषी क्षेत्र देशाच्या अर्थव्यवस्थेत महत्वपूर्ण भूमिका बजावते. या क्षेत्राचे महत्व पुढीलप्रमाणे,

१) भारतासारख्या अतिरिक्त लोकसंख्येला अन्नधान्याची उपलब्धता शेतीमधूनच होते.

- २) भारताच्या संपूर्ण औद्योगिक क्षेत्रासाठी लागणारा मोठ्या प्रमाणात कच्चा माल हा शेतीमधूनच निर्मित होतो.
- ३) सर्वाधिक रोजगार निर्मिती क्षेत्र म्हणून कृषीकडे पाहिले जाते.
- ४) भारताच्या राष्ट्रीय उत्पन्नात पूर्वी ४५ टक्के वाटा तर आजही २७ टक्के वाटा हा कृषी क्षेत्राचा आहे.
- ५) देशातील विस्तृत बाजारपेठांचे अस्तित्व कृषी क्षेत्रावर आधारीत आहे.
- ६) भांडवल निर्मितीसाठी अलिकडे कृषी क्षेत्राचा वाटा दिसून येतो.
- ७) भारताच्या निर्यातीत कृषी क्षेत्राचा फार मोठा वाटा दिसून येतो.
- ८) भारतीय लोकसंख्येपैकी ७२ टक्के प्रत्यक्ष व २५ टक्के अप्रत्यक्ष लोक या क्षेत्रावर अवलंबून आहेत.
- ९) भारतीय अर्थव्यवस्था अधिक गतिमान होण्यासाठी कृषी क्षेत्राची सर्वाधिक मदत होते.
- १०) देशाच्या आर्थिक विकासात कृषी क्षेत्राला विशेष महत्व आहे.
- ११) भारत देशातील पर्यावरण संतुलनासाठी कृषी क्षेत्राची महत्वाची कामगिरी आहे.

शेती क्षेत्राच्या विकासावरच जगातील काही राष्ट्र विकासाच्या अति उच्च शिखरापर्यंत पोहचले आहेत. इंग्लंड, जर्मनी, जपान व रशिया इत्यादी देशांच्या विकासांमध्ये शेती क्षेत्राने महत्वाची भूमिका बजावून जलद विकासासाठी सदृढ आधार निर्माण केला आहे.

वर्धा जिल्ह्यातील शेती व समस्या

महाराष्ट्र राज्याची निर्मिती सन १९६० मध्ये झाली तेव्हापासून वर्धा हा महाराष्ट्राच्या विदर्भ विभागातील एक मागास जिल्हा असून कृषीवर विसंबून असणाऱ्या शेतकऱ्यांचे प्रमाण ७५ टक्के आहे. नैसर्गिक आपदामुळे शेती उत्पादनात अनिश्चितता आहेत. येथे शेती उत्पादनातील अनिश्चितता दूर करण्यासाठी पीक विमा योजनेची आवश्यकता आहे. या ठिकाणी पडणाऱ्या पावसाचे प्रमाण खुपच कमी असून येथील शेती ही पूर्णपणे निसर्गावर अवलंबून आहे. शेतकऱ्यांकडे शेतीत सुधारणा करण्यासाठी पुरेसे भांडवल नाही. भांडवलासाठी त्याला खाजगी सावकाराकडे जावे लागते. त्यास कर्जाची परतफेड करण्यासाठी त्यास काही जमीन विकावी लागते. अशा परिस्थितीत पुढील हंगामातील बीज, खते, किटकनाशके घेण्यासाठी सुद्धा त्याच्याकडे पुरेसे आर्थिक पाठबळ नसते. यासाठी पीक विमा योजना एक वरदान ठरत. पीक विमा योजना शेती उत्पादनातील जोखिम कमी करण्याचे काम करत आहे. ग्रामीण भागातील समस्यांचे निराकरण करून त्यावरील उपाययोजना या विविध सहकारी योजनांद्वारे केल्या आहेत. परंतु प्रत्यक्षात या योजनेत लाभार्थी व योजनेतील अंमलबजावणीत अडचणी आहेत.

राष्ट्रीय पीक विमा योजनेची भूमिका

भारतातील कृषी उत्पादन आणि उत्पन्न बहुतेक प्राकृतिक आपदा म्हणजेच दुष्काळ, पुर, चक्रीवादळ, वादळ, अपक्षय आणि भूकंप यावर अवलंबून आहे. तसेच काही मानव निर्मित आपदा सुद्धा आहेत. जसे, आग, बनावट बीज विक्री, खते व किटकनाशके, किंमत युद्ध इत्यादी हे सर्व शेतकऱ्यांच्या कृषी उत्पादन आणि उत्पन्न कमी करण्यावर प्रभाव टाकतात आणि एकूणच हे शेतकऱ्यांची नियंत्रण (मर्यादा) टाकतात. उत्पन्नातील अनिश्चिततेमुळे शेतकरी शेतीमध्ये नविन सुधारणा करू शकत नाहीत. शेतकरी आपल्या आर्थिक गरजांची पूर्तता करण्यासाठी कर्ज घेऊन कळत नकळत सावकारी कर्जाच्या विळख्यात अडकतो. म्हणून भारतीय शेतकऱ्यांच्या कर्ज विषयक जीवनाविषयी “भारतीय शेतकरी कर्जात जन्मतो, कर्जात जगतो, आणि कर्जात मरतो,” असे वर्णन केले आहे. या

स्थितीतून शेतकऱ्यांची सुटका करण्यासाठी शेतकऱ्यांना मदत करण्याच्या हेतूने भारतात पीक विमा योजना लागू करण्याची गरज भासू लागली.

शेती व्यवसायावर नैसर्गिक बदलाचा मोठ्या प्रमाणात परिणाम होतो. अनिश्चिततेमुळे शेतीच्या उत्पादनामध्ये अनिश्चितता येते. भारतीय शेती मान्सूनचा जुगार आहे. महापुर, दुष्काळ, अतिवृष्टी, आग, वादळ, रोगराई इत्यादी घटकांचा शेती उत्पादनावर प्रभाव पडतो. बऱ्याच वेळा शेतकऱ्यांचे मोठ्या प्रमाणात नुकसान होते. काही वेळा शेतकरी आपल्या उत्पादनाचा खर्च भरून काढू शकत नाही त्यामुळे शेतीतील उत्पादन आणि उत्पादनात अनिश्चितता होते. अशा वेळेस शेतकरी आर्थिक गरजेची पुर्तता करण्यासाठी कर्ज घेऊन तो कर्ज जाळ्यात अडकतो. या स्थितीतून सुटका करण्यासाठी शेतकऱ्यांना दिलासा देण्याच्या हेतूने भारतामध्ये राष्ट्रीय पीक विमा योजना महत्वाची भूमिका बजावत आहे.

निष्कर्ष

भारतीय अर्थव्यवस्थेत कृषीला अतिशय महत्व आहे. प्राचीन काळापासून स्वतःच्या मुलभूत गरजांच्या पूर्ततेसाठी भारतीय लोक कृषीचा आधात घेत असल्याचे दिसून येते. परंतु शेती क्षेत्रामध्ये कमालीची अनिश्चितता व मोठी जोखिम असते. अपुरे व अनिश्चित पर्जन्यमान, पूर, दुष्काळ व इतर अनेक कारणांमुळे शेतीतील उभी पीके नष्ट होतात. त्यामुळे शेतकऱ्यांचे अतोनात नुकसान होते. शेतीतील पीकासाठी शेतकऱ्यांनी आपले भांडवल व श्रम लावून वाढविलेले पीके कापणी होईपर्यंत राहतीलच याची शाश्वती कोणालाही देता येत नाही. अशा परिस्थितीत शेतकऱ्यांचे आर्थिक नुकसान तर होतेच परंतु परत उत्पादन घेण्यासाठी लागणारी मानसिक शक्ती देखिल शेतकरी घालवून बसतो. कारण पुन्हा पेरणी करून देखिल पीक हाती येईलच याची खात्री त्याला नसते. या सर्व समस्येला आळा घालण्यासाठी पीक विमा योजना ही संकल्पना समोर आली. शेतकऱ्यांना त्यांच्या पिकांवर संकटे आल्यास त्यापासून होणाऱ्या नुकसानीची भरपाई मिळण्याची हमी प्राप्त झाल्यास शेतकरी पुन्हा नव्या उत्साहाने शेतीची कामे करू शकतात. म्हणूनच पीक विमा उतरविणे हे आधुनिक युगात अत्यंत महत्वाचे मानले जाते. पीक विम्यामुळे पीकांची होणारी हानी विमा कंपनी भरून देते. या पैशातून पुन्हा नवीन हंगामात पीक घेण्याचा शेतकरी प्रयत्न करू शकतात.

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वोकल फॉर लोकल : आत्मनिर्भरता की ओर एक कदम**प्रा. प्रीति शाहू**असिस्टेंट-प्रोफेसर (हिंदी -विभाग) श्रीमती कौशल्यादेवी माहेश्वरी महिला महाविद्यालय
85/C हिवरी-ले-आउट, नागपुर**सारांश :**

भारत प्राचीन काल से ही आत्मनिर्भर रहा है। आत्मनिर्भर बनकर हम अपने परिवार के साथ- साथ देश को भी प्रगति के पथ पर अग्रसर कर सकते हैं। हमारे पास जो हुनर है उसके माध्यम से हम अपने स्तर को बढ़ाकर हम राष्ट्र के लिए योगदान दे सकते हैं। देश के विकास के लिए स्थानीय उत्पादों को प्रोत्साहित करना ही आत्मनिर्भर भारत के लक्ष्य को प्राप्त करने का माध्यम है। आत्मनिर्भर भारत की संकल्पना आज से नहीं बहोत पहले से की जा रही है। 'वोकल फॉर लोकल' का मूल अर्थ है, "स्थानीय वस्तुओं का उत्पादन करना और उपयोग करना साथ ही स्थानीय उत्पादों को प्रोत्साहित करना" इससे लोगों को रोजगार मिलेगा और बाजार विकसित होगा। यदि बाजार विकसित होंगे तो वे अपने उत्पादों को दुनिया भर के कई देशों में अपने उत्पाद निर्यात कर सकेंगे। यदि हम स्थानीय व स्वदेशी वस्तुओं का उपयोग करेंगे तो स्थानीय पहचान विकसित होने के साथ- साथ देश की अर्थव्यवस्था भी मजबूत होगी। इसके लिए स्थानीय उत्पादों को बढ़ावा देना आवश्यक है। 'लोकल फॉर वोकल' इस अभियान का मूल विचार यह है कि देश के स्थानीय उत्पादों को बढ़ावा मिले। सरकार द्वारा इसके विकास के लिए प्रयास किए जा रहे हैं। सरकार इस संदर्भ में कदम उठा रही है। आत्मनिर्भर भारत के लक्ष्य को साकार करने में सफलता तब प्राप्त होगी जब सरकार के साथ- साथ देश की जनता के मन में भी स्वदेशी को अपनाने के प्रति भावना का जन्म होगा और व्यावहारिक रूप से भी उसे गति प्रदान की जाएगी। वोकल फॉर लोकल का सबसे महत्वपूर्ण तत्व है। क्वालिटी अर्थात् गुणवत्ता को बनाये रखना। हम नए-नए उत्पादों की गुणवत्ता के बदौलत ही विश्व बाजार में और अपने देश में दबदबा बनाये रख सकते हैं। इसलिए हमें गुणवत्ता से परिपूर्ण उत्पादों के निर्माण करने चाहिए। जिसकी भारत के साथ साथ विश्व में भी मांग बड़े और हम एक बड़े निर्यातक देश के रूप में उभर कर सामने आ सकें। वोकल फॉर लोकल का मंत्र भारतीय वस्तुओं को वैश्विक ब्रांड बनाने में सक्षम है। आत्मनिर्भर भारत के लक्ष्य को प्राप्त करने के लिए हमें स्वदेशी वस्तुओं को अपनाना होगा तथा देश के प्रति अपनी जिम्मेदारी का निर्वहन करना होगा।

“लोगों को आत्मनिर्भर का पाठ पढ़ाना है

लोगों को स्वदेशी वस्तुओं का लाभ बताना है

अर्थव्यवस्था में सबको भागीदारी निभाना है

हमें यथासंभव स्वदेशी ही अपनाना है “

प्रस्तावना :

“आत्मनिर्भरता” का अर्थ है, स्वयं पर निर्भर होना अर्थात् “स्वयं को किसी और पर आश्रित न करना।” किसी भी प्रकार के संकट का सामना करने हेतु मनुष्य का आत्मनिर्भर होना आवश्यक है। भारत प्राचीन काल से ही आत्मनिर्भर रहा है। आत्मनिर्भर बनकर हम अपने परिवार के साथ- साथ देश को भी प्रगति के पथ पर अग्रसर कर सकते हैं। हमारे पास जो हुनर है उसके माध्यम से हम अपने स्तर को बढ़ाकर हम राष्ट्र के लिए योगदान दे सकते हैं। देश के विकास के लिए स्थानीय उत्पादों को प्रोत्साहित करना ही आत्मनिर्भर भारत के लक्ष्य को प्राप्त करने का माध्यम है। आत्मनिर्भर भारत की संकल्पना आज से नहीं बहोत पहले से की जा रही है। स्वदेशी वस्तुओं को अपनाने के लिए पहले भी १९०५ में ‘स्वदेशी आंदोलन’ किया गया था। इसमें स्वदेशी वस्तुओं का उपयोग करने और सभी प्रकार और सामग्रियों के विदेशी सामान का बहिष्कार करने पर जोर दिया गया। लोगों को खादी के उपयोग के लिए प्रेरित किया। आंदोलन का उद्देश्य स्वदेशी उद्योगों को प्रोत्साहन देना था। इसलिए भारत के प्रधानमंत्री माननीय नरेन्द्र मोदी ने १५ अगस्त २०२० को स्वतंत्रता दिवस पर भाषण

देते हुए लोगों को 'वोकल फॉर लोकल' के लिए प्रोत्साहित किया। उन्होंने अपने संबोधन में कहा की –“ आत्मनिर्भर भारत के लक्ष्य को प्राप्त करने के लिए स्वतंत्र भारत की मानसिकता 'वोकल फॉर लोकल' के लिए मुखर होनी चाहिए यह भारत में रोजगार के अवसर बढ़ाने के लिए एक पहल है।”

‘वोकल फॉर लोकल’ का अर्थ :

‘वोकल फॉर लोकल’ का मूल अर्थ है, “स्थानीय वस्तुओं का उत्पादन करना और उपयोग करना साथ ही स्थानीय उत्पादों को प्रोत्साहित करना” इससे लोगों को रोजगार मिलेगा और बाजार विकसित होगा। यदि बाजार विकसित होंगे तो वे अपने उत्पादों को दुनिया भर के कई देशों में अपने उत्पाद निर्यात कर सकेंगे। यदि हम स्थानीय व स्वदेशी वस्तुओं का उपयोग करेंगे तो स्थानीय पहचान विकसित होने के साथ-साथ देश की अर्थव्यवस्था भी मजबूत होगी। इसके लिए स्थानीय उत्पादों को बढ़ावा देना आवश्यक है। ‘वोकल फॉर लोकल’ का लक्ष्य यही है की, हमारे द्वारा आवश्यक वस्तुओं का उत्पाद प्रारंभ किया जाये तथा आयतित वस्तुओं के उपयोग को कम किया जाये। देश की अर्थव्यवस्था को मजबूत बनाने के लिए ये जरूरी है। कोरोना महामारी ने पूरी दुनिया की अर्थव्यवस्था को जब ध्वस्त किया तब इसे भारत ने अवसर की तरह देखा और इस कड़ी में प्रधानमंत्रीजी ने ‘वोकल फॉर लोकल’ का नारा दिया।

‘वोकल फॉर लोकल’ की देश के विकास में भूमिका :

भारत प्राचीन काल से ही संसाधनों से परिपूर्ण देश रहा है। पुरे विश्व में भारत ही एक ऐसा देश है। जहाँ सबसे अधिक प्राकृतिक संसाधन पाए जाते हैं। जो की बिना किसी देश की मदद से जीवन से लेकर राष्ट्र-निर्माण की वस्तुएं बना सकता है और आत्मनिर्भर भारत के सपने को पूरा कर सकता है। ‘वोकल फॉर लोकल’ का मूल विचार यह है की यदि देश के स्थानीय उत्पादों को बढ़ावा मिलेगा तो छोटे-छोटे उद्यमियों का विकास होगा और धीरे-धीरे उत्पाद वैश्विक बनते चले जायेंगे। स्थानीय उत्पादों का विकास और प्रसार ही आत्मनिर्भरता के द्वार की मुख्य कुंजी है। पिछले वर्ष कोरोना संकट के दौरान प्रधानमंत्री नरेन्द्र मोदीजी द्वारा आत्मनिर्भर भारत अभियान की शुरुवात की गई एवं उनके द्वारा ‘वोकल फॉर लोकल’ का नारा भी दिया गया। इस नारे का अर्थ है की न केवल देश में बने उत्पादों को उपयोग में लाया जाये बल्कि अपने स्तर पर उनका प्रचार व प्रसार भी किया जाये। जिससे अधिकाधिक लोगों में स्वदेशी उत्पादों को लेकर जागरूकता आये। इस अभियान का मूल विचार यह है की देश के स्थानीय उत्पादों को बढ़ावा मिले। सरकार द्वारा इसके विकास के लिए प्रयास किए जा रहे हैं। सरकार इस संदर्भ में कदम उठा रही है। आत्मनिर्भर भारत के लक्ष्य को साकार करने में सफलता तब प्राप्त होगी जब सरकार के साथ-साथ देश की जनता के मन में भी स्वदेशी को अपनाने के प्रति भावना का जन्म होगा और व्यवहारिक रूप से भी उसे गति प्रदान की जाएगी। एक जिला, एक उत्पाद योजना, हुनर हाट योजना, राष्ट्रीय खिलौना मेला योजना, खादी और ग्रामोद्योग जैसी योजनाओं द्वारा देश में स्वदेशी उत्पादों को बढ़ावा देना और उसका उपयोग करने के लिए प्रेरित किया जा रहा है। स्वदेशी के उत्पादन व उपयोग के प्रति नागरिकों का रुझान भी बढ़ता जा रहा है दीपावली, छठ पूजा आदि बड़े-बड़े त्योहारों में भी स्वदेशी वस्तुओं का लोग उपयोग कर रहे हैं। स्वदेशी वस्तुओं के प्रति नागरिकों का रुझान बढ़ाने के लिए ‘वोकल फॉर लोकल’ की आवश्यकता है

‘वोकल फॉर लोकल’ का उद्देश्य :

हमारा देश कई आवश्यक वस्तुओं के लिए अन्य देशों पर निर्भर है। बड़े-बड़े देशों की कंपनियां भारत में अपने वस्तुओं को बेच कर धन कमा रही हैं और अपनी अर्थव्यवस्था को मजबूती प्रदान कर रही हैं। देश का सबसे बड़ा उद्देश्य यह है की अपनी अर्थव्यवस्था को मजबूत करना व देश को आत्मनिर्भर बनाना। हमारे देश में ऐसी चीजों का उत्पाद किया जाना चाहिए, जिसे हम अपने देश से ही खरीद सकें। हमारे प्रधानमंत्री जी भी जनता से इसी बात का आवाहन कर रहे हैं की वे दूसरे देशों के उत्पादों पर निर्भर होना बंद कर दें। कोरोना महामारी के दौरान लोकल उत्पादों की महत्ता का ज्ञान हुआ। कोरोना काल के दौरान कई चीजों के लिए जैसे- टेस्टिंग-किट, पी.पी.ई के लिए निर्भर होना पड़ा था। कई बार अधिक कीमत देकर गुणवत्ता के साथ भी समझौता करना पड़ता है। इसलिए लोकल फॉर वोकल का मुख्य उद्देश्य यही है कि भारत के लोग न केवल लोकल उत्पाद बल्कि गर्व से उसका प्रचार भी करें। वर्तमान वैश्वीकरण के दौर में आत्मनिर्भरता की दिशा

में बढ़ना चाहिए। कोरोना काल में मास्क के उपयोग के कारण लोकल उत्पाद को गति मिली। मास्क को बनाने का कार्य कई लोगों ने किया और कई लोगों को रोजगार मिला। अब भारत द्वारा कोरोना की दवाईयां पी.पी.ई किट, टेस्टिंग किट, बनाई जा रही है और कई कंपनियां आगे आकर इस पर कार्य कर रही है। दिवाली जैसे बड़े त्योहारों पर भी लोगों द्वारा चीनी सामानों की खरीदी न करके स्वदेशी उत्पादों की खरीदी की जा रही है। वे उन्ही उत्पादों को प्राथमिकता दे रहे हैं जो देश में बनाये जा रहे हैं। साथ ही साथ कई लोगों को व्यापार शुरू करने के लिए प्रोत्साहित भी किया जा रहा है। क्यों की छोटे-छोटे उत्पादों जैसे बिस्कुट, चाकलेट, पानी, चिप्स जैसे उत्पादों पर भी विदेशी कंपनियों का कब्ज़ा है।

‘वोकल फॉर लोकल’ के संभावित अवसर :

लोकल उत्पादन से रोजगार की संभावनाएँ को बल मिलता है। भारत में युवा वर्ग सर्वाधिक है, इसलिए भारत जैसे देश में स्वरोजगार की आवश्यकता भी ज्यादा है। लोकल उत्पाद MSME के लिए अवसर प्रदान करता है। इसी पर करोड़ों लोगों की आजीविका निर्भर है। हमारे देश के गुणवत्ता से परिपूर्ण उत्पाद पुरे विश्व में उसे पहचान दिलाते हैं। देश में ही गुणवत्ता से परिपूर्ण उत्पाद नागरिकों को कम कीमत में प्राप्त हो तो विदेशी उत्पादों की मांग अपने आप ही घटने लगती है। इसी को ध्यान में रखकर लोकल उत्पाद के उत्पादन व प्रचार पर हमें ध्यान देना चाहिए और स्वदेशी का प्रयोग बढ़ाने से जीवन-स्तर में सुधारना के साथ ‘मेक इन इंडिया’ का सपना भी साकार किया जा सकेगा। लघु उद्योगों के विकास से बुनकर व कारीगरों के लिए रोजगारों की संभावनाएँ बढ़ेंगी। भारत आर्थिक रूप से संपन्न होगा तथा तकनीकी संसाधनों की उपलब्धता बढ़ेगी। स्थानीय उत्पादकता बढ़ने से रोजगार के अवसर भी बढ़ेंगे। हाइपर लोकल मार्केट को बढ़ावा मिलेगा और समग्र रूप से भारतीय अर्थव्यवस्था को भी बल मिलेगा। भारतीय स्वतंत्रता के लंबे सघर्ष में दादाभाई नौरोजी, लोकमान्य तिलक, गोपालकृष्ण गोखले, महादेव गोविंद रानाडे, और महात्मा गाँधी जैसे दिग्गजों ने भी स्वदेशी आंदोलन की अगुवाई की।

वोकल फॉर लोकल का सबसे महत्वपूर्ण तत्व है। क्वालिटी अर्थात गुणवत्ता को बनाये रखना। हम नए-नए उत्पादों की गुणवत्ता के बदौलत ही विश्व बाजार में और अपने देश में दबदबा बनाये रख सकते हैं। इसलिए हमें गुणवत्ता से परिपूर्ण उत्पादों के निर्माण करने चाहिए। जिसकी भारत के साथ साथ विश्व में भी मांग बड़े और हम एक बड़े निर्यातक देश के रूप में उभर कर सामने आ सके। हमारे समक्ष यदि सबसे बड़ी कोई चुनौती है, तो वह यह है की, उत्पाद की गुणवत्ता बेहतर और विश्वस्तरीय हो। क्यों की उत्कृष्ट गुणवत्ता वाली वस्तु लोग महंगे दामों में भी खरीदने के लिए तैयार होते हैं। भारत मर कृषि के साथ-साथ हस्त शिल्प व आयुर्वेदिक उत्पादों में भी संभावनाएँ हैं। हमें कौशल-विकास व गुणवत्ता पर ध्यान देना आवश्यक है। शोध व अनुसंधान के क्षेत्र में भी हमें विश्वसनीय मानको पर खरा उतरने की आवश्यकता है जैसे – स्पेस टेक्नोलॉजी और उर्जा के क्षेत्र में भी हमारे देश की उपलब्धि गौरान्वित करनेवाली रही है। ऑटोमोबाइल सेक्टर में भी हम आत्मनिर्भर तो बन रहे हैं पर अधिकांश कंपनियां विदेशी हैं। फार्मा सेक्टर में भारत दवाइयों का बड़ा उत्पादक है पर कच्चे माल का भारी मात्रा में हम आयात करते हैं। इसलिए बहोत से क्षेत्रों में हमारे पास बहोत सारी संभावनाएँ मौजूद हैं और इन संभावित अवसरों का उपयोग कर हम विकास कर सकते हैं।

वोकल फॉर लोकल : अर्थव्यवस्था के लिए संजीवनी :

‘वोकल फॉर लोकल’ का मंत्र यदि भारत अपना लेता है तो इससे कई फायदे होंगे जो देश की तरक्की में हमारी मदद करेंगे और अर्थव्यवस्था में सुधार आएगा तथा लोगों को आगे बढ़ने में प्रोत्साहन मिलेगा।

- 1) देश में युवा वर्ग की संख्या आधिक है, इससे रोजगार के अधिक अवसर मिलेंगे और छोटे-छोटे उद्योगों का विकास होगा।
- 2) अन्य देशों से हमें सहायता कम लेनी पड़ेगी कच्चे माल का आयात कम करना पड़ेगा। अपने देश में गुणवत्ता से पूर्ण सामग्री हमें कम दामों में उपलब्ध होगी।
- 3) हमारे देश में उद्योगों की संख्या में वृद्धि होगी। रोजगार बढ़ने से बेरोजगारों की संख्या में कमी आएगी।
- 4) देश में बेरोजगारी व गरीबी से मुक्ति में सहायता मिलेगी।

- 5) कच्चे माल के अधिक उत्पादन के कारण हम दुसरे देशो में उत्पाद निर्यात कर सकते है व कच्चे माल का भंडारण करने में हमें सहायता प्राप्त होगी |
- 6) आपदा की स्थिति में अन्य देशो से सहायता कम लेना पड़ेगा | ऐसी स्थिति का मुकाबला करने में हम स्वयं सक्षम होंगे |
- 7) देश में स्वदेशी माल का उपयोग कर हम उन्नति के शीर्ष पर पहुँच सकते है और देश को आत्मनिर्भर भारत बना सकते है तथा लोगों के मन में देश में बनी वस्तुओं के प्रति गौरव के भाव जागृत होंगे |
- 8) इसके द्वारा लोगों को स्वयं का व्यापार प्रारंभ करने के लिए प्रोत्साहित किया जा सकता है |
- 9) इस मुहिम के द्वारा देश के लोगों को देश में बने उत्पादों को खरीदने के लिए प्रेरित किया जा सकता है |
- 10) इस कदम से बेरोजगारी कम होगी और नौकरियों की संभावनाएँ बढ़ेगी |

वोकल फॉर लोकल में चुनौतियाँ :

‘वोकलफॉर लोकल’ को भारत में कई चुनौतियों का सामना करना पड़ेगा |

- 1) सर्वप्रथम भारत के लघु उद्योगों के पास वित्त उपलब्ध नहीं है | हमारे देश में लोकल उत्पादों के लिए निवेश की कमी है | निवेश की कमी से उत्पादों को बनाने में व्यापारियों को वित्त संकट का सामना करना पड़ता है और वित्त संकट के कारण माल की गुणवत्ता के साथ समझौता किया जाता है | जिससे आयतित उत्पादों की तरह हमारे लोकल उत्पाद गुणवत्ता से भरे नहीं होते |
- 2) हमारे देश में विदेशी उत्पादों का सस्ते दामों में बाजार में बड़े पैमाने में उपलब्ध होना ही सबसे बड़ी चुनौती है | अपनी योजनाओं का क्रियान्वयन सही रूप से न कर पाने से वह सही रूप से लागू नहीं हो पाता है |
- 3) लोगों के मन में स्वदेशी वस्तुओं के लिए रुझान उत्पन्न करना और उन्हें खरीदने के लिए प्रेरित करना |
- 4) वित्तीय तथा तकनीकी संसाधनों की आवश्यकता पर ध्यान देना होगा |
- 5) भारतीय उत्पादों का गुणवत्ता स्तर तथा मूल्य वैश्विक स्तर के अनुकूल नहीं है |

निष्कर्ष :

वोकल फॉर लोकल का मंत्रदेश कि अर्थव्यवस्था और स्वदेशी से स्वावलंबन का प्रभावी तंत्र साबित हुआ है | स्वदेशी आव्हान ने ‘आत्मनिर्भर भारत’ के संकल्प को शक्ति दी है | कोरोना काल के दौरान स्वदेशी उत्पादनों ने अर्थव्यवस्था के लिए सुरक्षा कवच का कार्य किया है | स्वदेशी वस्तुओं को खरीदना प्रत्येक भारतीय की जिम्मेदारी है | वोकल फॉर लोकल का मंत्र भारतीय वस्तुओं को वैश्विक ब्रांड बनाने में सक्षम है | आत्मनिर्भर भारत के लक्ष्य को प्राप्त करने के लिए हमें स्वदेशी वस्तुओं को अपनाना होगा तथा देश के प्रति अपनी जिम्मेदारी का निर्वहन करना होगा |

संदर्भ :

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आत्मनिर्भर भारत के अस्तित्व की सशक्त आधार हिंदी और उसकी वैश्विक प्रतिष्ठा

डॉ. सपना तिवारी

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आत्मनिर्भर भारत और हिंदी भाषा ऐसी अवधारणा है, जो भारत को उसके स्वावलंबी स्वरूप को परिभाषित करती है। आत्मनिर्भरता से तात्पर्य किसी वस्तु अथवा कार्य के प्रति स्वयं पर अवलंबित्व होना। बात चाहे व्यक्ति की हो या देश की, कोई भी समाज या वर्ग वास्तविक रूप से उन्नतशील तभी हो सकता है, जब वह स्वतः पूर्ण रूपेण कुशल, सक्षम, कार्यसिद्ध हो, उसे किसी और पर अवलंबित्व होने की जरूरत न पड़े।

भारत की विविधता, उसकी कला, उसकी सभ्यता और संस्कृति पर यदि दृष्टि डाली जाए तो यह पूर्णतः स्पष्ट है कि प्राचीन काल से ही भारत आत्मनिर्भर रहा है। संपूर्ण विश्व भारत के बड़े-बड़े आविष्कारों के प्रति लोहा मानता है। यह विचारणीय है कि धर्म, दर्शन, विज्ञान, ज्योतिष, नृत्य, संगीत आदि सभी तरह के ज्ञान का उद्भव भारत में हुआ। अपनी विशाल धन संपदा, अपनी खनिज संपदा, सोना तथा प्राकृतिक संसाधनों के विशाल भंडार के कारण भारत प्राचीन काल से विदेशियों के लिए आकर्षण, ख्याति प्राप्त राष्ट्र रहा है। कला व ज्ञान के क्षेत्र में भारत इतना सक्षम व कुशाग्र रहा कि न जाने कितने देशों के विकास उनके साम्राज्य के विस्तारीकरण की आधारशिला रहा। परंतु आज की विडंबना यह कि इस महान राष्ट्र को अपने विकास की आधारशिला स्वयं बनने का प्रश्न प्रासंगिक हो गया है। कोविड 19 महामारी के इस भयंकर विपदा से भारत ही नहीं समूचे विश्व का औद्योगिक व आर्थिक विकास संकट में है। इस महामारी से उत्पन्न आर्थिक आघात ने समूचे राष्ट्र की कमर तोड़ दी है। आज सही मायने में भारत को आत्मनिर्भर बनने की आवश्यकता है। आत्मनिर्भर भारत प्रधानमंत्री नरेंद्र मोदी जी का भारत को एक आत्मनिर्भर राष्ट्र बनाने की सुदृष्टि है। इसका उद्देश्य भारत में उपलब्ध संसाधनों को भारत में यथासंभव उपयोग में लाना तथा अधिकाधिक उद्योगों को सुचारू करते हुए युवाओं को रोजगार के लिए अग्रेसित करना व आत्मनिर्भर बनाना, जो आधुनिक भारत की प्रगति की एक नई पहचान बनाने का महत्वपूर्ण कदम है।

अर्थव्यवस्था, प्रौद्योगिकी, अवसंरचना, गतिशील जनसांख्यिकी, माँग जैसे पाँच स्तंभों पर सुशोभित आत्मनिर्भर भारत योजना में भाषा की भी अपनी अहम भूमिका है। भारत को आत्मनिर्भर बनाने में हिंदी भाषा की अहम भूमिका प्राचीनकाल से थी, आज भी है और भविष्य में भी रहेगी। हिंदी भाषा ही है जिसने देश की एकता और अखंडता को अक्षुण्ण रखने व आजादी हासिल करने में अपनी महत्वपूर्ण भूमिका निभाई है। भारत सरकार यह भलीभाँति जानती है कि हिंदी को मान-सम्मान दिए बिना न तो देश का विकास संभव है और न ही आत्मनिर्भर भारत का ढाँचा खड़ा किया जा सकता है। अतः भारत सरकार देश के आर्थिक विकास के लिए हिंदी को आवश्यक अंग मानती है। इस आत्मनिर्भरता हेतु सरकार ने छोटे-छोटे लघु उद्योगों, ग्रामीण क्षेत्रों के कुटीर उद्योगों को बढ़ावा दिया है। इस तरह लघु उद्योग या कुटीर उद्योग के अंतर्गत निर्मित की गई वस्तुओं को बाजारों में बेचना और उस आमदनी से परिवार का खर्च चलाने की आत्मनिर्भरता पर सरकार सतत प्रेरित कर रही है। हिंदी भाषा ऐसे छोटे लघु उद्योगों से निर्मित वस्तुओं को बेचने खरीदने में महत्वपूर्ण भूमिका निभाती है क्योंकि हिंदी भारत में सर्वाधिक प्रयुक्त होने वाली संपर्क भाषा है। कुटीर उद्योग, मत्स्य पालन जैसे उद्योग आत्मनिर्भर भारत के प्रमुख उदाहरण हैं। हिंदी भाषा इन लघु उद्योगों के साथ संप्रेषण कर

परिवार से गाँव, गाँव से शहर, शहर से राज्य, राज्य से देश को जोड़कर संपूर्ण राष्ट्र को आत्मनिर्भर बनाने में अपना योगदान दे रही है।

शिक्षा, रोजगार, तकनीक, अर्थव्यवस्था, व्यापार जैसे विविध क्षेत्र या विषयों का विश्लेषण भाषा बिना संभव ही नहीं। जब आत्मनिर्भर भारत के प्रति विचारविमर्श हो रहा है तो भाषा भी तो अपनी ही होनी चाहिए। चूँकि हिंदी संपूर्ण भारत में बोली, समझी जाने वाली भाषा है, संपूर्ण भारत के भाव विनिमय के आदान-प्रदान की भाषा है तो आत्मनिर्भरता का आधार हिंदी भाषा से इतर कोई दूसरा विकल्प नहीं हो सकता। हिंदी भाषा की अवहेलना कर भारत आत्मनिर्भर नहीं बन सकता। अर्थात् हिंदी को अपनाए बिना आत्मनिर्भर भारत की कल्पना असंभव है। हमारे लिए वह उपलब्धि नगण्य ही होगी, क्योंकि जिस उपलब्धि का वर्णन करने हेतु हमें अन्य कोई भाषा का सहारा लेना पड़े। भाषा केवल संप्रेषण का माध्यम ही नहीं वह एक देश की आवाज होती है और अपनी भाषा के अस्तित्व को न समझना उस देश के पतन का कारण होती है। स्वभाषा के अभाव में देश व समाज का गौरव व विकास नहीं हो सकता। वैसे तो भारत बहुभाषा-भाषी देश है, जहाँ 22 भाषाओं को मान्यता प्राप्त है। जिसमें सबसे प्राचीन व वैज्ञानिक भाषा संस्कृत है, जो समस्त भारतीय भाषाओं की जननी है। भारत में यदि राजभाषा हिंदी गंगा की धारा स्वरूप है तो अन्य प्रादेशिक भाषाएँ कावेरी, सतलुज व ब्रह्मपुत्र की धाराएँ हैं। हमारी आत्मनिर्भरता की एक कुंजी हमारी भाषा में ही छुपी हुई है, उसे हमें समझना होगा। किसी देश के सर्वांगीण विकास के लिए उस देश की मुख्य भाषा को अनदेखा करना तर्कसंगत नहीं है।

हिंदी भारत की मुख्य संपर्क भाषा है। अर्थात् शिक्षा, स्वास्थ्य, व्यापार, न्याय क्षेत्र में हिंदी कार्य प्रणाली हमारी राष्ट्रीय एकता के साथ-साथ हमारी आर्थिक स्थिति को सुदृढ़ करेगी। यह तथ्य पूर्णतः सत्य है कि आज विश्व के समस्त शक्तिशाली राष्ट्र अपनी निज भाषा के माध्यम से प्रतिष्ठित व शक्ति संपन्न हैं। उसी तरह भारत को भी हिंदी को अपनी राष्ट्रभाषा स्वीकृत कर स्वयं को प्रतिष्ठित, शक्ति संपन्न व आत्मनिर्भर बनाने की नितांत आवश्यकता है। आत्मनिर्भर भारत का स्वप्न जो हम भारतवासियों ने देखना आरंभ किया है उसमें आत्मविश्वास हिंदी भाषा के जुड़ाव से ही संभव होगा। वास्तव में हम जिस भाषा के प्रति सहज, सरल व भावाभिव्यक्ति करने में सक्षम होते हैं उसी भाषा में कार्य करने से उत्तम परिणाम भी मिलते हैं। वैश्विक बाज़ार में भारत की जितनी भूमिका बढ़ेगी तो निश्चित तौर पर हिंदी का दायरा बढ़ेगा और इस तरह हम अंग्रेजी भाषा पर अनावश्यक रूप से आश्रित होने से बच पाएँगे। आधुनिक हिंदी की ताजगी और विश्वनागरिक वृत्ति के बारे में प्रो. जोसेफ्री मारल्स ने लिखा है - “ऐसी विश्व नागरिकता से हम अमेरिकी कवियों को रक्षक होता है। हिंदी की आधुनिकता आयातित आधुनिकता नहीं है, उसका केंद्रीय स्वर सार्वभौम है, वह मनुष्य संबोध है, विशिष्ट मनुष्य नहीं।”¹

हमारी भारतीय भाषाएँ संघर्ष की भाषाएँ हैं, विशेष रूप से हिंदी। विकास यदि प्रौद्योगिक क्षेत्र का हो उसमें भाषा सर्वोपरि है। विकास यदि व्यापार क्षेत्र का हो तो वैश्विक चलन में भाषा प्रवेश कर जाती है। पूँजी निवेश के अनुपात में भाषा के उपयोग का अनुपात बढ़ता है। अर्थात् भारत के आत्मनिर्भर होने तथा उसका विकास का आधार मात्र हिंदी भाषा ही हो सकती है।

मोदी जी के सशक्त भारत, आत्मनिर्भर भारत के आह्वान में हिंदी की प्रासंगिकता व महत्वपूर्ण भूमिका के सत्य को स्वीकारना होगा। हिंदी भारत के लिए न केवल स्वावलंबी और स्वाभिमान का मस्तक है बल्कि आत्मनिर्भरता का आधार भी है। मोदी जी ने विदेशों में हिंदी की प्रतिष्ठा के अनेकानेक प्रयास किए हैं और ऐसे प्रयत्नों का परिणाम है कि हिंदी विश्व में सर्वाधिक बोली जाने वाली तीन प्रमुख भाषाओं में से एक है।

विश्व भाषा हिंदी के पूरे परिदृश्य का विहंगम अवलोकन करने पर यह ज्ञात होता है कि हिंदी की इस स्थिति में बहुत से भारतीय और पाश्चात्य विद्वानों का न केवल हिंदी प्रेम महत्वपूर्ण रहा है बल्कि इन विद्वानों के द्वारा किए गए शोधपरक, साहित्यिक, शिक्षणपरक, प्रौद्योगिकी आधारित विविध हिंदी सामग्री का निर्माण मील के पथर साबित हुए हैं। चाहे वह गार्सा द तासी, जार्ज ग्रियर्सन हो, वारनिकोव, मारियोला ऑफरीदी, क्यूया दोई या तोमियों मिजोकामी आदि हों। इनके ऐतिहासिक भाषा सर्वेक्षण, द्विभाषी कोश, अमूल्य हिंदी साहित्यिक कृतियों के सटीक अनुवाद आदि ने हिंदी भाषा और साहित्य को और समृद्ध बनाया है।²

हिंदी की वैश्विक प्रतिष्ठा

“संतुलन और समन्वय की विशेषता रखने वाली भारतीय संस्कृति को हिंदी के द्वारा ही विश्व तक पहुँचाया जा सकता है।”³ फादर कामिल बुल्के ने अपने इस कथन में जो विश्वास जताया था वह आज पूरे विश्व में हिंदी भाषा की लोकप्रियता और उसके प्रचार-प्रसार, शिक्षण-प्रशिक्षण की स्थिति को देखकर सच साबित हो रहा है।

एशिया, अफ्रीका, यूरोप, अमेरिका महाद्वीपों के कोरिया, चीन, जापान, रूस, इंग्लैंड, फ्रांस, जर्मनी आदि लगभग 150 देशों में हिंदी शिक्षण की व्यवस्था है। इन देशों में न तो हिंदी बोली सुनी जाती है और न ही वहाँ यह सांस्कृतिक सेतु का काम करती हैं। यहाँ हिंदी शिक्षार्थी विदेशी ही हैं जो विदेशी भाषा के रूप में हिंदी पढ़ते हैं। ये लोग हिंदी के माध्यम से भारतीय साहित्य, भारतीय दर्शन और भारतीय समाज को समझना चाहते हैं।

विश्व के पाँचों महाद्वीपों के अनेक देशों के शीर्षस्थ विश्वविद्यालयों/शिक्षण संस्थाओं में हिंदी-शिक्षण की निरंतर व्यवस्थाएँ सुचारु रूप से चल रही हैं। यहाँ हिंदी भाषा और साहित्य का शिक्षण प्रारंभिक (शौकिया) स्तर से लेकर उच्च शोधपरक, तुलनात्मक, व्यतिरेकी, व्याकरणिक आदि बिंदुओं से संबंधित है और गंभीर व्यवस्थित रूप से किए जा रहे हैं।⁴

यहाँ ब्रिटिश लैंग्वेज कंसल्टेंसी कंपनी मिल्टन कैनिंस के निदेशक तथा भाषाविद डेविड ग्रेडन (2013) की उक्ति का उल्लेख करना उचित होगा जिन्होंने विश्व की भाषाओं का अध्ययन करते हुए बताया कि आगामी पचास वर्षों में हिंदी विश्व की सर्वाधिक बोली जानेवाली भाषा बन जाएगी - अँग्रेज़ी और चीनी भाषाओं से भी अधिक बोली जाने वाली भाषा। इस प्रकार हिंदी ने विश्व में अपना संबंध, संदर्भ, स्वरूप और महत्व बढ़ा लिया है और यह वैश्विक भाषा के रूप में उभर रही है।

दरअसल किसी भी विश्व भाषा की तीन अपेक्षाएँ होती हैं। पहली तो इसमें बोलने-समझने वालों का विस्तृत भौगोलिक विवरण। आज विदेशों में हिंदी भाषी प्रचुर संख्या में हैं। ये सभी हिंदी भाषा के प्रयोक्ता द्विभाषी या त्रिभाषी होते हुए भी हिंदी में अपनी पहचान बना पाते हैं।⁵

विदेश में रोजगार की संभावनाएँ

(1) भारत के बढ़ते अंतरराष्ट्रीय संबंध, विकसित राष्ट्रों का भारत की ओर भावी महाशक्ति के रूप में देखने का नज़रिया तथा भारत में व्यापार की अच्छी संभावनाओं के मद्देनज़र विदेशों में हिंदी सीखने में दिलचस्पी बढ़ी है। इसी कारण हिंदी में उच्चशिक्षा प्राप्त विद्वानों की माँग दिन-पर-दिन बढ़ती जा रही है।

(2) ग्लोबल विलेज में बदलती दुनिया में भाषा और भाषा के बीच, दो संस्कृतियों के बीच, संवाददाताओं और सेवार्थियों के बीच संपर्क बढ़ा है। यह संपर्क संभव हुआ है अनुवाद के माध्यम से। अनुवाद के क्षेत्र में हिंदी का विस्तार देखना हो तो विश्व की सबसे बड़ी वेबसाइट Proz.com में चले जाएँ, जहाँ हिंदी दुनिया की सभी बड़ी और छोटी भाषाओं से जुगलबंदी कर रही है। हिंदी - अँग्रेज़ी, हिंदी-स्पेनिश से लेकर हिंदी-हिब्रू और हिंदी-जुलू तक जैसे भाषा-युगलों में अनुवादक उपलब्ध हैं।

(3) संचार माध्यमों के आधुनिकीकरण ने दुनिया को छोटा बना दिया है किसी गाँव की तरह। अगर तकनीकी विकास संचार माध्यमों को प्रभावित कर रहे हैं तो माध्यम भी अपनी माँग के कारण तकनीकी विकास को प्रभावित कर रहे हैं। और इसे सूचना क्रांति कहा जा रहा है। इसी सूचना क्रांति की दिशा में हिंदी के बढ़ते कदम हिंदी को विश्व भाषा बनाने में सजिवनी का काम करेंगे और भविष्य में वामन के चरणों की तरह सिद्ध होंगे।⁶

(3) विदेशों में 'पर्यटन' के क्षेत्र में हिंदी किस प्रकार लोकप्रिय हो रही है यह नागपुर (महाराष्ट्र) से प्रकाशित हिंदी अखबार 'नवभारत' के दिनांक 25 मार्च 2012 के अंक में, एजेंसियों के हवाले से छपे पेरिस के एक समाचार से स्पष्ट हो जाएगा। समाचार के अनुसार, 'एफिल टॉवर पर तैनात फ्रांस के सुरक्षाकर्मी अब भारतीय उपमहाद्वीप से आने वाले पर्यटकों से बढ़िया हिंदी में बातें करते नज़र आते हैं। अकेले एफिल ही नहीं अपितु पूरे पेरिस में जगह-जगह आपको हिंदी बोलने वाले लोग मिल जाएँगे। इस बारे में पूछने पर एक सुरक्षाकर्मी ने बताया कि चूँकि यहाँ भारत, पाकिस्तान और बांगला देश से बड़ी संख्या में पर्यटक आते हैं इसलिए सोचा गया कि क्यों न हिंदी सीखकर उनसे हिंदी में ही बात करके सारी जानकारी दी जाए।' उल्लेखनीय है कि यह उस देश का समाचार है जहाँ के लोग अपनी भाषा और संस्कृति को लेकर काफी कट्टर माने जाते हैं और किसी भी विदेशी भाषा में बात करना अपनी शान के खिलाफ समझते हैं।

(4) दुभाषिये के रूप में कार्य करने के लिए साथ ही राजनायकों/विश्व स्वास्थ्य संगठन (डब्ल्यूएचओ), यूनेस्को समान अंतरराष्ट्रीय संस्थाओं तथा निजी अनुवाद संस्थाओं के लिए अनुवादक के रूप में कार्य करने के लिए हिंदी सहित विदेशी भाषाओं पर नैपुण्य प्राप्त व्यक्तियों को रोजगार की अच्छी संभावनाएँ रहती है।

स्पष्ट है, हिंदी में रोजगार कम नहीं हैं कंप्यूटर पर क्लिक करते ही लाखों का आँकड़ा सामने आ जाता है। कितनी ही वेबसाइट्स देश-विदेश में उपलब्ध रोजगारों की आद्यतन जानकारी मुहैया कराती रहती है, आवश्यकता है परम श्रेष्ठता की।

सारांश

हिंदी भाषा भारत की अस्मिता और उसकी अंतःशक्ति की पहचान की भाषा है। हिंदी एक भाषा मात्र नहीं, अपितु एक संस्कृति है - एक संस्कार है, जिसका फलक विश्वस्तरीय व्यापकता से परिव्याप्त है। डॉ. विद्यानिवास मिश्र ने हिंदी भाषा को एक मूल्य माना है। उनके अनुसार जिन मूल्यों को प्रतिष्ठा हिंदी ने की थी, वे सार्वभौम थे। सम्प्रति हिंदी ने अपनी अनेक विशिष्टताओं के बल पर अंतरराष्ट्रीय स्तर पर अपना सम्मान प्राप्त कर लिया है।

इक्कीसवीं शताब्दी का भारत दुनिया की एक ताकतवर अर्थव्यवस्था के रूप में उभर रहा है। स्वाभाविक है कि इसका असर भारत की सर्वाधिक प्रसारित भाषा पर भी हुआ है। विश्व के मंच पर हिंदी का यह गौरवपूर्ण उदय उसकी विराट जनस्वीकृति का प्रमाण है। 21वीं सदी ने हिंदी को बाज़ार, मीडिया, तकनीक, संचार और संपर्क की भाषा के रूप में किसी भी अन्य वैश्विक भाषा के समकक्ष ला खड़ा किया है। व्यावसायिक क्षेत्र में कंपनियों को अपने सबसे बड़े उपभोक्ता बाज़ार तक पहुँचने के लिए हिंदी का प्रयोग करना लगभग अपरिहार्य हो गया है। इसी प्रकार मीडिया के क्षेत्र में भी हिंदी का जादू सिर चढ़कर बोल रहा है। एक सर्वे के मुताबिक भारत में हिंदी के 10 शीर्षस्थ अखबारों की रीडरशिप 19 (18.86) करोड़ है, जबकि अँग्रेज़ी के 10 सबसे बड़े अखबार की रीडरशिप 4 (3.87) करोड़ है। इनके अतिरिक्त हिंदी के टीवी चैनलों और रेडियो चैनलों ने भी हिंदी को एक सशक्त आधार दिया है। गूगल जैसे सर्च इंजन के हिंदीकरण, एंड्राइड में हिंदी के प्रवेश ने हिंदी की बढ़ती ताकत का प्रमाण दे दिया है। इंटरनेट की दुनिया में हिंदी ड्रोमेन नेम की शुरुआत भी एक बड़ा कदम है।



वर्तमान में हिंदी भाषा तमाम नदी, नाले, जंगल, उबड़-खाबड़, पठार पार करती हुई समस्त विश्व में गुलाब के पुष्प की भांति अपनी सुरभि बिखेर रही है, उसी प्रकार वह आगे भी बढ़ती रहेगी। हमें विश्वास है कि अपनी भाषा से विश्वास बढ़ता है, विश्वास से आत्मविश्वास और आत्मविश्वास से आत्मनिर्भरता बढ़ती है। वैश्विक फलक पर भारत की मजबूत स्थिति के लिए हिंदी के प्रति विशेष दृष्टि रखनी होगी। आत्मनिर्भर भारत की सुरम्य छवि को चित्रित करने हेतु हिंदी भाषा का चटक मनमोहन रंग आकर्षण से भरा है और यह दावे के साथ कहा जा सकता है कि जिस तरह 19वीं सदी फ्रेंच और 20वीं सदी अँग्रेज़ी की थी, उसी प्रकार 21वीं सदी हिंदी की होगी।

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The Role Of New National Education Policy-2020 In Self-Reliant India Campaign

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Abstract:

The National Education Policy is going to give a new direction to India in the 21st century. In the last three decades, every region of the world has changed, every system has changed. But the path on which society moves towards the future, our education system, was still running on the old pattern. It was as necessary to replace the old education system as it is necessary to replace a broken blackboard. The new National Education Policy is also the medium of the fulfillment of new needs, new expectations, of new India. Behind this is the hard work of the last four-five years, people of every region, every genre, every language have worked day and night on it. This work is not completed yet. But now the real work has started. Now the government has to implement the National Education Policy in an equally effective manner. Students have to move ahead with the skills of the 21st century. The NEP has been designed in such a way to reduce the syllabus and focus on the fundamentals. A National Curriculum Framework will be developed to make learning an integrated and inter-disciplinary, fun-based, and complete experience. This research paper focuses on the role of the New National Education Policy-2020 in the self-reliant India campaign.

Keywords: National Education Policy, Self-Reliant India, Education Sector, Vocational Education

Research Methodology:

Data for the research paper has been collected from books, websites and newspapers.

The Objective of Research:

- 1) To study the Role of the New National Education Policy-2020 in the Self-Reliant India Campaign.
- 2) To study the importance of the New National Education Policy-2020 for the Self-Reliant India Campaign.
- 3) To study the problems in the implementation of the New National Education Policy-2020

Introduction:

The new education policy has been formulated by the Government of India to achieve the policy aspects by 2030. This is a complete change in the existing education policy which was last implemented in 1986. It is a learning process based on the student's self-capabilities and concepts and not a rote learning process. The present policy has replaced the National Policy on Education 1986. The discussion regarding the new education policy was initiated by the committee headed by Cabinet Secretary TSR Subramanian in January 2015 and a report was submitted by the committee in 2017. A draft of the National Education Policy created based on the 2017 report, was presented in 2019 by the new team led by former ISRO (Indian Space Research Organization) chief Krishnaswamy Kasturirangan. The draft new education policy was announced by the Ministry of Human Resource Development after consultation with the public and stakeholders. The new education policy came into force on July 29, 2020.

The focus on basic education is the most important aspect of the National Education Policy-2020. Development of Foundational Literacy and Numeracy will be taken up as a National Mission under the National Policy on Education. When education is linked with the surrounding environment, it affects the whole life of the student, it also affects the whole society. Today playful education in preschool is confined to private schools in cities. This education system will now reach even the villages, it will reach the homes of the poor. As the children progress, the spirit of learning should develop in them. It is very important to develop mathematical thinking and science and scientific temper in children. It is very

important to develop mathematical thinking and scientific temper in children and mathematical thinking does not only mean that children should solve problems of mathematics, but it is a way of thinking. A few days ago, the Ministry of Education had sought suggestions from teachers across the country for their suggestions on the implementation of the National Education Policy on MyGov. Within a week, more than 15 lakh suggestions have been received. These suggestions will help in implementing the National Education Policy more effectively.

In the present education system, maximum emphasis is given to getting a job, whereas, in this, the emphasis will be on character building along with the multidimensional development of the student. Modern society is the result of literacy, education, and research. Whatever progress we have made today is the result of education. From matchsticks to smartphones, education and scientific research are the results. But as society has progressed with the advent of digitalization, the education needs of the general public have also changed. Keeping in view the contemporary needs, a new National Educational Policy has been prepared after every few decades to meet those changing needs. Till now India has seen three such reforms, first in 1968, second in 1986, and third recently. Recognizing the long-standing need for holistic education, the new education policy focuses on the universalization of education and providing opportunities for vocational studies. While earlier the focus of education was to make people literate and help them get secure jobs, the new policy is based on quality, innovation, and research, to make India a knowledge superpower.

One section says that everything should be met by government institutions, the other says that everything should be met under autonomy. But the path of good quality education passes through it, the institution which does good work should get more reward. Through education policy, the country should become a medium to give good students and citizens. According to the New Education Policy 2020 in India, now education up to the fifth standard will be in the mother tongue, now these are the most major changes because we or the coming generation are going somewhere away from our mother tongue, and if this continues, then we will be able to Forget the roots. In this policy, 6% of GDP will be spent on education. This is a very big change. In 1986, the National Education Policy was formulated and later revised in 1992.

The new education policy has been put in place with many initiatives which is exactly the need of the present scenario. The policy is concerned with the curriculum of study with a focus on skill development. Dreaming of anything will not work, as proper planning and working according to it will only help in fulfilling the purpose. The sooner the objectives of NEP are achieved, the sooner our nation will progress towards progress.

The Role of New National Education Policy-2020 in Self-Reliant India Campaign:

Self-confidence in the youth of the country is equally important for building a self-reliant India. Confidence comes only when the youth have full faith in his education, his knowledge. Confidence comes only when he realizes that his studies are allowing him to do his work and also the necessary skills. The new National Education Policy has been framed with this thought in mind. Education is the biggest key to achieving social justice and equality. Inclusive and fair education is the key to building an inclusive community in which every individual has the right to dream, realize it and contribute to the development of the country. In the context of ensuring standardized and universal means, extensive research was carried out which revealed that the proportion of socially and economically disadvantaged groups is quite large in some geographical areas of the country.

The National Education Policy will lay the foundation for the New India of the 21st century. The new National Education Policy will play an important role in bridging the gap between research and education. The National Education Policy has been approved after 3-4 years of extensive deliberation and long brainstorming on lakhs of suggestions. People from different regions and ideologies are reviewing the National Education Policy with their views. This is a healthy debate. The higher it is, the more benefit

the country's education system will get. It is also a matter of happiness that after the introduction of the National Education Policy, there has not been any talk from any section of the country that there is any kind of bias in it, or is inclined towards any one side.

A major feature of the National Education Policy is no language barrier for students up to class V. The medium of instruction up to class V will be in the mother tongue. By not limiting teachers to a particular language medium, the National Educational Policy will promote multilingualism, the power of language in teaching and learning. Sanskrit will be introduced at the school level as an option for the students. Other local languages and literature of India will also be available as an option. Now the youth do not need to stay in any one profession for the rest of their life. With the multiple entry-exit systems, the student can study in a better way. Higher education has been exempted from the stream. Today, when the nursery child will also read about the new technology, it will be easier for him to prepare for the future. There was no change in the education policy for many decades, so the sheep movement was being encouraged in society. There was once a competition to make a doctor-engineer-lawyer. The question before the government was whether our policy gives a chance to the youth to fulfill their dreams. Does our education system enable the youth? These questions have been dealt with seriously while formulating the new education policy. Today a new system is being created in the world, in such a situation it is necessary to change the education system accordingly. Now 10+2 has also been abolished. Moving from the 10+2 structure of the school curriculum to the 5+3+3+4 curriculum structure is a step in that direction. There is no dispute that a child's home language and the same language of instruction in school improve children's learning speed. This is a very important reason, due to which it has been agreed to teach children in their mother tongue, as far as possible, up to class 5th. The whole world has high expectations from India in the 21st century. India has the power that it can provide solutions of talent and technology to the whole world, our education policy also addresses this responsibility.

In the new education policy, the emphasis on the necessity of multiple books has been reduced. So far, in our education system, the focus has been on What to Think, whereas, in this education policy, emphasis is being given to How to Think. The effort is to emphasize Inquiry-Based, Discovery-Based, Discussion Based, and Analysis Based methods of learning for children. Every region across the country has its specialty, some of the other traditional art, workmanship, products are famous everywhere. Such skilled people can also be called in the school. We have to develop simpler and innovative methods. Our experiments should be the motto of New Age Learning - Engage, Explore, Experience, Express, and Excel. Such geographical areas have been identified as aspirational districts which need to make special efforts to promote their educational development. Therefore, keeping in view, the fact that no child should be denied the opportunity of learning because of the circumstances of birth or background, it has been proposed in this policy that those areas should be declared as Special Education Zones. These regions will endeavor to implement all the plans and policies through more collaborative efforts to take India on the path of development as a whole. Students will also be given the option of several international languages at the secondary level. Vocational education will be provided to Class VI students and will also include internships. The objective of the National Educational Policy is to make curricula flexible so that students have the option to choose educational courses and choose the path ahead for themselves in life as per their aptitudes and interests.

Teachers are the only teachers, professors are the biggest means of change in the education system, giving good students, good professionals, and good citizens to the country. Therefore, special care has been taken for the Dignity of Teachers in the National Education Policy-National Education Policy. There is also an effort that the talent of India should stay in India and develop the coming generations. There is a lot of emphasis on teacher training in the National Education Policy, there is a lot of emphasis on constantly updating their skills. To ensure that the nation moves forward together and every individual becomes self-reliant and empowered, the government has decided to include equity for

higher education as well. Education acquired from a reputed institute can provide many such opportunities to the people which can prove beneficial for the people of all sections of society. The new education policy works toward ensuring equal opportunities for quality education for all students with special emphasis on the special education sector. The policy urged higher educational institutions to reduce fees and even provide more financial aid and scholarships to students from socially backward and economically weaker sections so that every student gets an opportunity.

The formation of a new National Research Foundation to promote a culture of research is solid proof that India will work towards enabling the entire generation, which will prove to help make the country truly self-reliant. The National Educational Policy is based on the fundamental pillars of competence, quality, and accountability. The new assessment systems will be used for the evaluation, review, and analysis of board examinations and undergraduate courses. In the present education system, maximum emphasis is given to getting a job, while it will also emphasize building character along with the multidimensional development of the student. The winds of change in the education system, that is, the storm was blowing for a long time, but there was no big change, but the people of India want to change or not, it cannot happen, changes have happened in education before but to give this change the name of the education revolution. It will not be an exaggeration. There was a need to change the format from basic to higher education for a long time and the voice of change was also rising there are many such things that are about new changes in education. Education Policy 2020 is an important change that will touch new heights in education.

Viewed from a skill-based perspective, the new education policy is capable of creating a generation that will be better equipped with expertise and skills. With MNCs shifting their manufacturing units to India, the government needs to ensure that the people of the country have contemporary skills. This not only enables the country in terms of the strength of manufacturing units, but it will also increase the confidence of multinational companies, and at the same time, it will also take forward the Make in India campaign. Skills, abilities, and self-reliance have a big contribution to our lives and especially in our education. The objective of the national mission is to focus on basic literacy and numeracy. Instead of major changes in the academic structure of the curriculum, major changes have not been made to the faculty. All kinds of barriers between vocational and academic and curricular and extracurricular will also be removed. ECE will be the new National Curriculum framework for teachers and adults. The board exam will be based on knowledge application. The student's progress will be tracked periodically to track the progress of learning. A National Assessment Center named PARAKH will be set up. National Testing Agency will conduct an entrance test for admission to HEI. National Occupational Standards (NPST) for teachers. The curriculum will be tailored to integrate 21st-century skills, mathematical thinking, and scientific temper. Meritorious children will be linked with the present school education system. The syllabus will be limited to basic concepts only. We will keep updating all the latest government jobs here. You can either bookmark this page or keep checking it to keep yourself updated.

According to the NEP, there will be universal access to secondary education from ECCE linked to SDG4 by 2030. A target has been set to achieve Foundational Learning and Numeracy Skills by 2025 through the National Mission. According to the NEP, there will be 100% GEW from pre-school to secondary level by 2030. By 2023, teachers will be prepared for assessment reforms. The target has been set by 2023 for the provision of an inclusive and equitable education system. The focus will be on the holistic development of the child instead of rote in the board exams, hence the test of core concepts and application of knowledge, now keep these things in mind If you read from it, it would seem that education needed all these things and changes in them too. It has been targeted that every child should get a skill with the completion of his schooling, that is, reading only for reading is not an employment arrangement, becoming self-reliant is also the dimension of education. There will be a standard of

learning in government and private schools and fees will also be made the same, in today's environment, it will seem that education has also been marketed and it is very important to stop it. Therefore, it is very important to fix the standard and equal the fee, otherwise the poor will always be deprived of the benefits of education, they also have the right to study and grow. The new structure will now be 5+3+3+4 by removing the 10+2 board structure. As per the new guidelines, till 5th it will be Pre School, 6th to 8th Middle School, and 8th to 11th High School, while from 12th onwards it will be Graduation. After 6th class students can choose vocational courses and 8th to 11th students can choose subjects of their choice. There will be provisions for major and minor subjects in all undergraduate courses. It has been decided that the language of instruction will be the mother tongue up to class 5th. The three-language formula will be implemented and Sanskrit will be given as an option till higher education, this is the most important thing in the new education policy 2020. States will be free to choose the language of their choice and there will be no pressure on them, you need to choose your state language for your development and change, education is not just a medium, it is a medium through which you can bring change in your society and country. A student's report card will contain a comprehensive report of the student's skills and abilities, rather than the student's academic marks.

Under the new education policy-2020, a common entrance exam will be offered for admission to higher educational institutions. National Examination Agency will conduct this exam. There will be a system to control the fees of schools, colleges, schemes like preparing online education content in regional languages, virtual labs, digital libraries, equipping schools, teachers, and students with digital resources are included. At present, we have different rules for deemed universities, central universities, and standalone institutions. Under the new education policy, the rules will be the same for all. There will now be only one regulator for higher education.

The government has made a new education policy according to the Indian environment, it is being implemented. In this, importance was given to modern development along with cultural consciousness. The University of Multidisciplinary Education and Research will create new opportunities for the youth of the country. It will help in promoting inter-disciplinary research as well as making India a global hub of R&D. The new National Education Policy has ushered in a new vision for the Indian higher education system. It is going to outline the vision related to building a self-reliant India.

Conclusion:

It is necessary to take care of the goals of the country in the education policy so that the generation can be prepared for the future. This policy will lay the groundwork of New India. To make India strong, a good education is necessary to empower the citizens. The National Education Policy will not be implemented only by issuing circulars and notifying them. For this, the mind will have to be made up, all Indians will have to show a strong will. The policy has many positive features, but it can be achieved only through strictness. For layout, only views will not work but tasks have to be done efficiently. This work is like a great sacrifice for India to make India's present and future. Along with being based on Indian values, the new education policy emphasizes on promotion, restoration, and dissemination of Indian traditions, Indian culture, and Indian languages, so that it will play a major role in making India a capable, proud, self-reliant.

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Marketing Practices of Seed Manufacturing Companies in Nagpur Division

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Abstract

Fertilizer marketing strategies are becoming unrelated to the needs of the farmers. The industry is lacking consumer orientation. The marketing mix requires a change. The industry needs revitalization to cope with the changed policies of the Government. The industry is facing the problem of stagnant demand when the production capacity is rapidly increasing with the new fertilizer plants coming up.

Fertilizer industry presents a peculiar panorama in respect of marketing: Multiplicity of product ranges, varied soil conditions I cropping patterns, inadequate infrastructural facilities for Logistics, diverse consumer behavior / capacity to purchase and multiple language.

It is important to investigate the marketing practices of the seed and manufacturing companies in the Nagpur division in order to improve the demand. Quality dimension of the marketing is explored in this study.

Keywords: Marketing Practices, Seed manufacturing companies, Nagpur region

1. Introduction:

The change in agricultural product markets, due to various reasons like globalization, privatization and liberalization of economy is leading to new demands on the input markets. This means that input markets are increasingly driven by the demands of the final food and non-food markets, which are trying to satisfy the needs in a better and better way.

This necessarily means that the input sectors will have to gear-up to meet these challenges, if they would like to remain in business. The growing competition also makes it necessary to plan a marketing-mix properly and carefully with future in mind.

The following discussion focuses on the:

1.1. Product

The product, in our case the fertilizer, is basic to the marketing efforts because it serves as a problem-solving instrument for the user. But, increasingly, the cost of production is leading to price increases, which the market, in most of the cases, finds it to be very high. It is here, that renewable sources of energy can lead to decline in cost and help the product expand its market because it will be cost effective.

Further, on the product side, in order to increase the performance levels, a more effective use of product with irrigation methods like drip, sprinkler and application methods like fertigation can help. There is also a need for new products like bio-fertilizers or organic fertilizers, which can solve many of the food market problems at the first stage itself and help farming become more sustainable.

Crop specific blends can also be planned so that harmful effects and the consequent image loss to the product can be avoided. Use of micronutrients like sulphur is necessary in more fragile and sulphur deficient areas as an attempt to supplement the demand for fertilizers. Besides this quality assurance is a must to create trust among the buyers and build brand loyalty.

1.2. Distribution

Fertilizers being a bulky and a delivery product, which meant for far-flung rural areas requires very efficient system. Franchising of mixing and/or blending units is one such way of doing it efficiently.

Further, in order to reap the economies of scale, the bundling of inputs should be resorted to. What this means is to deliver a bundle of products to the retailer so that he could meet all input requirement of the farmer in one place.

This is like single window approach to the delivery of services. Also, local distributors should be used for the services. This has been successfully used by the GAIC who have appointed Unemployed Agricultural Technicians (UTs) as dealers.

1.3. Promotion

Emphasis on effective extension is a must, to survive and grow in rural product markets, as extension is the major driving force for such products. Establishing linkages with financial agencies and other input sellers can help greatly; as the bank credit plays an important role by making the purchase possible. Similarly, other input sellers can be of help in recommending the present input or brand as farmers tend to buy from a single shop for all their needs. Therefore, constant promotion should always be resorted to.

Media also plays an important role in the promotion of agricultural inputs. Therefore, the type of media to be used needs to be considered very carefully so that the objectives of coverage of target population and frequency of exposure are achieved successfully. In a product like fertilizer, it helps to resort to wall paintings, rural visits and audio-visual shows.

There is also a need to do more personalized promotion of the product as sometimes fertilizers end up being only a commodity and brand specificity is lost. Besides, in rural settings there is much more value placed on personal communication.

Finally, as mentioned in the beginning, there is a need to do client and location-specific promotion because of the increasing specialization in farming sector. This can be attempted by designing location, crop specific or even farmer-class specific promotional campaigns.

1.4. Positioning

There is also a need to bring in more of unique selling propositions in this product line, so that farmers are able to prefer one brand over another; as well as the brand can hope to get a selling edge in the market. Further, in order to increase the trial and adoption rate, there is very crucial role of demonstrations at the field level. This activity facilitates the product getting into farmer's notice and future purchase and use.

In this product category, where there are frequent demands for product improvement and new product development, concept selling and testing assume significance. Concept testing needs to involve farmer-users and other clientele group so that relevant and specific concepts can be generated and developed. Concept selling is important to have an edge in development of the product and its marketing; as the product design and marketing are time consuming and costly activities.

2. Objectives

Following are the objectives of the research

- a) To identify the quality related dimensions related to fertilizers and seed marketing
- b) To explore the impact of quality and related dimensions of product on the consumer satisfaction in case of fertilizers and seeds marketing

3. Problem Statement

Marketing activity is critical for fertilizers and seed related business. The one of the less researched area in marketing of fertilizers and seed is "Quality Dimensions". There are hardly any study on quality dimensions of fertilizer and seed marketing in Nagpur region. Hence, the present study is trying to highlight the quality dimensions of fertilizer and seed marketing.

4. Research Methodology

Sample unit and Size: 900 Farmers and 150 Company Executives of 6 districts of Vidarbha.

Sampling Method: Stratified Random Sampling Method has been used in this study.

Data Collection: Primary data has been collected from 900 Farmers and 150 Company Executives of 6 districts of Vidarbha. The data is collected using questionnaire shared on google forms.

4.1. Hypothesis

H1 Quality and related dimensions of product have impact on the consumer satisfaction in case of fertilizers and seeds marketing

5. Hypothesis Testing

To test the hypothesis "Quality and related dimensions of product have impact on the consumer satisfaction in case of fertilizers and seeds marketing", one-way ANOVA test is applied taking factors representing quality and related dimensions of products as dependent list and satisfaction level of farmers as fixed factor. The variance of both the variables are compared and following results have been obtained:

Descriptives

		N	Mean	Std. Deviation	Std. Error
Companies designs Seed and fertilizer products to meet the ultimate needs of customers	Highly Satisfied	141	1.0709	0.25761	0.02169
	Satisfied	308	2.0032	0.23530	0.01341
	Neither Satisfied nor dissatisfied	103	2.7767	0.67056	0.06607
	Dissatisfied	227	3.7665	0.59729	0.03964
	Highly Dissatisfied	121	4.7355	0.44288	0.04026
	Total	900	2.7578	1.27315	0.04244
Different products are designed for various segments of farmers	Highly Satisfied	141	1.1135	0.31830	0.02681
	Satisfied	308	2.0519	0.38357	0.02186
	Neither Satisfied nor dissatisfied	103	2.8447	0.82554	0.08134
	Dissatisfied	227	3.7533	0.69188	0.04592

	Highly Dissatisfied	121	4.6694	0.47238	0.04294
	Total	900	2.7767	1.27704	0.04257
The seed and fertilizer companies have a wide range of product mix to meet the requirements of farmers	Highly Satisfied	141	1.0284	0.16662	0.01403
	Satisfied	308	1.9935	0.08045	0.00458
	Neither Satisfied nor dissatisfied	103	2.8058	0.39750	0.03917
	Dissatisfied	227	3.9295	0.25653	0.01703
	Highly Dissatisfied	121	4.9174	0.27649	0.02514
	Total	900	2.8167	1.30062	0.04335
Packaging of the products influences customer buying behavior	Highly Satisfied	141	1.0426	0.20257	0.01706
	Satisfied	308	2.1234	0.46825	0.02668
	Neither Satisfied nor dissatisfied	103	2.9612	0.81556	0.08036
	Dissatisfied	227	3.8282	0.70491	0.04679
	Highly Dissatisfied	121	4.6777	0.46931	0.04266
	Total	900	2.8233	1.30239	0.04341
Product features in terms of their uses are duly communicated to the farmers before they purchase by the seed and fertilizer manufacturing companies	Highly Satisfied	141	1.0922	0.29034	0.02445
	Satisfied	308	2.0000	0.24214	0.01380
	Neither Satisfied nor dissatisfied	103	2.7282	0.59728	0.05885

	Dissatisfied	227	3.8018	0.45154	0.02997
	Highly Dissatisfied	121	4.8347	0.37299	0.03391
	Total	900	2.7767	1.27704	0.04257
Product uses in terms of their quantity are made known to the farmer class during the time of purchase by the seed and fertilizer manufacturing companies	Highly Satisfied	141	1.0638	0.24532	0.02066
	Satisfied	308	2.0974	0.44604	0.02542
	Neither Satisfied nor dissatisfied	103	3.0097	0.67874	0.06688
	Dissatisfied	227	3.9427	0.60329	0.04004
	Highly Dissatisfied	121	4.7769	0.41808	0.03801
	Total	900	2.8656	1.32013	0.04400
Seed and fertilizer manufacturing companies guarantees the extent of product success to the farmers before purchase	Highly Satisfied	141	1.1135	0.31830	0.02681
	Satisfied	308	2.0519	0.38357	0.02186
	Neither Satisfied nor dissatisfied	103	2.8447	0.82554	0.08134
	Dissatisfied	227	3.7533	0.69188	0.04592
	Highly Dissatisfied	121	4.6694	0.47238	0.04294
	Total	900	2.7767	1.27704	0.04257
Differentiated Marketing Strategies are available to	Highly Satisfied	141	1.0213	0.14482	0.01220
	Satisfied	308	2.0097	0.22083	0.01258

highlight each offered product by the Seed and fertilizer manufacturing company	Neither Satisfied nor dissatisfied	103	2.9417	0.46072	0.04540
	Dissatisfied	227	3.8855	0.38225	0.02537
	Highly Dissatisfied	121	4.9008	0.30014	0.02729
	Total	900	2.8233	1.30239	0.04341
In your opinion, seed and fertilizer manufacturing companies have well equipped research Lab to manufacture new product as solution to new and existing problems in farming.	Highly Satisfied	141	1.0426	0.20257	0.01706
	Satisfied	308	2.1234	0.46825	0.02668
	Neither Satisfied nor dissatisfied	103	2.9612	0.81556	0.08036
	Dissatisfied	227	3.8282	0.70491	0.04679
	Highly Dissatisfied	121	4.6777	0.46931	0.04266
	Total	900	2.8233	1.30239	0.04341
Product Packaging is intended to promote transportation convenience to the farmers and middlemen	Highly Satisfied	141	1.0709	0.25761	0.02169
	Satisfied	308	1.9903	0.09837	0.00561
	Neither Satisfied nor dissatisfied	103	2.7864	0.41185	0.04058
	Dissatisfied	227	3.9163	0.27755	0.01842
	Highly Dissatisfied	121	4.9339	0.24952	0.02268
	Total	900	2.8189	1.29665	0.04322
Seed and fertilizer manufacturing	Highly Satisfied	141	1.0213	0.14482	0.01220

companies offer quality product for all segments of farming	Satisfied	308	2.0097	0.22083	0.01258
	Neither Satisfied nor dissatisfied	103	2.9417	0.46072	0.04540
	Dissatisfied	227	3.8855	0.38225	0.02537
	Highly Dissatisfied	121	4.9008	0.30014	0.02729
	Total	900	2.8233	1.30239	0.04341
Product innovation or modification is considered needful and is done on timely basis by the Seed and fertilizer manufacturing companies	Highly Satisfied	141	1.1135	0.31830	0.02681
	Satisfied	308	2.0519	0.38357	0.02186
	Neither Satisfied nor dissatisfied	103	2.8447	0.82554	0.08134
	Dissatisfied	227	3.7533	0.69188	0.04592
	Highly Dissatisfied	121	4.6694	0.47238	0.04294
	Total	900	2.7767	1.27704	0.04257
Seed and Fertilizer products provides self-knowledge to the farmers regarding use and application	Highly Satisfied	141	1.0213	0.14482	0.01220
	Satisfied	308	2.0097	0.22083	0.01258
	Neither Satisfied nor dissatisfied	103	2.9417	0.46072	0.04540
	Dissatisfied	227	3.8855	0.38225	0.02537
	Highly Dissatisfied	121	4.9008	0.30014	0.02729
	Total	900	2.8233	1.30239	0.04341
Overall value			2.806	1.292818	

The above-described table gives the frequency in column number three, mean values in column number four, standard deviation and standard error in column number five and six respectively. Total thirteen factors were considered to represent the quality and related dimensions of the product and in each factor the mean is found to be less than 3, this indicates greater level of satisfaction by the farmers. The overall average level of satisfaction obtained from the above thirteen factors is found to be 2.806 with standard deviation of 1.29. This indicates strong level of satisfaction by the farmers.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Companies designs Seed and fertilizer products to meet the ultimate needs of customers	Between Groups	1280.881	4	320.220	1625.490	.000
	Within Groups	176.314	895	.197		
	Total	1457.196	899			
Different products are designed for various segments of farmers	Between Groups	1202.280	4	300.570	1019.636	.000
	Within Groups	263.830	895	.295		
	Total	1466.110	899			
The seed and fertilizer companies have a wide range of product mix to meet the requirements of farmers	Between Groups	1474.714	4	368.679	7167.617	.000
	Within Groups	46.036	895	.051		
	Total	1520.750	899			
Packaging of the products influences customer buying behavior	Between Groups	1245.280	4	311.320	996.427	.000
	Within Groups	279.630	895	.312		
	Total	1524.910	899			
Product features in terms of their uses are duly communicated to the farmers before they purchase by the seed and fertilizer manufacturing companies	Between Groups	1337.147	4	334.287	2319.936	.000
	Within Groups	128.963	895	.144		
	Total	1466.110	899			
Product uses in terms of their quantity are made known to the farmer class during the time of purchase by the seed and fertilizer manufacturing companies	Between Groups	1347.008	4	336.752	1371.686	.000
	Within Groups	219.724	895	.246		
	Total	1566.732	899			
Seed and fertilizer manufacturing	Between Groups	1202.280	4	300.570	1019.636	.000

companies guarantees the extent of product success to the farmers before purchase	Within Groups	263.830	895	.295		
	Total	1466.110	899			
Differentiated Marketing Strategies are available to highlight each offered product by the Seed and fertilizer manufacturing company	Between Groups	1441.521	4	360.380	3867.882	.000
	Within Groups	83.389	895	.093		
	Total	1524.910	899			
In your opinion, seed and fertilizer manufacturing companies have well equipped research Lab to manufacture new product as solution to new and existing problems in farming.	Between Groups	1245.280	4	311.320	996.427	.000
	Within Groups	279.630	895	.312		
	Total	1524.910	899			
Product Packaging is intended to promote transportation convenience to the farmers and middlemen	Between Groups	1457.036	4	364.259	5988.097	.000
	Within Groups	54.443	895	.061		
	Total	1511.479	899			
Seed and fertilizer manufacturing companies offer quality product for all segments of farming	Between Groups	1441.521	4	360.380	3867.882	.000
	Within Groups	83.389	895	.093		
	Total	1524.910	899			
Product innovation or modification is considered needful and is done on timely basis by the Seed and fertilizer manufacturing companies	Between Groups	1202.280	4	300.570	1019.636	.000
	Within Groups	263.830	895	.295		
	Total	1466.110	899			
Seed and Fertilizer products provides self-knowledge to the farmers regarding use and application	Between Groups	1441.521	4	360.380	3867.882	.000
	Within Groups	83.389	895	.093		
	Total	1524.910	899			

6. Discussions and Conclusion

The above ANOVA table gives the F-value in the sixth column and sig. value i.e. p-value in the seventh column. The p-value to obtain is compared with the alpha value of 0.05, the impact is said to be significant if p-value is less than the alpha value. In case of all the above factors that represent quality and related dimensions of the product, the sig. value i.e. p-value obtained is 0.00 which is less than the alpha value of 0.05 ($p < 0.05$) this indicated a statistically significant relationship between the two variables and concluded that quality and related dimensions of product have significant impact on satisfaction of farmers, hence the hypothesis i.e. "Quality and related dimensions of product have impact on the consumer satisfaction in case of fertilizers and seeds marketing" is accepted.

Hence it is learned from this research that quality and related dimensions are really important for the consumer satisfaction. If quality dimensions are properly taken care than consumer satisfaction can be achieved in the business of fertilizers and seeds.

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An Overview on E-Books

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Abstract: With the Changes and Development in information Technological Techniques, it is Necessarily impacted the Library Material in to E-Library Material. Here,we *Discuss about e-books and e-book reader and growth and advantages of e-books in academic library.*

Keywords: E-books, E-books reader, expenses of them.

The printing technology was invented in the 15th century. The printed book is the gift to human. The story started from the Chinese dynasty. The invention of printing is a remarkable achievement of Buddhists in East Asia. Korea takes the prime. The world's earliest known printed document is a sutra printed on a single sheet of paper in Korea in 750. The name of Gutenberg first seems, in connection with printing, in a law case in Strasbourg in 1439. He is being used by two of his business partners. Witnesses, asked about Gutenberg's stock, designate a press and a supply of metal typeⁱ. Since the time goes the quality of printed book has been rise. As the technology rises the other form of the printed documents complimented the printed book which includes journals, periodical, patents, standards etc. The human race has been constantly enduring forever, convenient media for the communication of information. The e-books is the latest result of these constant efforts.

The electronic storage media has revolutionized the information storage and dissemination of information concept in terms of search capability, storage space, transfer of information and more important cost. The use of electronic media for storage and dissemination of information initially started with e-publishing and slowly moving to e-journals, e-periodical and now e-books. The format of e-book is further extended to text-book, reference book, fiction reading etc. So the very long existence of printed book and the convenient features offered by e-book has created a critical situation which the library has to manage. The paper discusses the overview of e-book, particularly in the context of academic libraries.

What is an e-book?

The term e-Book has several definitions, but in many cases, it is an electronic version of a previously published and printed book. An e-book also known as a digital book is an e-text forms the digital media equivalent of a conventional printed books. Usually, readers can download one using one of several free programs or purchase a CD or DVD copy to be downloaded. The book can then be read on computer screen, a laptop, eBook readers, or smartphones. Some computers offer programs to make the experience more like reading a book, and they feature the ability to "turn pages," as one would with a regular book. Some internet-sides like pdfdrive.net gives free pdf format books. Some libraries, particularly college libraries, offer free access to numerous texts, but in general, contemporary popular novels or popular works of non - fiction need to be purchased. This type of book is also not necessarily in the public domain. A person may gain access to reading them, but must still use citation methods if quoting them, or may need to ask the author if the book can be cited or reproduced.ⁱⁱ Initially the printed books were digitized to make them available in the electronic format. Then new books were published simultaneously in print as well as electronic format. Now some books are published only in electric format. The number of e-books has been growing steadily. Some publisher published their book in both formats. The directory of e-publisher shows that the number of e-books publishers is also constantly increasing. To read e-book conveniently an e-book reader is required.

What is e-book reader?

An e-book reader is a mobile electronic device that intended properly for the purpose of reading e-journals/periodicals, e-books and other reading material in the electronic formats. It can be used to read e-books downloaded from the Internet through a computer and page by page with scroll function. Technology used in most of e-book readers e-ink displays. E-ink displays closely mimic the appearance of paper on ink and are less strenuous to the eyes than most LCD or LED displays. They are also practically glare-free and allow the device to be used even under direct sunlight. This technology gives the same reading pleasure as a printed book even consuming less electricity. Some other advantages of e-book reader are

1. **Portability:** It is easily carry, so we can take it everywhere.
2. **Capacity:** It has tremendous capacity for book storage.
3. **Foreign Language learning:** Meanings of words could be searched while reading an e-book from an e-dictionary even when we are off-line.
4. **Batter reading:** It is possible to shrink or magnify the text.
5. Clipping could be saved.
6. Enabled with audio facility.

There is large number of e-book reader in the market. These include Sony Reader, Kindle, Kobe e-book reader and many more companies have their e-book reader with one having their own value adding features.

Growth in e-book:

The e-book reader is normally designed to operate for long hours by consuming minimal power. Most e-book readers rely on the e-ink technology for their displays. E-book readers have lots of advantages like portability, capacity, foreign language learning, better reading and free e-books. Demand for e-book reader is expected to be supported by an increasing adaptation of online content into the educational, increasing acceptance of e-books, growing e-learning market and increasing availability of free e-books on the internet. However, in terms of market revenue growth, global e-books market is probable to witness low revenue growth during the forecast period owing to an increase in the acceptance of smart phones and tablets. The global e-learning market is currently on an upswing and is witnessing a boom in income growth owing to its great market potential as the next generation education system. The global education sector is experiencing a shift in e-learning models fueled by the exploding demand for connected devices and digital education across the world. The global e-learning market stood at a market valuation of US\$ 166.5 Billion in 2016 and is estimated to grow to US\$ 255 Billion by the end of 2017. Digital advancements in the education sector – more specifically pertaining to e-learning – is expected to alter the personal learning experience of students and other end users and is anticipated to provide lucrative business opportunities for e-book reader manufacturers.ⁱⁱⁱ

Consideration of e-book Collection:

The following factor should be considered while developing e-book collection in academic library.

1. Content
2. Software and Hardware Standards and Protocols
3. Digital Rights Management
4. Access
5. The Market and Pricing
6. Enhancement and Ideal e-book Features.

1. Content

There are vendors such as Google play, Amazon's Kindle, netLibrary, Ebrary and many more publisher initiatives that are aggressively building undergraduate e-book collections, the corpus of academic level eBooks available is still small and not yet representative of many disciplines. The content that is made available through the e-book should be suitable to the user community. At the educational level, subject areas with a broader customer base, such as computer science, business, and reference, are rising rapidly. The current attitude is to replicate the print version of a book, but future growth needs to recognize the potential scholarly significance of increased integration of unconventional media with text in e-books. In initial period the fiction type reading material was made available in the e-book format and then lot of printed books were digitized and made available in the e-book format. There are large number of agencies working towards making e-book available valuable content through e-book.

2. Software and Hardware.

In order to enhance the use of e-book standard software and hardware has to be made accessible. The most promising standards are being developed by the Open E-book Forum (OEB) as the Open eBook Publication Structure, which would ensure interoperability with both PC and portable reading devices. The formation will include metadata, identifiers, and a file structure (like MOBI, EPUB) for both software and hardware so that publishers can provide content without having to reformat it for each reading system. There are many more e-book reader are available in market but price so high.

3. Digital Rights Management.

It is important factor that is in the development of electronic publishing that will impact libraries involves digital rights management systems (DRMS). Being developing, DRMS are either hardware or software (or both) that execute control over intellectual property, such as limit by user, time, fee, and/or extent of content. The degree of control e-book publishers choose to work out over the access, sharing and loaning of intellectual property will make e-books either more or less compatible with the free flow of information needed in the scholarly setting. To support open research, libraries will need "ownership" or "first sale" rights that allow continuous access and fair use, such as classroom use and the ability to loan the textual content to other libraries. It will not be possible to create a print copy of entire monographs for interlibrary loan, as is done for journal articles.

4. Access

In addition to standards allowing interoperability and "ownership" through digital rights management, as discussed above, issues of right to use include user awareness and the ability to accommodate simultaneous users. So that researchers can with pleasure identify e-books, libraries must be able to put together titles with other formats in catalogs and integrated library systems, in standardized forms of bibliographic information and in metadata, such as MARC records and other appropriate metadata. Standardized identifiers and metadata will also be necessary to put together e-books into normal workflows of library systems for functions such as order, payment, cataloging and circulation.

5. The Market and Pricing

The models of major e-book vendors so far claim a role for libraries as conduits to their customers, but it is not clear that libraries are truly considered a practicable part of most marketing plans. Each of below pricing models has its merits and demerits. Considering the requirement of the library appropriate model should be selected and negotiated with the publisher.

- Print on demand
- Flat monthly subscription to a vendor's complete database
- Free browsing of a vendor's database with fees for printing and downloading
- Personalization (creation of one's own document by selecting segments/chapters from several sources)

- One-time purchase of a title with a premium for perpetual access
- Purchase of a title with annual access fee premium
- Annual subscription fees access with ownership
- For libraries, pricing for e-books should include two separate and distinct elements:
- An initial one-time purchase price, less than the equivalent print version

E-books and Academic Libraries

Barbara L Folb, Charles B Wessel, Leslie J Czechowski (2011) conducted a survey to know user attitude and behavior of the e-book uses in the Library of Clinical and academic use of electronic and print books, the Health Sciences Library System e-book study at the University of Pittsburgh^{iv}. The intention of the Health Sciences Library System (HSLS) electronic book (e-book) study was to assess use, and factors affecting use, of e-books by all benefactor or user groups of an academic health sciences library serving both university and health system-affiliated patrons. The survey shows that the students favored print for textbooks and manuals and electronic format for research protocols, pharmaceutical, and reference books, but indicated high flexibility about format choice. They rated printing and saving e-book content as more important than footnote, significance, and bookmarking features.

Another survey was carried out by HighWire (2009)^v. Press invited librarians to participate in a survey on attitudes and practices related to digital books (eBooks). One hundred thirty-eight librarians from 13 countries responded to the survey conducted via surveymonkey.com. Sixty-two percent of participants work in graduate/professional or undergraduate academic institutions, and participants represent a variety of roles in libraries, including reference, instruction, technical services, acquisitions, serials, digital resource management, and administration. Participants predict significant growth in library eBook budgets in the next five years. Most participants work in libraries that have large budgets for digital resources, with 79 (59%) reporting that their budgets are greater than \$250,000. However, in most cases a small percentage of this is currently spent on eBooks, with 60 participants (44%) indicating that their library owns or subscribes to 10,000 or fewer eBooks.

Most of the results were □ Simplicity and ease of use are eBook features that are valued by librarians, over and above more sophisticated end-user features. □ Traditional sources of book discovery continue to be important for eBooks as well. Librarians find and learn about eBooks from book vendors and by inclusion in content bundles. They believe that users discover eBooks through the library catalog and through Internet search engines. Participants indicated that users prefer eBooks in PDF format, but as one participant stated, format preference will change as technology changes. Digital rights management is the single most important factor that obstructs eBook use for library patrons. Purchase with perpetual access is the most acceptable business model for eBooks, with 83% of participants indicating that this model is very acceptable. However, significant numbers of participants indicated that other very different models are also acceptable.

The University of California's California Digital Library (CDL) formed an eBook Task Force in August 2000 to evaluate academic libraries' experiences with electronic books (e-books), investigate the e-book market, and develop operating guidelines, principles and potential strategies for further exploration of the use of e-books at the University of California (UC)^{vi}.

Issues in Indian context:

India is a multicultural, multi-language and multi-religion country with complex socio-economic conditions. The growing population, insufficient funds, and delays in implementation of government policies and programmes have been some of the challenges that have led to unequal development in the society. Since diversity in Indian economy some people are rich and have many resources, others do not. The educational system of India also has been slow to achieve the set goal



framed by various commissions and committees and schemes launched from time to time. Although the country has increased its literacy rate to an hopeful according to the 2011 census, more needs to be done.

In academic libraries the use of e-books may be able to save pace and even to some extent money of the library. Considering the socio-economic situation in India certain issues need to be address.

- Availability of Internet with desire speed.
- Uninterrupted power supply.
- Cost of e-book reader
- Separate provision need to made in the budget of the acquisition of e-books.
- Lack of uniformity in pricing and terms and condition from the publisher and vendor.
- Growth and development of the information society.
- Initiatives, opportunities and prospects made towards bridging the digital divide.
- The role of community information centers, government programmes, libraries and institutions.
- Challenges and barriers to bridging the digital divide.

Conclusion:

The role of e-books in academic libraries is still not clear, and there is considerable development of standards, technologies and pricing models needed to make the market for e-books viable and sustainable. Technologies for reading and using e-books are not yet convenient enough for the longer text format to have made much market penetration. It is not clear that academic libraries can replace print with e-books as a long-term collection goal. There are still concerns about adequate rights to information to support the academic mission of open scholarly communication. Many libraries are still relatively unprepared for e-books. Many librarians worry about the impact e-books would have on the library itself. What would become of the physical building and space in which they worked if it became a digital library? They also worry about the impacted of digital libraries on themselves. What type of technology that impact on future role and job-function of librarian in digital era? Finding answer to these questions is the challenge that the present academic libraries in India have to strive for.

ⁱ <http://www.historyworld.net/wrldhis/PlainTextHistories.asp?groupid=1959&HistoryID=ab78>rack=pthc> on 17nov 2017at 4.15 Am.

ⁱⁱ <http://www.wisegeek.org/what-is-an-ebook.htm> 17 November 2017 at 5 AM

ⁱⁱⁱ <https://www.persiscencemarketresearch.com/market-research/ebook-reader-market.asp> 18 November 2017 at 5.00 AM

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