

ISSN: 0368-4199



Estd : 1962  
'A++' Accredited by NAAC (2021)  
with CGPA 3.52

**Volume - 55 Issue-1 of 2022**

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# **JOURNAL OF SHIVAJI UNIVERSITY**

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**Humanities & Social Sciences**  
**Double Blind and Peer Reviewed**



# **JOURNAL OF SHIVAJI UNIVERSITY**

(Humanities and Social Sciences)

ISSN: 0368-4199/Volume 55 / Issue-1 of 2022

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# JOURNAL OF SHIVAJI UNIVERSITY (Humanities & Social Sciences)

(Double blind and peer reviewed)

ISSN : 0368-4199

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**VOLUME No.**  
**55**



**ISSUE - 1**  
**of 2022**

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**SHIVAJI UNIVERSITY**  
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ISSN: 0368-4199

### **Published by:**

**Dr. V. N. Shinde**

Ag. Registrar,  
Shivaji University, Kolhapur

**Quantity : 100**

**Price :**

### **Printed by:**

Press Superintendent,  
Shivaji University Press,  
KOLHAPUR – 416004

**Year of Publication : July, 2023**

(The Managing Editor and sub editors on behalf of the Editorial Board of the Journal of Shivaji University (Humanities and Social Sciences) Volume-55 Issue-1 July-Dec. 2022 wishes to express his thanks to the contributing authors and the experts for acting as referees for the papers included in this volume.)

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## **Impact of Civil Society in the Evolving New Configuration of Indian Democracy: A Study of the Contemporary Context**

Mr. Vikas Kumar<sup>1</sup>

Dr. Pralhad Mane<sup>2</sup>

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### **Abstract:**

In the presented research paper, an analytical assessment has been made of the development of democracy with the coordination of democracy and civil society and the activism of civil society. In this, activities related to contemporary concepts have been compiled. The problem has been observed by studying more than five previous research works. In which the 2019 elections have also been made the basis. Since 2012, civil society's activism and the movements' public welfare nature have been an essential basis in the formation and fall of the government. It has also become clear from its study that political parties and leaders make progress after making compromises in organizations and movements of civil society and using them, but public welfare is further left behind. In the present times, due to the activism of technology and social media, the activism of civil society has also increased, due to which the issues are exposed more. In this research paper, an analytical study of the impact of civil society and the developed form of democracy has been done.

**Key Words:** Indian Democracy, Civil Society, Public Opinion, Democratic Environment, Freedom of Expression

### **Introduction:**

The progress of any society is determined based on the lifestyle of the citizens and the sequence of their development. In a developed society, all kinds of new patterns and sensibilities are adopted. Innovation initiatives are taken by replicating cooperation

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and harmony emerging in modern China without making assumptions of prejudice. This initiative's cooperation should also develop human consciousness, but a democratic environment is necessary (Kotler, 2017, pp, 14-17)<sup>2</sup>. Here it is not synonymous with a democratic environment; if a democratic government in a state, there would be a democratic environment. The standards of democratic governance are different, and the standards of a democratic environment are different. Probably it is also considered that if there is coordination and harmony among the citizens, there every type of idea is respected, new dimensions are accepted, leaving conservatism, the developed form of civil society is governed, administrative, and movement; if people engage in public opinion building and public welfare, then there is a democratic atmosphere there. Nevertheless, the necessary condition is that the democratic government there has been elected by developing the form of public opinion and how much it promotes and encourages democratic activities (Tripathi, 2022)<sup>3</sup>.

As long as there is no democratic environment in a country, voters feel cheated after every election. Because in a frenzy, supporting wrong policies, the wrong party and candidate are elected who have nothing to do with democratic values. In such a situation, the question arises of what configuration and dimensions should be developed for the democratic environment. Are the firm and developed form of civil society capable of realizing its progressiveness? Because he is immersed in the spirit of public welfare and engages in work.

Nevertheless, it is also true that the leaders of many organizations only use them for their progress. Later he becomes a part of political activities, and his public welfare is left behind. Media needs new advertisements from new governments, officials need new positions and prestige, organizations need election tickets, and NGOs need financial support. The pillars that develop all these types of democratic environment work in the government's interests.

In Indian democracy, after the Anna movement, the form of civil society developed, after which many movements took place in various fields, due to which the form of



democracy developed and also influenced public opinion in a democracy. The popularity of the Congress decreased due to the Anna movement against the policies of the Congress, and public opinion was more inclined towards the Bharatiya Janata Party. The formation of the Aam Aadmi Party government in Punjab after the farmer's movement also proves that the Aam Aadmi Party supported it and public opinion moved towards it. Nevertheless, after all this, due to excessive expenditure of money in democracy and the non-biased role of media, public opinion is affected by wrong policies, and the democratic environment is also affected because voters are not working in the interest of the country and the public, but in the interest of the political party. This is a new configuration developed from the past elections in Indian democracy. In the presented research paper, an analytical study of the nature of civil society and its impact has been made in the contemporary context of democracy (Vikash,2021)<sup>4</sup>.

### **Objectives of the Research Paper:**

1. To make a brief analytical study of democracy and civil society in the historical background.
2. To review the changes in democratic activities due to the contemporary influence of civil society.
3. To critically evaluate the impact of civil society.

### **Research Design/Methodology/Approach:**

This paper is based on secondary sources on which five previous Ph.D. research works have been made the basis. It also compiles the seats won by political parties in the 2019 Lok Sabha elections, which is shown as a list. Edited books related to the subject, reference books, articles, and articles published in editorials of journals and TV channels have been used as secondary sources. In this research paper, the quantitative research method has been used to analyze data. Furthermore, the historical method has been used to analyze the historical background of civil society and democracy.

### **Hypothesis:**

Due to the activism of civil society, there has been a profound change in democratic activities. However, democratic values are promoted by the organizations of civil society and their constitution and should work in the country's interest and not for selfishness. In this research paper, conclusions have been drawn toward the positive hypothesis.

### **Literature Review:**

Mention of undone work gives direction to any research because it gives an idea of how much research has been done in this area and in which area work should be done. In this regard, Research Management on the topic 'Dynamics and Transformation Movements in India: A Study of the Chipko Movement and Narmada Bachao Andolan' was presented by Padam, a research scholar in the Department of Political Science, University of North Bengal. In 2014, Murthy, C Krishna, a research scholar of the Department of Political Science and Public Administration at Sri Venkateswara University, conducted research on the topic 'Empowerment of Women through self-help groups A study in a district of Andhra Pradesh'. In 2015, research work was done by Sushanta Kumar in the Department of Political Science, Assam University, Silchar, on the topic A Critical Study Reference to India. Reetika Syal researched at the University of Mysore on the topic 'Civil society and inclusive governance Delivery of Elementary Education in Madhya Pradesh.' In 2014, research was done on Democracy and civil society in Kyrgyzstan: relevance of Indian experience. 'Democracy and Regional Political Parties in India: Satri Veer Kesalu completed the research management from the University of Hyderabad in the subject 'A Study in Andhra Pradesh.' This served as a guideline for all the research papers. However, this research paper is new because it is an analytical study of the impact of civil society and the changes in Democracy.

### **Development of Indian Democracy from the First Lok Sabha Election to the 17<sup>th</sup> Lok Sabha:**

India is the largest democratic country in the world, with about 90 crores of 94

lakh voters registered in the list of the Election Commission ([https:// hindi.eci.gov.in](https://hindi.eci.gov.in))<sup>5</sup>. Elections are seen as a festival in the country. After independence (August 15, 1947) and the establishment of the republic (January 26, 1950), the first election in 1951-52 was held for 489 seats in the Lok Sabha. At that time, the age for voting was 21, but after the 61st constitutional amendment in 1989, this age became 18. Timely periodic elections and harmony of unity in diversity reflect citizens' faith in democracy and the dynamism of governance. Here, the sequence of democracy has always been dynamic after different dialects, communities, races, and people who believe in other religions. The concept of secularism (42nd amendment, 1976) has been adopted in the constitution while providing protection to all communities. After the first general election, till 1977, the dominance of a single party was seen at the center; from 1991 to 2014, governments were formed in the country in a coalition of U.P.A. and sometimes N.D.A. In 2014, the N.D.A. government was created with a full majority. After so many ideological differences, elections were held on time, and all communities and minorities had faith in democracy, which inspired the dynamism of democracy (Dubey, 2002, pp. 55-58)<sup>6</sup>. It is clear from the study of ancient Indian literature that the ancient governance system in India was democratic. Sabha and Samiti are mentioned in the Vedic period. Republics are mentioned in the Mahajanapada period. Councils are mentioned in the Lichchavi Republic, and in the Yaudoya Republic, assemblies and committees are used to display democratic activities. This concept remained extinct in the medieval period, and after 1950, a new form of democracy emerged. Almost all the features have been compiled in Indian democracy (Srivastava, 2015-16, pages 82-85). Today the world is taking the initiative of e-democracy, in which India also used E.V.M. in 1990, digitization of e-governance; by adopting the Governance and Citizen's Charter, more accountability and responsibility has been discharged towards the citizens. The latest dimensions have always been included in Indian democracy so that the government remains solid and dynamic.

Although the form of governance in India is democratic, there are still many

challenges. A.D.R. (Association of Democratic Reforms, 2020) report shows that 48% of the elected representatives in the Indian Parliament are criminals. In the index of 'The Economist Intelligence Unit' (2020), an agency based in London city of England, India's rank in democracy has become 67<sup>th</sup>, which was 44<sup>th</sup> among 167 countries in 2018. Media is considered the fourth pillar of democracy because it keeps the information about the government's policies in front of the public, due to which public opinion is formed. India ranks 136<sup>th</sup> in the 'World Press Freedom Index' (2020) released by Paris-based N.G.O. Reports Without Borders. There should be equal participation of both men and women in this, and India's situation is dire. India ranks 108 in the 'Gender Gap Index (2020) released by the 'World Economic Forum.' The population of women in India is about 58 crores, whose representation in the Lok Sabha is only 14.3% (<https://loksabha.nic.in>)<sup>7</sup>.

Equality and freedom are their basic features. According to the report of UNDP (2019), the 36 crore population of India is still deprived of health and primary education. Accumulation of India's capital abroad is a deadly form of corruption. It is clear from the study of 'Oxfarm's report that 1% of groups have 77% wealth. All these challenges emerge in the dynamism of Indian democracy. Despite all these shortcomings, Indian democracy is considered very strong and prosperous. Here different dimensions of good governance are adopted by combining new trends. Influential organizations of the world have expressed faith in Indian democracy, which is commendable. Indian democracy always operates a governance system based on good governance, which is always motivated by public welfare policies (Shah,2014)<sup>8</sup>.

Along with this, the support of peace and tranquility in the world, support of human rights, and faith in non-violence are included in its essential soul. Representative

governance is also prevalent in Indian democratic governance. With a multi-party political party, there is a situation of conflict when there is a government of a different party in the state and at the center. Today, the 17th Lok Sabha functions in the Indian democracy, where the majority government is Bharatiya Janata Party.

**(List of Political Parties and Seats in the 17<sup>th</sup> Lok Sabha election)**

S. R.	Name of Political Party	Brief Name of the Political Party	Seats held by a Political Party	Leader of Parliament Election
1	Bhartiya Janta Party	B.J.P	303	Narendra Modi
2	Indian National Congress	Congress	52	Adhir Ranjan Chaudhary
3	Dravid Munnetra Kazhaggm	Dramuk	23	T.R.Balu
4	Akhil Bharteey Tranamool Congress	Tranamool	22	Sudeep Bandopdhyay
5	Y.S.R Congress Party	Y.S.R	22	Vijaysai Reddy
6	Shivsena	Shivsena	18	Arvind Savant
7	Janta Dal (United)	JDU	16	Rajeev Ranjan Singh
8	Biju Janta Dal	BJd	12	Pinaki Mishra
9	Bahujan Samaj Party	B.S.P	10	Girish Chandra
10	Telangana Rashtra Samiti	Teras	09	Nageshwar Row
11	Lok Janshakti Party	Lojpa	06	Chirag Paswan
12	Rashtrvadi Congress Party	Rankapa	05	Supriya Sule
13	Samajwadi Party	S, P	05	Akhilesh Yadav
14.	Indian Communist Party ( Marxist)	Makapa	03	-----
15.	Telugu Desam Party	Tedepa	03	-----
16.	Indian Union Muslim Leag	IUML	03	-----
17.	Jammu and Kashmir National Conference	JKNC	03	Faruk Abdullah

18.	Indian Communist Party	BHAKPA	02	-----
19.	Shiromani Akali Dal	SAD	02	-----
20.	All India Mazlis-A- Ittehadul Musilmeen	MIM	02	Assudin Owiasi
21.	Apna Dal	AA (So)	02	Anupriya Patel
22.	All India Anna Drivid Munnetra Kadgam	ANNA- MUDRAK	01	Ravindra Kumar Pee
23.	Aam Adami Party	AAP	01	Bhagvant Man
24.	Janta Dal (Secular)	JADSEJ	01	Prajwal Revanna
25.	Jharkhand Mukti Morcha	Jhamumon	01	Vijay Kumar Hanskad
26.	All Jharkhand Students Union	AAJSU	01	Chandra Praksh Chaudhari
27.	Nationalist Democratic Progressive Party	NDPP	01	Tokheho Yepthomi
28.	National Peoples Party	NPP	01	Agatha Sangma
29.	Ganga Peoples Front	NPF	01	Loharo,S, Pfoje
30.	Revolutionary Socialist Party	RSP	01	N.K.Premchandran
31.	Kerala Congress (M)	KC (M)	01	Thomas Kaijeekadan
32.	Mizo National front	MNF	01	C.Lalrosanga
33.	Sikkim Krantikari Morcha	SKM	01	Indira Humb Suba
34.	Viduthlai Chiruthigaal Kachi	VCK	01	Tirumaavlavan
35.	All India United Democratic Front	AIUDF	01	Badruddin Ajmal
36.	National Democratic Party	RAPOL	01	Hanuman Beniwal
37.	Nirdaleey	-----	04	-----
38.	Manonit Anglo-Indians	-----	-----	-----
39.	Nil	Nil	-----	-----

Source:<https://eci.gov.in/files/file/10277-general-election-to-the-17th-lok-sabha-2019-list-of-members-elected><sup>9</sup>

The above table shows the number of seats won by all political parties in the 17th Lok Sabha in 2019, in which the Bharatiya Janata Party got the majority and formed the government and the new cabinet, moving towards developing a new dimension of democracy. This government was formed in 2014—the formation of the government for two consecutive times, which has developed new dimensions of democracy. Keeping in mind the innovations of the civil society and the work being done by the present government, it has expected cooperation in planning schemes like ‘New India,’ Making India, New Education Policy, and Startups. Nevertheless, does the government seek cooperation from all types of civil society organizations, and is it giving cooperation to all organizations (Mercer,2002)<sup>10</sup>? This is a question of dispute. The government canceled the registration of some NGOs involved in unconstitutional activities. There are many such disputes between contemporary civil society and governments. These organizations have comprehensive experience in a particular field and knowledge about the problems. The same scale of democracy cannot develop in each such specific region. Civil society plays its role in all these activities, and democratic activities are promoted (Saberwal,2001)<sup>11</sup>.

### **Concept of Civil Society:**

Civil society is as old as political thought. Nevertheless, its form is not like that of modern civil society. With the spirit of public welfare, people used to work in groups in any particular state (Lakha & Taneja,2009)<sup>12</sup>. The provision of civil society in India has been found since ancient times because Indian sages considered public happiness the main thing. It is mentioned in ‘Rigveda’ and ‘Mahabharata’ that education was provided as a charity, and ordinary citizens conducted many works. Citizens’ organizations used to work for their management (Ehrenberg,2017)<sup>13</sup>. It is mentioned in Kautilya’s Arthashastra that the king should be devoted to the people’s happiness; if the king cannot stop external invasion or crisis, then the people can oppose him.

The concept of civil society is not widely cited in the medieval period. During the British period, many organizations were formed by Indians for public development,

which Brahma Samaj, Arya Samaj, Satyashodhak Samaj, Theosophical Society, and Ramakrishna Paramhans Mission. Were engaged in the service of society without profit. The Home Rule movement was started by Annie Besant and Bal Gangadhar Tilak, demanding self-government. Organizations of different tribes organized movements to save their existence, including which Kol rebellion of 1831-32, the Santhal revolution of 1855-56, the Munda rebellion of 1899-1900, the extraordinary rebellion of 1827-33, and the Ramos rebellion. The credit goes to Mahatma Gandhi for mobilizing civil society in movements after the Indian National Congress in the British period, in which citizens participated widely (Shah,2018)<sup>14</sup>. Even during the partition of India and Pakistan, many non-governmental organizations helped the citizens come and go. The activism of its development in independent India can be seen after the movement of Jayaprakash Narayan. After that, such conditions were created, due to which activism increased along with the number of civil society organizations. Sunderlal Bahuguna led the Chipko movement in the Chamoli district of Uttarakhand in 1973; the Chilka movement of 1992; the Narmada Bachao movement was led by Medha Patkar in 1985; the right to Information was led by Aruna Rai, Bachpan Bachao led by Kailash Satyarthi Movement, the movement against corruption under the leadership of Anna Hazare, and the provision of civil society's activism and participation can be seen in the farmer's direction (Shah,2018)<sup>15</sup>.

The activism of civil society organizations has increased even after independence. These organizations activated activities in all those areas where the government was not paying attention. It deals with the environment, gender equality, human rights, health, education, and academia. Despite being active in many organizations and movements, there has yet to be much improvement in the areas where they are more active (Gosh,2021)<sup>16</sup>. There are more than 2 million NGOs active in India as of 2009, which accounts for one in 600 Indians. Many NGOs are sector-specific, registered, functional, and not compelling. This hinders the work of governments, as they receive financial assistance from abroad. This is why the Government of India has canceled the license of more than 2,000 NGOs from the relevant provisions. Many non-profit organizations



were involved in separatism, Maoism, and anti-national activities (Intelligence Bureau Report, 2019). At present, the debate on civil society is going on with the speech of Ajit Doval, and he said that the war should be through civil society as well. Therefore, the coming administrative services will also have to be efficient (Shah,2018)<sup>17</sup>.

Although the governance system is affected by civil society organizations, it plays an essential role in providing dynamism to democracy. Presents the government's policies to the public, due to which public opinion is formed (David &Mustapha,1993)<sup>18</sup>. The activism of civil society in Indian democracy can be seen more than in 2012. The Anna movement is a prime example in which citizens participated, and the government had to accept their demands. There was widespread civil society activism in the farmer's direction, in which the government returned the farmer's bills. These were mass movements in which many citizens participated. Many such organizations work for the interests and welfare of the citizens. Many non-governmental organizations operate orphanages, restaurants, and free education (running schools), which leads to public welfare. Many organizations work for the protection of human rights and to make citizens aware of democratic activities (Singh, Kumar, and Saxena,2016)<sup>19</sup>. Due to this, a new form of civil society has been developed, and new paradigms have also been developed on democracy.

### **Democracy and Activism of civil society:**

When citizens' activism in any governance is observed from time to time, whether the government works with constitutional values or not. In such a situation, the government works more for the welfare of the people (Chandra,2017)<sup>20</sup>. If the rules of the government are against the dignity of the citizens, then they are opposed by the citizens there. In such a situation, the government always works according to the constitution. However, it does not mean that when the government adopts all kinds of constitutional provisions and implements the policies, then the activism of civil society ends. It also pressures the government for its interests and draws attention to the problems that are not being taken care of. Various organizations work to protect human rights for the welfare

of Dalits and the progress of Scheduled Tribes, as multiple statistics show that crime is increasing among them((Singh, Kumar, and Saxena,2016).In 2009, 33,422 crimes against Scheduled Castes were committed in communal clashes; in 2014, it increased to 47,064. In 2021, 50,900 cases had been registered, 1.2 percent more than in 2020. In crime against Scheduled Tribes, there has been an increase of 6.4 percent in cases of 8,802 in terms of numbers. There has been a spurt in the cases of crime and atrocities against the Scheduled Castes in the cities. There has been an 18.6 percent increase in criminal cases against Scheduled Castes, while there has been a 19.5 percent increase in cases of Scheduled Tribes in 2021.

### Crime Cases against Scheduled Castes (2014)

S.R.	Name of the states	Crimes against scheduled tribes
1.	Uttar Pradesh	8075
2.	Rajasthan	8028
3.	Bihar	7893
4.	Andhra Pradesh	4414
5.	Madhya Pradesh	4151

### State-wise statistics of communal clashes

S.R.	Name of the States	2014	2015	2016
1	Uttar Pradesh	133	155	61
2	Maharashtra	97	105	40
3	Karnataka	73	105	40

### Communal strife in the country

S.R.	Year	Struggle
1	2014	664
2	2015	751
3	1016	287

(Source: <https://ncrb.gov.in/en>)<sup>21</sup>

Through the above figures, the lists show that such problems exist even in the democratic governance system. The activism of civil society is necessary to solve all such issues. All these non-governmental organizations work for the protection and promotion of human rights. major organization

- Human Rights Watch
- Amnesty International
- Commonwealth Human Rights Initiative
- Friends of people close to nature
- Humanitarian International
- International Christian Concern
- International Federation for Human Rights
- Survival International

Many organizations also work concerning democratic values and awareness among citizens, and various organizations also bring annual reports. There is a provision that which country is working for the progress of democratic values. The freedom of civil society and the contribution of their works are considered necessary in this. In a country where civil society works for a particular country and citizens participate in all their activities, healthy public opinion is formed there (Dhanagar,2001)<sup>22</sup>. The reports of leading institutions also encourage the actions of civil society. From the perspective of Indian democracy, due to the activeness of civil society and its developed influence, the participation of citizens in democratic activities has increased. Citizens associated with any organization are interested in all those issues civil society organizations raise. In the problems they grow, they react in favor and opposition, due to which new configurations of democracy developed (Mercer,2002)<sup>23</sup>.

### **Contemporary civil society activism and democracy:**

In the Indian context, the concept of civil society was known as Lok. This matches with the concept of civil society of western society, but their activism is increasing in India as it is in western countries. Although the expansion of its functions is necessary for the developed values of democracy, due to working separately from the policies of the maximum state, it affects the government and its policies. It does not mean that they always work against the governments; they do not cooperate with them; they do public welfare by making cooperation and harmony in many policies (Vikash and K,2021)<sup>24</sup>. It develops only in democratic countries because, in this system of governance, every community, group, and individual has freedom and freedom of expression. Part 3 of the Indian Constitution mentions fundamental rights, in which Article 19 mentions six types of freedoms. In which freedom of self-expression and expression is prominent. There is also a provision of freedom to form groups and organizations (Basu,2022)<sup>25</sup>. It is also mentioned that processions can be taken out peacefully, and demonstrations can also be performed. Since 2012, there has been widespread in their activism; Anna, Andolan, Nirbhaya Case, and Kisan Andolan, an online movement to save the Bakswaha forest, have increased contemporary activism. Their work is being encouraged. Public opinion is in their favor. The concept of their progress and upgradation has developed. But many organizations explained all these dimensions from a negative perspective(Randeria,2007)<sup>26</sup>. All these activities have progressed democratic values. But on the other hand, due to their actions in various cases, the governments had to make changes in the plans and policies, due to which the development was also blocked. Keeping all these concepts in mind, citizens should work by creating harmony between the both (Ehrenberg,2017)<sup>27</sup>.

### **Conclusion:**

After all the arguments, it can be said that today all kinds of issues are broadcasted through social media, print media, and electronic media. Due to this, civil society organizations get a new basis to work. The work done by these organizations is also disseminated through them. All these organizations participate in democratic activities and inform the government about the problems. Due to their activism, new paradigms

are established (Dhanagare, 2001)<sup>28</sup>. Nevertheless, sometimes unconstitutional actions are used, which cause loss to the country's property. In such a situation, they should always work in the nation's interest. Criticize the government to encourage the citizens' public welfare and convey the government's right and wrong policies to the public, not for its selfishness, but for the public interest. Democratic governance means that all kinds of opposing voices are respected. In such a situation, the governments should also not suppress the suggestions given to them and the policies made by them but should work in the spirit of cooperation. In the society and government where their activism is more, the government does not act against democratic values. This is their effect that due to their activism, new paradigms and facets are being developed in democratic activities.

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## Impact of Drinking Water and Sanitation on the Health and Hygiene of the Villagers: A Study of Social Work Intervention in the Bhatanwadi village of Kolhapur District (Maharashtra).

Dr. Amol Minchekar<sup>1</sup> Mr. Sapankumar Shedge<sup>2</sup>

### Abstract:

This paper is a field study of Bhatanwadi village in Karveer taluka of Kolhapur district (Maharashtra). This paper attempts to understand the problem of drinking water consumption, its contamination, public health implications and the measures that need to be taken to deal with this problem efficiently. The present study is based on primary data collected through a structured interview schedule. Research has shown that water contamination is a major cause of public health problems and deaths. Water contamination is a result of overpopulation or crowded living. Farmers' use of fertilizers and sewage from sewers open into rivers without treatment leading to water contamination. In many villages, dangerous infectious diseases like diarrhoea, jaundice, gastro, and fever have spread due to the contaminated water of the village rivers. Hence there is a need for intervention with the help of active public participation. The objective is to reduce diseases caused by drinking water contamination through the support of the IEC, local bodies and the deliberate participation of people for their betterment.

**Key Words** – Community participation, Case study, Drinking Water Contamination, IEC, and Public Health.

### Abbreviations-

IEC – Information Education Communication, WASH – Water, Sanitation and Hygiene, SDG – Sustainable Development Goals, O&M – Operation and Maintenance,

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Lpcd - litres per person (capita) per day, WRSP – Accelerated Rural Water Supply and Sanitation Project, JJM – Jal Jeevan Mission, RWSS – Rural Water Supply and Sanitation, DPAP – Drought Prone Area Program, TCL - Terephthaloyl chloride

## **1. Introduction –**

The benefits of access to an improved source of drinking water can only be realized when improved sanitation and good hygiene practices are followed. Beyond the immediate, obvious benefits of keeping people hydrated and healthy, access to water, sanitation and hygiene – collectively known as WASH – has profound wider socio-economic impacts, particularly on women and girls. The fact that WASH is the subject of dedicated targets within the Sustainable Development Goal (SDG 6) is a testament to its fundamental role in public health and, therefore, in the future of sustainable development. Indeed, access to safe water and sanitation are human rights recognized in 2010 by the United Nations General Assembly. For universal fulfilment of these rights to become a reality, we will need suitable systems: well-resourced, capable institutions delivering services and changing behaviour in resilient and appropriate ways. Today, two billion people lack access to safely managed drinking water services, and 3.6 billion lack sanitation services. Unsafe hygiene practices are widespread, compounding the effects on people’s health. The impact on child mortality rates is devastating, with more than 700 children under five dying daily from diarrhoea diseases due to poor sanitation, poor hygiene, or unsafe drinking water. (UNICEF, 2021).

The disease and time burden associated with lack of access to WASH prevents many adults from earning a living or fulfilling their potential in the professional arena. Not only could access to WASH free up adults, particularly women, to do more productive activities but the establishment and maintenance of WASH services would also create associated employment.

Indeed, access to WASH will help drive progress towards the SDGs concerned with poverty, work and economic growth, not least because it will help achieve gender equity. Women and girls bear the burden of collecting water and caring for relatives

made sick by the lack of WASH and often miss out on education due to the domestic roles assigned to them. The lack of WASH exacerbates the marginalization of females by locking them into a cycle of poverty and struggle, with wider consequences for society and national economies.

According to Indian norms, access to improved water supply exists if at least 40-litre capita/day of safe drinking water is provided within a distance of 1.6 km or 100 meters of elevation difference, to be relaxed as per field conditions. There should be at least one pump per 250 persons.

Over the years, the State of Maharashtra has tried a variety of rural water supply systems, with an increasing accent on decentralized operation and maintenance. While some have been successful, others have failed on several fronts. The reasons for this were: technical systems of water supply are often designed out without due consideration to the local hydrological system or the socio-economic realities: appropriate policies concerning the level of investment, staffing, water supply technology, coverage of systems, and operation and maintenance were not followed, and due consideration was not given to the capabilities of the local agencies in handling the O&M of the scheme, and the poor did not have adequate incentive to access water from the public system, severely affecting their willingness to protect them from damage and to pay for the services.

Kolhapur is blessed with the presence of the Panchaganga river travelling along the city. However, water quality and quantity in the river are more causes of concern than pride. The river is getting polluted due to: i) Mixing of untreated domestic sewage, ii) Disposal of industrial effluent, iii) Biomedical Sewage, iv) Agrochemicals used in the field, v) Mixing of Crematorium ash, vi) Religious activities, vii) Other sources like Hotels, Restaurants, etc. (Swapnil, 2014)

Currently, water is supplied to Kolhapur city through Rural Water Supply schemes:- Zilla Parishad, along with its 3-tier system, makes arrangements for the drinking water supply of the villages @ 40 lpcd. Through various schemes like AWRSP, Swajaldhara, Jalswarajya, and now JalJeevan Mission (JJM), ZP constructs the RWSS, making provisions

for drinking water. The norm now has been raised to 55 lpcd through JJM.

**II. Review of relevant Literature** – Water sustains life. An adequate daily water supply for humans and animals has been challenging as sources get dry and contaminated. Water sources have constantly been changing due to climate and variable seasons. Most water supply systems run on our monsoons, and the dams have storage and let water at intervals for drinking and irrigation crops. Most of the dams have their cycle over the year. The DPAP zone is where water shortage occurs for animals and humans.

Delivery of water through the water supply system has its challenges. Any contamination from the source till the delivery of water gives a chance for water contamination in terms of waterborne diseases and harming health if measures are not taken to make it safe. Adding TCL to the water tank and resting it for 3 hours ensures that all the germs are killed and the water becomes safe. The delivery through broken pipes may add up to contamination of water, which can be avoided by screening at home, adding medical or boiling water and then clean cloth screening. The human hands should also be washed before taking on any task. The same goes for sanitation needs as well. Keeping best practices can help in the avoidance of waterborne diseases.

A longitudinal study of the bacteriological quality of rural water supplies was undertaken for a movement towards self-help against diseases like diarrhoea. It improved water management through increased community participation. Three hundred and thirteen water samples from different sources, such as tanks, community stand posts, handpumps, percolation lakes, streams, and households, were collected from six villages in Maharashtra, India, over one year. 49.8% of the 313 samples were polluted, whereas 45.9% of samples from piped water supply were polluted. The quality of underground water was generally good compared to open wells. Rough and inadequate treatment of water, lack of drainage systems, and domestic washing near the wells led to deterioration in water quality. No major diarrhoeal epidemics were recorded during the study, although a few sporadic cases were noted during the rainy season. As a result of continuous feedback on bacteriological findings to the community, perceptions of the people

changed with time. Increased awareness was observed through the active participation of the people cutting across age groups and different socio-economic strata of the society in village activities (Tambe, Prachi V; Poonam G. Daswani, Nerges F. Mistry. Appasaheb A Ghatage and Noshir H. Anita, 2008). In collaboration with States, the Government of India is implementing the '**Jal Jeevan Mission-Har Ghar Jal.**' Which aims at providing potable water in adequate quantity of prescribed quality on a regular and long-term basis to every rural household, including tribal areas of the country, through tap water connection by 2024. The norm of per capita water is from 40 to 55 lpcd in JJM. (htt)

Over 2.5 billion people lack access to basic sanitation, contributing to 2 million annual diarrhoea-related child deaths and substantial morbidity. Yet rigorous evaluations of sanitation behaviours and their health and welfare impacts are rare. This article uses a randomized sanitation promotion campaign in Orissa, India, to evaluate child health and household welfare outcomes. The sanitation campaign increased households' ownership and use of latrines and improved children's mid-upper-arm circumference, height, and weight z-scores. Switching from open defecation to latrine use also saved time and increased satisfaction with sanitation conditions. We use our results to illustrate the cost-benefit calculus underlying this seemingly unglamorous and mundane household choice with potentially enormous environmental externalities (Katherine L. Dickinson, Sumeet R. Patil, Subhrendu K. Pattanayak, Christine Poulos and Jui-Hen Yang , 2015)

Increased developmental activities due to urbanization and industrialization are greatly responsible for water pollution in Kolhapur City. There are many causes of water pollution, such as sewage disposal, excess use of agrochemicals in the field, The discharge of industrial effluents without treatment, disposal of urban solid waste, agricultural runoffs etc. The polluted water of Pancha Ganga is creating some serious public health issues in the city. Kolhapur city is one of the developed cities in the state of Maharashtra. Thousands of people are coming to Kolhapur to seek employment across India. The industrial sector is overgrowing. This city is also a famous religious place; many pilgrims visit it yearly. The population of this city is increasing so fast due to educational facilities, employment and service. Today and probably in the future, due to

the rapid growth in population, urbanization and industrialization, public health issues will be a tremendous challenge for planners, administrators and politicians. The river as a drinking source is becoming polluted, and the capacity of treatment plants is insufficient to stop the pollution and reduce the damage to public health. The ability of these plants needs to be increased. Therefore, there is a need to wake up as early as possible to be prepared to tackle the growing issue of water pollution to promote public health. There is a need for government intervention with active people's participation.

### **III. Objectives of the study**

1. To assess the awareness level among the villagers of RWSS.
2. To measure the awareness regarding sanitation and solid and liquid waste management.
3. To study the geographic condition of the village.
4. Suggest interventions by combining and making the best use of Safe drinking water, adequate sanitation, and hygiene that has the potential to reduce the disease burden of the village by 10%.

### **IV Methodology –**

The researchers used purposive sampling to assess a specific subgroup of the village. Respondents from the wards were randomly selected as they were suitable for the research. The Zilla Parishad took note of this village in implementing JJM and was selected for research. The more prior information the researcher has about this particular community, the better for sample selection. As the name suggests, the researcher went to this village purposefully because he felt it fit the profile of the people he needed to reach.

Researchers know that the findings of a purposive sample are not always statistically representative of the larger population but are qualitatively generalizable. The researchers used various tools and techniques in the methodology for the research study. It includes several methods, data collection and sources of data, different variables, the total

population of samples, sample size, sample selection criteria and analytical approach for data analysis. Estimates of other variables were obtained, and the relationship between output and input was established on a sample form to meet the requirements of the study. The methodology emphasizes all aspects of data collection, processing and interpretation.

While selecting the sample of the individual respondent, the researcher ensured that it should be homogenous. The sample also allowed for heterogeneity among respondents in the ward selected for Bhatanwadi village. Hence sample selection includes the basis of equal contribution so that we can arrive at the results without bias. It allowed each respondent to have a fraction of the probability of being selected for an award.

**V. Discussion**

**1. Waterborne diseases and their avoidance by various factors –**

The carriage of water from the intake well and its surroundings, delivery through the RWSS, consumption of drinking water by Bhatanwadi villagers, their habits and disposal of wastewater were taken into account during the study as a cycle. The researchers studied various factors, from individual and collective community habits in waste disposal. Nearly 17.5 % of people didn't treat water at home in the village.

**Table 1: The practice of treating water at home**

Water treatment	Frequency	Percentage
Straining	55	68.8
Boiling	4	5.0
Filter	4	5.0
Chlorination	2	2.5

No treatment	14	17.5
Sedimentation	1	1.3
Total	80	100.0

(Source: Field Data)

Due to IEC or advertisements on the screen, the villagers are seen to treat the water at home for better hygienic water for drinking. Table 1 describes the respondents treating water at home. It is seen that 68.8% of respondents treated water at home through straining, 10% used a water filter and boiled water, and 17.5% of respondents had no water treatment at home.

When humans are habitual to unsafe practices and the designs of disposal are faulty or no treatment is carried out before disposal, they are more likely to get ill. Good human health and hygiene habits are the foremost safety for individuals to less likely to fall sick.

**Table no 2: Health Scenario (member/s of a family falling ill within the last six months)**

Falling ill (Wordwise)	Frequency Yes	Frequency No	Percentage Yes	Percentage No
Ward 1	1	29	1.25	36.20
Ward 2	1	21	1.25	26.30
Ward 3	12	16	15.0	20.00
<b>Total</b>	14	80	17.50	82.50

(Source: Field Data)

Table 2 shows that 17.5% of the respondents reported falling ill during the last six months,

and it can be concluded that 82.5% of the respondents practised good health and hygiene practices.

**It shows that treating water at home is the best way to avoid waterborne diseases.**

Education has always been a part of being performed by individuals to increase their know-how on the things that happen and keep processes in place for avoiding diseases. IEC in health and hygiene were given through various media have been at the situational core, and that taught in school forms the good habits.

**Table no 3: Effect of Education on falling ill**

Response	Educated respondents	Percentage
No	14	17.50
Yes	66	82.50
Total	80	100.00

During the research study and on analysis of the data, it has been found that 82.5% of educated people avoided diseases. In comparison, uneducated lot, 17.5% of respondents fell ill during the last six months. **Table 3: Ward-wise tabulation on falling ill within the last six months:** Bhatanwadi village is divided into three wards. Drinking water delivery varies per the wards regarding pressure and O&M of the water supply system.

The ward-wise tabulation explains that ward 3 has the maximum no of people falling ill due to waterborne diseases. **This can be minimized by 13.75% by concentrating**



**on improvements needed in ward three alone.** This can be done through IEC for change in habits, sharing know-how, **water treatment at home** and workshop regarding keeping water safe for drinking.

**Table No.4 Interventions to Induce Hygienic Behaviour and Habits**

Sr. No.	Name of the Scheme	Name of the program	Expenditure (In Lakhs)	Day and Date	No of Beneficiaries
1.	GPDP	House-to-house campaigning through GP Members	Nil	14/04/22, 23/04/22, 30/04/22	Ward 3
2.		Awareness through Film Show.	0.01	08/05/22	Ward 3

(Source: Village panchayat Bhatanwadi)

The MSW student undertook house-to-house campaigns in the village with the help of GP members and sevaks for awareness towards water being treated at home. The villagers were also told about the handling of water, their cleanliness, and possible ways of water contamination. The activity needs to be done essentially before rains as it is seen that most contamination by waterborne diseases occurs in the rainy season. The season is said to mix all types of water with unknown sources through which it travels the gradients.

The film shows triggered awareness and cleared the understanding of cleaning and handling water in the house. Villagers understood water cleaning by screening, boiling, screening, adding medicine, and keeping it for an hour for application. Using the spoon, keeping water at a raised place above ground, and keeping taps to avoid water contamination.

## **VI Findings and Conclusion:**

The research study in Bhatanwadi gives out clearly that nearly 17.5 % of villagers

get affected due to waterborne diseases. For this, the remedy is treating water at home, and another aspect came to light: Ward 3 had the maximum number of families affected by waterborne diseases. So it will be a boon to make concentrated efforts in ward no 3 to minimize the effects of waterborne diseases by doing IEC and imparting knowledge of treating water at home. By this, we can see a reduction of 13.5% of waterborne diseases in Bhatawadi. This can be arrived at as each ward has about 1.5% common residual parameters of waterborne disease affecting villagers.

It can be concluded that water treatment at home is the best method to avoid waterborne disease. The research also elaborates on where concentrated efforts need to be made to save time and money for the three-tier system.

The activity has impacted the villagers, mostly the women folk, for an improved health pattern, reduced waterborne diseases, and fewer falling ill compared to last year. This intervention has immensely helped reduce diseases within the lower cost ambit, easier following taught and widely acceptable habits.

Bhatanwadi is an example of other villages. This will help the villages achieve complete sanitation and hygiene and reduce the incidence of sickness among the villagers. The focus needs to be on the people living in Ward No. 3 of Bhatanwadi village so that the incidence of getting sick due to waterborne diseases or contamination will be relatively zero.

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3

## Performance Analysis by Programme and Batch: A Review of RSET is of Kolhapur District

Dr. Kavita S. Vadrale

### Abstract

Rural Self Employment Training Institutes (RSETIs) are a significant component of the CSR activities of the banks. RSETIs are providing self-employment training programmes to mitigate the unemployment problem among the youth in the country. The study's key objective is; to review the performance analysis by programme and batch of the RSETI of Kolhapur District concerning no. of batches, training to candidates, and settlement status of the candidates. The necessary secondary data was collected through annual activity reports of the RSETI from 2015-16 to 2021-22. The study concluded that by comparing all the EDPs, except general EDPs, actual batches conducted are less than planned in all other EDPs. There was a difference in target and actual achievement in one or more EDPs, but the overall total EDPs target was fulfilled. RSETIs have little success in reaching the target in the case of actual candidates trained compared to the target under process EDP; however, RSETI effectively reached the target in the case of the general EDPs. Regarding settlement percentage among the different programmes of EDP's, general EDP's stand first, followed by agriculture, product, and process EDP, respectively.

**Keywords:** Performance, Programmes, Batches, Target, and Settlement

### Introduction:

Corporate social responsibility of business is termed as the corporate or business sector's responsibility towards society. Countries like India have enormous problems like poverty, unemployment, malnutrition, inaccessibility of health facilities, etc. Therefore, the corporate sector should come forward to help with nation-building, and the banking sector is not an exception. Now a day's, banks are not only providing banking services to customers but also acting as responsible corporate citizens in society because banks are engaging in diverse social activities through CSR initiatives. Rural Self Employment Training Institutes (RSETIs) are a significant component of the CSR activities of the

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banks. RSETIs are providing self-employment training programmes to mitigate the unemployment problem among the youth in the country. As per the government norms, the lead bank of the district should establish the RESTIs and conduct training programmes. The present paper focuses on reviewing the performance by programme and batch of the RSETI of Kolhapur District.

To address rural poverty and unemployment problem, the government has initiated many efforts. Considering that, for the country's overall development, it is essential to channel the energy of the young into constructive endeavors. The RUDSETI experiment was started 36 years ago to educate, train, inspire, and assist unemployed rural adolescents in pursuing self-employment to obtain a living. The Ministry of Rural Development, Government of India, is scaling up the RUDSETI model by encouraging the development of Rural Self Employment Training Institutes (RSETIs) around the nation by the Banks. This is done in response to the model's success in promoting self-employment. The National Academy of RUDSETI (NAR), a resource organization for RSETIs, has been chosen to play a crucial role in capacity building and mentoring these RSETIs, which is a source of great pride.

Banks manage RSETIs with active cooperation from the Government of India and the State Government. A specialized agency designed to ensure the necessary skills training and upgrades for rural BPL youths to alleviate the unemployment problem. Banks funded and managed these with the state government's active cooperation. The concept of RESTI is based on RUDSETI (Rural Development and Self-employment Training Institute), a company co-founded by three institutions: Syndicate Bank, Canara Bank, and Sri Manjunatheswara Trust Located in Ujire, Karnataka. A RESTI has been established in every region of the country. The concerned bank is the lead bank in the region and is responsible for its creation and management. The Indian government will provide one-time grant support of up to Rs. 1 crore to pay for the construction of buildings and other infrastructure. After successfully completing the training, the banks will provide them with credit linkage assistance to start their entrepreneurial ventures.

### **Programme Structure & Contents:**

Each RSETI should offer 30 to 40 skill development programmes in a financial year in various avenues. The programmes are of short duration ranging from 1 to 6 weeks and could fall into the categories listed below:

- Agricultural Programmes – agriculture and allied activities like dairy, poultry,

apiculture, horticulture, sericulture, mushroom cultivation, floriculture, fisheries, etc

- Product Programme – dress designing for men and women, rexine articles, incense sticks manufacturing, football making, bag, bakery products, leaf cup making, recycled paper manufacturing, etc.
- Process Programmes – two-wheeler repairs, radio/TV repairs, motor rewinding, electrical transformer repairs, irrigation pump-set repairs, tractor and power tiller repairs, cell phone repairs, beautician course, photography and videography, screen printing, domestic electrical appliances repair, computer hardware and DTP.
- General Programmes – skill development for women
- Other Programmes – related to other sectors like leather, construction, hospitality and any other sector depending on local requirements.

Various employment avenues are provided under these programmes under RSETIs and efforts towards promoting the people's livelihood. Thus, the present paper focuses on the performance of RSETIs with considering the target and achievement in case of no. of batches, training to candidates, and settlement status of the candidates. It emphasizes the at what extent RSETIs reached the target and growth of candidates trained & their settlement.

### Literature Survey:

The key literature on RSETIs focuses on case studies on RSETIs beneficiaries, the impact of RSETIs training on financial literacy and skill enhancement of beneficiaries, barriers faced by the RSETIs beneficiaries, and trainee's settlement status etc.

**Chatterjee and Rao (2016)** presented two case studies: West Bengal and Telangana success stories. The study concluded that two are the simple cases, but lakhs of youths have been benefitted under RSETI as the right type of training has facilitated them to settle in right economic venture. **Ramakrishna et al. (2016)** concluded that as RRSETI structures one of the identified areas of the Government of India (GoI) to produce start-ups, they need to focus on the curriculum and the skill-building function to impart more meaningful skills. **Rao and Chatterjee (2016)** presented field cases of two beneficiaries'. The study portrays how beneficiaries have benefitted after training and earning income as provided with proper backward and forward linkages. **Saritha K.R., and A.S. Dileep**

(2018) study finds that the high rate of rent for buildings, lack of infrastructural facilities due to financial problems, high labour cost, family not support being an entrepreneur, and unethical interference from government officials are the significant barriers preventing not being an entrepreneur after attending the training programme from RSETIs. **Saritha and Dileep (2018)** studied the barriers faced by the beneficiaries of RSETIs for start-up a business. Study emphasizes the status of beneficiaries settled and beneficiaries not settled after attending the training programme from RSETIs and identify the barriers preventing them from not being entrepreneurs or still unemployed. **Rathi (2019)** analyses the influence of various programmes under RSETIs on the entrepreneurial personality development of rural women of Vellinezhi, Palakkad district, Kerala. The data were collected as pre-test post-test single group design at Canara Bank RSETI, Vellinezhi of Palakkad district, Kerala. The study concluded that the Canara Bank RSETIs succeeded in developing entrepreneurial personality in rural women.

**Makkar and Mann (2020)** assess the impact of RSETIs on entrepreneurship development in the Ludhiana District. The study analyses the settlement rate and time is taken to establish the enterprise and the role of RSETI in supporting the trained candidates in the settlement process. **Cirappa and Punit Kumar (2021)** study assess the role of RSETIs in implementing PMEGP. The study finds a significant improvement in management, marketing, financial management skills, and knowledge about Government Schemes among the candidates after training. The study suggested updating the training modules based on present requirements and increasing the off-campus training programmes. **Avishek Roy (2019)** evaluated the performance of Rural Self Employment Training Institutes (RSETI) in West Bengal during 2013-2017. The main focal point of the study is the extent of trainee settlement under self-employment, and the participation trends of women and weaker sections in RSETI training are adopted as benchmarks for assessing RSETI performance. **Rathi (2019)** assesses the impact of Rural Self Employment Training Institute (RSETIs) training on the financial literacy and entrepreneurial intention of rural women of Palakkad district, Kerala. The study finds a significant difference in entrepreneurial intention and financial literacy among trained and untrained women. The study identifies a significant correlation between entrepreneurial intention and financial literacy also.

### **Objective and Methodology:**

The study's key objective is; to review the performance analysis by programme and batch of the RSETI of Kolhapur District. We have used secondary data in the present

research work. The necessary secondary data was collected through annual activity reports of the RSETI from 2015-16 to 2021-22. The collected data has been classified and tabulated in light of the objectives. The collected data has been processed by employing suitable statistical tools like percentage, arithmetic mean, standard deviation, coefficient of variation, and compound growth rate; graphical presentations were also used if necessary.

### **Data Presentation and Analysis:**

The performance analysis by programme and batch of the RSETI of Kolhapur District described the performance highlights of the RSETI under key indicators, percentage of trainees settled with bank finance, no. of batches to be conducted, actual batches conducted, no. of candidates to be trained and actual candidates trained, settlement status according to types of EDP's. Moreover, also assess the trend of a number of batches, and the number of candidates trained and settled across the different courses during the last six years, i.e., 2015-16 to 2021-22.

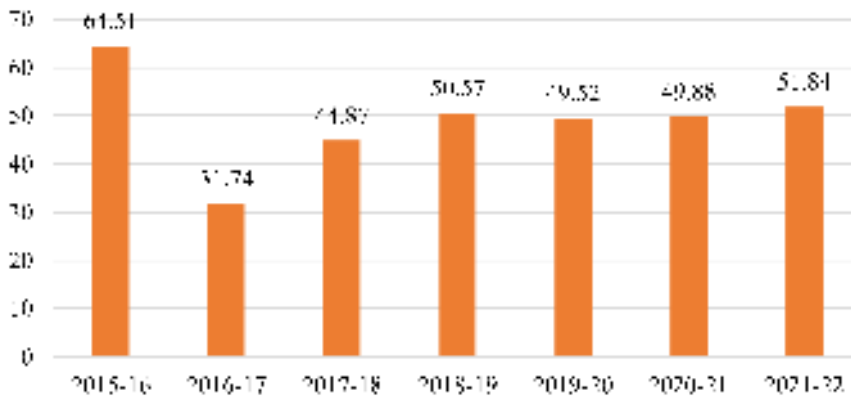
**Figure1: Performance Highlights at a Glance**

Years	Total programme conducted	Total candidates trained	No. of trainees settled	Out of which, No. Of trainees settled with bank finance	Percentage of trainees settled with bank finance
2015-16	76	2285	2285	1474	64.51
2016-17	106	3195	2325	738	31.74
2017-18	139	4090	3238	1453	44.87
2018-19	165	4943	4040	2043	50.57
2019-20	189	5718	4645	2300	49.52
2020-21	205	6234	5044	2516	49.88
2021-22	225	6855	5585	2895	51.84
Mean	157.86	4760.00	3880.29	1917.00	48.99
CGR	19.05	19.41	17.82	19.28	1.24

Source: RSETIs Annual Activity Report 2015-16 to 2021-22

(Note: Data is Since Inceptions of RSETI in Kolhapur District)



**Figure 2: Percentage of Trainees Settled with Bank Finance**

Figures 1 & 2 note the performance highlights of RSETIs of Kolhapur District in terms of the total programme conducted, total candidates trained, no. of trainees settled, and the percentage of trainees settled with bank finance. During the last seven years, i.e., from 2015-16 to 2021-22, the mean value of the total programme conducted is 157, the total number of candidates trained is 4760, and the number of trainees settled is 3880, respectively. The mean value of the percentage of trainees settled with bank finance during the last seven years is 48.99 percent. The candidate settled with bank finance at almost 40 percent and CGR at 1.24 percent. It emphasizes that bank finance is crucial for the settlement of the candidates. The compound growth rate is around 20 percent for all indicators.

**Figure 3: Performance of RSETI's under Key Indicators**

Year	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	Mean	CGR
No. of training Programmes	28	30	33	26	24	16	20	25.29	-8.82
Total Trainees	846	910	895	853	775	516	621	773.71	-7.58
No. of training days	340	257	372	256	280	148	215	266.86	-9.40
Cumulative Settlement	1474	2325	3238	4040	4645	5042	5585	3764.14	23.48
% of Settlement	64.51	72.76	79.16	81.73	81.23	80.91	81.47	77.40	3.41

Average strength of Batch	30	30.33	27.12	32.8	32.29	32.25	31.05	30.83	1.44
Total expenditure during year (Rs. In lakhs)	35.85	27.36	30.8	24.52	29.21	17.97	22.89	26.94	-7.69
Cost per trainee (Rs.)	4361	3007	3441	2875	3769	3483	3686	3517.43	-0.43
Cost per Training batch(Rs.)	128049	91218	93347	94305	121708	112321	114438	107912.29	1.24
Cost per Training per day(Rs.)	10545	10648	8281	9578	10432	12143	10645	10324.57	1.88

Source: RSETI's Annual Activity Report 2015-16 to 2021-22

Figure 3 overviews RSETI's performance considering key indicators from 2015-16 to 2021-22. The average settlement of candidates is 77 percent during the last seven years. The settlement percentage increased in 2021-22 compared to 2015-16, and CGR was 3.41 percent. Thirty candidates are the average strength per batch, and RSETI of Kolhapur spends Rs. 26 lakhs an average every year. Moreover, the average cost per trainee is around Rs. 3500/-, the cost per training batch is rupees one lakh, and the cost per training per day is Rs. 10000/-. There is negative growth in the case of the number of training programmes, total trainees, no. of training days, total expenditure during the year and cost per trainee, etc. The somewhat positive growth was found in settlement percentage, the average strength of batch, cost per training batch, and per day.

The training programme consists of four types of training, i.e., agriculture, product, process, and general entrepreneurship development programme (EDPs). The composition of training programmes explained the no. of batches to be conducted, actual batches conducted, no. of candidates to be trained, and actual candidates trained.

**Figure 4: Target and Achievement of Batches Conducted**

No. of Batches to be Conducted						
Years	Agriculture	Product	Process	General	Mean	Total
2016-17	8	7	6	5	6.50	26
2017-18	8	7	4	4	5.75	23
2018-19	7	8	3	5	5.75	23
2019-20	9	7	3	5	6.00	24
2020-21	7	7	2	4	5.00	20
2021-22	6	7	1	4	4.50	18
Mean	7.50	7.17	3.17	4.50	6.50	22.33
CGR	-4.43	-0.38	-27.05	-3.14	-6.13	-6.13
Actual Batches Conducted						
Years	Agriculture	Product	Process	General	Mean	Total
2016-17	17	5	0	8	7.50	30
2017-18	5	6	2	20	8.25	33
2018-19	3	5	1	17	6.50	26
2019-20	2	10	1	11	6.00	24
2020-21	1	6	1	8	4.00	16
2021-22	5	6	1	8	5.00	20
Mean	5.50	6.33	1.00	12.00	6.21	24.83
CGR	-27.70	4.69	-	-8.70	-11.51	-11.51

Source: RSETIs Annual Activity Report 2015-16 to 2021-22

Figure 4 presents the no. of batches to be conducted and the actual batches conducted. During the last six years, from 2016-17 to 2021-22, the average batches planned and conducted were 6.50 and 6.21, respectively. Comparing all the EDPs, except general EDPs, actual batches conducted are less than planned in all other EDPs. Moreover, the CGR of all EDPs is also negative except for the product EDP's actual batches conducted. However, the target is fulfilled in the total batches planned and conducted across all EDPs. There was a difference in target and actual achievement in one or more EDPs, but the total EDPs target was fulfilled.

**Figure 5: Target and Achievement of Candidates Trained**

No. of Candidates to be Trained						
Years	Agriculture	Product	Process	General	Mean	Total
2016-17	240	195	165	150	187.50	750
2017-18	235	185	100	120	160.00	640
2018-19	205	210	75	160	162.50	650
2019-20	250	190	75	150	166.25	150
2020-21	185	185	40	90	125.00	500
2021-22	200	185	35	130	137.50	550
Mean	219.17	191.67	81.67	133.33	156.46	540.00
CGR	-4.01	-1.03	-25.92	-4.59	-6.28	-10.18
No. of Candidates Trained						
Years	Agriculture	Product	Process	General	Mean	Total
2016-17	625	165	0	120	227.50	910
2017-18	199	165	43	488	223.75	895
2018-19	101	151	29	572	213.25	853
2019-20	55	325	34	361	193.75	361
2020-21	35	197	26	258	129.00	516
2021-22	164	192	28	237	155.25	621
Mean	196.50	199.17	26.67	339.33	190.42	692.67
CGR	-30.05	6.05	-	2.99	-9.93	-11.87

Source: RSETIs Annual Activity Report 2015-16 to 2021-22

Figure 5 presents the candidates to be trained and the actual candidates trained. RSETIs are planned to train an average 540 number of candidates, and they trained 693 in the last six years, i.e., from 2016-17 to 2021-22. The average percentage share of candidates trained to the target is 140 percent from 2016-17 to 2021-22. It represents that RSETIs effectively reached the target in the case of batches conducted and candidates trained as compared with the target under all types of EDPs.

Comparing all the EDPs, the mean value of the product and general EDPs actual candidates trained are more than targets, and it was less in the case of agriculture and process EDPs. It represents that RSETI does not have much success in reaching the target in the case of actual candidates trained compared to the target under process

EDP; however, RSETI effectively reached the target in the case of the general EDPs. Moreover, CGR of product and general EDPs are positive among all the EDPs in candidates to be trained and actual candidates trained. However, target is reached in case of total candidates being trained and candidates being trained across all EDPs. There was a difference in target and actual candidates trained in one or more EDPs, but in the case of overall EDPs, target were fulfilled.

**Figure 6: Percentage Share of Target and Achievement of Batches Conducted and Candidates Trained**

<b>Percentage Share of Batches Conducted to Actual Target</b>					
Years	Agriculture	Product	Process	General	Total
2016-17	71.43	71.43	0.00	160.00	115.38
2017-18	85.71	85.71	50.00	500.00	143.48
2018-19	62.50	62.50	33.33	340.00	113.04
2019-20	142.86	142.86	33.33	220.00	100.00
2020-21	85.71	85.71	50.00	200.00	80.00
2021-22	85.71	85.71	100.00	200.00	111.11
Mean	88.99	88.99	44.44	270.00	110.50
CGR	5.09	5.09	-	-5.74	-5.73
<b>Percentage Share of Candidates Trained to Actual Target</b>					
Years	Agriculture	Product	Process	General	Total
2016-17	260.42	84.62	0.00	80.00	121.33
2017-18	84.68	89.19	43.00	406.67	139.84
2018-19	49.27	71.90	38.67	357.50	131.23
2019-20	22.00	171.05	45.33	240.67	240.67
2020-21	18.92	106.49	65.00	286.67	103.20
2021-22	82.00	103.78	80.00	182.31	112.91
Mean	86.21	104.51	45.33	258.97	141.53
CGR	-27.14	7.16	-	7.94	-1.88

Source: RSETI's Annual Activity Report 2015-16 to 2021-22

Figure 6 compares the percentage share of batches conducted and candidates trained to the actual target across all EDPs. Regarding batches conducted, the target is fulfilled, and over-target is found in general EDPs i.e., more than 200 percent. On the other hand, under-target is observed in all remaining types of EDPs. In the process, EDP's target is achieved by only 44 percent. It was the very least.

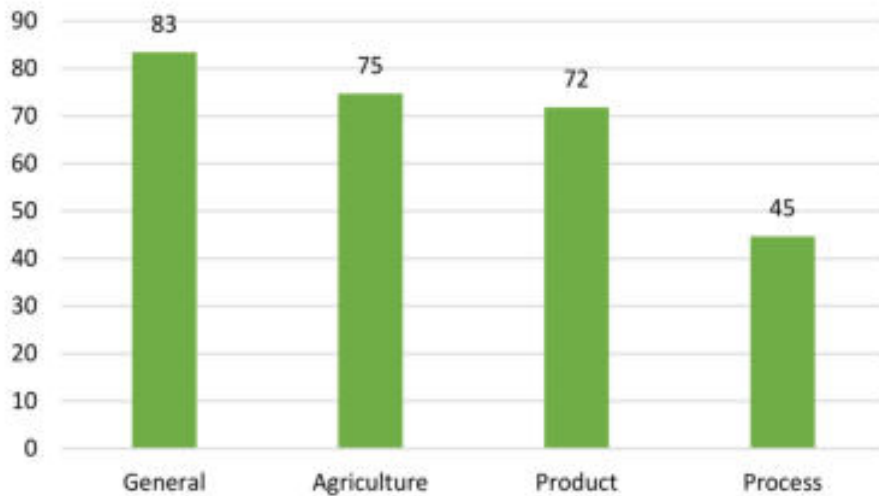
Similarly, regarding candidates trained, the target is fulfilled in product and general EDPs, but it was most significant in general EDPs. On the other hand, under-target is observed in all remaining EDPs, i.e., agriculture and process EDPs. Moreover, EDP's target achieved is insignificant in the process, i.e., only 45 percent.

Moreover, the CGR of the percentage share of batches conducted to the target was positive for agriculture and product EDPs and negative for general EDPs. Similarly, the CGR of the percentage share of candidates trained to the actual target was positive in product and general EDPs only.

**Figure 7: Settlement Status according to Types of EDP's (Percentage)**

Years	Agriculture	Product	Process	General	Mean
2014-15	44.58	46.54	58.33	100.00	62.36
2015-16	62.40	54.55	0	62.50	44.86
2017-18	81.41	64.24	32.56	91.02	67.31
2018-19	93.07	70.20	41.38	73.25	69.47
2019-20	87.27	61.54	85.29	90.86	81.24
2020-21	102.86	116.75	3.85	50.39	68.46
2021-22	51.22	89.06	46.43	115.61	75.58
Mean	74.69	71.84	44.64	83.38	67.04
SD	20.51	22.10	27.70	20.90	10.67
C.V.	27.45	30.76	62.05	25.06	15.91

Source: RSETIs Annual Activity Report 2015-16 to 2021-22

**Figure 8: Mean Percentage of Settlement Status (2014-15 to 2021-22)**

Figures 7 & 8 explain the settlement of candidates across all EDPs. The average settlement of candidates among all the EDPs was around seventy percent from the past seven years, i.e., 2015-16 to 2021-22. Regarding settlement percentage among the different programmes of EDP's, general EDP's stand first, followed by agriculture, product, and process EDP, respectively. The settlement percentage was high in general EDPs, i.e., 83 percent, and the lowest percentage was observed in process EDPs, i.e., 45 percent. The coefficient of variation was high in process EDPs, i.e., 62 percent, followed by product, agriculture, and general EDPs. It indicates that the settlement status of the candidates during the last six years was more consistent in general EDPs, followed by agriculture and product EDPs. High volatility was observed in process EDPs.

### **Conclusion:**

Overall, the paper concluded that bank finance is crucial for the settlement of the candidates because 40 percent of the candidates settled with bank finance. The compound growth rate for the total programme conducted, total candidates trained, and no. of trainees settled is around 20 percent. There is negative growth in the case of the number of training programmes, total trainees, no. of training days, total expenditure during the year and cost per trainee, etc. However, somewhat positive growth was found in settlement percentage, the average strength of batch, cost per training batch, and per day.

Comparing all the EDPs, except general EDPs, actual batches conducted are less than planned in all other EDPs. There was a difference in target and actual achievement in one or more EDPs, but the total EDPs target was fulfilled. Among the different EDPs, target and achievement is a yearly gap, but overall, it is reached. The average for all years, percentage share of batches conducted, and candidates trained is more than the target from 2016-17 to 2021-22. RSETI has little success in reaching the target in the case of actual candidates trained compared to the target under process EDP; however, RSETI effectively reached the target in the case of the general EDPs. Regarding settlement percentage among the different programmes of EDPs, general EDPs stand first, followed by agriculture, product, and process EDP, respectively.

**Acknowledgement:** Author is grateful for financial assistance provided by The United Western Bank's Late R. N. Godbole Chair Department of Commerce and Management, Shivaji University, Kolhapur

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4

## ‘Inter-Caste Marriage in Contemporary India: A case of Akola district in Maharashtra’

Vinay Damodar<sup>1</sup>

### Abstract

Marriage and mate selection is one area where great deal is deeply embedded in the interests of people around the religion, ethnicity, geographical location, colour and most importantly ‘caste’ in the context of India. There are more than 6000 castes and within that each caste there are 15-20 sub castes in India. Each one of them have distinct characteristic features and no country in the world where there are so many divisions within the social groups unlike India. The reasons like race, religion and ethnicity, etc. are found behind the discrimination in other countries. While, caste system is a main reasons for various oppression’s in India. In order to address the problem of caste based discrimination and to have the integration among the diverse communities, several provisions are being made through social justice and social welfare policies in India. Many social reformers have suggested to promote the inter-caste marriages in order to eradicate caste based discrimination and untouchability. The schemes and incentives are given by Ministry of Social Justice and Empowerment at the centre and Social Justice and Special Assistance Department at the Maharashtra state to promote the inter-caste marriages. As a part of the eradication of untouchability, to promote & encouragement to inter-caste marriages.

Inter-caste marriages in India have increased little bit but at the same time atrocities on dalit boys and girls and honour killings in families across the society has also increased in some states of India. Therefore, it become important to study, how does the inter caste marriage between dalit and non-dalit is perceived in cities and in villages. This type of marriages are not only questioning the societal status quo but also breaking it and which also become the huge priority for atrocity to happen. Discussing about the inter-caste marriages is still seen as taboo in many parts of India. Still there is not societal acceptance of inter caste couples in many parts, in many cases they are not getting the support from the state and its institutions. This paper attempts to study the challenges and experiences of the inter caste couples and their views on (a) scheme to promote

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inter caste marriage and socio-cultural relations between castes, (b) perceptions about the intercaste marriage, and (c) new law to prevent the honour killings. It is based on the qualitative methodology and exploratory research design.

**Keywords:** *caste discrimination, social justice, inter-caste marriages, honour killings.*

## **Introduction**

The society and its social laws are important for anybody to understand the kind of life and social practices that prevail and become key characteristics of it to a large extent. Marriage and mate selection is one area where there is a great deal of embedded interests of whole lot of people around oneself that play major role in terms of religion, ethnicity, geographical location, colour and most importantly in the context of India 'The Caste'. This research attempts to study the experiences of couples who have done inter-caste marriage themselves and have faced the consequences of the same Inter Caste Marriages fall in broadly two categories: Intercaste marriages within the pure Castes (From Brahman to Shudra ). In other words, before, most of the inter caste marriages took place within the four Varnas - Brahman, Kshatriya, Vaishaya, Shudra all the touchable amongst themselves. In the pre-independence period the marriages between the pure and impure or between touchable or untouchable were the rarest (Shah, 2001).

In many parts of the India today still there is caste discrimination still going on, in countryside the tea shops maintain the three tumbler system- one for dalit, one for non dalits and for the anonymous, in some parts of India barbers don't serve Dalit customers and in many parts of India non dalit refuse to have the food prepared by dalits. (Gupta, 2004)

Despite this terrible contempt for dalits there are a number of non dalit women risking their lives and marrying the Dalits. This only symbolises that India's greatest social revolution is underway.

Dr. Babasaheb Ambedkar focused on the role of marriage in social construction of caste system and provided an important understanding of the issue of women's emancipation in the Indian context.

As Babasaheb said, "Caste is endogamy and endogamy is caste". He also brought out how the origin and reproduction of caste rested on gendered violence (Rege, 2010).

In the context of India, "Caste" is the most important which plays a major role in

terms of Marriage, where there is a great deal of embedded interests of whole of people with other factors like religion, ethnicity, geographical location, colour, etc.

According to Kannan (1963), who had done study on intercaste marriages, there have been very few studies on this issue and it needs attention. After reviewing the literature available, it is observed that intercaste marriages in India have increased but at a same time atrocities on dalit boys and girls, honour killings in families across the society has also increased in some states in India. The intercaste marriage means marriage outside one's own caste. In other words, it brings about the union of a man and woman belonging to two different castes. For a very long time caste marriage was the only acceptable form of marriage in India. No one made any protest anyone. But the situation has been changed now.

### **Rationale of Study**

The consequences arise out of the inter-caste marriages on the public and private lives of the couples are not explored properly in the available literature. There is no study available on the selected caste groups on inter-caste marriage in the selected locality and government incentives provided to inter-caste marriage. There is some news in which it is said that honour killings are increasing and are more in rural areas as compared to urban areas. So, it become important to study, how does the inter caste marriage between Dalit and Non-Dalit is perceived in cities and in villages. This type of marriages are not only questioning the societal status quo but also breaking it and which also become the huge priority for atrocity to happen. Sociologists classified the intercaste marriage into two categories, one is Hypergamy (Anuloma) and other is Hypogamy (Pratiloma).

In Hypergamy i.e. Anuloma, it is a form of marriage which allows a man of higher caste/varna to marry a woman of lower Caste/Varna. And in Hypogamy i.e. Pratiloma, is form of marriage, it allows men of lower caste or varna to marry women of higher caste. The intercaste marriage is becoming very popular in the modern Indian Society. The government also legalised the intercaste marriage under Hindu Marriage Act, 1955. When we discuss Indian marriages with a shade of intercaste union, it sounds like taboo to the majority even this day (Corwin, 1977; Malhotra and Trivedi, 1977; Saroja, 1999).

In North India, Marriage among close blood relatives is virtually prohibited. In contrast, marriage among the blood relatives is common practice in South India.

Due to following factors it has strong influence in paving the way for more intercaste

marriages,

- (i) Increasing Urbanization,
- (ii) Education,
- (iii) Employment of women.

Socio-economic development and globalisation of the Indian economy has also contributed to the changing trends in the marriage patterns.

According to a recent report of the All India Democratic Women's Association (AIDWA), urban women in India have started to rebel and choose mates outside the 'arranged marriages' and caste commandements (Helfer, 2011). This has led to increase incidences of 'honour killings' of young brides and grooms.

Literature available on inter-marriages in India is mostly descriptive and not based on any nationally representative surveys with direct questions on mixed marriages (Kannan, 1963; Kapadia, 1966; Corwin, 1977; Das et al., 2011).

In book, *Gendering Caste*; through the feminist lens Chapter on Caste and Gender in Contemporary India, Uma Chakravarty writes, Certain castes which are numerically strong and have gained economically are feeling empowered. Others, which were of high status and had wielded power in past, are feeling threatened by the loss of their power in the past, are feeling threatened by loss of their power and dent in their unstated reservations in the political system and in educational institutions in the past. The entire structures of class and caste linkages are being reworked under new social processes.

We can find out after post independent and after introduction of constitution, reservation system, the development in castes is happening but simultaneously, upper caste and upper women have get the advantages of history and which continue to add enormous social power. And due to this, with Globalization there are new opportunities are opening up for development but it also going to increase the gap between the castes.

We must recognize that it is not just reservations or caste based electoral board politics that is keeping caste alive but rather the very factors that we have just mentioned: unequal performance of labour and the endogamous marriage system, which still binds /binds production and reproduction together.

The importance of endogamous marriage, in cementing, holding blood within a

bounded group, keeping one group distinct from other, was recognized by Ambedkar.

‘The real remedy for breaking caste is inter-marriage. Nothing else will serve as solvent of caste’, he emphasized. Thus, the problem of the bounded nature of the circulation of women is explicitly tied to the formation and persistence of caste.

The larger matrix of family culture too needs to be addressed because it is within this that particular castes enact their everyday rituals of worship, marriage rites and food.

In the book, *Dalits in Modern India; Vision and Values*, there is one Chapter on Ambedkar’s *Daughters: A Study of Mahar Women in Ahmednagar District of Maharashtra* by Traude Pillai-Vetschera. Here, author is talking about the marriages in Ahmednagar District in Maharashtra, how the marriage patterns of each cast is changing. Caste ranking is depends to a large extent on by control the sexuality of the females. In each community through the rules and regulations on female sexuality, in that there are very strict rules are on high caste females and less on low caste, by which kept it above and tradition bound to women. Similar is the case of women is all other caste groups and community. In the same chapter, author further also discussed on cross-cousin marriage and dowry instead of bride price, divorce, widow remarriages, and high caste brides, etc. The marriage practices within Mahar Caste community are shared in this chapter, many other caste communities in Maharashtra also. According to author, nowadays, arranged marriages are often happened in the families from distant villages but no longer cross cousin marriages. One section is about the inter-caste marriage and how the situation in Maharashtra is changed, A number of educated Mahar boys are married to high-caste girls. Dalit girl don’t marry to high caste boys, which is practically not possible, as the type of Hypergamous anuloma marriage would be more acceptable than hypogamous pratiloma marriage.

Author introduces a new discussion here, the acceptance of males and rejection of females, from lower caste, some people think of future, according to that they feel that if my daughter married to lower caste person, her child will get reservation benefits, and he will later take care of his mother, which means we taken care of our girl up to now, after this its responsibility of her husband and later on their child, in this way my daughter will remain happy and will have everything and no worries, as according to tradition at last girls have to leave the houses and there after she and her husband’s family take care of her. Kumar is called it ‘fair skinned Aryan sex bombs’ and a danger of one sided inter-caste marriage in which the whole intention is about to future entitled

to benefits of reservation. This is point, where it can be seen in two ways, one way either jealously towards the development through the reservation, other way is step towards disturbing the reservation policy. everything and no worries, as according to tradition at last girls have to leave the houses and there after she and her husband's family take care of her. Kumar is called it 'fair skinned Aryan sex bombs' and a danger of one sided inter-caste marriage in which the whole intention is about to future entitled to benefits of reservation. This is point, where it can be seen in two ways, one way either jealously towards the development through the reservation, other way is step towards disturbing the reservation policy.

### **Major Objectives of the Study**

- To understand the views of inter-caste couples on inter-caste marriage
- To Study the hardships and challenges faced by inter-caste couples before, during and after marriages

### **Methodology**

The nature of the research project demanded a Qualitative approach and exploratory research design. A qualitative research methodology and exploratory research design was adopted. Open ended questions were formulated to collect data from the respondents. Case study method was used to collect data from the inter-caste couples. Interviews were conducted among other stakeholders using semi-structured interview guides.

### **Selection of Respondents:**

The initial selection of respondents was based on the record of inter-caste marriage available with the government of Maharashtra.

From the list of inter-caste marriage, the available couples in Akola district were selected as the first preference. If suitable and sufficient number of respondents was not available, other localities were added in the process.

### **Results and Discussion - Voices of Intercaste Couples**

When intercaste couples were asked to give their views and opinions on socio-cultural relations, schemes and also to share their experiences and challenges they have to face after getting married and their perceptions about intercaste marriage, honour killings and new law related with it, they have given diverse opinions, views and openly

shared their experiences.

31 year of old Sapna, who belongs to Teli Pardesi (caste-community), have done M.A. B.Ed. She is a school teacher at School of Scholars and she teaches Sanskrit. Regarding socio-cultural relations, she told that she was living with and around Thakur, Patil, Mali, Phul Mali, Sutar, Boudh, Teli communities at her native place. Patil and Teli communities were numerically dominant while there was only one Boudh (Buddhist) family which left that place after a few years. She had a good relation with these communities. These various caste groups were allowed to enter the houses; there were no restrictions or avoidance in terms of dining together, entertaining, entering temple or worshipping Gods and Goddesses. The behaviour of the people within community was good towards each other. Just one person belonged to Patil community was alcoholic and used to do drama, but other community people did not bother much about it.

One of the Patil Community's families had the mentality of caste hierarchy and to some extent they observe some extent of avoidance. There is no good relation between her caste (Rajput, a dominant and upper caste group) and her husband's caste (Maharaja Dalit caste who converted to Buddhism). At her home, they were asked not to have relationships with this caste and just to keep the friendship outside family relations. There was opposition against inter-caste marriage from her community. The both castes don't dine together. Nevertheless, there is no restriction in performance of ritual and ceremonies and worshipping gods and goddesses together.

Here, we can get the idea that her community has lots of rituals and mainly these rituals are practiced by females than male members. Due to inter-caste marriage she got to know about the new community and experienced new cultural practices in Buddhism which binds the family together. She looked quite happy while expressing her views.

Similar kind of views about the social-cultural relation with different caste groups are expressed by 24 years old Pooja who belongs to Brahmin community. She is in her final year of B.A. She is a housewife and completing her education. She is living in the neighbourhood of Pardesi, Mang, Muslims and Boudh Community groups. According to her, there is no restriction in entering anyone's house; there are no restrictions in terms of dining together, entering a temple and worshipping god and goddess. She doesn't have any memory of conflict/violence etc between her caste community and other community.

### **General Perceptions about the Inter-caste relations and Inter-caste Marriages**



Vishal Tayade, 34 years of old, belongs to Mahar caste community, he has done B.Com. He was engaged in the work of money lending. He talked on his perceptions about the inter-caste relations and Inter-caste marriages. It has been revealed from the response that the friends and close circle of the respondent advised the respondent not to break the conventional custom of marrying from his own caste group. There was no support for the respondent to go for inter-caste marriage. Rather, they value the marriage within the same caste community.

This may be either due to fear of conflicts in case of inter-caste or they themselves are promoters of arranged marriage. They want that caste difference and purity should be valued and it should be protected through arranged marriage within the same caste/ community. We come across literate people also who does not encourage inter-caste marriage as for example the teacher of the respondent and does not help promote or support inter-caste marriages.

Madhuri Wande, a 24 years old woman is belonged to Kumbi Patil (caste – community), which comes under OBC category. She has taken education up to 12th and now she is a housewife. She shared her views on perception about the inter-caste relations and inter-caste marriages. Her elder sister has also done inter-caste marriage. When she was sharing her views about this, she becomes little bit emotional. She in her childhood, like other children, did not know about all these concepts of marriage and everything. But as she grew up she started understanding many things, within her family first marriage was of her sister and which was an inter-caste marriage. Right from that incident, she has been witnessing the situation at her home, how the relatives behaves and talks, how the parents are blamed, taunting on parents by relatives and relatives boycotting her family. She has witnessed her parents crying. Very often the people of her community would gossip about the marriage of her sister. This has an impact on her and she has decided that if her parents are sad today because of her elder sister's act of inter-caste marriage then she will not go for inter-caste marriage in future. She explicitly narrates the reason behind the annoyance of the community members over her sister's act.

The respondent informs that her family and the community around were expected that her sister, being the eldest one in the family, to follow the family and community tradition and go for an arranged marriage with a community boy. The community members perceived that her parents did not give the required 'Sanskar' (Values/Ordination) to her sister for which she took such a decision. For violating the tradition of community by her

eldest sister, her parents are suffering from shame and faced derogatory remarks from community members.

### **Scope and Limitation of the study**

This Study will contribute in the formulating the policy and laws related with the inter-caste marriages in Maharashtra in general and India in particular.

- The geographical location is one limitation whereas the study only focuses on Maharashtra and cases which belong to this region only.
- The Research only focuses on Inter-caste marriages.
- It focuses on the responses of the couple involved as to understand the hardships if they have gone through.

### **Findings and Conclusion**

According to the views of the respondents, they have good relations with other caste/communities living nearby them. They learned and got to know about different social and cultural practices of their spouse's families, they are happily living together. Some couples are staying alone as due to oppose of both families, they missed their relatives. To some couples society shown the acceptance but to some couples the acceptance from society took a very long time. Some couples had the tough opposition from girl's families like her father and uncle, brother, as many of them have given life threats to couples, attacked also, emotional blackmailing was done, in some cases they are treated like outcaste from society, asked to live the hometown locations, villages. Many couples families and relative left the communication and any kind of relation with the couples just because they choose to marry outside caste community.

Some couples were not getting the room for rent in many areas just because they are intercaste couples. Many of respondents were the beneficiaries of the scheme to promote the intercaste marriage; they have shared their experiences about the scheme. According to them, if the required documents are ready then one can easily get the benefits of the scheme, the process of application for it, also simple and easy. Many suggested that the process should be made online, so, that it will help the people and there can be no chances of corruption. There was lack of awareness among the respondents about scheme and Atrocity laws.

There were recommendations given by the intercaste couples for the new law for

prevention of honour killings. According to them, the law should be strict and punishments should be given to those oppose the marriage, parent counseling should done, police protection the government should not just increase the money of incentives but also should concentrate on giving the employment opportunities and shelter like housing for the couples. Mostly the youth who opt for is educated one, so as per educational qualifications they should be given jobs. For uneducated youth the vocational training or skill based training should be done. To encourage and promote the awareness about the intercaste marriage, the felicitation of couples with proper introduction and relevance of intercaste marriage as step towards social integration such messages should be send within the society.

### Acknowledgement

Author is thankful to Dr. C.J. Sonowal, Professor, International Institute for Population Sciences, Mumbai. Email - [sonowalcjs@gmail.com](mailto:sonowalcjs@gmail.com). He has given the guidance for the whole study and feedback.

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5

## Newspaper Reading Habits among Travel and Tourism Department Students in Select Cities in Maharashtra

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Prof. (Dr) Nisha Pawar<sup>2</sup>, Nishant S. Sutare<sup>3</sup>

### Abstract:

Irrespective of age and educational background, newspaper-reading habit is very important for everyone. Everyday newspaper provides the readers about different types of development around them. The newspapers also shapes the views of the readers and apprise them about the different types of incidents, which policies are being drawn for them, how it will affect their day-to-day lives and what are the best possible remedies for them. As the newspaper contains information about each and every sector of the society, the travel and tourism sector is also not exception to this. Specific features on travel and tourism sector are published in different newspaper which ultimately helps the tourists, tour operators, and students to plan their trips and holidays hence, it is very important for the travel and tourism department students to read the newspapers. Therefore, in the present paper efforts are made to assess the newspaper reading habits of the travel and tourism department students in select cities in Maharashtra.

**Keywords:** Travel and tourism, Newspaper reading habit, Tourism sector.

### Introduction:

The Indian Readership Survey of 2020 underlines the fact that in the digital age too the newspaper reading habit is continued to flourish. A total of 1,43,423 publications including newspapers and other periodicals are registered in India as on 31<sup>st</sup> March 2020.<sup>1</sup> As of now, 9,840 newspapers are being circulated in India with claimed circulation of 25,84,22,000 copies per day. These figures itself proves that even in digital age the print media particularly the newspapers are still close to the lives of every individual. So that they can get idea about the new developments in their sector. The importance of

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newspaper reading is unquestionable. Every morning the elders in every household starts their day with a cup of tea or coffee and reading the newspaper. As kids are the best imitators of the elders they automatically get attracted towards newspaper reading, they too start reading the newspapers and the elders too encourage them to read the newspaper on daily basis and it ultimately become their habit. During the Covid-19 pandemic like the other sectors, the travel and tourism sector suffered huge losses. To cope with this situation, there is great need of proper information about the future prospective, policies of the government and the new normal. Therefore, for providing proper information newspaper is the best source.

### **Review of literature**

KSM Swaminathan while studying (2017)<sup>2</sup> newspaper reading habits among the students of Arts College in Madurai found that the students use to read the newspapers to enhance their general knowledge. He also observed that newspaper reading habit help the students to be a good citizen. In another study Murugan K (2015) Murugan K. (2014),<sup>3</sup> studied the reading habits among the engineering college students. In his study, the researcher observed that the students read the newspapers to get up to date information. In another study the researcher N. Sivakumar et.al., (2015) studied the newspaper reading habits of college students learning in an institute of technology. The researchers mentioned that newspapers are responsible for inculcating reading habits among the students. They also observed that newspapers are very important for college students as it provide information about education<sup>4</sup>.

### **Objectives of research**

1. To study the newspaper reading habits among the travel and tourism department students
2. To know which newspaper is being read by the students
3. Which is the convenient way of the students to access the news
4. How much time the students spend on reading newspaper print and online versions

### **Research methodology**

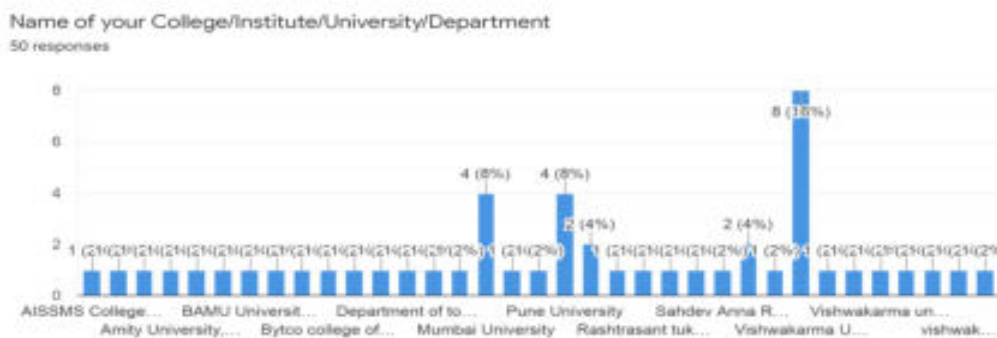
The data was collected through questionnaire. Google Form software is used for gathering data. The form was mailed to the respondents learning in travel and tourism

departments in AISSMS College of CHMCT, Pune, AMITY University, Mumbai, Arts, Commerce and Science College Sonai, Department of Travel and Tourism Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, Bharti Vidyapeeth, Bytco College of Arts, Commerce and Science, Nashik, D C College, Devgad, MIT SOM College, Mumbai University, RTM Nagpur University, S H Kelakar College, Devgad and Vishwakarma University, Pune. In all 75 questionnaires were mailed of which 50 questionnaires were received. The received data was later analysed by using Google Form software.

**Data analysis**

Out of the 75 mailed questionnaires, 50 questionnaires were received and the data is presented in following table.

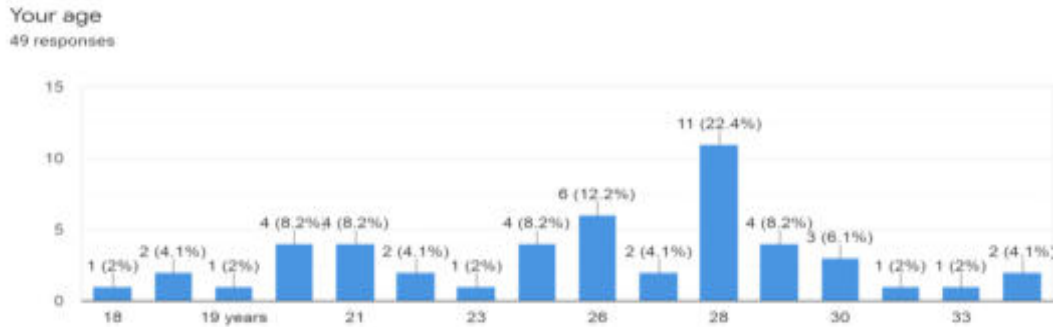
**Table. 1. Respondents demography**



From the above table, highest 15 responses were received from Vishwakarma University, Pune and 7 from Dr. Babasaheb Ambedkar University, Aurangabad followed by Pune University, Amity university and others.

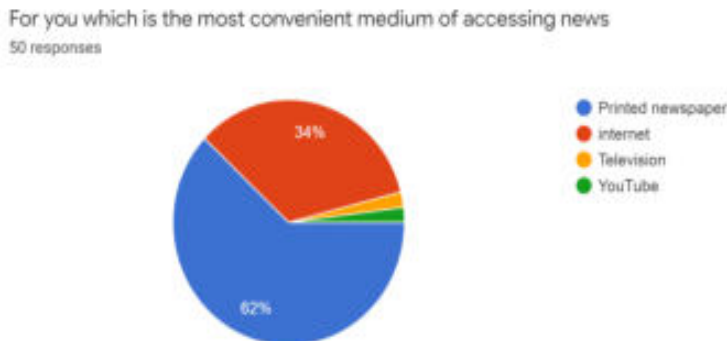
Out of the total respondents 42 i.e. 84 percent are students while 6 percent are teachers, 4 percent are entrepreneurs and 6 percent are self-employed. In age group wise criteria, maximum 36.7 percent are between the age group of 28-30 years. 8 respondents i.e. 8.1 percent are between the age group of 18 to 20 years. 11 respondents are between the age group of 21 to 25 years. (See table No.2)

**Table. 2. Age group of Respondents**



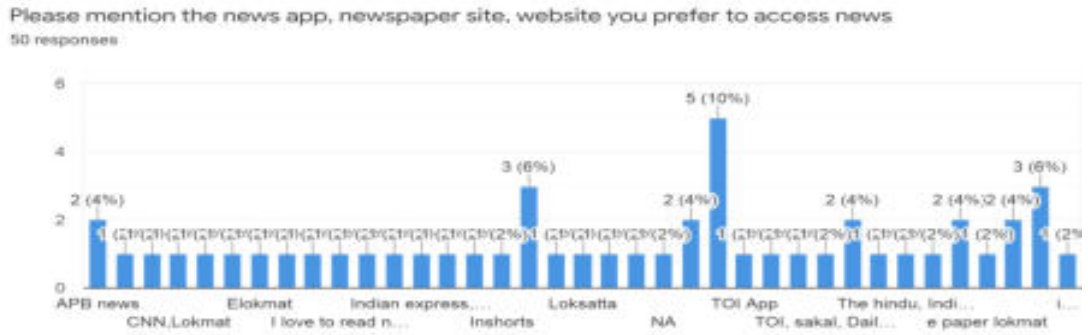
When asked the respondents about which is the most convenient way of the respondents to access the news 62 percent respondents opined that they access the news through printed newspaper while 32 percent respondents access the news through internet while 4 percent respondents are dependent on YouTube. (See Graph. 1)

**Graph 1. Medium of accessing news**



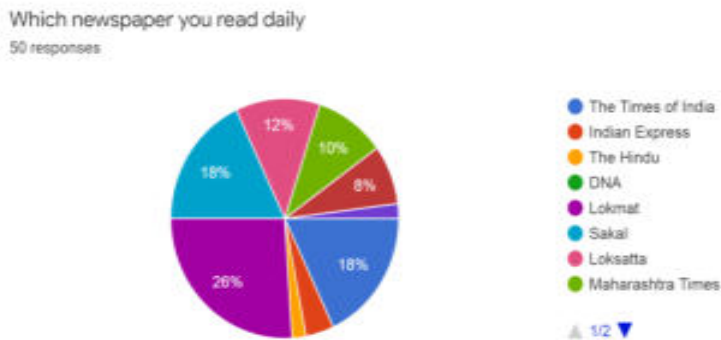
In response to the question about the app, newspaper site and website the respondents use to access the news maximum 12 respondents said that they use The Times of India Mobile Application. (See Table. 3)

**Table. 3. Most used mobile application to access news**

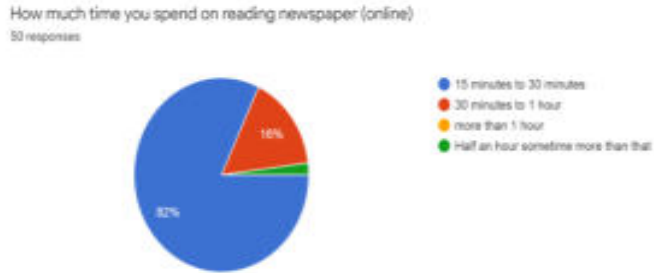


When asked the respondents about which newspaper they read regularly, highest 26 percent respondents said that they read Lokmat Marathi followed by 18 percent each read Sakal and The Times of India while 12 percent respondents read Loksatta. Out of the total respondents 82 percent respondents reads the newspaper just for 15 minutes while just 2 percent respondents read the newspaper for half an hour. (See Graph. 2)

**Graph 2. Most read newspaper and time spent on reading**

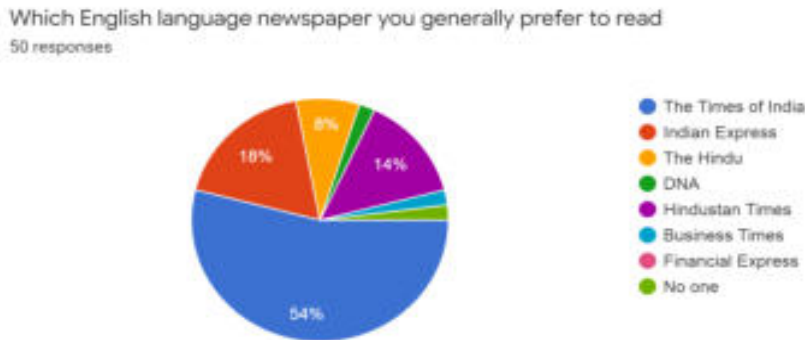






When asked the respondents about which English language newspaper they use to read more 27 (54 %) respondents said that they prefer to read English newspaper and that particularly The Times of India. Remaining 18 percent respondents read the Indian Express, 8 percent The Hindu and 14 percent Hindustan Times.

**Graph 3. Preferred English newspaper**



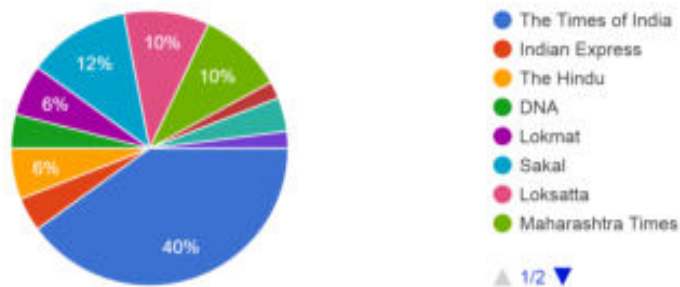
Through multiple-choice question, the respondents were asked to specify the reasons behind reading the newspaper daily, maximum 52 percent respondents said that they read newspapers to develop their general knowledge. Remaining 38 percent said that they read newspaper to get information on various topics and 6 percent respondents said that reading newspaper is their hobby. In response to the question about which section of newspaper, they most read 28 percent respondents said that they read the national news, 22 percent respondents read only the headlines, 18 percent read the international news

while just 14 percent reads the editorial and view point pages of the newspapers.

When asked the respondents that according to them, which newspaper gives more coverage to the travel and tourism related topics 40 percent respondents said that the Times of India gives more coverage to the travel and tourism sector while 12 percent, said that Sakal gives more coverage. (See Graph 4).

**Graph 4. Coverage given by newspapers to travel and tourism sector**

According to you which newspaper gives more coverage to tourism related news  
50 responses



While responding to the question related to the travel and tourism magazine, they use to read and the availability of the magazine in their college library 26 percent respondents said that they read the National Geographic Traveller magazine. Out of the total respondents 22 percent read the Lonely Planet, India Magazine 20 percent reads the Discovery India magazine and 14 percent read the Travel+Leisure Magazine. On availability of the magazine in their college or department libraries, 24 percent respondents said that the National Geographic Traveller is available in their libraries and Lonely Planet India is available in the libraries of the 20 percent respondents.

In response to the question whether the respondents are happy with the content and coverage provided by the newspapers to travel and tourism sector 84 percent respondents demanded for increase in the content and coverage. During the survey, it was noticed that though the respondents are living in digital age and accessing news through internet maximum respondents (40 %) do not have their own blog, YouTube channel or facebook page dedicated to travel and tourism sector.

## **Conclusion and findings**

Through the survey, it was observed that even in the digital age and availability of newspaper on internet most of the respondents are fond of reading newspapers in printed format. Apart from keeping pace with the changing age, they also access information and news through newspaper's mobile applications. The survey also underlines that in English newspaper category The Times of India is the most favourite newspaper among the travel and tourism department students. The respondents also underlined the fact that the present coverage given to the travel and tourism sector is not adequate and hence demanded for increasing the coverage and content. The survey also noticed that in present days the time spent on reading newspaper has changed drastically as maximum number of respondents read the newspapers for just 15 minutes and many of them just read the headlines due to which it can be said that the readers are now transformed into just news scanners.

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## जागतिक आर्थिक सद्यस्थिती, आव्हाने आणि भारताचा प्रतिसाद

सोमनाथ एस. विभुते

### गोषवारा

सध्याची जागतिक आर्थिक परिस्थिती खूपच आव्हानात्मक आहे. कारण अमेरिका, युरोप आणि जगाच्या इतर अनेक मोठ्या अर्थव्यवस्थांवर निराशावादी वातावरण निर्माण होऊ लागले आहे. वाढती चलनवाढ, मागणी-पुरवठ्यातील तफावत, वाढणारे व्याजदर इत्यादींच्या बाबतीत निराश वातावरणामुळे धोरणकर्ते आणि विचारवंतांनी संभाव्य मंदीला आवर घालण्यासाठी योग्य धोरणात्मक उपाय योजले आहेत. युक्रेन-रशिया युद्ध, तैवानमधील तणाव, खाद्य पदार्थांच्या वाढत्या किंमती आदी समस्या या आगीत तेल ओतण्याचे काम करीत आहेत. आंतरराष्ट्रीय नाणेनिधी (IMF) आणि इतरांचे अंदाज भविष्यातील आर्थिक परिस्थितीचे भीषण चित्र दर्शवतात. या संदर्भात भारतातील धोरण निर्मात्यांनी दिलेला प्रतिसाद समजून घेणे आणि तपासणे महत्त्वपूर्ण ठरेल. अशाप्रकारे, हा शोधनिबंध समकालीन जागतिक आर्थिक दृष्टीकोन, भारता समोरील भविष्यातील आव्हाने आणि धोरणात्मक प्रतिसादांचा अभ्यास करतो.

**महत्वाचे शब्द:** वैश्विक आर्थिक सद्यस्थिती, भाववाढ, कोविड १९, मंदी, रेपोदर

### १. कोविड - १९ आणि त्यानंतर

कोविड- १९ ही केवळ एक साथीची महामारी नव्हती, तर २०२०, २०२१ आणि २०२२ या वर्षांमध्ये जागतिक अर्थव्यवस्थेची पुनर्रचना करणारा आपत्तीजनक हल्ला होता. या महामारीचे मध्यम-मुदतीचे परिणाम अजूनही आहेत आणि दीर्घ कालावधीत तेकायम राहतील. न होऊ शकलेले उत्पादन, हुकलेल्या नोकऱ्यांच्या संधी आणि शैक्षणिक क्षेत्रातील नुकसान नजीकच्या काळात कधीही भरून न येणारे होते. २०२१ मध्ये आर्थिकस्थिती काही काळासाठी लक्षणीयरीत्या सुधारली होती, तथापि, २०२२ मध्ये निरुत्साही कामगिरीमुळे ती सुधारणा अल्पजीवी असल्याचे दिसून आले. चीन आणि रशियासारख्या अर्थव्यवस्थांमध्ये जागतिक उत्पादनात घट होत आहे. त्याचप्रमाणे, अमेरिकन अर्थव्यवस्थेत उपभोगाच्या संदर्भात निराशावादी स्थिती आहे. जागतिक अर्थव्यवस्थेला महामारी, महागाई आणि अन्नधान्य टंचाई यासारख्या अनेक धक्क्यांचा फटका बसत असल्याने येणारी वर्षे

प्राचार्य आणि सहयोगी प्राध्यापक, अर्थशास्त्र विभाग, सेंट गोन्सालो गार्सिया कला आणि वाणिज्य महाविद्यालय, वसई.

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अपेक्षेपेक्षा वाईट असू शकतात. जागतिक अर्थव्यवस्थेच्या इतर भागांमध्ये मंदी आणि नकारात्मक घडामोडी लक्षात घेण्यासारख्या आहेत. या पार्श्वभूमीवर हे संशोधन जगातील दोन सर्वात मोठ्या अमेरिका आणि चीन या अर्थव्यवस्थांमधील देश विशिष्ट समस्यांसंदर्भात अलीकडील वाढीच्या अंदाजांची तपासणी करते, याशिवाय पुढे भारताच्या संदर्भातील अंदाज, भारतीय अर्थव्यवस्थेच्या संदर्भात सकारात्मक आणि नकारात्मक गोष्टींचा अभ्यास करते आणि नंतर काही मूलभूत निर्देशांकांच्या मदतीने भारतीय अर्थव्यवस्थेतील समकालीन परिस्थिती समजून घेण्याचा प्रयत्न करते. भारतीय अर्थव्यवस्थे समोरील आगामी आव्हाने कमी करण्यासाठी भारतीय रिझर्व्ह बँकेच्या प्रतिसादाचे अवलोकन करण्याचा येथे प्रयत्न करण्यात आला आहे.

## २. वर्तमान जागतिक आर्थिक परिस्थिती

‘वर्ल्ड इकॉनॉमिक आउटलुक’ या शीर्षकाच्या अलीकडील प्रकाशनात जागतिक अर्थव्यवस्थेसाठी अधिक उदास आणि अनिश्चित काळाचा उल्लेख केला आहे. जागतिक अर्थव्यवस्थेच्या आर्थिक वाढीचा आधारभूत अंदाज २०२२ मध्ये ३.२% आणि २०२३ मध्ये २.७% इतका खाली वर्तवला आहे, जो मागील वर्षीच्या ६.१% पेक्षा खूपच कमी आहे. अमेरिकेतील गगनाला भिडणाऱ्या किमतींमुळे घरगुती क्षेत्रातील घटलेल्या क्रयशक्तीसह घटलेली आर्थिक वाढ हे एक महत्वाचे लक्षण आहे. अमेरिकेतील आर्थिक वाढ १.४% पर्यंत नोंदली गेली आहे. एप्रिल आणि मे २०२२ मध्ये चीनच्या प्रमुख प्रांतांमध्ये पुढील लॉकडाऊन आणि रिअल इस्टेटच्या संकटासारख्या घटनांच्या मालिकेमुळे मोठ्या जागतिक अरिष्टासह वाढ १.१% ने कमी झाली आहे असा अंदाज वर्तवण्यात आला आहे. युरोपच्या संदर्भात अंदाज असा आहे की, युक्रेनमधील युद्ध आणि आकुंचित मौद्रिक धोरणामुळे पुढील तिमाहीत तेथे वाढीचा दरकमी होईल. अन्नधान्य आणि ऊर्जा उत्पादनाच्या चढ्या किंमती तसेच मागणी आणि पुरवठा असमतोलामुळे जागतिक भाव वाढवूद्धी झाली आहे. प्रगत अर्थव्यवस्थांमध्ये महागाई ६.६% आणि उदयोन्मुख बाजारपेठेत आणि विकसनशील अर्थव्यवस्थांमध्ये ९.५% पर्यंत पोहोचेल असा अंदाज आहे. खालील तालिका १.१ विविध अर्थव्यवस्थेतील वाढीचे अंदाज समजून घेण्यास मदत करतो.

तालिका १.१: जागतिक आर्थिक स्थितीच्या अंदाजांचे विहंगावलोकन.

(वास्तविक जीडीपी, वार्षिक टक्केवारी)

	२०२०	२०२१	२०२२	२०२३
जागतिक उत्पादनदर	-३.१	६.१	३.२	२.९
प्रगत अर्थव्यवस्था	-४.५	५.२	२.५	१.४
उदयोन्मुख बाजारपेठा आणि विकसनशील अर्थव्यवस्था	-२.०	६.८	३.६	३.९

उदयोन्मुख आणि विकसनशील आशिया	-०.८	७.३	४.६	५.०
चीन	२.२	८.१	३.३	४.६
भारत*	-६.६	८.७	७.४	६.१

स्रोत: वर्ल्ड इकॉनॉमिक आउटलुक, जुलै २०२२, Pg.7, IMF

\* भारतासाठी डेटा आणि अंदाज आर्थिक वर्षाच्या आधारावर सादर केले जातात . २०११ पासूनचे GDP हे आर्थिक वर्ष २०११-१२ हे आधार वर्ष म्हणून बाजारभावानुसार ऋद्ध वर आधारित आहे.

असा अंदाज आहे की , आर्थिक वर्ष २०२३ मध्ये जागतिक उत्पादन वाढ दर २.९% असेल, जो आर्थिक वर्ष २०२२ मधील ३.२% आणि २०२१ मध्ये ६.१% पेक्षा खाली आला आहे. त्यानंतर २०२१ मधील तात्पुरत्या सुधारणेच्या तुलनेत, २०२३ मध्ये अंदाजित वृद्धीदर, २०२१ च्या जवळपास अर्धा होईल. प्रगत अर्थव्यवस्थांच्या बाबतीत, २०२१ मध्ये ही वाढ ५.२% होती, जी चालू वर्षात २.५% आणि पुढच्या वर्षी अल्प अशी १.४% राहण्याचा अंदाज आहे. उदयोन्मुख बाजारपेठा आणि विकसनशील अर्थव्यवस्थांच्या संदर्भात, २०२१ मध्ये ६.८% वाढ नोंदवली गेली, जी सध्याच्या वर्षात ३.६% आणि पुढील वर्षी २०२३ मध्ये ३.९% वर असण्याचा सुधारित अंदाज आहे. भौगोलिक क्षेत्रानुसार विचार करता, उदयोन्मुख आणि विकसनशील आशिया संदर्भात २०२१ मध्ये ७.३% च्या वृद्धी दरासह, २०२२ मध्ये ४.६% आणि २०२३ मध्ये ५% असा काहीसा चांगला प्रक्षेपित केल्यामुळे हा प्रदेश नजीकच्या भविष्यात चांगली कामगिरी करेल असे मानण्यास वाव आहे. त्याचप्रमाणे, सर्वात वाईट कामगिरी करणारे क्षेत्र अमेरिका आणि युरोप असतील, जेथे २०२२ साठी अंदाज २.५% आणि २०२३ साठी फक्त १% असेल. हे पुढील वर्षातील जागतिक आर्थिक निराशाजनक कामगिरीचे गांभीर्य दर्शवते.

### ३. वाढीच्या इंजिनावरील ताण

जागतिक आर्थिक वाढीच्या संदर्भात, वाढीची दोन महत्त्वाची इंजिने उदा. अमेरिका आणि चीन आहेत हे समजून घेणे आवश्यक आहे. या दोन्हीही अर्थव्यवस्थांसमोर स्वतःची विशिष्ट अशी आर्थिक आव्हाने आहेत, जसे की अमेरिकेला एकीकडे चलनवाढ आणि दुसरीकडे आर्थिक आकुंचन अशा दुहेरी समस्यांचा सामना करावा लागत आहे. चीन एकीकडे शून्य कोविड धोरण आणि संबंधित मंदी तर दुसरीकडे रिअल इस्टेट क्षेत्रातील समस्यांमुळे त्रस्त आहे. अमेरिकन अर्थव्यवस्थेचा आकार तुलनेने खूप मोठा आहे, नेमके सांगायचे तर तो जागतिक जीडीपीच्या ३०% आहे. तसेच जगभर अमेरिकन डॉलरचे वर्चस्व आहे. अमेरिका सध्या गेल्या ४० वर्षांतील सर्वाधिक महागाईने त्रस्त आहे. याबाबत २२ ऑगस्ट २०२२ चा अलीकडील अंदाज ८.३% आहे. यामुळे सामान्य अमेरिकन लोकांची क्रयशक्ती कमी होत आहे, त्यामुळे त्यांचे जीवनमान घसरत आहे. चलन वाढीचा

सामना करण्यासाठी, त्यांनी फेड रेट ०.७५ अंकांनी वाढवून आर्थिक आकुंचन यासारख्या धोरणात्मक उपायांचा अवलंब केला. परिणामी, अमेरिकेतील व्याजदरांचा कल वाढला आणि जगाच्या इतर भागांतून अधिक भांडवल अमेरिकेकडे आकर्षित केले, ज्यामुळे भारतासारख्या उदयोन्मुख अर्थव्यवस्थांमधून भांडवल बहिर्गमन होते. याचा परिणाम म्हणजे डॉलरची वाढलेली मागणी, आणि त्यामुळे रुपयासारख्या संबंधित चलनांचे अवमूल्यन होते. भारतासारख्या संबंधित देशांच्या परकीय गंगाजळीवर त्याचा प्रतिकूल परिणाम होत आहे आणि या संदर्भात, रिझर्व्ह बँक ऑफ इंडियासाठी प्रतिवर्षी ७% दराने भारतीय अर्थव्यवस्थेची वाढ कायम राखणे आव्हानात्मक बनले आहे.

जागतिक अर्थव्यवस्थेतील वाढीचे दुसरे इंजिन अर्थातच चीन आहे. तथापि, चीनला शून्य कोविड धोरण आणि रिअल इस्टेटच्या संकटाचा दुहेरी सामना करावा लागत आहे. चीनमध्ये एप्रिल - मे २०२२ मध्ये कोविड-१९ प्रकरणांमध्ये वाढ झाली आणि त्यानंतर चीनच्या अनेक प्रांतांमध्ये लॉकडाऊनमुळे आर्थिक व्यवहार ठप्प झाले, विशेषतः जगातील विविध अर्थव्यवस्थांना होणाऱ्या पुरवठा साखळीत अडथळा निर्माण झाला. चीनमध्ये वास्तविक जीडीपी २.६% ने लक्षणीय प्रमाणात आकुंचन पावण्याच्या रूपात याचे गंभीर परिणाम झाले. चीनला भेडसावणारी दुसरी महत्त्वाची समस्या त्याच्या रिअल इस्टेट क्षेत्राच्या संदर्भात आहे. मालमत्तेच्या किंमती घसरणे, पेमेंट चुकवणे आणि कर्जाची वसुली न होणे इत्यादींच्या जाळ्यात अडकलेल्या या क्षेत्राला चिनी बँकांनी एकूण कर्जाच्या २५.७% कर्ज दिले आहे. कदाचित चीनच्या बँकिंग क्षेत्रासमोर हे भविष्यातील सर्वात मोठे आव्हान असेल.

#### ४. भारत जागतिक आर्थिक वृद्धीचे नवीन इंजिन

जागतिक अर्थव्यवस्थेची दोन प्रमुख इंजिने अर्थात अमेरिका आणि चीन मंद गतीने वाढण्याची शक्यता आहे. या पार्श्वभूमीवर भारताला जागतिक अर्थव्यवस्थेच्या आर्थिक वाढीचे एक उदयोन्मुख इंजिन मानले जाते. जागतिक अर्थव्यवस्था सुरळीत ठेवण्यासाठी भारताने आर्थिक कामगिरी उंचावणे आता आवश्यक आहे. जिथे अमेरिका आणि युरोप सारख्या बहुतांश अर्थव्यवस्थांचा आर्थिक वृद्धी दर १ ते २% च्या आसपास घसरत आहे, तिथे भारतीय आर्थिक वाढ बऱ्यापैकी ७% च्या आसपास आहे. वेगवेगळ्या एजन्सींनी भारतासाठी स्थूल देशांतर्गत उत्पादन- GDP वाढीचे वेगवेगळे दर कसे राहतील याबाबत अंदाज वर्तवले आहेत, जसे की जागतिक बँक ६.५%, SP ग्लोबल ७.३%, आशियाई विकास बँक ७%, Fitch आणि RBI प्रत्येकी ७% दराने अंदाज लावला आहे.

या संदर्भात आपल्याला भारतीय अर्थव्यवस्थेसाठी विविध सकारात्मक बाबी समजून घेणे आवश्यक आहे जसे की, तिची निर्यातवाढ, सेवा क्षेत्राची मजबूत कामगिरी आणि दीर्घकाळ चालणारा चांगला खाजगी उपभोग

आणि कमी होत असले तरी समाधानकारक परकीय चलनाचा साठा या आर्थिक वाढीच्या नवीन इंजिनाला चालना देऊ शकतात. तथापि, रुपयाचे अवमूल्यन आणि त्याद्वारे डॉलरची विक्री करून RBI हस्तक्षेप करण्याच्या बाबतीत काही मर्यादादेखील आहेत. त्यामुळे रुपया ऐतिहासिक नीचांकी पातळीवर गेला. यामुळे आर्थिकवृद्धी दरावर प्रतिकूल परिणाम होऊ शकतात. कारण आयात खर्चात घसरलेल्या रुपयामुळे वाढ होऊ शकते आणि भारतीय कंपन्यांच्या अमेरिकन डॉलरमध्ये पेमेंट करणार्या शक्यतेला बाधा येईल. त्याचप्रमाणे, मजबूत डॉलरमुळे भांडवल बहिर्गमन होण्याची शक्यता आहे. ज्यामुळे भारतातील शेअर बाजारांवर घसरणीचा दबाव येऊ शकतो.

#### ५. भारतीय अर्थव्यवस्थेचे आकलन

आंतरराष्ट्रीय नाणेनिधीच्या अंदाजानुसार जरी उदयोन्मुख बाजारपेठा आणि विकसनशील अर्थव्यवस्थांमध्ये भारताची कामगिरी तुलनात्मकदृष्ट्या चांगली दर्शवत असली तरी, भारताच्या अर्थव्यवस्थेचे सध्याचे समष्टि आर्थिक चित्र समजून घेण्यासाठी विशिष्ट पॅरामीटर्स आणि निर्देशकांच्या मदतीने योग्य आकलन करणे आवश्यक आहे. भारतातील सर्वात अलीकडील आर्थिक परिस्थिती सांगणारे असे काही मापदंड खालीलप्रमाणे आहेत.

#### ५ (अ) खरेदी व्यवस्थापकाचा निर्देशांक – PMI

उत्पादन क्षेत्रासाठी तसेच सेवा क्षेत्रासाठी खरेदी व्यवस्थापक निर्देशांक हे या क्षेत्रातील आर्थिक घडामोडींचीखोली आणि उंची मोजण्यासाठी योग्य परिमाण आहे. हे या क्षेत्रांशी संबंधित आर्थिक घडामोडींमधील कल प्रदर्शित करते. २०१७ आणि २०२२ मधील उत्पादन आणि सेवा क्षेत्रांची कामगिरी समजून घेण्यास खालील तक्त्यामुळे मदत होते.

तालिका: १.२ उत्पादनवसेवाक्षेत्रातीलखरेदीव्यवस्थापकनिर्देशांक (%)

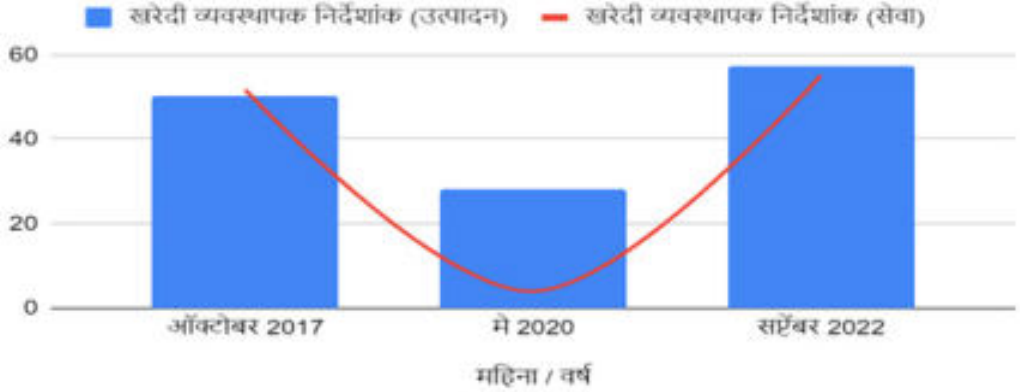
महिना / वर्ष	खरेदी व्यवस्थापक निर्देशांक (उत्पादन)	खरेदी व्यवस्थापक निर्देशांक (सेवा)
ऑक्टोबर २०१७	५०.३	५१.७
मे २०२०	२८.२	४.०
सप्टेंबर २०२२	५७.२	५५.१

स्रोत: CMIE



तक्ता १.१ PMI उत्पादन आणि सेवा क्षेत्र

### खरेदी व्यवस्थापक निर्देशांक (उत्पादन) आणि खरेदी व्यवस्थापक निर्देशांक (सेवा)



स्रोत: CMIE

वरील तक्त्यामध्ये ऑक्टोबर २०१७ ते सप्टेंबर २०२२ दरम्यान उत्पादन क्षेत्रासाठी आणि सेवा क्षेत्रासाठी खरेदी व्यवस्थापक निर्देशांक यातील बदल दर्शवले आहेत. याद्वारे हे स्पष्ट होते की, कोविड - १९ दरम्यान, हे दोन्ही निर्देशांक उत्पादन क्षेत्रासाठी ३० च्या खाली आले. सेवा क्षेत्रासाठी तर तो १० च्याही खाली गेला होता, तथापि अलीकडील आकडेवारी स्पष्टपणे सूचित करते की, कोविड नंतर त्याला गती मिळाली आहे आणि ते ऑगस्ट २०२२ मध्ये कोविडपूर्व पातळीच्या वर स्थिरावले आहेत. मर्किट इंडिया मॅन्युफॅक्चरिंग पीएमआय सध्या ५५.१ वर आहे तर मर्किट इंडिया सेवा पीएमआय ५७.२ वर आहे. हे दोन्ही निर्देशांक ५० च्या महत्वपूर्ण उंबरठ्यावर अगदी स्पष्टपणे आहेत. हे सूचित करते की गेल्या १५ महिन्यांपासून भारतातील आर्थिक घडामोडी निश्चितपणे विस्तारत आहेत. सप्टेंबर २०२२ मध्ये मोटार गाड्यांना प्रचंड मागणी असल्याच्या स्पष्ट वस्तुस्थितीवरून हे मत आणखी प्रस्थापित केले जाऊ शकते.

#### ५.(ब) मुख्य क्षेत्रातील उद्योगांची वाढ

कोणत्याही अर्थव्यवस्थेची व्यापक आर्थिक वाढ समजून घेण्यासाठी त्या अर्थव्यवस्थेच्या मुख्य क्षेत्रातील उद्योगांमधील घडामोडी/ हालचाली जाणून घेणे आवश्यक आहे. त्यात कोळसा, तेल, नैसर्गिक वायू आणि वीज इत्यादी उद्योगांचा समावेश होतो.

गृहीत कृत्यांची मांडणी व तपासणी:

H0: कोविड पश्चात काळात भारतातील मुख्य उद्योगांची वाढ खुंटलेली आहे.

H1: कोविड पश्चात काळात भारतातील मुख्य उद्योगांची वाढ खुंटलेली नाही.

गृहीत कृत्याची तपासणी:

तालिका: १.३ मुख्य उद्योगवृद्धी निर्देशांक व वृद्धी दर

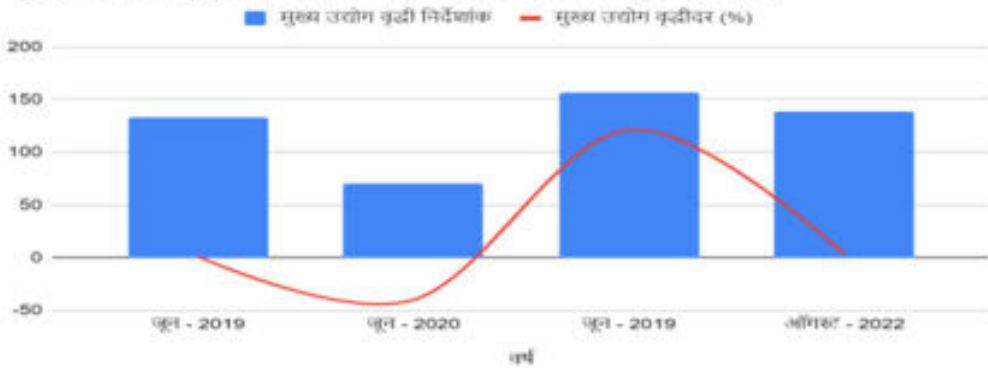
वर्ष	मुख्य उद्योग वृद्धी निर्देशांक	मुख्य उद्योग वृद्धी दर (%)
जून - २०१९	१३२.८	१.२
जून - २०२०	७०.५	-४०.०
जून - २०१९	१५६.५	१२१.४
ऑगस्ट - २०२२	१३८.६	३.३

स्रोत: cmie

भारताच्या संदर्भात खालील तक्त्याच्या साहाय्याने मूलभूत उद्योगातील घडामोडींची माहिती देणारे चित्र मांडले आहे.

तक्ता १.२ मुख्य क्षेत्रातील उद्योगांची वाढ

मुख्य उद्योग वृद्धी निर्देशांक आणि मुख्य उद्योग वृद्धीदर (%)



स्रोत: CMIE

वर नमूद केलेल्या तक्त्यामध्ये जून २०१९ ते ऑगस्ट २०२२ मधील आठ प्रमुख उद्योगांचा निर्देशांक व्यक्त केला आहे. जून २०१९ मध्ये निर्देशांक १३२.८ होता, जो कोविड दरम्यान ८० च्या खाली आला आणि २०२१ मध्ये त्यात लक्षणीय सुधारणा झाली. सध्या तो १३८.६ टक्क्यांवर आहे. २०२२ च्या ऑगस्ट महिन्यात मुख्य क्षेत्रातील उद्योगांमध्ये वार्षिक वाढ ३.३% नोंदवली गेली आहे. हे आठ प्रमुख उद्योगांमध्ये एक मजबूत वाढ सूचित करते ज्यामुळे जागतिक आर्थिक वृद्धीबाबत भारताच्या स्थूल आर्थिक परिस्थितीवर विश्वास आणखी मजबूत होतो.

वरील आकडेवारी आणि तक्ता याचे विश्लेषण करता असे आढळून येते की, आठ प्रधान उद्योगांचा वृद्धीदर सध्या कोविडपूर्व पातळीपर्यंत पोहोचलेला आहे त्यामुळे कोविड काळात भारतातील मुख्य उद्योगांची वाढ खुंटलेली आहे हे गृहीत कृत्यना कारण्यात येत आहे.

#### ६. भारतातील धोरण प्रतिसाद

भारतातील धोरण निर्मात्यांनी चलनविषयक धोरणात हळूहळू आकुंचन करण्याचा योग्य दृष्टिकोन स्वीकारला आहे. वित्तीय उपायांना पाठिंबा देण्यासाठी, भारतीय रिजर्व बँकेने भूतकाळात वेळोवेळी रेपो दरात कपात केली आहे. तथापि, मे २०२२ पासून, भारतीय रिजर्व बँकेने रेपोमध्ये १९०bps ने वाढ केली आहे, जे कर्ज आणि ठेवीवरील व्याजदरांमध्ये होणारी संभाव्यवाढ दर्शविते. रिजर्व बँकेस यामुळे देशांतर्गत उपभोगावर नियंत्रण ठेवता येईल. खालील तालिका १.२ भारतातील अलीकडच्या काळात रिजर्व बँकेने रेपो दरात केलेले बदल दर्शवते.

गृहीत कृत्यांची मांडणी व तपासणी :

H0 : कोविड पश्चात काळात भारतीय रिजर्व बँकेचा धोरण प्रतिसाद निष्क्रिय होता.

H1 : कोविड पश्चात काळात भारतीय रिजर्व बँकेचा धोरण प्रतिसाद सक्रिय आणि सुयोग्य होता.

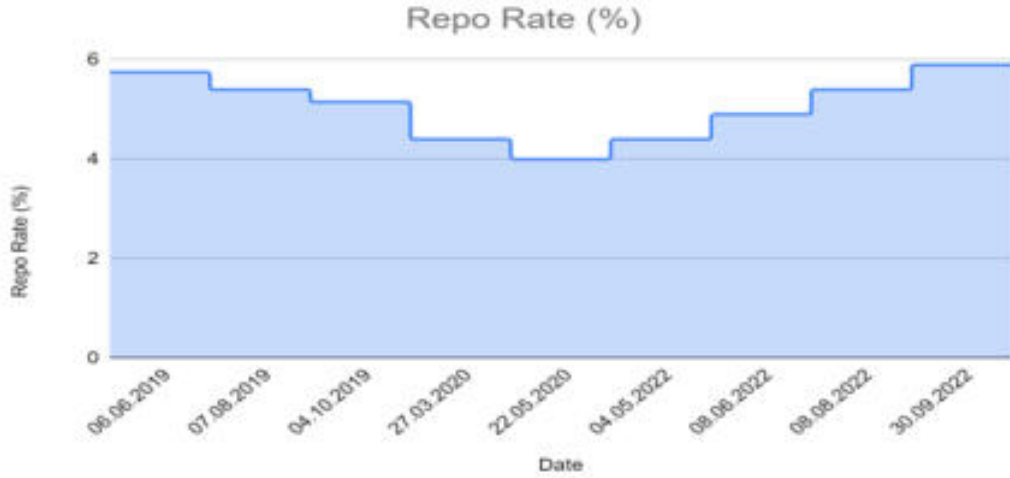
तालिका:१.४ RBI द्वारे रेपो रेटमध्येकेलेले अलीकडील बदल

तारीख	रेपो रेट (टक्के)
०६.०६.२०१९	५.७५
०७.०८.२०१९	५.४०
०४.१०.२०१९	५.१५
२७.०३.२०२०	४.४
२२.०५.२०२०	४.०
०४.०५.२०२२	४.४

०८.०६.२०२२	४.९
०८.०८.२०२२	५.४
३०.०९.२०२२	५.९

स्रोत: RBI

तक्ता १.३: RBI द्वारे रेपो रेटमध्ये बदल



### गृहीतकृत्याची तपासणी:

कोविड पूर्वकाळातील एकंदर भारतातील आणि वैश्विक आर्थिक मंदीचे चिन्ह लक्षात घेता भारतीय रिझर्व बँकेने मौद्रिक धोरणातील आपला रेपोरेट जून २०१९ मध्ये ५.७५% पासून कोविडच्या प्रारंभी अर्थात मे २०२० मध्ये ४.० टक्केपर्यंत टप्प्याटप्प्याने खाली आणलेला होता. म्हणजेच या काळात एकूण १.७५% एवढी घट रेपोदरामध्ये करण्यात आली होती. तदनंतर मात्र कोविडचे जागतिक संकट, घटलेली मागणी, तसेच जागतिक आर्थिक परिस्थितीतील अनिश्चितता लक्षात घेऊन आणि भारत सरकारच्या आर्थिक धोरणाला सहाय्यभूत होणारे मौद्रिक धोरण म्हणून रेपोरेट हळूहळू वाढवत सप्टेंबर २०२२ मध्ये ५.९% पर्यंत, म्हणजेच १.९ टक्के एवढा वाढविण्यात आला आहे. वरील विवेचन पाहता कोविड पश्चात काळात भारतीय रिझर्व बँकेचा धोरण प्रतिसाद निष्क्रिय होता हे शून्य गृहीतक नाकारण्यात येत आहे.

वरील सारणी १.२ आणि तक्ता १.३ रेपो दरातील बदलांच्या रूपात रिजर्वबँकेकडून दिलेला प्रतिसाद दर्शवतात. हे अगदी स्पष्ट आहे की, भारतीय रिझर्व्ह बँकेने मागील ६ महिन्यांत रेपो दरात १९०bps ने वाढ केली

आहे, भविष्यातील भारताचे मौद्रिक धोरण हे चढ्या व्याज दराचे राहिल असे दर्शवते याबाबत रिजर्व बँकेचे गव्हर्नर श्री. शक्तिकांता दास म्हणाले, गेल्या अडीच वर्षात जगाला दोन मोठे धक्के बसले आहेत - कोविड-१९ महामारी आणि युक्रेनमधील संघर्ष. आता, आम्ही तिसऱ्या मोठ्या धक्क्याच्या मध्यभागी आहोत, एक अनामिक वादळ येऊ शकते. आक्रमक चलन विषयक धोरण आणि प्रगत अर्थव्यवस्थेच्या मध्यवर्ती बँकांकडून आणखी आक्रमक उपाय योजनाबाबतचे संदेश ही भीती कदाचित खरी ठरवू शकते. आगामी वादळाला प्रत्युत्तर देण्यासाठी आरबीआयने रेपो दरात वाढ केली आहे असे करताना, वाढीचे संरक्षण करणे आणि महागाईचा सामना करणे या दोन्ही बाबी विचारात घेतल्या आहेत. देशांतर्गत किमती ६.७ टक्के आहेत जे सहन करण्यायोग्य ६.० टक्क्यांपेक्षा जास्त आहेत.

### ७. सारांश आणि सूचना

जग मंदीच्या उंबरठ्यावर असल्याचे सांप्रत आकडेवारीवरून स्पष्ट झाले आहे. नजीकच्या भविष्यात अमेरिका आणि युरोपियन अर्थव्यवस्थांचा विकास दर निराशाजनक असेल. त्याचप्रमाणे, या अर्थव्यवस्थांना उच्चपातळी वरील चलनवाढीचा सामना करावा लागत आहे आणि त्याला प्रत्युत्तर म्हणून प्रगत अर्थव्यवस्थांमधील मध्यवर्ती बँका सुलभ मुद्रा पुरवठा मागे घेण्याचे धोरण स्वीकारत आहेत, ज्यामुळे व्याज दर वाढतात. याचा परिणाम डॉलरच्या तुलनेत रुपयाच्या विनिमय दरावर झाला असून रुपया कमजोर झाला आहे आणि डॉलर मजबूत झाला आहे. रिझर्व्ह बँकेने रेपो दर वाढवून योग्य उपाय योजना करण्याची विवेकी भूमिका घेतली आहे. रिजर्व बँकेचे लक्ष भारतातील किंमत वाढीवर नियंत्रण ठेवण्या बरोबरच विकास दरांचे संरक्षण करण्यावर असेल. अर्थात सध्याची जागतिक आर्थिक स्थिती लक्षात घेता आपण पुढील निष्कर्ष येऊन पोहोचतो.

- अ) विकसित देशांवर आर्थिक मंदीचे सावटआहे.
- ब) रशिया युक्रेन युद्धामुळे वैश्विक आर्थिक अनिश्चितता निर्माण झालेली आहे.
- क) जागतिक आर्थिक वृद्धीचे इंजिन भारताच्या दिशेने वळलेले आहे.
- ड) उदयोन्मुख अर्थव्यवस्था याविकसित अर्थव्यवस्थांपेक्षा वेगाने वृद्धी साध्य करतील.

सूचना : वैश्विक आर्थिक परिप्रेक्षात भारतीय अर्थव्यवस्थेचा विचार केल्यास उत्तम वृद्धी दर टिकवून ठेवण्यासाठी पुढील सूचना कराव्याशा वाटतात.

- अ) देशांतर्गत बाजारपेठेतील मागणी टिकविण्यासाठी योग्य आर्थिक धोरणांची अंमलबजावणी करणे.
- ब) रेपोरेट ६ टक्केपेक्षा अधिक वाढणार नाही याकडे लक्ष देणे.

क) चीनच्या अर्थव्यवस्थेसमोरील आव्हाने पाहता भारतीय उत्पादनांसाठी नवीन बाजारपेठा विकसित करणे.

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7

## “An Empirical Study of impact of rural banking on inclusive growth of selected villages in Kolhapur district”

Dr. Nitin C Mali

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### Abstract:

According to the global fin dex Report 30% of the unbanked adults said they did not need access to an account and hence did not have one. This also highlights the significance and moreover the lack of financial literacy among people. Individuals who are not aware of the benefits of enrolling themselves in the formal banking system or for whom the financial products and services offered are not accessible or affordable do not consider this as a priority in their day-today lives.

The problem with rural banking currently is high cost of reaching to the remote areas and small account holders. To make operations of regional rural banks more cost competitive, these banks should become lean, technologically capable and organizationally flexible to suite to local population.

**Key words:** *Financial inclusion, financial literacy, global fin dex, Regional rural banks*

### 1. Introduction:

Banks in India are under two heads Commercial banks and cooperative banks Commercial banks include nationalized banks, private banks, foreign banks and regional rural banks. These banks have a major share in banking business.

Cooperative banks supplement indigenou s sources of rural credit, especially moneylenders, serve the need of agriculture and allied activities to rural industries and very rarely to industries in urban areas.

To provide credit to small borrowers, small farmers and village artisans, banks incurs additional costs, which have to be compensated by government in terms of subsidy.

Some studies point out that, more exposure to rural areas below poverty line population by regional rural banks will adversely affect the profitability of the banks by raising the cash-deposit ratio, operating costs .Hence banks are reluctant in addressing these issues. Here the government intervention is important to support the rural economy by policy implications of priority setting in the development of rural banking which will support the banking institutions to focus their attention on these banks.

The purpose of this study is on the lines of above dimensions and the level of financial inclusion in rural villages of Kolhapur district and understands the problems in improving banking services. The financial inclusion of farmers in economy will contribute to their own wellbeing as well as nation's economic growth. As they are responsible for the household budget, household expenditure, and savings for the family and income generation for livelihood. Similarly there are various wrong practices and fraudulent practices happening in society especially in rural areas, because the problem is lack of financial literacy and financial information among the farmers.

Thus the inclusiveeveness in banking services is an important area to engage the farmers positively in the improved and better farming practices encourage them to adopt and prevent them from financial malpractices and include them in a present economic growth. Enabling them to control the income and better sustained kids.

Hence the study entitled “**An Empirical Study of impact of rural banking on inclusive growth of selected villages in Kolhapur district**”came up for further indepth study.

## **1.2 Statement of the problem:**

After having discussion with various stakeholders and preliminary overview of earlier research studies it is brought to the notice of the researcher that rural banking inclusion of farmers and financial literacy is a very much neglected activity and various issues needs to be understood about rural farmers inclusion in banking services which is crux to understand financial inclusion and problems in financial literacy like Poverty , Lack of education / skills ,Lack opportunities to work locally, Less-earners and more



dependents in the family ,Break up of joint family system ,Increase in indebtedness, death or inability of husband to earn the living. There is much financial potential to continue to the growth trajectory of the state in particular and to the country in general.

Hence the study entitled “**An Empirical Study of impact of rural banking on inclusive growth of selected villages in Kolhapur district**”.

### 1.3 A) Objectives of the Research

- 1) To understand the existing status of banking product services offered by bankers
- 2) To understand the level of inclusion in banking services
- 3) To analyze the problems involved in providing banking services
- 4) To Know the level of technology adoption in rural banking
- 5) To Suggest the Measures for developing the banking services in rural area

### (B) Hypotheses:

*H<sup>0</sup>: There is no association between income of the respondents and choice of deposits*

*H<sup>1</sup>: There is close association between income of the respondents and choice of deposits*

*H<sup>0</sup>: There is no association between education of the respondents and choice of loans*

*H<sup>1</sup>: There is close association between education of the respondents and choice of loans*

### 1.4 Research Methodology

#### A) Universe of study:

Kolhapur district of Maharashtra in India consists 12 Talukas, 1,216 villages and

23 towns. As per the Census India 2011, Kolhapur district has 8, 40,240 households, population of 38, 76,001 of which 19, 80,658 are males and 18, 95,343 are females. Out of total population, 68.27% of population lives in urban area and 31.73% lives in rural area.

### B) Sampling frame:

Out of 12 developed districts, with rural population in the State researcher has selected Kolhapur district in western Maharashtra at random and particularly 1 developed Taluka place i.e. Hatkanagle in Kolhapur district.

### C) Sampling procedure:

Following two Villages with highest population in Kolhapur district in Hatkanagle taluka place is selected using the

**Taro Yemne method:**  $n = N/1+N (e) 2$

### *Hatkanangle*

Sr. No	Name of the village	Total farmers	Sample size selected
1	Pattankodoli	1791	326
2	Shiroli	1527	316
	Total Sample Size		642
	*Excluding Not Responded /Incomplete questionnaires after data cleaning questionnaire excluded=35		607

Source: Census 2011

### D) Methods of data collection:

The Following tools are used for data collection for the collection of

#### a) Primary Data:

- i. An Interview Schedule is designed to identify the perceptions of the farmers about the impact of financial inclusion.
- ii. A questionnaire for farmers is canvassed to know their opinion and the impact of financial inclusion.

**b) Secondary data:**

Published by Central Govt., State Government, and other research studies is used wherever necessary at relevant places or at District Levels.

**1.5 Review of literature**

**Rajani Gupte, Bhama Venkatramani, and Deepa gupta (2012) :**

In their research article computation of financial inclusion index for India. researchers have tried to form fin-index for India as a geometric mean of four critical dimensions outreach (penetration and accessibility) usage, ease of transactions and cost of transactions various initiatives are important in outreach of individuals like SHG bank linkage programme, kisan credit cards scheme was well RBI in 2005(i.e. accounts with no balance or minimum balance as well as charges. Similarly relaxation regarding KYC Norms. Recently Adhar number is considered. Engaging business correspondents as good option for doorstep banking. Adoption of DBT direct benefit transfer and general credit card which provides credit facility upto 25,000 at Rural and semi urban branches.

**2) Hema Gwalani, Shilpa Parkhi (2014) :**

In their article financial inclusion Building a success model in Indian context examined the financial inclusion reality check and found that even though various efforts taken by government and financial institutions and claimed that there is financial inclusion and growth but reality is different. The aim to include rural population is not achieved and it shows declining trend over the years.

Similarly the microfinance institutions in India also are in trouble. The excess inrush of capital into microfinance led to phenomena of loan pushing, multiple lending

to the same borrower, coercive recoveries and very high interest rates. their ability to scale up and and effectively manage risks remains weak. Beacuse of high transaction cost and many other problems like as of April 30,2009 403 million mobile users of which 187 million (46%) do not have a bank account, because of absence of adequate use of technology and policies to support the same. Similarly banks do not have liberty to choose their own model. Self-exclusion and bank rejection as analytical categories useful in empirical research about credit in different countries.

**3) Lisa FGarell, Tim R.L.Fry, Leonora Risse (2016) :**

The significance of financial efficacy in explaining women’s personal finance behavior, Journal of economic psychology Significance of individual financial efficacy i.e. self-assuredness or self-belief in their own capabilities is important in financial literacy and understanding financial inclusion. Higher the self-efficacy higher investments and saving lower the self-efficacy they are involved in debt product credit card or loan. Women generally display weaker self confidence in their capabilities, have lower level of financial literacy levels and are more conservative in their risk taking tendencies.

Similarly for insurance product self-efficacy is seen less important but financial rebate and tax benefit is incentive in Australia. Similarly higher level of general education is associated with holding certain financial products like investment, mortgage, savings account or health insurance. Similarly it is also found that women who had responsibility for managing bank account as teenager have stronger inclination to hold investments later in adult life those with negative childhood experience have stronger propensity to hold loan.

**Table-2.1**

**Age group wise distribution of respondents**

Following table brings out the information about agewise classification of the respondents with objective to examine the age group actively involved in farming occupation.

Sr. No	Responses	No of Respondents	Percentage
1	Below 20	2	0.3
2	20-30	65	10.7
3	31-40	117	19.3
4	41-50	144	23.7
5	51-60	120	19.8
6	above 60	159	26.2
	Total	607	100.0

*Source:Field study*

From the above table it is found that majority of the respondents i.e. 26.2% of the respondents are above 60 age group that are senior citizens.further more 19.8% of the respondents are between the age group 51-60. 23.7% of the respondents are in the age group of 41-50. Again 19.3% of the respondents are in the age group of 31-40. very few 11% of the respondents are below 30 age group.

It seems that majority of the older population is involved in farming and younger population seems to be reluctant in farming occupation.

**Table-2.2**

Following table brings out the information about educationwise classification of the respondents with objective to examine the educational background of the farmer respondents involved in farming occupation.

Sr. No.	Responses	No of Respondents	Percentage
1	Illiterate	68	11.2
2	Primary	193	31.8
3	SSC	166	27.3
4	HSC	95	15.7
5	Graduate	74	12.2

6	Post Graduate	11	1.8
	Total	607	100.0

Source:Field study

Above table shows that majority of the respondents i.e 31.8 % of the respondents have completed their primary education.furthermore 27.3 % of the respondents have completed schooling upto SSC. Again 15.7 % of the respondents have completed education upto HSC . very few 14 % of the respondents are graduates and post graduates.

It seems that majority of the farmer respondents are illiterate The younger population with graduation and post graduation is relatively lesser in the farming activities but trying to find new avenues of finances for improved farming practices.

**Table-2.3**

**Annual income of Respondents**

Aforesaid table brings out the information about income wise classification of the respondents with objective to examine and understand the economic behaviour and banking inclusion of the farmer respondents involved in farming occupation.

Sr. No.	Responses	No of Respondents	Percentage
1	Below 50,000	265	43.7
2	50,000-1,50,000	255	42.0
3	1,50,001-2,50,000	61	10.0
4	250001-350000	15	2.5
5	350001-450000	3	0.5
6	450001-550000	6	1.0
7	above 550001	2	.3
	Total	607	100.0

Source:Field study

Above table indicates that majority of the respondents i.e 85.7% of the respondents have annual income below 1, 50,000. Again 10% of the respondents have annual income above 1, 50,000 to 2, 50,000. Very few 4% of the respondent's annual income is above 2, 50,000 to 5, 50,000. Negligible 0.3% of the respondents income is above 5, 50,000.

It reflects that majority of these farmers income is very low from agriculture occupation and hence active participation in banking activities seems very less.

**Table-2.4**  
**Area under cultivation**

Following table reveals the information about area under cultivation with the objective to know the size of land and its implication on their source of income and subsequently their involvement in banking.

<b>Sr.No</b>	<b>Responses</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	Below 1 acres	345	57
2	above 1-3 acres	206	34
3	above 3-5 acres	38	6
4	above 5-7 acres	8	1
5	above 7 acres	10	2
	Total	607	100

*Source:Field study*

Above table depicts that majority of the respondents i.e 57% of the respondents have the farm size of below 1 acres.further more 34% of the respondents have 1-3 acres farm size. Very few 9 % of the respondents farm size is above 3 acres.

It seems that majority of the respondents have small farm size and can be classified as small and marginal farmers that signifies lower income from the farm.

**Table-2.5**  
**Type of account**

<b>Sr.No</b>	<b>Responses</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	Saving Account	590	97
2	Loan Account and other	6	1
3	Not Responded	11	2
	Total	607	100

Aforesaid table indicates type of account **of the respondents with objective to** study respondents availing banking services and thereby involvement in inclusion in banking services.

From the above table it is revealed that majority of the respondents i.e 97% of the respondents have savings account. Furthermore 3% of the respondents have loan account and other accounts like overdraft .

It seems that majority of the respondents have savings account that is mandatory for opening of bank account and no privileged account due to lower income.

**Table-2.6**  
**Having Bank Account**

Aforesaid table brings out the information about respondents having bank account and their involvement in banking services.

<b>Sr. No</b>	<b>Responses</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	No	11	1.8
2	Yes	596	98.2
	Total	606	100

*Source:Field study*

The data in the above table signifies that majority of the respondents i.e 98% of the



respondents have bank account.very few 2% of the respondents are unbanked .

It seems that majority of the respondents have bank account but still some respondents are unbanked and are inactive.

**Table-2.7**  
**Most preferred banks**

Following **table** reflects the **information about** most preferred banks by **respondents**. expected **objective** is **to** analyse banks focusing on farmers financial needs and thereby reaching out with right banking services for their inclusion.

<b>Responses</b>	<b>No of Respondents</b>	<b>Percentage</b>
Bank of India	157	26
Bank of Maharashtra	57	9
KDC bank	369	61
oriental bank	15	2
State Bank of India	9	1
<b>Total</b>	<b>607</b>	<b>100</b>

*Source:Field study*

From the above table it is analysed that majority of the respondents i.e 61% of the respondents have their account in KDC bank.further more 26% of the respondents have bank account in Bank of India. Rest 26% of the respondents have account in Bank of India very few 3% of the respondents have account in oriental bank and state bank of india.

It seems that majority of the farmers are associated with KDC cooperative bank and bank of India being the lead bank of the district other banking institutions seems to be reluctant in serving the farmers financial needs.

**Table-2.8****Type of investment**

Aforesaid table brings out the information about type of investment preferred by respondents. expected objective of this is to understand investment avenues preferred by farmers and there by involvement in banking services.

Sr. No	Responses	No of Respondents	Percentage
1	Fixed deposits	108	17.8
2	Recurring deposits	21	3.5
3	Insurance	17	2.8
4	Demand deposits	1	.2
5	No	455	74.8

*Source: Field study*

Above data in the table interprets that majority of the respondents i.e 74.8% of the respondents do not have any kind of investment in banks. Again 17.8% of the respondents invest in fixed deposits. further more 3.5 % of the respondents invest in Recurring deposits. Rest 2.8% of the respondents invest in insurance . very few 0.2 % of the respondents invest in demand deposits.

It seems that majority of the farmers are reluctuant to invest in bank saving avenues due to insufficient income and lesser saving opportunities according to their saving options.

**Table-2.9****Awareness about zero balance account**

Sr.No	Responses	No of Respondents	Percentage
1	No	264	44
2	Yes	338	56
	Total	602	100

*Source: Field study*

Following table brings out the information about respondents awareness about zero

balance account or no frill account where banks open the savings account free of cost. with the objective to know farmers inclusion in banking.

Above data in the table interprets that majority of the respondents i.e 56% of the respondents are aware about zero balance account. Significant 44% of the respondents are still not aware about zero balance or no frill account.

It seems that majority of the farmer respondents are still not included in banking mainstream and are hence not aware about zero balance account.

**Table-2.10**

**Frequency of bank branch visit**

Aforesaid table brings out the information about frequency of bank visit. objective here is to know ease of access to the respondents.

<b>Sr. No</b>	<b>Responses</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	once in month	516	85.0
2	daily	12	2.0
3	once in a week	42	6.9
4	Never	32	5.2

*Source:Field study*

From the above table it is observed that majority of the respondent's i.e. 85% of the respondents visit the bank branch monthly. Very few 9% of the respondents visit the branch weekly or on daily basis. Rest 5% of the respondents visit their bank very rarely.

It seems that majority of the farmer respondents visit the bank branch once in month very rarely for withdrawal of pension or gas subsidies.

**Table-2.11**

**Usage of mobile phone**

Following table reveals information about usage of mobile phone. Objective here

is to understand whether digital banking has reached up to farmer respondents.

Responses	No of Respondents	Percentage
No	55	9.10
YES	549	90.89

Source:Field study

It is observed that majority of the respondents i.e. 90.89 % of the respondents use mobile phones. Very few 9% of the respondents do not use mobile phones.

It seems that majority of the farmer respondents use mobile phones but unfortunately digital banking has not reached in terms of access to banking services due to lack of education .

**Table-2.12**

**Insured Vs. Uninsured**

Aforesaid table brings out the information about reach of banks regarding insurance services to the farmer respondents and type of insurance offered and preferred.

Do you have insurance			
Sr. No	Responses	No of Respondents	Percentage
1	No	339	56.00
2	Yes	263	44.00

Sr.No	Responses	No of Respondents	Percentage
1	Life insurance	240	91.00
2	Medical insurance	11	04.00
3	Crop insurance	12	05.00

Above data in the table bring out the information about insured farmer respondents from respondents and it is observed that majority of the respondents i.e 56% of the

respondents are not insured .Significant 44 % of the respondents have insured.

It seems that majority of the farmer respondents are not insured and still these farmers have no proper risk mitigating measures and are not covered under insurance. similarly those insured have traditional life insurance policies and very few of them have medical insurance and opt for crop loan.

**Table-2.13**

**Have taken Loan from bank**

Aforesaid table brings out the information about loan availed by by farmer respondents and type of loans.

Sr. No	Responses	No of Respondents	Percentage
1	NO	290	48.0
2	YES	311	52.0

*Source:Field study*

**Table-2.14**

**Type of loan**

Type of loan	Frequency	Percentage
Crop loan	267	86%
General Purpose	24	8%
Education		
Gold Loan		
Hospital		
Personal loan		
Vehicle loan		
Home Loan	12	4%

Machinery Loan	6	2%
Minor irrigation		
Jcb		
Micro finance		
Mudra		
<b>Grand Total</b>	<b>309</b>	<b>100%</b>

Source:Field study

**Table-2.15**

**Opinion about interest rates**

<b>Responses</b>	<b>No of Respondents</b>	<b>Percentage</b>
High	32	10.56
Low	215	70.96
Moderate	56	18.48
Total	303	

Source:Field study

Above data in the table bring out the information about farmer respondents opted for loan facility and it is observed that majority of the respondents i.e. 52% of the respondents have opted for loan facility .Significant 48 % of the respondents have not opted for any kind of loan facility. Furthermore majority of the farmer respondents have no complaint about higher interest rates.

It seems that majority of the farmer respondents have opted for loan facility .similarly those opted for loan facilities have taken the crop loan and very few of them opted for loan for other household needs.

**Table-2.16****Monthly expenditure**

Aforesaid table brings out the information about monthly expenditure of the respondents. The expected objective here is to understand spending habits and leftover income if any for savings in bank.

	Lowest (1)	Lower (2)	Moderate (3)	High (4)	Highest (5)	Mean score	Rank
Food Items	32	8	39	75	448	4.49	I
Electricity Bill	354	107	53	67	21	1.8	V
Education	106	151	193	89	63	2.7	III
Health	49	243	206	69	35	2.66	IV
Household Expenses	51	76	130	310	35	3.33	II

*Source: Field study*

Above data in the table bring out the information about farmer respondents monthly expenditure and it is observed that majority of the respondents with mean scores 4.49 spending goes on daily food as their basic need. Again with the mean scores 3.33 house hold expenditure like other than food items on family is the Priority. Furthermore education and healthcare expenses is priority spending with mean scores 2.7 and 2.66 respectively. Very few with mean score 1.8 respondents spending goes on electricity.

It seems that majority of the farmer respondents spending goes on food and household items purchase as it is their basic need.

**Table-2.17****Value added services**

Aforesaid table brings out the information about monthly expenditure of the respondents. The expected objective here is to understand spending habits and leftover income if any for savings in bank.

	Lowest 1	Lower 2	Moderate 3	High 4	Highest 5	Mean score	Rank
Internet Banking	526	19	30	12	15	0.07	VI
Mobile Banking	490	33	44	20	15	1.4	IV
Credit Card	511	37	27	14	13	1.3	V
Debit Card	353	39	109	68	33	1.9	III
Cheque Book	203	39	98	176	86	2.8	II
Pass Book	75	15	110	182	221	3.7	I
RTGS/NEFT	462	84	27	14	15	1.3	V

Above data in the table reveals the information about farmer respondents awareness about banking and other value added services and it is observed that majority of the respondents with mean scores 3.7 are using passbook and are aware about it. Similarly Very few respondents with mean score 2.8 use the check book facility. Negligible respondents with the mean score 1.9 use the debit card. Surprisingly rest of the respondents. It seems majority of the farmers are unaware about modern value added services in banking.

**Table-2.18**  
**Daily working hours**

Aforesaid table brings out the information about daily work schedule of the respondents. The expected objective here is to understand daily working hours with respect to income of the farmers.

Sr.No	Responses	No of Respondents	Percentage
1	03-05 hours	168	28
2	05-07 hours	295	49
3	08-10 hours	129	21
4	10-12 hours	11	2
	Total	603	100

*Source: Field study*

From the above table it is found that majority of the respondents i.e 49 % of the respondents put in 5-7 Hours a day of hardwork. Similarly 28 % of the respondents work



for 3-5 hours a day . again 21 % of the respondents even work very hard upto 8-10 hours a day. Very few 2 % of the respondents work for 10-12 hours a day.

It seems majority of the farmer respondents toil hard and put in hard efforts in the farming activities for their livelihood.

**Table-2.19**  
**Reasons for not depositing money in banks**

Aforesaid table brings out the information about reasons for not depositing the money in bank. The expected objective here is to understand problems faced by respondents in depositing money in bank.

	Lowest 1	Lower 2	Moderate 3	High 4	Highest 5	Mean Score	Rank
Interest rates are not higher.	155	71	217	137	22	2.66	II
I am not able to save due to high cost of living.	158	42	152	158	92	2.97	I
Too much documentation	134	116	235	94	23	2.59	III
Don't know saving scheme	128	176	150	118	30	2.57	IV
Fear for security for deposit	164	260	77	79	22	2.22	V

*Source: Field study*

From the above data in the table it is observed that majority of the respondents with mean scores 2.97 opined that their income is not sufficient for saving. again respondents with mean scores 2.66 have no issue of interest rates. Again respondents with 2.59 mean scores are reluctant to deposit the money due to very high documentation procedure of the bank. Furthermore respondents with mean score 2.57 are unaware about saving schemes. Very few respondents with mean score 2.22 have not opted for any kind of deposit due to fear of security.

It seems that majority of the respondents are unable to save the money due to insufficient income and reluctance of the banking system to encourage the farmer respondents through their rigid banking services and facilities.

**Table-2.20**  
**Prepare household budget**

Aforesaid table reveals the information about household budget . with the objective to understand farmer respondents monthly planning and awareness about spending and buying habits in relation to the income.

Sr. No	Responses	No of Respondents	Percentage
1.	No	287	48
2.	Yes	316	52
	Total	603	100

*Source:Field study*

From the above table it is analyzed that majority of the respondents i.e 52% of the respondents opined that they have a household budget of their personal expenditure. Surprisingly 48% of the respondents do not have their household budget It signifies that substantial number of farmer respondents are not having their household budget. Lack of disposable income in the hands of the farmers seems to be prime reason for not having household budget.

**Table-2.21**  
**Awareness about calculation of interest rates**

Aforesaid table reveals the information about farmer respondents financial literacy and awareness about mathematical calculations as ability of calculation has shown higher inclination towards financial inclusion in earlier research studies.

Sr. No	Responses	No of Respondents	Percentage
1.	Simple interest	221	36

2.	Compound Interest	58	10
3.	Dont know	328	54
	Total	607	100

*Source:Field study*

From the above table it is observed that majority of the respondents i.e 54% of the respondents are not aware about calculation of interest . Again 36% of the respondents are aware about calculation of simple interest. Furthermore 10% of the respondents are aware about compound interest.

It seems that majority of the respondents are unaware about calculation of interest rates due to lack of education amongst the farmers.

### 3. HYPOTHESIS TESTING:

#### Hypothesis 1:

$H^0$ : There is no association between income of the respondents and choice of deposits

Vs

$H^1$ : There is close association between income of the respondents and choice of deposits

Using SPSS above hypothesis can be tested and we observed that expected count of some of the cell frequency is less than 5 and hence result based on Chi-Square test is not valid. So, we use Fisher Exact test and we observed that P-value for testing of above hypothesis is 0.735 which is greater than 0.05. Hence at 5% level of significance we conclude that there is no association between income of the respondents and choice of deposits.

## The details of analysis as follows

Table-3.1

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Annual Income * Type of Account	292	98.6%	4	1.4%	296	100.0%

## Annual Income \* Type of Account

Table-3.2

Table-3.2					
Count		Type of Account			Total
		saving account	Loan account	Any other /NO	
Annual Income	Below 50,000	127	0	1	128
	50,000-1,50,000	116	2	1	119
	1,50,001-2,50,000	34	0	0	34
	250001-350000	7	0	0	7
	350001-450000	2	0	0	2
	450001-550000	2	0	0	2
Total		288	2	2	292

Table-3.3

Chi-Square Tests						
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	3.304 <sup>a</sup>	10	.973	.735		
Likelihood Ratio	4.292	10	.933	.592		
Fisher's Exact Test	15.559			.735		

Linear-by-Linear Association	.028 <sup>b</sup>	1	.868	.896	.523	.096
N of Valid Cases	292					
a. 14 cells (77.8%) have expected count less than 5. The minimum expected count is .01.						
b. The standardized statistic is -.166.						

### Hypothesis 2:

H<sup>0</sup> : There is no association between education of the respondents and choice of loans

Vs

H<sup>1</sup> : There is close association between education of the respondents and choice of loans

**Table-3.4**

### Education loan\_reason Crosstabulation

		\$loan_reason <sup>a</sup>					Total	
		Minor irrigation	Diversified activates	Horticulture	Rural Housing	General Purpose		
Education	Illiterate	Count	2	0	12	0	2	16
	Primary	Count	2	0	44	0	7	53
	SSC	Count	1	0	31	0	4	36
	HSC	Count	2	1	16	2	3	24
	Graduate	Count	0	1	16	1	2	20
	Post Graduate	Count	1	0	4	0	2	7
Total		Count	8	2	123	3	20	156
Percentages and totals are based on respondents.								
a. Dichotomy group tabulated at value 1.								

From above table it is clear that some of cell frequencies are less than 5 and hence we group some categories together and the final table is as follows

**Table-3.5**  
**Education \* Loan\_Reason Crosstabulation**

Count				
		Loan_Reason		Total
		Horticulture	Other	
Education	Below HSC	18	87	105
	HSC and Above	15	36	51
Total		33	123	156

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	3.098 <sup>a</sup>	1	.078		
Continuity Correction <sup>b</sup>	2.406	1	.121		
Likelihood Ratio	2.987	1	.084		
Fisher's Exact Test				.095	.062
Linear-by-Linear Association	3.078	1	.079		
N of Valid Cases	156				
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.79.					
b. Computed only for a 2x2 table					

From above table it is observed that all expected cell frequencies are greater than 5 and hence we use Chi-square test of independence and corresponding P-value is 0.078 which is greater than 0.05. Hence at 5% level of significance we conclude that there is no association between education of the respondents and choice of loans. But at 10% level

of significance there is significant difference between education of the respondents and choice of loans.

### Shiroli Analysis

#### Hypothesis 1:

$H_0$ : There is no association between income of the respondents and choice of deposits

Vs

$H_1$ : There is close association between income of the respondents and choice of deposits

Using SPSS above hypothesis can be tested and we observed that expected count of some of the cell frequency is less than 5 and hence result based on Chi-Square test is not valid. So, we use Fisher Exact test and we observed that P-value for testing of above hypothesis is 0.594 which is greater than 0.05. Hence at 5% level of significance we conclude that there is no association between income of the respondents and choice of deposits.

**Table-3.6**

What type of account you. * Annual Income Crosstabulation									
Count									
		Annual Income							Total
		Below 50,000	50,000- 1,50,000	1,50,001- 2,50,000	250001- 350000	350001- 450000	450001- 550000	above 650001	
What type of account you.	0	5	1	0	0	0	0	0	6
	s a v i n g account	127	133	27	8	1	4	2	302
	A n y other / NO	1	1	0	0	0	0	0	2
Total		133	135	27	8	1	4	2	310

**Table No. 3.7**

Chi-Square Tests						
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	4.504 <sup>a</sup>	12	.973	.611		
Likelihood Ratio	5.397	12	.943	.587		
Fisher's Exact Test	17.576			.594		
Linear-by-Linear Association	.158 <sup>b</sup>	1	.691	.714	.315	.073
N of Valid Cases	310					
a. 17 cells (81.0%) have expected count less than 5. The minimum expected count is .01.						
b. The standardized statistic is .398.						

**Hypothesis 2:**

H<sup>0</sup> : There is no association between education of the respondents and choice of loans

Vs

H<sup>1</sup>: There is close association between education of the respondents and Choice of loans

**Table -3.8**

Education Loan								
			Reasons for Loan					Total
			Minor irrigation/land development	Ferm mechanization	Horticulture/ Plantation	Rural Housing	General Purpose	
Education	Illiteate	Count	0	1	9	0	1	11
	Primary	Count	0	3	32	4	5	44
	SSC	Count	1	1	43	2	2	49
	HSC	Count	0	1	22	0	0	23
	Graduate	Count	0	0	21	1	0	22
	P o s t Graduate	Count	0	0	2	0	0	2
Total		Count	1	6	129	7	8	151
Percentages and totals are based on respondents.								
a. Dichotomy group tabulated at value 1.								



From above table it is clear that some of cell frequencies are less than 5 and hence we group some categories together and the final table is as follows

**Table-3.9**

Education Reasons for Loan				
Count				
		Reasons for loan		Total
		Horticulture	Other	
Education	Below HSC	20	84	105
	HSC and Above	02	45	51
Total		22	129	151

**Table-3.10**

Chi-Square Tests						
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	5.833 <sup>a</sup>	1	.016	.023	.011	
Continuity Correction <sup>b</sup>	4.691	1	.030			
Likelihood Ratio	7.013	1	.008	.014	.011	
Fisher's Exact Test				.023	.011	
Linear-by-Linear Association	5.794 <sup>c</sup>	1	.016	.023	.011	.009
N of Valid Cases	151					
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.85.						
b. Computed only for a 2x2 table						
c. The standardized statistic is 2.407.						

From above table it is observed that all expected cell frequencies are greater than 5 and hence we use Chi-square test of independence and corresponding P-value is 0.016 which is less than 0.05. Hence at 5% level of significance we conclude that there is association between education of the respondents and choice of loans.

## Combined Analysis for Two villages

### Hypothesis 1:

$H^0$ : There is no association between income of the respondents and choice of deposits

$H^1$ : There is close association between income of the respondents and choice of deposits

**Table-3.11**

What type of account you? * Annual Income Crosstabulation									
Count									
		Annual Income							Total
		Below 50,000	50,000-1,50,000	1,50,001-2,50,000	250001-350000	350001-450000	450001-550000	above 650001	
What type of account you.	0	5	1	0	0	0	0	0	6
	saving account	254	249	61	15	3	6	2	590
	Loan account	0	2	0	0	0	0	0	2
	Any other / NO	2	2	0	0	0	0	0	4
Total		261	254	61	15	3	6	2	602

**Table-3.12**

Chi-Square Tests						
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	7.470 <sup>a</sup>	18	.986	.601		
Likelihood Ratio	9.425	18	.949	.488		
Fisher's Exact Test	26.888			.690		

Linear-by-Linear Association	.025 <sup>b</sup>	1	.873	.872	.418	.059
N of Valid Cases	602					
a. 23 cells (82.1%) have expected count less than 5. The minimum expected count is .01.						
b. The standardized statistic is .159.						

Using SPSS above hypothesis can be tested and we observed that expected count of some of the cell frequency is less than 5 and hence result based on Chi-Square test is not valid. So, we use Fisher Exact test and we observed that P-value for testing of above hypothesis is 0.690 which is greater than 0.05. Hence at 5% level of significance we conclude that there is no association between income of the respondents and choice of deposits.

**Hypothesis2:**

H<sup>0</sup>: There is no association between education of the respondents and choice of loans

Vs

H<sup>1</sup>: There is close association between education of the respondents and choice of loans

**Table-3.13**

Education*\$loan_reason Crosstabulation									
		Reasons for Loan							Total
		Minor irrigation/	Farm mechanization	Diversified activities	Horticulture/ Plantation	Rural Housing	General Purpose		
Education	Illiterate	Count	2	1	0	21	0	3	27
	Primary	Count	2	3	0	76	4	12	97
	SSC	Count	2	1	0	74	2	6	85
	HSC	Count	2	1	1	38	2	3	47
	Graduate	Count	0	0	1	37	2	2	42
	P o s t Graduate	Count	1	0	0	6	0	2	9
Total		Count	9	6	2	252	10	28	307
Percentages and totals are based on respondents.									
a. Dichotomy group tabulated at value 1.									

From above table it is clear that some of cell frequencies are less than 5 and hence we group some categories together and the final table is as follows

**Table-3.14**

Reasons for Loan				
Count				
		Loan_Reason		Total
		Horticulture	Other	
Education	Below HSC	38	171	208
	HSC and Above	17	81	98
Total		55	252	306

**Table-3.15**

Chi-Square Tests						
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	.032 <sup>a</sup>	1	.859	.875	.498	
Continuity Correction <sup>b</sup>	.000	1	.985			
Likelihood Ratio	.032	1	.859	.875	.498	
Fisher's Exact Test				1.000	.498	
Linear-by-Linear Association	.032 <sup>c</sup>	1	.859	.875	.498	.125
N of Valid Cases	307					
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 17.56.						
b. Computed only for a 2x2 table						
c. The standardized statistic is .178.						

From above table it is observed that all expected cell frequencies are greater than 5 and hence we use Chi-square test of independence and corresponding P-value is 0.016 which is greater than 0.05. Hence at 5% level of significance we conclude that there is no association between education of the respondents and choice of loans.

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#### **4. FINDINGS AND MANAGERIAL IMPLICATIONS**

- 1) It is found that majority of the respondents with older population are involved in farming and younger population seems to be reluctant in farming occupation. Furthermore they are illiterate. It is analyzed that younger population with graduation and post graduation are relatively lesser in the farming activities and are trying to find new avenues of finances for improved farming practices but unfortunately none of the bank has schemes that could serve such farmers.
- 2) It is observed that substantial number of farmer's income is very low from agriculture occupation. Furthermore older population have rich farming experience and are actively involved in farming as compared to younger population that seems to be reluctant in farming occupation.
- 3) It reflects that majority of the farmers have small farm size and can be classified as small and marginal farmers that signifies lower income from the farm and their involvement in banking is very basic and thus have savings account as it is mandatory for opening of bank account. Again majority of the farmers have bank account but still sizeable numbers of farmers are unbanked and are inactive. Furthermore they are not adopting modern techniques in farming resulting into low yield due to lack of funds.
- 4) It is revealed that majority of the farmers are associated with Kolhapur District Central cooperative bank and Bank of India as it is the lead bank of the district other banking institutions are found to be reluctant in serving the farmers financial needs. Further it is also observed that farmers prefer to open fixed deposit within the bank hence respondents are reluctant about other saving avenues.
- 5) It is analyzed that farmers have linked their adhar card with bank account for the purpose like getting the subsidies and for gas cylinders as it is mandatory to link the account to adhar card. Majority of them are not aware about zero balance account. Furthermore it is observed that majority of the respondents still follow the traditional farming methods due to lower income and lack of awareness and education.

- 6) It is inferred that farmers are still not included in banking mainstream very few of the farmers visit the bank branch once in month or rarely. It is reflected that majority of the farmer respondents use mobile phones .they have access to their bank branch but still significant number of farmers do not have access to their bank branch.
- 7) It is observed that farmers are not insured and still these farmers have no proper risk mitigating measures and are not covered under insurance. Similarly those insured have traditional life insurance policies and very few of them have medical insurance.
- 8) It is observed that majority of the farmers opt for crop loan facility . those opted for loan facilities have taken the crop loan and very few of them opted for loan for household needs and food items. Farmers are aware about basic banking products only like Pass book and cheque book and are not aware about value added services.
- 9) It is reflected that majority of the farmer respondents toil hard and put in hard efforts in the farming activities like weeding ,reaping ,harvesting etc for their livelihood and are unable to save the money due to insufficient income and reluctance of the banking system to encourage the farmers due to rigid banking services and facilities is major issue in financial inclusion of these farmers.
- 10) It is found that substantial number of farmers is not having their household budget. Lack of disposable income in the hands of the farmers is the prime reason for not having household budget. It reveals that majority of the respondents invest in bank Fixed deposit schemes and recurring deposit schemes only as farmers are unaware about other investment avenues.
- 11) It is brought to the notice of the researcher that Substantial number of farmers are not operating their own account as they are unaware about calculation of interest rates due to lack of education amongst the farmers. It is also found that majority of the bankers and financial institutions have not reached out and conducted the financial literacy and training campaigns to educate these farmers.

## **5.1 Managerial implications**

- There is need to offer banking products which will be affordable to farmers as of now microfinance institutions have miserably failed to succeed. To bridge this gap new wave of banking i.e. small finance banks or payment banks will have to take care of marginal farmers. There is potential in rural youths if right product like small value savings account, micro credit and deposits products to be offered.
- Presently farmers see banks as source of mere getting financial assistance through direct benefit transfer in terms of either gas subsidy or pension remittance, which they receive in their respective bank accounts. Hence through business correspondent model banks need to reach out at the doorstep of farmers. There is need to create more awareness about no frill account or zero balance opening account.
- As it is seen that Kolhapur district central cooperative bank and Bank of India these two banks are prominently serving the farmers other banks also need to take initiative in providing the services to this class of farmers as there is tremendous potential in serving these farmers with unique products again young educated farmers are ready to adopt new farming techniques. There is scope for non farming activities like small dairy centers, village and cottage industry funding this can also promote rural entrepreneurship and generate income avenues for farmers.
- Making use of digital payments is need of hour. ATM seems to be very negligible there is need to introduce micro ATMs which can be taken to the remote places and that can be integrated with core banking system, Making use of ADHAR, Micro ATM, BHIM pay devices use of POS wherever necessary so that Banking transactions like cash deposit cash withdrawal money transfer balance enquiry can be done at ease in remote places.
- Presently on paying 12 Rs per person per year every individual can be get 2lakh cover on accidental death/ permanent disability or 1 lakh for partial disability but unfortunately in selected village's there is no awareness regarding this insurance schemes. Here the banks in association with local societies or school teachers can

create awareness. Conducting such awareness camps for farmers would be good initiative.

- Banks needs the focus on recent technological advances in implementing digital financial inclusion. As there is limitation of physical bank brances in rural areas especially in selected villages. There is need for cheaper android phone and improved internet connectivity to provide faster banking services. As various Apps are M-wallet (Mobile Wallet based) are adhar linked payment apps which can help in deposit withdrawal and transfer of fund in secured way. Creating trust, counseling and awareness campaigns and training will surely help in financial inclusion of farmers.
- Credit needs of farmers is very different for example purchasing of the livestock, education and health reasons hence to address these kin of needs banks need to offer the micro credit products where the loans is given to members in certain ratio and distributed to the needy once.
- Linking of banks and SHGs specifically fo women farmers would be another initiative around 33304 SHGs are linked with bank credit in Kolhapur district. This is through micro fianance mode and bank mode. The bank SHG linkage should be strengthened in slected villages. Well planned training programmes of the SHGs be organized by banks.

## **5.2 Conclusion:**

Today's bankers need to address the issues of rural banking by assessing the right needs of small and marginal farmers. Understand the right banking product which suits them. This is a large segment which is widely neglected . with the support from the government considering this as priority sector lending well thought out policy needs to be designed to cater to this segment of farmers . In addition to this proper financial literacy campaigns with the help of LIC agents or Business correspondence need to be implemented. So that more number of farmers will be included in the banking services.



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8

## Lokraja Shahu Chhatrapati (Book Review)

Reviewer

Mr. Vikas Kumar<sup>1</sup>,  
Dr. Pralhad Mane<sup>2</sup>

Author :

**Prof. (Dr.) Ramesh Jadhav**

Publisher : Radhakrishna Publishers Private Limited,

New Delhi, Published, 2012,

ISBN-978-818361-520-4, Price : 600/-

The book 'Lokraja Shahu Chhatrapati' has been written by Dr. Ramesh Jadhav. This book was published in 2012, in which due light has been thrown on Shahu Maharaj's ideology and philosophy of life. This book is divided into 25 chapters, in which the author has given the shape of a book by compiling both the primary content and the secondary content, Dr. Jadhav has done standard writing about Shahu Jee Maharaj. This book is useful not only for research work but also for those who want to study Shahu Jee Maharaj. The sequence of actions and entire events from the birth of Shahu Jee Maharaj till his last days is found in this book. In his state, he worked for the progress of every deprived class. He believed that a nation whose citizens are not uplifted, that state can never progress. Each chapter of this book is tried to the dynamism and flow of the language. Chapter after chapter, the second chapter links the sequence of all those events and actions.

This book was originally written in the Marathi language, which was translated into Hindi by Prof. Sharad Kanbarkar. Although common language has been used in its writing, but literary and historical words have also been used in it. The research methodology is also adjusted in all the chapters. The incidents of Shahu Jee Maharaj's

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tenure have also been mentioned. The major correspondences of that time, which have been done with the British officers and other people, have been mentioned with date and name. Historical, descriptive, and empirical methods have been used in this book.

The first chapter of the book begins with 'Kolhapur Ki Rajgaddi' and the 25<sup>th</sup> chapter ends with 'Sunset'. In all these chapters, his works and programs have been evaluated, because it was the era of colonialism and Shahu Jee Maharaj also did public welfare work during this colonial rule. Whereas the kings of that time used to fulfil only their personal interests. The development of the consciousness of the Indian kings in colonial India was limited only to the path shown by the British rule. In the princely states of the 19<sup>th</sup> and 20<sup>th</sup> century, voices of protest did not emerge, but public welfare works were also not done. However, Lokraja Shahu Chhatrapati of the Maratha Empire showed his interest in the works of public welfare and developed a new consciousness in society. Shahu Jee was not only a social reformer but also a personality with progressive thoughts. He dedicated his entire life to the excellence and upliftment of the downtrodden. The relevance and importance of the work of Shahu Jee regarding for social justice and educational upliftment of the underprivileged is not only for the people of Maharashtra but also for the whole of India. He also carried forward the Satyashodhak movement of Mahatma Phule and also worked for the eradication of social evils of that time. It not only presents the evaluation of the works and programs of his life but also communicates the development of new consciousness in the society. When the Mughal ruler Aurangzeb died in 1707, the question of the throne arose in the Maratha Empire and a mutual struggle began. Shahu Maharaj was born on June 26, 1874. His childhood name was Yashwantrao alias Babasaheb. These were two brothers. His younger brother's name was Pirajirao alias Bapusaheb. His father's name was Abasaheb Ghatge and mother's name was Radhabai. When the question of successor to the throne of Kolhapur was emerging, at the same time Sakwarbai, the queen mother of Kolhapur, adopted Ghatge's son Yashwantrao and the adoption ceremony was celebrated from 17 March 1884 to 21 March. At the same time, Krishna ji was appointed his teacher. For further education, he was sent to Bombay where he started educational work under the guidance of Mr. McNaughton. He always

preferred to interact and contact with the general public. This is the reason why he made the progress of the common man the basis of his life. Chhatrapati Shahu Maharaj was a true democratic leader in India who believed that democracy is a matter of Lokman and Lokmanch, which cannot be strengthened without the development, and participation of more than half of the population. The progress of a true empire is possible only when there is the development of education, without education consciousness will not develop among the people, but during his travels, he experienced that people want to get an education but they lack sufficient resources. Most of the residents are engaged in purchasing work, and do not have enough money to study and keep their children in the city, so they started the facility of free hostels, for which sufficient money was given from the treasury.

Shahu Maharaj did not believe in caste and class. He interacted with the common people rather than the elite classes and tried to know their problems. Although Krishna ji himself had encouraged him for this work and suggested the company of elite classes, he always refused this proposal. He considered all human beings equal and for him, humanity was the best religion. In the early days, he also used to worship and believed in caste division, but after the incident of Vedokta, he started avoiding them, because Narayan Purohit, who was reciting Puranokti mantras at the time of bath, while Maharaj felt that Vedokta Mantras are being recited in which his friend Rajaram also questioned, then Narayan Purohit said that it is only for Brahmins and Kshatriyas, you are not. This was the reason that while removing these evils, he made many reforms in various fields, hence he is also known as a modern social reformer. He is famous as a priceless gem not only in the history of Kolhapur but throughout the years. Chhatrapati Shahu Maharaj was such a person who, despite being a king, understood the suffering of the downtrodden and the oppressed class and always maintained a closeness with them. He started the process of providing free education to the children of the downtrodden class. A person can become great only through education. During the rule of Shahu Maharaj, 'Child Marriage' was solemnly banned. He believed that the governance system does not operate only by making rules and regulations, self-observation is necessary to make it practical.

It is necessary to give general information about the life of such a great man because the life of any great man is not simple and easy. This is the reason that inspiration comes from his life as well. The impact of English teachers and English education was deep in the mind and heart of Chhatrapati Shahu Maharaj. Shahu ji not only believed in scientific thinking but also made every possible effort to promote it. They did not give importance to old customs, traditions or imaginary things. He believed that there is no high-low in humans. Everyone is equal in the social structure too, so no one should discriminate against anyone. This was the reason why Maharaja Chhatrapati Shahu Jee of Kolhapur decided to go to drink tea when his Dalit servant Gangaram Kamble's tea shop opened; it was not easy and simple at that time when the caste system and religious frenzy was at its peak. He had started the reservation of modern times in his ruling state at a time when the government and other kings were not even aware of it. Because until the deprived people do not discharge their role in governance and policy-making, then there can be no improvement in them.

He was not only a supporter of men's education, but also advocated for women to be educated through the modern education system. He believed that not only men should have the right to education, but women should also get equal opportunities for education, the state in which a class remains uneducated cannot become progressive. He considered human religion to be the best; he established every innovation for his state's egalitarian society. Various programs were started for the farmers for the improvement of agriculture and the progress of agriculture because at that time agriculture was the source of income for most of the people. He also had a love for literature; he used to provide shelter to the prominent litterateurs and writers of his state and also praised their works. His state was governed by the concept of Bahujan Hitaye and Bahujan Sukhaye. There was no discrimination against the followers of any religion and religion. Most of the people of that time were trapped in rituals and various bad deeds, for which he did scientific thinking and works that lead to scientific progress, due to which the attention of the public started to be diverted from all those rituals. He struggled for the abolition of destitution throughout his life; this is the reason why he reserved 50 percent of posts on

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26 July 1902. This modern thinking and the sequence of modern innovations made him the main craftsman to develop modern society.

Ultimately, on the basis of the deductive method, it can be said that Dr. Jadhav's book presents a comprehensive study of Shahu Maharaj's life story and evaluation of his works. At the same time, society also develops communication of new information and new consciousness. From this book, not only the people of the academic world doing research on Shahu jee, but the general public will also be benefited.



## GUIDELINES FOR CONTRIBUTORS

- 1] **Journal of Shivaji University (Humanities and Social Sciences)** is the publication of Shivaji University, Kolhapur (Maharashtra, India), being published twice a year. It is an academic double blind and peer reviewed ISSN approved Journal.
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